Filing at a Glance

Company: Conseco Insurance Company

Product Name: Indexed Universal Life	SERFF Tr Num: CNSC-125475820	State: ArkansasLH
TOI: L09I Individual Life - Flexible Premium Adjustable Life	SERFF Status: Closed	State Tr Num: 38384
Sub-TOI: L09I.101 External Indexed - Single Life	Co Tr Num: CIC-3017	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Janet Jones	Disposition Date: 05/16/2008
	Date Submitted: 03/12/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number: CIC-3017	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: 05/16/2008	
State Status Changed: 05/16/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

The below noted forms are new and do not replace any forms currently on file with your department.

POLICY

Policy Form CIC-3017-AR is a nonparticipating, indexed universal life product, which provides life insurance coverage

payable upon death of the Primary Insured while the policy is in force. Premiums may be divided between several different crediting options, some of which may participate in the performance of a market index, such as the S&P 500®.

Two death benefit options are available under the contract. Option A is the greater of the specified amount or the Total Accumulation Value multiplied by the applicable minimum death benefit multiple for the Insured's attained age. (based on the guideline premium test or the cash value accumulation test. Option B is the greater of the specified amount plus the Total Accumulation Value or the Total Accumulation Value multiplied by the applicable minimum death benefit multiple for the Insured's attained age (based on the guideline premium test or the cash value accumulation test.

Compliance with the Internal Revenue Code 7702 is accomplished through the cash value accumulation test or the guideline premium/corridor test. The test will be chosen at time of application by the applicant and cannot be changed after the issuance of the policy.

The policy is available to issue ages 0-85. Form CIC-3017-AR will be marketed with an illustration.

A Statement of Variability is attached, which explains all the variables of the bracketed information on Policy Form CIC-3017-AR>

APPLICATION

Form CIC-8013 is the application for use with Policy Form CIC-3017-AR and other policy forms that have been filed and approved and that may be filed at a later. The Credit Options and Riders sections under Section 7 of the application are bracketed. By making these area variable, in the future we will be able to delete any credit option or rider not being offered any longer or to add any new credit option or rider (once approved by the insurance departments) to the application.

The Premium Paid and Premium Modes section of Section 8 of the application are being filed as variable. By making these area variable, in the future we will be able to delete any payment method no longer being offered or add any new payment method .

Please note that in the future we may offer our clients the opportunity to complete applications electronically and will be

accepting their signature in an electronic format.

RIDERS

The below riders are for use with Policy Forms CIC-3017-AR and other policies that may be filed at a later date.

Form CIC-6037 is a Nursing Care Confinement Waiver of Surrender Charges Rider. This rider provides for free partial withdrawals, up to 25% of account value, as a result of the Insured's confinement to a qualified nursing care center, as defined in the rider. There is no cost-of-insurance charge for this rider.

Form CIC-6040 is an accelerated benefit rider, which allows the policy owner to accelerate a portion of the death benefits payable under the policy and the Primary Insured Term Life Insurance Rider, if rider is attached to the policy. The election to accelerate benefits is made by the policy owner once a duly licensed physician diagnoses the Primary Insured as being terminally ill with an expectation of death within 12 months or less from the date of certification. There is no cost-of-insurance charge for this rider.

Form ABR-DISC-08 is a disclosure statement for the Accelerated Benefit Rider that will be provided to the applicant at the time of application. Form ABR-CLAIM-08 is a Statement of Effects of Accelerated Benefit on Policy Values and Benefits, which will be provided to the owner at time of claim.

Form CIC-6043 is a Primary Insured Term Insurance Rider. This rider provides additional term insurance coverage on the Primary Insured. There is a cost-of-insurance charge for this rider.

Form CIC-6044 is an additional insured level term insurance rider. This rider provides level annually renewable term insurance coverage for an additional insured(s), who must be the spouse or business partners of the Primary Insured. There is a cost-of-insurance charge for this rider.

Form CIC-6045 is a children's level term insurance rider, which provide a level amount of term insurance on all the Primary Insured's children, age 15 days through age 18. This rider expires on the policy anniversary on which the Primary Insured has attained age 65. Insurance on any covered child terminates on the policy anniversary on which the child is age 23. There is a cost-of-insurance charge for this rider.

For CIC-6046 is an overloan protection rider. This rider will prevent the policy from lapsing due to an over-loaned condition. The rider may be exercised when the policy's loan to account value ratio exceeds a minimum ratio, which may vary by sex, smoking status, attained age, and 7702 compliance test. We will send notification to the policy owner when the rider may be exercised. There is no cost-–of-insurance charge for this rider.

CREDIT OPTION ENDORSEMENTS

The below endorsements are for use with Policy Forms CIC-3017-AR and other indexed life policies that may be filed at a later date.

These endorsements provide for additional interest crediting options on the policy to which the endorsements are attached.

· Form CIC-7019 – S&P 500 ® Index One-Year Point-To-Point with Cap Strategy
· Form CIC-7020 – S&P 500 ® Index One-Year Point-To-Point with Participation Rate Strategy
· Form CIC-7022 – S&P 500 ® Index One-Year Monthly Averaging with Participation Rate Strategy
· Form CIC-7023 – Guaranteed One-Year Fixed Rate

These forms will be marketed on an individual basis by independent marketing organizations and independent producing general agents. The market for which the form is intended is for the general public.

We reserve the right to make any typographical corrections, or make minor revisions to the appearance of the forms due to printing constraints.

These forms will be effective upon your approval. This filing does not contain any controversial or unusual items from normal company or industry standards. To the best of our knowledge, attached are any necessary fees and certifications as required by your state.

Thank you for your time and consideration on this filing. If you have any further questions regarding this filing, please

feel free to contact me.

Company and Contact

Filing Contact Information

Janet Jones,
11815 N. Pennsylvania Street
Carmel, IN 46032

Janet_Jones@conseco.com
(800) 888-4918 [Phone]
(317) 817-2333[FAX]

Filing Company Information

Conseco Insurance Company
11815 N Pennsylvania St
Carmel, IN 46032
(800) 888-4918 ext. [Phone]

CoCode: 60682
Group Code: 233
Group Name:
FEIN Number: 45-0103436

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

Filing Fees

Fee Required?	Yes
Fee Amount:	$50.00
Retaliatory?	No
Fee Explanation:	$50 per filing
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Conseco Insurance Company	$50.00	03/12/2008	18528406

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/16/2008	05/16/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	**Created By**	**Created On**	**Date Submitted**	**Responded By**	**Created On**	**Date Submitted**
Pending Industry Response	Linda Bird	03/17/2008	03/17/2008	Janet Jones	05/14/2008	05/14/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Requesting Additional Time to Respond to Objection	Note To Filer	Linda Bird	05/02/2008	05/02/2008
Requesting Additional Time to Respond to Objection	Note To Reviewer	Janet Jones	05/02/2008	05/02/2008
Objection letter dated 3/17/08	Note To Filer	Linda Bird	05/01/2008	05/01/2008

Disposition

Disposition Date: 05/16/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*CNSC-125475820*	*State:*	*Arkansas*
Filing Company:	*Conseco Insurance Company*	*State Tracking Number:*	*38384*
Company Tracking Number:	*CIC-3017*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.101 External Indexed - Single Life*
Product Name:	*Indexed Universal Life*		
Project Name/Number:	*/CIC-3017*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Approved	Yes
Supporting Document	Application	Approved	Yes
Supporting Document *(revised)*	Health - Actuarial Justification	Approved	No
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Outline of Coverage	Approved	Yes
Supporting Document *(revised)*	Statement of Variability for Policy Form CIC-3017-AR	Approved	Yes
Supporting Document	Statement of Variability for Policy Form CIC-3017-AR	Approved	Yes
Supporting Document	Certifications	Approved	Yes
Supporting Document	Withdrawal Letter for CIC-7023	Approved	Yes
Form *(revised)*	Indexed Flexible Premium Adjustable Life Insurance Policy	Approved	Yes
Form	Indexed Flexible Premium Adjustable Life Insurance Policy	Withdrawn	Yes
Form *(revised)*	Application for Life Insurance	Approved	Yes
Form	Application for Life Insurance	Withdrawn	Yes
Form	Nursing Care Confinement Waiver of Surrender Charges	Approved	Yes
Form	Accelerated Benefit Rider for Terminal Illness	Approved	Yes
Form	Primary Insured Term Insurance Rider	Approved	Yes
Form	Additional Insured Level Term Insurance Rider	Approved	Yes
Form	Children's Level Term Insruance Rider	Approved	Yes
Form	Overloan Protection Rider	Approved	Yes
Form	S&P 500 Index One-Year Point-to-Point Credit Option Endorsement with Cap Strategy	Approved	Yes
Form	S&P 500 Index One-Year Point-to-Point Credit Option Endorsement with Participation Rate Strategy	Approved	Yes
Form	S&P 500 Index One-Year Monthly Averaging Credit Option Endorsement	Approved	Yes

	with Participation Rate Strategy		
Form	Guaranteed One-Year Fixed Rate Credit Option Endorsement	Withdrawn	Yes
Form	Disclosure Statement for Accelerated Benefit Rider for Terminal Illness, Form CIC-6040	Approved	Yes
Form	Statement of Effects of Accelerated Benefit on Polic Values and Benefits	Approved	Yes
Form	Summary Explanation of the Features of CIC-3017-AR	Approved	Yes
Form	Fixed Rate Credit Option Endorsement	Approved	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/17/2008
Submitted Date	03/17/2008
Respond By Date	

Dear Janet Jones,

This will acknowledge receipt of the captioned filing.

Objection 1

- Certification/Notice (Supporting Document)

Comment: Filings of "universal life" type contracts are subject to Regulation 34. Please assure us that you are in compliance with Regulation 34. If cost of insurance may be changed by the company subject to a maximum and/or accumulation rates may be changed by the company subject to a minimum, then the contract must comply with Bulletin 11-83.

External Indexed contracts are subject to the External Indexed Guidelines. Please furnish certification that this filing is in compliance with these guidelines and certifications required by these guidelines.

Please feel free to contact me if you have questions.
Sincerely,
Linda Bird

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/14/2008
Submitted Date	05/14/2008

Dear Linda Bird,

Comments:

Response 1

Comments: Thanks you for the extension to response to your letter.

The required certifications to show that we are in compliance with Regulation 34, Bulletin 11-83 and the External Indexed Guidlines are attached under the Supporting Documentation tab.

To comply with the contract summary requirement in the External Indexed Guidelines, we are filing CIC-9006-AR, Summary Explanations of the Features of CIC-3017-AR, which is attached under the Forms Tab.

PLEASE NOTE:

I am amending this filing due to an error in filing.

Form CIC-7023, Guaranteed One-Year Fixed Rate Credit Option Endorsement, should not have been submitted for approval with this policy. We wish to withdrawal Endorsement CIC-7023 from consideration for approval (Withdrawal Letter attached to Supporting Documentation tab).

We wish to file for approval Endorsement Form CIC-7024, Fixed Rate Credit Option Endorsement (CIC-7024 attached to Forms Tab) and the actuarial memorandum for CIC-7024 is attached to the Supporting Documentation tab.

By filing the Fixed Rate Credit Option Endorsement CIC-7024, the following changes were made to the filing:

(1) We need to reflect minor changes to Policy Page 5 and Policy Page 16 of Form CIC-3017-AR. On Page 5 under the Credit Option, Credit Option 1 now reads "Fixed Rate" instead of "Guaranteed One-Year Fixed Rate." On Page 16 under Index Credit Enhancement provision and Fixed Rate Credit Option Enhancement provision reference to "Guaranteed One-Year Fixed Rate Credit Option" now reads "Fixed Rate Credit Option." We have re-attached policy Form CIC-3017 -AR to the Forms Tab. No other changes have been made to the policy.

(2) On page 2 of Application CIC-8013, under Credit Option , reference to Credit Option 1 now reads .. Fixed Rate. We have reattached application CIC-8013 to the Forms Tab. No other changes have been made to the application.

(3) A new Statement of Variability is attached to the Supporting Documentation tab.

If you have any questions, please do not hesitate to contact me.

Thanks,

Janet

Related Objection 1

Applies To:

- Certification/Notice (Supporting Document)

Comment:

Filings of "universal life" type contracts are subject to Regulation 34. Please assure us that you are in compliance with Regulation 34. If cost of insurance may be changed by the company subject to a maximum and/or accumulation rates may be changed by the company subject to a minimum, then the contract must comply with Bulletin 11-83.

External Indexed contracts are subject to the External Indexed Guidelines. Please furnish certification that this filing is in compliance with these guidelines and certifications required by these guidelines.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification
Comment: This is a life filing.
Satisfied -Name: Statement of Variability for Policy Form CIC-3017-AR
Comment:
Satisfied -Name: Certifications
Comment: Certifications are being attached to show compliance with:

Regulation 34
Bulletin 11-83
External Indexed Guidelines
Satisfied -Name: Withdrawal Letter for CIC-7023
Comment:

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Indexed Flexible	CIC-3017-		Policy/Contract/Fraternal	Initial		51	CIC-3017-

Premium Adjustable Life Insurance Policy	AR	Certificate			AR.pdf
Previous Version					
Indexed Flexible Premium Adjustable Life Insurance Policy	*CIC-3017*	*Policy/Contract/Fraternal Certificate*	*Initial*	*51*	CIC-3017-AR.pdf
Application for Life Insurance	CIC-8013	Application/Enrollment Form	Initial	57	CIC-8013.pdf
Previous Version					
Application for Life Insurance	*CIC-8013*	*Application/Enrollment Form*	*Initial*	*57*	CIC-8013.pdf
Summary Explanation of the Features of CIC-3017-AR	CIC-9006-AR	Other	Initial	42	CIC-9006-AR.pdf
Fixed Rate Credit Option Endorsement	CIC-7024	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	50	CIC-7024.pdf

SERFF Tracking Number:	*CNSC-125475820*	*State:*	*Arkansas*
Filing Company:	*Conseco Insurance Company*	*State Tracking Number:*	*38384*
Company Tracking Number:	*CIC-3017*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.101 External Indexed - Single Life*
Product Name:	*Indexed Universal Life*		
Project Name/Number:	*/CIC-3017*		

No Rate/Rule Schedule items changed.

Sincerely,
Janet Jones

Note To Filer

Created By:

Linda Bird on 05/02/2008 11:05 AM

Subject:

Requesting Additional Time to Respond to Objection

Comments:

Response date has been extended to 5/14/08.

SERFF Tracking Number:	*CNSC-125475820*	*State:*	*Arkansas*
Filing Company:	*Conseco Insurance Company*	*State Tracking Number:*	*38384*
Company Tracking Number:	*CIC-3017*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.101 External Indexed - Single Life*
Product Name:	*Indexed Universal Life*		
Project Name/Number:	*/CIC-3017*		

Note To Reviewer

Created By:

Janet Jones on 05/02/2008 10:25 AM

Subject:

Requesting Additional Time to Respond to Objection

Comments:

Linda,

I am requesting additional time to respond to your objection to the filing. I should have my response back to you by May 14, 2008.

I would appreciate you granting this extension.

Thanks,

Janet

SERFF Tracking Number:	*CNSC-125475820*	*State:*	*Arkansas*
Filing Company:	*Conseco Insurance Company*	*State Tracking Number:*	*38384*
Company Tracking Number:	*CIC-3017*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.101 External Indexed - Single Life*
Product Name:	*Indexed Universal Life*		
Project Name/Number:	*/CIC-3017*		

Note To Filer

Created By:

Linda Bird on 05/01/2008 06:44 AM

Subject:

Objection letter dated 3/17/08

Comments:

It has come to our attention that you have not responded to our 3/17/08 objection letter regarding this submission.

Please advise the Department if the company would like to withdraw the filing or if additional time is needed to comply?

Form Schedule

Lead Form Number: CIC-3017

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved	CIC-3017-AR	Policy/Contract/Fraternal Certificate	Indexed Flexible Premium Adjustable Life Insurance Policy	Initial		51	CIC-3017-AR.pdf
Approved	CIC-8013	Application/Enrollment Form	Application for Life Insurance	Initial		57	CIC-8013.pdf
Approved	CIC-6037	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Nursing Care Confinement Waiver of Surrender Charges	Initial		54	CIC-6037.pdf
Approved	CIC-6040	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Accelerated Benefit Rider for Terminal Illness	Initial		56	CIC-6040.pdf
Approved	CIC-6043	Policy/Contract/Fraternal Certificate: Amendment, Insert	Primary Insured Term Insurance Rider	Initial		62	CIC-6043.pdf

		Page, Endorsement or Rider				
Approved	CIC-6044	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Additional Insured Level Term Insurance Rider	Initial	61	CIC-6044.pdf
Approved	CIC-6045	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Children's Level Term Insruance Rider	Initial	54	CIC-6045.pdf
Approved	CIC-6046	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Overloan Protection Rider	Initial	52	CIC-6046.pdf
Approved	CIC-7019	Policy/Contract/Fraternal Certificate: Amendment, Insert Page,	S&P 500 Index One-Year Point-to-Point Credit Option Endorsement with Cap Strategy	Initial	57	CIC-7019.pdf

		Endorsement or Rider				
Approved	CIC-7020	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	S&P 500 Index One-Year Point-to-Point Credit Option Endorsement with Participation Rate Strategy	Initial	56	CIC-7020.pdf
Approved	CIC-7022	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	S&P 500 Index One-Year Monthly Averaging Credit Option Endorsement with Participation Rate Strategy	Initial	57	CIC-7022.pdf
Withdrawn	CIC-7023	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Guaranteed One-Year Fixed Rate Credit Option Endorsement	Initial	50	CIC-7023.pdf
Approved	ABR-DISC-08	Other	Disclosure Statement for Accelerated Benefit Rider for Terminal Illness, Form CIC-6040	Initial	0	ABR-DISC-08.pdf
Approved	ABR-CLAIM-08	Other	Statement of Effects of Accelerated Benefit on Polic	Initial	0	ABR-CLAIM-08.pdf

Values and Benefits

Approved	CIC-9006-AR	Other	Summary Explanation of the Features of CIC-3017-AR	Initial	42	CIC-9006-AR.pdf
Approved	CIC-7024	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Fixed Rate Credit Option Endorsement	Initial	50	CIC-7024.pdf

CONSECO INSURANCE COMPANY

Chicago, Illinois
Administrative Office: [11825 N. Pennsylvania Street
Carmel, Indiana 46032-4555]
Phone Number: [1-800-525-7662]

A STOCK COMPANY/HEREINAFTER CALLED THE COMPANY

PLEASE READ YOUR POLICY CAREFULLY

Conseco Insurance Company will pay the Cash Surrender Value, if any, as defined herein to the Owner on the Maturity Date if the Primary Insured is living on that date. We will pay the Death Proceeds to the Beneficiary upon receipt at Our Administrative Office of due proof of death of the Primary Insured, while this policy is in force, subject to the terms of this policy.

All payments are subject to all of the provisions of this and the following pages of this policy signed at the Company's Administrative Office, Carmel, Indiana. This policy is issued in consideration of the application and payment of the initial premium.

NOTICE OF 20 DAY RIGHT TO EXAMINE THE POLICY

Please carefully review this policy and the attached application. If You are dissatisfied for any reason, this policy can be cancelled by You by delivering or mailing the policy to Conseco Insurance Company, Administrative Office: 11825 N. Pennsylvania Street, Carmel, Indiana 46032-4555 or to the insurance agent through whom it was effected before midnight of the twentieth day after receipt of such policy by the applicant. Upon such delivery or mailing, the policy shall be void from the beginning. Return of the policy by mail is effective if postmarked, properly addressed and postage is prepaid. We will return all premiums paid for this policy within twenty days after We receive the returned policy in Our Administrative Office.

INDEXED FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE
ADJUSTABLE DEATH BENEFIT
WITH INDEXED FEATURE
NONPARTICIPATING

Death Proceeds payable upon the death of the Primary Insured prior to the Maturity Date
Flexible premiums payable until the Primary Insured's Age 121.

While the values of this policy may be affected by an external index, this policy does not directly participate in any stock or equity investments

This policy is a legal contract between the Owner and Conseco Insurance Company.

Signed for Conseco Insurance Company by

Secretary

President

CIC-3017-AR

Table of Contents

Provisions	Page Number
Policy Data Pages	3-9
Credit Options	5
Policy/Rider Benefit Schedule	7
Table of Monthly Guaranteed Maximum Cost Of Insurance Rates	8
Table of Net Single Premiums	9
Definitions	10-11
Owner, Beneficiary & Assignment Provisions	11-12
Premium, Grace Period & Reinstatement Provisions	12-13
Payment of Death Proceeds Provision	14
Death Benefit Provisions	14
Policy Change Provisions	15-16
Credit Option Provisions	16
Policy Values Provisions	16-17
Nonforfeiture Provisions	18-19
Loan Provisions	19
General Policy Provisions	20-21
Settlement Options Provisions	21-25

POLICY DATA PAGE

PRIMARY INSURED**: [JOHN D. DOE]**	POLICY NUMBER: **[123456789]**
ISSUE AGE/SEX: **[35]** / **[MALE**]	ISSUE DATE: **[March 1, 2008]**
CLASS OF RISK: **[Standard Non-Tobacco**]	INITIAL PREMIUM**: [$918.00]**
INITIAL SPECIFIED AMOUNT**: [$100,000**]	PLANNED PERIODIC PREMIUM: **[$918.00]**
DEATH BENEFIT OPTION; **[A]**	PREMIUM FREQUENCY: **[Annual]**
POLICY DATE: **[March 1, 2008]**	MINIMUM ANNUAL PREMIUM: **[$510.00**]
MATURITY DATE: **[March 1, 2094**]	TARGET ANNUAL PREMIUM: **[$918.00]**
LOAN INTEREST RATE ANNUALLY PAYABLE IN ARREARS: **[3.0%]**	GUARANTEED MINIMUM INTEREST RATE: 1.00%

Index Credit Enhancement: [0.25%] after the [15th] Policy Anniversary

Fixed Rate Credit Option Enhancement: [0.25%] after the [15th] Policy Anniversary

Compliance with Internal Revenue Code 7702: **[Guideline Premium/Corridor Test]**

GUARANTEED MAXIMUM CHARGES:

*****PREMIUM EXPENSE CHARGES: [5.00%] of the premiums paid to Us up to the target Annual premium and [5.0%] of the premiums paid to Us in excess of the target annual premium.

*ADMINISTRATIVE CHARGES:

Monthly Administrative Fee Per Policy:
All Years – [$8] per Policy per month

Monthly Administrative Fee Per $1000 Specified Amount:
All Policy Years: [$ 17.75] per Month

*****At Our discretion, We may charge a lower rate than the guaranteed maximum expense charges.

IT IS POSSIBLE THAT COVERAGE WILL TERMINATE PRIOR TO THE MATURITY DATE IF PREMIUMS PAID AND INTEREST CREDITED ARE NOT SUFFICIENT TO CONTINUE COVERAGE TO SUCH DATE. IT IS ALSO POSSIBLE THERE COULD BE LITTLE OR NO CASH SURRENDER VALUE TO BE PAID UPON THE MATURITY DATE.

POLICY DATA PAGE (continued)

TABLE OF SURRENDER CHARGES

Year	Surrender Charge
1	$3,317.40
2	3,177.46
3	3,039.98
4	2,905.04
5	2,772.72
6	2,567.48
7	2,367.99
8	2,174.31
9	1,844.64
10	1,665.93
11	1,376.55
12	1,159.20
13	917.70
14	579.60
15	241.50
16+	0.00

POLICY DATA PAGE (continued)

CREDIT OPTIONS

Credit Option Name	Guarantees
Option 1 – Fixed Rate	Fixed Interest Rate Minimum: 1.00%
Option 2 – S&P 500® Index One-Year Point-To-Point with Cap Strategy	Minimum Cap Rate [3%]
Option 3 – S&P 500® Index One-Year Point-To-Point with Participation Rate Strategy	Minimum Participation Rate [10%]
Option4– S&P 500® Index One-Year Monthly Averaging with Participation Rate Strategy	Minimum Participation Rate: [10%]

Allocation Percentage	**Credit Option Name**
[0%]	***Option 1 – Fixed Rate*** Initial Interest Rate [5%]
[0%]	**Option 2 – S&P 500® Index One-year Point-To-Point with Cap Strategy** *Initial Annual Index Cap: [10%]
[100%]	**Option 3 – S&P 500® Index One-Year Point-To-Point with Participation Rate Strategy.** *Initial Participation Rate [50%]
[0%]	**Option4– S& P 500® Index One-Year Monthly Averaging with Participation Rate Strategy** *Initial Participation Rate: [100%]

***Guaranteed for the first Policy Year**

Index: Standard & Poor's 500® Composite Stock Price Index. We will not change the index without prior approval from the state of issue. Index values do not include shareholder dividends.

Standard & Poor's 500® is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by Conseco Insurance Services, L.L.C. or its affiliates. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.

POLICY DATA PAGE (continued)

TABLE OF MINIMUM DEATH BENEFITS
FOR
GUIDELINE PREMIUM /CORRIDOR TEST

ATTAINED AGE	PERCENT OF TOTAL ACCUMULATION VALUE	ATTAINED AGE	PERCENT OF TOTAL ACCUMULATION VALUE
0-40	250%	65	120%
45	215%	70	115%
50	185%	75	105%
55	150%	90	105%
60	130%	94 AND OVER	101%

FOR AGES NOT SHOWN, THE APPLICABLE PERCENTAGE WILL BE DETERMINED BY REDUCING PROPORTIONATELY BETWEEN THE AGES THAT ARE SHOWN.

POLICY DATA PAGE (continued)

TABLE OF MINIMUM DEATH BENEFITS FOR CASH VALUE ACCUMULATION TEST

Attained Age	CLASS OF RISK			
	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
0	1635.533%		1927.448%	
1	1589.493%		1867.070%	
2	1538.472%		1804.747%	
3	1486.066%		1741.887%	
4	1433.483%		1680.185%	
5	1382.060%		1620.229%	
6	1332.343%		1562.012%	
7	1284.437%		1505.947%	
8	1238.128%		1452.138%	
9	1193.371%		1400.098%	
10	1150.244%		1349.782%	
11	1108.682%		1301.297%	
12	1068.932%		1254.860%	
13	1031.073%		1210.213%	
14	994.966%		1167.517%	
15	960.981%		1126.531%	
16	929.076%		1087.052%	
17	898.838%		1049.111%	
18	870.057%	699.363%	1012.535%	804.863%
19	842.307%	676.887%	977.264%	776.577%
20	815.356%	655.298%	943.242%	749.425%
21	789.129%	634.472%	910.271%	723.250%
22	763.561%	614.337%	878.463%	698.053%
23	738.648%	594.889%	847.707%	673.747%
24	714.428%	576.093%	817.912%	650.293%
25	690.887%	557.944%	789.164%	627.691%
26	668.088%	540.431%	761.371%	605.961%
27	646.041%	523.518%	734.643%	585.029%
28	624.648%	507.092%	708.839%	564.855%
29	603.769%	491.059%	683.964%	545.428%
30	583.438%	475.380%	659.977%	526.710%
31	563.651%	460.059%	636.842%	508.667%
32	544.405%	445.127%	614.554%	491.304%
33	525.740%	430.611%	593.073%	474.584%
34	507.683%	416.539%	572.391%	458.507%
35	490.195%	402.908%	552.493%	443.080%
36	473.312%	389.713%	533.361%	428.262%
37	457.009%	376.976%	514.954%	414.015%
38	441.291%	364.693%	497.213%	400.279%
39	426.159%	352.866%	480.088%	387.026%
40	411.568%	341.481%	463.570%	374.243%
41	397.528%	330.543%	447.647%	361.913%
42	384.030%	320.054%	432.303%	350.029%
43	371.072%	310.012%	417.524%	338.599%
44	358.645%	300.419%	403.304%	327.606%
45	346.732%	291.262%	389.634%	317.050%
46	335.310%	282.503%	376.503%	306.925%
47	324.345%	274.106%	363.904%	297.227%
48	313.777%	266.009%	351.829%	287.966%
49	303.557%	258.153%	340.256%	279.142%
50	293.691%	250.552%	329.171%	270.743%

POLICY DATA PAGE (continued)
TABLE OF MINIMUM DEATH BENEFITS FOR CASH VALUE ACCUMULATION TEST

Attained Age	CLASS OF RISK			
	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
51	284.190%	243.227%	318.558%	262.745%
52	275.063%	236.201%	308.406%	255.132%
53	266.313%	229.484%	298.701%	247.884%
54	257.935%	223.085%	289.416%	240.984%
55	249.940%	217.015%	280.525%	234.413%
56	242.318%	211.252%	272.023%	228.150%
57	235.037%	205.770%	263.892%	222.178%
58	228.058%	200.517%	256.112%	216.470%
59	221.351%	195.456%	248.655%	211.004%
60	214.919%	190.599%	241.497%	205.771%
61	208.770%	185.963%	234.619%	200.751%
62	202.916%	181.572%	228.012%	195.937%
63	197.357%	177.430%	221.662%	191.317%
64	192.078%	173.523%	215.552%	186.872%
65	187.054%	169.820%	209.676%	182.595%
66	182.261%	166.286%	204.028%	178.480%
67	177.671%	162.887%	198.598%	174.521%
68	173.266%	159.605%	193.383%	170.718%
69	169.029%	156.423%	188.378%	167.068%
70	164.960%	153.339%	183.573%	163.569%
71	161.063%	150.360%	178.967%	160.225%
72	157.354%	147.510%	174.561%	157.037%
73	153.841%	144.800%	170.347%	154.000%
74	150.503%	142.205%	166.315%	151.111%
75	147.325%	139.717%	162.460%	148.353%
76	144.297%	137.338%	158.775%	145.716%
77	141.417%	135.065%	155.252%	143.192%
78	138.692%	132.910%	151.886%	140.777%
79	136.132%	130.882%	148.667%	138.463%
80	133.734%	128.981%	145.587%	136.245%
81	131.495%	127.203%	142.673%	134.155%
82	129.405%	125.539%	139.949%	132.228%
83	127.448%	123.968%	137.396%	130.447%
84	125.616%	122.481%	134.993%	128.791%
85	123.911%	121.088%	132.738%	127.251%
86	122.333%	119.803%	130.600%	125.783%
87	120.886%	118.627%	128.598%	124.405%
88	119.565%	117.560%	126.769%	123.164%
89	118.367%	116.598%	125.097%	122.044%
90	117.285%	115.736%	123.552%	121.008%
91	116.298%	114.952%	122.019%	119.922%
92	115.383%	114.221%	120.457%	118.732%
93	114.535%	113.538%	118.960%	117.536%
94	113.755%	112.899%	117.593%	116.392%
95	113.044%	112.313%	116.414%	115.389%
96	112.389%	111.776%	115.442%	114.586%
97	111.769%	111.265%	114.666%	113.973%
98	111.190%	110.786%	113.935%	113.398%
99	110.656%	110.344%	113.103%	112.701%
100	110.182%	109.953%	112.270%	111.984%

POLICY DATA PAGE (continued)

TABLE OF MINIMUM DEATH BENEFITS FOR CASH VALUE ACCUMULATION TEST

Attained Age	CLASS OF RISK			
	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
101	109.756%	109.601%	111.481%	111.294%
102	109.341%	109.251%	110.734%	110.630%
103	108.940%	108.899%	110.032%	109.990%
104	108.553%	108.536%	109.380%	109.365%
105	108.179%	108.164%	108.783%	108.771%
106	107.817%	107.805%	108.244%	108.235%
107	107.467%	107.457%	107.757%	107.749%
108	107.130%	107.121%	107.315%	107.308%
109	106.805%	106.797%	106.911%	106.906%
110	106.492%	106.485%	106.550%	106.546%
111	106.190%	106.185%	106.232%	106.228%
112	105.901%	105.897%	105.944%	105.941%
113	105.623%	105.620%	105.666%	105.664%
114	105.357%	105.355%	105.374%	105.373%
115	105.102%	105.101%	105.117%	105.115%
116	104.859%	104.857%	104.873%	104.872%
117	104.626%	104.625%	104.641%	104.640%
118	104.404%	104.404%	104.440%	104.439%
119	104.194%	104.193%	104.244%	104.244%
120	104.000%	104.000%	104.000%	104.000%

POLICY DATA PAGE (continued)

POLICY/RIDER BENEFIT SCHEDULE

FORM NUMBER	BENEFIT DESCRIPTION	SPECIFIED AMOUNT	INITIAL MONTHLY COST OF INSURANCE	EXPIRY DATE
CIC-3017	Flexible Premium Indexed Life	$100,000	[$4.86]	[03/01/94]
CIC-6043	Primary Insured Term Rider	$ 50,000	[$1.47]	[03/01/94]
CIC-6044	Additional Insured Level Term Rider	$50,000	[$3.38]	[03/01/68]
CIC-6045	Child Level Term Insurance Rider	$10,000	[$5.00]	
CIC-6037	Nursing Care Waiver of Surrender Charges	See Rider	N/A	[03/01/94]
CIC-6040	Accelerated Benefit Terminal Illness	See Rider	N/A	[03/01/94]
CIC-6046	Overloan Protection Rider Minimum Loan Percentage: [95%] Minimum Age: [75] Minimum Policy Duration: [15] Maximum Activation Charge Percentage: [4.00%]	See Rider	See Rider	[03/01/94]

IF ADDITIONAL BENEFITS/RIDERS ARE PRESENT, THE MONTHLY COST OF BENEFITS MAY VARY – SEE ADDITIONAL BENEFITS/RIDERS PAGE.

@ MONTHLY STIPULATED PREMIUM WAIVER AMOUNT

NOTE: AT SOME FUTURE TIME, THE POLICY CASH VALUE LESS INDEBTEDNESS MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THAT PERIOD IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTIONS IS NOT PAID. SEE GRACE PERIOD PROVISION.

ADDITIONAL BENEFITS/RIDERS

BENEFIT	BENEFIT AMOUNT	PREMIUM PAYING PERIOD (YEARS)
(1) PRIMARY INSURED TERM INS. RIDER (PIR)	$50,000	86
(2) ADDITIONAL INSUREDLEVEL TERM INS. RIDER (AIR)	$50,000	65
(3) CHILD LEVEL TERM INS. RIDER (CR)	$10,000	30

GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES

POLICY YEAR	* PIR (1)	*AIR (2)	*CR (3)
01	0.09333	0.07666	0.50
02	0.09750	0.08250	0.50
03	0.10333	0.08750	0.50
04	0.11083	0.09166	0.50
05	0.11750	0.09666	0.50
06	0.12666	0.10250	0.50
07	0.13750	0.10916	0.50
08	0.15083	0.11666	0.50
09	0.16666	0.12583	0.50
10	0.18416	0.13666	0.50
11	0.20333	0.14916	0.50
12	0.22250	0.16416	0.50
13	0.23833	0.18166	0.50
14	0.25083	0.20083	0.50
15	0.26666	0.22250	0.50
16	0.28750	0.24666	0.50
17	0.31416	0.27416	0.50
18	0.34666	0.30500	0.50
19	0.38416	0.33750	0.50
20	0.43166	0.37166	0.50
			0.50
AGE 60	0.78500	0.64250	0.50
AGE 70	2.10583	1.46750	0.00
AGE 95	22.85083	16.89916	0.00
AGE 120	83.33333	0.00	0.00

*Rate per $1,000

POLICY DATA PAGE (continued)

TABLE OF MONTHLY GUARANTEED MAXIMUM POLICY COST OF INSURANCE RATES PER $1,000 OF NET AMOUNT AT RISK

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.09333	78	44	4.79750
36	2	0.09750	79	45	5.35500
37	3	0.10333	80	46	5.97666
38	4	0.11083	81	47	6.65250
39	5	0.11750	82	48	7.36833
40	6	0.12666	83	49	8.15000
41	7	0.13750	84	50	9.01916
42	8	0.15083	85	51	9.98583
43	9	0.16666	86	52	11.04916
44	10	0.18416	87	53	12.19833
45	11	0.20333	88	54	13.42000
46	12	0.22250	89	55	14.70166
47	13	0.23833	90	56	15.97833
48	14	0.25083	91	57	17.23500
49	15	0.26666	92	58	18.55166
50	16	0.28750	93	59	19.94000
51	17	0.31416	94	60	21.40250
52	18	0.34666	95	61	22.85083
53	19	0.38416	96	62	24.26500
54	20	0.43166	97	63	25.77166
55	21	0.48500	98	64	27.37833
56	22	0.54000	99	65	29.09250
57	23	0.59333	100	66	30.73000
58	24	0.64666	101	67	32.18250
59	25	0.70916	102	68	33.72750
60	26	0.78500	103	69	35.37000
61	27	0.87750	104	70	37.10583
62	28	0.98500	105	71	38.93416
63	29	1.10250	106	72	40.87500
64	30	1.22500	107	73	42.93416
65	31	1.35250	108	74	45.11916
66	32	1.48166	109	75	47.43500
67	33	1.61666	110	76	49.88750
68	34	1.75916	111	77	52.48583
69	35	1.91916	112	78	55.23583
70	36	2.10583	113	79	58.14583
71	37	2.33250	114	80	61.22083
72	38	2.59750	115	81	64.46916
73	39	2.87666	116	82	67.89666
74	40	3.17666	117	83	71.51083
75	41	3.50333	118	84	75.31666
76	42	3.87166	119	85	79.30583
77	43	4.30000	120	86	83.33333

THE COST OF INSURANCE RATES SHOWN ABOVE ARE BASED ON THE [MALE] [NON-SMOKER] 2001 COMMISSIONER'S STANDARD ORDINARY TABLE, AGE LAST BIRTHDAY.

POLICY DATA PAGE (continued)

TABLE OF NET SINGLE PREMIUMS PER $1 OF PAID-UP INSURANCE

ATTAINED AGE	NET SINGLE PREMIUM		ATTAINED AGE	NET SINGLE PREMIUM		ATTAINED AGE	NET SINGLE PREMIUM
0	0.06114		41	0.25155		82	0.77277
1	0.06291		42	0.26040		83	0.78463
2	0.06500		43	0.26949		84	0.79608
3	0.06729		44	0.27883		85	0.80703
4	0.06976		45	0.28841		86	0.81744
5	0.07236		46	0.29823		87	0.82723
6	0.07506		47	0.30831		88	0.83636
7	0.07786		48	0.31870		89	0.84483
8	0.08077		49	0.32943		90	0.85262
9	0.08380		50	0.34049		91	0.85986
10	0.08694		51	0.35188		92	0.86668
11	0.09020		52	0.36355		93	0.87309
12	0.09355		53	0.37550		94	0.87908
13	0.09699		54	0.38769		95	0.88461
14	0.10051		55	0.40010		96	0.88977
15	0.10406		56	0.41268		97	0.89470
16	0.10763		57	0.42547		98	0.89937
17	0.11125		58	0.43849		99	0.90370
18	0.11493		59	0.45177		100	0.90759
19	0.11872		60	0.46529		101	0.91112
20	0.12265		61	0.47900		102	0.91457
21	0.12672		62	0.49281		103	0.91794
22	0.13097		63	0.50670		104	0.92121
23	0.13538		64	0.52062		105	0.92440
24	0.13997		65	0.53461		106	0.92750
25	0.14474		66	0.54866		107	0.93051
26	0.14968		67	0.56284		108	0.93345
27	0.15479		68	0.57715		109	0.93629
28	0.16009		69	0.59161		110	0.93904
29	0.16563		70	0.60621		111	0.94171
30	0.17140		71	0.62088		112	0.94428
31	0.17741		72	0.63551		113	0.94676
32	0.18369		73	0.65002		114	0.94915
33	0.19021		74	0.66444		115	0.95145
34	0.19697		75	0.67877		116	0.95366
35	0.20400		76	0.69302		117	0.95578
36	0.21128		77	0.70713		118	0.95782
37	0.21881		78	0.72102		119	0.95975
38	0.22661		79	0.73458		120	0.96154
39	0.23465		80	0.74775			
40	0.24297		81	0.76049			

THE NET SINGLE PREMIUMS SHOWN ABOVE ARE BASED ON THE [MALE] [NON-SMOKER] 2001 COMMISSIONER'S STANDARD ORDINARY TABLE, AGE LAST BIRTHDAY AND 4.0% INTEREST.

DEFINITIONS
(Defined terms are capitalized throughout this policy)

ATTAINED AGE –Attained Age is the Issue Age plus the number of completed Policy Years**.**

ALLOCATION DATE – The date on which accumulation value is transferred from the Short-Term Accumulation Value account to the Credit Option Accumulation Value accounts. Allocation Dates will be the 15th day of a month.

BENEFICIARY – The person or persons shown on the application, or later changed by You, to whom We will pay the Death Proceeds.

CASH SURRENDER VALUE – The Cash Surrender Value is the Cash Value less any Indebtedness.

CASH VALUE – The Cash Value is the Total Accumulation Value less the surrender charge.

CREDIT OPTION ACCUMULATION VALUES – One of the distinct accumulation value accounts between which You may choose to split Your Short-Term Accumulation Value.

DEATH BENEFIT – The calculated policy benefit amount upon the death of the Primary Insured.

DEATH PROCEEDS – The Death Proceeds are the Death Benefit plus any benefits provided by rider, less any outstanding loan and loan interest.

EXPIRY DATE – The date coverage on rider(s) terminates.

FREE PARTIAL WITHDRAWAL – A partial withdrawal that is not subject to surrender charges.

INDEBTEDNESS – Indebtedness means all outstanding loans on this policy, including loan interest.

ISSUE AGE - Issue Age means the age of the Primary Insured as of the Issue Date.

ISSUE DATE – The date the policy is generated off Our system. This policy is not in force until the Policy Date.

MATURITY DATE – The Maturity Date is shown on the Policy Data Page. It is the date on which insurance coverage will terminate and the Cash Surrender Value is paid to the Owner. It is possible that coverage will terminate prior to the Maturity Date if the premium paid and interest credited are not sufficient to continue coverage to such date.

MINIMUM MONTHLY PREMIUM - Minimum Monthly Premium is one twelfth of the minimum annual premium. The minimum annual premium is shown on the Policy Data Page.

MONTHLY ANNIVERSARY – The same date of each month as the Policy Date.

NET PREMIUM – The total premium paid less the percentage of premium expense charge, which is shown on the Policy Data Page.

NONPARTICIPATING – This is a nonparticipating policy. This policy will not share in the Company's profits or surplus earnings. We will not pay dividends on this policy.

NOTICE, NOTIFYING – Request and information that is received at Our Administrative Office in a form acceptable to Us.

OWNER(S) – The Owner(s) named in the application, unless changed.

POLICY ANNIVERSARY – The same date each year as the Policy Date.

POLICY DATE – This is the effective date of Your policy. This date will be used to determine Monthly Anniversaries, Policy Years and Policy Anniversaries.

POLICY DATA PAGE – The Policy Data Page or any supplemental Policy Data Page that We have most recently sent You.

POLICY YEAR – One year from the Policy Date and from each Policy Anniversary.

PRIMARY INSURED – The Primary Insured is named on the Policy Data Page.

SHORT-TERM ACCUMULATION VALUE – Prior to the initial allocation date, Net Premium is paid into this accumulation value account and receives interest credited daily at the Short-Term Accumulation Value effective annual interest rate.

SPECIFIED AMOUNT – On the Policy Date, the Specified Amount equals the initial Specified Amount. Thereafter it may be changed in accordance with the terms of the Death Benefit provisions and partial withdrawal provisions and any attached rider provisions that affect the Specified Amount.

TABLE OF MINIMUM DEATH BENEFITS – The minimum insurance percentages required to qualify the policy as life insurance under the Internal Revenue Code using either the Guideline Premium Test or the Cash Value Accumulation Test. The test you elected is shown on the Policy Data Page.

TOTAL ACCUMULATION VALUE – Your Total Accumulation Value is the sum of the Short-Term Accumulation Value and the Credit Option Accumulation Values.

TRANSFER – An amount reallocated from a credit option to another credit option.

YOU – "You" or "Your" means the Owner(s) of this policy.

WE, US, or OUR – "We", "Us" or "Our" means Conseco Insurance Company (the Company).

OWNER, BENEFICIARY AND ASSIGNMENT PROVISIONS

OWNERSHIP – The Owner means the Owner specified in the application unless subsequently changed during the Primary Insured's lifetime. The Owner has the right to receive every benefit, exercise every right and enjoy every privilege granted by this policy.

The policy can be owned by joint Owners. If there are joint Owners, We require consent of all Owners to any transaction except for Transfers, payment of premiums, or changes in premium allocations.

Your rights, except for payment of premium and repayment of loans, are subject to the interests of any assignee or irrevocable Beneficiary. If You die before the Primary Insured, the new Owner will be any contingent Owner named in the application. If there is no contingent Owner, then Your estate becomes the new Owner.

BENEFICIARY – If the Primary Insured dies while this policy is in force, the Beneficiary will receive the Death Proceeds provided by the policy and any rider. The Beneficiary is the person(s) or entity You name in the application(s), unless changed by later designation.

You may make the Beneficiary irrevocable. If there is an irrevocable Beneficiary, You must obtain the written consent of that Beneficiary to any policy transactions except for payment of premiums and loan repayments.

Unless otherwise provided, if more than one person is named as Beneficiary, the Death Proceeds will be paid in equal shares to the surviving Beneficiaries as follows: (1) to any primary beneficiary surviving at the time of the Primary Insured's death, otherwise; (2) to any contingent beneficiary surviving at the time of the Primary Insured's death, otherwise; (3) to the Owner, or the Owner's estate.

If the Beneficiary is "children," this means children born to or legally adopted by the Primary Insured. Payments to minors will only be made to a court-appointed guardian of the assets of the minor or to the minor at age of majority.

OWNER AND BENEFICIARY CHANGE – You may change the Owner and the Beneficiary at any time during the lifetime of the Primary Insured unless otherwise provided in a previous designation. Any change must be in written form satisfactory to Us.

The change will take effect following receipt in Our Administrative Office. The change will not apply to any payments made or actions taken by Us before We receive the Notice. If the change is to a viatical or other third party without an insurable interest, We may require additional documentation prior to making a change.

SIMULTANEOUS DEATH – If any Beneficiary dies within 15 days after the death of the Primary Insured, the Death Proceeds will be paid as if the Beneficiary died before such Primary Insured. However, this provision will not apply to any payment We make before receiving and recording Notice of the Beneficiary's death.

ASSIGNMENT – Subject to the conditions herein, this policy may be assigned. No assignment will be recognized by Us unless: 1) the original instrument or a certified copy is filed with Us at Our Administrative Office; and 2) We send You an acknowledged copy. We will not be responsible for the validity of any assignment.

The claim of any assignee is subordinate to that of the Company, including any debt to the Company. The rights of the Beneficiary and Owner are subject to the rights of any assignee.

PREMIUM, GRACE PERIOD AND REINSTATEMENT PROVISIONS

INITIAL PREMIUM – The initial premium is shown on the Policy Data Page. The initial premium is due as of the Policy Date. There will be no coverage under this policy until the initial premium is paid. The initial premium cannot be less than one twelfth of the minimum annual premium.

PLANNED PERIODIC PREMIUM – The planned periodic premium is shown on the Policy Data Page. This is the amount You have elected to pay. The amount of premiums You pay will affect the Total Accumulation Value and the period of time the policy remains in force.

TARGET ANNUAL PREMIUM – The target annual premium for this policy is shown on the Policy Data Page. The target annual premium is used to determine the premium expense charges.

MINIMUM ANNUAL PREMIUM GUARANTEE – This policy will not lapse before the earlier of the 15th Policy Anniversary or Attained Age 95, , if on each Monthly Anniversary date during this period (i) is greater than (ii), where (i) is the sum of all premiums paid to date minus any Indebtedness and minus any partial withdrawals; and (ii) is one twelfth (1/12) of the minimum annual premium shown on the Policy Data Page, multiplied by the number of months elapsed since the Policy Date of this policy, including the month following the Monthly Anniversary date.

WHERE PAYABLE – The first premium is payable in advance to Us at Our Administrative Office or through one of Our authorized representatives by check or electronic fund transfer. Any check should be payable only to the Company and not to any representative. After the first premium, all premiums are to be paid to Us at Our Administrative Office. Receipts will be given upon request.

AMOUNT AND FREQUENCY – After the initial premium payment, You may make premium payments at any time until the Primary Insured's Attained Age of 121. No premium will be accepted after the Primary Insured reaches Attained Age 121. The amount of premiums You pay will affect the Total Accumulation Value and the period of time the policy remains in force. The frequency of premium payment shown on

the Policy Data Page will serve only as an indication of Your preference as to probable future frequency of payment. You may change the frequency of planned periodic premium payment at any time, subject to a $25.00 minimum premium requirement.

Section 7702 of the Internal Revenue Code of 1986, as amended, limits the amount of premium payable under a life insurance policy in order for the policy to qualify as life insurance for income tax purposes. If a premium in excess of the applicable premium limitation is received at any time while this policy is in force, the excess premium will be refunded to You. Any interest earned and allocable to the excess premium will also be refunded to You and may be subject to federal and state income tax when paid.

GRACE PERIOD – The grace period begins on the Monthly Anniversary when the Cash Surrender Value is less than the next monthly deduction. You have 61 days from the start of the grace period to pay the premium. We will mail You and any assignee notice of the length of the grace period and the amount of premium due. The amount of premium due is the amount, which is required to keep the policy in force during the grace period plus one additional month's charges. We will send a written notice 31 days before the end of the grace period to Your last known address and the addresses of any assignee of record.

If the Primary Insured dies during the grace period, any past due monthly deductions will be deducted from the Death Proceeds. The policy will remain in force during the grace period, unless surrendered.

See the Minimum Annual Premium Guarantee provision for the method of avoiding lapsation of the policy before the earlier of the 15th Policy Anniversary or Attained Age 95.

REINSTATEMENT – The requirements for reinstatement are:

The policy may be reinstated within five years after the effective date of lapse only if:

1. The policy was not surrendered; and
2. You provide Us with satisfactory evidence of insurability; and
3. You pay sufficient premium to cover past due monthly deductions and to keep this policy in force for three months after the reinstatement; and
4. Interest on any loan amount that is reinstated is paid at the annual rate applicable to policy loans during the period of lapse, from the date the policy terminated.

If the policy lapses and is reinstated during the minimum annual premium guarantee, You may reinstate the minimum annual premium guarantee if:

1. the minimum annual premium guarantee was in effect three months prior to the date of the lapse; and
2. on the date of reinstatement, You pay sufficient premiums such that the sum of premiums paid to date, less any partial withdrawals, loans and loan interest, equals or exceeds the minimum monthly premium multiplied by the number of policy months between the Policy Date and the date of the reinstatement.

The effective date of the reinstatement is the next Monthly Anniversary following Our approval of the reinstatement.

The Total Accumulation Value on the effective date of reinstatement is equal to the Short-Term Accumulation Value and the Credit Option Accumulation Values at the time of termination, less past due charges during the grace period, plus the premium paid at the time of reinstatement. The surrender charge will be based on the number of Policy Years from the original Policy Date.

PAYMENT OF DEATH PROCEEDS PROVISION

DEATH PROCEEDS – We will pay the Death Proceeds to the Beneficiary upon receipt of proof that the Primary Insured died while this policy was in force. If payment of the Death Proceeds is not paid within thirty (30) days of receipt of such proof of death, the Death Proceeds will include interest at the legal rate of interest from the date of death until the date the claim is paid.

The Death Proceeds are:

1. The Death Benefit in force upon the death of the Primary Insured; plus
2. Any benefits provided by rider payable at the Primary Insured's death; less
3. Any Indebtedness.

If the Primary Insured dies during the grace period, the Death Proceeds paid will be equal to the Death Benefit; plus any benefits provided by rider; less loans and loan interest and overdue monthly deductions as of the date of death.

DEATH BENEFIT PROVISIONS

DEATH BENEFIT – This policy provides a Death Benefit on the death of the Primary Insured. The Death Benefit, death benefit option and the death benefit qualification test are described in this section.

DEATH BENEFIT QUALIFICATION TESTS– There are two death benefit qualification tests; (1) the Guideline Premium Test or (2) the Cash Value Accumulation Test. You have elected the death benefit qualification test in the application. The death benefit qualification test for this policy appears on the Policy Data Page and cannot be changed once elected.

DEATH BENEFIT OPTIONS – There are two death benefit options, as described in this provision. You have elected the death benefit option in the application. The death benefit option for this policy appears on the Policy Data Page.

Option A (level)
The Death Benefit will be the greater of:

1. The Specified Amount on the date of death, or
2. The Total Accumulation Value on the date of death multiplied by the applicable percentage at the Primary Insured's Attained Age as shown in the Table of Minimum Death Benefits For The Guideline Premium Test or the Table of Minimum Death Benefits For the Cash Value Accumulation Test, whichever test is applicable.

Option B (increasing)
The Death Benefit will be the greater of:

1. The Specified Amount on the date of death plus the Total Accumulation Value on the date of death, or
2. The Total Accumulation Value on the date of death multiplied by the applicable percentage at the Primary Insured's Attained Age as shown in the Table of Minimum Death Benefits For The Guideline Premium Test or the Table of Minimum Death Benefits For the Cash Value Accumulation Test, whichever test is applicable.

POLICY CHANGE PROVISIONS

CHANGE IN SPECIFIED AMOUNT – You may make the following changes to this policy, as long as the policy is not in the grace period. We will not accept any change which disqualifies this policy as life insurance under federal tax law. Any change in Specified Amount will be reflected on a supplemental Policy Data Page.

Specified Amount Increase – You may request an increase once per Policy Year of the Specified Amount at any time after the first Policy Year and before the Primary Insured's Attained Age of 85. At the request date:

1. This policy must be in force.
2. Evidence of insurability satisfactory to Us must be submitted.
3. The first month's monthly deduction must be paid.
4. The minimum amount of any increase is $10,000.
5. The increase will be effective as of the Monthly Anniversary following Our approval of the increase.
6. New surrender charges, expense charges, administrative charges, and cost of insurance charges will apply and will be reflected on a supplemental Policy Data Page.

Specified Amount Decrease – You may request a decrease once per Policy Year of the Specified Amount by Notice at any time after the first Policy Year. At the request date:

1. This policy must be in force.
2. The minimum amount of any decrease is $10,000.
3. The specified amount cannot be reduced below the greater of:
    a) $25,000;
    b) The required amount of insurance to comply with Internal Revenue Code Section 7702 limits; or
    c) A reduction in the policy's Specified Amount that would make, if applicable, the Primary Insured Term Life Rider's specified amount greater than five times the specified amount of the policy.
4. The decrease will be effective as of the Monthly Anniversary following Our receipt of Notice.
5. A decrease will be applied in the following order:
    a) First, against any increase in the Specified Amount (beginning with the most recent) and then;
    b) Against the initial Specified Amount.
6. A pro-rata surrender charge will be deducted from the Short-Term Accumulation Value and The Credit Option Accumulation Values based on the proportion of each to the Total Accumulation Value. This pro-rata surrender charge will be calculated by determining what percent of the initial Specified Amount is represented by the decrease then applying that percentage to the original surrender charge as the pro-rata surrender charge. Future surrender charges will be reduced by the same percentage as determined for each such decrease.

Change in Death Benefit Option – You may request a change between Option A and Option B death benefit options by Notice once per Policy Year at any time after the first Policy Year.

Change from Option A to Option B – At the request date:

1. This policy must be in force.
2. The Specified Amount will be decreased to equal the current Death Benefit less the current Total Accumulation Value on the date of change.
3. Evidence of insurability satisfactory to Us must be submitted.
4. The change will be effective on the Monthly Anniversary following Our approval of the change.
5. We will not permit any change that would decrease the Specified Amount below the minimum amount of $25,000.

Change from Option B to Option A – At the request date:

1. This policy must be in force.
2. This change must be made before the Primary Insured's Attained Age 85.
3. The Specified Amount will be increased to equal the current Death Benefit on the date of change.
4. The change will be effective on the Monthly Anniversary following Our receipt of Notice.

CREDIT OPTIONS PROVISIONS

CREDIT OPTIONS – Descriptions of each of the available credit options are contained in the attached endorsements. Each credit option is independent of the others, and is established by a separate endorsement. The endorsement shall establish the method by which interest is credited to the Credit Option Accumulation Value associated with the applicable credit option. Certain credit options may have limitations and restrictions. See the endorsements for further information.

CREDIT OPTION ALLOCATION AND TRANSFERS – You have chosen the credit option allocation as shown on the Policy Data Page. Any Net Premium is initially placed in the Short-Term Accumulation Value and is credited with interest until transferred from the Short-Term Accumulation Value. A premium received between the 1st and 14th of the month will transfer from the Short-Term Accumulation Value on the 15th of the current month. A premium received after the 14th of the month will transfer out as of the 15th of the following month.

You have the right to change the credit option allocations one time each year. Election or change of a credit option allocation must be made by written Notice to Us. If no election is made for a Policy Year, the credit option allocation currently in effect will continue in effect for the next Policy Year.

INDEX CREDIT ENHANCEMENT – For all credit options, excluding the Fixed Rate Credit Option, and for all term periods that begin after the Policy Anniversary shown on the Policy Data Page, We will add an index credit enhancement to each index credit. See Credit Option Endorsements attached to your Policy. The Index Credit Enhancement percentage is shown on the Policy Data Page.

FIXED RATE CREDIT OPTION ENHANCEMENT – For the Fixed Rate Credit Option and the Short Term Accumulation Value, if the interest rate declared by Us exceeds the guaranteed minimum interest rate, then We will increase the annualized declared interest rate by the percentage shown on the Policy Date Page after the Policy Anniversary shown on the Policy Data Page. This increase will not apply to any loaned Accumulation Value.

POLICY VALUES PROVISIONS

TOTAL ACCUMULATION VALUE – This policy has distinct accumulation values, known as the Short-Term Accumulation Value and the Credit Options Accumulation Values. The Total Accumulation Value is equal to the sum of the Short-Term Accumulation Value and Credit Options Accumulation Values.

SHORT-TERM ACCUMULATION VALUE - The Short-Term Accumulation Value on the Policy Date will be the initial Net Premium allocated to this account. The Short-Term Accumulation Value on any other day will be calculated as (a) plus (b) minus (c) minus (d) minus (e) where:

(a) The Short-Term Accumulation Value on the preceding Monthly Anniversary day plus interest;
(b) The Net Premiums paid since the preceding Monthly Anniversary day plus interest;
(c) The Short-Term Accumulation Value allocated to Credit Option Accumulation Value accounts, plus interest;
(d) A pro-rata share of any partial withdrawals made since the preceding Monthly Anniversary day plus associated charges, if any, plus interest from the date of withdrawal;
(e) A pro-rata share of the monthly deduction on the preceding Monthly Anniversary day plus interest.

The Policy Date will be considered as the preceding Monthly Anniversary day for purposes of calculating the Short-Term Accumulation Value during the first month after the policy is issued.

Net Premium is the premium paid less the percentage of premium expense charge shown on the Policy Data Page.

In this context, the term pro-rata share refers to the proportion of the Short-Term Accumulation Value to the Total Accumulation Value.

CREDIT OPTION ACCUMULATION VALUES – The Credit Option Accumulation Values on the first Allocation Date will be the Short-Term Accumulation Value allocated to these accounts. The Credit Option Accumulation Values on any other day will be calculated as (a) plus (b) plus (c) minus (d) minus (e) where:

(a) Credit Option Accumulation Values on the preceding Monthly Anniversary day plus interest as determined by the applicable credit option;
(b) Credit Option Index Credits;
(c) Short-Term Accumulation Value allocated to the Credit Option Accumulation Values since the preceding Monthly Anniversary day plus interest as determined by the applicable credit option;
(d) A pro-rata share of any partial withdrawals made since the preceding Monthly Anniversary day plus associated charges, if any, plus interest as determined by the applicable credit option;
(e) A pro-rata share of the monthly deduction on the preceding Monthly Anniversary day plus interest as determined by the applicable credit option.

The Policy Date will be considered as the preceding Monthly Anniversary day for purposes of calculating the Credit Option Accumulation Values during the first month after the policy is issued.

On each Allocation anniversary date, index credits may be added to the Credit Option Accumulation Values depending on the performance of the index.

In this context, the term pro-rata share refers to the proportion of the Credit Option Accumulation Values to the Total Accumulation Value.

MONTHLY DEDUCTION – The monthly deduction is the sum of:

1. The monthly cost of insurance;
2. The monthly administrative charges as shown on the Policy Data Page; and
3. The monthly cost of any policy riders.

COST OF INSURANCE – The monthly cost of insurance for the policy is calculated as (a) multiplied by the result of (b) minus (c) where:

(a) Monthly cost of insurance rate as described in the Cost of Insurance Rates section;
(b) The Death Benefit at the beginning of the policy month divided by 1.00082954;
(c) The Total Accumulation Value at the beginning of the policy month.

Divide the result by $1,000.

NET AMOUNT AT RISK – The quantity (b) minus (c) is considered to be the policy's net amount at risk.

COST OF INSURANCE RATES – The guaranteed maximum monthly cost of insurance rates for this policy are shown on the Policy Data Page. These rates are based on the Primary Insured's sex, Attained Age, and risk class. The Company will determine the currently monthly cost of insurance rates that will be charged and reserves the right to increase or decrease these rates in the future. In no event will the currently monthly cost of insurance rates be increased to an amount greater than the guaranteed maximum monthly cost of insurance rates listed on the Policy Data Page.

NONFORFEITURE PROVISIONS

SURRENDER – You may surrender this policy any time by Notifying Us before the policy terminates. Upon surrender, there will be two benefit options available to You: Option 1 or Option 2. Option 1 will automatically be the default option unless Option 2 is specifically requested in writing to Us.

Once You have surrendered this policy, We will no longer send You an annual report. Any additional benefits provided by a rider attached to this policy will be terminated.

If You elect Option 1, We will pay You the Cash Surrender Value of this policy. We may defer payment for not more than six months following receipt by Us of the Cash Surrender Value request unless the Cash Surrender Value is to be applied to pay premiums for policies with Us.

If You elect Option 2, We will provide a paid-up insurance benefit until the Maturity Date of this policy. The amount of paid-up insurance benefit will be the Cash Surrender Value of this policy divided by the net single premium for the Primary Insured's Attained Age. The net single premium is shown in the Policy Data Page. If the amount of the paid-up insurance benefit would exceed the Death Benefit less any Indebtedness on this policy, the amount of the paid-up insurance benefit will be equal to the Death Benefit less any Indebtedness on the policy.

The net single premium is based on the mortality table and interest shown in the Policy Data Page. The Cash Surrender Value of the paid-up insurance benefit will be equal to the amount of paid-up insurance benefit multiplied by the net single premium at the Primary Insured's Attained Age at the time of surrender of the paid-up insurance benefit.

SURRENDER CHARGE – The surrender charge is shown on a Policy Data Page. This amount is charged against the Total Accumulation Value upon surrender of the policy. A pro-rata portion of the surrender charge may be applied to the Total Accumulation Value due to a partial withdrawal.

The surrender charge is also used to determine the Cash Surrender Value, which affects the grace period provision of this policy. Refer to the grace period provision for details.

PARTIAL WITHDRAWAL – You may surrender part of this policy for cash by Notice to Us at any time after the first Policy Year. The minimum partial withdrawal that may be made is $500.00. The amount that may be withdrawn may not exceed the Cash Surrender Value. The deduction will be made on a pro-rata basis from the Short-Term Accumulation Value and the Credit Option Accumulation Values based on the proportion of each account to the Total Accumulation Value.

After the first Policy Year, you are eligible for a Free Partial Withdrawal. A Free Partial Withdrawal is a partial withdrawal made without incurring a surrender charge. The Free Partial Withdrawal amount each Policy Year is equal to 10% of the Total Accumulation Value as of the date of the partial withdrawal less any prior Free Partial Withdrawal taken during that Policy Year. If less than 10% is withdrawn during any Policy Year, the remaining amount does not roll over to future policy years. Surrender charges will not be reduced if a Free Partial Withdrawal is taken.

A partial withdrawal will affect the Specified Amount. If your death benefit option is A, a pro-rata surrender charge will be imposed. The amount of this charge will be based upon the percentage of reduction in the Specified Amount, calculated by determining what percent of the initial Specified Amount is represented by the partial withdrawal in excess of the Free Partial Withdrawal amount, then multiplying that percentage by the original surrender charge to determine the pro-rata surrender charge. Future surrender charges will be reduced by the same percentage as determined for each such decrease. Also, no more than a $50 administrative charge will be imposed.

If death benefit option B is in effect, no pro-rata surrender charge will be imposed; however, there will be no more than a $50.00 administrative charge imposed.

All charges due to partial withdrawals will be imposed against the Short-Term Accumulation Value and the Credit Option Accumulation Values based on the proportion of each account to the Total Accumulation Value.

CONTINUATION OF INSURANCE – If the Cash Surrender Value is not sufficient to cover the next monthly deduction, the insurance will continue, subject to the grace period provision and minimum annual premium guarantee provision, until the earlier of:

1. Monthly Anniversary day on which the Cash Surrender Value will not cover the monthly deduction for the following month; or
2. Maturity Date.

The nonforfeiture values for this policy are equal to or greater than those required by law. The nonforfeiture values are calculated in accordance with the Standard Nonforfeiture Law. A detailed statement of the method of computing values has been filed with the insurance supervisory official of the state of issue.

LOAN PROVISIONS

POLICY LOAN – You may request a loan at any time while this policy is in force. This policy is assigned to Us as sole security for the loan.

LOAN AMOUNT AVAILABLE – The maximum amount of a new loan is equal to the Cash Surrender Value, less an amount equal to the monthly deductions for the next three months.

We may defer making a loan for not more than six months after application for the loan is made unless the loan is to pay premiums on policies with Us.

LOAN INTEREST – Loan interest will accrue daily from the date of each loan to the next Policy Anniversary date. Loan interest is payable in arrears at the end of each Policy Year. If interest is not paid when due, the amount of the interest will be added to the loan and bear interest on the same terms as the loan. The maximum Indebtedness under the policy is that amount which, with interest to the next Policy Anniversary date, will equal the Cash Surrender Value as of the next Policy Anniversary date. Except as provided below, loan secured by this policy will bear interest at the rate shown on the Policy Data Page.

1. After this policy has been in force continuously for 10 Policy Years, You will be eligible for a preferred loan at a reduced rate at the guaranteed minimum interest rate, which is shown on the Policy Data Page.
2. The maximum preferred loan amount may not exceed 15% of the Cash Surrender Value at the end of the prior Policy Year; less any existing preferred loan.

LOANED ACCUMULATION VALUE – The loaned portion of the Total Accumulation Value will be divided between the Short-Term Accumulation Value and the Credit Options Accumulation Values on a pro-rata basis. The loaned portion of the Total Accumulation Value will be credited the fixed rate credit option applicable guaranteed interest.

REPAYMENT OF LOANS – You may repay a loan in full or in part at any time while this policy is in force. When a loan repayment is made, the amount of the repayment will be divided between the Short-Term Accumulation Value and the Credit Option Accumulation Values on a pro-rata basis.

TERMINATION OF POLICY – At any time the total Indebtedness equals or exceeds the Cash Value, the policy will terminate without further value or benefit.

At least 31 days before the policy terminates, We will send a notice of Our intention to terminate the policy. Notice will be mailed to the last known addresses of the Owner and to any assignee of record.

GENERAL POLICY PROVISIONS

ENTIRE CONTRACT – The entire contract consists of this policy, any riders or endorsements, the attached copy of the initial application and all supplemental applications to change this policy. All statements in the application and any supplemental applications will, in the absence of fraud, be deemed representations and not warranties. No statement will be used to contest this policy, or to contest a claim under it, unless it appears on the application or a supplemental application. Any application for modifications in the policy, which are to be based upon additional evidence of insurability, shall be attached to the policy in order to become part of the contract between the parties.

MODIFICATION OF POLICY – Only the President, a Vice President, the Secretary, or an Assistant Secretary of the Company has power on behalf of the Company to change, modify, or waive the provisions of the policy and then only in writing by endorsement. No agent, broker, or person other than the above named officers has the authority to change or modify this policy or waive any of its provisions.

CHOICE OF LAW - This insurance policy and claims arising under it are governed by the laws of the state where this policy's application has been signed by the Primary Insured, exclusive of such state's choice of laws provisions.

RELIANCES – We are not liable for any request made in accordance with Your instructions. If We make any payments or policy changes in good faith based on Our records, We have fully discharged Our obligations.

INCONTESTABILITY – Except in the case of fraud, We will not contest this policy after it has been in force during the lifetime of the Primary Insured for two years from the Policy Date or the effective date of reinstatement. If the policy has been reinstated, and was in force two years from the Policy Date prior to reinstatement, only statements made in the application for reinstatement may be contested. The reinstatement application will be subject to underwriting.

Except in the case of fraud, any increase in the Specified Amount of this policy will be incontestable after it has been in force during the Primary Insured's lifetime for two years from the effective date of the increase. Only statements used in the supplemental application for the increase may be used to contest said increase

SUICIDE – If the Primary Insured dies by suicide, while sane or insane, within two years from the Policy Date We will not pay a Death Benefit. We will terminate this policy and refund the premiums, less any loan, loan interest, and any partial withdrawal.

If the Primary Insured dies by suicide, while sane or insane, within two years of the effective date of any increase in the Specified Amount that was subject to evidence of insurability We will not pay a Death Benefit on that increase. We will refund the monthly deductions for that increase.

ANNUAL REPORT – At least once a year, without charge, We will send You a report showing premiums paid, expense charges, administrative charges, interest credited, cost of insurance, outstanding loans, current Cash Surrender Value, and all charges made since the last report. Any other information required by the Insurance Department of the State where the application is signed will also be included in the annual report. Please pay close attention to the information provided especially any data relating to lapse. You may wish to increase the amount of premium paid based on this data.

PROJECTION OF BENEFITS AND VALUES – We will provide a projection of illustrative future policy benefits and values at any time upon written request. There will be no charge for the first projection requested each Policy Year. Additional projections will be provided for not more than a $50.00 fee.

ERROR IN AGE AND/OR SEX – If the Primary Insured's' age and/or sex has been misstated and the misstatement is discovered after the date of death, the amount of the Death Benefit will be the amount which would have been purchased at the Primary Insured's correct Age and/or sex by the most recent cost of insurance charge assessed prior to the date We receive proof of death.

If the Primary Insured's Age and/or sex has been misstated and the misstatement is discovered prior to the date of death, the policy values will be corrected to the amounts for the correct Age and/or sex, and any back premium owed will be immediately due and payable.

TERMINATION – This policy will terminate when any one of the following events occurs:

1. You request that coverage terminates;
2. Upon the death of the Primary Insured;
3. The policy matures;
4. The grace period ends without payment of required premiums;
5. The total Indebtedness equals or exceeds the Cash Value and the No-Lapse Guarantee is not in effect.

SETTLEMENT OPTIONS PROVISIONS

ELECTION OF OPTIONS – Any amount payable at the death of the Primary Insured or any other termination of this policy will be paid in one sum unless otherwise provided. All or part of this sum may be applied to any settlement option.

Payment under a combination of options, or payment to joint or successive payees, or payment to a beneficiary that is not a natural person may be elected only with Our consent.

Any election must be made in writing to Us. We may require the policy for endorsement.

ELECTION BY OWNER – During the lifetime of the Primary Insured, the Owner may elect to have the Death Proceeds paid under one of the payment options in this policy.

ELECTION BY BENEFICIARY – At the time Death Proceeds are payable to the Beneficiary, the Beneficiary may elect one of the payment options if proceeds are available to the Beneficiary in a lump sum. The Beneficiary has 12 months after payment becomes due to elect one of the following options.

PAYMENTS – Payments will be made monthly unless otherwise elected.

We have the right to change the frequency of payments in order to make a periodic payment of at least $25.00.

The option date under Options 1, 2 and 3 is the date the Death Proceeds are payable or the date of election, whichever is later. Interest under Option 4 will accrue from such date.

Under Option 3, proof of the age of the payee will be required at the time the first payment is due. We reserve the right to require proof that the payee is alive at the time of each payment.

CHANGE IN PAYMENTS – Partial withdrawal under Options 1 and 2 may not be made. All payments under Options 1 and 2 may be paid in one sum only with Our consent. The value of any one-sum payment will be the sum of any remaining guaranteed payments discounted at the interest rate used to calculate such payment.

Payments under Option 3 will be commuted only in event of death of the payee. Any payments that remain to be paid under Option 3 at the death of the payee will be paid in one sum. The value of the one sum payment will be the sum of the remaining guaranteed payments, discounted at the interest rate used to calculate such payment.

WITHDRAWAL – The minimum Death Proceeds that may be applied under Option 4 is $1,000. The minimum Death Proceeds that may remain after a withdrawal under Option 4 is $1,000. The minimum amount that may be withdrawn is $1,000. Death Proceeds less than this amount will be paid in a lump sum to the payee.

We may postpone payment of any amount to be withdrawn for not more than six months from the date the written request for withdrawal is received by Us at Our Administrative Office.

ASSIGNMENT – The proceeds payable under one of these options may not be assigned.

ADDITIONAL INTEREST – Additional interest, if any, paid over the guaranteed 2% will be in an amount and by a method determined by Us.

BASIS OF VALUES – Minimum income rates are based on the 2000 Individual Annuity Mortality Table age last birthday. Interest is assumed at the rate of 2% per year.

OPTION 1. EQUAL PAYMENTS FOR A GUARANTEED PERIOD – Equal monthly payments for the number of years elected, not to exceed 25 years. Payment will begin on the option date.

Guaranteed Minimum Payment for each $1,000 of net proceeds

Guaranteed interest rate: 2.00%

ANNUAL YEARS	ANNUAL	SEMI ANNUAL	QUARTERLY	MONTHLY
1	$1,000.00	$502.48	$251.86	$84.09
2	504.95	253.73	127.18	42.46
3	339.96	170.82	85.62	28.59
4	257.47	129.37	64.85	21.65
5	208.00	104.51	52.39	17.49
6	175.03	87.95	44.08	14.72
7	151.48	76.12	38.15	12.74
8	133.83	67.25	33.71	11.25
9	120.11	60.35	30.25	10.10
10	109.14	54.84	27.49	9.18
11	100.17	50.34	25.23	8.42
12	92.71	46.58	23.35	7.80
13	86.39	43.41	21.76	7.26
14	80.98	40.69	20.40	6.81
15	76.30	38.34	19.22	6.42
16	72.21	36.28	18.19	6.07
17	68.60	34.47	17.28	5.77
18	65.39	32.86	16.47	5.50
19	62.53	31.42	15.75	5.26
20	59.96	30.13	15.10	5.04
21	57.63	28.96	14.52	4.85
22	55.52	27.90	13.98	4.67
23	53.60	26.93	13.50	4.51
24	51.83	26.05	13.05	4.36
25	50.22	25.23	12.65	4.22

OPTION 2. EQUAL PAYMENTS OF A SPECIFIED AMOUNT – Equal monthly payments of at least $4.22 per month for each $1,000 of proceeds. Payments will begin on the option date and will continue until the proceeds and interest at the rate of 2.00% compounded annually are exhausted.

OPTION 3. EQUAL PAYMENTS FOR LIFE – Equal monthly payments for a guaranteed period of 10, 15, or 20 years as elected and for life thereafter as shown in the table below. Amount of each monthly installment per $1,000 net proceeds. Amounts based on 2000 IAM Table age last birthday and an annual interest rate of 2.00%.

MALE

	Monthly Income for Life with Guaranteed Period of:				Monthly Income for Life with Guaranteed Period of:		
Age of Payee	10 Years	15 Years	20 Years	Age of Payee	10 Years	15 Years	20 Years
18	$2.34	$2.34	$2.34	52	$3.66	$3.62	$3.55
19	2.36	2.36	2.36	53	3.74	3.69	3.61
20	2.38	2.38	2.38	54	3.82	3.76	3.67
21	2.40	2.40	2.40	55	3.90	3.84	3.74
22	2.42	2.42	2.42	56	3.99	3.92	3.80
23	2.44	2.44	2.44	57	4.08	4.00	3.87
24	2.47	2.46	2.46	58	4.18	4.08	3.94
25	2.49	2.49	2.48	59	4.28	4.17	4.00
26	2.51	2.51	2.51	60	4.39	4.26	4.07
27	2.54	2.53	2.53	61	4.50	4.36	4.14
28	2.56	2.56	2.56	62	4.62	4.46	4.21
29	2.59	2.59	2.58	63	4.75	4.56	4.28
30	2.62	2.62	2.61	64	4.88	4.66	4.35
31	2.65	2.64	2.64	65	5.02	4.76	4.41
32	2.68	2.67	2.67	66	5.16	4.87	4.48
33	2.71	2.71	2.70	67	5.31	4.97	4.54
34	2.74	2.74	2.73	68	5.46	5.08	4.60
35	2.78	2.77	2.76	69	5.62	5.18	4.65
36	2.81	2.81	2.80	70	5.79	5.29	4.70
37	2.85	2.85	2.83	71	5.95	5.39	4.75
38	2.89	2.88	2.87	72	6.13	5.49	4.79
39	2.93	2.92	2.91	73	6.30	5.58	4.83
40	2.98	2.97	2.95	74	6.48	5.67	4.87
41	3.02	3.01	2.99	75	6.66	5.76	4.90
42	3.07	3.05	3.03	76	6.84	5.84	4.92
43	3.12	3.10	3.08	77	7.02	5.92	4.95
44	3.17	3.15	3.12	78	7.20	5.99	4.97
45	3.22	3.20	3.17	79	7.37	6.05	4.98
46	3.28	3.25	3.22	80	7.54	6.11	5.00
47	3.33	3.31	3.27	81	7.71	6.16	5.01
48	3.39	3.37	3.32	82	7.87	6.20	5.02
49	3.46	3.42	3.38	83	8.01	6.24	5.02
50	3.52	3.49	3.43	84	8.16	6.28	5.03
51	3.59	3.55	3.49	85	8.29	6.31	5.03

FEMALE

Age of Payee	Monthly Income for Life with Guaranteed Period of: 10 Years	15 Years	20 Years	Age of Payee	Monthly Income for Life with Guaranteed Period of: 10 Years	15 Years	20 Years
18	$2.27	$2.27	$2.26	52	$3.41	$3.38	$3.35
19	2.28	2.28	2.28	53	3.47	3.45	3.40
20	2.30	2.30	2.30	54	3.54	3.51	3.46
21	2.32	2.32	2.31	55	3.62	3.58	3.53
22	2.34	2.33	2.33	56	3.69	3.65	3.59
23	2.35	2.35	2.35	57	3.77	3.73	3.66
24	2.37	2.37	2.37	58	3.86	3.81	3.72
25	2.39	2.39	2.39	59	3.95	3.89	3.79
26	2.42	2.41	2.41	60	4.04	3.98	3.87
27	2.44	2.44	2.43	61	4.14	4.07	3.94
28	2.46	2.46	2.46	62	4.25	4.16	4.01
29	2.48	2.48	2.48	63	4.36	4.26	4.09
30	2.51	2.51	2.50	64	4.48	4.36	4.16
31	2.53	2.53	2.53	65	4.60	4.46	4.24
32	2.56	2.56	2.55	66	4.74	4.57	4.31
33	2.59	2.58	2.58	67	4.87	4.68	4.39
34	2.62	2.61	2.61	68	5.02	4.79	4.46
35	2.65	2.64	2.64	69	5.17	4.91	4.53
36	2.68	2.67	2.67	70	5.34	5.03	4.59
37	2.71	2.70	2.70	71	5.51	5.14	4.65
38	2.74	2.74	2.73	72	5.68	5.26	4.71
39	2.78	2.77	2.76	73	5.87	5.37	4.76
40	2.81	2.81	2.80	74	6.06	5.49	4.81
41	2.85	2.85	2.84	75	6.25	5.59	4.85
42	2.89	2.89	2.87	76	6.46	5.70	4.88
43	2.93	2.93	2.91	77	6.66	5.79	4.92
44	2.98	2.97	2.95	78	6.86	5.88	4.94
45	3.02	3.01	3.00	79	7.07	5.96	4.96
46	3.07	3.06	3.04	80	7.27	6.03	4.98
47	3.12	3.11	3.09	81	7.47	6.10	5.00
48	3.17	3.16	3.14	82	7.66	6.16	5.01
49	3.23	3.21	3.19	83	7.84	6.21	5.02
50	3.28	3.27	3.24	84	8.00	6.25	5.03
51	3.34	3.32	3.29	85	8.16	6.28	5.03

OPTION 4. PROCEEDS LEFT AT INTEREST

The Death Proceeds may be left with Us for a period of 1 to 25 years. Interest on the Death Proceeds will be paid at the rate of 2% compounded annually. The interest may be left with Us to accumulate or be paid at the following rate for each $1,000 of net proceeds.

1. Annually $20.00
2. Semiannually $ 9.95
3. Quarterly $ 4.96
4. Monthly $ 1.65

The payee may withdraw portions of the Death Proceeds by Notifying Us. At the end of the specified period, any remaining Death proceeds with accrued interest will be paid in one sum.

CONSECO INSURANCE COMPANY
Chicago, Illinois
Administrative Office: [11825 N. Pennsylvania Street
Carmel, Indiana 46032-4555]
Phone Number: [1-800-525-7662]

INDEXED FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE
ADJUSTABLE DEATH BENEFIT
WITH INDEXED FEATURE
NONPARTICIPATING

Death Proceeds payable upon the death of the Primary Insured prior to the Maturity Date
Flexible premiums payable until the Primary Insured's Age 121.

While the values of this policy may be affected by an external index, this policy does not directly participate in any stock or equity investments

This policy is a legal contract between the Owner and Conseco Insurance Company.

*NBAP*CIC*CLO*

APPLICATION FOR LIFE INSURANCE

Make check payable to Conseco Insurance Company

Administrative Office: 11825 N. Pennsylvania Street, Carmel, IN 46032

Toll Free Telephone Number: 1-800-525-7662

SECTION 1 – PRIMARY INSURED – Provide Full Legal Name

First Name	MI	Last Name (indicate if hyphenated name)	☐ Male ☐ Female	Date of Birth	Ht. Wt.

Address	City, State, Zip Code
Social Security No. / Driver's License No. & State	Area Code & Phone No. / Place of Birth
Occupation/Income	Occupational Duties and Employer

SECTION 2 – ADDITIONAL INSURED – Provide Full Legal Name

First Name	MI	Last Name	☐ Male ☐ Female	Date of Birth	Ht. Wt.

Social Security No. / Driver's License No. & State	Area Code & Phone No. / Place of Birth
Relationship to Primary Insured	Occupation/Income

SECTION 3 – CHILD/DEPENDENTS – List all unmarried dependent children who are under age 19 and proposed for coverage. (Attach a separate sheet for additional persons not listed)

Name (First, Middle Initial, Last)	Relationship	Date of Birth	Height	Weight

SECTION 4 – BENEFICIARY DESIGNATION

a. Primary Beneficiary:_____ Age _____ Relationship _____

(If Beneficiary is a Trust, provide name and date of Trust.)

Name of Trust _____ Date of Trust _____

b. Contingent Beneficiary _____ Relationship _____

Unless otherwise specified, death benefit proceeds will be shared equally by all primary beneficiaries who survive the insured, or if none, shared equally by all contingent beneficiaries who survive the insured.

SECTION 5 – SPECIAL INSTRUCTIONS

SECTION 6 – OWNER OF POLICY IF OTHER THAN PRIMARY INSURED

☐ **Owner** ☐ **Contingent Owner** ☐ **Joint Owner**

First Name	MI	Last Name (indicate if hyphenated name)	☐ Male ☐ Female	Social Security No. or Tax ID No.

Address	City, State, Zip Code
Relationship to Primary Insured	Trust ID No. – Name and Date of Trust (if owner is a Trust)

SECTION 7 – PLAN OF INSURANCE, RIDERS AND BENEFITS

Plan of Insurance _____
Product Name

Specified/Insurance Amount $ _____
(Complete Financial Questionnaire if coverage exceeds $500,000)

If a Term Product:
Term Duration: _____

If applying for mortgage term insurance, please provide date and amount of mortgage: _____

COMPLETE IF APPLYING FOR FLEXIBLE PREMIUM ADJUSTABLE LIFE PRODUCT

Death Benefit Option
- ☐* Option A (Level) ***(Default option if none marked)**
- ☐ Option B (Includes Accumulation Value)

Compliance with Internal Revenue Code 7702
- ☐ Cash Value Accumulation Test
- ☐ Guideline Premium/Corridor Test

Credit Options * Indicate percentages to Accumulation Values – Available 5% allocations totaling 100%

___% Credit Option 1 – Fixed Rate

___% * Credit Option 3 – S&P 500® Index One-Year Point-to-Point with Participation Rate Strategy

___% * Credit Option 2 – S&P 500® Index One-Year Point-to-Point with Cap Strategy

___% * Credit Option 4 – S&P 500® Index One-Year Monthly Averaging with Participation Rate Strategy

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(Riders and Benefits vary by Plan and may not be available in all states)

- ☐ Accidental Death Benefit $ _____
- ☐ Additional Insured Term Rider $ _____
- ☐ Children's Term Rider $ _____
- ☐ Disability Income Rider/Monthly Benefit Payment $_____
- ☐ Primary Insured Term Rider $ _____
- ☐ Total and Permanent Disability Benefit Waiver of Premium Rider
- ☐ Waiver of Stipulated Premium Rider $_____ per month
- ☐ Other_____

SECTION 8 – PREMIUM PAYMENTS – Method and Frequency

FIRST PREMIUM TO BE PAID BY: ☐ Bank Draft ☐ Check
Draft Initial Premium at
_____ Receipt of application or _____ Issue
PREMIUM MODE (Check one box only)
☐ Annual ☐ Semi Annual ☐ Quarterly ☐ Monthly/EFT

PAYMENT:
Total Amount Paid in Exchange for Conditional Receipt
$ _____
☐ Direct Electronic Funds Transfer (EFT)

For flexible premium plans, indicate
$ _____ Planned Periodic Premium
(Write "None" if no future billing is desired)

Additional First Year Premium: $ _____
IRC Section 1035 Exchange? ☐No ☐Yes
1035 Exchange Amount $_____

Who will pay premium?

Payor Address, if different from Primary Insured or Owner

SECTION 9 – REPLACEMENT & IN FORCE LIFE INSURANCE – REGARDING ALL INDIVIDUALS TO BE INSURED

1. Will any existing life insurance or annuity with this or any other company be replaced, changed, or used as a source of premium payment for the insurance applied for? ..... ☐ Yes ☐ No
2. Is the replacement to be handled as an IRC Section 1035 Exchange? ..... ☐ Yes ☐ No
3. Does any individual to be insured have any other application or reinstatement of insurance pending or any insurance policy in force for life insurance (including business insurance) or accident and health insurance or annuity contracts?..... ☐ Yes ☐ No

If any of the above questions are answered "Yes" please provide details _____

Name of Person	Name of Company	Type of Coverage	Insurance Amount	Accidental Death Amount	Year Issued	To Be Replaced

SECTION 10 – GENERAL INFORMATION

ANSWER QUESTIONS BELOW ON ALL INDIVIDUALS TO BE INSURED.	Primary Insured		Additional Insured		Dependent /Child	
	Yes	No	Yes	No	Yes	No
1. Has any life or health insurance ever been denied, postponed, rated or modified?	☐	☐	☐	☐	☐	☐
2. In the past 5 years have you, *or* do you intend to engage in piloting an aircraft, motor vehicle racing, scuba diving, sky diving, hang gliding, parachuting, mountain climbing, horse racing or any other hazardous sports?	☐	☐	☐	☐	☐	☐
3. Have you ever been convicted of a felony, reckless driving, or driving under the influence of drugs or alcohol, or had your license suspended, or in the past three years had more than two moving traffic violations?	☐	☐	☐	☐	☐	☐
4. Have you ever used heroin, cocaine, crack, LSD, any derivative of these drugs, or any other illegal or controlled substance except as prescribed by a physician?	☐	☐	☐	☐	☐	☐
5. In the past 10 years have you been treated or diagnosed as having Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or tested positive for antibodies to Human Immunodeficiency Virus (HIV)?	☐	☐	☐	☐	☐	☐
6. In the past 10 years, have you had or been treated for:						
a. chest pain, heart attack, heart disease, high blood pressure, congestive heart failure, a disease or disorder of the heart, or cardiovascular system?	☐	☐	☐	☐	☐	☐
b. stroke, transient ischemic attack (TIA), diabetes, glucose intolerance, asthma, chronic obstructive pulmonary disease (COPD), emphysema, a disease or disorder of the lungs?	☐	☐	☐	☐	☐	☐
c. cancer, malignant tumor, leukemia, a disease or disorder of the kidneys, pancreas, liver, hepatitis C, gastrointestinal, genitourinary systems, or any internal organs?	☐	☐	☐	☐	☐	☐
d. ulcer, anemia, injury or disease of the blood (**excluding HIV**), arthritis, back/spine pain, bones, muscles, joints, skin, connective tissue or glands, ears, eyes, nose, throat?	☐	☐	☐	☐	☐	☐
e. any sexually transmitted disease (**excluding HIV**), albumin, sugar, pus, or blood in the urine or any endocrine or metabolic disorder, including but not limited to thyroid, hyperlipidemia, pituitary or adrenal gland disorder?	☐	☐	☐	☐	☐	☐
7. In the past 10 years have you had or been treated for: a mental, nervous, or neurological disorder, epilepsy, seizures, paralysis, sleep apnea, memory loss, depression, Alzheimer's or Parkinson's disease?	☐	☐	☐	☐	☐	☐
8. In the past 10 years have you received or been advised to seek counseling for alcohol or drug abuse?	☐	☐	☐	☐	☐	☐
9. In the past 5 years have you been hospitalized, resided in a nursing home or managed care facility or consulted a physician or any member of the medical profession **(list all occurrences)**; or have you had any blood test **(other than HIV or AIDS test)**, electrocardiograms, or other medical tests or studies **(indicate tests and results)**; or have you taken or been advised to take any medication **(list reason and medication)**?	☐	☐	☐	☐	☐	☐
10. Have you ever had any mental or physical disorder not listed above?	☐	☐	☐	☐	☐	☐
11. Has any immediate family member died from or had any occurrence of cardiovascular disease, cancer, diabetes or cerebrovascular disease prior to age 60? **If yes, provide details.**	☐	☐	☐	☐	☐	☐
12. Have you within the past 6 months experienced symptoms or illness for which you have not consulted a physician?	☐	☐	☐	☐	☐	☐
13. Have you used tobacco in any form or any nicotine product in the last: **MARK DURATION** ☐ 36 months ☐ 24 months ☐ 12 months?	☐	☐	☐	☐	N/A	

	Primary Insured	Additional Insured	Children
14. Name of personal physician:	_____	_____	_____
Address:	_____	_____	_____
Telephone Number:	_____	_____	_____
Date & Reason Last Consulted:	_____	_____	_____

REMARKS – Provide details to "**yes**" answers for Section 10 Questions 1 – 13 in space provided below (section continued on next page)

Question Number	Name of Proposed Insured	Details *(Include duration, impairment, diagnosis, treatment, medication, date of occurence, current status, and name, address and phone number of all doctors, hospitals and medical facilities.)*

REMARKS – Continued

Question Number	Name of Proposed Insured	Details *(Include duration, impairment, diagnosis, treatment, medication, date of occurence, current status, and name, address and phone number of all doctors, hospitals and medical facilities.)*

(Attach extra sheet of paper if necessary)

SECTION 11– CONDITIONAL AMENDMENTS TO APPLICATION

If coverage cannot be issued as initially applied for, I hereby authorize Conseco Insurance Company to amend the application under the following circumstances:

- Issue a lesser benefit amount. ☐ Yes ☐ No
- Issue coverage on the remaining proposed insureds if any one person's coverage is declined. ☐ Yes ☐ No
- Increase or decrease the premium amount to cover the benefit actually issued. ☐ Yes ☐ No
- Issue coverage on any proposed insured at a substandard rating class. ☐ Yes ☐ No

NOTE: NONE OF THE ABOVE CONDITIONAL AMENDMENTS CREATE ANY ADDITIONAL OBLIGATION BY CONSECO INSURANCE COMPANY TO ISSUE COVERAGE TO ANY INDIVDUAL PROPOSED FOR COVERAGE.

SECTION 12 – FRAUD WARNING

Any person who knowingly and with intent to defraud any insurance company that submits an application for insurance or statement of claim containing any materially false information, or conceals information concerning any fact material thereto for the purpose of misleading, may be committing a crime which is subject to criminal and civil penalties.

AR, KY, NM, OH AND PA RESIDENTS: Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

DC RESIDENTS: Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

VI RESIDENTS: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

SECTION 13 – DECLARATIONS & AUTHORIZATION

I/We represent that all statements and answers made in all parts of this application are full, complete and true. It is understood and agreed that: (1) All such statements and answers shall be the basis for and become a part of any policy issued as a result of this application. (2) No agent, producer, broker nor examiner has the authority to accept risks, to make or change contracts or to waive any of the Company's rights or requirements. (3) **As a condition precedent to the policy taking effect, all individuals applying for insurance must be alive and in the same condition of health as described in this application when the policy is delivered to the Owner and the full first premium must be paid. Although the policy would not be in effect, if a Conditional Receipt has been signed and the full first premium has been paid, coverage may be provided, subject to all the terms and conditions of the Conditional Receipt.** (4) Acceptance of a policy by the Owner shall constitute ratification of any changes made by the Company.

I/We understand that Conseco Insurance Company (hereinafter, collectively "Company"), affiliates of the Company, its reinsurers, any insurance support organizations, and those persons authorized to represent them may need to collect information on me in regard to proposed coverage. Therefore, I authorize any: (1) life insurer; (2) reinsurer; (3) insurance support organizations, including MIB (Medical Information Bureau); (4) financial source; (5) employer and other like sources, to give the types of information listed below when this Authorization is presented.

The types of information may include my: (1) mental and physical health; (2) other insurance coverage; (3) hazardous activities; (4) character; (5) general reputation; (6) mode of living; (7) finances; (8) vocation; (9) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV); (10) drug and alcohol treatments; (11) other personal information; (12) government records, such as motor vehicle record and (13) prescription drug records and related information. A separate HIPAA compliant authorization is needed to authorize release of information from health care providers and related facilities.

The Company and its reinsurers will use the information in order to determine whether I am insurable pursuant to the Company's underwriting standards. The insurance agent, producer, or broker may also use the information to help update and improve my insurance program.

Those parties authorized above, excluding insurance support organizations, may disclose the information that they have collected. They may disclose this information to: (1) other insurers to which I have applied or may apply for insurance; (2) reinsurers; (3) the Medical Information Bureau; or (4) other persons who perform business, professional, or insurance tasks for them. They may also disclose information according to any contract with a member company or organization. Information may also be disclosed as allowed by law. This Authorization will be valid for 24 months after the date of signing and cannot be revoked.

A copy of this Authorization shall be as valid as the original. I/We understand I have a right to receive a copy of this Authorization. I/We acknowledge receipt of a copy of the "Notice of Information Practices," which includes pre-notification information relating to investigative consumer reports and the Medical Information Bureau, Inc.

Soliciting Agent Statement: Will there be any replacement, as defined by any regulation of the state in which this application is taken? (If "YES", fulfill all state requirements) ☐ Yes ☐ No

ALL CHECKS MUST BE MADE PAYABLE TO THE INSURANCE COMPANY; DO NOT MAKE CHECK PAYABLE TO AGENT.

Signed at _____ on _____

City and State — Month, Day, Year

Sign Full Legal Name

X _____
Signature of Primary Insured
(or Parent/Guardian if Primary Insured is a minor)

X _____
Signature of Applicant/Owner
(If other than the Primary Insured)

X _____
Signature of Additional Insured (if proposed for coverage)

X _____
Signature of Joint Owner

X _____
Signature of Witness
(Licensed Agent must witness where required by law.)

X _____
Print Name of Witness

X _____
Agent Signature

X _____
Print Agent Name

X _____
Agent Number (Company Number)

X _____
State License Number

IF ELECTRONIC FUND TRANSFER ATTACH VOIDED CHECK HERE AND SIGN AUTHORIZATION

As a convenience to me, I hereby request and authorize you to initiate debit entries, whether by electronic or paper means, with these debits made to my account and drawn by Conseco Services LLC, Carmel, Indiana provided there are sufficient collected funds in that account to pay the same upon presentation. I agree that your rights in respect to such debit shall be the same as if they were on a check drawn by you and signed personally by me. I hereby agree that if any debit is not paid by me for any reason with or without cause or whether such nonpayment is intentional, inadvertent or otherwise, you shall be under no liability whatsoever, even though such nonpayment results in the termination of insurance. This authorization is to remain in full force and effect until revoked by me upon 30 days advance written notice, and until you actually receive such notice, I agree that you shall be fully protected in honoring any such debit to my account. This plan may be discontinued by the Company upon thirty (30) days written notice to the Owner.

Transit / Routing #	Account #	☐ **Checking – Attach Void Check (Deposit slip not acceptable)**
		☐ Savings – Deposit slip acceptable

Bank or Credit Union Name: _____

Date: _____ Signature X _____
(As it appears on bank records)

AGENT'S REPORT

A. 1. How long have you known the Primary Insured? _____
2. What is your relationship to the Primary Insured? _____
3. What is the primary purpose for the insurance? _____

B. Did you interview each proposed insured in person, ask all questions and witness the signature? ☐ Yes ☐ No
If "No", please check one of the boxes below:
☐ Application completed over the phone
☐ Application completed by the applicant and returned via mail
☐Other, provide explanation: _____

C. Is Primary Insured a minor? ☐ Yes ☐ No If yes, please provide amount of coverage in force on parents and siblings._____
_____

D. 1. Which of the following requirements have been ordered?
☐ None Ordered
☐ Point of sale interview
☐ Blood Profile/HOS ☐ EKG
☐ Exam
☐ Other _____

a. Name of facility _____ Phone Number: _____
b. Date scheduled _____

E. Production credits will be granted only as indicated below:

% of Credit	Name	Agent's Number
_____	_____	_____
_____	_____	_____
_____	_____	_____

F. Personal History Interview Information for the Primary Insured – **MUST BE COMPLETED FOR ALL APPLICATIONS**

Primary Insured's Phone Number	Time Zone (Circle)	Alternate Phone Number	Time Zone (Circle)
( )	E C M P	( )	E C M P

Interview to be conducted in: ☐ English ☐ Spanish ☐ Other _____
Interview Time: ☐ Morning ☐ Afternoon ☐ Evening
Delays occur when we cannot reach your client. Most Convenient Place: ☐ Home ☐ Alternate

G. Explanation and general remarks:
_____
_____
_____

_____
Agent's Telephone Number

_____
Agent's Fax Number

_____
Agent's Email Address

_____
Name of Up Line

_____
Agent's Signature

_____
Print Name

_____
Date

❑ Mail to Agent ❑ Mail to Policy Owner

FOR USE WITH CIC-8013

CONSECO INSURANCE COMPANY
Chicago, Illinois
Administrative Office: 11825 N. Pennsylvania Street
Carmel, Indiana 46032-4555
1-866-588-2255

NURSING CARE CONFINEMENT WAIVER OF SURRENDER CHARGES

RECEIPT OF A PAYMENT UNDER THIS RIDER MAY BE A TAXABLE EVENT. THE OWNER SHOULD CONSULT HIS OR HER PERSONAL TAX ADVISOR.

RIDER BENEFIT

We will increase the Free Partial Withdrawal amount allowed under the policy to which this rider is attached up to 25% per year of the Total Accumulation Value, less any outstanding loans if:

1. The withdrawal request is made before any proceeds are received under any payment option.
2. The Insured is or has been confined to a Qualified Nursing Care Center for at least 30 consecutive days on the recommendation of a physician;
3. Nursing care confinement begins after the first Policy Year;
4. We receive written proof of confinement; and
5. The withdrawal is requested while confined or within 91 days after discharge from the Qualified Nursing Care Center.

If less than 25% is withdrawn, the remaining amount does not roll over to future Policy Years. The minimum withdrawal amount is $500.00.

PAYMENT OF BENEFIT

We will pay the requested withdrawal amount, minus an administrative processing charge of $50.00, to the Owner immediately upon our acceptance of proof. We will provide to the Owner a periodic report concerning the effect of this rider on policy benefits and premiums.

DEFINITIONS

Free Partial Withdrawal – is a partial withdrawal made without incurring a surrender charge.

Qualified Nursing Care Centers - are long term care centers that are licensed and operated according to the laws of their location. See the definitions below.

Skilled Nursing Center – means a center
1. That provides skilled nursing care supervised by a licensed physician;
2. That provides 24-hour-a-day nursing care by, or supervised by, a registered nurse (R.N.); and
3. That keeps daily medical record of each patient.

Intermediate Care Centers – means a center:
1. That provides 24-hour -a-day nursing care by, or supervised by, a registered nurse (R.N.) or a licensed professional nurse (L.P.N.), and
2. That keeps a daily medical record.

Hospital – means a center:
1. That operates for the care and treatment of sick or injured persons as inpatients;
2. That provides 24-hour-a-day nursing care by or supervised by a registered nurse (R.N.);
3. That is supervised by a staff of licensed physician; and
4. That has medical, diagnostic and major surgical capabilities or access to such capabilities.

EXCLUSIONS

Qualified Nursing Care Centers Do Not Include:

1. Drug or alcohol treatment centers;
2. Homes for the ages or mentally ill, community living centers, or place that primarily provide domiciliary, residency or retirement or retirement care; or
3. Places owned or operated by the Owner; the Insured; or a member of the Owner's or the Insured's Immediate Families. Immediate Family means a person's parents; step-parents; grandparents; spouse; children (adopted, natural or step); siblings; grandchildren; or in-laws.

TERMINATION OF RIDER

This rider will terminate on the earliest of:

1. The date the policy terminates, matures, or is exchanged for another policy; or
2. The rider expiry date as shown on the Policy Data Page; or
3. The date We receives the Owner's written request to terminate this rider.

COST OF RIDER

There is no cost of insurance charge for this rider.

REINSTATEMENT

If this rider is in force at the time the policy lapsed, it may only be reinstated if the policy is reinstated. The requirements for reinstatement of this rider are the same as those for reinstatement of the policy.

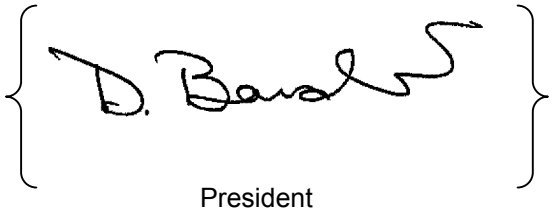
GENERAL PROVISIONS

This rider is made a part of the policy to which it is attached. All provisions of the policy, which are not consistent with this rider, apply to this rider.

EFFECTIVE DATE

This benefit will be effective on the Policy Date, unless a different date is shown on a supplemental Policy Data Page.

This rider is signed for Conseco Insurance Company.



President

CONSECO INSURANCE COMPANY

Chicago, Illinois
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1-866-588-2255

ACCELERATED BENEFIT RIDER FOR TERMINAL ILLNESS

Receipt of an accelerated benefit may be a taxable event. The Owner should consult his or her personal tax advisor.

The Cash Values and the Death Benefit will be reduced if the Owner receives an accelerated benefit.

Upon the Terminal Illness of the Primary Insured as defined below, the Owner may elect to accelerate a portion of the Primary Insured's Death Benefit in force under the policy and the Primary Insured Term Insurance Rider, if rider is attached to the policy.

The accelerated benefit will be paid:

1. Upon election of the Owner; and
2. In lieu of payment of the full Death Benefit of this policy and the Primary Insured Term Insurance Rider; and
3. Subject to the terms of this rider.

PRIMARY INSURED
For purposes of this rider, the Primary Insured refers to the person covered under the individual life insurance policy and the Primary Insured Term Insurance Rider, if rider is attached to the policy. The Primary Insured is shown on the Policy Data Page of the policy.

QUALIFYING EVENT – TERMINAL ILLNESS
An accelerated benefit can be elected under this rider only if the Primary Insured is diagnosed with a Terminal Illness. A Terminal Illness is an illness:

1. From which the Primary Insured is not expected to recover; and
2. From which the Primary Insured is expected to die within twelve months from the date of certification of a duly licensed physician.

Before payment of an accelerated benefit is made, we will require satisfactory proof that the Primary Insured's life expectancy is 12 months or less from the date of certification. Satisfactory proof will include, but is not limited to, the certification of a duly licensed physician. Physician does not include the Owner, the Primary Insured or a member of the Owner's or the Primary Insured's Immediate Families. Immediate Family means a person's parents; step-parents; grandparents; spouse; children (adopted, natural or step); siblings; grandchildren; or in-laws.

We reserve the right to obtain a second medical opinion at our expense.

BENEFITS

Upon the Terminal Illness of the Primary Insured, the Owner may elect to accelerate the Death Benefit of the policy and Primary Insured Term Insurance Rider, if rider is attached to the policy. The maximum accelerated benefit will be the lesser of

1. 75% of the Death Benefit of the policy and Primary Insured Term Insurance Rider; minus any outstanding policy loans, unpaid policy loan interest and any previously paid accelerated benefit amount; or
2. $250,000.

We will pay the accelerated benefit amount in a lump sum or in a manner agreed to by the Owner and the Company. The minimum amount of any payment is $500.00. Once this rider is exercised, at the Owner's request, We will provide a periodic report concerning the effect of this rider on policy and/or rider(s) values.

We will charge interest on the amount of the accelerated benefit amount. The interest accrues daily at an interest rate, which is not greater than the greatest of:

1. The yield on 90-day U.S. Treasury Bills as of the latest quote on such bills; or
2. The maximum adjustable loan interest rate allowed by law; or
3. 6%.

On the Policy Anniversary, the accrued interest will be added to the accelerated benefit amount and bear interest at the rate then in effect. Additional interest will not accrue if the accelerated benefit amount plus accrued interest equals the policy and/or rider(s) Death Benefit less any debt. At such time, the policy will terminate.

The accelerated benefit amount plus accrued interest will be treated as a lien against the policy values and policy and/or rider(s) Death Benefit. Access to the Cash Surrender Value of the policy through policy loans, partial surrenders or full surrender is limited to the excess of the Cash Surrender Value over the Primary Insured's accelerated benefit amount and the accrued interest on the accelerated benefit amount. Death Benefit, as defined in the policy or rider, will be reduced by the amount of the accelerated benefit amount plus accrued interest. If a Primary Insured Term Insurance Rider is attached to the policy, the Death Benefit of the policy and the Primary Insured Term Insurance Rider will be reduced on a pro-rata basis.

Except for the Primary Insured Term Insurance Rider which may be affected by any benefit paid under this rider, benefits payable under other riders attached to this policy are not affected by any benefit paid under this rider.

CONDITIONS

The payment of any accelerated benefit is subject to the following conditions:

1. The policy and rider(s) must be in force.
2. Any irrevocable beneficiary and/or assignee must approve the payment of an accelerated benefit.
3. If there is more than one accelerated benefit rider attached to the policy, the Owner can only receive accelerated benefit under one accelerated benefit at a time.
4. We reserve the right to set a maximum amount that we will pay under this and any other accelerated benefit rider on the life of the Primary Insured. If we do so, it will be no less than $250,000.
5. This rider is not meant to cause the Owner to involuntarily access proceeds ultimately payable to the Beneficiary. Therefore, the accelerated benefit will not be paid if:
   a. The Owner is required by law to use this benefit to meet the claims of creditors, whether in bankruptcy or otherwise; or
   b. The Owner is required by a government agency to use this benefit in order to apply for, obtain, or otherwise keep a government benefit or entitlement.

NOTICE OF CLAIM

To exercise the accelerated benefit, the policy and rider(s) must be in force and written notice of claim must be submitted to Us at Our Administrative Office. Written notice of claim must include certification of a licensed physician that the insured person's life expectancy is 12 months or less from the date of certification. We will pay the accelerated benefit upon our acceptance of proof.

TERMINATION

This rider will terminate on the earliest of:

1. The date the policy terminates; or
2. The date we receive the Owner's Written Request to terminate this rider; or
3. The date that the accelerated benefit plus accrued interest equals the policy or rider(s) Death Benefit less any debt.

COST OF RIDER

There is no charge for this rider.

REINSTATEMENT

If this rider is in force at the time the policy lapsed, it may only be reinstated if the policy is reinstated. The requirements for reinstatement of this rider are the same as those for reinstatement of the policy.

This rider is subject to all terms of the policy to which it is attached.

EFFECTIVE DATE

This benefit will be effective on the Policy Date, unless a different date is shown on a supplemental Policy Data Page.

This rider is signed for Conseco Insurance Company.

President

CONSECO INSURANCE COMPANY
Chicago, Illinois

Administrative Office: 11825 N. Pennsylvania Street,
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PRIMARY INSURED
TERM INSURANCE RIDER

CONSIDERATION
This rider is issued in consideration of the application and payment of its cost of insurance. The cost of insurance for this rider is payable at the same time and in the same manner as the cost of insurance of the policy.

DEATH BENEFIT
We will pay the Beneficiary the death benefit upon receipt of due proof of death of the Primary Insured while this rider is in force. The death benefit shall be the specified amount for this rider that is shown on the Policy Data Page less the excess, if any, of (a) over (b) or (c), where:

(a) Is the Total Accumulation Value on the date of death times the Death Benefit Multiple shown on the Policy Data Page;
(b) Is the Specified Amount, if Death Benefit A is shown on the Policy Data Page; and
(c) Is the Specified Amount plus the Total Accumulation Value, if Death Benefit Option B is shown on the Policy Data Page.

PRIMARY INSURED
The Primary Insured is shown on the Policy Data Page of the policy.

BENEFICIARY
The Beneficiary of this benefit is the Owner of the policy unless otherwise amended.

COST OF INSURANCE
The cost of insurance is calculated as (a) multiplied by (b) where:

(a) is the cost of insurance rate per $1,000 for this rider;
(b) is the death benefit at the beginning of the policy month, divided by 1,000.

COST OF INSURANCE RATES
The monthly cost of insurance rate for the death benefit is based on the Primary Insured's sex, age, and rate class on the effective date of this rider.

The monthly cost of insurance for any increase in this rider's death benefit is based on the Primary Insured's sex, Attained Age and rate class on the date of change.

Attained Age means age on the prior policy anniversary.

The monthly guaranteed maximum cost of insurance rates for this rider are shown in the Policy Data Page. The guaranteed rates are based on the 2001 Commissioner's Standard Ordinary Mortality Table, age last birthday. We will determine the current monthly cost of insurance rates. The current monthly cost of insurance rates will not be greater than the monthly guaranteed maximum cost of insurance rates.

MONTHLY DEDUCTION
The monthly deduction is the monthly cost of insurance for this rider.

CHANGE IN COVERAGE
After the first Policy Year, the death benefit of the rider may be changed. Any change will be subject to the following conditions:

1. A written request must be submitted to Us.
2. For any increase, an application and evidence of insurability satisfactory to Us must be submitted.
3. The death benefit may not be decreased to less than $50,000. The decrease will be applied first against any increases, beginning with the most recent, and then against the original amount.
4. For any increase, the first month's cost of insurance must be paid.

VALUES
This rider has no cash value, cash surrender value, or loan value.

INCONTESTABILITY
This rider will be incontestable after it has been in force for two (2) years from its date of issue.

For any benefit increase, the two (2) year period will begin on the effective date of the increase.

SUICIDE
If the Primary Insured commits suicide, while sane or insane, within two (2) years after the date of issue of this rider, the amount payable by Us will be limited to the cost of this rider.

If the Primary Insured commits suicide, while sane or insane, within two (2) years after the date of issue of an increase in the death benefit, the amount payable by Us will be limited to the cost of insurance for such increased amount.

ERROR IN AGE AND/OR SEX
If the Primary Insured's age and/or sex is misstated, the amount of the death benefit will the amount which would have been purchased at the Primary Insured's correct age and/or sex by the most recent cost of insurance charge assessed prior to the date We receive proof of death.

REINSTATEMENT
If this rider is in force at the time the policy lapsed, it may only be reinstated if the policy is reinstated. The requirements for reinstatement of this rider are the same as those for reinstatement of the policy.

NONPARTICIPATING
This rider will not share in any of the Company's profits or surplus earnings.

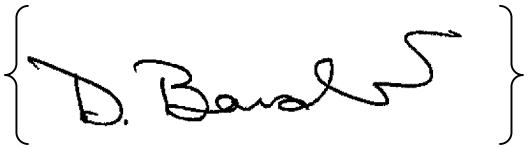
TERMINATION OF RIDER
This rider will terminate on the earliest of the following dates:

1. When the policy terminates;
2. The monthly anniversary day on or next following receipt of a written request for termination; or
3. On the expiry date of the rider that is shown on the Policy Data Page under the Policy/Rider Benefit Schedule.

GENERAL PROVISIONS
This rider is made a part of this policy to which it is attached. All provisions of the policy, which are not inconsistent with this rider, apply to this rider.

EFFECTIVE DATE
This benefit is effective on the Policy Date, unless a different date is shown on a supplemental Policy Data Page.

This rider is signed for Conseco Insurance Company.



President

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ADDITIONAL INSURED LEVEL TERM INSURANCE RIDER

CONSIDERATION
This rider is issued in consideration of the application and payment of its cost of insurance. The cost of insurance for this rider is payable at the same time and in the same manner as the cost of insurance of the policy.

DEATH BENEFIT
The death benefit shall be the specified amount for this rider that is shown on the Policy Data Page under the Policy/Rider Benefit Schedule or any Supplemental Policy Data Page. We will pay the Beneficiary the death benefit upon receipt of due proof of death of the Additional Insured while this rider is in force.

ADDITIONAL INSURED
As used in this rider, the Additional Insured is the person who is named as such on the application for this rider.

BENEFICIARY
The Primary Insured will receive the death benefit of this rider upon death of the Additional Insured, unless the Owner has changed the Beneficiary.

COST OF INSURANCE
The cost of insurance is calculated as (a) multiplied by (b) where:
(a) is the cost of insurance rate per $1,000 for this rider;
(b) is the death benefit at the beginning of the policy month, divided by 1,000.

COST OF INSURANCE RATES
The monthly cost of insurance rate for the death benefit is based on the Additional Insured's sex, age, and rate class on the effective date of this rider.

The monthly cost of insurance for any increase in this rider's death benefit is based on the Additional Insured's sex, Attained Age and rate class on the date of change.

Attained Age means age on the prior Policy Anniversary.

The monthly guaranteed maximum cost of insurance rates for this rider are shown in the Policy Data Page. The guaranteed rates are based on the 2001 Commissioner's Standard Ordinary Mortality Table, age last birthday. We will determine the current monthly cost of insurance rates. The current monthly cost of insurance rates will not be greater than the monthly guaranteed maximum cost of insurance rates.

MONTHLY DEDUCTION
The monthly deduction is the monthly cost of insurance for this rider.

CHANGE IN COVERAGE
After the first Policy Year, the death benefit of the rider may be changed. Any change will be subject to the following conditions:

1. A written request must be submitted to Us.
2. For any increase, an application and evidence of insurability satisfactory to Us must be submitted.
3. The death benefit may not be decreased to less than $25,000. The decrease will be applied first against any increases, beginning with the most recent, and then against the original amount.
4. For any increase, the first month's cost of insurance must be paid.

CONVERSION
Upon maturity of the policy or the death of the Primary Insured under the policy, the coverage under this rider may be converted. This right to convert shall be available for the next 90 days from the date of maturity of the policy or date of claim. The conversion will be made upon receipt of a written request and payment of the first premium on the new insurance. Evidence of insurability is not required for conversion. Conversion may be to any plan of insurance, except term, then in effect and approved by Us as available for conversion. The amount of insurance converted may be for any amount up to the maximum allowed, which is equal to the death benefit of this rider. The premium rate for the new policy will be the rate in effect on the conversion date. The rate will be based on the Additional Insured's Attained Age on the conversion date and the sex and rate class on the effective date of this rider.

All riders to the new policy are subject to state availability and underwriting requirements and may be included only with Our consent.

VALUES
This rider has no cash value, cash surrender value, or loan value.

INCONTESTABILITY
This rider will be incontestable after it has been in force for two (2) years from its date of issue.

For any benefit increase, the two (2) year period will begin on the effective date of the increase.

SUICIDE
If the Additional Insured commits suicide, while sane or insane, within two (2) years after the date of issue of this rider, the amount payable by Us will be limited to the cost of this rider.

If the Additional Insured commits suicide, while sane or insane, within two (2) years after the date of issue of an increase in the death benefit, the amount payable by Us will be limited to the cost of insurance for such increased amount.

ERROR IN AGE AND/OR SEX
If the Additional Insured's age and/or sex is misstated, the amount of the death benefit will the amount which would have been purchased at the Additional Insured's correct age and/or sex by the most recent cost of insurance charge assessed prior to the date We receive proof of death.

NONPARTICIPATING
This rider will not share in any of the Company's profits or surplus earnings.

TERMINATION OF RIDER
This rider will terminate on the earliest of the following dates:

1. When the policy terminates;
2. The monthly anniversary day on or next following receipt of a written request for termination; or
3. On the expiry date of the rider that is shown on the Policy Data Page under the Policy/Rider Benefit Schedule.

GENERAL PROVISIONS
This rider is made a part of this policy to which it is attached. All provisions of the policy, which are not inconsistent with this rider, apply to this rider.

EFFECTIVE DATE
This benefit is effective on the Policy Date, unless a different date is shown on a supplemental Policy Data Page.

This rider is signed for Conseco Insurance Company.

President

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CHILDREN'S LEVEL TERM INSURANCE RIDER

CONSIDERATION
This rider is issued in consideration of the application and payment of its cost of insurance. The cost of insurance for this rider is payable at the same time and in the same manner as the cost of insurance of the policy.

DEATH BENEFIT
The death benefit shall be the specified amount for this rider that is shown on the Policy Data Page under the Policy/Rider Benefit Schedule or any Supplemental Policy Data Page. We will pay the Beneficiary the death benefit upon receipt of due proof of death of the insured child while this rider is in force.

INSURED CHILD
An insured child under this rider is:

1. Any child, stepchild or legally adopted child of the Primary Insured named in the application for this rider who is less than 19 years of age on the date of the application;
2. Any child born to the Primary Insured or the Primary Insured's marriage after the date of the application for this rider; and
3. Any child less than 19 years of age legally adopted by the Primary Insured after the date of application for this rider.

A child will not be an insured child and will not be covered before attaining the age of 15 days.

PROTECTION PERIOD
This rider's protection ends on the first of:

1. Termination of this rider (see Termination section); or
2. As to any insured child, the Policy Anniversary next following the insured child's 23rd birthday.

BENEFICIARY
The Primary Insured will receive the death benefit upon death of an insured child, unless the Owner has changed the Beneficiary.

COST OF INSURANCE
The monthly cost of insurance is calculated as (a) multiplied by (b) where:
(a) Is the cost of insurance rate per $1,000 for this rider;
(b) Is the amount of this benefit at the beginning of the policy month, divided by 1,000.

COST OF INSURANCE RATE
The cost of insurance rates for this rider are shown on the Policy Data Page under the Policy/Rider Benefit Schedule.

MONTHLY DEDUCTION
The monthly deduction is the monthly cost of insurance shown on the Policy Data Page under the Policy/Rider Benefit Schedule of the policy.

CONVERTIBILITY
Any insurance under this rider may be exchanged for a policy on the life of the insured child on the earlier of:

1. The Policy Anniversary following the insured child's 23rd birthday; or
2. The Policy Anniversary following the Primary Insured's 65th birthday.

No evidence of insurability is required provided:

1. We receive written application and payment of the first premium for the policy no earlier than 90 days before nor later than 31 days after the date the conversion may be made as provided above; and
2. The policy death benefit is not more than five times the death benefit provided by this rider on the life of the insured child, subject to our minimum requirements for the plan selected.

Conversion may be to any plan of insurance, except term, then in effect and approved by Us as available for conversion. The premium rate for the new policy will be the rate in effect on the conversion date. The rate will be based on the insured child's attained age on the conversion date and on the sex and rate class on the effective date of this rider. The suicide and incontestability periods of the new policy will be measured from the Effective Date of this rider.

All riders to the new policy are subject to state availability and underwriting requirements and may be included only with Our consent.

CHANGE IN COVERAGE
After the first Policy Year, the death benefit of the rider may be changed. Any change will be subject to the following conditions:

1. A written request must be submitted to Us.
2. The amount may not be changed to less than $5,000.
3. For any increase, an application and evidence of insurability satisfactory to Us must be submitted.
4. Any decrease will first be applied to the most recent increase in amount. It then will be applied to other increases in the reverse order in which they occurred; then to the original amount.
5. For any increase, the first month's cost of insurance must be paid.

PAID-UP TERM INSURANCE
Coverage under this rider will continue as paid up term insurance after the death of the Primary Insured, provided the Primary Insured dies:

1. While the policy and this rider are in force, and
2. Other than by suicide, if such death occurs within 2 years after the date of issue of the policy.

Paid-up term coverage will continue until the earliest of:

1. The Policy Anniversary following the insured child's 23rd birthday;
2. The coverage is converted per the terms of the Convertibility Provision; or
3. The receipt of a written request to terminate coverage.

INCONTESTABILITY
This rider will be incontestable after it has been in force for two (2) years from the date of issue of this rider.

For any benefit increase, the two (2) year period will begin on the effective date of such increase.

SUICIDE EXCLUSION
The "Suicide" provision of the policy will apply to an insured child covered under this rider, except that the suicide period will begin on the date such insured child becomes covered under this rider.

If the Primary Insured commits suicide within the suicide period of the policy, the coverage under this rider for each insured child will be converted. Conversion may be to any plan of insurance, except term, then in effect and approved by Us as available for this conversion. The amount of the new policy will be equal to the amount of this benefit. The premium rate for the new policy will be the rate in effect on the conversion date. The rate will be based on the child's attained age on the conversion date and on the sex and rate class on the effective date of this rider.

NONPARTICIPATING
This rider will not share in any of the Company's profits or surplus earnings.

VALUES
This rider has no cash value, cash surrender value, or loan value.

TERMINATION
This rider will terminate on the earliest of the following dates:

1. the Policy Anniversary on which the Primary Insured is age 65;
2. the monthly anniversary day on or next following the receipt of a written request; or
3. when the policy terminates.

Insurance on any insured child will terminate on the Policy Anniversary on which the child is age 23.

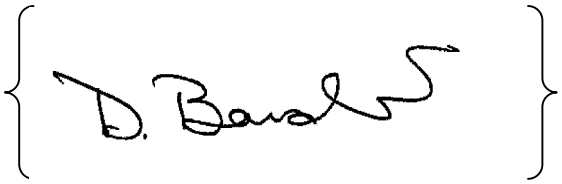
GENERAL PROVISIONS
This rider is made a part of this policy to which it is attached. All provisions of the policy, which are not inconsistent with this rider, apply to this rider.

EFFECTIVE DATE
This benefit is effective on the Policy Date, unless a different date is shown on a supplemental Policy Data Page.

The effective date of any increase will be the monthly anniversary day on or next following the date the application for the increase is approved.

The effective date of any decrease will be the monthly anniversary date on or next following the date the request is received by Us at Our Administrative Office.

This rider is signed for Conseco Insurance Company



President

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OVERLOAN PROTECTION RIDER

CONSIDERATION
This rider is attached to and made a part of Your policy. Should any provisions of the policy conflict with this rider; the provisions of this rider will prevail.

BENEFIT
Subject to satisfaction of the Qualifying Event and Conditions as described below, activation of this rider will guarantee, as long as the rider stays in force, that the policy will not lapse due to an overloan condition.

QUALIFYING EVENT
The qualifying event for the overloan protection benefit is that Your loan percentage equals or exceeds the Minimum Loan Percentage shown on the Policy Date Page.

The loan percentage on any monthly due date is equal to:
1. The Indebtedness of the policy; divided by
2. The Total Accumulation Value.

CONDITIONS
Activating the overloan protection benefit in this rider is subject to the following conditions:

1. The Indebtedness of the policy divided by the Total Accumulation Value must equal or exceed the minimum loan percentage shown on the Policy Data Page.
2. The Indebtedness of the policy must be greater than the policy's Specified Amount plus the Primary Insured Term Insurance Rider Specified Amount, if this rider is attached to the policy.
3. The policy must not be a Modified Endowment Contract as defined in Section 7702A of the Internal Revenue Code of 1986 and activating this rider must not cause the policy to become a Modified Endowment Contract.
4. The Primary Insured 's Attained Age must be equal to or greater than the minimum age shown on the Policy Data Page.
5. The policy to which this rider is attached must have been in force for at least the minimum policy duration shown on the Policy Data Page.
6. There must be sufficient Total Accumulation Value (net of the Indebtedness of the policy) to cover the maximum activation charge percentage for this rider.

Notification will be sent to You when these conditions have been met. The rider must be activated within sixty days of the date We mail notification. If not activated within that sixty days, the rider will be terminated.

EFFECT ON YOUR POLICY:
1. No further changes can be made to Your policy, which includes increases or decreases of any kind;
2. No additional premiums may be paid;
3. If death benefit option B is in effect, Your death benefit option will be changed to Option A;
4. Policy loans, surrenders or withdrawals are not allowed;
5. No further monthly deduction will be taken;

6. Any additional riders attached to Your policy requiring a monthly deduction will automatically be terminated. This does not apply to the Primary Insured Term Insurance Rider, if attached to the policy;
7. If applicable, no lapse guarantee (secondary guarantee) included in the policy will no longer apply;
8. All policyholder accumulation values not in a fixed interest rate strategy account will be transferred to a fixed interest rate strategy account;
9. Outstanding policy loans under a variable loan interest rate option will be converted to a fixed interest rate preferred loan;
10. The policy loans will remain and continue to be credited with the policy's guaranteed minimum interest credit rate;
11. Interest on the loan will be charged at the policy's guaranteed minimum interest credit rate.

COST OF RIDER
There is no cost of insurance charge for this rider except for the activation charge when You activate the rider benefit.

OVERLOAN PROTECTION ACTIVATION RIDER CHARGE
There is a one time charge which is equal to the Total Accumulation Value on the date this rider is activated multiplied by the activation charge percentage which will be equal to or less than the maximum activation charge percentage shown on the Policy Data Page.

MATURITY/TERMINATION:
This rider will terminate on the earliest of:

1. The date the policy terminates, matures, or is exchanged for another policy.
2. The rider expiry date as shown on the Policy Data Page.
3. Sixty-one days following non-activation of the rider after being notified that the conditions for activating this rider have been met; or
4. The date we receive the Owner's written request to terminate this rider.

REINSTATEMENT:
If this rider is in force at the time the policy lapsed, it may only be reinstated if the policy is reinstated. The requirements for reinstatement of this rider are the same as those for reinstatement of the policy.

GENERAL PROVISIONS:
This rider is made a part of this policy to which it is attached. All provisions of the policy, which are not inconsistent with this rider, apply to this rider.

EFFECTIVE DATE:
This benefit will be effective on the Policy Date, unless a different date is shown on a supplemental Policy Data Page.

This rider is signed for Conseco Insurance Company.

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S&P 500® INDEX ONE-YEAR POINT-TO-POINT CREDIT OPTION ENDORSEMENT WITH CAP STRATEGY

THE ENDORSEMENT

This endorsement establishes the S&P 500® Index One-Year Point-To-Point Credit Option with Cap Strategy for the policy to which it is attached. If the endorsement and policy define the same term, the definition contained in this endorsement will apply. The terms of the endorsement apply once the Owner allocates the Short Term Accumulation Value or Transfers into this credit option. The Short-Term Accumulation Value, Transfers and renewals will be applied on the Allocation Date, as defined below.

POLICY

For purposes of this endorsement, policy refers to the individual life insurance contract.

ALLOCATION DATE

The Allocation Date is the first day of each Term Period. It is the date on which the allocation of the Short-Term Accumulation Value, Transfer or renewal into this credit option can be made.

CREDIT OPTION ALLOCATION

The Short-Term Accumulation Value is allocated to credit options according to your allocation request, as shown on the Policy Data Page.

INDEX CREDITING RATE

The index crediting rate for this credit option will be the lesser of (A) and (B) as determined below, but not less than 1.00%:

(A) equals:

- Index Value at the end of the Term Period;
- Divided by the Index Value on the Allocation Date;
- minus one.

(B) equals:

- The Annual Index Cap.

ANNUAL INDEX CAP

The Annual Index Cap is an annual rate declared by Us for each Term Period under this credit option, used in the calculation of index credits for this credit option. We may declare a new Annual Index Cap on or before each Allocation Date, and it will remain unchanged during the Term Period. The Minimum Annual Index Cap is shown on the Policy Data Page.

INDEX CREDITS

We will calculate an index credit for each credit option and it will be added to the credit option accumulation value only at the end of each Term Period. The index credit to be credited will be equal to the associated portion of the credit option accumulation value less a pro-rata share of any Indebtedness of the policy at the end of the Term Period, before any index credit is applied, multiplied by the index crediting rate.

INDEX

The index for this credit option is the S&P 500® Index. The S&P 500® Index does not reflect dividends paid on the stocks underlying the index.

If: a) the publication of the S&P 500® Index is discontinued; or b) the calculation of the S&P 500® Index is changed substantially, then We will, once approved by Insurance Department in the state the policy was issued, substitute another widely published index. We will notify You of the change. The credit option for the new index will have a corresponding Annual Index Cap.

INDEX VALUE

The Index Value will be the closing value of the S&P 500® Index on a specified date. If the Index Value is not available for such date, the Index Value used for that date will be the Index Value on the first preceding trading day for which it is available.

TERM PERIOD

The Term Period is equal to 12 consecutive months, following the Allocation Date. It is used to measure any percentage change in the index. The initial Term Period begins on the initial Allocation Date. Each subsequent Term Period for this credit option begins immediately after the conclusion of the prior Term Period. The Allocation Date for each Term Period is the first day of that Term Period.

TRANSFERS AND RENEWALS

You may request a Transfer into this credit option from another credit option, subject to any limitations stated in that or this credit option endorsement. The Transfer will be processed at the end of the last day of the Term Period of the credit option from which the Transfer is to be made. Transfers into this credit option are not allowed during the Term Period of this credit option. Transfers are not allowed if the Term Period would expire after the Maturity Date.

You may request a Transfer to another credit option, subject to any limitations stated in that credit option endorsement. Our Administrative Office must receive Your request to Transfer from this credit option at least seven (7) days prior to the end of the Term Period. The Transfer will be processed at the end of the last day of the Term Period. Transfers are not allowed during the Term Period.

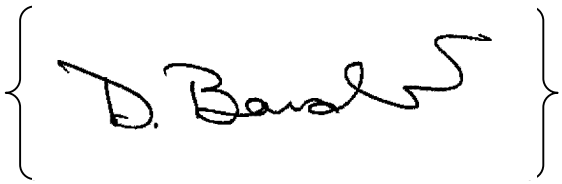
If a Transfer to another credit option is not requested, We will establish a new Term Period. The new Term Period will begin on the Allocation Date and will have a new corresponding Annual Index Cap. If the Term Period is no longer available or the Term Period would extend beyond the Maturity Date, then the credit option accumulation value will be transferred to the Guaranteed One-Year Fixed Credit Rate Option.

TERMINATION OF ENDORSEMENT

We may cease to accept Transfers or renewals into this credit option. We may terminate this endorsement at any time. Upon termination, You cannot allocate any Transfers or renewals to this credit option. Unless Notified by You prior to the endorsement's termination date, the accumulation value of this credit option will be transferred to the Guaranteed One-Year Fixed Rate Credit Option.

GENERAL

This endorsement takes effect and ends with the policy to which it is attached. Nothing contained in this endorsement will be held to change, waive or extend any provisions of the policy except as stated.



President

CONSECO INSURANCE COMPANY

Chicago, Illinois
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Carmel, Indiana 46032-4555
1-866-588-2255

S&P 500® INDEX ONE-YEAR POINT-TO-POINT CREDIT OPTION ENDORSEMENT WITH PARTICIPATION RATE STRATEGY

THE ENDORSEMENT

This endorsement establishes the S&P 500® Index One-Year Point-To-Point Credit Option with Participation Rate Strategy for the policy to which it is attached. If the endorsement and policy define the same term, the definition contained in this endorsement will apply. The terms of the endorsement apply once the Owner allocates the Short Term Accumulation Value or Transfers into this credit option. The Short Term Accumulation Value, Transfers and renewals will be applied on the Allocation Date, as defined below.

POLICY

For purposes of this endorsement, policy refers to the individual life insurance contract.

ALLOCATION DATE

The Allocation Date is the first day of each Term Period. It is the date on which the allocation of the Short-Term Accumulation Value, Transfer or renewal into this credit option can be made.

CREDIT OPTION ALLOCATION

The Short-Term Accumulation Value is allocated to credit options according to Your allocation request, as shown on the Policy Data Page.

INDEX CREDITING RATE

The index crediting rate for this credit option will be as follows, but not less than 1.00%:

- Index Value at the end of the Term Period;
- Divided by the Index Value on the Allocation Date;
- Minus one;
- Multiplied by the Participation Rate.

PARTICIPATION RATE

The Participation Rate is a rate declared by Us for each Term Period under this credit option. The Participation Rate will be used in the calculation of the crediting rate for the Term Period. We may declare a new Participation Rate on or before each Allocation Date, and it will remain unchanged during the Term Period. The Minimum Participation Rate is shown on the Policy Data Page.

INDEX CREDITS

We will calculate an index credit for each credit option and it will be added to the credit option accumulation value only at the end of each Term Period. The index credit to be credited will be equal to the associated portion of the credit option accumulation value less a pro-rata share of any Indebtedness of the policy at the end of the Term Period, before any index credit is applied, multiplied by the index crediting rate.

INDEX

The index for this credit option is the S&P 500® Index. The S&P 500® Index does not reflect dividends paid on the stocks underlying the index.

If: a) the publication of the S&P 500® Index is discontinued; or b) the calculation of the S&P 500® Index is changed substantially, then We will, once approved by Insurance Department in the state the policy was issued, substitute another widely published index. We will notify You of the change. The credit option for the new index will have a corresponding Participation Rate.

INDEX VALUE

The Index Value will be the closing value of the S&P 500® Index on a specified date. If the Index Value is not available for such date, the Index Value used for that date will be the Index Value on the first preceding trading day for which it is available.

TERM PERIOD

The Term Period is equal to 12 consecutive months, following the Allocation Date. It is used to measure any percentage change in the index. The initial Term Period begins on the initial Allocation Date. Each subsequent Term Period for this credit option begins immediately after the conclusion of the prior Term Period. The Allocation Date for each Term Period is the first day of that Term Period.

TRANSFERS AND RENEWALS

You may request a Transfer into this credit option from another credit option, subject to any limitations stated in that or this credit option endorsement. The Transfer will be processed at the end of the last day of the Term Period of the credit option from which the Transfer is to be made. Transfers into this credit option are not allowed during the Term Period of this credit option. Transfers are not allowed if the Term Period would expire after the Maturity Date.

You may request a Transfer to another credit option, subject to any limitations stated in that credit option endorsement. Our Administrative Office must receive Your request to Transfer from this credit option at least seven (7) days prior to the end of the Term Period. The Transfer will be processed at the end of the last day of the Term Period. Transfers are not allowed during the Term Period.

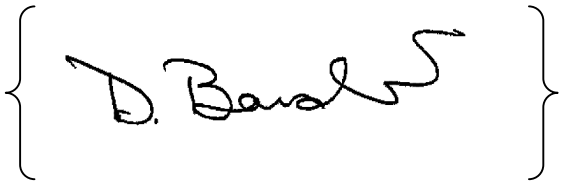
If a Transfer to another credit option is not requested, We will establish a new Term Period. The new Term Period will begin on the Allocation Date and will have a new corresponding Participation Rate. If the Term Period is no longer available or the Term Period would extend beyond the Maturity Date, then the credit option accumulation value will be transferred to the Guaranteed One-Year Fixed Credit Rate Option.

TERMINATION OF ENDORSEMENT

We may cease to accept Transfers or renewals into this credit option. We may terminate this endorsement at any time. Upon termination, You cannot allocate any Transfers or renewals to this credit option. Unless Notified by You prior to the endorsement's termination date, the accumulation value of this credit option will be transferred to the Guaranteed One-Year Fixed Rate Credit Option.

GENERAL

This endorsement takes effect and ends with the policy to which it is attached. Nothing contained in this endorsement will be held to change, waive or extend any provisions of the policy except as stated.



President

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Chicago, Illinois
Administrative Office: 11825 N. Pennsylvania Street
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1-866-588-2255

S&P 500® INDEX ONE-YEAR MONTHLY AVERAGING CREDIT OPTION ENDORSEMENT WITH PARTICIPATION RATE STRATEGY

THE ENDORSEMENT

This endorsement establishes the S&P 500® Index One-Year Monthly Averaging Credit Option with Participation Rate Strategy for the policy to which it is attached. If the endorsement and policy define the same term, the definition contained in this endorsement will apply. The terms of the endorsement apply once the Owner allocates the Short-Term Accumulation Value or Transfers into this credit option. The Short-Term Accumulation Value, Transfers and renewals will be applied on the Allocation Date, as defined below.

POLICY

For purposes of this endorsement, policy refers to the individual life insurance policy.

ALLOCATION DATE

The Allocation Date is the first day of each Term Period. It is the date on which the allocation of the Short-Term Accumulation Value, Transfer or renewal into this credit option can be made.

CREDIT OPTION ALLOCATION

The Short-Term Accumulation Value is allocated to credit options according to your allocation request, as shown on the Policy Data Page.

INDEX CREDITING RATE

The index crediting rate for this credit option will be as follows, but not less than 1.00%:

- Index Average for the Term Period;
- Divided by the Index Value on the Allocation Date;
- Minus one;
- Multiplied by the Participation Rate.

PARTICIPATION RATE

The Participation Rate is a rate declared by Us for each Term Period under this credit option. The Participation Rate will be used in the calculation of the crediting rate for the Term Period. We may declare a new Participation Rate on or before each Allocation Date, and it will remain unchanged during the Term Period. The Minimum Participation Rate is shown on the Policy Data Page.

INDEX CREDITS

We will calculate an index credit for each credit option and it will be added to the credit option accumulation value only at the end of each Term Period. The index credit to be credited will be equal to the associated portion of the credit option accumulation value less a pro-rata share of any Indebtedness of the policy at the end of the Term Period, before any index credit is applied, multiplied by the index crediting rate.

INDEX

The Index for this credit option is the S&P 500® Index. The S&P 500® Index does not reflect dividends paid on the stocks underlying the index.

If: a) the publication of the S&P 500® Index is discontinued; or b) the calculation of the S&P 500® Index is changed substantially, then We will, once approved by the Insurance Department in the state the Policy is issued, substitute another widely published index. We will notify You of the change. The credit option for the new index will have a corresponding Participation Rate.

INDEX VALUE

The Index Value will be the closing value of the S&P 500® Index on a specified date. If the Index Value is not available for such date, the Index Value used for that date will be the Index Value on the first preceding trading day for which it is available.

INDEX AVERAGE

Index Average is the average of the S&P 500® Index Value for the 12 Index Dates.

INDEX DATE

Index Dates begin one month from the Allocation Date. The Index Dates occur on the same numbered day each succeeding month as the Allocation Date. If the same numbered day does not exist in a month, We will use the first preceding day that does exist. There are 12 Index Dates for each Term Period.

TERM PERIOD

The Term Period is equal to 12 consecutive months, following the Allocation Date. It is used to measure any percentage change in the index. The initial Term Period begins on the initial Allocation Date. Each subsequent Term Period for this credit option begins immediately after the conclusion of the prior Term Period. The Allocation Date for each Term Period is the first day of that Term Period.

TRANSFERS AND RENEWALS

You may request a Transfer into this credit option from another credit option, subject to any limitations stated in that or this credit option endorsement. The Transfer will be processed at the end of the last day of the Term Period of the credit option from which the Transfer is to be made. Transfers into this credit option are not allowed during the Term Period of this credit option. Transfers are not allowed if the Term Period would expire after the Maturity Date.

You may request a Transfer to another credit option, subject to any limitations stated in that credit option endorsement. Our Administrative Office must receive Your request to Transfer from this credit option at least seven (7) days prior to the end of the Term Period. The Transfer will be processed at the end of the last day of the Term Period. Transfers are not allowed during the Term Period.

If a Transfer to another credit option is not requested, We will establish a new Term Period. The new Term Period will begin on the Allocation Date and will have a new corresponding Participation Rate. If the Term Period is no longer available or the Term Period would extend beyond the Maturity Date, then the credit option accumulation value will be transferred to the Guaranteed One-Year Fixed Rate Credit Option.

TERMINATION OF ENDORSEMENT

We may cease to accept Transfers or renewals into this credit option. We may terminate this endorsement at any time. Upon termination, You cannot allocate any Transfers or renewals to this credit option. Unless Notified by You prior to the endorsement's termination date, the accumulation value of this credit option will be transferred to the Guaranteed One-Year Fixed Rate Credit Option.

GENERAL
This endorsement takes effect and ends with the policy to which it is attached. Nothing contained in this endorsement will be held to change, waive or extend any provisions of the policy except as stated.

President

CONSECO INSURANCE COMPANY

Chicago, Illinois
Administrative Office: 11825 N. Pennsylvania Street
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GUARANTEED ONE-YEAR FIXED RATE

CREDIT OPTION ENDORSEMENT

THE ENDORSEMENT
This endorsement establishes the Guaranteed One-Year Fixed Rate Credit Option for the policy to which it is attached. If the endorsement and policy define the same term, the definition contained in this endorsement will apply. The terms of the endorsement apply once the Owner allocates the Short-Term Accumulation Value or Transfers into this Credit Option.

POLICY
For purposes of this Endorsement, policy refers to the individual life insurance policy.

INTEREST CREDITED
This credit option credits an interest rate declared by Us. The interest rate is credited daily and is guaranteed not to change for a one-year period with respect to the Short-Term Accumulation Value, Transfers and renewals allocated and received in this credit option. A new declared interest rate may be effective upon processing of a Transfer or renewal. The interest rate for this Crediting Rate Option will not be less than 1.00%. The declared rate for the initial one-year period is shown on the Policy Data Page.

ALLOCATION DATE
The Allocation Date is the first day of the Term Period. It is the date on which the allocation of the Short-Term Accumulation Value, Transfer or renewal into this credit option can be made. The Short-Term Accumulation Value is allocated based on the credit option allocations as shown on the Policy Data Page.

TERM PERIOD
The Term Period is equal to 12 consecutive months, following the Allocation Date. The initial Term Period begins on the initial Allocation Date. Each subsequent Term Period for this credit option begins immediately after the conclusion of the prior Term Period. The Allocation Date for each Term Period is the first day of that Term Period.

TRANSFERS AND RENEWALS
The Owner may request a Transfer into this credit option from another credit option at any time, subject to any limitations stated in that or this credit option endorsement. The Transfer will be processed at the end of the last day of the Term Period of the credit option from which the Transfer is to be made. Transfers are not allowed if the Term Period would expire after the Maturity Date.

You may request a Transfer to another credit option, subject to any limitations stated in that credit option endorsement. Our Administrative Office must receive Your request to Transfer from this credit option at least seven (7) days prior to the end of the Term Period. The Transfer will be processed at the end of the last day of the Term Period. Transfers are not allowed during the Term Period.

If a request for Transfer to another credit option is not received, the values in this credit option will automatically renew into a new one-year period with a new declared interest-crediting rate.

GENERAL
This endorsement takes effect and ends with the policy to which it is attached. Nothing contained in this Endorsement will be held to change, waive or extend any provisions of the policy except as stated.

Secretary

President

CONSECO INSURANCE COMPANY

Chicago, Illinois

Administrative Office: 11825 N. Pennsylvania Street, Carmel, IN 46032

Disclosure Statement For
Accelerated Benefit Rider for Terminal Illness, Form CIC-6040

Receipt of an accelerated benefit may be a taxable event. The Owner should consult his or her personal tax advisor.

Upon the terminal illness of the Primary Insured, the Owner may elect to accelerate the Death Benefit of the policy and the Primary Insured Term Insurance Rider.

❖ Qualifying Event

An accelerated benefit can be elected under the Accelerated Benefit Rider For Terminal Illness only if the Primary Insured is diagnosed with a terminal illness. A terminal illness is an illness:

1. From which the Primary Insured is not expected to recover; and
2. From which the Primary Insured is expected to die within twelve months from the date of certification of a duly licensed physician

To exercise the accelerated benefit, the policy and rider must be in force and written notice of claim must be submitted to Us at our Administrative Office. Written notice of claim must include, but not limited to, certification of a duly licensed physician that the Primary Insured's life expectancy is 12 months or less from the date of certification. We will pay the accelerated benefit upon our acceptance of proof.

❖ Accelerated Benefit & Determination of Benefit Amount

The Owner may elect to accelerate the Death Benefit of the policy and Primary Insured Term Insurance Rider, if rider is attached to the policy. The maximum accelerated benefit will be the lesser of:

1. 75% of the Death Benefit of the policy and Primary Insured Term Insurance Rider; minus any outstanding policy loans, unpaid policy loan interest and any previously paid accelerated benefit amount; or
2. $250,000.

We will pay the accelerated benefit amount in a lump sum or in a manner agreed to by the Owner and Us. The minimum amount of any payment is $500.00.

❖ Cost of Riders

There are no cost- of-insurance charges for this rider.

❖ Impact of Policy Values

We will charge interest on the amount of the accelerated benefit amount. The interest accrues daily at an interest rate, which is not greater than the greatest of:

1. The yield on 90-day U.S. Treasury Bills as of the latest quote on such bills; or
2. The maximum adjustable loan interest rate allowed by law; or
3. 6%

On the Policy Anniversary, the accrued interest will be added to the accelerated benefit amount and bear interest at the rate then in effect. Additional interest will not accrue if the accelerated benefit amount plus accrued interest equals the policy and/or rider Death Benefit less any debt. At such time, the policy will terminate.

❖ Conditions & Limitations

The payment of any accelerated benefit is subject to the following conditions:

1. The policy, the Primary Insured Term Insurance Rider and the accelerated benefit rider must be in force.
2. Any irrevocable beneficiary and/or assignee must approve the payment of an accelerated benefit.
3. If there is more than one accelerated benefit rider attached to the policy, the Owner can only receive accelerated benefits under one accelerated benefit rider at a time.
4. We reserve the right to set a maximum amount that we will pay under this and any other accelerated benefit rider on the life of the Primary Insured. If we do so, it will be no less than $250,000.
5. This rider is not meant to cause the Owner to involuntarily access proceeds ultimately payable to the beneficiary. Therefore, the accelerated benefit will not be paid if:
    a. The Owner is required by law to use this benefit to meet the claims of creditors, whether in bankruptcy or otherwise; or
    b. The Owner is required by a government agency to use this benefit in order to apply for, obtain, or otherwise keep a government benefit or entitlement.

X _____ _____
Signature of Applicant Date

X _____ _____
Signature of Agent Date

CONSECO INSURANCE COMPANY

Chicago, Illinois
Administrative Office: 11825 N. Pennsylvania Street
Carmel, Indiana 46032-4555

Statement of Effects of Accelerated Benefit on Policy Values and Benefits

Policy Number:	123456789	**Date:**	March 1, 2008
Insured:	John D. Doe		
Owner:	Jane D. Doe	**Irrevocable Beneficiary:**	Jane D. Doe

A. Qualifying Event:

X Terminal Illness

B. Accelerated Benefit: $25,000

C. There is no additional premium charge for this benefit.

D. There is no Administrative Expense Charge for this benefit. However, interest will be accrued on the amount of the Accelerated Benefit as stated in the rider contract.

