

SERFF Tracking Number: WSST-125639216 State: Arkansas
Filing Company: Western-Southern Life Assurance Company State Tracking Number: 39024
Company Tracking Number: 0807-4000 WSA
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Ultra/0807-4000 WSA/WSLAC/NDL
Project Name/Number: Ultra/0807-4000 WSA/WSLAC/NDL/0807-4000 WSA

Filing at a Glance

Company: Western-Southern Life Assurance Company

Product Name: Ultra/0807-4000 SERFF Tr Num: WSST-125639216 State: ArkansasLH

WSA/WSLAC/NDL

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed State Tr Num: 39024

Adjustable Life

Sub-TOI: L09I.001 Single Life

Co Tr Num: 0807-4000 WSA

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Megan Thomas, Lisa

Disposition Date: 05/30/2008

Cooper, Joanie Hagedorn, Nikki

Lape, Ramona Piercefield

Date Submitted: 05/16/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Ultra/0807-4000 WSA/WSLAC/NDL

Status of Filing in Domicile: Pending

Project Number: 0807-4000 WSA

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: We have filed concurrently in our state of domicile, Ohio, and it is pending.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/30/2008

State Status Changed: 05/30/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: 0807-4000 WSA AR Flexible Premium Adjustable Life Insurance Policy

0807-1555 WSA Other Insured Term Rider With Accidental Death Benefit

SERFF Tracking Number: WSSST-125639216 State: Arkansas
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Project Name/Number: Ultra/0807-4000 WSA/WSLAC/NDL/0807-4000 WSA

0807-1556 WSA Other Insured Term Rider
0807-1565 WSA Extended No Lapse Guarantee Rider
0807-1566 WSA Overloan Protection Rider
0807-1567 WSA Endorsement for Transfer of Ownership for Juvenile Insured
0807-1568 WSA Unisex Endorsement
0807-2621 WSA Accelerated Death Benefit Rider
Western-Southern Life Assurance Company – NAIC Code # 92622

The above referenced forms are being submitted in “John Doe” fashion for review and approval.

Forms 0807-4000 WSA AR is a Flexible Premium Adjustable Life Policy that will be individually marketed through licensed agents with an illustration.

This policy is similar and will replace previously approved form 0204-4000 WSA AR, which was approved by your department on 2/20/2002. The differences between the policies are described below in the key elements paragraph.

Key elements of policy 0807-4000 WSA AR

This product is intended to attract strong premium funding to produce competitive cash values and high payouts, especially in the retirement years.

- 2001 CSO Ultimate Mortality Tables will be used as the basis for reserves and guaranteed COI rates. The 2001 CSO mortality rates extend to attained age 121.
- This policy will have no stated maturity date.
- Although the guaranteed per \$1000 charge will exist for the life of the policy, the current per \$1000 charge will be assessed for 20 years only.
- The surrender charge period will remain 15 years for issue ages 50 and below. The surrender charge period for issue ages 51+ will be reduced, grading to 10 years and remaining at 10 years for issue ages 55+.

Riders

0807-1555 WSA Other Insured Rider (with Accidental Death Benefit) and

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0807-1556 WSA Other Insured Rider (w/o Accidental Death Benefit)

These riders replace previously approved forms 0204-1555 WSA and 0204-1556 WSA. They will provide adjustable term insurance on the life of each Other Insured defined in the rider. The only difference in the two riders is the availability of Accidental Death Benefit on one and not the other. The amount of the Other Insured Benefit Amount is shown as the Other Insured in the Data Page. These riders are optional and will be available at a cost before and after issue. They will be available on both policy forms being filed for approval as well as products we may develop in the future.

0807-1565 WSA Extended No-Lapse Guarantee Rider

This rider is available only at issue with a charge. It is optional and provides that regardless of investment performance the policy will remain in force for life as long as the policy passes a premium test. It is available on all issue ages. This rider is available on policy 0807-4000 WSA AR, Flexible Premium Adjustable Life Insurance Policy, being filed for approval as well as products we may develop in the future.

0807-1566 WSA Overloan Protection Rider

This rider is automatically included with the policy. The Overloan Protection Rider provides "overdraft" type protection if loans are taken from the policy. There is a one-time charge for this rider. This rider is available on policy 0807-4000 WSA AR, Flexible Premium Adjustable Life Insurance Policy, being filed for approval as well as products we may develop in the future.

0807-2621 WSA Accelerated Death Benefit Plus Rider

This rider allows the owner to elect to receive an advance on the Death Benefit under the policy upon the Total and Permanent Disability of the Insured. Advances made under this rider will be secured by a lien on the Death Benefit payable under the policy. The lien will continue against the policy until it is repaid or the policy ends. There is no fee for this rider. The rider will be available on both policy forms being filed for approval as well as products we may develop in the future.

Disclosure Form and Payment Notice

Disclosure form 928-0807 and Payment Notice 1434-WSA-LOAN-0803 are being submitted for informational purposes. These forms support the rider and schedule page and are subject to revision in the future if the rider and schedule page are updated within the realm of the submitted Statement of Variability.

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Endorsements

0807-1567 WSA Endorsement for Transfer of Ownership for Juvenile Insured

For policies issued with an owner other than the Insured, this endorsement provides for automatic change of ownership to the Insured upon his or her 21st birthday.

0807-1568 WSA Unisex Endorsement

For policies issued for the work site market, this endorsement deletes sex-distinct references in the Policy, including any accompanying riders and endorsements. Accordingly, values determined by sex will also change.

Actuarial Memorandum and Demonstration:

We have enclosed an Actuarial Memorandum and corresponding demonstration proving compliance with the Standard Nonforfeiture Law for Life Insurance as approved in your state.

Statements of Variability:

Data Pages are completed in John Doe fashion and contain bracketed material. Data Pages are being submitted for informational purposes. Bracketed material on Data Pages is considered variable and is subject to change in accordance with the circumstances explained in the statement of variability.

Previously Approved Optional Rider Forms to be used with Policies:

We intend to use the following previously approved forms:

Form No	Form Name	Approval Date
0204-1545	WSA Waiver of Deductions Rider	01/8/2002
0204-1550	WSA Owner Waiver of Deductions Rider	01/8/2002
9401-1540	WSA Accidental Death Rider	11/23/1993
0204-1570	WSA Insurability Protection Rider	01/8/2002
0204-1560	WSA Children's Term Rider	01/8/2002

Application

<i>SERFF Tracking Number:</i>	<i>WSST-125639216</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Western-Southern Life Assurance Company</i>	<i>State Tracking Number:</i>	<i>39024</i>
<i>Company Tracking Number:</i>	<i>0807-4000 WSA</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Ultra/0807-4000 WSA/WSLAC/NDL</i>		
<i>Project Name/Number:</i>	<i>Ultra/0807-4000 WSA/WSLAC/NDL/0807-4000 WSA</i>		

Application DO-11-AR-9707 approved on 10/29/1997 will be used with these policies.

Readability and Certifications

This form has been scored for readability. A readability certification and other required certifications are attached.

Format:

This form is submitted in final printed format and is subject to only minor modification in paper size and stock, ink, border, typographical errors, printing in the form of a booklet and formatting pages to conform to our printer requirements. No change in language will occur.

We look forward to your review and approval.

Company and Contact

Filing Contact Information

Nikki Lape, Product & State Filing Analyst	Nikki.Lape@wslife.com
400 Broadway	(800) 446-0795 [Phone]
Cincinnati, OH 45202	(513) 357-4123[FAX]

Filing Company Information

Western-Southern Life Assurance Company	CoCode: 92622	State of Domicile: Ohio
400 Broadway	Group Code: 836	Company Type: Life
Cincinnati, OH 45202	Group Name: West-Southern Group	State ID Number:
(800) 446-0795 ext. [Phone]	FEIN Number: 31-1000236	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	\$50.00 per policy form (including any related forms) x 1 form = \$50.00
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western-Southern Life Assurance Company	\$50.00	05/16/2008	20375417

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/30/2008	05/30/2008

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	05/21/2008	05/21/2008	Megan Thomas	05/30/2008	05/30/2008

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Approved	Yes
Supporting Document	Application	Approved	Yes
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Outline of Coverage	Approved	No
Supporting Document	Actuarial Information for 0807-4000 WSA	Approved	No
Supporting Document	Statement of Variability	Approved	Yes
Supporting Document	Rider Data Pages	Approved	Yes
Supporting Document	Accelerated Death Benefit Disclosure Statement & Payment Notice	Approved	Yes
Supporting Document	Flesch Certificate	Approved	Yes
Form	Flexible Premium Adjustable Life Insurance Policy	Approved	Yes
Form (revised)	Other Insured Rider With Accidental Death Benefit	Approved	Yes
Form	Other Insured Rider With Accidental Death Benefit	Withdrawn	Yes
Form (revised)	Other Insured Term Rider	Approved	Yes
Form	Other Insured Term Rider	Withdrawn	Yes
Form	Extended No-Lapse Guarantee Rider	Approved	Yes
Form	Overloan Protection Rider	Approved	Yes
Form	Accelerated Death Benefit Plus Rider	Approved	Yes
Form	Endorsement for Transfer of Ownership for Juvenile Insured	Approved	Yes
Form	Unisex Endorsement	Approved	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/21/2008
Submitted Date 05/21/2008

Respond By Date

Dear Nikki Lape,

This will acknowledge receipt of the captioned filing.

Objection 1

- Other Insured Rider With Accidental Death Benefit (Form)
- Other Insured Term Rider (Form)

Comment: Please refer to Suicide provision. After the incontestable period expiration you may not restart upon reinstatement. Review Ark. Code Ann. 23-81-115(a)(2)(E).

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/30/2008
Submitted Date 05/30/2008

Dear Linda Bird,

Comments:

Response 1

Comments: The third paragraph has been deleted from the Suicide Exclusion provision on page one of each rider. The language that was deleted had read "If this rider is reinstated, this exclusion shall run anew from the reinstatement date. See Reinstatement, below. Any refund of Cost of Insurance will be limited to that charged on or after reinstatement." Due to this change, the form numbers have changed from 0807-1555 WSA to 0807-1555 WSA A and from 0807-1556 WSA to 0807-1556 WSA A.

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Related Objection 1

Applies To:

- Other Insured Rider With Accidental Death Benefit (Form)
- Other Insured Term Rider (Form)

Comment:

Please refer to Suicide provision. After the incontestable period expiration you may not restart upon reinstatement. Review Ark. Code Ann. 23-81-115(a)(2)(E).

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Other Insured Rider With Accidental Death Benefit	0807-1555 WSA A		Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		55	0807-1555 WSA A - Other Insured Rider with ADB.pdf
Previous Version							
Other Insured Rider With Accidental Death Benefit	0807-1555 WSA		Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		55	0807-1555 WSA - Other Insured Rider with ADB.pdf
Other Insured Term Rider	0807-1556 WSA A		Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		51	0807-1556 WSA A - Other Insured Rider No

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Form Schedule

Lead Form Number: 0807-4000 WSA

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved	0807-4000 WSA AR	Policy/Cont	Flexible Premium ract/Fratern Adjustable Life Insurance Policy Certificate	Initial		52	0807-4000 WSA AR _Ultra Life.pdf
Approved	0807-1555 WSA A	Policy/Cont	Other Insured Rider ract/Fratern With Accidental Death Benefit Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		55	0807-1555 WSA A - Other Insured Rider with ADB.pdf
Approved	0807-1556 WSA A	Policy/Cont	Other Insured Term ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51	0807-1556 WSA A - Other Insured Rider No ADB.pdf
Approved	0807-1565 WSA	Policy/Cont	Extended No-Lapse ract/Fratern Guarantee Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	0807-1565 WSA - Extended No- Lapse Guarantee Rider.pdf

SERFF Tracking Number: W SST-125639216 State: Arkansas
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Approved	0807-1566	Policy/Cont Overloan Protection Initial WSA ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	58	0807-1566 WSA _Overloan Protection Rider.pdf
Approved	0807-2621	Policy/Cont Accelerated Death Initial WSA ract/Fratern Benefit Plus Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	50	0807-2621 ABR PLUS WSA.pdf
Approved	0807-1567	Policy/Cont Endorsement for Initial WSA ract/Fratern Transfer of al Ownership for Certificate: Juvenile Insured Amendmen t, Insert Page, Endorseme nt or Rider	58	0807-1567 WSA Juvenile Endorsement. pdf
Approved	0807-1568	Policy/Cont Unisex Endorsement Initial WSA ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	51	0807-1568 WSA _Unisex Endorsement. pdf



Western & Southern Life

A member of Western & Southern Financial Group

Western-Southern Life Assurance Company
[400 Broadway, Cincinnati, Ohio 45202]

Life Insurance Policy

Coverage Provided By This Policy: We agree to pay the Death Benefit to the Beneficiary when We receive proof of the death of the Insured while this policy is in force, subject to the terms of this policy. The Death Benefit is explained in the policy in the **Death Benefit Provisions** section. During the Insured's lifetime, We will provide cash surrender value benefits and other important rights, as described in the policy.

Right To Examine the Policy (Free Look Period): Please read Your policy carefully. If You are not satisfied with it, You may return it to Us within 10 days, or within 30 days if this policy will replace another policy or contract, after You receive it. Mail or deliver the policy to Us at Our Home Office or to one of Our agents. The policy will be deemed void as though no application was made. We will promptly refund any premium paid.

This policy is a legal contract between You, as Owner, and Western-Southern Life Assurance Company.

Signed for Western-Southern Life Assurance Company at Cincinnati, Ohio.

 **SPECIMEN**
Secretary

 **SPECIMEN**
President and
Chief Executive Officer

PLEASE READ YOUR POLICY CAREFULLY

Flexible Premium Adjustable Life Insurance Policy
Issued on Insured in Risk Class Shown on Policy Data Page
Death Benefit Payable at Death of Insured
No-Lapse Guarantee with Required Minimum Monthly Premium
Non-Participating

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Data Page

Insured:	[John Doe]	Policy Number:	[W 1234567]
Owner:	[John Doe]	Policy Date:	[06-15-2008]
Selected Amount:	[\$100,000]	Insured Age:	[35]
Risk Class:	[Super Preferred (Non-Tobacco User)]	Insured Sex:	[Male]
Minimum Issue Limit:	[\$100,000]	Selected Premium:	[\$2,205.79 Annually]
No-Lapse Guarantee Period:	[06-15-2008 – 06-14-2023]	Death Benefit Option:	[A]
[Extended No-Lapse Guarantee Period: [6-15-2023—Lifetime]]			

[Required Monthly Premium (without the Extended No-Lapse Guarantee Rider):	[\$126.69]
[Additional Premium for the Extended No-Lapse Guarantee Rider:	[\$57.13]
Required Monthly Premium:	[\$183.82] [payable to age 100] Based on [pre-authorized charge]
Maximum Premium Collection Charge:	See Policy and Premium Charges Page
Maximum Per Policy Charge:	See Policy and Premium Charges Page
Maximum Per \$1,000 Charge Rates:	See Policy and Premium Charges Page
Maximum Cost of Insurance Charge Rates:	See Guaranteed Maximum Cost of Insurance Charges Page
Surrender Charges:	See Surrender Charges Page
Partial Surrender Fee:	[\$25 for each withdrawal]
Maximum Loan Interest Rate:	[8.00%]
Minimum Guaranteed Interest Rate:	[3.00%]
Accumulation Rate for Required Monthly Premium:	[5.50%]
Minimum Withdrawal:	[\$500]
Minimum Cash Surrender Value:	[\$250]
Maximum Illustration Fee:	[\$75 per illustration]
Minimum Premium Payment:	[\$10]
Minimum Increase in Selected Amount:	[\$5,000]
Minimum Decrease in Selected Amount:	[\$5,000]

NOTE: It is possible that coverage will expire prior to Insured's age 120 if premiums paid are not sufficient to continue coverage to that date.

Data Page (continued)

**Guaranteed Maximum Cost of Insurance Charges
Rates Per Thousand Dollars of Net Amount at Risk**

<u>Policy Year</u>	<u>Maximum Monthly Rate</u>	<u>Policy Year</u>	<u>Maximum Monthly Rate</u>	<u>Policy Year</u>	<u>Maximum Monthly Rate</u>
1	[0.093340	30	1.226500	59	20.345690
2	0.097510	31	1.354330	60	21.870590
3	0.103340	32	1.483870	61	23.385200
4	0.110850	33	1.619280	62	24.868430
5	0.117510	34	1.762270	63	26.453420
6	0.126680	35	1.922860	64	28.149010
7	0.137520	36	2.110280	65	29.964230
8	0.150860	37	2.337950	66	31.704270
9	0.166690	38	2.604260	67	33.252650
10	0.184200	39	2.884970	68	34.904750
11	0.203370	40	3.186790	69	36.666910
12	0.222550	41	3.515650	70	38.535730
13	0.238390	42	3.886720	71	40.511450
14	0.250900	43	4.318570	72	42.616970
15	0.266740	44	4.820630	73	44.860200
16	0.287580	45	5.383830	74	47.251100
17	0.314270	46	6.012600	75	49.797130
18	0.346790	47	6.697050	76	52.506940
19	0.384310	48	7.423030	77	55.393190
20	0.431850	49	8.216970	78	58.465210
21	0.485240	50	9.101250	79	61.735490
22	0.540290	51	10.086560	80	65.213240
23	0.593690	52	11.172620	81	68.911860
24	0.647090	53	12.348970	82	72.842420
25	0.709670	54	13.602550	83	77.018490
26	0.785620	55	14.921030	84	81.451310
27	0.878270	56	16.237790	85	83.333330
28	0.985970	57	17.537250	86	0.000000]
29	1.103720	58	18.902340	and later	

This table shows the guaranteed Maximum Cost of Insurance Charge rates for the policy without riders. These rates are individual mortality calculations based on the [2001 CSO Nonsmoker Male ALB Ultimate Mortality Table, Age Last Birthday] as specified by the risk class of the Insured shown on the Data Page.

Data Page (continued)
Policy and Premium Charges

Maximum Premium Collection Charge

Premium Charge All Policy Years

[\$4.00]

Maximum Per Policy Charge

Monthly Charge All Policy Years

At issue	[\$8.00]
For an Increase	[\$4.00]

Maximum Per \$1,000 Charge

Rates Per Thousand Dollars of Selected Amount

	<u>Monthly Rate</u>
At issue	[0.35417]

Data Page (continued)

Surrender Charges

<u>Policy Year</u>	<u>Amount</u>
[1	\$2,488.00
2	\$2,458.00
3	\$2,428.00
4	\$2,397.00
5	\$2,365.00
6	\$2,332.00
7	\$2,299.00
8	\$2,265.00
9	\$2,231.00
10	\$2,195.00
11	\$2,159.00
12	\$1,738.97
13	\$1,304.16
14	\$869.35
15	\$434.81
16 and later	\$0.00]

Data Page (continued)

Minimum Death Benefit Factors

Life Insurance Qualification Test: Guideline Premium Test

<u>Insured's Age Last Policy Anniversary</u>	<u>Applicable Factor</u>	<u>Insured's Age Last Policy Anniversary</u>	<u>Applicable Factor</u>
[40 and under	2.50	61	1.28
41	2.43	62	1.26
42	2.36	63	1.24
43	2.29	64	1.22
44	2.22	65	1.20
45	2.15	66	1.19
46	2.09	67	1.18
47	2.03	68	1.17
48	1.97	69	1.16
49	1.91	70	1.15
50	1.85	71	1.13
51	1.78	72	1.11
52	1.71	73	1.09
53	1.64	74	1.07
54	1.57	75 through 90	1.05
55	1.50	91	1.04
56	1.46	92	1.03
57	1.42	93	1.02
58	1.38	94	1.01
59	1.34	95 or higher	1.00]
60	1.30		

Data Page (continued)

Payment Plans

Minimum Amount That May Be Applied to Payment Plan: [\$1,000]

Minimum Payment Amount: [\$50]

Minimum Payment Plan Interest Rate: [1.00%]

Payment Plan Mortality Table: [Annuity 2000 Table, with Projection Scale G, adjusted for age last birthday]

Payment Plans:

[Payments for Life – 10 Year Guarantee Period

Equal monthly payments shall be made for 10 years and thereafter during the life of a named person. The amount of each monthly payment depends on that person's sex and adjusted age on the date of first payment. Monthly payments will not be less than those shown in the table below.

Minimum Payment Table								
Payments for Life – 10 Year Guaranteed Period								
Monthly Payments for each \$1,000 applied								
Adjusted Age Last Birthday	Male	Female	Adjusted Age Last Birthday	Male	Female	Adjusted Age Last Birthday	Male	Female
55	[3.15	2.87	65	[4.23	3.82	75	[5.91	5.47
56	3.23	2.94	66	4.38	3.95	76	6.11	5.67
57	3.32	3.02	67	4.52	4.08	77	6.30	5.89
58	3.41	3.10	68	4.68	4.22	78	6.49	6.11
59	3.51	3.19	69	4.84	4.38	79	6.68	6.33
60	3.62	3.28	70	5.01	4.54	80	6.87	6.54
61	3.73	3.37	71	5.18	4.71	81	7.06	6.76
62	3.85	3.47	72	5.36	4.88	82	7.24	6.97
63	3.97	3.58	73	5.54	5.07	83	7.41	7.18
64	4.10	3.70]	74	5.72	5.26]	84	7.57	7.37
						85 and over	7.72	7.55]

[Adjustment to Age: To determine the adjusted age, We subtract the Age Setback shown below from the actual age. For example, for a 67-year-old person in 2028, We use the age 64 factor per \$1,000 from the Minimum Payment Table.

Year Life Payment Plan Begins	Age Setback
[2012 – 2017	1 year
2018 – 2023	2 years
2024 – 2029	3 years
2030 – 2035	4 years
2036 – 2041	5 years
2042 – 2047	6 years
2048 and later	7 years]

[Data Page (continued)

Payment Plans

Minimum Amount That May Be Applied to Payment Plan: [\$1,000]

Minimum Payment Amount: [\$50]

Minimum Payment Plan Interest Rate: [1.00%]

Payment Plan Mortality Table: [Annuity 2000 Table, with Projection Scale G, adjusted for age last birthday]

Payment Plans:

[Payments for Life – 10 Year Guarantee Period

Equal monthly payments shall be made for 10 years and thereafter during the life of a named person. The amount of each monthly payment depends on that person’s adjusted age on the date of the first payment. Monthly payments will not be less than those shown in the table below.

Minimum Payment Table					
Payments for Life – 10 Year Guaranteed Period					
Monthly Payments for each \$1,000 applied					
Adjusted Age Last Birthday	Monthly Payment	Adjusted Age Last Birthday	Monthly Payment	Adjusted Age Last Birthday	Monthly Payment
55	[2.87	65	[3.82	75	[5.47
56	2.94	66	3.95	76	5.67
57	3.02	67	4.08	77	5.89
58	3.10	68	4.22	78	6.11
59	3.19	69	4.38	79	6.33
60	3.28	70	4.54	80	6.54
61	3.37	71	4.71	81	6.76
62	3.47	72	4.88	82	6.97
63	3.58	73	5.07	83	7.18
64	3.70]	74	5.26]	84	7.37
				85 and over	7.55]

]

[Adjustment to Age: To determine the adjusted age, we subtract the Age Setback shown below from the actual age. For example, for a 67-year-old person in 2028, we use the age 64 factor per \$1,000 from the minimum income table.]

Year Life Payment Plan Begins	Age Setback
[2012 – 2017	1 year
2018 – 2023	2 years
2024 – 2029	3 years
2030 – 2035	4 years
2036 – 2041	5 years
2042 – 2047	6 years
2048 and later	7 years]

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Definitions

YOU AND YOUR. In this policy, You and Your refer to the Owner of the policy.

WE, OUR AND US. Western-Southern Life Assurance Company.

Basic Policy Terms.....

HOME OFFICE. Our main office as shown on Page 1 of this Policy.

OWNER. The person named in the application, unless later changed, who has all rights under this policy.

INSURED. The person named on the application on whose life this policy provides insurance coverage.

BENEFICIARY. The person or persons You have named in the application, unless later changed, to receive the Death Proceeds when the Insured dies.

DEATH BENEFIT. The amount We will pay to the Beneficiary under the base policy, plus the death amount in effect on the life of the Insured under any attached riders, when We receive proof that the Insured died while this policy was in effect.

SELECTED AMOUNT. The amount of insurance coverage You have selected under the base policy, as shown on the Data Page.

POLICY DATE. The issue date of the policy shown on the Data Page and the date from which policy months, years and anniversaries are measured.

MONTHLY DATE. The day each month on which We deduct the Monthly Charges. The Monthly Date is the Policy Date and is the same calendar day in each succeeding calendar month.

POLICY YEAR. A Policy Year begins on the Policy Date and ends on the day before the Monthly Date in the same month in the next calendar year.

DATA PAGE. The Data Pages set forth specific facts about You and the coverage under this policy and any attached riders.

Premiums.....

NET PREMIUM. The amount of premium paid less the Premium Collection Charge.

REQUIRED MONTHLY PREMIUM. The amount of premium due on each Monthly Date to assure the policy will not terminate or begin the Grace Period as described in the **Guarantee of Continued Coverage** provision.

SELECTED PREMIUM. The amount and frequency of the premium You have indicated You plan to pay, as shown on the Data Page.

Values.....

ACCUMULATION VALUE. The Accumulation Value is Your financial interest in the policy. The **Accumulation Value** section explains how to calculate the Accumulation Value.

CURRENT CASH VALUE. The Accumulation Value less any applicable Surrender Charge.

NET CASH VALUE. The Current Cash Value less any Indebtedness and less the Monthly Charges for the current month.

CASH SURRENDER VALUE. The Net Cash Value plus the proportionate Cost of Insurance for the balance of the month in which surrender occurs.

INDEBTEDNESS. The amount of any outstanding policy loan(s) plus any accrued and unpaid loan interest.

NET AMOUNT AT RISK. The amount of the Death Benefit for which We are at risk. The Net Amount at Risk on any Monthly Date is equal to:

- (1) the Death Benefit plus Indebtedness, divided by 1.0024663; minus
- (2) the Accumulation Value after deduction of Monthly Charges, other than the Cost of Insurance Charge, on that Monthly Date.

***Charges***

COST OF INSURANCE CHARGE. An amount deducted from the Accumulation Value each Monthly Date to pay for the cost of insurance coverage under the base policy and any riders. The Maximum Cost of Insurance Charge rates for each policy year are shown on the Data Page.

PER \$1,000 CHARGE. An amount deducted on each Monthly Date to partially cover Our expenses of distributing, issuing and administering the policy. The Maximum Per \$1,000 Charge rates for the initial Selected Amount are shown on the Data Page. If You request an increase in Selected Amount, new Per \$1,000 Charge rates will apply to the increase. We will send You a notice of the Maximum Per \$1,000 Charge rates for any such increase.

PER POLICY CHARGE. An amount deducted each Monthly Date to partially cover Our expenses of administering the policy. The Maximum Per Policy Charge is shown on the Data Page.

MONTHLY CHARGE. An amount deducted each Monthly Date consisting of the Cost of Insurance Charge, the Per Policy Charge and the Per \$1,000 Charge, all defined above. The Monthly Charge also includes the monthly charges for any riders attached to this policy.

PREMIUM COLLECTION CHARGE. An amount deducted from each premium payment before it is credited to the policy to partially cover the costs of distributing the policy. The Maximum Premium Collection Charge is shown on the Data Page.