E. Impact on Policy Values:

Here is an illustration of the effect of the Accelerated Benefit payment on your policy:

1. Original Death Benefit Amount: $100,000
2. Accelerated Benefit Amount Requested: $25,000
3. Accelerated Benefit Amount determined (see rider contract for details): $25,000
4. Accrued Interest: $1,125
5. Total Lien against Policy Values: $26,125
6. Death Benefit Amount after Acceleration (net of Lien)*: $73,875
7. Total Accumulation Value before Acceleration: $35,000
8. Total Accumulation Value after Acceleration: $35,000
9. Available Cash Surrender Value before Acceleration: $35,000
10. Available Cash Surrender Value after Acceleration (net of Lien)**: $8,875
11. This Accelerated Benefit Rider is attached to and a part of a flexible premium life insurance policy. The grace period and termination provision of the policy continue to apply after payment of any Accelerated Benefit.

12. Current outstanding policy loan balance: $0
    Future loan request will be limited to the maximum loan amount otherwise available, less Accelerated Benefits paid.

F. Limitation of the Accelerated Benefit:

1. This Accelerated Benefit Rider is NOT a long-term care policy or nursing home insurance policy. The amount this rider pays you may not be enough to cover your medical, nursing home, or other bills. You may use the money you receive from this rider for any purpose.

2. Accelerated benefits payable in the policy MAY BE TAXABLE. You should consult a personal tax advisor.

3. Receipt of Accelerated Benefits MAY AFFECT MEDICAID and SUPPLEMENTAL SECURITY INCOME ("SSI") eligibility. Without exercising your options to accelerate benefits, the mere fact that you own a policy with an accelerated benefits feature may not in and of itself affect your eligibility for these governmental programs. However, exercising the option to accelerate benefits and receive those benefits before you apply for these programs, or while you are receiving governmental benefits, may affect your initial or continued eligibility. Contact the Medicaid Unit of your local Department of Public Welfare and Social Security Administration office and your own attorney for more information.

*Death Benefit, as defined in the policy or rider, will be reduced by the amount of the Accelerated Benefit Amount plus accrued interest.

**Access to Cash Surrender Value of the policy through policy loans, partial surrenders, or full surrender is limited to the excess of the Cash Surrender Value over the Insured's Accelerated Benefit Amount and the accrued interest on the Accelerated Benefit Amount.

Conseco Insurance Company

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Summary Explanation of the Features of CIC-3017-AR

You are purchasing an indexed universal life insurance policy, which provides minimum guaranteed values. You should understand how the minimum guaranteed value is determined and the features of the policy that are used to determine the index credit. Values based on an external index credit may exceed the minimum guaranteed values. Following is a summary explanation of the determination of the minimum guaranteed value and the principal features of the policy relating to the index credit. Your agent will assist you in understanding the determination of the minimum guaranteed value and the index credit.

As described in your policy, the following provisions apply:

Cost of Insurance Rates
As shown in the policy contract, the monthly guaranteed maximum cost of insurance rates are based on the sex and smoker distinct 2001 Commissioner's Standard Ordinary Table, Age Last Birthday.

Monthly Deductions
A charge equal to the cost of insurance (COI), the cost of any riders, and the cost of any applicable monthly administrative charges will be deducted from the policy's Total Accumulation Value (the cumulative value of the short-term accumulation value and credit option accumulation values) each month. COI rates will vary by issue age, duration, sex and underwriting class. COI rates may be less than, but never higher than, the guaranteed maximum COI rates shown in the policy contract.

Guaranteed Maximum Premium Expense Charge
The premium expense charge is 5% of all premiums paid to us.

Guaranteed Maximum Administrative Charges
A monthly administrative fee of $8.00 per policy will be charged for all policy years. There is a guaranteed maximum expense charge per $1,000 of Specified Amount of $17.75 per month in all policy years.

Surrender Charges
There is a surrender charge as follows, which is deducted from your Total Accumulation Value if the policy is surrendered.

Table of Surrender Charges

Year	Surrender Charge	Year	Surrender Charge
1	$ 3,317.40	9	$ 1,665.93
2	$ 3,177.46	10	$ 1,376.55
3	$ 3,039.98	11	$ 1,133.67
4	$ 2,905.04	12	$ 1,159.20
5	$ 2,772.72	13	$ 917.70
6	$ 2,567.48	14	$ 579.60
7	$ 2,174.31	15	$ 241.50
8	$ 1,844.64	16+	$ 0.00

Premiums

Premium-paying period
Premiums may be paid until the insured reaches the age of 121.

Planned/stipulated premium
You choose the premium amount and frequency to fund the policy. The planned premium can be changed at your request. Net premiums are initially deposited into the short-term accumulation value (STAV) and are transferred into the credit option accumulation value (COAV) on the allocation date (usually the 15th of each month), subject to at least 5% being assigned to a particular credit option. After the first policy year, the assignment of the net premium may be changed one time per policy year.

Accumulation values
This policy's total accumulation value is equal to the cumulative value of the STAV and the COAV. Net premiums received are credited to the STAV and are transferred to the COAV as specified by you. Each month, the appropriate monthly charges are deducted from each accumulation value on a pro rata basis. For the STAV and fixed rate COAV account, interest is credited at the end of each month.

Short-term accumulation value (STAV)
Net premiums are deposited into the STAV account on the date in which they are received. On the allocation date, net premiums are transferred into one or more of the four COAV accounts. The STAV provides a guaranteed minimum interest rate of 1%.

Credit options accumulation value (COAV)
The COAV offers a more aggressive approach to accumulating cash within the policy, because the total return is based on the performance of the S&P 500 Index[1]. Three crediting options and one fixed option are available. The index COAV accounts provide a guaranteed minimum index credit of 1%, regardless of the performance of the S&P 500. The fixed rate COAV account provides a guaranteed minimum interest rate of 1%. Transfers between credit options may only occur at the end of an index term period.

The COAV crediting options are:

- *Annual point-to-point, with a cap*
- *Annual point-to-point, with a participation rate*
- *Annual monthly average, with a participation rate*
- *Fixed rate*

Indexing
The index credit is the amount of market gain credited to a policy. Gains in the index after a one-year period may result in an index credit to the accumulation account. The policy is credited with a minimum index credit on the COAV index accumulation account regardless of the stock market's performance.

Conseco Life Options offers the following 3 indexing accumulation methods, each with an annual reset:

- annual point-to-point, guaranteed 100% participation rate and cap
- annual point-to-point, with participation rate and no cap
- annual monthly averaging, with participation rate and no cap

The following information should help address questions you may have about the indexing process.

Annual point-to-point with guaranteed 100% participation rate and cap
This method offers a 100% participation rate, so you participate in 100% of the gains earned each year up to the index cap. Index credits are applied each year.

Each year on the premium allocation date, index credits are based on the overall change from the previous premium allocation date—in other words from one point to the next. The growth, which is subject to an index cap, is multiplied by the participation rate (100%) to determine the index credit.

For example[2]:

Beginning S&P 500[1] Index Value	700
Ending S&P 500 Index Value	770
Participation rate	100%
Guaranteed minimum index credit	1%
Index appreciation rate	10%
Cap	8%

In the above example, with a current index cap of 8%, the 10% index appreciation rate is compared to the 8% index cap. Since the appreciation rate exceeds the cap, the 8% cap would be used to calculate the index credit.

Annual point-to-point with participation rate and no cap
This crediting method is similar to the previous method except the participation rate is not guaranteed and the index gains are not limited by a cap rate. Index credits are applied each year.

Like the method previously discussed above, each year on the premium allocation date, earnings are based on the overall change from the previous premium allocation date (point-to-point). The growth, which is not subject to an index cap, is multiplied by the current participation rate to determine the index credit.

For example[2]:

Beginning S&P 500[1] Index Value	1,000
Ending S&P 500 Index Value	1,150
Participation rate	60%
Guaranteed minimum index credit	1%
Index appreciation rate	15%

The index credit is determined by multiplying the index appreciation rate by the participation rate. In this example, the index credit rate is 9% (15% times 60%).

Annual monthly averaging with participation rate and no cap
This crediting method is similar to the annual point-to-point method except the index factor is calculated based on the average values of the index instead of just the ending value. Index credits are applied each year.

At the end of each month, the closing S&P 500 index is recorded. At the end of the 12-month index period, these closing rates are averaged. The S&P 500 index at the beginning of the period is subtracted from the average S&P 500 value over the index period. The difference is divided by the beginning S&P 500 index value. This is the percentage gain during the period which is multiplied by the participation rate to determine the index credit.

For example[2]:

Beginning S&P 500[1] Index Value	600
S&P 500[1] average monthly close	696
Participation rate	75%
Guaranteed minimum index credit	1%
Index appreciation rate (696-600/600)	16%

The index credit is determined by multiplying the index appreciation rate by the participation rate. In this example, the index credit rate is 12% (16% times 75%).

Right to Examine
Please carefully review this document. If an indexed life policy is subsequently issued and you are dissatisfied for any reason, such a policy will be canceled by your delivering or mailing the policy to Conseco Insurance Company, Administrative Office 11825 N. Pennsylvania Street, Carmel, IN 46032-4555, or to the insurance agent through who it was effected before midnight of the **twentieth day** after receipt of such policy by the applicant. Upon such delivery or mailing, the policy shall be void from the beginning. Return of the policy or contract by mail is effective on being postmarked, properly addressed and postage prepaid. The Company must return all payments made for this policy within twenty days after it receives the returned policy.

[1]Standard & Poor's® and S&P 500® is a trademark of The McGraw-Hill Companies, Inc., and have been licensed for use by Conseco Services, L.L.C. Conseco Life Options is not sponsored, endorsed, sold or promoted by Standard & Poor's® and Standard & Poor's makes no representation regarding the advisability of purchasing this product.
[2]*This example is only an illustration and it does not guarantee future performance.*
[3]*The calculation of the index increase does not include dividends.*

CONSECO INSURANCE COMPANY

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FIXED RATE CREDIT OPTION ENDORSEMENT

THE ENDORSEMENT
This endorsement establishes the Fixed Rate Credit Option for the policy to which it is attached. If the endorsement and policy define the same term, the definition contained in this endorsement will apply. The terms of the endorsement apply once the Owner allocates the Short-Term Accumulation Value or Transfers into this Credit Option.

POLICY
For purposes of this Endorsement, policy refers to the individual life insurance policy.

INTEREST CREDITED
The guaranteed minimum interest rate credited to this option is shown on the Policy Data Page. Additional interest, if any, paid over the guaranteed minimum interest rate will be in an amount and by a method determined by the company.

ALLOCATION DATE
The Allocation Date is the date on which the allocation of the Short-Term Accumulation Value or Transfer into this credit option can be made. The Short-Term Accumulation Value is allocated based on the credit option allocations as shown on the Policy Data Page.

TRANSFERS
The Owner may request a Transfer into this credit option from another credit option at any time, subject to any limitations stated in that or this credit option endorsement. The Transfer will be processed at the end of the last day of the Term Period of the credit option from which the Transfer is to be made. Transfers are not allowed if the Term Period would expire after the Maturity Date.

You may request a Transfer to another credit option, subject to any limitations stated in that credit option endorsement. Our Administrative Office must receive notification of Your request to Transfer from this credit option. The Transfer will be processed on the next Allocation Date.

GENERAL
This endorsement takes effect and ends with the policy to which it is attached. Nothing contained in this Endorsement will be held to change, waive or extend any provisions of the policy except as stated.

Secretary

President

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Satisfied -Name: Certification/Notice

Review Status: Approved 05/16/2008

Comments:

Attachments:

AR Guaranty Notice.pdf
AR Complaint Notice.pdf
Certification Rule 19.pdf
READABILITY CERTIFICATION.pdf

Satisfied -Name: Application

Review Status: Approved 05/16/2008

Comments:

This is not a previously approved application. We are filing for approval this application. We have also attached this application to the Forms Schedule Tab.

Attachment:

CIC-8013.pdf

Satisfied -Name: Health - Actuarial Justification

Review Status: Approved 05/16/2008

Comments:

This is a life filing.

Attachments:

Act Memo CIC-3017 No attachments.pdf
Act Memo CIC-3017 Attachment A.pdf
Act Memo CIC-3017 Attachment B.pdf
ActMemo CIC-6037.pdf
ActMemo CIC-6040.pdf
ActMemo CIC-6043.pdf
ActMemo CIC-6044.pdf
ActMemo CIC-6045.pdf
ActMemo CIC-6046.pdf
ActMemo CIC-7019 7020 7022 7024.pdf

Review Status:

Bypassed -Name: Outline of Coverage — Approved — 05/16/2008

Bypass Reason: This is a life filing.

Comments:

Review Status:

Satisfied -Name: Statement of Variability for Policy Form CIC-3017-AR — Approved — 05/16/2008

Comments:

Attachment:

CIC-3017-AR - Statement of Variability.pdf

Review Status:

Satisfied -Name: Certifications — Approved — 05/16/2008

Comments:

Certifications are being attached to show compliance with:

Regulation 34
Bulletin 11-83
External Indexed Guidelines

Attachments:

Actuarial Certification to External Indexed Guidelines.pdf
AR Certification Regulation 34 cert.pdf
Certification to Bulletin 11-83.pdf

Review Status:

Satisfied -Name: Withdrawal Letter for CIC-7023 — Approved — 05/16/2008

Comments:

Attachment:

Withdrawal Letter for CIC-7023.pdf

LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting companies that are well managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201

Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

(Please turn to back of page)

COVERAGE
Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE
However, persons owning such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insurers who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contract holders, not individuals);
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation (“FPBC”) (whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution;
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer’s obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees.)

LIMITS ON AMOUNT OF COVERAGE
The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of $300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall $300,000 limit, the Association will not pay more than $300,000 in health insurance benefits, $300,000 in present value of annuity benefits, or $300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a $1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

IMPORTANT NOTICE

Should you have any questions concerning this policy, you may direct your question to:

1. If to the Company,

   Conseco Insurance Company
   11815 N. Pennsylvania St.
   Carmel, Indiana 46032-4555
   Telephone: 1-800-525-7662

2. If to your licensed representative:
   Name: _____

   Address: _____
   _____
   _____

   Telephone: _____

3. If to the Arkansas Insurance Department

   Arkansas Insurance Department
   Consumer Services Division
   Third and Cross Streets
   Little Rock, Arkansas 72201
   Telephone: 1-501-371-2640
   1-800-252-5494

CONSECO INSURANCE COMPANY

Arkansas Certification for Compliance

With Rule and Regulation 19

RE: **Conseco Insurance Company**
CIC-3017-AR – Indexed Flexible Premium Adjustable Life Insurance Policy
CIC-8013 – Application for Life Insurance
CIC-6037 – Nursing Care Confinement Waiver of Surrender Charge
CIC-6040 – Accelerated Benefit Rider For Terminal Illness
CIC-6043 – Primary Insured Term Insurance Rider
CIC-6044 – Additional Insured Level Term Insurance Rider
CIC-6045 – Children's Level Term Insurance Rider
CIC-6046 – Overloan Protection Rider
CIC-7019 – S&P 500 ® Index One-Year Point-To-Point Credit Option Endorsement with Cap Strategy
CIC-7020– S&P 500 ® Index One-Year Point-To-Point Credit Option Endorsement with Participation Rate Strategy
CIC-7022 - S&P 500 ® Index One-Year Monthly Averaging Credit Option Endorsement with Participation Rate Strategy
CIC-7023 – Guaranteed One-Year Fixed Rate Credit Option Endorsement
ABR-DISC-08 - Disclosure Statement For Accelerated Benefit Rider for Terminal Illness, Form CIC-6040
ABR- CLAIM-08 - Statement of Effects of Accelerated Benefit on Policy Values and Benefits

I, Mariann Dobbs, an authorized officer for the company, do hereby certify that the form(s) identified above are in compliance with Arkansas Rule and Regulation 19 in regards to Unfair Sex Discrimination in the Sale of Insurance.

Mariann Dobbs

_____ **3/12/2008**

Mariann Dobbs **DATE**
Assistant Secretary

READABILITY CERTIFICATION

Company Name: Conseco Insurance Company

NAIC Number: 233-60682

As an officer of Conseco Insurance Company, I hereby certify that the below captioned forms achieve the following readability scores as calculated by the Flesch Reading Ease Test and that these forms meet the reading ease requirements in your state.

Flesch Score	Form Number	Description
50.8	CIC-3017-AR	Indexed Flexible Premium Indexed Life Insurance Policy
57.4	CIC-8013	Application for Life Insurance
53.7	CIC-6037	Nursing Care Confinement Waiver of Surrender Charges
55.8	CIC-6040	Accelerated Benefit Rider For Terminal Illness
61.7	CIC-6043	Primary Insured Term Insurance Rider
60.8	CIC-6044	Additional Insured Level Term Insurance Rider
54.5	CIC-6045	Children's Level Term Insurance Rider
52.2	CIC-6046	Overloan Protection Rider
57.0	CIC-7019	S&P 500 ® Index One-Year Point-to-Point Credit Option Endorsement with Cap Strategy
55.5	CIC-7020	S&P 500 ® Index One-Year Point-to-Point Credit Option Endorsement with Participation Rate Strategy
56.8	CIC-7022	S&P 500 ® Index One-Year Monthly Averaging Credit Option Endorsement with Participation Rate Strategy
50.1	CIC-7023	Guaranteed One-Year Fixed Rate Credit Option Endorsement

Mariann Dobbs

_____ **3/12/2008**

Mariann Dobbs **DATE**
Assistant Secretary

*NBAP*CIC*

APPLICATION FOR LIFE INSURANCE

Make check payable to Conseco Insurance Company

Administrative Office: 11825 N. Pennsylvania Street, Carmel, IN 46032

Toll Free Telephone Number: 1-800-525-7662

SECTION 1 – PRIMARY INSURED – Provide Full Legal Name

First Name	MI	Last Name (indicate if hyphenated name)	☐ Male ☐ Female	Date of Birth	Ht. Wt.

Address	City, State, Zip Code
Social Security No. / Driver's License No. & State	Area Code & Phone No. / Place of Birth
Occupation/Income	Occupational Duties and Employer

SECTION 2 – ADDITIONAL INSURED – Provide Full Legal Name

First Name	MI	Last Name	☐ Male ☐ Female	Date of Birth	Ht. Wt.

Social Security No. / Driver's License No. & State	Area Code & Phone No. / Place of Birth
Relationship to Primary Insured	Occupation/Income

SECTION 3 – CHILD/DEPENDENTS – List all unmarried dependent children who are under age 19 and proposed for coverage. (Attach a separate sheet for additional persons not listed)

Name (First, Middle Initial, Last)	Relationship	Date of Birth	Height	Weight

SECTION 4 – BENEFICIARY DESIGNATION

a. Primary Beneficiary:_____ Age _____ Relationship _____

(If Beneficiary is a Trust, provide name and date of Trust.)

Name of Trust _____ Date of Trust _____

b. Contingent Beneficiary _____ Relationship _____

Unless otherwise specified, death benefit proceeds will be shared equally by all primary beneficiaries who survive the insured, or if none, shared equally by all contingent beneficiaries who survive the insured.

SECTION 5 – SPECIAL INSTRUCTIONS

SECTION 6 – OWNER OF POLICY IF OTHER THAN PRIMARY INSURED

☐ **Owner** ☐ **Contingent Owner** ☐ **Joint Owner**

First Name	MI	Last Name (indicate if hyphenated name)	☐ Male ☐ Female	Social Security No. or Tax ID No.

Address	City, State, Zip Code
Relationship to Primary Insured	Trust ID No. – Name and Date of Trust (if owner is a Trust)

SECTION 7 – PLAN OF INSURANCE, RIDERS AND BENEFITS

Plan of Insurance _____
Product Name

Specified/Insurance Amount $ _____
(Complete Financial Questionnaire if coverage exceeds $500,000)

If a Term Product:
Term Duration: _____

If applying for mortgage term insurance, please provide date and amount of mortgage: _____

COMPLETE IF APPLYING FOR FLEXIBLE PREMIUM ADJUSTABLE LIFE PRODUCT

Death Benefit Option
- ☐* Option A (Level) ***(Default option if none marked)**
- ☐ Option B (Includes Accumulation Value)

Compliance with Internal Revenue Code 7702
- ☐ Cash Value Accumulation Test
- ☐ Guideline Premium/Corridor Test

Credit Options * Indicate percentages to Accumulation Values – Available 5% allocations totaling 100%

___% Credit Option 1 – Guaranteed One-Year Fixed Rate

___% * Credit Option 3 – S&P 500® Index One-Year Point-to-Point with Participation Rate Strategy

___% * Credit Option 2 – S&P 500® Index One-Year Point-to-Point with Cap Strategy

___% * Credit Option 4 – S&P 500® Index One-Year Monthly Averaging with Participation Rate Strategy

"Standard & Poor's 500®" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Conseco Services, L.L.C. and its affiliates. This product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing this product.

(Riders and Benefits vary by Plan and may not be available in all states)

- ☐ Accidental Death Benefit $ _____
- ☐ Additional Insured Term Rider $ _____
- ☐ Children's Term Rider $ _____
- ☐ Disability Income Rider/Monthly Benefit Payment $_____
- ☐ Primary Insured Term Rider $ _____
- ☐ Total and Permanent Disability Benefit Waiver of Premium Rider
- ☐ Waiver of Stipulated Premium Rider $_____ per month
- ☐ Other_____

SECTION 8 – PREMIUM PAYMENTS – Method and Frequency

FIRST PREMIUM TO BE PAID BY: ☐ Bank Draft ☐ Check
Draft Initial Premium at
_____ Receipt of application or _____ Issue
PREMIUM MODE (Check one box only)
☐ Annual ☐ Semi Annual ☐ Quarterly ☐ Monthly/EFT

PAYMENT:
Total Amount Paid in Exchange for Conditional Receipt
$ _____
☐ Direct Electronic Funds Transfer (EFT)

For flexible premium plans, indicate
$ _____ Planned Periodic Premium
(Write "None" if no future billing is desired)

Additional First Year Premium: $ _____
IRC Section 1035 Exchange? ☐No ☐Yes
1035 Exchange Amount $_____

Who will pay premium?

Payor Address, if different from Primary Insured or Owner

SECTION 9 – REPLACEMENT & IN FORCE LIFE INSURANCE – REGARDING ALL INDIVIDUALS TO BE INSURED

1. Will any existing life insurance or annuity with this or any other company be replaced, changed, or used as a source of premium payment for the insurance applied for? ..... ☐ Yes ☐ No
2. Is the replacement to be handled as an IRC Section 1035 Exchange? ..... ☐ Yes ☐ No
3. Does any individual to be insured have any other application or reinstatement of insurance pending or any insurance policy in force for life insurance (including business insurance) or accident and health insurance or annuity contracts?..... ☐ Yes ☐ No

If any of the above questions are answered "Yes" please provide details _____

Name of Person	Name of Company	Type of Coverage	Insurance Amount	Accidental Death Amount	Year Issued	To Be Replaced

SECTION 10 – GENERAL INFORMATION

ANSWER QUESTIONS BELOW ON ALL INDIVIDUALS TO BE INSURED.	Primary Insured		Additional Insured		Dependent /Child	
	Yes	No	Yes	No	Yes	No
1. Has any life or health insurance ever been denied, postponed, rated or modified?	☐	☐	☐	☐	☐	☐
2. In the past 5 years have you, *or* do you intend to engage in piloting an aircraft, motor vehicle racing, scuba diving, sky diving, hang gliding, parachuting, mountain climbing, horse racing or any other hazardous sports?	☐	☐	☐	☐	☐	☐
3. Have you ever been convicted of a felony, reckless driving, or driving under the influence of drugs or alcohol, or had your license suspended, or in the past three years had more than two moving traffic violations?	☐	☐	☐	☐	☐	☐
4. Have you ever used heroin, cocaine, crack, LSD, any derivative of these drugs, or any other illegal or controlled substance except as prescribed by a physician?	☐	☐	☐	☐	☐	☐
5. In the past 10 years have you been treated or diagnosed as having Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or tested positive for antibodies to Human Immunodeficiency Virus (HIV)?	☐	☐	☐	☐	☐	☐
6. In the past 10 years, have you had or been treated for:						
a. chest pain, heart attack, heart disease, high blood pressure, congestive heart failure, a disease or disorder of the heart, or cardiovascular system?	☐	☐	☐	☐	☐	☐
b. stroke, transient ischemic attack (TIA), diabetes, glucose intolerance, asthma, chronic obstructive pulmonary disease (COPD), emphysema, a disease or disorder of the lungs?	☐	☐	☐	☐	☐	☐
c. cancer, malignant tumor, leukemia, a disease or disorder of the kidneys, pancreas, liver, hepatitis C, gastrointestinal, genitourinary systems, or any internal organs?	☐	☐	☐	☐	☐	☐
d. ulcer, anemia, injury or disease of the blood (**excluding HIV**), arthritis, back/spine pain, bones, muscles, joints, skin, connective tissue or glands, ears, eyes, nose, throat?	☐	☐	☐	☐	☐	☐
e. any sexually transmitted disease (**excluding HIV**), albumin, sugar, pus, or blood in the urine or any endocrine or metabolic disorder, including but not limited to thyroid, hyperlipidemia, pituitary or adrenal gland disorder?	☐	☐	☐	☐	☐	☐
7. In the past 10 years have you had or been treated for: a mental, nervous, or neurological disorder, epilepsy, seizures, paralysis, sleep apnea, memory loss, depression, Alzheimer's or Parkinson's disease?	☐	☐	☐	☐	☐	☐
8. In the past 10 years have you received or been advised to seek counseling for alcohol or drug abuse?	☐	☐	☐	☐	☐	☐
9. In the past 5 years have you been hospitalized, resided in a nursing home or managed care facility or consulted a physician or any member of the medical profession **(list all occurrences)**; or have you had any blood test **(other than HIV or AIDS test)**, electrocardiograms, or other medical tests or studies **(indicate tests and results)**; or have you taken or been advised to take any medication **(list reason and medication)**?	☐	☐	☐	☐	☐	☐
10. Have you ever had any mental or physical disorder not listed above?	☐	☐	☐	☐	☐	☐
11. Has any immediate family member died from or had any occurrence of cardiovascular disease, cancer, diabetes or cerebrovascular disease prior to age 60? **If yes, provide details.**	☐	☐	☐	☐	☐	☐
12. Have you within the past 6 months experienced symptoms or illness for which you have not consulted a physician?	☐	☐	☐	☐	☐	☐
13. Have you used tobacco in any form or any nicotine product in the last: **MARK DURATION** ☐ 36 months ☐ 24 months ☐ 12 months?	☐	☐	☐	☐	N/A	

	Primary Insured	Additional Insured	Children
14. Name of personal physician:	_____	_____	_____
Address:	_____	_____	_____
Telephone Number:	_____	_____	_____
Date & Reason Last Consulted:	_____	_____	_____

REMARKS – Provide details to "**yes**" answers for Section 10 Questions 1 – 13 in space provided below (section continued on next page)

Question Number	Name of Proposed Insured	Details *(Include duration, impairment, diagnosis, treatment, medication, date of occurence, current status, and name, address and phone number of all doctors, hospitals and medical facilities.)*

REMARKS – Continued

Question Number	Name of Proposed Insured	Details *(Include duration, impairment, diagnosis, treatment, medication, date of occurence, current status, and name, address and phone number of all doctors, hospitals and medical facilities.)*

(Attach extra sheet of paper if necessary)

SECTION 11– CONDITIONAL AMENDMENTS TO APPLICATION

If coverage cannot be issued as initially applied for, I hereby authorize Conseco Insurance Company to amend the application under the following circumstances:

- Issue a lesser benefit amount. ☐ Yes ☐ No
- Issue coverage on the remaining proposed insureds if any one person's coverage is declined. ☐ Yes ☐ No
- Increase or decrease the premium amount to cover the benefit actually issued. ☐ Yes ☐ No
- Issue coverage on any proposed insured at a substandard rating class. ☐ Yes ☐ No

NOTE: NONE OF THE ABOVE CONDITIONAL AMENDMENTS CREATE ANY ADDITIONAL OBLIGATION BY CONSECO INSURANCE COMPANY TO ISSUE COVERAGE TO ANY INDIVDUAL PROPOSED FOR COVERAGE.

SECTION 12 – FRAUD WARNING

Any person who knowingly and with intent to defraud any insurance company that submits an application for insurance or statement of claim containing any materially false information, or conceals information concerning any fact material thereto for the purpose of misleading, may be committing a crime which is subject to criminal and civil penalties.

AR, KY, NM, OH AND PA RESIDENTS: Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

DC RESIDENTS: Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

VI RESIDENTS: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

SECTION 13 – DECLARATIONS & AUTHORIZATION

I/We represent that all statements and answers made in all parts of this application are full, complete and true. It is understood and agreed that: (1) All such statements and answers shall be the basis for and become a part of any policy issued as a result of this application. (2) No agent, producer, broker nor examiner has the authority to accept risks, to make or change contracts or to waive any of the Company's rights or requirements. (3) **As a condition precedent to the policy taking effect, all individuals applying for insurance must be alive and in the same condition of health as described in this application when the policy is delivered to the Owner and the full first premium must be paid. Although the policy would not be in effect, if a Conditional Receipt has been signed and the full first premium has been paid, coverage may be provided, subject to all the terms and conditions of the Conditional Receipt.** (4) Acceptance of a policy by the Owner shall constitute ratification of any changes made by the Company.

I/We understand that Conseco Insurance Company (hereinafter, collectively "Company"), affiliates of the Company, its reinsurers, any insurance support organizations, and those persons authorized to represent them may need to collect information on me in regard to proposed coverage. Therefore, I authorize any: (1) life insurer; (2) reinsurer; (3) insurance support organizations, including MIB (Medical Information Bureau); (4) financial source; (5) employer and other like sources, to give the types of information listed below when this Authorization is presented.

The types of information may include my: (1) mental and physical health; (2) other insurance coverage; (3) hazardous activities; (4) character; (5) general reputation; (6) mode of living; (7) finances; (8) vocation; (9) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV); (10) drug and alcohol treatments; (11) other personal information; (12) government records, such as motor vehicle record and (13) prescription drug records and related information. A separate HIPAA compliant authorization is needed to authorize release of information from health care providers and related facilities.

The Company and its reinsurers will use the information in order to determine whether I am insurable pursuant to the Company's underwriting standards. The insurance agent, producer, or broker may also use the information to help update and improve my insurance program.

Those parties authorized above, excluding insurance support organizations, may disclose the information that they have collected. They may disclose this information to: (1) other insurers to which I have applied or may apply for insurance; (2) reinsurers; (3) the Medical Information Bureau; or (4) other persons who perform business, professional, or insurance tasks for them. They may also disclose information according to any contract with a member company or organization. Information may also be disclosed as allowed by law. This Authorization will be valid for 24 months after the date of signing and cannot be revoked.

A copy of this Authorization shall be as valid as the original. I/We understand I have a right to receive a copy of this Authorization. I/We acknowledge receipt of a copy of the "Notice of Information Practices," which includes pre-notification information relating to investigative consumer reports and the Medical Information Bureau, Inc.

Soliciting Agent Statement: Will there be any replacement, as defined by any regulation of the state in which this application is taken? (If "YES", fulfill all state requirements) ☐ Yes ☐ No

ALL CHECKS MUST BE MADE PAYABLE TO THE INSURANCE COMPANY; DO NOT MAKE CHECK PAYABLE TO AGENT.

Signed at _____ on _____

City and State — Month, Day, Year

Sign Full Legal Name

X _____
Signature of Primary Insured
(or Parent/Guardian if Primary Insured is a minor)

X _____
Signature of Applicant/Owner
(If other than the Primary Insured)

X _____
Signature of Additional Insured (if proposed for coverage)

X _____
Signature of Joint Owner

X _____
Signature of Witness
(Licensed Agent must witness where required by law.)

X _____
Print Name of Witness

X _____
Agent Signature

X _____
Print Agent Name

X _____
Agent Number (Company Number)

X _____
State License Number

Conseco Insurance Company

Indexed Flexible Premium Adjustable Life Insurance
Statement of Actuarial Basis

CIC-3017

I. PRODUCT DESCRIPTION

This product is a nonparticipating, universal life product, which provides life insurance coverage payable upon death of the insured while the policy is in force. Premiums may be divided between several different crediting options, some of which may participate in the performance of a market index, such as the S&P 500.

Guaranteed Maximum Cost of Insurance rates are the 2001 Commissioner's Standard Ordinary sex distinct and smoker distinct age last birthday mortality tables (see attachment A).

There are two death benefit options:

1. Option A: The death benefit will be the greater of:
   a. The specified amount on the date of the Insured's death, or
   b. The Total Accumulation Value (TAV) on the date of the Insured's death multiplied by the applicable minimum death benefit multiple for the Insured's attained age (based on the guideline premium test or the cash value accumulation test).
2. Option B: The death benefit will be the greater of:
   a. The specified amount on the date of the Insured's death plus the TAV on the date of the insured's death, or
   b. The TAV on the date of the Insured's death multiplied by the applicable minimum death benefit multiple for the Insured's attained age (based on the guideline premium test or the cash value accumulation test).

All death benefits are reduced by the amount of indebtedness, if any.

Compliance with the Definition of Life Insurance is obtained through the use of the Guideline Premium Test or the Cash Value Accumulation Test. Choice cannot be changed after issue.

This product provides a guaranteed death benefit for the earlier of 15 years or attained age 95. This no-lapse guarantee is in effect if the cumulative premium paid less withdrawals is greater than the cumulative no-lapse guarantee premium.

This product provides a guaranteed minimum interest rate of 1% per year for premium allocated to the one-year fixed rate credit option and short-term accumulation account. The product provides a 1% per year guaranteed minimum index bonus on premium allocated to any of the credit option index strategies. The one-year fixed rate credit option and the short-term accumulation account guaranteed minimum interest rate is credited on a monthly basis. The credit option index strategy guaranteed minimum index bonus rate is credited on an annual basis.

II. MINIMUM NONFORFEITURE REQUIREMENTS

The cash values for this plan have been established in accordance with the Model Universal Life Nonforfeiture Regulation adopted by the National Association of Insurance Commissioners in December 1983.

This product complies with nonforfeiture regulation by calculating surrender charges for each case such that the surrender charge is always less than or equal to the maximum allowed by UL nonforfeiture regulation (see attachment D).

A. Definitions

t = duration from original issue date measured in years

x = issue age of insured

i_t = interest rate at duration t. For this product, the interest rate is 1.00%.

$$v^t = \prod_{s=1}^{t}(1+i_s)^{-1}$$

$q_{x+t}^{(\text{Guar})}$ = Guaranteed maximum annual cost of insurance rate per $1,000 for policy year t divided by 1,000

$= {}_tGCOI_x \div 1000$

$p_{x+t}^{(\text{Guar})} = 1 - q_{x+t}^{(\text{Guar})}$

A_x = Net single premium to provide coverage of $1 for the life of the insured.

$\ddot{a}_x$ = Life annuity to provide a $1 payment at the beginning of each year for the life of the insured.

$${}_tp_x^{(\text{Guar})} = \prod_{s=0}^{t-1} p_{x+s}^{(\text{Guar})}$$

$$A_x^{(\text{Guar})} = \sum_{k=0}^{121-x} v^{k+1} \cdot {}_kp_x^{(\text{Guar})} \cdot q_{x+k}^{(\text{Guar})}$$

$$\ddot{a}_x = \sum_{k=0}^{121-x-1} v^k \, {}_kp_x^{(\text{Guar})}$$

$$\ddot{a}_{x+t} = \sum_{k=0}^{121-t-1} v^k \, {}_kp_{x+t}^{(\text{Guar})}$$

$\ddot{a}_x^N$ = The present value of an annuity of one per year payable on policy anniversaries beginning when the life is age x and continuing until death or for

n years, calculated according to the nonforfeiture (N) basis (2001 Commissioner's Standard Ordinary Ultimate, age last birthday, sex-distinct, smoker-distinct mortality tables and the guaranteed minimum interest rate).

$\ddot{a}^G_{x+t}$ = The present value of a life annuity of one per year payable on policy anniversaries beginning when the life is age $x + t$, calculated using the maximum cost of insurance rates guaranteed (G) in the policy and the guaranteed minimum interest rate.

A^N_x = The present value of insurance of one payable at the end of the year of death, calculated according to the nonforfeiture basis.

FA = The initial face amount of the policy.

IEA_x = The maximum Initial Expense Allowance per $1,000 of specified amount for age x, calculated according to the nonforfeiture basis.
The maximum Initial Expense Allowance is defined by the 1980 Amendments to the Standard Nonforfeiture Law for life insurance as follows:

$$= 1.25 \times \text{Minimum}\left[\frac{FA \times A^N_x}{\ddot{a}^N_x}, FA \times .04\right] + FA \times .01$$

$IAEC_x$ = Initial Acquisition Expense charges (not to exceed IEA_x)

= First year Guaranteed Maximum Expense Charges less the average of the Guaranteed Maximum Expense Charges over policy years 2 through 20. Expense charges include percent of premium, annual per policy load, and annual per unit load.

= [1st year % of premium load + annual per policy load + annual per unit load] - (1/19) * [$\sum_{t=2}^{20}$ (% of premium load$_t$ + annual per policy load$_t$ + annual per unit load$_t$)]

$UIEA_x$ = Unused Maximum Initial Expense Allowance per $1,000 of specified amount for age x.

= $IEA_x - IAEC_x$

$UUIEA_{x+t}$ = Unamortized Unused Maximum Initial Expense Allowance per $1,000 of specified amount at duration t for issue age x.

$$= \frac{UIEA_x \cdot \ddot{a}^G_{x+t}}{\ddot{a}^G_x}$$

B. <u>Initial Acquisition Expense Charges</u>

(1) There are three types of expense charges imposed in the first year:
   (i) 5% of premium paid
   (ii) $8.00 per policy per month
   (iii) A monthly per $1,000 administrative fee that varies by issue age, gender, band, and underwriting class of the insured.

(2) There are three types of expense charges imposed in renewal years:

(i) 5% of premium paid
(ii) $8.00 per policy per month
(iii) A monthly per $1,000 administrative fee that varies by issue age, gender, band, and underwriting class of the insured

$IAEC_x$ = Max {0, B.(1) – Average(B.(2), policy years 2-20)} = $0.00.
Therefore, $UIEA_x = IEA_x - IAEC_x = IEA_x - \$0.00 = IEA_x$.

C. Minimum Cash Values

The NAIC Model Universal Life Minimum Nonforfeiture Regulation defines the minimum cash value to be:

(1) Accumulation of the following:

(i) Premiums minus
(ii) Benefit charges minus
(iii) Average administrative expense charges for the first policy year minus
(iv) Initial Acquisition Expense Charges (not to exceed the Initial Expense Allowance), i.e., $IAEC_x$, minus
(v) Actual administration charges for other years minus
(vi) Any service charges actually made minus
(vii) Any deductions for partial withdrawals minus
(viii) Unamortized Unused Initial Expense Allowance, i.e., $UIEA_x \frac{\ddot{a}^G_{x+t}}{\ddot{a}^G_x}$

Thus, provided there have been no special requests requiring service fees and no partial withdrawals, the definition of minimum cash value reduces to:

(2) Accumulation of the following:

(i) Premiums minus
(ii) Benefit charges minus
(iii) Average administrative expense charges for the first policy year minus
(iv) Initial Acquisition Expense Charges (not to exceed the Initial Expense Allowance), i.e., $IAEC_x$, minus
(v) Actual administrative charges for other years minus
(vi) Unamortized Unused Initial Expense Allowance

The actual cash values calculated for this policy are as follows:

(3) Accumulation of the following:

(i) Premiums minus
(ii) Benefit charges minus
(iii) a. 5% Percent of premium paid
b. $8.00 per policy per month
c. A monthly per $1,000 administrative fee minus
(iv) Actual administrative charges for other years minus
(v) Surrender charges

Proof of compliance with the Model Universal Life Nonforfeiture Regulation can be shown by proving that the cash value for the policy is always greater than or equal to the minimum cash value as defined by the Model Regulation. From the above demonstration, this can be shown by demonstrating that the calculated surrender charge does not exceed the Unamortized Unused Initial Expense Allowance.

The Unused Initial Expense Allowance is equal to the full Initial Expense Allowance less any portion that was assessed for previous partial surrender or a reduction in specified amount.

Thus, if $SC_t \leq UUIEA_{x+t}$ for both males and females, we have demonstrated compliance with the Model Universal Life Nonforfeiture Regulation (see Attachment B).

The smoothness test requires that the policy's cash surrender value and the basic cash value be different by not more than 2.00 per 1,000. The surrender charges for this policy grade off over 15 years in accordance with Standard Nonforfeiture Law. Since there are no loads, charges, credits, or unusual product features that would affect a smooth progression of cash surrender value, this policy complies with the smoothness test.

In addition, any riders attached to the base policy will not cause the cash value to fall below the minimum required cash value as described above. Thus, the cash surrender values will always equal or exceed the minimum values required by law.

III. RESERVES

The minimum reserves are equal to the greater of:

(1) The cash surrender value;
(2) The CRVM reserve as described in the NAIC Model Universal Life Regulation. The reserve for the no-lapse feature will follow the Actuarial Guideline 38 interpretation of the Model Regulation; or
(3) The UL CRVM reserve as interpreted by Actuarial Guideline 36.

The reserve valuation basis is the 2001 Commissioner's Standard Ordinary, age last birthday, sex-distinct, smoker-distinct mortality tables. For current issues the guaranteed minimum interest rate used in the UL CRVM calculation is, at each duration of the projection, the greater of the Implied Guaranteed Rate (IGR) under Actuarial Guideline 36 as it pertains to each equity related credit option and the guaranteed minimum interest rate.

The reserve valuation basis for the Type 2A reserve as described in Actuarial Guideline 36 is the 2001 Commissioner's Standard Ordinary sex distinct, smoker distinct, age last birthday mortality tables. The valuation rate for current issues will not be larger than the maximum allowable in this state.

A certification as to compliance with the criteria will be provided and signed by the appointed actuary. This will be provided with each annual and quarterly financial statement filed with the appropriate regulatory officials.

In addition, the unrealized gain on the call options purchased to support the equity related Credit Option Accumulation Value Bonus will be held as an additional liability while the call option has value. All call options will be held at market value on the valuation date. The call options will be reported in the Asset Valuation Reserve Default Component. The Company will use risk based capital (RBC) factors that are equivalent to those of bonds for RBC reporting purposes. Under current RBC requirements, the Company is required to and will hold capital for counter-party credit risk exposures in financial contracts only. Regular RBC reporting treatment will be applied to the bonds depending on their quality.

The proposed reserves and reserve methodology, as described above, are adequate and reasonably conservative to fund the benefits in the policy. The investment plan is adequate to provide for the benefits and reserves as needed. Appropriate cash flow testing procedures will be performed and demonstrated annually.

Gregory D. Turner

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

2-5-08
Date

Attachments

A. Monthly Guaranteed Maximum Cost of Insurance Rates
B. Surrender Charge Compliance Demonstration

Conseco Insurance Company
Policy Form CIC-3017
Attachment A
Guaranteed Maximum Monthly COI Rates

Attained Age	Underwriting Class									
	Male					Female				
	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
0	N\A	N\A	0.06000	N\A	N\A	N\A	N\A	0.03500	N\A	N\A
1	N\A	N\A	0.03833	N\A	N\A	N\A	N\A	0.02583	N\A	N\A
2	N\A	N\A	0.02750	N\A	N\A	N\A	N\A	0.01916	N\A	N\A
3	N\A	N\A	0.02000	N\A	N\A	N\A	N\A	0.01666	N\A	N\A
4	N\A	N\A	0.01750	N\A	N\A	N\A	N\A	0.01583	N\A	N\A
5	N\A	N\A	0.01750	N\A	N\A	N\A	N\A	0.01500	N\A	N\A
6	N\A	N\A	0.01833	N\A	N\A	N\A	N\A	0.01583	N\A	N\A
7	N\A	N\A	0.01833	N\A	N\A	N\A	N\A	0.01750	N\A	N\A
8	N\A	N\A	0.01833	N\A	N\A	N\A	N\A	0.01750	N\A	N\A
9	N\A	N\A	0.01916	N\A	N\A	N\A	N\A	0.01750	N\A	N\A
10	N\A	N\A	0.02000	N\A	N\A	N\A	N\A	0.01833	N\A	N\A
11	N\A	N\A	0.02333	N\A	N\A	N\A	N\A	0.02083	N\A	N\A
12	N\A	N\A	0.02833	N\A	N\A	N\A	N\A	0.02250	N\A	N\A
13	N\A	N\A	0.03333	N\A	N\A	N\A	N\A	0.02583	N\A	N\A
14	N\A	N\A	0.04333	N\A	N\A	N\A	N\A	0.02833	N\A	N\A
15	N\A	N\A	0.05500	N\A	N\A	N\A	N\A	0.03000	N\A	N\A
16	N\A	N\A	0.06416	N\A	N\A	N\A	N\A	0.03250	N\A	N\A
17	N\A	N\A	0.07250	N\A	N\A	N\A	N\A	0.03416	N\A	N\A
18	0.07666	0.07666	0.07666	0.09500	0.09500	0.03583	0.03583	0.03583	0.04250	0.04250
19	0.07833	0.07833	0.07833	0.10250	0.10250	0.03750	0.03750	0.03750	0.04666	0.04666
20	0.07916	0.07916	0.07916	0.10833	0.10833	0.03750	0.03750	0.03750	0.04916	0.04916
21	0.07916	0.07916	0.07916	0.11333	0.11333	0.03916	0.03916	0.03916	0.05250	0.05250
22	0.07916	0.07916	0.07916	0.11916	0.11916	0.04000	0.04000	0.04000	0.05500	0.05500
23	0.08000	0.08000	0.08000	0.12500	0.12500	0.04000	0.04000	0.04000	0.05750	0.05750
24	0.08083	0.08083	0.08083	0.13166	0.13166	0.04166	0.04166	0.04166	0.06083	0.06083
25	0.08333	0.08333	0.08333	0.13916	0.13916	0.04250	0.04250	0.04250	0.06583	0.06583
26	0.08666	0.08666	0.08666	0.14666	0.14666	0.04583	0.04583	0.04583	0.07000	0.07000
27	0.08833	0.08833	0.08833	0.15083	0.15083	0.04750	0.04750	0.04750	0.07416	0.07416
28	0.08666	0.08666	0.08666	0.15166	0.15166	0.05000	0.05000	0.05000	0.07916	0.07916
29	0.08583	0.08583	0.08583	0.15083	0.15083	0.05250	0.05250	0.05250	0.08416	0.08416
30	0.08500	0.08500	0.08500	0.15000	0.15000	0.05500	0.05500	0.05500	0.08916	0.08916
31	0.08416	0.08416	0.08416	0.15083	0.15083	0.05833	0.05833	0.05833	0.09583	0.09583
32	0.08500	0.08500	0.08500	0.15333	0.15333	0.06166	0.06166	0.06166	0.10250	0.10250
33	0.08750	0.08750	0.08750	0.15833	0.15833	0.06583	0.06583	0.06583	0.11083	0.11083
34	0.08916	0.08916	0.08916	0.16416	0.16416	0.07083	0.07083	0.07083	0.12166	0.12166
35	0.09333	0.09333	0.09333	0.17083	0.17083	0.07666	0.07666	0.07666	0.13250	0.13250
36	0.09750	0.09750	0.09750	0.18083	0.18083	0.08250	0.08250	0.08250	0.14333	0.14333
37	0.10333	0.10333	0.10333	0.19250	0.19250	0.08750	0.08750	0.08750	0.15250	0.15250
38	0.11083	0.11083	0.11083	0.20666	0.20666	0.09166	0.09166	0.09166	0.16166	0.16166
39	0.11750	0.11750	0.11750	0.22250	0.22250	0.09666	0.09666	0.09666	0.17166	0.17166
40	0.12666	0.12666	0.12666	0.24166	0.24166	0.10250	0.10250	0.10250	0.18250	0.18250
41	0.13750	0.13750	0.13750	0.26500	0.26500	0.10916	0.10916	0.10916	0.19500	0.19500
42	0.15083	0.15083	0.15083	0.29250	0.29250	0.11666	0.11666	0.11666	0.21083	0.21083
43	0.16666	0.16666	0.16666	0.32500	0.32500	0.12583	0.12583	0.12583	0.22833	0.22833
44	0.18416	0.18416	0.18416	0.36166	0.36166	0.13666	0.13666	0.13666	0.24916	0.24916
45	0.20333	0.20333	0.20333	0.39833	0.39833	0.14916	0.14916	0.14916	0.27333	0.27333
46	0.22250	0.22250	0.22250	0.43500	0.43500	0.16416	0.16416	0.16416	0.30166	0.30166
47	0.23833	0.23833	0.23833	0.46583	0.46583	0.18166	0.18166	0.18166	0.33666	0.33666
48	0.25083	0.25083	0.25083	0.48916	0.48916	0.20083	0.20083	0.20083	0.37833	0.37833
49	0.26666	0.26666	0.26666	0.51916	0.51916	0.22250	0.22250	0.22250	0.42500	0.42500
50	0.28750	0.28750	0.28750	0.55833	0.55833	0.24666	0.24666	0.24666	0.47500	0.47500
51	0.31416	0.31416	0.31416	0.60916	0.60916	0.27416	0.27416	0.27416	0.53000	0.53000
52	0.34666	0.34666	0.34666	0.67083	0.67083	0.30500	0.30500	0.30500	0.58916	0.58916
53	0.38416	0.38416	0.38416	0.74500	0.74500	0.33750	0.33750	0.33750	0.65333	0.65333
54	0.43166	0.43166	0.43166	0.83333	0.83333	0.37166	0.37166	0.37166	0.72166	0.72166

Conseco Insurance Company
Policy Form CIC-3017
Attachment A
Guaranteed Maximum Monthly COI Rates

Attained Age	Underwriting Class									
	Male					Female				
	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
55	0.48500	0.48500	0.48500	0.92750	0.92750	0.41083	0.41083	0.41083	0.79416	0.79416
56	0.54000	0.54000	0.54000	1.02500	1.02500	0.45333	0.45333	0.45333	0.87166	0.87166
57	0.59333	0.59333	0.59333	1.11500	1.11500	0.49833	0.49833	0.49833	0.95000	0.95000
58	0.64666	0.64666	0.64666	1.20083	1.20083	0.54500	0.54500	0.54500	1.03166	1.03166
59	0.70916	0.70916	0.70916	1.30166	1.30166	0.59250	0.59250	0.59250	1.11916	1.11916
60	0.78500	0.78500	0.78500	1.42583	1.42583	0.64250	0.64250	0.64250	1.21000	1.21000
61	0.87750	0.87750	0.87750	1.57750	1.57750	0.69750	0.69750	0.69750	1.30833	1.30833
62	0.98500	0.98500	0.98500	1.75166	1.75166	0.75583	0.75583	0.75583	1.41250*	1.41250
63	1.10250	1.10250	1.10250	1.93833	1.93833	0.81750	0.81750	0.81750	1.51916	1.51916
64	1.22500	1.22500	1.22500	2.12500	2.12500	0.88500	0.88500	0.88500	1.63416	1.63416
65	1.35250	1.35250	1.35250	2.30750	2.30750	0.96000	0.96000	0.96000	1.75833	1.75833
66	1.48166	1.48166	1.48166	2.48416	2.48416	1.04166	1.04166	1.04166	1.89333	1.89333
67	1.61666	1.61666	1.61666	2.66250	2.66250	1.13250	1.13250	1.13250	2.04333	2.04333
68	1.75916	1.75916	1.75916	2.84500	2.84500	1.23333	1.23333	1.23333	2.20750	2.20750
69	1.91916	1.91916	1.91916	3.04583	3.04583	1.34333	1.34333	1.34333	2.38833	2.38833
70	2.10583	2.10583	2.10583	3.27583	3.27583	1.46750	1.46750	1.46750	2.59250	2.59250
71	2.33250	2.33250	2.33250	3.55833	3.55833	1.60916	1.60916	1.60916	2.82083	2.82083
72	2.59750	2.59750	2.59750	3.88666	3.88666	1.76416	1.76416	1.76416	3.06916	3.06916
73	2.87666	2.87666	2.87666	4.21750	4.21750	1.93333	1.93333	1.93333	3.34000	3.34000
74	3.17666	3.17666	3.17666	4.57583	4.57583	2.12083	2.12083	2.12083	3.62333	3.62333
75	3.50333	3.50333	3.50333	4.97416	4.97416	2.32666	2.32666	2.32666	3.92083	3.92083
76	3.87166	3.87166	3.87166	5.41583	5.41583	2.55250	2.55250	2.55250	4.24250	4.24250
77	4.30000	4.30000	4.30000	5.92666	5.92666	2.80250	2.80250	2.80250	4.58916	4.58916
78	4.79750	4.79750	4.79750	6.51250	6.51250	3.07500	3.07500	3.07500	4.96333	4.96333
79	5.35500	5.35500	5.35500	7.15750	7.15750	3.37416	3.37416	3.37416	5.36583	5.36583
80	5.97666	5.97666	5.97666	7.86250	7.86250	3.74583	3.74583	3.74583	5.86750	5.86750
81	6.65250	6.65250	6.65250	8.61166	8.61166	4.20250	4.20250	4.20250	6.48083	6.48083
82	7.36833	7.36833	7.36833	9.38250	9.38250	4.68583	4.68583	4.68583	7.11250	7.11250
83	8.15000	8.15000	8.15000	10.20416	10.20416	5.19333	5.19333	5.19333	7.75750	7.75750
84	9.01916	9.01916	9.01916	11.13333	11.13333	5.75916	5.75916	5.75916	8.42916	8.42916
85	9.98583	9.98583	9.98583	12.18666	12.18666	6.33250	6.33250	6.33250	9.05000	9.05000
86	11.04916	11.04916	11.04916	13.32916	13.32916	7.01000	7.01000	7.01000	9.76750	9.76750
87	12.19833	12.19833	12.19833	14.54333	14.54333	7.84666	7.84666	7.84666	10.65750	10.65750
88	13.42000	13.42000	13.42000	15.80916	15.80916	8.72916	8.72916	8.72916	11.54833	11.54833
89	14.70166	14.70166	14.70166	17.11083	17.11083	9.60750	9.60750	9.60750	12.36333	12.36333
90	15.97833	15.97833	15.97833	18.36833	18.36833	10.25416	10.25416	10.25416	12.82666	12.82666
91	17.23500	17.23500	17.23500	19.56500	19.56500	10.87250	10.87250	10.87250	13.20666	13.20666
92	18.55166	18.55166	18.55166	20.79333	20.79333	11.89750	11.89750	11.89750	14.02750	14.02750
93	19.94000	19.94000	19.94000	22.06333	22.06333	13.28666	13.28666	13.28666	15.18916	15.18916
94	21.40250	21.40250	21.40250	23.41833	23.41833	15.01666	15.01666	15.01666	16.80833	16.80833
95	22.85083	22.85083	22.85083	24.78250	24.78250	16.89916	16.89916	16.89916	18.71833	18.71833
96	24.26500	24.26500	24.26500	26.07750	26.07750	18.75333	18.75333	18.75333	20.53750	20.53750
97	25.77166	25.77166	25.77166	27.44250	27.44250	19.95666	19.95666	19.95666	21.61666	21.61666
98	27.37833	27.37833	27.37833	28.88333	28.88333	20.61000	20.61000	20.61000	22.04916	22.04916
99	29.09250	29.09250	29.09250	30.40416	30.40416	21.96583	21.96583	21.96583	23.21416	23.21416
100	30.73000	30.73000	30.73000	31.82666	31.82666	23.72833	23.72833	23.72833	24.79000	24.79000
101	32.18250	32.18250	32.18250	33.04250	33.04250	25.64333	25.64333	25.64333	26.49333	26.49333
102	33.72750	33.72750	33.72750	34.32083	34.32083	27.75333	27.75333	27.75333	28.34416	28.34416
103	35.37000	35.37000	35.37000	35.66333	35.66333	30.05833	30.05833	30.05833	30.33666	30.33666
104	37.10583	37.10583	37.10583	37.19416	37.19416	32.57083	32.57083	32.57083	32.63583	32.63583
105	38.93416	38.93416	38.93416	39.01666	39.01666	35.22583	35.22583	35.22583	35.28666	35.28666
106	40.87500	40.87500	40.87500	40.95166	40.95166	37.94333	37.94333	37.94333	37.99916	37.99916
107	42.93416	42.93416	42.93416	43.00583	43.00583	40.70583	40.70583	40.70583	40.75833	40.75833
108	45.11916	45.11916	45.11916	45.18416	45.18416	43.51583	43.51583	43.51583	43.56416	43.56416
109	47.43500	47.43500	47.43500	47.49500	47.49500	46.41916	46.41916	46.41916	46.46333	46.46333

Conseco Insurance Company
Policy Form CIC-3017
Attachment A
Guaranteed Maximum Monthly COI Rates

Attained Age	Underwriting Class									
	Male					Female				
	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
110	49.88750	49.88750	49.88750	49.94166	49.94166	49.32916	49.32916	49.32916	49.36916	49.36916
111	52.48583	52.48583	52.48583	52.53416	52.53416	52.13416	52.13416	52.13416	52.17083	52.17083
112	55.23583	55.23583	55.23583	55.27916	55.27916	54.81333	54.81333	54.81333	54.84583	54.84583
113	58.14583	58.14583	58.14583	58.18250	58.18250	57.56500	57.56500	57.56500	57.59333	57.59333
114	61.22083	61.22083	61.22083	61.25250	61.25250	61.00416	61.00416	61.00416	61.02833	61.02833
115	64.46916	64.46916	64.46916	64.49583	64.49583	64.27833	64.27833	64.27833	64.29916	64.29916
116	67.89666	67.89666	67.89666	67.91833	67.91833	67.69583	67.69583	67.69583	67.71166	67.71166
117	71.51083	71.51083	71.51083	71.52666	71.52666	71.32500	71.32500	71.32500	71.33666	71.33666
118	75.31666	75.31666	75.31666	75.32666	75.32666	74.71500	74.71500	74.71500	74.72333	74.72333
119	79.30583	79.30583	79.30583	79.31166	79.31166	78.25500	78.25500	78.25500	78.25916	78.25916
120	83.33333	83.33333	83.33333	83.33333	83.33333	83.33333	83.33333	83.33333	83.33333	83.33333

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Male Preferred Plus Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	25.53230	25.23509	24.93512	24.63212	24.32579	24.01611	23.70327	23.38723	23.06841	22.74700	22.42248	22.09393	21.76153	21.42524	21.08503	0.00000
19	25.86101	25.55360	25.24308	24.92916	24.61179	24.29119	23.96732	23.64059	23.31121	22.97864	22.64194	22.30129	21.95666	21.60802	21.25574	0.00000
20	26.20070	25.88231	25.56044	25.23504	24.90632	24.57424	24.23925	23.90152	23.56053	23.21530	22.86603	22.51267	22.15520	21.79400	21.42946	0.00000
21	26.55223	26.22202	25.88820	25.55097	25.21030	24.86663	24.52016	24.17035	23.81618	23.45787	23.09537	22.72864	22.35810	21.98412	21.60645	0.00000
22	26.91651	26.57385	26.22769	25.87799	25.52522	25.16958	24.81050	24.44695	24.07915	23.70705	23.33061	22.95025	22.56637	22.17869	21.78781	0.00000
23	27.29424	26.93869	26.57952	26.21719	25.85190	25.48308	25.10968	24.73191	24.34972	23.96308	23.57241	23.17812	22.77993	22.37845	21.97360	0.00000
24	27.68583	27.31669	26.94431	26.56889	26.18985	25.80610	25.41784	25.02505	24.62769	24.22618	23.82096	23.41173	22.99911	22.58303	22.16385	0.00000
25	28.09207	27.70912	27.32304	26.93324	26.53859	26.13932	25.73538	25.32673	24.91383	24.49711	24.07626	23.65193	23.22404	22.79296	22.35905	0.00000
26	28.51315	28.11588	27.71476	27.30866	26.89781	26.48215	26.06164	25.63676	25.20794	24.77488	24.33824	23.89794	23.45435	23.00784	22.55808	0.00000
27	28.94962	28.53661	28.11847	27.69543	27.26744	26.83447	26.39699	25.95546	25.50955	25.05996	24.60660	24.14986	23.69011	23.22701	22.76113	0.00000
28	29.40300	28.97216	28.53627	28.09529	27.64917	27.19841	26.74347	26.28403	25.82079	25.35367	24.88306	24.40936	23.93220	23.45217	22.96959	0.00000
29	29.87558	29.42610	28.97137	28.51134	28.04652	27.57740	27.10363	26.62595	26.14425	25.65897	25.17050	24.67846	24.18346	23.68583	23.18612	0.00000
30	30.36822	29.89893	29.42417	28.94447	28.46033	27.97139	27.47841	26.98130	26.48048	25.97636	25.46857	24.95772	24.44417	23.92845	23.41109	0.00000
31	30.88217	30.39180	29.89632	29.39626	28.89124	28.38205	27.86859	27.35130	26.83061	26.30612	25.77847	25.24802	24.71535	24.18098	23.64515	0.00000
32	31.41879	30.90657	30.38961	29.86753	29.34114	28.81032	28.27556	27.73727	27.19505	26.64958	26.10120	25.55053	24.99810	24.44417	23.88896	0.00000
33	31.97889	31.44399	30.90380	30.35914	29.80991	29.25658	28.69962	28.13859	27.57419	27.00679	26.43701	25.86541	25.29226	24.71780	24.14173	0.00000
34	32.56330	32.00388	31.43983	30.87105	30.29803	29.72124	29.14024	28.55575	27.96815	27.37809	26.78614	26.19259	25.59768	25.00111	24.40161	0.00000
35	33.17404	32.58937	31.99979	31.40582	30.80794	30.20570	29.59983	28.99076	28.37912	27.76553	27.15027	26.53361	25.91522	25.29381	24.66808	0.00000
36	33.81183	33.20014	32.58389	31.96358	31.33875	30.71016	30.07823	29.44365	28.80704	28.16871	27.52891	26.88733	26.24260	25.59341	24.94050	0.00000
37	34.47858	33.83859	33.19440	32.54551	31.89271	31.23645	30.57744	29.91632	29.25340	28.58897	27.92268	27.25313	26.57894	25.90088	25.22017	0.00000
38	35.17560	34.50596	33.83142	33.15284	32.47065	31.78559	31.09835	30.40924	29.71856	29.02595	28.32994	27.62910	26.92426	26.21665	25.50769	0.00000
39	35.90436	35.20249	34.49640	33.78656	33.07375	32.35865	31.64162	30.92294	30.20226	29.47804	28.74881	28.01540	27.27912	26.54143	25.80363	0.00000
40	36.66760	35.93212	35.19274	34.45026	33.70540	32.95853	32.20994	31.45926	30.70490	29.94532	29.18139	28.41446	27.64606	26.87757	26.10994	0.00000
41	37.46676	36.69581	35.92161	35.14494	34.36617	33.58561	32.80287	32.01630	31.22427	30.42771	29.62803	28.82681	28.02550	27.22508	26.42806	0.00000
42	38.30384	37.49572	36.68502	35.87212	35.05735	34.24032	33.41927	32.59254	31.76107	30.92635	30.09002	29.25359	28.41811	27.58616	26.75872	0.00000
43	39.18060	38.33347	37.48404	36.63266	35.77891	34.92097	34.05709	33.18826	32.31603	31.44212	30.56811	29.69508	28.82574	27.96113	27.10075	0.00000
44	40.09896	39.21041	38.31982	37.42675	36.52930	35.62563	34.71679	33.80438	32.89023	31.97596	31.06272	30.15335	29.24892	28.34891	27.45166	0.00000
45	41.06149	40.12886	39.19363	38.25381	37.30748	36.35573	35.40025	34.44294	33.48551	32.52916	31.57686	30.62973	29.68723	28.74763	27.80974	0.00000
46	42.07103	41.09054	40.10523	39.11310	38.11529	37.11357	36.10992	35.10615	34.10352	33.10512	32.11215	31.12405	30.13896	29.15569	28.17611	0.00000
47	43.13162	42.09737	41.05595	40.00858	38.95710	37.90360	36.84997	35.79753	34.74955	33.70725	32.67006	31.63605	30.60393	29.57569	28.55447	0.00000
48	44.24966	43.15500	42.05407	40.94884	39.84148	38.73398	37.62773	36.52617	35.43059	34.34037	33.25349	32.16860	31.08779	30.01436	28.95232	0.00000
49	45.43235	44.27333	43.10977	41.94397	40.77803	39.61340	38.45371	37.30031	36.15256	35.00832	33.86619	32.72834	31.59826	30.48018	29.37720	0.00000
50	46.68393	45.45701	44.22774	42.99831	41.77028	40.54744	39.33124	38.12100	36.91446	35.71013	34.51034	33.31872	32.13976	30.97673	29.83057	0.00000
51	48.00809	46.70983	45.41141	44.11445	42.82299	41.53853	40.26037	38.98612	37.71421	36.44708	35.18859	33.94347	32.71516	31.50469	30.31087	0.00000
52	49.40848	48.03504	46.66315	45.29707	43.93841	42.58640	41.23853	39.89314	38.55280	37.22160	35.90454	34.60527	33.32486	32.06207	30.81547	0.00000
53	50.88913	49.43573	47.98848	46.54910	45.11676	43.68880	42.26347	40.84349	39.43320	38.03788	36.66141	35.30492	33.96710	32.64643	31.33993	0.00000
54	52.45512	50.91948	49.39218	47.87235	46.35718	44.84479	43.33809	41.84166	40.36112	38.90058	37.46124	36.04171	34.64038	33.25408	31.88116	0.00000
55	54.10874	52.48578	50.87076	49.26069	47.65358	46.05250	44.46235	42.88908	41.33706	39.80757	38.29912	36.81003	35.33690	33.87799	32.43189	0.00000
56	55.85536	54.13666	52.42323	50.71293	49.00907	47.31683	45.64255	43.99089	42.36321	40.75793	39.17323	37.60553	36.05295	34.51402	32.99088	0.00000
57	57.70407	55.87772	54.05472	52.23858	50.43483	48.65023	46.88973	45.15479	43.44372	41.75460	40.08359	38.42871	36.78836	35.16485	33.56341	0.00000
58	59.66777	57.72113	55.78180	53.85570	51.95006	50.07015	48.21753	46.39040	44.58671	42.80237	41.03524	39.28363	37.55000	35.83994	34.16333	0.00000
59	60.00000	57.98411	55.98197	54.00108	52.04695	50.12119	48.22193	46.34703	44.49224	42.65534	40.83457	39.03250	37.25492	35.51212	33.81182	0.00000
60	60.00000	57.92825	55.87850	53.85643	51.86372	49.89843	47.95834	46.03906	44.13830	42.25424	40.38952	38.55014	36.74675	34.98733	33.26819	0.00000
61	60.00000	57.87694	55.78256	53.71858	51.68300	49.67353	47.68561	45.71687	43.76542	41.83401	39.92885	38.06096	36.23862	34.45800	32.71726	0.00000
62	60.00000	57.82879	55.68910	53.57885	51.49567	49.43483	47.39387	45.37084	43.36858	41.39353	39.45712	37.56794	35.72200	33.91740	32.15356	0.00000
63	60.00000	57.77997	55.59049	53.42910	51.29088	49.17329	47.07431	44.99687	42.94767	40.93856	38.97845	37.06320	35.19084	33.36078	31.57700	0.00000
64	60.00000	57.72640	55.48195	53.26159	51.06264	48.88300	46.72575	44.59781	42.51151	40.47608	38.48724	36.54295	34.64258	32.79026	30.99534	0.00000
65	60.00000	57.66716	55.35934	53.07378	50.80830	48.56608	46.35433	44.18586	42.07027	40.00309	37.98223	36.00700	34.08173	32.21612	30.42082	0.00000
66	60.00000	57.59882	55.22080	52.86368	50.53075	48.22953	45.97333	43.77216	41.62136	39.51874	37.46361	35.46046	33.51937	31.65145	29.86159	0.00000
67	60.00000	57.52285	55.06746	52.63728	50.24012	47.88987	45.59693	43.35647	41.16620	39.02540	36.93873	34.91673	32.97094	31.10646	29.32782	0.00000
68	60.00000	57.43887	54.90404	52.40365	49.95219	47.56051	45.22357	42.93897	40.70598	38.52945	36.42037	34.39079	32.44602	30.59078	28.82405	0.00000
69	60.00000	57.35214	54.74027	52.17949	49.68117	47.24003	44.85357	42.52101	40.24743	38.04431	35.92424	33.89275	31.95479	30.10928	28.34825	0.00000
70	60.00000	57.26754	54.58854	51.97488	49.42103	46.92439	44.48414	42.10559	39.80076	37.58280	35.45752	33.43009	31.49938	29.65704	27.90291	0.00000
71	60.00000	57.19317	54.45480	51.77910	49.16333	46.60665	44.11462	41.69981	39.37602	37.14934	35.02517	33.00234	31.07210	29.23427	27.49470	0.00000
72	60.00000	57.12724	54.32022	51.57609	48.89393	46.27960	43.74628	41.30845	38.97249	36.74408	34.62197	32.59700	30.66897	28.84403	27.13005	0.00000
73	60.00000	57.05183	54.16970	51.35266	48.60686	45.94616	43.38573	40.93230	38.59183	36.36301	34.23621	32.21123	30.29452	28.49434	26.81740	0.00000
74	60.00000	56.96893	54.00633	51.11864	48.32044	45.62770	43.04749	40.58608	38.24208	36.00537	33.87575	31.85999	29.96679	28.20320	26.57214	0.00000
75	60.00000	56.87977	53.83844	50.89135	48.05535	45.33786	42.74548	40.27677	37.92106	35.67813	33.55512	31.56119	29.70377	27.98592	26.40689	0.00000
76																
77																
78																
79																
80																
81																
82																
83																
84																
85																

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Male Preferred Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	25.53230	25.23509	24.93512	24.63212	24.32579	24.01611	23.70327	23.38723	23.06841	22.74700	22.42248	22.09393	21.76153	21.42524	21.08503	0.00000
19	25.86101	25.55360	25.24308	24.92916	24.61179	24.29119	23.96732	23.64059	23.31121	22.97864	22.64194	22.30129	21.95666	21.60802	21.25574	0.00000
20	26.20070	25.88231	25.56044	25.23504	24.90632	24.57424	24.23925	23.90152	23.56053	23.21530	22.86603	22.51267	22.15520	21.79400	21.42946	0.00000
21	26.55223	26.22202	25.88820	25.55097	25.21030	24.86663	24.52016	24.17035	23.81618	23.45787	23.09537	22.72864	22.35810	21.98412	21.60645	0.00000
22	26.91651	26.57385	26.22769	25.87799	25.52522	25.16958	24.81050	24.44695	24.07915	23.70705	23.33061	22.95025	22.56637	22.17869	21.78781	0.00000
23	27.29424	26.93869	26.57952	26.21719	25.85190	25.48308	25.10968	24.73191	24.34972	23.96308	23.57241	23.17812	22.77993	22.37845	21.97360	0.00000
24	27.68583	27.31669	26.94431	26.56889	26.18985	25.80610	25.41784	25.02505	24.62769	24.22618	23.82096	23.41173	22.99911	22.58303	22.16385	0.00000
25	28.09207	27.70912	27.32304	26.93324	26.53859	26.13932	25.73538	25.32673	24.91383	24.49711	24.07626	23.65193	23.22404	22.79296	22.35905	0.00000
26	28.51315	28.11588	27.71476	27.30866	26.89781	26.48215	26.06164	25.63676	25.20794	24.77488	24.33824	23.89794	23.45435	23.00784	22.55808	0.00000
27	28.94962	28.53661	28.11847	27.69543	27.26744	26.83447	26.39699	25.95546	25.50955	25.05996	24.60660	24.14986	23.69011	23.22701	22.76113	0.00000
28	29.40300	28.97216	28.53627	28.09529	27.64917	27.19841	26.74347	26.28403	25.82079	25.35367	24.88306	24.40936	23.93220	23.45217	22.96959	0.00000
29	29.87558	29.42610	28.97137	28.51134	28.04652	27.57740	27.10363	26.62595	26.14425	25.65897	25.17050	24.67846	24.18346	23.68583	23.18612	0.00000
30	30.36822	29.89893	29.42417	28.94447	28.46033	27.97139	27.47841	26.98130	26.48048	25.97636	25.46857	24.95772	24.44417	23.92845	23.41109	0.00000
31	30.88217	30.39180	29.89632	29.39626	28.89124	28.38205	27.86859	27.35130	26.83061	26.30612	25.77847	25.24802	24.71535	24.18098	23.64515	0.00000
32	31.41879	30.90657	30.38961	29.86753	29.34114	28.81032	28.27556	27.73727	27.19505	26.64958	26.10120	25.55053	24.99810	24.44417	23.88896	0.00000
33	31.97889	31.44399	30.90380	30.35914	29.80991	29.25658	28.69962	28.13859	27.57419	27.00679	26.43701	25.86541	25.29226	24.71780	24.14173	0.00000
34	32.56330	32.00388	31.43983	30.87105	30.29803	29.72124	29.14024	28.55575	27.96815	27.37809	26.78614	26.19259	25.59768	25.00111	24.40161	0.00000
35	33.17404	32.58937	31.99979	31.40582	30.80794	30.20570	29.59983	28.99076	28.37912	27.76553	27.15027	26.53361	25.91522	25.29381	24.66808	0.00000
36	33.81183	33.20014	32.58389	31.96358	31.33875	30.71016	30.07823	29.44365	28.80704	28.16871	27.52891	26.88733	26.24260	25.59341	24.94050	0.00000
37	34.47858	33.83859	33.19440	32.54551	31.89271	31.23645	30.57744	29.91632	29.25340	28.58897	27.92268	27.25313	26.57894	25.90088	25.22017	0.00000
38	35.17560	34.50596	33.83142	33.15284	32.47065	31.78559	31.09835	30.40924	29.71856	29.02595	28.32994	27.62910	26.92426	26.21665	25.50769	0.00000
39	35.90436	35.20249	34.49640	33.78656	33.07375	32.35865	31.64162	30.92294	30.20226	29.47804	28.74881	28.01540	27.27912	26.54143	25.80363	0.00000
40	36.66760	35.93212	35.19274	34.45026	33.70540	32.95853	32.20994	31.45926	30.70490	29.94532	29.18139	28.41446	27.64606	26.87757	26.10994	0.00000
41	37.46676	36.69581	35.92161	35.14494	34.36617	33.58561	32.80287	32.01630	31.22427	30.42771	29.62803	28.82681	28.02550	27.22508	26.42806	0.00000
42	38.30384	37.49572	36.68502	35.87212	35.05735	34.24032	33.41927	32.59254	31.76107	30.92635	30.09002	29.25359	28.41811	27.58616	26.75872	0.00000
43	39.18060	38.33347	37.48404	36.63266	35.77891	34.92097	34.05709	33.18826	32.31603	31.44212	30.56811	29.69508	28.82574	27.96113	27.10075	0.00000
44	40.09896	39.21041	38.31982	37.42675	36.52930	35.62563	34.71679	33.80438	32.89023	31.97596	31.06272	30.15335	29.24892	28.34891	27.45166	0.00000
45	41.06149	40.12886	39.19363	38.25381	37.30748	36.35573	35.40025	34.44294	33.48551	32.52916	31.57686	30.62973	29.68723	28.74763	27.80974	0.00000
46	42.07103	41.09054	40.10523	39.11310	38.11529	37.11357	36.10992	35.10615	34.10352	33.10512	32.11215	31.12405	30.13896	29.15569	28.17611	0.00000
47	43.13162	42.09737	41.05595	40.00858	38.95710	37.90360	36.84997	35.79753	34.74955	33.70725	32.67006	31.63605	30.60393	29.57569	28.55447	0.00000
48	44.24966	43.15500	42.05407	40.94884	39.84148	38.73398	37.62773	36.52617	35.43059	34.34037	33.25349	32.16860	31.08779	30.01436	28.95232	0.00000
49	45.43235	44.27333	43.10977	41.94397	40.77803	39.61340	38.45371	37.30031	36.15256	35.00832	33.86619	32.72834	31.59826	30.48018	29.37720	0.00000
50	46.68393	45.45701	44.22774	42.99831	41.77028	40.54744	39.33124	38.12100	36.91446	35.71013	34.51034	33.31872	32.13976	30.97673	29.83057	0.00000
51	48.00809	46.70983	45.41141	44.11445	42.82299	41.53853	40.26037	38.98612	37.71421	36.44708	35.18859	33.94347	32.71516	31.50469	30.31087	0.00000
52	49.40848	48.03504	46.66315	45.29707	43.93841	42.58640	41.23853	39.89314	38.55280	37.22160	35.90454	34.60527	33.32486	32.06207	30.81547	0.00000
53	50.88913	49.43573	47.98848	46.54910	45.11676	43.68880	42.26347	40.84349	39.43320	38.03788	36.66141	35.30492	33.96710	32.64643	31.33993	0.00000
54	52.45512	50.91948	49.39218	47.87235	46.35718	44.84479	43.33809	41.84166	40.36112	38.90058	37.46124	36.04171	34.64038	33.25408	31.88116	0.00000
55	54.10874	52.48578	50.87076	49.26069	47.65358	46.05250	44.46235	42.88908	41.33706	39.80757	38.29912	36.81003	35.33690	33.87799	32.43189	0.00000
56	55.85536	54.13666	52.42323	50.71293	49.00907	47.31683	45.64255	43.99089	42.36321	40.75793	39.17323	37.60553	36.05295	34.51402	32.99088	0.00000
57	57.70407	55.87772	54.05472	52.23858	50.43483	48.65023	46.88973	45.15479	43.44372	41.75460	40.08359	38.42871	36.78836	35.16485	33.56341	0.00000
58	59.66777	57.72113	55.78180	53.85570	51.95006	50.07015	48.21753	46.39040	44.58671	42.80237	41.03524	39.28363	37.55000	35.83994	34.16333	0.00000
59	60.00000	57.98411	55.98197	54.00108	52.04695	50.12119	48.22193	46.34703	44.49224	42.65534	40.83457	39.03250	37.25492	35.51212	33.81182	0.00000
60	60.00000	57.92825	55.87850	53.85643	51.86372	49.89843	47.95834	46.03906	44.13830	42.25424	40.38952	38.55014	36.74675	34.98733	33.26819	0.00000
61	60.00000	57.87694	55.78256	53.71858	51.68300	49.67353	47.68561	45.71687	43.76542	41.83401	39.92885	38.06096	36.23862	34.45800	32.71726	0.00000
62	60.00000	57.82879	55.68910	53.57885	51.49567	49.43483	47.39387	45.37084	43.36858	41.39353	39.45712	37.56794	35.72200	33.91740	32.15356	0.00000
63	60.00000	57.77997	55.59049	53.42910	51.29088	49.17329	47.07431	44.99687	42.94767	40.93856	38.97845	37.06320	35.19084	33.36078	31.57700	0.00000
64	60.00000	57.72640	55.48195	53.26159	51.06264	48.88300	46.72575	44.59781	42.51151	40.47608	38.48724	36.54295	34.64258	32.79026	30.99534	0.00000
65	60.00000	57.66716	55.35934	53.07378	50.80830	48.56608	46.35433	44.18586	42.07027	40.00309	37.98223	36.00700	34.08173	32.21612	30.42082	0.00000
66	60.00000	57.59882	55.22080	52.86368	50.53075	48.22953	45.97333	43.77216	41.62136	39.51874	37.46361	35.46046	33.51937	31.65145	29.86159	0.00000
67	60.00000	57.52285	55.06746	52.63728	50.24012	47.88987	45.59693	43.35647	41.16620	39.02540	36.93873	34.91673	32.97094	31.10646	29.32782	0.00000
68	60.00000	57.43887	54.90404	52.40365	49.95219	47.56051	45.22357	42.93897	40.70598	38.52945	36.42037	34.39079	32.44602	30.59078	28.82405	0.00000
69	60.00000	57.35214	54.74027	52.17949	49.68117	47.24003	44.85357	42.52101	40.24743	38.04431	35.92424	33.89275	31.95479	30.10928	28.34825	0.00000
70	60.00000	57.26754	54.58854	51.97488	49.42103	46.92439	44.48414	42.10559	39.80076	37.58280	35.45752	33.43009	31.49938	29.65704	27.90291	0.00000
71	60.00000	57.19317	54.45480	51.77910	49.16333	46.60665	44.11462	41.69981	39.37602	37.14934	35.02517	33.00234	31.07210	29.23427	27.49470	0.00000
72	60.00000	57.12724	54.32022	51.57609	48.89393	46.27960	43.74628	41.30845	38.97249	36.74408	34.62197	32.59700	30.66897	28.84403	27.13005	0.00000
73	60.00000	57.05183	54.16970	51.35266	48.60686	45.94616	43.38573	40.93230	38.59183	36.36301	34.23621	32.21123	30.29452	28.49434	26.81740	0.00000
74	60.00000	56.96893	54.00633	51.11864	48.32044	45.62770	43.04749	40.58608	38.24208	36.00537	33.87575	31.85999	29.96679	28.20320	26.57214	0.00000
75	60.00000	56.87977	53.83844	50.89135	48.05535	45.33786	42.74548	40.27677	37.92106	35.67813	33.55512	31.56119	29.70377	27.98592	26.40689	0.00000
76	60.00000	56.79183	53.68309	50.69151	47.82494	45.09036	42.48622	40.00128	37.63532	35.39585	33.29254	31.33322	29.52114	27.85548	26.33299	0.00000
77	60.00000	56.71564	53.55507	50.52657	47.63751	44.88627	42.26095	39.76133	37.39536	35.17323	33.10323	31.18879	29.42904	27.82054	26.33788	0.00000
78	60.00000	56.65641	53.45253	50.39616	47.48560	44.70825	42.06388	39.56089	37.21008	35.02021	32.99491	31.13325	29.43161	27.86309	26.39554	0.00000
79	60.00000	56.60704	53.37031	50.28797	47.34672	44.54629	41.89559	39.40605	37.08694	34.94211	32.97059	31.16852	29.50743	27.95328	26.50221	0.00000
80	60.00000	56.56926	53.30217	50.18463	47.21634	44.40676	41.76800	39.30989	37.03650	34.94681	33.03672	31.27607	29.62877	28.09072	26.66387	0.00000
81	60.00000	56.53478	53.22816	50.07986	47.09989	44.30109	41.69390	39.28264	37.06622	35.04029	33.17287	31.42566	29.79433	28.28095	26.89205	0.00000
82	60.00000	56.49071	53.14944	49.98681	47.01647	44.24948	41.69042	39.33814	37.18804	35.20615	33.35185	31.62054	30.01439	28.54036	27.17255	0.00000
83	60.00000	56.45116	53.09207	49.93720	46.99832	44.28029	41.78188	39.49822	37.39321	35.42372	33.58485	31.87893	30.31333	28.86055	27.48144	0.00000
84	60.00000	56.42973	53.07653	49.95290	47.06400	44.40853	41.98130	39.74396	37.65065	35.69618	33.88302	32.21899	30.67489	29.20908	27.83031	0.00000
85	60.00000	56.43465	53.11338	50.04170	47.21822	44.63742	42.25853	40.03278	37.95465	36.02677	34.25747	32.61566	31.05711	29.59112	28.23565	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Male Standard Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
0	20.90385	20.73461	20.55820	20.37730	20.19271	20.00564	19.81665	19.62592	19.43325	19.23860	19.04216	18.84390	18.64435	18.44386	18.24238	0.00000
1	21.09387	20.91441	20.73037	20.54258	20.35226	20.16000	19.96597	19.76996	19.57194	19.37210	19.17040	18.96739	18.76342	18.55846	18.35357	0.00000
2	21.29526	21.10787	20.91667	20.72288	20.52711	20.32955	20.12997	19.92835	19.72486	19.51949	19.31279	19.10511	18.89641	18.68779	18.47956	0.00000
3	21.50540	21.31060	21.11316	20.91371	20.71243	20.50909	20.30367	20.09635	19.88711	19.67651	19.46492	19.25230	19.03974	18.82759	18.61522	0.00000
4	21.72372	21.52245	21.31913	21.11395	20.90667	20.69727	20.48593	20.27263	20.05795	19.84226	19.62551	19.40884	19.19257	18.97609	18.75915	0.00000
5	21.94908	21.74173	21.53248	21.32109	21.10754	20.89201	20.67449	20.45556	20.23559	20.01454	19.79357	19.57302	19.35225	19.13101	18.90831	0.00000
6	22.18107	21.96759	21.75193	21.53406	21.31418	21.09226	20.86890	20.64449	20.41898	20.19354	19.96854	19.74330	19.51759	19.29039	19.06109	0.00000
7	22.41972	22.19962	21.97727	21.75286	21.52637	21.29842	21.06938	20.83923	20.60916	20.37952	20.14965	19.91929	19.68741	19.45339	19.21700	0.00000
8	22.66556	22.43854	22.20943	21.97819	21.74545	21.51161	21.27662	21.04172	20.80726	20.57256	20.33737	20.10063	19.86170	19.62034	19.37634	0.00000
9	22.91892	22.68490	22.44870	22.21098	21.97213	21.73212	21.49219	21.25271	21.01299	20.77276	20.53095	20.28690	20.04038	19.79116	19.53921	0.00000
10	23.17987	22.93852	22.69561	22.45155	22.20630	21.96114	21.71643	21.47148	21.22601	20.97893	20.72955	20.47765	20.22299	19.96554	19.70546	0.00000
11	23.44875	23.20044	22.95095	22.70025	22.44963	22.19948	21.94908	21.69815	21.44557	21.19065	20.93314	20.67282	20.40964	20.14378	19.87520	0.00000
12	23.72515	23.47002	23.21365	22.95736	22.70155	22.44549	22.18889	21.93059	21.66991	21.40658	21.14037	20.87124	20.59936	20.32471	20.04764	0.00000
13	24.00889	23.74663	23.48445	23.22278	22.96083	22.69834	22.43411	22.16744	21.89807	21.62574	21.35043	21.07232	20.79136	20.50793	20.22219	0.00000
14	24.30029	24.03201	23.76423	23.49618	23.22756	22.95717	22.68429	22.40863	22.12996	21.84823	21.56363	21.27612	20.98608	20.69368	20.39846	0.00000
15	24.59810	24.32401	24.04965	23.77470	23.49795	23.21863	22.93648	22.65125	22.36288	22.07158	21.77729	21.48043	21.18114	20.87896	20.57302	0.00000
16	24.90205	24.62116	24.33969	24.05636	23.77040	23.48155	23.18953	22.89432	22.59609	22.29481	21.99089	21.68449	21.37513	21.06192	20.74505	0.00000
17	25.21324	24.92500	24.63485	24.34202	24.04623	23.74719	23.44487	23.13947	22.83095	22.51972	22.20595	21.88915	21.56841	21.24391	20.91563	0.00000
18	25.53230	25.23509	24.93512	24.63212	24.32579	24.01611	23.70327	23.38723	23.06841	22.74700	22.42248	22.09393	21.76153	21.42524	21.08503	0.00000
19	25.86101	25.55360	25.24308	24.92916	24.61179	24.29119	23.96732	23.64059	23.31121	22.97864	22.64194	22.30129	21.95666	21.60802	21.25574	0.00000
20	26.20070	25.88231	25.56044	25.23504	24.90632	24.57424	24.23925	23.90152	23.56053	23.21530	22.86603	22.51267	22.15520	21.79400	21.42946	0.00000
21	26.55223	26.22202	25.88820	25.55097	25.21030	24.86663	24.52016	24.17035	23.81618	23.45787	23.09537	22.72864	22.35810	21.98412	21.60645	0.00000
22	26.91651	26.57385	26.22769	25.87799	25.52522	25.16958	24.81050	24.44695	24.07915	23.70705	23.33061	22.95025	22.56637	22.17869	21.78781	0.00000
23	27.29424	26.93869	26.57952	26.21719	25.85190	25.48308	25.10968	24.73191	24.34972	23.96308	23.57241	23.17812	22.77993	22.37845	21.97360	0.00000
24	27.68583	27.31669	26.94431	26.56889	26.18985	25.80610	25.41784	25.02505	24.62769	24.22618	23.82096	23.41173	22.99911	22.58303	22.16385	0.00000
25	28.09207	27.70912	27.32304	26.93324	26.53859	26.13932	25.73538	25.32673	24.91383	24.49711	24.07626	23.65193	23.22404	22.79296	22.35905	0.00000
26	28.51315	28.11588	27.71476	27.30866	26.89781	26.48215	26.06164	25.63676	25.20794	24.77488	24.33824	23.89794	23.45435	23.00784	22.55808	0.00000
27	28.94962	28.53661	28.11847	27.69543	27.26744	26.83447	26.39699	25.95546	25.50955	25.05996	24.60660	24.14986	23.69011	23.22701	22.76113	0.00000
28	29.40300	28.97216	28.53627	28.09529	27.64917	27.19841	26.74347	26.28403	25.82079	25.35367	24.88306	24.40936	23.93220	23.45217	22.96959	0.00000
29	29.87558	29.42610	28.97137	28.51134	28.04652	27.57740	27.10363	26.62595	26.14425	25.65897	25.17050	24.67846	24.18346	23.68583	23.18612	0.00000
30	30.36822	29.89893	29.42417	28.94447	28.46033	27.97139	27.47841	26.98130	26.48048	25.97636	25.46857	24.95772	24.44417	23.92845	23.41109	0.00000
31	30.88217	30.39180	29.89632	29.39626	28.89124	28.38205	27.86859	27.35130	26.83061	26.30612	25.77847	25.24802	24.71535	24.18098	23.64515	0.00000
32	31.41879	30.90657	30.38961	29.86753	29.34114	28.81032	28.27556	27.73727	27.19505	26.64958	26.10120	25.55053	24.99810	24.44417	23.88896	0.00000
33	31.97889	31.44399	30.90380	30.35914	29.80991	29.25658	28.69962	28.13859	27.57419	27.00679	26.43701	25.86541	25.29226	24.71780	24.14173	0.00000
34	32.56330	32.00388	31.43983	30.87105	30.29803	29.72124	29.14024	28.55575	27.96815	27.37809	26.78614	26.19259	25.59768	25.00111	24.40161	0.00000
35	33.17404	32.58937	31.99979	31.40582	30.80794	30.20570	29.59983	28.99076	28.37912	27.76553	27.15027	26.53361	25.91522	25.29381	24.66808	0.00000
36	33.81183	33.20014	32.58389	31.96358	31.33875	30.71016	30.07823	29.44365	28.80704	28.16871	27.52891	26.88733	26.24260	25.59341	24.94050	0.00000
37	34.47858	33.83859	33.19440	32.54551	31.89271	31.23645	30.57744	29.91632	29.25340	28.58897	27.92268	27.25313	26.57894	25.90088	25.22017	0.00000
38	35.17560	34.50596	33.83142	33.15284	32.47065	31.78559	31.09835	30.40924	29.71856	29.02595	28.32994	27.62910	26.92426	26.21665	25.50769	0.00000
39	35.90436	35.20249	34.49640	33.78656	33.07375	32.35865	31.64162	30.92294	30.20226	29.47804	28.74881	28.01540	27.27912	26.54143	25.80363	0.00000
40	36.66760	35.93212	35.19274	34.45026	33.70540	32.95853	32.20994	31.45926	30.70490	29.94532	29.18139	28.41446	27.64606	26.87757	26.10994	0.00000
41	37.46676	36.69581	35.92161	35.14494	34.36617	33.58561	32.80287	32.01630	31.22427	30.42771	29.62803	28.82681	28.02550	27.22508	26.42806	0.00000
42	38.30384	37.49572	36.68502	35.87212	35.05735	34.24032	33.41927	32.59254	31.76107	30.92635	30.09002	29.25359	28.41811	27.58616	26.75872	0.00000
43	39.18060	38.33347	37.48404	36.63266	35.77891	34.92097	34.05709	33.18826	32.31603	31.44212	30.56811	29.69508	28.82574	27.96113	27.10075	0.00000
44	40.09896	39.21041	38.31982	37.42675	36.52930	35.62563	34.71679	33.80438	32.89023	31.97596	31.06272	30.15335	29.24892	28.34891	27.45166	0.00000
45	41.06149	40.12886	39.19363	38.25381	37.30748	36.35573	35.40025	34.44294	33.48551	32.52916	31.57686	30.62973	29.68723	28.74763	27.80974	0.00000
46	42.07103	41.09054	40.10523	39.11310	38.11529	37.11357	36.10992	35.10615	34.10352	33.10512	32.11215	31.12405	30.13896	29.15569	28.17611	0.00000
47	43.13162	42.09737	41.05595	40.00858	38.95710	37.90360	36.84997	35.79753	34.74955	33.70725	32.67006	31.63605	30.60393	29.57569	28.55447	0.00000
48	44.24966	43.15500	42.05407	40.94884	39.84148	38.73398	37.62773	36.52617	35.43059	34.34037	33.25349	32.16860	31.08779	30.01436	28.95232	0.00000
49	45.43235	44.27333	43.10977	41.94397	40.77803	39.61340	38.45371	37.30031	36.15256	35.00832	33.86619	32.72834	31.59826	30.48018	29.37720	0.00000
50	46.68393	45.45701	44.22774	42.99831	41.77028	40.54744	39.33124	38.12100	36.91446	35.71013	34.51034	33.31872	32.13976	30.97673	29.83057	0.00000
51	48.00809	46.70983	45.41141	44.11445	42.82299	41.53853	40.26037	38.98612	37.71421	36.44708	35.18859	33.94347	32.71516	31.50469	30.31087	0.00000
52	49.40848	48.03504	46.66316	45.29707	43.93841	42.58640	41.23853	39.89314	38.55280	37.22160	35.90454	34.60527	33.32486	32.06207	30.81547	0.00000
53	50.88913	49.43573	47.98848	46.54910	45.11676	43.68880	42.26347	40.84349	39.43320	38.03788	36.66141	35.30492	33.96710	32.64643	31.33993	0.00000
54	52.45512	50.91948	49.39218	47.87235	46.35718	44.84479	43.33809	41.84166	40.36112	38.90058	37.46124	36.04171	34.64038	33.25408	31.88116	0.00000
55	54.10874	52.48578	50.87076	49.26069	47.65358	46.05250	44.46235	42.88908	41.33706	39.80757	38.29912	36.81003	35.33690	33.87799	32.43189	0.00000
56	55.85536	54.13666	52.42323	50.71293	49.00907	47.31683	45.64255	43.99089	42.36321	40.75793	39.17323	37.60553	36.05295	34.51402	32.99088	0.00000
57	57.70407	55.87772	54.05472	52.23858	50.43483	48.65023	46.88973	45.15479	43.44372	41.75460	40.08359	38.42871	36.78836	35.16485	33.56341	0.00000
58	59.66777	57.72113	55.78180	53.85570	51.95006	50.07015	48.21753	46.39040	44.58671	42.80237	41.03524	39.28363	37.55000	35.83994	34.16333	0.00000
59	60.00000	57.98411	55.98197	54.00108	52.04695	50.12119	48.22193	46.34703	44.49224	42.65534	40.83457	39.03250	37.25492	35.51212	33.81182	0.00000
60	60.00000	57.92825	55.87850	53.85643	51.86372	49.89843	47.95834	46.03906	44.13830	42.25424	40.38952	38.55014	36.74675	34.98733	33.26819	0.00000
61	60.00000	57.87694	55.78256	53.71858	51.68300	49.67353	47.68561	45.71687	43.76542	41.83401	39.92885	38.06096	36.23862	34.45800	32.71726	0.00000
62	60.00000	57.82879	55.68910	53.57885	51.49567	49.43483	47.39387	45.37084	43.36858	41.39353	39.45712	37.56794	35.72200	33.91740	32.15356	0.00000
63	60.00000	57.77997	55.59049	53.42910	51.29088	49.17329	47.07431	44.99687	42.94767	40.93856	38.97845	37.06320	35.19084	33.36078	31.57700	0.00000
64	60.00000	57.72640	55.48195	53.26159	51.06264	48.88300	46.72575	44.59781	42.51151	40.47608	38.48724	36.54295	34.64258	32.79026	30.99534	0.00000
65	60.00000	57.66716	55.35934	53.07378	50.80830	48.56608	46.35433	44.18586	42.07027	40.00309	37.98223	36.00700	34.08173	32.21612	30.42082	0.00000
66	60.00000	57.59882	55.22080	52.86368	50.53075	48.22953	45.97333	43.77216	41.62136	39.51874	37.46361	35.46046	33.51937	31.65145	29.86159	0.00000
67	60.00000	57.52285	55.06746	52.63728	50.24012	47.88987	45.59693	43.35647	41.16620	39.02540	36.93873	34.91673	32.97094	31.10646	29.32782	0.00000
68	60.00000	57.43887	54.90404	52.40365	49.95219	47.56051	45.22357	42.93897	40.70598	38.52945	36.42037	34.39079	32.44602	30.59078	28.82405	0.00000
69	60.00000	57.35214	54.74027	52.17949	49.68117	47.24003	44.85357	42.52101	40.24743	38.04431	35.92424	33.89275	31.95479	30.10928	28.34825	0.00000
70	60.00000	57.26754	54.58854	51.97488	49.42103	46.92439	44.48414	42.10559	39.80076	37.58280	35.45752	33.43009	31.49938	29.65704	27.90291	0.00000
71	60.00000	57.19317	54.45480	51.77910	49.16333	46.60665	44.11462	41.69981	39.37602	37.14934	35.02517	33.00234	31.07210	29.23427	27.49470	0.00000
72	60.00000	57.12724	54.32022	51.57609	48.89393	46.27960	43.74628	41.30845	38.97249	36.74408	34.62197	32.59700	30.66897	28.84403	27.13005	0.00000
73	60.00000	57.05183	54.16970	51.35266	48.60686	45.94616	43.38573	40.93230	38.59183	36.36301	34.23621	32.21123	30.29452	28.49434	26.81740	0.00000
74	60.00000	56.96893	54.00633	51.11864	48.32044	45.62770	43.04749	40.58608	38.24208	36.00537	33.87575	31.85999	29.96679	28.20320	26.57214	0.00000
75	60.00000	56.87977	53.83844	50.89135	48.05535	45.33786	42.74548	40.27677	37.92106	35.67813	33.55512	31.56119	29.70377	27.98592	26.40689	0.00000
76	60.00000	56.79183	53.68309	50.69151	47.82494	45.09036	42.48622	40.00128	37.63532	35.39585	33.29254	31.33322	29.52114	27.85548	26.33299	0.00000
77	60.00000	56.71564	53.55507	50.52657	47.63751	44.88627	42.26095	39.76133	37.39536	35.17323	33.10323	31.18879	29.42904	27.82054	26.33788	0.00000
78	60.00000	56.65641	53.45253	50.39616	47.48560	44.70825	42.06388	39.56089	37.21008	35.02021	32.99491	31.13325	29.43161	27.86309	26.39554	0.00000
79	60.00000	56.60704	53.37031	50.28797	47.34672	44.54629	41.89559	39.40605	37.08694	34.94211	32.97059	31.16852	29.50743	27.95328	26.50221	0.00000
80	60.00000	56.56926	53.30217	50.18463	47.21634	44.40676	41.76800	39.30989	37.03650	34.94681	33.03672	31.27607	29.62877	28.09072	26.66387	0.00000
81	60.00000	56.53478	53.22816	50.07986	47.09989	44.30109	41.69390	39.28264	37.06622	35.04029	33.17287	31.42566	29.79433	28.28095	26.89205	0.00000
82	60.00000	56.49071	53.14944	49.98681	47.01647	44.24948	41.69042	39.33814	37.18804	35.20615	33.35185	31.62054	30.01439	28.54036	27.17255	0.00000
83	60.00000	56.45116	53.09207	49.93720	46.99832	44.28029	41.78188	39.49822	37.39321	35.42372	33.58485	31.87893	30.31333	28.86055	27.48144	0.00000
84	60.00000	56.42973	53.07653	49.95290	47.06400	44.40853	41.98130	39.74396	37.65065	35.69618	33.88302	32.21899	30.67489	29.20908	27.83031	0.00000
85	60.00000	56.43465	53.11338	50.04170	47.21822	44.63742	42.25853	40.03278	37.95465	36.02677	34.25747	32.61566	31.05711	29.59112	28.23565	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Male Preferred Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	27.54936	27.18971	26.82847	26.46502	26.09902	25.73066	25.35987	24.98681	24.61164	24.23427	23.85364	23.46875	23.07907	22.68456	22.28560	0.00000
19	27.94520	27.57392	27.20037	26.82420	26.44561	26.06452	25.68109	25.29549	24.90764	24.51644	24.12085	23.72034	23.31487	22.90482	22.49060	0.00000
20	28.35348	27.96937	27.58257	27.19327	26.80140	26.40713	26.01064	25.61181	25.20956	24.80279	24.39096	23.97401	23.55238	23.12645	22.69683	0.00000
21	28.77550	28.37755	27.97703	27.57387	27.16824	26.76031	26.35000	25.93614	25.51765	25.09395	24.66499	24.23120	23.79300	23.35100	22.90533	0.00000
22	29.21235	28.80005	28.38503	27.96746	27.54754	27.12515	26.69912	26.26832	25.83215	25.39058	24.94403	24.49293	24.03793	23.57915	23.11673	0.00000
23	29.66456	29.23708	28.80698	28.37445	27.93938	27.50057	27.05683	26.60758	26.15274	25.69279	25.22815	24.75949	24.28695	23.81064	23.33139	0.00000
24	30.13304	29.68976	29.24398	28.79558	28.34332	27.88598	27.42296	26.95419	26.48014	26.00126	25.51824	25.03121	24.54031	24.04638	23.54972	0.00000
25	30.61842	30.15869	29.69627	29.22986	28.75822	28.28071	27.79728	27.30840	26.81454	26.31641	25.81415	25.30790	24.79851	24.28632	23.77186	0.00000
26	31.12138	30.64419	30.16289	29.67620	29.18345	28.68458	28.18010	27.67048	27.15645	26.63816	26.11575	25.59010	25.06156	24.53068	23.99773	0.00000
27	31.64300	31.14601	30.64345	30.13465	29.61952	29.09859	28.57236	28.04158	27.50639	26.96695	26.42417	25.87841	25.33022	24.77990	24.22817	0.00000
28	32.18583	31.66649	31.14069	30.60837	30.07006	29.52626	28.97775	28.42470	27.86725	27.30635	26.74236	26.17588	25.60718	25.03703	24.46638	0.00000
29	32.75265	32.20882	31.65823	31.10146	30.53901	29.97169	29.39966	28.82309	28.24296	27.65962	27.07371	26.48550	25.89580	25.30557	24.71573	0.00000
30	33.34578	32.77577	32.19933	31.61703	31.02968	30.43747	29.84054	29.23993	28.63600	28.02940	27.42044	26.80992	26.19886	25.58819	24.97902	0.00000
31	33.96704	33.36966	32.76619	32.15750	31.54376	30.92514	30.30269	29.67681	29.04817	28.41707	27.78436	27.15109	26.51822	25.88691	25.25794	0.00000
32	34.61766	33.99162	33.36017	32.72347	32.08172	31.43599	30.78671	30.13455	29.47985	28.82348	28.16652	27.50999	26.85506	26.20257	25.55198	0.00000
33	35.29899	34.64325	33.98207	33.31563	32.64507	31.97081	31.29357	30.61369	29.93207	29.24985	28.56806	27.88795	27.21037	26.53475	25.86053	0.00000
34	36.01213	35.32482	34.63205	33.93499	33.23410	32.53010	31.82335	31.11480	30.40562	29.69689	28.98991	28.28555	27.58323	26.88237	26.18053	0.00000
35	36.75904	36.03814	35.31278	34.58343	33.85085	33.11540	32.37808	31.64011	30.90261	30.16692	29.43396	28.70314	27.97382	27.24348	26.50916	0.00000
36	37.54190	36.78627	36.02648	35.26333	34.49720	33.72912	32.96035	32.19208	31.42569	30.66215	29.90082	29.14108	28.38026	27.61530	26.84784	0.00000
37	38.36185	37.56953	36.77369	35.97474	35.17376	34.37207	33.57089	32.77167	31.97543	31.18150	30.38921	29.59581	28.79808	27.99775	27.19722	0.00000
38	39.22101	38.39018	37.55612	36.71993	35.88300	35.04660	34.21225	33.38101	32.55218	31.72506	30.89679	30.06399	29.22848	28.39276	27.55991	0.00000
39	40.12124	39.24956	38.37567	37.50100	36.62688	35.75492	34.88619	34.01999	33.15558	32.28995	31.41960	30.54642	29.67301	28.80261	27.93785	0.00000
40	41.06504	40.15072	39.23559	38.32105	37.40875	36.49984	35.59357	34.68918	33.78351	32.87291	31.95934	31.04553	30.13487	29.23011	28.33432	0.00000
41	42.05429	41.09577	40.13787	39.18232	38.23032	37.28108	36.33381	35.38521	34.43143	33.47455	32.51742	31.56358	30.61593	29.67766	28.75222	0.00000
42	43.09059	42.08619	41.08425	40.08604	39.09073	38.09748	37.10283	36.10275	35.09942	34.09583	33.09569	32.10204	31.11823	30.14787	29.19122	0.00000
43	44.17567	43.12398	42.07621	41.03149	39.98892	38.94489	37.89517	36.84202	35.78861	34.73881	33.69583	32.66318	31.64463	30.64049	29.64997	0.00000
44	45.31094	44.21004	43.11233	42.01689	40.91992	39.81695	38.71040	37.60356	36.50053	35.40466	34.31963	33.24944	32.19437	31.15362	30.12230	0.00000
45	46.49844	45.34391	44.19177	43.03801	41.87796	40.71413	39.55000	38.38987	37.23727	36.09609	34.97049	33.86081	32.76619	31.68149	30.60304	0.00000
46	47.74286	46.52977	45.31497	44.09355	42.86815	41.64242	40.42092	39.20734	38.00578	36.82064	35.65225	34.49971	33.35763	32.22212	31.09666	0.00000
47	49.04954	47.76895	46.48138	45.18962	43.89752	42.60986	41.33057	40.06394	38.81461	37.58295	36.36800	35.16407	33.96707	32.78066	31.61123	0.00000
48	50.42815	49.06890	47.70523	46.34120	44.98187	43.63135	42.29421	40.97534	39.67512	38.39253	37.12158	35.85794	34.60550	33.37096	32.16193	0.00000
49	51.89088	50.44878	49.00631	47.56879	46.14061	44.72657	43.33185	41.95685	40.60050	39.25646	37.92015	36.59567	35.29014	34.01158	32.76512	0.00000
50	53.44212	51.91406	50.39126	48.87833	47.38039	45.90292	44.44633	43.00951	41.58571	40.17011	38.76705	37.38406	36.02963	34.70921	33.42343	0.00000
51	55.08510	53.46928	51.86395	50.27451	48.70679	47.16122	45.63663	44.12587	42.62381	41.13504	39.66757	38.23041	36.82934	35.46501	34.13251	0.00000
52	56.82156	55.11558	53.42649	51.76048	50.11802	48.49784	46.89236	45.29613	43.71402	42.15455	40.62729	39.13837	37.68851	36.27246	34.88323	0.00000
53	58.65390	56.85637	55.08341	53.33551	51.61132	49.90277	48.20406	46.52038	44.86079	43.23549	41.65098	40.10805	38.60109	37.12267	35.66470	0.00000
54	60.00000	58.12901	56.28446	54.46494	52.66193	50.86929	49.09252	47.34118	45.62600	43.95389	42.32564	40.73537	39.17520	37.63662	36.11456	0.00000
55	60.00000	58.09608	56.21800	54.35695	52.50661	50.67266	48.86494	47.09456	45.36863	43.68798	42.04652	40.43613	38.84803	37.27698	35.71866	0.00000
56	60.00000	58.06037	56.13833	54.22735	52.33330	50.46634	48.63794	46.85545	45.11971	43.42446	41.76130	40.12115	38.49862	36.88923	35.29435	0.00000
57	60.00000	58.01375	56.03893	54.08160	52.15227	50.26280	48.42075	46.62703	44.87515	43.15642	41.46148	39.78475	38.12159	36.47344	34.84547	0.00000
58	60.00000	57.95757	55.93323	53.93784	51.98367	50.07856	48.22343	46.41156	44.63400	42.88102	41.14688	39.42678	37.72220	36.03850	34.38973	0.00000
59	60.00000	57.90432	55.83861	53.81558	51.84333	49.92283	48.04711	46.20690	44.39215	42.59690	40.81618	39.05153	37.30850	35.60162	33.94047	0.00000
60	60.00000	57.85953	55.76328	53.71966	51.72964	49.78604	47.87923	45.99880	44.13857	42.29341	40.46489	38.65877	36.89012	35.16885	33.48476	0.00000
61	60.00000	57.82620	55.70697	53.64334	51.62783	49.65048	47.70049	45.77144	43.85802	41.96186	40.08892	38.25484	36.46990	34.72350	33.01515	0.00000
62	60.00000	57.80111	55.65990	53.56862	51.51694	49.49364	47.49208	45.50673	43.53928	41.59594	39.69292	37.84087	36.02883	34.25625	32.52645	0.00000
63	60.00000	57.77733	55.60650	53.47677	51.37650	49.29879	47.23791	45.19562	43.17835	41.20293	39.28043	37.39945	35.55944	33.76383	32.01560	0.00000
64	60.00000	57.74566	55.53400	53.35293	51.19530	49.05514	46.93428	44.83940	42.78799	40.79153	38.83819	36.92740	35.06271	33.24722	31.49259	0.00000
65	60.00000	57.70200	55.43578	53.19392	50.97021	48.76655	46.58990	44.45840	42.38400	40.35440	38.36902	36.43153	34.54516	32.72204	30.97411	0.00000
66	60.00000	57.64354	55.31238	53.00011	50.70870	48.44536	46.22897	44.07196	41.96153	39.89708	37.88243	35.92094	34.02520	32.20767	30.47218	0.00000
67	60.00000	57.57355	55.16675	52.78167	50.42580	48.11881	45.87361	43.67691	41.52807	39.43106	37.38938	35.41615	33.52431	31.71788	29.99960	0.00000
68	60.00000	57.49177	55.00616	52.55100	50.14678	47.80697	45.51769	43.27827	41.09289	38.96517	36.90877	34.93720	33.05464	31.26394	29.56034	0.00000
69	60.00000	57.40595	54.84368	52.33457	49.89267	47.50352	45.16640	42.88568	40.66513	38.51902	36.46143	34.49673	32.62791	30.84999	29.14803	0.00000
70	60.00000	57.32195	54.69945	52.14721	49.65010	47.20737	44.82359	42.50269	40.25960	38.10904	36.05556	34.10229	32.24403	30.46517	28.76011	0.00000
71	60.00000	57.25498	54.58351	51.96973	49.41288	46.91772	44.48840	42.14051	39.88948	37.74006	35.69553	33.75046	31.88849	30.10377	28.41067	0.00000
72	60.00000	57.20044	54.46135	51.78192	49.16713	46.62134	44.16089	41.80193	39.54946	37.40691	35.36858	33.41734	31.54706	29.77279	28.11461	0.00000
73	60.00000	57.12685	54.31628	51.57352	48.90312	46.32225	43.84784	41.48513	39.23772	37.09962	35.05288	33.09107	31.22996	29.49062	27.88070	0.00000
74	60.00000	57.04808	54.16737	51.36267	48.65200	46.05313	43.57160	41.21115	38.96552	36.81584	34.75536	32.80064	30.97383	29.28294	27.73094	0.00000
75	60.00000	56.97024	54.02041	51.16947	48.43613	45.82619	43.34360	40.98178	38.72086	36.55376	34.49790	32.57656	30.79817	29.16586	27.67800	0.00000
76	60.00000	56.89330	53.89074	51.01204	48.26329	45.64868	43.16125	40.78009	38.49774	36.33255	34.30903	32.43606	30.71695	29.14996	27.73133	0.00000
77	60.00000	56.83349	53.79759	50.89875	48.14136	45.51810	43.00692	40.59994	38.31652	36.18250	34.20726	32.39427	30.74171	29.24562	27.87343	0.00000
78	60.00000	56.79496	53.73460	50.82359	48.05417	45.40308	42.86199	40.45135	38.19843	36.11314	34.19914	32.45451	30.87506	29.42641	28.06658	0.00000
79	60.00000	56.76695	53.69165	50.76596	47.96526	45.28077	42.73409	40.35404	38.15107	36.12906	34.28597	32.61740	31.08700	29.65043	28.29944	0.00000
80	60.00000	56.74956	53.65724	50.69703	47.85965	45.16793	42.65232	40.32389	38.18672	36.23867	34.47506	32.85750	31.33911	29.91118	28.56963	0.00000
81	60.00000	56.73056	53.60080	50.60091	47.75501	45.09532	42.63352	40.37394	38.31430	36.44968	34.73947	33.13412	31.62440	30.20601	28.89662	0.00000
82	60.00000	56.68987	53.51709	50.50718	47.69421	45.09054	42.70073	40.52240	38.55032	36.74155	35.04367	33.44695	31.94681	30.56196	29.28329	0.00000
83	60.00000	56.64196	53.45630	50.47908	47.72338	45.19403	42.88851	40.80128	38.88689	37.08988	35.39992	33.81219	32.34648	30.99315	29.70474	0.00000
84	60.00000	56.62547	53.47175	50.55268	47.87338	45.43117	43.22019	41.19231	39.28876	37.49862	35.81676	34.26415	32.83059	31.46580	30.17902	0.00000
85	60.00000	56.65833	53.56530	50.72633	48.13858	45.79585	43.64712	41.63013	39.73330	37.95121	36.30608	34.78709	33.34096	31.97750	30.71608	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Male Standard Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	27.54936	27.18971	26.82847	26.46502	26.09902	25.73066	25.35987	24.98681	24.61164	24.23427	23.85364	23.46875	23.07907	22.68456	22.28560	0.00000
19	27.94520	27.57392	27.20037	26.82420	26.44561	26.06452	25.68109	25.29549	24.90764	24.51644	24.12085	23.72034	23.31487	22.90482	22.49060	0.00000
20	28.35348	27.96937	27.58257	27.19327	26.80140	26.40713	26.01064	25.61181	25.20956	24.80279	24.39096	23.97401	23.55238	23.12645	22.69683	0.00000
21	28.77550	28.37755	27.97703	27.57387	27.16824	26.76031	26.35000	25.93614	25.51765	25.09395	24.66499	24.23120	23.79300	23.35100	22.90533	0.00000
22	29.21235	28.80005	28.38503	27.96746	27.54754	27.12515	26.69912	26.26832	25.83215	25.39058	24.94403	24.49293	24.03793	23.57915	23.11673	0.00000
23	29.66456	29.23708	28.80698	28.37445	27.93938	27.50057	27.05683	26.60758	26.15274	25.69279	25.22815	24.75949	24.28695	23.81064	23.33139	0.00000
24	30.13304	29.68976	29.24398	28.79558	28.34332	27.88598	27.42296	26.95419	26.48014	26.00126	25.51824	25.03121	24.54031	24.04638	23.54972	0.00000
25	30.61842	30.15869	29.69627	29.22986	28.75822	28.28071	27.79728	27.30840	26.81454	26.31641	25.81415	25.30790	24.79851	24.28632	23.77186	0.00000
26	31.12138	30.64419	30.16289	29.67620	29.18345	28.68458	28.18010	27.67048	27.15645	26.63816	26.11575	25.59010	25.06156	24.53068	23.99773	0.00000
27	31.64300	31.14601	30.64345	30.13465	29.61952	29.09859	28.57236	28.04158	27.50639	26.96695	26.42417	25.87841	25.33022	24.77990	24.22817	0.00000
28	32.18583	31.66649	31.14069	30.60837	30.07006	29.52626	28.97775	28.42470	27.86725	27.30635	26.74236	26.17588	25.60718	25.03703	24.46638	0.00000
29	32.75265	32.20882	31.65823	31.10146	30.53901	29.97169	29.39966	28.82309	28.24296	27.65962	27.07371	26.48550	25.89580	25.30557	24.71573	0.00000
30	33.34578	32.77577	32.19933	31.61703	31.02968	30.43747	29.84054	29.23993	28.63600	28.02940	27.42044	26.80992	26.19886	25.58819	24.97902	0.00000
31	33.96704	33.36966	32.76619	32.15750	31.54376	30.92514	30.30269	29.67681	29.04817	28.41707	27.78436	27.15109	26.51822	25.88691	25.25794	0.00000
32	34.61766	33.99162	33.36017	32.72347	32.08172	31.43599	30.78671	30.13455	29.47985	28.82348	28.16652	27.50999	26.85506	26.20257	25.55198	0.00000
33	35.29899	34.64325	33.98207	33.31563	32.64507	31.97081	31.29357	30.61369	29.93207	29.24985	28.56806	27.88795	27.21037	26.53475	25.86053	0.00000
34	36.01213	35.32482	34.63205	33.93499	33.23410	32.53010	31.82335	31.11480	30.40562	29.69689	28.98991	28.28555	27.58323	26.88237	26.18053	0.00000
35	36.75904	36.03814	35.31278	34.58343	33.85085	33.11540	32.37808	31.64011	30.90261	30.16692	29.43396	28.70314	27.97382	27.24348	26.50916	0.00000
36	37.54190	36.78627	36.02648	35.26333	34.49720	33.72912	32.96035	32.19208	31.42569	30.66215	29.90082	29.14108	28.38026	27.61530	26.84784	0.00000
37	38.36185	37.56953	36.77369	35.97474	35.17376	34.37207	33.57089	32.77167	31.97543	31.18150	30.38921	29.59581	28.79808	27.99775	27.19722	0.00000
38	39.22101	38.39018	37.55612	36.71993	35.88300	35.04660	34.21225	33.38101	32.55218	31.72506	30.89679	30.06399	29.22848	28.39276	27.55991	0.00000
39	40.12124	39.24956	38.37567	37.50100	36.62688	35.75492	34.88619	34.01999	33.15558	32.28995	31.41960	30.54642	29.67301	28.80261	27.93785	0.00000
40	41.06504	40.15072	39.23559	38.32105	37.40875	36.49984	35.59357	34.68918	33.78351	32.87291	31.95934	31.04553	30.13487	29.23011	28.33432	0.00000
41	42.05429	41.09577	40.13787	39.18232	38.23032	37.28108	36.33381	35.38521	34.43143	33.47455	32.51742	31.56358	30.61593	29.67766	28.75222	0.00000
42	43.09059	42.08619	41.08425	40.08604	39.09073	38.09748	37.10283	36.10275	35.09942	34.09583	33.09569	32.10204	31.11823	30.14787	29.19122	0.00000
43	44.17567	43.12398	42.07621	41.03149	39.98892	38.94489	37.89517	36.84202	35.78861	34.73881	33.69583	32.66318	31.64463	30.64049	29.64997	0.00000
44	45.31094	44.21004	43.11233	42.01689	40.91992	39.81695	38.71040	37.60356	36.50053	35.40466	34.31963	33.24944	32.19437	31.15362	30.12230	0.00000
45	46.49844	45.34391	44.19177	43.03801	41.87796	40.71413	39.55000	38.38987	37.23727	36.09609	34.97049	33.86081	32.76619	31.68149	30.60304	0.00000
46	47.74286	46.52977	45.31497	44.09355	42.86815	41.64242	40.42092	39.20734	38.00578	36.82064	35.65225	34.49971	33.35763	32.22212	31.09666	0.00000
47	49.04954	47.76895	46.48138	45.18962	43.89752	42.60986	41.33057	40.06394	38.81461	37.58295	36.36800	35.16407	33.96707	32.78066	31.61123	0.00000
48	50.42815	49.06890	47.70523	46.34120	44.98187	43.63135	42.29421	40.97534	39.67512	38.39253	37.12158	35.85794	34.60550	33.37096	32.16193	0.00000
49	51.89088	50.44878	49.00631	47.56879	46.14061	44.72657	43.33185	41.95685	40.60050	39.25646	37.92015	36.59567	35.29014	34.01158	32.76512	0.00000
50	53.44212	51.91406	50.39126	48.87833	47.38039	45.90292	44.44633	43.00951	41.58571	40.17011	38.76705	37.38406	36.02963	34.70921	33.42343	0.00000
51	55.08510	53.46928	51.86395	50.27451	48.70679	47.16122	45.63663	44.12587	42.62381	41.13504	39.66757	38.23041	36.82934	35.46501	34.13251	0.00000
52	56.82156	55.11558	53.42649	51.76048	50.11802	48.49784	46.89236	45.29613	43.71402	42.15455	40.62729	39.13837	37.68851	36.27246	34.88323	0.00000
53	58.65390	56.85637	55.08341	53.33551	51.61132	49.90277	48.20406	46.52038	44.86079	43.23549	41.65098	40.10805	38.60109	37.12267	35.66470	0.00000
54	60.00000	58.12901	56.28446	54.46494	52.66193	50.86929	49.09252	47.34118	45.62600	43.95389	42.32564	40.73537	39.17520	37.63662	36.11456	0.00000
55	60.00000	58.09608	56.21800	54.35695	52.50661	50.67266	48.86494	47.09456	45.36863	43.68798	42.04652	40.43613	38.84803	37.27698	35.71866	0.00000
56	60.00000	58.06037	56.13833	54.22735	52.33330	50.46634	48.63794	46.85545	45.11971	43.42446	41.76130	40.12115	38.49862	36.88923	35.29435	0.00000
57	60.00000	58.01375	56.03893	54.08160	52.15227	50.26280	48.42075	46.62703	44.87515	43.15642	41.46148	39.78475	38.12159	36.47344	34.84547	0.00000
58	60.00000	57.95757	55.93323	53.93784	51.98367	50.07856	48.22343	46.41156	44.63400	42.88102	41.14688	39.42678	37.72220	36.03850	34.38973	0.00000
59	60.00000	57.90432	55.83861	53.81558	51.84333	49.92283	48.04711	46.20690	44.39215	42.59690	40.81618	39.05153	37.30850	35.60162	33.94047	0.00000
60	60.00000	57.85953	55.76328	53.71966	51.72964	49.78604	47.87923	45.99880	44.13857	42.29341	40.46489	38.65877	36.89012	35.16885	33.48476	0.00000
61	60.00000	57.82620	55.70697	53.64334	51.62783	49.65048	47.70049	45.77144	43.85802	41.96186	40.08892	38.25484	36.46990	34.72350	33.01515	0.00000
62	60.00000	57.80111	55.65990	53.56862	51.51694	49.49364	47.49208	45.50673	43.53928	41.59594	39.69292	37.84087	36.02883	34.25625	32.52645	0.00000
63	60.00000	57.77733	55.60650	53.47677	51.37650	49.29879	47.23791	45.19562	43.17835	41.20293	39.28043	37.39945	35.55944	33.76383	32.01560	0.00000
64	60.00000	57.74566	55.53400	53.35293	51.19530	49.05514	46.93428	44.83940	42.78799	40.79153	38.83819	36.92740	35.06271	33.24722	31.49259	0.00000
65	60.00000	57.70200	55.43578	53.19392	50.97021	48.76655	46.58990	44.45840	42.38400	40.35440	38.36902	36.43153	34.54516	32.72204	30.97411	0.00000
66	60.00000	57.64354	55.31238	53.00011	50.70870	48.44536	46.22897	44.07196	41.96153	39.89708	37.88243	35.92094	34.02520	32.20767	30.47218	0.00000
67	60.00000	57.57355	55.16675	52.78167	50.42580	48.11881	45.87361	43.67691	41.52807	39.43106	37.38938	35.41615	33.52431	31.71788	29.99960	0.00000
68	60.00000	57.49177	55.00616	52.55100	50.14678	47.80697	45.51769	43.27827	41.09289	38.96517	36.90877	34.93720	33.05464	31.26394	29.56034	0.00000
69	60.00000	57.40595	54.84368	52.33457	49.89267	47.50352	45.16640	42.88568	40.66513	38.51902	36.46143	34.49673	32.62791	30.84999	29.14803	0.00000
70	60.00000	57.32195	54.69945	52.14721	49.65010	47.20737	44.82359	42.50269	40.25960	38.10904	36.05556	34.10229	32.24403	30.46517	28.76011	0.00000
71	60.00000	57.25498	54.58351	51.96973	49.41288	46.91772	44.48840	42.14051	39.88948	37.74006	35.69553	33.75046	31.88849	30.10377	28.41067	0.00000
72	60.00000	57.20044	54.46135	51.78192	49.16713	46.62134	44.16089	41.80193	39.54946	37.40691	35.36858	33.41734	31.54706	29.77279	28.11461	0.00000
73	60.00000	57.12685	54.31628	51.57352	48.90312	46.32225	43.84784	41.48513	39.23772	37.09962	35.05288	33.09107	31.22996	29.49062	27.88070	0.00000
74	60.00000	57.04808	54.16737	51.36267	48.65200	46.05313	43.57160	41.21115	38.96552	36.81584	34.75536	32.80064	30.97383	29.28294	27.73094	0.00000
75	60.00000	56.97024	54.02041	51.16947	48.43613	45.82619	43.34360	40.98178	38.72086	36.55376	34.49790	32.57656	30.79817	29.16586	27.67800	0.00000
76	60.00000	56.89330	53.89074	51.01204	48.26329	45.64868	43.16125	40.78009	38.49774	36.33255	34.30903	32.43606	30.71695	29.14996	27.73133	0.00000
77	60.00000	56.83349	53.79759	50.89875	48.14136	45.51810	43.00692	40.59994	38.31652	36.18250	34.20726	32.39427	30.74171	29.24562	27.87343	0.00000
78	60.00000	56.79496	53.73460	50.82359	48.05417	45.40308	42.86199	40.45135	38.19843	36.11314	34.19914	32.45451	30.87506	29.42641	28.06658	0.00000
79	60.00000	56.76695	53.69165	50.76596	47.96526	45.28077	42.73409	40.35404	38.15107	36.12906	34.28597	32.61740	31.08700	29.65043	28.29944	0.00000
80	60.00000	56.74956	53.65724	50.69703	47.85965	45.16793	42.65232	40.32389	38.18672	36.23867	34.47506	32.85750	31.33911	29.91118	28.56963	0.00000
81	60.00000	56.73056	53.60080	50.60091	47.75501	45.09532	42.63352	40.37394	38.31430	36.44968	34.73947	33.13412	31.62440	30.20601	28.89662	0.00000
82	60.00000	56.68987	53.51709	50.50718	47.69421	45.09054	42.70073	40.52240	38.55032	36.74155	35.04367	33.44695	31.94681	30.56196	29.28329	0.00000
83	60.00000	56.64196	53.45630	50.47908	47.72338	45.19403	42.88851	40.80128	38.88689	37.08988	35.39992	33.81219	32.34648	30.99315	29.70474	0.00000
84	60.00000	56.62547	53.47175	50.55268	47.87338	45.43117	43.22019	41.19231	39.28876	37.49862	35.81676	34.26415	32.83059	31.46580	30.17902	0.00000
85	60.00000	56.65833	53.56530	50.72633	48.13858	45.79585	43.64712	41.63013	39.73330	37.95121	36.30608	34.78709	33.34096	31.97750	30.71608	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Female Preferred Plus Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	24.27300	24.00339	23.73144	23.45665	23.17945	22.89958	22.61677	22.33144	22.04334	21.75308	21.46018	21.16482	20.86695	20.56654	20.26373	0.00000
19	24.57233	24.29393	24.01263	23.72886	23.44235	23.15284	22.86075	22.56582	22.26868	21.96884	21.66648	21.36155	21.05401	20.74402	20.43154	0.00000
20	24.88114	24.59304	24.30241	24.00898	23.71247	23.41332	23.11126	22.80693	22.49984	22.19018	21.87788	21.56291	21.24543	20.92538	20.60293	0.00000
21	25.20046	24.90265	24.60197	24.29814	23.99160	23.68208	23.37023	23.05556	22.73825	22.41824	22.09549	21.77016	21.44222	21.11180	20.77907	0.00000
22	25.53024	25.22198	24.91049	24.59623	24.27891	23.95921	23.63661	23.31129	22.98322	22.65233	22.31881	21.98260	21.64386	21.30274	20.95938	0.00000
23	25.87131	25.55180	25.22945	24.90395	24.57602	24.24512	23.91143	23.57491	23.23550	22.89340	22.54853	22.20107	21.85116	21.49897	21.14440	0.00000
24	26.22453	25.89369	25.55963	25.22306	24.88344	24.54097	24.19559	23.84725	23.49613	23.14219	22.78558	22.42646	22.06499	21.70109	21.33447	0.00000
25	26.58996	26.24691	25.90130	25.55255	25.20086	24.84620	24.48849	24.12794	23.76447	23.39827	23.02950	22.65831	22.28462	21.90815	21.52858	0.00000
26	26.96854	26.61343	26.25508	25.89373	25.52931	25.16177	24.79131	24.41785	24.04158	23.66267	23.28127	22.89732	22.51048	22.12048	21.72745	0.00000
27	27.36011	26.99171	26.62022	26.24558	25.86772	25.48686	25.10293	24.71610	24.32656	23.93447	23.53973	23.14205	22.74111	22.33705	21.93001	0.00000
28	27.76596	27.38381	26.99842	26.60973	26.21794	25.82300	25.42507	25.02436	24.62102	24.21496	23.80587	23.39343	22.97778	22.55907	22.13742	0.00000
29	28.18660	27.78991	27.38983	26.98655	26.58003	26.17044	25.75798	25.34281	24.92485	24.50377	24.07923	23.65140	23.22041	22.78640	22.34950	0.00000
30	28.62287	28.21079	27.79543	27.37672	26.95486	26.53003	26.10242	25.67194	25.23823	24.80097	24.36031	23.91641	23.46939	23.01939	22.56673	0.00000
31	29.07568	28.64758	28.21603	27.78124	27.34339	26.90267	26.45898	26.01198	25.56131	25.10715	24.64963	24.18891	23.72511	23.25858	22.78964	0.00000
32	29.54568	29.10060	28.65217	28.20060	27.74606	27.28847	26.82745	26.36265	25.89425	25.42239	24.94723	24.46889	23.98773	23.50409	23.01826	0.00000
33	30.03391	29.57110	29.10504	28.63592	28.16365	27.68785	27.20815	26.72472	26.23773	25.74733	25.25365	24.75706	24.25790	23.75649	23.25336	0.00000
34	30.54115	30.05980	29.57530	29.08754	28.59613	28.10069	27.60140	27.09844	26.59195	26.08207	25.56919	25.05366	24.53580	24.01616	23.49523	0.00000
35	31.06826	30.56750	30.06337	29.55548	29.04342	28.52738	28.00754	27.48406	26.95708	26.42699	25.89417	25.35894	24.82187	24.28346	23.74396	0.00000
36	31.61614	31.09472	30.56941	30.03978	29.50604	28.96837	28.42693	27.88187	27.33359	26.78249	26.22890	25.67340	25.11653	24.55851	23.99981	0.00000
37	32.18615	31.64239	31.09418	30.54170	29.98516	29.42471	28.86052	28.29301	27.72256	27.14954	26.57454	25.99812	25.42052	24.84221	24.26361	0.00000
38	32.78009	32.21216	31.63982	31.06327	30.48267	29.89819	29.31027	28.71931	28.12569	27.53002	26.93287	26.33451	25.73540	25.13600	24.53692	0.00000
39	33.39992	32.80648	32.20867	31.60666	31.00063	30.39103	29.77829	29.16277	28.54514	27.92597	27.30554	26.68435	26.06284	25.44168	24.82144	0.00000
40	34.04708	33.42666	32.80189	32.17295	31.54029	30.90437	30.26559	29.62459	28.98201	28.33812	27.69344	27.04843	26.40377	25.76009	25.11741	0.00000
41	34.72313	34.07412	33.42078	32.76359	32.10301	31.43945	30.77359	30.10609	29.43722	28.76754	28.09751	27.42785	26.75920	26.09159	25.42503	0.00000
42	35.42975	34.75042	34.06708	33.38021	32.69025	31.99791	31.30385	30.60837	29.91204	29.21536	28.51906	27.82380	27.12963	26.43656	25.74557	0.00000
43	36.16881	35.45759	34.74269	34.02456	33.30396	32.58157	31.85771	31.13295	30.40783	29.68311	28.95948	28.23698	27.51561	26.79642	26.07980	0.00000
44	36.94197	36.19714	35.44895	34.69818	33.94555	33.19139	32.43629	31.68082	30.92576	30.17183	29.41908	28.66751	27.91821	27.17160	26.42774	0.00000
45	37.75102	36.97072	36.18772	35.40278	34.61624	33.82873	33.04082	32.25335	31.46706	30.68199	29.89816	29.11670	28.33803	27.56223	26.78906	0.00000
46	38.59795	37.78049	36.96101	36.13984	35.31767	34.49509	33.67295	32.85205	32.03244	31.21411	30.39824	29.58530	28.77536	27.96816	27.16310	0.00000
47	39.48452	38.62807	37.76987	36.91062	36.05093	35.19171	34.33379	33.47721	32.62197	31.76931	30.91970	30.07323	29.22962	28.38825	27.54903	0.00000
48	40.41264	39.51480	38.61585	37.71644	36.81753	35.91997	35.02381	34.12907	33.23701	32.34815	31.46258	30.57999	29.69976	28.82177	27.94669	0.00000
49	41.38488	40.44339	39.50142	38.55997	37.61993	36.68136	35.74426	34.80999	33.87907	32.95158	32.02723	31.10533	30.18579	29.26931	28.35586	0.00000
50	42.40361	41.41599	40.42890	39.44330	38.45924	37.47673	36.49718	35.52113	34.54869	33.57953	32.61296	31.64885	30.68794	29.73022	28.77556	0.00000
51	43.47145	42.43538	41.40087	40.36797	39.33669	38.30852	37.28404	36.26333	35.24608	34.23153	33.21957	32.21098	31.20572	30.20368	29.20548	0.00000
52	44.59083	43.50377	42.41841	41.33475	40.25436	39.17783	38.10528	37.03636	35.97028	34.90692	33.84709	32.79078	31.73784	30.68894	29.64515	0.00000
53	45.76444	44.62267	43.48270	42.34617	41.21370	40.08542	38.96095	37.83947	36.72085	35.60595	34.49475	33.38709	32.28369	31.18565	30.09355	0.00000
54	46.99622	45.79561	44.59862	43.40592	42.21762	41.03334	39.85220	38.67408	37.49988	36.32957	35.16300	34.00090	32.84446	31.69427	30.55159	0.00000
55	48.29060	47.02839	45.77071	44.51767	43.26887	42.02339	40.78108	39.54291	38.30884	37.07871	35.85330	34.63386	33.42100	32.21607	31.02037	0.00000
56	49.65045	48.32265	46.99975	45.68132	44.36639	43.05482	41.74762	40.44474	39.14603	37.85229	36.56486	35.28438	34.01227	32.74990	31.49797	0.00000
57	51.08003	49.68165	48.28799	46.89803	45.51162	44.12982	42.75260	41.37978	40.01222	38.65133	37.29778	35.95308	34.61868	33.29530	31.98523	0.00000
58	52.58467	51.10957	49.63839	48.17097	46.70843	45.25074	43.79770	42.35023	40.90981	39.47718	38.05390	36.64153	35.24083	33.85421	32.48483	0.00000
59	54.17092	52.61162	51.05631	49.50616	47.96116	46.42108	44.88692	43.36022	41.84177	40.33324	38.83628	37.35168	35.88200	34.43060	32.99841	0.00000
60	55.84686	54.19590	52.55043	50.91042	49.27565	47.64714	46.02656	44.41474	42.81345	41.22443	39.64853	38.08848	36.54783	35.02757	33.52843	0.00000
61	57.62049	55.87105	54.12740	52.38933	50.65792	48.93494	47.22127	45.51879	43.82936	42.15389	40.49526	38.85726	37.24093	35.64706	34.07752	0.00000
62	59.49912	57.64225	55.79131	53.94747	52.11260	50.28765	48.47462	46.67549	44.89122	43.12488	41.38051	39.65923	37.96186	36.29039	34.64594	0.00000
63	60.00000	58.07335	56.15409	54.24418	52.34458	50.45739	48.58467	46.72741	44.88883	43.07311	41.28142	39.51462	37.77479	36.06307	34.38042	0.00000
64	60.00000	58.01707	56.04379	54.08117	52.13137	50.19652	48.27764	46.37806	44.50211	42.65097	40.82556	39.02801	37.25950	35.52103	33.81434	0.00000
65	60.00000	57.95928	55.92958	53.91314	51.91216	49.92770	47.96319	46.02312	44.10872	42.22092	40.36192	38.53297	36.73508	34.97006	33.23783	0.00000
66	60.00000	57.89883	55.81140	53.73996	51.68563	49.65196	47.64357	45.66177	43.70750	41.78305	39.88970	38.02851	36.20134	34.40812	32.64926	0.00000
67	60.00000	57.83681	55.69020	53.56132	51.45384	49.37257	47.31885	45.29366	43.29937	41.33731	39.40858	37.51510	35.65680	33.83412	32.06457	0.00000
68	60.00000	57.77310	55.56460	53.37830	51.21919	49.08865	46.98771	44.91884	42.88339	40.88252	38.91823	36.99042	35.09957	33.26383	31.50324	0.00000
69	60.00000	57.70637	55.43579	53.19346	50.98080	48.79888	46.65026	44.53635	42.45836	40.41835	38.41623	36.45250	34.54601	32.71755	30.96185	0.00000
70	60.00000	57.63918	55.30772	53.00711	50.73847	48.50445	46.30652	44.14593	42.02484	39.94315	37.90136	35.91909	34.01796	32.19248	30.43529	0.00000
71	60.00000	57.57305	55.17821	52.81665	50.49112	48.20317	45.95409	43.74612	41.57916	39.45375	37.39029	35.41129	33.51104	31.68188	29.92835	0.00000
72	60.00000	57.50421	55.04310	52.61954	50.23515	47.89125	45.59021	43.33191	41.11690	38.96645	36.90403	34.92368	33.01740	31.18996	29.42469	0.00000
73	60.00000	57.43207	54.90333	52.41545	49.96982	47.56891	45.21259	42.90145	40.65767	38.50574	36.43943	34.45042	32.54367	30.70178	28.94314	0.00000
74	60.00000	57.35819	54.75907	52.20410	49.69584	47.23416	44.81967	42.47557	40.22742	38.06873	35.99078	33.99877	32.07453	30.23726	28.52386	0.00000
75	60.00000	57.28117	54.60852	51.98473	49.40967	46.88398	44.43192	42.08022	39.82210	37.64845	35.56469	33.55182	31.62993	29.83762	28.16852	0.00000
76																
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Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Female Preferred Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	24.27300	24.00339	23.73144	23.45665	23.17945	22.89958	22.61677	22.33144	22.04334	21.75308	21.46018	21.16482	20.86695	20.56654	20.26373	0.00000
19	24.57233	24.29393	24.01263	23.72886	23.44235	23.15284	22.86075	22.56582	22.26868	21.96884	21.66648	21.36155	21.05401	20.74402	20.43154	0.00000
20	24.88114	24.59304	24.30241	24.00898	23.71247	23.41332	23.11126	22.80693	22.49984	22.19018	21.87788	21.56291	21.24543	20.92538	20.60293	0.00000
21	25.20046	24.90265	24.60197	24.29814	23.99160	23.68208	23.37023	23.05556	22.73825	22.41824	22.09549	21.77016	21.44222	21.11180	20.77907	0.00000
22	25.53024	25.22198	24.91049	24.59623	24.27891	23.95921	23.63661	23.31129	22.98322	22.65233	22.31881	21.98260	21.64386	21.30274	20.95938	0.00000
23	25.87131	25.55180	25.22945	24.90395	24.57602	24.24512	23.91143	23.57491	23.23550	22.89340	22.54853	22.20107	21.85116	21.49897	21.14440	0.00000
24	26.22453	25.89369	25.55963	25.22306	24.88344	24.54097	24.19559	23.84725	23.49613	23.14219	22.78558	22.42646	22.06499	21.70109	21.33447	0.00000
25	26.58996	26.24691	25.90130	25.55255	25.20086	24.84620	24.48849	24.12794	23.76447	23.39827	23.02950	22.65831	22.28462	21.90815	21.52858	0.00000
26	26.96854	26.61343	26.25508	25.89373	25.52931	25.16177	24.79131	24.41785	24.04158	23.66267	23.28127	22.89732	22.51048	22.12048	21.72745	0.00000
27	27.36011	26.99171	26.62022	26.24558	25.86772	25.48686	25.10293	24.71610	24.32656	23.93447	23.53973	23.14205	22.74111	22.33705	21.93001	0.00000
28	27.76596	27.38381	26.99842	26.60973	26.21794	25.82300	25.42507	25.02436	24.62102	24.21496	23.80587	23.39343	22.97778	22.55907	22.13742	0.00000
29	28.18660	27.78991	27.38983	26.98655	26.58003	26.17044	25.75798	25.34281	24.92485	24.50377	24.07923	23.65140	23.22041	22.78640	22.34950	0.00000
30	28.62287	28.21079	27.79543	27.37672	26.95486	26.53003	26.10242	25.67194	25.23823	24.80097	24.36031	23.91641	23.46939	23.01939	22.56673	0.00000
31	29.07568	28.64758	28.21603	27.78124	27.34339	26.90267	26.45898	26.01198	25.56131	25.10715	24.64963	24.18891	23.72511	23.25858	22.78964	0.00000
32	29.54568	29.10060	28.65217	28.20060	27.74606	27.28847	26.82745	26.36265	25.89425	25.42239	24.94723	24.46889	23.98773	23.50409	23.01826	0.00000
33	30.03391	29.57110	29.10504	28.63592	28.16365	27.68785	27.20815	26.72472	26.23773	25.74733	25.25365	24.75706	24.25790	23.75649	23.25336	0.00000
34	30.54115	30.05980	29.57530	29.08754	28.59613	28.10069	27.60140	27.09844	26.59195	26.08207	25.56919	25.05366	24.53580	24.01616	23.49523	0.00000
35	31.06826	30.56750	30.06337	29.55548	29.04342	28.52738	28.00754	27.48406	26.95708	26.42699	25.89417	25.35894	24.82187	24.28346	23.74396	0.00000
36	31.61614	31.09472	30.56941	30.03978	29.50604	28.96837	28.42693	27.88187	27.33359	26.78249	26.22890	25.67340	25.11653	24.55851	23.99981	0.00000
37	32.18615	31.64239	31.09418	30.54170	29.98516	29.42471	28.86052	28.29301	27.72256	27.14954	26.57454	25.99812	25.42052	24.84221	24.26361	0.00000
38	32.78009	32.21216	31.63982	31.06327	30.48267	29.89819	29.31027	28.71931	28.12569	27.53002	26.93287	26.33451	25.73540	25.13600	24.53692	0.00000
39	33.39992	32.80648	32.20867	31.60666	31.00063	30.39103	29.77829	29.16277	28.54514	27.92597	27.30554	26.68435	26.06284	25.44168	24.82144	0.00000
40	34.04708	33.42666	32.80189	32.17295	31.54029	30.90437	30.26559	29.62459	28.98201	28.33812	27.69344	27.04843	26.40377	25.76009	25.11741	0.00000
41	34.72313	34.07412	33.42078	32.76359	32.10301	31.43945	30.77359	30.10609	29.43722	28.76754	28.09751	27.42785	26.75920	26.09159	25.42503	0.00000
42	35.42975	34.75042	34.06708	33.38021	32.69025	31.99791	31.30385	30.60837	29.91204	29.21536	28.51906	27.82380	27.12963	26.43656	25.74557	0.00000
43	36.16881	35.45759	34.74269	34.02456	33.30396	32.58157	31.85771	31.13295	30.40783	29.68311	28.95948	28.23698	27.51561	26.79642	26.07980	0.00000
44	36.94197	36.19714	35.44895	34.69818	33.94555	33.19139	32.43629	31.68082	30.92576	30.17183	29.41908	28.66751	27.91821	27.17160	26.42774	0.00000
45	37.75102	36.97072	36.18772	35.40278	34.61624	33.82873	33.04082	32.25335	31.46706	30.68199	29.89816	29.11670	28.33803	27.56223	26.78906	0.00000
46	38.59795	37.78049	36.96101	36.13984	35.31767	34.49509	33.67295	32.85205	32.03244	31.21411	30.39824	29.58530	28.77536	27.96816	27.16310	0.00000
47	39.48452	38.62807	37.76987	36.91062	36.05093	35.19171	34.33379	33.47721	32.62197	31.76931	30.91970	30.07323	29.22962	28.38825	27.54903	0.00000
48	40.41264	39.51480	38.61585	37.71644	36.81753	35.91997	35.02381	34.12907	33.23701	32.34815	31.46258	30.57999	29.69976	28.82177	27.94669	0.00000
49	41.38488	40.44339	39.50142	38.55997	37.61993	36.68136	35.74426	34.80999	33.87907	32.95158	32.02723	31.10533	30.18579	29.26931	28.35586	0.00000
50	42.40361	41.41599	40.42890	39.44330	38.45924	37.47673	36.49718	35.52113	34.54869	33.57953	32.61296	31.64885	30.68794	29.73022	28.77556	0.00000
51	43.47145	42.43538	41.40087	40.36797	39.33669	38.30852	37.28404	36.26333	35.24608	34.23153	33.21957	32.21098	31.20572	30.20368	29.20548	0.00000
52	44.59083	43.50377	42.41841	41.33475	40.25436	39.17783	38.10528	37.03636	35.97028	34.90692	33.84709	32.79078	31.73784	30.68894	29.64515	0.00000
53	45.76444	44.62267	43.48270	42.34617	41.21370	40.08542	38.96095	37.83947	36.72085	35.60595	34.49475	33.38709	32.28369	31.18565	30.09355	0.00000
54	46.99622	45.79561	44.59862	43.40592	42.21762	41.03334	39.85220	38.67408	37.49988	36.32957	35.16300	34.00090	32.84446	31.69427	30.55159	0.00000
55	48.29060	47.02839	45.77071	44.51767	43.26887	42.02339	40.78108	39.54291	38.30884	37.07871	35.85330	34.63386	33.42100	32.21607	31.02037	0.00000
56	49.65045	48.32265	46.99975	45.68132	44.36639	43.05482	41.74762	40.44474	39.14603	37.85229	36.56486	35.28438	34.01227	32.74990	31.49797	0.00000
57	51.08003	49.68165	48.28799	46.89803	45.51162	44.12982	42.75260	41.37978	40.01222	38.65133	37.29778	35.95308	34.61868	33.29530	31.98523	0.00000
58	52.58467	51.10957	49.63839	48.17097	46.70843	45.25074	43.79770	42.35023	40.90981	39.47718	38.05390	36.64153	35.24083	33.85421	32.48483	0.00000
59	54.17092	52.61162	51.05631	49.50616	47.96116	46.42108	44.88692	43.36022	41.84177	40.33324	38.83628	37.35168	35.88200	34.43060	32.99841	0.00000
60	55.84686	54.19590	52.55043	50.91042	49.27565	47.64714	46.02656	44.41474	42.81345	41.22443	39.64853	38.08848	36.54783	35.02757	33.52843	0.00000
61	57.62049	55.87105	54.12740	52.38933	50.65792	48.93494	47.22127	45.51879	43.82936	42.15389	40.49526	38.85726	37.24093	35.64706	34.07752	0.00000
62	59.49912	57.64225	55.79131	53.94747	52.11260	50.28765	48.47462	46.67549	44.89122	43.12488	41.38051	39.65923	37.96186	36.29039	34.64594	0.00000
63	60.00000	58.07335	56.15409	54.24418	52.34458	50.45739	48.58467	46.72741	44.88883	43.07311	41.28142	39.51462	37.77479	36.06307	34.38042	0.00000
64	60.00000	58.01707	56.04379	54.08117	52.13137	50.19652	48.27764	46.37806	44.50211	42.65097	40.82556	39.02801	37.25950	35.52103	33.81434	0.00000
65	60.00000	57.95928	55.92958	53.91314	51.91216	49.92770	47.96319	46.02312	44.10872	42.22092	40.36192	38.53297	36.73508	34.97006	33.23783	0.00000
66	60.00000	57.89883	55.81140	53.73996	51.68563	49.65196	47.64357	45.66177	43.70750	41.78305	39.88970	38.02851	36.20134	34.40812	32.64926	0.00000
67	60.00000	57.83681	55.69020	53.56132	51.45384	49.37257	47.31885	45.29366	43.29937	41.33731	39.40858	37.51510	35.65680	33.83412	32.06457	0.00000
68	60.00000	57.77310	55.56460	53.37830	51.21919	49.08865	46.98771	44.91884	42.88339	40.88252	38.91823	36.99042	35.09957	33.26383	31.50324	0.00000
69	60.00000	57.70637	55.43579	53.19346	50.98080	48.79888	46.65026	44.53635	42.45836	40.41835	38.41623	36.45250	34.54601	32.71755	30.96185	0.00000
70	60.00000	57.63918	55.30772	53.00711	50.73847	48.50445	46.30652	44.14593	42.02484	39.94315	37.90136	35.91909	34.01796	32.19248	30.43529	0.00000
71	60.00000	57.57305	55.17821	52.81665	50.49112	48.20317	45.95409	43.74612	41.57916	39.45375	37.39029	35.41129	33.51104	31.68188	29.92835	0.00000
72	60.00000	57.50421	55.04310	52.61954	50.23515	47.89125	45.59021	43.33191	41.11690	38.96645	36.90403	34.92368	33.01740	31.18996	29.42469	0.00000
73	60.00000	57.43207	54.90333	52.41545	49.96982	47.56891	45.21259	42.90145	40.65767	38.50574	36.43943	34.45042	32.54367	30.70178	28.94314	0.00000
74	60.00000	57.35819	54.75907	52.20410	49.69584	47.23416	44.81967	42.47557	40.22742	38.06873	35.99078	33.99877	32.07453	30.23726	28.52386	0.00000
75	60.00000	57.28117	54.60852	51.98473	49.40967	46.88398	44.43192	42.08022	39.82210	37.64845	35.56469	33.55182	31.62993	29.83762	28.16852	0.00000
76	60.00000	57.20049	54.45217	51.75489	49.10931	46.54086	44.07754	41.71224	39.43542	37.25276	35.14435	33.13123	31.25385	29.50553	27.86114	0.00000
77	60.00000	57.11717	54.28787	51.51282	48.81866	46.23479	43.75372	41.36547	39.07598	36.86438	34.75274	32.78347	30.94959	29.22472	27.49676	0.00000
78	60.00000	57.02791	54.11279	51.28266	48.56836	45.96207	43.45328	41.04824	38.72501	36.50679	34.43813	32.51169	30.69976	28.88459	27.02266	0.00000
79	60.00000	56.93296	53.95532	51.09957	48.35745	45.71791	43.18752	40.74322	38.40939	36.23292	34.20608	32.29972	30.38995	28.43098	26.53084	0.00000
80	60.00000	56.86196	53.85236	50.96252	48.18078	45.51408	42.93810	40.47855	38.18483	36.04880	34.03975	32.02709	29.96259	27.96009	26.10843	0.00000
81	60.00000	56.82432	53.77499	50.83974	48.02587	45.30773	42.71244	40.29214	38.03823	35.91830	33.79457	31.61614	29.50312	27.54928	25.83976	0.00000
82	60.00000	56.78026	53.68097	50.70984	47.83980	45.09947	42.54391	40.16404	37.92563	35.68321	33.38304	31.15194	29.08890	27.28384	25.77011	0.00000
83	60.00000	56.72496	53.58536	50.55256	47.65685	44.95637	42.44155	40.07621	37.70664	35.27603	32.91841	30.73839	28.83098	27.23141	25.92854	0.00000
84	60.00000	56.67913	53.47124	50.40833	47.55194	44.89193	42.39003	39.88364	37.31270	34.81897	32.51308	30.49555	28.80362	27.42554	26.11612	0.00000
85	60.00000	56.60415	53.36179	50.33804	47.52218	44.87369	42.22046	39.49888	36.85904	34.41805	32.28230	30.49125	29.03242	27.64628	26.07422	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Female Standard Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
0	20.12595	19.96967	19.80958	19.64627	19.48070	19.31325	19.14391	18.97303	18.80078	18.62677	18.45099	18.27360	18.09493	17.91479	17.73351	0.00000
1	20.30204	20.13929	19.97326	19.80494	19.63470	19.46254	19.28881	19.11370	18.93680	18.75809	18.57774	18.39610	18.21297	18.02867	17.84301	0.00000
2	20.48531	20.31643	20.14522	19.97206	19.79693	19.62022	19.44210	19.26216	19.08038	18.89693	18.71217	18.52589	18.33843	18.14957	17.95913	0.00000
3	20.67535	20.50111	20.32489	20.14668	19.96684	19.78557	19.60245	19.41746	19.23078	19.04275	18.85318	18.66240	18.47021	18.27640	18.08113	0.00000
4	20.87127	20.69187	20.51043	20.32735	20.14281	19.95638	19.76805	19.57799	19.38658	19.19358	18.99936	18.80370	18.60639	18.40759	18.20708	0.00000
5	21.07283	20.88805	20.70160	20.51366	20.32380	20.13200	19.93845	19.74350	19.54695	19.34916	19.14990	18.94895	18.74649	18.54229	18.33634	0.00000
6	21.28026	21.09031	20.89884	20.70541	20.51001	20.31282	20.11422	19.91398	19.71247	19.50947	19.30475	19.09849	18.89045	18.68063	18.46899	0.00000
7	21.49332	21.29819	21.10107	20.90194	20.70098	20.49858	20.29451	20.08915	19.88227	19.67364	19.46344	19.25143	19.03760	18.82191	18.60397	0.00000
8	21.71200	21.51105	21.30805	21.10319	20.89686	20.68882	20.47947	20.26857	20.05589	19.84160	19.62548	19.40749	19.18761	18.96543	18.74131	0.00000
9	21.93703	21.73001	21.52109	21.31067	21.09852	20.88502	20.66994	20.45305	20.23452	20.01411	19.79181	19.56758	19.34100	19.11244	18.88167	0.00000
10	22.16866	21.95552	21.74086	21.52442	21.30662	21.08720	20.86593	20.64298	20.41813	20.19134	19.96258	19.73143	19.49825	19.26283	19.02493	0.00000
11	22.40694	22.18786	21.96697	21.74469	21.52076	21.29494	21.06741	20.83793	20.60648	20.37302	20.13711	19.89914	19.65888	19.41609	19.17114	0.00000
12	22.65164	22.42614	22.19921	21.97060	21.74006	21.50777	21.27350	21.03721	20.79886	20.55803	20.31509	20.06980	19.82194	19.57187	19.31937	0.00000
13	22.90330	22.67155	22.43807	22.20262	21.96540	21.72614	21.48482	21.24141	20.99545	20.74733	20.49683	20.24369	19.98830	19.73043	19.47062	0.00000
14	23.16172	22.92320	22.68266	22.44031	22.19588	21.94934	21.70066	21.44939	21.19591	20.93998	20.68138	20.42047	20.15702	19.89159	19.62376	0.00000
15	23.42745	23.18163	22.93394	22.68413	22.43217	22.17802	21.92122	21.66217	21.40061	21.13632	20.86967	20.60042	20.32916	20.05543	19.77941	0.00000
16	23.70109	23.44785	23.19244	22.93484	22.67500	22.41244	22.14758	21.88016	21.60994	21.33732	21.06204	20.78470	20.50484	20.22263	19.93802	0.00000
17	23.98272	23.72149	23.45801	23.19224	22.92369	22.65279	22.37928	22.10289	21.82405	21.54249	21.25882	20.97258	20.68393	20.39283	20.09924	0.00000
18	24.27300	24.00339	23.73144	23.45665	23.17945	22.89958	22.61677	22.33144	22.04334	21.75308	21.46018	21.16482	20.86695	20.56654	20.26373	0.00000
19	24.57233	24.29393	24.01263	23.72886	23.44235	23.15284	22.86075	22.56582	22.26868	21.96884	21.66648	21.36155	21.05401	20.74402	20.43154	0.00000
20	24.88114	24.59304	24.30241	24.00898	23.71247	23.41332	23.11126	22.80693	22.49984	22.19018	21.87788	21.56291	21.24543	20.92538	20.60293	0.00000
21	25.20046	24.90265	24.60197	24.29814	23.99160	23.68208	23.37023	23.05556	22.73825	22.41824	22.09549	21.77016	21.44222	21.11180	20.77907	0.00000
22	25.53024	25.22198	24.91049	24.59623	24.27891	23.95921	23.63661	23.31129	22.98322	22.65233	22.31881	21.98260	21.64386	21.30274	20.95938	0.00000
23	25.87131	25.55180	25.22945	24.90395	24.57602	24.24512	23.91143	23.57491	23.23550	22.89340	22.54853	22.20107	21.85116	21.49897	21.14440	0.00000
24	26.22453	25.89369	25.55963	25.22306	24.88344	24.54097	24.19559	23.84725	23.49613	23.14219	22.78558	22.42646	22.06499	21.70109	21.33447	0.00000
25	26.58996	26.24691	25.90130	25.55255	25.20086	24.84620	24.48849	24.12794	23.76447	23.39827	23.02950	22.65831	22.28462	21.90815	21.52858	0.00000
26	26.96854	26.61343	26.25508	25.89373	25.52931	25.16177	24.79131	24.41785	24.04158	23.66267	23.28127	22.89732	22.51048	22.12048	21.72745	0.00000
27	27.36011	26.99171	26.62022	26.24558	25.86772	25.48686	25.10293	24.71610	24.32656	23.93447	23.53973	23.14205	22.74111	22.33705	21.93001	0.00000
28	27.76596	27.38381	26.99842	26.60973	26.21794	25.82300	25.42507	25.02436	24.62102	24.21496	23.80587	23.39343	22.97778	22.55907	22.13742	0.00000
29	28.18660	27.78991	27.38983	26.98655	26.58003	26.17044	25.75798	25.34281	24.92485	24.50377	24.07923	23.65140	23.22041	22.78640	22.34950	0.00000
30	28.62287	28.21079	27.79543	27.37672	26.95486	26.53003	26.10242	25.67194	25.23823	24.80097	24.36031	23.91641	23.46939	23.01939	22.56673	0.00000
31	29.07568	28.64758	28.21603	27.78124	27.34339	26.90267	26.45898	26.01198	25.56131	25.10715	24.64963	24.18891	23.72511	23.25858	22.78964	0.00000
32	29.54568	29.10060	28.65217	28.20050	27.74606	27.28847	26.82745	26.36265	25.89425	25.42239	24.94723	24.46889	23.98773	23.50409	23.01826	0.00000
33	30.03391	29.57110	29.10504	28.63592	28.16365	27.68785	27.20815	26.72472	26.23773	25.74733	25.25365	24.75706	24.25790	23.75649	23.25336	0.00000
34	30.54115	30.05980	29.57530	29.08754	28.59613	28.10069	27.60140	27.09844	26.59195	26.08207	25.56919	25.05366	24.53580	24.01616	23.49523	0.00000
35	31.06826	30.56750	30.06337	29.55548	29.04342	28.52738	28.00754	27.48406	26.95708	26.42699	25.89417	25.35894	24.82187	24.28346	23.74396	0.00000
36	31.61614	31.09472	30.56941	30.03978	29.50604	28.96837	28.42693	27.88187	27.33359	26.78249	26.22890	25.67340	25.11653	24.55851	23.99981	0.00000
37	32.18615	31.64239	31.09418	30.54170	29.98516	29.42471	28.86052	28.29301	27.72256	27.14954	26.57454	25.99812	25.42052	24.84221	24.26361	0.00000
38	32.78009	32.21216	31.63982	31.06327	30.48267	29.89819	29.31027	28.71931	28.12569	27.53002	26.93287	26.33451	25.73540	25.13600	24.53692	0.00000
39	33.39992	32.80648	32.20867	31.60666	31.00063	30.39103	29.77829	29.16277	28.54514	27.92597	27.30554	26.68435	26.06284	25.44168	24.82144	0.00000
40	34.04708	33.42666	32.80189	32.17295	31.54029	30.90437	30.26559	29.62459	28.98201	28.33812	27.69344	27.04843	26.40377	25.76009	25.11741	0.00000
41	34.72313	34.07412	33.42078	32.76359	32.10301	31.43945	30.77359	30.10609	29.43722	28.76754	28.09751	27.42785	26.75920	26.09159	25.42503	0.00000
42	35.42975	34.75042	34.06708	33.38021	32.69025	31.99791	31.30385	30.60837	29.91204	29.21536	28.51906	27.82380	27.12963	26.43656	25.74557	0.00000
43	36.16881	35.45759	34.74269	34.02456	33.30396	32.58157	31.85771	31.13295	30.40783	29.68311	28.95948	28.23698	27.51561	26.79642	26.07980	0.00000
44	36.94197	36.19714	35.44895	34.69818	33.94555	33.19139	32.43629	31.68082	30.92576	30.17183	29.41908	28.66751	27.91821	27.17160	26.42774	0.00000
45	37.75102	36.97072	36.18772	35.40278	34.61624	33.82873	33.04082	32.25335	31.46706	30.68199	29.89816	29.11670	28.33803	27.56223	26.78906	0.00000
46	38.59795	37.78049	36.96101	36.13984	35.31767	34.49509	33.67295	32.85205	32.03244	31.21411	30.39824	29.58530	28.77536	27.96816	27.16310	0.00000
47	39.48452	38.62807	37.76987	36.91062	36.05093	35.19171	34.33379	33.47721	32.62197	31.76931	30.91970	30.07323	29.22962	28.38825	27.54903	0.00000
48	40.41264	39.51480	38.61585	37.71644	36.81753	35.91997	35.02381	34.12907	33.23701	32.34815	31.46258	30.57999	29.69976	28.82177	27.94669	0.00000
49	41.38488	40.44339	39.50142	38.55997	37.61993	36.68136	35.74426	34.80999	33.87907	32.95158	32.02723	31.10533	30.18579	29.26931	28.35586	0.00000
50	42.40361	41.41599	40.42890	39.44330	38.45924	37.47673	36.49718	35.52113	34.54869	33.57953	32.61296	31.64885	30.68794	29.73022	28.77556	0.00000
51	43.47145	42.43538	41.40087	40.36797	39.33669	38.30852	37.28404	36.26333	35.24608	34.23153	33.21957	32.21098	31.20572	30.20368	29.20548	0.00000
52	44.59083	43.50377	42.41841	41.33475	40.25436	39.17783	38.10528	37.03636	35.97028	34.90692	33.84709	32.79078	31.73784	30.68894	29.64515	0.00000
53	45.76444	44.62267	43.48270	42.34617	41.21370	40.08542	38.96095	37.83947	36.72085	35.60595	34.49475	33.38709	32.28369	31.18565	30.09355	0.00000
54	46.99622	45.79561	44.59862	43.40592	42.21762	41.03334	39.85220	38.67408	37.49988	36.32957	35.16300	34.00090	32.84446	31.69427	30.55159	0.00000
55	48.29060	47.02839	45.77071	44.51767	43.26887	42.02339	40.78108	39.54291	38.30884	37.07871	35.85330	34.63386	33.42100	32.21607	31.02037	0.00000
56	49.65045	48.32265	46.99975	45.68132	44.36639	43.05482	41.74762	40.44474	39.14603	37.85229	36.56486	35.28438	34.01227	32.74990	31.49797	0.00000
57	51.08003	49.68165	48.28799	46.89803	45.51162	44.12982	42.75260	41.37978	40.01222	38.65133	37.29778	35.95308	34.61868	33.29530	31.98523	0.00000
58	52.58467	51.10957	49.63839	48.17097	46.70843	45.25074	43.79770	42.35023	40.90981	39.47718	38.05390	36.64153	35.24083	33.85421	32.48483	0.00000
59	54.17092	52.61162	51.05631	49.50616	47.96116	46.42108	44.88692	43.36022	41.84177	40.33324	38.83628	37.35168	35.88200	34.43060	32.99841	0.00000
60	55.84686	54.19590	52.55043	50.91042	49.27565	47.64714	46.02656	44.41474	42.81345	41.22443	39.64853	38.08848	36.54783	35.02757	33.52843	0.00000
61	57.62049	55.87105	54.12740	52.38933	50.65792	48.93494	47.22127	45.51879	43.82936	42.15389	40.49526	38.85726	37.24093	35.64706	34.07752	0.00000
62	59.49912	57.64225	55.79131	53.94747	52.11260	50.28765	48.47462	46.67549	44.89122	43.12488	41.38051	39.65923	37.96186	36.29039	34.64594	0.00000
63	60.00000	58.07335	56.15409	54.24418	52.34458	50.45739	48.58467	46.72741	44.88883	43.07311	41.28142	39.51462	37.77479	36.06307	34.38042	0.00000
64	60.00000	58.01707	56.04379	54.08117	52.13137	50.19652	48.27764	46.37806	44.50211	42.65097	40.82556	39.02801	37.25950	35.52103	33.81434	0.00000
65	60.00000	57.95928	55.92958	53.91314	51.91216	49.92770	47.96319	46.02312	44.10872	42.22092	40.36192	38.53297	36.73508	34.97006	33.23783	0.00000
66	60.00000	57.89883	55.81140	53.73996	51.68563	49.65196	47.64357	45.66177	43.70750	41.78305	39.88970	38.02851	36.20134	34.40812	32.64926	0.00000
67	60.00000	57.83681	55.69020	53.56132	51.45384	49.37257	47.31885	45.29366	43.29937	41.33731	39.40858	37.51510	35.65680	33.83412	32.06457	0.00000
68	60.00000	57.77310	55.56460	53.37830	51.21919	49.08865	46.98771	44.91884	42.88339	40.88252	38.91823	36.99042	35.09957	33.26383	31.50324	0.00000
69	60.00000	57.70637	55.43579	53.19346	50.98080	48.79888	46.65026	44.53635	42.45836	40.41835	38.41623	36.45250	34.54601	32.71755	30.96185	0.00000
70	60.00000	57.63918	55.30772	53.00711	50.73847	48.50445	46.30652	44.14593	42.02484	39.94315	37.90136	35.91909	34.01796	32.19248	30.43529	0.00000
71	60.00000	57.57305	55.17821	52.81665	50.49112	48.20317	45.95409	43.74612	41.57916	39.45375	37.39029	35.41129	33.51104	31.68188	29.92835	0.00000
72	60.00000	57.50421	55.04310	52.61954	50.23515	47.89125	45.59021	43.33191	41.11690	38.96645	36.90403	34.92368	33.01740	31.18996	29.42469	0.00000
73	60.00000	57.43207	54.90333	52.41545	49.96982	47.56891	45.21259	42.90145	40.65767	38.50574	36.43943	34.45042	32.54367	30.70178	28.94314	0.00000
74	60.00000	57.35819	54.75907	52.20410	49.69584	47.23416	44.81967	42.47557	40.22742	38.06873	35.99078	33.99877	32.07453	30.23726	28.52386	0.00000
75	60.00000	57.28117	54.60852	51.98473	49.40967	46.88398	44.43192	42.08022	39.82210	37.64845	35.56469	33.55182	31.62993	29.83762	28.16852	0.00000
76	60.00000	57.20049	54.45217	51.75489	49.10931	46.54086	44.07754	41.71224	39.43542	37.25276	35.14435	33.13123	31.25385	29.50553	27.86114	0.00000
77	60.00000	57.11717	54.28787	51.51282	48.81866	46.23479	43.75372	41.36547	39.07598	36.86438	34.75274	32.78347	30.94959	29.22472	27.49676	0.00000
78	60.00000	57.02791	54.11279	51.28266	48.56836	45.96207	43.45328	41.04824	38.72501	36.50679	34.43813	32.51169	30.69976	28.88459	27.02266	0.00000
79	60.00000	56.93296	53.95532	51.09957	48.35745	45.71791	43.18752	40.74322	38.40939	36.23292	34.20608	32.29972	30.38995	28.43098	26.53084	0.00000
80	60.00000	56.86196	53.85236	50.96252	48.18078	45.51408	42.93810	40.47855	38.18483	36.04880	34.03975	32.02709	29.96259	27.96009	26.10843	0.00000
81	60.00000	56.82432	53.77499	50.83974	48.02587	45.30773	42.71244	40.29214	38.03823	35.91830	33.79457	31.61614	29.50312	27.54928	25.83976	0.00000
82	60.00000	56.78026	53.68097	50.70984	47.83980	45.09947	42.54391	40.16404	37.92563	35.68321	33.38304	31.15194	29.08890	27.28384	25.77011	0.00000
83	60.00000	56.72496	53.58536	50.55256	47.65685	44.95637	42.44155	40.07621	37.70664	35.27603	32.91841	30.73839	28.83098	27.23141	25.92854	0.00000
84	60.00000	56.67913	53.47124	50.40833	47.55194	44.89193	42.39003	39.88364	37.31270	34.81897	32.51308	30.49555	28.80362	27.42554	26.11612	0.00000
85	60.00000	56.60415	53.36179	50.33804	47.52218	44.87369	42.22046	39.49888	36.85904	34.41805	32.28230	30.49125	29.03242	27.64628	26.07422	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Female Preferred Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	26.23672	25.90573	25.57253	25.23657	24.89805	24.55666	24.21236	23.86533	23.51599	23.16403	22.80940	22.45225	22.09251	21.73012	21.36541	0.00000
19	26.60230	26.26015	25.91516	25.56753	25.21697	24.86341	24.50705	24.14831	23.78689	23.42272	23.05597	22.68656	22.31442	21.93991	21.56295	0.00000
20	26.97988	26.62543	26.26828	25.90811	25.54486	25.17873	24.81016	24.43884	24.06469	23.68788	23.30834	22.92600	22.54123	22.15394	21.76447	0.00000
21	27.37068	27.00353	26.63328	26.25986	25.88348	25.50460	25.12288	24.73826	24.35091	23.96075	23.56770	23.17216	22.77403	22.37366	21.97160	0.00000
22	27.77513	27.39429	27.01021	26.62308	26.23337	25.84074	25.44513	25.04671	24.64540	24.24113	23.83428	23.42477	23.01296	22.59942	22.18402	0.00000
23	28.19429	27.79899	27.40055	26.99946	26.59537	26.18821	25.77815	25.36512	24.94904	24.53032	24.10885	23.68501	23.25939	22.83186	22.40228	0.00000
24	28.62901	28.21867	27.80561	27.38945	26.97013	26.54783	26.12247	25.69397	25.26274	24.82868	24.39219	23.95387	23.51357	23.07117	22.62606	0.00000
25	29.07986	28.65418	28.22533	27.79321	27.35802	26.91968	26.47810	26.03371	25.58641	25.13660	24.68489	24.23116	23.77526	23.31657	22.85497	0.00000
26	29.54715	29.10493	28.65935	28.21060	27.75860	27.30325	26.84502	26.38378	25.91995	25.45417	24.98629	24.51618	24.04320	23.56721	23.08830	0.00000
27	30.03220	29.57242	29.10937	28.64297	28.17312	27.70029	27.22435	26.74574	26.26512	25.78234	25.29726	24.80921	24.31805	23.82388	23.32679	0.00000
28	30.53608	30.05794	29.57634	29.09118	28.60294	28.11149	27.61729	27.12101	26.62250	26.12160	25.61765	25.11049	24.60022	24.08692	23.57090	0.00000
29	31.05962	30.56197	30.06064	29.55612	29.04830	28.53763	28.02481	27.50969	26.99210	26.47135	25.94729	25.42002	24.88961	24.35639	23.82111	0.00000
30	31.60406	31.08564	30.56392	30.03878	29.51070	28.98039	28.44770	27.91247	27.37396	26.83203	26.28678	25.73829	25.18689	24.63335	24.07794	0.00000
31	32.17076	31.63083	31.08736	30.54084	29.99202	29.44074	28.88682	28.32951	27.76867	27.20438	26.63675	26.06609	25.49324	24.91844	24.34239	0.00000
32	32.76047	32.19759	31.63155	31.06313	30.49216	29.91846	29.34125	28.76038	28.17594	27.58803	26.99700	26.40369	25.80835	25.21174	24.61450	0.00000
33	33.37472	32.78799	32.19879	31.60695	31.01227	30.41396	29.81185	29.20604	28.59664	27.98400	27.36900	26.75190	26.13347	25.51440	24.89558	0.00000
34	34.01448	33.40324	32.78926	32.17233	31.55164	30.92701	30.29854	29.66635	29.03079	28.39278	27.75260	27.11103	26.46881	25.82684	25.18671	0.00000
35	34.68038	34.04292	33.40241	32.75799	32.10947	31.45698	30.80061	30.14076	29.47835	28.81369	28.14760	27.48082	26.81431	26.14970	25.48853	0.00000
36	35.37427	34.70872	34.03909	33.36521	32.68720	32.00516	31.31950	30.63119	29.94054	29.24840	28.55554	27.86296	27.17237	26.48533	25.80278	0.00000
37	36.09816	35.40173	34.70088	33.99572	33.28638	32.57327	31.85741	31.13911	30.41926	29.69867	28.97836	28.26012	27.54558	26.83571	26.13081	0.00000
38	36.85504	36.12541	35.39130	34.65284	33.91046	33.16521	32.41742	31.66802	30.91785	30.16797	29.42025	28.67638	27.93736	27.20353	26.47569	0.00000
39	37.64739	36.88236	36.11279	35.33913	34.56248	33.78319	33.00222	32.22044	31.43897	30.65974	29.88453	29.11438	28.34963	27.59113	26.83931	0.00000
40	38.47758	37.67473	36.86760	36.05736	35.24437	34.42961	33.61402	32.79875	31.98582	31.17708	30.37362	29.57580	28.78448	28.00015	27.22344	0.00000
41	39.34819	38.50521	37.65898	36.80987	35.95893	35.10711	34.25563	33.40659	32.56193	31.72278	30.88952	30.06305	29.24388	28.43267	27.62971	0.00000
42	40.26164	39.37681	38.48897	37.59921	36.70853	35.81821	34.93044	34.04725	33.16982	32.29855	31.43439	30.57785	29.72964	28.89005	28.05929	0.00000
43	41.21975	40.29035	39.35895	38.42659	37.49460	36.56528	35.64075	34.72226	33.81021	32.90560	32.00897	31.12106	30.24218	29.37253	28.51251	0.00000
44	42.22540	41.24926	40.27212	39.29537	38.32142	37.35249	36.38988	35.43403	34.48597	33.54628	32.61573	31.69464	30.78322	29.88190	28.98947	0.00000
45	43.28086	42.25560	41.23074	40.20882	39.19217	38.18214	37.17922	36.18447	35.19850	34.22211	33.25565	32.29935	31.35363	30.41726	29.48984	0.00000
46	44.38866	43.31206	42.23856	41.17058	40.10958	39.05602	38.01106	36.97532	35.94964	34.93440	33.92982	32.93636	31.95272	30.97849	30.01409	0.00000
47	45.55108	44.42208	43.29890	42.18304	41.07502	39.97604	38.88675	37.80806	36.74033	35.68382	34.63901	33.60451	32.57992	31.56567	30.56109	0.00000
48	46.76917	45.58664	44.41183	43.24527	42.08822	40.94138	39.80569	38.68155	37.56922	36.46920	35.38004	34.30132	33.23347	32.17582	31.12913	0.00000
49	48.04401	46.80587	45.57642	44.35700	43.14834	41.95143	40.76669	39.59440	38.43509	37.28722	36.15034	35.02494	33.91027	32.80716	31.71551	0.00000
50	49.37776	48.08076	46.79433	45.51926	44.25658	43.00674	41.77004	40.54702	39.33608	38.13673	36.94949	35.77358	34.60985	33.45822	32.31710	0.00000
51	50.77385	49.41537	48.06888	46.73548	45.41563	44.10966	42.81814	41.53937	40.27284	39.01910	37.77732	36.54841	35.33228	34.12724	32.93385	0.00000
52	52.23500	50.81167	49.40219	48.00703	46.62654	45.26132	43.90959	42.57080	41.24552	39.93288	38.63385	37.34833	36.07453	34.81305	33.56447	0.00000
53	53.76476	52.27335	50.79712	49.33639	47.89183	46.46154	45.04494	43.64264	42.25371	40.87918	39.51895	38.17112	36.83632	35.51518	34.20868	0.00000
54	55.36651	53.80292	52.25576	50.72572	49.21079	47.71037	46.22508	44.75398	43.29811	41.85739	40.42981	39.01602	37.61671	36.23290	34.86698	0.00000
55	57.04459	55.40421	53.78199	52.17579	50.58496	49.01019	47.45044	45.90686	44.37933	42.86574	41.36677	39.88315	38.41596	36.96775	35.54005	0.00000
56	58.80389	57.08213	55.37736	53.68892	52.01752	50.36207	48.72377	47.10251	45.49604	43.90510	42.33043	40.77322	39.23614	37.72084	36.22950	0.00000
57	60.00000	58.20810	56.43335	54.67651	52.93643	51.21439	49.51025	47.82167	46.14940	44.49424	42.85743	41.24178	39.64902	38.08145	36.54366	0.00000
58	60.00000	58.17061	56.35969	54.56605	52.79099	51.03440	49.29383	47.57008	45.86397	44.17677	42.51138	40.86959	39.25377	37.66864	36.11839	0.00000
59	60.00000	58.13213	56.28208	54.45120	52.63936	50.84405	49.06610	47.30633	45.56607	43.84831	42.15489	40.48824	38.85326	37.25427	35.69279	0.00000
60	60.00000	58.09051	56.20080	54.33074	52.47775	50.64266	48.82636	47.03018	45.25722	43.50939	41.78919	40.10168	38.45130	36.83965	35.26865	0.00000
61	60.00000	58.04817	56.11665	54.20275	52.30734	50.43133	48.57611	46.74487	44.93958	43.16284	41.41986	39.71523	38.05061	36.42796	34.84408	0.00000
62	60.00000	58.00353	56.02527	54.06613	52.12704	50.20944	48.31663	46.45064	44.61416	42.81257	41.05063	39.33003	37.65283	36.01569	34.41546	0.00000
63	60.00000	57.95365	55.92708	53.92125	51.93764	49.97968	48.04947	46.14977	44.28617	42.46359	40.68376	38.94883	37.25534	35.60003	33.98328	0.00000
64	60.00000	57.90187	55.82521	53.77156	51.74446	49.74610	47.77932	45.84992	43.96298	42.12031	40.32411	38.57083	36.85707	35.18323	33.54902	0.00000
65	60.00000	57.84809	55.72003	53.61948	51.54870	49.51066	47.51134	45.55602	43.64658	41.78530	39.96848	38.19262	36.45813	34.76470	33.11200	0.00000
66	60.00000	57.79278	55.61408	53.46627	51.35242	49.27872	47.25067	45.27020	43.33968	41.45528	39.61336	37.81435	36.05793	34.34374	32.67056	0.00000
67	60.00000	57.73810	55.50826	53.31367	51.16078	49.05527	46.99916	44.99491	43.03854	41.12628	39.25856	37.43505	35.65540	33.91832	32.25063	0.00000
68	60.00000	57.68280	55.40224	53.16501	50.97702	48.84036	46.75760	44.72458	42.73741	40.79652	38.90158	37.05221	35.24707	33.51405	31.88356	0.00000
69	60.00000	57.62783	55.30073	53.02484	50.80235	48.63592	46.52123	44.45423	42.43537	40.46431	38.54064	36.66300	34.86036	33.16437	31.56642	0.00000
70	60.00000	57.57711	55.20753	52.89356	50.63795	48.43622	46.28413	44.18217	42.12997	40.12712	38.17218	36.29534	34.52953	32.86581	31.29346	0.00000
71	60.00000	57.53071	55.11937	52.76884	50.47445	48.23180	46.04139	43.90283	41.81570	39.77850	37.82268	35.98257	34.24883	32.61031	31.06160	0.00000
72	60.00000	57.48516	55.03374	52.64088	50.30197	48.01754	45.78719	43.61048	41.48584	39.44607	37.52698	35.71883	34.00998	32.39480	30.83545	0.00000
73	60.00000	57.44134	54.94379	52.50257	50.11820	47.79028	45.51834	43.30075	41.17175	39.16870	37.28145	35.49784	33.81199	32.18443	30.63624	0.00000
74	60.00000	57.39121	54.84124	52.35066	49.91904	47.54591	45.22953	43.00570	40.91343	38.94211	37.07906	35.31811	33.61805	32.00089	30.51994	0.00000
75	60.00000	57.33412	54.73033	52.18818	49.70717	47.28550	44.96058	42.77320	40.71227	38.76454	36.92354	35.14620	33.45554	31.90726	30.48789	0.00000
76	60.00000	57.27514	54.61479	52.01842	49.48415	47.05112	44.76204	42.60529	40.56698	38.64039	36.78041	35.01113	33.39086	31.90550	30.51033	0.00000
77	60.00000	57.21308	54.49319	51.83835	49.28958	46.89159	44.63223	42.49695	40.47870	38.53023	36.67678	34.97943	33.42340	31.96185	30.42718	0.00000
78	60.00000	57.14762	54.36346	51.69053	49.17574	46.80632	44.56703	42.45047	40.40709	38.46335	36.68332	35.05149	33.51875	31.90933	30.15059	0.00000
79	60.00000	57.07688	54.27054	51.63022	49.14254	46.79148	44.56928	42.42391	40.38315	38.51428	36.80100	35.19176	33.50200	31.65548	29.78794	0.00000
80	60.00000	57.04993	54.27440	51.65931	49.18785	46.85184	44.59659	42.45133	40.48674	38.68572	36.99406	35.21777	33.27668	31.31349	29.42252	0.00000
81	60.00000	57.08094	54.33063	51.73137	49.27456	46.90270	44.64650	42.58032	40.68617	38.90703	37.03889	34.99742	32.93272	30.94396	29.18096	0.00000
82	60.00000	57.10904	54.37685	51.79441	49.30125	46.92967	44.75783	42.76681	40.89670	38.93301	36.78715	34.61686	32.52640	30.67324	29.16603	0.00000
83	60.00000	57.12951	54.41633	51.79697	49.30533	47.02355	44.93174	42.96696	40.90387	38.64939	36.36923	34.17295	32.22598	30.64247	29.40775	0.00000
84	60.00000	57.15050	54.39952	51.78270	49.38626	47.18936	45.12585	42.95910	40.59134	38.19662	35.88998	33.84518	32.18211	30.88535	29.65695	0.00000
85	60.00000	57.11186	54.36456	51.84864	49.54220	47.37581	45.10102	42.61520	40.10108	37.67944	35.53269	33.78669	32.42528	31.13563	29.58418	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Female Standard Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	26.23672	25.90573	25.57253	25.23657	24.89805	24.55666	24.21236	23.86533	23.51599	23.16403	22.80940	22.45225	22.09251	21.73012	21.36541	0.00000
19	26.60230	26.26015	25.91516	25.56753	25.21697	24.86341	24.50705	24.14831	23.78689	23.42272	23.05597	22.68656	22.31442	21.93991	21.56295	0.00000
20	26.97988	26.62543	26.26828	25.90811	25.54486	25.17873	24.81016	24.43884	24.06469	23.68788	23.30834	22.92600	22.54123	22.15394	21.76447	0.00000
21	27.37068	27.00353	26.63328	26.25986	25.88348	25.50460	25.12288	24.73826	24.35091	23.96075	23.56770	23.17216	22.77403	22.37366	21.97160	0.00000
22	27.77513	27.39429	27.01021	26.62308	26.23337	25.84074	25.44513	25.04671	24.64540	24.24113	23.83428	23.42477	23.01296	22.59942	22.18402	0.00000
23	28.19429	27.79899	27.40055	26.99946	26.59537	26.18821	25.77815	25.36512	24.94904	24.53032	24.10885	23.68501	23.25939	22.83186	22.40228	0.00000
24	28.62901	28.21867	27.80561	27.38945	26.97013	26.54783	26.12247	25.69397	25.26274	24.82868	24.39219	23.95387	23.51357	23.07117	22.62606	0.00000
25	29.07986	28.65418	28.22533	27.79321	27.35802	26.91968	26.47810	26.03371	25.58641	25.13660	24.68489	24.23116	23.77526	23.31657	22.85497	0.00000
26	29.54715	29.10493	28.65935	28.21060	27.75860	27.30325	26.84502	26.38378	25.91995	25.45417	24.98629	24.51618	24.04320	23.56721	23.08830	0.00000
27	30.03220	29.57242	29.10937	28.64297	28.17312	27.70029	27.22435	26.74574	26.26512	25.78234	25.29726	24.80921	24.31805	23.82388	23.32679	0.00000
28	30.53608	30.05794	29.57634	29.09118	28.60294	28.11149	27.61729	27.12101	26.62250	26.12160	25.61765	25.11049	24.60022	24.08692	23.57090	0.00000
29	31.05962	30.56197	30.06064	29.55612	29.04830	28.53763	28.02481	27.50969	26.99210	26.47135	25.94729	25.42002	24.88961	24.35639	23.82111	0.00000
30	31.60406	31.08564	30.56392	30.03878	29.51070	28.98039	28.44770	27.91247	27.37396	26.83203	26.28678	25.73829	25.18689	24.63335	24.07794	0.00000
31	32.17076	31.63083	31.08736	30.54084	29.99202	29.44074	28.88682	28.32951	27.76867	27.20438	26.63675	26.06609	25.49324	24.91844	24.34239	0.00000
32	32.76047	32.19759	31.63155	31.06313	30.49216	29.91846	29.34125	28.76038	28.17594	27.58803	26.99700	26.40369	25.80835	25.21174	24.61450	0.00000
33	33.37472	32.78799	32.19879	31.60695	31.01227	30.41396	29.81185	29.20604	28.59664	27.98400	27.36900	26.75190	26.13347	25.51440	24.89558	0.00000
34	34.01448	33.40324	32.78926	32.17233	31.55164	30.92701	30.29854	29.66635	29.03079	28.39278	27.75260	27.11103	26.46881	25.82684	25.18671	0.00000
35	34.68038	34.04292	33.40241	32.75799	32.10947	31.45698	30.80061	30.14076	29.47835	28.81369	28.14760	27.48082	26.81431	26.14970	25.48853	0.00000
36	35.37427	34.70872	34.03909	33.36521	32.68720	32.00516	31.31950	30.63119	29.94054	29.24840	28.55554	27.86296	27.17237	26.48533	25.80278	0.00000
37	36.09816	35.40173	34.70088	33.99572	33.28638	32.57327	31.85741	31.13911	30.41926	29.69867	28.97836	28.26012	27.54558	26.83571	26.13081	0.00000
38	36.85504	36.12541	35.39130	34.65284	33.91046	33.16521	32.41742	31.66802	30.91785	30.16797	29.42025	28.67638	27.93736	27.20353	26.47569	0.00000
39	37.64739	36.88236	36.11279	35.33913	34.56248	33.78319	33.00222	32.22044	31.43897	30.65974	29.88453	29.11438	28.34963	27.59113	26.83931	0.00000
40	38.47758	37.67473	36.86760	36.05736	35.24437	34.42961	33.61402	32.79875	31.98582	31.17708	30.37362	29.57580	28.78448	28.00015	27.22344	0.00000
41	39.34819	38.50521	37.65898	36.80987	35.95893	35.10711	34.25563	33.40659	32.56193	31.72278	30.88952	30.06305	29.24388	28.43267	27.62971	0.00000
42	40.26164	39.37681	38.48897	37.59921	36.70853	35.81821	34.93044	34.04725	33.16982	32.29855	31.43439	30.57785	29.72964	28.89005	28.05929	0.00000
43	41.21975	40.29035	39.35895	38.42659	37.49460	36.56528	35.64075	34.72226	33.81021	32.90560	32.00897	31.12106	30.24218	29.37253	28.51251	0.00000
44	42.22540	41.24926	40.27212	39.29537	38.32142	37.35249	36.38988	35.43403	34.48597	33.54628	32.61573	31.69464	30.78322	29.88190	28.98947	0.00000
45	43.28086	42.25560	41.23074	40.20882	39.19217	38.18214	37.17922	36.18447	35.19850	34.22211	33.25565	32.29935	31.35363	30.41726	29.48984	0.00000
46	44.38866	43.31206	42.23856	41.17058	40.10958	39.05602	38.01106	36.97532	35.94964	34.93440	33.92982	32.93636	31.95272	30.97849	30.01409	0.00000
47	45.55108	44.42208	43.29890	42.18304	41.07502	39.97604	38.88675	37.80806	36.74033	35.68382	34.63901	33.60451	32.57992	31.56567	30.56109	0.00000
48	46.76917	45.58664	44.41183	43.24527	42.08822	40.94138	39.80569	38.68155	37.56922	36.46920	35.38004	34.30132	33.23347	32.17582	31.12913	0.00000
49	48.04401	46.80587	45.57642	44.35700	43.14834	41.95143	40.76669	39.59440	38.43509	37.28722	36.15034	35.02494	33.91027	32.80716	31.71551	0.00000
50	49.37776	48.08076	46.79433	45.51926	44.25658	43.00674	41.77004	40.54702	39.33608	38.13673	36.94949	35.77358	34.60985	33.45822	32.31710	0.00000
51	50.77385	49.41537	48.06888	46.73548	45.41563	44.10966	42.81814	41.53937	40.27284	39.01910	37.77732	36.54841	35.33228	34.12724	32.93385	0.00000
52	52.23500	50.81167	49.40219	48.00703	46.62654	45.26132	43.90959	42.57080	41.24552	39.93288	38.63385	37.34833	36.07453	34.81305	33.56447	0.00000
53	53.76476	52.27335	50.79712	49.33639	47.89183	46.46154	45.04494	43.64264	42.25371	40.87918	39.51895	38.17112	36.83632	35.51518	34.20868	0.00000
54	55.36651	53.80292	52.25576	50.72572	49.21079	47.71037	46.22508	44.75398	43.29811	41.85739	40.42981	39.01602	37.61671	36.23290	34.86698	0.00000
55	57.04459	55.40421	53.78199	52.17579	50.58496	49.01019	47.45044	45.90686	44.37933	42.86574	41.36677	39.88315	38.41596	36.96775	35.54005	0.00000
56	58.80389	57.08213	55.37736	53.68892	52.01752	50.36207	48.72377	47.10251	45.49604	43.90510	42.33043	40.77322	39.23614	37.72084	36.22950	0.00000
57	60.00000	58.20810	56.43335	54.67651	52.93643	51.21439	49.51025	47.82167	46.14940	44.49424	42.85743	41.24178	39.64902	38.08145	36.54366	0.00000
58	60.00000	58.17061	56.35969	54.56605	52.79099	51.03440	49.29383	47.57008	45.86397	44.17677	42.51138	40.86959	39.25377	37.66864	36.11839	0.00000
59	60.00000	58.13213	56.28208	54.45120	52.63936	50.84405	49.06610	47.30633	45.56607	43.84831	42.15489	40.48824	38.85326	37.25427	35.69279	0.00000
60	60.00000	58.09051	56.20080	54.33074	52.47775	50.64266	48.82636	47.03018	45.25722	43.50939	41.78919	40.10168	38.45130	36.83965	35.26865	0.00000
61	60.00000	58.04817	56.11665	54.20275	52.30734	50.43133	48.57611	46.74487	44.93958	43.16284	41.41986	39.71523	38.05061	36.42796	34.84408	0.00000
62	60.00000	58.00353	56.02527	54.06613	52.12704	50.20944	48.31663	46.45064	44.61416	42.81257	41.05063	39.33003	37.65283	36.01569	34.41546	0.00000
63	60.00000	57.95365	55.92708	53.92125	51.93764	49.97968	48.04947	46.14977	44.28617	42.46359	40.68376	38.94883	37.25534	35.60003	33.98328	0.00000
64	60.00000	57.90187	55.82521	53.77156	51.74446	49.74610	47.77932	45.84992	43.96298	42.12031	40.32411	38.57083	36.85707	35.18323	33.54902	0.00000
65	60.00000	57.84809	55.72003	53.61948	51.54870	49.51066	47.51134	45.55602	43.64658	41.78530	39.96848	38.19262	36.45813	34.76470	33.11200	0.00000
66	60.00000	57.79278	55.61408	53.46627	51.35242	49.27872	47.25067	45.27020	43.33968	41.45528	39.61336	37.81435	36.05793	34.34374	32.67056	0.00000
67	60.00000	57.73810	55.50826	53.31367	51.16078	49.05527	46.99916	44.99491	43.03854	41.12628	39.25856	37.43505	35.65540	33.91832	32.25063	0.00000
68	60.00000	57.68280	55.40224	53.16501	50.97702	48.84036	46.75760	44.72458	42.73741	40.79652	38.90158	37.05221	35.24707	33.51405	31.88356	0.00000
69	60.00000	57.62783	55.30073	53.02484	50.80235	48.63592	46.52123	44.45423	42.43537	40.46431	38.54064	36.66300	34.86036	33.16437	31.56642	0.00000
70	60.00000	57.57711	55.20753	52.89356	50.63795	48.43622	46.28413	44.18217	42.12997	40.12712	38.17218	36.29534	34.52953	32.86581	31.29346	0.00000
71	60.00000	57.53071	55.11937	52.76884	50.47445	48.23180	46.04139	43.90283	41.81570	39.77850	37.82268	35.98257	34.24883	32.61031	31.06160	0.00000
72	60.00000	57.48516	55.03374	52.64088	50.30197	48.01754	45.78719	43.61048	41.48584	39.44607	37.52698	35.71883	34.00998	32.39480	30.83545	0.00000
73	60.00000	57.44134	54.94379	52.50257	50.11820	47.79028	45.51834	43.30075	41.17175	39.16870	37.28145	35.49784	33.81199	32.18443	30.63624	0.00000
74	60.00000	57.39121	54.84124	52.35066	49.91904	47.54591	45.22953	43.00570	40.91343	38.94211	37.07906	35.31811	33.61805	32.00089	30.51994	0.00000
75	60.00000	57.33412	54.73033	52.18818	49.70717	47.28550	44.96058	42.77320	40.71227	38.76454	36.92354	35.14620	33.45554	31.90726	30.48789	0.00000
76	60.00000	57.27514	54.61479	52.01842	49.48415	47.05112	44.76204	42.60529	40.56698	38.64039	36.78041	35.01113	33.39086	31.90550	30.51033	0.00000
77	60.00000	57.21308	54.49319	51.83835	49.28958	46.89159	44.63223	42.49695	40.47870	38.53023	36.67678	34.97943	33.42340	31.96185	30.42718	0.00000
78	60.00000	57.14762	54.36346	51.69053	49.17574	46.80632	44.56703	42.45047	40.40709	38.46335	36.68332	35.05149	33.51875	31.90933	30.15059	0.00000
79	60.00000	57.07688	54.27054	51.63022	49.14254	46.79148	44.56928	42.42391	40.38315	38.51428	36.80100	35.19176	33.50200	31.65548	29.78794	0.00000
80	60.00000	57.04993	54.27440	51.65931	49.18785	46.85184	44.59659	42.45133	40.48674	38.68572	36.99406	35.21777	33.27668	31.31349	29.42252	0.00000
81	60.00000	57.08094	54.33063	51.73137	49.27456	46.90270	44.64650	42.58032	40.68617	38.90703	37.03889	34.99742	32.93272	30.94396	29.18096	0.00000
82	60.00000	57.10904	54.37685	51.79441	49.30125	46.92967	44.75783	42.76681	40.89670	38.93301	36.78715	34.61686	32.52640	30.67324	29.16603	0.00000
83	60.00000	57.12951	54.41633	51.79697	49.30533	47.02355	44.93174	42.96696	40.90387	38.64939	36.36923	34.17295	32.22598	30.64247	29.40775	0.00000
84	60.00000	57.15050	54.39952	51.78270	49.38626	47.18936	45.12585	42.95910	40.59134	38.19662	35.88998	33.84518	32.18211	30.88535	29.65695	0.00000
85	60.00000	57.11186	54.36456	51.84864	49.54220	47.37581	45.10102	42.61520	40.10108	37.67944	35.53269	33.78669	32.42528	31.13563	29.58418	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Male Preferred Plus Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	24.51101	23.62004	21.87332	21.87332	21.01748	19.59714	18.20411	15.71622	13.28741	10.91856	9.26379	7.50052	5.32170	3.31359	1.41588	0.00000
19	24.82657	23.91817	22.13709	22.13709	21.26459	19.82161	18.40690	15.88648	13.42725	11.02975	9.35445	7.57092	5.36942	3.34186	1.42735	0.00000
20	25.15267	24.22585	22.40871	22.40871	21.51906	20.05259	18.61574	16.06182	13.57087	11.14334	9.44703	7.64268	5.41798	3.37062	1.43902	0.00000
21	25.49014	24.54381	22.68926	22.68926	21.78170	20.29117	18.83148	16.24247	13.71812	11.25978	9.54179	7.71600	5.46759	3.40002	1.45091	0.00000
22	25.83985	24.87312	22.97965	22.97965	22.05379	20.53837	19.05446	16.42836	13.86959	11.37938	9.63898	7.79123	5.51853	3.43012	1.46308	0.00000
23	26.20247	25.21462	23.28086	23.28086	22.33604	20.79420	19.28424	16.61985	14.02544	11.50228	9.73887	7.86859	5.57076	3.46101	1.47556	0.00000
24	26.57840	25.56843	23.59318	23.59318	22.62804	21.05777	19.52090	16.81684	14.18555	11.62857	9.84156	7.94790	5.62435	3.49265	1.48834	0.00000
25	26.96839	25.93573	24.91861	23.91672	22.92934	21.32968	19.76477	17.01956	14.35037	11.75862	9.94704	8.02944	5.67936	3.52512	1.50144	0.00000
26	27.37262	26.31646	24.25009	24.25009	23.23970	21.60943	20.01534	17.35095	14.64078	12.12978	10.23437	8.30395	5.95945	3.70864	1.57533	0.00000
27	27.79164	26.71027	24.59354	24.59354	23.55907	21.89693	20.27289	17.69124	14.93840	12.50993	10.52828	8.58449	6.24537	3.89570	1.65059	0.00000
28	28.22688	27.11794	24.94862	24.94862	23.88889	22.19390	20.53899	18.04136	15.24460	12.89994	10.82966	8.87182	6.53751	4.08666	1.72734	0.00000
29	28.68056	27.54283	25.31807	25.31807	24.23220	22.50316	20.81559	18.40385	15.56106	13.30161	11.13997	9.16686	6.83687	4.28210	1.80584	0.00000
30	29.15349	27.98539	25.70268	25.70268	24.58972	22.82465	21.10342	18.77898	15.88829	13.71552	11.45931	9.47006	7.14378	4.48227	1.88618	0.00000
31	29.64688	28.44672	26.10388	26.10388	24.96204	23.15975	21.40308	19.16779	16.22715	14.14217	11.78843	9.78200	7.45884	4.68753	1.96848	0.00000
32	30.16204	28.92855	26.52237	26.52237	25.35074	23.50923	21.71562	19.57141	16.57811	14.58265	12.12807	10.10340	7.78266	4.89823	2.05287	0.00000
33	30.69973	29.43157	26.95891	26.95891	25.75576	23.87338	22.04131	19.98966	16.94158	15.03738	12.47865	10.43463	8.11554	5.11452	2.13938	0.00000
34	31.26077	29.95563	27.41349	27.41349	26.17750	24.25253	22.37970	20.42307	17.31788	15.50695	12.84055	10.77596	8.45775	5.33646	2.22788	0.00000
35	31.84708	30.50364	29.18381	27.88836	26.61806	24.64785	22.73268	20.87335	17.70857	15.99295	13.21488	11.12832	8.80992	5.56416	2.31840	0.00000
36	32.45936	31.07532	29.71650	28.38366	27.07668	25.05948	23.17227	21.34076	18.25214	16.49559	13.59441	11.41370	8.99133	5.75114	2.45415	0.00000
37	33.09944	31.67292	30.27329	28.90042	27.55530	25.48895	23.63025	21.82694	18.81579	17.01615	13.98688	11.70786	9.17758	5.94276	2.59307	0.00000
38	33.76858	32.29758	30.85426	29.43972	28.05464	25.93704	24.10744	22.33255	19.40028	17.55490	14.39179	12.01019	9.36876	6.13922	2.73528	0.00000
39	34.46819	32.94953	31.46072	30.00247	28.57572	26.40467	24.60452	22.85823	20.00598	18.11131	14.80846	12.32088	9.56513	6.34083	2.88099	0.00000
40	35.20090	33.63247	32.09579	30.59183	29.12147	26.89416	25.12375	23.40569	20.63369	18.68588	15.23822	12.64118	9.76766	6.54828	3.03050	0.00000
41	35.96809	34.34727	32.76051	31.20871	29.69237	27.40586	25.66497	23.97380	21.28246	19.27900	15.68157	12.97154	9.97660	6.76173	3.18415	0.00000
42	36.77169	35.09600	33.45674	31.85444	30.28956	27.94010	26.22744	24.56173	21.95325	19.89182	16.13949	13.31267	10.19229	6.98191	3.34217	0.00000
43	37.61338	35.88012	34.18545	32.52980	30.91298	28.49552	26.80974	25.16998	22.64707	20.52541	16.61270	13.66491	10.41552	7.20908	3.50459	0.00000
44	38.49500	36.70094	34.94768	33.23496	31.56132	29.07052	27.41238	25.79950	23.36522	21.18087	17.10180	14.02946	10.64657	7.44317	3.67120	0.00000
45	39.41903	37.56061	35.74459	33.96938	32.23366	29.66628	28.03700	26.45218	24.10956	21.85959	17.60880	14.40720	10.88544	7.68384	3.84192	0.00000
46	40.38819	38.46074	36.57597	34.73244	32.93161	30.46282	28.85905	27.23114	24.88192	22.56445	18.24188	14.93626	11.25856	7.87062	3.93585	0.00000
47	41.40636	39.40313	37.44303	35.52761	33.65893	31.29322	29.71582	28.04236	25.68686	23.29845	18.89920	15.48339	11.64295	8.06283	4.03260	0.00000
48	42.47967	40.39308	38.35332	36.36257	34.42304	32.16469	30.61392	28.89366	26.53043	24.06573	19.58317	16.05054	12.04105	8.26241	4.13329	0.00000
49	43.61506	41.43984	39.31611	37.24625	35.23222	33.08511	31.56280	29.79251	27.41810	24.86991	20.29685	16.64166	12.45631	8.47188	4.23911	0.00000
50	44.81657	42.54777	40.33570	38.18250	36.08952	34.05985	32.56626	30.74077	28.35031	25.71130	21.04246	17.25931	12.89103	8.69246	4.35038	0.00000
51	46.08777	43.72041	41.41521	39.17364	36.99906	35.09175	33.62546	31.73782	29.32657	26.59179	21.82265	17.90634	13.34705	8.92459	4.46703	0.00000
52	47.43214	44.96079	42.55679	40.22380	37.96279	36.18141	34.73934	32.78259	30.34877	27.51421	22.64075	18.58518	13.82522	9.16794	4.58877	0.00000
53	48.85356	46.27185	43.76550	41.33559	38.98088	37.32771	35.90704	33.87723	31.42037	28.48277	23.49999	19.29732	14.32550	9.42204	4.71504	0.00000
54	50.35692	47.66063	45.04567	42.51065	40.05260	38.53065	37.13207	35.02649	32.54721	29.50220	24.40299	20.04344	14.84794	9.68605	4.84548	0.00000
55	51.94439	49.12668	46.39414	43.74349	41.17269	39.78936	38.41547	36.23269	33.73104	30.57221	25.34784	20.82144	15.38976	9.95808	4.97904	0.00000
56	53.62115	50.74987	47.96096	45.25216	42.62613	41.10886	39.65425	37.41689	34.89372	31.79118	26.46190	21.77509	16.14356	10.50740	5.22738	0.00000
57	55.39591	52.46247	49.60927	46.83921	44.15670	42.50084	40.96286	38.66695	36.11737	33.06964	27.62484	22.76646	16.92382	11.07474	5.48345	0.00000
58	57.28106	54.27634	51.35496	48.52184	45.78254	43.98162	42.35428	39.99224	37.41004	34.41310	28.84170	23.79909	17.73450	11.66364	5.74977	0.00000
59	57.60000	54.60711	51.70046	48.88610	46.16773	44.26704	42.58961	40.22180	37.67246	34.80676	29.25893	24.16975	18.05182	11.92980	5.85718	0.00000
60	57.60000	54.63792	51.76584	48.98781	46.30393	44.30980	42.58700	40.21973	37.71177	34.98651	29.49220	24.38739	18.25603	12.12084	5.92691	0.00000
61	57.60000	54.67287	51.83761	49.09448	46.44028	44.34852	42.57372	40.20158	37.72930	35.14057	29.70170	24.58771	18.44782	12.29924	5.98993	0.00000
62	57.60000	54.71066	51.91115	49.19824	46.56856	44.37270	42.54074	40.15863	37.72025	35.26729	29.89022	24.77240	18.62271	12.46238	6.04513	0.00000
63	57.60000	54.74768	51.97933	49.29155	46.67881	44.37398	42.47986	40.08682	37.68400	35.37091	30.06049	24.93598	18.77720	12.60812	6.09229	0.00000
64	57.60000	54.78004	52.03764	49.36710	46.76520	44.34666	42.38960	39.98819	37.62779	35.45704	30.20783	25.07541	18.90931	12.73677	6.13277	0.00000
65	57.60000	54.80687	52.08206	49.42231	46.82493	44.29227	42.27516	39.87332	37.56034	35.52275	30.33072	25.18992	19.02096	12.85200	6.16896	0.00000
66	57.60000	54.79721	52.05776	49.37891	46.76317	44.21683	42.14835	39.75212	37.43925	35.28233	30.45309	25.42543	19.36502	13.11856	6.22967	0.00000
67	57.60000	54.78016	52.01892	49.31902	46.68714	44.13531	42.02213	39.62435	37.30645	35.02920	30.55542	25.64395	19.69533	13.37604	6.28932	0.00000
68	57.60000	54.75533	51.96996	49.25105	46.61139	44.06005	41.89511	39.49011	37.16292	34.76897	30.64820	25.85691	20.01861	13.62964	6.34935	0.00000
69	57.60000	54.72771	51.92004	49.19065	46.54927	43.98992	41.76764	39.35064	37.01476	34.51380	30.74516	26.07299	20.34274	13.88296	6.40984	0.00000
70	57.60000	54.70195	51.88095	49.14744	46.49531	43.92123	41.63715	39.20873	36.87142	34.27551	30.85351	26.29956	20.67108	14.13528	6.47184	0.00000
71	57.60000	54.68582	51.85839	49.11144	46.44165	43.84754	41.50303	39.07106	36.74256	34.05852	30.97888	26.53808	21.00056	14.38804	6.53748	0.00000
72	57.60000	54.67762	51.83453	49.06742	46.37491	43.76198	41.36649	38.94230	36.62791	33.86335	31.11807	26.78009	21.33007	14.64419	6.60897	0.00000
73	57.60000	54.66022	51.79490	49.00277	46.28929	43.66722	41.23380	38.82347	36.52949	33.68669	31.26164	27.02440	21.66425	14.90940	6.68916	0.00000
74	57.60000	54.63548	51.74238	48.92667	46.20206	43.58359	41.11896	38.72886	36.45540	33.52820	31.41763	27.28485	22.01808	15.19531	6.78293	0.00000
75	57.60000	54.60458	51.68490	48.85570	46.13314	43.52435	41.03566	38.66570	36.40422	33.39473	31.60080	27.57888	22.40784	15.51312	6.89472	0.00000
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Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Male Preferred Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	24.51101	23.62004	21.87332	21.87332	21.01748	19.59714	18.20411	15.71622	13.28741	10.91856	9.26379	7.50052	5.32170	3.31359	1.41588	0.00000
19	24.82657	23.91817	22.13709	22.13709	21.26459	19.82161	18.40690	15.88648	13.42725	11.02975	9.35445	7.57092	5.36942	3.34186	1.42735	0.00000
20	25.15267	24.22585	22.40871	22.40871	21.51906	20.05259	18.61574	16.06182	13.57087	11.14334	9.44703	7.64268	5.41798	3.37062	1.43902	0.00000
21	25.49014	24.54381	22.68926	22.68926	21.78170	20.29117	18.83148	16.24247	13.71812	11.25978	9.54179	7.71600	5.46759	3.40002	1.45091	0.00000
22	25.83985	24.87312	22.97965	22.97965	22.05379	20.53837	19.05446	16.42836	13.86959	11.37938	9.63898	7.79123	5.51853	3.43012	1.46308	0.00000
23	26.20247	25.21462	23.28086	23.28086	22.33604	20.79420	19.28424	16.61985	14.02544	11.50228	9.73887	7.86859	5.57076	3.46101	1.47556	0.00000
24	26.57840	25.56843	23.59318	23.59318	22.62804	21.05777	19.52090	16.81684	14.18555	11.62857	9.84156	7.94790	5.62435	3.49265	1.48834	0.00000
25	26.96839	25.93573	24.91861	23.91672	22.92934	21.32968	19.76477	17.01956	14.35037	11.75862	9.94704	8.02944	5.67936	3.52512	1.50144	0.00000
26	27.37262	26.31646	24.25009	24.25009	23.23970	21.60943	20.01534	17.35095	14.64078	12.12978	10.23437	8.30395	5.95945	3.70864	1.57533	0.00000
27	27.79164	26.71027	24.59354	24.59354	23.55907	21.89693	20.27289	17.69124	14.93840	12.50993	10.52828	8.58449	6.24537	3.89570	1.65059	0.00000
28	28.22688	27.11794	24.94862	24.94862	23.88889	22.19390	20.53899	18.04136	15.24460	12.89994	10.82966	8.87182	6.53751	4.08666	1.72734	0.00000
29	28.68056	27.54283	25.31807	25.31807	24.23220	22.50316	20.81559	18.40385	15.56106	13.30161	11.13997	9.16686	6.83687	4.28210	1.80584	0.00000
30	29.15349	27.98539	25.70268	25.70268	24.58972	22.82465	21.10342	18.77898	15.88829	13.71552	11.45931	9.47006	7.14378	4.48227	1.88618	0.00000
31	29.64688	28.44672	26.10388	26.10388	24.96204	23.15975	21.40308	19.16779	16.22715	14.14217	11.78843	9.78200	7.45884	4.68753	1.96848	0.00000
32	30.16204	28.92855	26.52237	26.52237	25.35074	23.50923	21.71562	19.57141	16.57811	14.58265	12.12807	10.10340	7.78266	4.89823	2.05287	0.00000
33	30.69973	29.43157	26.95891	26.95891	25.75576	23.87338	22.04131	19.98966	16.94158	15.03738	12.47865	10.43463	8.11554	5.11452	2.13938	0.00000
34	31.26077	29.95563	27.41349	27.41349	26.17750	24.25253	22.37970	20.42307	17.31788	15.50695	12.84055	10.77596	8.45775	5.33646	2.22788	0.00000
35	31.84708	30.50364	29.18381	27.88836	26.61806	24.64785	22.73268	20.87335	17.70857	15.99295	13.21488	11.12832	8.80992	5.56416	2.31840	0.00000
36	32.45936	31.07532	29.71650	28.38366	27.07668	25.05948	23.17227	21.34076	18.25214	16.49559	13.59441	11.41370	8.99133	5.75114	2.45415	0.00000
37	33.09944	31.67292	30.27329	28.90042	27.55530	25.48895	23.63025	21.82694	18.81579	17.01615	13.98688	11.70786	9.17758	5.94276	2.59307	0.00000
38	33.76858	32.29758	30.85426	29.43972	28.05464	25.93704	24.10744	22.33255	19.40028	17.55490	14.39179	12.01019	9.36876	6.13922	2.73528	0.00000
39	34.46819	32.94953	31.46072	30.00247	28.57572	26.40467	24.60452	22.85823	20.00598	18.11131	14.80846	12.32088	9.56513	6.34083	2.88099	0.00000
40	35.20090	33.63247	32.09579	30.59183	29.12147	26.89416	25.12375	23.40569	20.63369	18.68588	15.23822	12.64118	9.76766	6.54828	3.03050	0.00000
41	35.96809	34.34727	32.76051	31.20871	29.69237	27.40586	25.66497	23.97380	21.28246	19.27900	15.68157	12.97154	9.97660	6.76173	3.18415	0.00000
42	36.77169	35.09600	33.45674	31.85444	30.28956	27.94010	26.22744	24.56173	21.95325	19.89182	16.13949	13.31267	10.19229	6.98191	3.34217	0.00000
43	37.61338	35.88012	34.18545	32.52980	30.91298	28.49552	26.80974	25.16998	22.64707	20.52541	16.61270	13.66491	10.41552	7.20908	3.50459	0.00000
44	38.49500	36.70094	34.94768	33.23496	31.56132	29.07052	27.41238	25.79950	23.36522	21.18087	17.10180	14.02946	10.64657	7.44317	3.67120	0.00000
45	39.41903	37.56061	35.74459	33.96938	32.23366	29.66628	28.03700	26.45218	24.10956	21.85959	17.60880	14.40720	10.88544	7.68384	3.84192	0.00000
46	40.38819	38.46074	36.57597	34.73244	32.93161	30.46282	28.85905	27.23114	24.88192	22.56445	18.24188	14.93626	11.25856	7.87062	3.93585	0.00000
47	41.40636	39.40313	37.44303	35.52761	33.65893	31.29322	29.71582	28.04236	25.68686	23.29845	18.89920	15.48339	11.64295	8.06283	4.03260	0.00000
48	42.47967	40.39308	38.35332	36.36257	34.42304	32.16469	30.61392	28.89366	26.53043	24.06573	19.58317	16.05054	12.04105	8.26241	4.13329	0.00000
49	43.61506	41.43984	39.31611	37.24625	35.23222	33.08511	31.56280	29.79251	27.41810	24.86991	20.29685	16.64166	12.45631	8.47188	4.23911	0.00000
50	44.81657	42.54777	40.33570	38.18250	36.08952	34.05985	32.56626	30.74077	28.35031	25.71130	21.04246	17.25931	12.89103	8.69246	4.35038	0.00000
51	46.08777	43.72041	41.41521	39.17364	36.99906	35.09175	33.62546	31.73782	29.32657	26.59179	21.82265	17.90634	13.34705	8.92459	4.46703	0.00000
52	47.43214	44.96079	42.55679	40.22380	37.96279	36.18141	34.73934	32.78259	30.34877	27.51421	22.64075	18.58518	13.82522	9.16794	4.58877	0.00000
53	48.85356	46.27185	43.76550	41.33559	38.98088	37.32771	35.90704	33.87723	31.42037	28.48277	23.49999	19.29732	14.32550	9.42204	4.71504	0.00000
54	50.35692	47.66063	45.04567	42.51065	40.05260	38.53065	37.13207	35.02649	32.54721	29.50220	24.40299	20.04344	14.84794	9.68605	4.84548	0.00000
55	51.94439	49.12668	46.39414	43.74349	41.17269	39.78936	38.41547	36.23269	33.73104	30.57221	25.34784	20.82144	15.38976	9.95808	4.97904	0.00000
56	53.62115	50.74987	47.96096	45.25216	42.62613	41.10886	39.65425	37.41689	34.89372	31.79118	26.46190	21.77509	16.14356	10.50740	5.22738	0.00000
57	55.39591	52.46247	49.60927	46.83921	44.15670	42.50084	40.96286	38.66695	36.11737	33.06964	27.62484	22.76646	16.92382	11.07474	5.48345	0.00000
58	57.28106	54.27634	51.35496	48.52184	45.78254	43.98162	42.35428	39.99224	37.41004	34.41310	28.84170	23.79909	17.73450	11.66364	5.74977	0.00000
59	57.60000	54.60711	51.70046	48.88610	46.16773	44.26704	42.58961	40.22180	37.67246	34.80676	29.25893	24.16975	18.05182	11.92980	5.85718	0.00000
60	57.60000	54.63792	51.76584	48.98781	46.30393	44.30980	42.58700	40.21973	37.71177	34.98651	29.49220	24.38739	18.25603	12.12084	5.92691	0.00000
61	57.60000	54.67287	51.83761	49.09448	46.44028	44.34852	42.57372	40.20158	37.72930	35.14057	29.70170	24.58771	18.44782	12.29924	5.98993	0.00000
62	57.60000	54.71066	51.91115	49.19824	46.56856	44.37270	42.54074	40.15863	37.72025	35.26729	29.89022	24.77240	18.62271	12.46238	6.04513	0.00000
63	57.60000	54.74768	51.97933	49.29155	46.67881	44.37398	42.47986	40.08682	37.68400	35.37091	30.06049	24.93598	18.77720	12.60812	6.09229	0.00000
64	57.60000	54.78004	52.03764	49.36710	46.76520	44.34666	42.38960	39.98819	37.62779	35.45704	30.20783	25.07541	18.90931	12.73677	6.13277	0.00000
65	57.60000	54.80687	52.08206	49.42231	46.82493	44.29227	42.27516	39.87332	37.56034	35.52275	30.33072	25.18992	19.02096	12.85200	6.16896	0.00000
66	57.60000	54.79721	52.05776	49.37891	46.76317	44.21683	42.14835	39.75212	37.43925	35.28233	30.45309	25.42543	19.36502	13.11856	6.22967	0.00000
67	57.60000	54.78016	52.01892	49.31902	46.68714	44.13531	42.02213	39.62435	37.30645	35.02920	30.55542	25.64395	19.69533	13.37604	6.28932	0.00000
68	57.60000	54.75533	51.96996	49.25105	46.61139	44.06005	41.89511	39.49011	37.16292	34.76897	30.64820	25.85691	20.01861	13.62964	6.34935	0.00000
69	57.60000	54.72771	51.92004	49.19065	46.54927	43.98992	41.76764	39.35064	37.01476	34.51380	30.74516	26.07299	20.34274	13.88296	6.40984	0.00000
70	57.60000	54.70195	51.88095	49.14744	46.49531	43.92123	41.63715	39.20873	36.87142	34.27551	30.85351	26.29956	20.67108	14.13528	6.47184	0.00000
71	57.60000	54.68582	51.85839	49.11144	46.44165	43.84754	41.50303	39.07106	36.74256	34.05852	30.97888	26.53808	21.00056	14.38804	6.53748	0.00000
72	57.60000	54.67762	51.83453	49.06742	46.37491	43.76198	41.36649	38.94230	36.62791	33.86335	31.11807	26.78009	21.33007	14.64419	6.60897	0.00000
73	57.60000	54.66022	51.79490	49.00277	46.28929	43.66722	41.23380	38.82347	36.52949	33.68669	31.26164	27.02440	21.66425	14.90940	6.68916	0.00000
74	57.60000	54.63548	51.74238	48.92667	46.20206	43.58359	41.11896	38.72886	36.45540	33.52820	31.41763	27.28485	22.01808	15.19531	6.78293	0.00000
75	57.60000	54.60458	51.68490	48.85570	46.13314	43.52435	41.03566	38.66570	36.40422	33.39473	31.60080	27.57888	22.40784	15.51312	6.89472	0.00000
76	57.60000	54.52016	51.53577	48.66385	45.91194	43.28675	40.78677	38.40123	36.12991	33.13051	31.35350	27.37967	22.27007	15.44081	6.87542	0.00000
77	57.60000	54.44701	51.41287	48.50551	45.73201	43.09082	40.57051	38.17088	35.89955	32.92214	31.17522	27.25346	22.20059	15.42144	6.87670	0.00000
78	57.60000	54.39015	51.31443	48.38031	45.58618	42.91992	40.38132	37.97845	35.72168	32.77892	31.07321	27.20493	22.20252	15.44503	6.89175	0.00000
79	57.60000	54.34276	51.23550	48.27645	45.45285	42.76444	40.21977	37.82981	35.60346	32.70582	31.05031	27.23576	22.25973	15.49502	6.91961	0.00000
80	57.60000	54.30649	51.17008	48.17724	45.32769	42.63049	40.09728	37.73749	35.55504	32.71021	31.11259	27.32974	22.35126	15.57121	6.96181	0.00000
81	57.60000	54.27339	51.09903	48.07667	45.21589	42.52905	40.02614	37.71133	35.58357	32.79772	31.24081	27.46044	22.47616	15.67666	7.02139	0.00000
82	57.60000	54.23108	51.02346	47.98734	45.13581	42.47950	40.02280	37.76461	35.70052	32.95296	31.40937	27.63074	22.64217	15.82045	7.09463	0.00000
83	57.60000	54.19311	50.96839	47.93971	45.11839	42.50908	40.11060	37.91829	35.89748	33.15660	31.62879	27.85652	22.86768	15.99794	7.17528	0.00000
84	57.60000	54.17254	50.95347	47.95478	45.18144	42.63219	40.30205	38.15420	36.14462	33.41163	31.90959	28.15368	23.14043	16.19114	7.26637	0.00000
85	57.60000	54.17726	50.98884	48.04003	45.32949	42.85192	40.56819	38.43147	36.43646	33.72106	32.26223	28.50030	23.42877	16.40291	7.37220	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Male Standard Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
0	20.90385	20.21624	18.84901	18.84901	18.17344	17.00479	15.85332	13.73814	11.65995	9.61930	8.19502	6.66374	4.74939	2.97135	1.27604	0.00000
1	21.09387	20.39155	19.00189	19.00189	18.31704	17.13600	15.97278	13.83897	11.74317	9.68605	8.25020	6.70741	4.77972	2.98981	1.28382	0.00000
2	21.29526	20.58018	19.16866	19.16866	18.47440	17.28012	16.10398	13.94984	11.83492	9.75975	8.31148	6.75611	4.81360	3.01065	1.29263	0.00000
3	21.50540	20.77783	19.34518	19.34518	18.64118	17.43272	16.24293	14.06744	11.93227	9.83826	8.37696	6.80816	4.85011	3.03317	1.30212	0.00000
4	21.72372	20.98439	19.53040	19.53040	18.81600	17.59268	16.38874	14.19084	12.03477	9.92113	8.44607	6.86352	4.88904	3.05709	1.31219	0.00000
5	21.94908	21.19819	19.72201	19.72201	18.99678	17.75821	16.53959	14.31889	12.14135	10.00727	8.51840	6.92158	4.92971	3.08205	1.32262	0.00000
6	22.18107	21.41840	19.91901	19.91901	19.18276	17.92842	16.69512	14.45114	12.25139	10.09677	8.59369	6.98180	4.97183	3.10773	1.33331	0.00000
7	22.41972	21.64463	20.12140	20.12140	19.37374	18.10366	16.85551	14.58746	12.36550	10.18976	8.67164	7.04403	5.01509	3.13399	1.34422	0.00000
8	22.66556	21.87758	20.32982	20.32982	19.57090	18.28486	17.02130	14.72920	12.48436	10.28628	8.75243	7.10816	5.05949	3.16088	1.35536	0.00000
9	22.91892	22.11777	20.54516	20.54516	19.77492	18.47230	17.19375	14.87690	12.60779	10.38638	8.83573	7.17403	5.10501	3.18840	1.36675	0.00000
10	23.17987	22.36506	20.76769	20.76769	19.98567	18.66697	17.37315	15.03004	12.73561	10.48946	8.92120	7.24148	5.15152	3.21650	1.37838	0.00000
11	23.44875	22.62043	20.99773	20.99773	20.20466	18.86956	17.55926	15.18871	12.86734	10.59532	9.00882	7.31050	5.19907	3.24521	1.39026	0.00000
12	23.72515	22.88327	21.23556	21.23556	20.43140	19.07867	17.75111	15.35141	13.00194	10.70329	9.09800	7.38067	5.24740	3.27436	1.40232	0.00000
13	24.00889	23.15296	21.48107	21.48107	20.66475	19.29359	17.94729	15.51721	13.13884	10.81287	9.18841	7.45177	5.29631	3.30388	1.41453	0.00000
14	24.30029	23.43121	21.73396	21.73396	20.90481	19.51360	18.14743	15.68604	13.27798	10.92412	9.28016	7.52384	5.34591	3.33380	1.42686	0.00000
15	24.59810	23.71591	21.99160	21.99160	21.14815	19.73584	18.34919	15.85587	13.41773	11.03579	9.37211	7.59609	5.39560	3.36365	1.43907	0.00000
16	24.90205	24.00564	22.25213	22.25213	21.39336	19.95932	18.55163	16.02602	13.55765	11.14741	9.46404	7.66826	5.44501	3.39312	1.45110	0.00000
17	25.21324	24.30188	22.51637	22.51637	21.64160	20.18511	18.75590	16.19763	13.69857	11.25986	9.55659	7.74063	5.49425	3.42244	1.46303	0.00000
18	25.53230	24.60421	22.78471	22.78471	21.89321	20.41369	18.96261	16.37106	13.84105	11.37350	9.64978	7.81304	5.54344	3.45166	1.47488	0.00000
19	25.86101	24.91476	23.05947	23.05947	22.15061	20.64751	19.17385	16.54842	13.98672	11.48932	9.74422	7.88637	5.59315	3.48110	1.48682	0.00000
20	26.20070	25.23526	23.34241	23.34241	22.41569	20.88811	19.39140	16.73106	14.13632	11.60765	9.84066	7.96113	5.64373	3.51106	1.49898	0.00000
21	26.55223	25.56647	23.63465	23.63465	22.68927	21.13664	19.61613	16.91924	14.28971	11.72894	9.93936	8.03750	5.69541	3.54169	1.51136	0.00000
22	26.91651	25.90950	23.93714	23.93714	22.97270	21.39414	19.84840	17.11287	14.44749	11.85352	10.04060	8.11586	5.74847	3.57304	1.52404	0.00000
23	27.29424	26.26523	24.25090	24.25090	23.26671	21.66062	20.08775	17.31234	14.60983	11.98154	10.14466	8.19645	5.80287	3.60522	1.53704	0.00000
24	27.68583	26.63378	24.57623	24.57623	23.57087	21.93518	20.33427	17.51754	14.77661	12.11309	10.25163	8.27906	5.85870	3.63818	1.55035	0.00000
25	28.09207	27.01639	25.95689	24.91325	23.88473	22.21842	20.58830	17.72871	14.94830	12.24856	10.36150	8.36400	5.91600	3.67200	1.56400	0.00000
26	28.51315	27.41298	25.26051	25.26051	24.20802	22.50982	20.84931	18.07391	15.25081	12.63519	10.66080	8.64995	6.20776	3.86317	1.64097	0.00000
27	28.94962	27.82320	25.61827	25.61827	24.54070	22.80930	21.11759	18.42837	15.56083	13.03118	10.96696	8.94218	6.50559	4.05802	1.71936	0.00000
28	29.40300	28.24785	25.98815	25.98815	24.88426	23.11865	21.39478	18.79308	15.87979	13.43744	11.28090	9.24148	6.80991	4.25694	1.79931	0.00000
29	29.87558	28.69045	26.37299	26.37299	25.24187	23.44079	21.68291	19.17068	16.20944	13.85584	11.60414	9.54881	7.12174	4.46052	1.88108	0.00000
30	30.36822	29.15145	26.77363	26.77363	25.61429	23.77568	21.98273	19.56144	16.55030	14.28700	11.93678	9.86465	7.44144	4.66903	1.96477	0.00000
31	30.88217	29.63200	27.19154	27.19154	26.00212	24.12474	22.29487	19.96645	16.90328	14.73143	12.27961	10.18958	7.76962	4.88284	2.05050	0.00000
32	31.41879	30.13391	27.62747	27.62747	26.40702	24.48878	22.62044	20.38689	17.26886	15.19026	12.63341	10.52438	8.10694	5.10232	2.13841	0.00000
33	31.97889	30.65789	28.08220	28.08220	26.82892	24.86810	22.95970	20.82256	17.64748	15.66394	12.99859	10.86941	8.45369	5.32763	2.22852	0.00000
34	32.56330	31.20378	28.55572	28.55572	27.26823	25.26305	23.31219	21.27403	18.03946	16.15307	13.37557	11.22496	8.81016	5.55881	2.32071	0.00000
35	33.17404	31.77463	30.39980	29.05038	27.72715	25.67484	23.67987	21.74307	18.44643	16.65932	13.76550	11.59200	9.17700	5.79600	2.41500	0.00000
36	33.81183	32.37013	30.95469	29.56631	28.20487	26.10363	24.13778	22.22996	19.01265	17.18291	14.16084	11.88927	9.36597	5.99077	2.55641	0.00000
37	34.47858	32.99263	31.53468	30.10460	28.70344	26.55099	24.61484	22.73640	19.59978	17.72516	14.56967	12.19569	9.55998	6.19037	2.70111	0.00000
38	35.17560	33.64331	32.13985	30.66637	29.22358	27.01775	25.11192	23.26307	20.20862	18.28635	14.99145	12.51061	9.75913	6.39502	2.84925	0.00000
39	35.90436	34.32243	32.77158	31.25257	29.76637	27.50486	25.62971	23.81066	20.83956	18.86595	15.42548	12.83425	9.96368	6.60503	3.00103	0.00000
40	36.66760	35.03382	33.43311	31.86649	30.33486	28.01475	26.17057	24.38093	21.49343	19.46446	15.87315	13.16790	10.17465	6.82112	3.15677	0.00000
41	37.46676	35.77841	34.12553	32.50907	30.92955	28.54777	26.73434	24.97271	22.16923	20.08229	16.33497	13.51202	10.39229	7.04347	3.31682	0.00000
42	38.30384	36.55833	34.85077	33.18171	31.55162	29.10427	27.32025	25.58514	22.86797	20.72065	16.81197	13.86736	10.61697	7.27282	3.48143	0.00000
43	39.18060	37.37513	35.60984	33.88521	32.20102	29.68283	27.92681	26.21873	23.59070	21.38064	17.30490	14.23428	10.84950	7.50946	3.65061	0.00000
44	40.09896	38.23015	36.40383	34.61975	32.87637	30.28179	28.55456	26.87448	24.33877	22.06341	17.81438	14.61402	11.09018	7.75330	3.82417	0.00000
45	41.06149	39.12564	37.23395	35.38477	33.57673	30.90237	29.20521	27.55435	25.11413	22.77041	18.34250	15.00750	11.33900	8.00400	4.00200	0.00000
46	42.07103	40.06327	38.09997	36.17962	34.30376	31.73210	30.06151	28.36577	25.91867	23.50464	19.00196	15.55860	11.72767	8.19856	4.09984	0.00000
47	43.13162	41.04493	39.00316	37.00793	35.06139	32.59710	30.95398	29.21079	26.75715	24.26922	19.68667	16.12853	12.12807	8.39878	4.20062	0.00000
48	44.24966	42.07612	39.95137	37.87768	35.85733	33.50489	31.88950	30.09756	27.63586	25.06847	20.39914	16.71931	12.54276	8.60668	4.30551	0.00000
49	45.43235	43.16650	40.95428	38.79818	36.70023	34.46366	32.87792	31.03386	28.56052	25.90616	21.14255	17.33506	12.97532	8.82488	4.41574	0.00000
50	46.68393	44.32059	42.01635	39.77344	37.59325	35.47901	33.92319	32.02164	29.53157	26.78260	21.91923	17.97845	13.42816	9.05465	4.53165	0.00000
51	48.00809	45.54209	43.14084	40.80587	38.54069	36.55391	35.02652	33.06023	30.54851	27.69978	22.73193	18.65244	13.90318	9.29645	4.65316	0.00000
52	49.40848	46.83416	44.32999	41.89979	39.54457	37.68897	36.18681	34.14853	31.61330	28.66064	23.58411	19.35956	14.40127	9.54994	4.77997	0.00000
53	50.88913	48.19984	45.58906	43.05791	40.60508	38.88303	37.40317	35.28878	32.72955	29.66955	24.47916	20.10137	14.92240	9.81463	4.91150	0.00000
54	52.45512	49.64649	46.92257	44.28193	41.72146	40.13609	38.67924	36.48593	33.90334	30.73146	25.41978	20.87858	15.46660	10.08964	5.04738	0.00000
55	54.10874	51.17363	48.32723	45.56614	42.88822	41.44725	40.01611	37.74239	35.13650	31.84605	26.40400	21.68900	16.03100	10.37300	5.18650	0.00000
56	55.85536	52.86445	49.95933	47.13767	44.40222	42.82173	41.30651	38.97593	36.34763	33.11581	27.56448	22.68239	16.81621	10.94521	5.44519	0.00000
57	57.70407	54.64841	51.67632	48.79084	45.99656	44.27171	42.66965	40.27807	37.62226	34.44754	28.77588	23.71506	17.62898	11.53619	5.71193	0.00000
58	59.66777	56.53785	53.49475	50.54358	47.69015	45.81419	44.11904	41.65858	38.96879	35.84698	30.04344	24.79072	18.47344	12.14962	5.98934	0.00000
59	60.00000	56.88241	53.85465	50.92302	48.09139	46.11150	44.36418	41.89771	39.24215	36.25704	30.47805	25.17682	18.80398	12.42688	6.10123	0.00000
60	60.00000	56.91450	53.92275	51.02897	48.23326	46.15604	44.36146	41.89555	39.28309	36.44428	30.72104	25.40353	19.01670	12.62588	6.17386	0.00000
61	60.00000	56.95091	53.99751	51.14008	48.37529	46.19638	44.34762	41.87665	39.30135	36.60476	30.93927	25.61220	19.21648	12.81171	6.23951	0.00000
62	60.00000	56.99027	54.07411	51.24817	48.50892	46.22156	44.31327	41.83191	39.29193	36.73676	31.13565	25.80458	19.39866	12.98165	6.29701	0.00000
63	60.00000	57.02883	54.14514	51.34536	48.62376	46.22290	44.24985	41.75710	39.25417	36.84470	31.31301	25.97498	19.55958	13.13346	6.34614	0.00000
64	60.00000	57.06254	54.20587	51.42406	48.71375	46.19444	44.15583	41.65436	39.19561	36.93442	31.46649	26.12022	19.69720	13.26747	6.38830	0.00000
65	60.00000	57.09049	54.25215	51.48157	48.77597	46.13778	44.03662	41.53471	39.12535	37.00286	31.59450	26.23950	19.81350	13.38750	6.42600	0.00000
66	60.00000	57.08043	54.22683	51.43636	48.71164	46.05920	43.90453	41.40846	38.99922	36.75243	31.72197	26.48482	20.17190	13.66517	6.48924	0.00000
67	60.00000	57.06267	54.18638	51.37398	48.63244	45.97428	43.77305	41.27536	38.86089	36.48875	31.82856	26.71245	20.51597	13.93337	6.55138	0.00000
68	60.00000	57.03680	54.13538	51.30318	48.55353	45.89589	43.64074	41.13553	38.71138	36.21768	31.92521	26.93428	20.85272	14.19754	6.61391	0.00000
69	60.00000	57.00803	54.08338	51.24026	48.48882	45.82283	43.50796	40.99025	38.55704	35.95188	32.02621	27.15936	21.19035	14.46142	6.67692	0.00000
70	60.00000	56.98120	54.04266	51.19525	48.43261	45.75128	43.37203	40.84243	38.40773	35.70366	32.13907	27.39538	21.53238	14.72425	6.74150	0.00000
71	60.00000	56.96440	54.01916	51.15775	48.37672	45.67452	43.23232	40.69902	38.27350	35.47762	32.26967	27.64383	21.87558	14.98754	6.80987	0.00000
72	60.00000	56.95585	53.99430	51.11190	48.30720	45.58540	43.09009	40.56490	38.15407	35.27432	32.41466	27.89593	22.21882	15.25436	6.88434	0.00000
73	60.00000	56.93773	53.95302	51.04455	48.21801	45.48669	42.95188	40.44111	38.05155	35.09030	32.56421	28.15042	22.56693	15.53063	6.96788	0.00000
74	60.00000	56.91196	53.89831	50.96528	48.12715	45.39957	42.83225	40.34256	37.97438	34.92521	32.72670	28.42172	22.93550	15.82845	7.06555	0.00000
75	60.00000	56.87977	53.83844	50.89135	48.05535	45.33786	42.74548	40.27677	37.92106	34.78618	32.91750	28.72800	23.34150	16.15950	7.18200	0.00000
76	60.00000	56.79183	53.68309	50.69151	47.82494	45.09036	42.48622	40.00128	37.63532	34.51095	32.65990	28.52049	23.19799	16.08418	7.16190	0.00000
77	60.00000	56.71564	53.55507	50.52657	47.63751	44.88627	42.26095	39.76133	37.39536	34.29390	32.47419	28.38902	23.12561	16.06400	7.16323	0.00000
78	60.00000	56.65641	53.45253	50.39616	47.48560	44.70825	42.06388	39.56089	37.21008	34.14471	32.36793	28.33847	23.12763	16.08857	7.17891	0.00000
79	60.00000	56.60704	53.37031	50.28797	47.34672	44.54629	41.89559	39.40605	37.08694	34.06856	32.34407	28.37058	23.18722	16.14065	7.20793	0.00000
80	60.00000	56.56926	53.30217	50.18463	47.21634	44.40676	41.76800	39.30989	37.03650	34.07314	32.40895	28.46848	23.28256	16.22001	7.25189	0.00000
81	60.00000	56.53478	53.22816	50.07986	47.09989	44.30109	41.69390	39.28264	37.06622	34.16429	32.54251	28.60463	23.41267	16.32985	7.31395	0.00000
82	60.00000	56.49071	53.14944	49.98681	47.01647	44.24948	41.69042	39.33814	37.18804	34.32600	32.71809	28.78202	23.58559	16.47964	7.39024	0.00000
83	60.00000	56.45116	53.09207	49.93720	46.99832	44.28029	41.78188	39.49822	37.39321	34.53812	32.94666	29.01721	23.82050	16.66452	7.47425	0.00000
84	60.00000	56.42973	53.07653	49.95290	47.06400	44.40853	41.98130	39.74396	37.65065	34.80378	33.23916	29.32675	24.10461	16.86577	7.56914	0.00000
85	60.00000	56.43465	53.11338	50.04170	47.21822	44.63742	42.25853	40.03278	37.95465	35.12610	33.60649	29.68781	24.40497	17.08636	7.67938	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Male Preferred Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	26.44739	25.44957	24.46756	23.50093	22.54956	20.99622	19.47638	17.99051	15.35766	11.63244	10.20155	8.19017	7.19217	5.15594	3.10493	0.00000
19	26.82739	25.80919	24.80674	23.81989	22.84901	21.26865	19.72308	18.21276	15.54236	11.76789	10.31582	8.27797	7.26564	5.20600	3.13349	0.00000
20	27.21934	26.17932	25.15530	24.14763	23.15641	21.54822	19.97617	18.44051	15.73076	11.90533	10.43134	8.36650	7.33966	5.25637	3.16222	0.00000
21	27.62448	26.56139	25.51505	24.48560	23.47335	21.83642	20.23680	18.67403	15.92301	12.04510	10.54854	8.45626	7.41465	5.30741	3.19127	0.00000
22	28.04386	26.95685	25.88715	24.83510	23.80107	22.13412	20.50493	18.91319	16.11926	12.18748	10.66787	8.54759	7.49098	5.35927	3.22072	0.00000
23	28.47798	27.36590	26.27196	25.19652	24.13963	22.44046	20.77965	19.15745	16.31931	12.33253	10.78938	8.64061	7.56858	5.41188	3.25063	0.00000
24	28.92772	27.78962	26.67051	25.57047	24.48862	22.75497	21.06084	19.40701	16.52361	12.48060	10.91344	8.73544	7.64753	5.46546	3.28105	0.00000
25	29.39368	28.22853	27.08299	25.95612	24.84710	23.07706	21.34831	19.66205	16.73227	12.63188	11.04000	8.83200	7.72800	5.52000	3.31200	0.00000
26	29.87652	28.68297	27.50856	26.35247	25.21451	23.40662	21.64232	19.92275	16.94562	13.04204	11.32157	9.12406	7.93100	5.70986	3.41688	0.00000
27	30.37728	29.15267	27.94683	26.75957	25.59127	23.74445	21.94357	20.18993	17.16399	13.46191	11.60966	9.42262	8.13835	5.90355	3.52380	0.00000
28	30.89840	29.63984	28.40031	27.18023	25.98053	24.09343	22.25491	20.46579	17.38916	13.89348	11.90572	9.72894	8.35100	6.10189	3.63330	0.00000
29	31.44254	30.14746	28.87231	27.61810	26.38571	24.45689	22.57894	20.75263	17.62360	14.33875	12.21141	10.04437	8.57019	6.30590	3.74594	0.00000
30	32.01195	30.67812	29.36580	28.07592	26.80964	24.83698	22.91754	21.05275	17.86886	14.79952	12.52801	10.37021	8.79701	6.51644	3.86225	0.00000
31	32.60836	31.23400	29.88276	28.55585	27.25380	25.23492	23.27246	21.36731	18.12606	15.27702	12.85662	10.70756	9.03231	6.73426	3.98265	0.00000
32	33.23295	31.81616	30.42447	29.05844	27.71860	25.65177	23.64420	21.69687	18.39542	15.77220	13.19803	11.05720	9.27673	6.95985	4.10718	0.00000
33	33.88703	32.42608	30.99164	29.58428	28.20534	26.08818	24.03347	22.04186	18.67762	16.28631	13.55310	11.42008	9.53088	7.19337	4.23588	0.00000
34	34.57164	33.06403	31.58443	30.13428	28.71426	26.54456	24.44033	22.40266	18.97310	16.82032	13.92260	11.79687	9.79469	7.43480	4.36839	0.00000
35	35.28868	33.73170	32.20525	30.71008	29.24713	27.02217	24.86637	22.78088	19.28323	17.37614	14.30784	12.18816	10.06848	7.68384	4.50432	0.00000
36	36.04022	34.43195	32.85615	31.31384	29.80558	27.52296	25.31355	23.17830	19.83589	17.88217	14.86349	12.65690	10.44786	7.87207	4.60157	0.00000
37	36.82738	35.16508	33.53760	31.94557	30.39012	28.04761	25.78244	23.59561	20.41311	18.40956	15.44033	13.14159	10.83819	8.06559	4.70167	0.00000
38	37.65217	35.93321	34.25118	32.60729	31.00291	28.59803	26.27501	24.03433	21.01569	18.95890	16.03788	13.64121	11.24023	8.26509	4.80513	0.00000
39	38.51639	36.73759	34.99860	33.30088	31.64563	29.17601	26.79259	24.49439	21.64396	19.52896	16.65467	14.15652	11.65489	8.47134	4.91233	0.00000
40	39.42244	37.58107	35.78286	34.02909	32.32116	29.78387	27.33587	24.97620	22.29712	20.11822	17.29210	14.68908	12.08379	8.68530	5.02394	0.00000
41	40.37212	38.46564	36.60574	34.79390	33.03100	30.42136	27.90437	25.47735	22.97265	20.72744	17.95153	15.24048	12.52814	8.90787	5.14056	0.00000
42	41.36697	39.39267	37.46884	35.59641	33.77438	31.08754	28.49497	25.99398	23.67105	21.35763	18.63460	15.81199	12.98926	9.14000	5.26221	0.00000
43	42.40864	40.36404	38.37350	36.43596	34.55043	31.77903	29.10348	26.52626	24.39351	22.01052	19.34293	16.40532	13.46890	9.38184	5.38876	0.00000
44	43.49850	41.38060	39.31844	37.31100	35.35481	32.49063	29.72959	27.07456	25.14156	22.68731	20.07830	17.02242	13.96729	9.63299	5.51915	0.00000
45	44.63850	42.44190	40.30289	38.21775	36.18255	33.22273	30.37440	27.64070	25.91714	23.39027	20.84352	17.66400	14.48448	9.89184	5.65248	0.00000
46	45.83315	43.55187	41.32726	39.15507	37.03808	34.18010	31.33429	28.60568	26.72566	24.12489	21.35749	18.06256	14.80705	10.08521	5.73156	0.00000
47	47.08756	44.71174	42.39102	40.12838	37.92746	35.17870	32.33703	29.61526	27.57390	24.89495	21.89606	18.47693	15.13981	10.28504	5.81411	0.00000
48	48.41102	45.92849	43.50717	41.15099	38.86433	36.23148	33.39551	30.68234	28.47086	25.70764	22.46183	18.90937	15.48778	10.49569	5.90288	0.00000
49	49.81524	47.22006	44.69375	42.24109	39.86549	37.35564	34.52682	31.82007	29.42724	26.56877	23.05952	19.36764	15.85885	10.72311	6.00084	0.00000
50	51.30444	48.59156	45.95682	43.40396	40.93666	38.55845	35.73485	33.03130	30.44075	27.47636	23.69156	19.85562	16.25719	10.96954	6.10840	0.00000
51	52.88170	50.04725	47.29992	44.64376	42.08267	39.84180	37.02044	34.31228	31.50752	28.43254	24.36164	20.37748	16.68551	11.23545	6.22472	0.00000
52	54.54870	51.58818	48.72496	45.96330	43.30197	41.20377	38.37671	35.65711	32.62814	29.44073	25.07370	20.93549	17.14381	11.51892	6.34806	0.00000
53	56.30774	53.21757	50.23607	47.36193	44.59218	42.63693	39.79727	37.06744	33.80709	30.50696	25.83123	21.53006	17.62966	11.81722	6.47639	0.00000
54	57.60000	54.40875	51.33143	48.36487	45.49990	43.70689	40.88426	38.17593	34.71227	31.33034	26.37742	21.94389	17.96364	12.00953	6.54403	0.00000
55	57.60000	54.37793	51.27082	48.26897	45.36571	43.78117	41.04655	38.42916	34.84311	31.45534	26.33040	21.85920	17.88480	11.92320	6.45840	0.00000
56	57.60000	54.48385	51.46762	48.54433	45.71837	44.08740	41.43952	38.79631	35.30166	31.97430	26.91354	22.43068	18.32071	12.30336	6.66009	0.00000
57	57.60000	54.57934	51.64548	48.80324	46.06089	44.39210	41.83553	39.16670	35.75652	32.48125	27.47661	22.97814	18.73221	12.66319	6.85025	0.00000
58	57.60000	54.66558	51.81654	49.06186	46.41103	44.71014	42.24372	39.54265	36.20710	32.97379	28.01867	23.50030	19.12069	13.00474	7.03193	0.00000
59	57.60000	54.75432	51.99691	49.33812	46.78342	45.05036	42.66583	39.92276	36.65016	33.45049	28.53800	23.99861	19.48932	13.33367	7.20780	0.00000
60	57.60000	54.85084	52.19443	49.63696	47.17743	45.40486	43.09131	40.29494	37.07640	33.90240	29.03049	24.47196	19.84260	13.65226	7.37516	0.00000
61	57.60000	54.95802	52.40912	49.95268	47.58021	45.75788	43.50284	40.64504	37.47229	34.32144	29.49201	24.92351	20.18189	13.95396	7.53216	0.00000
62	57.60000	55.07290	52.63200	50.26880	47.97257	46.08848	43.88268	40.95606	37.82693	34.70100	29.92471	25.35340	20.49630	14.23438	7.67724	0.00000
63	57.60000	55.18890	52.84842	50.56764	48.33501	46.38031	44.21469	41.21841	38.13512	35.04557	30.33023	25.74908	20.78048	14.49124	7.80922	0.00000
64	57.60000	55.29724	53.04608	50.83467	48.65601	46.62200	44.49370	41.43161	38.40650	35.36136	30.69719	26.10679	21.03371	14.72391	7.93007	0.00000
65	57.60000	55.39392	53.21835	51.06616	48.93140	46.81589	44.72630	41.61306	38.65421	35.64101	31.02624	26.42976	21.25872	14.93856	8.04384	0.00000
66	57.60000	55.33780	53.09988	50.88011	48.68035	46.50755	44.37981	41.35713	38.47033	35.54351	31.03960	26.49443	21.32044	14.94646	8.07099	0.00000
67	57.60000	55.27061	52.96008	50.67040	48.40877	46.19406	44.03867	41.09124	38.27226	35.43117	31.03716	26.55108	21.38266	14.95821	8.10087	0.00000
68	57.60000	55.19210	52.80591	50.44896	48.14091	45.89469	43.69698	40.82007	38.06845	35.31180	31.03457	26.61518	21.45390	14.97974	8.13504	0.00000
69	57.60000	55.10971	52.64993	50.24119	47.89696	45.60338	43.35974	40.55269	37.86736	35.20330	31.05000	26.69748	21.54296	15.01391	8.17222	0.00000
70	57.60000	55.02907	52.51147	50.06132	47.66410	45.31908	43.03065	40.29255	37.68299	35.12129	31.09159	26.80526	21.65122	15.05623	8.21211	0.00000
71	57.60000	54.96478	52.40017	49.89094	47.43636	45.04101	42.70886	40.05035	37.52802	35.07108	31.16447	26.93751	21.77021	15.10450	8.25918	0.00000
72	57.60000	54.91242	52.28290	49.71064	47.20044	44.75649	42.39445	39.82887	37.39797	35.04877	31.25886	27.07640	21.89101	15.16280	8.31842	0.00000
73	57.60000	54.84178	52.14363	49.51058	46.94700	44.46936	42.09393	39.62659	37.29153	35.04579	31.35629	27.21284	22.02131	15.24135	8.39331	0.00000
74	57.60000	54.76616	52.00068	49.30816	46.70592	44.21100	41.82874	39.46380	37.21987	35.06046	31.46339	27.37130	22.18817	15.35470	8.49156	0.00000
75	57.60000	54.69143	51.85959	49.12269	46.49868	43.99314	41.60986	39.34251	37.17203	35.09161	31.60080	27.57888	22.40784	15.51312	8.61840	0.00000
76	57.60000	54.61757	51.73511	48.97156	46.33276	43.82273	41.43480	39.14889	36.95783	34.87925	31.24932	27.28288	22.10433	15.42335	8.57017	0.00000
77	57.60000	54.56015	51.64569	48.86280	46.21571	43.69738	41.28664	38.97594	36.78386	34.73520	30.97867	27.07091	21.87754	15.39239	8.54892	0.00000
78	57.60000	54.52316	51.58522	48.79065	46.13200	43.58696	41.14751	38.83330	36.67049	34.66861	30.79341	26.94408	21.72676	15.40547	8.54253	0.00000
79	57.60000	54.49627	51.54398	48.73532	46.04665	43.46954	41.02473	38.73988	36.62503	34.68390	30.69324	26.90126	21.62854	15.44004	8.54724	0.00000
80	57.60000	54.47958	51.51095	48.66915	45.94526	43.36121	40.94623	38.71093	36.65925	34.78912	30.68316	26.91994	21.55458	15.49239	8.56205	0.00000
81	57.60000	54.46134	51.45677	48.57687	45.84481	43.29151	40.92818	38.75898	36.78173	34.99169	30.73778	26.96570	21.49916	15.56084	8.59248	0.00000
82	57.60000	54.42228	51.37641	48.48689	45.78644	43.28692	40.99270	38.90150	37.00831	35.27189	30.82464	27.03771	21.46414	15.65896	8.63899	0.00000
83	57.60000	54.37628	51.31805	48.45992	45.81444	43.38627	41.17297	39.16923	37.33141	35.60628	30.95384	27.14840	21.47529	15.79345	8.69387	0.00000
84	57.60000	54.36045	51.33288	48.53057	45.95844	43.61392	41.49138	39.54462	37.71721	35.99868	31.13200	27.32424	21.53546	15.94653	8.76212	0.00000
85	57.60000	54.39200	51.42269	48.69728	46.21304	43.96402	41.90124	39.96492	38.14397	36.43316	31.36845	27.55138	21.60494	16.11666	8.84624	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Male Standard Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	27.54936	26.50997	25.48704	24.48014	23.48912	21.87106	20.28790	18.74011	15.99756	12.11713	10.62661	8.53143	7.49184	5.37077	3.23430	0.00000
19	27.94520	26.88457	25.84035	24.81239	23.80105	22.15484	20.54487	18.97162	16.18996	12.25822	10.74565	8.62289	7.56838	5.42292	3.26405	0.00000
20	28.35348	27.27013	26.20344	25.15378	24.12126	22.44606	20.80851	19.20886	16.38621	12.40139	10.86598	8.71510	7.64548	5.47539	3.29398	0.00000
21	28.77550	27.66811	26.57818	25.50583	24.45141	22.74627	21.08000	19.45211	16.58647	12.54698	10.98806	8.80860	7.72359	5.52855	3.32424	0.00000
22	29.21235	28.08005	26.96578	25.86990	24.79278	23.05638	21.35930	19.70124	16.79090	12.69529	11.11236	8.90374	7.80310	5.58257	3.35492	0.00000
23	29.66456	28.50615	27.36663	26.24637	25.14545	23.37548	21.64547	19.95568	16.99928	12.84639	11.23894	9.00064	7.88394	5.63738	3.38607	0.00000
24	30.13304	28.94752	27.78178	26.63591	25.50898	23.70309	21.93837	20.21564	17.21209	13.00063	11.36817	9.09942	7.96618	5.69319	3.41776	0.00000
25	30.61842	29.40472	28.21145	27.03762	25.88240	24.03860	22.23782	20.48130	17.42945	13.15821	11.50000	9.20000	8.05000	5.75000	3.45000	0.00000
26	31.12138	29.87809	28.65475	27.45049	26.26511	24.38190	22.54408	20.75286	17.65169	13.58546	11.79330	9.50423	8.26146	5.94777	3.55925	0.00000
27	31.64300	30.36736	29.11128	27.87455	26.65757	24.73380	22.85789	21.03118	17.87916	14.02282	12.09340	9.81523	8.47745	6.14953	3.67063	0.00000
28	32.18583	30.87483	29.58366	28.31274	27.06305	25.09732	23.18220	21.31853	18.11371	14.47237	12.40179	10.13431	8.69896	6.35614	3.78469	0.00000
29	32.75265	31.40360	30.07532	28.76885	27.48511	25.47593	23.51973	21.61732	18.35792	14.93620	12.72022	10.46289	8.92728	6.56865	3.90202	0.00000
30	33.34578	31.95637	30.58937	29.24575	27.92671	25.87185	23.87244	21.92995	18.61340	15.41617	13.05001	10.80230	9.16355	6.78796	4.02318	0.00000
31	33.96704	32.53542	31.12788	29.74568	28.38938	26.28637	24.24215	22.25761	18.88131	15.91356	13.39231	11.15371	9.40866	7.01485	4.14859	0.00000
32	34.61766	33.14183	31.69216	30.26921	28.87354	26.72059	24.62937	22.60091	19.16190	16.42938	13.74795	11.51792	9.66326	7.24984	4.27831	0.00000
33	35.29899	33.77717	32.28296	30.81696	29.38056	27.17519	25.03486	22.96027	19.45585	16.96491	14.11781	11.89592	9.92800	7.49309	4.41238	0.00000
34	36.01213	34.44170	32.90045	31.38987	29.91069	27.65058	25.45868	23.33610	19.76365	17.52117	14.50271	12.28841	10.20280	7.74458	4.55041	0.00000
35	36.75904	35.13719	33.54714	31.98967	30.46576	28.14809	25.90247	23.73008	20.08670	18.10015	14.90400	12.69600	10.48800	8.00400	4.69200	0.00000
36	37.54190	35.86661	34.22516	32.61858	31.04748	28.66975	26.36828	24.14406	20.66239	18.62726	15.48280	13.18427	10.88319	8.20007	4.79330	0.00000
37	38.36185	36.63029	34.93500	33.27664	31.65638	29.21626	26.85671	24.57876	21.26366	19.17662	16.08368	13.68916	11.28978	8.40166	4.89757	0.00000
38	39.22101	37.43043	35.67831	33.96593	32.29470	29.78961	27.36980	25.03576	21.89134	19.74885	16.70613	14.20959	11.70857	8.60947	5.00534	0.00000
39	40.12124	38.26832	36.45688	34.68842	32.96420	30.39168	27.90895	25.51499	22.54579	20.34267	17.34861	14.74638	12.14051	8.82431	5.11701	0.00000
40	41.06504	39.14695	37.27381	35.44697	33.66787	31.02486	28.47486	26.01688	23.22617	20.95648	18.01260	15.30113	12.58728	9.04719	5.23327	0.00000
41	42.05429	40.06838	38.13098	36.24365	34.40729	31.68892	29.06705	26.53891	23.92984	21.59108	18.69951	15.87550	13.05015	9.27903	5.35475	0.00000
42	43.09059	41.03403	39.03004	37.07959	35.18165	32.38285	29.68226	27.07706	24.65734	22.24753	19.41104	16.47082	13.53048	9.52083	5.48147	0.00000
43	44.17567	42.04588	39.97240	37.95412	35.99003	33.10316	30.31613	27.63152	25.40991	22.92762	20.14889	17.08888	14.03010	9.77275	5.61329	0.00000
44	45.31094	43.10479	40.95671	38.86563	36.82793	33.84441	30.96832	28.20267	26.18913	23.63261	20.91490	17.73169	14.54926	10.03436	5.74911	0.00000
45	46.49844	44.21031	41.98218	39.81016	37.69016	34.60701	31.64000	28.79240	26.99702	24.36486	21.71200	18.40000	15.08800	10.30400	5.88800	0.00000
46	47.74286	45.36653	43.04923	40.78653	38.58133	35.60427	32.63989	29.79758	27.83923	25.13009	22.24739	18.81517	15.42401	10.50543	5.97037	0.00000
47	49.04954	46.57473	44.15731	41.80040	39.50777	36.64448	33.68441	30.84923	28.72281	25.93224	22.80840	19.24680	15.77064	10.71358	6.05636	0.00000
48	50.42815	47.84218	45.31997	42.86561	40.48368	37.74112	34.78699	31.96077	29.65715	26.77879	23.39774	19.69726	16.13310	10.93301	6.14883	0.00000
49	51.89088	49.18756	46.55599	44.00114	41.52655	38.91212	35.96544	33.14591	30.65338	27.67580	24.02033	20.17463	16.51964	11.16991	6.25087	0.00000
50	53.44212	50.61621	47.87169	45.21246	42.64235	40.16505	37.22380	34.40760	31.70911	28.62121	24.67871	20.68294	16.93457	11.42660	6.36292	0.00000
51	55.08510	52.13255	49.27075	46.50392	43.83611	41.50188	38.56296	35.74196	32.82033	29.61723	25.37671	21.22654	17.38074	11.70359	6.48408	0.00000
52	56.82156	53.73769	50.75517	47.87844	45.10622	42.92059	39.97574	37.14282	33.98765	30.66743	26.11844	21.80780	17.85814	11.99887	6.61256	0.00000
53	58.65390	55.43497	52.32924	49.33534	46.45019	44.41347	41.45549	38.61192	35.21572	31.77808	26.90753	22.42715	18.36423	12.30960	6.74624	0.00000
54	60.00000	56.67578	53.47024	50.38007	47.39573	45.52801	42.58777	39.76659	36.15861	32.63577	27.47648	22.85822	18.71213	12.50993	6.81670	0.00000
55	60.00000	56.64368	53.40710	50.28018	47.25595	45.60539	42.75682	40.03038	36.29491	32.76598	27.42750	22.77000	18.63000	12.42000	6.72750	0.00000
56	60.00000	56.75401	53.61210	50.56701	47.62330	45.92437	43.16617	40.41282	36.77256	33.30656	28.03494	23.36529	19.08407	12.81600	6.93759	0.00000
57	60.00000	56.85348	53.79738	50.83671	47.98009	46.24177	43.57868	40.79865	37.24637	33.83464	28.62147	23.93556	19.51272	13.19082	7.13568	0.00000
58	60.00000	56.94331	53.97556	51.10610	48.34482	46.57306	44.00388	41.19026	37.71573	34.34770	29.18611	24.47948	19.91739	13.54660	7.32493	0.00000
59	60.00000	57.03575	54.16345	51.39388	48.73273	46.92746	44.44357	41.58621	38.17725	34.84426	29.72708	24.99855	20.30137	13.88924	7.50813	0.00000
60	60.00000	57.13629	54.36920	51.70517	49.14316	47.29673	44.88678	41.97390	38.62125	35.31500	30.24009	25.49163	20.66938	14.22110	7.68246	0.00000
61	60.00000	57.24794	54.59283	52.03404	49.56272	47.66446	45.31546	42.33858	39.03364	35.75150	30.72084	25.96199	21.02280	14.53537	7.84600	0.00000
62	60.00000	57.36760	54.82500	52.36333	49.97143	48.00883	45.71113	42.66256	39.40305	36.14687	31.17157	26.40979	21.35031	14.82748	7.99713	0.00000
63	60.00000	57.48844	55.05044	52.67462	50.34897	48.31282	46.05697	42.93584	39.72408	36.50580	31.59399	26.82196	21.64633	15.09504	8.13460	0.00000
64	60.00000	57.60129	55.25633	52.95278	50.68334	48.56458	46.34760	43.15793	40.00677	36.83475	31.97624	27.19457	21.91011	15.33741	8.26049	0.00000
65	60.00000	57.70200	55.43578	53.19392	50.97021	48.76655	46.58990	43.34694	40.26480	37.12605	32.31900	27.53100	22.14450	15.56100	8.37900	0.00000
66	60.00000	57.64354	55.31238	53.00011	50.70870	48.44536	46.22897	43.08034	40.07326	37.02449	32.33292	27.59836	22.20879	15.56923	8.40728	0.00000
67	60.00000	57.57355	55.16675	52.78167	50.42580	48.11881	45.87361	42.80338	39.86694	36.90747	32.33037	27.65737	22.27360	15.58147	8.43841	0.00000
68	60.00000	57.49177	55.00616	52.55100	50.14678	47.80697	45.51769	42.52091	39.65464	36.78312	32.32768	27.72415	22.34781	15.60390	8.47400	0.00000
69	60.00000	57.40595	54.84368	52.33457	49.89267	47.50352	45.16640	42.24239	39.44517	36.67010	32.34375	27.80987	22.44058	15.63949	8.51273	0.00000
70	60.00000	57.32195	54.69945	52.14721	49.65010	47.20737	44.82359	41.97141	39.25311	36.58468	32.38707	27.92215	22.55335	15.68357	8.55428	0.00000
71	60.00000	57.25498	54.58351	51.96973	49.41288	46.91772	44.48840	41.71911	39.09169	36.53238	32.46299	28.05991	22.67730	15.73385	8.60331	0.00000
72	60.00000	57.20044	54.46135	51.78192	49.16713	46.62134	44.16089	41.48841	38.95622	36.50914	32.56131	28.20458	22.80314	15.79458	8.66502	0.00000
73	60.00000	57.12685	54.31628	51.57352	48.90312	46.32225	43.84784	41.27770	38.84534	36.50603	32.66280	28.34671	22.93886	15.87641	8.74303	0.00000
74	60.00000	57.04808	54.16737	51.36267	48.65200	46.05313	43.57160	41.10812	38.77070	36.52131	32.77436	28.51177	23.11268	15.99448	8.84537	0.00000
75	60.00000	56.97024	54.02041	51.16947	48.43613	45.82619	43.34360	40.98178	38.72086	36.55376	32.91750	28.72800	23.34150	16.15950	8.97750	0.00000
76	60.00000	56.89330	53.89074	51.01204	48.26329	45.64868	43.16125	40.78009	38.49774	36.33255	32.55137	28.41967	23.02534	16.06599	8.92726	0.00000
77	60.00000	56.83349	53.79759	50.89875	48.14136	45.51810	43.00692	40.59994	38.31652	36.18250	32.26945	28.19886	22.78910	16.03374	8.90512	0.00000
78	60.00000	56.79496	53.73460	50.82359	48.05417	45.40308	42.86199	40.45135	38.19843	36.11314	32.07647	28.06675	22.63204	16.04736	8.89847	0.00000
79	60.00000	56.76695	53.69165	50.76596	47.96526	45.28077	42.73409	40.35404	38.15107	36.12906	31.97212	28.02215	22.52973	16.08337	8.90337	0.00000
80	60.00000	56.74956	53.65724	50.69703	47.85965	45.16793	42.65232	40.32389	38.18672	36.23867	31.96163	28.04160	22.45269	16.13791	8.91880	0.00000
81	60.00000	56.73056	53.60080	50.60091	47.75501	45.09532	42.63352	40.37394	38.31430	36.44968	32.01852	28.08927	22.39496	16.20921	8.95050	0.00000
82	60.00000	56.68987	53.51709	50.50718	47.69421	45.09054	42.70073	40.52240	38.55032	36.74155	32.10900	28.16428	22.35848	16.31142	8.99895	0.00000
83	60.00000	56.64196	53.45630	50.47908	47.72338	45.19403	42.88851	40.80128	38.88689	37.08988	32.24358	28.27958	22.37009	16.45151	9.05611	0.00000
84	60.00000	56.62547	53.47175	50.55268	47.87338	45.43117	43.22019	41.19231	39.28876	37.49862	32.42917	28.46275	22.43277	16.61097	9.12721	0.00000
85	60.00000	56.65833	53.56530	50.72633	48.13858	45.79585	43.64712	41.63013	39.73330	37.95121	32.67547	28.69935	22.50515	16.78819	9.21483	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Female Preferred Plus Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	23.30208	22.46718	20.82950	20.82950	20.02705	18.68605	17.36968	15.00673	12.69696	10.44148	8.23016	7.25987	5.12748	3.15063	0.99757	0.00000
19	23.58944	22.73913	21.07123	21.07123	20.25420	18.89272	17.55706	15.16423	12.82676	10.54504	8.30927	7.32735	5.17345	3.17783	1.00583	0.00000
20	23.88589	23.01908	21.31997	21.31997	20.48757	19.10527	17.74944	15.32626	12.95991	10.65129	8.39034	7.39642	5.22049	3.20561	1.01427	0.00000
21	24.19244	23.30888	21.57675	21.57675	20.72874	19.32457	17.94834	15.49333	13.09723	10.76076	8.47380	7.46751	5.26884	3.23416	1.02294	0.00000
22	24.50903	23.60777	21.84145	21.84145	20.97698	19.55072	18.15291	15.66518	13.23833	10.87312	8.55945	7.54038	5.31839	3.26341	1.03182	0.00000
23	24.83646	23.91649	22.11471	22.11471	21.23368	19.78402	18.36397	15.84233	13.38365	10.98883	8.64755	7.61532	5.36933	3.29348	1.04093	0.00000
24	25.17555	24.23649	22.39808	22.39808	21.49930	20.02543	18.58221	16.02535	13.53377	11.10825	8.73846	7.69263	5.42187	3.32444	1.05029	0.00000
25	25.52636	24.56711	23.62198	22.69067	21.77355	20.27450	18.80716	16.21397	13.68833	11.23117	8.83200	7.77216	5.47584	3.35616	1.05984	0.00000
26	25.88980	24.91017	23.94464	22.99363	22.05732	20.53201	19.03972	16.40879	13.84795	11.47166	9.02830	7.86619	5.57892	3.45208	1.16472	0.00000
27	26.26571	25.26424	24.27764	23.30607	22.34971	20.79728	19.27905	16.60922	14.01210	11.71832	9.22938	7.96245	5.68415	3.54990	1.27155	0.00000
28	26.65532	25.63125	24.62256	23.62944	22.65230	21.07157	19.52646	16.81637	14.18171	11.97188	9.43572	8.06125	5.79188	3.64983	1.38045	0.00000
29	27.05914	26.01135	24.97953	23.96406	22.96514	21.35508	19.78212	17.03037	14.35671	12.23228	9.64723	8.16260	5.90213	3.75192	1.49148	0.00000
30	27.47796	26.40530	25.34943	24.31053	23.28900	21.64851	20.04666	17.25154	14.53722	12.49969	9.86421	8.26666	6.01502	3.85626	1.60474	0.00000
31	27.91265	26.81413	25.73302	24.66973	23.62469	21.95258	20.32050	17.48005	14.72332	12.77452	10.08697	8.37357	6.13071	3.96299	1.72032	0.00000
32	28.36385	27.23816	26.13078	25.04213	23.97259	22.26739	20.60348	17.71571	14.91509	13.05694	10.31563	8.48338	6.24928	4.07219	1.83831	0.00000
33	28.83255	27.67855	26.54379	25.42870	24.33340	22.59328	20.89586	17.95902	15.11293	13.34742	10.55052	8.59631	6.37094	4.18400	1.95885	0.00000
34	29.31950	28.13598	26.97267	25.82973	24.70705	22.93017	21.19788	18.21015	15.31696	13.64614	10.79190	8.71249	6.49579	4.29856	2.08205	0.00000
35	29.82553	28.61118	27.41779	26.24527	25.09352	23.27834	21.50979	18.46929	15.52728	13.95346	11.04000	8.83200	6.62400	4.41600	2.20800	0.00000
36	30.35149	29.10467	27.87930	26.67533	25.49322	23.63819	21.83188	18.87045	15.87535	14.14116	11.12981	8.92347	6.71732	4.51126	2.30532	0.00000
37	30.89870	29.61728	28.35789	27.12104	25.90717	24.01057	22.16488	19.28451	16.23433	14.33496	11.22286	9.01805	6.81348	4.60914	2.40501	0.00000
38	31.46889	30.15059	28.85552	27.58418	26.33702	24.39693	22.51029	19.71294	16.60541	14.53585	11.31987	9.11622	6.91292	4.70995	2.50729	0.00000
39	32.06392	30.70687	29.37430	28.06671	26.78455	24.79908	22.86972	20.15731	16.99007	14.74491	11.42142	9.21855	7.01612	4.81410	2.61241	0.00000
40	32.68520	31.28736	29.91533	28.56958	27.25082	25.21797	23.24397	20.61872	17.38921	14.96253	11.52780	9.32532	7.12333	4.92180	2.72052	0.00000
41	33.33420	31.89338	30.47975	29.09407	27.73700	25.65459	23.63412	21.09835	17.80363	15.18925	11.63933	9.43684	7.23487	5.03320	2.83175	0.00000
42	34.01256	32.52639	31.06918	29.64163	28.24438	26.11029	24.04136	21.59726	18.23438	15.42571	11.75642	9.55350	7.35088	5.14845	2.94634	0.00000
43	34.72206	33.18830	31.68533	30.21381	28.77462	26.58656	24.46672	22.11684	18.68257	15.67268	11.87956	9.67551	7.47155	5.26789	3.06449	0.00000
44	35.46429	33.88052	32.32944	30.81199	29.32896	27.08417	24.91107	22.65812	19.14923	15.93073	12.00876	9.80288	7.59719	5.39171	3.18636	0.00000
45	36.24098	34.60459	33.00320	31.43767	29.90843	27.60424	25.37535	23.22241	19.63545	16.20010	12.14400	9.93600	7.72800	5.52000	3.31200	0.00000
46	37.05403	35.36254	33.70843	32.09219	30.51447	28.14799	25.86083	23.49579	19.98824	16.48105	12.60071	10.25079	7.91890	5.63186	3.34837	0.00000
47	37.90514	36.15588	34.44612	32.77663	31.14801	28.71644	26.36835	23.78220	20.35611	16.77420	13.07480	10.57730	8.11667	5.74746	3.38594	0.00000
48	38.79613	36.98585	35.21765	33.49220	31.81035	29.31070	26.89829	24.08147	20.73990	17.07982	13.56683	10.91563	8.32115	5.86672	3.42467	0.00000
49	39.72948	37.85501	36.02530	34.24125	32.50361	29.93198	27.45159	24.39484	21.14053	17.39844	14.07748	11.26599	8.53246	5.98980	3.46451	0.00000
50	40.70747	38.76537	36.87116	35.02566	33.22879	30.58101	28.02983	24.72271	21.55838	17.72999	14.60700	11.62854	8.75078	6.11661	3.50533	0.00000
51	41.73259	39.71952	37.75759	35.84676	33.98690	31.25975	28.63414	25.06522	21.99355	18.07425	15.15582	12.00371	8.97612	6.24702	3.54709	0.00000
52	42.80720	40.71953	38.68559	36.70525	34.77976	31.96911	29.26486	25.42176	22.44545	18.43085	15.72446	12.39145	9.20818	6.38091	3.58973	0.00000
53	43.93386	41.76683	39.65623	37.60339	35.60864	32.70971	29.92201	25.79138	22.91381	18.79994	16.31311	12.79158	9.44690	6.51827	3.63309	0.00000
54	45.11637	42.86469	40.67394	38.54445	36.47603	33.48321	30.60649	26.17462	23.39992	19.18201	16.92247	13.20475	9.69276	6.65920	3.67729	0.00000
55	46.35898	44.01857	41.74288	39.53170	37.38430	34.29108	31.31988	26.57284	23.90472	19.57756	17.55377	13.63188	9.94609	6.80403	3.72245	0.00000
56	47.66443	45.23000	42.86377	40.56501	38.33256	35.23607	32.26256	27.66420	24.99083	20.71278	18.12092	14.08304	10.21859	6.97275	3.78006	0.00000
57	49.03683	46.50203	44.03865	41.64544	39.32204	36.22175	33.24443	28.80033	26.11998	21.89211	18.70729	14.54874	10.49904	7.14578	3.83883	0.00000
58	50.48128	47.83856	45.27021	42.77582	40.35609	37.25041	34.26732	29.98397	27.29503	23.11784	19.31420	15.02994	10.78775	7.32359	3.89910	0.00000
59	52.00408	49.24448	46.56335	43.96147	41.43844	38.32524	35.33498	31.21936	28.51935	24.39354	19.94365	15.52777	11.08587	7.50712	3.96106	0.00000
60	53.61299	50.72736	47.92599	45.20845	42.57416	39.45183	36.45304	32.51159	29.79816	25.72404	20.59798	16.04469	11.39532	7.69716	4.02499	0.00000
61	55.31567	52.29530	49.36419	46.52172	43.76844	40.63557	37.62590	33.86598	31.13638	27.11339	21.28015	16.58340	11.71713	7.89421	4.09123	0.00000
62	57.11916	53.95314	50.88167	47.90535	45.02529	41.87956	38.85726	35.28667	32.53716	28.56592	21.99292	17.14496	12.05170	8.09870	4.15980	0.00000
63	57.60000	54.35666	51.21253	48.16883	45.22572	42.14201	39.17868	35.88665	33.18182	29.35863	22.18723	17.30094	12.09953	8.10961	4.12825	0.00000
64	57.60000	54.30397	51.11194	48.02408	45.04150	42.04460	39.16283	36.17489	33.53678	29.88980	22.18648	17.30369	12.04023	8.04843	4.06060	0.00000
65	57.60000	54.24989	51.00778	47.87486	44.85210	41.93927	39.13796	36.45031	33.87549	30.39906	22.17600	17.29728	11.97504	7.98336	3.99168	0.00000
66	57.60000	54.33227	51.16789	48.10801	45.15257	42.30347	39.44888	36.71206	34.09185	30.68547	22.43829	17.59161	12.29379	8.17385	4.05465	0.00000
67	57.60000	54.41287	51.32409	48.33373	45.44404	42.65791	39.74783	36.95963	34.29310	30.95338	22.68310	17.86786	12.59419	8.35095	4.11330	0.00000
68	57.60000	54.49160	51.47505	48.55290	45.72849	43.00165	40.03353	37.19280	34.47825	31.20154	22.90990	18.12452	12.87511	8.51837	4.17025	0.00000
69	57.60000	54.56714	51.62181	48.76776	46.00507	43.33340	40.30582	37.41054	34.64602	31.42931	23.11687	18.36015	13.14227	8.68159	4.22533	0.00000
70	57.60000	54.64194	51.76803	48.97857	46.27349	43.65400	40.56451	37.61234	34.79657	31.63498	23.30278	18.58338	13.40440	8.84052	4.27807	0.00000
71	57.60000	54.71742	51.91165	49.18286	46.53262	43.96130	40.80723	37.79665	34.92650	31.81550	23.47761	18.80560	13.66077	8.99382	4.32932	0.00000
72	57.60000	54.79001	52.04875	49.37818	46.77897	44.25152	41.03119	37.95876	35.03159	31.98367	23.65498	19.02491	13.90894	9.14314	4.37692	0.00000
73	57.60000	54.85911	52.18012	49.56405	47.01161	44.52450	41.23388	38.09649	35.12822	32.15999	23.83379	19.23888	14.15233	9.28447	4.42378	0.00000
74	57.60000	54.92621	52.30587	49.74007	47.23092	44.77798	41.41338	38.22802	35.23922	32.34319	24.01109	19.45225	14.38488	9.42413	4.47645	0.00000
75	57.60000	54.98992	52.42418	49.90534	47.43328	45.00862	41.58828	38.37716	35.36202	32.52827	24.19200	19.65600	14.61600	9.57600	4.53600	0.00000
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Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Female Preferred Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	23.30208	22.46718	20.82950	20.82950	20.02705	18.68605	17.36968	15.00673	12.69696	10.44148	8.23016	7.25987	5.12748	3.15063	0.99757	0.00000
19	23.58944	22.73913	21.07123	21.07123	20.25420	18.89272	17.55706	15.16423	12.82676	10.54504	8.30927	7.32735	5.17345	3.17783	1.00583	0.00000
20	23.88589	23.01908	21.31997	21.31997	20.48757	19.10527	17.74944	15.32626	12.95991	10.65129	8.39034	7.39642	5.22049	3.20561	1.01427	0.00000
21	24.19244	23.30888	21.57675	21.57675	20.72874	19.32457	17.94834	15.49333	13.09723	10.76076	8.47380	7.46751	5.26884	3.23416	1.02294	0.00000
22	24.50903	23.60777	21.84145	21.84145	20.97698	19.55072	18.15291	15.66518	13.23833	10.87312	8.55945	7.54038	5.31839	3.26341	1.03182	0.00000
23	24.83646	23.91649	22.11471	22.11471	21.23368	19.78402	18.36397	15.84233	13.38365	10.98883	8.64755	7.61532	5.36933	3.29348	1.04093	0.00000
24	25.17555	24.23649	22.39808	22.39808	21.49930	20.02543	18.58221	16.02535	13.53377	11.10825	8.73846	7.69263	5.42187	3.32444	1.05029	0.00000
25	25.52636	24.56711	23.62198	22.69067	21.77355	20.27450	18.80716	16.21397	13.68833	11.23117	8.83200	7.77216	5.47584	3.35616	1.05984	0.00000
26	25.88980	24.91017	23.94464	22.99363	22.05732	20.53201	19.03972	16.40879	13.84795	11.47166	9.02830	7.86619	5.57892	3.45208	1.16472	0.00000
27	26.26571	25.26424	24.27764	23.30607	22.34971	20.79728	19.27905	16.60922	14.01210	11.71832	9.22938	7.96245	5.68415	3.54990	1.27155	0.00000
28	26.65532	25.63125	24.62256	23.62944	22.65230	21.07157	19.52646	16.81637	14.18171	11.97188	9.43572	8.06125	5.79188	3.64983	1.38045	0.00000
29	27.05914	26.01135	24.97953	23.96406	22.96514	21.35508	19.78212	17.03037	14.35671	12.23228	9.64723	8.16260	5.90213	3.75192	1.49148	0.00000
30	27.47796	26.40530	25.34943	24.31053	23.28900	21.64851	20.04666	17.25154	14.53722	12.49969	9.86421	8.26666	6.01502	3.85626	1.60474	0.00000
31	27.91265	26.81413	25.73302	24.66973	23.62469	21.95258	20.32050	17.48005	14.72332	12.77452	10.08697	8.37357	6.13071	3.96299	1.72032	0.00000
32	28.36385	27.23816	26.13078	25.04213	23.97259	22.26739	20.60348	17.71571	14.91509	13.05694	10.31563	8.48338	6.24928	4.07219	1.83831	0.00000
33	28.83255	27.67855	26.54379	25.42870	24.33340	22.59328	20.89586	17.95902	15.11293	13.34742	10.55052	8.59631	6.37094	4.18400	1.95885	0.00000
34	29.31950	28.13598	26.97267	25.82973	24.70705	22.93017	21.19788	18.21015	15.31696	13.64614	10.79190	8.71249	6.49579	4.29856	2.08205	0.00000
35	29.82553	28.61118	27.41779	26.24527	25.09352	23.27834	21.50979	18.46929	15.52728	13.95346	11.04000	8.83200	6.62400	4.41600	2.20800	0.00000
36	30.35149	29.10467	27.87930	26.67533	25.49322	23.63819	21.83188	18.87045	15.87535	14.14116	11.12981	8.92347	6.71732	4.51126	2.30532	0.00000
37	30.89870	29.61728	28.35789	27.12104	25.90717	24.01057	22.16488	19.28451	16.23433	14.33496	11.22286	9.01805	6.81348	4.60914	2.40501	0.00000
38	31.46889	30.15059	28.85552	27.58418	26.33702	24.39693	22.51029	19.71294	16.60541	14.53585	11.31987	9.11622	6.91292	4.70995	2.50729	0.00000
39	32.06392	30.70687	29.37430	28.06671	26.78455	24.79908	22.86972	20.15731	16.99007	14.74491	11.42142	9.21855	7.01612	4.81410	2.61241	0.00000
40	32.68520	31.28736	29.91533	28.56958	27.25082	25.21797	23.24397	20.61872	17.38921	14.96253	11.52780	9.32532	7.12333	4.92180	2.72052	0.00000
41	33.33420	31.89338	30.47975	29.09407	27.73700	25.65459	23.63412	21.09835	17.80363	15.18925	11.63933	9.43684	7.23487	5.03320	2.83175	0.00000
42	34.01256	32.52639	31.06918	29.64163	28.24438	26.11029	24.04136	21.59726	18.23438	15.42571	11.75642	9.55350	7.35088	5.14845	2.94634	0.00000
43	34.72206	33.18830	31.68533	30.21381	28.77462	26.58656	24.46672	22.11684	18.68257	15.67268	11.87956	9.67551	7.47155	5.26789	3.06449	0.00000
44	35.46429	33.88052	32.32944	30.81199	29.32896	27.08417	24.91107	22.65812	19.14923	15.93073	12.00876	9.80288	7.59719	5.39171	3.18636	0.00000
45	36.24098	34.60459	33.00320	31.43767	29.90843	27.60424	25.37535	23.22241	19.63545	16.20010	12.14400	9.93600	7.72800	5.52000	3.31200	0.00000
46	37.05403	35.36254	33.70843	32.09219	30.51447	28.14799	25.86083	23.49579	19.98824	16.48105	12.60071	10.25079	7.91890	5.63186	3.34837	0.00000
47	37.90514	36.15588	34.44612	32.77663	31.14801	28.71644	26.36835	23.78220	20.35611	16.77420	13.07480	10.57730	8.11667	5.74746	3.38594	0.00000
48	38.79613	36.98585	35.21765	33.49220	31.81035	29.31070	26.89829	24.08147	20.73990	17.07982	13.56683	10.91563	8.32115	5.86672	3.42467	0.00000
49	39.72948	37.85501	36.02530	34.24125	32.50361	29.93198	27.45159	24.39484	21.14053	17.39844	14.07748	11.26599	8.53246	5.98980	3.46451	0.00000
50	40.70747	38.76537	36.87116	35.02566	33.22879	30.58101	28.02983	24.72271	21.55838	17.72999	14.60700	11.62854	8.75078	6.11661	3.50533	0.00000
51	41.73259	39.71952	37.75759	35.84676	33.98690	31.25975	28.63414	25.06522	21.99355	18.07425	15.15582	12.00371	8.97612	6.24702	3.54709	0.00000
52	42.80720	40.71953	38.68559	36.70525	34.77976	31.96911	29.26486	25.42176	22.44545	18.43085	15.72446	12.39145	9.20818	6.38091	3.58973	0.00000
53	43.93386	41.76683	39.65623	37.60339	35.60864	32.70971	29.92201	25.79138	22.91381	18.79994	16.31311	12.79158	9.44690	6.51827	3.63309	0.00000
54	45.11637	42.86469	40.67394	38.54445	36.47603	33.48321	30.60649	26.17462	23.39992	19.18201	16.92247	13.20475	9.69276	6.65920	3.67729	0.00000
55	46.35898	44.01857	41.74288	39.53170	37.38430	34.29108	31.31988	26.57284	23.90472	19.57756	17.55377	13.63188	9.94609	6.80403	3.72245	0.00000
56	47.66443	45.23000	42.86377	40.56501	38.33256	35.23607	32.26256	27.66420	24.99083	20.71278	18.12092	14.08304	10.21859	6.97275	3.78006	0.00000
57	49.03683	46.50203	44.03865	41.64544	39.32204	36.22175	33.24443	28.80033	26.11998	21.89211	18.70729	14.54874	10.49904	7.14578	3.83883	0.00000
58	50.48128	47.83856	45.27021	42.77582	40.35609	37.25041	34.26732	29.98397	27.29503	23.11784	19.31420	15.02994	10.78775	7.32359	3.89910	0.00000
59	52.00408	49.24448	46.56335	43.96147	41.43844	38.32524	35.33498	31.21936	28.51935	24.39354	19.94365	15.52777	11.08587	7.50712	3.96106	0.00000
60	53.61299	50.72736	47.92599	45.20845	42.57416	39.45183	36.45304	32.51159	29.79816	25.72404	20.59798	16.04469	11.39532	7.69716	4.02499	0.00000
61	55.31567	52.29530	49.36419	46.52172	43.76844	40.63557	37.62590	33.86598	31.13638	27.11339	21.28015	16.58340	11.71713	7.89421	4.09123	0.00000
62	57.11916	53.95314	50.88167	47.90535	45.02529	41.87956	38.85726	35.28667	32.53716	28.56592	21.99292	17.14496	12.05170	8.09870	4.15980	0.00000
63	57.60000	54.35666	51.21253	48.16883	45.22572	42.14201	39.17868	35.88665	33.18182	29.35863	22.18723	17.30094	12.09953	8.10961	4.12825	0.00000
64	57.60000	54.30397	51.11194	48.02408	45.04150	42.04460	39.16283	36.17489	33.53678	29.88980	22.18648	17.30369	12.04023	8.04843	4.06060	0.00000
65	57.60000	54.24989	51.00778	47.87486	44.85210	41.93927	39.13796	36.45031	33.87549	30.39906	22.17600	17.29728	11.97504	7.98336	3.99168	0.00000
66	57.60000	54.33227	51.16789	48.10801	45.15257	42.30347	39.44888	36.71206	34.09185	30.68547	22.43829	17.59161	12.29379	8.17385	4.05465	0.00000
67	57.60000	54.41287	51.32409	48.33373	45.44404	42.65791	39.74783	36.95963	34.29310	30.95338	22.68310	17.86786	12.59419	8.35095	4.11330	0.00000
68	57.60000	54.49160	51.47505	48.55290	45.72849	43.00165	40.03353	37.19280	34.47825	31.20154	22.90990	18.12452	12.87511	8.51837	4.17025	0.00000
69	57.60000	54.56714	51.62181	48.76776	46.00507	43.33340	40.30582	37.41054	34.64602	31.42931	23.11687	18.36015	13.14227	8.68159	4.22533	0.00000
70	57.60000	54.64194	51.76803	48.97857	46.27349	43.65400	40.56451	37.61234	34.79657	31.63498	23.30278	18.58338	13.40440	8.84052	4.27807	0.00000
71	57.60000	54.71742	51.91165	49.18286	46.53262	43.96130	40.80723	37.79665	34.92650	31.81550	23.47761	18.80560	13.66077	8.99382	4.32932	0.00000
72	57.60000	54.79001	52.04875	49.37818	46.77897	44.25152	41.03119	37.95876	35.03159	31.98367	23.65498	19.02491	13.90894	9.14314	4.37692	0.00000
73	57.60000	54.85911	52.18012	49.56405	47.01161	44.52450	41.23388	38.09649	35.12822	32.15999	23.83379	19.23888	14.15233	9.28447	4.42378	0.00000
74	57.60000	54.92621	52.30587	49.74007	47.23092	44.77798	41.41338	38.22802	35.23922	32.34319	24.01109	19.45225	14.38488	9.42413	4.47645	0.00000
75	57.60000	54.98992	52.42418	49.90534	47.43328	45.00862	41.58828	38.37716	35.36202	32.52827	24.19200	19.65600	14.61600	9.57600	4.53600	0.00000
76	57.60000	54.91247	52.27408	49.68469	47.14494	44.67923	41.25659	38.04156	35.01866	32.18638	24.14707	19.59964	14.73821	9.59884	4.54604	0.00000
77	57.60000	54.83248	52.11636	49.45231	46.86591	44.38540	40.95348	37.72531	34.69947	31.85082	24.11632	19.58196	14.88784	9.63567	4.54534	0.00000
78	57.60000	54.74679	51.94828	49.23135	46.62563	44.12359	40.67227	37.43599	34.38780	31.54187	24.13416	19.60611	15.05842	9.65023	4.52472	0.00000
79	57.60000	54.65564	51.79711	49.05559	46.42315	43.88919	40.42353	37.15782	34.10754	31.30524	24.20611	19.66356	15.19426	9.62339	4.49906	0.00000
80	57.60000	54.58748	51.69827	48.92402	46.25355	43.69352	40.19006	36.91644	33.90813	31.14616	24.32183	19.68129	15.26436	9.58664	4.48322	0.00000
81	57.60000	54.55135	51.62399	48.80615	46.10484	43.49542	39.97884	36.74643	33.77795	31.03341	24.37839	19.61010	15.30969	9.56662	4.49230	0.00000
82	57.60000	54.50905	51.53373	48.68145	45.92621	43.29549	39.82110	36.62960	33.67796	30.83029	24.31044	19.50086	15.37023	9.59412	4.53526	0.00000
83	57.60000	54.45596	51.44195	48.53046	45.75058	43.15812	39.72529	36.54950	33.48349	30.47849	24.19784	19.41830	15.50700	9.69513	4.61855	0.00000
84	57.60000	54.41196	51.33239	48.39200	45.64986	43.09625	39.67707	36.37388	33.13368	30.08359	24.12284	19.43982	15.76507	9.88454	4.70777	0.00000
85	57.60000	54.33998	51.22732	48.32452	45.62129	43.07874	39.51834	36.02298	32.73083	29.73719	24.17299	19.61197	16.16525	10.08537	4.75594	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Female Standard Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
0	20.12595	19.47043	18.17280	18.17280	17.53263	16.41627	15.31513	13.28112	11.28047	9.31339	7.37094	6.52931	4.63160	2.85876	0.90939	0.00000
1	20.30204	19.63581	18.31957	18.31957	17.67123	16.54316	15.43105	13.37959	11.36208	9.37904	7.42158	6.57308	4.66181	2.87693	0.91500	0.00000
2	20.48531	19.80852	18.47415	18.47415	17.81724	16.67719	15.55368	13.48351	11.44823	9.44847	7.47528	6.61945	4.69393	2.89622	0.92096	0.00000
3	20.67535	19.98858	18.63567	18.63567	17.97016	16.81774	15.68196	13.59222	11.53847	9.52138	7.53161	6.66823	4.72766	2.91646	0.92721	0.00000
4	20.87127	20.17457	18.80280	18.80280	18.12853	16.96293	15.81444	13.70460	11.63195	9.59679	7.59001	6.71872	4.76251	2.93740	0.93367	0.00000
5	21.07283	20.36585	18.97514	18.97514	18.29142	17.11220	15.95076	13.82045	11.72817	9.67458	7.65015	6.77062	4.79837	2.95889	0.94030	0.00000
6	21.28026	20.56305	19.15251	19.15251	18.45901	17.26590	16.09138	13.93978	11.82748	9.75473	7.71201	6.82405	4.83522	2.98097	0.94710	0.00000
7	21.49332	20.76574	19.33429	19.33429	18.63088	17.42379	16.23561	14.06241	11.92936	9.83682	7.77540	6.87869	4.87289	3.00351	0.95402	0.00000
8	21.71200	20.97328	19.52045	19.52045	18.80717	17.58550	16.38358	14.18800	12.03353	9.92080	7.84014	6.93446	4.91128	3.02642	0.96107	0.00000
9	21.93703	21.18676	19.71237	19.71237	18.98867	17.75227	16.53595	14.31714	12.14071	10.00706	7.90658	6.99166	4.95055	3.04987	0.96826	0.00000
10	22.16866	21.40664	19.91009	19.91009	19.17596	17.92412	16.69274	14.45009	12.25088	10.09567	7.97480	7.05020	4.99080	3.07387	0.97561	0.00000
11	22.40694	21.63316	20.11384	20.11384	19.36868	18.10070	16.85393	14.58655	12.36389	10.18651	8.04453	7.11013	5.03191	3.09833	0.98311	0.00000
12	22.65164	21.86549	20.32280	20.32280	19.56605	18.28161	17.01880	14.72604	12.47932	10.27902	8.11563	7.17110	5.07365	3.12319	0.99071	0.00000
13	22.90330	22.10476	20.53743	20.53743	19.76886	18.46722	17.18785	14.85898	12.59727	10.37367	8.18823	7.23324	5.11623	3.14849	0.99847	0.00000
14	23.16172	22.35012	20.75728	20.75728	19.97629	18.65694	17.36053	15.01457	12.71754	10.46999	8.26195	7.29640	5.15941	3.17421	1.00632	0.00000
15	23.42745	22.60209	20.98282	20.98282	20.18895	18.85132	17.53698	15.16352	12.84037	10.56816	8.33717	7.36070	5.20348	3.20035	1.01430	0.00000
16	23.70109	22.86165	21.21472	21.21472	20.40750	19.05057	17.71806	15.31611	12.96597	10.66866	8.41403	7.42654	5.24844	3.22703	1.02244	0.00000
17	23.98272	23.12845	21.45282	21.45282	20.63132	19.25487	17.90342	15.47203	13.09443	10.77125	8.49264	7.49368	5.29428	3.25419	1.03070	0.00000
18	24.27300	23.40331	21.69740	21.69740	20.86151	19.46464	18.09342	15.63201	13.22600	10.87654	8.57308	7.56236	5.34113	3.28191	1.03914	0.00000
19	24.57233	23.68659	21.94920	21.94920	21.09812	19.67992	18.28860	15.79607	13.36121	10.98442	8.65549	7.63266	5.38901	3.31024	1.04774	0.00000
20	24.88114	23.97821	22.20830	22.20830	21.34122	19.90132	18.48900	15.96485	13.49991	11.09509	8.73994	7.70460	5.43801	3.33918	1.05653	0.00000
21	25.20046	24.28008	22.47578	22.47578	21.59244	20.12976	18.69619	16.13889	13.64295	11.20912	8.82687	7.77866	5.48838	3.36892	1.06556	0.00000
22	25.53024	24.59143	22.75151	22.75151	21.85102	20.36533	18.90928	16.31790	13.78993	11.32617	8.91609	7.85456	5.53999	3.39939	1.07481	0.00000
23	25.87131	24.91301	23.03616	23.03616	22.11842	20.60835	19.12914	16.50243	13.94130	11.44670	9.00786	7.93262	5.59305	3.43071	1.08430	0.00000
24	26.22453	25.24634	23.33133	23.33133	22.39510	20.85982	19.35647	16.69307	14.09768	11.57109	9.10256	8.01316	5.64778	3.46296	1.09405	0.00000
25	26.58996	25.59074	24.60623	23.63611	22.68078	21.11927	19.59079	16.88955	14.25868	11.69914	9.20000	8.09600	5.70400	3.49600	1.10400	0.00000
26	26.96854	25.94809	24.94233	23.95170	22.97638	21.38751	19.83304	17.09249	14.42495	11.94965	9.40448	8.19395	5.81138	3.59592	1.21325	0.00000
27	27.36011	26.31692	25.28921	24.27716	23.28095	21.66383	20.08234	17.30127	14.59594	12.20658	9.61394	8.29422	5.92099	3.69781	1.32453	0.00000
28	27.76596	26.69922	25.64850	24.61400	23.59615	21.94955	20.34006	17.51705	14.77261	12.47071	9.82887	8.39714	6.03321	3.80191	1.43797	0.00000
29	28.18660	27.09516	26.02034	24.96256	23.92202	22.24487	20.60638	17.73997	14.95491	12.74196	10.04920	8.50271	6.14805	3.90825	1.55363	0.00000
30	28.62287	27.50552	26.40566	25.32347	24.25937	22.55053	20.88194	17.97035	15.14294	13.02051	10.27522	8.61110	6.26565	4.01694	1.67160	0.00000
31	29.07568	27.93139	26.80523	25.69764	24.60905	22.86727	21.16719	18.20839	15.33679	13.30679	10.50726	8.72247	6.38616	4.12811	1.79200	0.00000
32	29.54568	28.37308	27.21956	26.08555	24.97145	23.19520	21.46196	18.45386	15.53655	13.60098	10.74545	8.83685	6.50967	4.24186	1.91491	0.00000
33	30.03391	28.83182	27.64978	26.48823	25.34729	23.53467	21.76652	18.70731	15.74264	13.90356	10.99013	8.95449	6.63640	4.35833	2.04047	0.00000
34	30.54115	29.30831	28.09653	26.90597	25.73651	23.88559	22.08112	18.96891	15.95517	14.21473	11.24156	9.07551	6.76645	4.47767	2.16880	0.00000
35	31.06826	29.80331	28.56020	27.33882	26.13908	24.24827	22.40603	19.23884	16.17425	14.53485	11.50000	9.20000	6.90000	4.60000	2.30000	0.00000
36	31.61614	30.31736	29.04094	27.78680	26.55544	24.62311	22.74154	19.65672	16.53682	14.73037	11.59355	9.29528	6.99721	4.69923	2.40138	0.00000
37	32.18615	30.85133	29.53947	28.25108	26.98664	25.01101	23.08842	20.08803	16.91076	14.93225	11.69048	9.39380	7.09738	4.80119	2.50522	0.00000
38	32.78009	31.40686	30.05783	28.73352	27.43440	25.41347	23.44822	20.53431	17.29730	15.14151	11.79153	9.49606	7.20096	4.90620	2.61176	0.00000
39	33.39992	31.98632	30.59823	29.23616	27.90057	25.83238	23.82263	20.99720	17.69799	15.35928	11.89731	9.60266	7.30846	5.01469	2.72126	0.00000
40	34.04708	32.59100	31.16180	29.75998	28.38627	26.26872	24.21247	21.47783	18.11376	15.58597	12.00813	9.71387	7.42014	5.12688	2.83388	0.00000
41	34.72313	33.22227	31.74974	30.30632	28.89271	26.72353	24.61887	21.97745	18.54545	15.82214	12.12430	9.83004	7.53632	5.24292	2.94974	0.00000
42	35.42975	33.88166	32.36373	30.87670	29.42123	27.19822	25.04308	22.49715	18.99415	16.06845	12.24627	9.95156	7.65717	5.36297	3.06910	0.00000
43	36.16881	34.57115	33.00555	31.47272	29.97356	27.69433	25.48617	23.03838	19.46101	16.32571	12.37454	10.07866	7.78286	5.48739	3.19218	0.00000
44	36.94197	35.29221	33.67650	32.09582	30.55100	28.21268	25.94903	23.60221	19.94711	16.59451	12.50912	10.21133	7.91374	5.61636	3.31912	0.00000
45	37.75102	36.04645	34.37833	32.74757	31.15461	28.75442	26.43266	24.19001	20.45359	16.87510	12.65000	10.35000	8.05000	5.75000	3.45000	0.00000
46	38.59795	36.83598	35.11295	33.42936	31.78591	29.32082	26.93836	24.47478	20.82108	17.16776	13.12574	10.67791	8.24885	5.86652	3.48789	0.00000
47	39.48452	37.66237	35.88138	34.14232	32.44584	29.91296	27.46703	24.77313	21.20428	17.47312	13.61958	11.01802	8.45486	5.98694	3.52702	0.00000
48	40.41264	38.52693	36.68505	34.88771	33.13578	30.53198	28.01905	25.08486	21.60406	17.79148	14.13211	11.37045	8.66786	6.11117	3.56736	0.00000
49	41.38488	39.43230	37.52635	35.66797	33.85793	31.17915	28.59541	25.41129	22.02139	18.12337	14.66404	11.73541	8.88798	6.23938	3.60886	0.00000
50	42.40361	40.38059	38.40746	36.48506	34.61332	31.85522	29.19774	25.75282	22.45665	18.46874	15.21562	12.11306	9.11540	6.37147	3.65139	0.00000
51	43.47145	41.37450	39.33082	37.34037	35.40302	32.56224	29.82723	26.10960	22.90995	18.82734	15.78731	12.50386	9.35012	6.50731	3.69489	0.00000
52	44.59083	42.41618	40.29749	38.23464	36.22892	33.30116	30.48423	26.48100	23.38068	19.19880	16.37965	12.90776	9.59185	6.64678	3.73930	0.00000
53	45.76444	43.50711	41.30857	39.17020	37.09233	34.07261	31.16876	26.86602	23.86855	19.58327	16.99282	13.32456	9.84052	6.78986	3.78447	0.00000
54	46.99622	44.65072	42.36869	40.15047	37.99586	34.87834	31.88176	27.26523	24.37492	19.98126	17.62757	13.75495	10.09662	6.93667	3.83051	0.00000
55	48.29060	45.85268	43.48217	41.17885	38.94198	35.71988	32.62487	27.68004	24.90075	20.39329	18.28518	14.19988	10.36051	7.08753	3.87755	0.00000
56	49.65045	47.11458	44.64976	42.25522	39.92975	36.70424	33.60683	28.81688	26.03211	21.57581	18.87596	14.66983	10.64436	7.26328	3.93756	0.00000
57	51.08003	48.43961	45.87359	43.38067	40.96046	37.73099	34.62961	30.00034	27.20831	22.80428	19.48676	15.15494	10.93650	7.44352	3.99878	0.00000
58	52.58467	49.83183	47.15647	44.55815	42.03759	38.80251	35.69512	31.23330	28.43232	24.08108	20.11896	15.65619	11.23724	7.62874	4.06156	0.00000
59	54.17092	51.29633	48.50349	45.79320	43.16504	39.92213	36.80727	32.52017	29.70766	25.40994	20.77464	16.17476	11.54778	7.81992	4.12610	0.00000
60	55.84686	52.84100	49.92291	47.09214	44.34808	41.09566	37.97192	33.86624	31.03975	26.79588	21.45623	16.71322	11.87012	8.01787	4.19270	0.00000
61	57.62049	54.47427	51.42103	48.46013	45.59213	42.32872	39.19365	35.27706	32.43373	28.24311	22.16682	17.27437	12.20534	8.22314	4.26170	0.00000
62	59.49912	56.20119	53.00174	49.90141	46.90134	43.62454	40.47631	36.75695	33.89287	29.75617	22.90929	17.85933	12.55385	8.43615	4.33313	0.00000
63	60.00000	56.62152	53.34639	50.17586	47.11012	43.89793	40.81112	37.38193	34.56440	30.58191	23.11170	18.02181	12.60368	8.44751	4.30026	0.00000
64	60.00000	56.56664	53.24160	50.02508	46.91823	43.79646	40.79461	37.68218	34.93415	31.13521	23.11092	18.02468	12.54191	8.38378	4.22979	0.00000
65	60.00000	56.51030	53.13310	49.86965	46.72094	43.68674	40.76871	37.96907	35.28697	31.66569	23.10000	18.01800	12.47400	8.31600	4.15800	0.00000
66	60.00000	56.59611	53.29989	50.11251	47.03393	44.06611	41.09258	38.24173	35.51234	31.96403	23.37322	18.32459	12.80603	8.51443	4.22359	0.00000
67	60.00000	56.68007	53.46259	50.34764	47.33754	44.43532	41.40399	38.49961	35.72198	32.24310	23.62823	18.61235	13.11895	8.69891	4.28469	0.00000
68	60.00000	56.76208	53.61984	50.57594	47.63384	44.79339	41.70159	38.74250	35.91484	32.50160	23.86448	18.87971	13.41157	8.87330	4.34401	0.00000
69	60.00000	56.84077	53.77272	50.79975	47.92195	45.13896	41.98523	38.96931	36.08960	32.73886	24.08007	19.12516	13.68986	9.04332	4.40139	0.00000
70	60.00000	56.91869	53.92503	51.01934	48.20155	45.47292	42.25470	39.17952	36.24643	32.95310	24.27373	19.35769	13.96292	9.20887	4.45632	0.00000
71	60.00000	56.99731	54.07464	51.23215	48.47148	45.79302	42.50753	39.37151	36.38177	33.14115	24.45584	19.58917	14.22997	9.36856	4.50971	0.00000
72	60.00000	57.07293	54.21745	51.43560	48.72809	46.09533	42.74082	39.54037	36.49124	33.31632	24.64060	19.81761	14.48848	9.52410	4.55929	0.00000
73	60.00000	57.14491	54.35429	51.62922	48.97043	46.37969	42.95196	39.68384	36.59190	33.49999	24.82686	20.04050	14.74201	9.67132	4.60810	0.00000
74	60.00000	57.21480	54.48528	51.81257	49.19888	46.64373	43.13894	39.82085	36.70752	33.69082	25.01155	20.26276	14.98425	9.81680	4.66297	0.00000
75	60.00000	57.28117	54.60852	51.98473	49.40967	46.88398	43.32112	39.97621	36.83544	33.88361	25.20000	20.47500	15.22500	9.97500	4.72500	0.00000
76	60.00000	57.20049	54.45217	51.75489	49.10931	46.54086	42.97561	39.62663	36.47777	33.52748	25.15320	20.41629	15.35230	9.99879	4.73546	0.00000
77	60.00000	57.11717	54.28787	51.51282	48.81866	46.23479	42.65988	39.29720	36.14528	33.17794	25.12117	20.39788	15.50817	10.03716	4.73473	0.00000
78	60.00000	57.02791	54.11279	51.28266	48.56836	45.96207	42.36695	38.99582	35.82063	32.85611	25.13975	20.42303	15.68585	10.05232	4.71325	0.00000
79	60.00000	56.93296	53.95532	51.09957	48.35745	45.71791	42.10784	38.70606	35.52869	32.60963	25.21470	20.48287	15.82735	10.02436	4.68652	0.00000
80	60.00000	56.86196	53.85236	50.96252	48.18078	45.51408	41.86465	38.45462	35.32097	32.44392	25.33524	20.50134	15.90037	9.98608	4.67002	0.00000
81	60.00000	56.82432	53.77499	50.83974	48.02587	45.30773	41.64463	38.27753	35.18536	32.32647	25.39416	20.42719	15.94759	9.96523	4.67948	0.00000
82	60.00000	56.78026	53.68097	50.70984	47.83980	45.09947	41.48031	38.15583	35.08121	32.11489	25.32338	20.31340	16.01066	9.99388	4.72423	0.00000
83	60.00000	56.72496	53.58536	50.55256	47.65685	44.95637	41.38051	38.07240	34.87864	31.74843	25.20608	20.22740	16.15312	10.09909	4.81099	0.00000
84	60.00000	56.67913	53.47124	50.40833	47.55194	44.89193	41.33028	37.88946	34.51425	31.33707	25.12796	20.24981	16.42195	10.29640	4.90393	0.00000
85	60.00000	56.60415	53.36179	50.33804	47.52218	44.87369	41.16494	37.52394	34.09461	30.97624	25.18020	20.42914	16.83880	10.50559	4.95410	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Female Preferred Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	25.18725	24.24776	22.41008	22.41008	21.51191	20.03823	18.59509	17.18304	14.67397	11.11874	8.15076	7.12997	5.05750	3.14839	1.05269	0.00000
19	25.53821	24.57950	22.70397	22.70397	21.78746	20.28854	18.82141	17.38678	14.84302	11.24291	8.23887	7.20438	5.10829	3.17878	1.06242	0.00000
20	25.90068	24.92141	23.00640	23.00640	22.07076	20.54584	19.05420	17.59596	15.01637	11.37018	8.32907	7.28041	5.16022	3.20979	1.07235	0.00000
21	26.27585	25.27530	23.31876	23.31876	22.36333	20.81175	19.29437	17.81154	15.19497	11.50116	8.42174	7.35858	5.21351	3.24162	1.08255	0.00000
22	26.66412	25.64106	23.64130	23.64130	22.66563	21.08604	19.54186	18.03363	15.37873	11.63574	8.51700	7.43880	5.26821	3.27434	1.09302	0.00000
23	27.06652	26.01985	23.97552	23.97552	22.97840	21.36957	19.79762	18.26289	15.56820	11.77455	8.61512	7.52145	5.32463	3.30802	1.10378	0.00000
24	27.48385	26.41268	24.32183	24.32183	23.30219	21.66302	20.06206	18.49965	15.76395	11.91777	8.71637	7.60682	5.38282	3.34268	1.11480	0.00000
25	27.91667	26.82032	25.74150	24.68037	23.63733	21.96646	20.33518	18.74427	15.96592	12.06557	8.82096	7.69488	5.44272	3.37824	1.12608	0.00000
26	28.36526	27.24222	26.13732	25.05101	23.98343	22.27946	20.61697	18.99632	16.17404	12.34018	9.00600	7.78690	5.54166	3.46711	1.22183	0.00000
27	28.83091	27.67979	26.54774	25.43496	24.34158	22.60343	20.90830	19.25694	16.38944	12.62304	9.19639	7.88148	5.64303	3.55799	1.31957	0.00000
28	29.31464	28.13423	26.97363	25.83297	24.71293	22.93898	21.21008	19.52713	16.61244	12.91452	9.39216	7.97873	5.74698	3.65099	1.41939	0.00000
29	29.81724	28.60600	27.41531	26.24584	25.09773	23.28671	21.52306	19.80698	16.84307	13.21450	9.59333	8.07864	5.85351	3.74615	1.52138	0.00000
30	30.33990	29.09616	27.87429	26.67444	25.49724	23.64800	21.84783	20.09698	17.08136	13.52335	9.80022	8.18137	5.96282	3.84368	1.62564	0.00000
31	30.88393	29.60646	28.35167	27.12026	25.91311	24.02364	22.18507	20.39725	17.32764	13.84159	10.01315	8.28716	6.07521	3.94373	1.73232	0.00000
32	31.45005	30.13694	28.84797	27.58406	26.34523	24.41346	22.53408	20.70747	17.58179	14.16922	10.23213	8.39611	6.19067	4.04636	1.84151	0.00000
33	32.03973	30.68956	29.36530	28.06697	26.79460	24.81780	22.89550	21.02835	17.84431	14.50691	10.45784	8.50848	6.30951	4.15184	1.95338	0.00000
34	32.65390	31.26543	29.90380	28.56903	27.26062	25.23644	23.26928	21.35977	18.11521	14.85510	10.69032	8.62436	6.43188	4.26027	2.06813	0.00000
35	33.29316	31.86418	30.46300	29.08909	27.74259	25.66889	23.65487	21.70135	18.39449	15.21363	10.92960	8.74368	6.55776	4.37184	2.18592	0.00000
36	33.95930	32.48736	31.04365	29.62831	28.24174	26.11621	24.05338	22.05445	18.68290	15.58355	11.29878	9.11110	6.84093	4.57058	2.27172	0.00000
37	34.65423	33.13602	31.64720	30.18820	28.75943	26.57979	24.46649	22.42016	18.98162	15.96600	11.67996	9.49031	7.13318	4.77557	2.36019	0.00000
38	35.38084	33.81338	32.27687	30.77172	29.29863	27.06281	24.89658	22.80098	19.29274	16.36310	12.07523	9.88310	7.43576	4.98752	2.45172	0.00000
39	36.14149	34.52189	32.93486	31.38115	29.86198	27.56708	25.34570	23.19872	19.61792	16.77701	12.48637	10.29093	7.74956	5.20716	2.54659	0.00000
40	36.93848	35.26355	33.62325	32.01894	30.45113	28.09456	25.81557	23.61511	19.95916	17.20975	12.91491	10.71497	8.07564	5.43515	2.64513	0.00000
41	37.77426	36.04088	34.34499	32.68716	31.06852	28.64741	26.30832	24.05274	20.31864	17.66324	13.36227	11.15675	8.41505	5.67223	2.74762	0.00000
42	38.65117	36.85669	35.10194	33.38810	31.71617	29.22766	26.82658	24.51402	20.69796	18.13886	13.83000	11.61757	8.76884	5.91905	2.85432	0.00000
43	39.57096	37.71177	35.89536	34.12282	32.39533	29.83727	27.37210	25.00002	21.09756	18.63773	14.31905	12.09854	9.13772	6.17608	2.96545	0.00000
44	40.53638	38.60931	36.72818	34.89429	33.10971	30.47963	27.94742	25.51250	21.51924	19.16164	14.83122	12.60116	9.52280	6.44411	3.08117	0.00000
45	41.54963	39.55124	37.60243	35.70543	33.86203	31.15663	28.55364	26.05282	21.96386	19.71194	15.36768	13.12656	9.92496	6.72336	3.20160	0.00000
46	42.61311	40.54009	38.52156	36.55948	34.65468	31.86972	29.19250	26.44475	22.26002	20.12221	15.73993	13.46975	10.17675	6.90615	3.32165	0.00000
47	43.72904	41.57907	39.48859	37.45854	35.48882	32.62045	29.86502	26.85884	22.57326	20.55388	16.13090	13.82901	10.43988	7.09692	3.44647	0.00000
48	44.89840	42.66910	40.50359	38.40180	36.36422	33.40816	30.57077	27.29370	22.90219	21.00626	16.53929	14.20356	10.71395	7.29511	3.57600	0.00000
49	46.12225	43.81029	41.56570	39.38902	37.28017	34.23237	31.30882	27.74775	23.24554	21.47744	16.96406	14.59285	10.99810	7.50046	3.71007	0.00000
50	47.40265	45.00359	42.67644	40.42110	38.23768	35.09350	32.07939	28.22073	23.60165	21.96676	17.40519	14.99634	11.29231	7.71276	3.84842	0.00000
51	48.74290	46.25279	43.83881	41.50111	39.23911	35.99348	32.88433	28.71202	23.97039	22.47500	17.86274	15.41470	11.59674	7.93168	3.99114	0.00000
52	50.14560	47.55972	45.05480	42.63025	40.28533	36.93324	33.72256	29.22060	24.35135	23.00134	18.33686	15.84768	11.91054	8.15709	4.13816	0.00000
53	51.61417	48.92786	46.32697	43.81071	41.37854	37.91262	34.59451	29.74682	24.74378	23.54641	18.82767	16.29451	12.23370	8.38895	4.28954	0.00000
54	53.15185	50.35953	47.65725	45.04444	42.51812	38.93166	35.50087	30.28949	25.14755	24.10985	19.33397	16.75505	12.56604	8.62719	4.44542	0.00000
55	54.76281	51.85835	49.04917	46.33210	43.70540	39.99231	36.44195	30.84941	25.56250	24.69066	19.85605	17.22952	12.90777	8.87226	4.60599	0.00000
56	56.45173	53.42887	50.50416	47.67576	44.94314	41.21631	37.65372	32.21812	27.07925	25.92156	20.83289	17.98332	13.47594	9.23048	4.77175	0.00000
57	57.60000	54.48277	51.46721	48.55274	45.73708	42.03677	38.49917	33.28388	28.35419	26.91012	21.61295	18.56352	13.91343	9.49789	4.89019	0.00000
58	57.60000	54.44770	51.40004	48.45466	45.61141	42.01152	38.56749	33.67962	29.05941	27.35426	21.95493	18.76616	14.06748	9.57216	4.90945	0.00000
59	57.60000	54.41168	51.32926	48.35267	45.48040	41.97685	38.62483	34.06056	29.74553	27.78228	22.28297	18.95776	14.21369	9.64214	4.92687	0.00000
60	57.60000	54.37271	51.25513	48.24570	45.34077	41.93213	38.67047	34.42609	30.41285	28.19409	22.59738	19.13997	14.35339	9.70816	4.94270	0.00000
61	57.60000	54.33309	51.17839	48.13204	45.19354	41.87818	38.70544	34.77818	31.06224	28.59107	22.90089	19.31524	14.48758	9.77107	4.95668	0.00000
62	57.60000	54.29130	51.09505	48.01072	45.03777	41.81442	38.73061	35.11668	31.69390	28.97555	23.19548	19.48411	14.61692	9.82994	4.96829	0.00000
63	57.60000	54.24462	51.00550	47.88206	44.87412	41.74303	38.74709	35.44303	32.31119	29.35083	23.48247	19.64803	14.74044	9.88399	4.97756	0.00000
64	57.60000	54.19615	50.91259	47.74915	44.70722	41.66733	38.75859	35.76294	32.91948	29.72009	23.76480	19.80669	14.85773	9.93380	4.98470	0.00000
65	57.60000	54.14581	50.81667	47.61410	44.53808	41.58895	38.76925	36.08037	33.52057	30.08541	24.04080	19.95840	14.96880	9.97920	4.98960	0.00000
66	57.60000	54.23274	50.98699	47.86301	44.86147	41.98548	39.12355	36.39724	33.80495	30.44476	24.14698	19.99708	15.04164	10.03453	5.09183	0.00000
67	57.60000	54.32001	51.15641	48.11026	45.18520	42.38375	39.47930	36.71585	34.08653	30.79536	24.24761	20.03048	15.10825	10.08421	5.19297	0.00000
68	57.60000	54.40642	51.32463	48.35890	45.51228	42.78416	39.83748	37.03195	34.36088	31.13590	24.34116	20.05722	15.16706	10.13594	5.29855	0.00000
69	57.60000	54.49287	51.49603	48.61317	45.84404	43.18869	40.19435	37.34155	34.62726	31.46505	24.42643	20.07569	15.22994	10.20030	5.40890	0.00000
70	57.60000	54.58309	51.67426	48.87365	46.18181	43.59259	40.54490	37.64320	34.88362	31.78068	24.50105	20.10123	15.31252	10.27706	5.52376	0.00000
71	57.60000	54.67719	51.85630	49.13834	46.51726	43.98740	40.88475	37.93205	35.12519	32.07738	24.58204	20.15292	15.41331	10.36445	5.64327	0.00000
72	57.60000	54.77186	52.03990	49.39820	46.84119	44.36820	41.20847	38.20278	35.34593	32.37733	24.69279	20.22846	15.52951	10.46212	5.76147	0.00000
73	57.60000	54.86796	52.21859	49.64643	47.15120	44.73170	41.51272	38.45106	35.57239	32.71370	24.83219	20.32519	15.66150	10.55927	5.88249	0.00000
74	57.60000	54.95782	52.38435	49.87971	47.44306	45.07352	41.79209	38.70513	35.84016	33.08522	24.99669	20.44303	15.79278	10.66321	6.01780	0.00000
75	57.60000	55.04076	52.54112	50.10065	47.71888	45.39408	42.08310	39.00916	36.15250	33.49256	25.18992	20.56320	15.93648	10.79568	6.16896	0.00000
76	57.60000	54.98413	52.43020	49.93768	47.50478	45.16908	41.89727	38.85602	36.02348	33.38530	25.40778	20.78850	16.23842	11.24704	6.28839	0.00000
77	57.60000	54.92456	52.31346	49.76482	47.31800	45.01593	41.77576	38.75722	35.94509	33.29012	25.65082	21.07374	16.58731	11.71966	6.38584	0.00000
78	57.60000	54.86172	52.18892	49.62291	47.20871	44.93407	41.71474	38.71482	35.88149	33.23233	25.97005	21.42183	16.96865	12.15241	6.44134	0.00000
79	57.60000	54.79380	52.09972	49.56501	47.17684	44.91982	41.71685	38.69060	35.86024	33.27634	26.36906	21.81346	17.29403	12.50414	6.47604	0.00000
80	57.60000	54.76793	52.10342	49.59294	47.22034	44.97777	41.74241	38.71561	35.95222	33.42445	26.82473	22.13570	17.50932	12.81263	6.50740	0.00000
81	57.60000	54.79770	52.15740	49.66212	47.30358	45.02659	41.78912	38.83325	36.12931	33.61568	27.17496	22.30142	17.65652	13.09977	6.56387	0.00000
82	57.60000	54.82468	52.20178	49.72263	47.32920	45.05248	41.89332	39.00333	36.31626	33.63812	27.30584	22.35982	17.76281	13.41966	6.67034	0.00000
83	57.60000	54.84433	52.23968	49.72509	47.33312	45.14261	42.05611	39.18587	36.32264	33.39307	27.30760	22.37013	17.91989	13.84025	6.83637	0.00000
84	57.60000	54.86448	52.22354	49.71139	47.41081	45.30179	42.23779	39.17870	36.04511	33.00188	27.25564	22.44976	18.21619	14.38746	7.00598	0.00000
85	57.60000	54.82739	52.18998	49.77469	47.56051	45.48078	42.21456	38.86506	35.60976	32.55503	27.28910	22.70466	18.67696	14.94511	7.10020	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Female Standard Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	26.23672	25.25808	23.34383	23.34383	22.40824	20.87316	19.36989	17.89900	15.28539	11.58202	8.49038	7.42705	5.26825	3.27957	1.09655	0.00000
19	26.60230	25.60365	23.64997	23.64997	22.69527	21.13390	19.60564	18.11123	15.46148	11.71136	8.58216	7.50456	5.32114	3.31123	1.10669	0.00000
20	26.97988	25.95980	23.96500	23.96500	22.99037	21.40192	19.84813	18.32913	15.64205	11.84394	8.67611	7.58376	5.37523	3.34353	1.11703	0.00000
21	27.37068	26.32844	24.29037	24.29037	23.29514	21.67891	20.09830	18.55369	15.82809	11.98037	8.77265	7.66519	5.43074	3.37669	1.12766	0.00000
22	27.77513	26.70944	24.62635	24.62635	23.61003	21.96463	20.35610	18.78503	16.01951	12.12056	8.87188	7.74875	5.48772	3.41077	1.13856	0.00000
23	28.19429	27.10401	24.97450	24.97450	23.93583	22.25997	20.62252	19.02384	16.21688	12.26516	8.97408	7.83484	5.54649	3.44585	1.14977	0.00000
24	28.62901	27.51321	25.33524	25.33524	24.27311	22.56565	20.89798	19.27047	16.42078	12.41434	9.07955	7.92377	5.60710	3.48196	1.16125	0.00000
25	29.07986	27.93783	26.81406	25.70872	24.62222	22.88173	21.18248	19.52528	16.63117	12.56830	9.18850	8.01550	5.66950	3.51900	1.17300	0.00000
26	29.54715	28.37731	27.22638	26.09480	24.98274	23.20777	21.47601	19.78783	16.84796	12.85435	9.38125	8.11135	5.77256	3.61157	1.27274	0.00000
27	30.03220	28.83311	27.65390	26.49475	25.35581	23.54524	21.77948	20.05931	17.07233	13.14900	9.57957	8.20988	5.87816	3.70624	1.37455	0.00000
28	30.53608	29.30649	28.09753	26.90934	25.74264	23.89477	22.09383	20.34076	17.30462	13.45262	9.78350	8.31118	5.98644	3.80311	1.47853	0.00000
29	31.05962	29.79792	28.55761	27.33942	26.14347	24.25699	22.41985	20.63227	17.54486	13.76510	9.99305	8.41525	6.09741	3.90224	1.58477	0.00000
30	31.60406	30.30850	29.03572	27.78587	26.55963	24.63333	22.75816	20.93435	17.79308	14.08682	10.20856	8.52226	6.21127	4.00383	1.69338	0.00000
31	32.17076	30.84006	29.53299	28.25027	26.99282	25.02463	23.10945	21.24714	18.04963	14.41832	10.43036	8.63246	6.32834	4.10805	1.80450	0.00000
32	32.76047	31.39265	30.04997	28.73340	27.44295	25.43069	23.47300	21.57028	18.31436	14.75960	10.65847	8.74595	6.44861	4.21496	1.91824	0.00000
33	33.37472	31.96829	30.58885	29.23643	27.91104	25.85187	23.84948	21.90453	18.58782	15.11136	10.89358	8.86300	6.57241	4.32483	2.03477	0.00000
34	34.01448	32.56816	31.14979	29.75941	28.39648	26.28796	24.23883	22.24976	18.87001	15.47406	11.13575	8.98371	6.69987	4.43778	2.15430	0.00000
35	34.68038	33.19185	31.73229	30.30114	28.89853	26.73843	24.64049	22.60557	19.16093	15.84753	11.38500	9.10800	6.83100	4.55400	2.27700	0.00000
36	35.37427	33.84100	32.33714	30.86282	29.41848	27.20439	25.05560	22.97339	19.46135	16.23286	11.76956	9.49073	7.12597	4.76102	2.36637	0.00000
37	36.09816	34.51669	32.96583	31.44604	29.95774	27.68728	25.48593	23.35433	19.77252	16.63125	12.16663	9.88574	7.43040	4.97455	2.45853	0.00000
38	36.85504	35.22227	33.62174	32.05388	30.51941	28.19043	25.93394	23.75102	20.09660	17.04490	12.57836	10.29490	7.74558	5.19533	2.55387	0.00000
39	37.64739	35.96030	34.30715	32.68870	31.10623	28.71571	26.40177	24.16533	20.43533	17.47605	13.00664	10.71972	8.07246	5.42413	2.65270	0.00000
40	38.47758	36.73286	35.02422	33.35306	31.71993	29.26517	26.89122	24.59907	20.79079	17.92682	13.45303	11.16143	8.41213	5.66161	2.75534	0.00000
41	39.34819	37.54258	35.77603	34.04913	32.36304	29.84105	27.40450	25.05494	21.16525	18.39921	13.91903	11.62161	8.76568	5.90857	2.86210	0.00000
42	40.26164	38.39239	36.56452	34.77927	33.03768	30.44548	27.94435	25.53544	21.56038	18.89465	14.40625	12.10164	9.13421	6.16568	2.97325	0.00000
43	41.21975	39.28309	37.39100	35.54460	33.74514	31.08049	28.51260	26.04169	21.97663	19.41430	14.91568	12.60265	9.51846	6.43342	3.08901	0.00000
44	42.22540	40.21803	38.25852	36.34822	34.48928	31.74961	29.11190	26.57552	22.41588	19.96004	15.44919	13.12621	9.91958	6.71261	3.20955	0.00000
45	43.28086	41.19921	39.16920	37.19316	35.27295	32.45482	29.74337	27.13835	22.87902	20.53327	16.00800	13.67350	10.33850	7.00350	3.33500	0.00000
46	44.38866	42.22926	40.12663	38.08279	36.09862	33.19762	30.40885	27.54661	23.18752	20.96064	16.39576	14.03099	10.60078	7.19391	3.46005	0.00000
47	45.55108	43.31153	41.13395	39.01931	36.96752	33.97964	31.10940	27.97796	23.51381	21.41029	16.80302	14.40522	10.87488	7.39262	3.59007	0.00000
48	46.76917	44.44698	42.19124	40.00187	37.87940	34.80017	31.84455	28.43094	23.85645	21.88152	17.22843	14.79538	11.16036	7.59907	3.72500	0.00000
49	48.04401	45.63572	43.29760	41.03023	38.83351	35.65872	32.61335	28.90391	24.21410	22.37233	17.67090	15.20089	11.45635	7.81298	3.86466	0.00000
50	49.37776	46.87874	44.45462	42.10531	39.83092	36.55573	33.41603	29.39659	24.58505	22.88204	18.13041	15.62119	11.76282	8.03412	4.00877	0.00000
51	50.77385	48.17999	45.66543	43.23032	40.87407	37.49321	34.25451	29.90835	24.96916	23.41146	18.60702	16.05698	12.07994	8.26217	4.15744	0.00000
52	52.23500	49.54138	46.93208	44.40651	41.96389	38.47212	35.12767	30.43812	25.36599	23.95973	19.10090	16.50800	12.40681	8.49697	4.31058	0.00000
53	53.76476	50.96652	48.25726	45.63616	43.10265	39.49231	36.03595	30.98627	25.77477	24.52751	19.61216	16.97345	12.74344	8.73849	4.46827	0.00000
54	55.36651	52.45784	49.64297	46.92129	44.28971	40.55381	36.98007	31.55155	26.19536	25.11443	20.13955	17.45318	13.08963	8.98666	4.63065	0.00000
55	57.04459	54.01911	51.09289	48.26260	45.52646	41.65866	37.96036	32.13480	26.62760	25.71944	20.68339	17.94742	13.44559	9.24194	4.79791	0.00000
56	58.80389	55.65507	52.60850	49.66225	46.81577	42.93366	39.22263	33.56054	28.20755	27.00163	21.70093	18.73263	14.03744	9.61508	4.97057	0.00000
57	60.00000	56.75289	53.61168	50.57577	47.64279	43.78830	40.10330	34.67071	29.53561	28.03137	22.51349	19.33700	14.49316	9.89364	5.09395	0.00000
58	60.00000	56.71635	53.54171	50.47360	47.51189	43.76200	40.17447	35.08294	30.27022	28.49402	22.86972	19.54808	14.65362	9.97100	5.11401	0.00000
59	60.00000	56.67883	53.46798	50.36736	47.37542	43.72589	40.23420	35.47975	30.98493	28.93988	23.21143	19.74767	14.80593	10.04390	5.13216	0.00000
60	60.00000	56.63824	53.39076	50.25594	47.22997	43.67930	40.28174	35.86051	31.68005	29.36884	23.53894	19.93747	14.95145	10.11267	5.14865	0.00000
61	60.00000	56.59697	53.31082	50.13754	47.07660	43.62310	40.31817	36.22727	32.35650	29.78236	23.85509	20.12004	15.09123	10.17820	5.16321	0.00000
62	60.00000	56.55344	53.22401	50.01117	46.91434	43.55669	40.34439	36.57988	33.01448	30.18286	24.16196	20.29595	15.22596	10.23952	5.17530	0.00000
63	60.00000	56.50481	53.13073	49.87715	46.74388	43.48232	40.36155	36.91982	33.65749	30.57378	24.46091	20.46670	15.35463	10.29582	5.18496	0.00000
64	60.00000	56.45432	53.03395	49.73870	46.57002	43.40347	40.37353	37.25306	34.29112	30.95843	24.75500	20.63197	15.47680	10.34771	5.19240	0.00000
65	60.00000	56.40189	52.93403	49.59802	46.39383	43.32182	40.38464	37.58372	34.91726	31.33897	25.04250	20.79000	15.59250	10.39500	5.19750	0.00000
66	60.00000	56.49244	53.11145	49.85730	46.73070	43.73487	40.75370	37.91379	35.21349	31.71329	25.15310	20.83029	15.66838	10.45264	5.30399	0.00000
67	60.00000	56.58334	53.28793	50.11485	47.06792	44.14974	41.12427	38.24568	35.50680	32.07850	25.25793	20.86508	15.73776	10.50439	5.40934	0.00000
68	60.00000	56.67335	53.46316	50.37385	47.40863	44.56683	41.49737	38.57495	35.79258	32.43323	25.35537	20.89294	15.79902	10.55827	5.51932	0.00000
69	60.00000	56.76341	53.64170	50.63872	47.75421	44.98822	41.86911	38.89745	36.07006	32.77609	25.44420	20.91218	15.86452	10.62531	5.63427	0.00000
70	60.00000	56.85739	53.82735	50.91005	48.10605	45.40895	42.23427	39.21167	36.33710	33.10487	25.52193	20.93878	15.95054	10.70527	5.75392	0.00000
71	60.00000	56.95541	54.01698	51.18577	48.45548	45.82021	42.58828	39.51255	36.58874	33.41394	25.60629	20.99262	16.05553	10.79630	5.87841	0.00000
72	60.00000	57.05402	54.20823	51.45646	48.79291	46.21688	42.92549	39.79456	36.81868	33.72639	25.72166	21.07131	16.17657	10.89804	6.00153	0.00000
73	60.00000	57.15413	54.39436	51.71503	49.11583	46.59552	43.24242	40.05319	37.05457	34.07677	25.86686	21.17207	16.31406	10.99924	6.12759	0.00000
74	60.00000	57.24773	54.56703	51.95803	49.41985	46.95158	43.53343	40.31784	37.33350	34.46377	26.03822	21.29482	16.45081	11.10751	6.26854	0.00000
75	60.00000	57.33412	54.73033	52.18818	49.70717	47.28550	43.83656	40.63454	37.65885	34.88808	26.23950	21.42000	16.60050	11.24550	6.42600	0.00000
76	60.00000	57.27514	54.61479	52.01842	49.48415	47.05112	43.64299	40.47502	37.52446	34.77635	26.46644	21.65469	16.91502	11.71567	6.55041	0.00000
77	60.00000	57.21308	54.49319	51.83835	49.28958	46.89159	43.51642	40.37210	37.44280	34.67721	26.71960	21.95181	17.27845	12.20798	6.65192	0.00000
78	60.00000	57.14762	54.36346	51.69053	49.17574	46.80632	43.45285	40.32794	37.37655	34.61701	27.05214	22.31441	17.67568	12.65876	6.70973	0.00000
79	60.00000	57.07688	54.27054	51.63022	49.14254	46.79148	43.45505	40.30271	37.35442	34.66285	27.46777	22.72235	18.01461	13.02515	6.74588	0.00000
80	60.00000	57.04993	54.27440	51.65931	49.18785	46.85184	43.48168	40.32876	37.45023	34.81714	27.94243	23.05802	18.23888	13.34649	6.77854	0.00000
81	60.00000	57.08094	54.33063	51.73137	49.27456	46.90270	43.53033	40.45130	37.63470	35.01633	28.30725	23.23065	18.39221	13.64559	6.83736	0.00000
82	60.00000	57.10904	54.37685	51.79441	49.30125	46.92967	43.63888	40.62847	37.82944	35.03971	28.44358	23.29148	18.50293	13.97881	6.94827	0.00000
83	60.00000	57.12951	54.41633	51.79697	49.30533	47.02355	43.80845	40.81861	37.83608	34.78445	28.44542	23.30222	18.66655	14.41693	7.12122	0.00000
84	60.00000	57.15050	54.39952	51.78270	49.38626	47.18936	43.99770	40.81115	37.54699	34.37696	28.39129	23.38517	18.97520	14.98694	7.29790	0.00000
85	60.00000	57.11186	54.36456	51.84864	49.54220	47.37581	43.97350	40.48444	37.09350	33.91149	28.42615	23.65069	19.45517	15.56782	7.39604	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Male Preferred Plus Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	1.02129	1.61505	3.06180	2.75880	3.30831	4.41897	5.49916	7.67101	9.78100	11.82844	13.15869	14.59341	16.43983	18.11165	19.66915	0.00000
19	1.03444	1.63543	3.10599	2.79207	3.34720	4.46958	5.56042	7.75411	9.88396	11.94889	13.28749	14.73037	16.58724	18.26616	19.82839	0.00000
20	1.04803	1.65646	3.15173	2.82633	3.38726	4.52165	5.62351	7.83970	9.98966	12.07196	13.41900	14.86999	16.73722	18.42338	19.99044	0.00000
21	1.06209	1.67821	3.19894	2.86171	3.42860	4.57546	5.68868	7.92788	10.09806	12.19809	13.55358	15.01264	16.89051	18.58410	20.15554	0.00000
22	1.07666	1.70073	3.24804	2.89834	3.47143	4.63121	5.75604	8.01859	10.20956	12.32767	13.69163	15.15902	17.04784	18.74857	20.32473	0.00000
23	1.09177	1.72407	3.29866	2.93633	3.51586	4.68888	5.82544	8.11206	10.32428	12.46080	13.83354	15.30953	17.20917	18.91744	20.49804	0.00000
24	1.10743	1.74826	3.35113	2.97571	3.56181	4.74833	5.89694	8.20821	10.44214	12.59761	13.97940	15.46383	17.37476	19.09038	20.67551	0.00000
25	1.12368	1.77339	2.40443	3.01652	3.60925	4.80964	5.97061	8.30717	10.56346	12.73849	14.12922	15.62249	17.54468	19.26784	20.85761	0.00000
26	1.14053	1.79942	3.46467	3.05857	3.65811	4.87272	6.04630	8.28581	10.56716	12.64510	14.10387	15.59399	17.49490	19.29920	20.98275	0.00000
27	1.15798	1.82634	3.52493	3.10189	3.70837	4.93754	6.12410	8.26422	10.57115	12.55003	14.07832	15.56537	17.44474	19.33131	21.11054	0.00000
28	1.17612	1.85422	3.58765	3.14667	3.76028	5.00451	6.20448	8.24267	10.57619	12.45373	14.05340	15.53754	17.39469	19.36551	21.24225	0.00000
29	1.19502	1.88327	3.65330	3.19327	3.81432	5.07424	6.28804	8.22210	10.58319	12.35736	14.03053	15.51160	17.34659	19.40373	21.38028	0.00000
30	1.21473	1.91354	3.72149	3.24179	3.87061	5.14674	6.37499	8.20232	10.59219	12.26084	14.00926	15.48766	17.30039	19.44618	21.52491	0.00000
31	1.23529	1.94508	3.79244	3.29238	3.92920	5.22230	6.46551	8.18351	10.60346	12.16395	13.99004	15.46602	17.25651	19.49345	21.67667	0.00000
32	1.25675	1.97802	3.86724	3.34516	3.99040	5.30109	6.55994	8.16586	10.61694	12.06693	13.97313	15.44713	17.21544	19.54594	21.83609	0.00000
33	1.27916	2.01242	3.94489	3.40023	4.05415	5.38320	6.65831	8.14893	10.63261	11.96941	13.95836	15.43078	17.17672	19.60328	22.00235	0.00000
34	1.30253	2.04825	4.02634	3.45756	4.12053	5.46871	6.76054	8.13268	10.65027	11.87114	13.94559	15.41663	17.13993	19.66465	22.17373	0.00000
35	1.32696	2.08573	2.81598	3.51746	4.18988	5.55785	6.86715	8.11741	10.67055	11.77258	13.93539	15.40529	17.10530	19.72965	22.34968	0.00000
36	1.35247	2.12482	2.86739	3.57992	4.26207	5.65068	6.90596	8.10289	10.55490	11.67312	13.93450	15.47363	17.25127	19.84227	22.48635	0.00000
37	1.37914	2.16567	2.92111	3.64509	4.33741	5.74750	6.94719	8.08938	10.43761	11.57282	13.93580	15.54527	17.40136	19.95812	22.62710	0.00000
38	1.40702	2.20838	2.97716	3.71312	4.41601	5.84855	6.99091	8.07669	10.31828	11.47105	13.93815	15.61891	17.55550	20.07743	22.77241	0.00000
39	1.43617	2.25296	3.03568	3.78409	4.49803	5.95398	7.03710	8.06471	10.19628	11.36673	13.94035	15.69452	17.71399	20.20060	22.92264	0.00000
40	1.46670	2.29965	3.09695	3.85843	4.58393	6.06437	7.08619	8.05357	10.07121	11.25944	13.94317	15.77328	17.87840	20.32929	23.07944	0.00000
41	1.49867	2.34854	3.16110	3.93623	4.67380	6.17975	7.13790	8.04250	9.94181	11.14871	13.94646	15.85527	18.04890	20.46335	23.24391	0.00000
42	1.53215	2.39972	3.22828	4.01768	4.76779	6.30022	7.19183	8.03081	9.80782	11.03453	13.95053	15.94092	18.22582	20.60425	23.41655	0.00000
43	1.56722	2.45335	3.29859	4.10286	4.86593	6.42545	7.24735	8.01828	9.66896	10.91671	13.95541	16.03017	18.41022	20.75205	23.59616	0.00000
44	1.60396	2.50947	3.37214	4.19179	4.96798	6.55511	7.30441	8.00488	9.52501	10.79509	13.96092	16.12389	18.60235	20.90574	23.78046	0.00000
45	1.64246	2.56825	3.44904	4.28443	5.07382	6.68945	7.36325	7.99076	9.37595	10.66957	13.96806	16.22253	18.80179	21.06379	23.96782	0.00000
46	1.68284	2.62980	3.52926	4.38066	5.18368	6.65075	7.25087	7.87501	9.22160	10.54067	13.87027	16.18779	18.88040	21.28507	24.24026	0.00000
47	1.72526	2.69424	3.61292	4.48097	5.29817	6.61038	7.13415	7.75517	9.06269	10.40880	13.77086	16.15266	18.96098	21.51286	24.52187	0.00000
48	1.76999	2.76192	3.70075	4.58627	5.41844	6.56929	7.01381	7.63251	8.90016	10.27464	13.67032	16.11806	19.04674	21.75195	24.81903	0.00000
49	1.81729	2.83349	3.79366	4.69772	5.54581	6.52829	6.89091	7.50780	8.73446	10.13841	13.56934	16.08668	19.14195	22.00830	25.13809	0.00000
50	1.86736	2.90924	3.89204	4.81581	5.68076	6.48759	6.76498	7.38023	8.56415	9.99883	13.46788	16.05941	19.24873	22.28427	25.48019	0.00000
51	1.92032	2.98942	3.99620	4.94081	5.82393	6.44678	6.63491	7.24830	8.38764	9.85529	13.36594	16.03713	19.36811	22.58010	25.84384	0.00000
52	1.97634	3.07425	4.10636	5.07327	5.97562	6.40499	6.49919	7.11055	8.20403	9.70739	13.26379	16.02009	19.49964	22.89413	26.22670	0.00000
53	2.03557	3.16388	4.22298	5.21351	6.13588	6.36109	6.35643	6.96626	8.01283	9.55511	13.16142	16.00760	19.64160	23.22439	26.62489	0.00000
54	2.09820	3.25885	4.34651	5.36170	6.30458	6.31414	6.20602	6.81517	7.81391	9.39838	13.05825	15.99827	19.79244	23.56803	27.03568	0.00000
55	2.16435	3.35910	4.47662	5.51720	6.48089	6.26314	6.04688	6.65639	7.60602	9.23536	12.95128	15.98859	19.94714	23.91991	27.45285	0.00000
56	2.23421	3.38679	4.46227	5.46077	6.38294	6.20797	5.98830	6.57400	7.46949	8.96675	12.71133	15.83044	19.90939	24.00662	27.76350	0.00000
57	2.30816	3.41525	4.44545	5.39937	6.27813	6.14939	5.92687	6.48784	7.32635	8.68496	12.45875	15.66225	19.86454	24.09011	28.07996	0.00000
58	2.38671	3.44479	4.42684	5.33386	6.16752	6.08853	5.86325	6.39816	7.17667	8.38927	12.19354	15.48454	19.81550	24.17630	28.41356	0.00000
59	2.40000	3.37700	4.28151	5.11498	5.87922	5.85415	5.63232	6.12523	6.81978	7.84858	11.57564	14.86275	19.20310	23.58232	27.95464	0.00000
60	2.40000	3.29033	4.11266	4.86862	5.55979	5.58863	5.37134	5.81933	6.42653	7.26773	10.89732	14.16275	18.49072	22.86649	27.34128	0.00000
61	2.40000	3.20407	3.94495	4.62410	5.24272	5.32501	5.11189	5.51529	6.03612	6.69344	10.22715	13.47325	17.79080	22.15876	26.72733	0.00000
62	2.40000	3.11813	3.77795	4.38061	4.92711	5.06213	4.85313	5.21221	5.64833	6.12624	9.56690	12.79554	17.09929	21.45502	26.10843	0.00000
63	2.40000	3.03229	3.61116	4.13755	4.61207	4.79931	4.59445	4.91005	5.26367	5.56765	8.91796	12.12722	16.41364	20.75266	25.48471	0.00000
64	2.40000	2.94636	3.44431	3.89449	4.29744	4.53634	4.33615	4.60962	4.88372	5.01904	8.27941	11.46754	15.73327	20.05349	24.86257	0.00000
65	2.40000	2.86029	3.27728	3.65147	3.98337	4.27381	4.07917	4.31254	4.50993	4.48034	7.65151	10.81708	15.06077	19.36412	24.25186	0.00000
66	2.40000	2.80161	3.16304	3.48477	3.76758	4.01270	3.82498	4.02004	4.18211	4.23641	7.01052	10.03503	14.15435	18.53289	23.63192	0.00000
67	2.40000	2.74269	3.04854	3.31826	3.55298	3.75456	3.57480	3.73212	3.85975	3.99620	6.38331	9.27278	13.27561	17.73042	23.03850	0.00000
68	2.40000	2.68354	2.93408	3.15260	3.34080	3.50046	3.32846	3.44886	3.54306	3.76048	5.77217	8.53388	12.42741	16.96114	22.47470	0.00000
69	2.40000	2.62443	2.82023	2.98884	3.13190	3.25011	3.08593	3.17037	3.23267	3.53051	5.17908	7.81976	11.61205	16.22632	21.93841	0.00000
70	2.40000	2.56559	2.70759	2.82744	2.92572	3.00316	2.84699	2.89686	2.92934	3.30729	4.60401	7.13053	10.82830	15.52176	21.43107	0.00000
71	2.40000	2.50735	2.59641	2.66766	2.72168	2.75911	2.61159	2.62875	2.63346	3.09082	4.04629	6.46426	10.07154	14.84623	20.95722	0.00000
72	2.40000	2.44962	2.48569	2.50867	2.51902	2.51762	2.37979	2.36615	2.34458	2.88073	3.50390	5.81691	9.33890	14.19984	20.52108	0.00000
73	2.40000	2.39161	2.37480	2.34989	2.31757	2.27894	2.15193	2.10883	2.06234	2.67632	2.97457	5.18683	8.63027	13.58494	20.12824	0.00000
74	2.40000	2.33345	2.26395	2.19197	2.11838	2.04411	1.92853	1.85722	1.78668	2.47717	2.45812	4.57514	7.94871	13.00789	19.78921	0.00000
75	2.40000	2.27519	2.15354	2.03565	1.92221	1.81351	1.70982	1.61107	1.51684	2.28340	1.95432	3.98231	7.29593	12.47280	19.51217	0.00000
76																
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83																
84																
85																