SURRENDER CHARGE. An amount deducted from the Accumulation Value if this policy is surrendered or terminates when a Grace Period ends without sufficient premium or loan repayment being paid to keep the policy in force. The Surrender Charges that apply in each policy month are shown on the Data Page. If You request an increase in Selected Amount, new Surrender Charge amounts will apply to the increase. We will add these Surrender Charges to the original Surrender Charges and send You notice of the new Surrender Charges that would apply in each remaining policy month.

The fee for a Partial Surrender is shown on the Data Page.

***This Policy
is a Contract***

This policy is a contract between You and Us to insure the life of the Insured. We provide insurance coverage and other benefits described in this policy. Our agreement to do this is made in reliance on the statements made in the application and in consideration for the premiums paid to Us.

Whenever We refer to the policy, We mean the entire contract. The entire contract consists of:

- the base policy;
- the attached application;
- any attached supplemental applications;
- any attached riders, endorsements or amendments; and
- additional requests or applications for policy changes, if accepted and agreed to by Us in writing.

Riders, endorsements and amendments add provisions or change the terms of the base policy.

***Ownership
Provisions******Owner and Successor Owner***

The Owner is named on the Data Page. As Owner, You have all rights in this policy while the Insured is living, subject to any assignment. You may change ownership, change Beneficiaries, assign the policy, enjoy all policy benefits and exercise all other policy rights and options.

If You are not the Insured, You may name a Successor Owner. If You die before the Insured, ownership would then pass to the Successor Owner. If there is no Successor Owner, Your estate would become the Owner.

You must have the consent of any irrevocable Beneficiary to change ownership. You do not need the consent of a Successor Owner or a revocable Beneficiary to exercise any of Your rights.

You may change the Owner, or change or revoke any Successor Owner designation, at any time by written notice to Us. When the request is received and approved by Us at Our Home Office, it will take effect on the date You signed it. You may assign this policy, subject to the rights of any irrevocable Beneficiary, by giving Us written notice of the assignment. We will not be responsible for the validity of an assignment. We will not be liable for any payments We make or actions We take before We receive written notice, satisfactory to Us, at Our Home Office of an assignment or, as applicable, a release of assignment.

You may also assign the policy as collateral for a loan. We are not bound by an assignment until Our Home Office records show that We have received a copy of the assignment. Your rights and those of any Beneficiary and any Successor Owner will be subject to the assignment. We are not responsible for the validity of the assignment.

Beneficiary Provisions**Primary Beneficiary and Contingent Beneficiary**

The Beneficiary is the person to whom We pay the death proceeds upon the Insured's death. Unless You change them later, Beneficiaries are named in the application. If no primary Beneficiary is still living when the Insured dies, We will pay the death proceeds to the contingent Beneficiary, who is still living, in the class highest in the order of priority. If there is no surviving primary or contingent Beneficiary, We will pay You. If You were the Insured, We will pay Your estate. The interest of any Beneficiary is subject to the rights of any assignee reflected on Our records.

Two or more persons may be named as Beneficiaries. We will pay equal shares when there is more than one Beneficiary of the same class, unless You specify otherwise.

No revocable Beneficiary has rights under this policy until the Insured dies. An irrevocable Beneficiary cannot be changed without his or her consent.

You may change the Beneficiary at any time before the death of the Insured, subject to the rights of any irrevocable Beneficiary, by sending written notice to Us. When the request is received and approved by Us at Our Home Office, it will take effect as of the date You signed it. We will not be liable for any payments We make or other actions We take before the notice is received at Our Home Office.

Any Beneficiary who dies before We receive proof at Our Home Office of the Insured's death and within 10 days after the Insured dies will be considered as having died before the Insured.

Death Benefit Provisions**Death Benefit**

We will pay the Death Benefit as described in the **Payment of Proceeds** section after We receive proof that the Insured died while this policy was in force, and any other proof that We may require in order to investigate the claim. The Beneficiary should contact Us at the Home Office or contact one of Our agents for instructions on how to file a claim.

The amount payable when We receive proof of death of the Insured will be the Death Benefit valued as of the Insured's date of death. Any premiums received by Us after such date will be refunded to You. If the Insured dies during the Grace Period, in determining the Death Benefit, We will retain any Monthly Charges plus interest for Policy Months and any portion thereof in the Grace Period.

Qualification as Life Insurance

In order to qualify as life insurance under applicable tax laws, Your policy must satisfy the Guideline Premium Test under provisions of the Internal Revenue Code. The Minimum Death Benefit Factors shown on the Data Page correspond to this test.

Death Benefit Options

The Death Benefit will be determined under one of the following two Options, as selected by You on the application, or as subsequently changed by You. The amount payable when We receive proof of death of the Insured will be the Death Benefit valued as of the Insured's date of death. Any premiums received by Us after such date will be refunded to You. If the Insured dies during the Grace Period, in determining the Death Benefit, We will retain any Monthly Charges plus interest for Policy Months and any portion thereof in the Grace Period.

Option A

The Basic Death Benefit will be the greater of the following two amounts, less any Indebtedness:

- (1) the Selected Amount, and
- (2) the Accumulation Value on the date of death multiplied by the Applicable Factor from the Minimum Death Benefit Factors Table shown on the Data Page.

Option B

The Basic Death Benefit will be the greater of the following two amounts, less any Indebtedness:

- (1) the Selected Amount plus the Accumulation Value on the date of death less the Monthly Charge for the month of death, and
- (2) the Accumulation Value on the date of death multiplied by the Applicable Factor from the Minimum Death Benefit Factors Table shown on the Data Page.

Your monthly Cost of Insurance Charge will be higher if You choose Death Benefit Option B because the Net Amount at Risk for Your policy will be higher. Therefore, the amount of premium You need to pay to keep the policy from terminating may also be higher.

Selected Amount and Death Benefit Option Changes

The Selected Amount You chose is shown on the Data Page. You may request a change in the Selected Amount or Death Benefit Option by sending notice to Us in writing at Our Home Office. Following Our approval of any such change, We will send You a notice of the change.

Increasing the Selected Amount

You may apply for an increase in the Selected Amount on a supplemental application. The requested increase is subject to evidence of insurability satisfactory to Us and to age and amount limits permitted by Our rules. The minimum increase is shown on the Data Page. Any increase We approve will be effective on the next Monthly Date coinciding with or next following such approval, subject to deduction of the first month's Cost of Insurance Charge for the increase from the Accumulation Value of this policy. **An increase in Selected Amount will cause Surrender Charges and the Per \$1000 charge to increase, which will reduce Your Cash Surrender Value. In addition, Cost of Insurance Charges will be higher. Therefore, the amount of premium You must pay to keep Your policy from terminating may increase.**

Decreasing the Selected Amount

At any time after the first policy year, You may request a decrease in the Selected Amount. Any decrease in the Selected Amount that You request will become effective on the first Monthly Date after We receive Your request. The minimum decrease is shown on the Data Page. The new Selected Amount must not be less than the Minimum Issue Limit shown on the Data Page at issue. We may limit the amount of the decrease to preserve the tax status of this policy as life insurance.

Any decrease You request will occur in the following order: first against the most recent increase in Selected Amount, if any; then in order against the next most recent increases; then finally against the initial Selected Amount. If subsequent to an increase in Selected Amount, You decrease the Selected Amount by a cumulative amount applicable to such increase that is equal to or exceeds such increase to Selected Amount, a Surrender Charge will be imposed. If You qualify for a Preferred Premium Risk Class and Your Selected Amount is decreased or otherwise reduced to a level below the minimum qualifying level for the Preferred Premium Risk Class, You will no longer qualify for the Preferred Risk Class and Your risk class will be changed to Standard.

Changing the Death Benefit Option

At any time after the first policy year, You may request a change in the Death Benefit Option. The change will become effective on the Monthly Date coinciding with or next following receipt in Our Home Office of Your written notice. If You change from Option A to Option B, the Selected Amount will be equal to the amount of the Basic Death Benefit plus any Indebtedness and less the Accumulation Value as determined just before the change occurred. If You change from Option B to Option A, the Selected Amount will be equal to the amount of the Basic Death Benefit, as determined just before the change occurred, plus any Indebtedness. You may not make a change in the Death Benefit Option that would reduce the Selected Amount below the Minimum Issue Limit shown on the Data Page. A change from Option A to Option B is subject to and age limits permitted by Our rules.

If You change from Option A to Option B, the Net Amount at Risk for Your policy will not decrease over the life of the policy as it might have under Option A, so You may pay higher monthly Cost of Insurance Charges in later policy years. Therefore, the amount of premium You need to pay to keep the policy from terminating may also be higher.

Premium Payment Provisions

Payment of Premiums

You may make premium payments under this policy during the lifetime of the Insured. Premiums are payable at Our Home Office.

The Minimum Premium Payment You may pay is shown on the Data Page. There is no maximum premium payment amount except We may refuse to accept any premium payment which would:

- (1) cause this policy to fail to qualify as life insurance under federal tax laws, unless such premium is required to keep the policy in force; or
- (2) increase the Net Amount at Risk for Your policy.

For this policy to take effect, the first premium paid must equal at least the Required Monthly Premium as shown on the Data Page at issue. It is important to continue to pay at least the amount of the Required Monthly Premium during the No-Lapse Guarantee period shown on the Data Page to meet the requirements of the ***Guarantee of Continued Coverage*** provision of this policy. Premiums after the first are payable at Our Home Office.

If at any time it is or may be necessary or desirable to do so in order that this policy will be a "life insurance contract" as defined in Sec. 7702, or later similar provisions of the Internal Revenue Code, We may return to You during a policy year, or within 60 days after the end of such year, all or any part of a premium or premiums paid during such year. If all or part of any premium is returned, the benefits, values, premiums paid and premiums received under the policy shall be the same as if such premium or part thereof had never been paid.

Selected Premiums

Your Selected Premium is shown on the Data Page, but You are not required to make premium payments according to a set schedule. You may skip a Selected Premium payment, and You may change the frequency and the amount of the Selected Premium shown, subject to the limits permitted by Our rules.

The amount and frequency of Your premium payments will affect Your policy values and the length of time for which You have insurance coverage. If Your Selected Premium is not enough to keep Your policy in force, You may need to change Your Selected Premium or make additional premium payments to keep Your policy from terminating.

Discontinuance of Premium Payments; Continuation of Insurance

If premium payments are not continued, insurance coverage under this policy and any benefits provided by rider will be continued until the policy lapses as described below in the ***Grace Period and Termination of Coverage*** section. No rider will be continued beyond the termination date provided in the rider.

Grace Period and Termination of Coverage

Except as described below in Guarantee of Continued Coverage, if on any Monthly Date the Current Cash Value, less any Indebtedness and Partial Surrender Amounts, is less than the Monthly Charge for that Policy Month, a grace period of 61 days from such Monthly Date (the "Grace Period") shall be allowed for payment of the premium needed to keep the policy and the No-Lapse Guarantee in effect. We will mail You, and anyone shown on Our records as holding this policy as collateral, a notice indicating the premium amount You must pay to keep the policy in force.

If the policy is within the No-Lapse Guarantee Period shown on the Data Page, the amount of premium needed to keep this policy in force will be the lesser of:

- (1) the Required Monthly Premium needed under the Guarantee of Continued Coverage provision to keep the policy in force through the end of the Grace Period, or
- (2) an amount of premium which will result in a Cash Surrender Value sufficient to pay all Monthly Charges due through the end of the Grace Period.

If the policy is no longer within the No-Lapse Guarantee Period shown on the Data Page, the amount of the premium needed to keep this policy in force is the amount stated in (2) above.

If You do not pay the needed premium within the Grace Period, all coverage provided by this policy will terminate without value at the end of the Grace Period. If the Insured dies during the Grace Period, the proceeds paid will be reduced by the amount of any unpaid charges.

Reinstatement

If the Grace Period expires and Your policy terminates because You have not paid the needed premium, You may apply to reinstate the policy within five years after the expiration of the Grace Period if the Insured is still living. The reinstatement is subject to evidence of insurability satisfactory to Us. In addition, You must pay an amount of premium equal to either:

- (1) the Required Monthly Premium needed under the Guarantee of Continued Coverage Provision to keep the policy in force through the date of reinstatement; or
- (2) an amount that will result in a Cash Surrender Value sufficient to pay all accrued and unpaid costs and charges that would have been subtracted from the Accumulation Value if there had been sufficient value on each Monthly Date from the date the policy entered the Grace Period to the date of reinstatement, plus an amount sufficient to cover the Monthly Charges for the three months beyond the date of reinstatement.

You must also repay or reinstate any Indebtedness that existed at the time of the termination, including interest on the Indebtedness from the date of lapse to the date of reinstatement. The reinstatement will be effective on the Monthly Date on or following the date the application for reinstatement is approved by Us. You cannot reinstate the policy if it has been surrendered for cash.

Following a reinstatement, Surrender Charges will continue to apply from the Policy Date as if there had been no lapse. We will restore any Surrender Charges deducted from Your policy at the time of lapse.

Guarantee of Continued Coverage**No-Lapse Guarantee**

Beginning on the Policy Date and continuing to the end of the No-Lapse Guarantee Period shown on the Data Page, We guarantee that this policy will not terminate or begin the Grace Period if, on the Monthly Date a Grace Period would otherwise begin, (1) is equal to or greater than (2), where:

- (1) is the sum of the premiums paid, less any partial surrenders (including partial surrender fees), plus interest accrued daily on the balance at the effective annual rate shown on the Data Page as the Accumulation Rate for Required Monthly Premium, less the amount of any Indebtedness; and
- (2) is the sum of the Required Monthly Premiums in effect on each Monthly Date through and including the Monthly Date on which the Grace Period would begin, plus interest accrued daily on each such premium from the Monthly Date it is due at the effective annual rate shown on the Data Page as the Accumulation Rate for Required Monthly Premium.

Following a reinstatement, the above test will continue to apply from the Policy Date as if there had been no lapse.

Required Monthly Premium

Certain changes to Your policy will change the Required Monthly Premium shown on the Data Page. These include changes to Your Selected Amount, additions or deletion of riders, changes to collection method or mode, changes to underwriting class or tobacco use status, and corrections of sex or age. We will notify You of the new Required Monthly Premium if it increases. The Required Monthly Premium at issue will be effective for the policy period from the Policy Date to the earlier of the date of the first policy change or the end of the No-Lapse Guarantee Period shown on the Data page. Upon any policy change, the new Required Monthly Premium will be effective for the policy period from the date of such policy change to the earlier of the date of the next policy change, if any, or until the end of the No-Lapse Guarantee Period.

Policy Values

Accumulation Value

The Accumulation Value on the Policy Date shall be the Net Premium received for this policy on or before the Policy Date before the deduction of the current Monthly Charges due on the Policy Date.

On any Monthly Date after the Policy Date, the Accumulation Value will be the sum of:

- (1) the Accumulation Value on the preceding Monthly Date, less the Partial Surrender Amount for any Partial Surrenders made since then, and less the Monthly Charge for that preceding month; plus
- (2) one month's interest on the amount described in clause (1); plus
- (3) all Net Premiums received since the preceding Monthly Date.

The Accumulation Value at any time during a Policy Month, and not on a Monthly Date, is equal to the Accumulation Value on the last Monthly Date, less the Partial Surrender Amount for any Partial Surrenders made since such date, plus any Net Premiums received since such date.

Interest Rate

Your Accumulation Value will earn interest. Interest will be credited to Your Accumulation Value on each Monthly Date after the Policy Date is described in the ***Accumulation Value*** section. We guarantee that this interest rate will never be less than the effective annual rate shown on the Data Page as the Minimum Guaranteed Interest Rate. We may, but are not required to, credit interest at current rates in excess of the guaranteed rate. Any such current interest rate will be determined by a prospective, and not retrospective, assessment by Us of investment conditions. We can apply a different rate of interest to that portion of the Accumulation Value that is equal to Indebtedness, but it cannot be less than the Minimum Guaranteed Interest Rate.

Partial Surrender

At any time after the first policy year, You may withdraw part of the Accumulation Value of this policy by written notice to Us. The minimum withdrawal is shown on the Data Page. No withdrawal can be made which would reduce the Cash Surrender Value to less than the Minimum Cash Surrender Value shown on the Data Page. We will charge a fee for each Partial Surrender. The amount of the fee is shown on the Data Page.

The amount withdrawn (including any applicable partial surrender fee) will be deducted from the Accumulation Value. If Basic Death Benefit Option A (see **Death Benefit Options**, above) is in effect, the Partial Surrender Amount will also decrease the Selected Amount by the same amount and, therefore, may be subject to a Surrender Charge. See **Surrender Charge** under **POLICY COSTS AND CHARGES**, below. You may not make a Partial Surrender which would reduce the Selected Amount below the minimum allowed for the Insured's age on the Policy Date. If Basic Death Benefit Option B is in effect, the Partial Surrender Amount will not affect the Selected Amount and, therefore, will not result in any Surrender Charge being imposed. If You qualify for a Preferred Premium Risk class and Your Selected Amount is decreased or otherwise reduced to a level below the minimum qualifying level for the Preferred Premium Risk Class, You will no longer qualify for the Preferred Premium Risk Class and Your risk class will be changed to Standard.

If at any time, it is or may be necessary or desirable to do so in order that this policy will be a "life insurance contract" as defined in Sec. 7702, or later similar provisions of the Internal Revenue Code, We may withdraw an amount from the policy and pay it to You. Such withdrawal will be a Partial Surrender and the amount withdrawn will be a Partial Surrender Amount. The Accumulation Value will be reduced by the amount so withdrawn. If the Basic Death Benefit Option A is in effect, We may reduce the Selected Amount by an amount not to exceed the amount so withdrawn.

We may defer the payment of any partial surrender for a period of up to six months from the date of Our receipt of the notice giving rise to such payment. Any delay will be on a nondiscriminatory basis toward You.

Full Surrender

You may surrender this policy for the Cash Surrender Value by written notice to Us. We will pay proceeds as described in the **Payment of Proceeds** section. The policy will end without notice on the date You surrender it.

Loan Provisions

Right to Borrow and Maximum Loan

You may borrow under this policy while it is in effect. Indebtedness is secured by a first lien on this policy and any amounts payable under this policy. This policy will be the only security We require for the loan.

The amount of the loan proceeds You receive cannot be more than the Loan Value.

The Loan Value is the Current Cash Value on the date of the loan less

- (1) the Monthly Charge for the current month;
- (2) any Indebtedness; and
- (3) loan interest from the date of the loan to the next anniversary date.

We may delay granting any loan for up to six months except for a loan to pay premiums on this policy or any other policy We issue. Any delay will be on a nondiscriminatory basis toward You. We will not defer a loan that is made to pay a premium to Us.

Loan Interest

The Maximum Loan Interest Rate We charge is shown on the Data Page. Loan interest is charged in arrears and is due on each Policy Anniversary and on the date the loan is repaid in full. The amount of any loan interest charged on the loan that is not paid when due will be treated as an additional loan. You may repay \$25 or more at any time while the policy is in effect.

Policy Termination

The policy will end when the Indebtedness exceeds the Current Cash Value less the Monthly Charge for the current month. Thirty-one days before it ends, We will mail a notice to Your last known address and that of any assignee of record. You may pay the excess within this 31-day period.

Repaying Loans

Loans can be repaid in whole or in part at any time during the lifetime of the Insured. Any Indebtedness not repaid will reduce the amounts payable upon surrender of the policy or at the death of the Insured.

All payments We receive from You will be credited to Your policy as premium unless You give Us written notice that the payment is for loan repayment. Loan repayments will first be applied to pay accrued but unpaid interest on the loan. The balance will reduce the outstanding balance of Your loan.

Policy Costs and Charges

Premium Collection Charge

We deduct a Premium Collection Charge from each premium payment received. This charge is deducted before the premium payment is credited to the policy.

The Maximum Premium Collection Charge is shown on the Data Page. At Our option, We may charge less than the maximum charge shown.

Monthly Charges

We deduct certain charges from Your Accumulation Value on each Monthly Date as shown on the Data Page to partially cover Our expenses of distributing, issuing and administering the policy, and to cover the cost of providing the base policy life insurance and rider benefits to You. These charges are 1) the Cost of Insurance Charge; 2) the Per Policy Charge; 3) the Per \$1,000 Charge; and 4) monthly charges for any riders.

Cost of Insurance Charge

We will deduct a Cost of Insurance Charge from Your Accumulation Value on each Monthly Date as shown on the Data Page. The Maximum Cost of Insurance Charge rates for each policy year are shown on the Data Page. Rates for policy riders are referred to in the riders and shown on Rider Data Pages. At Our option, We may charge less than the maximum rates shown.

The Cost of Insurance for any month is equal to the monthly Cost of Insurance of the basic policy plus the monthly Cost of Insurance under any attached riders. The monthly Cost of Insurance for any such rider is referred to in that rider.

The Maximum Cost of Insurance for the basic policy is determined on each Monthly Date as follows:

- (1) Divide the Death Benefit plus any Indebtedness outstanding on that Monthly Date by the interest factor 1.00246627;
- (2) Subtract the Accumulation Value as determined for that Monthly Date;
- (3) Add the cost of additional benefits provided by rider;
- (4) Add the Per Policy Charge and the Per \$1000 Charge;

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- (5) Divide the resulting number by 1,000 to determine the number of thousands of dollars of coverage;
 - (6) Multiply by the Cost of Insurance Rate shown on the Data Page.

The current monthly Cost of Insurance Charge rates depend on the age, sex and risk class of the Insured on each policy anniversary. Any change in the current monthly Cost of Insurance Charge rates will be on a non-discriminatory basis toward any Insured and will apply equally to all Insureds of the same ages, sexes and risk classes whose coverage has been in effect for the same length of time.

Per Policy Charge

We will deduct a Per Policy Charge from Your Accumulation Value on each Monthly Date as shown on the Data Page. The Maximum Per Policy Charge is shown on the Data Page. At Our option, We may charge less than the maximum amount shown.

Per \$1,000 Charge

We will deduct a Per \$1,000 Charge from Your Accumulation Value on each Monthly Date. The Maximum Per \$1,000 Charge rates for the initial Selected Amount are shown on the Data Page. If You increase the Selected Amount, We will send You notice of the Maximum Per \$1,000 Charge rates for the new Selected Amount. At Our option, We may charge less than the maximum rates shown.

The Per \$1000 Charge will not apply to any Increase to Selected Amount if, subsequent to making such Increase to Selected Amount, You decrease the Selected Amount (in a single decrease or series of decreases applicable to such Increase) by an amount that equals or exceeds such Increase to Selected Amount. Otherwise, such Increase to Selected Amount continues in effect and the Per \$1000 Charge will apply to the full amount of the Increase to Selected Amount. At Our option, We may charge less than the maximum shown.

The Maximum Per \$1000 Charge on any Monthly Date will equal the sum of the following amounts, determined as follows:

- (1) that amount equal to the initial Selected Amount divided by 1000 and multiplied by the rate for the Per \$1000 Charge applicable to the initial Selected Amount; plus
- (2) that amount calculated separately for each Increase to Selected Amount, where any portion of such Increase is currently in effect, equal to the full amount of each Increase to Selected Amount divided by 1000 and multiplied by the rate for the Per \$1000 Charge applicable to such Increase.

The Maximum Per \$1,000 Charge rate depends on premium collection method and mode, Selected Amount, issue age, sex and risk class of the Insured. Your charge could change if You change Your method of premium payment. You set your initial premium collection method and mode on the application.

Rider Charges

Charges for any riders You add to Your policy are described in the applicable rider. Maximum rider cost of insurance charges will be shown in the Data Page.

Surrender Charge

For a certain period following the Policy Date or the date of any increase in Selected Amount, We will deduct a Surrender Charge from Your Accumulation Value if either of the following occurs:

- (1) You surrender Your policy; or
- (2) A Grace Period ends without sufficient premium or loan repayment being paid to Us to keep the policy in force; or
- (3) If, subsequent to an Increase to Selected Amount, You decrease the Selected Amount (in a single decrease or series of decreases applicable to such Increase) by an amount that equals or exceeds such Increase to Selected Amount.

The Surrender period and charges for the initial Selected Amount are shown on the Data Page. If You increase the Selected Amount, We will send You notice of the combined maximum Surrender Charges for the initial Selected Amount and any Increases to Selected Amount. If a Surrender Charge is assessed pursuant to clause (3), above, the Surrender Charge will be treated as a Partial Surrender Amount, but will not reduce the Selected Amount. See also, ***Partial Surrender***, above.

Payment of Proceeds

Policy Proceeds

The proceeds of this policy may be death proceeds, payable to the Beneficiary upon the death of the Insured, or Cash Surrender Value proceeds, payable to You if this policy is surrendered for its Cash Surrender Value during the lifetime of the Insured.

How We Pay

Proceeds may be paid in a lump sum or under one or more Payment Plans. The Payment Plans are described in ***The Payment Plans*** section.

Cash Surrender Value proceeds will be due on the date We receive Your written request at Our Home Office. We may defer the payment of Cash Surrender Value proceeds for a period of up to six months from the date of Our receipt of the notice giving rise to such payment. Any delay will be on a nondiscriminatory basis toward You.

Death Proceeds will be due on the date of the Insured's death. We will make payment following receipt of due proof and any other proof that We require in order to investigate the claim.

We will pay interest on the Death Benefit if we fail to make payment within a reasonable period of time, not to exceed 30 days, after we receive proof of death. The rate will be at an annual rate of 8%, payable from the date of death to the date of payment. If payment is to be made under an income plan, "date of payment" will be the effective date of the plan.

Other Rules for Payment

Death Benefit - If the Death Benefit is payable in one sum, it will be due on the date of death. If a payment plan is in effect when the Insured dies, the first payment will be due on the date of death. If a plan is chosen after the Insured dies, the first payment will be due when the request is made.

Cash Surrender - Payment on surrender of the policy for cash or Partial Surrender will be effective on the date We receive Your written request at Our Home Office, unless there is another agreed-to date.

Choosing a Payment Plan

You may choose or change a Payment Plan for Cash Surrender Value proceeds or for Death Proceeds during the lifetime of the Insured. If You choose a Payment Plan, a Beneficiary may not change it. If You do not choose a Payment Plan before the Insured dies, the Beneficiary can choose one after the Insured dies. If the Beneficiary does not choose a Payment Plan within 60 days after the date proceeds are due, We will pay the proceeds in a lump sum. For each plan, We may issue a separate written agreement putting the plan into effect. The minimum amount that may be applied under a Payment Plan is shown on the Data Page. Each payment must be at least the minimum payment amount shown on the Data Page. We may make less frequent payments if payments to be made would be less than the minimum payment amount.

The Beneficiary may be the payee for payments under the selected Payment Plan, or the Beneficiary may name a different payee to receive the payments under Payment Plans. The Beneficiary may also name a contingent payee to receive any amount still due when the payee dies. If a payee dies and there is not a contingent payee, any amount due and unpaid will be paid to the estate of the payee who died. A payee or contingent payee may not be a fiduciary or non-natural person without Our consent.

The Payment Plans

In addition to the Payment Plan shown on the Data Page, other Payment Plans may be available. The Payment Plans are described in terms of monthly payments. You may request quarterly, semi-annual or annual payments instead of monthly payments. We will quote the amount of the other payments upon request. For life contingent plans, there is no value that may be commuted, withdrawn or transferred to another option after the date of the first payment.

We guarantee interest under the Payment Plans at the Minimum Effective Annual Payment Plan Interest Rate shown on the Data Page. We may increase the interest rate above the minimum. Payments will be based on the interest rate in effect on the date of the first payment. Life contingent payments will be based on the Payment Plan Mortality Table shown on the Data Page.

General Provisions

Annual Report

We will send You a report each year the policy is in force. It will show premiums paid, charges made and interest credited since the last report, Current Cash Value, and any policy loan. Any other information required by applicable law will also be included in the annual report.

Projection of Benefits and Values

You may request other information about this policy, including a projected illustration of policy benefits and values, based upon assumptions as are necessary and specified by Us and/or You. We may charge a fee not to exceed the Maximum Illustration Fee shown on the Data Page to provide this information. We may limit the number of illustrations We will provide in a policy year.

Reliance

We have issued this policy in reliance on the answers You have provided to Us in the application and in any supplemental applications. In the absence of fraud, these answers are considered representations, and not warranties. We have assumed that all these answers are true and complete. If they are not, We may contest the validity of this policy as explained in the ***Limits on Our Contesting This Policy*** section. If that occurs, We will send back all the premiums You paid or the monthly costs of insurance charges for any rider We contest.

We may ask anyone claiming ownership, beneficiary or other rights in the policy for proof satisfactory of the person's age, sex or identity. Any payment We make relying on that proof discharges Us from any obligation to make that payment to another person.

Limits on Our Contesting This Policy

No statement will be used in contesting this policy or any rider unless it is in an application or supplemental application and a copy of such application is attached to this policy.

We will not contest this policy to the extent of the initial Selected Amount after it has been in effect during the Insured's lifetime for two years from the Policy Date. We will not contest the validity of any increase in Selected Amount after such increase has been in effect during the Insured's lifetime for two years from the effective date of the increase. We reserve the right to contest after two years the validity of any rider providing a credit against or waiver of premium or policy costs, or accidental death benefits.

We will not contest this policy with respect to statements made in an application for reinstatement after the policy has been in effect during the Insured's lifetime for two years from the effective date of the reinstatement. Any premium refund will be limited to those paid on or after the effective date of the reinstatement.

Suicide

We will pay only a limited benefit if the Insured commits suicide while sane or insane, within two years from the Policy Date. If the policy is in force, We will return the premiums You paid, less: (1) the amount of any Indebtedness; (2) any partial surrender amount (including partial surrender fees); and (3) all monthly costs of insurance on all persons other than the Insured ever covered by rider. If the amount of the Cash Surrender Value is larger, We will pay it instead.

We will not pay with respect to any increases in the Selected Amount if the Insured commits suicide while sane or insane, within two years from the effective date of any such increase. If the policy is in effect and the Insured commits suicide more than two years after the Policy Date, and within two years after the date of an increase in Selected Amount, We will return the monthly costs of insurance charged for such increase.

This provision also applies to any rider attached to this policy. The two-year period will be measured from the rider's date of issue.

Error in Age or Sex

If the Insured's age or sex as stated in the application is incorrect, it could mean the Monthly Charges are wrong and that policy values have to be recalculated. The same is true for the age or sex of any other person insured by a rider to this policy. If the error is discovered while the Insured is still living, We will adjust the Accumulation Value to the amount it would have been if the monthly Cost of Insurance Charges for the correct age and sex of the Insured had been applied from the Policy Date. If the error is discovered after the death of the Insured, We will adjust the amount of the Death Proceeds payable to the amount that the monthly Cost of Insurance for the month of death would have purchased at the correct age and sex.

Claims of Creditors

The proceeds of this policy will be paid free from the claims of creditors to the extent allowed by law.

Required Note on Our Computations

Calculations are based on the Mortality Tables and Minimum Guaranteed Interest Rate(s) shown on the Data Page. We have filed a detailed statement of Our computations with the applicable State Insurance Department. The values under this policy are not less than those required by the law of the state where the policy is delivered. Any benefit provided by an attached rider will not increase these values unless stated in the rider.

Authority to Make Agreements

All agreements made by Us must be in writing and signed by Our president, a vice president, Our secretary or an assistant secretary. No other person, including an insurance agent, can change any of this policy's terms, extend the time for paying premiums, or make any other agreement that would be binding on Us.

Conformity with Laws

We reserve the right to make any changes necessary to comply with any federal or state statute, rule or regulation. We do not need Your consent to make such changes.

When In Force

The policy will take effect on the date You have received it, satisfied all delivery requirements, and paid the minimum initial premium as described in the ***Payment of Premiums*** section while the Insured is alive and in the same health as indicated in the application. It will take effect anew on any reinstatement date. The policy will be "in force" from the time it takes effect until it ends as described in the ***Grace Period and Termination of Coverage*** section.

The policy will end on the earliest of:

- (1) The Insured's death,
- (2) Cash surrender of the policy,
- (3) Ending of the policy under Policy Loans, or
- (4) The end of the Grace Period unless before the end of the Grace Period You pay the premium needed to keep the policy in effect. See the ***Grace Period and Termination of Coverage*** provision.

Notices

Whenever written notice is required, send it to Our Home Office. The address of Our Home Office is shown on the front of this policy.

Nonparticipating

This policy and any riders attached to it are issued at a nonparticipating rate and shall not share in Our surplus earnings.

Western-Southern Life Assurance Company

[400 Broadway, Cincinnati, OH 45202-3341]

WSLife.com

Customer Service - 1-800-926-1993

Flexible Premium Adjustable Life Insurance Policy
Issued on Insured in Risk Class Shown on Data Page
Death Benefit Payable at Death of Insured
No-Lapse Guarantee with Required Minimum Monthly Premium
Non-Participating

Western-Southern Life Assurance Company

Other Insured Term Rider With Accidental Death Benefit

This rider provides term life insurance on the life of the Other Insured in the amount of the Other Insured Benefit Amount. An accidental death benefit is also provided for the Other Insured. "Other Insured" shall mean and refer to the person designated in an application for coverage under this rider whom We have approved. Proof of insurability is required for the Other Insured. The name and issue age of the Other Insured; the Effective Date of coverage and the amount of the Other Insured Benefit Amount for the Other Insured; and the maximum monthly costs of insurance and the maximum monthly expense charges for coverage of the Other Insured under this rider are shown on the Data Page.

Other Insured Death Benefit

We will pay the Other Insured Benefit Amount upon receipt at our Home Office of due proof of death of the Other Insured occurring while coverage on the Other Insured was in force under this rider, subject to the terms and conditions of the policy and this rider. The Other Insured Benefit Amount will be paid to the designated beneficiary of such coverage.

You may change the Other Insured Benefit Amount for the Other Insured after the rider has been in effect for one year. You must notify Us in writing. We reserve the right to limit the minimum and maximum amounts. To increase the Other Insured Benefit Amount, You must provide evidence satisfactory to Us that the Other Insured is insurable in the same rating class used in this rider for the Other Insured at issue. You must also pay any charges required by Us. Any decreases to the Other Insured Benefit Amount will be applied against any increases for the Other Insured previously made, in the reverse order in which they were made. Any change will be effective on the Monthly Date coinciding with or next following our date of approval.

All Payment Plans of the policy are applicable to the Other Insured Benefit Amount under this rider.

Suicide Exclusion

We will not pay the Other Insured Benefit Amount if the Other Insured dies by suicide, while sane or insane, within two years from the Effective Date of coverage for the Other Insured. If this rider is in full force at that time, We will return the Cost of Insurance charged under this rider for coverage of such Other Insured.

We will not pay any increase in the Other Insured Benefit Amount for the Other Insured if the Other Insured dies by suicide, while sane or insane, within two years after the date of such increase. If this rider is in full force at that time, We will return the Cost of Insurance charged for such increase in amount.

Accidental Death Benefit

We will pay the accidental death benefit applicable to the Other Insured to the designated beneficiary of such coverage when We receive proof at our Home Office that:

- (1) The Other Insured died as a direct result, independent of all other causes, of accidental bodily injury;
- (2) The injury happened while coverage on the Other Insured was in force under this benefit;
- (3) Death of the Other Insured occurred no more than 90 days after the injury and while coverage on the Other Insured was in force under this benefit; and

(4) All other applicable terms of this rider are met.

The amount of the accidental death benefit for the Other Insured is shown on the Data Page. It may not exceed the Other Insured Benefit Amount. It will be added to the Other Insured Death Benefit and paid in the same way.

Coverage under this benefit for the Other Insured will end on the day before the anniversary on which such Other Insured is 70 years of age or such earlier date that this rider ends.

***Increased
Accidental
Death Benefit***

We will double the accidental death benefit for the Other Insured if the injury occurred while the Other Insured was riding as a fare-paying passenger within a public conveyance or as an authorized passenger within a school bus. "Public conveyance" means an aircraft, train, streetcar or motor vehicle while being operated by a licensed common carrier or taxicab company for passenger service. "School bus" means a motor vehicle while being operated by an accredited school for the transportation of students on an officially authorized trip.

***Intoxicated
Driver Loss
Benefit***

If the Other Insured's death is the direct result of accidental bodily injury caused by an intoxicated driver's operation of a vehicle, an additional death benefit for the Other Insured is provided. This benefit is equal to the accidental death benefit for the Other Insured shown on the Data Page. The term "intoxicated" means under the influence of alcohol or having a prohibited concentration of alcohol in the blood, breath, urine or other bodily substance, as determined by the law of the jurisdiction in which the accident occurred. The claimant must furnish proof that the driver was intoxicated according to the law of such jurisdiction. This additional death benefit will not be paid if the Other Insured was riding in the same vehicle as the intoxicated driver who caused the Other Insured's death. The additional death benefit provided hereunder will not be paid unless the Other Insured also qualifies for the accidental death benefit provided under this rider.

***When
Accidental
Death Benefit
Will Not Be Paid***

The accidental death benefit for the Other Insured will not be paid if the Other Insured's injury or death results, directly or indirectly, from:

- (1) Suicide while sane or insane;
- (2) Mental or physical infirmity or disease, or treatment for the infirmity or disease;
- (3) Infection, except one caused by an accidental cut or wound;
- (4) Commission of an assault or felony or an attempt to commit an assault or felony;
- (5) Declared or undeclared war, or any cause or act of war, whether the Other Insured is a member of any armed force or a civilian;
- (6) Travel in an aircraft or descent from it:
 - (a) if the Other Insured has any duties on board;
 - (b) if he or she expects to descend while it is in flight, or
 - (c) if the aircraft is being operated for any training purpose;

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- (7) Taking or using any hallucinogen, narcotic or drug, except on the advice of a licensed physician;
 - (8) Taking, inhaling or absorbing any poison, gas or fumes, except while the Other Insured is on his or her job; or
 - (9) Participation in any activity or event, including the operation of a vehicle, while intoxicated. "Intoxicated" means under the influence of alcohol or having a prohibited concentration of alcohol in the blood, breath, urine or other bodily substance, as determined by the law of the jurisdiction in which the accident occurred.

Exchange Privilege

If this rider is otherwise in full force but terminates as a result of the death of the Insured or because the Insured reaches age 120 (such ending date being called the "Exchange Date"), We will allow the Other Insured to exchange the coverage provided under this rider on the life of the Other Insured to a new policy. Written application and the first premium for the policy must be received at our Home Office within 31 days before the Insured's 120th birthday or within 31 days following the death of the Insured, as applicable. Evidence of insurability is not required. If the Other Insured for whom coverage was in force under this rider at the time of the death of the Insured dies during the 31-day period following the death of the Insured, We will pay the Other Insured Benefit Amount to the designated beneficiary of such coverage.

The new policy may be any level premium life policy that We would sell, or make available through another company, to the Other Insured on the new policy's date. The only exceptions are those policies with term insurance or increasing insurance. The face amount may not be less than or more than the Other Insured Benefit Amount.

At any time after the first anniversary of the Effective Date of coverage under this rider for the Other Insured, this rider may be exchanged for a universal life policy on the life of the Other Insured if such a policy is then being written by Us (1) at the Other Insured's attained age and (2) for a Selected Amount equal to the Other Insured Benefit Amount. Written application and the first premium for the policy on the life of the Other Insured must be received at our Home Office while this rider is in force. The policy will be issued on such terms as We would include in a policy which We would sell to the Other Insured on the new policy's date. The Selected Amount may not exceed the Other Insured Benefit Amount. Evidence of insurability is not required. The Exchange Date will be the date We approve the application for the new policy.

Premiums or Monthly Charges will be at the rates charged for the new policy at the Other Insured's age on its date. If this rider is in a special premium or Cost of Insurance class for the Other Insured, the new policy will be in a corresponding class.

The new policy for the Other Insured will take effect on the day after the Exchange Date or on the date We receive the written application and first premium for the Other Insured, if later. This rider will end with respect to the Other Insured, if not already ended, when the new policy takes effect. Waiver of deductions, waiver of premiums, accidental death and other additional benefits may be added to the new policy only with Our consent.

Reinstatement

If the policy and this rider should lapse, You may reinstate this rider with the policy within five years after the date of lapse on the same terms and conditions applicable to reinstating the policy. This rider cannot be reinstated after it otherwise would have ended by its own terms. Evidence of insurability satisfactory to Us must be furnished for each Other Insured being reinstated.

Incontestability We will not contest the validity of coverage for the Other Insured under this rider, to the extent of the initial Other Insured Benefit Amount for the Other Insured, after it has been in force during the Insured's and the Other Insured's lifetimes for two years from the Effective Date of such initial coverage for the Other Insured, except for failure to pay premiums.

As to any increase in the Other Insured Benefit Amount for the Other Insured elected after the Effective Date of the initial coverage, coverage will be incontestable as to such increase only after such increase has been in force during the lifetimes of the Insured and the Other Insured for two years from the Effective Date of such increase.

We reserve the right to contest the accidental death benefit for the Other Insured at any time. If this rider is reinstated, the **Incontestability** provision will run anew from the reinstatement date.

Incorrect Age or Sex If the age or sex of the Other Insured shown on the Data Page is not correct, We will adjust the amount payable at death. Such amount will be based on the amount that the rider cost of insurance deducted for the Other Insured for the month of death would have purchased at the correct age and sex.

Ownership and Beneficiary You, the policy Owner, are also the owner of this rider. The Insured shall be the primary beneficiary of the coverage provided for the Other Insured under this rider. The estate of the Other Insured shall be the contingent beneficiary of the coverage provided under this rider. At any time, You may designate someone else by special written request as the primary or contingent beneficiary for any coverage provided under this rider.

When Effective Coverage under this rider for the Other Insured will not take effect until this rider is received and the first premium for coverage of the Other Insured is paid while the Insured and the Other Insured are alive and in good health and this policy is in force. It will take effect anew on the reinstatement date of the rider. Once the rider takes effect it will be in force until it ends. If the rider is added after the policy is in force, or if the Other Insured Benefit amount for the Other Insured is changed, the rider or change will not take effect until the Monthly Date coinciding with or next following our date of approval. You must pay any charges required by Us. If the rider is added after the policy is in force, the rider date will be such Monthly Date.

Cost of Insurance, Expense Charges The maximum Costs of Insurance for the Other Insured covered under this rider are shown on the Data Page. The cost varies by benefit amount, sex, attained age as of the last anniversary, and rating class for the Other Insured. The actual costs will be determined by Us from time to time. See **Cost of Insurance** in the basic policy. The accidental death benefit Cost of Insurance is included in the Cost of Insurance for this rider. The monthly costs of insurance and monthly expense charges for this rider will be included with the Monthly Charge under the basic policy and deducted from the Accumulation Value. Deductions for this rider will be waived if the Monthly Charge for the basic policy is being waived under any waiver of deductions rider attached to the basic policy.

When Coverage Ends This rider and coverage for the Other Insured under this rider will terminate on the first to occur of the following events:

- (a) If You send Us Your written request;
- (b) On the day before the first policy anniversary on which the Other Insured is age 95;

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- (c) On the Insured's 120th birthday, subject to the provisions of **Exchange Privilege**, above;
 - (d) On the death of the Insured, subject to the provisions of **Exchange Privilege**, above; or
 - (e) Upon termination of the policy for any reason other than the death of the Insured.

**Policy Terms,
Values**

This rider is attached to and made a part of the policy. The terms of the basic policy apply to this rider except to the extent they are in conflict with its terms. This rider has no values.

Signed for Western-Southern Life Assurance Company at Cincinnati, Ohio.


[SPECIMEN
Secretary


[SPECIMEN
President and
Chief Executive Officer

Western-Southern Life Assurance Company

Other Insured Term Rider

This rider provides term life insurance on the life of the Other Insured in the amount of the Other Insured Benefit Amount. "Other Insured" shall mean and refer to the person designated in an application for coverage under this rider whom We have approved. Proof of insurability is required for the Other Insured. The name and issue age of the Other Insured; the Effective Date of coverage and the amount of the Other Insured Benefit Amount for the Other Insured; and the maximum monthly costs of insurance and the maximum monthly expense charges for coverage of the Other Insured under this rider are shown on the Data Page.

Other Insured Death Benefit

We will pay the Other Insured Benefit Amount upon receipt at our Home Office of due proof of death of the Other Insured occurring while coverage on the Other Insured was in force under this rider, subject to the terms and conditions of the policy and this rider. The Other Insured Benefit Amount will be paid to the designated beneficiary of such coverage.

You may change the Other Insured Benefit Amount for the Other Insured after the rider has been in effect for one year. You must notify Us in writing. We reserve the right to limit the minimum and maximum amounts. To increase the Other Insured Benefit Amount, You must provide evidence satisfactory to Us that the Other Insured is insurable in the same rating class used in this rider for the Other Insured at issue. You must also pay any charges required by Us. Any decreases to the Other Insured Benefit Amount will be applied against any increases for the Other Insured previously made, in the reverse order in which they were made. Any change will be effective on the Monthly Date coinciding with or next following our date of approval.

All Payment Plans of the policy are applicable to the Other Insured Benefit Amount under this rider.

Suicide Exclusion

We will not pay the Other Insured Benefit Amount if the Other Insured dies by suicide, while sane or insane, within two years from the Effective Date of coverage for the Other Insured. If this rider is in full force at that time, We will return the Cost of Insurance charged under this rider for coverage of such Other Insured.

We will not pay any increase in the Other Insured Benefit Amount for the Other Insured if the Other Insured dies by suicide, while sane or insane, within two years after the date of such increase. If this rider is in full force at that time, We will return the Cost of Insurance charged for such increase in amount.

***Exchange
Privilege***

If this rider is otherwise in full force but terminates as a result of the death of the Insured or because the Insured reaches age 120 (such ending date being called the "Exchange Date"), We will allow the Other Insured to exchange the coverage provided under this rider on the life of the Other Insured to a new policy. Written application and the first premium for the policy must be received at our Home Office within 31 days before the Insured's 120th birthday or within 31 days following the death of the Insured, as applicable. Evidence of insurability is not required. If the Other Insured for whom coverage was in force under this rider at the time of the death of the Insured dies during the 31-day period following the death of the Insured, We will pay the Other Insured Benefit Amount to the designated beneficiary of such coverage.

The new policy may be any level premium life policy that We would sell, or make available through another company, to the Other Insured on the new policy's date. The only exceptions are those policies with term insurance or increasing insurance. The face amount may not be less than or more than the Other Insured Benefit Amount.

At any time after the first anniversary of the Effective Date of coverage under this rider for the Other Insured, this rider may be exchanged for a universal life policy on the life of the Other Insured if such a policy is then being written by Us (1) at the Other Insured's attained age and (2) for a Selected Amount equal to the Other Insured Benefit Amount. Written application and the first premium for the policy on the life of the Other Insured must be received at our Home Office while this rider is in force. The policy will be issued on such terms as We would include in a policy which We would sell to the Other Insured on the new policy's date. The Selected Amount may not exceed the Other Insured Benefit Amount. Evidence of insurability is not required. The Exchange Date will be the date We approve the application for the new policy.

Premiums or Monthly Charges will be at the rates charged for the new policy at the Other Insured's age on its date. If this rider is in a special premium or Cost of Insurance class for the Other Insured, the new policy will be in a corresponding class.

The new policy for the Other Insured will take effect on the day after the Exchange Date or on the date We receive the written application and first premium for the Other Insured, if later. This rider will end with respect to the Other Insured, if not already ended, when the new policy takes effect. Waiver of deductions, waiver of premiums, accidental death and other additional benefits may be added to the new policy only with Our consent.

Reinstatement

If the policy and this rider should lapse, You may reinstate this rider with the policy within five years after the date of lapse on the same terms and conditions applicable to reinstating the policy. This rider cannot be reinstated after it otherwise would have ended by its own terms. Evidence of insurability satisfactory to Us must be furnished for each Other Insured being reinstated.

Incontestability We will not contest the validity of coverage for the Other Insured under this rider, to the extent of the initial Other Insured Benefit Amount for the Other Insured, after it has been in force during the Insured's and the Other Insured's lifetimes for two years from the Effective Date of such initial coverage for the Other Insured, except for failure to pay premiums.

As to any increase in the Other Insured Benefit Amount for the Other Insured elected after the Effective Date of the initial coverage, coverage will be incontestable as to such increase only after such increase has been in force during the lifetimes of the Insured and the Other Insured for two years from the Effective Date of such increase.

If this rider is reinstated, the **Incontestability** provision will run anew from the reinstatement date.

Incorrect Age or Sex If the age or sex of the Other Insured shown on the Data Page is not correct, We will adjust the amount payable at death. Such amount will be based on the amount that the rider cost of insurance deducted for the Other Insured for the month of death would have purchased at the correct age and sex.

Ownership and Beneficiary You, the policy Owner, are also the owner of this rider. The Insured shall be the primary beneficiary of the coverage provided for the Other Insured under this rider. The estate of the Other Insured shall be the contingent beneficiary of the coverage provided under this rider. At any time, You may designate someone else by special written request as the primary or contingent beneficiary for any coverage provided under this rider.

When Effective Coverage under this rider for the Other Insured will not take effect until this rider is received and the first premium for coverage of the Other Insured is paid while the Insured and the Other Insured are alive and in good health and this policy is in force. It will take effect anew on the reinstatement date of the rider. Once the rider takes effect it will be in force until it ends. If the rider is added after the policy is in force, or if the Other Insured Benefit amount for the Other Insured is changed, the rider or change will not take effect until the Monthly Date coinciding with or next following our date of approval. You must pay any charges required by Us. If the rider is added after the policy is in force, the rider date will be such Monthly Date.

Cost of Insurance, Expense Charges The maximum Costs of Insurance for the Other Insured covered under this rider are shown on the Data Page. The cost varies by benefit amount, sex, attained age as of the last anniversary, and rating class for the Other Insured. The actual costs will be determined by Us from time to time. See **Cost of Insurance** in the basic policy. The monthly costs of insurance and monthly expense charges for this rider will be included with the Monthly Charge under the basic policy and deducted from the Accumulation Value. Deductions for this rider will be waived if the Monthly Charge for the basic policy is being waived under any waiver of deductions rider attached to the basic policy.

**When
Coverage
Ends**

This rider and coverage for the Other Insured under this rider will terminate on the first to occur of the following events:

- (a) If You send Us Your written request;
- (b) On the day before the first policy anniversary on which the Other Insured is age 95;
- (c) On the Insured's 120th birthday, subject to the provisions of **Exchange Privilege**, above;
- (d) On the death of the Insured, subject to the provisions of **Exchange Privilege**, above; or
- (e) Upon termination of the policy for any reason other than the death of the Insured.

**Policy Terms,
Values**

This rider is attached to and made a part of the policy. The terms of the basic policy apply to this rider except to the extent they are in conflict with its terms. This rider has no values.

Signed for Western-Southern Life Assurance Company at Cincinnati, Ohio.


[SPECIMEN
Secretary


[SPECIMEN
President and
Chief Executive Officer

Western-Southern Life Assurance Company

Extended No-Lapse Guarantee Rider

Introduction

The effective date of this rider is shown on the rider Data Page. However, the charges for this rider and the benefits provided by this rider will not begin until the end of the No-Lapse Guarantee Period shown on the policy Data Page.

Required Monthly Premium

At issue, the Required Monthly Premium for the Extended No-Lapse Guarantee is as shown on the policy Data Page. "Policy Changes Affecting This Rider" is any change that You make in Your policy that results in a change of the Required Monthly Premium for the Extended No-Lapse Guarantee. If You make any Policy Changes Affecting This Rider that change the Required Monthly Premium for the Extended No-Lapse Guarantee, We will send You notice of the new Required Monthly Premium for the Extended No-Lapse Guarantee. The Required Monthly Premium for the Extended No-Lapse Guarantee at issue will be effective for the policy period from the Policy Date to the earlier of the date of the first Policy Change Affecting This Rider or the date the policy ends. Upon any subsequent Policy Change Affecting This Rider, the new Required Monthly Premium for the Extended No-Lapse Guarantee will be effective for the policy period from the date of such Policy Change Affecting This Rider to the earlier of the date of the next Policy Change Affecting This Rider or the date the policy ends.

Extended No-Lapse Guarantee

Beginning at the end of the No-Lapse Guarantee period shown on the policy Data Page, providing this rider is then in effect, and continuing for the lifetime of the Insured while this policy and rider continue in effect, We guarantee that this policy will not terminate or begin the Grace Period if, on the Monthly Date a Grace Period would otherwise begin, (1) is equal to or greater than (2), where:

- (1) is the sum of the premiums paid, less any partial surrenders (including partial surrender fees), plus interest accrued daily on the balance at the effective annual rate shown on the policy Data Page as the Accumulation Rate for Required Monthly Premium, less the amount of any Indebtedness; and
- (2) is the sum of the Required Monthly Premium in effect on each Monthly Date through and including the Monthly Date on which the Grace Period would begin, plus interest accrued daily on each such premium from the Monthly Date it is due at the effective annual rate shown on the policy Data Page as the Accumulation Rate for Required Monthly Premium.

On any Monthly Date on or after the end of the No-Lapse Guarantee Period shown on the policy Data Page, if the sum of the premiums paid since the Policy Date, less any Partial Surrender Amounts, and less the amount of any Indebtedness, is less than the amount required to meet the conditions of the Extended No-Lapse Guarantee described above, this rider will no longer be in effect. We will mail You, and anyone shown on Our records as holding this policy as collateral, a notice indicating the needed premium You must pay in order to keep this rider and the **Extended No-Lapse Guarantee** in effect. You will have 61 days from the date We mail You this notice to pay the needed premium. If You do not pay the needed premium within 61-days of this notice, the Extended No-Lapse Guarantee and this rider will no longer be in effect at the end of the 61st-day of this notice.

Reinstatement If the policy lapses and is reinstated, this rider is reinstated if sufficient premium is paid to satisfy the test described in the Extended No-Lapse Guarantee provision in this rider.

Rider Charges The monthly charge for this rider is shown on the rider Data Page and will be deducted from the Accumulation Value on each Monthly Date beginning with and following the end of the No-Lapse Guarantee period shown on the Data Page of the policy. If You make any changes to the coverage under Your policy that result in a change to the monthly charge for this rider, We will notify You of the new monthly charge.

When Rider Ends If this rider has not otherwise lapsed, it will end when the first of the following events occurs:

- (1) If you send us your written request; or
- (2) The policy ends.

Policy Terms This rider is attached to and made a part of the policy. The terms and definitions of the basic policy apply to the rider except to the extent they are in conflict with its terms. This rider has no values.

Signed for Western-Southern Life Assurance Company at Cincinnati, Ohio.


Secretary


President and
Chief Executive Officer

Western-Southern Life Assurance Company

Overloan Protection Rider

Rider Benefit This rider will prevent Your policy from lapsing due to excessive loans. To receive the rider benefit, the conditions specified in this rider must be satisfied and You must elect to receive the benefit by written request to Us.