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Male Preferred Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	1.02129	1.61505	3.06180	2.75880	3.30831	4.41897	5.49916	7.67101	9.78100	11.82844	13.15869	14.59341	16.43983	18.11165	19.66915	0.00000
19	1.03444	1.63543	3.10599	2.79207	3.34720	4.46958	5.56042	7.75411	9.88396	11.94889	13.28749	14.73037	16.58724	18.26616	19.82839	0.00000
20	1.04803	1.65646	3.15173	2.82633	3.38726	4.52165	5.62351	7.83970	9.98966	12.07196	13.41900	14.86999	16.73722	18.42338	19.99044	0.00000
21	1.06209	1.67821	3.19894	2.86171	3.42860	4.57546	5.68868	7.92788	10.09806	12.19809	13.55358	15.01264	16.89051	18.58410	20.15554	0.00000
22	1.07666	1.70073	3.24804	2.89834	3.47143	4.63121	5.75604	8.01859	10.20956	12.32767	13.69163	15.15902	17.04784	18.74857	20.32473	0.00000
23	1.09177	1.72407	3.29866	2.93633	3.51586	4.68888	5.82544	8.11206	10.32428	12.46080	13.83354	15.30953	17.20917	18.91744	20.49804	0.00000
24	1.10743	1.74826	3.35113	2.97571	3.56181	4.74833	5.89694	8.20821	10.44214	12.59761	13.97940	15.46383	17.37476	19.09038	20.67551	0.00000
25	1.12368	1.77339	2.40443	3.01652	3.60925	4.80964	5.97061	8.30717	10.56346	12.73849	14.12922	15.62249	17.54468	19.26784	20.85761	0.00000
26	1.14053	1.79942	3.46467	3.05857	3.65811	4.87272	6.04630	8.28581	10.56716	12.64510	14.10387	15.59399	17.49490	19.29920	20.98275	0.00000
27	1.15798	1.82634	3.52493	3.10189	3.70837	4.93754	6.12410	8.26422	10.57115	12.55003	14.07832	15.56537	17.44474	19.33131	21.11054	0.00000
28	1.17612	1.85422	3.58765	3.14667	3.76028	5.00451	6.20448	8.24267	10.57619	12.45373	14.05340	15.53754	17.39469	19.36551	21.24225	0.00000
29	1.19502	1.88327	3.65330	3.19327	3.81432	5.07424	6.28804	8.22210	10.58319	12.35736	14.03053	15.51160	17.34659	19.40373	21.38028	0.00000
30	1.21473	1.91354	3.72149	3.24179	3.87061	5.14674	6.37499	8.20232	10.59219	12.26084	14.00926	15.48766	17.30039	19.44618	21.52491	0.00000
31	1.23529	1.94508	3.79244	3.29238	3.92920	5.22230	6.46551	8.18351	10.60346	12.16395	13.99004	15.46602	17.25651	19.49345	21.67667	0.00000
32	1.25675	1.97802	3.86724	3.34516	3.99040	5.30109	6.55994	8.16586	10.61694	12.06693	13.97313	15.44713	17.21544	19.54594	21.83609	0.00000
33	1.27916	2.01242	3.94489	3.40023	4.05415	5.38320	6.65831	8.14893	10.63261	11.96941	13.95836	15.43078	17.17672	19.60328	22.00235	0.00000
34	1.30253	2.04825	4.02634	3.45756	4.12053	5.46871	6.76054	8.13268	10.65027	11.87114	13.94559	15.41663	17.13993	19.66465	22.17373	0.00000
35	1.32696	2.08573	2.81598	3.51746	4.18988	5.55785	6.86715	8.11741	10.67055	11.77258	13.93539	15.40529	17.10530	19.72965	22.34968	0.00000
36	1.35247	2.12482	2.86739	3.57992	4.26207	5.65068	6.90596	8.10289	10.55490	11.67312	13.93450	15.47363	17.25127	19.84227	22.48635	0.00000
37	1.37914	2.16567	2.92111	3.64509	4.33741	5.74750	6.94719	8.08938	10.43761	11.57282	13.93580	15.54527	17.40136	19.95812	22.62710	0.00000
38	1.40702	2.20838	2.97716	3.71312	4.41601	5.84855	6.99091	8.07669	10.31828	11.47105	13.93815	15.61891	17.55550	20.07743	22.77241	0.00000
39	1.43617	2.25296	3.03568	3.78409	4.49803	5.95398	7.03710	8.06471	10.19628	11.36673	13.94035	15.69452	17.71399	20.20060	22.92264	0.00000
40	1.46670	2.29965	3.09695	3.85843	4.58393	6.06437	7.08619	8.05357	10.07121	11.25944	13.94317	15.77328	17.87840	20.32929	23.07944	0.00000
41	1.49867	2.34854	3.16110	3.93623	4.67380	6.17975	7.13790	8.04250	9.94181	11.14871	13.94646	15.85527	18.04890	20.46335	23.24391	0.00000
42	1.53215	2.39972	3.22828	4.01768	4.76779	6.30022	7.19183	8.03081	9.80782	11.03453	13.95053	15.94092	18.22582	20.60425	23.41655	0.00000
43	1.56722	2.45335	3.29859	4.10286	4.86593	6.42545	7.24735	8.01828	9.66896	10.91671	13.95541	16.03017	18.41022	20.75205	23.59616	0.00000
44	1.60396	2.50947	3.37214	4.19179	4.96798	6.55511	7.30441	8.00488	9.52501	10.79509	13.96092	16.12389	18.60235	20.90574	23.78046	0.00000
45	1.64246	2.56825	3.44904	4.28443	5.07382	6.68945	7.36325	7.99076	9.37595	10.66957	13.96806	16.22253	18.80179	21.06379	23.96782	0.00000
46	1.68284	2.62980	3.52926	4.38066	5.18368	6.65075	7.25087	7.87501	9.22160	10.54067	13.87027	16.18779	18.88040	21.28507	24.24026	0.00000
47	1.72526	2.69424	3.61292	4.48097	5.29817	6.61038	7.13415	7.75517	9.06269	10.40880	13.77086	16.15266	18.96098	21.51286	24.52187	0.00000
48	1.76999	2.76192	3.70075	4.58627	5.41844	6.56929	7.01381	7.63251	8.90016	10.27464	13.67032	16.11806	19.04674	21.75195	24.81903	0.00000
49	1.81729	2.83349	3.79366	4.69772	5.54581	6.52829	6.89091	7.50780	8.73446	10.13841	13.56934	16.08668	19.14195	22.00830	25.13809	0.00000
50	1.86736	2.90924	3.89204	4.81581	5.68076	6.48759	6.76498	7.38023	8.56415	9.99883	13.46788	16.05941	19.24873	22.28427	25.48019	0.00000
51	1.92032	2.98942	3.99620	4.94081	5.82393	6.44678	6.63491	7.24830	8.38764	9.85529	13.36594	16.03713	19.36811	22.58010	25.84384	0.00000
52	1.97634	3.07425	4.10636	5.07327	5.97562	6.40499	6.49919	7.11055	8.20403	9.70739	13.26379	16.02009	19.49964	22.89413	26.22670	0.00000
53	2.03557	3.16388	4.22298	5.21351	6.13588	6.36109	6.35643	6.96626	8.01283	9.55511	13.16142	16.00760	19.64160	23.22439	26.62489	0.00000
54	2.09820	3.25885	4.34651	5.36170	6.30458	6.31414	6.20602	6.81517	7.81391	9.39838	13.05825	15.99827	19.79244	23.56803	27.03568	0.00000
55	2.16435	3.35910	4.47662	5.51720	6.48089	6.26314	6.04688	6.65639	7.60602	9.23536	12.95128	15.98859	19.94714	23.91991	27.45285	0.00000
56	2.23421	3.38679	4.46227	5.46077	6.38294	6.20797	5.98830	6.57400	7.46949	8.96675	12.71133	15.83044	19.90939	24.00662	27.76350	0.00000
57	2.30816	3.41525	4.44545	5.39937	6.27813	6.14939	5.92687	6.48784	7.32635	8.68496	12.45875	15.66225	19.86454	24.09011	28.07996	0.00000
58	2.38671	3.44479	4.42684	5.33386	6.16752	6.08853	5.86325	6.39816	7.17667	8.38927	12.19354	15.48454	19.81550	24.17630	28.41356	0.00000
59	2.40000	3.37700	4.28151	5.11498	5.87922	5.85415	5.63232	6.12523	6.81978	7.84858	11.57564	14.86275	19.20310	23.58232	27.95464	0.00000
60	2.40000	3.29033	4.11266	4.86862	5.55979	5.58863	5.37134	5.81933	6.42653	7.26773	10.89732	14.16275	18.49072	22.86649	27.34128	0.00000
61	2.40000	3.20407	3.94495	4.62410	5.24272	5.32501	5.11189	5.51529	6.03612	6.69344	10.22715	13.47325	17.79080	22.15876	26.72733	0.00000
62	2.40000	3.11813	3.77795	4.38061	4.92711	5.06213	4.85313	5.21221	5.64833	6.12624	9.56690	12.79554	17.09929	21.45502	26.10843	0.00000
63	2.40000	3.03229	3.61116	4.13755	4.61207	4.79931	4.59445	4.91005	5.26367	5.56765	8.91796	12.12722	16.41364	20.75266	25.48471	0.00000
64	2.40000	2.94636	3.44431	3.89449	4.29744	4.53634	4.33615	4.60962	4.88372	5.01904	8.27941	11.46754	15.73327	20.05349	24.86257	0.00000
65	2.40000	2.86029	3.27728	3.65147	3.98337	4.27381	4.07917	4.31254	4.50993	4.48034	7.65151	10.81708	15.06077	19.36412	24.25186	0.00000
66	2.40000	2.80161	3.16304	3.48477	3.76758	4.01270	3.82498	4.02004	4.18211	4.23641	7.01052	10.03503	14.15435	18.53289	23.63192	0.00000
67	2.40000	2.74269	3.04854	3.31826	3.55298	3.75456	3.57480	3.73212	3.85975	3.99620	6.38331	9.27278	13.27561	17.73042	23.03850	0.00000
68	2.40000	2.68354	2.93408	3.15260	3.34080	3.50046	3.32846	3.44886	3.54306	3.76048	5.77217	8.53388	12.42741	16.96114	22.47470	0.00000
69	2.40000	2.62443	2.82023	2.98884	3.13190	3.25011	3.08593	3.17037	3.23267	3.53051	5.17908	7.81976	11.61205	16.22632	21.93841	0.00000
70	2.40000	2.56559	2.70759	2.82744	2.92572	3.00316	2.84699	2.89686	2.92934	3.30729	4.60401	7.13053	10.82830	15.52176	21.43107	0.00000
71	2.40000	2.50735	2.59641	2.66766	2.72168	2.75911	2.61159	2.62875	2.63346	3.09082	4.04629	6.46426	10.07154	14.84623	20.95722	0.00000
72	2.40000	2.44962	2.48569	2.50867	2.51902	2.51762	2.37979	2.36615	2.34458	2.88073	3.50390	5.81691	9.33890	14.19984	20.52108	0.00000
73	2.40000	2.39161	2.37480	2.34989	2.31757	2.27894	2.15193	2.10883	2.06234	2.67632	2.97457	5.18683	8.63027	13.58494	20.12824	0.00000
74	2.40000	2.33345	2.26395	2.19197	2.11838	2.04411	1.92853	1.85722	1.78668	2.47717	2.45812	4.57514	7.94871	13.00789	19.78921	0.00000
75	2.40000	2.27519	2.15354	2.03565	1.92221	1.81351	1.70982	1.61107	1.51684	2.28340	1.95432	3.98231	7.29593	12.47280	19.51217	0.00000
76	2.40000	2.27167	2.14732	2.02766	1.91300	1.80361	1.69945	1.60005	1.50541	2.26534	1.93904	3.95355	7.25107	12.41467	19.45757	0.00000
77	2.40000	2.26863	2.14220	2.02106	1.90550	1.79545	1.69044	1.59045	1.49581	2.25109	1.92801	3.93533	7.22845	12.39910	19.46118	0.00000
78	2.40000	2.26626	2.13810	2.01585	1.89942	1.78833	1.68256	1.58244	1.48840	2.24129	1.92170	3.92832	7.22909	12.41806	19.50379	0.00000
79	2.40000	2.26428	2.13481	2.01152	1.89387	1.78185	1.67582	1.57624	1.48348	2.23629	1.92028	3.93276	7.24770	12.45826	19.58260	0.00000
80	2.40000	2.26277	2.13209	2.00739	1.88865	1.77627	1.67072	1.57240	1.48146	2.23660	1.92413	3.94633	7.27751	12.51951	19.70206	0.00000
81	2.40000	2.26139	2.12913	2.00319	1.88400	1.77204	1.66776	1.57131	1.48265	2.24257	1.93206	3.96522	7.31817	12.60429	19.87066	0.00000
82	2.40000	2.25963	2.12598	1.99947	1.88066	1.76998	1.66762	1.57353	1.48752	2.25319	1.94248	3.98980	7.37222	12.71991	20.07792	0.00000
83	2.40000	2.25805	2.12368	1.99749	1.87993	1.77121	1.67128	1.57993	1.49573	2.26712	1.95606	4.02241	7.44565	12.86261	20.30616	0.00000
84	2.40000	2.25719	2.12306	1.99812	1.88256	1.77634	1.67925	1.58976	1.50603	2.28455	1.97343	4.06531	7.53446	13.01794	20.56394	0.00000
85	2.40000	2.25739	2.12454	2.00167	1.88873	1.78550	1.69034	1.60131	1.51819	2.30571	1.99524	4.11536	7.62834	13.18821	20.86345	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Male Standard Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
0	0.00000	0.51837	1.70919	1.52829	2.01927	3.00085	3.96333	5.88778	7.77330	9.61930	10.84714	12.18016	13.89496	15.47251	16.96634	0.00000
1	0.00000	0.52286	1.72848	1.54069	2.03522	3.02400	3.99319	5.93099	7.82877	9.68605	10.92020	12.25998	13.98370	15.56865	17.06975	0.00000
2	0.00000	0.52769	1.74801	1.55422	2.05271	3.04943	4.02599	5.97851	7.88994	9.75974	11.00131	12.34900	14.08281	15.67714	17.18693	0.00000
3	0.00000	0.53277	1.76798	1.56853	2.07125	3.07637	4.06074	6.02891	7.95484	9.83825	11.08796	12.44414	14.18963	15.79442	17.31310	0.00000
4	0.00000	0.53806	1.78873	1.58355	2.09067	3.10459	4.09719	6.08179	8.02318	9.92113	11.17944	12.54532	14.30353	15.91900	17.44696	0.00000
5	0.00000	0.54354	1.81047	1.59908	2.11076	3.13380	4.13490	6.13667	8.09424	10.00727	11.27517	12.65144	14.42254	16.04896	17.58569	0.00000
6	0.00000	0.54919	1.83292	1.61505	2.13142	3.16384	4.17378	6.19335	8.16759	10.09677	11.37485	12.76150	14.54576	16.18266	17.72778	0.00000
7	0.00000	0.55499	1.85587	1.63146	2.15263	3.19476	4.21387	6.25177	8.24366	10.18976	11.47801	12.87526	14.67232	16.31940	17.87278	0.00000
8	0.00000	0.56096	1.87961	1.64837	2.17455	3.22675	4.25532	6.31252	8.32290	10.28628	11.58494	12.99247	14.80221	16.45946	18.02098	0.00000
9	0.00000	0.56713	1.90354	1.66582	2.19721	3.25982	4.29844	6.37581	8.40520	10.38638	11.69522	13.11287	14.93537	16.60276	18.17246	0.00000
10	0.00000	0.57346	1.92792	1.68386	2.22063	3.29417	4.34328	6.44144	8.49040	10.48947	11.80835	13.23617	15.07147	16.74904	18.32708	0.00000
11	0.00000	0.58001	1.95322	1.70252	2.24497	3.32992	4.38982	6.50944	8.57823	10.59533	11.92432	13.36232	15.21057	16.89857	18.48494	0.00000
12	0.00000	0.58675	1.97809	1.72180	2.27015	3.36682	4.43778	6.57918	8.66797	10.70329	12.04237	13.49057	15.35196	17.05035	18.64532	0.00000
13	0.00000	0.59367	2.00338	1.74171	2.29608	3.40475	4.48682	6.65023	8.75923	10.81287	12.16202	13.62055	15.49505	17.20405	18.80766	0.00000
14	0.00000	0.60080	2.03027	1.76222	2.32275	3.44357	4.53686	6.72259	8.85198	10.92411	12.28347	13.75228	15.64017	17.35988	18.97160	0.00000
15	0.00000	0.60810	2.05805	1.78310	2.34980	3.48279	4.58729	6.79538	8.94515	11.03579	12.40518	13.88434	15.78554	17.51531	19.13395	0.00000
16	0.00000	0.61552	2.08756	1.80423	2.37704	3.52223	4.63790	6.86830	9.03844	11.14740	12.52685	14.01623	15.93012	17.66880	19.29395	0.00000
17	0.00000	0.62312	2.11848	1.82565	2.40463	3.56208	4.68897	6.94184	9.13238	11.25986	12.64936	14.14852	16.07416	17.82147	19.45260	0.00000
18	0.00000	0.63088	2.15041	1.84741	2.43258	3.60242	4.74066	7.01617	9.22736	11.37350	12.77270	14.28089	16.21809	17.97358	19.61015	0.00000
19	0.00000	0.63884	2.18361	1.86969	2.46118	3.64368	4.79347	7.09217	9.32449	11.48932	12.89772	14.41492	16.36351	18.12692	19.76892	0.00000
20	0.00000	0.64705	2.21803	1.89263	2.49063	3.68613	4.84785	7.17046	9.42421	11.60765	13.02537	14.55154	16.51147	18.28294	19.93048	0.00000
21	0.00000	0.65555	2.25355	1.91632	2.52103	3.72999	4.90403	7.25111	9.52647	11.72893	13.15601	14.69114	16.66269	18.44243	20.09509	0.00000
22	0.00000	0.66435	2.29055	1.94085	2.55252	3.77544	4.96210	7.33408	9.63166	11.85353	13.29001	14.83439	16.81790	18.60565	20.26377	0.00000
23	0.00000	0.67346	2.32862	1.96629	2.58519	3.82246	5.02193	7.41957	9.73989	11.98154	13.42775	14.98167	16.97706	18.77323	20.43656	0.00000
24	0.00000	0.68291	2.36808	1.99266	2.61898	3.87092	5.08357	7.50751	9.85108	12.11309	13.56933	15.13267	17.14041	18.94485	20.61350	0.00000
25	0.00000	0.69273	1.36615	2.01999	2.65386	3.92090	5.14708	7.59802	9.96553	12.24855	13.71476	15.28793	17.30804	19.12096	20.79505	0.00000
26	0.00000	0.70290	2.45425	2.04815	2.68979	3.97233	5.21233	7.56285	9.95713	12.13969	13.67744	15.24799	17.24659	19.14467	20.91711	0.00000
27	0.00000	0.71341	2.50020	2.07716	2.72674	4.02517	5.27940	7.52709	9.94872	12.02878	13.63964	15.20768	17.18452	19.16899	21.04177	0.00000
28	0.00000	0.72431	2.54812	2.10714	2.76491	4.07976	5.34869	7.49095	9.94100	11.91623	13.60216	15.16788	17.12229	19.19523	21.17028	0.00000
29	0.00000	0.73565	2.59838	2.13835	2.80465	4.13661	5.42072	7.45527	9.93481	11.80313	13.56636	15.12965	17.06172	19.22531	21.30504	0.00000
30	0.00000	0.74748	2.65054	2.17084	2.84604	4.19571	5.49568	7.41986	9.93018	11.68936	13.53179	15.09307	17.00273	19.25942	21.44632	0.00000
31	0.00000	0.75980	2.70478	2.20472	2.88912	4.25731	5.57372	7.38485	9.92733	11.57469	13.49886	15.05844	16.94573	19.29814	21.59465	0.00000
32	0.00000	0.77266	2.76214	2.24006	2.93412	4.32154	5.65512	7.35038	9.92619	11.45932	13.46779	15.02615	16.89116	19.34185	21.75055	0.00000
33	0.00000	0.78610	2.82160	2.27694	2.98099	4.38848	5.73992	7.31603	9.92671	11.34285	13.43842	14.99600	16.83857	19.39017	21.91321	0.00000
34	0.00000	0.80010	2.88411	2.31533	3.02980	4.45819	5.82805	7.28172	9.92869	11.22502	13.41057	14.96763	16.78752	19.44230	22.08090	0.00000
35	0.00000	0.81474	1.59999	2.35544	3.08079	4.53086	5.91996	7.24769	9.93269	11.10621	13.38477	14.94161	16.73822	19.49781	22.25308	0.00000
36	0.00000	0.83001	1.62920	2.39727	3.13388	4.60653	5.94045	7.21369	9.79439	10.98580	13.36807	14.99806	16.87663	19.60264	22.38409	0.00000
37	0.00000	0.84596	1.65972	2.44091	3.18927	4.68546	5.96260	7.17992	9.65362	10.86381	13.35301	15.05744	17.01896	19.71051	22.51906	0.00000
38	0.00000	0.86265	1.69157	2.48647	3.24707	4.76784	5.98643	7.14617	9.50994	10.73960	13.33849	15.11849	17.16513	19.82163	22.65844	0.00000
39	0.00000	0.88006	1.72482	2.53399	3.30738	4.85379	6.01191	7.11228	9.36270	10.61209	13.32333	15.18115	17.31544	19.93640	22.80260	0.00000
40	0.00000	0.89830	1.75963	2.58377	3.37054	4.94378	6.03937	7.07833	9.21147	10.48086	13.30824	15.24656	17.47141	20.05645	22.95317	0.00000
41	0.00000	0.91740	1.79608	2.63587	3.43662	5.03784	6.06853	7.04359	9.05504	10.34542	13.29306	15.31479	17.63321	20.18161	23.11124	0.00000
42	0.00000	0.93739	1.83425	2.69041	3.50573	5.13605	6.09902	7.00740	8.89310	10.20570	13.27805	15.38623	17.80114	20.31334	23.27729	0.00000
43	0.00000	0.95834	1.87420	2.74745	3.57789	5.23814	6.13028	6.96953	8.72533	10.06148	13.26321	15.46080	17.97624	20.45167	23.45014	0.00000
44	0.00000	0.98026	1.91599	2.80700	3.65293	5.34384	6.16223	6.92990	8.55146	9.91255	13.24834	15.53933	18.15874	20.59561	23.62749	0.00000
45	0.00000	1.00322	1.95968	2.86904	3.73075	5.45336	6.19504	6.88859	8.37138	9.75875	13.23436	15.62223	18.34823	20.74363	23.80774	0.00000
46	0.00000	1.02727	2.00526	2.93348	3.81153	5.38147	6.04841	6.74038	8.18485	9.60048	13.11019	15.56545	18.41129	20.95713	24.07627	0.00000
47	0.00000	1.05244	2.05279	3.00065	3.89571	5.30650	5.89599	6.58674	7.99240	9.43803	12.98339	15.50752	18.47586	21.17691	24.35385	0.00000
48	0.00000	1.07888	2.10270	3.07116	3.98415	5.22909	5.73823	6.42861	7.79473	9.27190	12.85435	15.44929	18.54503	21.40768	24.64681	0.00000
49	0.00000	1.10683	2.15549	3.14579	4.07780	5.14974	5.57579	6.26645	7.59204	9.10216	12.72364	15.39328	18.62294	21.65530	24.96146	0.00000
50	0.00000	1.13642	2.21139	3.22487	4.17703	5.06843	5.40805	6.09936	7.38289	8.92753	12.59111	15.34027	18.71160	21.92208	25.29892	0.00000
51	0.00000	1.16774	2.27057	3.30858	4.28230	4.98462	5.23385	5.92589	7.16570	8.74730	12.45666	15.29103	18.81198	22.20824	25.65771	0.00000
52	0.00000	1.20088	2.33316	3.39728	4.39384	4.89743	5.05172	5.74461	6.93950	8.56096	12.32043	15.24571	18.92359	22.51213	26.03550	0.00000
53	0.00000	1.23589	2.39942	3.49119	4.51168	4.80577	4.86030	5.55471	6.70365	8.36833	12.18225	15.20355	19.04470	22.83180	26.42843	0.00000
54	0.00000	1.27299	2.46961	3.59042	4.63572	4.70870	4.65885	5.35573	6.45778	8.16912	12.04146	15.16313	19.17378	23.16444	26.83378	0.00000
55	0.00000	1.31215	2.54353	3.69455	4.76536	4.60525	4.44624	5.14669	6.20056	7.96152	11.89512	15.12103	19.30590	23.50499	27.24539	0.00000
56	0.00000	1.27221	2.46390	3.57526	4.60685	4.49510	4.33604	5.01496	6.01558	7.64212	11.60875	14.92314	19.23674	23.56881	27.54569	0.00000
57	0.00000	1.22931	2.37840	3.44774	4.43827	4.37852	4.22008	4.87672	5.82146	7.30706	11.30771	14.71365	19.15938	23.62866	27.85148	0.00000
58	0.00000	1.18328	2.28705	3.31212	4.25991	4.25596	4.09849	4.73182	5.61792	6.95539	10.99180	14.49291	19.07656	23.69032	28.17399	0.00000
59	0.00000	1.10170	2.12732	3.07806	3.95556	4.00969	3.85775	4.44932	5.25009	6.39830	10.35652	13.85568	18.45094	23.08524	27.71059	0.00000
60	0.00000	1.01375	1.95575	2.82746	3.63046	3.74239	3.59688	4.14351	4.85521	5.80996	9.66848	13.14661	17.73005	22.36145	27.09433	0.00000
61	0.00000	0.92603	1.78505	2.57850	3.30771	3.47715	3.33799	3.84022	4.46407	5.22925	8.98958	12.44876	17.02214	21.64629	26.47775	0.00000
62	0.00000	0.83852	1.61499	2.33068	2.98675	3.21327	3.08060	3.53893	4.07665	4.65677	8.32147	11.76336	16.32334	20.93575	25.85655	0.00000
63	0.00000	0.75114	1.44535	2.08374	2.66712	2.95039	2.82446	3.23977	3.69350	4.09386	7.66544	11.08822	15.63126	20.22732	25.23086	0.00000
64	0.00000	0.66386	1.27608	1.83753	2.34889	2.68856	2.56992	2.94345	3.31590	3.54166	7.02075	10.42273	14.94538	19.52279	24.60704	0.00000
65	0.00000	0.57667	1.10719	1.59221	2.03233	2.42830	2.31771	2.65115	2.94492	3.00023	6.38773	9.76750	14.26823	18.82862	23.99482	0.00000
66	0.00000	0.51839	0.99397	1.42732	1.81911	2.17033	2.06880	2.36370	2.62214	2.76631	5.74164	8.97564	13.34747	17.98628	23.37235	0.00000
67	0.00000	0.46018	0.88108	1.26330	1.60768	1.91559	1.82388	2.08111	2.30531	2.53665	5.11017	8.20428	12.45497	17.17309	22.77644	0.00000
68	0.00000	0.40207	0.76866	1.10047	1.39866	1.66462	1.58283	1.80344	1.99460	2.31177	4.49516	7.45651	11.59330	16.39324	22.21014	0.00000
69	0.00000	0.34411	0.65689	0.93923	1.19235	1.41720	1.34561	1.53076	1.69039	2.09243	3.89803	6.73339	10.76444	15.64786	21.67133	0.00000
70	0.00000	0.28634	0.54588	0.77963	0.98842	1.17311	1.11211	1.26316	1.39303	1.87914	3.31845	6.03471	9.96700	14.93279	21.16141	0.00000
71	0.00000	0.22877	0.43564	0.62135	0.78661	0.93213	0.88230	1.00079	1.10252	1.67172	2.75550	5.35851	9.19652	14.24673	20.68483	0.00000
72	0.00000	0.17139	0.32592	0.46419	0.58673	0.69420	0.65619	0.74355	0.81842	1.46976	2.20731	4.70107	8.45015	13.58967	20.24571	0.00000
73	0.00000	0.11410	0.21668	0.30811	0.38885	0.45947	0.43385	0.49119	0.54028	1.27271	1.67200	4.06081	7.72759	12.96371	19.84952	0.00000
74	0.00000	0.05697	0.10802	0.15336	0.19329	0.22813	0.21524	0.24352	0.26770	1.08016	1.14905	3.43827	7.03129	12.37475	19.50659	0.00000
75	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.89195	0.63762	2.83319	6.36227	11.82642	19.22489	0.00000
76	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.88490	0.63264	2.81273	6.32315	11.77130	19.17109	0.00000
77	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.87933	0.62904	2.79977	6.30343	11.75654	19.17465	0.00000
78	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.87550	0.62698	2.79478	6.30398	11.77452	19.21663	0.00000
79	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.87355	0.62652	2.79794	6.32021	11.81263	19.29428	0.00000
80	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.87367	0.62777	2.80759	6.34621	11.87071	19.41198	0.00000
81	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.87600	0.63036	2.82103	6.38166	11.95110	19.57810	0.00000
82	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.88015	0.63376	2.83852	6.42880	12.06072	19.78231	0.00000
83	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.88560	0.63819	2.86172	6.49283	12.19603	20.00719	0.00000
84	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.89240	0.64386	2.89224	6.57028	12.34331	20.26117	0.00000
85	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.90067	0.65098	2.92785	6.65214	12.50476	20.55627	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Male Preferred Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	1.10197	1.74014	2.36091	2.96409	3.54946	4.73444	5.88349	6.99630	9.25398	12.60183	13.65209	15.27858	15.88690	17.52862	19.18067	0.00000
19	1.11781	1.76473	2.39363	3.00431	3.59660	4.79587	5.95801	7.08273	9.36528	12.74855	13.80503	15.44237	16.04923	17.69882	19.35711	0.00000
20	1.13414	1.79005	2.42727	3.04564	3.64499	4.85891	6.03447	7.17130	9.47880	12.89746	13.95962	15.60751	16.21272	17.87008	19.53461	0.00000
21	1.15102	1.81616	2.46198	3.08827	3.69489	4.92389	6.11320	7.26211	9.59464	13.04885	14.11645	15.77494	16.37835	18.04359	19.71406	0.00000
22	1.16849	1.84320	2.49788	3.13236	3.74647	4.99103	6.19419	7.35513	9.71289	13.20310	14.27616	15.94534	16.54695	18.21988	19.89601	0.00000
23	1.18658	1.87118	2.53502	3.17793	3.79975	5.06011	6.27718	7.45013	9.83343	13.36026	14.43877	16.11888	16.71837	18.39876	20.08076	0.00000
24	1.20532	1.90014	2.57347	3.22511	3.85470	5.13101	6.36212	7.54718	9.95653	13.52066	14.60480	16.29577	16.89278	18.58092	20.26867	0.00000
25	1.22474	1.93016	2.61328	3.27374	3.91112	5.20365	6.44897	7.64635	10.08227	13.68453	14.77415	16.47590	17.07051	18.76632	20.45986	0.00000
26	1.24486	1.96122	2.65433	3.32373	3.96894	5.27796	6.53778	7.74773	10.21083	13.59612	14.79418	16.46604	17.13056	18.82082	20.58085	0.00000
27	1.26572	1.99334	2.69662	3.37508	4.02825	5.35414	6.62879	7.85165	10.34240	13.50504	14.81451	16.45579	17.19187	18.87635	20.70437	0.00000
28	1.28743	2.02665	2.74038	3.42814	4.08953	5.43283	6.72284	7.95891	10.47809	13.41287	14.83664	16.44694	17.25618	18.93514	20.83308	0.00000
29	1.31011	2.06136	2.78592	3.48336	4.15330	5.51480	6.82072	8.07046	10.61936	13.32087	14.86230	16.44113	17.32561	18.99967	20.96979	0.00000
30	1.33383	2.09765	2.83353	3.54111	4.22004	5.60049	6.92300	8.18718	10.76714	13.22988	14.89243	16.43971	17.40185	19.07175	21.11677	0.00000
31	1.35868	2.13566	2.88343	3.60165	4.28996	5.69022	7.03023	8.30950	10.92211	13.14005	14.92774	16.44353	17.48591	19.15265	21.27529	0.00000
32	1.38471	2.17546	2.93570	3.66503	4.36312	5.78422	7.14251	8.43768	11.08443	13.05128	14.96849	16.45279	17.57833	19.24272	21.44480	0.00000
33	1.41196	2.21717	2.99043	3.73135	4.43973	5.88263	7.26010	8.57183	11.25445	12.96354	15.01496	16.46787	17.67949	19.34138	21.62465	0.00000
34	1.44049	2.26079	3.04762	3.80071	4.51984	5.98554	7.38302	8.71214	11.43252	12.87657	15.06731	16.48868	17.78854	19.44757	21.81214	0.00000
35	1.47036	2.30644	3.10753	3.87335	4.60372	6.09323	7.51171	8.85923	11.61938	12.79078	15.12612	16.51498	17.90534	19.55964	22.00484	0.00000
36	1.50168	2.35432	3.17033	3.94949	4.69162	6.20616	7.64680	9.01378	11.58980	12.77998	15.03733	16.48418	17.93240	19.74323	22.24627	0.00000
37	1.53447	2.40445	3.23609	4.02917	4.78364	6.32446	7.78845	9.17606	11.56232	12.77194	14.94888	16.45422	17.95989	19.93216	22.49555	0.00000
38	1.56884	2.45697	3.30494	4.11264	4.88009	6.44857	7.93724	9.34668	11.53649	12.76616	14.85891	16.42278	17.98825	20.12767	22.75478	0.00000
39	1.60485	2.51197	3.37707	4.20012	4.98125	6.57891	8.09360	9.52560	11.51162	12.76099	14.76493	16.38990	18.01812	20.33127	23.02552	0.00000
40	1.64260	2.56965	3.45273	4.29196	5.08759	6.71597	8.25770	9.71298	11.48639	12.75469	14.66724	16.35645	18.05108	20.54481	23.31038	0.00000
41	1.68217	2.63013	3.53213	4.38842	5.19932	6.85972	8.42944	9.90786	11.45878	12.74711	14.56589	16.32310	18.08779	20.76979	23.61166	0.00000
42	1.72362	2.69352	3.61541	4.48963	5.31635	7.00994	8.60786	10.10877	11.42837	12.73820	14.46109	16.29005	18.12897	21.00787	23.92901	0.00000
43	1.76703	2.75994	3.70271	4.59553	5.43849	7.16586	8.79169	10.31576	11.39510	12.72829	14.35290	16.25786	18.17573	21.25865	24.26121	0.00000
44	1.81244	2.82944	3.79389	4.70589	5.56511	7.32632	8.98081	10.52900	11.35897	12.71735	14.24133	16.22702	18.22708	21.52063	24.60315	0.00000
45	1.85994	2.90201	3.88888	4.82026	5.69541	7.49140	9.17560	10.74917	11.32013	12.70582	14.12697	16.19681	18.28171	21.78965	24.95056	0.00000
46	1.90971	2.97790	3.98771	4.93848	5.83007	7.46232	9.08663	10.60166	11.28012	12.69575	14.29476	16.43715	18.55058	22.13691	25.36510	0.00000
47	1.96198	3.05721	4.09036	5.06124	5.97006	7.43116	8.99354	10.44868	11.24071	12.68800	14.47194	16.68714	18.82726	22.49562	25.79712	0.00000
48	2.01713	3.14041	4.19806	5.19021	6.11754	7.39987	8.89870	10.29300	11.20426	12.68489	14.65975	16.94857	19.11772	22.87527	26.25905	0.00000
49	2.07564	3.22872	4.31256	5.32770	6.27512	7.37093	8.80503	10.13678	11.17326	12.68769	14.86063	17.22803	19.43129	23.28847	26.76428	0.00000
50	2.13768	3.32250	4.43444	5.47437	6.44373	7.34447	8.71148	9.97821	11.14496	12.69375	15.07549	17.52844	19.77244	23.73967	27.31503	0.00000
51	2.20340	3.42203	4.56403	5.63075	6.62412	7.31942	8.61619	9.81359	11.11629	12.70250	15.30593	17.85293	20.14383	24.22956	27.90779	0.00000
52	2.27286	3.52740	4.70153	5.79718	6.81605	7.29407	8.51565	9.63902	11.08588	12.71382	15.55359	18.20288	20.54470	24.75354	28.53517	0.00000
53	2.34616	3.63880	4.84734	5.97358	7.01914	7.26584	8.40679	9.45294	11.05370	12.72853	15.81975	18.57799	20.97143	25.30545	29.18831	0.00000
54	2.40000	3.72026	4.95303	6.10007	7.16203	7.16240	8.28826	9.16525	10.91373	12.62355	15.94822	18.79148	21.21156	25.62709	29.57053	0.00000
55	2.40000	3.71815	4.94718	6.08798	7.14090	6.89149	7.81839	8.66540	10.52552	12.23264	15.71612	18.57693	20.96323	25.35378	29.26026	0.00000
56	2.40000	3.57652	4.67071	5.68302	6.61493	6.37894	7.19842	8.05914	9.81805	11.45016	14.84776	17.69047	20.17791	24.58587	28.63426	0.00000
57	2.40000	3.43441	4.39345	5.27836	6.09138	5.87070	6.58522	7.46033	9.11863	10.67517	13.98487	16.80661	19.38938	23.81025	27.99522	0.00000
58	2.40000	3.29199	4.11669	4.87598	5.57264	5.36842	5.97971	6.86891	8.42690	9.90723	13.12821	15.92648	18.60151	23.03376	27.35780	0.00000
59	2.40000	3.15000	3.84170	4.47746	5.05991	4.87247	5.38128	6.28414	7.74199	9.14641	12.27818	15.05292	17.81918	22.26795	26.73267	0.00000
60	2.40000	3.00869	3.56885	4.08270	4.55221	4.38118	4.78792	5.70386	7.06217	8.39101	11.43440	14.18681	17.04752	21.51659	26.10960	0.00000
61	2.40000	2.86818	3.29785	3.69066	4.04762	3.89260	4.19765	5.12640	6.38573	7.64042	10.59691	13.33133	16.28801	20.76954	25.48299	0.00000
62	2.40000	2.72821	3.02790	3.29982	3.54437	3.40516	3.60940	4.55067	5.71235	6.89494	9.76821	12.48747	15.53253	20.02187	24.84921	0.00000
63	2.40000	2.58843	2.75808	2.90913	3.04149	2.91848	3.02322	3.97721	5.04323	6.15736	8.95020	11.65037	14.77896	19.27259	24.20638	0.00000
64	2.40000	2.44842	2.48792	2.51826	2.53929	2.43314	2.44058	3.40779	4.38149	5.43017	8.14100	10.82061	14.02900	18.52331	23.56252	0.00000
65	2.40000	2.30808	2.21743	2.12776	2.03881	1.95066	1.86360	2.84534	3.72979	4.71339	7.34278	10.00177	13.28644	17.78348	22.93027	0.00000
66	2.40000	2.30574	2.21250	2.12000	2.02835	1.93781	1.84916	2.71483	3.49120	4.35357	6.84283	9.42651	12.70476	17.26121	22.40119	0.00000
67	2.40000	2.30294	2.20667	2.11127	2.01703	1.92475	1.83494	2.58567	3.25581	3.99989	6.35222	8.86507	12.14165	16.75967	21.89873	0.00000
68	2.40000	2.29967	2.20025	2.10204	2.00587	1.91228	1.82071	2.45820	3.02444	3.65337	5.87420	8.32202	11.60074	16.28420	21.42530	0.00000
69	2.40000	2.29624	2.19375	2.09338	1.99571	1.90014	1.80666	2.33299	2.79777	3.31572	5.41143	7.79925	11.08495	15.83608	20.97581	0.00000
70	2.40000	2.29288	2.18798	2.08589	1.98600	1.88829	1.79294	2.21014	2.57661	2.98775	4.96397	7.29703	10.59281	15.40894	20.54800	0.00000
71	2.40000	2.29020	2.18334	2.07879	1.97652	1.87671	1.77954	2.09016	2.36146	2.66898	4.53106	6.81295	10.11828	14.99927	20.15149	0.00000
72	2.40000	2.28802	2.17845	2.07128	1.96669	1.86485	1.76644	1.97306	2.15149	2.35814	4.10972	6.34094	9.65605	14.60999	19.79619	0.00000
73	2.40000	2.28507	2.17265	2.06294	1.95612	1.85289	1.75391	1.85854	1.94619	2.05383	3.69659	5.87823	9.20865	14.24927	19.48739	0.00000
74	2.40000	2.28192	2.16669	2.05451	1.94608	1.84213	1.74286	1.74735	1.74565	1.75538	3.29197	5.42934	8.78566	13.92824	19.23938	0.00000
75	2.40000	2.27881	2.16082	2.04678	1.93745	1.83305	1.73374	1.63927	1.54883	1.46215	2.89710	4.99768	8.39033	13.65274	19.05960	0.00000
76	2.40000	2.27573	2.15563	2.04048	1.93053	1.82595	1.72645	1.63120	1.53991	1.45330	3.05971	5.15318	8.61262	13.72661	19.16116	0.00000
77	2.40000	2.27334	2.15190	2.03595	1.92565	1.82072	1.72028	1.62400	1.53266	1.44730	3.22859	5.32336	8.86417	13.85323	19.32451	0.00000
78	2.40000	2.27180	2.14938	2.03294	1.92217	1.81612	1.71448	1.61805	1.52794	1.44453	3.40573	5.51043	9.14830	14.02094	19.52405	0.00000
79	2.40000	2.27068	2.14767	2.03064	1.91861	1.81123	1.70936	1.61416	1.52604	1.44516	3.59273	5.71614	9.45846	14.21039	19.75220	0.00000
80	2.40000	2.26998	2.14629	2.02788	1.91439	1.80672	1.70609	1.61296	1.52747	1.44955	3.79190	5.93756	9.78453	14.41879	20.00758	0.00000
81	2.40000	2.26922	2.14403	2.02404	1.91020	1.80381	1.70534	1.61496	1.53257	1.45799	4.00169	6.16842	10.12524	14.64517	20.30414	0.00000
82	2.40000	2.26759	2.14068	2.02029	1.90777	1.80362	1.70803	1.62090	1.54201	1.46966	4.21903	6.40924	10.48267	14.90300	20.64430	0.00000
83	2.40000	2.26568	2.13825	2.01916	1.90894	1.80776	1.71554	1.63205	1.55548	1.48360	4.44608	6.66379	10.87119	15.19970	21.01087	0.00000
84	2.40000	2.26502	2.13887	2.02211	1.91494	1.81725	1.72881	1.64769	1.57155	1.49994	4.68476	6.93991	11.29513	15.51927	21.41690	0.00000
85	2.40000	2.26633	2.14261	2.02905	1.92554	1.83183	1.74588	1.66521	1.58933	1.51805	4.93763	7.23571	11.73602	15.86084	21.86984	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Male Standard Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	0.00000	0.67974	1.34143	1.98488	2.60990	3.85960	5.07197	6.24670	8.61408	12.11714	13.22703	14.93732	15.58723	17.31379	19.05130	0.00000
19	0.00000	0.68935	1.36002	2.01181	2.64456	3.90968	5.13622	6.32387	8.71768	12.25822	13.37520	15.09745	15.74649	17.48190	19.22655	0.00000
20	0.00000	0.69924	1.37913	2.03949	2.68014	3.96107	5.20213	6.40295	8.82335	12.40140	13.52498	15.25891	15.90690	17.65106	19.40285	0.00000
21	0.00000	0.70944	1.39885	2.06804	2.71683	4.01404	5.27000	6.48403	8.93118	12.54697	13.67693	15.42260	16.06941	17.82245	19.58109	0.00000
22	0.00000	0.72000	1.41925	2.09756	2.75476	4.06877	5.33982	6.56708	9.04125	12.69529	13.83167	15.58919	16.23483	17.99658	19.76181	0.00000
23	0.00000	0.73093	1.44035	2.12808	2.79393	4.12509	5.41136	6.65190	9.15346	12.84640	13.98921	15.75885	16.40301	18.17326	19.94532	0.00000
24	0.00000	0.74224	1.46220	2.15967	2.83434	4.18289	5.48459	6.73855	9.26805	13.00063	14.15007	15.93179	16.57413	18.35319	20.13196	0.00000
25	0.00000	0.75397	1.48482	2.19224	2.87582	4.24211	5.55946	6.82710	9.38509	13.15820	14.31415	16.10790	16.74851	18.53632	20.32186	0.00000
26	0.00000	0.76610	1.50814	2.22571	2.91834	4.30268	5.63602	6.91762	9.50476	13.05270	14.32245	16.08587	16.80010	18.58291	20.43848	0.00000
27	0.00000	0.77865	1.53217	2.26010	2.96195	4.36479	5.71447	7.01040	9.62723	12.94413	14.33077	16.06318	16.85277	18.63037	20.55754	0.00000
28	0.00000	0.79166	1.55703	2.29563	3.00701	4.42894	5.79555	7.10617	9.75354	12.83398	14.34057	16.04157	16.90822	18.68089	20.68169	0.00000
29	0.00000	0.80522	1.58291	2.33261	3.05390	4.49576	5.87993	7.20577	9.88504	12.72342	14.35349	16.02261	16.96852	18.73692	20.81371	0.00000
30	0.00000	0.81940	1.60996	2.37128	3.10297	4.56562	5.96810	7.30998	10.02260	12.61323	14.37043	16.00762	17.03531	18.80023	20.95584	0.00000
31	0.00000	0.83424	1.63831	2.41182	3.15438	4.63877	6.06054	7.41920	10.16686	12.50351	14.39205	15.99738	17.10956	18.87206	21.10935	0.00000
32	0.00000	0.84979	1.66801	2.45426	3.20818	4.71540	6.15734	7.53364	10.31795	12.39410	14.41857	15.99207	17.19180	18.95273	21.27367	0.00000
33	0.00000	0.86608	1.69911	2.49867	3.26451	4.79562	6.25871	7.65342	10.47622	12.28494	14.45025	15.99203	17.28237	19.04166	21.44815	0.00000
34	0.00000	0.88312	1.73160	2.54512	3.32341	4.87952	6.36467	7.77870	10.64197	12.17572	14.48720	15.99714	17.38043	19.13779	21.63012	0.00000
35	0.00000	0.90095	1.76564	2.59376	3.38509	4.96731	6.47561	7.91003	10.81591	12.06677	14.52996	16.00714	17.48582	19.23948	21.81716	0.00000
36	0.00000	0.91966	1.80132	2.64475	3.44972	5.05937	6.59207	8.04802	10.76330	12.03489	14.41802	15.95681	17.49707	19.41523	22.05454	0.00000
37	0.00000	0.93924	1.83869	2.69810	3.51738	5.15581	6.71418	8.19291	10.71177	12.00488	14.30553	15.90665	17.50830	19.59609	22.29965	0.00000
38	0.00000	0.95975	1.87781	2.75400	3.58830	5.25699	6.84245	8.34525	10.66084	11.97621	14.19066	15.85440	17.51991	19.78329	22.55457	0.00000
39	0.00000	0.98124	1.91879	2.81258	3.66268	5.36324	6.97724	8.50500	10.60979	11.94728	14.07099	15.80004	17.53250	19.97830	22.82084	0.00000
40	0.00000	1.00377	1.96178	2.87408	3.74088	5.47498	7.11871	8.67230	10.55734	11.91643	13.94674	15.74440	17.54759	20.18292	23.10105	0.00000
41	0.00000	1.02739	2.00689	2.93867	3.82303	5.59216	7.26676	8.84630	10.50159	11.88347	13.81791	15.68808	17.56578	20.39863	23.39747	0.00000
42	0.00000	1.05216	2.05421	3.00645	3.90908	5.71463	7.42057	9.02569	10.44208	11.84830	13.68465	15.63122	17.58775	20.62704	23.70975	0.00000
43	0.00000	1.07810	2.10381	3.07737	3.99889	5.84173	7.57904	9.21050	10.37870	11.81119	13.54694	15.57430	17.61453	20.86774	24.03668	0.00000
44	0.00000	1.10525	2.15562	3.15126	4.09199	5.97254	7.74208	9.40089	10.31140	11.77205	13.40473	15.51775	17.64511	21.11926	24.37319	0.00000
45	0.00000	1.13360	2.20959	3.22785	4.18780	6.10712	7.91000	9.59747	10.24025	11.73123	13.25849	15.46081	17.67819	21.37749	24.71504	0.00000
46	0.00000	1.16324	2.26574	3.30702	4.28682	6.03815	7.78103	9.40976	10.16655	11.69055	13.40486	15.68454	17.93362	21.71669	25.12629	0.00000
47	0.00000	1.19422	2.32407	3.38922	4.38975	5.96538	7.64616	9.21471	10.09180	11.65071	13.55960	15.91727	18.19643	22.06708	25.55487	0.00000
48	0.00000	1.22672	2.38526	3.47559	4.49819	5.89023	7.50722	9.01457	10.01797	11.61374	13.72384	16.16068	18.47240	22.43795	26.01310	0.00000
49	0.00000	1.26122	2.45032	3.56765	4.61406	5.81445	7.36641	8.81094	9.94712	11.58066	13.89982	16.42104	18.77050	22.84167	26.51425	0.00000
50	0.00000	1.29785	2.51957	3.66587	4.73804	5.73787	7.22253	8.60191	9.87660	11.54890	14.08834	16.70112	19.09506	23.28261	27.06051	0.00000
51	0.00000	1.33673	2.59320	3.77059	4.87068	5.65934	7.07367	8.38391	9.80348	11.51781	14.29086	17.00387	19.44860	23.76142	27.64843	0.00000
52	0.00000	1.37789	2.67132	3.88204	5.01180	5.57725	6.91662	8.15331	9.72637	11.48712	14.50885	17.33057	19.83037	24.27359	28.27067	0.00000
53	0.00000	1.42140	2.75417	4.00017	5.16113	5.48930	6.74857	7.90846	9.64507	11.45741	14.74345	17.68090	20.23686	24.81307	28.91846	0.00000
54	0.00000	1.45323	2.81422	4.08487	5.26620	5.34128	6.50475	7.57459	9.46739	11.31812	14.84916	17.87715	20.46307	25.12669	29.29786	0.00000
55	0.00000	1.45240	2.81090	4.07677	5.25066	5.06727	6.10812	7.06418	9.07372	10.92200	14.61902	17.66613	20.21803	24.85698	28.99116	0.00000
56	0.00000	1.30636	2.52623	3.66034	4.71000	4.54197	5.47177	6.44263	8.34715	10.11790	13.72636	16.75586	19.41455	24.07323	28.35676	0.00000
57	0.00000	1.16027	2.24155	3.24489	4.17218	4.02103	4.84207	5.82838	7.62878	9.32178	12.84001	15.84919	18.60887	23.28262	27.70979	0.00000
58	0.00000	1.01426	1.95767	2.83174	3.63885	3.50550	4.21955	5.22130	6.91827	8.53332	11.96077	14.94730	17.80481	22.49190	27.06480	0.00000
59	0.00000	0.86857	1.67516	2.42170	3.11060	2.99537	3.60354	4.62069	6.21490	7.75264	11.08910	14.05298	17.00713	21.71238	26.43234	0.00000
60	0.00000	0.72324	1.39408	2.01449	2.58648	2.48931	2.99245	4.02490	5.51732	6.97841	10.22480	13.16714	16.22074	20.94775	25.80230	0.00000
61	0.00000	0.57826	1.11414	1.60930	2.06511	1.98602	2.38503	3.43286	4.82438	6.21036	9.36808	12.29285	15.44710	20.18813	25.16915	0.00000
62	0.00000	0.43351	0.83490	1.20529	1.54551	1.48481	1.78095	2.84417	4.13623	5.44907	8.52135	11.43108	14.67852	19.42877	24.52932	0.00000
63	0.00000	0.28889	0.55606	0.80215	1.02753	0.98597	1.18094	2.25978	3.45427	4.69713	7.68644	10.57749	13.91311	18.66879	23.88100	0.00000
64	0.00000	0.14437	0.27767	0.40015	0.51196	0.49056	0.58668	1.68147	2.78122	3.95678	6.86195	9.73283	13.15260	17.90981	23.23210	0.00000
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11146	2.11920	3.22835	6.05002	8.90053	12.40066	17.16104	22.59511	0.00000
66	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.99162	1.88827	2.87259	5.54951	8.32258	11.81641	16.63844	22.06490	0.00000
67	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.87353	1.66113	2.52359	5.05901	7.75878	11.25071	16.13641	21.56119	0.00000
68	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.75736	1.43825	2.18205	4.58109	7.21305	10.70683	15.66004	21.08634	0.00000
69	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.64329	1.21996	1.84892	4.11768	6.68686	10.18733	15.21050	20.63530	0.00000
70	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.53128	1.00649	1.52436	3.66849	6.18014	9.69068	14.78160	20.20583	0.00000
71	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.42140	0.79779	1.20768	3.23254	5.69055	9.21119	14.36992	19.80736	0.00000
72	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.31352	0.59324	0.89777	2.80727	5.21276	8.74392	13.97821	19.44959	0.00000
73	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.20743	0.39238	0.59359	2.39008	4.74436	8.29110	13.61421	19.13767	0.00000
74	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.10303	0.19482	0.29453	1.98100	4.28887	7.86115	13.28846	18.88557	0.00000
75	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.58040	3.84856	7.45667	13.00636	18.70050	0.00000
76	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.75766	4.01639	7.69161	13.08397	18.80407	0.00000
77	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.93781	4.19541	7.95261	13.21188	18.96831	0.00000
78	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	2.12267	4.38776	8.24302	13.37905	19.16811	0.00000
79	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	2.31385	4.59525	8.55727	13.56706	19.39607	0.00000
80	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	2.51343	4.81590	8.88642	13.77327	19.65083	0.00000
81	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	2.72095	5.04485	9.22944	13.99680	19.94612	0.00000
82	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	2.93467	5.28267	9.58833	14.25054	20.28434	0.00000
83	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	3.15634	5.53261	9.97639	14.54164	20.64863	0.00000
84	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	3.38759	5.80140	10.39782	14.85483	21.05181	0.00000
85	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	3.63061	6.08774	10.83581	15.18931	21.50125	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Female Preferred Plus Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	0.97092	1.53621	2.90194	2.62715	3.15240	4.21353	5.24709	7.32471	9.34638	11.31160	13.23002	13.90495	15.73947	17.41591	19.26616	0.00000
19	0.98289	1.55480	2.94140	2.65763	3.18815	4.26012	5.30369	7.40159	9.44192	11.42380	13.35721	14.03420	15.88056	17.56619	19.42571	0.00000
20	0.99525	1.57396	2.98244	2.68901	3.22490	4.30805	5.36182	7.48067	9.53993	11.53889	13.48754	14.16649	16.02494	17.71977	19.58866	0.00000
21	1.00802	1.59377	3.02522	2.72139	3.26286	4.35751	5.42189	7.56223	9.64102	11.65748	13.62169	14.30265	16.17338	17.87764	19.75613	0.00000
22	1.02121	1.61421	3.06904	2.75478	3.30193	4.40849	5.48370	7.64611	9.74489	11.77921	13.75936	14.44222	16.32547	18.03933	19.92756	0.00000
23	1.03485	1.63531	3.11474	2.78924	3.34234	4.46110	5.54746	7.73258	9.85185	11.90457	13.90098	14.58575	16.48183	18.20549	20.10347	0.00000
24	1.04898	1.65720	3.16155	2.82498	3.38414	4.51554	5.61338	7.82190	9.96236	12.03394	14.04712	14.73383	16.64312	18.37665	20.28418	0.00000
25	1.06360	1.67980	2.27932	2.86188	3.42731	4.57170	5.68133	7.91397	10.07614	12.16710	14.19750	14.88615	16.80878	18.55199	20.46874	0.00000
26	1.07874	1.70326	2.31044	2.90010	3.47199	4.62976	5.75159	8.00906	10.19363	12.19101	14.25297	15.03113	16.93156	18.66840	20.56273	0.00000
27	1.09440	1.72747	2.34258	2.93951	3.51801	4.68958	5.82388	8.10688	10.31446	12.21615	14.31035	15.17960	17.05696	18.78715	20.65846	0.00000
28	1.11064	1.75256	2.37586	2.98029	3.56564	4.75143	5.89861	8.20799	10.43931	12.24308	14.37015	15.33218	17.18590	18.90924	20.75697	0.00000
29	1.12746	1.77856	2.41030	3.02249	3.61489	4.81536	5.97586	8.31244	10.56814	12.27149	14.43200	15.48880	17.31828	19.03448	20.85802	0.00000
30	1.14491	1.80549	2.44600	3.06619	3.66586	4.88152	6.05576	8.42040	10.70101	12.30128	14.49610	15.64975	17.45437	19.16313	20.96199	0.00000
31	1.16303	1.83345	2.48301	3.11151	3.71870	4.95009	6.13848	8.53193	10.83799	12.33263	14.56266	15.81534	17.59440	19.29559	21.06932	0.00000
32	1.18183	1.86244	2.52139	3.15847	3.77347	5.02108	6.22397	8.64694	10.97916	12.36545	14.63160	15.98551	17.73845	19.43190	21.17995	0.00000
33	1.20136	1.89255	2.56125	3.20722	3.83025	5.09457	6.31229	8.76570	11.12480	12.39991	14.70313	16.16075	17.88696	19.57249	21.29451	0.00000
34	1.22165	1.92382	2.60263	3.25781	3.88908	5.17052	6.40352	8.88829	11.27499	12.43593	14.77729	16.34117	18.04001	19.71760	21.41318	0.00000
35	1.24273	1.95632	2.64558	3.31021	3.94990	5.24904	6.49775	9.01477	11.42980	12.47353	14.85417	16.52694	18.19787	19.86746	21.53596	0.00000
36	1.26465	1.99005	2.69011	3.36445	4.01282	5.33018	6.59505	9.01142	11.45824	12.64133	15.09909	16.74993	18.39921	20.04725	21.69449	0.00000
37	1.28745	2.02511	2.73629	3.42066	4.07799	5.41414	6.69564	9.00850	11.48823	12.81458	15.35168	16.98007	18.60704	20.23307	21.85860	0.00000
38	1.31120	2.06157	2.78430	3.47909	4.14565	5.50126	6.79998	9.00637	11.52028	12.99417	15.61300	17.21829	18.82248	20.42605	22.02963	0.00000
39	1.33600	2.09961	2.83437	3.53995	4.21608	5.59195	6.90857	9.00546	11.55507	13.18106	15.88412	17.46580	19.04672	20.62758	22.20903	0.00000
40	1.36188	2.13930	2.88656	3.60337	4.28947	5.68640	7.02162	9.00587	11.59280	13.37559	16.16564	17.72311	19.28044	20.83829	22.39689	0.00000
41	1.38893	2.18074	2.94103	3.66952	4.36601	5.78486	7.13947	9.00774	11.63359	13.57829	16.45818	17.99101	19.52433	21.05839	22.59328	0.00000
42	1.41719	2.22403	2.99790	3.73858	4.44587	5.88762	7.26249	9.01111	11.67766	13.78965	16.76264	18.27030	19.77875	21.28811	22.79923	0.00000
43	1.44675	2.26929	3.05736	3.81075	4.52934	5.99501	7.39099	9.01611	11.72526	14.01043	17.07992	18.56147	20.04406	21.52853	23.01531	0.00000
44	1.47768	2.31662	3.11951	3.88619	4.61659	6.10722	7.52522	9.02270	11.77653	14.24110	17.41032	18.86463	20.32102	21.77989	23.24138	0.00000
45	1.51004	2.36613	3.18452	3.96511	4.70781	6.22449	7.66547	9.03094	11.83161	14.48189	17.75416	19.18070	20.61003	22.04223	23.47706	0.00000
46	1.54392	2.41795	3.25258	4.04765	4.80320	6.34710	7.81212	9.35626	12.04420	14.73306	17.79753	19.33451	20.85646	22.33630	23.81473	0.00000
47	1.57938	2.47219	3.32375	4.13399	4.90292	6.47527	7.96544	9.69501	12.26586	14.99511	17.84490	19.49593	21.11295	22.64079	24.16309	0.00000
48	1.61651	2.52895	3.39820	4.22424	5.00718	6.60927	8.12552	10.04760	12.49711	15.26833	17.89575	19.66436	21.37861	22.95505	24.52202	0.00000
49	1.65540	2.58838	3.47612	4.31872	5.11632	6.74938	8.29267	10.41515	12.73854	15.55314	17.94975	19.83934	21.65333	23.27951	24.89135	0.00000
50	1.69614	2.65062	3.55774	4.41764	5.23045	6.89572	8.46735	10.79842	12.99031	15.84954	18.00596	20.02031	21.93716	23.61361	25.27023	0.00000
51	1.73886	2.71586	3.64328	4.52121	5.34979	7.04877	8.64990	11.19811	13.25253	16.15728	18.06375	20.20727	22.22960	23.95666	25.65839	0.00000
52	1.78363	2.78424	3.73282	4.62950	5.47460	7.20872	8.84042	11.61460	13.52483	16.47607	18.12263	20.39933	22.52966	24.30803	26.05542	0.00000
53	1.83058	2.85584	3.82647	4.74278	5.60506	7.37571	9.03894	12.04809	13.80704	16.80601	18.18164	20.59551	22.83679	24.66738	26.46046	0.00000
54	1.87985	2.93092	3.92468	4.86147	5.74159	7.55013	9.24571	12.49946	14.09996	17.14756	18.24053	20.79615	23.15170	25.03507	26.87430	0.00000
55	1.93162	3.00982	4.02783	4.98597	5.88457	7.73231	9.46120	12.97007	14.40412	17.50115	18.29953	21.00198	23.47491	25.41204	27.29792	0.00000
56	1.98602	3.09265	4.13598	5.11631	6.03383	7.81875	9.48506	12.78054	14.15520	17.13951	18.44394	21.20134	23.79368	25.77715	27.71791	0.00000
57	2.04320	3.17962	4.24934	5.25259	6.18958	7.90807	9.50817	12.57945	13.89224	16.75922	18.59049	21.40434	24.11964	26.14952	28.14640	0.00000
58	2.10339	3.27101	4.36818	5.39515	6.35234	8.00033	9.53038	12.36626	13.61478	16.35934	18.73970	21.61159	24.45308	26.53062	28.58573	0.00000
59	2.16684	3.36714	4.49296	5.54469	6.52272	8.09584	9.55194	12.14086	13.32242	15.93970	18.89263	21.82391	24.79613	26.92348	29.03735	0.00000
60	2.23387	3.46854	4.62444	5.70197	6.70149	8.19531	9.57352	11.90315	13.01529	15.50039	19.05055	22.04379	25.15251	27.33041	29.50344	0.00000
61	2.30482	3.57575	4.76321	5.86761	6.88948	8.29937	9.59537	11.65281	12.69298	15.04050	19.21511	22.27386	25.52380	27.75285	29.98629	0.00000
62	2.37996	3.68911	4.90964	6.04212	7.08731	8.40809	9.61736	11.38882	12.35406	14.55896	19.38759	22.51427	25.91016	28.19169	30.48614	0.00000
63	2.40000	3.71669	4.94156	6.07535	7.11886	8.31538	9.40599	10.84076	11.70701	13.71448	19.09419	22.21368	25.67526	27.95346	30.25217	0.00000
64	2.40000	3.71310	4.93185	6.05709	7.08987	8.15192	9.11481	10.20317	10.96533	12.76117	18.63908	21.72432	25.21927	27.47260	29.75374	0.00000
65	2.40000	3.70939	4.92180	6.03828	7.06006	7.98843	8.82523	9.57281	10.23323	11.82186	18.18592	21.23569	24.76004	26.98670	29.24615	0.00000
66	2.40000	3.56656	4.64351	5.63195	6.53306	7.34849	8.19469	8.94971	9.61565	11.09758	17.45141	20.43690	23.90755	26.23427	28.59461	0.00000
67	2.40000	3.42394	4.36611	5.22759	6.00980	6.71466	7.57102	8.33403	9.00627	10.38393	16.72548	19.64724	23.06261	25.48317	27.95127	0.00000
68	2.40000	3.28150	4.08955	4.82540	5.49070	6.08700	6.95418	7.72604	8.40514	9.68098	16.00833	18.86590	22.22446	24.74546	27.33299	0.00000
69	2.40000	3.13923	3.81398	4.42570	4.97573	5.46548	6.34444	7.12581	7.81234	8.98904	15.29936	18.09235	21.40374	24.03596	26.73652	0.00000
70	2.40000	2.99724	3.53969	4.02854	4.46498	4.85045	5.74201	6.53359	7.22827	8.30817	14.59858	17.33571	20.61356	23.35196	26.15722	0.00000
71	2.40000	2.85563	3.26656	3.63379	3.95850	4.24187	5.14686	5.94947	6.65266	7.63825	13.91268	16.60569	19.85027	22.68806	25.59903	0.00000
72	2.40000	2.71420	2.99435	3.24136	3.45618	3.63973	4.55902	5.37315	6.08531	6.98278	13.24905	15.89877	19.10846	22.04682	25.04777	0.00000
73	2.40000	2.57296	2.72321	2.85140	2.95821	3.04441	3.97871	4.80496	5.52945	6.34575	12.60564	15.21154	18.39134	21.41731	24.51936	0.00000
74	2.40000	2.43198	2.45320	2.46403	2.46492	2.45618	3.40629	4.24755	4.98820	5.72554	11.97969	14.54652	17.68965	20.81313	24.04741	0.00000
75	2.40000	2.29125	2.18434	2.07939	1.97639	1.87536	2.84364	3.70306	4.46008	5.12018	11.37269	13.89582	17.01393	20.26162	23.63252	0.00000
76																
77																
78																
79																
80																
81																
82																
83																
84																
85																

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Female Preferred Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	0.97092	1.53621	2.90194	2.62715	3.15240	4.21353	5.24709	7.32471	9.34638	11.31160	13.23002	13.90495	15.73947	17.41591	19.26616	0.00000
19	0.98289	1.55480	2.94140	2.65763	3.18815	4.26012	5.30369	7.40159	9.44192	11.42380	13.35721	14.03420	15.88056	17.56619	19.42571	0.00000
20	0.99525	1.57396	2.98244	2.68901	3.22490	4.30805	5.36182	7.48067	9.53993	11.53889	13.48754	14.16649	16.02494	17.71977	19.58866	0.00000
21	1.00802	1.59377	3.02522	2.72139	3.26286	4.35751	5.42189	7.56223	9.64102	11.65748	13.62169	14.30265	16.17338	17.87764	19.75613	0.00000
22	1.02121	1.61421	3.06904	2.75478	3.30193	4.40849	5.48370	7.64611	9.74489	11.77921	13.75936	14.44222	16.32547	18.03933	19.92756	0.00000
23	1.03485	1.63531	3.11474	2.78924	3.34234	4.46110	5.54746	7.73258	9.85185	11.90457	13.90098	14.58575	16.48183	18.20549	20.10347	0.00000
24	1.04898	1.65720	3.16155	2.82498	3.38414	4.51554	5.61338	7.82190	9.96236	12.03394	14.04712	14.73383	16.64312	18.37665	20.28418	0.00000
25	1.06360	1.67980	2.27932	2.86188	3.42731	4.57170	5.68133	7.91397	10.07614	12.16710	14.19750	14.88615	16.80878	18.55199	20.46874	0.00000
26	1.07874	1.70326	2.31044	2.90010	3.47199	4.62976	5.75159	8.00906	10.19363	12.19101	14.25297	15.03113	16.93156	18.66840	20.56273	0.00000
27	1.09440	1.72747	2.34258	2.93951	3.51801	4.68958	5.82388	8.10688	10.31446	12.21615	14.31035	15.17960	17.05696	18.78715	20.65846	0.00000
28	1.11064	1.75256	2.37586	2.98029	3.56564	4.75143	5.89861	8.20799	10.43931	12.24308	14.37015	15.33218	17.18590	18.90924	20.75697	0.00000
29	1.12746	1.77856	2.41030	3.02249	3.61489	4.81536	5.97586	8.31244	10.56814	12.27149	14.43200	15.48880	17.31828	19.03448	20.85802	0.00000
30	1.14491	1.80549	2.44600	3.06619	3.66586	4.88152	6.05576	8.42040	10.70101	12.30128	14.49610	15.64975	17.45437	19.16313	20.96199	0.00000
31	1.16303	1.83345	2.48301	3.11151	3.71870	4.95009	6.13848	8.53193	10.83799	12.33263	14.56266	15.81534	17.59440	19.29559	21.06932	0.00000
32	1.18183	1.86244	2.52139	3.15847	3.77347	5.02108	6.22397	8.64694	10.97916	12.36545	14.63160	15.98551	17.73845	19.43190	21.17995	0.00000
33	1.20136	1.89255	2.56125	3.20722	3.83025	5.09457	6.31229	8.76570	11.12480	12.39991	14.70313	16.16075	17.88696	19.57249	21.29451	0.00000
34	1.22165	1.92382	2.60263	3.25781	3.88908	5.17052	6.40352	8.88829	11.27499	12.43593	14.77729	16.34117	18.04001	19.71760	21.41318	0.00000
35	1.24273	1.95632	2.64558	3.31021	3.94990	5.24904	6.49775	9.01477	11.42980	12.47353	14.85417	16.52694	18.19787	19.86746	21.53596	0.00000
36	1.26465	1.99005	2.69011	3.36445	4.01282	5.33018	6.59505	9.01142	11.45824	12.64133	15.09909	16.74993	18.39921	20.04725	21.69449	0.00000
37	1.28745	2.02511	2.73629	3.42066	4.07799	5.41414	6.69564	9.00850	11.48823	12.81458	15.35168	16.98007	18.60704	20.23307	21.85860	0.00000
38	1.31120	2.06157	2.78430	3.47909	4.14565	5.50126	6.79998	9.00637	11.52028	12.99417	15.61300	17.21829	18.82248	20.42605	22.02963	0.00000
39	1.33600	2.09961	2.83437	3.53995	4.21608	5.59195	6.90857	9.00546	11.55507	13.18106	15.88412	17.46580	19.04672	20.62758	22.20903	0.00000
40	1.36188	2.13930	2.88656	3.60337	4.28947	5.68640	7.02162	9.00587	11.59280	13.37559	16.16564	17.72311	19.28044	20.83829	22.39689	0.00000
41	1.38893	2.18074	2.94103	3.66952	4.36601	5.78486	7.13947	9.00774	11.63359	13.57829	16.45818	17.99101	19.52433	21.05839	22.59328	0.00000
42	1.41719	2.22403	2.99790	3.73858	4.44587	5.88762	7.26249	9.01111	11.67766	13.78965	16.76264	18.27030	19.77875	21.28811	22.79923	0.00000
43	1.44675	2.26929	3.05736	3.81075	4.52934	5.99501	7.39099	9.01611	11.72526	14.01043	17.07992	18.56147	20.04406	21.52853	23.01531	0.00000
44	1.47768	2.31662	3.11951	3.88619	4.61659	6.10722	7.52522	9.02270	11.77653	14.24110	17.41032	18.86463	20.32102	21.77989	23.24138	0.00000
45	1.51004	2.36613	3.18452	3.96511	4.70781	6.22449	7.66547	9.03094	11.83161	14.48189	17.75416	19.18070	20.61003	22.04223	23.47706	0.00000
46	1.54392	2.41795	3.25258	4.04765	4.80320	6.34710	7.81212	9.35626	12.04420	14.73306	17.79753	19.33451	20.85646	22.33630	23.81473	0.00000
47	1.57938	2.47219	3.32375	4.13399	4.90292	6.47527	7.96544	9.69501	12.26586	14.99511	17.84490	19.49593	21.11295	22.64079	24.16309	0.00000
48	1.61651	2.52895	3.39820	4.22424	5.00718	6.60927	8.12552	10.04760	12.49711	15.26833	17.89575	19.66436	21.37861	22.95505	24.52202	0.00000
49	1.65540	2.58838	3.47612	4.31872	5.11632	6.74938	8.29267	10.41515	12.73854	15.55314	17.94975	19.83934	21.65333	23.27951	24.89135	0.00000
50	1.69614	2.65062	3.55774	4.41764	5.23045	6.89572	8.46735	10.79842	12.99031	15.84954	18.00596	20.02031	21.93716	23.61361	25.27023	0.00000
51	1.73886	2.71586	3.64328	4.52121	5.34979	7.04877	8.64990	11.19811	13.25253	16.15728	18.06375	20.20727	22.22960	23.95666	25.65839	0.00000
52	1.78363	2.78424	3.73282	4.62950	5.47460	7.20872	8.84042	11.61460	13.52483	16.47607	18.12263	20.39933	22.52966	24.30803	26.05542	0.00000
53	1.83058	2.85584	3.82647	4.74278	5.60506	7.37571	9.03894	12.04809	13.80704	16.80601	18.18164	20.59551	22.83679	24.66738	26.46046	0.00000
54	1.87985	2.93092	3.92468	4.86147	5.74159	7.55013	9.24571	12.49946	14.09996	17.14756	18.24053	20.79615	23.15170	25.03507	26.87430	0.00000
55	1.93162	3.00982	4.02783	4.98597	5.88457	7.73231	9.46120	12.97007	14.40412	17.50115	18.29953	21.00198	23.47491	25.41204	27.29792	0.00000
56	1.98602	3.09265	4.13598	5.11631	6.03383	7.81875	9.48506	12.78054	14.15520	17.13951	18.44394	21.20134	23.79368	25.77715	27.71791	0.00000
57	2.04320	3.17962	4.24934	5.25259	6.18958	7.90807	9.50817	12.57945	13.89224	16.75922	18.59049	21.40434	24.11964	26.14952	28.14640	0.00000
58	2.10339	3.27101	4.36818	5.39515	6.35234	8.00033	9.53038	12.36626	13.61478	16.35934	18.73970	21.61159	24.45308	26.53062	28.58573	0.00000
59	2.16684	3.36714	4.49296	5.54469	6.52272	8.09584	9.55194	12.14086	13.32242	15.93970	18.89263	21.82391	24.79613	26.92348	29.03735	0.00000
60	2.23387	3.46854	4.62444	5.70197	6.70149	8.19531	9.57352	11.90315	13.01529	15.50039	19.05055	22.04379	25.15251	27.33041	29.50344	0.00000
61	2.30482	3.57575	4.76321	5.86761	6.88948	8.29937	9.59537	11.65281	12.69298	15.04050	19.21511	22.27386	25.52380	27.75285	29.98629	0.00000
62	2.37996	3.68911	4.90964	6.04212	7.08731	8.40809	9.61736	11.38882	12.35406	14.55896	19.38759	22.51427	25.91016	28.19169	30.48614	0.00000
63	2.40000	3.71669	4.94156	6.07535	7.11886	8.31538	9.40599	10.84076	11.70701	13.71448	19.09419	22.21368	25.67526	27.95346	30.25217	0.00000
64	2.40000	3.71310	4.93185	6.05709	7.08987	8.15192	9.11481	10.20317	10.96533	12.76117	18.63908	21.72432	25.21927	27.47260	29.75374	0.00000
65	2.40000	3.70939	4.92180	6.03828	7.06006	7.98843	8.82523	9.57281	10.23323	11.82186	18.18592	21.23569	24.76004	26.98670	29.24615	0.00000
66	2.40000	3.56656	4.64351	5.63195	6.53306	7.34849	8.19469	8.94971	9.61565	11.09758	17.45141	20.43690	23.90755	26.23427	28.59461	0.00000
67	2.40000	3.42394	4.36611	5.22759	6.00980	6.71466	7.57102	8.33403	9.00627	10.38393	16.72548	19.64724	23.06261	25.48317	27.95127	0.00000
68	2.40000	3.28150	4.08955	4.82540	5.49070	6.08700	6.95418	7.72604	8.40514	9.68098	16.00833	18.86590	22.22446	24.74546	27.33299	0.00000
69	2.40000	3.13923	3.81398	4.42570	4.97573	5.46548	6.34444	7.12581	7.81234	8.98904	15.29936	18.09235	21.40374	24.03596	26.73652	0.00000
70	2.40000	2.99724	3.53969	4.02854	4.46498	4.85045	5.74201	6.53359	7.22827	8.30817	14.59858	17.33571	20.61356	23.35196	26.15722	0.00000
71	2.40000	2.85563	3.26656	3.63379	3.95850	4.24187	5.14686	5.94947	6.65266	7.63825	13.91268	16.60569	19.85027	22.68806	25.59903	0.00000
72	2.40000	2.71420	2.99435	3.24136	3.45618	3.63973	4.55902	5.37315	6.08531	6.98278	13.24905	15.89877	19.10846	22.04682	25.04777	0.00000
73	2.40000	2.57296	2.72321	2.85140	2.95821	3.04441	3.97871	4.80496	5.52945	6.34575	12.60564	15.21154	18.39134	21.41731	24.51936	0.00000
74	2.40000	2.43198	2.45320	2.46403	2.46492	2.45618	3.40629	4.24755	4.98820	5.72554	11.97969	14.54652	17.68965	20.81313	24.04741	0.00000
75	2.40000	2.29125	2.18434	2.07939	1.97639	1.87536	2.84364	3.70306	4.46008	5.12018	11.37269	13.89582	17.01393	20.26162	23.63252	0.00000
76	2.40000	2.28802	2.17809	2.07020	1.96437	1.86163	2.82095	3.67068	4.41676	5.06638	10.99728	13.53159	16.51564	19.90669	23.31510	0.00000
77	2.40000	2.28469	2.17151	2.06051	1.95275	1.84939	2.80024	3.64016	4.37651	5.01356	10.63642	13.20151	16.06175	19.58905	22.95142	0.00000
78	2.40000	2.28112	2.16451	2.05131	1.94273	1.83848	2.78101	3.61225	4.33721	4.96492	10.30397	12.90558	15.64134	19.23436	22.49794	0.00000
79	2.40000	2.27732	2.15821	2.04398	1.93430	1.82872	2.76399	3.58540	4.30185	4.92768	9.99997	12.63616	15.19569	18.80759	22.03178	0.00000
80	2.40000	2.27448	2.15409	2.03850	1.92723	1.82056	2.74804	3.56211	4.27670	4.90264	9.71792	12.34580	14.69823	18.37345	21.62521	0.00000
81	2.40000	2.27297	2.15100	2.03359	1.92103	1.81231	2.73360	3.54571	4.26028	4.88489	9.41618	12.00604	14.19343	17.98266	21.34746	0.00000
82	2.40000	2.27121	2.14724	2.02839	1.91359	1.80398	2.72281	3.53444	4.24767	4.85292	9.07260	11.65108	13.71867	17.68972	21.23485	0.00000
83	2.40000	2.26900	2.14341	2.02210	1.90627	1.79825	2.71626	3.52671	4.22315	4.79754	8.72057	11.32009	13.32398	17.53628	21.30999	0.00000
84	2.40000	2.26717	2.13885	2.01633	1.90208	1.79568	2.71296	3.50976	4.17902	4.73538	8.39024	11.05573	13.03855	17.54100	21.40835	0.00000
85	2.40000	2.26417	2.13447	2.01352	1.90089	1.79495	2.70212	3.47590	4.12821	4.68086	8.10931	10.87928	12.86717	17.56091	21.31828	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Female Standard Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
0	0.00000	0.49924	1.63678	1.47347	1.94807	2.89698	3.82878	5.69191	7.52031	9.31338	11.08005	11.74429	13.46333	15.05603	16.82412	0.00000
1	0.00000	0.50348	1.65369	1.48537	1.96347	2.91938	3.85776	5.73411	7.57472	9.37905	11.15616	11.82302	13.55116	15.15174	16.92801	0.00000
2	0.00000	0.50791	1.67107	1.49791	1.97969	2.94303	3.88842	5.77865	7.63215	9.44846	11.23689	11.90644	13.64450	15.25335	17.03817	0.00000
3	0.00000	0.51253	1.68922	1.51101	1.99668	2.96783	3.92049	5.82524	7.69231	9.52137	11.32157	11.99417	13.74255	15.35994	17.15392	0.00000
4	0.00000	0.51730	1.70763	1.52455	2.01428	2.99345	3.95361	5.87339	7.75463	9.59679	11.40935	12.08498	13.84388	15.47019	17.27341	0.00000
5	0.00000	0.52220	1.72646	1.53852	2.03238	3.01980	3.98769	5.92305	7.81878	9.67458	11.49975	12.17833	13.94812	15.58340	17.39604	0.00000
6	0.00000	0.52726	1.74633	1.55290	2.05100	3.04692	4.02284	5.97420	7.88499	9.75474	11.59274	12.27444	14.05523	15.69966	17.52189	0.00000
7	0.00000	0.53245	1.76678	1.56765	2.07010	3.07479	4.05890	6.02674	7.95291	9.83682	11.68804	12.37274	14.16471	15.81840	17.64995	0.00000
8	0.00000	0.53777	1.78760	1.58274	2.08969	3.10332	4.09589	6.08057	8.02236	9.92080	11.78534	12.47303	14.27633	15.93901	17.78024	0.00000
9	0.00000	0.54325	1.80872	1.59830	2.10985	3.13275	4.13399	6.13591	8.09381	10.00705	11.88523	12.57592	14.39045	16.06257	17.91341	0.00000
10	0.00000	0.54888	1.83077	1.61433	2.13066	3.16308	4.17319	6.19289	8.16725	10.09567	11.98778	12.68123	14.50745	16.18896	18.04932	0.00000
11	0.00000	0.55470	1.85313	1.63085	2.15208	3.19424	4.21348	6.25138	8.24259	10.18651	12.09258	12.78901	14.62697	16.31776	18.18803	0.00000
12	0.00000	0.56065	1.87641	1.64780	2.17401	3.22616	4.25470	6.31117	8.31954	10.27901	12.19946	12.89870	14.74829	16.44868	18.32866	0.00000
13	0.00000	0.56679	1.90064	1.66519	2.19654	3.25892	4.29697	6.37243	8.39818	10.37366	12.30860	13.01045	14.87207	16.58194	18.47215	0.00000
14	0.00000	0.57308	1.92538	1.68303	2.21959	3.29240	4.34013	6.43482	8.47837	10.46999	12.41943	13.12407	14.99761	16.71738	18.61744	0.00000
15	0.00000	0.57954	1.95112	1.70131	2.24322	3.32670	4.38424	6.49865	8.56024	10.56816	12.53250	13.23972	15.12568	16.85508	18.76511	0.00000
16	0.00000	0.58620	1.97772	1.72012	2.26750	3.36187	4.42952	6.56405	8.64397	10.66866	12.64801	13.35816	15.25640	16.99560	18.91558	0.00000
17	0.00000	0.59304	2.00519	1.73942	2.29237	3.39792	4.47586	6.63086	8.72962	10.77124	12.76618	13.47890	15.38965	17.13864	19.06854	0.00000
18	0.00000	0.60008	2.03404	1.75925	2.31794	3.43494	4.52335	6.69943	8.81734	10.87654	12.88710	13.60246	15.52582	17.28463	19.22459	0.00000
19	0.00000	0.60734	2.06343	1.77966	2.34423	3.47292	4.57215	6.76975	8.90747	10.98442	13.01099	13.72889	15.66500	17.43378	19.38380	0.00000
20	0.00000	0.61483	2.09411	1.80068	2.37125	3.51200	4.62226	6.84208	8.99993	11.09509	13.13794	13.85831	15.80742	17.58620	19.54640	0.00000
21	0.00000	0.62257	2.12619	1.82236	2.39916	3.55232	4.67404	6.91667	9.09530	11.20912	13.26862	13.99150	15.95384	17.74288	19.71351	0.00000
22	0.00000	0.63055	2.15898	1.84472	2.42789	3.59388	4.72733	6.99339	9.19329	11.32616	13.40272	14.12804	16.10387	17.90335	19.88457	0.00000
23	0.00000	0.63879	2.19329	1.86779	2.45760	3.63677	4.78229	7.07248	9.29420	11.44670	13.54067	14.26845	16.25811	18.06826	20.06010	0.00000
24	0.00000	0.64735	2.22830	1.89173	2.48834	3.68115	4.83912	7.15418	9.39845	11.57110	13.68302	14.41330	16.41721	18.23813	20.24042	0.00000
25	0.00000	0.65617	1.29507	1.91644	2.52008	3.72693	4.89770	7.23839	9.50579	11.69913	13.82950	14.56231	16.58062	18.41215	20.42458	0.00000
26	0.00000	0.66534	1.31275	1.94203	2.55293	3.77426	4.95827	7.32536	9.61663	11.71302	13.87679	14.70337	16.69910	18.52456	20.51420	0.00000
27	0.00000	0.67479	1.33101	1.96842	2.58677	3.82303	5.02059	7.41483	9.73062	11.72789	13.92579	14.84783	16.82012	18.63924	20.60548	0.00000
28	0.00000	0.68459	1.34992	1.99573	2.62179	3.87345	5.08501	7.50731	9.84841	11.74425	13.97700	14.99629	16.94457	18.75716	20.69945	0.00000
29	0.00000	0.69475	1.36949	2.02399	2.65801	3.92557	5.15160	7.60284	9.96994	11.76181	14.03003	15.14869	17.07236	18.87815	20.79587	0.00000
30	0.00000	0.70527	1.38977	2.05325	2.69549	3.97950	5.22048	7.70159	10.09529	11.78046	14.08509	15.30531	17.20374	19.00245	20.89513	0.00000
31	0.00000	0.71619	1.41080	2.08360	2.73434	4.03540	5.29179	7.80359	10.22452	11.80036	14.14237	15.46644	17.33895	19.13047	20.99764	0.00000
32	0.00000	0.72752	1.43261	2.11505	2.77461	4.09327	5.36549	7.90879	10.35770	11.82141	14.20178	15.63204	17.47806	19.26223	21.10335	0.00000
33	0.00000	0.73928	1.45526	2.14769	2.81636	4.15318	5.44163	8.01741	10.49509	11.84377	14.26352	15.80257	17.62150	19.39816	21.21289	0.00000
34	0.00000	0.75149	1.47877	2.18157	2.85962	4.21510	5.52028	8.12953	10.63678	11.86734	14.32763	15.97815	17.76935	19.53849	21.32643	0.00000
35	0.00000	0.76419	1.50317	2.21666	2.90434	4.27911	5.60151	8.24522	10.78283	11.89214	14.39417	16.15894	17.92187	19.68346	21.44396	0.00000
36	0.00000	0.77736	1.52847	2.25298	2.95060	4.34526	5.68539	8.22515	10.79677	12.05212	14.63535	16.37812	18.11932	19.85928	21.59843	0.00000
37	0.00000	0.79106	1.55471	2.29062	2.99852	4.41370	5.77210	8.20498	10.81180	12.21729	14.88406	16.60432	18.32314	20.04102	21.75839	0.00000
38	0.00000	0.80530	1.58199	2.32975	3.04827	4.48472	5.86205	8.18500	10.82839	12.38851	15.14134	16.83845	18.53444	20.22980	21.92516	0.00000
39	0.00000	0.82016	1.61044	2.37050	3.10006	4.55865	5.95566	8.16557	10.84715	12.56669	15.40823	17.08169	18.75438	20.42699	22.10018	0.00000
40	0.00000	0.83566	1.64009	2.41297	3.15402	4.63565	6.05312	8.14676	10.86825	12.75215	15.68531	17.33456	18.98363	20.63321	22.28353	0.00000
41	0.00000	0.85185	1.67104	2.45727	3.21030	4.71592	6.15472	8.12864	10.89177	12.94540	15.97321	17.59781	19.22288	20.84867	22.47529	0.00000
42	0.00000	0.86876	1.70335	2.50351	3.26902	4.79969	6.26077	8.11122	10.91789	13.14691	16.27279	17.87224	19.47246	21.07359	22.67647	0.00000
43	0.00000	0.88644	1.73714	2.55184	3.33040	4.88724	6.37154	8.09457	10.94682	13.35740	16.58494	18.15832	19.73275	21.30903	22.88762	0.00000
44	0.00000	0.90493	1.77245	2.60236	3.39455	4.97871	6.48726	8.07861	10.97865	13.57732	16.90996	18.45618	20.00447	21.55524	23.10862	0.00000
45	0.00000	0.92427	1.80939	2.65521	3.46163	5.07431	6.60816	8.06334	11.01347	13.80689	17.24816	18.76670	20.28803	21.81223	23.33906	0.00000
46	0.00000	0.94451	1.84806	2.71048	3.53176	5.17427	6.73459	8.37727	11.21136	14.04635	17.27250	18.90739	20.52651	22.10164	23.67521	0.00000
47	0.00000	0.96570	1.88849	2.76830	3.60509	5.27875	6.86676	8.70408	11.41769	14.29619	17.30012	19.05521	20.77476	22.40131	24.02201	0.00000
48	0.00000	0.98787	1.93080	2.82873	3.68175	5.38799	7.00476	9.04421	11.63295	14.55667	17.33047	19.20954	21.03190	22.71060	24.37933	0.00000
49	0.00000	1.01109	1.97507	2.89200	3.76200	5.50221	7.14885	9.39870	11.85768	14.82821	17.36319	19.36992	21.29781	23.02993	24.74700	0.00000
50	0.00000	1.03540	2.02144	2.95824	3.84592	5.62151	7.29944	9.76831	12.09204	15.11079	17.39734	19.53579	21.57254	23.35875	25.12417	0.00000
51	0.00000	1.06088	2.07005	3.02760	3.93367	5.74628	7.45681	10.15373	12.33613	15.40419	17.43226	19.70712	21.85560	23.69637	25.51059	0.00000
52	0.00000	1.08759	2.12092	3.10011	4.02544	5.87667	7.62105	10.55536	12.58960	15.70812	17.46744	19.88302	22.14599	24.04216	25.90585	0.00000
53	0.00000	1.11556	2.17413	3.17597	4.12137	6.01281	7.79219	10.97345	12.85230	16.02268	17.50193	20.06253	22.44317	24.39579	26.30908	0.00000
54	0.00000	1.14489	2.22993	3.25545	4.22176	6.15500	7.97044	11.40885	13.12496	16.34831	17.53543	20.24595	22.74784	24.75760	26.72108	0.00000
55	0.00000	1.17571	2.28854	3.33882	4.32689	6.30351	8.15621	11.86287	13.40809	16.68542	17.56812	20.43398	23.06049	25.12854	27.14282	0.00000
56	0.00000	1.20807	2.34999	3.42610	4.43664	6.35058	8.14079	11.62786	13.11392	16.27648	17.68890	20.61455	23.36791	25.48662	27.56041	0.00000
57	0.00000	1.24204	2.41440	3.51736	4.55116	6.39883	8.12299	11.37944	12.80391	15.84705	17.81102	20.79814	23.68218	25.85178	27.98645	0.00000
58	0.00000	1.27774	2.48192	3.61282	4.67084	6.44823	8.10258	11.11693	12.47749	15.39610	17.93494	20.98534	24.00359	26.22547	28.42327	0.00000
59	0.00000	1.31529	2.55282	3.71296	4.79612	6.49895	8.07965	10.84005	12.13411	14.92330	18.06164	21.17692	24.33422	26.61068	28.87231	0.00000
60	0.00000	1.35490	2.62752	3.81828	4.92757	6.55148	8.05464	10.54850	11.77370	14.42855	18.19230	21.37526	24.67771	27.00970	29.33573	0.00000
61	0.00000	1.39678	2.70637	3.92920	5.06579	6.60622	8.02762	10.24173	11.39563	13.91078	18.32844	21.58289	25.03559	27.42392	29.81582	0.00000
62	0.00000	1.44106	2.78957	4.04606	5.21126	6.66311	7.99831	9.91854	10.99835	13.36871	18.47122	21.79990	25.40801	27.85424	30.31281	0.00000
63	0.00000	1.45183	2.80770	4.06832	5.23446	6.55946	7.77355	9.34548	10.32443	12.49120	18.16972	21.49281	25.17111	27.61556	30.08016	0.00000
64	0.00000	1.45043	2.80219	4.05609	5.21314	6.40006	7.48303	8.69588	9.56796	11.51576	17.71464	21.00333	24.71759	27.13725	29.58455	0.00000
65	0.00000	1.44898	2.79648	4.04349	5.19122	6.24096	7.19448	8.05405	8.82175	10.55523	17.26192	20.51497	24.26108	26.65406	29.07983	0.00000
66	0.00000	1.30272	2.51151	3.62745	4.65170	5.58585	6.55099	7.42004	8.19516	9.81902	16.51648	19.70392	23.39531	25.89369	28.42567	0.00000
67	0.00000	1.15674	2.22761	3.21368	4.11630	4.93725	5.91486	6.79405	7.57739	9.09421	15.78035	18.90275	22.53785	25.13521	27.77988	0.00000
68	0.00000	1.01102	1.94476	2.80236	3.58535	4.29526	5.28612	6.17634	6.96855	8.38092	15.05375	18.11071	21.68800	24.39053	27.15923	0.00000
69	0.00000	0.86560	1.66307	2.39371	3.05885	3.65992	4.66503	5.56704	6.36876	7.67949	14.33616	17.32734	20.85615	23.67423	26.56046	0.00000
70	0.00000	0.72049	1.38269	1.98777	2.53692	3.03153	4.05182	4.96641	5.77841	6.99005	13.62763	16.56140	20.05504	22.98361	25.97897	0.00000
71	0.00000	0.57574	1.10357	1.58450	2.01964	2.41015	3.44656	4.37461	5.19739	6.31260	12.93445	15.82212	19.28107	22.31332	25.41864	0.00000
72	0.00000	0.43128	0.82565	1.18394	1.50706	1.79592	2.84939	3.79154	4.62566	5.65013	12.26343	15.10607	18.52892	21.66586	24.86540	0.00000
73	0.00000	0.28716	0.54904	0.78623	0.99939	1.18922	2.26063	3.21761	4.06577	5.00575	11.61257	14.40992	17.80166	21.03046	24.33504	0.00000
74	0.00000	0.14339	0.27379	0.39153	0.49696	0.59043	1.68073	2.65472	3.51990	4.37791	10.97923	13.73601	17.09028	20.42046	23.86089	0.00000
75	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11080	2.10401	2.98666	3.76484	10.36469	13.07682	16.40493	19.86262	23.44352	0.00000
76	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.10193	2.08561	2.95765	3.72528	9.99115	12.71494	15.90155	19.50674	23.12568	0.00000
77	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.09384	2.06827	2.93070	3.68644	9.63157	12.38559	15.44142	19.18756	22.76203	0.00000
78	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.08633	2.05242	2.90438	3.65068	9.29838	12.08866	15.01391	18.83227	22.30941	0.00000
79	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.07968	2.03716	2.88070	3.62329	8.99138	11.81685	14.56260	18.40662	21.84432	0.00000
80	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.07345	2.02393	2.86386	3.60488	8.70451	11.52575	14.06222	17.97401	21.43841	0.00000
81	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.06781	2.01461	2.85287	3.59183	8.40041	11.18895	13.55553	17.58405	21.16028	0.00000
82	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.06360	2.00821	2.84442	3.56832	8.05966	10.83854	13.07824	17.28996	21.04588	0.00000
83	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.06104	2.00381	2.82800	3.52760	7.71233	10.51099	12.67786	17.13232	21.11755	0.00000
84	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.05975	1.99418	2.79845	3.48190	7.38512	10.24574	12.38167	17.12914	21.21219	0.00000
85	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.05552	1.97494	2.76443	3.44181	7.10210	10.06211	12.19362	17.14069	21.12012	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Female Preferred Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	1.04947	1.65797	3.16245	2.82649	3.38614	4.51843	5.61727	6.68229	8.84202	12.04529	14.65864	15.32228	17.03501	18.58173	20.31272	0.00000
19	1.06409	1.68065	3.21119	2.86356	3.42951	4.57487	5.68564	6.76153	8.94387	12.17981	14.81710	15.48218	17.20613	18.76113	20.50053	0.00000
20	1.07920	1.70402	3.26188	2.90171	3.47410	4.63289	5.75596	6.84288	9.04832	12.31770	14.97927	15.64559	17.38101	18.94415	20.69212	0.00000
21	1.09483	1.72823	3.31452	2.94110	3.52015	4.69285	5.82851	6.92672	9.15594	12.45959	15.14596	15.81358	17.56052	19.13204	20.88905	0.00000
22	1.11101	1.75323	3.36891	2.98178	3.56774	4.75470	5.90327	7.01308	9.26667	12.60539	15.31728	15.98597	17.74475	19.32508	21.09100	0.00000
23	1.12777	1.77914	3.42503	3.02394	3.61697	4.81864	5.98053	7.10223	9.38084	12.75577	15.49373	16.16356	17.93476	19.52384	21.29850	0.00000
24	1.14516	1.80599	3.48378	3.06762	3.66794	4.88481	6.06041	7.19432	9.49879	12.91091	15.67582	16.34705	18.13075	19.72849	21.51126	0.00000
25	1.16319	1.83386	2.48383	3.11284	3.72069	4.95322	6.14292	7.28944	9.62049	13.07103	15.86393	16.53628	18.33254	19.93833	21.72889	0.00000
26	1.18189	1.86271	2.52203	3.15959	3.77517	5.02379	6.22805	7.38746	9.74591	13.11399	15.98029	16.72928	18.50154	20.10010	21.86647	0.00000
27	1.20129	1.89263	2.56163	3.20801	3.83154	5.09686	6.31605	7.48880	9.87568	13.15930	16.10087	16.92773	18.67502	20.26589	22.00722	0.00000
28	1.22144	1.92371	2.60271	3.25821	3.89001	5.17251	6.40721	7.59388	10.01006	13.20708	16.22549	17.13176	18.85324	20.43593	22.15151	0.00000
29	1.24238	1.95597	2.64533	3.31028	3.95057	5.25092	6.50175	7.70271	10.14903	13.25685	16.35396	17.34138	19.03610	20.61024	22.29973	0.00000
30	1.26416	1.98948	2.68963	3.36434	4.01346	5.33239	6.59987	7.81549	10.29260	13.30868	16.48656	17.55692	19.22407	20.78967	22.45230	0.00000
31	1.28683	2.02437	2.73569	3.42058	4.07891	5.41710	6.70175	7.93226	10.44103	13.36279	16.62360	17.77893	19.41803	20.97471	22.61007	0.00000
32	1.31042	2.06065	2.78358	3.47907	4.14693	5.50500	6.80717	8.05291	10.59415	13.41881	16.76487	18.00758	19.61768	21.16538	22.77299	0.00000
33	1.33499	2.09843	2.83349	3.53998	4.21767	5.59616	6.91635	8.17769	10.75233	13.47709	16.91116	18.24342	19.82396	21.36256	22.94220	0.00000
34	1.36058	2.13781	2.88546	3.60330	4.29102	5.69057	7.02926	8.30658	10.91558	13.53768	17.06228	18.48667	20.03693	21.56657	23.11858	0.00000
35	1.38722	2.17874	2.93941	3.66890	4.36688	5.78809	7.14574	8.43941	11.08386	13.60006	17.21800	18.73714	20.25655	21.77786	23.30261	0.00000
36	1.41497	2.22136	2.99544	3.73690	4.44546	5.88895	7.26612	8.57674	11.25764	13.66485	17.25676	18.75186	20.33144	21.91475	23.53106	0.00000
37	1.44393	2.26571	3.05368	3.80752	4.52695	5.99348	7.39092	8.71895	11.43764	13.73267	17.29840	18.76981	20.41240	22.06014	23.77062	0.00000
38	1.47420	2.31203	3.11443	3.88112	4.61183	6.10240	7.52084	8.86704	11.62511	13.80487	17.34502	18.79328	20.50160	22.21601	24.02397	0.00000
39	1.50590	2.36047	3.17793	3.95798	4.70050	6.21611	7.65652	9.02172	11.82105	13.88273	17.39816	18.82345	20.60007	22.38397	24.29272	0.00000
40	1.53910	2.41118	3.24435	4.03842	4.79324	6.33505	7.79845	9.18364	12.02666	13.96733	17.45871	18.86083	20.70884	22.56500	24.57831	0.00000
41	1.57393	2.46433	3.31399	4.12271	4.89041	6.45970	7.94731	9.35385	12.24329	14.05954	17.52725	18.90630	20.82883	22.76044	24.88209	0.00000
42	1.61047	2.52012	3.38703	4.21111	4.99236	6.59055	8.10386	9.53323	12.47186	14.15969	17.60439	18.96028	20.96080	22.97100	25.20497	0.00000
43	1.64879	2.57858	3.46359	4.30377	5.09927	6.72801	8.26865	9.72224	12.71265	14.26787	17.68992	19.02252	21.10446	23.19645	25.54706	0.00000
44	1.68902	2.63995	3.54394	4.40108	5.21171	6.87286	8.44246	9.92153	12.96673	14.38464	17.78451	19.09348	21.26042	23.43779	25.90830	0.00000
45	1.73123	2.70436	3.62831	4.50339	5.33014	7.02551	8.62558	10.13165	13.23464	14.51017	17.88797	19.17279	21.42867	23.69390	26.28824	0.00000
46	1.77555	2.77197	3.71700	4.61110	5.45490	7.18630	8.81856	10.53057	13.68962	14.81219	18.18989	19.46661	21.77597	24.07234	26.69244	0.00000
47	1.82204	2.84301	3.81031	4.72450	5.58620	7.35559	9.02173	10.94922	14.16707	15.12994	18.50811	19.77550	22.14004	24.46875	27.11462	0.00000
48	1.87077	2.91754	3.90824	4.84347	5.72400	7.53322	9.23492	11.38785	14.66703	15.46294	18.84075	20.09776	22.51952	24.88071	27.55313	0.00000
49	1.92176	2.99558	4.01072	4.96798	5.86817	7.71906	9.45787	11.84665	15.18955	15.80978	19.18628	20.43209	22.91217	25.30670	28.00544	0.00000
50	1.97511	3.07717	4.11789	5.09816	6.01890	7.91324	9.69065	12.32629	15.73443	16.16997	19.54430	20.77724	23.31754	25.74546	28.46868	0.00000
51	2.03095	3.16258	4.23007	5.23437	6.17652	8.11618	9.93381	12.82735	16.30245	16.54410	19.91458	21.13371	23.73554	26.19556	28.94271	0.00000
52	2.08940	3.25195	4.34739	5.37678	6.34121	8.32808	10.18703	13.35020	16.89417	16.93154	20.29699	21.50065	24.16399	26.65596	29.42631	0.00000
53	2.15059	3.34549	4.47015	5.52568	6.51329	8.54892	10.45043	13.89582	17.50993	17.33277	20.69128	21.87661	24.60262	27.12623	29.91914	0.00000
54	2.21466	3.44339	4.59851	5.68128	6.69267	8.77871	10.72421	14.46449	18.15056	17.74754	21.09584	22.26097	25.05067	27.60571	30.42156	0.00000
55	2.28178	3.54586	4.73282	5.84369	6.87956	9.01788	11.00849	15.05745	18.81683	18.17508	21.51072	22.65363	25.50819	28.09549	30.93406	0.00000
56	2.35216	3.65326	4.87320	6.01316	7.07438	9.14576	11.07005	14.88439	18.41679	17.98354	21.49754	22.78990	25.76020	28.49036	31.45775	0.00000
57	2.40000	3.72533	4.96614	6.12377	7.19935	9.17762	11.01108	14.53779	17.79521	17.58412	21.24448	22.67826	25.73559	28.58356	31.65347	0.00000
58	2.40000	3.72291	4.95965	6.11139	7.17958	9.02288	10.72634	13.89046	16.80456	16.82251	20.55645	22.10343	25.18629	28.09648	31.20894	0.00000
59	2.40000	3.72045	4.95282	6.09853	7.15896	8.86720	10.44127	13.24577	15.82054	16.06603	19.87192	21.53048	24.63957	27.61213	30.76592	0.00000
60	2.40000	3.71780	4.94567	6.08504	7.13698	8.71053	10.15589	12.60409	14.84437	15.31530	19.19181	20.96171	24.09791	27.13149	30.32595	0.00000
61	2.40000	3.71508	4.93826	6.07071	7.11380	8.55315	9.87067	11.96669	13.87734	14.57177	18.51897	20.39999	23.56303	26.65689	29.88740	0.00000
62	2.40000	3.71223	4.93022	6.05541	7.08927	8.39502	9.58602	11.33396	12.92026	13.83702	17.85515	19.84592	23.03591	26.18575	29.44717	0.00000
63	2.40000	3.70903	4.92158	6.03919	7.06352	8.23665	9.30238	10.70674	11.97498	13.11276	17.20129	19.30080	22.51490	25.71604	29.00572	0.00000
64	2.40000	3.70572	4.91262	6.02241	7.03724	8.07877	9.02073	10.08698	11.04350	12.40022	16.55931	18.76414	21.99934	25.24943	28.56432	0.00000
65	2.40000	3.70228	4.90336	6.00538	7.01062	7.92171	8.74209	9.47565	10.12601	11.69989	15.92768	18.23422	21.48933	24.78550	28.12240	0.00000
66	2.40000	3.56004	4.62709	5.60326	6.49095	7.29324	8.12712	8.87296	9.53473	11.01052	15.46638	17.81727	21.01629	24.30921	27.57873	0.00000
67	2.40000	3.41809	4.35185	5.20341	5.97558	6.67152	7.51986	8.27906	8.95201	10.33092	15.01095	17.40457	20.54715	23.83411	27.05766	0.00000
68	2.40000	3.27638	4.07761	4.80611	5.46474	6.05620	6.92012	7.69263	8.37653	9.66062	14.56042	16.99499	20.08001	23.37811	26.58501	0.00000
69	2.40000	3.13496	3.80470	4.41167	4.95831	5.44723	6.32688	7.11268	7.80811	8.99926	14.11421	16.58731	19.63042	22.96407	26.15752	0.00000
70	2.40000	2.99402	3.53327	4.01991	4.45614	4.84363	5.73923	6.53897	7.24635	8.34644	13.67113	16.19411	19.21701	22.58875	25.76970	0.00000
71	2.40000	2.85352	3.26307	3.63050	3.95719	4.24440	5.15664	5.97078	6.69051	7.70112	13.24064	15.82965	18.83552	22.24586	25.41833	0.00000
72	2.40000	2.71330	2.99384	3.24268	3.46078	3.64934	4.57872	5.40770	6.13991	7.06874	12.83419	15.49037	18.48047	21.93268	25.07398	0.00000
73	2.40000	2.57338	2.72520	2.85614	2.96700	3.05858	4.00562	4.84969	5.59936	6.45500	12.44926	15.17265	18.15049	21.62516	24.75375	0.00000
74	2.40000	2.43339	2.45689	2.47095	2.47598	2.47239	3.43744	4.30057	5.07327	5.85689	12.08237	14.87508	17.82527	21.33768	24.50214	0.00000
75	2.40000	2.29336	2.18921	2.08753	1.98829	1.89142	2.87748	3.76404	4.55977	5.27198	11.73362	14.58300	17.51906	21.11158	24.31893	0.00000
76	2.40000	2.29101	2.18459	2.08074	1.97937	1.88204	2.86477	3.74927	4.54350	5.25509	11.37263	14.22263	17.15244	20.65846	24.22194	0.00000
77	2.40000	2.28852	2.17973	2.07353	1.97158	1.87566	2.85647	3.73973	4.53361	5.24011	11.02596	13.90569	16.83609	20.24219	24.04134	0.00000
78	2.40000	2.28590	2.17454	2.06762	1.96703	1.87225	2.85229	3.73565	4.52560	5.23102	10.71327	13.62966	16.55010	19.75692	23.70925	0.00000
79	2.40000	2.28308	2.17082	2.06521	1.96570	1.87166	2.85243	3.73331	4.52291	5.23794	10.43194	13.37830	16.20797	19.15134	23.31190	0.00000
80	2.40000	2.28200	2.17098	2.06637	1.96751	1.87407	2.85418	3.73572	4.53452	5.26127	10.16933	13.08207	15.76736	18.50086	22.91512	0.00000
81	2.40000	2.28324	2.17323	2.06925	1.97098	1.87611	2.85738	3.74707	4.55686	5.29135	9.86393	12.69600	15.27620	17.84419	22.61709	0.00000
82	2.40000	2.28436	2.17507	2.07178	1.97205	1.87719	2.86451	3.76348	4.58044	5.29489	9.48131	12.25704	14.76359	17.25358	22.49569	0.00000
83	2.40000	2.28518	2.17665	2.07188	1.97221	1.88094	2.87563	3.78109	4.58123	5.25632	9.06163	11.80282	14.30609	16.80222	22.57138	0.00000
84	2.40000	2.28602	2.17598	2.07131	1.97545	1.88757	2.88806	3.78040	4.54623	5.19474	8.63434	11.39542	13.96592	16.49789	22.65097	0.00000
85	2.40000	2.28447	2.17458	2.07395	1.98169	1.89503	2.88646	3.75014	4.49132	5.12441	8.24359	11.08203	13.74832	16.19052	22.48398	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Female Standard Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	0.00000	0.64765	2.22870	1.89274	2.48981	3.68350	4.84247	5.96633	8.23060	11.58201	14.31902	15.02520	16.82428	18.45055	20.26886	0.00000
19	0.00000	0.65650	2.26519	1.91756	2.52170	3.72951	4.90141	6.03708	8.32541	11.71136	14.47381	15.18200	16.99328	18.62868	20.45626	0.00000
20	0.00000	0.66563	2.30328	1.94311	2.55449	3.77681	4.96203	6.10971	8.42264	11.84394	14.63223	15.34224	17.16600	18.81041	20.64744	0.00000
21	0.00000	0.67509	2.34291	1.96949	2.58834	3.82569	5.02458	6.18457	8.52282	11.98038	14.79505	15.50697	17.34329	18.99697	20.84394	0.00000
22	0.00000	0.68485	2.38386	1.99673	2.62334	3.87611	5.08903	6.26168	8.62589	12.12057	14.96240	15.67602	17.52524	19.18865	21.04546	0.00000
23	0.00000	0.69498	2.42605	2.02496	2.65954	3.92824	5.15563	6.34128	8.73216	12.26516	15.13477	15.85017	17.71290	19.38601	21.25251	0.00000
24	0.00000	0.70546	2.47037	2.05421	2.69702	3.98218	5.22449	6.42350	8.84196	12.41434	15.31264	16.03010	17.90647	19.58921	21.46481	0.00000
25	0.00000	0.71635	1.41127	2.08449	2.73580	4.03795	5.29562	6.50843	8.95524	12.56830	15.49639	16.21566	18.10576	19.79757	21.68197	0.00000
26	0.00000	0.72762	1.43297	2.11580	2.77586	4.09548	5.36901	6.59595	9.07199	12.59982	15.60504	16.40483	18.27064	19.95564	21.81556	0.00000
27	0.00000	0.73931	1.45547	2.14822	2.81731	4.15505	5.44487	6.68643	9.19279	12.63334	15.71769	16.59933	18.43989	20.11764	21.95224	0.00000
28	0.00000	0.75145	1.47881	2.18184	2.86030	4.21672	5.52346	6.78025	9.31788	12.66898	15.83415	16.79931	18.61378	20.28381	22.09237	0.00000
29	0.00000	0.76405	1.50303	2.21670	2.90483	4.28064	5.60496	6.87742	9.44724	12.70625	15.95424	17.00477	18.79220	20.45415	22.23634	0.00000
30	0.00000	0.77714	1.52820	2.25291	2.95107	4.34706	5.68954	6.97812	9.58088	12.74521	16.07822	17.21603	18.97562	20.62952	22.38456	0.00000
31	0.00000	0.79077	1.55437	2.29057	2.99920	4.41611	5.77737	7.08237	9.71904	12.78606	16.20639	17.43363	19.16490	20.81039	22.53789	0.00000
32	0.00000	0.80494	1.58158	2.32973	3.04921	4.48777	5.86825	7.19010	9.86158	12.82843	16.33853	17.65774	19.35974	20.99678	22.69626	0.00000
33	0.00000	0.81970	1.60994	2.37052	3.10123	4.56209	5.96237	7.30151	10.00882	12.87264	16.47542	17.88890	19.56106	21.18957	22.86081	0.00000
34	0.00000	0.83508	1.63947	2.41292	3.15516	4.63905	6.05971	7.41659	10.16078	12.91872	16.61685	18.12732	19.76894	21.38906	23.03241	0.00000
35	0.00000	0.85107	1.67012	2.45685	3.21094	4.71855	6.16012	7.53519	10.31742	12.96616	16.76260	18.37282	19.98331	21.59570	23.21153	0.00000
36	0.00000	0.86772	1.70195	2.50239	3.26872	4.80077	6.26390	7.65780	10.47919	13.01554	16.78598	18.37223	20.04640	21.72431	23.43641	0.00000
37	0.00000	0.88504	1.73505	2.54968	3.32864	4.88599	6.37148	7.78478	10.64674	13.06742	16.81173	18.37438	20.11518	21.86116	23.67228	0.00000
38	0.00000	0.90314	1.76956	2.59896	3.39105	4.97478	6.48348	7.91700	10.82125	13.12307	16.84189	18.38148	20.19178	22.00820	23.92182	0.00000
39	0.00000	0.92206	1.80564	2.65043	3.45625	5.06748	6.60045	8.05511	11.00364	13.18369	16.87789	18.39466	20.27717	22.16700	24.18661	0.00000
40	0.00000	0.94187	1.84338	2.70430	3.52444	5.16444	6.72280	8.19968	11.19503	13.25026	16.92059	18.41437	20.37235	22.33854	24.46810	0.00000
41	0.00000	0.96263	1.88295	2.76074	3.59589	5.26606	6.85113	8.35165	11.39668	13.32357	16.97049	18.44144	20.47820	22.52410	24.76761	0.00000
42	0.00000	0.98442	1.92445	2.81994	3.67085	5.37273	6.98609	8.51181	11.60944	13.40390	17.02814	18.47621	20.59543	22.72437	25.08604	0.00000
43	0.00000	1.00726	1.96795	2.88199	3.74946	5.48479	7.12815	8.68057	11.83358	13.49130	17.09329	18.51841	20.72372	22.93911	25.42350	0.00000
44	0.00000	1.03123	2.01360	2.94715	3.83214	5.60288	7.27798	8.85851	12.07009	13.58624	17.16654	18.56843	20.86364	23.16929	25.77992	0.00000
45	0.00000	1.05639	2.06154	3.01566	3.91922	5.72732	7.43585	9.04612	12.31948	13.68884	17.24765	18.62585	21.01513	23.41376	26.15484	0.00000
46	0.00000	1.08280	2.11193	3.08779	4.01096	5.85840	7.60221	9.42871	12.76212	13.97376	17.53406	18.90537	21.35194	23.78458	26.55404	0.00000
47	0.00000	1.11055	2.16495	3.16373	4.10750	5.99640	7.77735	9.83010	13.22652	14.27353	17.83599	19.19929	21.70504	24.17305	26.97102	0.00000
48	0.00000	1.13966	2.22059	3.24340	4.20882	6.14121	7.96114	10.25061	13.71277	14.58768	18.15161	19.50594	22.07311	24.57675	27.40413	0.00000
49	0.00000	1.17015	2.27882	3.32677	4.31483	6.29271	8.15334	10.69049	14.22099	14.91489	18.47944	19.82405	22.45392	24.99418	27.85085	0.00000
50	0.00000	1.20202	2.33971	3.41395	4.42566	6.45101	8.35401	11.15043	14.75103	15.25469	18.81908	20.15239	22.84703	25.42410	28.30833	0.00000
51	0.00000	1.23538	2.40345	3.50516	4.54156	6.61645	8.56363	11.63102	15.30368	15.60764	19.17030	20.49143	23.25234	25.86507	28.77641	0.00000
52	0.00000	1.27029	2.47011	3.60052	4.66265	6.78920	8.78192	12.13268	15.87953	15.97315	19.53295	20.84033	23.66772	26.31608	29.25389	0.00000
53	0.00000	1.30683	2.53986	3.70023	4.78918	6.96923	9.00899	12.65637	16.47894	16.35167	19.90679	21.19767	24.09288	26.77669	29.74041	0.00000
54	0.00000	1.34508	2.61279	3.80443	4.92108	7.15656	9.24501	13.20243	17.10275	16.74296	20.29026	21.56284	24.52708	27.24624	30.23633	0.00000
55	0.00000	1.38510	2.68910	3.91319	5.05850	7.35153	9.49008	13.77206	17.75173	17.14630	20.68338	21.93573	24.97037	27.72581	30.74214	0.00000
56	0.00000	1.42706	2.76886	4.02667	5.20175	7.42841	9.50114	13.54197	17.28849	16.90347	20.62950	22.04059	25.19870	28.10576	31.25893	0.00000
57	0.00000	1.45521	2.82167	4.10074	5.29364	7.42609	9.40695	13.15096	16.61379	16.46287	20.34394	21.90478	25.15586	28.18781	31.44971	0.00000
58	0.00000	1.45426	2.81798	4.09245	5.27910	7.27240	9.11936	12.48714	15.59375	15.68275	19.64166	21.32151	24.60015	27.69764	31.00438	0.00000
59	0.00000	1.45330	2.81410	4.08384	5.26394	7.11816	8.83190	11.82658	14.58114	14.90843	18.94346	20.74057	24.04733	27.21037	30.56063	0.00000
60	0.00000	1.45227	2.81004	4.07480	5.24778	6.96336	8.54462	11.16967	13.57717	14.14055	18.25025	20.16421	23.49985	26.72698	30.12000	0.00000
61	0.00000	1.45120	2.80583	4.06521	5.23074	6.80823	8.25794	10.51760	12.58308	13.38048	17.56477	19.59519	22.95938	26.24976	29.68087	0.00000
62	0.00000	1.45009	2.80126	4.05496	5.21270	6.65275	7.97224	9.87076	11.59968	12.62971	16.88867	19.03408	22.42687	25.77617	29.24016	0.00000
63	0.00000	1.44884	2.79635	4.04410	5.19376	6.49736	7.68792	9.22995	10.62868	11.88981	16.22285	18.48213	21.90071	25.30421	28.79832	0.00000
64	0.00000	1.44755	2.79126	4.03286	5.17444	6.34263	7.40579	8.59686	9.67186	11.16188	15.56911	17.93886	21.38027	24.83552	28.35662	0.00000
65	0.00000	1.44620	2.78600	4.02146	5.15487	6.18884	7.12670	7.97230	8.72932	10.44633	14.92598	17.40262	20.86563	24.36970	27.91450	0.00000
66	0.00000	1.30034	2.50263	3.60897	4.62172	5.54385	6.49697	7.35641	8.12619	9.74199	14.46026	16.98406	20.38955	23.89110	27.36657	0.00000
67	0.00000	1.15476	2.22033	3.19882	4.09286	4.90553	5.87489	6.74923	7.53174	9.04778	14.00063	16.56997	19.91764	23.41393	26.84129	0.00000
68	0.00000	1.00945	1.93908	2.79116	3.56839	4.27353	5.26023	6.14963	6.94483	8.36329	13.54621	16.15927	19.44805	22.95578	26.36424	0.00000
69	0.00000	0.86442	1.65903	2.38612	3.04814	3.64770	4.65212	5.55678	6.36531	7.68822	13.09644	15.75082	18.99584	22.53906	25.93215	0.00000
70	0.00000	0.71972	1.38018	1.98351	2.53190	3.02727	4.04986	4.97050	5.79287	7.02225	12.65025	15.35656	18.57899	22.16054	25.53954	0.00000
71	0.00000	0.57530	1.10239	1.58307	2.01897	2.41159	3.45311	4.39028	5.22696	6.36456	12.21639	14.98995	18.19330	21.81401	25.18319	0.00000
72	0.00000	0.43114	0.82551	1.18442	1.50906	1.80066	2.86170	3.81592	4.66716	5.71968	11.80532	14.64752	17.83341	21.49676	24.83392	0.00000
73	0.00000	0.28721	0.54943	0.78754	1.00237	1.19476	2.27592	3.24756	4.11718	5.09193	11.41459	14.32577	17.49793	21.18519	24.50865	0.00000
74	0.00000	0.14348	0.27421	0.39263	0.49919	0.59433	1.69610	2.68786	3.57993	4.47834	11.04084	14.02329	17.16724	20.89338	24.25140	0.00000
75	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.12402	2.13866	3.05342	3.87646	10.68404	13.72620	16.85504	20.66176	24.06189	0.00000
76	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11905	2.13027	3.04252	3.86404	10.31397	13.35644	16.47584	20.18983	23.95992	0.00000
77	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11581	2.12485	3.03590	3.85302	9.95718	13.02762	16.14495	19.75387	23.77526	0.00000
78	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11418	2.12253	3.03054	3.84634	9.63118	12.73708	15.84307	19.25057	23.44086	0.00000
79	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11423	2.12120	3.02873	3.85143	9.33323	12.46941	15.48739	18.63033	23.04206	0.00000
80	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11491	2.12257	3.03651	3.86858	9.05163	12.15975	15.03780	17.96700	22.64398	0.00000
81	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11617	2.12902	3.05147	3.89070	8.73164	11.76677	14.54051	17.29837	22.34360	0.00000
82	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11895	2.13834	3.06726	3.89330	8.34357	11.32538	14.02347	16.69443	22.21776	0.00000
83	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.12329	2.14835	3.06779	3.86494	7.92381	10.87073	13.55943	16.22554	22.28653	0.00000
84	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.12815	2.14795	3.04435	3.81966	7.49869	10.46001	13.20691	15.89841	22.35905	0.00000
85	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.12752	2.13076	3.00758	3.76795	7.10654	10.13600	12.97011	15.56781	22.18814	0.00000