Tax Consequences It is possible that when You elect this benefit the Indebtedness may be considered taxable by the Internal Revenue Service. You should consult Your attorney, accountant or other tax adviser before requesting an advance under this rider.

Rider Charge There is a one-time charge equal to the Overloan Protection Rider Charge multiplied by the Account Value on the date You make an election to invoke the rider benefit. This charge will be deducted from your Account Value. There is no charge if the rider benefit is never elected.

The maximum charge is shown on the Rider Data Page. At Our option, We may charge less than the maximum rate shown. The charge may vary by the age of the Insured on the date of the election.

Selected Amount After Election If You make an election to invoke the rider benefit, the new Selected Amount under the policy will equal 105% of:

- (1) the Account Value on the date the benefit is elected; less
- (2) the rider charge.

Conditions for Election You may elect to receive the paid-up insurance benefit only if:

- (1) the Insured is age 75 or older;
- (2) the policy is in its 11th policy year or later;
- (3) the outstanding Indebtedness is greater than 92.5% but less than 96% of the Account Value; and
- (4) the outstanding Indebtedness must be greater than the Selected Amount.

You may satisfy condition (3) by repaying a portion of Your loan. You may satisfy condition (4) by reducing the Selected Amount.

Changes to Policy Upon Election When the rider benefit is invoked, the following changes will apply to Your policy:

- (1) Your Death Benefit will be Death Benefit Option A;
- (2) You may not change the Selected Amount or the Death Benefit Option;
- (3) You may not make additional premium payments, though You may make loan repayments;
- (4) You may not make partial surrenders or request additional loans;
- (5) no Monthly Policy Charges will be deducted;
- (6) any attached riders with a separate charge will terminate;
- (7) Indebtedness will remain outstanding but the policy loan interest rate will be set equal to the current loan crediting rate.

Reinstatement	If the policy lapses and is reinstated, this rider will automatically be reinstated with the policy.
When Effective	The effective date of this rider is shown on the Rider Data Page.
Termination of Rider	This rider will terminate on the date the policy terminates.
Policy Terms	This rider is attached to and made a part of the policy. The terms and definitions of the base policy apply to the rider except to the extent they are in conflict with its terms. This rider has no values.

Signed for Western-Southern Life Assurance Company at Cincinnati, Ohio.


[SPECIMEN
Secretary


] SPECIMEN
President and
Chief Executive Officer

Western-Southern Life Assurance Company

Accelerated Death Benefit Plus Rider

Accelerated Death Benefit

You may elect to receive an advance on the Death Benefit under the policy upon the Total and Permanent Disability of the Insured. "Total and Permanent Disability" means the insured has suffered any of the following qualifying events: (1) Chronic Illness; or (2) Terminal Illness. You may make more than one election for each type of qualifying event, subject to the cumulative maximum advance amount as shown on the Data Page.

If You are eligible for advances under both causes of disability, the maximum advance is the highest amount available under number 1 or number 2 above. Maximum advance amounts will not be additive regardless of the number of qualifying events that apply.

The minimum advance is shown on the Data Page. You may request more than one advance subject to the minimum and cumulative maximum amounts. Advances may be made as frequently as monthly but all advances must be within 12 months of the first advance. The advance will be paid in a lump sum to You or to any other payee You so designate.

The accelerated death benefit under this rider is available to You on a voluntary basis only. Therefore:

- (1) If You are required by law to elect this benefit to meet the claims of creditors, whether in bankruptcy or otherwise, You are not eligible for this benefit.
- (2) If You are required by a government agency to elect this benefit in order to apply for, obtain, or keep a government benefit or entitlement, You are not eligible for this benefit.

Tax Consequences

ACCELERATED BENEFIT PAYMENTS FROM THIS RIDER MAY QUALIFY FOR SPECIAL TAX STATUS, IF, ACCORDING TO FEDERAL DEFINITIONS, THE INSURED QUALIFIES AS TERMINALLY ILL, OR QUALIFIES AS CHRONICALLY ILL AND USES THE ACCELERATED BENEFIT TO PAY FOR COSTS INCURRED BY THE INSURED FOR QUALIFIED LONG-TERM CARE SERVICES PROVIDED FOR THE INSURED DURING THE CHRONIC ILLNESS. WE RECOMMEND THAT YOU CONTACT A TAX ADVISOR WHEN MAKING TAX-RELATED DECISIONS ABOUT ELECTING TO RECEIVE AND USE BENEFITS FROM AN ACCELERATED BENEFIT PRODUCT.

Conditions for Making Advance

The payment of any advance under this rider is conditioned upon and subject to our receipt of all of the following:

- (1) Your written request for the advance;
- (2) the written consent of any irrevocable Beneficiary and any assignee;
- (3) Your written designation of Us as an assignee of policy proceeds equal to the amount of any outstanding loan;

(4) medical evidence acceptable to Us certifying that the Insured has suffered a qualifying event. Medical evidence for Chronic Illness must come from a Licensed Health Care Practitioner, and for Terminal Illness from a licensed physician. The practitioner or physician cannot be the Insured or a member of his/her immediate family. Such medical evidence must specify that:

- (a) the Insured has been diagnosed as having a Chronic Illness or Terminal Illness; and
- (b) such Chronic Illness or Terminal Illness was first diagnosed while the Insured was covered by the policy; and
- (c) such Chronic Illness or Terminal Illness meets the criteria set forth in the **Definitions** section of this rider.

We may require a second opinion and examination of the Insured at Our expense by a physician designated by Us. We also reserve the right to assess an administrative charge of not more than the maximum administrative charge shown on the Data Page per qualifying event to process a claim under this rider.

Definitions

Qualifying Event Definitions

“Chronic Illness” means the Insured:

- (1) has been unable to perform (without substantial assistance from another individual) at least two Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity; or
- (2) has a level of disability similar to that described in 1 above; or
- (3) requires substantial supervision to protect himself/herself from threats to health and safety due to severe cognitive impairment.

“Terminal Illness” means an illness that is expected to result in death within one year of the date the medical evidence is provided to Us.

Medical Terminology Definitions

“Activities of Daily Living” refers to eating, toileting, transferring (moving in or out of a bed or chair), bathing, dressing and continence.

“Licensed Health Care Practitioner” means any physician (as defined in section 1861(r)(1) of the federal Social Security Act) and any registered professional nurse, licensed social worker or other individual who meets such requirements as may be prescribed by the federal Secretary of Health and Human Services, or as defined in the federal Health Insurance Portability and Accountability Act or any successor law or any regulation promulgated thereunder. The Licensed Health Care Practitioner must be acting within the scope of his or her license in the state of licensure when providing covered services or performing actions required by the contract.

Terms of Advance

Advances made under this rider will be in the form of a special loan secured by a first lien on the death benefit payable under the policy. Upon the death of the Insured, the death benefit will be reduced by the amount of this special loan, including interest. We will administer this loan separate and apart from any loan You make under the policy pursuant to the **Policy Loans** section of the policy.

The special loan interest rate is shown on the Data Page. Interest is due and payable in advance to the next policy anniversary. If interest is not paid when due, it will be added to the amount of the loan.

This loan may be increased by Us if necessary to keep the policy in effect. If a premium remains unpaid at the end of the grace period, We will increase such loan by the amount of the premium and loan interest to the next policy anniversary even if such increase causes the loan to exceed the cumulative maximum advance available under this rider. Any loan may be paid at any time before the Insured's death.

The interest credited to Your policy may be affected by the loan of this rider. We may apply a different rate of interest to a portion of Your account value that is equal to the total amount of the loan, but the rate will not be less than the minimum guaranteed interest rate shown on the Data Page.

**Other
Provisions**

Unless otherwise provided in Your written election for an advance, the payee may not commute, anticipate, assign, alienate or otherwise encumber any payment under this rider. We may deny Your request to make any changes to the policy while there is an outstanding loan, including the right to elect a nonforfeiture option.

We will not contest this rider after it has been in effect during the Insured's lifetime for two years from its effective date or, if this rider lapses and is reinstated, its reinstatement date. No statement will be used in contesting a request for an advance unless it is in an application or supplemental application to this rider or to the policy of which this rider is a part.

This rider is attached to and made a part of the policy. The terms, conditions and definitions of the basic policy apply to this rider except to the extent they are in conflict with its terms. There is no cost for this rider.

Signed for Western-Southern Life Assurance Company at Cincinnati, Ohio.

[*James O. ...*
SPECIMEN
Secretary]

[*John H. ...*
SPECIMEN
President and
Chief Executive Officer]

Western-Southern Life Assurance Company

Endorsement for Transfer of Ownership for Juvenile Insured

This Endorsement modifies the Policy to which it is attached.

The **Ownership** section is modified as follows:

If the Insured is under 15 years of age on the policy date and is not the Owner, the Insured will become the Owner on his or her 21st birthday. Your rights and the rights of any Successor Owner will terminate at that time. There is a chance that the Owner may die, disappear or become incompetent before the Insured's 21st birthday. If this happens and there is no Successor Owner, we may name someone whom we believe will act in the Insured's best interest as Successor Owner until the Insured's 21st birthday.


[SPECIMEN
Secretary


SPECIMEN
President and
Chief Executive Officer]

Western-Southern Life Assurance Company

Unisex Endorsement

This Endorsement is attached to the policy and is made a part of the Contract. This Contract is issued on a unisex basis and is modified as follows:

1. All sex-distinct references in the Contract, including any accompanying riders and endorsements, are hereby deleted.
2. We will use 2001 CSO (80) Smoker/Nonsmoker ALB Ultimate Age Nearest Birthday Mortality Tables as the basis for determining maximum cost of insurance rates, net single premiums, and minimum cash surrender values. We take account of the issue age, class of risk and tobacco user status of each insured person and of the policy year. However, the maximum cost of insurance rates, net single premiums, and minimum cash surrender values for the base policy do not vary by class of risk of insured persons for risk classifications of Standard or better.

This endorsement is effective as of the Policy Date.


[SPECIMEN
Secretary


[SPECIMEN
President and
Chief Executive Officer

SERFF Tracking Number: W SST-125639216 State: Arkansas
 Filing Company: Western-Southern Life Assurance Company State Tracking Number: 39024
 Company Tracking Number: 0807-4000 WSA
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Ultra/0807-4000 WSA/WSLAC/NDL
 Project Name/Number: Ultra/0807-4000 WSA/WSLAC/NDL/0807-4000 WSA

Supporting Document Schedules

<p>Satisfied -Name: Certification/Notice Comments: Attachments: AR2ConsentPremRatesCostBasis.pdf 4000 - AR1ReadingEaseCert.pdf AR-4 (Reg 19).pdf AR-5 (Reg 34).pdf</p>	<p>Review Status: Approved 05/30/2008</p>
<p>Satisfied -Name: Application Comments: Attachment: DO-11-AR-9707.pdf</p>	<p>Review Status: Approved 05/30/2008</p>
<p>Bypassed -Name: Health - Actuarial Justification Bypass Reason: Not applicable. Comments:</p>	<p>Review Status: Approved 05/30/2008</p>
<p>Bypassed -Name: Outline of Coverage Bypass Reason: Not applicable. Comments:</p>	<p>Review Status: Approved 05/30/2008</p>
<p>Satisfied -Name: Actuarial Information for 0807-4000 WSA Comments: Attachments: Ultra Life Actuarial Memo with Unisex.pdf</p>	<p>Review Status: Approved 05/30/2008</p>

SERFF Tracking Number: WSSST-125639216 State: Arkansas
Filing Company: Western-Southern Life Assurance Company State Tracking Number: 39024
Company Tracking Number: 0807-4000 WSA
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Ultra/0807-4000 WSA/WSLAC/NDL
Project Name/Number: Ultra/0807-4000 WSA/WSLAC/NDL/0807-4000 WSA

Satisfied -Name: Statement of Variability **Review Status:** Approved 05/30/2008
Comments:
Attachments:
STATEMENT OF VARIABILITY - 0807-4000 WSA.pdf
STATEMENT OF VARIABILITY - 0807-4000 WSA_Riders.pdf

Satisfied -Name: Rider Data Pages **Review Status:** Approved 05/30/2008
Comments:
These schedule pages are being submitted for informational purposes only.
Attachment:
WS Uttralife UL Rider Data Pages 0807-4000 WSA AR.pdf

Satisfied -Name: Accelerated Death Benefit **Review Status:** Approved 05/30/2008
Disclosure Statement & Payment
Notice
Comments:
These forms are being submitted for informational purposes only.
Attachments:
1434-WSA- LOAN-0803.pdf
928-0807 Accel Death Ben Plus Rider disclosure final.pdf

Satisfied -Name: Flesch Certificate **Review Status:** Approved 05/30/2008
Comments:
Attachment:
FleschCert for 0807-4000 & Riders.pdf

STATE OF ARKANSAS

**CONSENT TO SUBMIT RATES
AND/OR COST BASES FOR APPROVAL**

Western-Southern Life Assurance Company ("Company") of Cincinnati, Ohio does hereby consent and agree:

(A) that all premium rates and/or cost bases both "maximum" and "current or projected", used in relation to policy form number 0807-4000 WSA AR must be filed with the Insurance Commission for the State of Arkansas ("Commissioner") at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days.

or

(B) 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 must also document the method used to calculate its premium and range of rates.

Western-Southern Life Assurance Company
(Company Name)

BY Nikki Lape
(Name)

Jr. Product and State Filing Analyst
(Title or Position)

STATE OF ARKANSAS

READING EASE CERTIFICATION

RE: 0807-4000 WSA AR - Flexible Premium Adjustable Life Insurance Policy
0807-1555 WSA - Other Insured Term Rider With Accidental Death Benefit
0807-1556 WSA - Other Insured Term Rider
0807-1565 WSA - Extended No Lapse Guarantee Rider
0807-1566 WSA - Overloan Protection Rider
0807-1567 WSA - Endorsement for Transfer of Ownership for Juvenile Insured
0807-1568 WSA - Unisex Endorsement
0807-2621 WSA - Accelerated Death Benefit Plus Rider

This is to certify that the attached policy form(s) has (have) achieved a Flesch Reading Ease Score as follows:

Form Number	Readability Score
0807-4000 WSA AR	52
0807-1555 WSA	55
0807-1556 WSA	51
0807-1565 WSA	50
0807-1566 WSA	58
0807-1567 WSA	58
0807-1568 WSA	51
0807-2621 WSA	50

and comply(ies) with the requirements of Ark. Stat. Ann. sections 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Western-Southern Life Assurance Company



Nikki Lape
Product and State Filing Analyst

Date: 5/10/2008

AR-1

**Certificate of Compliance with
Arkansas Rule and Regulation 19**

Insurer: Western-Southern Life Assurance Company

Form Number(s):

0807-4000 WSA AR - Flexible Premium Adjustable Life Insurance Policy

0807-1555 WSA - Other Insured Term Rider With Accidental Death Benefit

0807-1556 WSA - Other Insured Term Rider

0807-1565 WSA - Extended No Lapse Guarantee Rider

0807-1566 WSA - Overloan Protection Rider

0807-1567 WSA - Endorsement for Transfer of Ownership for Juvenile Insured

0807-1568 WSA - Unisex Endorsement

0807-2621 WSA - Accelerated Death Benefit Plus Rider

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



Signature of Company Officer

Denise Sparks

Name

Vice President

Title

5/10/2008

Date

**Certificate of Compliance with
Arkansas Rule and Regulation 34**

Insurer: Western-Southern Life Assurance Company

Form Number(s):

0807-4000 WSA AR - Flexible Premium Adjustable Life Insurance Policy

0807-1555 WSA - Other Insured Term Rider With Accidental Death Benefit

0807-1556 WSA - Other Insured Term Rider

0807-1565 WSA - Extended No Lapse Guarantee Rider

0807-1566 WSA - Overloan Protection Rider

0807-1567 WSA - Endorsement for Transfer of Ownership for Juvenile Insured

0807-1568 WSA - Unisex Endorsement

0807-2621 WSA - Accelerated Death Benefit Plus Rider

I hereby certify that the filing above meets all applicable Arkansas requirements in regards to Rule and Regulation 34.



Signature of Company Officer

John A. Tak, FSA, MAAA

Name

Assistant VP & Director Life Products

Title

05/10/2008

Date

1. A. Proposed Insured John Doe Male Female
 Address 123 main street City Anytown State ST Zip 99999
 Date of birth Month 12 Day 31 Year 70 Age last birthday 35 Social Security No. 123-45-6789 B. State of birth ST
 C. Occupation and Duties Salesman Employer ABC Paper Co.
 D. Present Ht. & Wt. Ft. 5 In. 9 Lbs. 150 E. Any wt. change in past year? None Loss Gain _____ Lbs. If age 0: (a) Was birth premature? Yes No (b) Wt. at birth _____ Lbs. _____ Oz.

2. Plan Whole Life Amount \$ 15,000 Selected Premium \$ _____ Maturity Age _____ Death Benefit Option A B
 3. Premium Payment Mode A. A S Q MO SP PAC PD MIL APD _____
 B. Home Service Premium Notice
 4. Dividend Option 1 - Payment of premiums 2 - Payment in cash 3 - Accumulate at interest 4 - Paid-up add'l insurance
 5. Amount Collected for: A. Insurance or Annuity \$ _____ B. Annuity Fund \$ _____ C. Add'l Initial Payment \$ _____

6. Supplementary Benefits/Riders
 Disability Double ADB Package Level Term \$ _____ GI Option \$ _____
 Single ADB Automatic Premium Loan Decreasing Term \$ _____ _____
 7. Family Riders
 Spouse Benefit \$ _____ Child Benefit \$ _____ SADB on Covered Family Members

8. Complete ONLY if special premium or date desired
 A. Even Dollar Premium \$ _____
 B. Policy Date Mo. _____ Day _____ Yr. _____

9. Special Request

10. ANNUITIES ONLY: ["Insured" and "insurance" also mean annuitant and annuity on this form.]
 A. Annuity Age _____ B. Modal Premium \$ _____ C. Single Premium Immediate Options _____ Yrs. Certain & Life Fixed Amount \$ _____ monthly
 _____ Fixed Period _____ years
 D. Options Bailout Monthly Payment of Interest _____
 E. Non-Tax Qualified 1035 Exchange Transfer Rollover
 F. Tax Qualified Premium applied to tax year _____ \$ _____
 _____ \$ _____

11. A. Class I Beneficiary Estate Relationship to Proposed Insured _____ Age _____
 B. Class II Beneficiary _____ Relationship to Proposed Insured _____ Age _____

12. Full Names of Persons Proposed for Family Insurance	Relationship to Proposed Insured	Age	Date of Birth			Present Ht. & Wt.			Any weight change on spouse in past year?	
			Mo.	Day	Yr.	Ft.	In.	Lbs.	Gain	Loss
	Spouse								<input type="checkbox"/> None	
									If Child is Under 1 Yr. Old:	
									Birth Wt. Premature Birth	
									Lbs. Oz. Yes No	
									<input type="checkbox"/> <input type="checkbox"/>	

13. Owner of policy if other than Proposed Insured (Always required if Proposed Insured is under Age 18)
 A. Name _____ Relationship _____ Age _____
 Address _____ City _____ State _____ Zip _____
 B. Social Security No./Tax ID _____
 C. Complete the following on Owner if Proposed Insured is under Age 15 and Owner Waiver of Premium Benefit is desired.
 Date of birth: Month _____ Day _____ Year _____ Present Ht. & Wt. Ft. _____ In. _____ Lbs. _____
 Occupation and Duties _____ Employer _____

14. Successor Owner _____

15. List all Life Insurance on Proposed Insured (and Spouse if included in Item 12.) If none, indicate "NONE."

Name	Company	Policy Number	Issue Yr.	Amount	ADB Amt.

- 16. (For Accident Plans only) In the past three years, has anyone proposed for this insurance had his/her driver's license revoked or suspended, or been convicted of driving under the influence of alcohol or drugs? YES NO
- 17. Has there been, or will there be, a lapse, surrender, loan, or other change to any existing insurance or annuity as a result of, or in anticipation of, this application? YES NO
- 18. Has anyone proposed for this insurance ever used marijuana, LSD, barbiturates, cocaine, heroin or other narcotic or other habit forming drug other than those properly prescribed by a physician, or been diagnosed, treated, or advised to be treated for alcoholism or drug abuse? YES NO
- 19. In the past five years, has anyone proposed for this insurance been treated or examined in a hospital or other health care facility or by a doctor or other licensed or certified health care worker, or been advised to have any surgical operation, x-ray, electrocardiogram, or other test(s)? YES NO
- 20. In the past ten years, has anyone proposed for this insurance had or been treated for any abnormality or disease of the heart, lungs, kidneys, or any other part of the body, or had or been treated for high blood pressure, diabetes, stroke, cancer or a mental or nervous condition? YES NO
- 21. Has anyone proposed for this insurance ever been diagnosed by a health care professional as having AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex); received treatment from a health care professional for AIDS or ARC, or tested positive for antibodies to the AIDS virus [Human Immuno-deficiency Virus (HIV-1) or Human T-Cell Lymphotropic Virus, Type III (HTLV-III)]? YES NO
- 22. Has anyone proposed for this insurance ever received disability benefits, been declined or postponed for insurance, or had a policy issued on his or her life other than as applied for? YES NO
- 23. A. Has the Proposed Insured used tobacco in the past year? YES NO
B. Has Spouse (if in question 12) used tobacco in the past year? YES NO
If YES, indicate in item 27 person, type of tobacco product used, how much is used, or date when usage ceased.
- 24. Is anyone proposed for this insurance a member of, or does he or she have any intention of becoming a member of, the Armed Forces, Reserves, or National Guard? If YES, complete Form O-116-B. YES NO
- 25. Does anyone proposed for this insurance intend to travel outside the U.S. or Canada? YES NO
- 26. In the past two years, did anyone proposed for this insurance fly as a pilot, crew member, or with any duties aboard an aircraft, engage in racing, parachuting, gliding (kite and other), or underwater swimming, or is there any intention of doing so? If YES, complete Form O-116-A or Form DO-1449 as appropriate. YES NO
- 27. Give details of all YES answers to the Questions above. _____

I (we) agree that: **A.** These statements and answers and those in all supplements, amendments and medical examiners' reports will form the basis of any policy you issue. **B.** No one except your Chairman, President or Secretary has the power to make or modify any contract of insurance or bind you in any way. **C.** No statement made by me (us) or by your agent or anyone else will bind you unless stated in this application, nor will his or her knowledge or that of any other person bind you unless stated in this application. **D.** Except as provided in the receipt included with this application, no insurance will take effect: (1) before this application is approved; and (2) before a policy is delivered and the first premium (minimum premium for Flexible Premium Adjustable Life) paid while each person to be insured is alive and in good health. I (we) will accept your failure to approve the application within 60 days from its date as a rejection of it. I (we) will also recognize it as rejected if you approve a policy other than as applied for. **E.** To the extent it may be lawful, I (we) waive all laws prohibiting a physician or other person from disclosing information obtained in the examination or treatment of a person to be insured. I (we) acknowledge receipt of notice about investigative consumer report and the MIB, Inc. **F.** Under penalties of perjury, I (we) certify that the Social Security Number(s) listed on page 1 is/are correct. **WARNING: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.**

I (WE) HAVE CAREFULLY REVIEWED EACH AND EVERY STATEMENT AND ANSWER ON PAGES 1 AND 2 OF THIS APPLICATION AND REPRESENT THAT THEY ARE TRUE AND COMPLETE TO THE BEST OF MY (OUR) KNOWLEDGE AND BELIEF.

Signed at Anytown, ST 1/10/ John Doe
Signature of Proposed Insured if Age 18 or over

Signature of Spouse (if included in Question 12) _____ Signature of Owner if designated in Question 13 (If a corporation, insert full legal name of the corporation with signature and title of authorized officer.) _____

AGENT: Does the policy applied for involve the replacement of any existing life insurance or annuity? Yes No (If YES, complete any replacement forms required.) I hereby certify that each person whose signature appears above signed this application in my presence. Yes No (If NO, please explain.)

Licensed Agent 1/10/ Anna Agent Payroll # 123456 Date 1-1-05
FORM DO-11-AR-9707

WESTERN-SOUTHERN LIFE ASSURANCE COMPANY
ACTUARIAL MEMORANDUM – FLEXIBLE PREMIUM ADJUSTABLE LIFE
POLICY FORM 0807-4000 WSA

Attached to this memorandum are actuarial certifications of the formulas for cash values and reserves as they pertain to Flexible Premium Adjustable Life insurance. The following material sets forth the policy characteristics and the basis of accumulation values and cash surrender values.

I. DESCRIPTION OF POLICY CHARACTERISTICS

- A. Death Benefit Options: Level (Death Benefit Option A) or Specified Amount plus Accumulation Value (Death Benefit Option B).
- B. Minimum Policy Size: Preferred And Super Preferred - \$100,000; Standard – \$25,000.
- C. Tax Test: Guideline Premium
- D. Maturity Age: None. No regular monthly expense charges or mortality charges will be deducted from the Accumulation Value after age 120.
- E. Loans: The guaranteed maximum interest rate charged on policy loans is 8.00%. The guaranteed minimum interest rate credited to the portion of the Accumulation Value securing policy loans is 3.00%. The Company will determine the current interest rates to be charged or credited, respectively, from time to time. These rates may vary by duration.
- F. Withdrawals: A withdrawal may be made from the policy values subject to conditions set by the Company.
- G. Termination Processing: The policy normally enters the grace period on the first monthly date where the net cash surrender value is insufficient to cover the monthly deductions. However, this product has a fifteen-year no-lapse guarantee. The guarantee provides that the policy will remain in force during the fifteen-year period, provided that the policy passes a premium test.

To pass the premium test, the insured's cumulative payments, less any withdrawals or loans, must at all times be greater than or equal to the sum of the corresponding fifteen year no-lapse guarantee required premiums at the NLG accumulation interest rate stated in the policy.

- H. Reserves: Reserves on this policy will be computed according to the Commissioner's Reserve Valuation Method as defined by the Universal Life Insurance Model Regulation and the Valuation of Life Insurance Policies Model Regulation (XXX 2000) using the appropriate version of the 2001 CSO table and an interest rate not to exceed the maximum valuation rate for issues of that particular year (4.00% for 2008 issues). Note that the Guaranteed Maturity Premiums and the Guaranteed Maturity Fund are based on guaranteed charges and the guaranteed interest rate of 3.00%. In no event will the reserve be less than the cash surrender value of the policy.

II. BASIS OF ACCUMULATION VALUES AND CASH SURRENDER VALUES

The Accumulation Value is determined based on the retrospective accumulation of net premiums, less the Monthly Expense Charge and Monthly Deductions for base and rider coverage.

The Accumulation Value (AV) on the Policy Date equal any Net Premiums (NP) received on or before the policy date.

$$AV_0 = NP_0$$

The Accumulation Value on each later Monthly Anniversary Date (including policy anniversary dates) is:

- i. The Accumulation Value on the preceding Monthly Anniversary Day, less any withdrawal (including withdrawal fees) paid out since that date; less
- ii. The Monthly Charge (MC) for the preceding month; plus
- iii. One month's interest (INT) on (i) above; plus
- iv. Any Net Premium received since the preceding Monthly Date

$$AV_t = AV_{t-1} - MC_{t-1} + INT_t + NP_t$$

The Cash Surrender Value on any date is the Accumulation Value less the applicable surrender charge. Cash Surrender Values are shown in the Policy Schedule for at least 20 years, but the surrender charge lasts no more than 15 years. This means the Cash Surrender Value equals the Accumulation Value for the end of policy year 15 and later. Therefore, steps (i) – (iv) above may be used to determine the Cash Surrender Value for any anniversary thereafter, including anniversaries beyond the last one shown.

The components of the Accumulation Value / Cash Surrender Value are defined in the policy as well as immediately below.

- A. **Cost of Insurance:** The basic costs of insurance, as well as the costs for any riders, are deducted each month from the Accumulation Value.
 1. **Guaranteed Cost of Insurance Rates:**
Issue Ages under 18: 2001 CSO Composite Male/Female ALB Ultimate through attained age 17; 2001 CSO Smoker Male/Female ALB Ultimate for attained ages 18 & later. When the Unisex Endorsement is attached: 2001 CSO (80) Composite ALB Ultimate through attained age 17; 2001 CSO (80) Smoker ALB Ultimate for attained ages 18 & later.

Issue Ages 18 and over: 2001 CSO Smoker/Nonsmoker Male/Female ALB Ultimate. When the Unisex Endorsement is attached: CSO (80) Smoker/Nonsmoker ALB Ultimate.
 2. **Current Cost of Insurance Rates:** based on actual Company experience rates. Rates differ based on issue age, duration, sex, tobacco use, risk class and selected amount. When the Unisex Endorsement is attached, rates will not differ based on sex.
- B. **Credited Interest:** The guaranteed interest rate credited to the Accumulation Value is 3.00%. The Company will determine the current interest rate credited to the portion of the Accumulation Value not securing policy loans ("Unimpaired Accumulation Value") and to the portion of the Accumulation Value securing policy loans from time to time. The current rate applicable to Unimpaired Accumulation Value may vary by both duration and Unimpaired Accumulation Value band. The current rate applicable to the portion of the Accumulation Value securing policy loans will not be less than 3.00%.

C. Expense Charges:

1. *Premium Collection Charge* – A maximum guaranteed charge of \$4.00 is deducted from each premium payment received. On a current basis, this charge is not deducted from any premium payment made by automatic withdrawal from a bank account.
2. *Monthly Per Policy Fee* – A per policy expense charge of \$6.00 current / \$8.00 guaranteed is deducted each month from the Accumulation Value as part of the monthly expense charge.
3. *Per \$1,000 Charge* – This charge is deducted each month from the Accumulation Value as part of the monthly expense charge. This charge is calculated by applying the applicable monthly per \$1,000 rate times the original specified amount at issue or the original specified amount for a coverage layer created due to a requested increase. The per \$1,000 rates differ based on issue age, sex, tobacco use, risk class, and selected amount band. On a current basis, they also differ by premium mode. When the Unisex Endorsement is attached, charges will not differ based on sex.
4. *Surrender Charge* - Surrender Charges vary by age, sex, tobacco use, and risk class. For issue ages up to 50, surrender charges are applicable for 15 years following the date of issue or increase. For issue ages 51 to 54, surrender charges are applicable to attained age 65. For issue ages 55 and older, surrender charges apply for 10 years. For the first 10 years the surrender charge is set equal to the minimum of 200% of the annual target premium and the unused unamortized initial expense allowance (UUIEA) for the appropriate policy year. The UUIEA is based on the Standard Nonforfeiture Law (SNFL) Expense Allowance using 2001 CSO Smoker/Nonsmoker Male/Female ALB Ultimate Mortality with 3.0% interest. Therefore, the surrender charge never exceeds that allowed by the SNFL. Over the next 5 years, the 200% of Target premium level grades linearly to 0 beginning in the 16th year and is capped at the UUIEA for that year to be sure the surrender charge level never exceeds the UUIEA. This amortization schedule is faster than the minimum amortization in the UUIEA calculations and, therefore, the remaining surrender charges never exceed those allowed by the SNFL. A surrender charge is levied against the Accumulation Value for all full surrenders and lapses due to insufficient cash surrender value. The Cash Surrender Value is equal to the Accumulation Value less any surrender charges. When the Unisex Endorsement is attached, charges will not differ based on sex and the UUIEA is calculated using the 2001 CSO (80) Smoker/Nonsmoker ALB Ultimate Mortality with 3.0% interest.

Demonstration that Surrender Charges never exceed the UUIEA

During the first 10 years after issue or increase, the Surrender Charge (SC_t) equals:

$$SC_t = \text{Min} \left\{ 200\% \text{ of Annual Target Premium}, E^1 \cdot \frac{\ddot{a}_{x+t}}{\ddot{a}_x} \right\}$$

where: Annual Target Premium varies by age, sex, tobacco use, risk class, and policy size.
 E^1 is the SNFL Maximum Initial Expense Allowance and t represents the completion of year t since issue or increase. When the Unisex Endorsement is attached, Target Premiums will not differ based on sex.

The SC for years 11 through 15 is determined as follows:

$$SC_t = \text{Min} \left\{ 200\% \text{ of Annual Target Premium} \times \text{Grading Factor}_t, E^1 \cdot \frac{\ddot{a}_{x+t}}{\ddot{a}_x} \right\}$$

where: t represents the completion of year t since issue or increase and Grading Factor $_t$ equals the following:

Issue Age / t	11	12	13	14	15	16+
<51	83.5%	66.5%	50.0%	33.5%	16.5%	0.0%
51	83.5%	66.5%	50.0%	33.5%	0.0%	0.0%
52	83.5%	66.5%	50.0%	0.0%	0.0%	0.0%
53	83.5%	66.5%	0.0%	0.0%	0.0%	0.0%
54	83.5%	0.0%	0.0%	0.0%	0.0%	0.0%
55+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

The maximum surrender charge allowed under the SNFL is equal to the unused unamortized initial expense allowance (UUIEA) for policy year t . $UUIEA_t$ is calculated as follows:

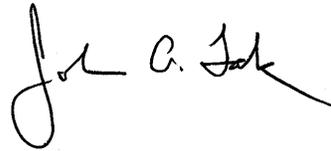
$$UUIEA_t = E^1 \cdot \frac{\ddot{a}_{x+t-1}}{\ddot{a}_x}$$

Therefore, since the surrender charge for policy year t is never greater than $UUIEA_t$, the surrender charges are in compliance with the SNFL.

I certify that, in my opinion, the assumptions used in pricing this product are reasonable and, in my judgment, self-supporting, and that these assumptions do not discriminate unfairly against inforce policies when compared to new issues.

May 2, 2008

Date

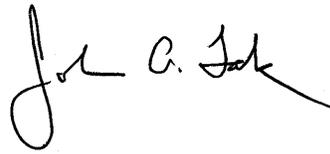


John A. Tak, FSA, MAAA
Assistant VP & Director, Life Products

WESTERN-SOUTHERN LIFE ASSURANCE COMPANY
ACTUARIAL CERTIFICATION OF COMPLIANCE WITH THE STANDARD VALUATION LAW
AND THE UNIVERSAL LIFE INSURANCE MODEL REGULATION

FOR POLICY FORM 0807-4000 WSA

I certify that the reserves for this policy form are equal to or greater than those required by the Standard Valuation Law and Section 5 of the Universal Life Insurance Model Regulation. See the attached memorandum for a complete description of the reserves held for this policy form.



May 2, 2008

Date

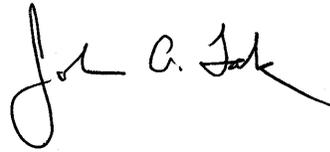
John A. Tak, FSA, MAAA
Assistant VP & Director, Life Products

WESTERN-SOUTHERN LIFE ASSURANCE COMPANY
ACTUARIAL CERTIFICATION OF COMPLIANCE WITH
THE STANDARD NONFORFEITURE LAW
AND THE UNIVERSAL LIFE INSURANCE MODEL REGULATION
FOR POLICY FORM 0807-4000 WSA

I certify that the cash values for this policy form are equal to or greater than those required by the Standard Nonforfeiture Law and Section 6A of the Universal Life Insurance Model Regulation. See the attached memorandum for a complete description of the cash values that are generated for this policy form.

May 2, 2008

Date



John A. Tak, FSA, MAAA
Assistant VP & Director, Life Products

Western-Southern Life Assurance Company UL Policy Form 0807-4000 WSA

Guaranteed Maximum Monthly COI per \$1,000

Attained Age	Male	Female	Male	Male	Female	Female	Male	Male	Female	Female	Unisex	Unisex
	Super Pref Tobacco Abstainer	Super Pref Tobacco Abstainer	Preferred Tobacco Abstainer	Preferred Tobacco User	Preferred Tobacco Abstainer	Preferred Tobacco User	Standard Tobacco Abstainer	Standard Tobacco User	Standard Tobacco Abstainer	Standard Tobacco User	Standard Tobacco Abstainer	Standard Tobacco User
0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.060000	N/A	0.035000	N/A	0.055000
1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.038330	N/A	0.025830	N/A	0.035830
2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.027500	N/A	0.019170	N/A	0.025830
3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.020000	N/A	0.016670	N/A	0.020000
4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.017500	N/A	0.015830	N/A	0.017500
5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.017500	N/A	0.015000	N/A	0.016670
6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.018330	N/A	0.015830	N/A	0.017500
7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.018330	N/A	0.017500	N/A	0.018330
8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.018330	N/A	0.017500	N/A	0.018330
9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.019170	N/A	0.017500	N/A	0.019170
10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.020000	N/A	0.018330	N/A	0.019170
11	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.023330	N/A	0.020830	N/A	0.022500
12	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.028330	N/A	0.022500	N/A	0.027500
13	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.033330	N/A	0.025830	N/A	0.031670
14	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.043330	N/A	0.028330	N/A	0.040830
15	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.055000	N/A	0.030000	N/A	0.050000
16	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.065000	N/A	0.032500	N/A	0.059170
17	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.074170	N/A	0.034170	N/A	0.066670
18	0.076670	0.035830	0.076670	0.095010	0.035830	0.042500	0.076670	0.095010	0.035830	0.042500	0.068340	0.085010
19	0.078333	0.037500	0.078333	0.102500	0.037500	0.046667	0.078340	0.102510	0.037500	0.046670	0.070000	0.090840
20	0.079167	0.037500	0.079167	0.108333	0.037500	0.049167	0.079170	0.108340	0.037500	0.049170	0.070840	0.096680
21	0.079167	0.039167	0.079167	0.113333	0.039167	0.052500	0.079170	0.113350	0.039170	0.052500	0.070840	0.101680
22	0.079167	0.040000	0.079167	0.119167	0.040000	0.055000	0.079170	0.119180	0.040000	0.055000	0.071670	0.105840
23	0.080000	0.040000	0.080000	0.125000	0.040000	0.057500	0.080010	0.125020	0.040000	0.057500	0.072510	0.111680
24	0.080833	0.041667	0.080833	0.131667	0.041667	0.060833	0.080840	0.131680	0.041670	0.060840	0.073340	0.118350
25	0.083333	0.042500	0.083333	0.139167	0.042500	0.065833	0.083340	0.139190	0.042500	0.065840	0.075010	0.124180
26	0.086667	0.045833	0.086667	0.146667	0.045833	0.070000	0.086670	0.146690	0.045840	0.070000	0.078340	0.130850
27	0.088333	0.047500	0.088333	0.150833	0.047500	0.074167	0.088340	0.150860	0.047500	0.074170	0.080840	0.135850
28	0.086667	0.050000	0.086667	0.151667	0.050000	0.079167	0.086670	0.151690	0.050000	0.079170	0.080010	0.136690
29	0.085833	0.052500	0.085833	0.150833	0.052500	0.084167	0.085840	0.150860	0.052500	0.084170	0.079170	0.137520
30	0.085000	0.055000	0.085000	0.150000	0.055000	0.089167	0.085010	0.150020	0.055000	0.089170	0.078340	0.138350
31	0.084167	0.058333	0.084167	0.150833	0.058333	0.095833	0.084170	0.150860	0.058340	0.095840	0.078340	0.140020
32	0.085000	0.061667	0.085000	0.153333	0.061667	0.102500	0.085010	0.153360	0.061670	0.102510	0.080010	0.143350
33	0.087500	0.065833	0.087500	0.158333	0.065833	0.110833	0.087510	0.158360	0.065840	0.110850	0.082510	0.149190
34	0.089167	0.070833	0.089167	0.164167	0.070833	0.121667	0.089170	0.164190	0.070840	0.121680	0.085840	0.155860
35	0.093333	0.076667	0.093333	0.170833	0.076667	0.132500	0.093340	0.170860	0.076670	0.132520	0.090010	0.163360
36	0.097500	0.082500	0.097500	0.180833	0.082500	0.143333	0.097510	0.180870	0.082510	0.143350	0.095010	0.173360
37	0.103333	0.087500	0.103333	0.192500	0.087500	0.152500	0.103340	0.192540	0.087510	0.152520	0.100840	0.185030
38	0.110833	0.091667	0.110833	0.206667	0.091667	0.161667	0.110850	0.206710	0.091680	0.161690	0.106680	0.198370
39	0.117500	0.096667	0.117500	0.222500	0.096667	0.171667	0.117510	0.222550	0.096680	0.171700	0.113350	0.212550
40	0.126667	0.102500	0.126667	0.241667	0.102500	0.182500	0.126680	0.241730	0.102510	0.182530	0.121680	0.230050
41	0.137500	0.109167	0.137500	0.265000	0.109167	0.195000	0.137520	0.265070	0.109180	0.195040	0.131680	0.250900
42	0.150833	0.116667	0.150833	0.292500	0.116667	0.210833	0.150860	0.292590	0.116680	0.210880	0.144190	0.275910
43	0.166667	0.125833	0.166667	0.325000	0.125833	0.228333	0.166690	0.325110	0.125850	0.228390	0.158360	0.305930
44	0.184167	0.136667	0.184167	0.361667	0.136667	0.249167	0.184200	0.361800	0.136690	0.249230	0.175030	0.339280
45	0.203333	0.149167	0.203333	0.398333	0.149167	0.273333	0.203370	0.398490	0.149190	0.273410	0.192540	0.373470
46	0.222500	0.164167	0.222500	0.435000	0.164167	0.301667	0.222550	0.435190	0.164190	0.301760	0.210880	0.408500
47	0.238333	0.181667	0.238333	0.465833	0.181667	0.336667	0.238390	0.466050	0.181700	0.336780	0.226720	0.440190
48	0.250833	0.200833	0.250833	0.489167	0.200833	0.378333	0.250900	0.489410	0.200870	0.378480	0.240890	0.466880
49	0.266667	0.222500	0.266667	0.519167	0.222500	0.425000	0.266740	0.519440	0.222550	0.425180	0.258400	0.501080
50	0.287500	0.246667	0.287500	0.558333	0.246667	0.475000	0.287580	0.558640	0.246730	0.475230	0.280080	0.541960
51	0.314167	0.274167	0.314167	0.609167	0.274167	0.530000	0.314270	0.609540	0.274240	0.530280	0.306760	0.593690
52	0.346667	0.305000	0.346667	0.670833	0.305000	0.589167	0.346790	0.671280	0.305090	0.589510	0.338450	0.655430
53	0.384167	0.337500	0.384167	0.745000	0.337500	0.653333	0.384310	0.745560	0.337610	0.653760	0.375140	0.727200
54	0.431667	0.371667	0.431667	0.833333	0.371667	0.721667	0.431850	0.834030	0.371810	0.722190	0.420180	0.811490
55	0.485000	0.410833	0.485000	0.927500	0.410833	0.794167	0.485240	0.928360	0.411000	0.794800	0.470220	0.900810
56	0.540000	0.453333	0.540000	1.025000	0.453333	0.871667	0.540290	1.026050	0.453540	0.872430	0.522770	0.995160
57	0.593333	0.498333	0.593333	1.115000	0.498333	0.950000	0.593690	1.116240	0.498580	0.950900	0.574500	1.082840
58	0.646667	0.545000	0.646667	1.200833	0.545000	1.031667	0.647090	1.202280	0.545300	1.032730	0.626220	1.168030
59	0.709167	0.592500	0.709167	1.301667	0.592500	1.119167	0.709670	1.303360	0.592850	1.120420	0.685470	1.266600
60	0.785000	0.642500	0.785000	1.425833	0.642500	1.210000	0.785620	1.427870	0.642910	1.211470	0.756400	1.383580
61	0.877500	0.697500	0.877500	1.577500	0.697500	1.308333	0.878270	1.579990	0.697990	1.310050	0.841540	1.524820
62	0.985000	0.755833	0.985000	1.751667	0.755833	1.412500	0.985970	1.754740	0.756400	1.414500	0.940050	1.685340
63	1.102500	0.817500	1.102500	1.938333	0.817500	1.519167	1.103720	1.942100	0.818170	1.521480	1.046090	1.855940
64	1.225000	0.885000	1.225000	2.125000	0.885000	1.634167	1.226500	2.129530	0.885780	1.636840	1.158010	2.028270
65	1.352500	0.960000	1.352500	2.307500	0.960000	1.758333	1.354330	2.312840	0.960920	1.761430	1.274120	2.198150
66	1.481667	1.041667	1.481667	2.484167	1.041667	1.893333	1.483870	2.490350	1.042750	1.896920	1.393610	2.366420
67	1.616667	1.132500	1.616667	2.662500	1.132500	2.043333	1.619280	2.669610	1.133780	2.047520	1.519810	2.539770
68	1.759167	1.233333	1.759167	2.845000	1.233333	2.207500	1.762270	2.853120	1.234860	2.212380	1.653560	2.718200
69	1.919167	1.343333	1.919167	3.045833	1.343333	2.388333	1.922860	3.055140	1.345140	2.394050	1.802410	2.914300
70	2.105833	1.467500	2.105833	3.275833	1.467500	2.592500	2.110280	3.286600	1.469660	2.599240	1.975560	3.138990
71	2.332500	1.609167	2.332500	3.558333	1.609167	2.820833	2.337950	3.571040	1.611760	2.828810	2.184760	3.411600
72	2.597500	1.764167	2.597500	3.886667	1.764167	3.069167	2.604260	3.901830	1.767280	3.078620	2.426710	3.722980
73	2.876667	1.933333	2.876667	4.217500	1.933333	3.340000	2.884970	4.235360	1.937080	3.351190	2.683010	4.041270
74	3.176667	2.120833	3.176667	4.575833	2.120833	3.623333	3.186790	4.596870	2.125340	3.656510	2.957890	4.384980
75	3.503333	2.326667	3.503333	4.974167	2.326667	3.920833	3.515650	4.999030	2.332090	3.936270	3.257240	4.762570

Western-Southern Life Assurance Company UL Policy Form 0807-4000 WSA
Guaranteed Maximum Monthly COI per \$1,000

Attained Age	Male	Female	Male	Male	Female	Female	Male	Male	Female	Female	Unisex	Unisex
	Super Pref Tobacco Abstainer	Super Pref Tobacco Abstainer	Preferred Tobacco Abstainer	Preferred Tobacco User	Preferred Tobacco Abstainer	Preferred Tobacco User	Standard Tobacco Abstainer	Standard Tobacco User	Standard Tobacco Abstainer	Standard Tobacco User	Standard Tobacco Abstainer	Standard Tobacco User
76	3.871667	2.552500	3.871667	5.415833	2.552500	4.242500	3.886720	5.445320	2.559030	4.260580	3.593700	5.179190
77	4.300000	2.802500	4.300000	5.926667	2.802500	4.589167	4.318570	5.962000	2.810380	4.610320	3.981620	5.655130
78	4.797500	3.075000	4.797500	6.512500	3.075000	4.963333	4.820630	6.555190	3.084480	4.988090	4.427010	6.193960
79	5.355000	3.374167	5.355000	7.157500	3.374167	5.365833	5.383830	7.209100	3.385590	5.394780	4.923290	6.784050
80	5.976667	3.745833	5.976667	7.862500	3.745833	5.867500	6.012600	7.924810	3.759920	5.902130	5.483230	7.442480
81	6.652500	4.202500	6.652500	8.611667	4.202500	6.480833	6.697050	8.686470	4.220240	6.523110	6.102010	8.161060
82	7.368333	4.685833	7.368333	9.382500	4.685833	7.112500	7.423030	9.471370	4.707890	7.163450	6.754480	8.898480
83	8.150000	5.193333	8.150000	10.204167	5.193333	7.757500	8.216970	10.309370	5.220440	7.818150	7.460240	9.676910
84	9.019167	5.729167	9.019167	11.133333	5.729167	8.429167	9.101250	11.258680	5.792530	8.500820	8.240690	10.540780
85	9.985833	6.332500	9.985833	12.186667	6.332500	9.050000	10.086560	12.337010	6.372860	9.132650	9.089370	11.480300
86	11.049167	7.010000	11.049167	13.329167	7.010000	9.767500	11.172620	13.509230	7.059490	9.863850	10.027890	12.502720
87	12.198333	7.846667	12.198333	14.543333	7.846667	10.657500	12.348970	14.757960	7.908720	10.772310	11.064410	13.617100
88	13.420000	8.729167	13.420000	15.809167	8.729167	11.548333	13.902550	16.063110	8.806040	11.683260	12.155140	14.759680
89	14.701667	9.607500	14.701667	17.110833	9.607500	12.363333	14.921030	17.408710	9.700700	12.518100	13.273030	15.889360
90	15.978333	10.254167	15.978333	18.368333	10.254167	12.826667	16.237790	18.712040	10.360400	12.993330	14.288790	16.848330
91	17.235000	10.872500	17.235000	19.565000	10.872500	13.206667	17.537250	19.955430	10.992010	13.383420	15.246460	17.692590
92	18.551667	11.897500	18.551667	20.793333	11.897500	14.027500	18.902340	21.234880	12.040750	14.227070	16.354840	18.668800
93	19.940000	13.286667	19.940000	22.063333	13.286667	15.189167	20.345690	22.561110	13.465580	15.423440	17.633040	19.775140
94	21.402500	15.016667	21.402500	23.418333	15.016667	16.808333	21.870590	23.979900	15.245610	17.095680	19.099630	21.116690
95	22.850833	16.899167	22.850833	24.782500	16.899167	18.718333	23.385200	25.412280	17.189660	19.075390	20.645100	22.615130
96	24.265000	18.753333	24.265000	26.077500	18.753333	20.537500	24.868430	26.775740	19.111740	20.968130	22.188300	24.070780
97	25.771667	19.956667	25.771667	27.442500	19.956667	21.616667	26.453420	28.216840	20.363050	22.094270	23.482090	25.223930
98	27.378333	20.610000	27.378333	28.883333	20.610000	22.049167	28.149010	29.742390	21.043710	22.546290	24.507940	26.044430
99	29.092500	21.965833	29.092500	30.404167	21.965833	23.214167	29.964230	31.357570	22.459170	23.765870	25.890920	27.231920
100	30.730000	23.728333	30.730000	31.826667	23.728333	24.790000	31.704270	32.872900	24.305050	25.420170	27.447400	28.589650
101	32.182500	25.643333	32.182500	33.042500	25.643333	26.493333	33.252650	34.171620	26.318220	27.214330	29.042140	29.958050
102	33.727500	27.753333	33.727500	34.320833	27.753333	28.344167	34.904750	35.540620	28.545570	29.170990	30.848130	31.501190
103	35.370000	30.058333	35.370000	35.663333	30.058333	30.336667	36.666910	36.982240	30.989840	31.285770	32.892460	33.220630
104	37.105833	32.570833	37.105833	37.194167	32.570833	32.635833	38.535730	38.631020	33.667410	33.736860	35.183290	35.285100
105	38.934167	35.225833	38.934167	39.016667	35.225833	35.286667	40.511450	40.600770	36.512000	36.577360	37.678990	37.770520
106	40.875000	37.943333	40.875000	40.951667	37.943333	37.999167	42.616970	42.700320	39.439810	39.500140	40.316600	40.396880
107	42.934167	40.705833	42.934167	43.005833	40.705833	40.758333	44.860200	44.938450	42.433110	42.490160	43.071920	43.143550
108	45.119167	43.515833	45.119167	45.184167	43.515833	43.564167	47.251100	47.322390	45.495610	45.548450	45.939400	46.003220
109	47.435000	46.419167	47.435000	47.495000	46.419167	46.463333	49.797130	49.863260	48.678800	48.727370	48.953800	49.009730
110	49.887500	49.329167	49.887500	49.941667	49.329167	49.369167	52.506940	52.566950	51.888800	51.933060	52.039110	52.088000
111	52.485833	52.134167	52.485833	52.534167	52.134167	52.170833	55.393190	55.447030	55.001630	55.042440	55.096250	55.139850
112	55.235833	54.813333	55.235833	55.279167	54.813333	54.845833	58.465210	58.513760	57.992070	58.028450	58.104020	58.144140
113	58.145833	57.565000	58.145833	58.182500	57.565000	57.593333	61.735490	61.776830	61.081140	61.113040	61.234090	61.269760
114	61.220833	61.004167	61.220833	61.252500	61.004167	61.028333	65.213240	65.249180	64.967450	64.994860	65.025110	65.054410
115	64.469167	64.278333	64.469167	64.495833	64.278333	64.299167	68.911860	68.942330	68.693860	68.717650	68.744310	68.769050
116	67.896667	67.695833	67.896667	67.918333	67.695833	67.711667	72.842420	72.867360	72.611320	72.629530	72.664050	72.684190
117	71.510833	71.325000	71.510833	71.526667	71.325000	71.336667	77.018490	77.036860	76.802970	76.816500	76.851290	76.866750
118	75.316667	74.715000	75.316667	75.326667	74.715000	74.723333	81.451310	81.463000	80.748090	80.757830	80.902880	80.914560
119	79.305833	78.255000	79.305833	79.311667	78.255000	78.259167	83.333330	83.333330	83.333330	83.333330	83.333330	83.333330
120	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

Before age 18, the MSTU and FSTU columns contain composite male and female rates, respectively.