Conseco Insurance Company

Statement of Actuarial Basis

Nursing Care Confinement Waiver of Surrender Charges Rider

Form CIC - 6037

I. PRODUCT DESCRIPTION

This rider provides for free partial withdrawals, up to 25% of account value, as a result of the Insured's confinement to a qualified nursing care center. See the policy form for specific details.

II. COST OF INSURANCE

There is no cost-of-insurance charge for this rider.

III. MINIMUM NON-FORFEITURE VALUES

The rider has no non-forfeiture values.

IV. RESERVES

There are no charges for this rider other than a $50 fee per withdrawal. There are no additional death or disability benefits received under this rider. Thus, no additional reserves are necessary under this rider.

2-1-2008
Date

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

Conseco Insurance Company

Statement of Actuarial Basis

Accelerated Benefit for Terminal Illness Rider

Form CIC - 6040

I. PRODUCT DESCRIPTION

This rider provides a benefit to the owner during the lifetime of the insured. The qualifying event for payment of a benefit is the terminal illness of the insured, which is defined as an illness for which the insured is not expected to recover and for which the insured is expected to die within twelve months from the date of certification of a duly licensed physician.

This rider allows acceleration of the death benefits associated with the base policy and the Primary Insured Term Rider (CIC-6043).

II. COST OF INSURANCE

There is no cost-of-insurance charge for this rider.

III. INTEREST ON BENEFIT ADVANCE

Interest will be charged on the amount of the benefit advance. The interest will accrue daily at an interest rate which is not greater than the greater of the following:

a) The yield on 90-day Treasury Bills as of the last quote on such bills
b) The maximum adjustable loan interest rate allowed by law
c) 6%

IV. MINIMUM NON-FORFEITURE VALUES

The rider has no non-forfeiture values.

V. RESERVES

There will be no additional reserves held for this rider.

2-5-08
Date

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

Conseco Life Insurance Company

Statement of Actuarial Basis

Primary Insured Term Rider

Form CIC-6043

I. PRODUCT DESCRIPTION

This rider provides an additional benefit upon the death of the Primary Insured. The calculation of the death benefit is described in the rider contract.

II. COST OF INSURANCE

There is a monthly charge for this rider. Guaranteed maximum cost of insurance rates can be found in Attachment A.

III. MINIMUM NONFORFEITURE VALUES

The account value for the policy to which the Primary Insured Term Rider is attached will be calculated in the same manner as if the rider had not been attached except that a monthly cost of insurance will be deducted. Guaranteed maximum cost of insurance rates can be found in Attachment A. There is no other effect on the policy's credited interest rate, base mortality charges, expense charges, or surrender charges.

IV. RESERVES

The reserves for this rider will be calculated consistent with the requirements of the NAIC Standard Valuation Law and all applicable NAIC Actuarial Guidelines.

2-5-08
Date

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

Primary Insured Term Rider
Guaranteed Maximum Monthly Cost of Insurance Rates
Attachment A

Attained Age	MNT	MT	FNT	FT
18	0.07666	0.09500	0.03583	0.04250
19	0.07833	0.10250	0.03750	0.04666
20	0.07916	0.10833	0.03750	0.04916
21	0.07916	0.11333	0.03916	0.05250
22	0.07916	0.11916	0.04000	0.05500
23	0.08000	0.12500	0.04000	0.05750
24	0.08083	0.13166	0.04166	0.06083
25	0.08333	0.13916	0.04250	0.06583
26	0.08666	0.14666	0.04583	0.07000
27	0.08833	0.15083	0.04750	0.07416
28	0.08666	0.15166	0.05000	0.07916
29	0.08583	0.15083	0.05250	0.08416
30	0.08500	0.15000	0.05500	0.08916
31	0.08416	0.15083	0.05833	0.09583
32	0.08500	0.15333	0.06166	0.10250
33	0.08750	0.15833	0.06583	0.11083
34	0.08916	0.16416	0.07083	0.12166
35	0.09333	0.17083	0.07666	0.13250
36	0.09750	0.18083	0.08250	0.14333
37	0.10333	0.19250	0.08750	0.15250
38	0.11083	0.20666	0.09166	0.16166
39	0.11750	0.22250	0.09666	0.17166
40	0.12666	0.24166	0.10250	0.18250
41	0.13750	0.26500	0.10916	0.19500
42	0.15083	0.29250	0.11666	0.21083
43	0.16666	0.32500	0.12583	0.22833
44	0.18416	0.36166	0.13666	0.24916
45	0.20333	0.39833	0.14916	0.27333
46	0.22250	0.43500	0.16416	0.30166
47	0.23833	0.46583	0.18166	0.33666
48	0.25083	0.48916	0.20083	0.37833
49	0.26666	0.51916	0.22250	0.42500
50	0.28750	0.55833	0.24666	0.47500
51	0.31416	0.60916	0.27416	0.53000
52	0.34666	0.67083	0.30500	0.58916
53	0.38416	0.74500	0.33750	0.65333
54	0.43166	0.83333	0.37166	0.72166
55	0.48500	0.92750	0.41083	0.79416
56	0.54000	1.02500	0.45333	0.87166
57	0.59333	1.11500	0.49833	0.95000
58	0.64666	1.20083	0.54500	1.03166
59	0.70916	1.30166	0.59250	1.11916
60	0.78500	1.42583	0.64250	1.21000
61	0.87750	1.57750	0.69750	1.30833
62	0.98500	1.75166	0.75583	1.41250
63	1.10250	1.93833	0.81750	1.51916
64	1.22500	2.12500	0.88500	1.63416
65	1.35250	2.30750	0.96000	1.75833
66	1.48166	2.48416	1.04166	1.89333
67	1.61666	2.66250	1.13250	2.04333
68	1.75916	2.84500	1.23333	2.20750
69	1.91916	3.04583	1.34333	2.38833
70	2.10583	3.27583	1.46750	2.59250

Primary Insured Term Rider
Guaranteed Maximum Monthly Cost of Insurance Rates
Attachment A

Attained Age	MNT	MT	FNT	FT
71	2.33250	3.55833	1.60916	2.82083
72	2.59750	3.88666	1.76416	3.06916
73	2.87666	4.21750	1.93333	3.34000
74	3.17666	4.57583	2.12083	3.62333
75	3.50333	4.97416	2.32666	3.92083
76	3.87166	5.41583	2.55250	4.24250
77	4.30000	5.92666	2.80250	4.58916
78	4.79750	6.51250	3.07500	4.96333
79	5.35500	7.15750	3.37416	5.36583
80	5.97666	7.86250	3.74583	5.86750
81	6.65250	8.61166	4.20250	6.48083
82	7.36833	9.38250	4.68583	7.11250
83	8.15000	10.20416	5.19333	7.75750
84	9.01916	11.13333	5.75916	8.42916
85	9.98583	12.18666	6.33250	9.05000
86	11.04916	13.32916	7.01000	9.76750
87	12.19833	14.54333	7.84666	10.65750
88	13.42000	15.80916	8.72916	11.54833
89	14.70166	17.11083	9.60750	12.36333
90	15.97833	18.36833	10.25416	12.82666
91	17.23500	19.56500	10.87250	13.20666
92	18.55166	20.79333	11.89750	14.02750
93	19.94000	22.06333	13.28666	15.18916
94	21.40250	23.41833	15.01666	16.80833
95	22.85083	24.78250	16.89916	18.71833
96	24.26500	26.07750	18.75333	20.53750
97	25.77166	27.44250	19.95666	21.61666
98	27.37833	28.88333	20.61000	22.04916
99	29.09250	30.40416	21.96583	23.21416
100	30.73000	31.82666	23.72833	24.79000
101	32.18250	33.04250	25.64333	26.49333
102	33.72750	34.32083	27.75333	28.34416
103	35.37000	35.66333	30.05833	30.33666
104	37.10583	37.19416	32.57083	32.63583
105	38.93416	39.01666	35.22583	35.28666
106	40.87500	40.95166	37.94333	37.99916
107	42.93416	43.00583	40.70583	40.75833
108	45.11916	45.18416	43.51583	43.56416
109	47.43500	47.49500	46.41916	46.46333
110	49.88750	49.94166	49.32916	49.36916
111	52.48583	52.53416	52.13416	52.17083
112	55.23583	55.27916	54.81333	54.84583
113	58.14583	58.18250	57.56500	57.59333
114	61.22083	61.25250	61.00416	61.02833
115	64.46916	64.49583	64.27833	64.29916
116	67.89666	67.91833	67.69583	67.71166
117	71.51083	71.52666	71.32500	71.33666
118	75.31666	75.32666	74.71500	74.72333
119	79.30583	79.31166	78.25500	78.25916
120	83.33333	83.33333	83.33333	83.33333

Conseco Life Insurance Company

Statement of Actuarial Basis

Additional Insured Level Term Rider

Form CIC - 6044

I. PRODUCT DESCRIPTION

This rider provides level annually renewable term insurance for an additional insured(s), who must be either the spouse or business partners of the primary insured.

II. COST OF INSURANCE

There is a monthly charge for this rider. Guaranteed maximum cost of insurance rates can be found in Attachment A.

III. MINIMUM NONFORFEITURE VALUES

This product does not generate non-forfeiture values.

IV. RESERVES

The reserves for this rider will be calculated according to the requirements of the NAIC Standard Valuation Law and all applicable NAIC Actuarial Guidelines.

2-5-08
Date

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

CIC-6044 Additional Insured Level Term Insurance Rider
Guaranteed Maximum Monthly Cost of Insurance Rates
Attachment A

Attained Age	MNT	MT	FNT	FT
18	0.07666	0.09500	0.03583	0.04250
19	0.07833	0.10250	0.03750	0.04666
20	0.07916	0.10833	0.03750	0.04916
21	0.07916	0.11333	0.03916	0.05250
22	0.07916	0.11916	0.04000	0.05500
23	0.08000	0.12500	0.04000	0.05750
24	0.08083	0.13166	0.04166	0.06083
25	0.08333	0.13916	0.04250	0.06583
26	0.08666	0.14666	0.04583	0.07000
27	0.08833	0.15083	0.04750	0.07416
28	0.08666	0.15166	0.05000	0.07916
29	0.08583	0.15083	0.05250	0.08416
30	0.08500	0.15000	0.05500	0.08916
31	0.08416	0.15083	0.05833	0.09583
32	0.08500	0.15333	0.06166	0.10250
33	0.08750	0.15833	0.06583	0.11083
34	0.08916	0.16416	0.07083	0.12166
35	0.09333	0.17083	0.07666	0.13250
36	0.09750	0.18083	0.08250	0.14333
37	0.10333	0.19250	0.08750	0.15250
38	0.11083	0.20666	0.09166	0.16166
39	0.11750	0.22250	0.09666	0.17166
40	0.12666	0.24166	0.10250	0.18250
41	0.13750	0.26500	0.10916	0.19500
42	0.15083	0.29250	0.11666	0.21083
43	0.16666	0.32500	0.12583	0.22833
44	0.18416	0.36166	0.13666	0.24916
45	0.20333	0.39833	0.14916	0.27333
46	0.22250	0.43500	0.16416	0.30166
47	0.23833	0.46583	0.18166	0.33666
48	0.25083	0.48916	0.20083	0.37833
49	0.26666	0.51916	0.22250	0.42500
50	0.28750	0.55833	0.24666	0.47500
51	0.31416	0.60916	0.27416	0.53000
52	0.34666	0.67083	0.30500	0.58916
53	0.38416	0.74500	0.33750	0.65333
54	0.43166	0.83333	0.37166	0.72166
55	0.48500	0.92750	0.41083	0.79416
56	0.54000	1.02500	0.45333	0.87166
57	0.59333	1.11500	0.49833	0.95000
58	0.64666	1.20083	0.54500	1.03166
59	0.70916	1.30166	0.59250	1.11916
60	0.78500	1.42583	0.64250	1.21000
61	0.87750	1.57750	0.69750	1.30833
62	0.98500	1.75166	0.75583	1.41250
63	1.10250	1.93833	0.81750	1.51916
64	1.22500	2.12500	0.88500	1.63416
65	1.35250	2.30750	0.96000	1.75833

CIC-6044 Additional Insured Level Term Insurance Rider
Guaranteed Maximum Monthly Cost of Insurance Rates
Attachment A

Attained Age	MNT	MT	FNT	FT
66	1.48166	2.48416	1.04166	1.89333
67	1.61666	2.66250	1.13250	2.04333
68	1.75916	2.84500	1.23333	2.20750
69	1.91916	3.04583	1.34333	2.38833
70	2.10583	3.27583	1.46750	2.59250
71	2.33250	3.55833	1.60916	2.82083
72	2.59750	3.88666	1.76416	3.06916
73	2.87666	4.21750	1.93333	3.34000
74	3.17666	4.57583	2.12083	3.62333
75	3.50333	4.97416	2.32666	3.92083
76	3.87166	5.41583	2.55250	4.24250
77	4.30000	5.92666	2.80250	4.58916
78	4.79750	6.51250	3.07500	4.96333
79	5.35500	7.15750	3.37416	5.36583
80	5.97666	7.86250	3.74583	5.86750
81	6.65250	8.61166	4.20250	6.48083
82	7.36833	9.38250	4.68583	7.11250
83	8.15000	10.20416	5.19333	7.75750
84	9.01916	11.13333	5.75916	8.42916
85	9.98583	12.18666	6.33250	9.05000
86	11.04916	13.32916	7.01000	9.76750
87	12.19833	14.54333	7.84666	10.65750
88	13.42000	15.80916	8.72916	11.54833
89	14.70166	17.11083	9.60750	12.36333
90	15.97833	18.36833	10.25416	12.82666
91	17.23500	19.56500	10.87250	13.20666
92	18.55166	20.79333	11.89750	14.02750
93	19.94000	22.06333	13.28666	15.18916
94	21.40250	23.41833	15.01666	16.80833
95	22.85083	24.78250	16.89916	18.71833

Conseco Life Insurance Company

Statement of Actuarial Basis

Children's Level Term Insurance Rider

Form CIC - 6045

I. PRODUCT DESCRIPTION

This product is a rider that provides a level amount of term insurance on all of the insured's children, age 15 days through age 18. This rider expires on the policy anniversary on which the insured has attained age 65. Insurance on any covered child terminates on the policy anniversary on which the child is age 23.

II. COST OF INSURANCE

The monthly cost-of-insurance deduction is $0.50 per $1,000 of coverage. The deduction is independent of the number of children of the insured.

III. MINIMUM NONFORFEITURE VALUES

This product does not generate non-forfeiture values.

Coverage under this rider will continue as paid-up insurance after the death of the insured.

IV. RESERVES

The reserves for this rider will be calculated according to the requirements of the NAIC Standard Valuation Law and all applicable NAIC Actuarial Guidelines.

2-1-2008
Date

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

Conseco Insurance Company

Statement of Actuarial Basis

Overloan Protection Rider

Form CIC – 6046

I. PRODUCT DESCRIPTION

This rider will prevent the policy from lapsing due to an over-loaned condition. The rider may be exercised when the policy's loan to account value ratio exceeds a minimum ratio, which may vary by sex, smoking status, attained age, and 7702 compliance test. We will send notification to the policyholder when the rider may be exercised.

II. COST OF INSURANCE

At the time this rider is exercised, a one time activation charge will be applied to the account value. These activation charge percentages vary by sex, smoking status, attained age, and 7702 compliance test.

III. MINIMUM NON-FORFEITURE VALUES

There are no separate charges for this rider other than the activation charge. Thus, no additional cash values in excess of the base policy's cash values, if any, are required.

IV. RESERVES

There are no separate charges for this rider other than the activation charge. There are no additional death or disability benefits received under this rider. Thus, no additional reserves are necessary under this rider.

2-1-2008
Date

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

Conseco Insurance Company

Statement of Actuarial Basis

Credit Option Endorsements

Forms CIC – 7019, CIC – 7020, CIC – 7022, and CIC – 7024

I. ENDORSEMENT DESCRIPTION

These endorsements provide for additional interest crediting options on the policy to which the endorsements are attached. All policy characteristics and values are described and calculated in accordance with the policy contract and these endorsements.

II. COMPLIANCE WITH STANDARD NONFORFEITURE LAW

These endorsements do not change guaranteed interest, expense charges, cost of insurance, or the size of the surrender charge. Thus, these endorsements in no way change the demonstration of compliance with Standard Nonforfeiture Law provided with the policy to which they are attached.

III. RESERVES

The minimum reserves for the base policy to which these endorsements are attached are equal to the greater of:

(1) The cash surrender value,
(2) The CRVM reserve as described in the NAIC Model Universal Life Regulation. The reserve for the no-lapse feature will follow the Actuarial Guideline 38 interpretation of the Model Regulation; or
(3) The UL CRVM reserve as interpreted by Actuarial Guideline 36.

The reserve valuation basis is the 2001 Commissioner's Standard Ordinary, age last birthday, sex-distinct, smoker-distinct mortality tables. For current issues the guaranteed interest rate used in the UL CRVM calculation is, at each duration of the projection, the greater of the Implied Guaranteed Rate (IGR) under Actuarial Guideline 36 as it pertains to each equity related credit option and the guaranteed interest rate. The valuation rate for current issues will not be larger than the maximum allowable in this state.

3-26-08
Date

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

CONSECO INSURANCE COMPANY

STATEMENT OF VARIABILITY

FORM CIC-3017-AR – INDEXED FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY

Policy Form CIC-3017-AR is an Indexed Flexible Premium Adjustable Life Insurance Policy to be issued by Conseco Insurance Company. The language that is bracketed in the attached policy is intended to be illustrative and variable, and may be modified by Conseco Insurance Company on a non-discriminatory basis as described below.

Bracketed Item	Description
Cover Page	
Address	Current Company Address for Administrative Office
(800) Telephone	Current 800 number
Secretary's Signature	Signature of current Secretary
President's Signature	Signature of current President
Page 3	
Primary Insured	Name of the Primary Insured for that particular issue
Issue Age / Sex	Issue Age of that particular Primary Insured / Male or Female
Class of Risk	• Preferred Plus Non-tobacco**:** Issue Ages 18-75 for bands 2 and 3 • Preferred Non-tobacco: Issue Ages 18-85 for bands 2 & 3 • Standard Non-tobacco: Issue Ages 0-85 for all bands • Standard Tobacco: Issue Ages 18-85 for all bands • Preferred Tobacco: Issue Ages 18-85 for bands 2 and 3
Initial Specified Amount	Initial Specified Amount for that particular issue **Specified Amount Bands:** Band 1: $25,000 - $99,999 Band 2: $100,000 - $499,999 Band 3: $500,000+
Death Benefit Option	A or B
Policy Date	Policy Date for that particular issue
Maturity Date	Maturity Date for that particular issue
Loan Interest Rate Annually Payable in Arrears	Minimum 3% - Maximum 8% - The loan interest rate the policy is issued with is the one that the policy owner will have throughout the length of the policy, except after the policy has been in force continuously for 10 Policy Years, after this time the Owner is eligible for a preferred loan at a loan interest rate of 1% on the loaned portion of the Cash Surrender Value.
Policy Number	Policy Number for that particular issue
Issue Date	Issue Date for that particular issue
Initial Premium	Initial Premium For that particular issue
Planned Periodic Premium	Planned Periodic premium for that particular issue
Premium Frequency	Annual, Semi-Annual, Quarterly or Monthly – Electronic Funds Transfer
Minimum Annual Premium	Minimum annual premium for that particular issue
Target Annual Premium	Rate per $1,000 of specified amount, varies based on, Issue Age, Sex, Class of Risk, and face amount band.
Premium Expense Charge	Minimum 0% - Maximum 20% - the Premium Expense Charge the policy is issued with is the one that the policy owner will have throughout the length of the policy.
Index Credit Enhancement	Minimum 0.0% - Maximum 1.5% / Policy Anniversary Range Minimum 10 years- Maximum 25 years - The Index Credit Enhancement the policy is issued with is the one that the policy owner will have throughout the length of the policy.

Page 3 (continued)	
Fixed Rate Credit Option Enhancement	Minimum 0.0% - Maximum 1.5% / Policy Anniversary Range Minimum 10 years- Maximum 25 years - The Fixed Rate Credit Option Enhancement the policy is issued with is the on that the policy owner will have throughout the length of the policy.
Compliance with Internal Revenue Code 7702:	Compliance under 7702 is accomplished through the cash value accumulation test or the guideline premium/corridor test. The applicant will choose the test at time of application and cannot be changed after issuance of the policy. The Policy Data Page will reflect the applicant's choice.
Premium Expense Charges	Minimum 0% - Maximum 20% – The Premium Expense Charge the policy is issued with is the guaranteed maximum premium expense charge the policy owner will have throughout the length of the policy. At our discretion, we may charge a lower rate that the guaranteed maximum.
Monthly Administrative Fee Per Policy	Minimum $0 – Maximum $50 – The Monthly Administrative Fee the policy is issued with is the one that the policy owner will have throughout the length of the policy.
Monthly Administrative Fee Per $1000 of Specified Amount	Minimum $0 – Maximum $135 – The Monthly Administrative Fee Per $1000 of Specified Amount the policy is issued with is the one that the Policy Owner will have throughout the length of the policy.
Page 4	
Surrender Charge	Varies by Issue Age, Sex, Duration, and Class of Risk
Page 5	
Credit Option 1 –Fixed Rate	***Allocation Percentage*** Policy Owner indicates the percentage to each Accumulation Value at time of application. (Available 5% allocations totaling 100%) The Policy Owner has the right to change the credit option allocation, subject to the terms of the credit option endorsement. ***Initial Interest Rate*** This interest rate is bracketed as it may change each month. The minimum interest rate for this Credit Option is 1.00%.
Option 2 – S&P 500® Index One-Year Point-To-Point with Cap Strategy	***Minimum Annual Index Cap Rate*** Range is from 0% to 100%. The Minimum Annual Index Cap Rate is the lowest Annual Index Cap Rate that we may ever declare on the policy under this Credit Option. Once the policy is issued, the minimum Annual Index Cap Rate will not be changed. Future policies may have a higher or lower Minimum Annual Index Cap Rate that differs from in force contracts. ***Allocation Percentage*** Policy Owner indicates the percentage to each Accumulation Value at time of application. (Available 5% allocations totaling 100%) The Policy Owner has the right to change the credit option allocation, subject to the terms of the credit option endorsement. ***Annual Index Cap*** Range is from the Minimum Annual Index Cap to 100% The Annual Index Cap is guaranteed for the first Policy Year. The Annual Index Cap is a rate declared by Us for each Term Period under this Credit Option. The Annual Index Cap will be used in the calculation of the Crediting Rate for the Term Period. We may declare a new Annual Index Cap on or before each Allocation Date, and it will remain unchanged during the Term Period.

Page 5 (Continued)	
Option 3 – S&P 500® Index One-Year Point-To-Point with Participation Rate Strategy	***Minimum Participation Rate*** Range is from 0% to 200% The Minimum Participation Rate is the lowest Participation Rate that we may ever declare on the policy under this Credit Option. Once the policy is issued, the minimum Participation Rate will not be changed. Future policies may have a higher or Minimum Participation Rate that differs from in force contracts. ***Allocation Percentage*** Policy Owner indicates the percentage to each Accumulation Value at time of application. (Available 5% allocations totaling 100%) The Policy Owner has the right to change the credit option allocation, subject to the terms of the credit option endorsement. ***Participation Rate*** Range is from the Minimum Participation Rate to 200% The Participation Rate is guaranteed for the first Policy Year. The Participation Rate is a rate declared by Us for each Term Period under this Credit Option. The Participation Rate will be used in the calculation of the Crediting Rate for the Term Period. We may declare a new Participation Rate on or before each Allocation Date, and it will remain unchanged during the Term Period.
Option 4– S&P 500® Index One-Year Monthly Averaging with Participation Rate Strategy	***Minimum Participation Rate*** Range is from 0% to 200% The Minimum Participation Rate is the lowest Participation Rate that we may ever declare on the policy under this Credit Option. Once the policy is issued, the Minimum Participation Rate will not be changed. Future policies may have a higher or lower Minimum Participation Rate that differs from in force contracts. ***Allocation Percentage*** Policy Owner indicates the percentage to each Accumulation Value at time of application. (Available 5% allocations totaling 100%) The Policy Owner has the right to change the credit option allocation, subject to the terms of the credit option endorsement. **Participation Rate** Range is from the Minimum Participation Rate to 200% The Participation Rate is guaranteed for the first Policy Year. The Participation Rate is a rate declared by Us for each Term Period under this Credit Option. The Participation Rate will be used in the calculation of the Crediting Rate for the Term Period. We may declare a new Participation Rate on or before each Allocation Date, and it will remain unchanged during the Term Period.
Page 6	
Table of Minimum Death Benefits for Guideline Premium/Corridor Test **OR** Table of Minimum Death Benefits for Cash Value Accumulation Test	Compliance under 7702 is accomplished through the cash value accumulation test or the guideline premium/corridor test. The applicant will choose the test at time of application and cannot be changed after issuance of the policy. Depending on the applicant's choice, the appropriate table will be included in the policy pages. Examples of both tables are included in the policy.

Page 7	
Policy/Rider Benefit Schedule	Schedule reflects the benefits on the policy. The schedule shows: • Form number of policy and optional riders elected by applicant • Benefit Description • Specified Amount for base policy and rider(s) • Initial Monthly Cost of Insurance for policy and rider(s) • Expiry Date – gives date benefit ends • • If the Overloan Protection Rider is elected, the following additional information will be shown in the Benefit Description column: Minimum Loan Percentage – Range 70% to 99% Minimum Age – Range 60 to 85 Minimum Policy Duration – Range 10 Years to 20 Years Maximum Activation Charge Percentage. Range 0.1% to 30%
Page 7A	
Additional Benefits/Rider	This page provides additional information on the optional Benefits/Rider elected on the policy that has a cost of insurance charge. This page shows the benefit, benefit amount, premium paying period (years) and the representative annual cost of insurance for years 1-20, Age 60, Age 70, Age 95 and Age 120
Page 8	
Table of Guaranteed Monthly Policy Cost of Insurance Rates Per $1,000 of Net Amount of Risk	The highest rates that the Company will apply to calculate the monthly cost of insurance. The basis of values is based on the 2001 Commissioner's Standard Ordinary Table, age last birthday, sex and smoker distinct, ultimate mortality table.
Page 9	
Table of Net Single Premiums	The Net Single Premium – are based on the 2001 Commissioner's Standard Ordinary Table, age last birthday, sex and smoker distinct, ultimate mortality table and 4% interest.
Back Cover Page	
Address	Current Company Address for Administrative Office
(800) Telephone	Current 800 number

Conseco Insurance Company
11825 North Pennsylvania Street
Carmel, IN 46032

CIC-3017-AR, Indexed Flexible Premium Adjustable Life Insurance Policy

The company will address external-indexed contracts separately in the actuarial memorandum backing the annual (Section 8) actuarial opinion addressing each year the amount and type of assets held and the level of reserves and how developed.

The company will establish and maintain a detailed file defining the system for hedging. Results of regular analysis of the effectiveness of the system will be made a part of the file.

CONSECO INSURANCE COMPANY

Mark Cummings
ASA, MAAA

DATE: May 13, 2008

ARKANSAS
CERTIFICATE

RE: CIC-3017-AR

I hereby certify, as an officer of the company, that the above policy form is in compliance with Regulations 34 and the External Indexed Guidelines.

Mariann Dobbs

_____ **5/14/2008**

Mariann Dobbs **DATE**
Assistant Secretary

BULLETIN 11-83

EXHIBIT A (REVISED)

CONSENT TO SUBMIT RATES AND/OR COST BASES FOR APPROVAL

The Conseco Insurance Company ("Company") of Carmel, Indiana does here by consent and agree that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company will also document the method used to calculate it premium range of rates.

Conseco Insurance Company
Company

By: Mark Cummings

Mark Cummings

ASA, MAAA
(Title or Position)

Conseco Insurance Company
11825 North Pennsylvania Street
Carmel, Indiana 46032

`

NAIC No.: 233-60682
FEIN #45-0103436

May 14, 2008

RE:	**Conseco Insurance Company**
	SERFF Tracking # CNSC-125475820
	CIC-7023 – Guaranteed One-Year Fixed Rate Credit Option Endorsement

Dear Sir or Madam:

We wish to withdrawal Endorsement Form CIC-7023 from consideration for approval.

We do wish to pursue approval of all other remaining forms under the "Forms Tab".

If you have any questions, please do not hesitate to call me.

Sincerely,

Janet Jones, AIRC, HIA
Policy Filing Analyst
Policy Approval and Compliance
317-817-3177, direct line
317-817-2333, fax number
janet_jones@conseco.

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Indexed Flexible Premium Adjustable Life Insurance Policy	02/14/2008	CIC-3017-AR.pdf
No original date	Form	Application for Life Insurance	02/14/2008	CIC-8013.pdf
No original date	Supporting Document	Health - Actuarial Justification	02/06/2008	Act Memo CIC-3017 No attachments.pdf Act Memo CIC-3017 Attachment A.pdf Act Memo CIC-3017 Attachment B.pdf ActMemo CIC-6037.pdf ActMemo CIC-6040.pdf ActMemo CIC-6043.pdf ActMemo CIC-6044.pdf ActMemo CIC-6045.pdf ActMemo CIC-6046.pdf ActMemo CIC-7019 CIC-7020

CIC-7022 CIC-7023.pdf

No original date	Supporting Document	Statement of Variability for Policy Form CIC-3017-AR	03/12/2008	CIC-3017-AR - Statement of Variability.pdf

CONSECO INSURANCE COMPANY

Chicago, Illinois
Administrative Office: [11825 N. Pennsylvania Street
Carmel, Indiana 46032-4555]
Phone Number: [1-800-525-7662]

A STOCK COMPANY/HEREINAFTER CALLED THE COMPANY

PLEASE READ YOUR POLICY CAREFULLY

Conseco Insurance Company will pay the Cash Surrender Value, if any, as defined herein to the Owner on the Maturity Date if the Primary Insured is living on that date. We will pay the Death Proceeds to the Beneficiary upon receipt at Our Administrative Office of due proof of death of the Primary Insured, while this policy is in force, subject to the terms of this policy.

All payments are subject to all of the provisions of this and the following pages of this policy signed at the Company's Administrative Office, Carmel, Indiana. This policy is issued in consideration of the application and payment of the initial premium.

NOTICE OF 20 DAY RIGHT TO EXAMINE THE POLICY

Please carefully review this policy and the attached application. If You are dissatisfied for any reason, this policy can be cancelled by You by delivering or mailing the policy to Conseco Insurance Company, Administrative Office: 11825 N. Pennsylvania Street, Carmel, Indiana 46032-4555 or to the insurance agent through whom it was effected before midnight of the twentieth day after receipt of such policy by the applicant. Upon such delivery or mailing, the policy shall be void from the beginning. Return of the policy by mail is effective if postmarked, properly addressed and postage is prepaid. We will return all premiums paid for this policy within twenty days after We receive the returned policy in Our Administrative Office.

INDEXED FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE
ADJUSTABLE DEATH BENEFIT
WITH INDEXED FEATURE
NONPARTICIPATING

Death Proceeds payable upon the death of the Primary Insured prior to the Maturity Date
Flexible premiums payable until the Primary Insured's Age 121.

While the values of this policy may be affected by an external index, this policy does not directly participate in any stock or equity investments

This policy is a legal contract between the Owner and Conseco Insurance Company.

Signed for Conseco Insurance Company by

Secretary

President

CIC-3017-AR

Table of Contents

Provisions	Page Number
Policy Data Pages	3-9
Credit Options	5
Policy/Rider Benefit Schedule	7
Table of Monthly Guaranteed Maximum Cost Of Insurance Rates	8
Table of Net Single Premiums	9
Definitions	10-11
Owner, Beneficiary & Assignment Provisions	11-12
Premium, Grace Period & Reinstatement Provisions	12-13
Payment of Death Proceeds Provision	14
Death Benefit Provisions	14
Policy Change Provisions	15-16
Credit Option Provisions	16
Policy Values Provisions	16-17
Nonforfeiture Provisions	18-19
Loan Provisions	19
General Policy Provisions	20-21
Settlement Options Provisions	21-25

POLICY DATA PAGE

PRIMARY INSURED**: [JOHN D. DOE]**	POLICY NUMBER: **[123456789]**
ISSUE AGE/SEX: **[35]** / **[MALE**]	ISSUE DATE: **[March 1, 2008]**
CLASS OF RISK: **[Standard Non-Tobacco**]	INITIAL PREMIUM**: [$918.00]**
INITIAL SPECIFIED AMOUNT**: [$100,000**]	PLANNED PERIODIC PREMIUM: **[$918.00]**
DEATH BENEFIT OPTION; **[A]**	PREMIUM FREQUENCY: **[Annual]**
POLICY DATE: **[March 1, 2008]**	MINIMUM ANNUAL PREMIUM: **[$510.00**]
MATURITY DATE: **[March 1, 2094**]	TARGET ANNUAL PREMIUM: **[$918.00]**
LOAN INTEREST RATE ANNUALLY PAYABLE IN ARREARS: **[3.0%]**	GUARANTEED MINIMUM INTEREST RATE: 1.00%

Index Credit Enhancement: [0.25%] after the [15th] Policy Anniversary

Fixed Rate Credit Option Enhancement: [0.25%] after the [15th] Policy Anniversary

Compliance with Internal Revenue Code 7702: **[Guideline Premium/Corridor Test]**

GUARANTEED MAXIMUM CHARGES:

*****PREMIUM EXPENSE CHARGES: [5.00%] of the premiums paid to Us up to the target Annual premium and [5.0%] of the premiums paid to Us in excess of the target annual premium.

*ADMINISTRATIVE CHARGES:

Monthly Administrative Fee Per Policy:
All Years – [$8] per Policy per month

Monthly Administrative Fee Per $1000 Specified Amount:
All Policy Years: [$ 17.75] per Month

*****At Our discretion, We may charge a lower rate than the guaranteed maximum expense charges.

IT IS POSSIBLE THAT COVERAGE WILL TERMINATE PRIOR TO THE MATURITY DATE IF PREMIUMS PAID AND INTEREST CREDITED ARE NOT SUFFICIENT TO CONTINUE COVERAGE TO SUCH DATE. IT IS ALSO POSSIBLE THERE COULD BE LITTLE OR NO CASH SURRENDER VALUE TO BE PAID UPON THE MATURITY DATE.

POLICY DATA PAGE (continued)

TABLE OF SURRENDER CHARGES

Year	Surrender Charge
1	$3,317.40
2	3,177.46
3	3,039.98
4	2,905.04
5	2,772.72
6	2,567.48
7	2,367.99
8	2,174.31
9	1,844.64
10	1,665.93
11	1,376.55
12	1,159.20
13	917.70
14	579.60
15	241.50
16+	0.00

POLICY DATA PAGE (continued)

CREDIT OPTIONS

Credit Option Name	Guarantees
Option 1 – Guaranteed One-Year Fixed Rate	Fixed Interest Rate Minimum: 1.00%
Option 2 – S&P 500® Index One-Year Point-To-Point with Cap Strategy	Minimum Cap Rate [3%]
Option 3 – S&P 500® Index One-Year Point-To-Point with Participation Rate Strategy	Minimum Participation Rate [10%]
Option4– S&P 500® Index One-Year Monthly Averaging with Participation Rate Strategy	Minimum Participation Rate: [10%]

Allocation Percentage	**Credit Option Name**
[0%]	***Option 1 – Guaranteed One-Year Fixed Rate*** *Initial Guaranteed Interest Rate for first Policy Year [5%]
[0%]	**Option 2 – S&P 500® Index One-year Point-To-Point with Cap Strategy** *Initial Annual Index Cap: [10%]
[100%]	**Option 3 – S&P 500® Index One-Year Point-To-Point with Participation Rate Strategy.** *Initial Participation Rate [50%]
[0%]	**Option4– S& P 500® Index One-Year Monthly Averaging with Participation Rate Strategy** *Initial Participation Rate: [100%]

***Guaranteed for the first Policy Year**

Index: Standard & Poor's 500® Composite Stock Price Index. We will not change the index without prior approval from the state of issue. Index values do not include shareholder dividends.

Standard & Poor's 500® is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by Conseco Insurance Services, L.L.C. or its affiliates. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.

POLICY DATA PAGE (continued)

TABLE OF MINIMUM DEATH BENEFITS
FOR
GUIDELINE PREMIUM /CORRIDOR TEST

ATTAINED AGE	PERCENT OF TOTAL ACCUMULATION VALUE	ATTAINED AGE	PERCENT OF TOTAL ACCUMULATION VALUE
0-40	250%	65	120%
45	215%	70	115%
50	185%	75	105%
55	150%	90	105%
60	130%	94 AND OVER	101%

FOR AGES NOT SHOWN, THE APPLICABLE PERCENTAGE WILL BE DETERMINED BY REDUCING PROPORTIONATELY BETWEEN THE AGES THAT ARE SHOWN.

POLICY DATA PAGE (continued)

TABLE OF MINIMUM DEATH BENEFITS FOR CASH VALUE ACCUMULATION TEST

Attained Age	CLASS OF RISK			
	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
0	1635.533%		1927.448%	
1	1589.493%		1867.070%	
2	1538.472%		1804.747%	
3	1486.066%		1741.887%	
4	1433.483%		1680.185%	
5	1382.060%		1620.229%	
6	1332.343%		1562.012%	
7	1284.437%		1505.947%	
8	1238.128%		1452.138%	
9	1193.371%		1400.098%	
10	1150.244%		1349.782%	
11	1108.682%		1301.297%	
12	1068.932%		1254.860%	
13	1031.073%		1210.213%	
14	994.966%		1167.517%	
15	960.981%		1126.531%	
16	929.076%		1087.052%	
17	898.838%		1049.111%	
18	870.057%	699.363%	1012.535%	804.863%
19	842.307%	676.887%	977.264%	776.577%
20	815.356%	655.298%	943.242%	749.425%
21	789.129%	634.472%	910.271%	723.250%
22	763.561%	614.337%	878.463%	698.053%
23	738.648%	594.889%	847.707%	673.747%
24	714.428%	576.093%	817.912%	650.293%
25	690.887%	557.944%	789.164%	627.691%
26	668.088%	540.431%	761.371%	605.961%
27	646.041%	523.518%	734.643%	585.029%
28	624.648%	507.092%	708.839%	564.855%
29	603.769%	491.059%	683.964%	545.428%
30	583.438%	475.380%	659.977%	526.710%
31	563.651%	460.059%	636.842%	508.667%
32	544.405%	445.127%	614.554%	491.304%
33	525.740%	430.611%	593.073%	474.584%
34	507.683%	416.539%	572.391%	458.507%
35	490.195%	402.908%	552.493%	443.080%
36	473.312%	389.713%	533.361%	428.262%
37	457.009%	376.976%	514.954%	414.015%
38	441.291%	364.693%	497.213%	400.279%
39	426.159%	352.866%	480.088%	387.026%
40	411.568%	341.481%	463.570%	374.243%
41	397.528%	330.543%	447.647%	361.913%
42	384.030%	320.054%	432.303%	350.029%
43	371.072%	310.012%	417.524%	338.599%
44	358.645%	300.419%	403.304%	327.606%
45	346.732%	291.262%	389.634%	317.050%
46	335.310%	282.503%	376.503%	306.925%
47	324.345%	274.106%	363.904%	297.227%
48	313.777%	266.009%	351.829%	287.966%
49	303.557%	258.153%	340.256%	279.142%
50	293.691%	250.552%	329.171%	270.743%

POLICY DATA PAGE (continued)
TABLE OF MINIMUM DEATH BENEFITS FOR CASH VALUE ACCUMULATION TEST

Attained Age	CLASS OF RISK			
	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
51	284.190%	243.227%	318.558%	262.745%
52	275.063%	236.201%	308.406%	255.132%
53	266.313%	229.484%	298.701%	247.884%
54	257.935%	223.085%	289.416%	240.984%
55	249.940%	217.015%	280.525%	234.413%
56	242.318%	211.252%	272.023%	228.150%
57	235.037%	205.770%	263.892%	222.178%
58	228.058%	200.517%	256.112%	216.470%
59	221.351%	195.456%	248.655%	211.004%
60	214.919%	190.599%	241.497%	205.771%
61	208.770%	185.963%	234.619%	200.751%
62	202.916%	181.572%	228.012%	195.937%
63	197.357%	177.430%	221.662%	191.317%
64	192.078%	173.523%	215.552%	186.872%
65	187.054%	169.820%	209.676%	182.595%
66	182.261%	166.286%	204.028%	178.480%
67	177.671%	162.887%	198.598%	174.521%
68	173.266%	159.605%	193.383%	170.718%
69	169.029%	156.423%	188.378%	167.068%
70	164.960%	153.339%	183.573%	163.569%
71	161.063%	150.360%	178.967%	160.225%
72	157.354%	147.510%	174.561%	157.037%
73	153.841%	144.800%	170.347%	154.000%
74	150.503%	142.205%	166.315%	151.111%
75	147.325%	139.717%	162.460%	148.353%
76	144.297%	137.338%	158.775%	145.716%
77	141.417%	135.065%	155.252%	143.192%
78	138.692%	132.910%	151.886%	140.777%
79	136.132%	130.882%	148.667%	138.463%
80	133.734%	128.981%	145.587%	136.245%
81	131.495%	127.203%	142.673%	134.155%
82	129.405%	125.539%	139.949%	132.228%
83	127.448%	123.968%	137.396%	130.447%
84	125.616%	122.481%	134.993%	128.791%
85	123.911%	121.088%	132.738%	127.251%
86	122.333%	119.803%	130.600%	125.783%
87	120.886%	118.627%	128.598%	124.405%
88	119.565%	117.560%	126.769%	123.164%
89	118.367%	116.598%	125.097%	122.044%
90	117.285%	115.736%	123.552%	121.008%
91	116.298%	114.952%	122.019%	119.922%
92	115.383%	114.221%	120.457%	118.732%
93	114.535%	113.538%	118.960%	117.536%
94	113.755%	112.899%	117.593%	116.392%
95	113.044%	112.313%	116.414%	115.389%
96	112.389%	111.776%	115.442%	114.586%
97	111.769%	111.265%	114.666%	113.973%
98	111.190%	110.786%	113.935%	113.398%
99	110.656%	110.344%	113.103%	112.701%
100	110.182%	109.953%	112.270%	111.984%

POLICY DATA PAGE (continued)

TABLE OF MINIMUM DEATH BENEFITS FOR CASH VALUE ACCUMULATION TEST

Attained Age	CLASS OF RISK			
	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
101	109.756%	109.601%	111.481%	111.294%
102	109.341%	109.251%	110.734%	110.630%
103	108.940%	108.899%	110.032%	109.990%
104	108.553%	108.536%	109.380%	109.365%
105	108.179%	108.164%	108.783%	108.771%
106	107.817%	107.805%	108.244%	108.235%
107	107.467%	107.457%	107.757%	107.749%
108	107.130%	107.121%	107.315%	107.308%
109	106.805%	106.797%	106.911%	106.906%
110	106.492%	106.485%	106.550%	106.546%
111	106.190%	106.185%	106.232%	106.228%
112	105.901%	105.897%	105.944%	105.941%
113	105.623%	105.620%	105.666%	105.664%
114	105.357%	105.355%	105.374%	105.373%
115	105.102%	105.101%	105.117%	105.115%
116	104.859%	104.857%	104.873%	104.872%
117	104.626%	104.625%	104.641%	104.640%
118	104.404%	104.404%	104.440%	104.439%
119	104.194%	104.193%	104.244%	104.244%
120	104.000%	104.000%	104.000%	104.000%

POLICY DATA PAGE (continued)

POLICY/RIDER BENEFIT SCHEDULE

FORM NUMBER	BENEFIT DESCRIPTION	SPECIFIED AMOUNT	INITIAL MONTHLY COST OF INSURANCE	EXPIRY DATE
CIC-3017	Flexible Premium Indexed Life	$100,000	[$4.86]	[03/01/94]
CIC-6043	Primary Insured Term Rider	$ 50,000	[$1.47]	[03/01/94]
CIC-6044	Additional Insured Level Term Rider	$50,000	[$3.38]	[03/01/68]
CIC-6045	Child Level Term Insurance Rider	$10,000	[$5.00]	
CIC-6037	Nursing Care Waiver of Surrender Charges	See Rider	N/A	[03/01/94]
CIC-6040	Accelerated Benefit Terminal Illness	See Rider	N/A	[03/01/94]
CIC-6046	Overloan Protection Rider Minimum Loan Percentage: [95%] Minimum Age: [75] Minimum Policy Duration: [15] Maximum Activation Charge Percentage: [4.00%]	See Rider	See Rider	[03/01/94]

IF ADDITIONAL BENEFITS/RIDERS ARE PRESENT, THE MONTHLY COST OF BENEFITS MAY VARY – SEE ADDITIONAL BENEFITS/RIDERS PAGE.

@ MONTHLY STIPULATED PREMIUM WAIVER AMOUNT

NOTE: AT SOME FUTURE TIME, THE POLICY CASH VALUE LESS INDEBTEDNESS MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THAT PERIOD IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTIONS IS NOT PAID. SEE GRACE PERIOD PROVISION.

ADDITIONAL BENEFITS/RIDERS

BENEFIT	BENEFIT AMOUNT	PREMIUM PAYING PERIOD (YEARS)
(1) PRIMARY INSURED TERM INS. RIDER (PIR)	$50,000	86
(2) ADDITIONAL INSUREDLEVEL TERM INS. RIDER (AIR)	$50,000	65
(3) CHILD LEVEL TERM INS. RIDER (CR)	$10,000	30

GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES

POLICY YEAR	* PIR (1)	*AIR (2)	*CR (3)
01	0.09333	0.07666	0.50
02	0.09750	0.08250	0.50
03	0.10333	0.08750	0.50
04	0.11083	0.09166	0.50
05	0.11750	0.09666	0.50
06	0.12666	0.10250	0.50
07	0.13750	0.10916	0.50
08	0.15083	0.11666	0.50
09	0.16666	0.12583	0.50
10	0.18416	0.13666	0.50
11	0.20333	0.14916	0.50
12	0.22250	0.16416	0.50
13	0.23833	0.18166	0.50
14	0.25083	0.20083	0.50
15	0.26666	0.22250	0.50
16	0.28750	0.24666	0.50
17	0.31416	0.27416	0.50
18	0.34666	0.30500	0.50
19	0.38416	0.33750	0.50
20	0.43166	0.37166	0.50
			0.50
AGE 60	0.78500	0.64250	0.50
AGE 70	2.10583	1.46750	0.00
AGE 95	22.85083	16.89916	0.00
AGE 120	83.33333	0.00	0.00

*Rate per $1,000

POLICY DATA PAGE (continued)

TABLE OF MONTHLY GUARANTEED MAXIMUM POLICY COST OF INSURANCE RATES PER $1,000 OF NET AMOUNT AT RISK

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.09333	78	44	4.79750
36	2	0.09750	79	45	5.35500
37	3	0.10333	80	46	5.97666
38	4	0.11083	81	47	6.65250
39	5	0.11750	82	48	7.36833
40	6	0.12666	83	49	8.15000
41	7	0.13750	84	50	9.01916
42	8	0.15083	85	51	9.98583
43	9	0.16666	86	52	11.04916
44	10	0.18416	87	53	12.19833
45	11	0.20333	88	54	13.42000
46	12	0.22250	89	55	14.70166
47	13	0.23833	90	56	15.97833
48	14	0.25083	91	57	17.23500
49	15	0.26666	92	58	18.55166
50	16	0.28750	93	59	19.94000
51	17	0.31416	94	60	21.40250
52	18	0.34666	95	61	22.85083
53	19	0.38416	96	62	24.26500
54	20	0.43166	97	63	25.77166
55	21	0.48500	98	64	27.37833
56	22	0.54000	99	65	29.09250
57	23	0.59333	100	66	30.73000
58	24	0.64666	101	67	32.18250
59	25	0.70916	102	68	33.72750
60	26	0.78500	103	69	35.37000
61	27	0.87750	104	70	37.10583
62	28	0.98500	105	71	38.93416
63	29	1.10250	106	72	40.87500
64	30	1.22500	107	73	42.93416
65	31	1.35250	108	74	45.11916
66	32	1.48166	109	75	47.43500
67	33	1.61666	110	76	49.88750
68	34	1.75916	111	77	52.48583
69	35	1.91916	112	78	55.23583
70	36	2.10583	113	79	58.14583
71	37	2.33250	114	80	61.22083
72	38	2.59750	115	81	64.46916
73	39	2.87666	116	82	67.89666
74	40	3.17666	117	83	71.51083
75	41	3.50333	118	84	75.31666
76	42	3.87166	119	85	79.30583
77	43	4.30000	120	86	83.33333

THE COST OF INSURANCE RATES SHOWN ABOVE ARE BASED ON THE [MALE] [NON-SMOKER] 2001 COMMISSIONER'S STANDARD ORDINARY TABLE, AGE LAST BIRTHDAY.

POLICY DATA PAGE (continued)

TABLE OF NET SINGLE PREMIUMS PER $1 OF PAID-UP INSURANCE

ATTAINED AGE	NET SINGLE PREMIUM		ATTAINED AGE	NET SINGLE PREMIUM		ATTAINED AGE	NET SINGLE PREMIUM
0	0.06114		41	0.25155		82	0.77277
1	0.06291		42	0.26040		83	0.78463
2	0.06500		43	0.26949		84	0.79608
3	0.06729		44	0.27883		85	0.80703
4	0.06976		45	0.28841		86	0.81744
5	0.07236		46	0.29823		87	0.82723
6	0.07506		47	0.30831		88	0.83636
7	0.07786		48	0.31870		89	0.84483
8	0.08077		49	0.32943		90	0.85262
9	0.08380		50	0.34049		91	0.85986
10	0.08694		51	0.35188		92	0.86668
11	0.09020		52	0.36355		93	0.87309
12	0.09355		53	0.37550		94	0.87908
13	0.09699		54	0.38769		95	0.88461
14	0.10051		55	0.40010		96	0.88977
15	0.10406		56	0.41268		97	0.89470
16	0.10763		57	0.42547		98	0.89937
17	0.11125		58	0.43849		99	0.90370
18	0.11493		59	0.45177		100	0.90759
19	0.11872		60	0.46529		101	0.91112
20	0.12265		61	0.47900		102	0.91457
21	0.12672		62	0.49281		103	0.91794
22	0.13097		63	0.50670		104	0.92121
23	0.13538		64	0.52062		105	0.92440
24	0.13997		65	0.53461		106	0.92750
25	0.14474		66	0.54866		107	0.93051
26	0.14968		67	0.56284		108	0.93345
27	0.15479		68	0.57715		109	0.93629
28	0.16009		69	0.59161		110	0.93904
29	0.16563		70	0.60621		111	0.94171
30	0.17140		71	0.62088		112	0.94428
31	0.17741		72	0.63551		113	0.94676
32	0.18369		73	0.65002		114	0.94915
33	0.19021		74	0.66444		115	0.95145
34	0.19697		75	0.67877		116	0.95366
35	0.20400		76	0.69302		117	0.95578
36	0.21128		77	0.70713		118	0.95782
37	0.21881		78	0.72102		119	0.95975
38	0.22661		79	0.73458		120	0.96154
39	0.23465		80	0.74775			
40	0.24297		81	0.76049			

THE NET SINGLE PREMIUMS SHOWN ABOVE ARE BASED ON THE [MALE] [NON-SMOKER] 2001 COMMISSIONER'S STANDARD ORDINARY TABLE, AGE LAST BIRTHDAY AND 4.0% INTEREST.

DEFINITIONS
(Defined terms are capitalized throughout this policy)

ATTAINED AGE –Attained Age is the Issue Age plus the number of completed Policy Years**.**

ALLOCATION DATE – The date on which accumulation value is transferred from the Short-Term Accumulation Value account to the Credit Option Accumulation Value accounts. Allocation Dates will be the 15th day of a month.

BENEFICIARY – The person or persons shown on the application, or later changed by You, to whom We will pay the Death Proceeds.

CASH SURRENDER VALUE – The Cash Surrender Value is the Cash Value less any Indebtedness.

CASH VALUE – The Cash Value is the Total Accumulation Value less the surrender charge.

CREDIT OPTION ACCUMULATION VALUES – One of the distinct accumulation value accounts between which You may choose to split Your Short-Term Accumulation Value.

DEATH BENEFIT – The calculated policy benefit amount upon the death of the Primary Insured.

DEATH PROCEEDS – The Death Proceeds are the Death Benefit plus any benefits provided by rider, less any outstanding loan and loan interest.

EXPIRY DATE – The date coverage on rider(s) terminates.

FREE PARTIAL WITHDRAWAL – A partial withdrawal that is not subject to surrender charges.

INDEBTEDNESS – Indebtedness means all outstanding loans on this policy, including loan interest.

ISSUE AGE - Issue Age means the age of the Primary Insured as of the Issue Date.

ISSUE DATE – The date the policy is generated off Our system. This policy is not in force until the Policy Date.

MATURITY DATE – The Maturity Date is shown on the Policy Data Page. It is the date on which insurance coverage will terminate and the Cash Surrender Value is paid to the Owner. It is possible that coverage will terminate prior to the Maturity Date if the premium paid and interest credited are not sufficient to continue coverage to such date.

MINIMUM MONTHLY PREMIUM - Minimum Monthly Premium is one twelfth of the minimum annual premium. The minimum annual premium is shown on the Policy Data Page.

MONTHLY ANNIVERSARY – The same date of each month as the Policy Date.

NET PREMIUM – The total premium paid less the percentage of premium expense charge, which is shown on the Policy Data Page.

NONPARTICIPATING – This is a nonparticipating policy. This policy will not share in the Company's profits or surplus earnings. We will not pay dividends on this policy.

NOTICE, NOTIFYING – Request and information that is received at Our Administrative Office in a form acceptable to Us.

OWNER(S) – The Owner(s) named in the application, unless changed.

POLICY ANNIVERSARY – The same date each year as the Policy Date.

POLICY DATE – This is the effective date of Your policy. This date will be used to determine Monthly Anniversaries, Policy Years and Policy Anniversaries.

POLICY DATA PAGE – The Policy Data Page or any supplemental Policy Data Page that We have most recently sent You.

POLICY YEAR – One year from the Policy Date and from each Policy Anniversary.

PRIMARY INSURED – The Primary Insured is named on the Policy Data Page.

SHORT-TERM ACCUMULATION VALUE – Prior to the initial allocation date, Net Premium is paid into this accumulation value account and receives interest credited daily at the Short-Term Accumulation Value effective annual interest rate.

SPECIFIED AMOUNT – On the Policy Date, the Specified Amount equals the initial Specified Amount. Thereafter it may be changed in accordance with the terms of the Death Benefit provisions and partial withdrawal provisions and any attached rider provisions that affect the Specified Amount.

TABLE OF MINIMUM DEATH BENEFITS – The minimum insurance percentages required to qualify the policy as life insurance under the Internal Revenue Code using either the Guideline Premium Test or the Cash Value Accumulation Test. The test you elected is shown on the Policy Data Page.

TOTAL ACCUMULATION VALUE – Your Total Accumulation Value is the sum of the Short-Term Accumulation Value and the Credit Option Accumulation Values.

TRANSFER – An amount reallocated from a credit option to another credit option.

YOU – "You" or "Your" means the Owner(s) of this policy.

WE, US, or OUR – "We", "Us" or "Our" means Conseco Insurance Company (the Company).

OWNER, BENEFICIARY AND ASSIGNMENT PROVISIONS

OWNERSHIP – The Owner means the Owner specified in the application unless subsequently changed during the Primary Insured's lifetime. The Owner has the right to receive every benefit, exercise every right and enjoy every privilege granted by this policy.

The policy can be owned by joint Owners. If there are joint Owners, We require consent of all Owners to any transaction except for Transfers, payment of premiums, or changes in premium allocations.

Your rights, except for payment of premium and repayment of loans, are subject to the interests of any assignee or irrevocable Beneficiary. If You die before the Primary Insured, the new Owner will be any contingent Owner named in the application. If there is no contingent Owner, then Your estate becomes the new Owner.

BENEFICIARY – If the Primary Insured dies while this policy is in force, the Beneficiary will receive the Death Proceeds provided by the policy and any rider. The Beneficiary is the person(s) or entity You name in the application(s), unless changed by later designation.

You may make the Beneficiary irrevocable. If there is an irrevocable Beneficiary, You must obtain the written consent of that Beneficiary to any policy transactions except for payment of premiums and loan repayments.

Unless otherwise provided, if more than one person is named as Beneficiary, the Death Proceeds will be paid in equal shares to the surviving Beneficiaries as follows: (1) to any primary beneficiary surviving at the time of the Primary Insured's death, otherwise; (2) to any contingent beneficiary surviving at the time of the Primary Insured's death, otherwise; (3) to the Owner, or the Owner's estate.

If the Beneficiary is "children," this means children born to or legally adopted by the Primary Insured. Payments to minors will only be made to a court-appointed guardian of the assets of the minor or to the minor at age of majority.

OWNER AND BENEFICIARY CHANGE – You may change the Owner and the Beneficiary at any time during the lifetime of the Primary Insured unless otherwise provided in a previous designation. Any change must be in written form satisfactory to Us.

The change will take effect following receipt in Our Administrative Office. The change will not apply to any payments made or actions taken by Us before We receive the Notice. If the change is to a viatical or other third party without an insurable interest, We may require additional documentation prior to making a change.

SIMULTANEOUS DEATH – If any Beneficiary dies within 15 days after the death of the Primary Insured, the Death Proceeds will be paid as if the Beneficiary died before such Primary Insured. However, this provision will not apply to any payment We make before receiving and recording Notice of the Beneficiary's death.

ASSIGNMENT – Subject to the conditions herein, this policy may be assigned. No assignment will be recognized by Us unless: 1) the original instrument or a certified copy is filed with Us at Our Administrative Office; and 2) We send You an acknowledged copy. We will not be responsible for the validity of any assignment.

The claim of any assignee is subordinate to that of the Company, including any debt to the Company. The rights of the Beneficiary and Owner are subject to the rights of any assignee.

PREMIUM, GRACE PERIOD AND REINSTATEMENT PROVISIONS

INITIAL PREMIUM – The initial premium is shown on the Policy Data Page. The initial premium is due as of the Policy Date. There will be no coverage under this policy until the initial premium is paid. The initial premium cannot be less than one twelfth of the minimum annual premium.

PLANNED PERIODIC PREMIUM – The planned periodic premium is shown on the Policy Data Page. This is the amount You have elected to pay. The amount of premiums You pay will affect the Total Accumulation Value and the period of time the policy remains in force.

TARGET ANNUAL PREMIUM – The target annual premium for this policy is shown on the Policy Data Page. The target annual premium is used to determine the premium expense charges.

MINIMUM ANNUAL PREMIUM GUARANTEE – This policy will not lapse before the earlier of the 15th Policy Anniversary or Attained Age 95, , if on each Monthly Anniversary date during this period (i) is greater than (ii), where (i) is the sum of all premiums paid to date minus any Indebtedness and minus any partial withdrawals; and (ii) is one twelfth (1/12) of the minimum annual premium shown on the Policy Data Page, multiplied by the number of months elapsed since the Policy Date of this policy, including the month following the Monthly Anniversary date.

WHERE PAYABLE – The first premium is payable in advance to Us at Our Administrative Office or through one of Our authorized representatives by check or electronic fund transfer. Any check should be payable only to the Company and not to any representative. After the first premium, all premiums are to be paid to Us at Our Administrative Office. Receipts will be given upon request.

AMOUNT AND FREQUENCY – After the initial premium payment, You may make premium payments at any time until the Primary Insured's Attained Age of 121. No premium will be accepted after the Primary Insured reaches Attained Age 121. The amount of premiums You pay will affect the Total Accumulation Value and the period of time the policy remains in force. The frequency of premium payment shown on

the Policy Data Page will serve only as an indication of Your preference as to probable future frequency of payment. You may change the frequency of planned periodic premium payment at any time, subject to a $25.00 minimum premium requirement.

Section 7702 of the Internal Revenue Code of 1986, as amended, limits the amount of premium payable under a life insurance policy in order for the policy to qualify as life insurance for income tax purposes. If a premium in excess of the applicable premium limitation is received at any time while this policy is in force, the excess premium will be refunded to You. Any interest earned and allocable to the excess premium will also be refunded to You and may be subject to federal and state income tax when paid.

GRACE PERIOD – The grace period begins on the Monthly Anniversary when the Cash Surrender Value is less than the next monthly deduction. You have 61 days from the start of the grace period to pay the premium. We will mail You and any assignee notice of the length of the grace period and the amount of premium due. The amount of premium due is the amount, which is required to keep the policy in force during the grace period plus one additional month's charges. We will send a written notice 31 days before the end of the grace period to Your last known address and the addresses of any assignee of record.

If the Primary Insured dies during the grace period, any past due monthly deductions will be deducted from the Death Proceeds. The policy will remain in force during the grace period, unless surrendered.

See the Minimum Annual Premium Guarantee provision for the method of avoiding lapsation of the policy before the earlier of the 15th Policy Anniversary or Attained Age 95.

REINSTATEMENT – The requirements for reinstatement are:

The policy may be reinstated within five years after the effective date of lapse only if:

1. The policy was not surrendered; and
2. You provide Us with satisfactory evidence of insurability; and
3. You pay sufficient premium to cover past due monthly deductions and to keep this policy in force for three months after the reinstatement; and
4. Interest on any loan amount that is reinstated is paid at the annual rate applicable to policy loans during the period of lapse, from the date the policy terminated.

If the policy lapses and is reinstated during the minimum annual premium guarantee, You may reinstate the minimum annual premium guarantee if:

1. the minimum annual premium guarantee was in effect three months prior to the date of the lapse; and
2. on the date of reinstatement, You pay sufficient premiums such that the sum of premiums paid to date, less any partial withdrawals, loans and loan interest, equals or exceeds the minimum monthly premium multiplied by the number of policy months between the Policy Date and the date of the reinstatement.

The effective date of the reinstatement is the next Monthly Anniversary following Our approval of the reinstatement.

The Total Accumulation Value on the effective date of reinstatement is equal to the Short-Term Accumulation Value and the Credit Option Accumulation Values at the time of termination, less past due charges during the grace period, plus the premium paid at the time of reinstatement. The surrender charge will be based on the number of Policy Years from the original Policy Date.

PAYMENT OF DEATH PROCEEDS PROVISION

DEATH PROCEEDS – We will pay the Death Proceeds to the Beneficiary upon receipt of proof that the Primary Insured died while this policy was in force. If payment of the Death Proceeds is not paid within thirty (30) days of receipt of such proof of death, the Death Proceeds will include interest at the legal rate of interest from the date of death until the date the claim is paid.

The Death Proceeds are:

1. The Death Benefit in force upon the death of the Primary Insured; plus
2. Any benefits provided by rider payable at the Primary Insured's death; less
3. Any Indebtedness.

If the Primary Insured dies during the grace period, the Death Proceeds paid will be equal to the Death Benefit; plus any benefits provided by rider; less loans and loan interest and overdue monthly deductions as of the date of death.

DEATH BENEFIT PROVISIONS

DEATH BENEFIT – This policy provides a Death Benefit on the death of the Primary Insured. The Death Benefit, death benefit option and the death benefit qualification test are described in this section.

DEATH BENEFIT QUALIFICATION TESTS– There are two death benefit qualification tests; (1) the Guideline Premium Test or (2) the Cash Value Accumulation Test. You have elected the death benefit qualification test in the application. The death benefit qualification test for this policy appears on the Policy Data Page and cannot be changed once elected.

DEATH BENEFIT OPTIONS – There are two death benefit options, as described in this provision. You have elected the death benefit option in the application. The death benefit option for this policy appears on the Policy Data Page.

Option A (level)
The Death Benefit will be the greater of:

1. The Specified Amount on the date of death, or
2. The Total Accumulation Value on the date of death multiplied by the applicable percentage at the Primary Insured's Attained Age as shown in the Table of Minimum Death Benefits For The Guideline Premium Test or the Table of Minimum Death Benefits For the Cash Value Accumulation Test, whichever test is applicable.

Option B (increasing)
The Death Benefit will be the greater of:

1. The Specified Amount on the date of death plus the Total Accumulation Value on the date of death, or
2. The Total Accumulation Value on the date of death multiplied by the applicable percentage at the Primary Insured's Attained Age as shown in the Table of Minimum Death Benefits For The Guideline Premium Test or the Table of Minimum Death Benefits For the Cash Value Accumulation Test, whichever test is applicable.

POLICY CHANGE PROVISIONS

CHANGE IN SPECIFIED AMOUNT – You may make the following changes to this policy, as long as the policy is not in the grace period. We will not accept any change which disqualifies this policy as life insurance under federal tax law. Any change in Specified Amount will be reflected on a supplemental Policy Data Page.

Specified Amount Increase – You may request an increase once per Policy Year of the Specified Amount at any time after the first Policy Year and before the Primary Insured's Attained Age of 85. At the request date:

1. This policy must be in force.
2. Evidence of insurability satisfactory to Us must be submitted.
3. The first month's monthly deduction must be paid.
4. The minimum amount of any increase is $10,000.
5. The increase will be effective as of the Monthly Anniversary following Our approval of the increase.
6. New surrender charges, expense charges, administrative charges, and cost of insurance charges will apply and will be reflected on a supplemental Policy Data Page.

Specified Amount Decrease – You may request a decrease once per Policy Year of the Specified Amount by Notice at any time after the first Policy Year. At the request date:

1. This policy must be in force.
2. The minimum amount of any decrease is $10,000.
3. The specified amount cannot be reduced below the greater of:
    a) $25,000;
    b) The required amount of insurance to comply with Internal Revenue Code Section 7702 limits; or
    c) A reduction in the policy's Specified Amount that would make, if applicable, the Primary Insured Term Life Rider's specified amount greater than five times the specified amount of the policy.
4. The decrease will be effective as of the Monthly Anniversary following Our receipt of Notice.
5. A decrease will be applied in the following order:
    a) First, against any increase in the Specified Amount (beginning with the most recent) and then;
    b) Against the initial Specified Amount.
6. A pro-rata surrender charge will be deducted from the Short-Term Accumulation Value and The Credit Option Accumulation Values based on the proportion of each to the Total Accumulation Value. This pro-rata surrender charge will be calculated by determining what percent of the initial Specified Amount is represented by the decrease then applying that percentage to the original surrender charge as the pro-rata surrender charge. Future surrender charges will be reduced by the same percentage as determined for each such decrease.

Change in Death Benefit Option – You may request a change between Option A and Option B death benefit options by Notice once per Policy Year at any time after the first Policy Year.

Change from Option A to Option B – At the request date:

1. This policy must be in force.
2. The Specified Amount will be decreased to equal the current Death Benefit less the current Total Accumulation Value on the date of change.
3. Evidence of insurability satisfactory to Us must be submitted.
4. The change will be effective on the Monthly Anniversary following Our approval of the change.
5. We will not permit any change that would decrease the Specified Amount below the minimum amount of $25,000.

Change from Option B to Option A – At the request date:

1. This policy must be in force.
2. This change must be made before the Primary Insured's Attained Age 85.
3. The Specified Amount will be increased to equal the current Death Benefit on the date of change.
4. The change will be effective on the Monthly Anniversary following Our receipt of Notice.

CREDIT OPTIONS PROVISIONS

CREDIT OPTIONS – Descriptions of each of the available credit options are contained in the attached endorsements. Each credit option is independent of the others, and is established by a separate endorsement. The endorsement shall establish the method by which interest is credited to the Credit Option Accumulation Value associated with the applicable credit option. Certain credit options may have limitations and restrictions. See the endorsements for further information.

CREDIT OPTION ALLOCATION AND TRANSFERS – You have chosen the credit option allocation as shown on the Policy Data Page. Any Net Premium is initially placed in the Short-Term Accumulation Value and is credited with interest until transferred from the Short-Term Accumulation Value. A premium received between the 1st and 14th of the month will transfer from the Short-Term Accumulation Value on the 15th of the current month. A premium received after the 14th of the month will transfer out as of the 15th of the following month.

You have the right to change the credit option allocations one time each year. Election or change of a credit option allocation must be made by written Notice to Us. If no election is made for a Policy Year, the credit option allocation currently in effect will continue in effect for the next Policy Year.

INDEX CREDIT ENHANCEMENT – For all credit options, excluding the Guaranteed One-Year Fixed Rate Credit Option, and for all term periods that begin after the Policy Anniversary shown on the Policy Data Page, We will add an index credit enhancement to each index credit. See Credit Option Endorsements attached to your Policy. The Index Credit Enhancement percentage is shown on the Policy Data Page.

FIXED RATE CREDIT OPTION ENHANCEMENT – For the Guaranteed One-Year Fixed Rate Credit Option and the Short Term Accumulation Value, if the interest rate declared by Us exceeds the guaranteed minimum interest rate, then We will increase the annualized declared interest rate by the percentage shown on the Policy Date Page after the Policy Anniversary shown on the Policy Data Page. This increase will not apply to any loaned Accumulation Value.

POLICY VALUES PROVISIONS

TOTAL ACCUMULATION VALUE – This policy has distinct accumulation values, known as the Short-Term Accumulation Value and the Credit Options Accumulation Values. The Total Accumulation Value is equal to the sum of the Short-Term Accumulation Value and Credit Options Accumulation Values.

SHORT-TERM ACCUMULATION VALUE - The Short-Term Accumulation Value on the Policy Date will be the initial Net Premium allocated to this account. The Short-Term Accumulation Value on any other day will be calculated as (a) plus (b) minus (c) minus (d) minus (e) where:

(a) The Short-Term Accumulation Value on the preceding Monthly Anniversary day plus interest;
(b) The Net Premiums paid since the preceding Monthly Anniversary day plus interest;
(c) The Short-Term Accumulation Value allocated to Credit Option Accumulation Value accounts, plus interest;
(d) A pro-rata share of any partial withdrawals made since the preceding Monthly Anniversary day plus associated charges, if any, plus interest from the date of withdrawal;
(e) A pro-rata share of the monthly deduction on the preceding Monthly Anniversary day plus interest.

The Policy Date will be considered as the preceding Monthly Anniversary day for purposes of calculating the Short-Term Accumulation Value during the first month after the policy is issued.

Net Premium is the premium paid less the percentage of premium expense charge shown on the Policy Data Page.

In this context, the term pro-rata share refers to the proportion of the Short-Term Accumulation Value to the Total Accumulation Value.

CREDIT OPTION ACCUMULATION VALUES – The Credit Option Accumulation Values on the first Allocation Date will be the Short-Term Accumulation Value allocated to these accounts. The Credit Option Accumulation Values on any other day will be calculated as (a) plus (b) plus (c) minus (d) minus (e) where:

(a) Credit Option Accumulation Values on the preceding Monthly Anniversary day plus interest as determined by the applicable credit option;
(b) Credit Option Index Credits;
(c) Short-Term Accumulation Value allocated to the Credit Option Accumulation Values since the preceding Monthly Anniversary day plus interest as determined by the applicable credit option;
(d) A pro-rata share of any partial withdrawals made since the preceding Monthly Anniversary day plus associated charges, if any, plus interest as determined by the applicable credit option;
(e) A pro-rata share of the monthly deduction on the preceding Monthly Anniversary day plus interest as determined by the applicable credit option.

The Policy Date will be considered as the preceding Monthly Anniversary day for purposes of calculating the Credit Option Accumulation Values during the first month after the policy is issued.

On each Allocation anniversary date, index credits may be added to the Credit Option Accumulation Values depending on the performance of the index.

In this context, the term pro-rata share refers to the proportion of the Credit Option Accumulation Values to the Total Accumulation Value.

MONTHLY DEDUCTION – The monthly deduction is the sum of:

1. The monthly cost of insurance;
2. The monthly administrative charges as shown on the Policy Data Page; and
3. The monthly cost of any policy riders.

COST OF INSURANCE – The monthly cost of insurance for the policy is calculated as (a) multiplied by the result of (b) minus (c) where:

(a) Monthly cost of insurance rate as described in the Cost of Insurance Rates section;
(b) The Death Benefit at the beginning of the policy month divided by 1.00082954;
(c) The Total Accumulation Value at the beginning of the policy month.

Divide the result by $1,000.

NET AMOUNT AT RISK – The quantity (b) minus (c) is considered to be the policy's net amount at risk.

COST OF INSURANCE RATES – The guaranteed maximum monthly cost of insurance rates for this policy are shown on the Policy Data Page. These rates are based on the Primary Insured's sex, Attained Age, and risk class. The Company will determine the currently monthly cost of insurance rates that will be charged and reserves the right to increase or decrease these rates in the future. In no event will the currently monthly cost of insurance rates be increased to an amount greater than the guaranteed maximum monthly cost of insurance rates listed on the Policy Data Page.

NONFORFEITURE PROVISIONS

SURRENDER – You may surrender this policy any time by Notifying Us before the policy terminates. Upon surrender, there will be two benefit options available to You: Option 1 or Option 2. Option 1 will automatically be the default option unless Option 2 is specifically requested in writing to Us.

Once You have surrendered this policy, We will no longer send You an annual report. Any additional benefits provided by a rider attached to this policy will be terminated.

If You elect Option 1, We will pay You the Cash Surrender Value of this policy. We may defer payment for not more than six months following receipt by Us of the Cash Surrender Value request unless the Cash Surrender Value is to be applied to pay premiums for policies with Us.

If You elect Option 2, We will provide a paid-up insurance benefit until the Maturity Date of this policy. The amount of paid-up insurance benefit will be the Cash Surrender Value of this policy divided by the net single premium for the Primary Insured's Attained Age. The net single premium is shown in the Policy Data Page. If the amount of the paid-up insurance benefit would exceed the Death Benefit less any Indebtedness on this policy, the amount of the paid-up insurance benefit will be equal to the Death Benefit less any Indebtedness on the policy.

The net single premium is based on the mortality table and interest shown in the Policy Data Page. The Cash Surrender Value of the paid-up insurance benefit will be equal to the amount of paid-up insurance benefit multiplied by the net single premium at the Primary Insured's Attained Age at the time of surrender of the paid-up insurance benefit.

SURRENDER CHARGE – The surrender charge is shown on a Policy Data Page. This amount is charged against the Total Accumulation Value upon surrender of the policy. A pro-rata portion of the surrender charge may be applied to the Total Accumulation Value due to a partial withdrawal.

The surrender charge is also used to determine the Cash Surrender Value, which affects the grace period provision of this policy. Refer to the grace period provision for details.

PARTIAL WITHDRAWAL – You may surrender part of this policy for cash by Notice to Us at any time after the first Policy Year. The minimum partial withdrawal that may be made is $500.00. The amount that may be withdrawn may not exceed the Cash Surrender Value. The deduction will be made on a pro-rata basis from the Short-Term Accumulation Value and the Credit Option Accumulation Values based on the proportion of each account to the Total Accumulation Value.

After the first Policy Year, you are eligible for a Free Partial Withdrawal. A Free Partial Withdrawal is a partial withdrawal made without incurring a surrender charge. The Free Partial Withdrawal amount each Policy Year is equal to 10% of the Total Accumulation Value as of the date of the partial withdrawal less any prior Free Partial Withdrawal taken during that Policy Year. If less than 10% is withdrawn during any Policy Year, the remaining amount does not roll over to future policy years. Surrender charges will not be reduced if a Free Partial Withdrawal is taken.

A partial withdrawal will affect the Specified Amount. If your death benefit option is A, a pro-rata surrender charge will be imposed. The amount of this charge will be based upon the percentage of reduction in the Specified Amount, calculated by determining what percent of the initial Specified Amount is represented by the partial withdrawal in excess of the Free Partial Withdrawal amount, then multiplying that percentage by the original surrender charge to determine the pro-rata surrender charge. Future surrender charges will be reduced by the same percentage as determined for each such decrease. Also, no more than a $50 administrative charge will be imposed.

If death benefit option B is in effect, no pro-rata surrender charge will be imposed; however, there will be no more than a $50.00 administrative charge imposed.

All charges due to partial withdrawals will be imposed against the Short-Term Accumulation Value and the Credit Option Accumulation Values based on the proportion of each account to the Total Accumulation Value.

CONTINUATION OF INSURANCE – If the Cash Surrender Value is not sufficient to cover the next monthly deduction, the insurance will continue, subject to the grace period provision and minimum annual premium guarantee provision, until the earlier of:

1. Monthly Anniversary day on which the Cash Surrender Value will not cover the monthly deduction for the following month; or
2. Maturity Date.

The nonforfeiture values for this policy are equal to or greater than those required by law. The nonforfeiture values are calculated in accordance with the Standard Nonforfeiture Law. A detailed statement of the method of computing values has been filed with the insurance supervisory official of the state of issue.

LOAN PROVISIONS

POLICY LOAN – You may request a loan at any time while this policy is in force. This policy is assigned to Us as sole security for the loan.

LOAN AMOUNT AVAILABLE – The maximum amount of a new loan is equal to the Cash Surrender Value, less an amount equal to the monthly deductions for the next three months.

We may defer making a loan for not more than six months after application for the loan is made unless the loan is to pay premiums on policies with Us.

LOAN INTEREST – Loan interest will accrue daily from the date of each loan to the next Policy Anniversary date. Loan interest is payable in arrears at the end of each Policy Year. If interest is not paid when due, the amount of the interest will be added to the loan and bear interest on the same terms as the loan. The maximum Indebtedness under the policy is that amount which, with interest to the next Policy Anniversary date, will equal the Cash Surrender Value as of the next Policy Anniversary date. Except as provided below, loan secured by this policy will bear interest at the rate shown on the Policy Data Page.

1. After this policy has been in force continuously for 10 Policy Years, You will be eligible for a preferred loan at a reduced rate at the guaranteed minimum interest rate, which is shown on the Policy Data Page.
2. The maximum preferred loan amount may not exceed 15% of the Cash Surrender Value at the end of the prior Policy Year; less any existing preferred loan.

LOANED ACCUMULATION VALUE – The loaned portion of the Total Accumulation Value will be divided between the Short-Term Accumulation Value and the Credit Options Accumulation Values on a pro-rata basis. The loaned portion of the Total Accumulation Value will be credited the fixed rate credit option applicable guaranteed interest.

REPAYMENT OF LOANS – You may repay a loan in full or in part at any time while this policy is in force. When a loan repayment is made, the amount of the repayment will be divided between the Short-Term Accumulation Value and the Credit Option Accumulation Values on a pro-rata basis.

TERMINATION OF POLICY – At any time the total Indebtedness equals or exceeds the Cash Value, the policy will terminate without further value or benefit.

At least 31 days before the policy terminates, We will send a notice of Our intention to terminate the policy. Notice will be mailed to the last known addresses of the Owner and to any assignee of record.

GENERAL POLICY PROVISIONS

ENTIRE CONTRACT – The entire contract consists of this policy, any riders or endorsements, the attached copy of the initial application and all supplemental applications to change this policy. All statements in the application and any supplemental applications will, in the absence of fraud, be deemed representations and not warranties. No statement will be used to contest this policy, or to contest a claim under it, unless it appears on the application or a supplemental application. Any application for modifications in the policy, which are to be based upon additional evidence of insurability, shall be attached to the policy in order to become part of the contract between the parties.

MODIFICATION OF POLICY – Only the President, a Vice President, the Secretary, or an Assistant Secretary of the Company has power on behalf of the Company to change, modify, or waive the provisions of the policy and then only in writing by endorsement. No agent, broker, or person other than the above named officers has the authority to change or modify this policy or waive any of its provisions.

CHOICE OF LAW - This insurance policy and claims arising under it are governed by the laws of the state where this policy's application has been signed by the Primary Insured, exclusive of such state's choice of laws provisions.

RELIANCES – We are not liable for any request made in accordance with Your instructions. If We make any payments or policy changes in good faith based on Our records, We have fully discharged Our obligations.

INCONTESTABILITY – Except in the case of fraud, We will not contest this policy after it has been in force during the lifetime of the Primary Insured for two years from the Policy Date or the effective date of reinstatement. If the policy has been reinstated, and was in force two years from the Policy Date prior to reinstatement, only statements made in the application for reinstatement may be contested. The reinstatement application will be subject to underwriting.

Except in the case of fraud, any increase in the Specified Amount of this policy will be incontestable after it has been in force during the Primary Insured's lifetime for two years from the effective date of the increase. Only statements used in the supplemental application for the increase may be used to contest said increase

SUICIDE – If the Primary Insured dies by suicide, while sane or insane, within two years from the Policy Date We will not pay a Death Benefit. We will terminate this policy and refund the premiums, less any loan, loan interest, and any partial withdrawal.

If the Primary Insured dies by suicide, while sane or insane, within two years of the effective date of any increase in the Specified Amount that was subject to evidence of insurability We will not pay a Death Benefit on that increase. We will refund the monthly deductions for that increase.

ANNUAL REPORT – At least once a year, without charge, We will send You a report showing premiums paid, expense charges, administrative charges, interest credited, cost of insurance, outstanding loans, current Cash Surrender Value, and all charges made since the last report. Any other information required by the Insurance Department of the State where the application is signed will also be included in the annual report. Please pay close attention to the information provided especially any data relating to lapse. You may wish to increase the amount of premium paid based on this data.

PROJECTION OF BENEFITS AND VALUES – We will provide a projection of illustrative future policy benefits and values at any time upon written request. There will be no charge for the first projection requested each Policy Year. Additional projections will be provided for not more than a $50.00 fee.

ERROR IN AGE AND/OR SEX – If the Primary Insured's' age and/or sex has been misstated and the misstatement is discovered after the date of death, the amount of the Death Benefit will be the amount which would have been purchased at the Primary Insured's correct Age and/or sex by the most recent cost of insurance charge assessed prior to the date We receive proof of death.

If the Primary Insured's Age and/or sex has been misstated and the misstatement is discovered prior to the date of death, the policy values will be corrected to the amounts for the correct Age and/or sex, and any back premium owed will be immediately due and payable.

TERMINATION – This policy will terminate when any one of the following events occurs:

1. You request that coverage terminates;
2. Upon the death of the Primary Insured;
3. The policy matures;
4. The grace period ends without payment of required premiums;
5. The total Indebtedness equals or exceeds the Cash Value and the No-Lapse Guarantee is not in effect.

SETTLEMENT OPTIONS PROVISIONS

ELECTION OF OPTIONS – Any amount payable at the death of the Primary Insured or any other termination of this policy will be paid in one sum unless otherwise provided. All or part of this sum may be applied to any settlement option.

Payment under a combination of options, or payment to joint or successive payees, or payment to a beneficiary that is not a natural person may be elected only with Our consent.

Any election must be made in writing to Us. We may require the policy for endorsement.

ELECTION BY OWNER – During the lifetime of the Primary Insured, the Owner may elect to have the Death Proceeds paid under one of the payment options in this policy.

ELECTION BY BENEFICIARY – At the time Death Proceeds are payable to the Beneficiary, the Beneficiary may elect one of the payment options if proceeds are available to the Beneficiary in a lump sum. The Beneficiary has 12 months after payment becomes due to elect one of the following options.

PAYMENTS – Payments will be made monthly unless otherwise elected.

We have the right to change the frequency of payments in order to make a periodic payment of at least $25.00.

The option date under Options 1, 2 and 3 is the date the Death Proceeds are payable or the date of election, whichever is later. Interest under Option 4 will accrue from such date.

Under Option 3, proof of the age of the payee will be required at the time the first payment is due. We reserve the right to require proof that the payee is alive at the time of each payment.

CHANGE IN PAYMENTS – Partial withdrawal under Options 1 and 2 may not be made. All payments under Options 1 and 2 may be paid in one sum only with Our consent. The value of any one-sum payment will be the sum of any remaining guaranteed payments discounted at the interest rate used to calculate such payment.

Payments under Option 3 will be commuted only in event of death of the payee. Any payments that remain to be paid under Option 3 at the death of the payee will be paid in one sum. The value of the one sum payment will be the sum of the remaining guaranteed payments, discounted at the interest rate used to calculate such payment.

WITHDRAWAL – The minimum Death Proceeds that may be applied under Option 4 is $1,000. The minimum Death Proceeds that may remain after a withdrawal under Option 4 is $1,000. The minimum amount that may be withdrawn is $1,000. Death Proceeds less than this amount will be paid in a lump sum to the payee.

We may postpone payment of any amount to be withdrawn for not more than six months from the date the written request for withdrawal is received by Us at Our Administrative Office.

ASSIGNMENT – The proceeds payable under one of these options may not be assigned.

ADDITIONAL INTEREST – Additional interest, if any, paid over the guaranteed 2% will be in an amount and by a method determined by Us.

BASIS OF VALUES – Minimum income rates are based on the 2000 Individual Annuity Mortality Table age last birthday. Interest is assumed at the rate of 2% per year.

OPTION 1. EQUAL PAYMENTS FOR A GUARANTEED PERIOD – Equal monthly payments for the number of years elected, not to exceed 25 years. Payment will begin on the option date.

Guaranteed Minimum Payment for each $1,000 of net proceeds

Guaranteed interest rate: 2.00%

ANNUAL YEARS	ANNUAL	SEMI ANNUAL	QUARTERLY	MONTHLY
1	$1,000.00	$502.48	$251.86	$84.09
2	504.95	253.73	127.18	42.46
3	339.96	170.82	85.62	28.59
4	257.47	129.37	64.85	21.65
5	208.00	104.51	52.39	17.49
6	175.03	87.95	44.08	14.72
7	151.48	76.12	38.15	12.74
8	133.83	67.25	33.71	11.25
9	120.11	60.35	30.25	10.10
10	109.14	54.84	27.49	9.18
11	100.17	50.34	25.23	8.42
12	92.71	46.58	23.35	7.80
13	86.39	43.41	21.76	7.26
14	80.98	40.69	20.40	6.81
15	76.30	38.34	19.22	6.42
16	72.21	36.28	18.19	6.07
17	68.60	34.47	17.28	5.77
18	65.39	32.86	16.47	5.50
19	62.53	31.42	15.75	5.26
20	59.96	30.13	15.10	5.04
21	57.63	28.96	14.52	4.85
22	55.52	27.90	13.98	4.67
23	53.60	26.93	13.50	4.51
24	51.83	26.05	13.05	4.36
25	50.22	25.23	12.65	4.22

OPTION 2. EQUAL PAYMENTS OF A SPECIFIED AMOUNT – Equal monthly payments of at least $4.22 per month for each $1,000 of proceeds. Payments will begin on the option date and will continue until the proceeds and interest at the rate of 2.00% compounded annually are exhausted.

OPTION 3. EQUAL PAYMENTS FOR LIFE – Equal monthly payments for a guaranteed period of 10, 15, or 20 years as elected and for life thereafter as shown in the table below. Amount of each monthly installment per $1,000 net proceeds. Amounts based on 2000 IAM Table age last birthday and an annual interest rate of 2.00%.

MALE

	Monthly Income for Life with Guaranteed Period of:				Monthly Income for Life with Guaranteed Period of:		
Age of Payee	10 Years	15 Years	20 Years	Age of Payee	10 Years	15 Years	20 Years
18	$2.34	$2.34	$2.34	52	$3.66	$3.62	$3.55
19	2.36	2.36	2.36	53	3.74	3.69	3.61
20	2.38	2.38	2.38	54	3.82	3.76	3.67
21	2.40	2.40	2.40	55	3.90	3.84	3.74
22	2.42	2.42	2.42	56	3.99	3.92	3.80
23	2.44	2.44	2.44	57	4.08	4.00	3.87
24	2.47	2.46	2.46	58	4.18	4.08	3.94
25	2.49	2.49	2.48	59	4.28	4.17	4.00
26	2.51	2.51	2.51	60	4.39	4.26	4.07
27	2.54	2.53	2.53	61	4.50	4.36	4.14
28	2.56	2.56	2.56	62	4.62	4.46	4.21
29	2.59	2.59	2.58	63	4.75	4.56	4.28
30	2.62	2.62	2.61	64	4.88	4.66	4.35
31	2.65	2.64	2.64	65	5.02	4.76	4.41
32	2.68	2.67	2.67	66	5.16	4.87	4.48
33	2.71	2.71	2.70	67	5.31	4.97	4.54
34	2.74	2.74	2.73	68	5.46	5.08	4.60
35	2.78	2.77	2.76	69	5.62	5.18	4.65
36	2.81	2.81	2.80	70	5.79	5.29	4.70
37	2.85	2.85	2.83	71	5.95	5.39	4.75
38	2.89	2.88	2.87	72	6.13	5.49	4.79
39	2.93	2.92	2.91	73	6.30	5.58	4.83
40	2.98	2.97	2.95	74	6.48	5.67	4.87
41	3.02	3.01	2.99	75	6.66	5.76	4.90
42	3.07	3.05	3.03	76	6.84	5.84	4.92
43	3.12	3.10	3.08	77	7.02	5.92	4.95
44	3.17	3.15	3.12	78	7.20	5.99	4.97
45	3.22	3.20	3.17	79	7.37	6.05	4.98
46	3.28	3.25	3.22	80	7.54	6.11	5.00
47	3.33	3.31	3.27	81	7.71	6.16	5.01
48	3.39	3.37	3.32	82	7.87	6.20	5.02
49	3.46	3.42	3.38	83	8.01	6.24	5.02
50	3.52	3.49	3.43	84	8.16	6.28	5.03
51	3.59	3.55	3.49	85	8.29	6.31	5.03

FEMALE

Age of Payee	Monthly Income for Life with Guaranteed Period of: 10 Years	15 Years	20 Years	Age of Payee	Monthly Income for Life with Guaranteed Period of: 10 Years	15 Years	20 Years
18	$2.27	$2.27	$2.26	52	$3.41	$3.38	$3.35
19	2.28	2.28	2.28	53	3.47	3.45	3.40
20	2.30	2.30	2.30	54	3.54	3.51	3.46
21	2.32	2.32	2.31	55	3.62	3.58	3.53
22	2.34	2.33	2.33	56	3.69	3.65	3.59
23	2.35	2.35	2.35	57	3.77	3.73	3.66
24	2.37	2.37	2.37	58	3.86	3.81	3.72
25	2.39	2.39	2.39	59	3.95	3.89	3.79
26	2.42	2.41	2.41	60	4.04	3.98	3.87
27	2.44	2.44	2.43	61	4.14	4.07	3.94
28	2.46	2.46	2.46	62	4.25	4.16	4.01
29	2.48	2.48	2.48	63	4.36	4.26	4.09
30	2.51	2.51	2.50	64	4.48	4.36	4.16
31	2.53	2.53	2.53	65	4.60	4.46	4.24
32	2.56	2.56	2.55	66	4.74	4.57	4.31
33	2.59	2.58	2.58	67	4.87	4.68	4.39
34	2.62	2.61	2.61	68	5.02	4.79	4.46
35	2.65	2.64	2.64	69	5.17	4.91	4.53
36	2.68	2.67	2.67	70	5.34	5.03	4.59
37	2.71	2.70	2.70	71	5.51	5.14	4.65
38	2.74	2.74	2.73	72	5.68	5.26	4.71
39	2.78	2.77	2.76	73	5.87	5.37	4.76
40	2.81	2.81	2.80	74	6.06	5.49	4.81
41	2.85	2.85	2.84	75	6.25	5.59	4.85
42	2.89	2.89	2.87	76	6.46	5.70	4.88
43	2.93	2.93	2.91	77	6.66	5.79	4.92
44	2.98	2.97	2.95	78	6.86	5.88	4.94
45	3.02	3.01	3.00	79	7.07	5.96	4.96
46	3.07	3.06	3.04	80	7.27	6.03	4.98
47	3.12	3.11	3.09	81	7.47	6.10	5.00
48	3.17	3.16	3.14	82	7.66	6.16	5.01
49	3.23	3.21	3.19	83	7.84	6.21	5.02
50	3.28	3.27	3.24	84	8.00	6.25	5.03
51	3.34	3.32	3.29	85	8.16	6.28	5.03

OPTION 4. PROCEEDS LEFT AT INTEREST

The Death Proceeds may be left with Us for a period of 1 to 25 years. Interest on the Death Proceeds will be paid at the rate of 2% compounded annually. The interest may be left with Us to accumulate or be paid at the following rate for each $1,000 of net proceeds.

1. Annually $20.00
2. Semiannually $ 9.95
3. Quarterly $ 4.96
4. Monthly $ 1.65

The payee may withdraw portions of the Death Proceeds by Notifying Us. At the end of the specified period, any remaining Death proceeds with accrued interest will be paid in one sum.

CONSECO INSURANCE COMPANY
Chicago, Illinois
Administrative Office: [11825 N. Pennsylvania Street
Carmel, Indiana 46032-4555]
Phone Number: [1-800-525-7662]

INDEXED FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE
ADJUSTABLE DEATH BENEFIT
WITH INDEXED FEATURE
NONPARTICIPATING

Death Proceeds payable upon the death of the Primary Insured prior to the Maturity Date
Flexible premiums payable until the Primary Insured's Age 121.

While the values of this policy may be affected by an external index, this policy does not directly participate in any stock or equity investments

This policy is a legal contract between the Owner and Conseco Insurance Company.

*NBAP*CIC*

APPLICATION FOR LIFE INSURANCE

Make check payable to Conseco Insurance Company

Administrative Office: 11825 N. Pennsylvania Street, Carmel, IN 46032

Toll Free Telephone Number: 1-800-525-7662

SECTION 1 – PRIMARY INSURED – Provide Full Legal Name

First Name	MI	Last Name (indicate if hyphenated name)	☐ Male ☐ Female	Date of Birth	Ht. Wt.

Address	City, State, Zip Code
Social Security No. / Driver's License No. & State	Area Code & Phone No. / Place of Birth
Occupation/Income	Occupational Duties and Employer

SECTION 2 – ADDITIONAL INSURED – Provide Full Legal Name

First Name	MI	Last Name	☐ Male ☐ Female	Date of Birth	Ht. Wt.

Social Security No. / Driver's License No. & State	Area Code & Phone No. / Place of Birth
Relationship to Primary Insured	Occupation/Income

SECTION 3 – CHILD/DEPENDENTS – List all unmarried dependent children who are under age 19 and proposed for coverage. (Attach a separate sheet for additional persons not listed)

Name (First, Middle Initial, Last)	Relationship	Date of Birth	Height	Weight

SECTION 4 – BENEFICIARY DESIGNATION

a. Primary Beneficiary:_____ Age _____ Relationship _____

(If Beneficiary is a Trust, provide name and date of Trust.)

Name of Trust _____ Date of Trust _____

b. Contingent Beneficiary _____ Relationship _____

Unless otherwise specified, death benefit proceeds will be shared equally by all primary beneficiaries who survive the insured, or if none, shared equally by all contingent beneficiaries who survive the insured.

SECTION 5 – SPECIAL INSTRUCTIONS

SECTION 6 – OWNER OF POLICY IF OTHER THAN PRIMARY INSURED

☐ **Owner** ☐ **Contingent Owner** ☐ **Joint Owner**

First Name	MI	Last Name (indicate if hyphenated name)	☐ Male ☐ Female	Social Security No. or Tax ID No.

Address	City, State, Zip Code
Relationship to Primary Insured	Trust ID No. – Name and Date of Trust (if owner is a Trust)

SECTION 7 – PLAN OF INSURANCE, RIDERS AND BENEFITS

Plan of Insurance _____
Product Name

Specified/Insurance Amount $ _____
(Complete Financial Questionnaire if coverage exceeds $500,000)

If a Term Product:
Term Duration: _____

If applying for mortgage term insurance, please provide date and amount of mortgage: _____

COMPLETE IF APPLYING FOR FLEXIBLE PREMIUM ADJUSTABLE LIFE PRODUCT

Death Benefit Option
- ☐* Option A (Level) ***(Default option if none marked)**
- ☐ Option B (Includes Accumulation Value)

Compliance with Internal Revenue Code 7702
- ☐ Cash Value Accumulation Test
- ☐ Guideline Premium/Corridor Test

Credit Options * Indicate percentages to Accumulation Values – Available 5% allocations totaling 100%

___% Credit Option 1 – Guaranteed One-Year Fixed Rate

___% * Credit Option 3 – S&P 500® Index One-Year Point-to-Point with Participation Rate Strategy

___% * Credit Option 2 – S&P 500® Index One-Year Point-to-Point with Cap Strategy

___% * Credit Option 4 – S&P 500® Index One-Year Monthly Averaging with Participation Rate Strategy

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(Riders and Benefits vary by Plan and may not be available in all states)

- ☐ Accidental Death Benefit $ _____
- ☐ Additional Insured Term Rider $ _____
- ☐ Children's Term Rider $ _____
- ☐ Disability Income Rider/Monthly Benefit Payment $_____
- ☐ Primary Insured Term Rider $ _____
- ☐ Total and Permanent Disability Benefit Waiver of Premium Rider
- ☐ Waiver of Stipulated Premium Rider $_____ per month
- ☐ Other_____

SECTION 8 – PREMIUM PAYMENTS – Method and Frequency

FIRST PREMIUM TO BE PAID BY: ☐ Bank Draft ☐ Check
Draft Initial Premium at
_____ Receipt of application or _____ Issue
PREMIUM MODE (Check one box only)
☐ Annual ☐ Semi Annual ☐ Quarterly ☐ Monthly/EFT

PAYMENT:
Total Amount Paid in Exchange for Conditional Receipt
$ _____
☐ Direct Electronic Funds Transfer (EFT)

For flexible premium plans, indicate
$ _____ Planned Periodic Premium
(Write "None" if no future billing is desired)

Additional First Year Premium: $ _____
IRC Section 1035 Exchange? ☐No ☐Yes
1035 Exchange Amount $_____

Who will pay premium?

Payor Address, if different from Primary Insured or Owner

SECTION 9 – REPLACEMENT & IN FORCE LIFE INSURANCE – REGARDING ALL INDIVIDUALS TO BE INSURED

1. Will any existing life insurance or annuity with this or any other company be replaced, changed, or used as a source of premium payment for the insurance applied for? ..... ☐ Yes ☐ No
2. Is the replacement to be handled as an IRC Section 1035 Exchange? ..... ☐ Yes ☐ No
3. Does any individual to be insured have any other application or reinstatement of insurance pending or any insurance policy in force for life insurance (including business insurance) or accident and health insurance or annuity contracts?..... ☐ Yes ☐ No

If any of the above questions are answered "Yes" please provide details _____

Name of Person	Name of Company	Type of Coverage	Insurance Amount	Accidental Death Amount	Year Issued	To Be Replaced

SECTION 10 – GENERAL INFORMATION

ANSWER QUESTIONS BELOW ON ALL INDIVIDUALS TO BE INSURED.	Primary Insured		Additional Insured		Dependent /Child	
	Yes	No	Yes	No	Yes	No
1. Has any life or health insurance ever been denied, postponed, rated or modified?	☐	☐	☐	☐	☐	☐
2. In the past 5 years have you, *or* do you intend to engage in piloting an aircraft, motor vehicle racing, scuba diving, sky diving, hang gliding, parachuting, mountain climbing, horse racing or any other hazardous sports?	☐	☐	☐	☐	☐	☐
3. Have you ever been convicted of a felony, reckless driving, or driving under the influence of drugs or alcohol, or had your license suspended, or in the past three years had more than two moving traffic violations?	☐	☐	☐	☐	☐	☐
4. Have you ever used heroin, cocaine, crack, LSD, any derivative of these drugs, or any other illegal or controlled substance except as prescribed by a physician?	☐	☐	☐	☐	☐	☐
5. In the past 10 years have you been treated or diagnosed as having Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or tested positive for antibodies to Human Immunodeficiency Virus (HIV)?	☐	☐	☐	☐	☐	☐
6. In the past 10 years, have you had or been treated for:						
a. chest pain, heart attack, heart disease, high blood pressure, congestive heart failure, a disease or disorder of the heart, or cardiovascular system?	☐	☐	☐	☐	☐	☐
b. stroke, transient ischemic attack (TIA), diabetes, glucose intolerance, asthma, chronic obstructive pulmonary disease (COPD), emphysema, a disease or disorder of the lungs?	☐	☐	☐	☐	☐	☐
c. cancer, malignant tumor, leukemia, a disease or disorder of the kidneys, pancreas, liver, hepatitis C, gastrointestinal, genitourinary systems, or any internal organs?	☐	☐	☐	☐	☐	☐
d. ulcer, anemia, injury or disease of the blood (**excluding HIV**), arthritis, back/spine pain, bones, muscles, joints, skin, connective tissue or glands, ears, eyes, nose, throat?	☐	☐	☐	☐	☐	☐
e. any sexually transmitted disease (**excluding HIV**), albumin, sugar, pus, or blood in the urine or any endocrine or metabolic disorder, including but not limited to thyroid, hyperlipidemia, pituitary or adrenal gland disorder?	☐	☐	☐	☐	☐	☐
7. In the past 10 years have you had or been treated for: a mental, nervous, or neurological disorder, epilepsy, seizures, paralysis, sleep apnea, memory loss, depression, Alzheimer's or Parkinson's disease?	☐	☐	☐	☐	☐	☐
8. In the past 10 years have you received or been advised to seek counseling for alcohol or drug abuse?	☐	☐	☐	☐	☐	☐
9. In the past 5 years have you been hospitalized, resided in a nursing home or managed care facility or consulted a physician or any member of the medical profession **(list all occurrences)**; or have you had any blood test **(other than HIV or AIDS test)**, electrocardiograms, or other medical tests or studies **(indicate tests and results)**; or have you taken or been advised to take any medication **(list reason and medication)**?	☐	☐	☐	☐	☐	☐
10. Have you ever had any mental or physical disorder not listed above?	☐	☐	☐	☐	☐	☐
11. Has any immediate family member died from or had any occurrence of cardiovascular disease, cancer, diabetes or cerebrovascular disease prior to age 60? **If yes, provide details.**	☐	☐	☐	☐	☐	☐
12. Have you within the past 6 months experienced symptoms or illness for which you have not consulted a physician?	☐	☐	☐	☐	☐	☐
13. Have you used tobacco in any form or any nicotine product in the last: **MARK DURATION** ☐ 36 months ☐ 24 months ☐ 12 months?	☐	☐	☐	☐	N/A	

	Primary Insured	Additional Insured	Children
14. Name of personal physician:	_____	_____	_____
Address:	_____	_____	_____
Telephone Number:	_____	_____	_____
Date & Reason Last Consulted:	_____	_____	_____

REMARKS – Provide details to "**yes**" answers for Section 10 Questions 1 – 13 in space provided below (section continued on next page)

Question Number	Name of Proposed Insured	Details *(Include duration, impairment, diagnosis, treatment, medication, date of occurence, current status, and name, address and phone number of all doctors, hospitals and medical facilities.)*

REMARKS – Continued

Question Number	Name of Proposed Insured	Details *(Include duration, impairment, diagnosis, treatment, medication, date of occurence, current status, and name, address and phone number of all doctors, hospitals and medical facilities.)*

(Attach extra sheet of paper if necessary)

SECTION 11– CONDITIONAL AMENDMENTS TO APPLICATION

If coverage cannot be issued as initially applied for, I hereby authorize Conseco Insurance Company to amend the application under the following circumstances:

- Issue a lesser benefit amount. ☐ Yes ☐ No
- Issue coverage on the remaining proposed insureds if any one person's coverage is declined. ☐ Yes ☐ No
- Increase or decrease the premium amount to cover the benefit actually issued. ☐ Yes ☐ No
- Issue coverage on any proposed insured at a substandard rating class. ☐ Yes ☐ No

NOTE: NONE OF THE ABOVE CONDITIONAL AMENDMENTS CREATE ANY ADDITIONAL OBLIGATION BY CONSECO INSURANCE COMPANY TO ISSUE COVERAGE TO ANY INDIVDUAL PROPOSED FOR COVERAGE.

SECTION 12 – FRAUD WARNING

Any person who knowingly and with intent to defraud any insurance company that submits an application for insurance or statement of claim containing any materially false information, or conceals information concerning any fact material thereto for the purpose of misleading, may be committing a crime which is subject to criminal and civil penalties.

AR, KY, NM, OH AND PA RESIDENTS: Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

DC RESIDENTS: Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

VI RESIDENTS: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

SECTION 13 – DECLARATIONS & AUTHORIZATION

I/We represent that all statements and answers made in all parts of this application are full, complete and true. It is understood and agreed that: (1) All such statements and answers shall be the basis for and become a part of any policy issued as a result of this application. (2) No agent, producer, broker nor examiner has the authority to accept risks, to make or change contracts or to waive any of the Company's rights or requirements. (3) **As a condition precedent to the policy taking effect, all individuals applying for insurance must be alive and in the same condition of health as described in this application when the policy is delivered to the Owner and the full first premium must be paid. Although the policy would not be in effect, if a Conditional Receipt has been signed and the full first premium has been paid, coverage may be provided, subject to all the terms and conditions of the Conditional Receipt.** (4) Acceptance of a policy by the Owner shall constitute ratification of any changes made by the Company.

I/We understand that Conseco Insurance Company (hereinafter, collectively "Company"), affiliates of the Company, its reinsurers, any insurance support organizations, and those persons authorized to represent them may need to collect information on me in regard to proposed coverage. Therefore, I authorize any: (1) life insurer; (2) reinsurer; (3) insurance support organizations, including MIB (Medical Information Bureau); (4) financial source; (5) employer and other like sources, to give the types of information listed below when this Authorization is presented.

The types of information may include my: (1) mental and physical health; (2) other insurance coverage; (3) hazardous activities; (4) character; (5) general reputation; (6) mode of living; (7) finances; (8) vocation; (9) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV); (10) drug and alcohol treatments; (11) other personal information; (12) government records, such as motor vehicle record and (13) prescription drug records and related information. A separate HIPAA compliant authorization is needed to authorize release of information from health care providers and related facilities.

The Company and its reinsurers will use the information in order to determine whether I am insurable pursuant to the Company's underwriting standards. The insurance agent, producer, or broker may also use the information to help update and improve my insurance program.

Those parties authorized above, excluding insurance support organizations, may disclose the information that they have collected. They may disclose this information to: (1) other insurers to which I have applied or may apply for insurance; (2) reinsurers; (3) the Medical Information Bureau; or (4) other persons who perform business, professional, or insurance tasks for them. They may also disclose information according to any contract with a member company or organization. Information may also be disclosed as allowed by law. This Authorization will be valid for 24 months after the date of signing and cannot be revoked.

A copy of this Authorization shall be as valid as the original. I/We understand I have a right to receive a copy of this Authorization. I/We acknowledge receipt of a copy of the "Notice of Information Practices," which includes pre-notification information relating to investigative consumer reports and the Medical Information Bureau, Inc.

Soliciting Agent Statement: Will there be any replacement, as defined by any regulation of the state in which this application is taken? (If "YES", fulfill all state requirements) ☐ Yes ☐ No

ALL CHECKS MUST BE MADE PAYABLE TO THE INSURANCE COMPANY; DO NOT MAKE CHECK PAYABLE TO AGENT.

Signed at _____ on _____

City and State — Month, Day, Year

Sign Full Legal Name

X _____
Signature of Primary Insured
(or Parent/Guardian if Primary Insured is a minor)

X _____
Signature of Applicant/Owner
(If other than the Primary Insured)

X _____
Signature of Additional Insured (if proposed for coverage)

X _____
Signature of Joint Owner

X _____
Signature of Witness
(Licensed Agent must witness where required by law.)

X _____
Print Name of Witness

X _____
Agent Signature

X _____
Print Agent Name

X _____
Agent Number (Company Number)

X _____
State License Number

Conseco Insurance Company

Indexed Flexible Premium Adjustable Life Insurance
Statement of Actuarial Basis

CIC-3017

I. PRODUCT DESCRIPTION

This product is a nonparticipating, universal life product, which provides life insurance coverage payable upon death of the insured while the policy is in force. Premiums may be divided between several different crediting options, some of which may participate in the performance of a market index, such as the S&P 500.

Guaranteed Maximum Cost of Insurance rates are the 2001 Commissioner's Standard Ordinary sex distinct and smoker distinct age last birthday mortality tables (see attachment A).

There are two death benefit options:

1. Option A: The death benefit will be the greater of:
   a. The specified amount on the date of the Insured's death, or
   b. The Total Accumulation Value (TAV) on the date of the Insured's death multiplied by the applicable minimum death benefit multiple for the Insured's attained age (based on the guideline premium test or the cash value accumulation test).
2. Option B: The death benefit will be the greater of:
   a. The specified amount on the date of the Insured's death plus the TAV on the date of the insured's death, or
   b. The TAV on the date of the Insured's death multiplied by the applicable minimum death benefit multiple for the Insured's attained age (based on the guideline premium test or the cash value accumulation test).

All death benefits are reduced by the amount of indebtedness, if any.

Compliance with the Definition of Life Insurance is obtained through the use of the Guideline Premium Test or the Cash Value Accumulation Test. Choice cannot be changed after issue.

This product provides a guaranteed death benefit for the earlier of 15 years or attained age 95. This no-lapse guarantee is in effect if the cumulative premium paid less withdrawals is greater than the cumulative no-lapse guarantee premium.

This product provides a guaranteed minimum interest rate of 1% per year for premium allocated to the one-year fixed rate credit option and short-term accumulation account. The product provides a 1% per year guaranteed minimum index bonus on premium allocated to any of the credit option index strategies. The one-year fixed rate credit option and the short-term accumulation account guaranteed minimum interest rate is credited on a monthly basis. The credit option index strategy guaranteed minimum index bonus rate is credited on an annual basis.

II. MINIMUM NONFORFEITURE REQUIREMENTS

The cash values for this plan have been established in accordance with the Model Universal Life Nonforfeiture Regulation adopted by the National Association of Insurance Commissioners in December 1983.

This product complies with nonforfeiture regulation by calculating surrender charges for each case such that the surrender charge is always less than or equal to the maximum allowed by UL nonforfeiture regulation (see attachment D).

A. Definitions

t = duration from original issue date measured in years

x = issue age of insured

i_t = interest rate at duration t. For this product, the interest rate is 1.00%.

$$v^t = \prod_{s=1}^{t}(1+i_s)^{-1}$$

$q_{x+t}^{(\text{Guar})}$ = Guaranteed maximum annual cost of insurance rate per $1,000 for policy year t divided by 1,000

$= {}_tGCOI_x \div 1000$

$p_{x+t}^{(\text{Guar})} = 1 - q_{x+t}^{(\text{Guar})}$

A_x = Net single premium to provide coverage of $1 for the life of the insured.

$\ddot{a}_x$ = Life annuity to provide a $1 payment at the beginning of each year for the life of the insured.

$${}_tp_x^{(\text{Guar})} = \prod_{s=0}^{t-1} p_{x+s}^{(\text{Guar})}$$

$$A_x^{(\text{Guar})} = \sum_{k=0}^{121-x} v^{k+1} \cdot {}_kp_x^{(\text{Guar})} \cdot q_{x+k}^{(\text{Guar})}$$

$$\ddot{a}_x = \sum_{k=0}^{121-x-1} v^k \, {}_kp_x^{(\text{Guar})}$$

$$\ddot{a}_{x+t} = \sum_{k=0}^{121-t-1} v^k \, {}_kp_{x+t}^{(\text{Guar})}$$

$\ddot{a}_x^N$ = The present value of an annuity of one per year payable on policy anniversaries beginning when the life is age x and continuing until death or for

n years, calculated according to the nonforfeiture (N) basis (2001 Commissioner's Standard Ordinary Ultimate, age last birthday, sex-distinct, smoker-distinct mortality tables and the guaranteed minimum interest rate).

$\ddot{a}^G_{x+t}$ = The present value of a life annuity of one per year payable on policy anniversaries beginning when the life is age $x + t$, calculated using the maximum cost of insurance rates guaranteed (G) in the policy and the guaranteed minimum interest rate.

A^N_x = The present value of insurance of one payable at the end of the year of death, calculated according to the nonforfeiture basis.

FA = The initial face amount of the policy.

IEA_x = The maximum Initial Expense Allowance per $1,000 of specified amount for age x, calculated according to the nonforfeiture basis.
The maximum Initial Expense Allowance is defined by the 1980 Amendments to the Standard Nonforfeiture Law for life insurance as follows:

$$= 1.25 \times \text{Minimum}\left[\frac{FA \times A^N_x}{\ddot{a}^N_x}, FA \times .04\right] + FA \times .01$$

$IAEC_x$ = Initial Acquisition Expense charges (not to exceed IEA_x)

= First year Guaranteed Maximum Expense Charges less the average of the Guaranteed Maximum Expense Charges over policy years 2 through 20. Expense charges include percent of premium, annual per policy load, and annual per unit load.

= [1st year % of premium load + annual per policy load + annual per unit load] - (1/19) * [$\sum_{t=2}^{20}$ (% of premium load$_t$ + annual per policy load$_t$ + annual per unit load$_t$)]

$UIEA_x$ = Unused Maximum Initial Expense Allowance per $1,000 of specified amount for age x.

= $IEA_x - IAEC_x$

$UUIEA_{x+t}$ = Unamortized Unused Maximum Initial Expense Allowance per $1,000 of specified amount at duration t for issue age x.

$$= \frac{UIEA_x \cdot \ddot{a}^G_{x+t}}{\ddot{a}^G_x}$$

B. <u>Initial Acquisition Expense Charges</u>

(1) There are three types of expense charges imposed in the first year:
   (i) 5% of premium paid
   (ii) $8.00 per policy per month
   (iii) A monthly per $1,000 administrative fee that varies by issue age, gender, band, and underwriting class of the insured.

(2) There are three types of expense charges imposed in renewal years:

(i) 5% of premium paid
(ii) $8.00 per policy per month
(iii) A monthly per $1,000 administrative fee that varies by issue age, gender, band, and underwriting class of the insured

$IAEC_x$ = Max {0, B.(1) – Average(B.(2), policy years 2-20)} = $0.00.
Therefore, $UIEA_x = IEA_x - IAEC_x = IEA_x - \$0.00 = IEA_x$.

C. Minimum Cash Values

The NAIC Model Universal Life Minimum Nonforfeiture Regulation defines the minimum cash value to be:

(1) Accumulation of the following:

(i) Premiums minus
(ii) Benefit charges minus
(iii) Average administrative expense charges for the first policy year minus
(iv) Initial Acquisition Expense Charges (not to exceed the Initial Expense Allowance), i.e., $IAEC_x$, minus
(v) Actual administration charges for other years minus
(vi) Any service charges actually made minus
(vii) Any deductions for partial withdrawals minus
(viii) Unamortized Unused Initial Expense Allowance, i.e., $UIEA_x \frac{\ddot{a}^G_{x+t}}{\ddot{a}^G_x}$

Thus, provided there have been no special requests requiring service fees and no partial withdrawals, the definition of minimum cash value reduces to:

(2) Accumulation of the following:

(i) Premiums minus
(ii) Benefit charges minus
(iii) Average administrative expense charges for the first policy year minus
(iv) Initial Acquisition Expense Charges (not to exceed the Initial Expense Allowance), i.e., $IAEC_x$, minus
(v) Actual administrative charges for other years minus
(vi) Unamortized Unused Initial Expense Allowance

The actual cash values calculated for this policy are as follows:

(3) Accumulation of the following:

(i) Premiums minus
(ii) Benefit charges minus
(iii) a. 5% Percent of premium paid
b. $8.00 per policy per month
c. A monthly per $1,000 administrative fee minus
(iv) Actual administrative charges for other years minus
(v) Surrender charges

Proof of compliance with the Model Universal Life Nonforfeiture Regulation can be shown by proving that the cash value for the policy is always greater than or equal to the minimum cash value as defined by the Model Regulation. From the above demonstration, this can be shown by demonstrating that the calculated surrender charge does not exceed the Unamortized Unused Initial Expense Allowance.

The Unused Initial Expense Allowance is equal to the full Initial Expense Allowance less any portion that was assessed for previous partial surrender or a reduction in specified amount.

Thus, if $SC_t \leq UUIEA_{x+t}$ for both males and females, we have demonstrated compliance with the Model Universal Life Nonforfeiture Regulation (see Attachment B).

The smoothness test requires that the policy's cash surrender value and the basic cash value be different by not more than 2.00 per 1,000. The surrender charges for this policy grade off over 15 years in accordance with Standard Nonforfeiture Law. Since there are no loads, charges, credits, or unusual product features that would affect a smooth progression of cash surrender value, this policy complies with the smoothness test.

In addition, any riders attached to the base policy will not cause the cash value to fall below the minimum required cash value as described above. Thus, the cash surrender values will always equal or exceed the minimum values required by law.

III. RESERVES

The minimum reserves are equal to the greater of:

(1) The cash surrender value;
(2) The CRVM reserve as described in the NAIC Model Universal Life Regulation. The reserve for the no-lapse feature will follow the Actuarial Guideline 38 interpretation of the Model Regulation; or
(3) The UL CRVM reserve as interpreted by Actuarial Guideline 36.

The reserve valuation basis is the 2001 Commissioner's Standard Ordinary, age last birthday, sex-distinct, smoker-distinct mortality tables. For current issues the guaranteed minimum interest rate used in the UL CRVM calculation is, at each duration of the projection, the greater of the Implied Guaranteed Rate (IGR) under Actuarial Guideline 36 as it pertains to each equity related credit option and the guaranteed minimum interest rate.

The reserve valuation basis for the Type 2A reserve as described in Actuarial Guideline 36 is the 2001 Commissioner's Standard Ordinary sex distinct, smoker distinct, age last birthday mortality tables. The valuation rate for current issues will not be larger than the maximum allowable in this state.

A certification as to compliance with the criteria will be provided and signed by the appointed actuary. This will be provided with each annual and quarterly financial statement filed with the appropriate regulatory officials.

In addition, the unrealized gain on the call options purchased to support the equity related Credit Option Accumulation Value Bonus will be held as an additional liability while the call option has value. All call options will be held at market value on the valuation date. The call options will be reported in the Asset Valuation Reserve Default Component. The Company will use risk based capital (RBC) factors that are equivalent to those of bonds for RBC reporting purposes. Under current RBC requirements, the Company is required to and will hold capital for counter-party credit risk exposures in financial contracts only. Regular RBC reporting treatment will be applied to the bonds depending on their quality.

The proposed reserves and reserve methodology, as described above, are adequate and reasonably conservative to fund the benefits in the policy. The investment plan is adequate to provide for the benefits and reserves as needed. Appropriate cash flow testing procedures will be performed and demonstrated annually.

Gregory D. Turner

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

2-5-08
Date

Attachments

A. Monthly Guaranteed Maximum Cost of Insurance Rates
B. Surrender Charge Compliance Demonstration

Conseco Insurance Company
Policy Form CIC-3017
Attachment A
Guaranteed Maximum Monthly COI Rates

Attained Age	Underwriting Class									
	Male					Female				
	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
0	N\A	N\A	0.06000	N\A	N\A	N\A	N\A	0.03500	N\A	N\A
1	N\A	N\A	0.03833	N\A	N\A	N\A	N\A	0.02583	N\A	N\A
2	N\A	N\A	0.02750	N\A	N\A	N\A	N\A	0.01916	N\A	N\A
3	N\A	N\A	0.02000	N\A	N\A	N\A	N\A	0.01666	N\A	N\A
4	N\A	N\A	0.01750	N\A	N\A	N\A	N\A	0.01583	N\A	N\A
5	N\A	N\A	0.01750	N\A	N\A	N\A	N\A	0.01500	N\A	N\A
6	N\A	N\A	0.01833	N\A	N\A	N\A	N\A	0.01583	N\A	N\A
7	N\A	N\A	0.01833	N\A	N\A	N\A	N\A	0.01750	N\A	N\A
8	N\A	N\A	0.01833	N\A	N\A	N\A	N\A	0.01750	N\A	N\A
9	N\A	N\A	0.01916	N\A	N\A	N\A	N\A	0.01750	N\A	N\A
10	N\A	N\A	0.02000	N\A	N\A	N\A	N\A	0.01833	N\A	N\A
11	N\A	N\A	0.02333	N\A	N\A	N\A	N\A	0.02083	N\A	N\A
12	N\A	N\A	0.02833	N\A	N\A	N\A	N\A	0.02250	N\A	N\A
13	N\A	N\A	0.03333	N\A	N\A	N\A	N\A	0.02583	N\A	N\A
14	N\A	N\A	0.04333	N\A	N\A	N\A	N\A	0.02833	N\A	N\A
15	N\A	N\A	0.05500	N\A	N\A	N\A	N\A	0.03000	N\A	N\A
16	N\A	N\A	0.06416	N\A	N\A	N\A	N\A	0.03250	N\A	N\A
17	N\A	N\A	0.07250	N\A	N\A	N\A	N\A	0.03416	N\A	N\A
18	0.07666	0.07666	0.07666	0.09500	0.09500	0.03583	0.03583	0.03583	0.04250	0.04250
19	0.07833	0.07833	0.07833	0.10250	0.10250	0.03750	0.03750	0.03750	0.04666	0.04666
20	0.07916	0.07916	0.07916	0.10833	0.10833	0.03750	0.03750	0.03750	0.04916	0.04916
21	0.07916	0.07916	0.07916	0.11333	0.11333	0.03916	0.03916	0.03916	0.05250	0.05250
22	0.07916	0.07916	0.07916	0.11916	0.11916	0.04000	0.04000	0.04000	0.05500	0.05500
23	0.08000	0.08000	0.08000	0.12500	0.12500	0.04000	0.04000	0.04000	0.05750	0.05750
24	0.08083	0.08083	0.08083	0.13166	0.13166	0.04166	0.04166	0.04166	0.06083	0.06083
25	0.08333	0.08333	0.08333	0.13916	0.13916	0.04250	0.04250	0.04250	0.06583	0.06583
26	0.08666	0.08666	0.08666	0.14666	0.14666	0.04583	0.04583	0.04583	0.07000	0.07000
27	0.08833	0.08833	0.08833	0.15083	0.15083	0.04750	0.04750	0.04750	0.07416	0.07416
28	0.08666	0.08666	0.08666	0.15166	0.15166	0.05000	0.05000	0.05000	0.07916	0.07916
29	0.08583	0.08583	0.08583	0.15083	0.15083	0.05250	0.05250	0.05250	0.08416	0.08416
30	0.08500	0.08500	0.08500	0.15000	0.15000	0.05500	0.05500	0.05500	0.08916	0.08916
31	0.08416	0.08416	0.08416	0.15083	0.15083	0.05833	0.05833	0.05833	0.09583	0.09583
32	0.08500	0.08500	0.08500	0.15333	0.15333	0.06166	0.06166	0.06166	0.10250	0.10250
33	0.08750	0.08750	0.08750	0.15833	0.15833	0.06583	0.06583	0.06583	0.11083	0.11083
34	0.08916	0.08916	0.08916	0.16416	0.16416	0.07083	0.07083	0.07083	0.12166	0.12166
35	0.09333	0.09333	0.09333	0.17083	0.17083	0.07666	0.07666	0.07666	0.13250	0.13250
36	0.09750	0.09750	0.09750	0.18083	0.18083	0.08250	0.08250	0.08250	0.14333	0.14333
37	0.10333	0.10333	0.10333	0.19250	0.19250	0.08750	0.08750	0.08750	0.15250	0.15250
38	0.11083	0.11083	0.11083	0.20666	0.20666	0.09166	0.09166	0.09166	0.16166	0.16166
39	0.11750	0.11750	0.11750	0.22250	0.22250	0.09666	0.09666	0.09666	0.17166	0.17166
40	0.12666	0.12666	0.12666	0.24166	0.24166	0.10250	0.10250	0.10250	0.18250	0.18250
41	0.13750	0.13750	0.13750	0.26500	0.26500	0.10916	0.10916	0.10916	0.19500	0.19500
42	0.15083	0.15083	0.15083	0.29250	0.29250	0.11666	0.11666	0.11666	0.21083	0.21083
43	0.16666	0.16666	0.16666	0.32500	0.32500	0.12583	0.12583	0.12583	0.22833	0.22833
44	0.18416	0.18416	0.18416	0.36166	0.36166	0.13666	0.13666	0.13666	0.24916	0.24916
45	0.20333	0.20333	0.20333	0.39833	0.39833	0.14916	0.14916	0.14916	0.27333	0.27333
46	0.22250	0.22250	0.22250	0.43500	0.43500	0.16416	0.16416	0.16416	0.30166	0.30166
47	0.23833	0.23833	0.23833	0.46583	0.46583	0.18166	0.18166	0.18166	0.33666	0.33666
48	0.25083	0.25083	0.25083	0.48916	0.48916	0.20083	0.20083	0.20083	0.37833	0.37833
49	0.26666	0.26666	0.26666	0.51916	0.51916	0.22250	0.22250	0.22250	0.42500	0.42500
50	0.28750	0.28750	0.28750	0.55833	0.55833	0.24666	0.24666	0.24666	0.47500	0.47500
51	0.31416	0.31416	0.31416	0.60916	0.60916	0.27416	0.27416	0.27416	0.53000	0.53000
52	0.34666	0.34666	0.34666	0.67083	0.67083	0.30500	0.30500	0.30500	0.58916	0.58916
53	0.38416	0.38416	0.38416	0.74500	0.74500	0.33750	0.33750	0.33750	0.65333	0.65333
54	0.43166	0.43166	0.43166	0.83333	0.83333	0.37166	0.37166	0.37166	0.72166	0.72166

Conseco Insurance Company
Policy Form CIC-3017
Attachment A
Guaranteed Maximum Monthly COI Rates

Attained Age	Underwriting Class									
	Male					Female				
	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
55	0.48500	0.48500	0.48500	0.92750	0.92750	0.41083	0.41083	0.41083	0.79416	0.79416
56	0.54000	0.54000	0.54000	1.02500	1.02500	0.45333	0.45333	0.45333	0.87166	0.87166
57	0.59333	0.59333	0.59333	1.11500	1.11500	0.49833	0.49833	0.49833	0.95000	0.95000
58	0.64666	0.64666	0.64666	1.20083	1.20083	0.54500	0.54500	0.54500	1.03166	1.03166
59	0.70916	0.70916	0.70916	1.30166	1.30166	0.59250	0.59250	0.59250	1.11916	1.11916
60	0.78500	0.78500	0.78500	1.42583	1.42583	0.64250	0.64250	0.64250	1.21000	1.21000
61	0.87750	0.87750	0.87750	1.57750	1.57750	0.69750	0.69750	0.69750	1.30833	1.30833
62	0.98500	0.98500	0.98500	1.75166	1.75166	0.75583	0.75583	0.75583	1.41250*	1.41250
63	1.10250	1.10250	1.10250	1.93833	1.93833	0.81750	0.81750	0.81750	1.51916	1.51916
64	1.22500	1.22500	1.22500	2.12500	2.12500	0.88500	0.88500	0.88500	1.63416	1.63416
65	1.35250	1.35250	1.35250	2.30750	2.30750	0.96000	0.96000	0.96000	1.75833	1.75833
66	1.48166	1.48166	1.48166	2.48416	2.48416	1.04166	1.04166	1.04166	1.89333	1.89333
67	1.61666	1.61666	1.61666	2.66250	2.66250	1.13250	1.13250	1.13250	2.04333	2.04333
68	1.75916	1.75916	1.75916	2.84500	2.84500	1.23333	1.23333	1.23333	2.20750	2.20750
69	1.91916	1.91916	1.91916	3.04583	3.04583	1.34333	1.34333	1.34333	2.38833	2.38833
70	2.10583	2.10583	2.10583	3.27583	3.27583	1.46750	1.46750	1.46750	2.59250	2.59250
71	2.33250	2.33250	2.33250	3.55833	3.55833	1.60916	1.60916	1.60916	2.82083	2.82083
72	2.59750	2.59750	2.59750	3.88666	3.88666	1.76416	1.76416	1.76416	3.06916	3.06916
73	2.87666	2.87666	2.87666	4.21750	4.21750	1.93333	1.93333	1.93333	3.34000	3.34000
74	3.17666	3.17666	3.17666	4.57583	4.57583	2.12083	2.12083	2.12083	3.62333	3.62333
75	3.50333	3.50333	3.50333	4.97416	4.97416	2.32666	2.32666	2.32666	3.92083	3.92083
76	3.87166	3.87166	3.87166	5.41583	5.41583	2.55250	2.55250	2.55250	4.24250	4.24250
77	4.30000	4.30000	4.30000	5.92666	5.92666	2.80250	2.80250	2.80250	4.58916	4.58916
78	4.79750	4.79750	4.79750	6.51250	6.51250	3.07500	3.07500	3.07500	4.96333	4.96333
79	5.35500	5.35500	5.35500	7.15750	7.15750	3.37416	3.37416	3.37416	5.36583	5.36583
80	5.97666	5.97666	5.97666	7.86250	7.86250	3.74583	3.74583	3.74583	5.86750	5.86750
81	6.65250	6.65250	6.65250	8.61166	8.61166	4.20250	4.20250	4.20250	6.48083	6.48083
82	7.36833	7.36833	7.36833	9.38250	9.38250	4.68583	4.68583	4.68583	7.11250	7.11250
83	8.15000	8.15000	8.15000	10.20416	10.20416	5.19333	5.19333	5.19333	7.75750	7.75750
84	9.01916	9.01916	9.01916	11.13333	11.13333	5.75916	5.75916	5.75916	8.42916	8.42916
85	9.98583	9.98583	9.98583	12.18666	12.18666	6.33250	6.33250	6.33250	9.05000	9.05000
86	11.04916	11.04916	11.04916	13.32916	13.32916	7.01000	7.01000	7.01000	9.76750	9.76750
87	12.19833	12.19833	12.19833	14.54333	14.54333	7.84666	7.84666	7.84666	10.65750	10.65750
88	13.42000	13.42000	13.42000	15.80916	15.80916	8.72916	8.72916	8.72916	11.54833	11.54833
89	14.70166	14.70166	14.70166	17.11083	17.11083	9.60750	9.60750	9.60750	12.36333	12.36333
90	15.97833	15.97833	15.97833	18.36833	18.36833	10.25416	10.25416	10.25416	12.82666	12.82666
91	17.23500	17.23500	17.23500	19.56500	19.56500	10.87250	10.87250	10.87250	13.20666	13.20666
92	18.55166	18.55166	18.55166	20.79333	20.79333	11.89750	11.89750	11.89750	14.02750	14.02750
93	19.94000	19.94000	19.94000	22.06333	22.06333	13.28666	13.28666	13.28666	15.18916	15.18916
94	21.40250	21.40250	21.40250	23.41833	23.41833	15.01666	15.01666	15.01666	16.80833	16.80833
95	22.85083	22.85083	22.85083	24.78250	24.78250	16.89916	16.89916	16.89916	18.71833	18.71833
96	24.26500	24.26500	24.26500	26.07750	26.07750	18.75333	18.75333	18.75333	20.53750	20.53750
97	25.77166	25.77166	25.77166	27.44250	27.44250	19.95666	19.95666	19.95666	21.61666	21.61666
98	27.37833	27.37833	27.37833	28.88333	28.88333	20.61000	20.61000	20.61000	22.04916	22.04916
99	29.09250	29.09250	29.09250	30.40416	30.40416	21.96583	21.96583	21.96583	23.21416	23.21416
100	30.73000	30.73000	30.73000	31.82666	31.82666	23.72833	23.72833	23.72833	24.79000	24.79000
101	32.18250	32.18250	32.18250	33.04250	33.04250	25.64333	25.64333	25.64333	26.49333	26.49333
102	33.72750	33.72750	33.72750	34.32083	34.32083	27.75333	27.75333	27.75333	28.34416	28.34416
103	35.37000	35.37000	35.37000	35.66333	35.66333	30.05833	30.05833	30.05833	30.33666	30.33666
104	37.10583	37.10583	37.10583	37.19416	37.19416	32.57083	32.57083	32.57083	32.63583	32.63583
105	38.93416	38.93416	38.93416	39.01666	39.01666	35.22583	35.22583	35.22583	35.28666	35.28666
106	40.87500	40.87500	40.87500	40.95166	40.95166	37.94333	37.94333	37.94333	37.99916	37.99916
107	42.93416	42.93416	42.93416	43.00583	43.00583	40.70583	40.70583	40.70583	40.75833	40.75833
108	45.11916	45.11916	45.11916	45.18416	45.18416	43.51583	43.51583	43.51583	43.56416	43.56416
109	47.43500	47.43500	47.43500	47.49500	47.49500	46.41916	46.41916	46.41916	46.46333	46.46333

Conseco Insurance Company
Policy Form CIC-3017
Attachment A
Guaranteed Maximum Monthly COI Rates

Attained Age	Underwriting Class									
	Male					Female				
	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
110	49.88750	49.88750	49.88750	49.94166	49.94166	49.32916	49.32916	49.32916	49.36916	49.36916
111	52.48583	52.48583	52.48583	52.53416	52.53416	52.13416	52.13416	52.13416	52.17083	52.17083
112	55.23583	55.23583	55.23583	55.27916	55.27916	54.81333	54.81333	54.81333	54.84583	54.84583
113	58.14583	58.14583	58.14583	58.18250	58.18250	57.56500	57.56500	57.56500	57.59333	57.59333
114	61.22083	61.22083	61.22083	61.25250	61.25250	61.00416	61.00416	61.00416	61.02833	61.02833
115	64.46916	64.46916	64.46916	64.49583	64.49583	64.27833	64.27833	64.27833	64.29916	64.29916
116	67.89666	67.89666	67.89666	67.91833	67.91833	67.69583	67.69583	67.69583	67.71166	67.71166
117	71.51083	71.51083	71.51083	71.52666	71.52666	71.32500	71.32500	71.32500	71.33666	71.33666
118	75.31666	75.31666	75.31666	75.32666	75.32666	74.71500	74.71500	74.71500	74.72333	74.72333
119	79.30583	79.30583	79.30583	79.31166	79.31166	78.25500	78.25500	78.25500	78.25916	78.25916
120	83.33333	83.33333	83.33333	83.33333	83.33333	83.33333	83.33333	83.33333	83.33333	83.33333