Western-Southern Life Assurance Company UL Policy Form 0807-4000 WSA

Annual Base No lapse Guarantee Premiums for \$100,000 Selected Amount on Collection Method other than Monthly Direct Bill

Issue Age	Male	Female	Male	Male	Female	Female	Male	Male	Female	Female	Unisex	Unisex
	Exceptional	Exceptional	Preferred	Preferred	Preferred	Preferred	Standard	Standard	Standard	Standard	Standard	Standard
	Tobacco <u>Abstanier</u>	Tobacco <u>Abstanier</u>	Tobacco <u>Abstanier</u>	Tobacco <u>User</u>								
0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	485.98	N/A	413.36	N/A	471.46
1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	491.57	N/A	417.81	N/A	476.82
2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	498.29	N/A	423.40	N/A	483.31
3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	503.88	N/A	427.96	N/A	488.70
4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	509.47	N/A	432.40	N/A	494.06
5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	516.19	N/A	437.99	N/A	500.55
6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	538.54	N/A	455.89	N/A	522.01
7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	563.05	N/A	473.67	N/A	545.17
8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	587.67	N/A	493.85	N/A	568.91
9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	613.32	N/A	513.91	N/A	593.44
10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	641.25	N/A	535.12	N/A	620.02
11	N/A	N/A	N/A	N/A	N/A	N/A	N/A	675.91	N/A	558.60	N/A	652.45
12	N/A	N/A	N/A	N/A	N/A	N/A	N/A	711.70	N/A	582.08	N/A	685.78
13	N/A	N/A	N/A	N/A	N/A	N/A	N/A	749.66	N/A	607.73	N/A	721.27
14	N/A	N/A	N/A	N/A	N/A	N/A	N/A	791.05	N/A	634.64	N/A	759.77
15	N/A	N/A	N/A	N/A	N/A	N/A	N/A	833.45	N/A	662.57	N/A	799.27
16	N/A	N/A	N/A	N/A	N/A	N/A	N/A	883.73	N/A	700.53	N/A	847.09
17	N/A	N/A	N/A	N/A	N/A	N/A	N/A	934.00	N/A	738.49	N/A	894.90
18	694.94	594.40	715.01	816.70	603.29	667.01	775.31	984.28	667.01	776.45	753.65	942.71
19	710.56	610.01	731.77	860.24	618.91	700.53	796.63	1,034.55	687.08	814.42	774.72	990.52
20	726.18	625.63	748.52	904.93	634.64	735.19	818.98	1,084.82	707.26	852.49	796.64	1,038.35
21	750.80	644.67	773.15	937.31	653.56	758.56	841.32	1,118.34	724.01	880.42	817.86	1,070.76
22	776.45	664.73	797.66	971.96	672.60	783.18	863.66	1,151.86	741.80	908.35	839.29	1,103.16
23	803.24	684.91	823.42	1,006.62	692.66	807.80	887.03	1,187.65	759.70	937.31	861.56	1,137.58
24	830.15	706.12	850.21	1,043.44	712.84	834.59	911.66	1,223.33	777.59	968.66	884.85	1,172.40
25	859.10	727.32	878.14	1,081.52	734.05	861.38	936.28	1,261.30	796.63	999.89	908.35	1,209.02
26	890.45	752.97	910.52	1,120.62	759.70	891.59	968.66	1,305.98	822.28	1,030.10	939.38	1,250.80
27	923.97	778.73	942.89	1,160.75	787.63	923.97	1,002.17	1,352.95	849.07	1,061.34	971.55	1,294.63
28	958.63	806.66	977.55	1,202.13	815.56	956.35	1,036.83	1,400.95	877.00	1,092.69	1,004.86	1,339.30
29	994.31	835.73	1,013.35	1,245.68	844.63	991.00	1,072.51	1,451.22	904.93	1,126.21	1,038.99	1,386.22
30	1,031.24	864.69	1,050.17	1,290.37	874.84	1,026.68	1,109.45	1,503.77	935.14	1,159.72	1,074.59	1,434.96
31	1,069.21	896.04	1,088.13	1,333.91	906.07	1,062.48	1,148.55	1,552.91	966.38	1,193.24	1,112.12	1,480.98
32	1,109.45	928.42	1,128.37	1,379.74	939.59	1,099.30	1,188.68	1,604.32	998.75	1,228.92	1,150.69	1,529.24

33	1,150.72	961.93	1,169.75	1,426.71	974.24	1,137.38	1,231.20	1,656.88	1,032.27	1,264.72	1,191.41	1,578.45
34	1,194.26	996.59	1,212.16	1,475.84	1,009.93	1,177.51	1,274.75	1,711.60	1,066.93	1,302.68	1,233.19	1,629.82
35	1,238.95	1,033.41	1,256.85	1,526.12	1,046.86	1,218.89	1,319.44	1,767.46	1,102.72	1,340.64	1,276.10	1,682.10
36	1,277.03	1,063.62	1,295.95	1,567.50	1,076.96	1,251.26	1,366.40	1,830.04	1,140.68	1,387.61	1,321.26	1,741.55
37	1,317.16	1,094.86	1,337.33	1,609.91	1,109.45	1,284.78	1,415.54	1,895.93	1,179.79	1,435.60	1,368.39	1,803.86
38	1,357.40	1,126.21	1,378.60	1,653.46	1,141.82	1,318.30	1,466.95	1,964.11	1,220.03	1,485.88	1,417.57	1,868.46
39	1,399.92	1,159.72	1,422.26	1,698.14	1,175.34	1,354.09	1,519.39	2,034.44	1,262.44	1,537.29	1,468.00	1,935.01
40	1,443.47	1,193.24	1,466.95	1,743.97	1,210.00	1,389.77	1,574.11	2,107.06	1,305.98	1,590.87	1,520.48	2,003.82
41	1,497.05	1,237.93	1,521.67	1,800.97	1,254.68	1,440.05	1,645.70	2,202.02	1,362.98	1,659.04	1,589.16	2,093.42
42	1,552.91	1,283.64	1,579.70	1,860.14	1,301.54	1,491.46	1,719.35	2,301.43	1,423.29	1,731.66	1,660.14	2,187.48
43	1,611.05	1,330.61	1,638.98	1,921.58	1,350.67	1,546.18	1,797.55	2,404.26	1,485.88	1,806.56	1,735.22	2,284.72
44	1,671.35	1,380.88	1,700.42	1,984.17	1,400.95	1,602.04	1,879.18	2,512.56	1,551.77	1,884.76	1,813.70	2,387.00
45	1,733.94	1,432.30	1,765.18	2,050.06	1,453.50	1,660.18	1,965.13	2,626.56	1,619.94	1,966.27	1,896.09	2,494.50
46	1,795.39	1,485.88	1,831.07	2,117.09	1,509.36	1,722.77	2,052.34	2,738.28	1,690.39	2,056.79	1,979.95	2,601.98
47	1,857.97	1,541.74	1,898.10	2,186.41	1,567.50	1,787.52	2,142.86	2,855.59	1,764.04	2,151.75	2,067.10	2,714.82
48	1,923.86	1,598.74	1,968.55	2,257.88	1,627.81	1,855.69	2,238.85	2,978.48	1,841.21	2,251.16	2,159.32	2,833.02
49	1,992.04	1,659.04	2,042.31	2,331.64	1,690.39	1,926.03	2,338.37	3,105.82	1,921.58	2,355.13	2,255.01	2,955.68
50	2,062.37	1,721.63	2,118.23	2,407.57	1,755.14	1,998.65	2,442.22	3,238.74	2,005.37	2,463.43	2,354.85	3,083.68
51	2,129.41	1,785.35	2,191.99	2,485.77	1,821.04	2,075.83	2,563.97	3,378.39	2,101.48	2,575.15	2,471.47	3,217.74
52	2,197.58	1,851.25	2,267.92	2,566.25	1,889.21	2,155.06	2,691.31	3,524.77	2,202.02	2,691.31	2,593.45	3,358.08
53	2,269.06	1,920.44	2,346.12	2,650.04	1,959.55	2,237.82	2,825.38	3,677.87	2,307.02	2,813.18	2,721.71	3,504.93
54	2,342.81	1,992.04	2,427.74	2,736.00	2,033.30	2,324.92	2,966.17	3,836.44	2,417.60	2,940.52	2,856.46	3,657.26
55	2,418.74	2,065.68	2,512.56	2,825.38	2,109.34	2,414.29	3,114.82	4,003.00	2,533.88	3,074.58	2,998.63	3,817.32
56	2,478.02	2,127.13	2,589.74	2,895.83	2,178.54	2,490.22	3,257.78	4,152.68	2,640.01	3,196.33	3,134.23	3,961.41
57	2,539.46	2,190.85	2,667.94	2,967.31	2,250.02	2,569.56	3,408.60	4,307.95	2,751.73	3,322.53	3,277.23	4,110.87
58	2,601.94	2,255.60	2,749.45	3,041.06	2,323.78	2,650.04	3,565.01	4,469.94	2,867.90	3,453.29	3,425.59	4,266.61
59	2,666.80	2,322.64	2,833.24	3,116.99	2,399.81	2,733.83	3,730.31	4,636.38	2,988.51	3,590.66	3,581.95	4,427.24
60	2,732.69	2,391.95	2,920.34	3,194.05	2,479.04	2,820.93	3,902.45	4,810.69	3,114.82	3,732.59	3,744.92	4,595.07
61	2,819.79	2,473.46	3,025.45	3,298.02	2,565.11	2,923.76	4,093.40	5,002.89	3,252.19	3,876.68	3,925.16	4,777.65
62	2,909.17	2,558.39	3,134.89	3,406.32	2,654.49	3,029.89	4,294.49	5,202.85	3,396.29	4,027.51	4,114.85	4,967.78
63	3,001.96	2,645.60	3,247.75	3,517.01	2,746.15	3,140.47	4,505.74	5,410.67	3,545.97	4,182.77	4,313.79	5,165.09
64	3,098.06	2,736.00	3,365.05	3,632.04	2,842.13	3,255.50	4,726.90	5,627.38	3,702.38	4,344.77	4,522.00	5,370.86
65	3,196.33	2,829.94	3,486.80	3,750.49	2,940.52	3,373.94	4,959.23	5,852.99	3,866.65	4,513.49	4,740.71	5,585.09
66	3,335.98	2,947.24	3,645.49	3,959.33	3,067.85	3,562.73	5,215.16	6,130.12	4,057.72	4,729.18	4,983.67	5,849.93
67	3,482.36	3,068.99	3,810.79	4,180.61	3,199.64	3,761.66	5,484.31	6,420.59	4,257.67	4,954.78	5,238.98	6,127.43
68	3,635.35	3,196.33	3,982.82	4,414.08	3,338.26	3,971.65	5,767.03	6,725.54	4,468.80	5,190.53	5,507.38	6,418.54
69	3,795.17	3,329.26	4,164.99	4,661.00	3,483.50	4,193.95	6,065.26	7,045.09	4,688.93	5,438.60	5,789.99	6,723.79
70	3,961.61	3,467.77	4,353.77	4,922.41	3,634.32	4,428.56	6,378.07	7,379.11	4,921.27	5,698.86	6,086.71	7,043.06
71	4,201.81	3,640.93	4,596.14	5,200.57	3,815.24	4,665.45	6,627.28	7,641.65	5,094.43	5,888.78	6,320.71	7,291.08
72	4,456.49	3,823.10	4,853.09	5,494.46	4,006.30	4,915.68	6,887.54	7,914.22	5,273.18	6,085.43	6,564.67	7,548.46

73	4,726.90	4,014.17	5,124.64	5,804.99	4,207.40	5,179.36	7,156.81	8,196.94	5,458.66	6,288.70	6,817.18	7,815.29
74	5,012.92	4,214.12	5,410.67	6,132.29	4,417.39	5,457.52	7,437.25	8,488.55	5,649.73	6,499.94	7,079.75	8,090.83
75	5,317.87	4,425.25	5,713.34	6,479.76	4,638.66	5,750.27	7,728.86	8,791.22	5,848.54	6,716.65	7,352.80	8,376.31
76	5,739.10	4,791.65	6,164.78	6,971.33	5,011.78	6,193.73	8,244.94	9,368.86	6,218.36	7,143.35	7,839.62	8,923.76
77	6,192.71	5,189.39	6,651.79	7,500.86	5,415.11	6,671.96	8,796.81	9,983.32	6,610.52	7,595.82	8,359.55	9,505.82
78	6,683.14	5,620.66	7,178.01	8,071.77	5,850.82	7,188.04	9,384.48	10,640.19	7,029.47	8,078.50	8,913.48	10,127.85
79	7,213.81	6,088.74	7,745.62	8,685.09	6,322.21	7,743.34	10,012.39	11,339.58	7,474.07	8,592.41	9,504.73	10,790.15
80	7,785.74	6,594.90	8,358.94	9,346.52	6,832.82	8,342.18	10,682.71	12,084.80	7,946.71	9,138.70	10,135.51	11,495.58

Western-Southern Life Assurance Company UL Policy Form 0807-4000 WSA

Annual Base No lapse Guarantee Premiums for \$100,000 Selected Amount on Monthly Direct Bill

Issue Age	Male	Female	Male	Male	Female	Female	Male	Male	Female	Female	Unisex	Unisex
	Exceptional Tobacco Abstainer	Exceptional Tobacco Abstainer	Preferred Tobacco Abstainer	Preferred Tobacco User	Preferred Tobacco Abstainer	Preferred Tobacco User	Standard Tobacco Abstainer	Standard Tobacco User	Standard Tobacco Abstainer	Standard Tobacco User	Standard Tobacco Abstainer	Standard Tobacco User
0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	517.95	N/A	413.36	N/A	497.03
1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	522.61	N/A	417.81	N/A	501.65
2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	528.45	N/A	423.40	N/A	507.44
3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	533.05	N/A	427.96	N/A	512.03
4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	537.62	N/A	432.40	N/A	516.58
5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	543.36	N/A	437.99	N/A	522.29
6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	565.46	N/A	455.89	N/A	543.55
7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	589.72	N/A	473.67	N/A	566.51
8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	613.96	N/A	493.85	N/A	589.94
9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	639.14	N/A	513.91	N/A	614.09
10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	666.56	N/A	535.12	N/A	640.27
11	N/A	N/A	N/A	N/A	N/A	N/A	N/A	700.81	N/A	558.60	N/A	672.37
12	N/A	N/A	N/A	N/A	N/A	N/A	N/A	736.05	N/A	582.08	N/A	705.26
13	N/A	N/A	N/A	N/A	N/A	N/A	N/A	773.34	N/A	607.73	N/A	740.22
14	N/A	N/A	N/A	N/A	N/A	N/A	N/A	813.94	N/A	634.64	N/A	778.08
15	N/A	N/A	N/A	N/A	N/A	N/A	N/A	855.39	N/A	662.57	N/A	816.83
16	N/A	N/A	N/A	N/A	N/A	N/A	N/A	904.66	N/A	700.53	N/A	863.83
17	N/A	N/A	N/A	N/A	N/A	N/A	N/A	953.67	N/A	738.49	N/A	910.63
18	694.94	594.40	715.01	816.70	603.29	667.01	775.31	1,002.41	667.01	776.45	753.65	957.22
19	710.56	610.01	731.77	860.24	618.91	700.53	796.63	1,050.89	687.08	814.42	774.72	1,003.60
20	726.18	625.63	748.52	904.93	634.64	735.19	818.98	1,099.10	707.26	852.49	796.64	1,049.78
21	750.80	644.67	773.15	937.31	653.56	758.56	841.32	1,130.11	724.01	880.42	817.86	1,080.17
22	776.45	664.73	797.66	971.96	672.60	783.18	863.66	1,160.95	741.80	908.35	839.29	1,110.43
23	803.24	684.91	823.42	1,006.62	692.66	807.80	887.03	1,193.90	759.70	937.31	861.56	1,142.58
24	830.15	706.12	850.21	1,043.44	712.84	834.59	911.66	1,226.55	777.59	968.66	884.85	1,174.97
25	859.10	727.32	878.14	1,081.52	734.05	861.38	936.28	1,261.30	796.63	999.89	908.35	1,209.02
26	890.45	752.97	910.52	1,120.62	759.70	891.59	968.66	1,305.98	822.28	1,030.10	939.38	1,250.80
27	923.97	778.73	942.89	1,160.75	787.63	923.97	1,002.17	1,352.95	849.07	1,061.34	971.55	1,294.63
28	958.63	806.66	977.55	1,202.13	815.56	956.35	1,036.83	1,400.95	877.00	1,092.69	1,004.86	1,339.30
29	994.31	835.73	1,013.35	1,245.68	844.63	991.00	1,072.51	1,451.22	904.93	1,126.21	1,038.99	1,386.22

30	1,031.24	864.69	1,050.17	1,290.37	874.84	1,026.68	1,109.45	1,503.77	935.14	1,159.72	1,074.59	1,434.96
31	1,069.21	896.04	1,088.13	1,333.91	906.07	1,062.48	1,148.55	1,552.91	966.38	1,193.24	1,112.12	1,480.98
32	1,109.45	928.42	1,128.37	1,379.74	939.59	1,099.30	1,188.68	1,604.32	998.75	1,228.92	1,150.69	1,529.24
33	1,150.72	961.93	1,169.75	1,426.71	974.24	1,137.38	1,231.20	1,656.88	1,032.27	1,264.72	1,191.41	1,578.45
34	1,194.26	996.59	1,212.16	1,475.84	1,009.93	1,177.51	1,274.75	1,711.60	1,066.93	1,302.68	1,233.19	1,629.82
35	1,238.95	1,033.41	1,256.85	1,526.12	1,046.86	1,218.89	1,319.44	1,767.46	1,102.72	1,340.64	1,276.10	1,682.10
36	1,277.03	1,063.62	1,295.95	1,567.50	1,076.96	1,251.26	1,366.40	1,830.04	1,140.68	1,387.61	1,321.26	1,741.55
37	1,317.16	1,094.86	1,337.33	1,609.91	1,109.45	1,284.78	1,415.54	1,895.93	1,179.79	1,435.60	1,368.39	1,803.86
38	1,357.40	1,126.21	1,378.60	1,653.46	1,141.82	1,318.30	1,466.95	1,964.11	1,220.03	1,485.88	1,417.57	1,868.46
39	1,399.92	1,159.72	1,422.26	1,698.14	1,175.34	1,354.09	1,519.39	2,034.44	1,262.44	1,537.29	1,468.00	1,935.01
40	1,443.47	1,193.24	1,466.95	1,743.97	1,210.00	1,389.77	1,574.11	2,107.06	1,305.98	1,590.87	1,520.48	2,003.82
41	1,497.05	1,237.93	1,521.67	1,800.97	1,254.68	1,440.05	1,645.70	2,202.02	1,362.98	1,659.04	1,589.16	2,093.42
42	1,552.91	1,283.64	1,579.70	1,860.14	1,301.54	1,491.46	1,719.35	2,301.43	1,423.29	1,731.66	1,660.14	2,187.48
43	1,611.05	1,330.61	1,638.98	1,921.58	1,350.67	1,546.18	1,797.55	2,404.26	1,485.88	1,806.56	1,735.22	2,284.72
44	1,671.35	1,380.88	1,700.42	1,984.17	1,400.95	1,602.04	1,879.18	2,512.56	1,551.77	1,884.76	1,813.70	2,387.00
45	1,733.94	1,432.30	1,765.18	2,050.06	1,453.50	1,660.18	1,965.13	2,626.56	1,619.94	1,966.27	1,896.09	2,494.50
46	1,795.39	1,485.88	1,831.07	2,117.09	1,509.36	1,722.77	2,052.34	2,738.28	1,690.39	2,056.79	1,979.95	2,601.98
47	1,857.97	1,541.74	1,898.10	2,186.41	1,567.50	1,787.52	2,142.86	2,855.59	1,764.04	2,151.75	2,067.10	2,714.82
48	1,923.86	1,598.74	1,968.55	2,257.88	1,627.81	1,855.69	2,238.85	2,978.48	1,841.21	2,251.16	2,159.32	2,833.02
49	1,992.04	1,659.04	2,042.31	2,331.64	1,690.39	1,926.03	2,338.37	3,105.82	1,921.58	2,355.13	2,255.01	2,955.68
50	2,062.37	1,721.63	2,118.23	2,407.57	1,755.14	1,998.65	2,442.22	3,238.74	2,005.37	2,463.43	2,354.85	3,083.68
51	2,129.41	1,785.35	2,191.99	2,485.77	1,821.04	2,075.83	2,563.97	3,378.39	2,101.48	2,575.15	2,471.47	3,217.74
52	2,197.58	1,851.25	2,267.92	2,566.25	1,889.21	2,155.06	2,691.31	3,524.77	2,202.02	2,691.31	2,593.45	3,358.08
53	2,269.06	1,920.44	2,346.12	2,650.04	1,959.55	2,237.82	2,825.38	3,677.87	2,307.02	2,813.18	2,721.71	3,504.93
54	2,342.81	1,992.04	2,427.74	2,736.00	2,033.30	2,324.92	2,966.17	3,836.44	2,417.60	2,940.52	2,856.46	3,657.26
55	2,418.74	2,065.68	2,512.56	2,825.38	2,109.34	2,414.29	3,114.82	4,003.00	2,533.88	3,074.58	2,998.63	3,817.32
56	2,478.02	2,127.13	2,589.74	2,895.83	2,178.54	2,490.22	3,257.78	4,152.68	2,640.01	3,196.33	3,134.23	3,961.41
57	2,539.46	2,190.85	2,667.94	2,967.31	2,250.02	2,569.56	3,408.60	4,307.95	2,751.73	3,322.53	3,277.23	4,110.87
58	2,601.94	2,255.60	2,749.45	3,041.06	2,323.78	2,650.04	3,565.01	4,469.94	2,867.90	3,453.29	3,425.59	4,266.61
59	2,666.80	2,322.64	2,833.24	3,116.99	2,399.81	2,733.83	3,730.31	4,636.38	2,988.51	3,590.66	3,581.95	4,427.24
60	2,732.69	2,391.95	2,920.34	3,194.05	2,479.04	2,820.93	3,902.45	4,810.69	3,114.82	3,732.59	3,744.92	4,595.07
61	2,819.79	2,473.46	3,025.45	3,298.02	2,565.11	2,923.76	4,093.40	5,002.89	3,252.19	3,876.68	3,925.16	4,777.65
62	2,909.17	2,558.39	3,134.89	3,406.32	2,654.49	3,029.89	4,294.49	5,202.85	3,396.29	4,027.51	4,114.85	4,967.78
63	3,001.96	2,645.60	3,247.75	3,517.01	2,746.15	3,140.47	4,505.74	5,410.67	3,545.97	4,182.77	4,313.79	5,165.09
64	3,098.06	2,736.00	3,365.05	3,632.04	2,842.13	3,255.50	4,726.90	5,627.38	3,702.38	4,344.77	4,522.00	5,370.86
65	3,196.33	2,829.94	3,486.80	3,750.49	2,940.52	3,373.94	4,959.23	5,852.99	3,866.65	4,513.49	4,740.71	5,585.09
66	3,335.98	2,947.24	3,645.49	3,959.33	3,067.85	3,562.73	5,215.16	6,130.12	4,057.72	4,729.18	4,983.67	5,849.93

67	3,482.36	3,068.99	3,810.79	4,180.61	3,199.64	3,761.66	5,484.31	6,420.59	4,257.67	4,954.78	5,238.98	6,127.43
68	3,635.35	3,196.33	3,982.82	4,414.08	3,338.26	3,971.65	5,767.03	6,725.54	4,468.80	5,190.53	5,507.38	6,418.54
69	3,795.17	3,329.26	4,164.99	4,661.00	3,483.50	4,193.95	6,065.26	7,045.09	4,688.93	5,438.60	5,789.99	6,723.79
70	3,961.61	3,467.77	4,353.77	4,922.41	3,634.32	4,428.56	6,378.07	7,379.11	4,921.27	5,698.86	6,086.71	7,043.06
71	4,201.81	3,640.93	4,596.14	5,200.57	3,815.24	4,665.45	6,627.28	7,641.65	5,094.43	5,888.78	6,320.71	7,291.08
72	4,456.49	3,823.10	4,853.09	5,494.46	4,006.30	4,915.68	6,887.54	7,914.22	5,273.18	6,085.43	6,564.67	7,548.46
73	4,726.90	4,014.17	5,124.64	5,804.99	4,207.40	5,179.36	7,156.81	8,196.94	5,458.66	6,288.70	6,817.18	7,815.29
74	5,012.92	4,214.12	5,410.67	6,132.29	4,417.39	5,457.52	7,437.25	8,488.55	5,649.73	6,499.94	7,079.75	8,090.83
75	5,317.87	4,425.25	5,713.34	6,479.76	4,638.66	5,750.27	7,728.86	8,791.22	5,848.54	6,716.65	7,352.80	8,376.31
76	5,739.10	4,791.65	6,164.78	6,971.33	5,011.78	6,193.73	8,244.94	9,368.86	6,218.36	7,143.35	7,839.62	8,923.76
77	6,192.71	5,189.39	6,651.79	7,500.86	5,415.11	6,671.96	8,796.81	9,983.32	6,610.52	7,595.82	8,359.55	9,505.82
78	6,683.14	5,620.66	7,178.01	8,071.77	5,850.82	7,188.04	9,384.48	10,640.19	7,029.47	8,078.50	8,913.48	10,127.85
79	7,213.81	6,088.74	7,745.62	8,685.09	6,322.21	7,743.34	10,012.39	11,339.58	7,474.07	8,592.41	9,504.73	10,790.15
80	7,785.74	6,594.90	8,358.94	9,346.52	6,832.82	8,342.18	10,682.71	12,084.80	7,946.71	9,138.70	10,135.51	11,495.58

Western-Southern Life Assurance Company UL Policy Form 0807-4000 WSA

Monthly Guaranteed per \$1000 Charge Rate for Selected Amounts less than \$50,000

Issue Age	Male	Male	Female	Female	Unisex	Unisex
	Standard Tobacco Abstanier	Standard Tobacco User	Standard Tobacco Abstanier	Standard Tobacco User	Standard Tobacco Abstanier	Standard Tobacco User
0	N/A	0.5817	N/A	0.5275	N/A	0.5708
1	N/A	0.5900	N/A	0.5342	N/A	0.5788
2	N/A	0.5983	N/A	0.5408	N/A	0.5868
3	N/A	0.6067	N/A	0.5475	N/A	0.5948
4	N/A	0.6158	N/A	0.5550	N/A	0.6037
5	N/A	0.6250	N/A	0.5625	N/A	0.6125
6	N/A	0.6342	N/A	0.5700	N/A	0.6213
7	N/A	0.6433	N/A	0.5775	N/A	0.6302
8	N/A	0.6525	N/A	0.5850	N/A	0.6390
9	N/A	0.6617	N/A	0.5925	N/A	0.6478
10	N/A	0.6717	N/A	0.6000	N/A	0.6573
11	N/A	0.6817	N/A	0.6075	N/A	0.6668
12	N/A	0.6917	N/A	0.6158	N/A	0.6765
13	N/A	0.7017	N/A	0.6242	N/A	0.6862
14	N/A	0.7117	N/A	0.6325	N/A	0.6958
15	N/A	0.7217	N/A	0.6408	N/A	0.7055
16	N/A	0.7325	N/A	0.6492	N/A	0.7158
17	N/A	0.7433	N/A	0.6575	N/A	0.7262
18	0.6617	0.7542	0.6617	0.6658	0.6617	0.7365
19	0.6708	0.7650	0.6708	0.6742	0.6708	0.7468
20	0.6800	0.7758	0.6800	0.6833	0.6800	0.7573
21	0.6892	0.7867	0.6892	0.6925	0.6892	0.7678
22	0.6992	0.7983	0.6992	0.7017	0.6992	0.7790
23	0.7092	0.8100	0.7092	0.7108	0.7092	0.7902
24	0.7192	0.8217	0.7192	0.7200	0.7192	0.8013
25	0.7292	0.8333	0.7292	0.7292	0.7292	0.8125
26	0.7392	0.8525	0.7308	0.7392	0.7375	0.8298
27	0.7492	0.8717	0.7325	0.7492	0.7458	0.8472
28	0.7592	0.8917	0.7342	0.7592	0.7542	0.8652
29	0.7692	0.9117	0.7358	0.7692	0.7625	0.8832
30	0.7792	0.9325	0.7375	0.7792	0.7708	0.9018
31	0.7900	0.9533	0.7392	0.7900	0.7798	0.9207
32	0.8008	0.9750	0.7417	0.8008	0.7890	0.9402
33	0.8117	0.9967	0.7442	0.8117	0.7982	0.9597
34	0.8225	1.0192	0.7467	0.8225	0.8073	0.9798
35	0.8292	1.0417	0.7475	0.8292	0.8128	0.9992
36	0.8300	1.0517	0.7483	0.8300	0.8137	1.0073
37	0.8308	1.0617	0.7492	0.8308	0.8145	1.0155
38	0.8317	1.0717	0.7500	0.8317	0.8153	1.0237
39	0.8325	1.0817	0.7508	0.8325	0.8162	1.0318
40	0.8333	1.0917	0.7517	0.8333	0.8170	1.0400
41	0.8342	1.1025	0.7525	0.8342	0.8178	1.0488
42	0.8350	1.1133	0.7533	0.8350	0.8187	1.0577
43	0.8358	1.1242	0.7542	0.8358	0.8195	1.0665