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Male Preferred Plus Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	25.53230	25.23509	24.93512	24.63212	24.32579	24.01611	23.70327	23.38723	23.06841	22.74700	22.42248	22.09393	21.76153	21.42524	21.08503	0.00000
19	25.86101	25.55360	25.24308	24.92916	24.61179	24.29119	23.96732	23.64059	23.31121	22.97864	22.64194	22.30129	21.95666	21.60802	21.25574	0.00000
20	26.20070	25.88231	25.56044	25.23504	24.90632	24.57424	24.23925	23.90152	23.56053	23.21530	22.86603	22.51267	22.15520	21.79400	21.42946	0.00000
21	26.55223	26.22202	25.88820	25.55097	25.21030	24.86663	24.52016	24.17035	23.81618	23.45787	23.09537	22.72864	22.35810	21.98412	21.60645	0.00000
22	26.91651	26.57385	26.22769	25.87799	25.52522	25.16958	24.81050	24.44695	24.07915	23.70705	23.33061	22.95025	22.56637	22.17869	21.78781	0.00000
23	27.29424	26.93869	26.57952	26.21719	25.85190	25.48308	25.10968	24.73191	24.34972	23.96308	23.57241	23.17812	22.77993	22.37845	21.97360	0.00000
24	27.68583	27.31669	26.94431	26.56889	26.18985	25.80610	25.41784	25.02505	24.62769	24.22618	23.82096	23.41173	22.99911	22.58303	22.16385	0.00000
25	28.09207	27.70912	27.32304	26.93324	26.53859	26.13932	25.73538	25.32673	24.91383	24.49711	24.07626	23.65193	23.22404	22.79296	22.35905	0.00000
26	28.51315	28.11588	27.71476	27.30866	26.89781	26.48215	26.06164	25.63676	25.20794	24.77488	24.33824	23.89794	23.45435	23.00784	22.55808	0.00000
27	28.94962	28.53661	28.11847	27.69543	27.26744	26.83447	26.39699	25.95546	25.50955	25.05996	24.60660	24.14986	23.69011	23.22701	22.76113	0.00000
28	29.40300	28.97216	28.53627	28.09529	27.64917	27.19841	26.74347	26.28403	25.82079	25.35367	24.88306	24.40936	23.93220	23.45217	22.96959	0.00000
29	29.87558	29.42610	28.97137	28.51134	28.04652	27.57740	27.10363	26.62595	26.14425	25.65897	25.17050	24.67846	24.18346	23.68583	23.18612	0.00000
30	30.36822	29.89893	29.42417	28.94447	28.46033	27.97139	27.47841	26.98130	26.48048	25.97636	25.46857	24.95772	24.44417	23.92845	23.41109	0.00000
31	30.88217	30.39180	29.89632	29.39626	28.89124	28.38205	27.86859	27.35130	26.83061	26.30612	25.77847	25.24802	24.71535	24.18098	23.64515	0.00000
32	31.41879	30.90657	30.38961	29.86753	29.34114	28.81032	28.27556	27.73727	27.19505	26.64958	26.10120	25.55053	24.99810	24.44417	23.88896	0.00000
33	31.97889	31.44399	30.90380	30.35914	29.80991	29.25658	28.69962	28.13859	27.57419	27.00679	26.43701	25.86541	25.29226	24.71780	24.14173	0.00000
34	32.56330	32.00388	31.43983	30.87105	30.29803	29.72124	29.14024	28.55575	27.96815	27.37809	26.78614	26.19259	25.59768	25.00111	24.40161	0.00000
35	33.17404	32.58937	31.99979	31.40582	30.80794	30.20570	29.59983	28.99076	28.37912	27.76553	27.15027	26.53361	25.91522	25.29381	24.66808	0.00000
36	33.81183	33.20014	32.58389	31.96358	31.33875	30.71016	30.07823	29.44365	28.80704	28.16871	27.52891	26.88733	26.24260	25.59341	24.94050	0.00000
37	34.47858	33.83859	33.19440	32.54551	31.89271	31.23645	30.57744	29.91632	29.25340	28.58897	27.92268	27.25313	26.57894	25.90088	25.22017	0.00000
38	35.17560	34.50596	33.83142	33.15284	32.47065	31.78559	31.09835	30.40924	29.71856	29.02595	28.32994	27.62910	26.92426	26.21665	25.50769	0.00000
39	35.90436	35.20249	34.49640	33.78656	33.07375	32.35865	31.64162	30.92294	30.20226	29.47804	28.74881	28.01540	27.27912	26.54143	25.80363	0.00000
40	36.66760	35.93212	35.19274	34.45026	33.70540	32.95853	32.20994	31.45926	30.70490	29.94532	29.18139	28.41446	27.64606	26.87757	26.10994	0.00000
41	37.46676	36.69581	35.92161	35.14494	34.36617	33.58561	32.80287	32.01630	31.22427	30.42771	29.62803	28.82681	28.02550	27.22508	26.42806	0.00000
42	38.30384	37.49572	36.68502	35.87212	35.05735	34.24032	33.41927	32.59254	31.76107	30.92635	30.09002	29.25359	28.41811	27.58616	26.75872	0.00000
43	39.18060	38.33347	37.48404	36.63266	35.77891	34.92097	34.05709	33.18826	32.31603	31.44212	30.56811	29.69508	28.82574	27.96113	27.10075	0.00000
44	40.09896	39.21041	38.31982	37.42675	36.52930	35.62563	34.71679	33.80438	32.89023	31.97596	31.06272	30.15335	29.24892	28.34891	27.45166	0.00000
45	41.06149	40.12886	39.19363	38.25381	37.30748	36.35573	35.40025	34.44294	33.48551	32.52916	31.57686	30.62973	29.68723	28.74763	27.80974	0.00000
46	42.07103	41.09054	40.10523	39.11310	38.11529	37.11357	36.10992	35.10615	34.10352	33.10512	32.11215	31.12405	30.13896	29.15569	28.17611	0.00000
47	43.13162	42.09737	41.05595	40.00858	38.95710	37.90360	36.84997	35.79753	34.74955	33.70725	32.67006	31.63605	30.60393	29.57569	28.55447	0.00000
48	44.24966	43.15500	42.05407	40.94884	39.84148	38.73398	37.62773	36.52617	35.43059	34.34037	33.25349	32.16860	31.08779	30.01436	28.95232	0.00000
49	45.43235	44.27333	43.10977	41.94397	40.77803	39.61340	38.45371	37.30031	36.15256	35.00832	33.86619	32.72834	31.59826	30.48018	29.37720	0.00000
50	46.68393	45.45701	44.22774	42.99831	41.77028	40.54744	39.33124	38.12100	36.91446	35.71013	34.51034	33.31872	32.13976	30.97673	29.83057	0.00000
51	48.00809	46.70983	45.41141	44.11445	42.82299	41.53853	40.26037	38.98612	37.71421	36.44708	35.18859	33.94347	32.71516	31.50469	30.31087	0.00000
52	49.40848	48.03504	46.66315	45.29707	43.93841	42.58640	41.23853	39.89314	38.55280	37.22160	35.90454	34.60527	33.32486	32.06207	30.81547	0.00000
53	50.88913	49.43573	47.98848	46.54910	45.11676	43.68880	42.26347	40.84349	39.43320	38.03788	36.66141	35.30492	33.96710	32.64643	31.33993	0.00000
54	52.45512	50.91948	49.39218	47.87235	46.35718	44.84479	43.33809	41.84166	40.36112	38.90058	37.46124	36.04171	34.64038	33.25408	31.88116	0.00000
55	54.10874	52.48578	50.87076	49.26069	47.65358	46.05250	44.46235	42.88908	41.33706	39.80757	38.29912	36.81003	35.33690	33.87799	32.43189	0.00000
56	55.85536	54.13666	52.42323	50.71293	49.00907	47.31683	45.64255	43.99089	42.36321	40.75793	39.17323	37.60553	36.05295	34.51402	32.99088	0.00000
57	57.70407	55.87772	54.05472	52.23858	50.43483	48.65023	46.88973	45.15479	43.44372	41.75460	40.08359	38.42871	36.78836	35.16485	33.56341	0.00000
58	59.66777	57.72113	55.78180	53.85570	51.95006	50.07015	48.21753	46.39040	44.58671	42.80237	41.03524	39.28363	37.55000	35.83994	34.16333	0.00000
59	60.00000	57.98411	55.98197	54.00108	52.04695	50.12119	48.22193	46.34703	44.49224	42.65534	40.83457	39.03250	37.25492	35.51212	33.81182	0.00000
60	60.00000	57.92825	55.87850	53.85643	51.86372	49.89843	47.95834	46.03906	44.13830	42.25424	40.38952	38.55014	36.74675	34.98733	33.26819	0.00000
61	60.00000	57.87694	55.78256	53.71858	51.68300	49.67353	47.68561	45.71687	43.76542	41.83401	39.92885	38.06096	36.23862	34.45800	32.71726	0.00000
62	60.00000	57.82879	55.68910	53.57885	51.49567	49.43483	47.39387	45.37084	43.36858	41.39353	39.45712	37.56794	35.72200	33.91740	32.15356	0.00000
63	60.00000	57.77997	55.59049	53.42910	51.29088	49.17329	47.07431	44.99687	42.94767	40.93856	38.97845	37.06320	35.19084	33.36078	31.57700	0.00000
64	60.00000	57.72640	55.48195	53.26159	51.06264	48.88300	46.72575	44.59781	42.51151	40.47608	38.48724	36.54295	34.64258	32.79026	30.99534	0.00000
65	60.00000	57.66716	55.35934	53.07378	50.80830	48.56608	46.35433	44.18586	42.07027	40.00309	37.98223	36.00700	34.08173	32.21612	30.42082	0.00000
66	60.00000	57.59882	55.22080	52.86368	50.53075	48.22953	45.97333	43.77216	41.62136	39.51874	37.46361	35.46046	33.51937	31.65145	29.86159	0.00000
67	60.00000	57.52285	55.06746	52.63728	50.24012	47.88987	45.59693	43.35647	41.16620	39.02540	36.93873	34.91673	32.97094	31.10646	29.32782	0.00000
68	60.00000	57.43887	54.90404	52.40365	49.95219	47.56051	45.22357	42.93897	40.70598	38.52945	36.42037	34.39079	32.44602	30.59078	28.82405	0.00000
69	60.00000	57.35214	54.74027	52.17949	49.68117	47.24003	44.85357	42.52101	40.24743	38.04431	35.92424	33.89275	31.95479	30.10928	28.34825	0.00000
70	60.00000	57.26754	54.58854	51.97488	49.42103	46.92439	44.48414	42.10559	39.80076	37.58280	35.45752	33.43009	31.49938	29.65704	27.90291	0.00000
71	60.00000	57.19317	54.45480	51.77910	49.16333	46.60665	44.11462	41.69981	39.37602	37.14934	35.02517	33.00234	31.07210	29.23427	27.49470	0.00000
72	60.00000	57.12724	54.32022	51.57609	48.89393	46.27960	43.74628	41.30845	38.97249	36.74408	34.62197	32.59700	30.66897	28.84403	27.13005	0.00000
73	60.00000	57.05183	54.16970	51.35266	48.60686	45.94616	43.38573	40.93230	38.59183	36.36301	34.23621	32.21123	30.29452	28.49434	26.81740	0.00000
74	60.00000	56.96893	54.00633	51.11864	48.32044	45.62770	43.04749	40.58608	38.24208	36.00537	33.87575	31.85999	29.96679	28.20320	26.57214	0.00000
75	60.00000	56.87977	53.83844	50.89135	48.05535	45.33786	42.74548	40.27677	37.92106	35.67813	33.55512	31.56119	29.70377	27.98592	26.40689	0.00000
76																
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Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Male Preferred Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	25.53230	25.23509	24.93512	24.63212	24.32579	24.01611	23.70327	23.38723	23.06841	22.74700	22.42248	22.09393	21.76153	21.42524	21.08503	0.00000
19	25.86101	25.55360	25.24308	24.92916	24.61179	24.29119	23.96732	23.64059	23.31121	22.97864	22.64194	22.30129	21.95666	21.60802	21.25574	0.00000
20	26.20070	25.88231	25.56044	25.23504	24.90632	24.57424	24.23925	23.90152	23.56053	23.21530	22.86603	22.51267	22.15520	21.79400	21.42946	0.00000
21	26.55223	26.22202	25.88820	25.55097	25.21030	24.86663	24.52016	24.17035	23.81618	23.45787	23.09537	22.72864	22.35810	21.98412	21.60645	0.00000
22	26.91651	26.57385	26.22769	25.87799	25.52522	25.16958	24.81050	24.44695	24.07915	23.70705	23.33061	22.95025	22.56637	22.17869	21.78781	0.00000
23	27.29424	26.93869	26.57952	26.21719	25.85190	25.48308	25.10968	24.73191	24.34972	23.96308	23.57241	23.17812	22.77993	22.37845	21.97360	0.00000
24	27.68583	27.31669	26.94431	26.56889	26.18985	25.80610	25.41784	25.02505	24.62769	24.22618	23.82096	23.41173	22.99911	22.58303	22.16385	0.00000
25	28.09207	27.70912	27.32304	26.93324	26.53859	26.13932	25.73538	25.32673	24.91383	24.49711	24.07626	23.65193	23.22404	22.79296	22.35905	0.00000
26	28.51315	28.11588	27.71476	27.30866	26.89781	26.48215	26.06164	25.63676	25.20794	24.77488	24.33824	23.89794	23.45435	23.00784	22.55808	0.00000
27	28.94962	28.53661	28.11847	27.69543	27.26744	26.83447	26.39699	25.95546	25.50955	25.05996	24.60660	24.14986	23.69011	23.22701	22.76113	0.00000
28	29.40300	28.97216	28.53627	28.09529	27.64917	27.19841	26.74347	26.28403	25.82079	25.35367	24.88306	24.40936	23.93220	23.45217	22.96959	0.00000
29	29.87558	29.42610	28.97137	28.51134	28.04652	27.57740	27.10363	26.62595	26.14425	25.65897	25.17050	24.67846	24.18346	23.68583	23.18612	0.00000
30	30.36822	29.89893	29.42417	28.94447	28.46033	27.97139	27.47841	26.98130	26.48048	25.97636	25.46857	24.95772	24.44417	23.92845	23.41109	0.00000
31	30.88217	30.39180	29.89632	29.39626	28.89124	28.38205	27.86859	27.35130	26.83061	26.30612	25.77847	25.24802	24.71535	24.18098	23.64515	0.00000
32	31.41879	30.90657	30.38961	29.86753	29.34114	28.81032	28.27556	27.73727	27.19505	26.64958	26.10120	25.55053	24.99810	24.44417	23.88896	0.00000
33	31.97889	31.44399	30.90380	30.35914	29.80991	29.25658	28.69962	28.13859	27.57419	27.00679	26.43701	25.86541	25.29226	24.71780	24.14173	0.00000
34	32.56330	32.00388	31.43983	30.87105	30.29803	29.72124	29.14024	28.55575	27.96815	27.37809	26.78614	26.19259	25.59768	25.00111	24.40161	0.00000
35	33.17404	32.58937	31.99979	31.40582	30.80794	30.20570	29.59983	28.99076	28.37912	27.76553	27.15027	26.53361	25.91522	25.29381	24.66808	0.00000
36	33.81183	33.20014	32.58389	31.96358	31.33875	30.71016	30.07823	29.44365	28.80704	28.16871	27.52891	26.88733	26.24260	25.59341	24.94050	0.00000
37	34.47858	33.83859	33.19440	32.54551	31.89271	31.23645	30.57744	29.91632	29.25340	28.58897	27.92268	27.25313	26.57894	25.90088	25.22017	0.00000
38	35.17560	34.50596	33.83142	33.15284	32.47065	31.78559	31.09835	30.40924	29.71856	29.02595	28.32994	27.62910	26.92426	26.21665	25.50769	0.00000
39	35.90436	35.20249	34.49640	33.78656	33.07375	32.35865	31.64162	30.92294	30.20226	29.47804	28.74881	28.01540	27.27912	26.54143	25.80363	0.00000
40	36.66760	35.93212	35.19274	34.45026	33.70540	32.95853	32.20994	31.45926	30.70490	29.94532	29.18139	28.41446	27.64606	26.87757	26.10994	0.00000
41	37.46676	36.69581	35.92161	35.14494	34.36617	33.58561	32.80287	32.01630	31.22427	30.42771	29.62803	28.82681	28.02550	27.22508	26.42806	0.00000
42	38.30384	37.49572	36.68502	35.87212	35.05735	34.24032	33.41927	32.59254	31.76107	30.92635	30.09002	29.25359	28.41811	27.58616	26.75872	0.00000
43	39.18060	38.33347	37.48404	36.63266	35.77891	34.92097	34.05709	33.18826	32.31603	31.44212	30.56811	29.69508	28.82574	27.96113	27.10075	0.00000
44	40.09896	39.21041	38.31982	37.42675	36.52930	35.62563	34.71679	33.80438	32.89023	31.97596	31.06272	30.15335	29.24892	28.34891	27.45166	0.00000
45	41.06149	40.12886	39.19363	38.25381	37.30748	36.35573	35.40025	34.44294	33.48551	32.52916	31.57686	30.62973	29.68723	28.74763	27.80974	0.00000
46	42.07103	41.09054	40.10523	39.11310	38.11529	37.11357	36.10992	35.10615	34.10352	33.10512	32.11215	31.12405	30.13896	29.15569	28.17611	0.00000
47	43.13162	42.09737	41.05595	40.00858	38.95710	37.90360	36.84997	35.79753	34.74955	33.70725	32.67006	31.63605	30.60393	29.57569	28.55447	0.00000
48	44.24966	43.15500	42.05407	40.94884	39.84148	38.73398	37.62773	36.52617	35.43059	34.34037	33.25349	32.16860	31.08779	30.01436	28.95232	0.00000
49	45.43235	44.27333	43.10977	41.94397	40.77803	39.61340	38.45371	37.30031	36.15256	35.00832	33.86619	32.72834	31.59826	30.48018	29.37720	0.00000
50	46.68393	45.45701	44.22774	42.99831	41.77028	40.54744	39.33124	38.12100	36.91446	35.71013	34.51034	33.31872	32.13976	30.97673	29.83057	0.00000
51	48.00809	46.70983	45.41141	44.11445	42.82299	41.53853	40.26037	38.98612	37.71421	36.44708	35.18859	33.94347	32.71516	31.50469	30.31087	0.00000
52	49.40848	48.03504	46.66315	45.29707	43.93841	42.58640	41.23853	39.89314	38.55280	37.22160	35.90454	34.60527	33.32486	32.06207	30.81547	0.00000
53	50.88913	49.43573	47.98848	46.54910	45.11676	43.68880	42.26347	40.84349	39.43320	38.03788	36.66141	35.30492	33.96710	32.64643	31.33993	0.00000
54	52.45512	50.91948	49.39218	47.87235	46.35718	44.84479	43.33809	41.84166	40.36112	38.90058	37.46124	36.04171	34.64038	33.25408	31.88116	0.00000
55	54.10874	52.48578	50.87076	49.26069	47.65358	46.05250	44.46235	42.88908	41.33706	39.80757	38.29912	36.81003	35.33690	33.87799	32.43189	0.00000
56	55.85536	54.13666	52.42323	50.71293	49.00907	47.31683	45.64255	43.99089	42.36321	40.75793	39.17323	37.60553	36.05295	34.51402	32.99088	0.00000
57	57.70407	55.87772	54.05472	52.23858	50.43483	48.65023	46.88973	45.15479	43.44372	41.75460	40.08359	38.42871	36.78836	35.16485	33.56341	0.00000
58	59.66777	57.72113	55.78180	53.85570	51.95006	50.07015	48.21753	46.39040	44.58671	42.80237	41.03524	39.28363	37.55000	35.83994	34.16333	0.00000
59	60.00000	57.98411	55.98197	54.00108	52.04695	50.12119	48.22193	46.34703	44.49224	42.65534	40.83457	39.03250	37.25492	35.51212	33.81182	0.00000
60	60.00000	57.92825	55.87850	53.85643	51.86372	49.89843	47.95834	46.03906	44.13830	42.25424	40.38952	38.55014	36.74675	34.98733	33.26819	0.00000
61	60.00000	57.87694	55.78256	53.71858	51.68300	49.67353	47.68561	45.71687	43.76542	41.83401	39.92885	38.06096	36.23862	34.45800	32.71726	0.00000
62	60.00000	57.82879	55.68910	53.57885	51.49567	49.43483	47.39387	45.37084	43.36858	41.39353	39.45712	37.56794	35.72200	33.91740	32.15356	0.00000
63	60.00000	57.77997	55.59049	53.42910	51.29088	49.17329	47.07431	44.99687	42.94767	40.93856	38.97845	37.06320	35.19084	33.36078	31.57700	0.00000
64	60.00000	57.72640	55.48195	53.26159	51.06264	48.88300	46.72575	44.59781	42.51151	40.47608	38.48724	36.54295	34.64258	32.79026	30.99534	0.00000
65	60.00000	57.66716	55.35934	53.07378	50.80830	48.56608	46.35433	44.18586	42.07027	40.00309	37.98223	36.00700	34.08173	32.21612	30.42082	0.00000
66	60.00000	57.59882	55.22080	52.86368	50.53075	48.22953	45.97333	43.77216	41.62136	39.51874	37.46361	35.46046	33.51937	31.65145	29.86159	0.00000
67	60.00000	57.52285	55.06746	52.63728	50.24012	47.88987	45.59693	43.35647	41.16620	39.02540	36.93873	34.91673	32.97094	31.10646	29.32782	0.00000
68	60.00000	57.43887	54.90404	52.40365	49.95219	47.56051	45.22357	42.93897	40.70598	38.52945	36.42037	34.39079	32.44602	30.59078	28.82405	0.00000
69	60.00000	57.35214	54.74027	52.17949	49.68117	47.24003	44.85357	42.52101	40.24743	38.04431	35.92424	33.89275	31.95479	30.10928	28.34825	0.00000
70	60.00000	57.26754	54.58854	51.97488	49.42103	46.92439	44.48414	42.10559	39.80076	37.58280	35.45752	33.43009	31.49938	29.65704	27.90291	0.00000
71	60.00000	57.19317	54.45480	51.77910	49.16333	46.60665	44.11462	41.69981	39.37602	37.14934	35.02517	33.00234	31.07210	29.23427	27.49470	0.00000
72	60.00000	57.12724	54.32022	51.57609	48.89393	46.27960	43.74628	41.30845	38.97249	36.74408	34.62197	32.59700	30.66897	28.84403	27.13005	0.00000
73	60.00000	57.05183	54.16970	51.35266	48.60686	45.94616	43.38573	40.93230	38.59183	36.36301	34.23621	32.21123	30.29452	28.49434	26.81740	0.00000
74	60.00000	56.96893	54.00633	51.11864	48.32044	45.62770	43.04749	40.58608	38.24208	36.00537	33.87575	31.85999	29.96679	28.20320	26.57214	0.00000
75	60.00000	56.87977	53.83844	50.89135	48.05535	45.33786	42.74548	40.27677	37.92106	35.67813	33.55512	31.56119	29.70377	27.98592	26.40689	0.00000
76	60.00000	56.79183	53.68309	50.69151	47.82494	45.09036	42.48622	40.00128	37.63532	35.39585	33.29254	31.33322	29.52114	27.85548	26.33299	0.00000
77	60.00000	56.71564	53.55507	50.52657	47.63751	44.88627	42.26095	39.76133	37.39536	35.17323	33.10323	31.18879	29.42904	27.82054	26.33788	0.00000
78	60.00000	56.65641	53.45253	50.39616	47.48560	44.70825	42.06388	39.56089	37.21008	35.02021	32.99491	31.13325	29.43161	27.86309	26.39554	0.00000
79	60.00000	56.60704	53.37031	50.28797	47.34672	44.54629	41.89559	39.40605	37.08694	34.94211	32.97059	31.16852	29.50743	27.95328	26.50221	0.00000
80	60.00000	56.56926	53.30217	50.18463	47.21634	44.40676	41.76800	39.30989	37.03650	34.94681	33.03672	31.27607	29.62877	28.09072	26.66387	0.00000
81	60.00000	56.53478	53.22816	50.07986	47.09989	44.30109	41.69390	39.28264	37.06622	35.04029	33.17287	31.42566	29.79433	28.28095	26.89205	0.00000
82	60.00000	56.49071	53.14944	49.98681	47.01647	44.24948	41.69042	39.33814	37.18804	35.20615	33.35185	31.62054	30.01439	28.54036	27.17255	0.00000
83	60.00000	56.45116	53.09207	49.93720	46.99832	44.28029	41.78188	39.49822	37.39321	35.42372	33.58485	31.87893	30.31333	28.86055	27.48144	0.00000
84	60.00000	56.42973	53.07653	49.95290	47.06400	44.40853	41.98130	39.74396	37.65065	35.69618	33.88302	32.21899	30.67489	29.20908	27.83031	0.00000
85	60.00000	56.43465	53.11338	50.04170	47.21822	44.63742	42.25853	40.03278	37.95465	36.02677	34.25747	32.61566	31.05711	29.59112	28.23565	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Male Standard Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
0	20.90385	20.73461	20.55820	20.37730	20.19271	20.00564	19.81665	19.62592	19.43325	19.23860	19.04216	18.84390	18.64435	18.44386	18.24238	0.00000
1	21.09387	20.91441	20.73037	20.54258	20.35226	20.16000	19.96597	19.76996	19.57194	19.37210	19.17040	18.96739	18.76342	18.55846	18.35357	0.00000
2	21.29526	21.10787	20.91667	20.72288	20.52711	20.32955	20.12997	19.92835	19.72486	19.51949	19.31279	19.10511	18.89641	18.68779	18.47956	0.00000
3	21.50540	21.31060	21.11316	20.91371	20.71243	20.50909	20.30367	20.09635	19.88711	19.67651	19.46492	19.25230	19.03974	18.82759	18.61522	0.00000
4	21.72372	21.52245	21.31913	21.11395	20.90667	20.69727	20.48593	20.27263	20.05795	19.84226	19.62551	19.40884	19.19257	18.97609	18.75915	0.00000
5	21.94908	21.74173	21.53248	21.32109	21.10754	20.89201	20.67449	20.45556	20.23559	20.01454	19.79357	19.57302	19.35225	19.13101	18.90831	0.00000
6	22.18107	21.96759	21.75193	21.53406	21.31418	21.09226	20.86890	20.64449	20.41898	20.19354	19.96854	19.74330	19.51759	19.29039	19.06109	0.00000
7	22.41972	22.19962	21.97727	21.75286	21.52637	21.29842	21.06938	20.83923	20.60916	20.37952	20.14965	19.91929	19.68741	19.45339	19.21700	0.00000
8	22.66556	22.43854	22.20943	21.97819	21.74545	21.51161	21.27662	21.04172	20.80726	20.57256	20.33737	20.10063	19.86170	19.62034	19.37634	0.00000
9	22.91892	22.68490	22.44870	22.21098	21.97213	21.73212	21.49219	21.25271	21.01299	20.77276	20.53095	20.28690	20.04038	19.79116	19.53921	0.00000
10	23.17987	22.93852	22.69561	22.45155	22.20630	21.96114	21.71643	21.47148	21.22601	20.97893	20.72955	20.47765	20.22299	19.96554	19.70546	0.00000
11	23.44875	23.20044	22.95095	22.70025	22.44963	22.19948	21.94908	21.69815	21.44557	21.19065	20.93314	20.67282	20.40964	20.14378	19.87520	0.00000
12	23.72515	23.47002	23.21365	22.95736	22.70155	22.44549	22.18889	21.93059	21.66991	21.40658	21.14037	20.87124	20.59936	20.32471	20.04764	0.00000
13	24.00889	23.74663	23.48445	23.22278	22.96083	22.69834	22.43411	22.16744	21.89807	21.62574	21.35043	21.07232	20.79136	20.50793	20.22219	0.00000
14	24.30029	24.03201	23.76423	23.49618	23.22756	22.95717	22.68429	22.40863	22.12996	21.84823	21.56363	21.27612	20.98608	20.69368	20.39846	0.00000
15	24.59810	24.32401	24.04965	23.77470	23.49795	23.21863	22.93648	22.65125	22.36288	22.07158	21.77729	21.48043	21.18114	20.87896	20.57302	0.00000
16	24.90205	24.62116	24.33969	24.05636	23.77040	23.48155	23.18953	22.89432	22.59609	22.29481	21.99089	21.68449	21.37513	21.06192	20.74505	0.00000
17	25.21324	24.92500	24.63485	24.34202	24.04623	23.74719	23.44487	23.13947	22.83095	22.51972	22.20595	21.88915	21.56841	21.24391	20.91563	0.00000
18	25.53230	25.23509	24.93512	24.63212	24.32579	24.01611	23.70327	23.38723	23.06841	22.74700	22.42248	22.09393	21.76153	21.42524	21.08503	0.00000
19	25.86101	25.55360	25.24308	24.92916	24.61179	24.29119	23.96732	23.64059	23.31121	22.97864	22.64194	22.30129	21.95666	21.60802	21.25574	0.00000
20	26.20070	25.88231	25.56044	25.23504	24.90632	24.57424	24.23925	23.90152	23.56053	23.21530	22.86603	22.51267	22.15520	21.79400	21.42946	0.00000
21	26.55223	26.22202	25.88820	25.55097	25.21030	24.86663	24.52016	24.17035	23.81618	23.45787	23.09537	22.72864	22.35810	21.98412	21.60645	0.00000
22	26.91651	26.57385	26.22769	25.87799	25.52522	25.16958	24.81050	24.44695	24.07915	23.70705	23.33061	22.95025	22.56637	22.17869	21.78781	0.00000
23	27.29424	26.93869	26.57952	26.21719	25.85190	25.48308	25.10968	24.73191	24.34972	23.96308	23.57241	23.17812	22.77993	22.37845	21.97360	0.00000
24	27.68583	27.31669	26.94431	26.56889	26.18985	25.80610	25.41784	25.02505	24.62769	24.22618	23.82096	23.41173	22.99911	22.58303	22.16385	0.00000
25	28.09207	27.70912	27.32304	26.93324	26.53859	26.13932	25.73538	25.32673	24.91383	24.49711	24.07626	23.65193	23.22404	22.79296	22.35905	0.00000
26	28.51315	28.11588	27.71476	27.30866	26.89781	26.48215	26.06164	25.63676	25.20794	24.77488	24.33824	23.89794	23.45435	23.00784	22.55808	0.00000
27	28.94962	28.53661	28.11847	27.69543	27.26744	26.83447	26.39699	25.95546	25.50955	25.05996	24.60660	24.14986	23.69011	23.22701	22.76113	0.00000
28	29.40300	28.97216	28.53627	28.09529	27.64917	27.19841	26.74347	26.28403	25.82079	25.35367	24.88306	24.40936	23.93220	23.45217	22.96959	0.00000
29	29.87558	29.42610	28.97137	28.51134	28.04652	27.57740	27.10363	26.62595	26.14425	25.65897	25.17050	24.67846	24.18346	23.68583	23.18612	0.00000
30	30.36822	29.89893	29.42417	28.94447	28.46033	27.97139	27.47841	26.98130	26.48048	25.97636	25.46857	24.95772	24.44417	23.92845	23.41109	0.00000
31	30.88217	30.39180	29.89632	29.39626	28.89124	28.38205	27.86859	27.35130	26.83061	26.30612	25.77847	25.24802	24.71535	24.18098	23.64515	0.00000
32	31.41879	30.90657	30.38961	29.86753	29.34114	28.81032	28.27556	27.73727	27.19505	26.64958	26.10120	25.55053	24.99810	24.44417	23.88896	0.00000
33	31.97889	31.44399	30.90380	30.35914	29.80991	29.25658	28.69962	28.13859	27.57419	27.00679	26.43701	25.86541	25.29226	24.71780	24.14173	0.00000
34	32.56330	32.00388	31.43983	30.87105	30.29803	29.72124	29.14024	28.55575	27.96815	27.37809	26.78614	26.19259	25.59768	25.00111	24.40161	0.00000
35	33.17404	32.58937	31.99979	31.40582	30.80794	30.20570	29.59983	28.99076	28.37912	27.76553	27.15027	26.53361	25.91522	25.29381	24.66808	0.00000
36	33.81183	33.20014	32.58389	31.96358	31.33875	30.71016	30.07823	29.44365	28.80704	28.16871	27.52891	26.88733	26.24260	25.59341	24.94050	0.00000
37	34.47858	33.83859	33.19440	32.54551	31.89271	31.23645	30.57744	29.91632	29.25340	28.58897	27.92268	27.25313	26.57894	25.90088	25.22017	0.00000
38	35.17560	34.50596	33.83142	33.15284	32.47065	31.78559	31.09835	30.40924	29.71856	29.02595	28.32994	27.62910	26.92426	26.21665	25.50769	0.00000
39	35.90436	35.20249	34.49640	33.78656	33.07375	32.35865	31.64162	30.92294	30.20226	29.47804	28.74881	28.01540	27.27912	26.54143	25.80363	0.00000
40	36.66760	35.93212	35.19274	34.45026	33.70540	32.95853	32.20994	31.45926	30.70490	29.94532	29.18139	28.41446	27.64606	26.87757	26.10994	0.00000
41	37.46676	36.69581	35.92161	35.14494	34.36617	33.58561	32.80287	32.01630	31.22427	30.42771	29.62803	28.82681	28.02550	27.22508	26.42806	0.00000
42	38.30384	37.49572	36.68502	35.87212	35.05735	34.24032	33.41927	32.59254	31.76107	30.92635	30.09002	29.25359	28.41811	27.58616	26.75872	0.00000
43	39.18060	38.33347	37.48404	36.63266	35.77891	34.92097	34.05709	33.18826	32.31603	31.44212	30.56811	29.69508	28.82574	27.96113	27.10075	0.00000
44	40.09896	39.21041	38.31982	37.42675	36.52930	35.62563	34.71679	33.80438	32.89023	31.97596	31.06272	30.15335	29.24892	28.34891	27.45166	0.00000
45	41.06149	40.12886	39.19363	38.25381	37.30748	36.35573	35.40025	34.44294	33.48551	32.52916	31.57686	30.62973	29.68723	28.74763	27.80974	0.00000
46	42.07103	41.09054	40.10523	39.11310	38.11529	37.11357	36.10992	35.10615	34.10352	33.10512	32.11215	31.12405	30.13896	29.15569	28.17611	0.00000
47	43.13162	42.09737	41.05595	40.00858	38.95710	37.90360	36.84997	35.79753	34.74955	33.70725	32.67006	31.63605	30.60393	29.57569	28.55447	0.00000
48	44.24966	43.15500	42.05407	40.94884	39.84148	38.73398	37.62773	36.52617	35.43059	34.34037	33.25349	32.16860	31.08779	30.01436	28.95232	0.00000
49	45.43235	44.27333	43.10977	41.94397	40.77803	39.61340	38.45371	37.30031	36.15256	35.00832	33.86619	32.72834	31.59826	30.48018	29.37720	0.00000
50	46.68393	45.45701	44.22774	42.99831	41.77028	40.54744	39.33124	38.12100	36.91446	35.71013	34.51034	33.31872	32.13976	30.97673	29.83057	0.00000
51	48.00809	46.70983	45.41141	44.11445	42.82299	41.53853	40.26037	38.98612	37.71421	36.44708	35.18859	33.94347	32.71516	31.50469	30.31087	0.00000
52	49.40848	48.03504	46.66316	45.29707	43.93841	42.58640	41.23853	39.89314	38.55280	37.22160	35.90454	34.60527	33.32486	32.06207	30.81547	0.00000
53	50.88913	49.43573	47.98848	46.54910	45.11676	43.68880	42.26347	40.84349	39.43320	38.03788	36.66141	35.30492	33.96710	32.64643	31.33993	0.00000
54	52.45512	50.91948	49.39218	47.87235	46.35718	44.84479	43.33809	41.84166	40.36112	38.90058	37.46124	36.04171	34.64038	33.25408	31.88116	0.00000
55	54.10874	52.48578	50.87076	49.26069	47.65358	46.05250	44.46235	42.88908	41.33706	39.80757	38.29912	36.81003	35.33690	33.87799	32.43189	0.00000
56	55.85536	54.13666	52.42323	50.71293	49.00907	47.31683	45.64255	43.99089	42.36321	40.75793	39.17323	37.60553	36.05295	34.51402	32.99088	0.00000
57	57.70407	55.87772	54.05472	52.23858	50.43483	48.65023	46.88973	45.15479	43.44372	41.75460	40.08359	38.42871	36.78836	35.16485	33.56341	0.00000
58	59.66777	57.72113	55.78180	53.85570	51.95006	50.07015	48.21753	46.39040	44.58671	42.80237	41.03524	39.28363	37.55000	35.83994	34.16333	0.00000
59	60.00000	57.98411	55.98197	54.00108	52.04695	50.12119	48.22193	46.34703	44.49224	42.65534	40.83457	39.03250	37.25492	35.51212	33.81182	0.00000
60	60.00000	57.92825	55.87850	53.85643	51.86372	49.89843	47.95834	46.03906	44.13830	42.25424	40.38952	38.55014	36.74675	34.98733	33.26819	0.00000
61	60.00000	57.87694	55.78256	53.71858	51.68300	49.67353	47.68561	45.71687	43.76542	41.83401	39.92885	38.06096	36.23862	34.45800	32.71726	0.00000
62	60.00000	57.82879	55.68910	53.57885	51.49567	49.43483	47.39387	45.37084	43.36858	41.39353	39.45712	37.56794	35.72200	33.91740	32.15356	0.00000
63	60.00000	57.77997	55.59049	53.42910	51.29088	49.17329	47.07431	44.99687	42.94767	40.93856	38.97845	37.06320	35.19084	33.36078	31.57700	0.00000
64	60.00000	57.72640	55.48195	53.26159	51.06264	48.88300	46.72575	44.59781	42.51151	40.47608	38.48724	36.54295	34.64258	32.79026	30.99534	0.00000
65	60.00000	57.66716	55.35934	53.07378	50.80830	48.56608	46.35433	44.18586	42.07027	40.00309	37.98223	36.00700	34.08173	32.21612	30.42082	0.00000
66	60.00000	57.59882	55.22080	52.86368	50.53075	48.22953	45.97333	43.77216	41.62136	39.51874	37.46361	35.46046	33.51937	31.65145	29.86159	0.00000
67	60.00000	57.52285	55.06746	52.63728	50.24012	47.88987	45.59693	43.35647	41.16620	39.02540	36.93873	34.91673	32.97094	31.10646	29.32782	0.00000
68	60.00000	57.43887	54.90404	52.40365	49.95219	47.56051	45.22357	42.93897	40.70598	38.52945	36.42037	34.39079	32.44602	30.59078	28.82405	0.00000
69	60.00000	57.35214	54.74027	52.17949	49.68117	47.24003	44.85357	42.52101	40.24743	38.04431	35.92424	33.89275	31.95479	30.10928	28.34825	0.00000
70	60.00000	57.26754	54.58854	51.97488	49.42103	46.92439	44.48414	42.10559	39.80076	37.58280	35.45752	33.43009	31.49938	29.65704	27.90291	0.00000
71	60.00000	57.19317	54.45480	51.77910	49.16333	46.60665	44.11462	41.69981	39.37602	37.14934	35.02517	33.00234	31.07210	29.23427	27.49470	0.00000
72	60.00000	57.12724	54.32022	51.57609	48.89393	46.27960	43.74628	41.30845	38.97249	36.74408	34.62197	32.59700	30.66897	28.84403	27.13005	0.00000
73	60.00000	57.05183	54.16970	51.35266	48.60686	45.94616	43.38573	40.93230	38.59183	36.36301	34.23621	32.21123	30.29452	28.49434	26.81740	0.00000
74	60.00000	56.96893	54.00633	51.11864	48.32044	45.62770	43.04749	40.58608	38.24208	36.00537	33.87575	31.85999	29.96679	28.20320	26.57214	0.00000
75	60.00000	56.87977	53.83844	50.89135	48.05535	45.33786	42.74548	40.27677	37.92106	35.67813	33.55512	31.56119	29.70377	27.98592	26.40689	0.00000
76	60.00000	56.79183	53.68309	50.69151	47.82494	45.09036	42.48622	40.00128	37.63532	35.39585	33.29254	31.33322	29.52114	27.85548	26.33299	0.00000
77	60.00000	56.71564	53.55507	50.52657	47.63751	44.88627	42.26095	39.76133	37.39536	35.17323	33.10323	31.18879	29.42904	27.82054	26.33788	0.00000
78	60.00000	56.65641	53.45253	50.39616	47.48560	44.70825	42.06388	39.56089	37.21008	35.02021	32.99491	31.13325	29.43161	27.86309	26.39554	0.00000
79	60.00000	56.60704	53.37031	50.28797	47.34672	44.54629	41.89559	39.40605	37.08694	34.94211	32.97059	31.16852	29.50743	27.95328	26.50221	0.00000
80	60.00000	56.56926	53.30217	50.18463	47.21634	44.40676	41.76800	39.30989	37.03650	34.94681	33.03672	31.27607	29.62877	28.09072	26.66387	0.00000
81	60.00000	56.53478	53.22816	50.07986	47.09989	44.30109	41.69390	39.28264	37.06622	35.04029	33.17287	31.42566	29.79433	28.28095	26.89205	0.00000
82	60.00000	56.49071	53.14944	49.98681	47.01647	44.24948	41.69042	39.33814	37.18804	35.20615	33.35185	31.62054	30.01439	28.54036	27.17255	0.00000
83	60.00000	56.45116	53.09207	49.93720	46.99832	44.28029	41.78188	39.49822	37.39321	35.42372	33.58485	31.87893	30.31333	28.86055	27.48144	0.00000
84	60.00000	56.42973	53.07653	49.95290	47.06400	44.40853	41.98130	39.74396	37.65065	35.69618	33.88302	32.21899	30.67489	29.20908	27.83031	0.00000
85	60.00000	56.43465	53.11338	50.04170	47.21822	44.63742	42.25853	40.03278	37.95465	36.02677	34.25747	32.61566	31.05711	29.59112	28.23565	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Male Preferred Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	27.54936	27.18971	26.82847	26.46502	26.09902	25.73066	25.35987	24.98681	24.61164	24.23427	23.85364	23.46875	23.07907	22.68456	22.28560	0.00000
19	27.94520	27.57392	27.20037	26.82420	26.44561	26.06452	25.68109	25.29549	24.90764	24.51644	24.12085	23.72034	23.31487	22.90482	22.49060	0.00000
20	28.35348	27.96937	27.58257	27.19327	26.80140	26.40713	26.01064	25.61181	25.20956	24.80279	24.39096	23.97401	23.55238	23.12645	22.69683	0.00000
21	28.77550	28.37755	27.97703	27.57387	27.16824	26.76031	26.35000	25.93614	25.51765	25.09395	24.66499	24.23120	23.79300	23.35100	22.90533	0.00000
22	29.21235	28.80005	28.38503	27.96746	27.54754	27.12515	26.69912	26.26832	25.83215	25.39058	24.94403	24.49293	24.03793	23.57915	23.11673	0.00000
23	29.66456	29.23708	28.80698	28.37445	27.93938	27.50057	27.05683	26.60758	26.15274	25.69279	25.22815	24.75949	24.28695	23.81064	23.33139	0.00000
24	30.13304	29.68976	29.24398	28.79558	28.34332	27.88598	27.42296	26.95419	26.48014	26.00126	25.51824	25.03121	24.54031	24.04638	23.54972	0.00000
25	30.61842	30.15869	29.69627	29.22986	28.75822	28.28071	27.79728	27.30840	26.81454	26.31641	25.81415	25.30790	24.79851	24.28632	23.77186	0.00000
26	31.12138	30.64419	30.16289	29.67620	29.18345	28.68458	28.18010	27.67048	27.15645	26.63816	26.11575	25.59010	25.06156	24.53068	23.99773	0.00000
27	31.64300	31.14601	30.64345	30.13465	29.61952	29.09859	28.57236	28.04158	27.50639	26.96695	26.42417	25.87841	25.33022	24.77990	24.22817	0.00000
28	32.18583	31.66649	31.14069	30.60837	30.07006	29.52626	28.97775	28.42470	27.86725	27.30635	26.74236	26.17588	25.60718	25.03703	24.46638	0.00000
29	32.75265	32.20882	31.65823	31.10146	30.53901	29.97169	29.39966	28.82309	28.24296	27.65962	27.07371	26.48550	25.89580	25.30557	24.71573	0.00000
30	33.34578	32.77577	32.19933	31.61703	31.02968	30.43747	29.84054	29.23993	28.63600	28.02940	27.42044	26.80992	26.19886	25.58819	24.97902	0.00000
31	33.96704	33.36966	32.76619	32.15750	31.54376	30.92514	30.30269	29.67681	29.04817	28.41707	27.78436	27.15109	26.51822	25.88691	25.25794	0.00000
32	34.61766	33.99162	33.36017	32.72347	32.08172	31.43599	30.78671	30.13455	29.47985	28.82348	28.16652	27.50999	26.85506	26.20257	25.55198	0.00000
33	35.29899	34.64325	33.98207	33.31563	32.64507	31.97081	31.29357	30.61369	29.93207	29.24985	28.56806	27.88795	27.21037	26.53475	25.86053	0.00000
34	36.01213	35.32482	34.63205	33.93499	33.23410	32.53010	31.82335	31.11480	30.40562	29.69689	28.98991	28.28555	27.58323	26.88237	26.18053	0.00000
35	36.75904	36.03814	35.31278	34.58343	33.85085	33.11540	32.37808	31.64011	30.90261	30.16692	29.43396	28.70314	27.97382	27.24348	26.50916	0.00000
36	37.54190	36.78627	36.02648	35.26333	34.49720	33.72912	32.96035	32.19208	31.42569	30.66215	29.90082	29.14108	28.38026	27.61530	26.84784	0.00000
37	38.36185	37.56953	36.77369	35.97474	35.17376	34.37207	33.57089	32.77167	31.97543	31.18150	30.38921	29.59581	28.79808	27.99775	27.19722	0.00000
38	39.22101	38.39018	37.55612	36.71993	35.88300	35.04660	34.21225	33.38101	32.55218	31.72506	30.89679	30.06399	29.22848	28.39276	27.55991	0.00000
39	40.12124	39.24956	38.37567	37.50100	36.62688	35.75492	34.88619	34.01999	33.15558	32.28995	31.41960	30.54642	29.67301	28.80261	27.93785	0.00000
40	41.06504	40.15072	39.23559	38.32105	37.40875	36.49984	35.59357	34.68918	33.78351	32.87291	31.95934	31.04553	30.13487	29.23011	28.33432	0.00000
41	42.05429	41.09577	40.13787	39.18232	38.23032	37.28108	36.33381	35.38521	34.43143	33.47455	32.51742	31.56358	30.61593	29.67766	28.75222	0.00000
42	43.09059	42.08619	41.08425	40.08604	39.09073	38.09748	37.10283	36.10275	35.09942	34.09583	33.09569	32.10204	31.11823	30.14787	29.19122	0.00000
43	44.17567	43.12398	42.07621	41.03149	39.98892	38.94489	37.89517	36.84202	35.78861	34.73881	33.69583	32.66318	31.64463	30.64049	29.64997	0.00000
44	45.31094	44.21004	43.11233	42.01689	40.91992	39.81695	38.71040	37.60356	36.50053	35.40466	34.31963	33.24944	32.19437	31.15362	30.12230	0.00000
45	46.49844	45.34391	44.19177	43.03801	41.87796	40.71413	39.55000	38.38987	37.23727	36.09609	34.97049	33.86081	32.76619	31.68149	30.60304	0.00000
46	47.74286	46.52977	45.31497	44.09355	42.86815	41.64242	40.42092	39.20734	38.00578	36.82064	35.65225	34.49971	33.35763	32.22212	31.09666	0.00000
47	49.04954	47.76895	46.48138	45.18962	43.89752	42.60986	41.33057	40.06394	38.81461	37.58295	36.36800	35.16407	33.96707	32.78066	31.61123	0.00000
48	50.42815	49.06890	47.70523	46.34120	44.98187	43.63135	42.29421	40.97534	39.67512	38.39253	37.12158	35.85794	34.60550	33.37096	32.16193	0.00000
49	51.89088	50.44878	49.00631	47.56879	46.14061	44.72657	43.33185	41.95685	40.60050	39.25646	37.92015	36.59567	35.29014	34.01158	32.76512	0.00000
50	53.44212	51.91406	50.39126	48.87833	47.38039	45.90292	44.44633	43.00951	41.58571	40.17011	38.76705	37.38406	36.02963	34.70921	33.42343	0.00000
51	55.08510	53.46928	51.86395	50.27451	48.70679	47.16122	45.63663	44.12587	42.62381	41.13504	39.66757	38.23041	36.82934	35.46501	34.13251	0.00000
52	56.82156	55.11558	53.42649	51.76048	50.11802	48.49784	46.89236	45.29613	43.71402	42.15455	40.62729	39.13837	37.68851	36.27246	34.88323	0.00000
53	58.65390	56.85637	55.08341	53.33551	51.61132	49.90277	48.20406	46.52038	44.86079	43.23549	41.65098	40.10805	38.60109	37.12267	35.66470	0.00000
54	60.00000	58.12901	56.28446	54.46494	52.66193	50.86929	49.09252	47.34118	45.62600	43.95389	42.32564	40.73537	39.17520	37.63662	36.11456	0.00000
55	60.00000	58.09608	56.21800	54.35695	52.50661	50.67266	48.86494	47.09456	45.36863	43.68798	42.04652	40.43613	38.84803	37.27698	35.71866	0.00000
56	60.00000	58.06037	56.13833	54.22735	52.33330	50.46634	48.63794	46.85545	45.11971	43.42446	41.76130	40.12115	38.49862	36.88923	35.29435	0.00000
57	60.00000	58.01375	56.03893	54.08160	52.15227	50.26280	48.42075	46.62703	44.87515	43.15642	41.46148	39.78475	38.12159	36.47344	34.84547	0.00000
58	60.00000	57.95757	55.93323	53.93784	51.98367	50.07856	48.22343	46.41156	44.63400	42.88102	41.14688	39.42678	37.72220	36.03850	34.38973	0.00000
59	60.00000	57.90432	55.83861	53.81558	51.84333	49.92283	48.04711	46.20690	44.39215	42.59690	40.81618	39.05153	37.30850	35.60162	33.94047	0.00000
60	60.00000	57.85953	55.76328	53.71966	51.72964	49.78604	47.87923	45.99880	44.13857	42.29341	40.46489	38.65877	36.89012	35.16885	33.48476	0.00000
61	60.00000	57.82620	55.70697	53.64334	51.62783	49.65048	47.70049	45.77144	43.85802	41.96186	40.08892	38.25484	36.46990	34.72350	33.01515	0.00000
62	60.00000	57.80111	55.65990	53.56862	51.51694	49.49364	47.49208	45.50673	43.53928	41.59594	39.69292	37.84087	36.02883	34.25625	32.52645	0.00000
63	60.00000	57.77733	55.60650	53.47677	51.37650	49.29879	47.23791	45.19562	43.17835	41.20293	39.28043	37.39945	35.55944	33.76383	32.01560	0.00000
64	60.00000	57.74566	55.53400	53.35293	51.19530	49.05514	46.93428	44.83940	42.78799	40.79153	38.83819	36.92740	35.06271	33.24722	31.49259	0.00000
65	60.00000	57.70200	55.43578	53.19392	50.97021	48.76655	46.58990	44.45840	42.38400	40.35440	38.36902	36.43153	34.54516	32.72204	30.97411	0.00000
66	60.00000	57.64354	55.31238	53.00011	50.70870	48.44536	46.22897	44.07196	41.96153	39.89708	37.88243	35.92094	34.02520	32.20767	30.47218	0.00000
67	60.00000	57.57355	55.16675	52.78167	50.42580	48.11881	45.87361	43.67691	41.52807	39.43106	37.38938	35.41615	33.52431	31.71788	29.99960	0.00000
68	60.00000	57.49177	55.00616	52.55100	50.14678	47.80697	45.51769	43.27827	41.09289	38.96517	36.90877	34.93720	33.05464	31.26394	29.56034	0.00000
69	60.00000	57.40595	54.84368	52.33457	49.89267	47.50352	45.16640	42.88568	40.66513	38.51902	36.46143	34.49673	32.62791	30.84999	29.14803	0.00000
70	60.00000	57.32195	54.69945	52.14721	49.65010	47.20737	44.82359	42.50269	40.25960	38.10904	36.05556	34.10229	32.24403	30.46517	28.76011	0.00000
71	60.00000	57.25498	54.58351	51.96973	49.41288	46.91772	44.48840	42.14051	39.88948	37.74006	35.69553	33.75046	31.88849	30.10377	28.41067	0.00000
72	60.00000	57.20044	54.46135	51.78192	49.16713	46.62134	44.16089	41.80193	39.54946	37.40691	35.36858	33.41734	31.54706	29.77279	28.11461	0.00000
73	60.00000	57.12685	54.31628	51.57352	48.90312	46.32225	43.84784	41.48513	39.23772	37.09962	35.05288	33.09107	31.22996	29.49062	27.88070	0.00000
74	60.00000	57.04808	54.16737	51.36267	48.65200	46.05313	43.57160	41.21115	38.96552	36.81584	34.75536	32.80064	30.97383	29.28294	27.73094	0.00000
75	60.00000	56.97024	54.02041	51.16947	48.43613	45.82619	43.34360	40.98178	38.72086	36.55376	34.49790	32.57656	30.79817	29.16586	27.67800	0.00000
76	60.00000	56.89330	53.89074	51.01204	48.26329	45.64868	43.16125	40.78009	38.49774	36.33255	34.30903	32.43606	30.71695	29.14996	27.73133	0.00000
77	60.00000	56.83349	53.79759	50.89875	48.14136	45.51810	43.00692	40.59994	38.31652	36.18250	34.20726	32.39427	30.74171	29.24562	27.87343	0.00000
78	60.00000	56.79496	53.73460	50.82359	48.05417	45.40308	42.86199	40.45135	38.19843	36.11314	34.19914	32.45451	30.87506	29.42641	28.06658	0.00000
79	60.00000	56.76695	53.69165	50.76596	47.96526	45.28077	42.73409	40.35404	38.15107	36.12906	34.28597	32.61740	31.08700	29.65043	28.29944	0.00000
80	60.00000	56.74956	53.65724	50.69703	47.85965	45.16793	42.65232	40.32389	38.18672	36.23867	34.47506	32.85750	31.33911	29.91118	28.56963	0.00000
81	60.00000	56.73056	53.60080	50.60091	47.75501	45.09532	42.63352	40.37394	38.31430	36.44968	34.73947	33.13412	31.62440	30.20601	28.89662	0.00000
82	60.00000	56.68987	53.51709	50.50718	47.69421	45.09054	42.70073	40.52240	38.55032	36.74155	35.04367	33.44695	31.94681	30.56196	29.28329	0.00000
83	60.00000	56.64196	53.45630	50.47908	47.72338	45.19403	42.88851	40.80128	38.88689	37.08988	35.39992	33.81219	32.34648	30.99315	29.70474	0.00000
84	60.00000	56.62547	53.47175	50.55268	47.87338	45.43117	43.22019	41.19231	39.28876	37.49862	35.81676	34.26415	32.83059	31.46580	30.17902	0.00000
85	60.00000	56.65833	53.56530	50.72633	48.13858	45.79585	43.64712	41.63013	39.73330	37.95121	36.30608	34.78709	33.34096	31.97750	30.71608	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Male Standard Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	27.54936	27.18971	26.82847	26.46502	26.09902	25.73066	25.35987	24.98681	24.61164	24.23427	23.85364	23.46875	23.07907	22.68456	22.28560	0.00000
19	27.94520	27.57392	27.20037	26.82420	26.44561	26.06452	25.68109	25.29549	24.90764	24.51644	24.12085	23.72034	23.31487	22.90482	22.49060	0.00000
20	28.35348	27.96937	27.58257	27.19327	26.80140	26.40713	26.01064	25.61181	25.20956	24.80279	24.39096	23.97401	23.55238	23.12645	22.69683	0.00000
21	28.77550	28.37755	27.97703	27.57387	27.16824	26.76031	26.35000	25.93614	25.51765	25.09395	24.66499	24.23120	23.79300	23.35100	22.90533	0.00000
22	29.21235	28.80005	28.38503	27.96746	27.54754	27.12515	26.69912	26.26832	25.83215	25.39058	24.94403	24.49293	24.03793	23.57915	23.11673	0.00000
23	29.66456	29.23708	28.80698	28.37445	27.93938	27.50057	27.05683	26.60758	26.15274	25.69279	25.22815	24.75949	24.28695	23.81064	23.33139	0.00000
24	30.13304	29.68976	29.24398	28.79558	28.34332	27.88598	27.42296	26.95419	26.48014	26.00126	25.51824	25.03121	24.54031	24.04638	23.54972	0.00000
25	30.61842	30.15869	29.69627	29.22986	28.75822	28.28071	27.79728	27.30840	26.81454	26.31641	25.81415	25.30790	24.79851	24.28632	23.77186	0.00000
26	31.12138	30.64419	30.16289	29.67620	29.18345	28.68458	28.18010	27.67048	27.15645	26.63816	26.11575	25.59010	25.06156	24.53068	23.99773	0.00000
27	31.64300	31.14601	30.64345	30.13465	29.61952	29.09859	28.57236	28.04158	27.50639	26.96695	26.42417	25.87841	25.33022	24.77990	24.22817	0.00000
28	32.18583	31.66649	31.14069	30.60837	30.07006	29.52626	28.97775	28.42470	27.86725	27.30635	26.74236	26.17588	25.60718	25.03703	24.46638	0.00000
29	32.75265	32.20882	31.65823	31.10146	30.53901	29.97169	29.39966	28.82309	28.24296	27.65962	27.07371	26.48550	25.89580	25.30557	24.71573	0.00000
30	33.34578	32.77577	32.19933	31.61703	31.02968	30.43747	29.84054	29.23993	28.63600	28.02940	27.42044	26.80992	26.19886	25.58819	24.97902	0.00000
31	33.96704	33.36966	32.76619	32.15750	31.54376	30.92514	30.30269	29.67681	29.04817	28.41707	27.78436	27.15109	26.51822	25.88691	25.25794	0.00000
32	34.61766	33.99162	33.36017	32.72347	32.08172	31.43599	30.78671	30.13455	29.47985	28.82348	28.16652	27.50999	26.85506	26.20257	25.55198	0.00000
33	35.29899	34.64325	33.98207	33.31563	32.64507	31.97081	31.29357	30.61369	29.93207	29.24985	28.56806	27.88795	27.21037	26.53475	25.86053	0.00000
34	36.01213	35.32482	34.63205	33.93499	33.23410	32.53010	31.82335	31.11480	30.40562	29.69689	28.98991	28.28555	27.58323	26.88237	26.18053	0.00000
35	36.75904	36.03814	35.31278	34.58343	33.85085	33.11540	32.37808	31.64011	30.90261	30.16692	29.43396	28.70314	27.97382	27.24348	26.50916	0.00000
36	37.54190	36.78627	36.02648	35.26333	34.49720	33.72912	32.96035	32.19208	31.42569	30.66215	29.90082	29.14108	28.38026	27.61530	26.84784	0.00000
37	38.36185	37.56953	36.77369	35.97474	35.17376	34.37207	33.57089	32.77167	31.97543	31.18150	30.38921	29.59581	28.79808	27.99775	27.19722	0.00000
38	39.22101	38.39018	37.55612	36.71993	35.88300	35.04660	34.21225	33.38101	32.55218	31.72506	30.89679	30.06399	29.22848	28.39276	27.55991	0.00000
39	40.12124	39.24956	38.37567	37.50100	36.62688	35.75492	34.88619	34.01999	33.15558	32.28995	31.41960	30.54642	29.67301	28.80261	27.93785	0.00000
40	41.06504	40.15072	39.23559	38.32105	37.40875	36.49984	35.59357	34.68918	33.78351	32.87291	31.95934	31.04553	30.13487	29.23011	28.33432	0.00000
41	42.05429	41.09577	40.13787	39.18232	38.23032	37.28108	36.33381	35.38521	34.43143	33.47455	32.51742	31.56358	30.61593	29.67766	28.75222	0.00000
42	43.09059	42.08619	41.08425	40.08604	39.09073	38.09748	37.10283	36.10275	35.09942	34.09583	33.09569	32.10204	31.11823	30.14787	29.19122	0.00000
43	44.17567	43.12398	42.07621	41.03149	39.98892	38.94489	37.89517	36.84202	35.78861	34.73881	33.69583	32.66318	31.64463	30.64049	29.64997	0.00000
44	45.31094	44.21004	43.11233	42.01689	40.91992	39.81695	38.71040	37.60356	36.50053	35.40466	34.31963	33.24944	32.19437	31.15362	30.12230	0.00000
45	46.49844	45.34391	44.19177	43.03801	41.87796	40.71413	39.55000	38.38987	37.23727	36.09609	34.97049	33.86081	32.76619	31.68149	30.60304	0.00000
46	47.74286	46.52977	45.31497	44.09355	42.86815	41.64242	40.42092	39.20734	38.00578	36.82064	35.65225	34.49971	33.35763	32.22212	31.09666	0.00000
47	49.04954	47.76895	46.48138	45.18962	43.89752	42.60986	41.33057	40.06394	38.81461	37.58295	36.36800	35.16407	33.96707	32.78066	31.61123	0.00000
48	50.42815	49.06890	47.70523	46.34120	44.98187	43.63135	42.29421	40.97534	39.67512	38.39253	37.12158	35.85794	34.60550	33.37096	32.16193	0.00000
49	51.89088	50.44878	49.00631	47.56879	46.14061	44.72657	43.33185	41.95685	40.60050	39.25646	37.92015	36.59567	35.29014	34.01158	32.76512	0.00000
50	53.44212	51.91406	50.39126	48.87833	47.38039	45.90292	44.44633	43.00951	41.58571	40.17011	38.76705	37.38406	36.02963	34.70921	33.42343	0.00000
51	55.08510	53.46928	51.86395	50.27451	48.70679	47.16122	45.63663	44.12587	42.62381	41.13504	39.66757	38.23041	36.82934	35.46501	34.13251	0.00000
52	56.82156	55.11558	53.42649	51.76048	50.11802	48.49784	46.89236	45.29613	43.71402	42.15455	40.62729	39.13837	37.68851	36.27246	34.88323	0.00000
53	58.65390	56.85637	55.08341	53.33551	51.61132	49.90277	48.20406	46.52038	44.86079	43.23549	41.65098	40.10805	38.60109	37.12267	35.66470	0.00000
54	60.00000	58.12901	56.28446	54.46494	52.66193	50.86929	49.09252	47.34118	45.62600	43.95389	42.32564	40.73537	39.17520	37.63662	36.11456	0.00000
55	60.00000	58.09608	56.21800	54.35695	52.50661	50.67266	48.86494	47.09456	45.36863	43.68798	42.04652	40.43613	38.84803	37.27698	35.71866	0.00000
56	60.00000	58.06037	56.13833	54.22735	52.33330	50.46634	48.63794	46.85545	45.11971	43.42446	41.76130	40.12115	38.49862	36.88923	35.29435	0.00000
57	60.00000	58.01375	56.03893	54.08160	52.15227	50.26280	48.42075	46.62703	44.87515	43.15642	41.46148	39.78475	38.12159	36.47344	34.84547	0.00000
58	60.00000	57.95757	55.93323	53.93784	51.98367	50.07856	48.22343	46.41156	44.63400	42.88102	41.14688	39.42678	37.72220	36.03850	34.38973	0.00000
59	60.00000	57.90432	55.83861	53.81558	51.84333	49.92283	48.04711	46.20690	44.39215	42.59690	40.81618	39.05153	37.30850	35.60162	33.94047	0.00000
60	60.00000	57.85953	55.76328	53.71966	51.72964	49.78604	47.87923	45.99880	44.13857	42.29341	40.46489	38.65877	36.89012	35.16885	33.48476	0.00000
61	60.00000	57.82620	55.70697	53.64334	51.62783	49.65048	47.70049	45.77144	43.85802	41.96186	40.08892	38.25484	36.46990	34.72350	33.01515	0.00000
62	60.00000	57.80111	55.65990	53.56862	51.51694	49.49364	47.49208	45.50673	43.53928	41.59594	39.69292	37.84087	36.02883	34.25625	32.52645	0.00000
63	60.00000	57.77733	55.60650	53.47677	51.37650	49.29879	47.23791	45.19562	43.17835	41.20293	39.28043	37.39945	35.55944	33.76383	32.01560	0.00000
64	60.00000	57.74566	55.53400	53.35293	51.19530	49.05514	46.93428	44.83940	42.78799	40.79153	38.83819	36.92740	35.06271	33.24722	31.49259	0.00000
65	60.00000	57.70200	55.43578	53.19392	50.97021	48.76655	46.58990	44.45840	42.38400	40.35440	38.36902	36.43153	34.54516	32.72204	30.97411	0.00000
66	60.00000	57.64354	55.31238	53.00011	50.70870	48.44536	46.22897	44.07196	41.96153	39.89708	37.88243	35.92094	34.02520	32.20767	30.47218	0.00000
67	60.00000	57.57355	55.16675	52.78167	50.42580	48.11881	45.87361	43.67691	41.52807	39.43106	37.38938	35.41615	33.52431	31.71788	29.99960	0.00000
68	60.00000	57.49177	55.00616	52.55100	50.14678	47.80697	45.51769	43.27827	41.09289	38.96517	36.90877	34.93720	33.05464	31.26394	29.56034	0.00000
69	60.00000	57.40595	54.84368	52.33457	49.89267	47.50352	45.16640	42.88568	40.66513	38.51902	36.46143	34.49673	32.62791	30.84999	29.14803	0.00000
70	60.00000	57.32195	54.69945	52.14721	49.65010	47.20737	44.82359	42.50269	40.25960	38.10904	36.05556	34.10229	32.24403	30.46517	28.76011	0.00000
71	60.00000	57.25498	54.58351	51.96973	49.41288	46.91772	44.48840	42.14051	39.88948	37.74006	35.69553	33.75046	31.88849	30.10377	28.41067	0.00000
72	60.00000	57.20044	54.46135	51.78192	49.16713	46.62134	44.16089	41.80193	39.54946	37.40691	35.36858	33.41734	31.54706	29.77279	28.11461	0.00000
73	60.00000	57.12685	54.31628	51.57352	48.90312	46.32225	43.84784	41.48513	39.23772	37.09962	35.05288	33.09107	31.22996	29.49062	27.88070	0.00000
74	60.00000	57.04808	54.16737	51.36267	48.65200	46.05313	43.57160	41.21115	38.96552	36.81584	34.75536	32.80064	30.97383	29.28294	27.73094	0.00000
75	60.00000	56.97024	54.02041	51.16947	48.43613	45.82619	43.34360	40.98178	38.72086	36.55376	34.49790	32.57656	30.79817	29.16586	27.67800	0.00000
76	60.00000	56.89330	53.89074	51.01204	48.26329	45.64868	43.16125	40.78009	38.49774	36.33255	34.30903	32.43606	30.71695	29.14996	27.73133	0.00000
77	60.00000	56.83349	53.79759	50.89875	48.14136	45.51810	43.00692	40.59994	38.31652	36.18250	34.20726	32.39427	30.74171	29.24562	27.87343	0.00000
78	60.00000	56.79496	53.73460	50.82359	48.05417	45.40308	42.86199	40.45135	38.19843	36.11314	34.19914	32.45451	30.87506	29.42641	28.06658	0.00000
79	60.00000	56.76695	53.69165	50.76596	47.96526	45.28077	42.73409	40.35404	38.15107	36.12906	34.28597	32.61740	31.08700	29.65043	28.29944	0.00000
80	60.00000	56.74956	53.65724	50.69703	47.85965	45.16793	42.65232	40.32389	38.18672	36.23867	34.47506	32.85750	31.33911	29.91118	28.56963	0.00000
81	60.00000	56.73056	53.60080	50.60091	47.75501	45.09532	42.63352	40.37394	38.31430	36.44968	34.73947	33.13412	31.62440	30.20601	28.89662	0.00000
82	60.00000	56.68987	53.51709	50.50718	47.69421	45.09054	42.70073	40.52240	38.55032	36.74155	35.04367	33.44695	31.94681	30.56196	29.28329	0.00000
83	60.00000	56.64196	53.45630	50.47908	47.72338	45.19403	42.88851	40.80128	38.88689	37.08988	35.39992	33.81219	32.34648	30.99315	29.70474	0.00000
84	60.00000	56.62547	53.47175	50.55268	47.87338	45.43117	43.22019	41.19231	39.28876	37.49862	35.81676	34.26415	32.83059	31.46580	30.17902	0.00000
85	60.00000	56.65833	53.56530	50.72633	48.13858	45.79585	43.64712	41.63013	39.73330	37.95121	36.30608	34.78709	33.34096	31.97750	30.71608	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Female Preferred Plus Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	24.27300	24.00339	23.73144	23.45665	23.17945	22.89958	22.61677	22.33144	22.04334	21.75308	21.46018	21.16482	20.86695	20.56654	20.26373	0.00000
19	24.57233	24.29393	24.01263	23.72886	23.44235	23.15284	22.86075	22.56582	22.26868	21.96884	21.66648	21.36155	21.05401	20.74402	20.43154	0.00000
20	24.88114	24.59304	24.30241	24.00898	23.71247	23.41332	23.11126	22.80693	22.49984	22.19018	21.87788	21.56291	21.24543	20.92538	20.60293	0.00000
21	25.20046	24.90265	24.60197	24.29814	23.99160	23.68208	23.37023	23.05556	22.73825	22.41824	22.09549	21.77016	21.44222	21.11180	20.77907	0.00000
22	25.53024	25.22198	24.91049	24.59623	24.27891	23.95921	23.63661	23.31129	22.98322	22.65233	22.31881	21.98260	21.64386	21.30274	20.95938	0.00000
23	25.87131	25.55180	25.22945	24.90395	24.57602	24.24512	23.91143	23.57491	23.23550	22.89340	22.54853	22.20107	21.85116	21.49897	21.14440	0.00000
24	26.22453	25.89369	25.55963	25.22306	24.88344	24.54097	24.19559	23.84725	23.49613	23.14219	22.78558	22.42646	22.06499	21.70109	21.33447	0.00000
25	26.58996	26.24691	25.90130	25.55255	25.20086	24.84620	24.48849	24.12794	23.76447	23.39827	23.02950	22.65831	22.28462	21.90815	21.52858	0.00000
26	26.96854	26.61343	26.25508	25.89373	25.52931	25.16177	24.79131	24.41785	24.04158	23.66267	23.28127	22.89732	22.51048	22.12048	21.72745	0.00000
27	27.36011	26.99171	26.62022	26.24558	25.86772	25.48686	25.10293	24.71610	24.32656	23.93447	23.53973	23.14205	22.74111	22.33705	21.93001	0.00000
28	27.76596	27.38381	26.99842	26.60973	26.21794	25.82300	25.42507	25.02436	24.62102	24.21496	23.80587	23.39343	22.97778	22.55907	22.13742	0.00000
29	28.18660	27.78991	27.38983	26.98655	26.58003	26.17044	25.75798	25.34281	24.92485	24.50377	24.07923	23.65140	23.22041	22.78640	22.34950	0.00000
30	28.62287	28.21079	27.79543	27.37672	26.95486	26.53003	26.10242	25.67194	25.23823	24.80097	24.36031	23.91641	23.46939	23.01939	22.56673	0.00000
31	29.07568	28.64758	28.21603	27.78124	27.34339	26.90267	26.45898	26.01198	25.56131	25.10715	24.64963	24.18891	23.72511	23.25858	22.78964	0.00000
32	29.54568	29.10060	28.65217	28.20060	27.74606	27.28847	26.82745	26.36265	25.89425	25.42239	24.94723	24.46889	23.98773	23.50409	23.01826	0.00000
33	30.03391	29.57110	29.10504	28.63592	28.16365	27.68785	27.20815	26.72472	26.23773	25.74733	25.25365	24.75706	24.25790	23.75649	23.25336	0.00000
34	30.54115	30.05980	29.57530	29.08754	28.59613	28.10069	27.60140	27.09844	26.59195	26.08207	25.56919	25.05366	24.53580	24.01616	23.49523	0.00000
35	31.06826	30.56750	30.06337	29.55548	29.04342	28.52738	28.00754	27.48406	26.95708	26.42699	25.89417	25.35894	24.82187	24.28346	23.74396	0.00000
36	31.61614	31.09472	30.56941	30.03978	29.50604	28.96837	28.42693	27.88187	27.33359	26.78249	26.22890	25.67340	25.11653	24.55851	23.99981	0.00000
37	32.18615	31.64239	31.09418	30.54170	29.98516	29.42471	28.86052	28.29301	27.72256	27.14954	26.57454	25.99812	25.42052	24.84221	24.26361	0.00000
38	32.78009	32.21216	31.63982	31.06327	30.48267	29.89819	29.31027	28.71931	28.12569	27.53002	26.93287	26.33451	25.73540	25.13600	24.53692	0.00000
39	33.39992	32.80648	32.20867	31.60666	31.00063	30.39103	29.77829	29.16277	28.54514	27.92597	27.30554	26.68435	26.06284	25.44168	24.82144	0.00000
40	34.04708	33.42666	32.80189	32.17295	31.54029	30.90437	30.26559	29.62459	28.98201	28.33812	27.69344	27.04843	26.40377	25.76009	25.11741	0.00000
41	34.72313	34.07412	33.42078	32.76359	32.10301	31.43945	30.77359	30.10609	29.43722	28.76754	28.09751	27.42785	26.75920	26.09159	25.42503	0.00000
42	35.42975	34.75042	34.06708	33.38021	32.69025	31.99791	31.30385	30.60837	29.91204	29.21536	28.51906	27.82380	27.12963	26.43656	25.74557	0.00000
43	36.16881	35.45759	34.74269	34.02456	33.30396	32.58157	31.85771	31.13295	30.40783	29.68311	28.95948	28.23698	27.51561	26.79642	26.07980	0.00000
44	36.94197	36.19714	35.44895	34.69818	33.94555	33.19139	32.43629	31.68082	30.92576	30.17183	29.41908	28.66751	27.91821	27.17160	26.42774	0.00000
45	37.75102	36.97072	36.18772	35.40278	34.61624	33.82873	33.04082	32.25335	31.46706	30.68199	29.89816	29.11670	28.33803	27.56223	26.78906	0.00000
46	38.59795	37.78049	36.96101	36.13984	35.31767	34.49509	33.67295	32.85205	32.03244	31.21411	30.39824	29.58530	28.77536	27.96816	27.16310	0.00000
47	39.48452	38.62807	37.76987	36.91062	36.05093	35.19171	34.33379	33.47721	32.62197	31.76931	30.91970	30.07323	29.22962	28.38825	27.54903	0.00000
48	40.41264	39.51480	38.61585	37.71644	36.81753	35.91997	35.02381	34.12907	33.23701	32.34815	31.46258	30.57999	29.69976	28.82177	27.94669	0.00000
49	41.38488	40.44339	39.50142	38.55997	37.61993	36.68136	35.74426	34.80999	33.87907	32.95158	32.02723	31.10533	30.18579	29.26931	28.35586	0.00000
50	42.40361	41.41599	40.42890	39.44330	38.45924	37.47673	36.49718	35.52113	34.54869	33.57953	32.61296	31.64885	30.68794	29.73022	28.77556	0.00000
51	43.47145	42.43538	41.40087	40.36797	39.33669	38.30852	37.28404	36.26333	35.24608	34.23153	33.21957	32.21098	31.20572	30.20368	29.20548	0.00000
52	44.59083	43.50377	42.41841	41.33475	40.25436	39.17783	38.10528	37.03636	35.97028	34.90692	33.84709	32.79078	31.73784	30.68894	29.64515	0.00000
53	45.76444	44.62267	43.48270	42.34617	41.21370	40.08542	38.96095	37.83947	36.72085	35.60595	34.49475	33.38709	32.28369	31.18565	30.09355	0.00000
54	46.99622	45.79561	44.59862	43.40592	42.21762	41.03334	39.85220	38.67408	37.49988	36.32957	35.16300	34.00090	32.84446	31.69427	30.55159	0.00000
55	48.29060	47.02839	45.77071	44.51767	43.26887	42.02339	40.78108	39.54291	38.30884	37.07871	35.85330	34.63386	33.42100	32.21607	31.02037	0.00000
56	49.65045	48.32265	46.99975	45.68132	44.36639	43.05482	41.74762	40.44474	39.14603	37.85229	36.56486	35.28438	34.01227	32.74990	31.49797	0.00000
57	51.08003	49.68165	48.28799	46.89803	45.51162	44.12982	42.75260	41.37978	40.01222	38.65133	37.29778	35.95308	34.61868	33.29530	31.98523	0.00000
58	52.58467	51.10957	49.63839	48.17097	46.70843	45.25074	43.79770	42.35023	40.90981	39.47718	38.05390	36.64153	35.24083	33.85421	32.48483	0.00000
59	54.17092	52.61162	51.05631	49.50616	47.96116	46.42108	44.88692	43.36022	41.84177	40.33324	38.83628	37.35168	35.88200	34.43060	32.99841	0.00000
60	55.84686	54.19590	52.55043	50.91042	49.27565	47.64714	46.02656	44.41474	42.81345	41.22443	39.64853	38.08848	36.54783	35.02757	33.52843	0.00000
61	57.62049	55.87105	54.12740	52.38933	50.65792	48.93494	47.22127	45.51879	43.82936	42.15389	40.49526	38.85726	37.24093	35.64706	34.07752	0.00000
62	59.49912	57.64225	55.79131	53.94747	52.11260	50.28765	48.47462	46.67549	44.89122	43.12488	41.38051	39.65923	37.96186	36.29039	34.64594	0.00000
63	60.00000	58.07335	56.15409	54.24418	52.34458	50.45739	48.58467	46.72741	44.88883	43.07311	41.28142	39.51462	37.77479	36.06307	34.38042	0.00000
64	60.00000	58.01707	56.04379	54.08117	52.13137	50.19652	48.27764	46.37806	44.50211	42.65097	40.82556	39.02801	37.25950	35.52103	33.81434	0.00000
65	60.00000	57.95928	55.92958	53.91314	51.91216	49.92770	47.96319	46.02312	44.10872	42.22092	40.36192	38.53297	36.73508	34.97006	33.23783	0.00000
66	60.00000	57.89883	55.81140	53.73996	51.68563	49.65196	47.64357	45.66177	43.70750	41.78305	39.88970	38.02851	36.20134	34.40812	32.64926	0.00000
67	60.00000	57.83681	55.69020	53.56132	51.45384	49.37257	47.31885	45.29366	43.29937	41.33731	39.40858	37.51510	35.65680	33.83412	32.06457	0.00000
68	60.00000	57.77310	55.56460	53.37830	51.21919	49.08865	46.98771	44.91884	42.88339	40.88252	38.91823	36.99042	35.09957	33.26383	31.50324	0.00000
69	60.00000	57.70637	55.43579	53.19346	50.98080	48.79888	46.65026	44.53635	42.45836	40.41835	38.41623	36.45250	34.54601	32.71755	30.96185	0.00000
70	60.00000	57.63918	55.30772	53.00711	50.73847	48.50445	46.30652	44.14593	42.02484	39.94315	37.90136	35.91909	34.01796	32.19248	30.43529	0.00000
71	60.00000	57.57305	55.17821	52.81665	50.49112	48.20317	45.95409	43.74612	41.57916	39.45375	37.39029	35.41129	33.51104	31.68188	29.92835	0.00000
72	60.00000	57.50421	55.04310	52.61954	50.23515	47.89125	45.59021	43.33191	41.11690	38.96645	36.90403	34.92368	33.01740	31.18996	29.42469	0.00000
73	60.00000	57.43207	54.90333	52.41545	49.96982	47.56891	45.21259	42.90145	40.65767	38.50574	36.43943	34.45042	32.54367	30.70178	28.94314	0.00000
74	60.00000	57.35819	54.75907	52.20410	49.69584	47.23416	44.81967	42.47557	40.22742	38.06873	35.99078	33.99877	32.07453	30.23726	28.52386	0.00000
75	60.00000	57.28117	54.60852	51.98473	49.40967	46.88398	44.43192	42.08022	39.82210	37.64845	35.56469	33.55182	31.62993	29.83762	28.16852	0.00000
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Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Female Preferred Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	24.27300	24.00339	23.73144	23.45665	23.17945	22.89958	22.61677	22.33144	22.04334	21.75308	21.46018	21.16482	20.86695	20.56654	20.26373	0.00000
19	24.57233	24.29393	24.01263	23.72886	23.44235	23.15284	22.86075	22.56582	22.26868	21.96884	21.66648	21.36155	21.05401	20.74402	20.43154	0.00000
20	24.88114	24.59304	24.30241	24.00898	23.71247	23.41332	23.11126	22.80693	22.49984	22.19018	21.87788	21.56291	21.24543	20.92538	20.60293	0.00000
21	25.20046	24.90265	24.60197	24.29814	23.99160	23.68208	23.37023	23.05556	22.73825	22.41824	22.09549	21.77016	21.44222	21.11180	20.77907	0.00000
22	25.53024	25.22198	24.91049	24.59623	24.27891	23.95921	23.63661	23.31129	22.98322	22.65233	22.31881	21.98260	21.64386	21.30274	20.95938	0.00000
23	25.87131	25.55180	25.22945	24.90395	24.57602	24.24512	23.91143	23.57491	23.23550	22.89340	22.54853	22.20107	21.85116	21.49897	21.14440	0.00000
24	26.22453	25.89369	25.55963	25.22306	24.88344	24.54097	24.19559	23.84725	23.49613	23.14219	22.78558	22.42646	22.06499	21.70109	21.33447	0.00000
25	26.58996	26.24691	25.90130	25.55255	25.20086	24.84620	24.48849	24.12794	23.76447	23.39827	23.02950	22.65831	22.28462	21.90815	21.52858	0.00000
26	26.96854	26.61343	26.25508	25.89373	25.52931	25.16177	24.79131	24.41785	24.04158	23.66267	23.28127	22.89732	22.51048	22.12048	21.72745	0.00000
27	27.36011	26.99171	26.62022	26.24558	25.86772	25.48686	25.10293	24.71610	24.32656	23.93447	23.53973	23.14205	22.74111	22.33705	21.93001	0.00000
28	27.76596	27.38381	26.99842	26.60973	26.21794	25.82300	25.42507	25.02436	24.62102	24.21496	23.80587	23.39343	22.97778	22.55907	22.13742	0.00000
29	28.18660	27.78991	27.38983	26.98655	26.58003	26.17044	25.75798	25.34281	24.92485	24.50377	24.07923	23.65140	23.22041	22.78640	22.34950	0.00000
30	28.62287	28.21079	27.79543	27.37672	26.95486	26.53003	26.10242	25.67194	25.23823	24.80097	24.36031	23.91641	23.46939	23.01939	22.56673	0.00000
31	29.07568	28.64758	28.21603	27.78124	27.34339	26.90267	26.45898	26.01198	25.56131	25.10715	24.64963	24.18891	23.72511	23.25858	22.78964	0.00000
32	29.54568	29.10060	28.65217	28.20060	27.74606	27.28847	26.82745	26.36265	25.89425	25.42239	24.94723	24.46889	23.98773	23.50409	23.01826	0.00000
33	30.03391	29.57110	29.10504	28.63592	28.16365	27.68785	27.20815	26.72472	26.23773	25.74733	25.25365	24.75706	24.25790	23.75649	23.25336	0.00000
34	30.54115	30.05980	29.57530	29.08754	28.59613	28.10069	27.60140	27.09844	26.59195	26.08207	25.56919	25.05366	24.53580	24.01616	23.49523	0.00000
35	31.06826	30.56750	30.06337	29.55548	29.04342	28.52738	28.00754	27.48406	26.95708	26.42699	25.89417	25.35894	24.82187	24.28346	23.74396	0.00000
36	31.61614	31.09472	30.56941	30.03978	29.50604	28.96837	28.42693	27.88187	27.33359	26.78249	26.22890	25.67340	25.11653	24.55851	23.99981	0.00000
37	32.18615	31.64239	31.09418	30.54170	29.98516	29.42471	28.86052	28.29301	27.72256	27.14954	26.57454	25.99812	25.42052	24.84221	24.26361	0.00000
38	32.78009	32.21216	31.63982	31.06327	30.48267	29.89819	29.31027	28.71931	28.12569	27.53002	26.93287	26.33451	25.73540	25.13600	24.53692	0.00000
39	33.39992	32.80648	32.20867	31.60666	31.00063	30.39103	29.77829	29.16277	28.54514	27.92597	27.30554	26.68435	26.06284	25.44168	24.82144	0.00000
40	34.04708	33.42666	32.80189	32.17295	31.54029	30.90437	30.26559	29.62459	28.98201	28.33812	27.69344	27.04843	26.40377	25.76009	25.11741	0.00000
41	34.72313	34.07412	33.42078	32.76359	32.10301	31.43945	30.77359	30.10609	29.43722	28.76754	28.09751	27.42785	26.75920	26.09159	25.42503	0.00000
42	35.42975	34.75042	34.06708	33.38021	32.69025	31.99791	31.30385	30.60837	29.91204	29.21536	28.51906	27.82380	27.12963	26.43656	25.74557	0.00000
43	36.16881	35.45759	34.74269	34.02456	33.30396	32.58157	31.85771	31.13295	30.40783	29.68311	28.95948	28.23698	27.51561	26.79642	26.07980	0.00000
44	36.94197	36.19714	35.44895	34.69818	33.94555	33.19139	32.43629	31.68082	30.92576	30.17183	29.41908	28.66751	27.91821	27.17160	26.42774	0.00000
45	37.75102	36.97072	36.18772	35.40278	34.61624	33.82873	33.04082	32.25335	31.46706	30.68199	29.89816	29.11670	28.33803	27.56223	26.78906	0.00000
46	38.59795	37.78049	36.96101	36.13984	35.31767	34.49509	33.67295	32.85205	32.03244	31.21411	30.39824	29.58530	28.77536	27.96816	27.16310	0.00000
47	39.48452	38.62807	37.76987	36.91062	36.05093	35.19171	34.33379	33.47721	32.62197	31.76931	30.91970	30.07323	29.22962	28.38825	27.54903	0.00000
48	40.41264	39.51480	38.61585	37.71644	36.81753	35.91997	35.02381	34.12907	33.23701	32.34815	31.46258	30.57999	29.69976	28.82177	27.94669	0.00000
49	41.38488	40.44339	39.50142	38.55997	37.61993	36.68136	35.74426	34.80999	33.87907	32.95158	32.02723	31.10533	30.18579	29.26931	28.35586	0.00000
50	42.40361	41.41599	40.42890	39.44330	38.45924	37.47673	36.49718	35.52113	34.54869	33.57953	32.61296	31.64885	30.68794	29.73022	28.77556	0.00000
51	43.47145	42.43538	41.40087	40.36797	39.33669	38.30852	37.28404	36.26333	35.24608	34.23153	33.21957	32.21098	31.20572	30.20368	29.20548	0.00000
52	44.59083	43.50377	42.41841	41.33475	40.25436	39.17783	38.10528	37.03636	35.97028	34.90692	33.84709	32.79078	31.73784	30.68894	29.64515	0.00000
53	45.76444	44.62267	43.48270	42.34617	41.21370	40.08542	38.96095	37.83947	36.72085	35.60595	34.49475	33.38709	32.28369	31.18565	30.09355	0.00000
54	46.99622	45.79561	44.59862	43.40592	42.21762	41.03334	39.85220	38.67408	37.49988	36.32957	35.16300	34.00090	32.84446	31.69427	30.55159	0.00000
55	48.29060	47.02839	45.77071	44.51767	43.26887	42.02339	40.78108	39.54291	38.30884	37.07871	35.85330	34.63386	33.42100	32.21607	31.02037	0.00000
56	49.65045	48.32265	46.99975	45.68132	44.36639	43.05482	41.74762	40.44474	39.14603	37.85229	36.56486	35.28438	34.01227	32.74990	31.49797	0.00000
57	51.08003	49.68165	48.28799	46.89803	45.51162	44.12982	42.75260	41.37978	40.01222	38.65133	37.29778	35.95308	34.61868	33.29530	31.98523	0.00000
58	52.58467	51.10957	49.63839	48.17097	46.70843	45.25074	43.79770	42.35023	40.90981	39.47718	38.05390	36.64153	35.24083	33.85421	32.48483	0.00000
59	54.17092	52.61162	51.05631	49.50616	47.96116	46.42108	44.88692	43.36022	41.84177	40.33324	38.83628	37.35168	35.88200	34.43060	32.99841	0.00000
60	55.84686	54.19590	52.55043	50.91042	49.27565	47.64714	46.02656	44.41474	42.81345	41.22443	39.64853	38.08848	36.54783	35.02757	33.52843	0.00000
61	57.62049	55.87105	54.12740	52.38933	50.65792	48.93494	47.22127	45.51879	43.82936	42.15389	40.49526	38.85726	37.24093	35.64706	34.07752	0.00000
62	59.49912	57.64225	55.79131	53.94747	52.11260	50.28765	48.47462	46.67549	44.89122	43.12488	41.38051	39.65923	37.96186	36.29039	34.64594	0.00000
63	60.00000	58.07335	56.15409	54.24418	52.34458	50.45739	48.58467	46.72741	44.88883	43.07311	41.28142	39.51462	37.77479	36.06307	34.38042	0.00000
64	60.00000	58.01707	56.04379	54.08117	52.13137	50.19652	48.27764	46.37806	44.50211	42.65097	40.82556	39.02801	37.25950	35.52103	33.81434	0.00000
65	60.00000	57.95928	55.92958	53.91314	51.91216	49.92770	47.96319	46.02312	44.10872	42.22092	40.36192	38.53297	36.73508	34.97006	33.23783	0.00000
66	60.00000	57.89883	55.81140	53.73996	51.68563	49.65196	47.64357	45.66177	43.70750	41.78305	39.88970	38.02851	36.20134	34.40812	32.64926	0.00000
67	60.00000	57.83681	55.69020	53.56132	51.45384	49.37257	47.31885	45.29366	43.29937	41.33731	39.40858	37.51510	35.65680	33.83412	32.06457	0.00000
68	60.00000	57.77310	55.56460	53.37830	51.21919	49.08865	46.98771	44.91884	42.88339	40.88252	38.91823	36.99042	35.09957	33.26383	31.50324	0.00000
69	60.00000	57.70637	55.43579	53.19346	50.98080	48.79888	46.65026	44.53635	42.45836	40.41835	38.41623	36.45250	34.54601	32.71755	30.96185	0.00000
70	60.00000	57.63918	55.30772	53.00711	50.73847	48.50445	46.30652	44.14593	42.02484	39.94315	37.90136	35.91909	34.01796	32.19248	30.43529	0.00000
71	60.00000	57.57305	55.17821	52.81665	50.49112	48.20317	45.95409	43.74612	41.57916	39.45375	37.39029	35.41129	33.51104	31.68188	29.92835	0.00000
72	60.00000	57.50421	55.04310	52.61954	50.23515	47.89125	45.59021	43.33191	41.11690	38.96645	36.90403	34.92368	33.01740	31.18996	29.42469	0.00000
73	60.00000	57.43207	54.90333	52.41545	49.96982	47.56891	45.21259	42.90145	40.65767	38.50574	36.43943	34.45042	32.54367	30.70178	28.94314	0.00000
74	60.00000	57.35819	54.75907	52.20410	49.69584	47.23416	44.81967	42.47557	40.22742	38.06873	35.99078	33.99877	32.07453	30.23726	28.52386	0.00000
75	60.00000	57.28117	54.60852	51.98473	49.40967	46.88398	44.43192	42.08022	39.82210	37.64845	35.56469	33.55182	31.62993	29.83762	28.16852	0.00000
76	60.00000	57.20049	54.45217	51.75489	49.10931	46.54086	44.07754	41.71224	39.43542	37.25276	35.14435	33.13123	31.25385	29.50553	27.86114	0.00000
77	60.00000	57.11717	54.28787	51.51282	48.81866	46.23479	43.75372	41.36547	39.07598	36.86438	34.75274	32.78347	30.94959	29.22472	27.49676	0.00000
78	60.00000	57.02791	54.11279	51.28266	48.56836	45.96207	43.45328	41.04824	38.72501	36.50679	34.43813	32.51169	30.69976	28.88459	27.02266	0.00000
79	60.00000	56.93296	53.95532	51.09957	48.35745	45.71791	43.18752	40.74322	38.40939	36.23292	34.20608	32.29972	30.38995	28.43098	26.53084	0.00000
80	60.00000	56.86196	53.85236	50.96252	48.18078	45.51408	42.93810	40.47855	38.18483	36.04880	34.03975	32.02709	29.96259	27.96009	26.10843	0.00000
81	60.00000	56.82432	53.77499	50.83974	48.02587	45.30773	42.71244	40.29214	38.03823	35.91830	33.79457	31.61614	29.50312	27.54928	25.83976	0.00000
82	60.00000	56.78026	53.68097	50.70984	47.83980	45.09947	42.54391	40.16404	37.92563	35.68321	33.38304	31.15194	29.08890	27.28384	25.77011	0.00000
83	60.00000	56.72496	53.58536	50.55256	47.65685	44.95637	42.44155	40.07621	37.70664	35.27603	32.91841	30.73839	28.83098	27.23141	25.92854	0.00000
84	60.00000	56.67913	53.47124	50.40833	47.55194	44.89193	42.39003	39.88364	37.31270	34.81897	32.51308	30.49555	28.80362	27.42554	26.11612	0.00000
85	60.00000	56.60415	53.36179	50.33804	47.52218	44.87369	42.22046	39.49888	36.85904	34.41805	32.28230	30.49125	29.03242	27.64628	26.07422	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Female Standard Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
0	20.12595	19.96967	19.80958	19.64627	19.48070	19.31325	19.14391	18.97303	18.80078	18.62677	18.45099	18.27360	18.09493	17.91479	17.73351	0.00000
1	20.30204	20.13929	19.97326	19.80494	19.63470	19.46254	19.28881	19.11370	18.93680	18.75809	18.57774	18.39610	18.21297	18.02867	17.84301	0.00000
2	20.48531	20.31643	20.14522	19.97206	19.79693	19.62022	19.44210	19.26216	19.08038	18.89693	18.71217	18.52589	18.33843	18.14957	17.95913	0.00000
3	20.67535	20.50111	20.32489	20.14668	19.96684	19.78557	19.60245	19.41746	19.23078	19.04275	18.85318	18.66240	18.47021	18.27640	18.08113	0.00000
4	20.87127	20.69187	20.51043	20.32735	20.14281	19.95638	19.76805	19.57799	19.38658	19.19358	18.99936	18.80370	18.60639	18.40759	18.20708	0.00000
5	21.07283	20.88805	20.70160	20.51366	20.32380	20.13200	19.93845	19.74350	19.54695	19.34916	19.14990	18.94895	18.74649	18.54229	18.33634	0.00000
6	21.28026	21.09031	20.89884	20.70541	20.51001	20.31282	20.11422	19.91398	19.71247	19.50947	19.30475	19.09849	18.89045	18.68063	18.46899	0.00000
7	21.49332	21.29819	21.10107	20.90194	20.70098	20.49858	20.29451	20.08915	19.88227	19.67364	19.46344	19.25143	19.03760	18.82191	18.60397	0.00000
8	21.71200	21.51105	21.30805	21.10319	20.89686	20.68882	20.47947	20.26857	20.05589	19.84160	19.62548	19.40749	19.18761	18.96543	18.74131	0.00000
9	21.93703	21.73001	21.52109	21.31067	21.09852	20.88502	20.66994	20.45305	20.23452	20.01411	19.79181	19.56758	19.34100	19.11244	18.88167	0.00000
10	22.16866	21.95552	21.74086	21.52442	21.30662	21.08720	20.86593	20.64298	20.41813	20.19134	19.96258	19.73143	19.49825	19.26283	19.02493	0.00000
11	22.40694	22.18786	21.96697	21.74469	21.52076	21.29494	21.06741	20.83793	20.60648	20.37302	20.13711	19.89914	19.65888	19.41609	19.17114	0.00000
12	22.65164	22.42614	22.19921	21.97060	21.74006	21.50777	21.27350	21.03721	20.79886	20.55803	20.31509	20.06980	19.82194	19.57187	19.31937	0.00000
13	22.90330	22.67155	22.43807	22.20262	21.96540	21.72614	21.48482	21.24141	20.99545	20.74733	20.49683	20.24369	19.98830	19.73043	19.47062	0.00000
14	23.16172	22.92320	22.68266	22.44031	22.19588	21.94934	21.70066	21.44939	21.19591	20.93998	20.68138	20.42047	20.15702	19.89159	19.62376	0.00000
15	23.42745	23.18163	22.93394	22.68413	22.43217	22.17802	21.92122	21.66217	21.40061	21.13632	20.86967	20.60042	20.32916	20.05543	19.77941	0.00000
16	23.70109	23.44785	23.19244	22.93484	22.67500	22.41244	22.14758	21.88016	21.60994	21.33732	21.06204	20.78470	20.50484	20.22263	19.93802	0.00000
17	23.98272	23.72149	23.45801	23.19224	22.92369	22.65279	22.37928	22.10289	21.82405	21.54249	21.25882	20.97258	20.68393	20.39283	20.09924	0.00000
18	24.27300	24.00339	23.73144	23.45665	23.17945	22.89958	22.61677	22.33144	22.04334	21.75308	21.46018	21.16482	20.86695	20.56654	20.26373	0.00000
19	24.57233	24.29393	24.01263	23.72886	23.44235	23.15284	22.86075	22.56582	22.26868	21.96884	21.66648	21.36155	21.05401	20.74402	20.43154	0.00000
20	24.88114	24.59304	24.30241	24.00898	23.71247	23.41332	23.11126	22.80693	22.49984	22.19018	21.87788	21.56291	21.24543	20.92538	20.60293	0.00000
21	25.20046	24.90265	24.60197	24.29814	23.99160	23.68208	23.37023	23.05556	22.73825	22.41824	22.09549	21.77016	21.44222	21.11180	20.77907	0.00000
22	25.53024	25.22198	24.91049	24.59623	24.27891	23.95921	23.63661	23.31129	22.98322	22.65233	22.31881	21.98260	21.64386	21.30274	20.95938	0.00000
23	25.87131	25.55180	25.22945	24.90395	24.57602	24.24512	23.91143	23.57491	23.23550	22.89340	22.54853	22.20107	21.85116	21.49897	21.14440	0.00000
24	26.22453	25.89369	25.55963	25.22306	24.88344	24.54097	24.19559	23.84725	23.49613	23.14219	22.78558	22.42646	22.06499	21.70109	21.33447	0.00000
25	26.58996	26.24691	25.90130	25.55255	25.20086	24.84620	24.48849	24.12794	23.76447	23.39827	23.02950	22.65831	22.28462	21.90815	21.52858	0.00000
26	26.96854	26.61343	26.25508	25.89373	25.52931	25.16177	24.79131	24.41785	24.04158	23.66267	23.28127	22.89732	22.51048	22.12048	21.72745	0.00000
27	27.36011	26.99171	26.62022	26.24558	25.86772	25.48686	25.10293	24.71610	24.32656	23.93447	23.53973	23.14205	22.74111	22.33705	21.93001	0.00000
28	27.76596	27.38381	26.99842	26.60973	26.21794	25.82300	25.42507	25.02436	24.62102	24.21496	23.80587	23.39343	22.97778	22.55907	22.13742	0.00000
29	28.18660	27.78991	27.38983	26.98655	26.58003	26.17044	25.75798	25.34281	24.92485	24.50377	24.07923	23.65140	23.22041	22.78640	22.34950	0.00000
30	28.62287	28.21079	27.79543	27.37672	26.95486	26.53003	26.10242	25.67194	25.23823	24.80097	24.36031	23.91641	23.46939	23.01939	22.56673	0.00000
31	29.07568	28.64758	28.21603	27.78124	27.34339	26.90267	26.45898	26.01198	25.56131	25.10715	24.64963	24.18891	23.72511	23.25858	22.78964	0.00000
32	29.54568	29.10060	28.65217	28.20050	27.74606	27.28847	26.82745	26.36265	25.89425	25.42239	24.94723	24.46889	23.98773	23.50409	23.01826	0.00000
33	30.03391	29.57110	29.10504	28.63592	28.16365	27.68785	27.20815	26.72472	26.23773	25.74733	25.25365	24.75706	24.25790	23.75649	23.25336	0.00000
34	30.54115	30.05980	29.57530	29.08754	28.59613	28.10069	27.60140	27.09844	26.59195	26.08207	25.56919	25.05366	24.53580	24.01616	23.49523	0.00000
35	31.06826	30.56750	30.06337	29.55548	29.04342	28.52738	28.00754	27.48406	26.95708	26.42699	25.89417	25.35894	24.82187	24.28346	23.74396	0.00000
36	31.61614	31.09472	30.56941	30.03978	29.50604	28.96837	28.42693	27.88187	27.33359	26.78249	26.22890	25.67340	25.11653	24.55851	23.99981	0.00000
37	32.18615	31.64239	31.09418	30.54170	29.98516	29.42471	28.86052	28.29301	27.72256	27.14954	26.57454	25.99812	25.42052	24.84221	24.26361	0.00000
38	32.78009	32.21216	31.63982	31.06327	30.48267	29.89819	29.31027	28.71931	28.12569	27.53002	26.93287	26.33451	25.73540	25.13600	24.53692	0.00000
39	33.39992	32.80648	32.20867	31.60666	31.00063	30.39103	29.77829	29.16277	28.54514	27.92597	27.30554	26.68435	26.06284	25.44168	24.82144	0.00000
40	34.04708	33.42666	32.80189	32.17295	31.54029	30.90437	30.26559	29.62459	28.98201	28.33812	27.69344	27.04843	26.40377	25.76009	25.11741	0.00000
41	34.72313	34.07412	33.42078	32.76359	32.10301	31.43945	30.77359	30.10609	29.43722	28.76754	28.09751	27.42785	26.75920	26.09159	25.42503	0.00000
42	35.42975	34.75042	34.06708	33.38021	32.69025	31.99791	31.30385	30.60837	29.91204	29.21536	28.51906	27.82380	27.12963	26.43656	25.74557	0.00000
43	36.16881	35.45759	34.74269	34.02456	33.30396	32.58157	31.85771	31.13295	30.40783	29.68311	28.95948	28.23698	27.51561	26.79642	26.07980	0.00000
44	36.94197	36.19714	35.44895	34.69818	33.94555	33.19139	32.43629	31.68082	30.92576	30.17183	29.41908	28.66751	27.91821	27.17160	26.42774	0.00000
45	37.75102	36.97072	36.18772	35.40278	34.61624	33.82873	33.04082	32.25335	31.46706	30.68199	29.89816	29.11670	28.33803	27.56223	26.78906	0.00000
46	38.59795	37.78049	36.96101	36.13984	35.31767	34.49509	33.67295	32.85205	32.03244	31.21411	30.39824	29.58530	28.77536	27.96816	27.16310	0.00000
47	39.48452	38.62807	37.76987	36.91062	36.05093	35.19171	34.33379	33.47721	32.62197	31.76931	30.91970	30.07323	29.22962	28.38825	27.54903	0.00000
48	40.41264	39.51480	38.61585	37.71644	36.81753	35.91997	35.02381	34.12907	33.23701	32.34815	31.46258	30.57999	29.69976	28.82177	27.94669	0.00000
49	41.38488	40.44339	39.50142	38.55997	37.61993	36.68136	35.74426	34.80999	33.87907	32.95158	32.02723	31.10533	30.18579	29.26931	28.35586	0.00000
50	42.40361	41.41599	40.42890	39.44330	38.45924	37.47673	36.49718	35.52113	34.54869	33.57953	32.61296	31.64885	30.68794	29.73022	28.77556	0.00000
51	43.47145	42.43538	41.40087	40.36797	39.33669	38.30852	37.28404	36.26333	35.24608	34.23153	33.21957	32.21098	31.20572	30.20368	29.20548	0.00000
52	44.59083	43.50377	42.41841	41.33475	40.25436	39.17783	38.10528	37.03636	35.97028	34.90692	33.84709	32.79078	31.73784	30.68894	29.64515	0.00000
53	45.76444	44.62267	43.48270	42.34617	41.21370	40.08542	38.96095	37.83947	36.72085	35.60595	34.49475	33.38709	32.28369	31.18565	30.09355	0.00000
54	46.99622	45.79561	44.59862	43.40592	42.21762	41.03334	39.85220	38.67408	37.49988	36.32957	35.16300	34.00090	32.84446	31.69427	30.55159	0.00000
55	48.29060	47.02839	45.77071	44.51767	43.26887	42.02339	40.78108	39.54291	38.30884	37.07871	35.85330	34.63386	33.42100	32.21607	31.02037	0.00000
56	49.65045	48.32265	46.99975	45.68132	44.36639	43.05482	41.74762	40.44474	39.14603	37.85229	36.56486	35.28438	34.01227	32.74990	31.49797	0.00000
57	51.08003	49.68165	48.28799	46.89803	45.51162	44.12982	42.75260	41.37978	40.01222	38.65133	37.29778	35.95308	34.61868	33.29530	31.98523	0.00000
58	52.58467	51.10957	49.63839	48.17097	46.70843	45.25074	43.79770	42.35023	40.90981	39.47718	38.05390	36.64153	35.24083	33.85421	32.48483	0.00000
59	54.17092	52.61162	51.05631	49.50616	47.96116	46.42108	44.88692	43.36022	41.84177	40.33324	38.83628	37.35168	35.88200	34.43060	32.99841	0.00000
60	55.84686	54.19590	52.55043	50.91042	49.27565	47.64714	46.02656	44.41474	42.81345	41.22443	39.64853	38.08848	36.54783	35.02757	33.52843	0.00000
61	57.62049	55.87105	54.12740	52.38933	50.65792	48.93494	47.22127	45.51879	43.82936	42.15389	40.49526	38.85726	37.24093	35.64706	34.07752	0.00000
62	59.49912	57.64225	55.79131	53.94747	52.11260	50.28765	48.47462	46.67549	44.89122	43.12488	41.38051	39.65923	37.96186	36.29039	34.64594	0.00000
63	60.00000	58.07335	56.15409	54.24418	52.34458	50.45739	48.58467	46.72741	44.88883	43.07311	41.28142	39.51462	37.77479	36.06307	34.38042	0.00000
64	60.00000	58.01707	56.04379	54.08117	52.13137	50.19652	48.27764	46.37806	44.50211	42.65097	40.82556	39.02801	37.25950	35.52103	33.81434	0.00000
65	60.00000	57.95928	55.92958	53.91314	51.91216	49.92770	47.96319	46.02312	44.10872	42.22092	40.36192	38.53297	36.73508	34.97006	33.23783	0.00000
66	60.00000	57.89883	55.81140	53.73996	51.68563	49.65196	47.64357	45.66177	43.70750	41.78305	39.88970	38.02851	36.20134	34.40812	32.64926	0.00000
67	60.00000	57.83681	55.69020	53.56132	51.45384	49.37257	47.31885	45.29366	43.29937	41.33731	39.40858	37.51510	35.65680	33.83412	32.06457	0.00000
68	60.00000	57.77310	55.56460	53.37830	51.21919	49.08865	46.98771	44.91884	42.88339	40.88252	38.91823	36.99042	35.09957	33.26383	31.50324	0.00000
69	60.00000	57.70637	55.43579	53.19346	50.98080	48.79888	46.65026	44.53635	42.45836	40.41835	38.41623	36.45250	34.54601	32.71755	30.96185	0.00000
70	60.00000	57.63918	55.30772	53.00711	50.73847	48.50445	46.30652	44.14593	42.02484	39.94315	37.90136	35.91909	34.01796	32.19248	30.43529	0.00000
71	60.00000	57.57305	55.17821	52.81665	50.49112	48.20317	45.95409	43.74612	41.57916	39.45375	37.39029	35.41129	33.51104	31.68188	29.92835	0.00000
72	60.00000	57.50421	55.04310	52.61954	50.23515	47.89125	45.59021	43.33191	41.11690	38.96645	36.90403	34.92368	33.01740	31.18996	29.42469	0.00000
73	60.00000	57.43207	54.90333	52.41545	49.96982	47.56891	45.21259	42.90145	40.65767	38.50574	36.43943	34.45042	32.54367	30.70178	28.94314	0.00000
74	60.00000	57.35819	54.75907	52.20410	49.69584	47.23416	44.81967	42.47557	40.22742	38.06873	35.99078	33.99877	32.07453	30.23726	28.52386	0.00000
75	60.00000	57.28117	54.60852	51.98473	49.40967	46.88398	44.43192	42.08022	39.82210	37.64845	35.56469	33.55182	31.62993	29.83762	28.16852	0.00000
76	60.00000	57.20049	54.45217	51.75489	49.10931	46.54086	44.07754	41.71224	39.43542	37.25276	35.14435	33.13123	31.25385	29.50553	27.86114	0.00000
77	60.00000	57.11717	54.28787	51.51282	48.81866	46.23479	43.75372	41.36547	39.07598	36.86438	34.75274	32.78347	30.94959	29.22472	27.49676	0.00000
78	60.00000	57.02791	54.11279	51.28266	48.56836	45.96207	43.45328	41.04824	38.72501	36.50679	34.43813	32.51169	30.69976	28.88459	27.02266	0.00000
79	60.00000	56.93296	53.95532	51.09957	48.35745	45.71791	43.18752	40.74322	38.40939	36.23292	34.20608	32.29972	30.38995	28.43098	26.53084	0.00000
80	60.00000	56.86196	53.85236	50.96252	48.18078	45.51408	42.93810	40.47855	38.18483	36.04880	34.03975	32.02709	29.96259	27.96009	26.10843	0.00000
81	60.00000	56.82432	53.77499	50.83974	48.02587	45.30773	42.71244	40.29214	38.03823	35.91830	33.79457	31.61614	29.50312	27.54928	25.83976	0.00000
82	60.00000	56.78026	53.68097	50.70984	47.83980	45.09947	42.54391	40.16404	37.92563	35.68321	33.38304	31.15194	29.08890	27.28384	25.77011	0.00000
83	60.00000	56.72496	53.58536	50.55256	47.65685	44.95637	42.44155	40.07621	37.70664	35.27603	32.91841	30.73839	28.83098	27.23141	25.92854	0.00000
84	60.00000	56.67913	53.47124	50.40833	47.55194	44.89193	42.39003	39.88364	37.31270	34.81897	32.51308	30.49555	28.80362	27.42554	26.11612	0.00000
85	60.00000	56.60415	53.36179	50.33804	47.52218	44.87369	42.22046	39.49888	36.85904	34.41805	32.28230	30.49125	29.03242	27.64628	26.07422	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Female Preferred Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	26.23672	25.90573	25.57253	25.23657	24.89805	24.55666	24.21236	23.86533	23.51599	23.16403	22.80940	22.45225	22.09251	21.73012	21.36541	0.00000
19	26.60230	26.26015	25.91516	25.56753	25.21697	24.86341	24.50705	24.14831	23.78689	23.42272	23.05597	22.68656	22.31442	21.93991	21.56295	0.00000
20	26.97988	26.62543	26.26828	25.90811	25.54486	25.17873	24.81016	24.43884	24.06469	23.68788	23.30834	22.92600	22.54123	22.15394	21.76447	0.00000
21	27.37068	27.00353	26.63328	26.25986	25.88348	25.50460	25.12288	24.73826	24.35091	23.96075	23.56770	23.17216	22.77403	22.37366	21.97160	0.00000
22	27.77513	27.39429	27.01021	26.62308	26.23337	25.84074	25.44513	25.04671	24.64540	24.24113	23.83428	23.42477	23.01296	22.59942	22.18402	0.00000
23	28.19429	27.79899	27.40055	26.99946	26.59537	26.18821	25.77815	25.36512	24.94904	24.53032	24.10885	23.68501	23.25939	22.83186	22.40228	0.00000
24	28.62901	28.21867	27.80561	27.38945	26.97013	26.54783	26.12247	25.69397	25.26274	24.82868	24.39219	23.95387	23.51357	23.07117	22.62606	0.00000
25	29.07986	28.65418	28.22533	27.79321	27.35802	26.91968	26.47810	26.03371	25.58641	25.13660	24.68489	24.23116	23.77526	23.31657	22.85497	0.00000
26	29.54715	29.10493	28.65935	28.21060	27.75860	27.30325	26.84502	26.38378	25.91995	25.45417	24.98629	24.51618	24.04320	23.56721	23.08830	0.00000
27	30.03220	29.57242	29.10937	28.64297	28.17312	27.70029	27.22435	26.74574	26.26512	25.78234	25.29726	24.80921	24.31805	23.82388	23.32679	0.00000
28	30.53608	30.05794	29.57634	29.09118	28.60294	28.11149	27.61729	27.12101	26.62250	26.12160	25.61765	25.11049	24.60022	24.08692	23.57090	0.00000
29	31.05962	30.56197	30.06064	29.55612	29.04830	28.53763	28.02481	27.50969	26.99210	26.47135	25.94729	25.42002	24.88961	24.35639	23.82111	0.00000
30	31.60406	31.08564	30.56392	30.03878	29.51070	28.98039	28.44770	27.91247	27.37396	26.83203	26.28678	25.73829	25.18689	24.63335	24.07794	0.00000
31	32.17076	31.63083	31.08736	30.54084	29.99202	29.44074	28.88682	28.32951	27.76867	27.20438	26.63675	26.06609	25.49324	24.91844	24.34239	0.00000
32	32.76047	32.19759	31.63155	31.06313	30.49216	29.91846	29.34125	28.76038	28.17594	27.58803	26.99700	26.40369	25.80835	25.21174	24.61450	0.00000
33	33.37472	32.78799	32.19879	31.60695	31.01227	30.41396	29.81185	29.20604	28.59664	27.98400	27.36900	26.75190	26.13347	25.51440	24.89558	0.00000
34	34.01448	33.40324	32.78926	32.17233	31.55164	30.92701	30.29854	29.66635	29.03079	28.39278	27.75260	27.11103	26.46881	25.82684	25.18671	0.00000
35	34.68038	34.04292	33.40241	32.75799	32.10947	31.45698	30.80061	30.14076	29.47835	28.81369	28.14760	27.48082	26.81431	26.14970	25.48853	0.00000
36	35.37427	34.70872	34.03909	33.36521	32.68720	32.00516	31.31950	30.63119	29.94054	29.24840	28.55554	27.86296	27.17237	26.48533	25.80278	0.00000
37	36.09816	35.40173	34.70088	33.99572	33.28638	32.57327	31.85741	31.13911	30.41926	29.69867	28.97836	28.26012	27.54558	26.83571	26.13081	0.00000
38	36.85504	36.12541	35.39130	34.65284	33.91046	33.16521	32.41742	31.66802	30.91785	30.16797	29.42025	28.67638	27.93736	27.20353	26.47569	0.00000
39	37.64739	36.88236	36.11279	35.33913	34.56248	33.78319	33.00222	32.22044	31.43897	30.65974	29.88453	29.11438	28.34963	27.59113	26.83931	0.00000
40	38.47758	37.67473	36.86760	36.05736	35.24437	34.42961	33.61402	32.79875	31.98582	31.17708	30.37362	29.57580	28.78448	28.00015	27.22344	0.00000
41	39.34819	38.50521	37.65898	36.80987	35.95893	35.10711	34.25563	33.40659	32.56193	31.72278	30.88952	30.06305	29.24388	28.43267	27.62971	0.00000
42	40.26164	39.37681	38.48897	37.59921	36.70853	35.81821	34.93044	34.04725	33.16982	32.29855	31.43439	30.57785	29.72964	28.89005	28.05929	0.00000
43	41.21975	40.29035	39.35895	38.42659	37.49460	36.56528	35.64075	34.72226	33.81021	32.90560	32.00897	31.12106	30.24218	29.37253	28.51251	0.00000
44	42.22540	41.24926	40.27212	39.29537	38.32142	37.35249	36.38988	35.43403	34.48597	33.54628	32.61573	31.69464	30.78322	29.88190	28.98947	0.00000
45	43.28086	42.25560	41.23074	40.20882	39.19217	38.18214	37.17922	36.18447	35.19850	34.22211	33.25565	32.29935	31.35363	30.41726	29.48984	0.00000
46	44.38866	43.31206	42.23856	41.17058	40.10958	39.05602	38.01106	36.97532	35.94964	34.93440	33.92982	32.93636	31.95272	30.97849	30.01409	0.00000
47	45.55108	44.42208	43.29890	42.18304	41.07502	39.97604	38.88675	37.80806	36.74033	35.68382	34.63901	33.60451	32.57992	31.56567	30.56109	0.00000
48	46.76917	45.58664	44.41183	43.24527	42.08822	40.94138	39.80569	38.68155	37.56922	36.46920	35.38004	34.30132	33.23347	32.17582	31.12913	0.00000
49	48.04401	46.80587	45.57642	44.35700	43.14834	41.95143	40.76669	39.59440	38.43509	37.28722	36.15034	35.02494	33.91027	32.80716	31.71551	0.00000
50	49.37776	48.08076	46.79433	45.51926	44.25658	43.00674	41.77004	40.54702	39.33608	38.13673	36.94949	35.77358	34.60985	33.45822	32.31710	0.00000
51	50.77385	49.41537	48.06888	46.73548	45.41563	44.10966	42.81814	41.53937	40.27284	39.01910	37.77732	36.54841	35.33228	34.12724	32.93385	0.00000
52	52.23500	50.81167	49.40219	48.00703	46.62654	45.26132	43.90959	42.57080	41.24552	39.93288	38.63385	37.34833	36.07453	34.81305	33.56447	0.00000
53	53.76476	52.27335	50.79712	49.33639	47.89183	46.46154	45.04494	43.64264	42.25371	40.87918	39.51895	38.17112	36.83632	35.51518	34.20868	0.00000
54	55.36651	53.80292	52.25576	50.72572	49.21079	47.71037	46.22508	44.75398	43.29811	41.85739	40.42981	39.01602	37.61671	36.23290	34.86698	0.00000
55	57.04459	55.40421	53.78199	52.17579	50.58496	49.01019	47.45044	45.90686	44.37933	42.86574	41.36677	39.88315	38.41596	36.96775	35.54005	0.00000
56	58.80389	57.08213	55.37736	53.68892	52.01752	50.36207	48.72377	47.10251	45.49604	43.90510	42.33043	40.77322	39.23614	37.72084	36.22950	0.00000
57	60.00000	58.20810	56.43335	54.67651	52.93643	51.21439	49.51025	47.82167	46.14940	44.49424	42.85743	41.24178	39.64902	38.08145	36.54366	0.00000
58	60.00000	58.17061	56.35969	54.56605	52.79099	51.03440	49.29383	47.57008	45.86397	44.17677	42.51138	40.86959	39.25377	37.66864	36.11839	0.00000
59	60.00000	58.13213	56.28208	54.45120	52.63936	50.84405	49.06610	47.30633	45.56607	43.84831	42.15489	40.48824	38.85326	37.25427	35.69279	0.00000
60	60.00000	58.09051	56.20080	54.33074	52.47775	50.64266	48.82636	47.03018	45.25722	43.50939	41.78919	40.10168	38.45130	36.83965	35.26865	0.00000
61	60.00000	58.04817	56.11665	54.20275	52.30734	50.43133	48.57611	46.74487	44.93958	43.16284	41.41986	39.71523	38.05061	36.42796	34.84408	0.00000
62	60.00000	58.00353	56.02527	54.06613	52.12704	50.20944	48.31663	46.45064	44.61416	42.81257	41.05063	39.33003	37.65283	36.01569	34.41546	0.00000
63	60.00000	57.95365	55.92708	53.92125	51.93764	49.97968	48.04947	46.14977	44.28617	42.46359	40.68376	38.94883	37.25534	35.60003	33.98328	0.00000
64	60.00000	57.90187	55.82521	53.77156	51.74446	49.74610	47.77932	45.84992	43.96298	42.12031	40.32411	38.57083	36.85707	35.18323	33.54902	0.00000
65	60.00000	57.84809	55.72003	53.61948	51.54870	49.51066	47.51134	45.55602	43.64658	41.78530	39.96848	38.19262	36.45813	34.76470	33.11200	0.00000
66	60.00000	57.79278	55.61408	53.46627	51.35242	49.27872	47.25067	45.27020	43.33968	41.45528	39.61336	37.81435	36.05793	34.34374	32.67056	0.00000
67	60.00000	57.73810	55.50826	53.31367	51.16078	49.05527	46.99916	44.99491	43.03854	41.12628	39.25856	37.43505	35.65540	33.91832	32.25063	0.00000
68	60.00000	57.68280	55.40224	53.16501	50.97702	48.84036	46.75760	44.72458	42.73741	40.79652	38.90158	37.05221	35.24707	33.51405	31.88356	0.00000
69	60.00000	57.62783	55.30073	53.02484	50.80235	48.63592	46.52123	44.45423	42.43537	40.46431	38.54064	36.66300	34.86036	33.16437	31.56642	0.00000
70	60.00000	57.57711	55.20753	52.89356	50.63795	48.43622	46.28413	44.18217	42.12997	40.12712	38.17218	36.29534	34.52953	32.86581	31.29346	0.00000
71	60.00000	57.53071	55.11937	52.76884	50.47445	48.23180	46.04139	43.90283	41.81570	39.77850	37.82268	35.98257	34.24883	32.61031	31.06160	0.00000
72	60.00000	57.48516	55.03374	52.64088	50.30197	48.01754	45.78719	43.61048	41.48584	39.44607	37.52698	35.71883	34.00998	32.39480	30.83545	0.00000
73	60.00000	57.44134	54.94379	52.50257	50.11820	47.79028	45.51834	43.30075	41.17175	39.16870	37.28145	35.49784	33.81199	32.18443	30.63624	0.00000
74	60.00000	57.39121	54.84124	52.35066	49.91904	47.54591	45.22953	43.00570	40.91343	38.94211	37.07906	35.31811	33.61805	32.00089	30.51994	0.00000
75	60.00000	57.33412	54.73033	52.18818	49.70717	47.28550	44.96058	42.77320	40.71227	38.76454	36.92354	35.14620	33.45554	31.90726	30.48789	0.00000
76	60.00000	57.27514	54.61479	52.01842	49.48415	47.05112	44.76204	42.60529	40.56698	38.64039	36.78041	35.01113	33.39086	31.90550	30.51033	0.00000
77	60.00000	57.21308	54.49319	51.83835	49.28958	46.89159	44.63223	42.49695	40.47870	38.53023	36.67678	34.97943	33.42340	31.96185	30.42718	0.00000
78	60.00000	57.14762	54.36346	51.69053	49.17574	46.80632	44.56703	42.45047	40.40709	38.46335	36.68332	35.05149	33.51875	31.90933	30.15059	0.00000
79	60.00000	57.07688	54.27054	51.63022	49.14254	46.79148	44.56928	42.42391	40.38315	38.51428	36.80100	35.19176	33.50200	31.65548	29.78794	0.00000
80	60.00000	57.04993	54.27440	51.65931	49.18785	46.85184	44.59659	42.45133	40.48674	38.68572	36.99406	35.21777	33.27668	31.31349	29.42252	0.00000
81	60.00000	57.08094	54.33063	51.73137	49.27456	46.90270	44.64650	42.58032	40.68617	38.90703	37.03889	34.99742	32.93272	30.94396	29.18096	0.00000
82	60.00000	57.10904	54.37685	51.79441	49.30125	46.92967	44.75783	42.76681	40.89670	38.93301	36.78715	34.61686	32.52640	30.67324	29.16603	0.00000
83	60.00000	57.12951	54.41633	51.79697	49.30533	47.02355	44.93174	42.96696	40.90387	38.64939	36.36923	34.17295	32.22598	30.64247	29.40775	0.00000
84	60.00000	57.15050	54.39952	51.78270	49.38626	47.18936	45.12585	42.95910	40.59134	38.19662	35.88998	33.84518	32.18211	30.88535	29.65695	0.00000
85	60.00000	57.11186	54.36456	51.84864	49.54220	47.37581	45.10102	42.61520	40.10108	37.67944	35.53269	33.78669	32.42528	31.13563	29.58418	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum Surrender Charges Per Unit
Female Standard Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	26.23672	25.90573	25.57253	25.23657	24.89805	24.55666	24.21236	23.86533	23.51599	23.16403	22.80940	22.45225	22.09251	21.73012	21.36541	0.00000
19	26.60230	26.26015	25.91516	25.56753	25.21697	24.86341	24.50705	24.14831	23.78689	23.42272	23.05597	22.68656	22.31442	21.93991	21.56295	0.00000
20	26.97988	26.62543	26.26828	25.90811	25.54486	25.17873	24.81016	24.43884	24.06469	23.68788	23.30834	22.92600	22.54123	22.15394	21.76447	0.00000
21	27.37068	27.00353	26.63328	26.25986	25.88348	25.50460	25.12288	24.73826	24.35091	23.96075	23.56770	23.17216	22.77403	22.37366	21.97160	0.00000
22	27.77513	27.39429	27.01021	26.62308	26.23337	25.84074	25.44513	25.04671	24.64540	24.24113	23.83428	23.42477	23.01296	22.59942	22.18402	0.00000
23	28.19429	27.79899	27.40055	26.99946	26.59537	26.18821	25.77815	25.36512	24.94904	24.53032	24.10885	23.68501	23.25939	22.83186	22.40228	0.00000
24	28.62901	28.21867	27.80561	27.38945	26.97013	26.54783	26.12247	25.69397	25.26274	24.82868	24.39219	23.95387	23.51357	23.07117	22.62606	0.00000
25	29.07986	28.65418	28.22533	27.79321	27.35802	26.91968	26.47810	26.03371	25.58641	25.13660	24.68489	24.23116	23.77526	23.31657	22.85497	0.00000
26	29.54715	29.10493	28.65935	28.21060	27.75860	27.30325	26.84502	26.38378	25.91995	25.45417	24.98629	24.51618	24.04320	23.56721	23.08830	0.00000
27	30.03220	29.57242	29.10937	28.64297	28.17312	27.70029	27.22435	26.74574	26.26512	25.78234	25.29726	24.80921	24.31805	23.82388	23.32679	0.00000
28	30.53608	30.05794	29.57634	29.09118	28.60294	28.11149	27.61729	27.12101	26.62250	26.12160	25.61765	25.11049	24.60022	24.08692	23.57090	0.00000
29	31.05962	30.56197	30.06064	29.55612	29.04830	28.53763	28.02481	27.50969	26.99210	26.47135	25.94729	25.42002	24.88961	24.35639	23.82111	0.00000
30	31.60406	31.08564	30.56392	30.03878	29.51070	28.98039	28.44770	27.91247	27.37396	26.83203	26.28678	25.73829	25.18689	24.63335	24.07794	0.00000
31	32.17076	31.63083	31.08736	30.54084	29.99202	29.44074	28.88682	28.32951	27.76867	27.20438	26.63675	26.06609	25.49324	24.91844	24.34239	0.00000
32	32.76047	32.19759	31.63155	31.06313	30.49216	29.91846	29.34125	28.76038	28.17594	27.58803	26.99700	26.40369	25.80835	25.21174	24.61450	0.00000
33	33.37472	32.78799	32.19879	31.60695	31.01227	30.41396	29.81185	29.20604	28.59664	27.98400	27.36900	26.75190	26.13347	25.51440	24.89558	0.00000
34	34.01448	33.40324	32.78926	32.17233	31.55164	30.92701	30.29854	29.66635	29.03079	28.39278	27.75260	27.11103	26.46881	25.82684	25.18671	0.00000
35	34.68038	34.04292	33.40241	32.75799	32.10947	31.45698	30.80061	30.14076	29.47835	28.81369	28.14760	27.48082	26.81431	26.14970	25.48853	0.00000
36	35.37427	34.70872	34.03909	33.36521	32.68720	32.00516	31.31950	30.63119	29.94054	29.24840	28.55554	27.86296	27.17237	26.48533	25.80278	0.00000
37	36.09816	35.40173	34.70088	33.99572	33.28638	32.57327	31.85741	31.13911	30.41926	29.69867	28.97836	28.26012	27.54558	26.83571	26.13081	0.00000
38	36.85504	36.12541	35.39130	34.65284	33.91046	33.16521	32.41742	31.66802	30.91785	30.16797	29.42025	28.67638	27.93736	27.20353	26.47569	0.00000
39	37.64739	36.88236	36.11279	35.33913	34.56248	33.78319	33.00222	32.22044	31.43897	30.65974	29.88453	29.11438	28.34963	27.59113	26.83931	0.00000
40	38.47758	37.67473	36.86760	36.05736	35.24437	34.42961	33.61402	32.79875	31.98582	31.17708	30.37362	29.57580	28.78448	28.00015	27.22344	0.00000
41	39.34819	38.50521	37.65898	36.80987	35.95893	35.10711	34.25563	33.40659	32.56193	31.72278	30.88952	30.06305	29.24388	28.43267	27.62971	0.00000
42	40.26164	39.37681	38.48897	37.59921	36.70853	35.81821	34.93044	34.04725	33.16982	32.29855	31.43439	30.57785	29.72964	28.89005	28.05929	0.00000
43	41.21975	40.29035	39.35895	38.42659	37.49460	36.56528	35.64075	34.72226	33.81021	32.90560	32.00897	31.12106	30.24218	29.37253	28.51251	0.00000
44	42.22540	41.24926	40.27212	39.29537	38.32142	37.35249	36.38988	35.43403	34.48597	33.54628	32.61573	31.69464	30.78322	29.88190	28.98947	0.00000
45	43.28086	42.25560	41.23074	40.20882	39.19217	38.18214	37.17922	36.18447	35.19850	34.22211	33.25565	32.29935	31.35363	30.41726	29.48984	0.00000
46	44.38866	43.31206	42.23856	41.17058	40.10958	39.05602	38.01106	36.97532	35.94964	34.93440	33.92982	32.93636	31.95272	30.97849	30.01409	0.00000
47	45.55108	44.42208	43.29890	42.18304	41.07502	39.97604	38.88675	37.80806	36.74033	35.68382	34.63901	33.60451	32.57992	31.56567	30.56109	0.00000
48	46.76917	45.58664	44.41183	43.24527	42.08822	40.94138	39.80569	38.68155	37.56922	36.46920	35.38004	34.30132	33.23347	32.17582	31.12913	0.00000
49	48.04401	46.80587	45.57642	44.35700	43.14834	41.95143	40.76669	39.59440	38.43509	37.28722	36.15034	35.02494	33.91027	32.80716	31.71551	0.00000
50	49.37776	48.08076	46.79433	45.51926	44.25658	43.00674	41.77004	40.54702	39.33608	38.13673	36.94949	35.77358	34.60985	33.45822	32.31710	0.00000
51	50.77385	49.41537	48.06888	46.73548	45.41563	44.10966	42.81814	41.53937	40.27284	39.01910	37.77732	36.54841	35.33228	34.12724	32.93385	0.00000
52	52.23500	50.81167	49.40219	48.00703	46.62654	45.26132	43.90959	42.57080	41.24552	39.93288	38.63385	37.34833	36.07453	34.81305	33.56447	0.00000
53	53.76476	52.27335	50.79712	49.33639	47.89183	46.46154	45.04494	43.64264	42.25371	40.87918	39.51895	38.17112	36.83632	35.51518	34.20868	0.00000
54	55.36651	53.80292	52.25576	50.72572	49.21079	47.71037	46.22508	44.75398	43.29811	41.85739	40.42981	39.01602	37.61671	36.23290	34.86698	0.00000
55	57.04459	55.40421	53.78199	52.17579	50.58496	49.01019	47.45044	45.90686	44.37933	42.86574	41.36677	39.88315	38.41596	36.96775	35.54005	0.00000
56	58.80389	57.08213	55.37736	53.68892	52.01752	50.36207	48.72377	47.10251	45.49604	43.90510	42.33043	40.77322	39.23614	37.72084	36.22950	0.00000
57	60.00000	58.20810	56.43335	54.67651	52.93643	51.21439	49.51025	47.82167	46.14940	44.49424	42.85743	41.24178	39.64902	38.08145	36.54366	0.00000
58	60.00000	58.17061	56.35969	54.56605	52.79099	51.03440	49.29383	47.57008	45.86397	44.17677	42.51138	40.86959	39.25377	37.66864	36.11839	0.00000
59	60.00000	58.13213	56.28208	54.45120	52.63936	50.84405	49.06610	47.30633	45.56607	43.84831	42.15489	40.48824	38.85326	37.25427	35.69279	0.00000
60	60.00000	58.09051	56.20080	54.33074	52.47775	50.64266	48.82636	47.03018	45.25722	43.50939	41.78919	40.10168	38.45130	36.83965	35.26865	0.00000
61	60.00000	58.04817	56.11665	54.20275	52.30734	50.43133	48.57611	46.74487	44.93958	43.16284	41.41986	39.71523	38.05061	36.42796	34.84408	0.00000
62	60.00000	58.00353	56.02527	54.06613	52.12704	50.20944	48.31663	46.45064	44.61416	42.81257	41.05063	39.33003	37.65283	36.01569	34.41546	0.00000
63	60.00000	57.95365	55.92708	53.92125	51.93764	49.97968	48.04947	46.14977	44.28617	42.46359	40.68376	38.94883	37.25534	35.60003	33.98328	0.00000
64	60.00000	57.90187	55.82521	53.77156	51.74446	49.74610	47.77932	45.84992	43.96298	42.12031	40.32411	38.57083	36.85707	35.18323	33.54902	0.00000
65	60.00000	57.84809	55.72003	53.61948	51.54870	49.51066	47.51134	45.55602	43.64658	41.78530	39.96848	38.19262	36.45813	34.76470	33.11200	0.00000
66	60.00000	57.79278	55.61408	53.46627	51.35242	49.27872	47.25067	45.27020	43.33968	41.45528	39.61336	37.81435	36.05793	34.34374	32.67056	0.00000
67	60.00000	57.73810	55.50826	53.31367	51.16078	49.05527	46.99916	44.99491	43.03854	41.12628	39.25856	37.43505	35.65540	33.91832	32.25063	0.00000
68	60.00000	57.68280	55.40224	53.16501	50.97702	48.84036	46.75760	44.72458	42.73741	40.79652	38.90158	37.05221	35.24707	33.51405	31.88356	0.00000
69	60.00000	57.62783	55.30073	53.02484	50.80235	48.63592	46.52123	44.45423	42.43537	40.46431	38.54064	36.66300	34.86036	33.16437	31.56642	0.00000
70	60.00000	57.57711	55.20753	52.89356	50.63795	48.43622	46.28413	44.18217	42.12997	40.12712	38.17218	36.29534	34.52953	32.86581	31.29346	0.00000
71	60.00000	57.53071	55.11937	52.76884	50.47445	48.23180	46.04139	43.90283	41.81570	39.77850	37.82268	35.98257	34.24883	32.61031	31.06160	0.00000
72	60.00000	57.48516	55.03374	52.64088	50.30197	48.01754	45.78719	43.61048	41.48584	39.44607	37.52698	35.71883	34.00998	32.39480	30.83545	0.00000
73	60.00000	57.44134	54.94379	52.50257	50.11820	47.79028	45.51834	43.30075	41.17175	39.16870	37.28145	35.49784	33.81199	32.18443	30.63624	0.00000
74	60.00000	57.39121	54.84124	52.35066	49.91904	47.54591	45.22953	43.00570	40.91343	38.94211	37.07906	35.31811	33.61805	32.00089	30.51994	0.00000
75	60.00000	57.33412	54.73033	52.18818	49.70717	47.28550	44.96058	42.77320	40.71227	38.76454	36.92354	35.14620	33.45554	31.90726	30.48789	0.00000
76	60.00000	57.27514	54.61479	52.01842	49.48415	47.05112	44.76204	42.60529	40.56698	38.64039	36.78041	35.01113	33.39086	31.90550	30.51033	0.00000
77	60.00000	57.21308	54.49319	51.83835	49.28958	46.89159	44.63223	42.49695	40.47870	38.53023	36.67678	34.97943	33.42340	31.96185	30.42718	0.00000
78	60.00000	57.14762	54.36346	51.69053	49.17574	46.80632	44.56703	42.45047	40.40709	38.46335	36.68332	35.05149	33.51875	31.90933	30.15059	0.00000
79	60.00000	57.07688	54.27054	51.63022	49.14254	46.79148	44.56928	42.42391	40.38315	38.51428	36.80100	35.19176	33.50200	31.65548	29.78794	0.00000
80	60.00000	57.04993	54.27440	51.65931	49.18785	46.85184	44.59659	42.45133	40.48674	38.68572	36.99406	35.21777	33.27668	31.31349	29.42252	0.00000
81	60.00000	57.08094	54.33063	51.73137	49.27456	46.90270	44.64650	42.58032	40.68617	38.90703	37.03889	34.99742	32.93272	30.94396	29.18096	0.00000
82	60.00000	57.10904	54.37685	51.79441	49.30125	46.92967	44.75783	42.76681	40.89670	38.93301	36.78715	34.61686	32.52640	30.67324	29.16603	0.00000
83	60.00000	57.12951	54.41633	51.79697	49.30533	47.02355	44.93174	42.96696	40.90387	38.64939	36.36923	34.17295	32.22598	30.64247	29.40775	0.00000
84	60.00000	57.15050	54.39952	51.78270	49.38626	47.18936	45.12585	42.95910	40.59134	38.19662	35.88998	33.84518	32.18211	30.88535	29.65695	0.00000
85	60.00000	57.11186	54.36456	51.84864	49.54220	47.37581	45.10102	42.61520	40.10108	37.67944	35.53269	33.78669	32.42528	31.13563	29.58418	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Male Preferred Plus Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	24.51101	23.62004	21.87332	21.87332	21.01748	19.59714	18.20411	15.71622	13.28741	10.91856	9.26379	7.50052	5.32170	3.31359	1.41588	0.00000
19	24.82657	23.91817	22.13709	22.13709	21.26459	19.82161	18.40690	15.88648	13.42725	11.02975	9.35445	7.57092	5.36942	3.34186	1.42735	0.00000
20	25.15267	24.22585	22.40871	22.40871	21.51906	20.05259	18.61574	16.06182	13.57087	11.14334	9.44703	7.64268	5.41798	3.37062	1.43902	0.00000
21	25.49014	24.54381	22.68926	22.68926	21.78170	20.29117	18.83148	16.24247	13.71812	11.25978	9.54179	7.71600	5.46759	3.40002	1.45091	0.00000
22	25.83985	24.87312	22.97965	22.97965	22.05379	20.53837	19.05446	16.42836	13.86959	11.37938	9.63898	7.79123	5.51853	3.43012	1.46308	0.00000
23	26.20247	25.21462	23.28086	23.28086	22.33604	20.79420	19.28424	16.61985	14.02544	11.50228	9.73887	7.86859	5.57076	3.46101	1.47556	0.00000
24	26.57840	25.56843	23.59318	23.59318	22.62804	21.05777	19.52090	16.81684	14.18555	11.62857	9.84156	7.94790	5.62435	3.49265	1.48834	0.00000
25	26.96839	25.93573	24.91861	23.91672	22.92934	21.32968	19.76477	17.01956	14.35037	11.75862	9.94704	8.02944	5.67936	3.52512	1.50144	0.00000
26	27.37262	26.31646	24.25009	24.25009	23.23970	21.60943	20.01534	17.35095	14.64078	12.12978	10.23437	8.30395	5.95945	3.70864	1.57533	0.00000
27	27.79164	26.71027	24.59354	24.59354	23.55907	21.89693	20.27289	17.69124	14.93840	12.50993	10.52828	8.58449	6.24537	3.89570	1.65059	0.00000
28	28.22688	27.11794	24.94862	24.94862	23.88889	22.19390	20.53899	18.04136	15.24460	12.89994	10.82966	8.87182	6.53751	4.08666	1.72734	0.00000
29	28.68056	27.54283	25.31807	25.31807	24.23220	22.50316	20.81559	18.40385	15.56106	13.30161	11.13997	9.16686	6.83687	4.28210	1.80584	0.00000
30	29.15349	27.98539	25.70268	25.70268	24.58972	22.82465	21.10342	18.77898	15.88829	13.71552	11.45931	9.47006	7.14378	4.48227	1.88618	0.00000
31	29.64688	28.44672	26.10388	26.10388	24.96204	23.15975	21.40308	19.16779	16.22715	14.14217	11.78843	9.78200	7.45884	4.68753	1.96848	0.00000
32	30.16204	28.92855	26.52237	26.52237	25.35074	23.50923	21.71562	19.57141	16.57811	14.58265	12.12807	10.10340	7.78266	4.89823	2.05287	0.00000
33	30.69973	29.43157	26.95891	26.95891	25.75576	23.87338	22.04131	19.98966	16.94158	15.03738	12.47865	10.43463	8.11554	5.11452	2.13938	0.00000
34	31.26077	29.95563	27.41349	27.41349	26.17750	24.25253	22.37970	20.42307	17.31788	15.50695	12.84055	10.77596	8.45775	5.33646	2.22788	0.00000
35	31.84708	30.50364	29.18381	27.88836	26.61806	24.64785	22.73268	20.87335	17.70857	15.99295	13.21488	11.12832	8.80992	5.56416	2.31840	0.00000
36	32.45936	31.07532	29.71650	28.38366	27.07668	25.05948	23.17227	21.34076	18.25214	16.49559	13.59441	11.41370	8.99133	5.75114	2.45415	0.00000
37	33.09944	31.67292	30.27329	28.90042	27.55530	25.48895	23.63025	21.82694	18.81579	17.01615	13.98688	11.70786	9.17758	5.94276	2.59307	0.00000
38	33.76858	32.29758	30.85426	29.43972	28.05464	25.93704	24.10744	22.33255	19.40028	17.55490	14.39179	12.01019	9.36876	6.13922	2.73528	0.00000
39	34.46819	32.94953	31.46072	30.00247	28.57572	26.40467	24.60452	22.85823	20.00598	18.11131	14.80846	12.32088	9.56513	6.34083	2.88099	0.00000
40	35.20090	33.63247	32.09579	30.59183	29.12147	26.89416	25.12375	23.40569	20.63369	18.68588	15.23822	12.64118	9.76766	6.54828	3.03050	0.00000
41	35.96809	34.34727	32.76051	31.20871	29.69237	27.40586	25.66497	23.97380	21.28246	19.27900	15.68157	12.97154	9.97660	6.76173	3.18415	0.00000
42	36.77169	35.09600	33.45674	31.85444	30.28956	27.94010	26.22744	24.56173	21.95325	19.89182	16.13949	13.31267	10.19229	6.98191	3.34217	0.00000
43	37.61338	35.88012	34.18545	32.52980	30.91298	28.49552	26.80974	25.16998	22.64707	20.52541	16.61270	13.66491	10.41552	7.20908	3.50459	0.00000
44	38.49500	36.70094	34.94768	33.23496	31.56132	29.07052	27.41238	25.79950	23.36522	21.18087	17.10180	14.02946	10.64657	7.44317	3.67120	0.00000
45	39.41903	37.56061	35.74459	33.96938	32.23366	29.66628	28.03700	26.45218	24.10956	21.85959	17.60880	14.40720	10.88544	7.68384	3.84192	0.00000
46	40.38819	38.46074	36.57597	34.73244	32.93161	30.46282	28.85905	27.23114	24.88192	22.56445	18.24188	14.93626	11.25856	7.87062	3.93585	0.00000
47	41.40636	39.40313	37.44303	35.52761	33.65893	31.29322	29.71582	28.04236	25.68686	23.29845	18.89920	15.48339	11.64295	8.06283	4.03260	0.00000
48	42.47967	40.39308	38.35332	36.36257	34.42304	32.16469	30.61392	28.89366	26.53043	24.06573	19.58317	16.05054	12.04105	8.26241	4.13329	0.00000
49	43.61506	41.43984	39.31611	37.24625	35.23222	33.08511	31.56280	29.79251	27.41810	24.86991	20.29685	16.64166	12.45631	8.47188	4.23911	0.00000
50	44.81657	42.54777	40.33570	38.18250	36.08952	34.05985	32.56626	30.74077	28.35031	25.71130	21.04246	17.25931	12.89103	8.69246	4.35038	0.00000
51	46.08777	43.72041	41.41521	39.17364	36.99906	35.09175	33.62546	31.73782	29.32657	26.59179	21.82265	17.90634	13.34705	8.92459	4.46703	0.00000
52	47.43214	44.96079	42.55679	40.22380	37.96279	36.18141	34.73934	32.78259	30.34877	27.51421	22.64075	18.58518	13.82522	9.16794	4.58877	0.00000
53	48.85356	46.27185	43.76550	41.33559	38.98088	37.32771	35.90704	33.87723	31.42037	28.48277	23.49999	19.29732	14.32550	9.42204	4.71504	0.00000
54	50.35692	47.66063	45.04567	42.51065	40.05260	38.53065	37.13207	35.02649	32.54721	29.50220	24.40299	20.04344	14.84794	9.68605	4.84548	0.00000
55	51.94439	49.12668	46.39414	43.74349	41.17269	39.78936	38.41547	36.23269	33.73104	30.57221	25.34784	20.82144	15.38976	9.95808	4.97904	0.00000
56	53.62115	50.74987	47.96096	45.25216	42.62613	41.10886	39.65425	37.41689	34.89372	31.79118	26.46190	21.77509	16.14356	10.50740	5.22738	0.00000
57	55.39591	52.46247	49.60927	46.83921	44.15670	42.50084	40.96286	38.66695	36.11737	33.06964	27.62484	22.76646	16.92382	11.07474	5.48345	0.00000
58	57.28106	54.27634	51.35496	48.52184	45.78254	43.98162	42.35428	39.99224	37.41004	34.41310	28.84170	23.79909	17.73450	11.66364	5.74977	0.00000
59	57.60000	54.60711	51.70046	48.88610	46.16773	44.26704	42.58961	40.22180	37.67246	34.80676	29.25893	24.16975	18.05182	11.92980	5.85718	0.00000
60	57.60000	54.63792	51.76584	48.98781	46.30393	44.30980	42.58700	40.21973	37.71177	34.98651	29.49220	24.38739	18.25603	12.12084	5.92691	0.00000
61	57.60000	54.67287	51.83761	49.09448	46.44028	44.34852	42.57372	40.20158	37.72930	35.14057	29.70170	24.58771	18.44782	12.29924	5.98993	0.00000
62	57.60000	54.71066	51.91115	49.19824	46.56856	44.37270	42.54074	40.15863	37.72025	35.26729	29.89022	24.77240	18.62271	12.46238	6.04513	0.00000
63	57.60000	54.74768	51.97933	49.29155	46.67881	44.37398	42.47986	40.08682	37.68400	35.37091	30.06049	24.93598	18.77720	12.60812	6.09229	0.00000
64	57.60000	54.78004	52.03764	49.36710	46.76520	44.34666	42.38960	39.98819	37.62779	35.45704	30.20783	25.07541	18.90931	12.73677	6.13277	0.00000
65	57.60000	54.80687	52.08206	49.42231	46.82493	44.29227	42.27516	39.87332	37.56034	35.52275	30.33072	25.18992	19.02096	12.85200	6.16896	0.00000
66	57.60000	54.79721	52.05776	49.37891	46.76317	44.21683	42.14835	39.75212	37.43925	35.28233	30.45309	25.42543	19.36502	13.11856	6.22967	0.00000
67	57.60000	54.78016	52.01892	49.31902	46.68714	44.13531	42.02213	39.62435	37.30645	35.02920	30.55542	25.64395	19.69533	13.37604	6.28932	0.00000
68	57.60000	54.75533	51.96996	49.25105	46.61139	44.06005	41.89511	39.49011	37.16292	34.76897	30.64820	25.85691	20.01861	13.62964	6.34935	0.00000
69	57.60000	54.72771	51.92004	49.19065	46.54927	43.98992	41.76764	39.35064	37.01476	34.51380	30.74516	26.07299	20.34274	13.88296	6.40984	0.00000
70	57.60000	54.70195	51.88095	49.14744	46.49531	43.92123	41.63715	39.20873	36.87142	34.27551	30.85351	26.29956	20.67108	14.13528	6.47184	0.00000
71	57.60000	54.68582	51.85839	49.11144	46.44165	43.84754	41.50303	39.07106	36.74256	34.05852	30.97888	26.53808	21.00056	14.38804	6.53748	0.00000
72	57.60000	54.67762	51.83453	49.06742	46.37491	43.76198	41.36649	38.94230	36.62791	33.86335	31.11807	26.78009	21.33007	14.64419	6.60897	0.00000
73	57.60000	54.66022	51.79490	49.00277	46.28929	43.66722	41.23380	38.82347	36.52949	33.68669	31.26164	27.02440	21.66425	14.90940	6.68916	0.00000
74	57.60000	54.63548	51.74238	48.92667	46.20206	43.58359	41.11896	38.72886	36.45540	33.52820	31.41763	27.28485	22.01808	15.19531	6.78293	0.00000
75	57.60000	54.60458	51.68490	48.85570	46.13314	43.52435	41.03566	38.66570	36.40422	33.39473	31.60080	27.57888	22.40784	15.51312	6.89472	0.00000
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Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Male Preferred Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	24.51101	23.62004	21.87332	21.87332	21.01748	19.59714	18.20411	15.71622	13.28741	10.91856	9.26379	7.50052	5.32170	3.31359	1.41588	0.00000
19	24.82657	23.91817	22.13709	22.13709	21.26459	19.82161	18.40690	15.88648	13.42725	11.02975	9.35445	7.57092	5.36942	3.34186	1.42735	0.00000
20	25.15267	24.22585	22.40871	22.40871	21.51906	20.05259	18.61574	16.06182	13.57087	11.14334	9.44703	7.64268	5.41798	3.37062	1.43902	0.00000
21	25.49014	24.54381	22.68926	22.68926	21.78170	20.29117	18.83148	16.24247	13.71812	11.25978	9.54179	7.71600	5.46759	3.40002	1.45091	0.00000
22	25.83985	24.87312	22.97965	22.97965	22.05379	20.53837	19.05446	16.42836	13.86959	11.37938	9.63898	7.79123	5.51853	3.43012	1.46308	0.00000
23	26.20247	25.21462	23.28086	23.28086	22.33604	20.79420	19.28424	16.61985	14.02544	11.50228	9.73887	7.86859	5.57076	3.46101	1.47556	0.00000
24	26.57840	25.56843	23.59318	23.59318	22.62804	21.05777	19.52090	16.81684	14.18555	11.62857	9.84156	7.94790	5.62435	3.49265	1.48834	0.00000
25	26.96839	25.93573	24.91861	23.91672	22.92934	21.32968	19.76477	17.01956	14.35037	11.75862	9.94704	8.02944	5.67936	3.52512	1.50144	0.00000
26	27.37262	26.31646	24.25009	24.25009	23.23970	21.60943	20.01534	17.35095	14.64078	12.12978	10.23437	8.30395	5.95945	3.70864	1.57533	0.00000
27	27.79164	26.71027	24.59354	24.59354	23.55907	21.89693	20.27289	17.69124	14.93840	12.50993	10.52828	8.58449	6.24537	3.89570	1.65059	0.00000
28	28.22688	27.11794	24.94862	24.94862	23.88889	22.19390	20.53899	18.04136	15.24460	12.89994	10.82966	8.87182	6.53751	4.08666	1.72734	0.00000
29	28.68056	27.54283	25.31807	25.31807	24.23220	22.50316	20.81559	18.40385	15.56106	13.30161	11.13997	9.16686	6.83687	4.28210	1.80584	0.00000
30	29.15349	27.98539	25.70268	25.70268	24.58972	22.82465	21.10342	18.77898	15.88829	13.71552	11.45931	9.47006	7.14378	4.48227	1.88618	0.00000
31	29.64688	28.44672	26.10388	26.10388	24.96204	23.15975	21.40308	19.16779	16.22715	14.14217	11.78843	9.78200	7.45884	4.68753	1.96848	0.00000
32	30.16204	28.92855	26.52237	26.52237	25.35074	23.50923	21.71562	19.57141	16.57811	14.58265	12.12807	10.10340	7.78266	4.89823	2.05287	0.00000
33	30.69973	29.43157	26.95891	26.95891	25.75576	23.87338	22.04131	19.98966	16.94158	15.03738	12.47865	10.43463	8.11554	5.11452	2.13938	0.00000
34	31.26077	29.95563	27.41349	27.41349	26.17750	24.25253	22.37970	20.42307	17.31788	15.50695	12.84055	10.77596	8.45775	5.33646	2.22788	0.00000
35	31.84708	30.50364	29.18381	27.88836	26.61806	24.64785	22.73268	20.87335	17.70857	15.99295	13.21488	11.12832	8.80992	5.56416	2.31840	0.00000
36	32.45936	31.07532	29.71650	28.38366	27.07668	25.05948	23.17227	21.34076	18.25214	16.49559	13.59441	11.41370	8.99133	5.75114	2.45415	0.00000
37	33.09944	31.67292	30.27329	28.90042	27.55530	25.48895	23.63025	21.82694	18.81579	17.01615	13.98688	11.70786	9.17758	5.94276	2.59307	0.00000
38	33.76858	32.29758	30.85426	29.43972	28.05464	25.93704	24.10744	22.33255	19.40028	17.55490	14.39179	12.01019	9.36876	6.13922	2.73528	0.00000
39	34.46819	32.94953	31.46072	30.00247	28.57572	26.40467	24.60452	22.85823	20.00598	18.11131	14.80846	12.32088	9.56513	6.34083	2.88099	0.00000
40	35.20090	33.63247	32.09579	30.59183	29.12147	26.89416	25.12375	23.40569	20.63369	18.68588	15.23822	12.64118	9.76766	6.54828	3.03050	0.00000
41	35.96809	34.34727	32.76051	31.20871	29.69237	27.40586	25.66497	23.97380	21.28246	19.27900	15.68157	12.97154	9.97660	6.76173	3.18415	0.00000
42	36.77169	35.09600	33.45674	31.85444	30.28956	27.94010	26.22744	24.56173	21.95325	19.89182	16.13949	13.31267	10.19229	6.98191	3.34217	0.00000
43	37.61338	35.88012	34.18545	32.52980	30.91298	28.49552	26.80974	25.16998	22.64707	20.52541	16.61270	13.66491	10.41552	7.20908	3.50459	0.00000
44	38.49500	36.70094	34.94768	33.23496	31.56132	29.07052	27.41238	25.79950	23.36522	21.18087	17.10180	14.02946	10.64657	7.44317	3.67120	0.00000
45	39.41903	37.56061	35.74459	33.96938	32.23366	29.66628	28.03700	26.45218	24.10956	21.85959	17.60880	14.40720	10.88544	7.68384	3.84192	0.00000
46	40.38819	38.46074	36.57597	34.73244	32.93161	30.46282	28.85905	27.23114	24.88192	22.56445	18.24188	14.93626	11.25856	7.87062	3.93585	0.00000
47	41.40636	39.40313	37.44303	35.52761	33.65893	31.29322	29.71582	28.04236	25.68686	23.29845	18.89920	15.48339	11.64295	8.06283	4.03260	0.00000
48	42.47967	40.39308	38.35332	36.36257	34.42304	32.16469	30.61392	28.89366	26.53043	24.06573	19.58317	16.05054	12.04105	8.26241	4.13329	0.00000
49	43.61506	41.43984	39.31611	37.24625	35.23222	33.08511	31.56280	29.79251	27.41810	24.86991	20.29685	16.64166	12.45631	8.47188	4.23911	0.00000
50	44.81657	42.54777	40.33570	38.18250	36.08952	34.05985	32.56626	30.74077	28.35031	25.71130	21.04246	17.25931	12.89103	8.69246	4.35038	0.00000
51	46.08777	43.72041	41.41521	39.17364	36.99906	35.09175	33.62546	31.73782	29.32657	26.59179	21.82265	17.90634	13.34705	8.92459	4.46703	0.00000
52	47.43214	44.96079	42.55679	40.22380	37.96279	36.18141	34.73934	32.78259	30.34877	27.51421	22.64075	18.58518	13.82522	9.16794	4.58877	0.00000
53	48.85356	46.27185	43.76550	41.33559	38.98088	37.32771	35.90704	33.87723	31.42037	28.48277	23.49999	19.29732	14.32550	9.42204	4.71504	0.00000
54	50.35692	47.66063	45.04567	42.51065	40.05260	38.53065	37.13207	35.02649	32.54721	29.50220	24.40299	20.04344	14.84794	9.68605	4.84548	0.00000
55	51.94439	49.12668	46.39414	43.74349	41.17269	39.78936	38.41547	36.23269	33.73104	30.57221	25.34784	20.82144	15.38976	9.95808	4.97904	0.00000
56	53.62115	50.74987	47.96096	45.25216	42.62613	41.10886	39.65425	37.41689	34.89372	31.79118	26.46190	21.77509	16.14356	10.50740	5.22738	0.00000
57	55.39591	52.46247	49.60927	46.83921	44.15670	42.50084	40.96286	38.66695	36.11737	33.06964	27.62484	22.76646	16.92382	11.07474	5.48345	0.00000
58	57.28106	54.27634	51.35496	48.52184	45.78254	43.98162	42.35428	39.99224	37.41004	34.41310	28.84170	23.79909	17.73450	11.66364	5.74977	0.00000
59	57.60000	54.60711	51.70046	48.88610	46.16773	44.26704	42.58961	40.22180	37.67246	34.80676	29.25893	24.16975	18.05182	11.92980	5.85718	0.00000
60	57.60000	54.63792	51.76584	48.98781	46.30393	44.30980	42.58700	40.21973	37.71177	34.98651	29.49220	24.38739	18.25603	12.12084	5.92691	0.00000
61	57.60000	54.67287	51.83761	49.09448	46.44028	44.34852	42.57372	40.20158	37.72930	35.14057	29.70170	24.58771	18.44782	12.29924	5.98993	0.00000
62	57.60000	54.71066	51.91115	49.19824	46.56856	44.37270	42.54074	40.15863	37.72025	35.26729	29.89022	24.77240	18.62271	12.46238	6.04513	0.00000
63	57.60000	54.74768	51.97933	49.29155	46.67881	44.37398	42.47986	40.08682	37.68400	35.37091	30.06049	24.93598	18.77720	12.60812	6.09229	0.00000
64	57.60000	54.78004	52.03764	49.36710	46.76520	44.34666	42.38960	39.98819	37.62779	35.45704	30.20783	25.07541	18.90931	12.73677	6.13277	0.00000
65	57.60000	54.80687	52.08206	49.42231	46.82493	44.29227	42.27516	39.87332	37.56034	35.52275	30.33072	25.18992	19.02096	12.85200	6.16896	0.00000
66	57.60000	54.79721	52.05776	49.37891	46.76317	44.21683	42.14835	39.75212	37.43925	35.28233	30.45309	25.42543	19.36502	13.11856	6.22967	0.00000
67	57.60000	54.78016	52.01892	49.31902	46.68714	44.13531	42.02213	39.62435	37.30645	35.02920	30.55542	25.64395	19.69533	13.37604	6.28932	0.00000
68	57.60000	54.75533	51.96996	49.25105	46.61139	44.06005	41.89511	39.49011	37.16292	34.76897	30.64820	25.85691	20.01861	13.62964	6.34935	0.00000
69	57.60000	54.72771	51.92004	49.19065	46.54927	43.98992	41.76764	39.35064	37.01476	34.51380	30.74516	26.07299	20.34274	13.88296	6.40984	0.00000
70	57.60000	54.70195	51.88095	49.14744	46.49531	43.92123	41.63715	39.20873	36.87142	34.27551	30.85351	26.29956	20.67108	14.13528	6.47184	0.00000
71	57.60000	54.68582	51.85839	49.11144	46.44165	43.84754	41.50303	39.07106	36.74256	34.05852	30.97888	26.53808	21.00056	14.38804	6.53748	0.00000
72	57.60000	54.67762	51.83453	49.06742	46.37491	43.76198	41.36649	38.94230	36.62791	33.86335	31.11807	26.78009	21.33007	14.64419	6.60897	0.00000
73	57.60000	54.66022	51.79490	49.00277	46.28929	43.66722	41.23380	38.82347	36.52949	33.68669	31.26164	27.02440	21.66425	14.90940	6.68916	0.00000
74	57.60000	54.63548	51.74238	48.92667	46.20206	43.58359	41.11896	38.72886	36.45540	33.52820	31.41763	27.28485	22.01808	15.19531	6.78293	0.00000
75	57.60000	54.60458	51.68490	48.85570	46.13314	43.52435	41.03566	38.66570	36.40422	33.39473	31.60080	27.57888	22.40784	15.51312	6.89472	0.00000
76	57.60000	54.52016	51.53577	48.66385	45.91194	43.28675	40.78677	38.40123	36.12991	33.13051	31.35350	27.37967	22.27007	15.44081	6.87542	0.00000
77	57.60000	54.44701	51.41287	48.50551	45.73201	43.09082	40.57051	38.17088	35.89955	32.92214	31.17522	27.25346	22.20059	15.42144	6.87670	0.00000
78	57.60000	54.39015	51.31443	48.38031	45.58618	42.91992	40.38132	37.97845	35.72168	32.77892	31.07321	27.20493	22.20252	15.44503	6.89175	0.00000
79	57.60000	54.34276	51.23550	48.27645	45.45285	42.76444	40.21977	37.82981	35.60346	32.70582	31.05031	27.23576	22.25973	15.49502	6.91961	0.00000
80	57.60000	54.30649	51.17008	48.17724	45.32769	42.63049	40.09728	37.73749	35.55504	32.71021	31.11259	27.32974	22.35126	15.57121	6.96181	0.00000
81	57.60000	54.27339	51.09903	48.07667	45.21589	42.52905	40.02614	37.71133	35.58357	32.79772	31.24081	27.46044	22.47616	15.67666	7.02139	0.00000
82	57.60000	54.23108	51.02346	47.98734	45.13581	42.47950	40.02280	37.76461	35.70052	32.95296	31.40937	27.63074	22.64217	15.82045	7.09463	0.00000
83	57.60000	54.19311	50.96839	47.93971	45.11839	42.50908	40.11060	37.91829	35.89748	33.15660	31.62879	27.85652	22.86768	15.99794	7.17528	0.00000
84	57.60000	54.17254	50.95347	47.95478	45.18144	42.63219	40.30205	38.15420	36.14462	33.41163	31.90959	28.15368	23.14043	16.19114	7.26637	0.00000
85	57.60000	54.17726	50.98884	48.04003	45.32949	42.85192	40.56819	38.43147	36.43646	33.72106	32.26223	28.50030	23.42877	16.40291	7.37220	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Male Standard Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
0	20.90385	20.21624	18.84901	18.84901	18.17344	17.00479	15.85332	13.73814	11.65995	9.61930	8.19502	6.66374	4.74939	2.97135	1.27604	0.00000
1	21.09387	20.39155	19.00189	19.00189	18.31704	17.13600	15.97278	13.83897	11.74317	9.68605	8.25020	6.70741	4.77972	2.98981	1.28382	0.00000
2	21.29526	20.58018	19.16866	19.16866	18.47440	17.28012	16.10398	13.94984	11.83492	9.75975	8.31148	6.75611	4.81360	3.01065	1.29263	0.00000
3	21.50540	20.77783	19.34518	19.34518	18.64118	17.43272	16.24293	14.06744	11.93227	9.83826	8.37696	6.80816	4.85011	3.03317	1.30212	0.00000
4	21.72372	20.98439	19.53040	19.53040	18.81600	17.59268	16.38874	14.19084	12.03477	9.92113	8.44607	6.86352	4.88904	3.05709	1.31219	0.00000
5	21.94908	21.19819	19.72201	19.72201	18.99678	17.75821	16.53959	14.31889	12.14135	10.00727	8.51840	6.92158	4.92971	3.08205	1.32262	0.00000
6	22.18107	21.41840	19.91901	19.91901	19.18276	17.92842	16.69512	14.45114	12.25139	10.09677	8.59369	6.98180	4.97183	3.10773	1.33331	0.00000
7	22.41972	21.64463	20.12140	20.12140	19.37374	18.10366	16.85551	14.58746	12.36550	10.18976	8.67164	7.04403	5.01509	3.13399	1.34422	0.00000
8	22.66556	21.87758	20.32982	20.32982	19.57090	18.28486	17.02130	14.72920	12.48436	10.28628	8.75243	7.10816	5.05949	3.16088	1.35536	0.00000
9	22.91892	22.11777	20.54516	20.54516	19.77492	18.47230	17.19375	14.87690	12.60779	10.38638	8.83573	7.17403	5.10501	3.18840	1.36675	0.00000
10	23.17987	22.36506	20.76769	20.76769	19.98567	18.66697	17.37315	15.03004	12.73561	10.48946	8.92120	7.24148	5.15152	3.21650	1.37838	0.00000
11	23.44875	22.62043	20.99773	20.99773	20.20466	18.86956	17.55926	15.18871	12.86734	10.59532	9.00882	7.31050	5.19907	3.24521	1.39026	0.00000
12	23.72515	22.88327	21.23556	21.23556	20.43140	19.07867	17.75111	15.35141	13.00194	10.70329	9.09800	7.38067	5.24740	3.27436	1.40232	0.00000
13	24.00889	23.15296	21.48107	21.48107	20.66475	19.29359	17.94729	15.51721	13.13884	10.81287	9.18841	7.45177	5.29631	3.30388	1.41453	0.00000
14	24.30029	23.43121	21.73396	21.73396	20.90481	19.51360	18.14743	15.68604	13.27798	10.92412	9.28016	7.52384	5.34591	3.33380	1.42686	0.00000
15	24.59810	23.71591	21.99160	21.99160	21.14815	19.73584	18.34919	15.85587	13.41773	11.03579	9.37211	7.59609	5.39560	3.36365	1.43907	0.00000
16	24.90205	24.00564	22.25213	22.25213	21.39336	19.95932	18.55163	16.02602	13.55765	11.14741	9.46404	7.66826	5.44501	3.39312	1.45110	0.00000
17	25.21324	24.30188	22.51637	22.51637	21.64160	20.18511	18.75590	16.19763	13.69857	11.25986	9.55659	7.74063	5.49425	3.42244	1.46303	0.00000
18	25.53230	24.60421	22.78471	22.78471	21.89321	20.41369	18.96261	16.37106	13.84105	11.37350	9.64978	7.81304	5.54344	3.45166	1.47488	0.00000
19	25.86101	24.91476	23.05947	23.05947	22.15061	20.64751	19.17385	16.54842	13.98672	11.48932	9.74422	7.88637	5.59315	3.48110	1.48682	0.00000
20	26.20070	25.23526	23.34241	23.34241	22.41569	20.88811	19.39140	16.73106	14.13632	11.60765	9.84066	7.96113	5.64373	3.51106	1.49898	0.00000
21	26.55223	25.56647	23.63465	23.63465	22.68927	21.13664	19.61613	16.91924	14.28971	11.72894	9.93936	8.03750	5.69541	3.54169	1.51136	0.00000
22	26.91651	25.90950	23.93714	23.93714	22.97270	21.39414	19.84840	17.11287	14.44749	11.85352	10.04060	8.11586	5.74847	3.57304	1.52404	0.00000
23	27.29424	26.26523	24.25090	24.25090	23.26671	21.66062	20.08775	17.31234	14.60983	11.98154	10.14466	8.19645	5.80287	3.60522	1.53704	0.00000
24	27.68583	26.63378	24.57623	24.57623	23.57087	21.93518	20.33427	17.51754	14.77661	12.11309	10.25163	8.27906	5.85870	3.63818	1.55035	0.00000
25	28.09207	27.01639	25.95689	24.91325	23.88473	22.21842	20.58830	17.72871	14.94830	12.24856	10.36150	8.36400	5.91600	3.67200	1.56400	0.00000
26	28.51315	27.41298	25.26051	25.26051	24.20802	22.50982	20.84931	18.07391	15.25081	12.63519	10.66080	8.64995	6.20776	3.86317	1.64097	0.00000
27	28.94962	27.82320	25.61827	25.61827	24.54070	22.80930	21.11759	18.42837	15.56083	13.03118	10.96696	8.94218	6.50559	4.05802	1.71936	0.00000
28	29.40300	28.24785	25.98815	25.98815	24.88426	23.11865	21.39478	18.79308	15.87979	13.43744	11.28090	9.24148	6.80991	4.25694	1.79931	0.00000
29	29.87558	28.69045	26.37299	26.37299	25.24187	23.44079	21.68291	19.17068	16.20944	13.85584	11.60414	9.54881	7.12174	4.46052	1.88108	0.00000
30	30.36822	29.15145	26.77363	26.77363	25.61429	23.77568	21.98273	19.56144	16.55030	14.28700	11.93678	9.86465	7.44144	4.66903	1.96477	0.00000
31	30.88217	29.63200	27.19154	27.19154	26.00212	24.12474	22.29487	19.96645	16.90328	14.73143	12.27961	10.18958	7.76962	4.88284	2.05050	0.00000
32	31.41879	30.13391	27.62747	27.62747	26.40702	24.48878	22.62044	20.38689	17.26886	15.19026	12.63341	10.52438	8.10694	5.10232	2.13841	0.00000
33	31.97889	30.65789	28.08220	28.08220	26.82892	24.86810	22.95970	20.82256	17.64748	15.66394	12.99859	10.86941	8.45369	5.32763	2.22852	0.00000
34	32.56330	31.20378	28.55572	28.55572	27.26823	25.26305	23.31219	21.27403	18.03946	16.15307	13.37557	11.22496	8.81016	5.55881	2.32071	0.00000
35	33.17404	31.77463	30.39980	29.05038	27.72715	25.67484	23.67987	21.74307	18.44643	16.65932	13.76550	11.59200	9.17700	5.79600	2.41500	0.00000
36	33.81183	32.37013	30.95469	29.56631	28.20487	26.10363	24.13778	22.22996	19.01265	17.18291	14.16084	11.88927	9.36597	5.99077	2.55641	0.00000
37	34.47858	32.99263	31.53468	30.10460	28.70344	26.55099	24.61484	22.73640	19.59978	17.72516	14.56967	12.19569	9.55998	6.19037	2.70111	0.00000
38	35.17560	33.64331	32.13985	30.66637	29.22358	27.01775	25.11192	23.26307	20.20862	18.28635	14.99145	12.51061	9.75913	6.39502	2.84925	0.00000
39	35.90436	34.32243	32.77158	31.25257	29.76637	27.50486	25.62971	23.81066	20.83956	18.86595	15.42548	12.83425	9.96368	6.60503	3.00103	0.00000
40	36.66760	35.03382	33.43311	31.86649	30.33486	28.01475	26.17057	24.38093	21.49343	19.46446	15.87315	13.16790	10.17465	6.82112	3.15677	0.00000
41	37.46676	35.77841	34.12553	32.50907	30.92955	28.54777	26.73434	24.97271	22.16923	20.08229	16.33497	13.51202	10.39229	7.04347	3.31682	0.00000
42	38.30384	36.55833	34.85077	33.18171	31.55162	29.10427	27.32025	25.58514	22.86797	20.72065	16.81197	13.86736	10.61697	7.27282	3.48143	0.00000
43	39.18060	37.37513	35.60984	33.88521	32.20102	29.68283	27.92681	26.21873	23.59070	21.38064	17.30490	14.23428	10.84950	7.50946	3.65061	0.00000
44	40.09896	38.23015	36.40383	34.61975	32.87637	30.28179	28.55456	26.87448	24.33877	22.06341	17.81438	14.61402	11.09018	7.75330	3.82417	0.00000
45	41.06149	39.12564	37.23395	35.38477	33.57673	30.90237	29.20521	27.55435	25.11413	22.77041	18.34250	15.00750	11.33900	8.00400	4.00200	0.00000
46	42.07103	40.06327	38.09997	36.17962	34.30376	31.73210	30.06151	28.36577	25.91867	23.50464	19.00196	15.55860	11.72767	8.19856	4.09984	0.00000
47	43.13162	41.04493	39.00316	37.00793	35.06139	32.59710	30.95398	29.21079	26.75715	24.26922	19.68667	16.12853	12.12807	8.39878	4.20062	0.00000
48	44.24966	42.07612	39.95137	37.87768	35.85733	33.50489	31.88950	30.09756	27.63586	25.06847	20.39914	16.71931	12.54276	8.60668	4.30551	0.00000
49	45.43235	43.16650	40.95428	38.79818	36.70023	34.46366	32.87792	31.03386	28.56052	25.90616	21.14255	17.33506	12.97532	8.82488	4.41574	0.00000
50	46.68393	44.32059	42.01635	39.77344	37.59325	35.47901	33.92319	32.02164	29.53157	26.78260	21.91923	17.97845	13.42816	9.05465	4.53165	0.00000
51	48.00809	45.54209	43.14084	40.80587	38.54069	36.55391	35.02652	33.06023	30.54851	27.69978	22.73193	18.65244	13.90318	9.29645	4.65316	0.00000
52	49.40848	46.83416	44.32999	41.89979	39.54457	37.68897	36.18681	34.14853	31.61330	28.66064	23.58411	19.35956	14.40127	9.54994	4.77997	0.00000
53	50.88913	48.19984	45.58906	43.05791	40.60508	38.88303	37.40317	35.28878	32.72955	29.66955	24.47916	20.10137	14.92240	9.81463	4.91150	0.00000
54	52.45512	49.64649	46.92257	44.28193	41.72146	40.13609	38.67924	36.48593	33.90334	30.73146	25.41978	20.87858	15.46660	10.08964	5.04738	0.00000
55	54.10874	51.17363	48.32723	45.56614	42.88822	41.44725	40.01611	37.74239	35.13650	31.84605	26.40400	21.68900	16.03100	10.37300	5.18650	0.00000
56	55.85536	52.86445	49.95933	47.13767	44.40222	42.82173	41.30651	38.97593	36.34763	33.11581	27.56448	22.68239	16.81621	10.94521	5.44519	0.00000
57	57.70407	54.64841	51.67632	48.79084	45.99656	44.27171	42.66965	40.27807	37.62226	34.44754	28.77588	23.71506	17.62898	11.53619	5.71193	0.00000
58	59.66777	56.53785	53.49475	50.54358	47.69015	45.81419	44.11904	41.65858	38.96879	35.84698	30.04344	24.79072	18.47344	12.14962	5.98934	0.00000
59	60.00000	56.88241	53.85465	50.92302	48.09139	46.11150	44.36418	41.89771	39.24215	36.25704	30.47805	25.17682	18.80398	12.42688	6.10123	0.00000
60	60.00000	56.91450	53.92275	51.02897	48.23326	46.15604	44.36146	41.89555	39.28309	36.44428	30.72104	25.40353	19.01670	12.62588	6.17386	0.00000
61	60.00000	56.95091	53.99751	51.14008	48.37529	46.19638	44.34762	41.87665	39.30135	36.60476	30.93927	25.61220	19.21648	12.81171	6.23951	0.00000
62	60.00000	56.99027	54.07411	51.24817	48.50892	46.22156	44.31327	41.83191	39.29193	36.73676	31.13565	25.80458	19.39866	12.98165	6.29701	0.00000
63	60.00000	57.02883	54.14514	51.34536	48.62376	46.22290	44.24985	41.75710	39.25417	36.84470	31.31301	25.97498	19.55958	13.13346	6.34614	0.00000
64	60.00000	57.06254	54.20587	51.42406	48.71375	46.19444	44.15583	41.65436	39.19561	36.93442	31.46649	26.12022	19.69720	13.26747	6.38830	0.00000
65	60.00000	57.09049	54.25215	51.48157	48.77597	46.13778	44.03662	41.53471	39.12535	37.00286	31.59450	26.23950	19.81350	13.38750	6.42600	0.00000
66	60.00000	57.08043	54.22683	51.43636	48.71164	46.05920	43.90453	41.40846	38.99922	36.75243	31.72197	26.48482	20.17190	13.66517	6.48924	0.00000
67	60.00000	57.06267	54.18638	51.37398	48.63244	45.97428	43.77305	41.27536	38.86089	36.48875	31.82856	26.71245	20.51597	13.93337	6.55138	0.00000
68	60.00000	57.03680	54.13538	51.30318	48.55353	45.89589	43.64074	41.13553	38.71138	36.21768	31.92521	26.93428	20.85272	14.19754	6.61391	0.00000
69	60.00000	57.00803	54.08338	51.24026	48.48882	45.82283	43.50796	40.99025	38.55704	35.95188	32.02621	27.15936	21.19035	14.46142	6.67692	0.00000
70	60.00000	56.98120	54.04266	51.19525	48.43261	45.75128	43.37203	40.84243	38.40773	35.70366	32.13907	27.39538	21.53238	14.72425	6.74150	0.00000
71	60.00000	56.96440	54.01916	51.15775	48.37672	45.67452	43.23232	40.69902	38.27350	35.47762	32.26967	27.64383	21.87558	14.98754	6.80987	0.00000
72	60.00000	56.95585	53.99430	51.11190	48.30720	45.58540	43.09009	40.56490	38.15407	35.27432	32.41466	27.89593	22.21882	15.25436	6.88434	0.00000
73	60.00000	56.93773	53.95302	51.04455	48.21801	45.48669	42.95188	40.44111	38.05155	35.09030	32.56421	28.15042	22.56693	15.53063	6.96788	0.00000
74	60.00000	56.91196	53.89831	50.96528	48.12715	45.39957	42.83225	40.34256	37.97438	34.92521	32.72670	28.42172	22.93550	15.82845	7.06555	0.00000
75	60.00000	56.87977	53.83844	50.89135	48.05535	45.33786	42.74548	40.27677	37.92106	34.78618	32.91750	28.72800	23.34150	16.15950	7.18200	0.00000
76	60.00000	56.79183	53.68309	50.69151	47.82494	45.09036	42.48622	40.00128	37.63532	34.51095	32.65990	28.52049	23.19799	16.08418	7.16190	0.00000
77	60.00000	56.71564	53.55507	50.52657	47.63751	44.88627	42.26095	39.76133	37.39536	34.29390	32.47419	28.38902	23.12561	16.06400	7.16323	0.00000
78	60.00000	56.65641	53.45253	50.39616	47.48560	44.70825	42.06388	39.56089	37.21008	34.14471	32.36793	28.33847	23.12763	16.08857	7.17891	0.00000
79	60.00000	56.60704	53.37031	50.28797	47.34672	44.54629	41.89559	39.40605	37.08694	34.06856	32.34407	28.37058	23.18722	16.14065	7.20793	0.00000
80	60.00000	56.56926	53.30217	50.18463	47.21634	44.40676	41.76800	39.30989	37.03650	34.07314	32.40895	28.46848	23.28256	16.22001	7.25189	0.00000
81	60.00000	56.53478	53.22816	50.07986	47.09989	44.30109	41.69390	39.28264	37.06622	34.16429	32.54251	28.60463	23.41267	16.32985	7.31395	0.00000
82	60.00000	56.49071	53.14944	49.98681	47.01647	44.24948	41.69042	39.33814	37.18804	34.32600	32.71809	28.78202	23.58559	16.47964	7.39024	0.00000
83	60.00000	56.45116	53.09207	49.93720	46.99832	44.28029	41.78188	39.49822	37.39321	34.53812	32.94666	29.01721	23.82050	16.66452	7.47425	0.00000
84	60.00000	56.42973	53.07653	49.95290	47.06400	44.40853	41.98130	39.74396	37.65065	34.80378	33.23916	29.32675	24.10461	16.86577	7.56914	0.00000
85	60.00000	56.43465	53.11338	50.04170	47.21822	44.63742	42.25853	40.03278	37.95465	35.12610	33.60649	29.68781	24.40497	17.08636	7.67938	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Male Preferred Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	26.44739	25.44957	24.46756	23.50093	22.54956	20.99622	19.47638	17.99051	15.35766	11.63244	10.20155	8.19017	7.19217	5.15594	3.10493	0.00000
19	26.82739	25.80919	24.80674	23.81989	22.84901	21.26865	19.72308	18.21276	15.54236	11.76789	10.31582	8.27797	7.26564	5.20600	3.13349	0.00000
20	27.21934	26.17932	25.15530	24.14763	23.15641	21.54822	19.97617	18.44051	15.73076	11.90533	10.43134	8.36650	7.33966	5.25637	3.16222	0.00000
21	27.62448	26.56139	25.51505	24.48560	23.47335	21.83642	20.23680	18.67403	15.92301	12.04510	10.54854	8.45626	7.41465	5.30741	3.19127	0.00000
22	28.04386	26.95685	25.88715	24.83510	23.80107	22.13412	20.50493	18.91319	16.11926	12.18748	10.66787	8.54759	7.49098	5.35927	3.22072	0.00000
23	28.47798	27.36590	26.27196	25.19652	24.13963	22.44046	20.77965	19.15745	16.31931	12.33253	10.78938	8.64061	7.56858	5.41188	3.25063	0.00000
24	28.92772	27.78962	26.67051	25.57047	24.48862	22.75497	21.06084	19.40701	16.52361	12.48060	10.91344	8.73544	7.64753	5.46546	3.28105	0.00000
25	29.39368	28.22853	27.08299	25.95612	24.84710	23.07706	21.34831	19.66205	16.73227	12.63188	11.04000	8.83200	7.72800	5.52000	3.31200	0.00000
26	29.87652	28.68297	27.50856	26.35247	25.21451	23.40662	21.64232	19.92275	16.94562	13.04204	11.32157	9.12406	7.93100	5.70986	3.41688	0.00000
27	30.37728	29.15267	27.94683	26.75957	25.59127	23.74445	21.94357	20.18993	17.16399	13.46191	11.60966	9.42262	8.13835	5.90355	3.52380	0.00000
28	30.89840	29.63984	28.40031	27.18023	25.98053	24.09343	22.25491	20.46579	17.38916	13.89348	11.90572	9.72894	8.35100	6.10189	3.63330	0.00000
29	31.44254	30.14746	28.87231	27.61810	26.38571	24.45689	22.57894	20.75263	17.62360	14.33875	12.21141	10.04437	8.57019	6.30590	3.74594	0.00000
30	32.01195	30.67812	29.36580	28.07592	26.80964	24.83698	22.91754	21.05275	17.86886	14.79952	12.52801	10.37021	8.79701	6.51644	3.86225	0.00000
31	32.60836	31.23400	29.88276	28.55585	27.25380	25.23492	23.27246	21.36731	18.12606	15.27702	12.85662	10.70756	9.03231	6.73426	3.98265	0.00000
32	33.23295	31.81616	30.42447	29.05844	27.71860	25.65177	23.64420	21.69687	18.39542	15.77220	13.19803	11.05720	9.27673	6.95985	4.10718	0.00000
33	33.88703	32.42608	30.99164	29.58428	28.20534	26.08818	24.03347	22.04186	18.67762	16.28631	13.55310	11.42008	9.53088	7.19337	4.23588	0.00000
34	34.57164	33.06403	31.58443	30.13428	28.71426	26.54456	24.44033	22.40266	18.97310	16.82032	13.92260	11.79687	9.79469	7.43480	4.36839	0.00000
35	35.28868	33.73170	32.20525	30.71008	29.24713	27.02217	24.86637	22.78088	19.28323	17.37614	14.30784	12.18816	10.06848	7.68384	4.50432	0.00000
36	36.04022	34.43195	32.85615	31.31384	29.80558	27.52296	25.31355	23.17830	19.83589	17.88217	14.86349	12.65690	10.44786	7.87207	4.60157	0.00000
37	36.82738	35.16508	33.53760	31.94557	30.39012	28.04761	25.78244	23.59561	20.41311	18.40956	15.44033	13.14159	10.83819	8.06559	4.70167	0.00000
38	37.65217	35.93321	34.25118	32.60729	31.00291	28.59803	26.27501	24.03433	21.01569	18.95890	16.03788	13.64121	11.24023	8.26509	4.80513	0.00000
39	38.51639	36.73759	34.99860	33.30088	31.64563	29.17601	26.79259	24.49439	21.64396	19.52896	16.65467	14.15652	11.65489	8.47134	4.91233	0.00000
40	39.42244	37.58107	35.78286	34.02909	32.32116	29.78387	27.33587	24.97620	22.29712	20.11822	17.29210	14.68908	12.08379	8.68530	5.02394	0.00000
41	40.37212	38.46564	36.60574	34.79390	33.03100	30.42136	27.90437	25.47735	22.97265	20.72744	17.95153	15.24048	12.52814	8.90787	5.14056	0.00000
42	41.36697	39.39267	37.46884	35.59641	33.77438	31.08754	28.49497	25.99398	23.67105	21.35763	18.63460	15.81199	12.98926	9.14000	5.26221	0.00000
43	42.40864	40.36404	38.37350	36.43596	34.55043	31.77903	29.10348	26.52626	24.39351	22.01052	19.34293	16.40532	13.46890	9.38184	5.38876	0.00000
44	43.49850	41.38060	39.31844	37.31100	35.35481	32.49063	29.72959	27.07456	25.14156	22.68731	20.07830	17.02242	13.96729	9.63299	5.51915	0.00000
45	44.63850	42.44190	40.30289	38.21775	36.18255	33.22273	30.37440	27.64070	25.91714	23.39027	20.84352	17.66400	14.48448	9.89184	5.65248	0.00000
46	45.83315	43.55187	41.32726	39.15507	37.03808	34.18010	31.33429	28.60568	26.72566	24.12489	21.35749	18.06256	14.80705	10.08521	5.73156	0.00000
47	47.08756	44.71174	42.39102	40.12838	37.92746	35.17870	32.33703	29.61526	27.57390	24.89495	21.89606	18.47693	15.13981	10.28504	5.81411	0.00000
48	48.41102	45.92849	43.50717	41.15099	38.86433	36.23148	33.39551	30.68234	28.47086	25.70764	22.46183	18.90937	15.48778	10.49569	5.90288	0.00000
49	49.81524	47.22006	44.69375	42.24109	39.86549	37.35564	34.52682	31.82007	29.42724	26.56877	23.05952	19.36764	15.85885	10.72311	6.00084	0.00000
50	51.30444	48.59156	45.95682	43.40396	40.93666	38.55845	35.73485	33.03130	30.44075	27.47636	23.69156	19.85562	16.25719	10.96954	6.10840	0.00000
51	52.88170	50.04725	47.29992	44.64376	42.08267	39.84180	37.02044	34.31228	31.50752	28.43254	24.36164	20.37748	16.68551	11.23545	6.22472	0.00000
52	54.54870	51.58818	48.72496	45.96330	43.30197	41.20377	38.37671	35.65711	32.62814	29.44073	25.07370	20.93549	17.14381	11.51892	6.34806	0.00000
53	56.30774	53.21757	50.23607	47.36193	44.59218	42.63693	39.79727	37.06744	33.80709	30.50696	25.83123	21.53006	17.62966	11.81722	6.47639	0.00000
54	57.60000	54.40875	51.33143	48.36487	45.49990	43.70689	40.88426	38.17593	34.71227	31.33034	26.37742	21.94389	17.96364	12.00953	6.54403	0.00000
55	57.60000	54.37793	51.27082	48.26897	45.36571	43.78117	41.04655	38.42916	34.84311	31.45534	26.33040	21.85920	17.88480	11.92320	6.45840	0.00000
56	57.60000	54.48385	51.46762	48.54433	45.71837	44.08740	41.43952	38.79631	35.30166	31.97430	26.91354	22.43068	18.32071	12.30336	6.66009	0.00000
57	57.60000	54.57934	51.64548	48.80324	46.06089	44.39210	41.83553	39.16670	35.75652	32.48125	27.47661	22.97814	18.73221	12.66319	6.85025	0.00000
58	57.60000	54.66558	51.81654	49.06186	46.41103	44.71014	42.24372	39.54265	36.20710	32.97379	28.01867	23.50030	19.12069	13.00474	7.03193	0.00000
59	57.60000	54.75432	51.99691	49.33812	46.78342	45.05036	42.66583	39.92276	36.65016	33.45049	28.53800	23.99861	19.48932	13.33367	7.20780	0.00000
60	57.60000	54.85084	52.19443	49.63696	47.17743	45.40486	43.09131	40.29494	37.07640	33.90240	29.03049	24.47196	19.84260	13.65226	7.37516	0.00000
61	57.60000	54.95802	52.40912	49.95268	47.58021	45.75788	43.50284	40.64504	37.47229	34.32144	29.49201	24.92351	20.18189	13.95396	7.53216	0.00000
62	57.60000	55.07290	52.63200	50.26880	47.97257	46.08848	43.88268	40.95606	37.82693	34.70100	29.92471	25.35340	20.49630	14.23438	7.67724	0.00000
63	57.60000	55.18890	52.84842	50.56764	48.33501	46.38031	44.21469	41.21841	38.13512	35.04557	30.33023	25.74908	20.78048	14.49124	7.80922	0.00000
64	57.60000	55.29724	53.04608	50.83467	48.65601	46.62200	44.49370	41.43161	38.40650	35.36136	30.69719	26.10679	21.03371	14.72391	7.93007	0.00000
65	57.60000	55.39392	53.21835	51.06616	48.93140	46.81589	44.72630	41.61306	38.65421	35.64101	31.02624	26.42976	21.25872	14.93856	8.04384	0.00000
66	57.60000	55.33780	53.09988	50.88011	48.68035	46.50755	44.37981	41.35713	38.47033	35.54351	31.03960	26.49443	21.32044	14.94646	8.07099	0.00000
67	57.60000	55.27061	52.96008	50.67040	48.40877	46.19406	44.03867	41.09124	38.27226	35.43117	31.03716	26.55108	21.38266	14.95821	8.10087	0.00000
68	57.60000	55.19210	52.80591	50.44896	48.14091	45.89469	43.69698	40.82007	38.06845	35.31180	31.03457	26.61518	21.45390	14.97974	8.13504	0.00000
69	57.60000	55.10971	52.64993	50.24119	47.89696	45.60338	43.35974	40.55269	37.86736	35.20330	31.05000	26.69748	21.54296	15.01391	8.17222	0.00000
70	57.60000	55.02907	52.51147	50.06132	47.66410	45.31908	43.03065	40.29255	37.68299	35.12129	31.09159	26.80526	21.65122	15.05623	8.21211	0.00000
71	57.60000	54.96478	52.40017	49.89094	47.43636	45.04101	42.70886	40.05035	37.52802	35.07108	31.16447	26.93751	21.77021	15.10450	8.25918	0.00000
72	57.60000	54.91242	52.28290	49.71064	47.20044	44.75649	42.39445	39.82887	37.39797	35.04877	31.25886	27.07640	21.89101	15.16280	8.31842	0.00000
73	57.60000	54.84178	52.14363	49.51058	46.94700	44.46936	42.09393	39.62659	37.29153	35.04579	31.35629	27.21284	22.02131	15.24135	8.39331	0.00000
74	57.60000	54.76616	52.00068	49.30816	46.70592	44.21100	41.82874	39.46380	37.21987	35.06046	31.46339	27.37130	22.18817	15.35470	8.49156	0.00000
75	57.60000	54.69143	51.85959	49.12269	46.49868	43.99314	41.60986	39.34251	37.17203	35.09161	31.60080	27.57888	22.40784	15.51312	8.61840	0.00000
76	57.60000	54.61757	51.73511	48.97156	46.33276	43.82273	41.43480	39.14889	36.95783	34.87925	31.24932	27.28288	22.10433	15.42335	8.57017	0.00000
77	57.60000	54.56015	51.64569	48.86280	46.21571	43.69738	41.28664	38.97594	36.78386	34.73520	30.97867	27.07091	21.87754	15.39239	8.54892	0.00000
78	57.60000	54.52316	51.58522	48.79065	46.13200	43.58696	41.14751	38.83330	36.67049	34.66861	30.79341	26.94408	21.72676	15.40547	8.54253	0.00000
79	57.60000	54.49627	51.54398	48.73532	46.04665	43.46954	41.02473	38.73988	36.62503	34.68390	30.69324	26.90126	21.62854	15.44004	8.54724	0.00000
80	57.60000	54.47958	51.51095	48.66915	45.94526	43.36121	40.94623	38.71093	36.65925	34.78912	30.68316	26.91994	21.55458	15.49239	8.56205	0.00000
81	57.60000	54.46134	51.45677	48.57687	45.84481	43.29151	40.92818	38.75898	36.78173	34.99169	30.73778	26.96570	21.49916	15.56084	8.59248	0.00000
82	57.60000	54.42228	51.37641	48.48689	45.78644	43.28692	40.99270	38.90150	37.00831	35.27189	30.82464	27.03771	21.46414	15.65896	8.63899	0.00000
83	57.60000	54.37628	51.31805	48.45992	45.81444	43.38627	41.17297	39.16923	37.33141	35.60628	30.95384	27.14840	21.47529	15.79345	8.69387	0.00000
84	57.60000	54.36045	51.33288	48.53057	45.95844	43.61392	41.49138	39.54462	37.71721	35.99868	31.13200	27.32424	21.53546	15.94653	8.76212	0.00000
85	57.60000	54.39200	51.42269	48.69728	46.21304	43.96402	41.90124	39.96492	38.14397	36.43316	31.36845	27.55138	21.60494	16.11666	8.84624	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Male Standard Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	27.54936	26.50997	25.48704	24.48014	23.48912	21.87106	20.28790	18.74011	15.99756	12.11713	10.62661	8.53143	7.49184	5.37077	3.23430	0.00000
19	27.94520	26.88457	25.84035	24.81239	23.80105	22.15484	20.54487	18.97162	16.18996	12.25822	10.74565	8.62289	7.56838	5.42292	3.26405	0.00000
20	28.35348	27.27013	26.20344	25.15378	24.12126	22.44606	20.80851	19.20886	16.38621	12.40139	10.86598	8.71510	7.64548	5.47539	3.29398	0.00000
21	28.77550	27.66811	26.57818	25.50583	24.45141	22.74627	21.08000	19.45211	16.58647	12.54698	10.98806	8.80860	7.72359	5.52855	3.32424	0.00000
22	29.21235	28.08005	26.96578	25.86990	24.79278	23.05638	21.35930	19.70124	16.79090	12.69529	11.11236	8.90374	7.80310	5.58257	3.35492	0.00000
23	29.66456	28.50615	27.36663	26.24637	25.14545	23.37548	21.64547	19.95568	16.99928	12.84639	11.23894	9.00064	7.88394	5.63738	3.38607	0.00000
24	30.13304	28.94752	27.78178	26.63591	25.50898	23.70309	21.93837	20.21564	17.21209	13.00063	11.36817	9.09942	7.96618	5.69319	3.41776	0.00000
25	30.61842	29.40472	28.21145	27.03762	25.88240	24.03860	22.23782	20.48130	17.42945	13.15821	11.50000	9.20000	8.05000	5.75000	3.45000	0.00000
26	31.12138	29.87809	28.65475	27.45049	26.26511	24.38190	22.54408	20.75286	17.65169	13.58546	11.79330	9.50423	8.26146	5.94777	3.55925	0.00000
27	31.64300	30.36736	29.11128	27.87455	26.65757	24.73380	22.85789	21.03118	17.87916	14.02282	12.09340	9.81523	8.47745	6.14953	3.67063	0.00000
28	32.18583	30.87483	29.58366	28.31274	27.06305	25.09732	23.18220	21.31853	18.11371	14.47237	12.40179	10.13431	8.69896	6.35614	3.78469	0.00000
29	32.75265	31.40360	30.07532	28.76885	27.48511	25.47593	23.51973	21.61732	18.35792	14.93620	12.72022	10.46289	8.92728	6.56865	3.90202	0.00000
30	33.34578	31.95637	30.58937	29.24575	27.92671	25.87185	23.87244	21.92995	18.61340	15.41617	13.05001	10.80230	9.16355	6.78796	4.02318	0.00000
31	33.96704	32.53542	31.12788	29.74568	28.38938	26.28637	24.24215	22.25761	18.88131	15.91356	13.39231	11.15371	9.40866	7.01485	4.14859	0.00000
32	34.61766	33.14183	31.69216	30.26921	28.87354	26.72059	24.62937	22.60091	19.16190	16.42938	13.74795	11.51792	9.66326	7.24984	4.27831	0.00000
33	35.29899	33.77717	32.28296	30.81696	29.38056	27.17519	25.03486	22.96027	19.45585	16.96491	14.11781	11.89592	9.92800	7.49309	4.41238	0.00000
34	36.01213	34.44170	32.90045	31.38987	29.91069	27.65058	25.45868	23.33610	19.76365	17.52117	14.50271	12.28841	10.20280	7.74458	4.55041	0.00000
35	36.75904	35.13719	33.54714	31.98967	30.46576	28.14809	25.90247	23.73008	20.08670	18.10015	14.90400	12.69600	10.48800	8.00400	4.69200	0.00000
36	37.54190	35.86661	34.22516	32.61858	31.04748	28.66975	26.36828	24.14406	20.66239	18.62726	15.48280	13.18427	10.88319	8.20007	4.79330	0.00000
37	38.36185	36.63029	34.93500	33.27664	31.65638	29.21626	26.85671	24.57876	21.26366	19.17662	16.08368	13.68916	11.28978	8.40166	4.89757	0.00000
38	39.22101	37.43043	35.67831	33.96593	32.29470	29.78961	27.36980	25.03576	21.89134	19.74885	16.70613	14.20959	11.70857	8.60947	5.00534	0.00000
39	40.12124	38.26832	36.45688	34.68842	32.96420	30.39168	27.90895	25.51499	22.54579	20.34267	17.34861	14.74638	12.14051	8.82431	5.11701	0.00000
40	41.06504	39.14695	37.27381	35.44697	33.66787	31.02486	28.47486	26.01688	23.22617	20.95648	18.01260	15.30113	12.58728	9.04719	5.23327	0.00000
41	42.05429	40.06838	38.13098	36.24365	34.40729	31.68892	29.06705	26.53891	23.92984	21.59108	18.69951	15.87550	13.05015	9.27903	5.35475	0.00000
42	43.09059	41.03403	39.03004	37.07959	35.18165	32.38285	29.68226	27.07706	24.65734	22.24753	19.41104	16.47082	13.53048	9.52083	5.48147	0.00000
43	44.17567	42.04588	39.97240	37.95412	35.99003	33.10316	30.31613	27.63152	25.40991	22.92762	20.14889	17.08888	14.03010	9.77275	5.61329	0.00000
44	45.31094	43.10479	40.95671	38.86563	36.82793	33.84441	30.96832	28.20267	26.18913	23.63261	20.91490	17.73169	14.54926	10.03436	5.74911	0.00000
45	46.49844	44.21031	41.98218	39.81016	37.69016	34.60701	31.64000	28.79240	26.99702	24.36486	21.71200	18.40000	15.08800	10.30400	5.88800	0.00000
46	47.74286	45.36653	43.04923	40.78653	38.58133	35.60427	32.63989	29.79758	27.83923	25.13009	22.24739	18.81517	15.42401	10.50543	5.97037	0.00000
47	49.04954	46.57473	44.15731	41.80040	39.50777	36.64448	33.68441	30.84923	28.72281	25.93224	22.80840	19.24680	15.77064	10.71358	6.05636	0.00000
48	50.42815	47.84218	45.31997	42.86561	40.48368	37.74112	34.78699	31.96077	29.65715	26.77879	23.39774	19.69726	16.13310	10.93301	6.14883	0.00000
49	51.89088	49.18756	46.55599	44.00114	41.52655	38.91212	35.96544	33.14591	30.65338	27.67580	24.02033	20.17463	16.51964	11.16991	6.25087	0.00000
50	53.44212	50.61621	47.87169	45.21246	42.64235	40.16505	37.22380	34.40760	31.70911	28.62121	24.67871	20.68294	16.93457	11.42660	6.36292	0.00000
51	55.08510	52.13255	49.27075	46.50392	43.83611	41.50188	38.56296	35.74196	32.82033	29.61723	25.37671	21.22654	17.38074	11.70359	6.48408	0.00000
52	56.82156	53.73769	50.75517	47.87844	45.10622	42.92059	39.97574	37.14282	33.98765	30.66743	26.11844	21.80780	17.85814	11.99887	6.61256	0.00000
53	58.65390	55.43497	52.32924	49.33534	46.45019	44.41347	41.45549	38.61192	35.21572	31.77808	26.90753	22.42715	18.36423	12.30960	6.74624	0.00000
54	60.00000	56.67578	53.47024	50.38007	47.39573	45.52801	42.58777	39.76659	36.15861	32.63577	27.47648	22.85822	18.71213	12.50993	6.81670	0.00000
55	60.00000	56.64368	53.40710	50.28018	47.25595	45.60539	42.75682	40.03038	36.29491	32.76598	27.42750	22.77000	18.63000	12.42000	6.72750	0.00000
56	60.00000	56.75401	53.61210	50.56701	47.62330	45.92437	43.16617	40.41282	36.77256	33.30656	28.03494	23.36529	19.08407	12.81600	6.93759	0.00000
57	60.00000	56.85348	53.79738	50.83671	47.98009	46.24177	43.57868	40.79865	37.24637	33.83464	28.62147	23.93556	19.51272	13.19082	7.13568	0.00000
58	60.00000	56.94331	53.97556	51.10610	48.34482	46.57306	44.00388	41.19026	37.71573	34.34770	29.18611	24.47948	19.91739	13.54660	7.32493	0.00000
59	60.00000	57.03575	54.16345	51.39388	48.73273	46.92746	44.44357	41.58621	38.17725	34.84426	29.72708	24.99855	20.30137	13.88924	7.50813	0.00000
60	60.00000	57.13629	54.36920	51.70517	49.14316	47.29673	44.88678	41.97390	38.62125	35.31500	30.24009	25.49163	20.66938	14.22110	7.68246	0.00000
61	60.00000	57.24794	54.59283	52.03404	49.56272	47.66446	45.31546	42.33858	39.03364	35.75150	30.72084	25.96199	21.02280	14.53537	7.84600	0.00000
62	60.00000	57.36760	54.82500	52.36333	49.97143	48.00883	45.71113	42.66256	39.40305	36.14687	31.17157	26.40979	21.35031	14.82748	7.99713	0.00000
63	60.00000	57.48844	55.05044	52.67462	50.34897	48.31282	46.05697	42.93584	39.72408	36.50580	31.59399	26.82196	21.64633	15.09504	8.13460	0.00000
64	60.00000	57.60129	55.25633	52.95278	50.68334	48.56458	46.34760	43.15793	40.00677	36.83475	31.97624	27.19457	21.91011	15.33741	8.26049	0.00000
65	60.00000	57.70200	55.43578	53.19392	50.97021	48.76655	46.58990	43.34694	40.26480	37.12605	32.31900	27.53100	22.14450	15.56100	8.37900	0.00000
66	60.00000	57.64354	55.31238	53.00011	50.70870	48.44536	46.22897	43.08034	40.07326	37.02449	32.33292	27.59836	22.20879	15.56923	8.40728	0.00000
67	60.00000	57.57355	55.16675	52.78167	50.42580	48.11881	45.87361	42.80338	39.86694	36.90747	32.33037	27.65737	22.27360	15.58147	8.43841	0.00000
68	60.00000	57.49177	55.00616	52.55100	50.14678	47.80697	45.51769	42.52091	39.65464	36.78312	32.32768	27.72415	22.34781	15.60390	8.47400	0.00000
69	60.00000	57.40595	54.84368	52.33457	49.89267	47.50352	45.16640	42.24239	39.44517	36.67010	32.34375	27.80987	22.44058	15.63949	8.51273	0.00000
70	60.00000	57.32195	54.69945	52.14721	49.65010	47.20737	44.82359	41.97141	39.25311	36.58468	32.38707	27.92215	22.55335	15.68357	8.55428	0.00000
71	60.00000	57.25498	54.58351	51.96973	49.41288	46.91772	44.48840	41.71911	39.09169	36.53238	32.46299	28.05991	22.67730	15.73385	8.60331	0.00000
72	60.00000	57.20044	54.46135	51.78192	49.16713	46.62134	44.16089	41.48841	38.95622	36.50914	32.56131	28.20458	22.80314	15.79458	8.66502	0.00000
73	60.00000	57.12685	54.31628	51.57352	48.90312	46.32225	43.84784	41.27770	38.84534	36.50603	32.66280	28.34671	22.93886	15.87641	8.74303	0.00000
74	60.00000	57.04808	54.16737	51.36267	48.65200	46.05313	43.57160	41.10812	38.77070	36.52131	32.77436	28.51177	23.11268	15.99448	8.84537	0.00000
75	60.00000	56.97024	54.02041	51.16947	48.43613	45.82619	43.34360	40.98178	38.72086	36.55376	32.91750	28.72800	23.34150	16.15950	8.97750	0.00000
76	60.00000	56.89330	53.89074	51.01204	48.26329	45.64868	43.16125	40.78009	38.49774	36.33255	32.55137	28.41967	23.02534	16.06599	8.92726	0.00000
77	60.00000	56.83349	53.79759	50.89875	48.14136	45.51810	43.00692	40.59994	38.31652	36.18250	32.26945	28.19886	22.78910	16.03374	8.90512	0.00000
78	60.00000	56.79496	53.73460	50.82359	48.05417	45.40308	42.86199	40.45135	38.19843	36.11314	32.07647	28.06675	22.63204	16.04736	8.89847	0.00000
79	60.00000	56.76695	53.69165	50.76596	47.96526	45.28077	42.73409	40.35404	38.15107	36.12906	31.97212	28.02215	22.52973	16.08337	8.90337	0.00000
80	60.00000	56.74956	53.65724	50.69703	47.85965	45.16793	42.65232	40.32389	38.18672	36.23867	31.96163	28.04160	22.45269	16.13791	8.91880	0.00000
81	60.00000	56.73056	53.60080	50.60091	47.75501	45.09532	42.63352	40.37394	38.31430	36.44968	32.01852	28.08927	22.39496	16.20921	8.95050	0.00000
82	60.00000	56.68987	53.51709	50.50718	47.69421	45.09054	42.70073	40.52240	38.55032	36.74155	32.10900	28.16428	22.35848	16.31142	8.99895	0.00000
83	60.00000	56.64196	53.45630	50.47908	47.72338	45.19403	42.88851	40.80128	38.88689	37.08988	32.24358	28.27958	22.37009	16.45151	9.05611	0.00000
84	60.00000	56.62547	53.47175	50.55268	47.87338	45.43117	43.22019	41.19231	39.28876	37.49862	32.42917	28.46275	22.43277	16.61097	9.12721	0.00000
85	60.00000	56.65833	53.56530	50.72633	48.13858	45.79585	43.64712	41.63013	39.73330	37.95121	32.67547	28.69935	22.50515	16.78819	9.21483	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Female Preferred Plus Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	23.30208	22.46718	20.82950	20.82950	20.02705	18.68605	17.36968	15.00673	12.69696	10.44148	8.23016	7.25987	5.12748	3.15063	0.99757	0.00000
19	23.58944	22.73913	21.07123	21.07123	20.25420	18.89272	17.55706	15.16423	12.82676	10.54504	8.30927	7.32735	5.17345	3.17783	1.00583	0.00000
20	23.88589	23.01908	21.31997	21.31997	20.48757	19.10527	17.74944	15.32626	12.95991	10.65129	8.39034	7.39642	5.22049	3.20561	1.01427	0.00000
21	24.19244	23.30888	21.57675	21.57675	20.72874	19.32457	17.94834	15.49333	13.09723	10.76076	8.47380	7.46751	5.26884	3.23416	1.02294	0.00000
22	24.50903	23.60777	21.84145	21.84145	20.97698	19.55072	18.15291	15.66518	13.23833	10.87312	8.55945	7.54038	5.31839	3.26341	1.03182	0.00000
23	24.83646	23.91649	22.11471	22.11471	21.23368	19.78402	18.36397	15.84233	13.38365	10.98883	8.64755	7.61532	5.36933	3.29348	1.04093	0.00000
24	25.17555	24.23649	22.39808	22.39808	21.49930	20.02543	18.58221	16.02535	13.53377	11.10825	8.73846	7.69263	5.42187	3.32444	1.05029	0.00000
25	25.52636	24.56711	23.62198	22.69067	21.77355	20.27450	18.80716	16.21397	13.68833	11.23117	8.83200	7.77216	5.47584	3.35616	1.05984	0.00000
26	25.88980	24.91017	23.94464	22.99363	22.05732	20.53201	19.03972	16.40879	13.84795	11.47166	9.02830	7.86619	5.57892	3.45208	1.16472	0.00000
27	26.26571	25.26424	24.27764	23.30607	22.34971	20.79728	19.27905	16.60922	14.01210	11.71832	9.22938	7.96245	5.68415	3.54990	1.27155	0.00000
28	26.65532	25.63125	24.62256	23.62944	22.65230	21.07157	19.52646	16.81637	14.18171	11.97188	9.43572	8.06125	5.79188	3.64983	1.38045	0.00000
29	27.05914	26.01135	24.97953	23.96406	22.96514	21.35508	19.78212	17.03037	14.35671	12.23228	9.64723	8.16260	5.90213	3.75192	1.49148	0.00000
30	27.47796	26.40530	25.34943	24.31053	23.28900	21.64851	20.04666	17.25154	14.53722	12.49969	9.86421	8.26666	6.01502	3.85626	1.60474	0.00000
31	27.91265	26.81413	25.73302	24.66973	23.62469	21.95258	20.32050	17.48005	14.72332	12.77452	10.08697	8.37357	6.13071	3.96299	1.72032	0.00000
32	28.36385	27.23816	26.13078	25.04213	23.97259	22.26739	20.60348	17.71571	14.91509	13.05694	10.31563	8.48338	6.24928	4.07219	1.83831	0.00000
33	28.83255	27.67855	26.54379	25.42870	24.33340	22.59328	20.89586	17.95902	15.11293	13.34742	10.55052	8.59631	6.37094	4.18400	1.95885	0.00000
34	29.31950	28.13598	26.97267	25.82973	24.70705	22.93017	21.19788	18.21015	15.31696	13.64614	10.79190	8.71249	6.49579	4.29856	2.08205	0.00000
35	29.82553	28.61118	27.41779	26.24527	25.09352	23.27834	21.50979	18.46929	15.52728	13.95346	11.04000	8.83200	6.62400	4.41600	2.20800	0.00000
36	30.35149	29.10467	27.87930	26.67533	25.49322	23.63819	21.83188	18.87045	15.87535	14.14116	11.12981	8.92347	6.71732	4.51126	2.30532	0.00000
37	30.89870	29.61728	28.35789	27.12104	25.90717	24.01057	22.16488	19.28451	16.23433	14.33496	11.22286	9.01805	6.81348	4.60914	2.40501	0.00000
38	31.46889	30.15059	28.85552	27.58418	26.33702	24.39693	22.51029	19.71294	16.60541	14.53585	11.31987	9.11622	6.91292	4.70995	2.50729	0.00000
39	32.06392	30.70687	29.37430	28.06671	26.78455	24.79908	22.86972	20.15731	16.99007	14.74491	11.42142	9.21855	7.01612	4.81410	2.61241	0.00000
40	32.68520	31.28736	29.91533	28.56958	27.25082	25.21797	23.24397	20.61872	17.38921	14.96253	11.52780	9.32532	7.12333	4.92180	2.72052	0.00000
41	33.33420	31.89338	30.47975	29.09407	27.73700	25.65459	23.63412	21.09835	17.80363	15.18925	11.63933	9.43684	7.23487	5.03320	2.83175	0.00000
42	34.01256	32.52639	31.06918	29.64163	28.24438	26.11029	24.04136	21.59726	18.23438	15.42571	11.75642	9.55350	7.35088	5.14845	2.94634	0.00000
43	34.72206	33.18830	31.68533	30.21381	28.77462	26.58656	24.46672	22.11684	18.68257	15.67268	11.87956	9.67551	7.47155	5.26789	3.06449	0.00000
44	35.46429	33.88052	32.32944	30.81199	29.32896	27.08417	24.91107	22.65812	19.14923	15.93073	12.00876	9.80288	7.59719	5.39171	3.18636	0.00000
45	36.24098	34.60459	33.00320	31.43767	29.90843	27.60424	25.37535	23.22241	19.63545	16.20010	12.14400	9.93600	7.72800	5.52000	3.31200	0.00000
46	37.05403	35.36254	33.70843	32.09219	30.51447	28.14799	25.86083	23.49579	19.98824	16.48105	12.60071	10.25079	7.91890	5.63186	3.34837	0.00000
47	37.90514	36.15588	34.44612	32.77663	31.14801	28.71644	26.36835	23.78220	20.35611	16.77420	13.07480	10.57730	8.11667	5.74746	3.38594	0.00000
48	38.79613	36.98585	35.21765	33.49220	31.81035	29.31070	26.89829	24.08147	20.73990	17.07982	13.56683	10.91563	8.32115	5.86672	3.42467	0.00000
49	39.72948	37.85501	36.02530	34.24125	32.50361	29.93198	27.45159	24.39484	21.14053	17.39844	14.07748	11.26599	8.53246	5.98980	3.46451	0.00000
50	40.70747	38.76537	36.87116	35.02566	33.22879	30.58101	28.02983	24.72271	21.55838	17.72999	14.60700	11.62854	8.75078	6.11661	3.50533	0.00000
51	41.73259	39.71952	37.75759	35.84676	33.98690	31.25975	28.63414	25.06522	21.99355	18.07425	15.15582	12.00371	8.97612	6.24702	3.54709	0.00000
52	42.80720	40.71953	38.68559	36.70525	34.77976	31.96911	29.26486	25.42176	22.44545	18.43085	15.72446	12.39145	9.20818	6.38091	3.58973	0.00000
53	43.93386	41.76683	39.65623	37.60339	35.60864	32.70971	29.92201	25.79138	22.91381	18.79994	16.31311	12.79158	9.44690	6.51827	3.63309	0.00000
54	45.11637	42.86469	40.67394	38.54445	36.47603	33.48321	30.60649	26.17462	23.39992	19.18201	16.92247	13.20475	9.69276	6.65920	3.67729	0.00000
55	46.35898	44.01857	41.74288	39.53170	37.38430	34.29108	31.31988	26.57284	23.90472	19.57756	17.55377	13.63188	9.94609	6.80403	3.72245	0.00000
56	47.66443	45.23000	42.86377	40.56501	38.33256	35.23607	32.26256	27.66420	24.99083	20.71278	18.12092	14.08304	10.21859	6.97275	3.78006	0.00000
57	49.03683	46.50203	44.03865	41.64544	39.32204	36.22175	33.24443	28.80033	26.11998	21.89211	18.70729	14.54874	10.49904	7.14578	3.83883	0.00000
58	50.48128	47.83856	45.27021	42.77582	40.35609	37.25041	34.26732	29.98397	27.29503	23.11784	19.31420	15.02994	10.78775	7.32359	3.89910	0.00000
59	52.00408	49.24448	46.56335	43.96147	41.43844	38.32524	35.33498	31.21936	28.51935	24.39354	19.94365	15.52777	11.08587	7.50712	3.96106	0.00000
60	53.61299	50.72736	47.92599	45.20845	42.57416	39.45183	36.45304	32.51159	29.79816	25.72404	20.59798	16.04469	11.39532	7.69716	4.02499	0.00000
61	55.31567	52.29530	49.36419	46.52172	43.76844	40.63557	37.62590	33.86598	31.13638	27.11339	21.28015	16.58340	11.71713	7.89421	4.09123	0.00000
62	57.11916	53.95314	50.88167	47.90535	45.02529	41.87956	38.85726	35.28667	32.53716	28.56592	21.99292	17.14496	12.05170	8.09870	4.15980	0.00000
63	57.60000	54.35666	51.21253	48.16883	45.22572	42.14201	39.17868	35.88665	33.18182	29.35863	22.18723	17.30094	12.09953	8.10961	4.12825	0.00000
64	57.60000	54.30397	51.11194	48.02408	45.04150	42.04460	39.16283	36.17489	33.53678	29.88980	22.18648	17.30369	12.04023	8.04843	4.06060	0.00000
65	57.60000	54.24989	51.00778	47.87486	44.85210	41.93927	39.13796	36.45031	33.87549	30.39906	22.17600	17.29728	11.97504	7.98336	3.99168	0.00000
66	57.60000	54.33227	51.16789	48.10801	45.15257	42.30347	39.44888	36.71206	34.09185	30.68547	22.43829	17.59161	12.29379	8.17385	4.05465	0.00000
67	57.60000	54.41287	51.32409	48.33373	45.44404	42.65791	39.74783	36.95963	34.29310	30.95338	22.68310	17.86786	12.59419	8.35095	4.11330	0.00000
68	57.60000	54.49160	51.47505	48.55290	45.72849	43.00165	40.03353	37.19280	34.47825	31.20154	22.90990	18.12452	12.87511	8.51837	4.17025	0.00000
69	57.60000	54.56714	51.62181	48.76776	46.00507	43.33340	40.30582	37.41054	34.64602	31.42931	23.11687	18.36015	13.14227	8.68159	4.22533	0.00000
70	57.60000	54.64194	51.76803	48.97857	46.27349	43.65400	40.56451	37.61234	34.79657	31.63498	23.30278	18.58338	13.40440	8.84052	4.27807	0.00000
71	57.60000	54.71742	51.91165	49.18286	46.53262	43.96130	40.80723	37.79665	34.92650	31.81550	23.47761	18.80560	13.66077	8.99382	4.32932	0.00000
72	57.60000	54.79001	52.04875	49.37818	46.77897	44.25152	41.03119	37.95876	35.03159	31.98367	23.65498	19.02491	13.90894	9.14314	4.37692	0.00000
73	57.60000	54.85911	52.18012	49.56405	47.01161	44.52450	41.23388	38.09649	35.12822	32.15999	23.83379	19.23888	14.15233	9.28447	4.42378	0.00000
74	57.60000	54.92621	52.30587	49.74007	47.23092	44.77798	41.41338	38.22802	35.23922	32.34319	24.01109	19.45225	14.38488	9.42413	4.47645	0.00000
75	57.60000	54.98992	52.42418	49.90534	47.43328	45.00862	41.58828	38.37716	35.36202	32.52827	24.19200	19.65600	14.61600	9.57600	4.53600	0.00000
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Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Female Preferred Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	23.30208	22.46718	20.82950	20.82950	20.02705	18.68605	17.36968	15.00673	12.69696	10.44148	8.23016	7.25987	5.12748	3.15063	0.99757	0.00000
19	23.58944	22.73913	21.07123	21.07123	20.25420	18.89272	17.55706	15.16423	12.82676	10.54504	8.30927	7.32735	5.17345	3.17783	1.00583	0.00000
20	23.88589	23.01908	21.31997	21.31997	20.48757	19.10527	17.74944	15.32626	12.95991	10.65129	8.39034	7.39642	5.22049	3.20561	1.01427	0.00000
21	24.19244	23.30888	21.57675	21.57675	20.72874	19.32457	17.94834	15.49333	13.09723	10.76076	8.47380	7.46751	5.26884	3.23416	1.02294	0.00000
22	24.50903	23.60777	21.84145	21.84145	20.97698	19.55072	18.15291	15.66518	13.23833	10.87312	8.55945	7.54038	5.31839	3.26341	1.03182	0.00000
23	24.83646	23.91649	22.11471	22.11471	21.23368	19.78402	18.36397	15.84233	13.38365	10.98883	8.64755	7.61532	5.36933	3.29348	1.04093	0.00000
24	25.17555	24.23649	22.39808	22.39808	21.49930	20.02543	18.58221	16.02535	13.53377	11.10825	8.73846	7.69263	5.42187	3.32444	1.05029	0.00000
25	25.52636	24.56711	23.62198	22.69067	21.77355	20.27450	18.80716	16.21397	13.68833	11.23117	8.83200	7.77216	5.47584	3.35616	1.05984	0.00000
26	25.88980	24.91017	23.94464	22.99363	22.05732	20.53201	19.03972	16.40879	13.84795	11.47166	9.02830	7.86619	5.57892	3.45208	1.16472	0.00000
27	26.26571	25.26424	24.27764	23.30607	22.34971	20.79728	19.27905	16.60922	14.01210	11.71832	9.22938	7.96245	5.68415	3.54990	1.27155	0.00000
28	26.65532	25.63125	24.62256	23.62944	22.65230	21.07157	19.52646	16.81637	14.18171	11.97188	9.43572	8.06125	5.79188	3.64983	1.38045	0.00000
29	27.05914	26.01135	24.97953	23.96406	22.96514	21.35508	19.78212	17.03037	14.35671	12.23228	9.64723	8.16260	5.90213	3.75192	1.49148	0.00000
30	27.47796	26.40530	25.34943	24.31053	23.28900	21.64851	20.04666	17.25154	14.53722	12.49969	9.86421	8.26666	6.01502	3.85626	1.60474	0.00000
31	27.91265	26.81413	25.73302	24.66973	23.62469	21.95258	20.32050	17.48005	14.72332	12.77452	10.08697	8.37357	6.13071	3.96299	1.72032	0.00000
32	28.36385	27.23816	26.13078	25.04213	23.97259	22.26739	20.60348	17.71571	14.91509	13.05694	10.31563	8.48338	6.24928	4.07219	1.83831	0.00000
33	28.83255	27.67855	26.54379	25.42870	24.33340	22.59328	20.89586	17.95902	15.11293	13.34742	10.55052	8.59631	6.37094	4.18400	1.95885	0.00000
34	29.31950	28.13598	26.97267	25.82973	24.70705	22.93017	21.19788	18.21015	15.31696	13.64614	10.79190	8.71249	6.49579	4.29856	2.08205	0.00000
35	29.82553	28.61118	27.41779	26.24527	25.09352	23.27834	21.50979	18.46929	15.52728	13.95346	11.04000	8.83200	6.62400	4.41600	2.20800	0.00000
36	30.35149	29.10467	27.87930	26.67533	25.49322	23.63819	21.83188	18.87045	15.87535	14.14116	11.12981	8.92347	6.71732	4.51126	2.30532	0.00000
37	30.89870	29.61728	28.35789	27.12104	25.90717	24.01057	22.16488	19.28451	16.23433	14.33496	11.22286	9.01805	6.81348	4.60914	2.40501	0.00000
38	31.46889	30.15059	28.85552	27.58418	26.33702	24.39693	22.51029	19.71294	16.60541	14.53585	11.31987	9.11622	6.91292	4.70995	2.50729	0.00000
39	32.06392	30.70687	29.37430	28.06671	26.78455	24.79908	22.86972	20.15731	16.99007	14.74491	11.42142	9.21855	7.01612	4.81410	2.61241	0.00000
40	32.68520	31.28736	29.91533	28.56958	27.25082	25.21797	23.24397	20.61872	17.38921	14.96253	11.52780	9.32532	7.12333	4.92180	2.72052	0.00000
41	33.33420	31.89338	30.47975	29.09407	27.73700	25.65459	23.63412	21.09835	17.80363	15.18925	11.63933	9.43684	7.23487	5.03320	2.83175	0.00000
42	34.01256	32.52639	31.06918	29.64163	28.24438	26.11029	24.04136	21.59726	18.23438	15.42571	11.75642	9.55350	7.35088	5.14845	2.94634	0.00000
43	34.72206	33.18830	31.68533	30.21381	28.77462	26.58656	24.46672	22.11684	18.68257	15.67268	11.87956	9.67551	7.47155	5.26789	3.06449	0.00000
44	35.46429	33.88052	32.32944	30.81199	29.32896	27.08417	24.91107	22.65812	19.14923	15.93073	12.00876	9.80288	7.59719	5.39171	3.18636	0.00000
45	36.24098	34.60459	33.00320	31.43767	29.90843	27.60424	25.37535	23.22241	19.63545	16.20010	12.14400	9.93600	7.72800	5.52000	3.31200	0.00000
46	37.05403	35.36254	33.70843	32.09219	30.51447	28.14799	25.86083	23.49579	19.98824	16.48105	12.60071	10.25079	7.91890	5.63186	3.34837	0.00000
47	37.90514	36.15588	34.44612	32.77663	31.14801	28.71644	26.36835	23.78220	20.35611	16.77420	13.07480	10.57730	8.11667	5.74746	3.38594	0.00000
48	38.79613	36.98585	35.21765	33.49220	31.81035	29.31070	26.89829	24.08147	20.73990	17.07982	13.56683	10.91563	8.32115	5.86672	3.42467	0.00000
49	39.72948	37.85501	36.02530	34.24125	32.50361	29.93198	27.45159	24.39484	21.14053	17.39844	14.07748	11.26599	8.53246	5.98980	3.46451	0.00000
50	40.70747	38.76537	36.87116	35.02566	33.22879	30.58101	28.02983	24.72271	21.55838	17.72999	14.60700	11.62854	8.75078	6.11661	3.50533	0.00000
51	41.73259	39.71952	37.75759	35.84676	33.98690	31.25975	28.63414	25.06522	21.99355	18.07425	15.15582	12.00371	8.97612	6.24702	3.54709	0.00000
52	42.80720	40.71953	38.68559	36.70525	34.77976	31.96911	29.26486	25.42176	22.44545	18.43085	15.72446	12.39145	9.20818	6.38091	3.58973	0.00000
53	43.93386	41.76683	39.65623	37.60339	35.60864	32.70971	29.92201	25.79138	22.91381	18.79994	16.31311	12.79158	9.44690	6.51827	3.63309	0.00000
54	45.11637	42.86469	40.67394	38.54445	36.47603	33.48321	30.60649	26.17462	23.39992	19.18201	16.92247	13.20475	9.69276	6.65920	3.67729	0.00000
55	46.35898	44.01857	41.74288	39.53170	37.38430	34.29108	31.31988	26.57284	23.90472	19.57756	17.55377	13.63188	9.94609	6.80403	3.72245	0.00000
56	47.66443	45.23000	42.86377	40.56501	38.33256	35.23607	32.26256	27.66420	24.99083	20.71278	18.12092	14.08304	10.21859	6.97275	3.78006	0.00000
57	49.03683	46.50203	44.03865	41.64544	39.32204	36.22175	33.24443	28.80033	26.11998	21.89211	18.70729	14.54874	10.49904	7.14578	3.83883	0.00000
58	50.48128	47.83856	45.27021	42.77582	40.35609	37.25041	34.26732	29.98397	27.29503	23.11784	19.31420	15.02994	10.78775	7.32359	3.89910	0.00000
59	52.00408	49.24448	46.56335	43.96147	41.43844	38.32524	35.33498	31.21936	28.51935	24.39354	19.94365	15.52777	11.08587	7.50712	3.96106	0.00000
60	53.61299	50.72736	47.92599	45.20845	42.57416	39.45183	36.45304	32.51159	29.79816	25.72404	20.59798	16.04469	11.39532	7.69716	4.02499	0.00000
61	55.31567	52.29530	49.36419	46.52172	43.76844	40.63557	37.62590	33.86598	31.13638	27.11339	21.28015	16.58340	11.71713	7.89421	4.09123	0.00000
62	57.11916	53.95314	50.88167	47.90535	45.02529	41.87956	38.85726	35.28667	32.53716	28.56592	21.99292	17.14496	12.05170	8.09870	4.15980	0.00000
63	57.60000	54.35666	51.21253	48.16883	45.22572	42.14201	39.17868	35.88665	33.18182	29.35863	22.18723	17.30094	12.09953	8.10961	4.12825	0.00000
64	57.60000	54.30397	51.11194	48.02408	45.04150	42.04460	39.16283	36.17489	33.53678	29.88980	22.18648	17.30369	12.04023	8.04843	4.06060	0.00000
65	57.60000	54.24989	51.00778	47.87486	44.85210	41.93927	39.13796	36.45031	33.87549	30.39906	22.17600	17.29728	11.97504	7.98336	3.99168	0.00000
66	57.60000	54.33227	51.16789	48.10801	45.15257	42.30347	39.44888	36.71206	34.09185	30.68547	22.43829	17.59161	12.29379	8.17385	4.05465	0.00000
67	57.60000	54.41287	51.32409	48.33373	45.44404	42.65791	39.74783	36.95963	34.29310	30.95338	22.68310	17.86786	12.59419	8.35095	4.11330	0.00000
68	57.60000	54.49160	51.47505	48.55290	45.72849	43.00165	40.03353	37.19280	34.47825	31.20154	22.90990	18.12452	12.87511	8.51837	4.17025	0.00000
69	57.60000	54.56714	51.62181	48.76776	46.00507	43.33340	40.30582	37.41054	34.64602	31.42931	23.11687	18.36015	13.14227	8.68159	4.22533	0.00000
70	57.60000	54.64194	51.76803	48.97857	46.27349	43.65400	40.56451	37.61234	34.79657	31.63498	23.30278	18.58338	13.40440	8.84052	4.27807	0.00000
71	57.60000	54.71742	51.91165	49.18286	46.53262	43.96130	40.80723	37.79665	34.92650	31.81550	23.47761	18.80560	13.66077	8.99382	4.32932	0.00000
72	57.60000	54.79001	52.04875	49.37818	46.77897	44.25152	41.03119	37.95876	35.03159	31.98367	23.65498	19.02491	13.90894	9.14314	4.37692	0.00000
73	57.60000	54.85911	52.18012	49.56405	47.01161	44.52450	41.23388	38.09649	35.12822	32.15999	23.83379	19.23888	14.15233	9.28447	4.42378	0.00000
74	57.60000	54.92621	52.30587	49.74007	47.23092	44.77798	41.41338	38.22802	35.23922	32.34319	24.01109	19.45225	14.38488	9.42413	4.47645	0.00000
75	57.60000	54.98992	52.42418	49.90534	47.43328	45.00862	41.58828	38.37716	35.36202	32.52827	24.19200	19.65600	14.61600	9.57600	4.53600	0.00000
76	57.60000	54.91247	52.27408	49.68469	47.14494	44.67923	41.25659	38.04156	35.01866	32.18638	24.14707	19.59964	14.73821	9.59884	4.54604	0.00000
77	57.60000	54.83248	52.11636	49.45231	46.86591	44.38540	40.95348	37.72531	34.69947	31.85082	24.11632	19.58196	14.88784	9.63567	4.54534	0.00000
78	57.60000	54.74679	51.94828	49.23135	46.62563	44.12359	40.67227	37.43599	34.38780	31.54187	24.13416	19.60611	15.05842	9.65023	4.52472	0.00000
79	57.60000	54.65564	51.79711	49.05559	46.42315	43.88919	40.42353	37.15782	34.10754	31.30524	24.20611	19.66356	15.19426	9.62339	4.49906	0.00000
80	57.60000	54.58748	51.69827	48.92402	46.25355	43.69352	40.19006	36.91644	33.90813	31.14616	24.32183	19.68129	15.26436	9.58664	4.48322	0.00000
81	57.60000	54.55135	51.62399	48.80615	46.10484	43.49542	39.97884	36.74643	33.77795	31.03341	24.37839	19.61010	15.30969	9.56662	4.49230	0.00000
82	57.60000	54.50905	51.53373	48.68145	45.92621	43.29549	39.82110	36.62960	33.67796	30.83029	24.31044	19.50086	15.37023	9.59412	4.53526	0.00000
83	57.60000	54.45596	51.44195	48.53046	45.75058	43.15812	39.72529	36.54950	33.48349	30.47849	24.19784	19.41830	15.50700	9.69513	4.61855	0.00000
84	57.60000	54.41196	51.33239	48.39200	45.64986	43.09625	39.67707	36.37388	33.13368	30.08359	24.12284	19.43982	15.76507	9.88454	4.70777	0.00000
85	57.60000	54.33998	51.22732	48.32452	45.62129	43.07874	39.51834	36.02298	32.73083	29.73719	24.17299	19.61197	16.16525	10.08537	4.75594	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Female Standard Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
0	20.12595	19.47043	18.17280	18.17280	17.53263	16.41627	15.31513	13.28112	11.28047	9.31339	7.37094	6.52931	4.63160	2.85876	0.90939	0.00000
1	20.30204	19.63581	18.31957	18.31957	17.67123	16.54316	15.43105	13.37959	11.36208	9.37904	7.42158	6.57308	4.66181	2.87693	0.91500	0.00000
2	20.48531	19.80852	18.47415	18.47415	17.81724	16.67719	15.55368	13.48351	11.44823	9.44847	7.47528	6.61945	4.69393	2.89622	0.92096	0.00000
3	20.67535	19.98858	18.63567	18.63567	17.97016	16.81774	15.68196	13.59222	11.53847	9.52138	7.53161	6.66823	4.72766	2.91646	0.92721	0.00000
4	20.87127	20.17457	18.80280	18.80280	18.12853	16.96293	15.81444	13.70460	11.63195	9.59679	7.59001	6.71872	4.76251	2.93740	0.93367	0.00000
5	21.07283	20.36585	18.97514	18.97514	18.29142	17.11220	15.95076	13.82045	11.72817	9.67458	7.65015	6.77062	4.79837	2.95889	0.94030	0.00000
6	21.28026	20.56305	19.15251	19.15251	18.45901	17.26590	16.09138	13.93978	11.82748	9.75473	7.71201	6.82405	4.83522	2.98097	0.94710	0.00000
7	21.49332	20.76574	19.33429	19.33429	18.63088	17.42379	16.23561	14.06241	11.92936	9.83682	7.77540	6.87869	4.87289	3.00351	0.95402	0.00000
8	21.71200	20.97328	19.52045	19.52045	18.80717	17.58550	16.38358	14.18800	12.03353	9.92080	7.84014	6.93446	4.91128	3.02642	0.96107	0.00000
9	21.93703	21.18676	19.71237	19.71237	18.98867	17.75227	16.53595	14.31714	12.14071	10.00706	7.90658	6.99166	4.95055	3.04987	0.96826	0.00000
10	22.16866	21.40664	19.91009	19.91009	19.17596	17.92412	16.69274	14.45009	12.25088	10.09567	7.97480	7.05020	4.99080	3.07387	0.97561	0.00000
11	22.40694	21.63316	20.11384	20.11384	19.36868	18.10070	16.85393	14.58655	12.36389	10.18651	8.04453	7.11013	5.03191	3.09833	0.98311	0.00000
12	22.65164	21.86549	20.32280	20.32280	19.56605	18.28161	17.01880	14.72604	12.47932	10.27902	8.11563	7.17110	5.07365	3.12319	0.99071	0.00000
13	22.90330	22.10476	20.53743	20.53743	19.76886	18.46722	17.18785	14.85898	12.59727	10.37367	8.18823	7.23324	5.11623	3.14849	0.99847	0.00000
14	23.16172	22.35012	20.75728	20.75728	19.97629	18.65694	17.36053	15.01457	12.71754	10.46999	8.26195	7.29640	5.15941	3.17421	1.00632	0.00000
15	23.42745	22.60209	20.98282	20.98282	20.18895	18.85132	17.53698	15.16352	12.84037	10.56816	8.33717	7.36070	5.20348	3.20035	1.01430	0.00000
16	23.70109	22.86165	21.21472	21.21472	20.40750	19.05057	17.71806	15.31611	12.96597	10.66866	8.41403	7.42654	5.24844	3.22703	1.02244	0.00000
17	23.98272	23.12845	21.45282	21.45282	20.63132	19.25487	17.90342	15.47203	13.09443	10.77125	8.49264	7.49368	5.29428	3.25419	1.03070	0.00000
18	24.27300	23.40331	21.69740	21.69740	20.86151	19.46464	18.09342	15.63201	13.22600	10.87654	8.57308	7.56236	5.34113	3.28191	1.03914	0.00000
19	24.57233	23.68659	21.94920	21.94920	21.09812	19.67992	18.28860	15.79607	13.36121	10.98442	8.65549	7.63266	5.38901	3.31024	1.04774	0.00000
20	24.88114	23.97821	22.20830	22.20830	21.34122	19.90132	18.48900	15.96485	13.49991	11.09509	8.73994	7.70460	5.43801	3.33918	1.05653	0.00000
21	25.20046	24.28008	22.47578	22.47578	21.59244	20.12976	18.69619	16.13889	13.64295	11.20912	8.82687	7.77866	5.48838	3.36892	1.06556	0.00000
22	25.53024	24.59143	22.75151	22.75151	21.85102	20.36533	18.90928	16.31790	13.78993	11.32617	8.91609	7.85456	5.53999	3.39939	1.07481	0.00000
23	25.87131	24.91301	23.03616	23.03616	22.11842	20.60835	19.12914	16.50243	13.94130	11.44670	9.00786	7.93262	5.59305	3.43071	1.08430	0.00000
24	26.22453	25.24634	23.33133	23.33133	22.39510	20.85982	19.35647	16.69307	14.09768	11.57109	9.10256	8.01316	5.64778	3.46296	1.09405	0.00000
25	26.58996	25.59074	24.60623	23.63611	22.68078	21.11927	19.59079	16.88955	14.25868	11.69914	9.20000	8.09600	5.70400	3.49600	1.10400	0.00000
26	26.96854	25.94809	24.94233	23.95170	22.97638	21.38751	19.83304	17.09249	14.42495	11.94965	9.40448	8.19395	5.81138	3.59592	1.21325	0.00000
27	27.36011	26.31692	25.28921	24.27716	23.28095	21.66383	20.08234	17.30127	14.59594	12.20658	9.61394	8.29422	5.92099	3.69781	1.32453	0.00000
28	27.76596	26.69922	25.64850	24.61400	23.59615	21.94955	20.34006	17.51705	14.77261	12.47071	9.82887	8.39714	6.03321	3.80191	1.43797	0.00000
29	28.18660	27.09516	26.02034	24.96256	23.92202	22.24487	20.60638	17.73997	14.95491	12.74196	10.04920	8.50271	6.14805	3.90825	1.55363	0.00000
30	28.62287	27.50552	26.40566	25.32347	24.25937	22.55053	20.88194	17.97035	15.14294	13.02051	10.27522	8.61110	6.26565	4.01694	1.67160	0.00000
31	29.07568	27.93139	26.80523	25.69764	24.60905	22.86727	21.16719	18.20839	15.33679	13.30679	10.50726	8.72247	6.38616	4.12811	1.79200	0.00000
32	29.54568	28.37308	27.21956	26.08555	24.97145	23.19520	21.46196	18.45386	15.53655	13.60098	10.74545	8.83685	6.50967	4.24186	1.91491	0.00000
33	30.03391	28.83182	27.64978	26.48823	25.34729	23.53467	21.76652	18.70731	15.74264	13.90356	10.99013	8.95449	6.63640	4.35833	2.04047	0.00000
34	30.54115	29.30831	28.09653	26.90597	25.73651	23.88559	22.08112	18.96891	15.95517	14.21473	11.24156	9.07551	6.76645	4.47767	2.16880	0.00000
35	31.06826	29.80331	28.56020	27.33882	26.13908	24.24827	22.40603	19.23884	16.17425	14.53485	11.50000	9.20000	6.90000	4.60000	2.30000	0.00000
36	31.61614	30.31736	29.04094	27.78680	26.55544	24.62311	22.74154	19.65672	16.53682	14.73037	11.59355	9.29528	6.99721	4.69923	2.40138	0.00000
37	32.18615	30.85133	29.53947	28.25108	26.98664	25.01101	23.08842	20.08803	16.91076	14.93225	11.69048	9.39380	7.09738	4.80119	2.50522	0.00000
38	32.78009	31.40686	30.05783	28.73352	27.43440	25.41347	23.44822	20.53431	17.29730	15.14151	11.79153	9.49606	7.20096	4.90620	2.61176	0.00000
39	33.39992	31.98632	30.59823	29.23616	27.90057	25.83238	23.82263	20.99720	17.69799	15.35928	11.89731	9.60266	7.30846	5.01469	2.72126	0.00000
40	34.04708	32.59100	31.16180	29.75998	28.38627	26.26872	24.21247	21.47783	18.11376	15.58597	12.00813	9.71387	7.42014	5.12688	2.83388	0.00000
41	34.72313	33.22227	31.74974	30.30632	28.89271	26.72353	24.61887	21.97745	18.54545	15.82214	12.12430	9.83004	7.53632	5.24292	2.94974	0.00000
42	35.42975	33.88166	32.36373	30.87670	29.42123	27.19822	25.04308	22.49715	18.99415	16.06845	12.24627	9.95156	7.65717	5.36297	3.06910	0.00000
43	36.16881	34.57115	33.00555	31.47272	29.97356	27.69433	25.48617	23.03838	19.46101	16.32571	12.37454	10.07866	7.78286	5.48739	3.19218	0.00000
44	36.94197	35.29221	33.67650	32.09582	30.55100	28.21268	25.94903	23.60221	19.94711	16.59451	12.50912	10.21133	7.91374	5.61636	3.31912	0.00000
45	37.75102	36.04645	34.37833	32.74757	31.15461	28.75442	26.43266	24.19001	20.45359	16.87510	12.65000	10.35000	8.05000	5.75000	3.45000	0.00000
46	38.59795	36.83598	35.11295	33.42936	31.78591	29.32082	26.93836	24.47478	20.82108	17.16776	13.12574	10.67791	8.24885	5.86652	3.48789	0.00000
47	39.48452	37.66237	35.88138	34.14232	32.44584	29.91296	27.46703	24.77313	21.20428	17.47312	13.61958	11.01802	8.45486	5.98694	3.52702	0.00000
48	40.41264	38.52693	36.68505	34.88771	33.13578	30.53198	28.01905	25.08486	21.60406	17.79148	14.13211	11.37045	8.66786	6.11117	3.56736	0.00000
49	41.38488	39.43230	37.52635	35.66797	33.85793	31.17915	28.59541	25.41129	22.02139	18.12337	14.66404	11.73541	8.88798	6.23938	3.60886	0.00000
50	42.40361	40.38059	38.40746	36.48506	34.61332	31.85522	29.19774	25.75282	22.45665	18.46874	15.21562	12.11306	9.11540	6.37147	3.65139	0.00000
51	43.47145	41.37450	39.33082	37.34037	35.40302	32.56224	29.82723	26.10960	22.90995	18.82734	15.78731	12.50386	9.35012	6.50731	3.69489	0.00000
52	44.59083	42.41618	40.29749	38.23464	36.22892	33.30116	30.48423	26.48100	23.38068	19.19880	16.37965	12.90776	9.59185	6.64678	3.73930	0.00000
53	45.76444	43.50711	41.30857	39.17020	37.09233	34.07261	31.16876	26.86602	23.86855	19.58327	16.99282	13.32456	9.84052	6.78986	3.78447	0.00000
54	46.99622	44.65072	42.36869	40.15047	37.99586	34.87834	31.88176	27.26523	24.37492	19.98126	17.62757	13.75495	10.09662	6.93667	3.83051	0.00000
55	48.29060	45.85268	43.48217	41.17885	38.94198	35.71988	32.62487	27.68004	24.90075	20.39329	18.28518	14.19988	10.36051	7.08753	3.87755	0.00000
56	49.65045	47.11458	44.64976	42.25522	39.92975	36.70424	33.60683	28.81688	26.03211	21.57581	18.87596	14.66983	10.64436	7.26328	3.93756	0.00000
57	51.08003	48.43961	45.87359	43.38067	40.96046	37.73099	34.62961	30.00034	27.20831	22.80428	19.48676	15.15494	10.93650	7.44352	3.99878	0.00000
58	52.58467	49.83183	47.15647	44.55815	42.03759	38.80251	35.69512	31.23330	28.43232	24.08108	20.11896	15.65619	11.23724	7.62874	4.06156	0.00000
59	54.17092	51.29633	48.50349	45.79320	43.16504	39.92213	36.80727	32.52017	29.70766	25.40994	20.77464	16.17476	11.54778	7.81992	4.12610	0.00000
60	55.84686	52.84100	49.92291	47.09214	44.34808	41.09566	37.97192	33.86624	31.03975	26.79588	21.45623	16.71322	11.87012	8.01787	4.19270	0.00000
61	57.62049	54.47427	51.42103	48.46013	45.59213	42.32872	39.19365	35.27706	32.43373	28.24311	22.16682	17.27437	12.20534	8.22314	4.26170	0.00000
62	59.49912	56.20119	53.00174	49.90141	46.90134	43.62454	40.47631	36.75695	33.89287	29.75617	22.90929	17.85933	12.55385	8.43615	4.33313	0.00000
63	60.00000	56.62152	53.34639	50.17586	47.11012	43.89793	40.81112	37.38193	34.56440	30.58191	23.11170	18.02181	12.60368	8.44751	4.30026	0.00000
64	60.00000	56.56664	53.24160	50.02508	46.91823	43.79646	40.79461	37.68218	34.93415	31.13521	23.11092	18.02468	12.54191	8.38378	4.22979	0.00000
65	60.00000	56.51030	53.13310	49.86965	46.72094	43.68674	40.76871	37.96907	35.28697	31.66569	23.10000	18.01800	12.47400	8.31600	4.15800	0.00000
66	60.00000	56.59611	53.29989	50.11251	47.03393	44.06611	41.09258	38.24173	35.51234	31.96403	23.37322	18.32459	12.80603	8.51443	4.22359	0.00000
67	60.00000	56.68007	53.46259	50.34764	47.33754	44.43532	41.40399	38.49961	35.72198	32.24310	23.62823	18.61235	13.11895	8.69891	4.28469	0.00000
68	60.00000	56.76208	53.61984	50.57594	47.63384	44.79339	41.70159	38.74250	35.91484	32.50160	23.86448	18.87971	13.41157	8.87330	4.34401	0.00000
69	60.00000	56.84077	53.77272	50.79975	47.92195	45.13896	41.98523	38.96931	36.08960	32.73886	24.08007	19.12516	13.68986	9.04332	4.40139	0.00000
70	60.00000	56.91869	53.92503	51.01934	48.20155	45.47292	42.25470	39.17952	36.24643	32.95310	24.27373	19.35769	13.96292	9.20887	4.45632	0.00000
71	60.00000	56.99731	54.07464	51.23215	48.47148	45.79302	42.50753	39.37151	36.38177	33.14115	24.45584	19.58917	14.22997	9.36856	4.50971	0.00000
72	60.00000	57.07293	54.21745	51.43560	48.72809	46.09533	42.74082	39.54037	36.49124	33.31632	24.64060	19.81761	14.48848	9.52410	4.55929	0.00000
73	60.00000	57.14491	54.35429	51.62922	48.97043	46.37969	42.95196	39.68384	36.59190	33.49999	24.82686	20.04050	14.74201	9.67132	4.60810	0.00000
74	60.00000	57.21480	54.48528	51.81257	49.19888	46.64373	43.13894	39.82085	36.70752	33.69082	25.01155	20.26276	14.98425	9.81680	4.66297	0.00000
75	60.00000	57.28117	54.60852	51.98473	49.40967	46.88398	43.32112	39.97621	36.83544	33.88361	25.20000	20.47500	15.22500	9.97500	4.72500	0.00000
76	60.00000	57.20049	54.45217	51.75489	49.10931	46.54086	42.97561	39.62663	36.47777	33.52748	25.15320	20.41629	15.35230	9.99879	4.73546	0.00000
77	60.00000	57.11717	54.28787	51.51282	48.81866	46.23479	42.65988	39.29720	36.14528	33.17794	25.12117	20.39788	15.50817	10.03716	4.73473	0.00000
78	60.00000	57.02791	54.11279	51.28266	48.56836	45.96207	42.36695	38.99582	35.82063	32.85611	25.13975	20.42303	15.68585	10.05232	4.71325	0.00000
79	60.00000	56.93296	53.95532	51.09957	48.35745	45.71791	42.10784	38.70606	35.52869	32.60963	25.21470	20.48287	15.82735	10.02436	4.68652	0.00000
80	60.00000	56.86196	53.85236	50.96252	48.18078	45.51408	41.86465	38.45462	35.32097	32.44392	25.33524	20.50134	15.90037	9.98608	4.67002	0.00000
81	60.00000	56.82432	53.77499	50.83974	48.02587	45.30773	41.64463	38.27753	35.18536	32.32647	25.39416	20.42719	15.94759	9.96523	4.67948	0.00000
82	60.00000	56.78026	53.68097	50.70984	47.83980	45.09947	41.48031	38.15583	35.08121	32.11489	25.32338	20.31340	16.01066	9.99388	4.72423	0.00000
83	60.00000	56.72496	53.58536	50.55256	47.65685	44.95637	41.38051	38.07240	34.87864	31.74843	25.20608	20.22740	16.15312	10.09909	4.81099	0.00000
84	60.00000	56.67913	53.47124	50.40833	47.55194	44.89193	41.33028	37.88946	34.51425	31.33707	25.12796	20.24981	16.42195	10.29640	4.90393	0.00000
85	60.00000	56.60415	53.36179	50.33804	47.52218	44.87369	41.16494	37.52394	34.09461	30.97624	25.18020	20.42914	16.83880	10.50559	4.95410	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Female Preferred Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	25.18725	24.24776	22.41008	22.41008	21.51191	20.03823	18.59509	17.18304	14.67397	11.11874	8.15076	7.12997	5.05750	3.14839	1.05269	0.00000
19	25.53821	24.57950	22.70397	22.70397	21.78746	20.28854	18.82141	17.38678	14.84302	11.24291	8.23887	7.20438	5.10829	3.17878	1.06242	0.00000
20	25.90068	24.92141	23.00640	23.00640	22.07076	20.54584	19.05420	17.59596	15.01637	11.37018	8.32907	7.28041	5.16022	3.20979	1.07235	0.00000
21	26.27585	25.27530	23.31876	23.31876	22.36333	20.81175	19.29437	17.81154	15.19497	11.50116	8.42174	7.35858	5.21351	3.24162	1.08255	0.00000
22	26.66412	25.64106	23.64130	23.64130	22.66563	21.08604	19.54186	18.03363	15.37873	11.63574	8.51700	7.43880	5.26821	3.27434	1.09302	0.00000
23	27.06652	26.01985	23.97552	23.97552	22.97840	21.36957	19.79762	18.26289	15.56820	11.77455	8.61512	7.52145	5.32463	3.30802	1.10378	0.00000
24	27.48385	26.41268	24.32183	24.32183	23.30219	21.66302	20.06206	18.49965	15.76395	11.91777	8.71637	7.60682	5.38282	3.34268	1.11480	0.00000
25	27.91667	26.82032	25.74150	24.68037	23.63733	21.96646	20.33518	18.74427	15.96592	12.06557	8.82096	7.69488	5.44272	3.37824	1.12608	0.00000
26	28.36526	27.24222	26.13732	25.05101	23.98343	22.27946	20.61697	18.99632	16.17404	12.34018	9.00600	7.78690	5.54166	3.46711	1.22183	0.00000
27	28.83091	27.67979	26.54774	25.43496	24.34158	22.60343	20.90830	19.25694	16.38944	12.62304	9.19639	7.88148	5.64303	3.55799	1.31957	0.00000
28	29.31464	28.13423	26.97363	25.83297	24.71293	22.93898	21.21008	19.52713	16.61244	12.91452	9.39216	7.97873	5.74698	3.65099	1.41939	0.00000
29	29.81724	28.60600	27.41531	26.24584	25.09773	23.28671	21.52306	19.80698	16.84307	13.21450	9.59333	8.07864	5.85351	3.74615	1.52138	0.00000
30	30.33990	29.09616	27.87429	26.67444	25.49724	23.64800	21.84783	20.09698	17.08136	13.52335	9.80022	8.18137	5.96282	3.84368	1.62564	0.00000
31	30.88393	29.60646	28.35167	27.12026	25.91311	24.02364	22.18507	20.39725	17.32764	13.84159	10.01315	8.28716	6.07521	3.94373	1.73232	0.00000
32	31.45005	30.13694	28.84797	27.58406	26.34523	24.41346	22.53408	20.70747	17.58179	14.16922	10.23213	8.39611	6.19067	4.04636	1.84151	0.00000
33	32.03973	30.68956	29.36530	28.06697	26.79460	24.81780	22.89550	21.02835	17.84431	14.50691	10.45784	8.50848	6.30951	4.15184	1.95338	0.00000
34	32.65390	31.26543	29.90380	28.56903	27.26062	25.23644	23.26928	21.35977	18.11521	14.85510	10.69032	8.62436	6.43188	4.26027	2.06813	0.00000
35	33.29316	31.86418	30.46300	29.08909	27.74259	25.66889	23.65487	21.70135	18.39449	15.21363	10.92960	8.74368	6.55776	4.37184	2.18592	0.00000
36	33.95930	32.48736	31.04365	29.62831	28.24174	26.11621	24.05338	22.05445	18.68290	15.58355	11.29878	9.11110	6.84093	4.57058	2.27172	0.00000
37	34.65423	33.13602	31.64720	30.18820	28.75943	26.57979	24.46649	22.42016	18.98162	15.96600	11.67996	9.49031	7.13318	4.77557	2.36019	0.00000
38	35.38084	33.81338	32.27687	30.77172	29.29863	27.06281	24.89658	22.80098	19.29274	16.36310	12.07523	9.88310	7.43576	4.98752	2.45172	0.00000
39	36.14149	34.52189	32.93486	31.38115	29.86198	27.56708	25.34570	23.19872	19.61792	16.77701	12.48637	10.29093	7.74956	5.20716	2.54659	0.00000
40	36.93848	35.26355	33.62325	32.01894	30.45113	28.09456	25.81557	23.61511	19.95916	17.20975	12.91491	10.71497	8.07564	5.43515	2.64513	0.00000
41	37.77426	36.04088	34.34499	32.68716	31.06852	28.64741	26.30832	24.05274	20.31864	17.66324	13.36227	11.15675	8.41505	5.67223	2.74762	0.00000
42	38.65117	36.85669	35.10194	33.38810	31.71617	29.22766	26.82658	24.51402	20.69796	18.13886	13.83000	11.61757	8.76884	5.91905	2.85432	0.00000
43	39.57096	37.71177	35.89536	34.12282	32.39533	29.83727	27.37210	25.00002	21.09756	18.63773	14.31905	12.09854	9.13772	6.17608	2.96545	0.00000
44	40.53638	38.60931	36.72818	34.89429	33.10971	30.47963	27.94742	25.51250	21.51924	19.16164	14.83122	12.60116	9.52280	6.44411	3.08117	0.00000
45	41.54963	39.55124	37.60243	35.70543	33.86203	31.15663	28.55364	26.05282	21.96386	19.71194	15.36768	13.12656	9.92496	6.72336	3.20160	0.00000
46	42.61311	40.54009	38.52156	36.55948	34.65468	31.86972	29.19250	26.44475	22.26002	20.12221	15.73993	13.46975	10.17675	6.90615	3.32165	0.00000
47	43.72904	41.57907	39.48859	37.45854	35.48882	32.62045	29.86502	26.85884	22.57326	20.55388	16.13090	13.82901	10.43988	7.09692	3.44647	0.00000
48	44.89840	42.66910	40.50359	38.40180	36.36422	33.40816	30.57077	27.29370	22.90219	21.00626	16.53929	14.20356	10.71395	7.29511	3.57600	0.00000
49	46.12225	43.81029	41.56570	39.38902	37.28017	34.23237	31.30882	27.74775	23.24554	21.47744	16.96406	14.59285	10.99810	7.50046	3.71007	0.00000
50	47.40265	45.00359	42.67644	40.42110	38.23768	35.09350	32.07939	28.22073	23.60165	21.96676	17.40519	14.99634	11.29231	7.71276	3.84842	0.00000
51	48.74290	46.25279	43.83881	41.50111	39.23911	35.99348	32.88433	28.71202	23.97039	22.47500	17.86274	15.41470	11.59674	7.93168	3.99114	0.00000
52	50.14560	47.55972	45.05480	42.63025	40.28533	36.93324	33.72256	29.22060	24.35135	23.00134	18.33686	15.84768	11.91054	8.15709	4.13816	0.00000
53	51.61417	48.92786	46.32697	43.81071	41.37854	37.91262	34.59451	29.74682	24.74378	23.54641	18.82767	16.29451	12.23370	8.38895	4.28954	0.00000
54	53.15185	50.35953	47.65725	45.04444	42.51812	38.93166	35.50087	30.28949	25.14755	24.10985	19.33397	16.75505	12.56604	8.62719	4.44542	0.00000
55	54.76281	51.85835	49.04917	46.33210	43.70540	39.99231	36.44195	30.84941	25.56250	24.69066	19.85605	17.22952	12.90777	8.87226	4.60599	0.00000
56	56.45173	53.42887	50.50416	47.67576	44.94314	41.21631	37.65372	32.21812	27.07925	25.92156	20.83289	17.98332	13.47594	9.23048	4.77175	0.00000
57	57.60000	54.48277	51.46721	48.55274	45.73708	42.03677	38.49917	33.28388	28.35419	26.91012	21.61295	18.56352	13.91343	9.49789	4.89019	0.00000
58	57.60000	54.44770	51.40004	48.45466	45.61141	42.01152	38.56749	33.67962	29.05941	27.35426	21.95493	18.76616	14.06748	9.57216	4.90945	0.00000
59	57.60000	54.41168	51.32926	48.35267	45.48040	41.97685	38.62483	34.06056	29.74553	27.78228	22.28297	18.95776	14.21369	9.64214	4.92687	0.00000
60	57.60000	54.37271	51.25513	48.24570	45.34077	41.93213	38.67047	34.42609	30.41285	28.19409	22.59738	19.13997	14.35339	9.70816	4.94270	0.00000
61	57.60000	54.33309	51.17839	48.13204	45.19354	41.87818	38.70544	34.77818	31.06224	28.59107	22.90089	19.31524	14.48758	9.77107	4.95668	0.00000
62	57.60000	54.29130	51.09505	48.01072	45.03777	41.81442	38.73061	35.11668	31.69390	28.97555	23.19548	19.48411	14.61692	9.82994	4.96829	0.00000
63	57.60000	54.24462	51.00550	47.88206	44.87412	41.74303	38.74709	35.44303	32.31119	29.35083	23.48247	19.64803	14.74044	9.88399	4.97756	0.00000
64	57.60000	54.19615	50.91259	47.74915	44.70722	41.66733	38.75859	35.76294	32.91948	29.72009	23.76480	19.80669	14.85773	9.93380	4.98470	0.00000
65	57.60000	54.14581	50.81667	47.61410	44.53808	41.58895	38.76925	36.08037	33.52057	30.08541	24.04080	19.95840	14.96880	9.97920	4.98960	0.00000
66	57.60000	54.23274	50.98699	47.86301	44.86147	41.98548	39.12355	36.39724	33.80495	30.44476	24.14698	19.99708	15.04164	10.03453	5.09183	0.00000
67	57.60000	54.32001	51.15641	48.11026	45.18520	42.38375	39.47930	36.71585	34.08653	30.79536	24.24761	20.03048	15.10825	10.08421	5.19297	0.00000
68	57.60000	54.40642	51.32463	48.35890	45.51228	42.78416	39.83748	37.03195	34.36088	31.13590	24.34116	20.05722	15.16706	10.13594	5.29855	0.00000
69	57.60000	54.49287	51.49603	48.61317	45.84404	43.18869	40.19435	37.34155	34.62726	31.46505	24.42643	20.07569	15.22994	10.20030	5.40890	0.00000
70	57.60000	54.58309	51.67426	48.87365	46.18181	43.59259	40.54490	37.64320	34.88362	31.78068	24.50105	20.10123	15.31252	10.27706	5.52376	0.00000
71	57.60000	54.67719	51.85630	49.13834	46.51726	43.98740	40.88475	37.93205	35.12519	32.07738	24.58204	20.15292	15.41331	10.36445	5.64327	0.00000
72	57.60000	54.77186	52.03990	49.39820	46.84119	44.36820	41.20847	38.20278	35.34593	32.37733	24.69279	20.22846	15.52951	10.46212	5.76147	0.00000
73	57.60000	54.86796	52.21859	49.64643	47.15120	44.73170	41.51272	38.45106	35.57239	32.71370	24.83219	20.32519	15.66150	10.55927	5.88249	0.00000
74	57.60000	54.95782	52.38435	49.87971	47.44306	45.07352	41.79209	38.70513	35.84016	33.08522	24.99669	20.44303	15.79278	10.66321	6.01780	0.00000
75	57.60000	55.04076	52.54112	50.10065	47.71888	45.39408	42.08310	39.00916	36.15250	33.49256	25.18992	20.56320	15.93648	10.79568	6.16896	0.00000
76	57.60000	54.98413	52.43020	49.93768	47.50478	45.16908	41.89727	38.85602	36.02348	33.38530	25.40778	20.78850	16.23842	11.24704	6.28839	0.00000
77	57.60000	54.92456	52.31346	49.76482	47.31800	45.01593	41.77576	38.75722	35.94509	33.29012	25.65082	21.07374	16.58731	11.71966	6.38584	0.00000
78	57.60000	54.86172	52.18892	49.62291	47.20871	44.93407	41.71474	38.71482	35.88149	33.23233	25.97005	21.42183	16.96865	12.15241	6.44134	0.00000
79	57.60000	54.79380	52.09972	49.56501	47.17684	44.91982	41.71685	38.69060	35.86024	33.27634	26.36906	21.81346	17.29403	12.50414	6.47604	0.00000
80	57.60000	54.76793	52.10342	49.59294	47.22034	44.97777	41.74241	38.71561	35.95222	33.42445	26.82473	22.13570	17.50932	12.81263	6.50740	0.00000
81	57.60000	54.79770	52.15740	49.66212	47.30358	45.02659	41.78912	38.83325	36.12931	33.61568	27.17496	22.30142	17.65652	13.09977	6.56387	0.00000
82	57.60000	54.82468	52.20178	49.72263	47.32920	45.05248	41.89332	39.00333	36.31626	33.63812	27.30584	22.35982	17.76281	13.41966	6.67034	0.00000
83	57.60000	54.84433	52.23968	49.72509	47.33312	45.14261	42.05611	39.18587	36.32264	33.39307	27.30760	22.37013	17.91989	13.84025	6.83637	0.00000
84	57.60000	54.86448	52.22354	49.71139	47.41081	45.30179	42.23779	39.17870	36.04511	33.00188	27.25564	22.44976	18.21619	14.38746	7.00598	0.00000
85	57.60000	54.82739	52.18998	49.77469	47.56051	45.48078	42.21456	38.86506	35.60976	32.55503	27.28910	22.70466	18.67696	14.94511	7.10020	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Actual Surrender Charges Per Unit
Female Standard Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	26.23672	25.25808	23.34383	23.34383	22.40824	20.87316	19.36989	17.89900	15.28539	11.58202	8.49038	7.42705	5.26825	3.27957	1.09655	0.00000
19	26.60230	25.60365	23.64997	23.64997	22.69527	21.13390	19.60564	18.11123	15.46148	11.71136	8.58216	7.50456	5.32114	3.31123	1.10669	0.00000
20	26.97988	25.95980	23.96500	23.96500	22.99037	21.40192	19.84813	18.32913	15.64205	11.84394	8.67611	7.58376	5.37523	3.34353	1.11703	0.00000
21	27.37068	26.32844	24.29037	24.29037	23.29514	21.67891	20.09830	18.55369	15.82809	11.98037	8.77265	7.66519	5.43074	3.37669	1.12766	0.00000
22	27.77513	26.70944	24.62635	24.62635	23.61003	21.96463	20.35610	18.78503	16.01951	12.12056	8.87188	7.74875	5.48772	3.41077	1.13856	0.00000
23	28.19429	27.10401	24.97450	24.97450	23.93583	22.25997	20.62252	19.02384	16.21688	12.26516	8.97408	7.83484	5.54649	3.44585	1.14977	0.00000
24	28.62901	27.51321	25.33524	25.33524	24.27311	22.56565	20.89798	19.27047	16.42078	12.41434	9.07955	7.92377	5.60710	3.48196	1.16125	0.00000
25	29.07986	27.93783	26.81406	25.70872	24.62222	22.88173	21.18248	19.52528	16.63117	12.56830	9.18850	8.01550	5.66950	3.51900	1.17300	0.00000
26	29.54715	28.37731	27.22638	26.09480	24.98274	23.20777	21.47601	19.78783	16.84796	12.85435	9.38125	8.11135	5.77256	3.61157	1.27274	0.00000
27	30.03220	28.83311	27.65390	26.49475	25.35581	23.54524	21.77948	20.05931	17.07233	13.14900	9.57957	8.20988	5.87816	3.70624	1.37455	0.00000
28	30.53608	29.30649	28.09753	26.90934	25.74264	23.89477	22.09383	20.34076	17.30462	13.45262	9.78350	8.31118	5.98644	3.80311	1.47853	0.00000
29	31.05962	29.79792	28.55761	27.33942	26.14347	24.25699	22.41985	20.63227	17.54486	13.76510	9.99305	8.41525	6.09741	3.90224	1.58477	0.00000
30	31.60406	30.30850	29.03572	27.78587	26.55963	24.63333	22.75816	20.93435	17.79308	14.08682	10.20856	8.52226	6.21127	4.00383	1.69338	0.00000
31	32.17076	30.84006	29.53299	28.25027	26.99282	25.02463	23.10945	21.24714	18.04963	14.41832	10.43036	8.63246	6.32834	4.10805	1.80450	0.00000
32	32.76047	31.39265	30.04997	28.73340	27.44295	25.43069	23.47300	21.57028	18.31436	14.75960	10.65847	8.74595	6.44861	4.21496	1.91824	0.00000
33	33.37472	31.96829	30.58885	29.23643	27.91104	25.85187	23.84948	21.90453	18.58782	15.11136	10.89358	8.86300	6.57241	4.32483	2.03477	0.00000
34	34.01448	32.56816	31.14979	29.75941	28.39648	26.28796	24.23883	22.24976	18.87001	15.47406	11.13575	8.98371	6.69987	4.43778	2.15430	0.00000
35	34.68038	33.19185	31.73229	30.30114	28.89853	26.73843	24.64049	22.60557	19.16093	15.84753	11.38500	9.10800	6.83100	4.55400	2.27700	0.00000
36	35.37427	33.84100	32.33714	30.86282	29.41848	27.20439	25.05560	22.97339	19.46135	16.23286	11.76956	9.49073	7.12597	4.76102	2.36637	0.00000
37	36.09816	34.51669	32.96583	31.44604	29.95774	27.68728	25.48593	23.35433	19.77252	16.63125	12.16663	9.88574	7.43040	4.97455	2.45853	0.00000
38	36.85504	35.22227	33.62174	32.05388	30.51941	28.19043	25.93394	23.75102	20.09660	17.04490	12.57836	10.29490	7.74558	5.19533	2.55387	0.00000
39	37.64739	35.96030	34.30715	32.68870	31.10623	28.71571	26.40177	24.16533	20.43533	17.47605	13.00664	10.71972	8.07246	5.42413	2.65270	0.00000
40	38.47758	36.73286	35.02422	33.35306	31.71993	29.26517	26.89122	24.59907	20.79079	17.92682	13.45303	11.16143	8.41213	5.66161	2.75534	0.00000
41	39.34819	37.54258	35.77603	34.04913	32.36304	29.84105	27.40450	25.05494	21.16525	18.39921	13.91903	11.62161	8.76568	5.90857	2.86210	0.00000
42	40.26164	38.39239	36.56452	34.77927	33.03768	30.44548	27.94435	25.53544	21.56038	18.89465	14.40625	12.10164	9.13421	6.16568	2.97325	0.00000
43	41.21975	39.28309	37.39100	35.54460	33.74514	31.08049	28.51260	26.04169	21.97663	19.41430	14.91568	12.60265	9.51846	6.43342	3.08901	0.00000
44	42.22540	40.21803	38.25852	36.34822	34.48928	31.74961	29.11190	26.57552	22.41588	19.96004	15.44919	13.12621	9.91958	6.71261	3.20955	0.00000
45	43.28086	41.19921	39.16920	37.19316	35.27295	32.45482	29.74337	27.13835	22.87902	20.53327	16.00800	13.67350	10.33850	7.00350	3.33500	0.00000
46	44.38866	42.22926	40.12663	38.08279	36.09862	33.19762	30.40885	27.54661	23.18752	20.96064	16.39576	14.03099	10.60078	7.19391	3.46005	0.00000
47	45.55108	43.31153	41.13395	39.01931	36.96752	33.97964	31.10940	27.97796	23.51381	21.41029	16.80302	14.40522	10.87488	7.39262	3.59007	0.00000
48	46.76917	44.44698	42.19124	40.00187	37.87940	34.80017	31.84455	28.43094	23.85645	21.88152	17.22843	14.79538	11.16036	7.59907	3.72500	0.00000
49	48.04401	45.63572	43.29760	41.03023	38.83351	35.65872	32.61335	28.90391	24.21410	22.37233	17.67090	15.20089	11.45635	7.81298	3.86466	0.00000
50	49.37776	46.87874	44.45462	42.10531	39.83092	36.55573	33.41603	29.39659	24.58505	22.88204	18.13041	15.62119	11.76282	8.03412	4.00877	0.00000
51	50.77385	48.17999	45.66543	43.23032	40.87407	37.49321	34.25451	29.90835	24.96916	23.41146	18.60702	16.05698	12.07994	8.26217	4.15744	0.00000
52	52.23500	49.54138	46.93208	44.40651	41.96389	38.47212	35.12767	30.43812	25.36599	23.95973	19.10090	16.50800	12.40681	8.49697	4.31058	0.00000
53	53.76476	50.96652	48.25726	45.63616	43.10265	39.49231	36.03595	30.98627	25.77477	24.52751	19.61216	16.97345	12.74344	8.73849	4.46827	0.00000
54	55.36651	52.45784	49.64297	46.92129	44.28971	40.55381	36.98007	31.55155	26.19536	25.11443	20.13955	17.45318	13.08963	8.98666	4.63065	0.00000
55	57.04459	54.01911	51.09289	48.26260	45.52646	41.65866	37.96036	32.13480	26.62760	25.71944	20.68339	17.94742	13.44559	9.24194	4.79791	0.00000
56	58.80389	55.65507	52.60850	49.66225	46.81577	42.93366	39.22263	33.56054	28.20755	27.00163	21.70093	18.73263	14.03744	9.61508	4.97057	0.00000
57	60.00000	56.75289	53.61168	50.57577	47.64279	43.78830	40.10330	34.67071	29.53561	28.03137	22.51349	19.33700	14.49316	9.89364	5.09395	0.00000
58	60.00000	56.71635	53.54171	50.47360	47.51189	43.76200	40.17447	35.08294	30.27022	28.49402	22.86972	19.54808	14.65362	9.97100	5.11401	0.00000
59	60.00000	56.67883	53.46798	50.36736	47.37542	43.72589	40.23420	35.47975	30.98493	28.93988	23.21143	19.74767	14.80593	10.04390	5.13216	0.00000
60	60.00000	56.63824	53.39076	50.25594	47.22997	43.67930	40.28174	35.86051	31.68005	29.36884	23.53894	19.93747	14.95145	10.11267	5.14865	0.00000
61	60.00000	56.59697	53.31082	50.13754	47.07660	43.62310	40.31817	36.22727	32.35650	29.78236	23.85509	20.12004	15.09123	10.17820	5.16321	0.00000
62	60.00000	56.55344	53.22401	50.01117	46.91434	43.55669	40.34439	36.57988	33.01448	30.18286	24.16196	20.29595	15.22596	10.23952	5.17530	0.00000
63	60.00000	56.50481	53.13073	49.87715	46.74388	43.48232	40.36155	36.91982	33.65749	30.57378	24.46091	20.46670	15.35463	10.29582	5.18496	0.00000
64	60.00000	56.45432	53.03395	49.73870	46.57002	43.40347	40.37353	37.25306	34.29112	30.95843	24.75500	20.63197	15.47680	10.34771	5.19240	0.00000
65	60.00000	56.40189	52.93403	49.59802	46.39383	43.32182	40.38464	37.58372	34.91726	31.33897	25.04250	20.79000	15.59250	10.39500	5.19750	0.00000
66	60.00000	56.49244	53.11145	49.85730	46.73070	43.73487	40.75370	37.91379	35.21349	31.71329	25.15310	20.83029	15.66838	10.45264	5.30399	0.00000
67	60.00000	56.58334	53.28793	50.11485	47.06792	44.14974	41.12427	38.24568	35.50680	32.07850	25.25793	20.86508	15.73776	10.50439	5.40934	0.00000
68	60.00000	56.67335	53.46316	50.37385	47.40863	44.56683	41.49737	38.57495	35.79258	32.43323	25.35537	20.89294	15.79902	10.55827	5.51932	0.00000
69	60.00000	56.76341	53.64170	50.63872	47.75421	44.98822	41.86911	38.89745	36.07006	32.77609	25.44420	20.91218	15.86452	10.62531	5.63427	0.00000
70	60.00000	56.85739	53.82735	50.91005	48.10605	45.40895	42.23427	39.21167	36.33710	33.10487	25.52193	20.93878	15.95054	10.70527	5.75392	0.00000
71	60.00000	56.95541	54.01698	51.18577	48.45548	45.82021	42.58828	39.51255	36.58874	33.41394	25.60629	20.99262	16.05553	10.79630	5.87841	0.00000
72	60.00000	57.05402	54.20823	51.45646	48.79291	46.21688	42.92549	39.79456	36.81868	33.72639	25.72166	21.07131	16.17657	10.89804	6.00153	0.00000
73	60.00000	57.15413	54.39436	51.71503	49.11583	46.59552	43.24242	40.05319	37.05457	34.07677	25.86686	21.17207	16.31406	10.99924	6.12759	0.00000
74	60.00000	57.24773	54.56703	51.95803	49.41985	46.95158	43.53343	40.31784	37.33350	34.46377	26.03822	21.29482	16.45081	11.10751	6.26854	0.00000
75	60.00000	57.33412	54.73033	52.18818	49.70717	47.28550	43.83656	40.63454	37.65885	34.88808	26.23950	21.42000	16.60050	11.24550	6.42600	0.00000
76	60.00000	57.27514	54.61479	52.01842	49.48415	47.05112	43.64299	40.47502	37.52446	34.77635	26.46644	21.65469	16.91502	11.71567	6.55041	0.00000
77	60.00000	57.21308	54.49319	51.83835	49.28958	46.89159	43.51642	40.37210	37.44280	34.67721	26.71960	21.95181	17.27845	12.20798	6.65192	0.00000
78	60.00000	57.14762	54.36346	51.69053	49.17574	46.80632	43.45285	40.32794	37.37655	34.61701	27.05214	22.31441	17.67568	12.65876	6.70973	0.00000
79	60.00000	57.07688	54.27054	51.63022	49.14254	46.79148	43.45505	40.30271	37.35442	34.66285	27.46777	22.72235	18.01461	13.02515	6.74588	0.00000
80	60.00000	57.04993	54.27440	51.65931	49.18785	46.85184	43.48168	40.32876	37.45023	34.81714	27.94243	23.05802	18.23888	13.34649	6.77854	0.00000
81	60.00000	57.08094	54.33063	51.73137	49.27456	46.90270	43.53033	40.45130	37.63470	35.01633	28.30725	23.23065	18.39221	13.64559	6.83736	0.00000
82	60.00000	57.10904	54.37685	51.79441	49.30125	46.92967	43.63888	40.62847	37.82944	35.03971	28.44358	23.29148	18.50293	13.97881	6.94827	0.00000
83	60.00000	57.12951	54.41633	51.79697	49.30533	47.02355	43.80845	40.81861	37.83608	34.78445	28.44542	23.30222	18.66655	14.41693	7.12122	0.00000
84	60.00000	57.15050	54.39952	51.78270	49.38626	47.18936	43.99770	40.81115	37.54699	34.37696	28.39129	23.38517	18.97520	14.98694	7.29790	0.00000
85	60.00000	57.11186	54.36456	51.84864	49.54220	47.37581	43.97350	40.48444	37.09350	33.91149	28.42615	23.65069	19.45517	15.56782	7.39604	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Male Preferred Plus Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	1.02129	1.61505	3.06180	2.75880	3.30831	4.41897	5.49916	7.67101	9.78100	11.82844	13.15869	14.59341	16.43983	18.11165	19.66915	0.00000
19	1.03444	1.63543	3.10599	2.79207	3.34720	4.46958	5.56042	7.75411	9.88396	11.94889	13.28749	14.73037	16.58724	18.26616	19.82839	0.00000
20	1.04803	1.65646	3.15173	2.82633	3.38726	4.52165	5.62351	7.83970	9.98966	12.07196	13.41900	14.86999	16.73722	18.42338	19.99044	0.00000
21	1.06209	1.67821	3.19894	2.86171	3.42860	4.57546	5.68868	7.92788	10.09806	12.19809	13.55358	15.01264	16.89051	18.58410	20.15554	0.00000
22	1.07666	1.70073	3.24804	2.89834	3.47143	4.63121	5.75604	8.01859	10.20956	12.32767	13.69163	15.15902	17.04784	18.74857	20.32473	0.00000
23	1.09177	1.72407	3.29866	2.93633	3.51586	4.68888	5.82544	8.11206	10.32428	12.46080	13.83354	15.30953	17.20917	18.91744	20.49804	0.00000
24	1.10743	1.74826	3.35113	2.97571	3.56181	4.74833	5.89694	8.20821	10.44214	12.59761	13.97940	15.46383	17.37476	19.09038	20.67551	0.00000
25	1.12368	1.77339	2.40443	3.01652	3.60925	4.80964	5.97061	8.30717	10.56346	12.73849	14.12922	15.62249	17.54468	19.26784	20.85761	0.00000
26	1.14053	1.79942	3.46467	3.05857	3.65811	4.87272	6.04630	8.28581	10.56716	12.64510	14.10387	15.59399	17.49490	19.29920	20.98275	0.00000
27	1.15798	1.82634	3.52493	3.10189	3.70837	4.93754	6.12410	8.26422	10.57115	12.55003	14.07832	15.56537	17.44474	19.33131	21.11054	0.00000
28	1.17612	1.85422	3.58765	3.14667	3.76028	5.00451	6.20448	8.24267	10.57619	12.45373	14.05340	15.53754	17.39469	19.36551	21.24225	0.00000
29	1.19502	1.88327	3.65330	3.19327	3.81432	5.07424	6.28804	8.22210	10.58319	12.35736	14.03053	15.51160	17.34659	19.40373	21.38028	0.00000
30	1.21473	1.91354	3.72149	3.24179	3.87061	5.14674	6.37499	8.20232	10.59219	12.26084	14.00926	15.48766	17.30039	19.44618	21.52491	0.00000
31	1.23529	1.94508	3.79244	3.29238	3.92920	5.22230	6.46551	8.18351	10.60346	12.16395	13.99004	15.46602	17.25651	19.49345	21.67667	0.00000
32	1.25675	1.97802	3.86724	3.34516	3.99040	5.30109	6.55994	8.16586	10.61694	12.06693	13.97313	15.44713	17.21544	19.54594	21.83609	0.00000
33	1.27916	2.01242	3.94489	3.40023	4.05415	5.38320	6.65831	8.14893	10.63261	11.96941	13.95836	15.43078	17.17672	19.60328	22.00235	0.00000
34	1.30253	2.04825	4.02634	3.45756	4.12053	5.46871	6.76054	8.13268	10.65027	11.87114	13.94559	15.41663	17.13993	19.66465	22.17373	0.00000
35	1.32696	2.08573	2.81598	3.51746	4.18988	5.55785	6.86715	8.11741	10.67055	11.77258	13.93539	15.40529	17.10530	19.72965	22.34968	0.00000
36	1.35247	2.12482	2.86739	3.57992	4.26207	5.65068	6.90596	8.10289	10.55490	11.67312	13.93450	15.47363	17.25127	19.84227	22.48635	0.00000
37	1.37914	2.16567	2.92111	3.64509	4.33741	5.74750	6.94719	8.08938	10.43761	11.57282	13.93580	15.54527	17.40136	19.95812	22.62710	0.00000
38	1.40702	2.20838	2.97716	3.71312	4.41601	5.84855	6.99091	8.07669	10.31828	11.47105	13.93815	15.61891	17.55550	20.07743	22.77241	0.00000
39	1.43617	2.25296	3.03568	3.78409	4.49803	5.95398	7.03710	8.06471	10.19628	11.36673	13.94035	15.69452	17.71399	20.20060	22.92264	0.00000
40	1.46670	2.29965	3.09695	3.85843	4.58393	6.06437	7.08619	8.05357	10.07121	11.25944	13.94317	15.77328	17.87840	20.32929	23.07944	0.00000
41	1.49867	2.34854	3.16110	3.93623	4.67380	6.17975	7.13790	8.04250	9.94181	11.14871	13.94646	15.85527	18.04890	20.46335	23.24391	0.00000
42	1.53215	2.39972	3.22828	4.01768	4.76779	6.30022	7.19183	8.03081	9.80782	11.03453	13.95053	15.94092	18.22582	20.60425	23.41655	0.00000
43	1.56722	2.45335	3.29859	4.10286	4.86593	6.42545	7.24735	8.01828	9.66896	10.91671	13.95541	16.03017	18.41022	20.75205	23.59616	0.00000
44	1.60396	2.50947	3.37214	4.19179	4.96798	6.55511	7.30441	8.00488	9.52501	10.79509	13.96092	16.12389	18.60235	20.90574	23.78046	0.00000
45	1.64246	2.56825	3.44904	4.28443	5.07382	6.68945	7.36325	7.99076	9.37595	10.66957	13.96806	16.22253	18.80179	21.06379	23.96782	0.00000
46	1.68284	2.62980	3.52926	4.38066	5.18368	6.65075	7.25087	7.87501	9.22160	10.54067	13.87027	16.18779	18.88040	21.28507	24.24026	0.00000
47	1.72526	2.69424	3.61292	4.48097	5.29817	6.61038	7.13415	7.75517	9.06269	10.40880	13.77086	16.15266	18.96098	21.51286	24.52187	0.00000
48	1.76999	2.76192	3.70075	4.58627	5.41844	6.56929	7.01381	7.63251	8.90016	10.27464	13.67032	16.11806	19.04674	21.75195	24.81903	0.00000
49	1.81729	2.83349	3.79366	4.69772	5.54581	6.52829	6.89091	7.50780	8.73446	10.13841	13.56934	16.08668	19.14195	22.00830	25.13809	0.00000
50	1.86736	2.90924	3.89204	4.81581	5.68076	6.48759	6.76498	7.38023	8.56415	9.99883	13.46788	16.05941	19.24873	22.28427	25.48019	0.00000
51	1.92032	2.98942	3.99620	4.94081	5.82393	6.44678	6.63491	7.24830	8.38764	9.85529	13.36594	16.03713	19.36811	22.58010	25.84384	0.00000
52	1.97634	3.07425	4.10636	5.07327	5.97562	6.40499	6.49919	7.11055	8.20403	9.70739	13.26379	16.02009	19.49964	22.89413	26.22670	0.00000
53	2.03557	3.16388	4.22298	5.21351	6.13588	6.36109	6.35643	6.96626	8.01283	9.55511	13.16142	16.00760	19.64160	23.22439	26.62489	0.00000
54	2.09820	3.25885	4.34651	5.36170	6.30458	6.31414	6.20602	6.81517	7.81391	9.39838	13.05825	15.99827	19.79244	23.56803	27.03568	0.00000
55	2.16435	3.35910	4.47662	5.51720	6.48089	6.26314	6.04688	6.65639	7.60602	9.23536	12.95128	15.98859	19.94714	23.91991	27.45285	0.00000
56	2.23421	3.38679	4.46227	5.46077	6.38294	6.20797	5.98830	6.57400	7.46949	8.96675	12.71133	15.83044	19.90939	24.00662	27.76350	0.00000
57	2.30816	3.41525	4.44545	5.39937	6.27813	6.14939	5.92687	6.48784	7.32635	8.68496	12.45875	15.66225	19.86454	24.09011	28.07996	0.00000
58	2.38671	3.44479	4.42684	5.33386	6.16752	6.08853	5.86325	6.39816	7.17667	8.38927	12.19354	15.48454	19.81550	24.17630	28.41356	0.00000
59	2.40000	3.37700	4.28151	5.11498	5.87922	5.85415	5.63232	6.12523	6.81978	7.84858	11.57564	14.86275	19.20310	23.58232	27.95464	0.00000
60	2.40000	3.29033	4.11266	4.86862	5.55979	5.58863	5.37134	5.81933	6.42653	7.26773	10.89732	14.16275	18.49072	22.86649	27.34128	0.00000
61	2.40000	3.20407	3.94495	4.62410	5.24272	5.32501	5.11189	5.51529	6.03612	6.69344	10.22715	13.47325	17.79080	22.15876	26.72733	0.00000
62	2.40000	3.11813	3.77795	4.38061	4.92711	5.06213	4.85313	5.21221	5.64833	6.12624	9.56690	12.79554	17.09929	21.45502	26.10843	0.00000
63	2.40000	3.03229	3.61116	4.13755	4.61207	4.79931	4.59445	4.91005	5.26367	5.56765	8.91796	12.12722	16.41364	20.75266	25.48471	0.00000
64	2.40000	2.94636	3.44431	3.89449	4.29744	4.53634	4.33615	4.60962	4.88372	5.01904	8.27941	11.46754	15.73327	20.05349	24.86257	0.00000
65	2.40000	2.86029	3.27728	3.65147	3.98337	4.27381	4.07917	4.31254	4.50993	4.48034	7.65151	10.81708	15.06077	19.36412	24.25186	0.00000
66	2.40000	2.80161	3.16304	3.48477	3.76758	4.01270	3.82498	4.02004	4.18211	4.23641	7.01052	10.03503	14.15435	18.53289	23.63192	0.00000
67	2.40000	2.74269	3.04854	3.31826	3.55298	3.75456	3.57480	3.73212	3.85975	3.99620	6.38331	9.27278	13.27561	17.73042	23.03850	0.00000
68	2.40000	2.68354	2.93408	3.15260	3.34080	3.50046	3.32846	3.44886	3.54306	3.76048	5.77217	8.53388	12.42741	16.96114	22.47470	0.00000
69	2.40000	2.62443	2.82023	2.98884	3.13190	3.25011	3.08593	3.17037	3.23267	3.53051	5.17908	7.81976	11.61205	16.22632	21.93841	0.00000
70	2.40000	2.56559	2.70759	2.82744	2.92572	3.00316	2.84699	2.89686	2.92934	3.30729	4.60401	7.13053	10.82830	15.52176	21.43107	0.00000
71	2.40000	2.50735	2.59641	2.66766	2.72168	2.75911	2.61159	2.62875	2.63346	3.09082	4.04629	6.46426	10.07154	14.84623	20.95722	0.00000
72	2.40000	2.44962	2.48569	2.50867	2.51902	2.51762	2.37979	2.36615	2.34458	2.88073	3.50390	5.81691	9.33890	14.19984	20.52108	0.00000
73	2.40000	2.39161	2.37480	2.34989	2.31757	2.27894	2.15193	2.10883	2.06234	2.67632	2.97457	5.18683	8.63027	13.58494	20.12824	0.00000
74	2.40000	2.33345	2.26395	2.19197	2.11838	2.04411	1.92853	1.85722	1.78668	2.47717	2.45812	4.57514	7.94871	13.00789	19.78921	0.00000
75	2.40000	2.27519	2.15354	2.03565	1.92221	1.81351	1.70982	1.61107	1.51684	2.28340	1.95432	3.98231	7.29593	12.47280	19.51217	0.00000
76																
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85																

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Male Preferred Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	1.02129	1.61505	3.06180	2.75880	3.30831	4.41897	5.49916	7.67101	9.78100	11.82844	13.15869	14.59341	16.43983	18.11165	19.66915	0.00000
19	1.03444	1.63543	3.10599	2.79207	3.34720	4.46958	5.56042	7.75411	9.88396	11.94889	13.28749	14.73037	16.58724	18.26616	19.82839	0.00000
20	1.04803	1.65646	3.15173	2.82633	3.38726	4.52165	5.62351	7.83970	9.98966	12.07196	13.41900	14.86999	16.73722	18.42338	19.99044	0.00000
21	1.06209	1.67821	3.19894	2.86171	3.42860	4.57546	5.68868	7.92788	10.09806	12.19809	13.55358	15.01264	16.89051	18.58410	20.15554	0.00000
22	1.07666	1.70073	3.24804	2.89834	3.47143	4.63121	5.75604	8.01859	10.20956	12.32767	13.69163	15.15902	17.04784	18.74857	20.32473	0.00000
23	1.09177	1.72407	3.29866	2.93633	3.51586	4.68888	5.82544	8.11206	10.32428	12.46080	13.83354	15.30953	17.20917	18.91744	20.49804	0.00000
24	1.10743	1.74826	3.35113	2.97571	3.56181	4.74833	5.89694	8.20821	10.44214	12.59761	13.97940	15.46383	17.37476	19.09038	20.67551	0.00000
25	1.12368	1.77339	2.40443	3.01652	3.60925	4.80964	5.97061	8.30717	10.56346	12.73849	14.12922	15.62249	17.54468	19.26784	20.85761	0.00000
26	1.14053	1.79942	3.46467	3.05857	3.65811	4.87272	6.04630	8.28581	10.56716	12.64510	14.10387	15.59399	17.49490	19.29920	20.98275	0.00000
27	1.15798	1.82634	3.52493	3.10189	3.70837	4.93754	6.12410	8.26422	10.57115	12.55003	14.07832	15.56537	17.44474	19.33131	21.11054	0.00000
28	1.17612	1.85422	3.58765	3.14667	3.76028	5.00451	6.20448	8.24267	10.57619	12.45373	14.05340	15.53754	17.39469	19.36551	21.24225	0.00000
29	1.19502	1.88327	3.65330	3.19327	3.81432	5.07424	6.28804	8.22210	10.58319	12.35736	14.03053	15.51160	17.34659	19.40373	21.38028	0.00000
30	1.21473	1.91354	3.72149	3.24179	3.87061	5.14674	6.37499	8.20232	10.59219	12.26084	14.00926	15.48766	17.30039	19.44618	21.52491	0.00000
31	1.23529	1.94508	3.79244	3.29238	3.92920	5.22230	6.46551	8.18351	10.60346	12.16395	13.99004	15.46602	17.25651	19.49345	21.67667	0.00000
32	1.25675	1.97802	3.86724	3.34516	3.99040	5.30109	6.55994	8.16586	10.61694	12.06693	13.97313	15.44713	17.21544	19.54594	21.83609	0.00000
33	1.27916	2.01242	3.94489	3.40023	4.05415	5.38320	6.65831	8.14893	10.63261	11.96941	13.95836	15.43078	17.17672	19.60328	22.00235	0.00000
34	1.30253	2.04825	4.02634	3.45756	4.12053	5.46871	6.76054	8.13268	10.65027	11.87114	13.94559	15.41663	17.13993	19.66465	22.17373	0.00000
35	1.32696	2.08573	2.81598	3.51746	4.18988	5.55785	6.86715	8.11741	10.67055	11.77258	13.93539	15.40529	17.10530	19.72965	22.34968	0.00000
36	1.35247	2.12482	2.86739	3.57992	4.26207	5.65068	6.90596	8.10289	10.55490	11.67312	13.93450	15.47363	17.25127	19.84227	22.48635	0.00000
37	1.37914	2.16567	2.92111	3.64509	4.33741	5.74750	6.94719	8.08938	10.43761	11.57282	13.93580	15.54527	17.40136	19.95812	22.62710	0.00000
38	1.40702	2.20838	2.97716	3.71312	4.41601	5.84855	6.99091	8.07669	10.31828	11.47105	13.93815	15.61891	17.55550	20.07743	22.77241	0.00000
39	1.43617	2.25296	3.03568	3.78409	4.49803	5.95398	7.03710	8.06471	10.19628	11.36673	13.94035	15.69452	17.71399	20.20060	22.92264	0.00000
40	1.46670	2.29965	3.09695	3.85843	4.58393	6.06437	7.08619	8.05357	10.07121	11.25944	13.94317	15.77328	17.87840	20.32929	23.07944	0.00000
41	1.49867	2.34854	3.16110	3.93623	4.67380	6.17975	7.13790	8.04250	9.94181	11.14871	13.94646	15.85527	18.04890	20.46335	23.24391	0.00000
42	1.53215	2.39972	3.22828	4.01768	4.76779	6.30022	7.19183	8.03081	9.80782	11.03453	13.95053	15.94092	18.22582	20.60425	23.41655	0.00000
43	1.56722	2.45335	3.29859	4.10286	4.86593	6.42545	7.24735	8.01828	9.66896	10.91671	13.95541	16.03017	18.41022	20.75205	23.59616	0.00000
44	1.60396	2.50947	3.37214	4.19179	4.96798	6.55511	7.30441	8.00488	9.52501	10.79509	13.96092	16.12389	18.60235	20.90574	23.78046	0.00000
45	1.64246	2.56825	3.44904	4.28443	5.07382	6.68945	7.36325	7.99076	9.37595	10.66957	13.96806	16.22253	18.80179	21.06379	23.96782	0.00000
46	1.68284	2.62980	3.52926	4.38066	5.18368	6.65075	7.25087	7.87501	9.22160	10.54067	13.87027	16.18779	18.88040	21.28507	24.24026	0.00000
47	1.72526	2.69424	3.61292	4.48097	5.29817	6.61038	7.13415	7.75517	9.06269	10.40880	13.77086	16.15266	18.96098	21.51286	24.52187	0.00000
48	1.76999	2.76192	3.70075	4.58627	5.41844	6.56929	7.01381	7.63251	8.90016	10.27464	13.67032	16.11806	19.04674	21.75195	24.81903	0.00000
49	1.81729	2.83349	3.79366	4.69772	5.54581	6.52829	6.89091	7.50780	8.73446	10.13841	13.56934	16.08668	19.14195	22.00830	25.13809	0.00000
50	1.86736	2.90924	3.89204	4.81581	5.68076	6.48759	6.76498	7.38023	8.56415	9.99883	13.46788	16.05941	19.24873	22.28427	25.48019	0.00000
51	1.92032	2.98942	3.99620	4.94081	5.82393	6.44678	6.63491	7.24830	8.38764	9.85529	13.36594	16.03713	19.36811	22.58010	25.84384	0.00000
52	1.97634	3.07425	4.10636	5.07327	5.97562	6.40499	6.49919	7.11055	8.20403	9.70739	13.26379	16.02009	19.49964	22.89413	26.22670	0.00000
53	2.03557	3.16388	4.22298	5.21351	6.13588	6.36109	6.35643	6.96626	8.01283	9.55511	13.16142	16.00760	19.64160	23.22439	26.62489	0.00000
54	2.09820	3.25885	4.34651	5.36170	6.30458	6.31414	6.20602	6.81517	7.81391	9.39838	13.05825	15.99827	19.79244	23.56803	27.03568	0.00000
55	2.16435	3.35910	4.47662	5.51720	6.48089	6.26314	6.04688	6.65639	7.60602	9.23536	12.95128	15.98859	19.94714	23.91991	27.45285	0.00000
56	2.23421	3.38679	4.46227	5.46077	6.38294	6.20797	5.98830	6.57400	7.46949	8.96675	12.71133	15.83044	19.90939	24.00662	27.76350	0.00000
57	2.30816	3.41525	4.44545	5.39937	6.27813	6.14939	5.92687	6.48784	7.32635	8.68496	12.45875	15.66225	19.86454	24.09011	28.07996	0.00000
58	2.38671	3.44479	4.42684	5.33386	6.16752	6.08853	5.86325	6.39816	7.17667	8.38927	12.19354	15.48454	19.81550	24.17630	28.41356	0.00000
59	2.40000	3.37700	4.28151	5.11498	5.87922	5.85415	5.63232	6.12523	6.81978	7.84858	11.57564	14.86275	19.20310	23.58232	27.95464	0.00000
60	2.40000	3.29033	4.11266	4.86862	5.55979	5.58863	5.37134	5.81933	6.42653	7.26773	10.89732	14.16275	18.49072	22.86649	27.34128	0.00000
61	2.40000	3.20407	3.94495	4.62410	5.24272	5.32501	5.11189	5.51529	6.03612	6.69344	10.22715	13.47325	17.79080	22.15876	26.72733	0.00000
62	2.40000	3.11813	3.77795	4.38061	4.92711	5.06213	4.85313	5.21221	5.64833	6.12624	9.56690	12.79554	17.09929	21.45502	26.10843	0.00000
63	2.40000	3.03229	3.61116	4.13755	4.61207	4.79931	4.59445	4.91005	5.26367	5.56765	8.91796	12.12722	16.41364	20.75266	25.48471	0.00000
64	2.40000	2.94636	3.44431	3.89449	4.29744	4.53634	4.33615	4.60962	4.88372	5.01904	8.27941	11.46754	15.73327	20.05349	24.86257	0.00000
65	2.40000	2.86029	3.27728	3.65147	3.98337	4.27381	4.07917	4.31254	4.50993	4.48034	7.65151	10.81708	15.06077	19.36412	24.25186	0.00000
66	2.40000	2.80161	3.16304	3.48477	3.76758	4.01270	3.82498	4.02004	4.18211	4.23641	7.01052	10.03503	14.15435	18.53289	23.63192	0.00000
67	2.40000	2.74269	3.04854	3.31826	3.55298	3.75456	3.57480	3.73212	3.85975	3.99620	6.38331	9.27278	13.27561	17.73042	23.03850	0.00000
68	2.40000	2.68354	2.93408	3.15260	3.34080	3.50046	3.32846	3.44886	3.54306	3.76048	5.77217	8.53388	12.42741	16.96114	22.47470	0.00000
69	2.40000	2.62443	2.82023	2.98884	3.13190	3.25011	3.08593	3.17037	3.23267	3.53051	5.17908	7.81976	11.61205	16.22632	21.93841	0.00000
70	2.40000	2.56559	2.70759	2.82744	2.92572	3.00316	2.84699	2.89686	2.92934	3.30729	4.60401	7.13053	10.82830	15.52176	21.43107	0.00000
71	2.40000	2.50735	2.59641	2.66766	2.72168	2.75911	2.61159	2.62875	2.63346	3.09082	4.04629	6.46426	10.07154	14.84623	20.95722	0.00000
72	2.40000	2.44962	2.48569	2.50867	2.51902	2.51762	2.37979	2.36615	2.34458	2.88073	3.50390	5.81691	9.33890	14.19984	20.52108	0.00000
73	2.40000	2.39161	2.37480	2.34989	2.31757	2.27894	2.15193	2.10883	2.06234	2.67632	2.97457	5.18683	8.63027	13.58494	20.12824	0.00000
74	2.40000	2.33345	2.26395	2.19197	2.11838	2.04411	1.92853	1.85722	1.78668	2.47717	2.45812	4.57514	7.94871	13.00789	19.78921	0.00000
75	2.40000	2.27519	2.15354	2.03565	1.92221	1.81351	1.70982	1.61107	1.51684	2.28340	1.95432	3.98231	7.29593	12.47280	19.51217	0.00000
76	2.40000	2.27167	2.14732	2.02766	1.91300	1.80361	1.69945	1.60005	1.50541	2.26534	1.93904	3.95355	7.25107	12.41467	19.45757	0.00000
77	2.40000	2.26863	2.14220	2.02106	1.90550	1.79545	1.69044	1.59045	1.49581	2.25109	1.92801	3.93533	7.22845	12.39910	19.46118	0.00000
78	2.40000	2.26626	2.13810	2.01585	1.89942	1.78833	1.68256	1.58244	1.48840	2.24129	1.92170	3.92832	7.22909	12.41806	19.50379	0.00000
79	2.40000	2.26428	2.13481	2.01152	1.89387	1.78185	1.67582	1.57624	1.48348	2.23629	1.92028	3.93276	7.24770	12.45826	19.58260	0.00000
80	2.40000	2.26277	2.13209	2.00739	1.88865	1.77627	1.67072	1.57240	1.48146	2.23660	1.92413	3.94633	7.27751	12.51951	19.70206	0.00000
81	2.40000	2.26139	2.12913	2.00319	1.88400	1.77204	1.66776	1.57131	1.48265	2.24257	1.93206	3.96522	7.31817	12.60429	19.87066	0.00000
82	2.40000	2.25963	2.12598	1.99947	1.88066	1.76998	1.66762	1.57353	1.48752	2.25319	1.94248	3.98980	7.37222	12.71991	20.07792	0.00000
83	2.40000	2.25805	2.12368	1.99749	1.87993	1.77121	1.67128	1.57993	1.49573	2.26712	1.95606	4.02241	7.44565	12.86261	20.30616	0.00000
84	2.40000	2.25719	2.12306	1.99812	1.88256	1.77634	1.67925	1.58976	1.50603	2.28455	1.97343	4.06531	7.53446	13.01794	20.56394	0.00000
85	2.40000	2.25739	2.12454	2.00167	1.88873	1.78550	1.69034	1.60131	1.51819	2.30571	1.99524	4.11536	7.62834	13.18821	20.86345	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Male Standard Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
0	0.00000	0.51837	1.70919	1.52829	2.01927	3.00085	3.96333	5.88778	7.77330	9.61930	10.84714	12.18016	13.89496	15.47251	16.96634	0.00000
1	0.00000	0.52286	1.72848	1.54069	2.03522	3.02400	3.99319	5.93099	7.82877	9.68605	10.92020	12.25998	13.98370	15.56865	17.06975	0.00000
2	0.00000	0.52769	1.74801	1.55422	2.05271	3.04943	4.02599	5.97851	7.88994	9.75974	11.00131	12.34900	14.08281	15.67714	17.18693	0.00000
3	0.00000	0.53277	1.76798	1.56853	2.07125	3.07637	4.06074	6.02891	7.95484	9.83825	11.08796	12.44414	14.18963	15.79442	17.31310	0.00000
4	0.00000	0.53806	1.78873	1.58355	2.09067	3.10459	4.09719	6.08179	8.02318	9.92113	11.17944	12.54532	14.30353	15.91900	17.44696	0.00000
5	0.00000	0.54354	1.81047	1.59908	2.11076	3.13380	4.13490	6.13667	8.09424	10.00727	11.27517	12.65144	14.42254	16.04896	17.58569	0.00000
6	0.00000	0.54919	1.83292	1.61505	2.13142	3.16384	4.17378	6.19335	8.16759	10.09677	11.37485	12.76150	14.54576	16.18266	17.72778	0.00000
7	0.00000	0.55499	1.85587	1.63146	2.15263	3.19476	4.21387	6.25177	8.24366	10.18976	11.47801	12.87526	14.67232	16.31940	17.87278	0.00000
8	0.00000	0.56096	1.87961	1.64837	2.17455	3.22675	4.25532	6.31252	8.32290	10.28628	11.58494	12.99247	14.80221	16.45946	18.02098	0.00000
9	0.00000	0.56713	1.90354	1.66582	2.19721	3.25982	4.29844	6.37581	8.40520	10.38638	11.69522	13.11287	14.93537	16.60276	18.17246	0.00000
10	0.00000	0.57346	1.92792	1.68386	2.22063	3.29417	4.34328	6.44144	8.49040	10.48947	11.80835	13.23617	15.07147	16.74904	18.32708	0.00000
11	0.00000	0.58001	1.95322	1.70252	2.24497	3.32992	4.38982	6.50944	8.57823	10.59533	11.92432	13.36232	15.21057	16.89857	18.48494	0.00000
12	0.00000	0.58675	1.97809	1.72180	2.27015	3.36682	4.43778	6.57918	8.66797	10.70329	12.04237	13.49057	15.35196	17.05035	18.64532	0.00000
13	0.00000	0.59367	2.00338	1.74171	2.29608	3.40475	4.48682	6.65023	8.75923	10.81287	12.16202	13.62055	15.49505	17.20405	18.80766	0.00000
14	0.00000	0.60080	2.03027	1.76222	2.32275	3.44357	4.53686	6.72259	8.85198	10.92411	12.28347	13.75228	15.64017	17.35988	18.97160	0.00000
15	0.00000	0.60810	2.05805	1.78310	2.34980	3.48279	4.58729	6.79538	8.94515	11.03579	12.40518	13.88434	15.78554	17.51531	19.13395	0.00000
16	0.00000	0.61552	2.08756	1.80423	2.37704	3.52223	4.63790	6.86830	9.03844	11.14740	12.52685	14.01623	15.93012	17.66880	19.29395	0.00000
17	0.00000	0.62312	2.11848	1.82565	2.40463	3.56208	4.68897	6.94184	9.13238	11.25986	12.64936	14.14852	16.07416	17.82147	19.45260	0.00000
18	0.00000	0.63088	2.15041	1.84741	2.43258	3.60242	4.74066	7.01617	9.22736	11.37350	12.77270	14.28089	16.21809	17.97358	19.61015	0.00000
19	0.00000	0.63884	2.18361	1.86969	2.46118	3.64368	4.79347	7.09217	9.32449	11.48932	12.89772	14.41492	16.36351	18.12692	19.76892	0.00000
20	0.00000	0.64705	2.21803	1.89263	2.49063	3.68613	4.84785	7.17046	9.42421	11.60765	13.02537	14.55154	16.51147	18.28294	19.93048	0.00000
21	0.00000	0.65555	2.25355	1.91632	2.52103	3.72999	4.90403	7.25111	9.52647	11.72893	13.15601	14.69114	16.66269	18.44243	20.09509	0.00000
22	0.00000	0.66435	2.29055	1.94085	2.55252	3.77544	4.96210	7.33408	9.63166	11.85353	13.29001	14.83439	16.81790	18.60565	20.26377	0.00000
23	0.00000	0.67346	2.32862	1.96629	2.58519	3.82246	5.02193	7.41957	9.73989	11.98154	13.42775	14.98167	16.97706	18.77323	20.43656	0.00000
24	0.00000	0.68291	2.36808	1.99266	2.61898	3.87092	5.08357	7.50751	9.85108	12.11309	13.56933	15.13267	17.14041	18.94485	20.61350	0.00000
25	0.00000	0.69273	1.36615	2.01999	2.65386	3.92090	5.14708	7.59802	9.96553	12.24855	13.71476	15.28793	17.30804	19.12096	20.79505	0.00000
26	0.00000	0.70290	2.45425	2.04815	2.68979	3.97233	5.21233	7.56285	9.95713	12.13969	13.67744	15.24799	17.24659	19.14467	20.91711	0.00000
27	0.00000	0.71341	2.50020	2.07716	2.72674	4.02517	5.27940	7.52709	9.94872	12.02878	13.63964	15.20768	17.18452	19.16899	21.04177	0.00000
28	0.00000	0.72431	2.54812	2.10714	2.76491	4.07976	5.34869	7.49095	9.94100	11.91623	13.60216	15.16788	17.12229	19.19523	21.17028	0.00000
29	0.00000	0.73565	2.59838	2.13835	2.80465	4.13661	5.42072	7.45527	9.93481	11.80313	13.56636	15.12965	17.06172	19.22531	21.30504	0.00000
30	0.00000	0.74748	2.65054	2.17084	2.84604	4.19571	5.49568	7.41986	9.93018	11.68936	13.53179	15.09307	17.00273	19.25942	21.44632	0.00000
31	0.00000	0.75980	2.70478	2.20472	2.88912	4.25731	5.57372	7.38485	9.92733	11.57469	13.49886	15.05844	16.94573	19.29814	21.59465	0.00000
32	0.00000	0.77266	2.76214	2.24006	2.93412	4.32154	5.65512	7.35038	9.92619	11.45932	13.46779	15.02615	16.89116	19.34185	21.75055	0.00000
33	0.00000	0.78610	2.82160	2.27694	2.98099	4.38848	5.73992	7.31603	9.92671	11.34285	13.43842	14.99600	16.83857	19.39017	21.91321	0.00000
34	0.00000	0.80010	2.88411	2.31533	3.02980	4.45819	5.82805	7.28172	9.92869	11.22502	13.41057	14.96763	16.78752	19.44230	22.08090	0.00000
35	0.00000	0.81474	1.59999	2.35544	3.08079	4.53086	5.91996	7.24769	9.93269	11.10621	13.38477	14.94161	16.73822	19.49781	22.25308	0.00000
36	0.00000	0.83001	1.62920	2.39727	3.13388	4.60653	5.94045	7.21369	9.79439	10.98580	13.36807	14.99806	16.87663	19.60264	22.38409	0.00000
37	0.00000	0.84596	1.65972	2.44091	3.18927	4.68546	5.96260	7.17992	9.65362	10.86381	13.35301	15.05744	17.01896	19.71051	22.51906	0.00000
38	0.00000	0.86265	1.69157	2.48647	3.24707	4.76784	5.98643	7.14617	9.50994	10.73960	13.33849	15.11849	17.16513	19.82163	22.65844	0.00000
39	0.00000	0.88006	1.72482	2.53399	3.30738	4.85379	6.01191	7.11228	9.36270	10.61209	13.32333	15.18115	17.31544	19.93640	22.80260	0.00000
40	0.00000	0.89830	1.75963	2.58377	3.37054	4.94378	6.03937	7.07833	9.21147	10.48086	13.30824	15.24656	17.47141	20.05645	22.95317	0.00000
41	0.00000	0.91740	1.79608	2.63587	3.43662	5.03784	6.06853	7.04359	9.05504	10.34542	13.29306	15.31479	17.63321	20.18161	23.11124	0.00000
42	0.00000	0.93739	1.83425	2.69041	3.50573	5.13605	6.09902	7.00740	8.89310	10.20570	13.27805	15.38623	17.80114	20.31334	23.27729	0.00000
43	0.00000	0.95834	1.87420	2.74745	3.57789	5.23814	6.13028	6.96953	8.72533	10.06148	13.26321	15.46080	17.97624	20.45167	23.45014	0.00000
44	0.00000	0.98026	1.91599	2.80700	3.65293	5.34384	6.16223	6.92990	8.55146	9.91255	13.24834	15.53933	18.15874	20.59561	23.62749	0.00000
45	0.00000	1.00322	1.95968	2.86904	3.73075	5.45336	6.19504	6.88859	8.37138	9.75875	13.23436	15.62223	18.34823	20.74363	23.80774	0.00000
46	0.00000	1.02727	2.00526	2.93348	3.81153	5.38147	6.04841	6.74038	8.18485	9.60048	13.11019	15.56545	18.41129	20.95713	24.07627	0.00000
47	0.00000	1.05244	2.05279	3.00065	3.89571	5.30650	5.89599	6.58674	7.99240	9.43803	12.98339	15.50752	18.47586	21.17691	24.35385	0.00000
48	0.00000	1.07888	2.10270	3.07116	3.98415	5.22909	5.73823	6.42861	7.79473	9.27190	12.85435	15.44929	18.54503	21.40768	24.64681	0.00000
49	0.00000	1.10683	2.15549	3.14579	4.07780	5.14974	5.57579	6.26645	7.59204	9.10216	12.72364	15.39328	18.62294	21.65530	24.96146	0.00000
50	0.00000	1.13642	2.21139	3.22487	4.17703	5.06843	5.40805	6.09936	7.38289	8.92753	12.59111	15.34027	18.71160	21.92208	25.29892	0.00000
51	0.00000	1.16774	2.27057	3.30858	4.28230	4.98462	5.23385	5.92589	7.16570	8.74730	12.45666	15.29103	18.81198	22.20824	25.65771	0.00000
52	0.00000	1.20088	2.33316	3.39728	4.39384	4.89743	5.05172	5.74461	6.93950	8.56096	12.32043	15.24571	18.92359	22.51213	26.03550	0.00000
53	0.00000	1.23589	2.39942	3.49119	4.51168	4.80577	4.86030	5.55471	6.70365	8.36833	12.18225	15.20355	19.04470	22.83180	26.42843	0.00000
54	0.00000	1.27299	2.46961	3.59042	4.63572	4.70870	4.65885	5.35573	6.45778	8.16912	12.04146	15.16313	19.17378	23.16444	26.83378	0.00000
55	0.00000	1.31215	2.54353	3.69455	4.76536	4.60525	4.44624	5.14669	6.20056	7.96152	11.89512	15.12103	19.30590	23.50499	27.24539	0.00000
56	0.00000	1.27221	2.46390	3.57526	4.60685	4.49510	4.33604	5.01496	6.01558	7.64212	11.60875	14.92314	19.23674	23.56881	27.54569	0.00000
57	0.00000	1.22931	2.37840	3.44774	4.43827	4.37852	4.22008	4.87672	5.82146	7.30706	11.30771	14.71365	19.15938	23.62866	27.85148	0.00000
58	0.00000	1.18328	2.28705	3.31212	4.25991	4.25596	4.09849	4.73182	5.61792	6.95539	10.99180	14.49291	19.07656	23.69032	28.17399	0.00000
59	0.00000	1.10170	2.12732	3.07806	3.95556	4.00969	3.85775	4.44932	5.25009	6.39830	10.35652	13.85568	18.45094	23.08524	27.71059	0.00000
60	0.00000	1.01375	1.95575	2.82746	3.63046	3.74239	3.59688	4.14351	4.85521	5.80996	9.66848	13.14661	17.73005	22.36145	27.09433	0.00000
61	0.00000	0.92603	1.78505	2.57850	3.30771	3.47715	3.33799	3.84022	4.46407	5.22925	8.98958	12.44876	17.02214	21.64629	26.47775	0.00000
62	0.00000	0.83852	1.61499	2.33068	2.98675	3.21327	3.08060	3.53893	4.07665	4.65677	8.32147	11.76336	16.32334	20.93575	25.85655	0.00000
63	0.00000	0.75114	1.44535	2.08374	2.66712	2.95039	2.82446	3.23977	3.69350	4.09386	7.66544	11.08822	15.63126	20.22732	25.23086	0.00000
64	0.00000	0.66386	1.27608	1.83753	2.34889	2.68856	2.56992	2.94345	3.31590	3.54166	7.02075	10.42273	14.94538	19.52279	24.60704	0.00000
65	0.00000	0.57667	1.10719	1.59221	2.03233	2.42830	2.31771	2.65115	2.94492	3.00023	6.38773	9.76750	14.26823	18.82862	23.99482	0.00000
66	0.00000	0.51839	0.99397	1.42732	1.81911	2.17033	2.06880	2.36370	2.62214	2.76631	5.74164	8.97564	13.34747	17.98628	23.37235	0.00000
67	0.00000	0.46018	0.88108	1.26330	1.60768	1.91559	1.82388	2.08111	2.30531	2.53665	5.11017	8.20428	12.45497	17.17309	22.77644	0.00000
68	0.00000	0.40207	0.76866	1.10047	1.39866	1.66462	1.58283	1.80344	1.99460	2.31177	4.49516	7.45651	11.59330	16.39324	22.21014	0.00000
69	0.00000	0.34411	0.65689	0.93923	1.19235	1.41720	1.34561	1.53076	1.69039	2.09243	3.89803	6.73339	10.76444	15.64786	21.67133	0.00000
70	0.00000	0.28634	0.54588	0.77963	0.98842	1.17311	1.11211	1.26316	1.39303	1.87914	3.31845	6.03471	9.96700	14.93279	21.16141	0.00000
71	0.00000	0.22877	0.43564	0.62135	0.78661	0.93213	0.88230	1.00079	1.10252	1.67172	2.75550	5.35851	9.19652	14.24673	20.68483	0.00000
72	0.00000	0.17139	0.32592	0.46419	0.58673	0.69420	0.65619	0.74355	0.81842	1.46976	2.20731	4.70107	8.45015	13.58967	20.24571	0.00000
73	0.00000	0.11410	0.21668	0.30811	0.38885	0.45947	0.43385	0.49119	0.54028	1.27271	1.67200	4.06081	7.72759	12.96371	19.84952	0.00000
74	0.00000	0.05697	0.10802	0.15336	0.19329	0.22813	0.21524	0.24352	0.26770	1.08016	1.14905	3.43827	7.03129	12.37475	19.50659	0.00000
75	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.89195	0.63762	2.83319	6.36227	11.82642	19.22489	0.00000
76	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.88490	0.63264	2.81273	6.32315	11.77130	19.17109	0.00000
77	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.87933	0.62904	2.79977	6.30343	11.75654	19.17465	0.00000
78	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.87550	0.62698	2.79478	6.30398	11.77452	19.21663	0.00000
79	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.87355	0.62652	2.79794	6.32021	11.81263	19.29428	0.00000
80	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.87367	0.62777	2.80759	6.34621	11.87071	19.41198	0.00000
81	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.87600	0.63036	2.82103	6.38166	11.95110	19.57810	0.00000
82	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.88015	0.63376	2.83852	6.42880	12.06072	19.78231	0.00000
83	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.88560	0.63819	2.86172	6.49283	12.19603	20.00719	0.00000
84	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.89240	0.64386	2.89224	6.57028	12.34331	20.26117	0.00000
85	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.90067	0.65098	2.92785	6.65214	12.50476	20.55627	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Male Preferred Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	1.10197	1.74014	2.36091	2.96409	3.54946	4.73444	5.88349	6.99630	9.25398	12.60183	13.65209	15.27858	15.88690	17.52862	19.18067	0.00000
19	1.11781	1.76473	2.39363	3.00431	3.59660	4.79587	5.95801	7.08273	9.36528	12.74855	13.80503	15.44237	16.04923	17.69882	19.35711	0.00000
20	1.13414	1.79005	2.42727	3.04564	3.64499	4.85891	6.03447	7.17130	9.47880	12.89746	13.95962	15.60751	16.21272	17.87008	19.53461	0.00000
21	1.15102	1.81616	2.46198	3.08827	3.69489	4.92389	6.11320	7.26211	9.59464	13.04885	14.11645	15.77494	16.37835	18.04359	19.71406	0.00000
22	1.16849	1.84320	2.49788	3.13236	3.74647	4.99103	6.19419	7.35513	9.71289	13.20310	14.27616	15.94534	16.54695	18.21988	19.89601	0.00000
23	1.18658	1.87118	2.53502	3.17793	3.79975	5.06011	6.27718	7.45013	9.83343	13.36026	14.43877	16.11888	16.71837	18.39876	20.08076	0.00000
24	1.20532	1.90014	2.57347	3.22511	3.85470	5.13101	6.36212	7.54718	9.95653	13.52066	14.60480	16.29577	16.89278	18.58092	20.26867	0.00000
25	1.22474	1.93016	2.61328	3.27374	3.91112	5.20365	6.44897	7.64635	10.08227	13.68453	14.77415	16.47590	17.07051	18.76632	20.45986	0.00000
26	1.24486	1.96122	2.65433	3.32373	3.96894	5.27796	6.53778	7.74773	10.21083	13.59612	14.79418	16.46604	17.13056	18.82082	20.58085	0.00000
27	1.26572	1.99334	2.69662	3.37508	4.02825	5.35414	6.62879	7.85165	10.34240	13.50504	14.81451	16.45579	17.19187	18.87635	20.70437	0.00000
28	1.28743	2.02665	2.74038	3.42814	4.08953	5.43283	6.72284	7.95891	10.47809	13.41287	14.83664	16.44694	17.25618	18.93514	20.83308	0.00000
29	1.31011	2.06136	2.78592	3.48336	4.15330	5.51480	6.82072	8.07046	10.61936	13.32087	14.86230	16.44113	17.32561	18.99967	20.96979	0.00000
30	1.33383	2.09765	2.83353	3.54111	4.22004	5.60049	6.92300	8.18718	10.76714	13.22988	14.89243	16.43971	17.40185	19.07175	21.11677	0.00000
31	1.35868	2.13566	2.88343	3.60165	4.28996	5.69022	7.03023	8.30950	10.92211	13.14005	14.92774	16.44353	17.48591	19.15265	21.27529	0.00000
32	1.38471	2.17546	2.93570	3.66503	4.36312	5.78422	7.14251	8.43768	11.08443	13.05128	14.96849	16.45279	17.57833	19.24272	21.44480	0.00000
33	1.41196	2.21717	2.99043	3.73135	4.43973	5.88263	7.26010	8.57183	11.25445	12.96354	15.01496	16.46787	17.67949	19.34138	21.62465	0.00000
34	1.44049	2.26079	3.04762	3.80071	4.51984	5.98554	7.38302	8.71214	11.43252	12.87657	15.06731	16.48868	17.78854	19.44757	21.81214	0.00000
35	1.47036	2.30644	3.10753	3.87335	4.60372	6.09323	7.51171	8.85923	11.61938	12.79078	15.12612	16.51498	17.90534	19.55964	22.00484	0.00000
36	1.50168	2.35432	3.17033	3.94949	4.69162	6.20616	7.64680	9.01378	11.58980	12.77998	15.03733	16.48418	17.93240	19.74323	22.24627	0.00000
37	1.53447	2.40445	3.23609	4.02917	4.78364	6.32446	7.78845	9.17606	11.56232	12.77194	14.94888	16.45422	17.95989	19.93216	22.49555	0.00000
38	1.56884	2.45697	3.30494	4.11264	4.88009	6.44857	7.93724	9.34668	11.53649	12.76616	14.85891	16.42278	17.98825	20.12767	22.75478	0.00000
39	1.60485	2.51197	3.37707	4.20012	4.98125	6.57891	8.09360	9.52560	11.51162	12.76099	14.76493	16.38990	18.01812	20.33127	23.02552	0.00000
40	1.64260	2.56965	3.45273	4.29196	5.08759	6.71597	8.25770	9.71298	11.48639	12.75469	14.66724	16.35645	18.05108	20.54481	23.31038	0.00000
41	1.68217	2.63013	3.53213	4.38842	5.19932	6.85972	8.42944	9.90786	11.45878	12.74711	14.56589	16.32310	18.08779	20.76979	23.61166	0.00000
42	1.72362	2.69352	3.61541	4.48963	5.31635	7.00994	8.60786	10.10877	11.42837	12.73820	14.46109	16.29005	18.12897	21.00787	23.92901	0.00000
43	1.76703	2.75994	3.70271	4.59553	5.43849	7.16586	8.79169	10.31576	11.39510	12.72829	14.35290	16.25786	18.17573	21.25865	24.26121	0.00000
44	1.81244	2.82944	3.79389	4.70589	5.56511	7.32632	8.98081	10.52900	11.35897	12.71735	14.24133	16.22702	18.22708	21.52063	24.60315	0.00000
45	1.85994	2.90201	3.88888	4.82026	5.69541	7.49140	9.17560	10.74917	11.32013	12.70582	14.12697	16.19681	18.28171	21.78965	24.95056	0.00000
46	1.90971	2.97790	3.98771	4.93848	5.83007	7.46232	9.08663	10.60166	11.28012	12.69575	14.29476	16.43715	18.55058	22.13691	25.36510	0.00000
47	1.96198	3.05721	4.09036	5.06124	5.97006	7.43116	8.99354	10.44868	11.24071	12.68800	14.47194	16.68714	18.82726	22.49562	25.79712	0.00000
48	2.01713	3.14041	4.19806	5.19021	6.11754	7.39987	8.89870	10.29300	11.20426	12.68489	14.65975	16.94857	19.11772	22.87527	26.25905	0.00000
49	2.07564	3.22872	4.31256	5.32770	6.27512	7.37093	8.80503	10.13678	11.17326	12.68769	14.86063	17.22803	19.43129	23.28847	26.76428	0.00000
50	2.13768	3.32250	4.43444	5.47437	6.44373	7.34447	8.71148	9.97821	11.14496	12.69375	15.07549	17.52844	19.77244	23.73967	27.31503	0.00000
51	2.20340	3.42203	4.56403	5.63075	6.62412	7.31942	8.61619	9.81359	11.11629	12.70250	15.30593	17.85293	20.14383	24.22956	27.90779	0.00000
52	2.27286	3.52740	4.70153	5.79718	6.81605	7.29407	8.51565	9.63902	11.08588	12.71382	15.55359	18.20288	20.54470	24.75354	28.53517	0.00000
53	2.34616	3.63880	4.84734	5.97358	7.01914	7.26584	8.40679	9.45294	11.05370	12.72853	15.81975	18.57799	20.97143	25.30545	29.18831	0.00000
54	2.40000	3.72026	4.95303	6.10007	7.16203	7.16240	8.28826	9.16525	10.91373	12.62355	15.94822	18.79148	21.21156	25.62709	29.57053	0.00000
55	2.40000	3.71815	4.94718	6.08798	7.14090	6.89149	7.81839	8.66540	10.52552	12.23264	15.71612	18.57693	20.96323	25.35378	29.26026	0.00000
56	2.40000	3.57652	4.67071	5.68302	6.61493	6.37894	7.19842	8.05914	9.81805	11.45016	14.84776	17.69047	20.17791	24.58587	28.63426	0.00000
57	2.40000	3.43441	4.39345	5.27836	6.09138	5.87070	6.58522	7.46033	9.11863	10.67517	13.98487	16.80661	19.38938	23.81025	27.99522	0.00000
58	2.40000	3.29199	4.11669	4.87598	5.57264	5.36842	5.97971	6.86891	8.42690	9.90723	13.12821	15.92648	18.60151	23.03376	27.35780	0.00000
59	2.40000	3.15000	3.84170	4.47746	5.05991	4.87247	5.38128	6.28414	7.74199	9.14641	12.27818	15.05292	17.81918	22.26795	26.73267	0.00000
60	2.40000	3.00869	3.56885	4.08270	4.55221	4.38118	4.78792	5.70386	7.06217	8.39101	11.43440	14.18681	17.04752	21.51659	26.10960	0.00000
61	2.40000	2.86818	3.29785	3.69066	4.04762	3.89260	4.19765	5.12640	6.38573	7.64042	10.59691	13.33133	16.28801	20.76954	25.48299	0.00000
62	2.40000	2.72821	3.02790	3.29982	3.54437	3.40516	3.60940	4.55067	5.71235	6.89494	9.76821	12.48747	15.53253	20.02187	24.84921	0.00000
63	2.40000	2.58843	2.75808	2.90913	3.04149	2.91848	3.02322	3.97721	5.04323	6.15736	8.95020	11.65037	14.77896	19.27259	24.20638	0.00000
64	2.40000	2.44842	2.48792	2.51826	2.53929	2.43314	2.44058	3.40779	4.38149	5.43017	8.14100	10.82061	14.02900	18.52331	23.56252	0.00000
65	2.40000	2.30808	2.21743	2.12776	2.03881	1.95066	1.86360	2.84534	3.72979	4.71339	7.34278	10.00177	13.28644	17.78348	22.93027	0.00000
66	2.40000	2.30574	2.21250	2.12000	2.02835	1.93781	1.84916	2.71483	3.49120	4.35357	6.84283	9.42651	12.70476	17.26121	22.40119	0.00000
67	2.40000	2.30294	2.20667	2.11127	2.01703	1.92475	1.83494	2.58567	3.25581	3.99989	6.35222	8.86507	12.14165	16.75967	21.89873	0.00000
68	2.40000	2.29967	2.20025	2.10204	2.00587	1.91228	1.82071	2.45820	3.02444	3.65337	5.87420	8.32202	11.60074	16.28420	21.42530	0.00000
69	2.40000	2.29624	2.19375	2.09338	1.99571	1.90014	1.80666	2.33299	2.79777	3.31572	5.41143	7.79925	11.08495	15.83608	20.97581	0.00000
70	2.40000	2.29288	2.18798	2.08589	1.98600	1.88829	1.79294	2.21014	2.57661	2.98775	4.96397	7.29703	10.59281	15.40894	20.54800	0.00000
71	2.40000	2.29020	2.18334	2.07879	1.97652	1.87671	1.77954	2.09016	2.36146	2.66898	4.53106	6.81295	10.11828	14.99927	20.15149	0.00000
72	2.40000	2.28802	2.17845	2.07128	1.96669	1.86485	1.76644	1.97306	2.15149	2.35814	4.10972	6.34094	9.65605	14.60999	19.79619	0.00000
73	2.40000	2.28507	2.17265	2.06294	1.95612	1.85289	1.75391	1.85854	1.94619	2.05383	3.69659	5.87823	9.20865	14.24927	19.48739	0.00000
74	2.40000	2.28192	2.16669	2.05451	1.94608	1.84213	1.74286	1.74735	1.74565	1.75538	3.29197	5.42934	8.78566	13.92824	19.23938	0.00000
75	2.40000	2.27881	2.16082	2.04678	1.93745	1.83305	1.73374	1.63927	1.54883	1.46215	2.89710	4.99768	8.39033	13.65274	19.05960	0.00000
76	2.40000	2.27573	2.15563	2.04048	1.93053	1.82595	1.72645	1.63120	1.53991	1.45330	3.05971	5.15318	8.61262	13.72661	19.16116	0.00000
77	2.40000	2.27334	2.15190	2.03595	1.92565	1.82072	1.72028	1.62400	1.53266	1.44730	3.22859	5.32336	8.86417	13.85323	19.32451	0.00000
78	2.40000	2.27180	2.14938	2.03294	1.92217	1.81612	1.71448	1.61805	1.52794	1.44453	3.40573	5.51043	9.14830	14.02094	19.52405	0.00000
79	2.40000	2.27068	2.14767	2.03064	1.91861	1.81123	1.70936	1.61416	1.52604	1.44516	3.59273	5.71614	9.45846	14.21039	19.75220	0.00000
80	2.40000	2.26998	2.14629	2.02788	1.91439	1.80672	1.70609	1.61296	1.52747	1.44955	3.79190	5.93756	9.78453	14.41879	20.00758	0.00000
81	2.40000	2.26922	2.14403	2.02404	1.91020	1.80381	1.70534	1.61496	1.53257	1.45799	4.00169	6.16842	10.12524	14.64517	20.30414	0.00000
82	2.40000	2.26759	2.14068	2.02029	1.90777	1.80362	1.70803	1.62090	1.54201	1.46966	4.21903	6.40924	10.48267	14.90300	20.64430	0.00000
83	2.40000	2.26568	2.13825	2.01916	1.90894	1.80776	1.71554	1.63205	1.55548	1.48360	4.44608	6.66379	10.87119	15.19970	21.01087	0.00000
84	2.40000	2.26502	2.13887	2.02211	1.91494	1.81725	1.72881	1.64769	1.57155	1.49994	4.68476	6.93991	11.29513	15.51927	21.41690	0.00000
85	2.40000	2.26633	2.14261	2.02905	1.92554	1.83183	1.74588	1.66521	1.58933	1.51805	4.93763	7.23571	11.73602	15.86084	21.86984	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Male Standard Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	0.00000	0.67974	1.34143	1.98488	2.60990	3.85960	5.07197	6.24670	8.61408	12.11714	13.22703	14.93732	15.58723	17.31379	19.05130	0.00000
19	0.00000	0.68935	1.36002	2.01181	2.64456	3.90968	5.13622	6.32387	8.71768	12.25822	13.37520	15.09745	15.74649	17.48190	19.22655	0.00000
20	0.00000	0.69924	1.37913	2.03949	2.68014	3.96107	5.20213	6.40295	8.82335	12.40140	13.52498	15.25891	15.90690	17.65106	19.40285	0.00000
21	0.00000	0.70944	1.39885	2.06804	2.71683	4.01404	5.27000	6.48403	8.93118	12.54697	13.67693	15.42260	16.06941	17.82245	19.58109	0.00000
22	0.00000	0.72000	1.41925	2.09756	2.75476	4.06877	5.33982	6.56708	9.04125	12.69529	13.83167	15.58919	16.23483	17.99658	19.76181	0.00000
23	0.00000	0.73093	1.44035	2.12808	2.79393	4.12509	5.41136	6.65190	9.15346	12.84640	13.98921	15.75885	16.40301	18.17326	19.94532	0.00000
24	0.00000	0.74224	1.46220	2.15967	2.83434	4.18289	5.48459	6.73855	9.26805	13.00063	14.15007	15.93179	16.57413	18.35319	20.13196	0.00000
25	0.00000	0.75397	1.48482	2.19224	2.87582	4.24211	5.55946	6.82710	9.38509	13.15820	14.31415	16.10790	16.74851	18.53632	20.32186	0.00000
26	0.00000	0.76610	1.50814	2.22571	2.91834	4.30268	5.63602	6.91762	9.50476	13.05270	14.32245	16.08587	16.80010	18.58291	20.43848	0.00000
27	0.00000	0.77865	1.53217	2.26010	2.96195	4.36479	5.71447	7.01040	9.62723	12.94413	14.33077	16.06318	16.85277	18.63037	20.55754	0.00000
28	0.00000	0.79166	1.55703	2.29563	3.00701	4.42894	5.79555	7.10617	9.75354	12.83398	14.34057	16.04157	16.90822	18.68089	20.68169	0.00000
29	0.00000	0.80522	1.58291	2.33261	3.05390	4.49576	5.87993	7.20577	9.88504	12.72342	14.35349	16.02261	16.96852	18.73692	20.81371	0.00000
30	0.00000	0.81940	1.60996	2.37128	3.10297	4.56562	5.96810	7.30998	10.02260	12.61323	14.37043	16.00762	17.03531	18.80023	20.95584	0.00000
31	0.00000	0.83424	1.63831	2.41182	3.15438	4.63877	6.06054	7.41920	10.16686	12.50351	14.39205	15.99738	17.10956	18.87206	21.10935	0.00000
32	0.00000	0.84979	1.66801	2.45426	3.20818	4.71540	6.15734	7.53364	10.31795	12.39410	14.41857	15.99207	17.19180	18.95273	21.27367	0.00000
33	0.00000	0.86608	1.69911	2.49867	3.26451	4.79562	6.25871	7.65342	10.47622	12.28494	14.45025	15.99203	17.28237	19.04166	21.44815	0.00000
34	0.00000	0.88312	1.73160	2.54512	3.32341	4.87952	6.36467	7.77870	10.64197	12.17572	14.48720	15.99714	17.38043	19.13779	21.63012	0.00000
35	0.00000	0.90095	1.76564	2.59376	3.38509	4.96731	6.47561	7.91003	10.81591	12.06677	14.52996	16.00714	17.48582	19.23948	21.81716	0.00000
36	0.00000	0.91966	1.80132	2.64475	3.44972	5.05937	6.59207	8.04802	10.76330	12.03489	14.41802	15.95681	17.49707	19.41523	22.05454	0.00000
37	0.00000	0.93924	1.83869	2.69810	3.51738	5.15581	6.71418	8.19291	10.71177	12.00488	14.30553	15.90665	17.50830	19.59609	22.29965	0.00000
38	0.00000	0.95975	1.87781	2.75400	3.58830	5.25699	6.84245	8.34525	10.66084	11.97621	14.19066	15.85440	17.51991	19.78329	22.55457	0.00000
39	0.00000	0.98124	1.91879	2.81258	3.66268	5.36324	6.97724	8.50500	10.60979	11.94728	14.07099	15.80004	17.53250	19.97830	22.82084	0.00000
40	0.00000	1.00377	1.96178	2.87408	3.74088	5.47498	7.11871	8.67230	10.55734	11.91643	13.94674	15.74440	17.54759	20.18292	23.10105	0.00000
41	0.00000	1.02739	2.00689	2.93867	3.82303	5.59216	7.26676	8.84630	10.50159	11.88347	13.81791	15.68808	17.56578	20.39863	23.39747	0.00000
42	0.00000	1.05216	2.05421	3.00645	3.90908	5.71463	7.42057	9.02569	10.44208	11.84830	13.68465	15.63122	17.58775	20.62704	23.70975	0.00000
43	0.00000	1.07810	2.10381	3.07737	3.99889	5.84173	7.57904	9.21050	10.37870	11.81119	13.54694	15.57430	17.61453	20.86774	24.03668	0.00000
44	0.00000	1.10525	2.15562	3.15126	4.09199	5.97254	7.74208	9.40089	10.31140	11.77205	13.40473	15.51775	17.64511	21.11926	24.37319	0.00000
45	0.00000	1.13360	2.20959	3.22785	4.18780	6.10712	7.91000	9.59747	10.24025	11.73123	13.25849	15.46081	17.67819	21.37749	24.71504	0.00000
46	0.00000	1.16324	2.26574	3.30702	4.28682	6.03815	7.78103	9.40976	10.16655	11.69055	13.40486	15.68454	17.93362	21.71669	25.12629	0.00000
47	0.00000	1.19422	2.32407	3.38922	4.38975	5.96538	7.64616	9.21471	10.09180	11.65071	13.55960	15.91727	18.19643	22.06708	25.55487	0.00000
48	0.00000	1.22672	2.38526	3.47559	4.49819	5.89023	7.50722	9.01457	10.01797	11.61374	13.72384	16.16068	18.47240	22.43795	26.01310	0.00000
49	0.00000	1.26122	2.45032	3.56765	4.61406	5.81445	7.36641	8.81094	9.94712	11.58066	13.89982	16.42104	18.77050	22.84167	26.51425	0.00000
50	0.00000	1.29785	2.51957	3.66587	4.73804	5.73787	7.22253	8.60191	9.87660	11.54890	14.08834	16.70112	19.09506	23.28261	27.06051	0.00000
51	0.00000	1.33673	2.59320	3.77059	4.87068	5.65934	7.07367	8.38391	9.80348	11.51781	14.29086	17.00387	19.44860	23.76142	27.64843	0.00000
52	0.00000	1.37789	2.67132	3.88204	5.01180	5.57725	6.91662	8.15331	9.72637	11.48712	14.50885	17.33057	19.83037	24.27359	28.27067	0.00000
53	0.00000	1.42140	2.75417	4.00017	5.16113	5.48930	6.74857	7.90846	9.64507	11.45741	14.74345	17.68090	20.23686	24.81307	28.91846	0.00000
54	0.00000	1.45323	2.81422	4.08487	5.26620	5.34128	6.50475	7.57459	9.46739	11.31812	14.84916	17.87715	20.46307	25.12669	29.29786	0.00000
55	0.00000	1.45240	2.81090	4.07677	5.25066	5.06727	6.10812	7.06418	9.07372	10.92200	14.61902	17.66613	20.21803	24.85698	28.99116	0.00000
56	0.00000	1.30636	2.52623	3.66034	4.71000	4.54197	5.47177	6.44263	8.34715	10.11790	13.72636	16.75586	19.41455	24.07323	28.35676	0.00000
57	0.00000	1.16027	2.24155	3.24489	4.17218	4.02103	4.84207	5.82838	7.62878	9.32178	12.84001	15.84919	18.60887	23.28262	27.70979	0.00000
58	0.00000	1.01426	1.95767	2.83174	3.63885	3.50550	4.21955	5.22130	6.91827	8.53332	11.96077	14.94730	17.80481	22.49190	27.06480	0.00000
59	0.00000	0.86857	1.67516	2.42170	3.11060	2.99537	3.60354	4.62069	6.21490	7.75264	11.08910	14.05298	17.00713	21.71238	26.43234	0.00000
60	0.00000	0.72324	1.39408	2.01449	2.58648	2.48931	2.99245	4.02490	5.51732	6.97841	10.22480	13.16714	16.22074	20.94775	25.80230	0.00000
61	0.00000	0.57826	1.11414	1.60930	2.06511	1.98602	2.38503	3.43286	4.82438	6.21036	9.36808	12.29285	15.44710	20.18813	25.16915	0.00000
62	0.00000	0.43351	0.83490	1.20529	1.54551	1.48481	1.78095	2.84417	4.13623	5.44907	8.52135	11.43108	14.67852	19.42877	24.52932	0.00000
63	0.00000	0.28889	0.55606	0.80215	1.02753	0.98597	1.18094	2.25978	3.45427	4.69713	7.68644	10.57749	13.91311	18.66879	23.88100	0.00000
64	0.00000	0.14437	0.27767	0.40015	0.51196	0.49056	0.58668	1.68147	2.78122	3.95678	6.86195	9.73283	13.15260	17.90981	23.23210	0.00000
65	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11146	2.11920	3.22835	6.05002	8.90053	12.40066	17.16104	22.59511	0.00000
66	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.99162	1.88827	2.87259	5.54951	8.32258	11.81641	16.63844	22.06490	0.00000
67	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.87353	1.66113	2.52359	5.05901	7.75878	11.25071	16.13641	21.56119	0.00000
68	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.75736	1.43825	2.18205	4.58109	7.21305	10.70683	15.66004	21.08634	0.00000
69	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.64329	1.21996	1.84892	4.11768	6.68686	10.18733	15.21050	20.63530	0.00000
70	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.53128	1.00649	1.52436	3.66849	6.18014	9.69068	14.78160	20.20583	0.00000
71	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.42140	0.79779	1.20768	3.23254	5.69055	9.21119	14.36992	19.80736	0.00000
72	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.31352	0.59324	0.89777	2.80727	5.21276	8.74392	13.97821	19.44959	0.00000
73	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.20743	0.39238	0.59359	2.39008	4.74436	8.29110	13.61421	19.13767	0.00000
74	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.10303	0.19482	0.29453	1.98100	4.28887	7.86115	13.28846	18.88557	0.00000
75	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.58040	3.84856	7.45667	13.00636	18.70050	0.00000
76	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.75766	4.01639	7.69161	13.08397	18.80407	0.00000
77	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.93781	4.19541	7.95261	13.21188	18.96831	0.00000
78	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	2.12267	4.38776	8.24302	13.37905	19.16811	0.00000
79	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	2.31385	4.59525	8.55727	13.56706	19.39607	0.00000
80	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	2.51343	4.81590	8.88642	13.77327	19.65083	0.00000
81	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	2.72095	5.04485	9.22944	13.99680	19.94612	0.00000
82	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	2.93467	5.28267	9.58833	14.25054	20.28434	0.00000
83	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	3.15634	5.53261	9.97639	14.54164	20.64863	0.00000
84	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	3.38759	5.80140	10.39782	14.85483	21.05181	0.00000
85	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	3.63061	6.08774	10.83581	15.18931	21.50125	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Female Preferred Plus Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	0.97092	1.53621	2.90194	2.62715	3.15240	4.21353	5.24709	7.32471	9.34638	11.31160	13.23002	13.90495	15.73947	17.41591	19.26616	0.00000
19	0.98289	1.55480	2.94140	2.65763	3.18815	4.26012	5.30369	7.40159	9.44192	11.42380	13.35721	14.03420	15.88056	17.56619	19.42571	0.00000
20	0.99525	1.57396	2.98244	2.68901	3.22490	4.30805	5.36182	7.48067	9.53993	11.53889	13.48754	14.16649	16.02494	17.71977	19.58866	0.00000
21	1.00802	1.59377	3.02522	2.72139	3.26286	4.35751	5.42189	7.56223	9.64102	11.65748	13.62169	14.30265	16.17338	17.87764	19.75613	0.00000
22	1.02121	1.61421	3.06904	2.75478	3.30193	4.40849	5.48370	7.64611	9.74489	11.77921	13.75936	14.44222	16.32547	18.03933	19.92756	0.00000
23	1.03485	1.63531	3.11474	2.78924	3.34234	4.46110	5.54746	7.73258	9.85185	11.90457	13.90098	14.58575	16.48183	18.20549	20.10347	0.00000
24	1.04898	1.65720	3.16155	2.82498	3.38414	4.51554	5.61338	7.82190	9.96236	12.03394	14.04712	14.73383	16.64312	18.37665	20.28418	0.00000
25	1.06360	1.67980	2.27932	2.86188	3.42731	4.57170	5.68133	7.91397	10.07614	12.16710	14.19750	14.88615	16.80878	18.55199	20.46874	0.00000
26	1.07874	1.70326	2.31044	2.90010	3.47199	4.62976	5.75159	8.00906	10.19363	12.19101	14.25297	15.03113	16.93156	18.66840	20.56273	0.00000
27	1.09440	1.72747	2.34258	2.93951	3.51801	4.68958	5.82388	8.10688	10.31446	12.21615	14.31035	15.17960	17.05696	18.78715	20.65846	0.00000
28	1.11064	1.75256	2.37586	2.98029	3.56564	4.75143	5.89861	8.20799	10.43931	12.24308	14.37015	15.33218	17.18590	18.90924	20.75697	0.00000
29	1.12746	1.77856	2.41030	3.02249	3.61489	4.81536	5.97586	8.31244	10.56814	12.27149	14.43200	15.48880	17.31828	19.03448	20.85802	0.00000
30	1.14491	1.80549	2.44600	3.06619	3.66586	4.88152	6.05576	8.42040	10.70101	12.30128	14.49610	15.64975	17.45437	19.16313	20.96199	0.00000
31	1.16303	1.83345	2.48301	3.11151	3.71870	4.95009	6.13848	8.53193	10.83799	12.33263	14.56266	15.81534	17.59440	19.29559	21.06932	0.00000
32	1.18183	1.86244	2.52139	3.15847	3.77347	5.02108	6.22397	8.64694	10.97916	12.36545	14.63160	15.98551	17.73845	19.43190	21.17995	0.00000
33	1.20136	1.89255	2.56125	3.20722	3.83025	5.09457	6.31229	8.76570	11.12480	12.39991	14.70313	16.16075	17.88696	19.57249	21.29451	0.00000
34	1.22165	1.92382	2.60263	3.25781	3.88908	5.17052	6.40352	8.88829	11.27499	12.43593	14.77729	16.34117	18.04001	19.71760	21.41318	0.00000
35	1.24273	1.95632	2.64558	3.31021	3.94990	5.24904	6.49775	9.01477	11.42980	12.47353	14.85417	16.52694	18.19787	19.86746	21.53596	0.00000
36	1.26465	1.99005	2.69011	3.36445	4.01282	5.33018	6.59505	9.01142	11.45824	12.64133	15.09909	16.74993	18.39921	20.04725	21.69449	0.00000
37	1.28745	2.02511	2.73629	3.42066	4.07799	5.41414	6.69564	9.00850	11.48823	12.81458	15.35168	16.98007	18.60704	20.23307	21.85860	0.00000
38	1.31120	2.06157	2.78430	3.47909	4.14565	5.50126	6.79998	9.00637	11.52028	12.99417	15.61300	17.21829	18.82248	20.42605	22.02963	0.00000
39	1.33600	2.09961	2.83437	3.53995	4.21608	5.59195	6.90857	9.00546	11.55507	13.18106	15.88412	17.46580	19.04672	20.62758	22.20903	0.00000
40	1.36188	2.13930	2.88656	3.60337	4.28947	5.68640	7.02162	9.00587	11.59280	13.37559	16.16564	17.72311	19.28044	20.83829	22.39689	0.00000
41	1.38893	2.18074	2.94103	3.66952	4.36601	5.78486	7.13947	9.00774	11.63359	13.57829	16.45818	17.99101	19.52433	21.05839	22.59328	0.00000
42	1.41719	2.22403	2.99790	3.73858	4.44587	5.88762	7.26249	9.01111	11.67766	13.78965	16.76264	18.27030	19.77875	21.28811	22.79923	0.00000
43	1.44675	2.26929	3.05736	3.81075	4.52934	5.99501	7.39099	9.01611	11.72526	14.01043	17.07992	18.56147	20.04406	21.52853	23.01531	0.00000
44	1.47768	2.31662	3.11951	3.88619	4.61659	6.10722	7.52522	9.02270	11.77653	14.24110	17.41032	18.86463	20.32102	21.77989	23.24138	0.00000
45	1.51004	2.36613	3.18452	3.96511	4.70781	6.22449	7.66547	9.03094	11.83161	14.48189	17.75416	19.18070	20.61003	22.04223	23.47706	0.00000
46	1.54392	2.41795	3.25258	4.04765	4.80320	6.34710	7.81212	9.35626	12.04420	14.73306	17.79753	19.33451	20.85646	22.33630	23.81473	0.00000
47	1.57938	2.47219	3.32375	4.13399	4.90292	6.47527	7.96544	9.69501	12.26586	14.99511	17.84490	19.49593	21.11295	22.64079	24.16309	0.00000
48	1.61651	2.52895	3.39820	4.22424	5.00718	6.60927	8.12552	10.04760	12.49711	15.26833	17.89575	19.66436	21.37861	22.95505	24.52202	0.00000
49	1.65540	2.58838	3.47612	4.31872	5.11632	6.74938	8.29267	10.41515	12.73854	15.55314	17.94975	19.83934	21.65333	23.27951	24.89135	0.00000
50	1.69614	2.65062	3.55774	4.41764	5.23045	6.89572	8.46735	10.79842	12.99031	15.84954	18.00596	20.02031	21.93716	23.61361	25.27023	0.00000
51	1.73886	2.71586	3.64328	4.52121	5.34979	7.04877	8.64990	11.19811	13.25253	16.15728	18.06375	20.20727	22.22960	23.95666	25.65839	0.00000
52	1.78363	2.78424	3.73282	4.62950	5.47460	7.20872	8.84042	11.61460	13.52483	16.47607	18.12263	20.39933	22.52966	24.30803	26.05542	0.00000
53	1.83058	2.85584	3.82647	4.74278	5.60506	7.37571	9.03894	12.04809	13.80704	16.80601	18.18164	20.59551	22.83679	24.66738	26.46046	0.00000
54	1.87985	2.93092	3.92468	4.86147	5.74159	7.55013	9.24571	12.49946	14.09996	17.14756	18.24053	20.79615	23.15170	25.03507	26.87430	0.00000
55	1.93162	3.00982	4.02783	4.98597	5.88457	7.73231	9.46120	12.97007	14.40412	17.50115	18.29953	21.00198	23.47491	25.41204	27.29792	0.00000
56	1.98602	3.09265	4.13598	5.11631	6.03383	7.81875	9.48506	12.78054	14.15520	17.13951	18.44394	21.20134	23.79368	25.77715	27.71791	0.00000
57	2.04320	3.17962	4.24934	5.25259	6.18958	7.90807	9.50817	12.57945	13.89224	16.75922	18.59049	21.40434	24.11964	26.14952	28.14640	0.00000
58	2.10339	3.27101	4.36818	5.39515	6.35234	8.00033	9.53038	12.36626	13.61478	16.35934	18.73970	21.61159	24.45308	26.53062	28.58573	0.00000
59	2.16684	3.36714	4.49296	5.54469	6.52272	8.09584	9.55194	12.14086	13.32242	15.93970	18.89263	21.82391	24.79613	26.92348	29.03735	0.00000
60	2.23387	3.46854	4.62444	5.70197	6.70149	8.19531	9.57352	11.90315	13.01529	15.50039	19.05055	22.04379	25.15251	27.33041	29.50344	0.00000
61	2.30482	3.57575	4.76321	5.86761	6.88948	8.29937	9.59537	11.65281	12.69298	15.04050	19.21511	22.27386	25.52380	27.75285	29.98629	0.00000
62	2.37996	3.68911	4.90964	6.04212	7.08731	8.40809	9.61736	11.38882	12.35406	14.55896	19.38759	22.51427	25.91016	28.19169	30.48614	0.00000
63	2.40000	3.71669	4.94156	6.07535	7.11886	8.31538	9.40599	10.84076	11.70701	13.71448	19.09419	22.21368	25.67526	27.95346	30.25217	0.00000
64	2.40000	3.71310	4.93185	6.05709	7.08987	8.15192	9.11481	10.20317	10.96533	12.76117	18.63908	21.72432	25.21927	27.47260	29.75374	0.00000
65	2.40000	3.70939	4.92180	6.03828	7.06006	7.98843	8.82523	9.57281	10.23323	11.82186	18.18592	21.23569	24.76004	26.98670	29.24615	0.00000
66	2.40000	3.56656	4.64351	5.63195	6.53306	7.34849	8.19469	8.94971	9.61565	11.09758	17.45141	20.43690	23.90755	26.23427	28.59461	0.00000
67	2.40000	3.42394	4.36611	5.22759	6.00980	6.71466	7.57102	8.33403	9.00627	10.38393	16.72548	19.64724	23.06261	25.48317	27.95127	0.00000
68	2.40000	3.28150	4.08955	4.82540	5.49070	6.08700	6.95418	7.72604	8.40514	9.68098	16.00833	18.86590	22.22446	24.74546	27.33299	0.00000
69	2.40000	3.13923	3.81398	4.42570	4.97573	5.46548	6.34444	7.12581	7.81234	8.98904	15.29936	18.09235	21.40374	24.03596	26.73652	0.00000
70	2.40000	2.99724	3.53969	4.02854	4.46498	4.85045	5.74201	6.53359	7.22827	8.30817	14.59858	17.33571	20.61356	23.35196	26.15722	0.00000
71	2.40000	2.85563	3.26656	3.63379	3.95850	4.24187	5.14686	5.94947	6.65266	7.63825	13.91268	16.60569	19.85027	22.68806	25.59903	0.00000
72	2.40000	2.71420	2.99435	3.24136	3.45618	3.63973	4.55902	5.37315	6.08531	6.98278	13.24905	15.89877	19.10846	22.04682	25.04777	0.00000
73	2.40000	2.57296	2.72321	2.85140	2.95821	3.04441	3.97871	4.80496	5.52945	6.34575	12.60564	15.21154	18.39134	21.41731	24.51936	0.00000
74	2.40000	2.43198	2.45320	2.46403	2.46492	2.45618	3.40629	4.24755	4.98820	5.72554	11.97969	14.54652	17.68965	20.81313	24.04741	0.00000
75	2.40000	2.29125	2.18434	2.07939	1.97639	1.87536	2.84364	3.70306	4.46008	5.12018	11.37269	13.89582	17.01393	20.26162	23.63252	0.00000
76																
77																
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83																
84																
85																

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Female Preferred Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	0.97092	1.53621	2.90194	2.62715	3.15240	4.21353	5.24709	7.32471	9.34638	11.31160	13.23002	13.90495	15.73947	17.41591	19.26616	0.00000
19	0.98289	1.55480	2.94140	2.65763	3.18815	4.26012	5.30369	7.40159	9.44192	11.42380	13.35721	14.03420	15.88056	17.56619	19.42571	0.00000
20	0.99525	1.57396	2.98244	2.68901	3.22490	4.30805	5.36182	7.48067	9.53993	11.53889	13.48754	14.16649	16.02494	17.71977	19.58866	0.00000
21	1.00802	1.59377	3.02522	2.72139	3.26286	4.35751	5.42189	7.56223	9.64102	11.65748	13.62169	14.30265	16.17338	17.87764	19.75613	0.00000
22	1.02121	1.61421	3.06904	2.75478	3.30193	4.40849	5.48370	7.64611	9.74489	11.77921	13.75936	14.44222	16.32547	18.03933	19.92756	0.00000
23	1.03485	1.63531	3.11474	2.78924	3.34234	4.46110	5.54746	7.73258	9.85185	11.90457	13.90098	14.58575	16.48183	18.20549	20.10347	0.00000
24	1.04898	1.65720	3.16155	2.82498	3.38414	4.51554	5.61338	7.82190	9.96236	12.03394	14.04712	14.73383	16.64312	18.37665	20.28418	0.00000
25	1.06360	1.67980	2.27932	2.86188	3.42731	4.57170	5.68133	7.91397	10.07614	12.16710	14.19750	14.88615	16.80878	18.55199	20.46874	0.00000
26	1.07874	1.70326	2.31044	2.90010	3.47199	4.62976	5.75159	8.00906	10.19363	12.19101	14.25297	15.03113	16.93156	18.66840	20.56273	0.00000
27	1.09440	1.72747	2.34258	2.93951	3.51801	4.68958	5.82388	8.10688	10.31446	12.21615	14.31035	15.17960	17.05696	18.78715	20.65846	0.00000
28	1.11064	1.75256	2.37586	2.98029	3.56564	4.75143	5.89861	8.20799	10.43931	12.24308	14.37015	15.33218	17.18590	18.90924	20.75697	0.00000
29	1.12746	1.77856	2.41030	3.02249	3.61489	4.81536	5.97586	8.31244	10.56814	12.27149	14.43200	15.48880	17.31828	19.03448	20.85802	0.00000
30	1.14491	1.80549	2.44600	3.06619	3.66586	4.88152	6.05576	8.42040	10.70101	12.30128	14.49610	15.64975	17.45437	19.16313	20.96199	0.00000
31	1.16303	1.83345	2.48301	3.11151	3.71870	4.95009	6.13848	8.53193	10.83799	12.33263	14.56266	15.81534	17.59440	19.29559	21.06932	0.00000
32	1.18183	1.86244	2.52139	3.15847	3.77347	5.02108	6.22397	8.64694	10.97916	12.36545	14.63160	15.98551	17.73845	19.43190	21.17995	0.00000
33	1.20136	1.89255	2.56125	3.20722	3.83025	5.09457	6.31229	8.76570	11.12480	12.39991	14.70313	16.16075	17.88696	19.57249	21.29451	0.00000
34	1.22165	1.92382	2.60263	3.25781	3.88908	5.17052	6.40352	8.88829	11.27499	12.43593	14.77729	16.34117	18.04001	19.71760	21.41318	0.00000
35	1.24273	1.95632	2.64558	3.31021	3.94990	5.24904	6.49775	9.01477	11.42980	12.47353	14.85417	16.52694	18.19787	19.86746	21.53596	0.00000
36	1.26465	1.99005	2.69011	3.36445	4.01282	5.33018	6.59505	9.01142	11.45824	12.64133	15.09909	16.74993	18.39921	20.04725	21.69449	0.00000
37	1.28745	2.02511	2.73629	3.42066	4.07799	5.41414	6.69564	9.00850	11.48823	12.81458	15.35168	16.98007	18.60704	20.23307	21.85860	0.00000
38	1.31120	2.06157	2.78430	3.47909	4.14565	5.50126	6.79998	9.00637	11.52028	12.99417	15.61300	17.21829	18.82248	20.42605	22.02963	0.00000
39	1.33600	2.09961	2.83437	3.53995	4.21608	5.59195	6.90857	9.00546	11.55507	13.18106	15.88412	17.46580	19.04672	20.62758	22.20903	0.00000
40	1.36188	2.13930	2.88656	3.60337	4.28947	5.68640	7.02162	9.00587	11.59280	13.37559	16.16564	17.72311	19.28044	20.83829	22.39689	0.00000
41	1.38893	2.18074	2.94103	3.66952	4.36601	5.78486	7.13947	9.00774	11.63359	13.57829	16.45818	17.99101	19.52433	21.05839	22.59328	0.00000
42	1.41719	2.22403	2.99790	3.73858	4.44587	5.88762	7.26249	9.01111	11.67766	13.78965	16.76264	18.27030	19.77875	21.28811	22.79923	0.00000
43	1.44675	2.26929	3.05736	3.81075	4.52934	5.99501	7.39099	9.01611	11.72526	14.01043	17.07992	18.56147	20.04406	21.52853	23.01531	0.00000
44	1.47768	2.31662	3.11951	3.88619	4.61659	6.10722	7.52522	9.02270	11.77653	14.24110	17.41032	18.86463	20.32102	21.77989	23.24138	0.00000
45	1.51004	2.36613	3.18452	3.96511	4.70781	6.22449	7.66547	9.03094	11.83161	14.48189	17.75416	19.18070	20.61003	22.04223	23.47706	0.00000
46	1.54392	2.41795	3.25258	4.04765	4.80320	6.34710	7.81212	9.35626	12.04420	14.73306	17.79753	19.33451	20.85646	22.33630	23.81473	0.00000
47	1.57938	2.47219	3.32375	4.13399	4.90292	6.47527	7.96544	9.69501	12.26586	14.99511	17.84490	19.49593	21.11295	22.64079	24.16309	0.00000
48	1.61651	2.52895	3.39820	4.22424	5.00718	6.60927	8.12552	10.04760	12.49711	15.26833	17.89575	19.66436	21.37861	22.95505	24.52202	0.00000
49	1.65540	2.58838	3.47612	4.31872	5.11632	6.74938	8.29267	10.41515	12.73854	15.55314	17.94975	19.83934	21.65333	23.27951	24.89135	0.00000
50	1.69614	2.65062	3.55774	4.41764	5.23045	6.89572	8.46735	10.79842	12.99031	15.84954	18.00596	20.02031	21.93716	23.61361	25.27023	0.00000
51	1.73886	2.71586	3.64328	4.52121	5.34979	7.04877	8.64990	11.19811	13.25253	16.15728	18.06375	20.20727	22.22960	23.95666	25.65839	0.00000
52	1.78363	2.78424	3.73282	4.62950	5.47460	7.20872	8.84042	11.61460	13.52483	16.47607	18.12263	20.39933	22.52966	24.30803	26.05542	0.00000
53	1.83058	2.85584	3.82647	4.74278	5.60506	7.37571	9.03894	12.04809	13.80704	16.80601	18.18164	20.59551	22.83679	24.66738	26.46046	0.00000
54	1.87985	2.93092	3.92468	4.86147	5.74159	7.55013	9.24571	12.49946	14.09996	17.14756	18.24053	20.79615	23.15170	25.03507	26.87430	0.00000
55	1.93162	3.00982	4.02783	4.98597	5.88457	7.73231	9.46120	12.97007	14.40412	17.50115	18.29953	21.00198	23.47491	25.41204	27.29792	0.00000
56	1.98602	3.09265	4.13598	5.11631	6.03383	7.81875	9.48506	12.78054	14.15520	17.13951	18.44394	21.20134	23.79368	25.77715	27.71791	0.00000
57	2.04320	3.17962	4.24934	5.25259	6.18958	7.90807	9.50817	12.57945	13.89224	16.75922	18.59049	21.40434	24.11964	26.14952	28.14640	0.00000
58	2.10339	3.27101	4.36818	5.39515	6.35234	8.00033	9.53038	12.36626	13.61478	16.35934	18.73970	21.61159	24.45308	26.53062	28.58573	0.00000
59	2.16684	3.36714	4.49296	5.54469	6.52272	8.09584	9.55194	12.14086	13.32242	15.93970	18.89263	21.82391	24.79613	26.92348	29.03735	0.00000
60	2.23387	3.46854	4.62444	5.70197	6.70149	8.19531	9.57352	11.90315	13.01529	15.50039	19.05055	22.04379	25.15251	27.33041	29.50344	0.00000
61	2.30482	3.57575	4.76321	5.86761	6.88948	8.29937	9.59537	11.65281	12.69298	15.04050	19.21511	22.27386	25.52380	27.75285	29.98629	0.00000
62	2.37996	3.68911	4.90964	6.04212	7.08731	8.40809	9.61736	11.38882	12.35406	14.55896	19.38759	22.51427	25.91016	28.19169	30.48614	0.00000
63	2.40000	3.71669	4.94156	6.07535	7.11886	8.31538	9.40599	10.84076	11.70701	13.71448	19.09419	22.21368	25.67526	27.95346	30.25217	0.00000
64	2.40000	3.71310	4.93185	6.05709	7.08987	8.15192	9.11481	10.20317	10.96533	12.76117	18.63908	21.72432	25.21927	27.47260	29.75374	0.00000
65	2.40000	3.70939	4.92180	6.03828	7.06006	7.98843	8.82523	9.57281	10.23323	11.82186	18.18592	21.23569	24.76004	26.98670	29.24615	0.00000
66	2.40000	3.56656	4.64351	5.63195	6.53306	7.34849	8.19469	8.94971	9.61565	11.09758	17.45141	20.43690	23.90755	26.23427	28.59461	0.00000
67	2.40000	3.42394	4.36611	5.22759	6.00980	6.71466	7.57102	8.33403	9.00627	10.38393	16.72548	19.64724	23.06261	25.48317	27.95127	0.00000
68	2.40000	3.28150	4.08955	4.82540	5.49070	6.08700	6.95418	7.72604	8.40514	9.68098	16.00833	18.86590	22.22446	24.74546	27.33299	0.00000
69	2.40000	3.13923	3.81398	4.42570	4.97573	5.46548	6.34444	7.12581	7.81234	8.98904	15.29936	18.09235	21.40374	24.03596	26.73652	0.00000
70	2.40000	2.99724	3.53969	4.02854	4.46498	4.85045	5.74201	6.53359	7.22827	8.30817	14.59858	17.33571	20.61356	23.35196	26.15722	0.00000
71	2.40000	2.85563	3.26656	3.63379	3.95850	4.24187	5.14686	5.94947	6.65266	7.63825	13.91268	16.60569	19.85027	22.68806	25.59903	0.00000
72	2.40000	2.71420	2.99435	3.24136	3.45618	3.63973	4.55902	5.37315	6.08531	6.98278	13.24905	15.89877	19.10846	22.04682	25.04777	0.00000
73	2.40000	2.57296	2.72321	2.85140	2.95821	3.04441	3.97871	4.80496	5.52945	6.34575	12.60564	15.21154	18.39134	21.41731	24.51936	0.00000
74	2.40000	2.43198	2.45320	2.46403	2.46492	2.45618	3.40629	4.24755	4.98820	5.72554	11.97969	14.54652	17.68965	20.81313	24.04741	0.00000
75	2.40000	2.29125	2.18434	2.07939	1.97639	1.87536	2.84364	3.70306	4.46008	5.12018	11.37269	13.89582	17.01393	20.26162	23.63252	0.00000
76	2.40000	2.28802	2.17809	2.07020	1.96437	1.86163	2.82095	3.67068	4.41676	5.06638	10.99728	13.53159	16.51564	19.90669	23.31510	0.00000
77	2.40000	2.28469	2.17151	2.06051	1.95275	1.84939	2.80024	3.64016	4.37651	5.01356	10.63642	13.20151	16.06175	19.58905	22.95142	0.00000
78	2.40000	2.28112	2.16451	2.05131	1.94273	1.83848	2.78101	3.61225	4.33721	4.96492	10.30397	12.90558	15.64134	19.23436	22.49794	0.00000
79	2.40000	2.27732	2.15821	2.04398	1.93430	1.82872	2.76399	3.58540	4.30185	4.92768	9.99997	12.63616	15.19569	18.80759	22.03178	0.00000
80	2.40000	2.27448	2.15409	2.03850	1.92723	1.82056	2.74804	3.56211	4.27670	4.90264	9.71792	12.34580	14.69823	18.37345	21.62521	0.00000
81	2.40000	2.27297	2.15100	2.03359	1.92103	1.81231	2.73360	3.54571	4.26028	4.88489	9.41618	12.00604	14.19343	17.98266	21.34746	0.00000
82	2.40000	2.27121	2.14724	2.02839	1.91359	1.80398	2.72281	3.53444	4.24767	4.85292	9.07260	11.65108	13.71867	17.68972	21.23485	0.00000
83	2.40000	2.26900	2.14341	2.02210	1.90627	1.79825	2.71626	3.52671	4.22315	4.79754	8.72057	11.32009	13.32398	17.53628	21.30999	0.00000
84	2.40000	2.26717	2.13885	2.01633	1.90208	1.79568	2.71296	3.50976	4.17902	4.73538	8.39024	11.05573	13.03855	17.54100	21.40835	0.00000
85	2.40000	2.26417	2.13447	2.01352	1.90089	1.79495	2.70212	3.47590	4.12821	4.68086	8.10931	10.87928	12.86717	17.56091	21.31828	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Female Standard Non-Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
0	0.00000	0.49924	1.63678	1.47347	1.94807	2.89698	3.82878	5.69191	7.52031	9.31338	11.08005	11.74429	13.46333	15.05603	16.82412	0.00000
1	0.00000	0.50348	1.65369	1.48537	1.96347	2.91938	3.85776	5.73411	7.57472	9.37905	11.15616	11.82302	13.55116	15.15174	16.92801	0.00000
2	0.00000	0.50791	1.67107	1.49791	1.97969	2.94303	3.88842	5.77865	7.63215	9.44846	11.23689	11.90644	13.64450	15.25335	17.03817	0.00000
3	0.00000	0.51253	1.68922	1.51101	1.99668	2.96783	3.92049	5.82524	7.69231	9.52137	11.32157	11.99417	13.74255	15.35994	17.15392	0.00000
4	0.00000	0.51730	1.70763	1.52455	2.01428	2.99345	3.95361	5.87339	7.75463	9.59679	11.40935	12.08498	13.84388	15.47019	17.27341	0.00000
5	0.00000	0.52220	1.72646	1.53852	2.03238	3.01980	3.98769	5.92305	7.81878	9.67458	11.49975	12.17833	13.94812	15.58340	17.39604	0.00000
6	0.00000	0.52726	1.74633	1.55290	2.05100	3.04692	4.02284	5.97420	7.88499	9.75474	11.59274	12.27444	14.05523	15.69966	17.52189	0.00000
7	0.00000	0.53245	1.76678	1.56765	2.07010	3.07479	4.05890	6.02674	7.95291	9.83682	11.68804	12.37274	14.16471	15.81840	17.64995	0.00000
8	0.00000	0.53777	1.78760	1.58274	2.08969	3.10332	4.09589	6.08057	8.02236	9.92080	11.78534	12.47303	14.27633	15.93901	17.78024	0.00000
9	0.00000	0.54325	1.80872	1.59830	2.10985	3.13275	4.13399	6.13591	8.09381	10.00705	11.88523	12.57592	14.39045	16.06257	17.91341	0.00000
10	0.00000	0.54888	1.83077	1.61433	2.13066	3.16308	4.17319	6.19289	8.16725	10.09567	11.98778	12.68123	14.50745	16.18896	18.04932	0.00000
11	0.00000	0.55470	1.85313	1.63085	2.15208	3.19424	4.21348	6.25138	8.24259	10.18651	12.09258	12.78901	14.62697	16.31776	18.18803	0.00000
12	0.00000	0.56065	1.87641	1.64780	2.17401	3.22616	4.25470	6.31117	8.31954	10.27901	12.19946	12.89870	14.74829	16.44868	18.32866	0.00000
13	0.00000	0.56679	1.90064	1.66519	2.19654	3.25892	4.29697	6.37243	8.39818	10.37366	12.30860	13.01045	14.87207	16.58194	18.47215	0.00000
14	0.00000	0.57308	1.92538	1.68303	2.21959	3.29240	4.34013	6.43482	8.47837	10.46999	12.41943	13.12407	14.99761	16.71738	18.61744	0.00000
15	0.00000	0.57954	1.95112	1.70131	2.24322	3.32670	4.38424	6.49865	8.56024	10.56816	12.53250	13.23972	15.12568	16.85508	18.76511	0.00000
16	0.00000	0.58620	1.97772	1.72012	2.26750	3.36187	4.42952	6.56405	8.64397	10.66866	12.64801	13.35816	15.25640	16.99560	18.91558	0.00000
17	0.00000	0.59304	2.00519	1.73942	2.29237	3.39792	4.47586	6.63086	8.72962	10.77124	12.76618	13.47890	15.38965	17.13864	19.06854	0.00000
18	0.00000	0.60008	2.03404	1.75925	2.31794	3.43494	4.52335	6.69943	8.81734	10.87654	12.88710	13.60246	15.52582	17.28463	19.22459	0.00000
19	0.00000	0.60734	2.06343	1.77966	2.34423	3.47292	4.57215	6.76975	8.90747	10.98442	13.01099	13.72889	15.66500	17.43378	19.38380	0.00000
20	0.00000	0.61483	2.09411	1.80068	2.37125	3.51200	4.62226	6.84208	8.99993	11.09509	13.13794	13.85831	15.80742	17.58620	19.54640	0.00000
21	0.00000	0.62257	2.12619	1.82236	2.39916	3.55232	4.67404	6.91667	9.09530	11.20912	13.26862	13.99150	15.95384	17.74288	19.71351	0.00000
22	0.00000	0.63055	2.15898	1.84472	2.42789	3.59388	4.72733	6.99339	9.19329	11.32616	13.40272	14.12804	16.10387	17.90335	19.88457	0.00000
23	0.00000	0.63879	2.19329	1.86779	2.45760	3.63677	4.78229	7.07248	9.29420	11.44670	13.54067	14.26845	16.25811	18.06826	20.06010	0.00000
24	0.00000	0.64735	2.22830	1.89173	2.48834	3.68115	4.83912	7.15418	9.39845	11.57110	13.68302	14.41330	16.41721	18.23813	20.24042	0.00000
25	0.00000	0.65617	1.29507	1.91644	2.52008	3.72693	4.89770	7.23839	9.50579	11.69913	13.82950	14.56231	16.58062	18.41215	20.42458	0.00000
26	0.00000	0.66534	1.31275	1.94203	2.55293	3.77426	4.95827	7.32536	9.61663	11.71302	13.87679	14.70337	16.69910	18.52456	20.51420	0.00000
27	0.00000	0.67479	1.33101	1.96842	2.58677	3.82303	5.02059	7.41483	9.73062	11.72789	13.92579	14.84783	16.82012	18.63924	20.60548	0.00000
28	0.00000	0.68459	1.34992	1.99573	2.62179	3.87345	5.08501	7.50731	9.84841	11.74425	13.97700	14.99629	16.94457	18.75716	20.69945	0.00000
29	0.00000	0.69475	1.36949	2.02399	2.65801	3.92557	5.15160	7.60284	9.96994	11.76181	14.03003	15.14869	17.07236	18.87815	20.79587	0.00000
30	0.00000	0.70527	1.38977	2.05325	2.69549	3.97950	5.22048	7.70159	10.09529	11.78046	14.08509	15.30531	17.20374	19.00245	20.89513	0.00000
31	0.00000	0.71619	1.41080	2.08360	2.73434	4.03540	5.29179	7.80359	10.22452	11.80036	14.14237	15.46644	17.33895	19.13047	20.99764	0.00000
32	0.00000	0.72752	1.43261	2.11505	2.77461	4.09327	5.36549	7.90879	10.35770	11.82141	14.20178	15.63204	17.47806	19.26223	21.10335	0.00000
33	0.00000	0.73928	1.45526	2.14769	2.81636	4.15318	5.44163	8.01741	10.49509	11.84377	14.26352	15.80257	17.62150	19.39816	21.21289	0.00000
34	0.00000	0.75149	1.47877	2.18157	2.85962	4.21510	5.52028	8.12953	10.63678	11.86734	14.32763	15.97815	17.76935	19.53849	21.32643	0.00000
35	0.00000	0.76419	1.50317	2.21666	2.90434	4.27911	5.60151	8.24522	10.78283	11.89214	14.39417	16.15894	17.92187	19.68346	21.44396	0.00000
36	0.00000	0.77736	1.52847	2.25298	2.95060	4.34526	5.68539	8.22515	10.79677	12.05212	14.63535	16.37812	18.11932	19.85928	21.59843	0.00000
37	0.00000	0.79106	1.55471	2.29062	2.99852	4.41370	5.77210	8.20498	10.81180	12.21729	14.88406	16.60432	18.32314	20.04102	21.75839	0.00000
38	0.00000	0.80530	1.58199	2.32975	3.04827	4.48472	5.86205	8.18500	10.82839	12.38851	15.14134	16.83845	18.53444	20.22980	21.92516	0.00000
39	0.00000	0.82016	1.61044	2.37050	3.10006	4.55865	5.95566	8.16557	10.84715	12.56669	15.40823	17.08169	18.75438	20.42699	22.10018	0.00000
40	0.00000	0.83566	1.64009	2.41297	3.15402	4.63565	6.05312	8.14676	10.86825	12.75215	15.68531	17.33456	18.98363	20.63321	22.28353	0.00000
41	0.00000	0.85185	1.67104	2.45727	3.21030	4.71592	6.15472	8.12864	10.89177	12.94540	15.97321	17.59781	19.22288	20.84867	22.47529	0.00000
42	0.00000	0.86876	1.70335	2.50351	3.26902	4.79969	6.26077	8.11122	10.91789	13.14691	16.27279	17.87224	19.47246	21.07359	22.67647	0.00000
43	0.00000	0.88644	1.73714	2.55184	3.33040	4.88724	6.37154	8.09457	10.94682	13.35740	16.58494	18.15832	19.73275	21.30903	22.88762	0.00000
44	0.00000	0.90493	1.77245	2.60236	3.39455	4.97871	6.48726	8.07861	10.97865	13.57732	16.90996	18.45618	20.00447	21.55524	23.10862	0.00000
45	0.00000	0.92427	1.80939	2.65521	3.46163	5.07431	6.60816	8.06334	11.01347	13.80689	17.24816	18.76670	20.28803	21.81223	23.33906	0.00000
46	0.00000	0.94451	1.84806	2.71048	3.53176	5.17427	6.73459	8.37727	11.21136	14.04635	17.27250	18.90739	20.52651	22.10164	23.67521	0.00000
47	0.00000	0.96570	1.88849	2.76830	3.60509	5.27875	6.86676	8.70408	11.41769	14.29619	17.30012	19.05521	20.77476	22.40131	24.02201	0.00000
48	0.00000	0.98787	1.93080	2.82873	3.68175	5.38799	7.00476	9.04421	11.63295	14.55667	17.33047	19.20954	21.03190	22.71060	24.37933	0.00000
49	0.00000	1.01109	1.97507	2.89200	3.76200	5.50221	7.14885	9.39870	11.85768	14.82821	17.36319	19.36992	21.29781	23.02993	24.74700	0.00000
50	0.00000	1.03540	2.02144	2.95824	3.84592	5.62151	7.29944	9.76831	12.09204	15.11079	17.39734	19.53579	21.57254	23.35875	25.12417	0.00000
51	0.00000	1.06088	2.07005	3.02760	3.93367	5.74628	7.45681	10.15373	12.33613	15.40419	17.43226	19.70712	21.85560	23.69637	25.51059	0.00000
52	0.00000	1.08759	2.12092	3.10011	4.02544	5.87667	7.62105	10.55536	12.58960	15.70812	17.46744	19.88302	22.14599	24.04216	25.90585	0.00000
53	0.00000	1.11556	2.17413	3.17597	4.12137	6.01281	7.79219	10.97345	12.85230	16.02268	17.50193	20.06253	22.44317	24.39579	26.30908	0.00000
54	0.00000	1.14489	2.22993	3.25545	4.22176	6.15500	7.97044	11.40885	13.12496	16.34831	17.53543	20.24595	22.74784	24.75760	26.72108	0.00000
55	0.00000	1.17571	2.28854	3.33882	4.32689	6.30351	8.15621	11.86287	13.40809	16.68542	17.56812	20.43398	23.06049	25.12854	27.14282	0.00000
56	0.00000	1.20807	2.34999	3.42610	4.43664	6.35058	8.14079	11.62786	13.11392	16.27648	17.68890	20.61455	23.36791	25.48662	27.56041	0.00000
57	0.00000	1.24204	2.41440	3.51736	4.55116	6.39883	8.12299	11.37944	12.80391	15.84705	17.81102	20.79814	23.68218	25.85178	27.98645	0.00000
58	0.00000	1.27774	2.48192	3.61282	4.67084	6.44823	8.10258	11.11693	12.47749	15.39610	17.93494	20.98534	24.00359	26.22547	28.42327	0.00000
59	0.00000	1.31529	2.55282	3.71296	4.79612	6.49895	8.07965	10.84005	12.13411	14.92330	18.06164	21.17692	24.33422	26.61068	28.87231	0.00000
60	0.00000	1.35490	2.62752	3.81828	4.92757	6.55148	8.05464	10.54850	11.77370	14.42855	18.19230	21.37526	24.67771	27.00970	29.33573	0.00000
61	0.00000	1.39678	2.70637	3.92920	5.06579	6.60622	8.02762	10.24173	11.39563	13.91078	18.32844	21.58289	25.03559	27.42392	29.81582	0.00000
62	0.00000	1.44106	2.78957	4.04606	5.21126	6.66311	7.99831	9.91854	10.99835	13.36871	18.47122	21.79990	25.40801	27.85424	30.31281	0.00000
63	0.00000	1.45183	2.80770	4.06832	5.23446	6.55946	7.77355	9.34548	10.32443	12.49120	18.16972	21.49281	25.17111	27.61556	30.08016	0.00000
64	0.00000	1.45043	2.80219	4.05609	5.21314	6.40006	7.48303	8.69588	9.56796	11.51576	17.71464	21.00333	24.71759	27.13725	29.58455	0.00000
65	0.00000	1.44898	2.79648	4.04349	5.19122	6.24096	7.19448	8.05405	8.82175	10.55523	17.26192	20.51497	24.26108	26.65406	29.07983	0.00000
66	0.00000	1.30272	2.51151	3.62745	4.65170	5.58585	6.55099	7.42004	8.19516	9.81902	16.51648	19.70392	23.39531	25.89369	28.42567	0.00000
67	0.00000	1.15674	2.22761	3.21368	4.11630	4.93725	5.91486	6.79405	7.57739	9.09421	15.78035	18.90275	22.53785	25.13521	27.77988	0.00000
68	0.00000	1.01102	1.94476	2.80236	3.58535	4.29526	5.28612	6.17634	6.96855	8.38092	15.05375	18.11071	21.68800	24.39053	27.15923	0.00000
69	0.00000	0.86560	1.66307	2.39371	3.05885	3.65992	4.66503	5.56704	6.36876	7.67949	14.33616	17.32734	20.85615	23.67423	26.56046	0.00000
70	0.00000	0.72049	1.38269	1.98777	2.53692	3.03153	4.05182	4.96641	5.77841	6.99005	13.62763	16.56140	20.05504	22.98361	25.97897	0.00000
71	0.00000	0.57574	1.10357	1.58450	2.01964	2.41015	3.44656	4.37461	5.19739	6.31260	12.93445	15.82212	19.28107	22.31332	25.41864	0.00000
72	0.00000	0.43128	0.82565	1.18394	1.50706	1.79592	2.84939	3.79154	4.62566	5.65013	12.26343	15.10607	18.52892	21.66586	24.86540	0.00000
73	0.00000	0.28716	0.54904	0.78623	0.99939	1.18922	2.26063	3.21761	4.06577	5.00575	11.61257	14.40992	17.80166	21.03046	24.33504	0.00000
74	0.00000	0.14339	0.27379	0.39153	0.49696	0.59043	1.68073	2.65472	3.51990	4.37791	10.97923	13.73601	17.09028	20.42046	23.86089	0.00000
75	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11080	2.10401	2.98666	3.76484	10.36469	13.07682	16.40493	19.86262	23.44352	0.00000
76	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.10193	2.08561	2.95765	3.72528	9.99115	12.71494	15.90155	19.50674	23.12568	0.00000
77	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.09384	2.06827	2.93070	3.68644	9.63157	12.38559	15.44142	19.18756	22.76203	0.00000
78	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.08633	2.05242	2.90438	3.65068	9.29838	12.08866	15.01391	18.83227	22.30941	0.00000
79	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.07968	2.03716	2.88070	3.62329	8.99138	11.81685	14.56260	18.40662	21.84432	0.00000
80	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.07345	2.02393	2.86386	3.60488	8.70451	11.52575	14.06222	17.97401	21.43841	0.00000
81	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.06781	2.01461	2.85287	3.59183	8.40041	11.18895	13.55553	17.58405	21.16028	0.00000
82	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.06360	2.00821	2.84442	3.56832	8.05966	10.83854	13.07824	17.28996	21.04588	0.00000
83	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.06104	2.00381	2.82800	3.52760	7.71233	10.51099	12.67786	17.13232	21.11755	0.00000
84	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.05975	1.99418	2.79845	3.48190	7.38512	10.24574	12.38167	17.12914	21.21219	0.00000
85	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.05552	1.97494	2.76443	3.44181	7.10210	10.06211	12.19362	17.14069	21.12012	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Female Preferred Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	1.04947	1.65797	3.16245	2.82649	3.38614	4.51843	5.61727	6.68229	8.84202	12.04529	14.65864	15.32228	17.03501	18.58173	20.31272	0.00000
19	1.06409	1.68065	3.21119	2.86356	3.42951	4.57487	5.68564	6.76153	8.94387	12.17981	14.81710	15.48218	17.20613	18.76113	20.50053	0.00000
20	1.07920	1.70402	3.26188	2.90171	3.47410	4.63289	5.75596	6.84288	9.04832	12.31770	14.97927	15.64559	17.38101	18.94415	20.69212	0.00000
21	1.09483	1.72823	3.31452	2.94110	3.52015	4.69285	5.82851	6.92672	9.15594	12.45959	15.14596	15.81358	17.56052	19.13204	20.88905	0.00000
22	1.11101	1.75323	3.36891	2.98178	3.56774	4.75470	5.90327	7.01308	9.26667	12.60539	15.31728	15.98597	17.74475	19.32508	21.09100	0.00000
23	1.12777	1.77914	3.42503	3.02394	3.61697	4.81864	5.98053	7.10223	9.38084	12.75577	15.49373	16.16356	17.93476	19.52384	21.29850	0.00000
24	1.14516	1.80599	3.48378	3.06762	3.66794	4.88481	6.06041	7.19432	9.49879	12.91091	15.67582	16.34705	18.13075	19.72849	21.51126	0.00000
25	1.16319	1.83386	2.48383	3.11284	3.72069	4.95322	6.14292	7.28944	9.62049	13.07103	15.86393	16.53628	18.33254	19.93833	21.72889	0.00000
26	1.18189	1.86271	2.52203	3.15959	3.77517	5.02379	6.22805	7.38746	9.74591	13.11399	15.98029	16.72928	18.50154	20.10010	21.86647	0.00000
27	1.20129	1.89263	2.56163	3.20801	3.83154	5.09686	6.31605	7.48880	9.87568	13.15930	16.10087	16.92773	18.67502	20.26589	22.00722	0.00000
28	1.22144	1.92371	2.60271	3.25821	3.89001	5.17251	6.40721	7.59388	10.01006	13.20708	16.22549	17.13176	18.85324	20.43593	22.15151	0.00000
29	1.24238	1.95597	2.64533	3.31028	3.95057	5.25092	6.50175	7.70271	10.14903	13.25685	16.35396	17.34138	19.03610	20.61024	22.29973	0.00000
30	1.26416	1.98948	2.68963	3.36434	4.01346	5.33239	6.59987	7.81549	10.29260	13.30868	16.48656	17.55692	19.22407	20.78967	22.45230	0.00000
31	1.28683	2.02437	2.73569	3.42058	4.07891	5.41710	6.70175	7.93226	10.44103	13.36279	16.62360	17.77893	19.41803	20.97471	22.61007	0.00000
32	1.31042	2.06065	2.78358	3.47907	4.14693	5.50500	6.80717	8.05291	10.59415	13.41881	16.76487	18.00758	19.61768	21.16538	22.77299	0.00000
33	1.33499	2.09843	2.83349	3.53998	4.21767	5.59616	6.91635	8.17769	10.75233	13.47709	16.91116	18.24342	19.82396	21.36256	22.94220	0.00000
34	1.36058	2.13781	2.88546	3.60330	4.29102	5.69057	7.02926	8.30658	10.91558	13.53768	17.06228	18.48667	20.03693	21.56657	23.11858	0.00000
35	1.38722	2.17874	2.93941	3.66890	4.36688	5.78809	7.14574	8.43941	11.08386	13.60006	17.21800	18.73714	20.25655	21.77786	23.30261	0.00000
36	1.41497	2.22136	2.99544	3.73690	4.44546	5.88895	7.26612	8.57674	11.25764	13.66485	17.25676	18.75186	20.33144	21.91475	23.53106	0.00000
37	1.44393	2.26571	3.05368	3.80752	4.52695	5.99348	7.39092	8.71895	11.43764	13.73267	17.29840	18.76981	20.41240	22.06014	23.77062	0.00000
38	1.47420	2.31203	3.11443	3.88112	4.61183	6.10240	7.52084	8.86704	11.62511	13.80487	17.34502	18.79328	20.50160	22.21601	24.02397	0.00000
39	1.50590	2.36047	3.17793	3.95798	4.70050	6.21611	7.65652	9.02172	11.82105	13.88273	17.39816	18.82345	20.60007	22.38397	24.29272	0.00000
40	1.53910	2.41118	3.24435	4.03842	4.79324	6.33505	7.79845	9.18364	12.02666	13.96733	17.45871	18.86083	20.70884	22.56500	24.57831	0.00000
41	1.57393	2.46433	3.31399	4.12271	4.89041	6.45970	7.94731	9.35385	12.24329	14.05954	17.52725	18.90630	20.82883	22.76044	24.88209	0.00000
42	1.61047	2.52012	3.38703	4.21111	4.99236	6.59055	8.10386	9.53323	12.47186	14.15969	17.60439	18.96028	20.96080	22.97100	25.20497	0.00000
43	1.64879	2.57858	3.46359	4.30377	5.09927	6.72801	8.26865	9.72224	12.71265	14.26787	17.68992	19.02252	21.10446	23.19645	25.54706	0.00000
44	1.68902	2.63995	3.54394	4.40108	5.21171	6.87286	8.44246	9.92153	12.96673	14.38464	17.78451	19.09348	21.26042	23.43779	25.90830	0.00000
45	1.73123	2.70436	3.62831	4.50339	5.33014	7.02551	8.62558	10.13165	13.23464	14.51017	17.88797	19.17279	21.42867	23.69390	26.28824	0.00000
46	1.77555	2.77197	3.71700	4.61110	5.45490	7.18630	8.81856	10.53057	13.68962	14.81219	18.18989	19.46661	21.77597	24.07234	26.69244	0.00000
47	1.82204	2.84301	3.81031	4.72450	5.58620	7.35559	9.02173	10.94922	14.16707	15.12994	18.50811	19.77550	22.14004	24.46875	27.11462	0.00000
48	1.87077	2.91754	3.90824	4.84347	5.72400	7.53322	9.23492	11.38785	14.66703	15.46294	18.84075	20.09776	22.51952	24.88071	27.55313	0.00000
49	1.92176	2.99558	4.01072	4.96798	5.86817	7.71906	9.45787	11.84665	15.18955	15.80978	19.18628	20.43209	22.91217	25.30670	28.00544	0.00000
50	1.97511	3.07717	4.11789	5.09816	6.01890	7.91324	9.69065	12.32629	15.73443	16.16997	19.54430	20.77724	23.31754	25.74546	28.46868	0.00000
51	2.03095	3.16258	4.23007	5.23437	6.17652	8.11618	9.93381	12.82735	16.30245	16.54410	19.91458	21.13371	23.73554	26.19556	28.94271	0.00000
52	2.08940	3.25195	4.34739	5.37678	6.34121	8.32808	10.18703	13.35020	16.89417	16.93154	20.29699	21.50065	24.16399	26.65596	29.42631	0.00000
53	2.15059	3.34549	4.47015	5.52568	6.51329	8.54892	10.45043	13.89582	17.50993	17.33277	20.69128	21.87661	24.60262	27.12623	29.91914	0.00000
54	2.21466	3.44339	4.59851	5.68128	6.69267	8.77871	10.72421	14.46449	18.15056	17.74754	21.09584	22.26097	25.05067	27.60571	30.42156	0.00000
55	2.28178	3.54586	4.73282	5.84369	6.87956	9.01788	11.00849	15.05745	18.81683	18.17508	21.51072	22.65363	25.50819	28.09549	30.93406	0.00000
56	2.35216	3.65326	4.87320	6.01316	7.07438	9.14576	11.07005	14.88439	18.41679	17.98354	21.49754	22.78990	25.76020	28.49036	31.45775	0.00000
57	2.40000	3.72533	4.96614	6.12377	7.19935	9.17762	11.01108	14.53779	17.79521	17.58412	21.24448	22.67826	25.73559	28.58356	31.65347	0.00000
58	2.40000	3.72291	4.95965	6.11139	7.17958	9.02288	10.72634	13.89046	16.80456	16.82251	20.55645	22.10343	25.18629	28.09648	31.20894	0.00000
59	2.40000	3.72045	4.95282	6.09853	7.15896	8.86720	10.44127	13.24577	15.82054	16.06603	19.87192	21.53048	24.63957	27.61213	30.76592	0.00000
60	2.40000	3.71780	4.94567	6.08504	7.13698	8.71053	10.15589	12.60409	14.84437	15.31530	19.19181	20.96171	24.09791	27.13149	30.32595	0.00000
61	2.40000	3.71508	4.93826	6.07071	7.11380	8.55315	9.87067	11.96669	13.87734	14.57177	18.51897	20.39999	23.56303	26.65689	29.88740	0.00000
62	2.40000	3.71223	4.93022	6.05541	7.08927	8.39502	9.58602	11.33396	12.92026	13.83702	17.85515	19.84592	23.03591	26.18575	29.44717	0.00000
63	2.40000	3.70903	4.92158	6.03919	7.06352	8.23665	9.30238	10.70674	11.97498	13.11276	17.20129	19.30080	22.51490	25.71604	29.00572	0.00000
64	2.40000	3.70572	4.91262	6.02241	7.03724	8.07877	9.02073	10.08698	11.04350	12.40022	16.55931	18.76414	21.99934	25.24943	28.56432	0.00000
65	2.40000	3.70228	4.90336	6.00538	7.01062	7.92171	8.74209	9.47565	10.12601	11.69989	15.92768	18.23422	21.48933	24.78550	28.12240	0.00000
66	2.40000	3.56004	4.62709	5.60326	6.49095	7.29324	8.12712	8.87296	9.53473	11.01052	15.46638	17.81727	21.01629	24.30921	27.57873	0.00000
67	2.40000	3.41809	4.35185	5.20341	5.97558	6.67152	7.51986	8.27906	8.95201	10.33092	15.01095	17.40457	20.54715	23.83411	27.05766	0.00000
68	2.40000	3.27638	4.07761	4.80611	5.46474	6.05620	6.92012	7.69263	8.37653	9.66062	14.56042	16.99499	20.08001	23.37811	26.58501	0.00000
69	2.40000	3.13496	3.80470	4.41167	4.95831	5.44723	6.32688	7.11268	7.80811	8.99926	14.11421	16.58731	19.63042	22.96407	26.15752	0.00000
70	2.40000	2.99402	3.53327	4.01991	4.45614	4.84363	5.73923	6.53897	7.24635	8.34644	13.67113	16.19411	19.21701	22.58875	25.76970	0.00000
71	2.40000	2.85352	3.26307	3.63050	3.95719	4.24440	5.15664	5.97078	6.69051	7.70112	13.24064	15.82965	18.83552	22.24586	25.41833	0.00000
72	2.40000	2.71330	2.99384	3.24268	3.46078	3.64934	4.57872	5.40770	6.13991	7.06874	12.83419	15.49037	18.48047	21.93268	25.07398	0.00000
73	2.40000	2.57338	2.72520	2.85614	2.96700	3.05858	4.00562	4.84969	5.59936	6.45500	12.44926	15.17265	18.15049	21.62516	24.75375	0.00000
74	2.40000	2.43339	2.45689	2.47095	2.47598	2.47239	3.43744	4.30057	5.07327	5.85689	12.08237	14.87508	17.82527	21.33768	24.50214	0.00000
75	2.40000	2.29336	2.18921	2.08753	1.98829	1.89142	2.87748	3.76404	4.55977	5.27198	11.73362	14.58300	17.51906	21.11158	24.31893	0.00000
76	2.40000	2.29101	2.18459	2.08074	1.97937	1.88204	2.86477	3.74927	4.54350	5.25509	11.37263	14.22263	17.15244	20.65846	24.22194	0.00000
77	2.40000	2.28852	2.17973	2.07353	1.97158	1.87566	2.85647	3.73973	4.53361	5.24011	11.02596	13.90569	16.83609	20.24219	24.04134	0.00000
78	2.40000	2.28590	2.17454	2.06762	1.96703	1.87225	2.85229	3.73565	4.52560	5.23102	10.71327	13.62966	16.55010	19.75692	23.70925	0.00000
79	2.40000	2.28308	2.17082	2.06521	1.96570	1.87166	2.85243	3.73331	4.52291	5.23794	10.43194	13.37830	16.20797	19.15134	23.31190	0.00000
80	2.40000	2.28200	2.17098	2.06637	1.96751	1.87407	2.85418	3.73572	4.53452	5.26127	10.16933	13.08207	15.76736	18.50086	22.91512	0.00000
81	2.40000	2.28324	2.17323	2.06925	1.97098	1.87611	2.85738	3.74707	4.55686	5.29135	9.86393	12.69600	15.27620	17.84419	22.61709	0.00000
82	2.40000	2.28436	2.17507	2.07178	1.97205	1.87719	2.86451	3.76348	4.58044	5.29489	9.48131	12.25704	14.76359	17.25358	22.49569	0.00000
83	2.40000	2.28518	2.17665	2.07188	1.97221	1.88094	2.87563	3.78109	4.58123	5.25632	9.06163	11.80282	14.30609	16.80222	22.57138	0.00000
84	2.40000	2.28602	2.17598	2.07131	1.97545	1.88757	2.88806	3.78040	4.54623	5.19474	8.63434	11.39542	13.96592	16.49789	22.65097	0.00000
85	2.40000	2.28447	2.17458	2.07395	1.98169	1.89503	2.88646	3.75014	4.49132	5.12441	8.24359	11.08203	13.74832	16.19052	22.48398	0.00000

Conseco Insurance Company
Policy Form CIC-3017
Attachment B
Maximum minus Actual Surrender Charges Per Unit
Female Standard Tobacco

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
18	0.00000	0.64765	2.22870	1.89274	2.48981	3.68350	4.84247	5.96633	8.23060	11.58201	14.31902	15.02520	16.82428	18.45055	20.26886	0.00000
19	0.00000	0.65650	2.26519	1.91756	2.52170	3.72951	4.90141	6.03708	8.32541	11.71136	14.47381	15.18200	16.99328	18.62868	20.45626	0.00000
20	0.00000	0.66563	2.30328	1.94311	2.55449	3.77681	4.96203	6.10971	8.42264	11.84394	14.63223	15.34224	17.16600	18.81041	20.64744	0.00000
21	0.00000	0.67509	2.34291	1.96949	2.58834	3.82569	5.02458	6.18457	8.52282	11.98038	14.79505	15.50697	17.34329	18.99697	20.84394	0.00000
22	0.00000	0.68485	2.38386	1.99673	2.62334	3.87611	5.08903	6.26168	8.62589	12.12057	14.96240	15.67602	17.52524	19.18865	21.04546	0.00000
23	0.00000	0.69498	2.42605	2.02496	2.65954	3.92824	5.15563	6.34128	8.73216	12.26516	15.13477	15.85017	17.71290	19.38601	21.25251	0.00000
24	0.00000	0.70546	2.47037	2.05421	2.69702	3.98218	5.22449	6.42350	8.84196	12.41434	15.31264	16.03010	17.90647	19.58921	21.46481	0.00000
25	0.00000	0.71635	1.41127	2.08449	2.73580	4.03795	5.29562	6.50843	8.95524	12.56830	15.49639	16.21566	18.10576	19.79757	21.68197	0.00000
26	0.00000	0.72762	1.43297	2.11580	2.77586	4.09548	5.36901	6.59595	9.07199	12.59982	15.60504	16.40483	18.27064	19.95564	21.81556	0.00000
27	0.00000	0.73931	1.45547	2.14822	2.81731	4.15505	5.44487	6.68643	9.19279	12.63334	15.71769	16.59933	18.43989	20.11764	21.95224	0.00000
28	0.00000	0.75145	1.47881	2.18184	2.86030	4.21672	5.52346	6.78025	9.31788	12.66898	15.83415	16.79931	18.61378	20.28381	22.09237	0.00000
29	0.00000	0.76405	1.50303	2.21670	2.90483	4.28064	5.60496	6.87742	9.44724	12.70625	15.95424	17.00477	18.79220	20.45415	22.23634	0.00000
30	0.00000	0.77714	1.52820	2.25291	2.95107	4.34706	5.68954	6.97812	9.58088	12.74521	16.07822	17.21603	18.97562	20.62952	22.38456	0.00000
31	0.00000	0.79077	1.55437	2.29057	2.99920	4.41611	5.77737	7.08237	9.71904	12.78606	16.20639	17.43363	19.16490	20.81039	22.53789	0.00000
32	0.00000	0.80494	1.58158	2.32973	3.04921	4.48777	5.86825	7.19010	9.86158	12.82843	16.33853	17.65774	19.35974	20.99678	22.69626	0.00000
33	0.00000	0.81970	1.60994	2.37052	3.10123	4.56209	5.96237	7.30151	10.00882	12.87264	16.47542	17.88890	19.56106	21.18957	22.86081	0.00000
34	0.00000	0.83508	1.63947	2.41292	3.15516	4.63905	6.05971	7.41659	10.16078	12.91872	16.61685	18.12732	19.76894	21.38906	23.03241	0.00000
35	0.00000	0.85107	1.67012	2.45685	3.21094	4.71855	6.16012	7.53519	10.31742	12.96616	16.76260	18.37282	19.98331	21.59570	23.21153	0.00000
36	0.00000	0.86772	1.70195	2.50239	3.26872	4.80077	6.26390	7.65780	10.47919	13.01554	16.78598	18.37223	20.04640	21.72431	23.43641	0.00000
37	0.00000	0.88504	1.73505	2.54968	3.32864	4.88599	6.37148	7.78478	10.64674	13.06742	16.81173	18.37438	20.11518	21.86116	23.67228	0.00000
38	0.00000	0.90314	1.76956	2.59896	3.39105	4.97478	6.48348	7.91700	10.82125	13.12307	16.84189	18.38148	20.19178	22.00820	23.92182	0.00000
39	0.00000	0.92206	1.80564	2.65043	3.45625	5.06748	6.60045	8.05511	11.00364	13.18369	16.87789	18.39466	20.27717	22.16700	24.18661	0.00000
40	0.00000	0.94187	1.84338	2.70430	3.52444	5.16444	6.72280	8.19968	11.19503	13.25026	16.92059	18.41437	20.37235	22.33854	24.46810	0.00000
41	0.00000	0.96263	1.88295	2.76074	3.59589	5.26606	6.85113	8.35165	11.39668	13.32357	16.97049	18.44144	20.47820	22.52410	24.76761	0.00000
42	0.00000	0.98442	1.92445	2.81994	3.67085	5.37273	6.98609	8.51181	11.60944	13.40390	17.02814	18.47621	20.59543	22.72437	25.08604	0.00000
43	0.00000	1.00726	1.96795	2.88199	3.74946	5.48479	7.12815	8.68057	11.83358	13.49130	17.09329	18.51841	20.72372	22.93911	25.42350	0.00000
44	0.00000	1.03123	2.01360	2.94715	3.83214	5.60288	7.27798	8.85851	12.07009	13.58624	17.16654	18.56843	20.86364	23.16929	25.77992	0.00000
45	0.00000	1.05639	2.06154	3.01566	3.91922	5.72732	7.43585	9.04612	12.31948	13.68884	17.24765	18.62585	21.01513	23.41376	26.15484	0.00000
46	0.00000	1.08280	2.11193	3.08779	4.01096	5.85840	7.60221	9.42871	12.76212	13.97376	17.53406	18.90537	21.35194	23.78458	26.55404	0.00000
47	0.00000	1.11055	2.16495	3.16373	4.10750	5.99640	7.77735	9.83010	13.22652	14.27353	17.83599	19.19929	21.70504	24.17305	26.97102	0.00000
48	0.00000	1.13966	2.22059	3.24340	4.20882	6.14121	7.96114	10.25061	13.71277	14.58768	18.15161	19.50594	22.07311	24.57675	27.40413	0.00000
49	0.00000	1.17015	2.27882	3.32677	4.31483	6.29271	8.15334	10.69049	14.22099	14.91489	18.47944	19.82405	22.45392	24.99418	27.85085	0.00000
50	0.00000	1.20202	2.33971	3.41395	4.42566	6.45101	8.35401	11.15043	14.75103	15.25469	18.81908	20.15239	22.84703	25.42410	28.30833	0.00000
51	0.00000	1.23538	2.40345	3.50516	4.54156	6.61645	8.56363	11.63102	15.30368	15.60764	19.17030	20.49143	23.25234	25.86507	28.77641	0.00000
52	0.00000	1.27029	2.47011	3.60052	4.66265	6.78920	8.78192	12.13268	15.87953	15.97315	19.53295	20.84033	23.66772	26.31608	29.25389	0.00000
53	0.00000	1.30683	2.53986	3.70023	4.78918	6.96923	9.00899	12.65637	16.47894	16.35167	19.90679	21.19767	24.09288	26.77669	29.74041	0.00000
54	0.00000	1.34508	2.61279	3.80443	4.92108	7.15656	9.24501	13.20243	17.10275	16.74296	20.29026	21.56284	24.52708	27.24624	30.23633	0.00000
55	0.00000	1.38510	2.68910	3.91319	5.05850	7.35153	9.49008	13.77206	17.75173	17.14630	20.68338	21.93573	24.97037	27.72581	30.74214	0.00000
56	0.00000	1.42706	2.76886	4.02667	5.20175	7.42841	9.50114	13.54197	17.28849	16.90347	20.62950	22.04059	25.19870	28.10576	31.25893	0.00000
57	0.00000	1.45521	2.82167	4.10074	5.29364	7.42609	9.40695	13.15096	16.61379	16.46287	20.34394	21.90478	25.15586	28.18781	31.44971	0.00000
58	0.00000	1.45426	2.81798	4.09245	5.27910	7.27240	9.11936	12.48714	15.59375	15.68275	19.64166	21.32151	24.60015	27.69764	31.00438	0.00000
59	0.00000	1.45330	2.81410	4.08384	5.26394	7.11816	8.83190	11.82658	14.58114	14.90843	18.94346	20.74057	24.04733	27.21037	30.56063	0.00000
60	0.00000	1.45227	2.81004	4.07480	5.24778	6.96336	8.54462	11.16967	13.57717	14.14055	18.25025	20.16421	23.49985	26.72698	30.12000	0.00000
61	0.00000	1.45120	2.80583	4.06521	5.23074	6.80823	8.25794	10.51760	12.58308	13.38048	17.56477	19.59519	22.95938	26.24976	29.68087	0.00000
62	0.00000	1.45009	2.80126	4.05496	5.21270	6.65275	7.97224	9.87076	11.59968	12.62971	16.88867	19.03408	22.42687	25.77617	29.24016	0.00000
63	0.00000	1.44884	2.79635	4.04410	5.19376	6.49736	7.68792	9.22995	10.62868	11.88981	16.22285	18.48213	21.90071	25.30421	28.79832	0.00000
64	0.00000	1.44755	2.79126	4.03286	5.17444	6.34263	7.40579	8.59686	9.67186	11.16188	15.56911	17.93886	21.38027	24.83552	28.35662	0.00000
65	0.00000	1.44620	2.78600	4.02146	5.15487	6.18884	7.12670	7.97230	8.72932	10.44633	14.92598	17.40262	20.86563	24.36970	27.91450	0.00000
66	0.00000	1.30034	2.50263	3.60897	4.62172	5.54385	6.49697	7.35641	8.12619	9.74199	14.46026	16.98406	20.38955	23.89110	27.36657	0.00000
67	0.00000	1.15476	2.22033	3.19882	4.09286	4.90553	5.87489	6.74923	7.53174	9.04778	14.00063	16.56997	19.91764	23.41393	26.84129	0.00000
68	0.00000	1.00945	1.93908	2.79116	3.56839	4.27353	5.26023	6.14963	6.94483	8.36329	13.54621	16.15927	19.44805	22.95578	26.36424	0.00000
69	0.00000	0.86442	1.65903	2.38612	3.04814	3.64770	4.65212	5.55678	6.36531	7.68822	13.09644	15.75082	18.99584	22.53906	25.93215	0.00000
70	0.00000	0.71972	1.38018	1.98351	2.53190	3.02727	4.04986	4.97050	5.79287	7.02225	12.65025	15.35656	18.57899	22.16054	25.53954	0.00000
71	0.00000	0.57530	1.10239	1.58307	2.01897	2.41159	3.45311	4.39028	5.22696	6.36456	12.21639	14.98995	18.19330	21.81401	25.18319	0.00000
72	0.00000	0.43114	0.82551	1.18442	1.50906	1.80066	2.86170	3.81592	4.66716	5.71968	11.80532	14.64752	17.83341	21.49676	24.83392	0.00000
73	0.00000	0.28721	0.54943	0.78754	1.00237	1.19476	2.27592	3.24756	4.11718	5.09193	11.41459	14.32577	17.49793	21.18519	24.50865	0.00000
74	0.00000	0.14348	0.27421	0.39263	0.49919	0.59433	1.69610	2.68786	3.57993	4.47834	11.04084	14.02329	17.16724	20.89338	24.25140	0.00000
75	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.12402	2.13866	3.05342	3.87646	10.68404	13.72620	16.85504	20.66176	24.06189	0.00000
76	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11905	2.13027	3.04252	3.86404	10.31397	13.35644	16.47584	20.18983	23.95992	0.00000
77	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11581	2.12485	3.03590	3.85302	9.95718	13.02762	16.14495	19.75387	23.77526	0.00000
78	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11418	2.12253	3.03054	3.84634	9.63118	12.73708	15.84307	19.25057	23.44086	0.00000
79	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11423	2.12120	3.02873	3.85143	9.33323	12.46941	15.48739	18.63033	23.04206	0.00000
80	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11491	2.12257	3.03651	3.86858	9.05163	12.15975	15.03780	17.96700	22.64398	0.00000
81	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11617	2.12902	3.05147	3.89070	8.73164	11.76677	14.54051	17.29837	22.34360	0.00000
82	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.11895	2.13834	3.06726	3.89330	8.34357	11.32538	14.02347	16.69443	22.21776	0.00000
83	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.12329	2.14835	3.06779	3.86494	7.92381	10.87073	13.55943	16.22554	22.28653	0.00000
84	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.12815	2.14795	3.04435	3.81966	7.49869	10.46001	13.20691	15.89841	22.35905	0.00000
85	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.12752	2.13076	3.00758	3.76795	7.10654	10.13600	12.97011	15.56781	22.18814	0.00000

Conseco Insurance Company

Statement of Actuarial Basis

Nursing Care Confinement Waiver of Surrender Charges Rider

Form CIC - 6037

I. PRODUCT DESCRIPTION

This rider provides for free partial withdrawals, up to 25% of account value, as a result of the Insured's confinement to a qualified nursing care center. See the policy form for specific details.

II. COST OF INSURANCE

There is no cost-of-insurance charge for this rider.

III. MINIMUM NON-FORFEITURE VALUES

The rider has no non-forfeiture values.

IV. RESERVES

There are no charges for this rider other than a $50 fee per withdrawal. There are no additional death or disability benefits received under this rider. Thus, no additional reserves are necessary under this rider.

2-1-2008
Date

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

Conseco Insurance Company

Statement of Actuarial Basis

Accelerated Benefit for Terminal Illness Rider

Form CIC - 6040

I. PRODUCT DESCRIPTION

This rider provides a benefit to the owner during the lifetime of the insured. The qualifying event for payment of a benefit is the terminal illness of the insured, which is defined as an illness for which the insured is not expected to recover and for which the insured is expected to die within twelve months from the date of certification of a duly licensed physician.

This rider allows acceleration of the death benefits associated with the base policy and the Primary Insured Term Rider (CIC-6043).

II. COST OF INSURANCE

There is no cost-of-insurance charge for this rider.

III. INTEREST ON BENEFIT ADVANCE

Interest will be charged on the amount of the benefit advance. The interest will accrue daily at an interest rate which is not greater than the greater of the following:

a) The yield on 90-day Treasury Bills as of the last quote on such bills
b) The maximum adjustable loan interest rate allowed by law
c) 6%

IV. MINIMUM NON-FORFEITURE VALUES

The rider has no non-forfeiture values.

V. RESERVES

There will be no additional reserves held for this rider.

2-5-08
Date

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

Conseco Life Insurance Company

Statement of Actuarial Basis

Primary Insured Term Rider

Form CIC-6043

I. PRODUCT DESCRIPTION

This rider provides an additional benefit upon the death of the Primary Insured. The calculation of the death benefit is described in the rider contract.

II. COST OF INSURANCE

There is a monthly charge for this rider. Guaranteed maximum cost of insurance rates can be found in Attachment A.

III. MINIMUM NONFORFEITURE VALUES

The account value for the policy to which the Primary Insured Term Rider is attached will be calculated in the same manner as if the rider had not been attached except that a monthly cost of insurance will be deducted. Guaranteed maximum cost of insurance rates can be found in Attachment A. There is no other effect on the policy's credited interest rate, base mortality charges, expense charges, or surrender charges.

IV. RESERVES

The reserves for this rider will be calculated consistent with the requirements of the NAIC Standard Valuation Law and all applicable NAIC Actuarial Guidelines.

2-5-08
Date

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

Primary Insured Term Rider
Guaranteed Maximum Monthly Cost of Insurance Rates
Attachment A

Attained Age	MNT	MT	FNT	FT
18	0.07666	0.09500	0.03583	0.04250
19	0.07833	0.10250	0.03750	0.04666
20	0.07916	0.10833	0.03750	0.04916
21	0.07916	0.11333	0.03916	0.05250
22	0.07916	0.11916	0.04000	0.05500
23	0.08000	0.12500	0.04000	0.05750
24	0.08083	0.13166	0.04166	0.06083
25	0.08333	0.13916	0.04250	0.06583
26	0.08666	0.14666	0.04583	0.07000
27	0.08833	0.15083	0.04750	0.07416
28	0.08666	0.15166	0.05000	0.07916
29	0.08583	0.15083	0.05250	0.08416
30	0.08500	0.15000	0.05500	0.08916
31	0.08416	0.15083	0.05833	0.09583
32	0.08500	0.15333	0.06166	0.10250
33	0.08750	0.15833	0.06583	0.11083
34	0.08916	0.16416	0.07083	0.12166
35	0.09333	0.17083	0.07666	0.13250
36	0.09750	0.18083	0.08250	0.14333
37	0.10333	0.19250	0.08750	0.15250
38	0.11083	0.20666	0.09166	0.16166
39	0.11750	0.22250	0.09666	0.17166
40	0.12666	0.24166	0.10250	0.18250
41	0.13750	0.26500	0.10916	0.19500
42	0.15083	0.29250	0.11666	0.21083
43	0.16666	0.32500	0.12583	0.22833
44	0.18416	0.36166	0.13666	0.24916
45	0.20333	0.39833	0.14916	0.27333
46	0.22250	0.43500	0.16416	0.30166
47	0.23833	0.46583	0.18166	0.33666
48	0.25083	0.48916	0.20083	0.37833
49	0.26666	0.51916	0.22250	0.42500
50	0.28750	0.55833	0.24666	0.47500
51	0.31416	0.60916	0.27416	0.53000
52	0.34666	0.67083	0.30500	0.58916
53	0.38416	0.74500	0.33750	0.65333
54	0.43166	0.83333	0.37166	0.72166
55	0.48500	0.92750	0.41083	0.79416
56	0.54000	1.02500	0.45333	0.87166
57	0.59333	1.11500	0.49833	0.95000
58	0.64666	1.20083	0.54500	1.03166
59	0.70916	1.30166	0.59250	1.11916
60	0.78500	1.42583	0.64250	1.21000
61	0.87750	1.57750	0.69750	1.30833
62	0.98500	1.75166	0.75583	1.41250
63	1.10250	1.93833	0.81750	1.51916
64	1.22500	2.12500	0.88500	1.63416
65	1.35250	2.30750	0.96000	1.75833
66	1.48166	2.48416	1.04166	1.89333
67	1.61666	2.66250	1.13250	2.04333
68	1.75916	2.84500	1.23333	2.20750
69	1.91916	3.04583	1.34333	2.38833
70	2.10583	3.27583	1.46750	2.59250

Primary Insured Term Rider
Guaranteed Maximum Monthly Cost of Insurance Rates
Attachment A

Attained Age	MNT	MT	FNT	FT
71	2.33250	3.55833	1.60916	2.82083
72	2.59750	3.88666	1.76416	3.06916
73	2.87666	4.21750	1.93333	3.34000
74	3.17666	4.57583	2.12083	3.62333
75	3.50333	4.97416	2.32666	3.92083
76	3.87166	5.41583	2.55250	4.24250
77	4.30000	5.92666	2.80250	4.58916
78	4.79750	6.51250	3.07500	4.96333
79	5.35500	7.15750	3.37416	5.36583
80	5.97666	7.86250	3.74583	5.86750
81	6.65250	8.61166	4.20250	6.48083
82	7.36833	9.38250	4.68583	7.11250
83	8.15000	10.20416	5.19333	7.75750
84	9.01916	11.13333	5.75916	8.42916
85	9.98583	12.18666	6.33250	9.05000
86	11.04916	13.32916	7.01000	9.76750
87	12.19833	14.54333	7.84666	10.65750
88	13.42000	15.80916	8.72916	11.54833
89	14.70166	17.11083	9.60750	12.36333
90	15.97833	18.36833	10.25416	12.82666
91	17.23500	19.56500	10.87250	13.20666
92	18.55166	20.79333	11.89750	14.02750
93	19.94000	22.06333	13.28666	15.18916
94	21.40250	23.41833	15.01666	16.80833
95	22.85083	24.78250	16.89916	18.71833
96	24.26500	26.07750	18.75333	20.53750
97	25.77166	27.44250	19.95666	21.61666
98	27.37833	28.88333	20.61000	22.04916
99	29.09250	30.40416	21.96583	23.21416
100	30.73000	31.82666	23.72833	24.79000
101	32.18250	33.04250	25.64333	26.49333
102	33.72750	34.32083	27.75333	28.34416
103	35.37000	35.66333	30.05833	30.33666
104	37.10583	37.19416	32.57083	32.63583
105	38.93416	39.01666	35.22583	35.28666
106	40.87500	40.95166	37.94333	37.99916
107	42.93416	43.00583	40.70583	40.75833
108	45.11916	45.18416	43.51583	43.56416
109	47.43500	47.49500	46.41916	46.46333
110	49.88750	49.94166	49.32916	49.36916
111	52.48583	52.53416	52.13416	52.17083
112	55.23583	55.27916	54.81333	54.84583
113	58.14583	58.18250	57.56500	57.59333
114	61.22083	61.25250	61.00416	61.02833
115	64.46916	64.49583	64.27833	64.29916
116	67.89666	67.91833	67.69583	67.71166
117	71.51083	71.52666	71.32500	71.33666
118	75.31666	75.32666	74.71500	74.72333
119	79.30583	79.31166	78.25500	78.25916
120	83.33333	83.33333	83.33333	83.33333

Conseco Life Insurance Company

Statement of Actuarial Basis

Additional Insured Level Term Rider

Form CIC - 6044

I. PRODUCT DESCRIPTION

This rider provides level annually renewable term insurance for an additional insured(s), who must be either the spouse or business partners of the primary insured.

II. COST OF INSURANCE

There is a monthly charge for this rider. Guaranteed maximum cost of insurance rates can be found in Attachment A.

III. MINIMUM NONFORFEITURE VALUES

This product does not generate non-forfeiture values.

IV. RESERVES

The reserves for this rider will be calculated according to the requirements of the NAIC Standard Valuation Law and all applicable NAIC Actuarial Guidelines.

2-5-08
Date

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

CIC-6044 Additional Insured Level Term Insurance Rider
Guaranteed Maximum Monthly Cost of Insurance Rates
Attachment A

Attained Age	MNT	MT	FNT	FT
18	0.07666	0.09500	0.03583	0.04250
19	0.07833	0.10250	0.03750	0.04666
20	0.07916	0.10833	0.03750	0.04916
21	0.07916	0.11333	0.03916	0.05250
22	0.07916	0.11916	0.04000	0.05500
23	0.08000	0.12500	0.04000	0.05750
24	0.08083	0.13166	0.04166	0.06083
25	0.08333	0.13916	0.04250	0.06583
26	0.08666	0.14666	0.04583	0.07000
27	0.08833	0.15083	0.04750	0.07416
28	0.08666	0.15166	0.05000	0.07916
29	0.08583	0.15083	0.05250	0.08416
30	0.08500	0.15000	0.05500	0.08916
31	0.08416	0.15083	0.05833	0.09583
32	0.08500	0.15333	0.06166	0.10250
33	0.08750	0.15833	0.06583	0.11083
34	0.08916	0.16416	0.07083	0.12166
35	0.09333	0.17083	0.07666	0.13250
36	0.09750	0.18083	0.08250	0.14333
37	0.10333	0.19250	0.08750	0.15250
38	0.11083	0.20666	0.09166	0.16166
39	0.11750	0.22250	0.09666	0.17166
40	0.12666	0.24166	0.10250	0.18250
41	0.13750	0.26500	0.10916	0.19500
42	0.15083	0.29250	0.11666	0.21083
43	0.16666	0.32500	0.12583	0.22833
44	0.18416	0.36166	0.13666	0.24916
45	0.20333	0.39833	0.14916	0.27333
46	0.22250	0.43500	0.16416	0.30166
47	0.23833	0.46583	0.18166	0.33666
48	0.25083	0.48916	0.20083	0.37833
49	0.26666	0.51916	0.22250	0.42500
50	0.28750	0.55833	0.24666	0.47500
51	0.31416	0.60916	0.27416	0.53000
52	0.34666	0.67083	0.30500	0.58916
53	0.38416	0.74500	0.33750	0.65333
54	0.43166	0.83333	0.37166	0.72166
55	0.48500	0.92750	0.41083	0.79416
56	0.54000	1.02500	0.45333	0.87166
57	0.59333	1.11500	0.49833	0.95000
58	0.64666	1.20083	0.54500	1.03166
59	0.70916	1.30166	0.59250	1.11916
60	0.78500	1.42583	0.64250	1.21000
61	0.87750	1.57750	0.69750	1.30833
62	0.98500	1.75166	0.75583	1.41250
63	1.10250	1.93833	0.81750	1.51916
64	1.22500	2.12500	0.88500	1.63416
65	1.35250	2.30750	0.96000	1.75833

CIC-6044 Additional Insured Level Term Insurance Rider
Guaranteed Maximum Monthly Cost of Insurance Rates
Attachment A

Attained Age	MNT	MT	FNT	FT
66	1.48166	2.48416	1.04166	1.89333
67	1.61666	2.66250	1.13250	2.04333
68	1.75916	2.84500	1.23333	2.20750
69	1.91916	3.04583	1.34333	2.38833
70	2.10583	3.27583	1.46750	2.59250
71	2.33250	3.55833	1.60916	2.82083
72	2.59750	3.88666	1.76416	3.06916
73	2.87666	4.21750	1.93333	3.34000
74	3.17666	4.57583	2.12083	3.62333
75	3.50333	4.97416	2.32666	3.92083
76	3.87166	5.41583	2.55250	4.24250
77	4.30000	5.92666	2.80250	4.58916
78	4.79750	6.51250	3.07500	4.96333
79	5.35500	7.15750	3.37416	5.36583
80	5.97666	7.86250	3.74583	5.86750
81	6.65250	8.61166	4.20250	6.48083
82	7.36833	9.38250	4.68583	7.11250
83	8.15000	10.20416	5.19333	7.75750
84	9.01916	11.13333	5.75916	8.42916
85	9.98583	12.18666	6.33250	9.05000
86	11.04916	13.32916	7.01000	9.76750
87	12.19833	14.54333	7.84666	10.65750
88	13.42000	15.80916	8.72916	11.54833
89	14.70166	17.11083	9.60750	12.36333
90	15.97833	18.36833	10.25416	12.82666
91	17.23500	19.56500	10.87250	13.20666
92	18.55166	20.79333	11.89750	14.02750
93	19.94000	22.06333	13.28666	15.18916
94	21.40250	23.41833	15.01666	16.80833
95	22.85083	24.78250	16.89916	18.71833

Conseco Life Insurance Company

Statement of Actuarial Basis

Children's Level Term Insurance Rider

Form CIC - 6045

I. PRODUCT DESCRIPTION

This product is a rider that provides a level amount of term insurance on all of the insured's children, age 15 days through age 18. This rider expires on the policy anniversary on which the insured has attained age 65. Insurance on any covered child terminates on the policy anniversary on which the child is age 23.

II. COST OF INSURANCE

The monthly cost-of-insurance deduction is $0.50 per $1,000 of coverage. The deduction is independent of the number of children of the insured.

III. MINIMUM NONFORFEITURE VALUES

This product does not generate non-forfeiture values.

Coverage under this rider will continue as paid-up insurance after the death of the insured.

IV. RESERVES

The reserves for this rider will be calculated according to the requirements of the NAIC Standard Valuation Law and all applicable NAIC Actuarial Guidelines.

2-1-2008
Date

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

Conseco Insurance Company

Statement of Actuarial Basis

Overloan Protection Rider

Form CIC – 6046

I. PRODUCT DESCRIPTION

This rider will prevent the policy from lapsing due to an over-loaned condition. The rider may be exercised when the policy's loan to account value ratio exceeds a minimum ratio, which may vary by sex, smoking status, attained age, and 7702 compliance test. We will send notification to the policyholder when the rider may be exercised.

II. COST OF INSURANCE

At the time this rider is exercised, a one time activation charge will be applied to the account value. These activation charge percentages vary by sex, smoking status, attained age, and 7702 compliance test.

III. MINIMUM NON-FORFEITURE VALUES

There are no separate charges for this rider other than the activation charge. Thus, no additional cash values in excess of the base policy's cash values, if any, are required.

IV. RESERVES

There are no separate charges for this rider other than the activation charge. There are no additional death or disability benefits received under this rider. Thus, no additional reserves are necessary under this rider.

2-1-2008
Date

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

Conseco Insurance Company

Statement of Actuarial Basis

Credit Option Endorsements

Forms CIC – 7019, CIC – 7020, CIC – 7022, and CIC – 7023

I. ENDORSEMENT DESCRIPTION

These endorsements provide for additional interest crediting options on the policy to which the endorsements are attached. All policy characteristics and values are described and calculated in accordance with the policy contract and these endorsements.

II. COMPLIANCE WITH STANDARD NONFORFEITURE LAW

These endorsements do not change guaranteed interest, expense charges, cost of insurance, or the size of the surrender charge. Thus, these endorsements in no way change the demonstration of compliance with Standard Nonforfeiture Law provided with the policy to which they are attached.

III. RESERVES

The minimum reserves for the base policy to which these endorsements are attached are equal to the greater of:

(1) The cash surrender value,
(2) The CRVM reserve as described in the NAIC Model Universal Life Regulation. The reserve for the no-lapse feature will follow the Actuarial Guideline 38 interpretation of the Model Regulation; or
(3) The UL CRVM reserve as interpreted by Actuarial Guideline 36.

The reserve valuation basis is the 2001 Commissioner's Standard Ordinary, age last birthday, sex-distinct, smoker-distinct mortality tables. For current issues the guaranteed interest rate used in the UL CRVM calculation is, at each duration of the projection, the greater of the Implied Guaranteed Rate (IGR) under Actuarial Guideline 36 as it pertains to each equity related credit option and the guaranteed interest rate. The valuation rate for current issues will not be larger than the maximum allowable in this state.

2-5-08
Date

Gregory D. Turner, FSA, MAAA
Senior Managing Actuary
Life Product Development

CONSECO INSURANCE COMPANY

STATEMENT OF VARIABILITY

FORM CIC-3017-AR – INDEXED FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY

Policy Form CIC-3017-AR is an Indexed Flexible Premium Adjustable Life Insurance Policy to be issued by Conseco Insurance Company. The language that is bracketed in the attached policy is intended to be illustrative and variable, and may be modified by Conseco Insurance Company on a non-discriminatory basis as described below.

Bracketed Item	Description
Cover Page	
Address	Current Company Address for Administrative Office
(800) Telephone	Current 800 number
Secretary's Signature	Signature of current Secretary
President's Signature	Signature of current President
Page 3	
Primary Insured	Name of the Primary Insured for that particular issue
Issue Age / Sex	Issue Age of that particular Primary Insured / Male or Female
Class of Risk	• Preferred Plus Non-tobacco**:** Issue Ages 18-75 for bands 2 and 3 • Preferred Non-tobacco: Issue Ages 18-85 for bands 2 & 3 • Standard Non-tobacco: Issue Ages 0-85 for all bands • Standard Tobacco: Issue Ages 18-85 for all bands • Preferred Tobacco: Issue Ages 18-85 for bands 2 and 3
Initial Specified Amount	Initial Specified Amount for that particular issue **Specified Amount Bands:** Band 1: $25,000 - $99,999 Band 2: $100,000 - $499,999 Band 3: $500,000+
Death Benefit Option	A or B
Policy Date	Policy Date for that particular issue
Maturity Date	Maturity Date for that particular issue
Loan Interest Rate Annually Payable in Arrears	Minimum 3% - Maximum 8% - The loan interest rate the policy is issued with is the one that the policy owner will have throughout the length of the policy, except after the policy has been in force continuously for 10 Policy Years, after this time the Owner is eligible for a preferred loan at a loan interest rate of 1% on the loaned portion of the Cash Surrender Value.
Policy Number	Policy Number for that particular issue
Issue Date	Issue Date for that particular issue
Initial Premium	Initial Premium For that particular issue
Planned Periodic Premium	Planned Periodic premium for that particular issue
Premium Frequency	Annual, Semi-Annual, Quarterly or Monthly – Electronic Funds Transfer
Minimum Annual Premium	Minimum annual premium for that particular issue
Target Annual Premium	Rate per $1,000 of specified amount, varies based on, Issue Age, Sex, Class of Risk, and face amount band.
Premium Expense Charge	Minimum 0% - Maximum 20% - the Premium Expense Charge the policy is issued with is the one that the policy owner will have throughout the length of the policy.
Index Credit Enhancement	Minimum 0.0% - Maximum 1.5% / Policy Anniversary Range Minimum 10 years- Maximum 25 years - The Index Credit Enhancement the policy is issued with is the one that the policy owner will have throughout the length of the policy.

Page 3 (continued)	
Fixed Rate Credit Option Enhancement	Minimum 0.0% - Maximum 1.5% / Policy Anniversary Range Minimum 10 years- Maximum 25 years - The Fixed Rate Credit Option Enhancement the policy is issued with is the on that the policy owner will have throughout the length of the policy.
Compliance with Internal Revenue Code 7702:	Compliance under 7702 is accomplished through the cash value accumulation test or the guideline premium/corridor test. The applicant will choose the test at time of application and cannot be changed after issuance of the policy. The Policy Data Page will reflect the applicant's choice.
Premium Expense Charges	Minimum 0% - Maximum 20% – The Premium Expense Charge the policy is issued with is the guaranteed maximum premium expense charge the policy owner will have throughout the length of the policy. At our discretion, we may charge a lower rate that the guaranteed maximum.
Monthly Administrative Fee Per Policy	Minimum $0 – Maximum $50 – The Monthly Administrative Fee the policy is issued with is the one that the policy owner will have throughout the length of the policy.
Monthly Administrative Fee Per $1000 of Specified Amount	Minimum $0 – Maximum $135 – The Monthly Administrative Fee Per $1000 of Specified Amount the policy is issued with is the one that the Policy Owner will have throughout the length of the policy.
Page 4	
Surrender Charge	Varies by Issue Age, Sex, Duration, and Class of Risk
Page 5	
Credit Option 1 – Guaranteed One-Year Fixed Rate	***Allocation Percentage*** Policy Owner indicates the percentage to each Accumulation Value at time of application. (Available 5% allocations totaling 100%) The Policy Owner has the right to change the credit option allocation, subject to the terms of the credit option endorsement. ***Guaranteed Interest Rate for First Policy Year*** This interest rate in bracketed as it may change each year. The minimum interest rate for this Credit Option is 1.00%.
Option 2 – S&P 500® Index One-Year Point-To-Point with Cap Strategy	***Minimum Annual Index Cap Rate*** Range is from 0% to 100%. The Minimum Annual Index Cap Rate is the lowest Annual Index Cap Rate that we may ever declare on the policy under this Credit Option. Once the policy is issued, the minimum Annual Index Cap Rate will not be changed. Future policies may have a higher or lower Minimum Annual Index Cap Rate that differs from in force contracts. ***Allocation Percentage*** Policy Owner indicates the percentage to each Accumulation Value at time of application. (Available 5% allocations totaling 100%) The Policy Owner has the right to change the credit option allocation, subject to the terms of the credit option endorsement. ***Annual Index Cap*** Range is from the Minimum Annual Index Cap to 100% The Annual Index Cap is guaranteed for the first Policy Year. The Annual Index Cap is a rate declared by Us for each Term Period under this Credit Option. The Annual Index Cap will be used in the calculation of the Crediting Rate for the Term Period. We may declare a new Annual Index Cap on or before each Allocation Date, and it will remain unchanged during the Term Period.

Page 5 (Continued)	
Option 3 – S&P 500® Index One-Year Point-To-Point with Participation Rate Strategy	***Minimum Participation Rate*** Range is from 0% to 200% The Minimum Participation Rate is the lowest Participation Rate that we may ever declare on the policy under this Credit Option. Once the policy is issued, the minimum Participation Rate will not be changed. Future policies may have a higher or Minimum Participation Rate that differs from in force contracts. ***Allocation Percentage*** Policy Owner indicates the percentage to each Accumulation Value at time of application. (Available 5% allocations totaling 100%) The Policy Owner has the right to change the credit option allocation, subject to the terms of the credit option endorsement. ***Participation Rate*** Range is from the Minimum Participation Rate to 200% The Participation Rate is guaranteed for the first Policy Year. The Participation Rate is a rate declared by Us for each Term Period under this Credit Option. The Participation Rate will be used in the calculation of the Crediting Rate for the Term Period. We may declare a new Participation Rate on or before each Allocation Date, and it will remain unchanged during the Term Period.
Option 4– S&P 500® Index One-Year Monthly Averaging with Participation Rate Strategy	***Minimum Participation Rate*** Range is from 0% to 200% The Minimum Participation Rate is the lowest Participation Rate that we may ever declare on the policy under this Credit Option. Once the policy is issued, the Minimum Participation Rate will not be changed. Future policies may have a higher or lower Minimum Participation Rate that differs from in force contracts. ***Allocation Percentage*** Policy Owner indicates the percentage to each Accumulation Value at time of application. (Available 5% allocations totaling 100%) The Policy Owner has the right to change the credit option allocation, subject to the terms of the credit option endorsement. **Participation Rate** Range is from the Minimum Participation Rate to 200% The Participation Rate is guaranteed for the first Policy Year. The Participation Rate is a rate declared by Us for each Term Period under this Credit Option. The Participation Rate will be used in the calculation of the Crediting Rate for the Term Period. We may declare a new Participation Rate on or before each Allocation Date, and it will remain unchanged during the Term Period.
Page 6	
Table of Minimum Death Benefits for Guideline Premium/Corridor Test **OR** Table of Minimum Death Benefits for Cash Value Accumulation Test	Compliance under 7702 is accomplished through the cash value accumulation test or the guideline premium/corridor test. The applicant will choose the test at time of application and cannot be changed after issuance of the policy. Depending on the applicant's choice, the appropriate table will be included in the policy pages. Examples of both tables are included in the policy.

Page 7	
Policy/Rider Benefit Schedule	Schedule reflects the benefits on the policy. The schedule shows: • Form number of policy and optional riders elected by applicant • Benefit Description • Specified Amount for base policy and rider(s) • Initial Monthly Cost of Insurance for policy and rider(s) • Expiry Date – gives date benefit ends • • If the Overloan Protection Rider is elected, the following additional information will be shown in the Benefit Description column: Minimum Loan Percentage – Range 70% to 99% Minimum Age – Range 60 to 85 Minimum Policy Duration – Range 10 Years to 20 Years Maximum Activation Charge Percentage. Range 0.1% to 30%
Page 7A	
Additional Benefits/Rider	This page provides additional information on the optional Benefits/Rider elected on the policy that has a cost of insurance charge. This page shows the benefit, benefit amount, premium paying period (years) and the representative annual cost of insurance for years 1-20, Age 60, Age 70, Age 95 and Age 120
Page 8	
Table of Guaranteed Monthly Policy Cost of Insurance Rates Per $1,000 of Net Amount of Risk	The highest rates that the Company will apply to calculate the monthly cost of insurance. The basis of values is based on the 2001 Commissioner's Standard Ordinary Table, age last birthday, sex and smoker distinct, ultimate mortality table.
Page 9	
Table of Net Single Premiums	The Net Single Premium – are based on the 2001 Commissioner's Standard Ordinary Table, age last birthday, sex and smoker distinct, ultimate mortality table and 4% interest.
Back Cover Page	
Address	Current Company Address for Administrative Office
(800) Telephone	Current 800 number