44	0.8367	1.1350	0.7550	0.8367	0.8203	1.0753
45	0.8375	1.1458	0.7558	0.8375	0.8212	1.0842
46	0.8483	1.1558	0.7583	0.8417	0.8303	1.0930
47	0.8642	1.1658	0.7667	0.8500	0.8447	1.1027
48	0.8800	1.1758	0.7750	0.8583	0.8590	1.1123
49	0.8958	1.1858	0.7833	0.8667	0.8733	1.1220
50	0.9125	1.1958	0.7917	0.8750	0.8883	1.1317
51	0.9292	1.2067	0.8000	0.8833	0.9033	1.1420
52	0.9467	1.2175	0.8083	0.8917	0.9190	1.1523
53	0.9642	1.2283	0.8167	0.9000	0.9347	1.1627
54	0.9817	1.2392	0.8250	0.9083	0.9503	1.1730
55	1.0000	1.2500	0.8333	0.9167	0.9667	1.1833
56	1.0342	1.2883	0.8533	0.9417	0.9980	1.2190
57	1.0692	1.3283	0.8733	0.9675	1.0300	1.2562
58	1.1058	1.3692	0.8942	0.9942	1.0635	1.2942
59	1.1433	1.4117	0.9158	1.0217	1.0978	1.3337
60	1.1825	1.4550	0.9375	1.0500	1.1335	1.3740
61	1.2225	1.5000	0.9600	1.0792	1.1700	1.4158
62	1.2642	1.5458	0.9825	1.1092	1.2078	1.4585
63	1.3075	1.5933	1.0058	1.1400	1.2472	1.5027
64	1.3525	1.6425	1.0300	1.1717	1.2880	1.5483
65	1.3983	1.6933	1.0542	1.2042	1.3295	1.5955
66	1.4458	1.7458	1.0792	1.2375	1.3725	1.6442
67	1.4950	1.7992	1.1050	1.2717	1.4170	1.6937
68	1.5458	1.8542	1.1317	1.3067	1.4630	1.7447
69	1.5983	1.9108	1.1583	1.3425	1.5103	1.7972
70	1.6533	1.9700	1.1858	1.3800	1.5598	1.8520
71	1.7100	2.0308	1.2142	1.4183	1.6108	1.9083
72	1.7683	2.0933	1.2433	1.4575	1.6633	1.9662
73	1.8292	2.1575	1.2725	1.4975	1.7178	2.0255
74	1.8917	2.2242	1.3025	1.5392	1.7738	2.0872
75	1.9583	2.2917	1.3333	1.5833	1.8333	2.1500
76	2.0250	2.3617	1.3650	1.6275	1.8930	2.2148
77	2.0942	2.4342	1.3975	1.6725	1.9548	2.2818
78	2.1658	2.5092	1.4308	1.7192	2.0188	2.3512
79	2.2400	2.5858	1.4650	1.7667	2.0850	2.4220
80	2.3167	2.6650	1.5000	1.8158	2.1533	2.4952

Western-Southern Life Assurance Company UL Policy Form 0807-4000 WSA

Monthly Guaranteed per \$1000 Charge Rate for Selected Amounts between \$50,000 and \$99,999

Issue Age	Male	Male	Female	Female	Unisex	Unisex
	Standard	Standard	Standard	Standard	Standard	Standard
	Tobacco <u>Abstanier</u>	Tobacco <u>User</u>	Tobacco <u>Abstanier</u>	Tobacco <u>User</u>	Tobacco <u>Abstanier</u>	Tobacco <u>User</u>
0	N/A	0.3250	N/A	0.3008	N/A	0.3202
1	N/A	0.3342	N/A	0.3067	N/A	0.3287
2	N/A	0.3442	N/A	0.3133	N/A	0.3380
3	N/A	0.3542	N/A	0.3200	N/A	0.3473
4	N/A	0.3642	N/A	0.3267	N/A	0.3567
5	N/A	0.3750	N/A	0.3333	N/A	0.3667
6	N/A	0.3858	N/A	0.3400	N/A	0.3767
7	N/A	0.3975	N/A	0.3467	N/A	0.3873
8	N/A	0.4092	N/A	0.3542	N/A	0.3982
9	N/A	0.4208	N/A	0.3617	N/A	0.4090
10	N/A	0.4333	N/A	0.3692	N/A	0.4205
11	N/A	0.4458	N/A	0.3767	N/A	0.4320
12	N/A	0.4592	N/A	0.3842	N/A	0.4442
13	N/A	0.4725	N/A	0.3917	N/A	0.4563
14	N/A	0.4867	N/A	0.4000	N/A	0.4693
15	N/A	0.5008	N/A	0.4083	N/A	0.4823
16	N/A	0.5158	N/A	0.4167	N/A	0.4960
17	N/A	0.5308	N/A	0.4250	N/A	0.5097
18	0.4275	0.5467	0.4100	0.4333	0.4240	0.5240
19	0.4400	0.5625	0.4217	0.4425	0.4363	0.5385
20	0.4533	0.5792	0.4342	0.4517	0.4495	0.5537
21	0.4667	0.5958	0.4467	0.4608	0.4627	0.5688
22	0.4800	0.6133	0.4600	0.4700	0.4760	0.5847
23	0.4933	0.6308	0.4733	0.4800	0.4893	0.6007
24	0.5075	0.6492	0.4867	0.4900	0.5033	0.6173
25	0.5208	0.6667	0.5000	0.5000	0.5167	0.6333
26	0.5283	0.6817	0.5042	0.5117	0.5235	0.6477
27	0.5358	0.6967	0.5083	0.5233	0.5303	0.6620
28	0.5442	0.7125	0.5125	0.5350	0.5378	0.6770
29	0.5525	0.7283	0.5167	0.5467	0.5453	0.6920
30	0.5608	0.7450	0.5208	0.5592	0.5528	0.7078
31	0.5692	0.7617	0.5250	0.5717	0.5603	0.7237
32	0.5775	0.7792	0.5292	0.5842	0.5678	0.7402
33	0.5858	0.7967	0.5333	0.5975	0.5753	0.7568
34	0.5950	0.8150	0.5375	0.6108	0.5835	0.7742
35	0.6042	0.8333	0.5417	0.6250	0.5917	0.7917
36	0.6142	0.8483	0.5475	0.6325	0.6008	0.8052
37	0.6242	0.8642	0.5533	0.6408	0.6100	0.8195
38	0.6342	0.8800	0.5592	0.6492	0.6192	0.8338
39	0.6442	0.8958	0.5650	0.6575	0.6283	0.8482
40	0.6542	0.9125	0.5708	0.6658	0.6375	0.8632
41	0.6650	0.9292	0.5775	0.6742	0.6475	0.8782
42	0.6758	0.9467	0.5842	0.6825	0.6575	0.8938
43	0.6867	0.9642	0.5908	0.6908	0.6675	0.9095

44	0.6975	0.9817	0.5975	0.6992	0.6775	0.9252
45	0.7083	1.0000	0.6042	0.7083	0.6875	0.9417
46	0.7233	1.0158	0.6158	0.7167	0.7018	0.9560
47	0.7392	1.0317	0.6275	0.7250	0.7168	0.9703
48	0.7550	1.0475	0.6392	0.7333	0.7318	0.9847
49	0.7708	1.0642	0.6517	0.7417	0.7470	0.9997
50	0.7875	1.0808	0.6642	0.7500	0.7628	1.0147
51	0.8042	1.0975	0.6767	0.7583	0.7787	1.0297
52	0.8217	1.1142	0.6892	0.7667	0.7952	1.0447
53	0.8392	1.1317	0.7025	0.7750	0.8118	1.0603
54	0.8575	1.1492	0.7158	0.7833	0.8292	1.0760
55	0.8750	1.1667	0.7292	0.7917	0.8458	1.0917
56	0.9067	1.2025	0.7492	0.8150	0.8752	1.1250
57	0.9400	1.2392	0.7700	0.8392	0.9060	1.1592
58	0.9742	1.2767	0.7908	0.8642	0.9375	1.1942
59	1.0100	1.3158	0.8125	0.8900	0.9705	1.2307
60	1.0467	1.3558	0.8350	0.9167	1.0043	1.2680
61	1.0850	1.3975	0.8575	0.9433	1.0395	1.3067
62	1.1250	1.4400	0.8808	0.9708	1.0762	1.3462
63	1.1658	1.4842	0.9050	0.9992	1.1137	1.3872
64	1.2083	1.5292	0.9300	1.0283	1.1527	1.4290
65	1.2525	1.5758	0.9550	1.0583	1.1930	1.4723
66	1.2983	1.6242	0.9808	1.0892	1.2348	1.5172
67	1.3458	1.6733	1.0075	1.1217	1.2782	1.5630
68	1.3950	1.7242	1.0350	1.1550	1.3230	1.6103
69	1.4458	1.7767	1.0633	1.1892	1.3693	1.6592
70	1.4983	1.8308	1.0925	1.2242	1.4172	1.7095
71	1.5533	1.8867	1.1225	1.2600	1.4672	1.7613
72	1.6100	1.9442	1.1533	1.2975	1.5187	1.8148
73	1.6683	2.0033	1.1850	1.3358	1.5717	1.8698
74	1.7292	2.0642	1.2175	1.3750	1.6268	1.9263
75	1.7917	2.1250	1.2500	1.4167	1.6833	1.9833
76	1.8567	2.1892	1.2842	1.4583	1.7422	2.0430
77	1.9242	2.2558	1.3192	1.5017	1.8032	2.1050
78	1.9942	2.3242	1.3550	1.5458	1.8663	2.1685
79	2.0667	2.3950	1.3917	1.5917	1.9317	2.2343
80	2.1417	2.4675	1.4300	1.6392	1.9993	2.3018

Western-Southern Life Assurance Company UL Policy Form 0807-4000 WSA
Monthly Guaranteed per \$1000 Charge Rate for Selected Amounts between \$100,000 and \$249,999

Issue Age	Male	Female	Male	Male	Female	Female	Male	Male	Female	Female
	Exceptional	Exceptional	Preferred	Preferred	Preferred	Preferred	Standard	Standard	Standard	Standard
	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco
	<u>Abstanier</u>	<u>Abstanier</u>	<u>Abstanier</u>	<u>User</u>	<u>Abstanier</u>	<u>User</u>	<u>Abstanier</u>	<u>User</u>	<u>Abstanier</u>	<u>User</u>
0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.2633	N/A	0.1383
1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.2683	N/A	0.1433
2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.2742	N/A	0.1492
3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.2800	N/A	0.1550
4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.2858	N/A	0.1608
5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.2917	N/A	0.1667
6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.2975	N/A	0.1733
7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.3033	N/A	0.1800
8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.3092	N/A	0.1867
9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.3158	N/A	0.1942
10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.3225	N/A	0.2017
11	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.3292	N/A	0.2092
12	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.3358	N/A	0.2175
13	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.3425	N/A	0.2258
14	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.3492	N/A	0.2342
15	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.3567	N/A	0.2433
16	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.3642	N/A	0.2525
17	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.3717	N/A	0.2625
18	0.2517	0.2517	0.2717	0.3075	0.2717	0.2717	0.2717	0.3792	0.2717	0.2725
19	0.2567	0.2567	0.2767	0.3133	0.2767	0.2767	0.2767	0.3867	0.2767	0.2833
20	0.2625	0.2625	0.2825	0.3200	0.2825	0.2825	0.2825	0.3950	0.2825	0.2942
21	0.2683	0.2683	0.2883	0.3267	0.2883	0.2883	0.2883	0.4033	0.2883	0.3058
22	0.2742	0.2742	0.2942	0.3333	0.2942	0.2942	0.2942	0.4117	0.2942	0.3175
23	0.2800	0.2800	0.3000	0.3400	0.3000	0.3000	0.3000	0.4200	0.3000	0.3300
24	0.2858	0.2858	0.3058	0.3467	0.3058	0.3058	0.3058	0.4283	0.3058	0.3425
25	0.2917	0.2917	0.3125	0.3542	0.3125	0.3125	0.3125	0.4375	0.3125	0.3542
26	0.2975	0.2958	0.3167	0.3617	0.3142	0.3167	0.3200	0.4450	0.3167	0.3600
27	0.3033	0.3000	0.3208	0.3692	0.3158	0.3208	0.3275	0.4525	0.3208	0.3658
28	0.3092	0.3042	0.3250	0.3767	0.3175	0.3250	0.3350	0.4608	0.3250	0.3717
29	0.3150	0.3083	0.3292	0.3850	0.3192	0.3292	0.3433	0.4692	0.3292	0.3775
30	0.3208	0.3125	0.3333	0.3933	0.3208	0.3333	0.3517	0.4775	0.3333	0.3833
31	0.3275	0.3167	0.3375	0.4017	0.3225	0.3375	0.3600	0.4858	0.3375	0.3900
32	0.3342	0.3208	0.3417	0.4100	0.3250	0.3417	0.3683	0.4942	0.3417	0.3967
33	0.3408	0.3250	0.3458	0.4192	0.3275	0.3458	0.3775	0.5025	0.3458	0.4033
34	0.3475	0.3292	0.3500	0.4283	0.3300	0.3500	0.3867	0.5117	0.3500	0.4100
35	0.3542	0.3300	0.3542	0.4333	0.3308	0.3533	0.3958	0.5208	0.3542	0.4167
36	0.3558	0.3308	0.3558	0.4342	0.3317	0.3542	0.4000	0.5283	0.3558	0.4183
37	0.3575	0.3317	0.3575	0.4350	0.3325	0.3550	0.4042	0.5358	0.3575	0.4200
38	0.3592	0.3325	0.3592	0.4358	0.3333	0.3558	0.4083	0.5442	0.3592	0.4217
39	0.3608	0.3333	0.3608	0.4367	0.3342	0.3567	0.4125	0.5525	0.3608	0.4233
40	0.3625	0.3342	0.3625	0.4375	0.3350	0.3575	0.4167	0.5608	0.3625	0.4250
41	0.3642	0.3350	0.3642	0.4383	0.3358	0.3583	0.4208	0.5692	0.3642	0.4267
42	0.3667	0.3358	0.3667	0.4392	0.3367	0.3592	0.4250	0.5775	0.3667	0.4292
43	0.3692	0.3367	0.3692	0.4400	0.3375	0.3600	0.4292	0.5858	0.3692	0.4317
44	0.3717	0.3375	0.3717	0.4408	0.3383	0.3608	0.4333	0.5950	0.3717	0.4342
45	0.3750	0.3383	0.3750	0.4417	0.3392	0.3617	0.4375	0.6042	0.3750	0.4375
46	0.3825	0.3408	0.3858	0.4500	0.3425	0.3625	0.4567	0.6300	0.3892	0.4533
47	0.3900	0.3483	0.3975	0.4633	0.3517	0.3692	0.4767	0.6567	0.4033	0.4700
48	0.3975	0.3558	0.4092	0.4767	0.3617	0.3767	0.4975	0.6850	0.4183	0.4867
49	0.4058	0.3642	0.4208	0.4908	0.3717	0.3850	0.5192	0.7142	0.4342	0.5042
50	0.4142	0.3725	0.4333	0.5050	0.3817	0.3933	0.5417	0.7442	0.4508	0.5225
51	0.4225	0.3808	0.4458	0.5200	0.3925	0.4017	0.5650	0.7758	0.4675	0.5417
52	0.4308	0.3892	0.4592	0.5350	0.4033	0.4100	0.5892	0.8092	0.4850	0.5617
53	0.4392	0.3983	0.4725	0.5508	0.4142	0.4192	0.6142	0.8433	0.5033	0.5817
54	0.4483	0.4075	0.4867	0.5667	0.4258	0.4283	0.6408	0.8792	0.5225	0.6025
55	0.4583	0.4167	0.5000	0.5833	0.4375	0.4375	0.6667	0.9167	0.5417	0.6250
56	0.4783	0.4317	0.5217	0.6100	0.4542	0.4575	0.6983	0.9533	0.5625	0.6492
57	0.4992	0.4467	0.5442	0.6375	0.4717	0.4783	0.7308	0.9917	0.5842	0.6742
58	0.5208	0.4625	0.5675	0.6667	0.4892	0.5008	0.7650	1.0308	0.6067	0.7000
59	0.5433	0.4792	0.5917	0.6967	0.5075	0.5242	0.8008	1.0717	0.6300	0.7267
60	0.5675	0.4958	0.6175	0.7283	0.5267	0.5483	0.8383	1.1142	0.6550	0.7550
61	0.5925	0.5133	0.6442	0.7617	0.5467	0.5742	0.8775	1.1583	0.6808	0.7842
62	0.6183	0.5317	0.6717	0.7958	0.5675	0.6008	0.9183	1.2042	0.7075	0.8142

Western-Southern Life Assurance Company UL Policy Form 0807-4000 WSA
Monthly Guaranteed per \$1000 Charge Rate for Selected Amounts between \$100,000 and \$249,999

Issue	Male		Male		Female		Female		Female	
	Exceptional	Exceptional	Preferred	Preferred	Preferred	Preferred	Standard	Standard	Standard	Standard
	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco
Age	<u>Abstanier</u>	<u>Abstanier</u>	<u>Abstanier</u>	<u>User</u>	<u>Abstanier</u>	<u>User</u>	<u>Abstanier</u>	<u>User</u>	<u>Abstanier</u>	<u>User</u>
63	0.6458	0.5500	0.7008	0.8317	0.5892	0.6283	0.9617	1.2517	0.7350	0.8458
64	0.6742	0.5692	0.7308	0.8692	0.6117	0.6575	1.0067	1.3017	0.7633	0.8783
65	0.7042	0.5892	0.7625	0.9083	0.6350	0.6883	1.0542	1.3533	0.7933	0.9125
66	0.7350	0.6100	0.7958	0.9492	0.6592	0.7200	1.1033	1.4075	0.8242	0.9475
67	0.7675	0.6317	0.8300	0.9925	0.6842	0.7533	1.1550	1.4633	0.8567	0.9842
68	0.8008	0.6542	0.8658	1.0375	0.7100	0.7883	1.2092	1.5217	0.8900	1.0225
69	0.8358	0.6775	0.9033	1.0842	0.7367	0.8250	1.2658	1.5825	0.9250	1.0617
70	0.8725	0.7017	0.9425	1.1333	0.7642	0.8633	1.3250	1.6458	0.9608	1.1025
71	0.9108	0.7267	0.9833	1.1850	0.7933	0.9033	1.3875	1.7117	0.9983	1.1450
72	0.9508	0.7525	1.0258	1.2392	0.8233	0.9450	1.4525	1.7800	1.0375	1.1892
73	0.9925	0.7792	1.0700	1.2950	0.8542	0.9892	1.5208	1.8508	1.0783	1.2350
74	1.0358	0.8067	1.1167	1.3533	0.8867	1.0350	1.5925	1.9242	1.1208	1.2825
75	1.0833	0.8333	1.1667	1.4167	0.9167	1.0833	1.6667	2.0000	1.1667	1.3333
76	1.1308	0.8625	1.2175	1.4808	0.9508	1.1333	1.7450	2.0800	1.2125	1.3850
77	1.1808	0.8933	1.2700	1.5483	0.9867	1.1858	1.8267	2.1625	1.2600	1.4383
78	1.2325	0.9250	1.3250	1.6183	1.0233	1.2408	1.9125	2.2483	1.3092	1.4942
79	1.2867	0.9575	1.3825	1.6917	1.0617	1.2983	2.0025	2.3375	1.3608	1.5517
80	1.3433	0.9917	1.4425	1.7683	1.1017	1.3583	2.0967	2.4308	1.4142	1.6117

Western-Southern Life Assurance Company UL Policy Form 0807-4000 WSA

Monthly Guaranteed per \$1000 Charge Rate for Selected Amounts \$250,000+

Issue	Male	Female	Male	Male	Female	Female	Male	Male	Female	Female	Unisex	Unisex
	Exceptional Tobacco	Exceptional Tobacco	Preferred Tobacco	Preferred Tobacco	Preferred Tobacco	Preferred Tobacco	Standard Tobacco					
Age	Abstanier	Abstanier	Abstanier	User	Abstanier	User	Abstanier	User	Abstanier	User	Abstanier	User
0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1167	N/A	0.1000	N/A	0.1133
1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1183	N/A	0.1008	N/A	0.1148
2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1200	N/A	0.1017	N/A	0.1163
3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1217	N/A	0.1025	N/A	0.1178
4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1233	N/A	0.1033	N/A	0.1193
5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1250	N/A	0.1042	N/A	0.1208
6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1267	N/A	0.1050	N/A	0.1223
7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1283	N/A	0.1058	N/A	0.1238
8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1300	N/A	0.1067	N/A	0.1253
9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1317	N/A	0.1083	N/A	0.1270
10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1333	N/A	0.1092	N/A	0.1285
11	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1350	N/A	0.1100	N/A	0.1300
12	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1367	N/A	0.1108	N/A	0.1315
13	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1383	N/A	0.1117	N/A	0.1330
14	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1400	N/A	0.1133	N/A	0.1347
15	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1417	N/A	0.1142	N/A	0.1362
16	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1433	N/A	0.1150	N/A	0.1377
17	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.1450	N/A	0.1158	N/A	0.1392
18	0.1117	0.0917	0.1117	0.1275	0.0917	0.1117	0.1117	0.1475	0.1117	0.1175	0.1117	0.1415
19	0.1133	0.0933	0.1133	0.1300	0.0933	0.1133	0.1133	0.1500	0.1133	0.1183	0.1133	0.1437
20	0.1150	0.0950	0.1150	0.1325	0.0950	0.1150	0.1150	0.1525	0.1150	0.1192	0.1150	0.1458
21	0.1167	0.0967	0.1167	0.1350	0.0967	0.1167	0.1167	0.1550	0.1167	0.1208	0.1167	0.1482
22	0.1183	0.0983	0.1183	0.1375	0.0983	0.1183	0.1183	0.1575	0.1183	0.1217	0.1183	0.1503
23	0.1200	0.1000	0.1200	0.1400	0.1000	0.1200	0.1200	0.1600	0.1200	0.1225	0.1200	0.1525
24	0.1217	0.1017	0.1217	0.1425	0.1017	0.1217	0.1217	0.1625	0.1217	0.1242	0.1217	0.1548
25	0.1250	0.1042	0.1250	0.1458	0.1042	0.1250	0.1250	0.1667	0.1250	0.1250	0.1250	0.1583
26	0.1283	0.1058	0.1283	0.1508	0.1075	0.1283	0.1300	0.1750	0.1267	0.1283	0.1293	0.1657
27	0.1317	0.1075	0.1317	0.1567	0.1108	0.1317	0.1350	0.1833	0.1283	0.1317	0.1337	0.1730
28	0.1358	0.1092	0.1358	0.1625	0.1150	0.1358	0.1408	0.1925	0.1300	0.1358	0.1387	0.1812
29	0.1400	0.1108	0.1400	0.1683	0.1192	0.1400	0.1467	0.2017	0.1317	0.1400	0.1437	0.1893
30	0.1442	0.1125	0.1442	0.1742	0.1233	0.1442	0.1525	0.2117	0.1333	0.1442	0.1487	0.1982
31	0.1483	0.1142	0.1483	0.1808	0.1275	0.1483	0.1592	0.2225	0.1350	0.1483	0.1543	0.2077
32	0.1525	0.1167	0.1525	0.1875	0.1317	0.1525	0.1658	0.2333	0.1375	0.1525	0.1602	0.2172
33	0.1567	0.1192	0.1567	0.1942	0.1358	0.1567	0.1725	0.2450	0.1400	0.1567	0.1660	0.2273
34	0.1608	0.1217	0.1608	0.2008	0.1408	0.1608	0.1800	0.2575	0.1425	0.1608	0.1725	0.2382
35	0.1667	0.1250	0.1667	0.2083	0.1458	0.1667	0.1875	0.2708	0.1458	0.1667	0.1792	0.2500
36	0.1708	0.1283	0.1708	0.2125	0.1492	0.1708	0.1942	0.2800	0.1508	0.1717	0.1855	0.2583
37	0.1750	0.1317	0.1750	0.2167	0.1533	0.1750	0.2017	0.2892	0.1567	0.1775	0.1927	0.2668
38	0.1792	0.1358	0.1792	0.2208	0.1575	0.1792	0.2092	0.2983	0.1625	0.1833	0.1998	0.2753
39	0.1833	0.1400	0.1833	0.2250	0.1617	0.1833	0.2167	0.3083	0.1683	0.1892	0.2070	0.2845
40	0.1875	0.1442	0.1875	0.2292	0.1658	0.1875	0.2250	0.3183	0.1742	0.1950	0.2148	0.2937
41	0.1917	0.1483	0.1917	0.2333	0.1700	0.1917	0.2333	0.3292	0.1808	0.2017	0.2228	0.3037
42	0.1958	0.1525	0.1958	0.2375	0.1742	0.1958	0.2417	0.3400	0.1875	0.2083	0.2308	0.3137
43	0.2000	0.1567	0.2000	0.2417	0.1783	0.2000	0.2508	0.3508	0.1942	0.2150	0.2395	0.3237
44	0.2042	0.1608	0.2042	0.2458	0.1825	0.2042	0.2600	0.3625	0.2008	0.2217	0.2482	0.3343
45	0.2083	0.1667	0.2083	0.2500	0.1875	0.2083	0.2708	0.3750	0.2083	0.2292	0.2583	0.3458
46	0.2200	0.1767	0.2200	0.2617	0.1975	0.2183	0.2883	0.3975	0.2233	0.2458	0.2753	0.3672
47	0.2317	0.1867	0.2317	0.2742	0.2075	0.2292	0.3067	0.4208	0.2392	0.2633	0.2932	0.3893
48	0.2442	0.1975	0.2442	0.2867	0.2183	0.2400	0.3258	0.4458	0.2567	0.2825	0.3120	0.4132
49	0.2575	0.2092	0.2575	0.3000	0.2300	0.2517	0.3467	0.4725	0.2750	0.3025	0.3323	0.4385
50	0.2717	0.2208	0.2717	0.3142	0.2417	0.2642	0.3683	0.5008	0.2950	0.3242	0.3537	0.4655
51	0.2867	0.2333	0.2867	0.3292	0.2542	0.2767	0.3917	0.5308	0.3158	0.3475	0.3765	0.4942
52	0.3025	0.2467	0.3025	0.3450	0.2675	0.2900	0.4167	0.5625	0.3383	0.3725	0.4010	0.5245
53	0.3192	0.2608	0.3192	0.3608	0.2817	0.3042	0.4433	0.5958	0.3625	0.3992	0.4272	0.5565
54	0.3367	0.2758	0.3367	0.3775	0.2967	0.3192	0.4717	0.6308	0.3883	0.4275	0.4550	0.5902
55	0.3542	0.2917	0.3542	0.3958	0.3125	0.3333	0.5000	0.6667	0.4167	0.4583	0.4833	0.6250
56	0.3700	0.3033	0.3708	0.4158	0.3242	0.3492	0.5233	0.6942	0.4325	0.4767	0.5052	0.6507
57	0.3858	0.3150	0.3883	0.4367	0.3367	0.3658	0.5475	0.7225	0.4492	0.4958	0.5278	0.6772
58	0.4025	0.3275	0.4067	0.4583	0.3500	0.3833	0.5733	0.7525	0.4658	0.5158	0.5518	0.7052
59	0.4200	0.3400	0.4258	0.4808	0.3633	0.4017	0.6000	0.7833	0.4833	0.5367	0.5767	0.7340
60	0.4383	0.3533	0.4458	0.5050	0.3775	0.4208	0.6283	0.8158	0.5017	0.5583	0.6030	0.7643
61	0.4575	0.3667	0.4667	0.5300	0.3917	0.4408	0.6575	0.8500	0.5208	0.5808	0.6302	0.7962
62	0.4775	0.3808	0.4883	0.5567	0.4067	0.4617	0.6883	0.8850	0.5408	0.6042	0.6588	0.8288
63	0.4983	0.3958	0.5108	0.5842	0.4225	0.4833	0.7208	0.9217	0.5617	0.6283	0.6890	0.8630
64	0.5200	0.4108	0.5342	0.6133	0.4392	0.5058	0.7550	0.9600	0.5825	0.6533	0.7205	0.8987
65	0.5425	0.4267	0.5592	0.6433	0.4558	0.5292	0.7900	1.0000	0.6042	0.6792	0.7528	0.9358

66	0.5658	0.4433	0.5850	0.6750	0.4733	0.5542	0.8267	1.0417	0.6267	0.7058	0.7867	0.9745
67	0.5908	0.4608	0.6117	0.7083	0.4917	0.5800	0.8658	1.0850	0.6500	0.7342	0.8227	1.0148
68	0.6167	0.4783	0.6400	0.7433	0.5108	0.6075	0.9067	1.1300	0.6742	0.7633	0.8602	1.0567
69	0.6433	0.4967	0.6700	0.7800	0.5308	0.6358	0.9492	1.1767	0.7000	0.7933	0.8993	1.1000
70	0.6717	0.5158	0.7008	0.8183	0.5517	0.6658	0.9933	1.2250	0.7267	0.8250	0.9400	1.1450
71	0.7008	0.5358	0.7333	0.8592	0.5733	0.6967	1.0400	1.2758	0.7542	0.8575	0.9828	1.1922
72	0.7317	0.5567	0.7675	0.9017	0.5958	0.7292	1.0892	1.3283	0.7825	0.8917	1.0278	1.2410
73	0.7633	0.5783	0.8033	0.9467	0.6192	0.7633	1.1400	1.3833	0.8117	0.9275	1.0743	1.2922
74	0.7967	0.6008	0.8408	0.9933	0.6433	0.7992	1.1933	1.4408	0.8425	0.9642	1.1232	1.3455
75	0.8333	0.6250	0.8750	1.0417	0.6667	0.8333	1.2500	1.5000	0.8750	1.0000	1.1750	1.4000
76	0.8700	0.6492	0.9150	1.0933	0.6925	0.8717	1.3083	1.5617	0.9083	1.0392	1.2283	1.4572
77	0.9083	0.6742	0.9567	1.1475	0.7192	0.9125	1.3700	1.6267	0.9425	1.0800	1.2845	1.5173
78	0.9483	0.7000	1.0008	1.2042	0.7467	0.9550	1.4342	1.6942	0.9783	1.1225	1.3430	1.5798
79	0.9900	0.7275	1.0467	1.2633	0.7758	0.9992	1.5017	1.7642	1.0150	1.1667	1.4043	1.6447
80	1.0333	0.7558	1.0950	1.3258	0.8058	1.0458	1.5725	1.8375	1.0533	1.2125	1.4687	1.7125

Western_Southern Life Assurance Company UL Policy Form 0807-4000 WSA

Annual Target Premiums for \$100,000 Selected Amount

Issue Age	Male	Female	Male	Male	Female	Female	Male	Male	Female	Female	Unisex	Unisex
	Exceptional	Exceptional	Preferred	Preferred	Preferred	Preferred	Standard	Standard	Standard	Standard	Standard	Standard
	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco	Tobacco
	<u>Abstanier</u>	<u>Abstanier</u>	<u>Abstanier</u>	<u>User</u>								
0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	511.56	N/A	435.12	N/A	496.32
1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	517.44	N/A	439.80	N/A	501.96
2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	524.52	N/A	445.68	N/A	508.80
3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	530.40	N/A	450.48	N/A	514.44
4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	536.28	N/A	455.16	N/A	520.08
5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	543.36	N/A	461.04	N/A	526.80
6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	566.88	N/A	479.88	N/A	549.48
7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	592.68	N/A	498.60	N/A	573.84
8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	618.60	N/A	519.84	N/A	598.80
9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	645.60	N/A	540.96	N/A	624.72
10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	675.00	N/A	563.28	N/A	652.68
11	N/A	N/A	N/A	N/A	N/A	N/A	N/A	711.48	N/A	588.00	N/A	686.76
12	N/A	N/A	N/A	N/A	N/A	N/A	N/A	749.16	N/A	612.72	N/A	721.80
13	N/A	N/A	N/A	N/A	N/A	N/A	N/A	789.12	N/A	639.72	N/A	759.24
14	N/A	N/A	N/A	N/A	N/A	N/A	N/A	832.68	N/A	668.04	N/A	799.68
15	N/A	N/A	N/A	N/A	N/A	N/A	N/A	877.32	N/A	697.44	N/A	841.32
16	N/A	N/A	N/A	N/A	N/A	N/A	N/A	930.24	N/A	737.40	N/A	891.72
17	N/A	N/A	N/A	N/A	N/A	N/A	N/A	983.16	N/A	777.36	N/A	942.00
18	731.52	625.68	752.64	859.68	635.04	702.12	816.12	1,036.08	702.12	817.32	793.32	992.28
19	747.96	642.12	770.28	905.52	651.48	737.40	838.56	1,089.00	723.24	857.28	815.40	1,042.68
20	764.40	658.56	787.92	952.56	668.04	773.88	862.08	1,141.92	744.48	897.36	838.56	1,092.96
21	790.32	678.60	813.84	986.64	687.96	798.48	885.60	1,177.20	762.12	926.76	860.88	1,127.16
22	817.32	699.72	839.64	1,023.12	708.00	824.40	909.12	1,212.48	780.84	956.16	883.44	1,161.24
23	845.52	720.96	866.76	1,059.60	729.12	850.32	933.72	1,250.16	799.68	986.64	906.96	1,197.36
24	873.84	743.28	894.96	1,098.36	750.36	878.52	959.64	1,287.72	818.52	1,019.64	931.44	1,234.08
25	904.32	765.60	924.36	1,138.44	772.68	906.72	985.56	1,327.68	838.56	1,052.52	956.16	1,272.60
26	937.32	792.60	958.44	1,179.60	799.68	938.52	1,019.64	1,374.72	865.56	1,084.32	988.80	1,316.64
27	972.60	819.72	992.52	1,221.84	829.08	972.60	1,054.92	1,424.16	893.76	1,117.20	1,022.64	1,362.72
28	1,009.08	849.12	1,029.00	1,265.40	858.48	1,006.68	1,091.40	1,474.68	923.16	1,150.20	1,057.68	1,409.76
29	1,046.64	879.72	1,066.68	1,311.24	889.08	1,043.16	1,128.96	1,527.60	952.56	1,185.48	1,093.68	1,459.20
30	1,085.52	910.20	1,105.44	1,358.28	920.88	1,080.72	1,167.84	1,582.92	984.36	1,220.76	1,131.12	1,510.44
31	1,125.48	943.20	1,145.40	1,404.12	953.76	1,118.40	1,209.00	1,634.64	1,017.24	1,256.04	1,170.60	1,558.92
32	1,167.84	977.28	1,187.76	1,452.36	989.04	1,157.16	1,251.24	1,688.76	1,051.32	1,293.60	1,211.28	1,609.68
33	1,211.28	1,012.56	1,231.32	1,501.80	1,025.52	1,197.24	1,296.00	1,744.08	1,086.60	1,331.28	1,254.12	1,661.52
34	1,257.12	1,049.04	1,275.96	1,553.52	1,063.08	1,239.48	1,341.84	1,801.68	1,123.08	1,371.24	1,298.04	1,715.52
35	1,304.16	1,087.80	1,323.00	1,606.44	1,101.96	1,283.04	1,388.88	1,860.48	1,160.76	1,411.20	1,343.28	1,770.60
36	1,344.24	1,119.60	1,364.16	1,650.00	1,133.64	1,317.12	1,438.32	1,926.36	1,200.72	1,460.64	1,390.80	1,833.12

37	1,386.48	1,152.48	1,407.72	1,694.64	1,167.84	1,352.40	1,490.04	1,995.72	1,241.88	1,511.16	1,440.36	1,898.76
38	1,428.84	1,185.48	1,451.16	1,740.48	1,201.92	1,387.68	1,544.16	2,067.48	1,284.24	1,564.08	1,492.08	1,966.80
39	1,473.60	1,220.76	1,497.12	1,787.52	1,237.20	1,425.36	1,599.36	2,141.52	1,328.88	1,618.20	1,545.24	2,036.88
40	1,519.44	1,256.04	1,544.16	1,835.76	1,273.68	1,462.92	1,656.96	2,217.96	1,374.72	1,674.60	1,600.56	2,109.24
41	1,575.84	1,303.08	1,601.76	1,895.76	1,320.72	1,515.84	1,732.32	2,317.92	1,434.72	1,746.36	1,672.80	2,203.56
42	1,634.64	1,351.20	1,662.84	1,958.04	1,370.04	1,569.96	1,809.84	2,422.56	1,498.20	1,822.80	1,747.56	2,302.56
43	1,695.84	1,400.64	1,725.24	2,022.72	1,421.76	1,627.56	1,892.16	2,530.80	1,564.08	1,901.64	1,826.52	2,404.92
44	1,759.32	1,453.56	1,789.92	2,088.60	1,474.68	1,686.36	1,978.08	2,644.80	1,633.44	1,983.96	1,909.08	2,512.68
45	1,825.20	1,507.68	1,858.08	2,157.96	1,530.00	1,747.56	2,068.56	2,764.80	1,705.20	2,069.76	1,995.84	2,625.84
46	1,889.88	1,564.08	1,927.44	2,228.52	1,588.80	1,813.44	2,160.36	2,882.40	1,779.36	2,165.04	2,084.16	2,738.88
47	1,955.76	1,622.88	1,998.00	2,301.48	1,650.00	1,881.60	2,255.64	3,005.88	1,856.88	2,265.00	2,175.84	2,857.68
48	2,025.12	1,682.88	2,072.16	2,376.72	1,713.48	1,953.36	2,356.68	3,135.24	1,938.12	2,369.64	2,272.92	2,982.12
49	2,096.88	1,746.36	2,149.80	2,454.36	1,779.36	2,027.40	2,461.44	3,269.28	2,022.72	2,479.08	2,373.60	3,111.24
50	2,170.92	1,812.24	2,229.72	2,534.28	1,847.52	2,103.84	2,570.76	3,409.20	2,110.92	2,593.08	2,478.84	3,246.00
51	2,241.48	1,879.32	2,307.36	2,616.60	1,916.88	2,185.08	2,698.92	3,556.20	2,212.08	2,710.68	2,601.60	3,387.12
52	2,313.24	1,948.68	2,387.28	2,701.32	1,988.64	2,268.48	2,832.96	3,710.28	2,317.92	2,832.96	2,730.00	3,534.84
53	2,388.48	2,021.52	2,469.60	2,789.52	2,062.68	2,355.60	2,974.08	3,871.44	2,428.44	2,961.24	2,865.00	3,689.40
54	2,466.12	2,096.88	2,555.52	2,880.00	2,140.32	2,447.28	3,122.28	4,038.36	2,544.84	3,095.28	3,006.84	3,849.72
55	2,546.04	2,174.40	2,644.80	2,974.08	2,220.36	2,541.36	3,278.76	4,213.68	2,667.24	3,236.40	3,156.36	4,018.20
56	2,608.44	2,239.08	2,726.04	3,048.24	2,293.20	2,621.28	3,429.24	4,371.24	2,778.96	3,364.56	3,299.16	4,169.88
57	2,673.12	2,306.16	2,808.36	3,123.48	2,368.44	2,704.80	3,588.00	4,534.68	2,896.56	3,497.40	3,449.76	4,327.20
58	2,738.88	2,374.32	2,894.16	3,201.12	2,446.08	2,789.52	3,752.64	4,705.20	3,018.84	3,635.04	3,605.88	4,491.12
59	2,807.16	2,444.88	2,982.36	3,281.04	2,526.12	2,877.72	3,926.64	4,880.40	3,145.80	3,779.64	3,770.52	4,660.20
60	2,876.52	2,517.84	3,074.04	3,362.16	2,609.52	2,969.40	4,107.84	5,063.88	3,278.76	3,929.04	3,942.00	4,836.96
61	2,968.20	2,603.64	3,184.68	3,471.60	2,700.12	3,077.64	4,308.84	5,266.20	3,423.36	4,080.72	4,131.72	5,029.08
62	3,062.28	2,693.04	3,299.88	3,585.60	2,794.20	3,189.36	4,520.52	5,476.68	3,575.04	4,239.48	4,331.40	5,229.24
63	3,159.96	2,784.84	3,418.68	3,702.12	2,890.68	3,305.76	4,742.88	5,695.44	3,732.60	4,402.92	4,540.80	5,436.84
64	3,261.12	2,880.00	3,542.16	3,823.20	2,991.72	3,426.84	4,975.68	5,923.56	3,897.24	4,573.44	4,760.04	5,653.44
65	3,364.56	2,978.88	3,670.32	3,947.88	3,095.28	3,551.52	5,220.24	6,161.04	4,070.16	4,751.04	4,990.20	5,879.04
66	3,511.56	3,102.36	3,837.36	4,167.72	3,229.32	3,750.24	5,489.64	6,452.76	4,271.28	4,978.08	5,245.92	6,157.80
67	3,665.64	3,230.52	4,011.36	4,400.64	3,368.04	3,959.64	5,772.96	6,758.52	4,481.76	5,215.56	5,514.72	6,449.88
68	3,826.68	3,364.56	4,192.44	4,646.40	3,513.96	4,180.68	6,070.56	7,079.52	4,704.00	5,463.72	5,797.20	6,756.36
69	3,994.92	3,504.48	4,384.20	4,906.32	3,666.84	4,414.68	6,384.48	7,415.88	4,935.72	5,724.84	6,094.68	7,077.72
70	4,170.12	3,650.28	4,582.92	5,181.48	3,825.60	4,661.64	6,713.76	7,767.48	5,180.28	5,998.80	6,407.04	7,413.72
71	4,422.96	3,832.56	4,838.04	5,474.28	4,016.04	4,911.00	6,976.08	8,043.84	5,362.56	6,198.72	6,653.28	7,674.84
72	4,691.04	4,024.32	5,108.52	5,783.64	4,217.16	5,174.40	7,250.04	8,330.76	5,550.72	6,405.72	6,910.20	7,945.80
73	4,975.68	4,225.44	5,394.36	6,110.52	4,428.84	5,451.96	7,533.48	8,628.36	5,745.96	6,619.68	7,176.00	8,226.60
74	5,276.76	4,435.92	5,695.44	6,455.04	4,649.88	5,744.76	7,828.68	8,935.32	5,947.08	6,842.04	7,452.36	8,516.64
75	5,597.76	4,658.16	6,014.04	6,820.80	4,882.80	6,052.92	8,135.64	9,253.92	6,156.36	7,070.16	7,739.76	8,817.12
76	6,041.16	5,043.84	6,489.24	7,338.24	5,275.56	6,519.72	8,678.88	9,861.96	6,545.64	7,519.32	8,252.28	9,393.48
77	6,518.64	5,462.52	7,001.88	7,895.64	5,700.12	7,023.12	9,259.80	10,508.76	6,958.44	7,995.60	8,799.48	10,006.08
78	7,034.88	5,916.48	7,555.80	8,496.60	6,158.76	7,566.36	9,878.40	11,200.20	7,399.44	8,503.68	9,382.56	10,660.92
79	7,593.48	6,409.20	8,153.28	9,142.20	6,654.96	8,150.88	10,539.36	11,936.40	7,867.44	9,044.64	10,004.88	11,358.00
80	8,195.52	6,942.00	8,798.88	9,838.44	7,192.44	8,781.24	11,244.96	12,720.84	8,364.96	9,619.68	10,668.96	12,100.56

Exhibit I - Nonforfeiture Demonstration for Policy Form 0807-4000 WSA

Male Super Preferred Tobacco Abstainer

Age	Target Prem. Per Unit	S.C. Target Prem.	Initial Expense Allowance	First Year Excess Charges	Avail. Expense Allowance	Amortized Available Expense Allowance by Policy Duration (EOY)															
						0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
35	13.04	13.04	25.17	0.00	25.17	25.17	24.88	24.58	24.28	23.97	23.65	23.32	22.99	22.65	22.31	21.95	21.59	21.23	20.85	20.47	20.08

Surrender Charge Target Premium * SC Factor															
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
26.08	26.08	26.08	26.08	26.08	26.08	26.08	26.08	26.08	26.08	21.74	17.39	13.04	8.69	4.35	

Surrender Charge															
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
24.88	24.58	24.28	23.97	23.65	23.32	22.99	22.65	22.31	21.95	21.59	17.39	13.04	8.69	4.35	

Exhibit I - Nonforfeiture Demonstration for Po

Male Super Preferred Tobacco Abstainer

Age	Target Prem. Per Unit	S.C. Target Prem.	Initial Expense Allowance	First Year Excess Charges	Avail. Expense Allowance	Amortized Available Expense Allowance by Policy Duration (EOY)														
						0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
35	13.04	13.04	25.17	0.00	25.17	25.17	24.88	24.58	24.28	23.97	23.65	23.32	22.99	22.65	22.31	21.95	21.59	21.23	20.85	20.47

Policy Form 0807-4000 WSA

		Surrender Charge Target Premium * SC Factor																		
15	Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	1	2	3	
20.08	35	26.08	26.08	26.08	26.08	26.08	26.08	26.08	26.08	26.08	26.08	21.74	17.39	13.04	8.69	4.35	24.88	24.58	24.28	

Surrender Charge (EOY)											
4	5	6	7	8	9	10	11	12	13	14	15
23.97	23.65	23.32	22.99	22.65	22.31	21.95	21.59	17.39	13.04	8.69	4.35

WESTERN-SOUTHERN LIFE ASSURANCE COMPANY

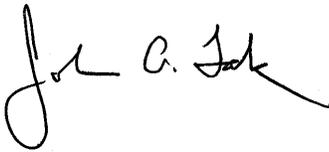
ACTUARIAL MEMORANDUM

POLICY FORM 0807-1555 WSA (OTHER INSURED TERM RIDER)

This optional rider provides term insurance for each Other Insured listed in the application. Since it is annually renewable term insurance, it is not required to have nonforfeiture benefits.

Monthly cost of insurance rates on the current basis are attached. These rates are developed from recent Western Southern Life mortality experience with a loading designed to cover the costs of issuing the rider and to produce a modest gain. The current rates will never exceed the 2001 CSO cost of insurance rates guaranteed in the rider schedule page. The rates to cover the cost of the accidental death benefit provision of the rider are also attached. A monthly expense charge, currently \$6.00 per month and guaranteed to never exceed \$8.00 per month, covers the cost of maintaining the rider.

Reserves are equal to the unearned portion of the 2001 CSO monthly guaranteed cost of insurance. Therefore, the valuation interest rate is not applicable.



John A. Tak, FSA, MAAA
Assistant VP & Director, Life Products

March 27, 2008

Date

WESTERN-SOUTHERN LIFE ASSURANCE COMPANY

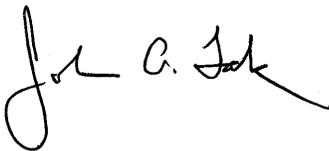
ACTUARIAL MEMORANDUM

POLICY FORM 0807-1556 WSA (OTHER INSURED TERM RIDER)

This optional rider provides term insurance for each Other Insured listed in the application. Since it is annually renewable term insurance, it is not required to have nonforfeiture benefits.

Monthly cost of insurance rates on the current basis are attached. These rates are developed from recent Western Southern Life mortality experience with a loading designed to cover the costs of issuing the rider and to produce a modest gain. The current rates will never exceed the 2001 CSO cost of insurance rates guaranteed in the rider schedule page. A monthly expense charge, currently \$6.00 per month and guaranteed to never exceed \$8.00 per month, covers the cost of maintaining the rider.

Reserves are equal to the unearned portion of the 2001 CSO monthly guaranteed cost of insurance. Therefore, the valuation interest rate is not applicable.



John A. Tak, FSA, MAAA
Assistant VP & Director, Life Products

March 27, 2008

Date

WESTERN-SOUTHERN LIFE ASSURANCE COMPANY

ACTUARIAL MEMORANDUM

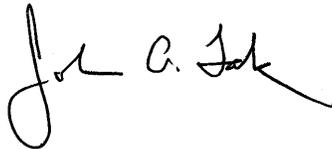
POLICY FORM 0807-1565 WSA (EXTENDED NO-LAPSE GUARANTEE RIDER)

This optional rider provides that the base policy and any attached riders will continue in-force for the lifetime of the insured if the applicable required premiums are paid. This rider is not required to have nonforfeiture benefits.

The annual charge for this benefit is \$0.01 per \$1,000 of coverage amount starting in policy year 16. This charge was developed to cover the risk of insufficient value precluding collection of policy charges. It provided for modest expected gains.

Reserves:

When added to a universal life policy, these "secondary guarantees" are reserved accordance with the Valuation of Life Insurance Policies Model Regulation (XXX 2000) and Actuarial Guideline 38. The valuation uses the appropriate version of the 2001 CSO table and an interest rate not to exceed the maximum valuation rate for issues of that particular year (4.00% for 2008 issues).



John A. Tak, FSA, MAAA
Assistant VP & Director, Life Products

March 27, 2008
Date

WESTERN-SOUTHERN LIFE ASSURANCE COMPANY

ACTUARIAL MEMORANDUM

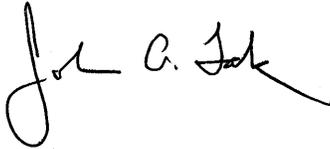
POLICY FORM 0807-1565 WSA (OVERLOAN PROTECTION RIDER)

This optional rider prevents the base policy from lapsing due to excessive loans. A one time charge is assessed to the accumulation value at the time the rider benefit is invoked. Other additional changes occur to the policy when the rider benefit is invoked. These changes are described in the rider.

This rider is not required to have nonforfeiture benefits.

Reserves:

When added to a universal life or variable universal life policy, this rider becomes part of the policy and the reserves are calculated as described in the policy actuarial memorandum.



John A. Tak, FSA, MAAA
Assistant VP & Director, Life Products

March 27, 2008
Date

WESTERN-SOUTHERN LIFE ASSURANCE COMPANY

ACTUARIAL MEMORANDUM

POLICY FORM 0807-2621 WSA (ACCELERATED DEATH BENEFIT RIDER)

Description of Benefits

This rider allows the policyowner to receive an advance on the death benefit proceeds if the insured has experienced a qualifying event. This advance will be in the form of a special policy loan. The cumulative maximum amounts that may be advanced and the lien interest rates are shown on the policy schedule.

Risks Involved

Since the insured has a significantly reduced life expectancy before an advance on the death benefit proceeds will be made, and interest is charged on the amount advanced, there is little risk associated with the transaction. The only potential risk for the Company is that the insured lives so long that the advanced amount, accumulated with interest, exceeds 100% of the net amount at risk. Assuming a terminal illness qualifying event and a Maximum Advance Amount of 60% of the net amount at risk, the insured would need to live more than six years beyond the date of the first advance, which is highly unlikely.

The Maximum Advance Amount varies depending on the type of Qualifying Event that triggers the acceleration. However, the rider does not unfairly discriminate among insureds because the Maximum Advance Amount is determined based on the average life expectancy of the insured. Varying the Maximum Advance Amount by Qualifying Event avoids the need for additional charges to cover the additional risk of the lien exceeding the net amount at risk.

Expected Costs

There is no cost associated with this rider. No premiums are required. The insured is charged interest on any advance to offset the loss to the company associated with the early payment of the death benefit proceeds. However, we reserve the right to assess an administrative charge, as shown on the policy schedule.

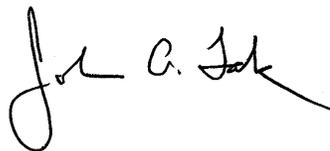
Statutory Reserves

There is no adjustment to statutory reserves at the time an advance is requested as a result of any qualifying event other than Terminal Illness.

At the time a Terminal Illness advance is requested, an additional reserve is established for the difference between:

- a) the total death benefit; and
- b) the sum of:
 - (i) the statutory reserve; and
 - (ii) the total amount actually advanced (including interest thereon) for all qualifying events.

Thus, the total reserve under the policy following a Terminal Illness advance is equal to the amount that would be payable if the insured died immediately.



March 27, 2008

Date

John A. Tak, FSA, MAAA
Assistant VP & Director, Life Products

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Male Exceptional Tobacco Abstainer

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
18	0.8740	0.8930	0.9025	0.9025	0.9025	0.9120	0.9215	0.9500	0.9880	1.0070	0.9880	0.9785	0.9690	0.9595	0.9690	0.6287
19	0.8930	0.9025	0.9025	0.9025	0.9120	0.9215	0.9500	0.9880	1.0070	0.9880	0.9785	0.9690	0.9595	0.9690	0.9975	0.6577
20	0.9025	0.9025	0.9025	0.9120	0.9215	0.9500	0.9742	0.9705	0.9624	0.9785	0.9690	0.9595	0.9690	0.9975	1.0165	0.6722
21	0.9025	0.9025	0.9120	0.9215	0.9291	0.8938	0.8681	0.8612	0.8538	0.8749	0.8755	0.8894	0.9102	0.9453	0.9732	0.7084
22	0.8841	0.9054	0.8990	0.9061	0.8648	0.8436	0.8321	0.8321	0.8458	0.8529	0.8676	0.8815	0.9164	0.9515	1.0005	0.7373
23	0.8758	0.8829	0.8908	0.8625	0.8284	0.8284	0.8240	0.8381	0.8378	0.8590	0.8666	0.9016	0.9367	0.9857	1.0140	0.7806
24	0.8675	0.8818	0.8471	0.8256	0.8134	0.8134	0.8231	0.8300	0.8440	0.8579	0.8867	0.9148	0.9639	0.9991	1.0484	0.8094
25	0.8593	0.8378	0.8103	0.8031	0.8053	0.8193	0.8150	0.8290	0.8431	0.8782	0.8999	0.9492	0.9772	1.0266	1.0689	0.8671
26	0.8390	0.8174	0.8043	0.8186	0.8134	0.8203	0.8300	0.8511	0.8791	0.9071	0.9428	0.9779	1.0272	1.0695	1.1471	0.9317
27	0.8186	0.8186	0.8197	0.8268	0.8215	0.8355	0.8520	0.8872	0.9079	0.9501	0.9788	1.0280	1.0701	1.1477	1.2182	1.0394
28	0.8197	0.8270	0.8280	0.8351	0.8365	0.8576	0.8952	0.9234	0.9580	0.9931	1.0357	1.0778	1.1412	1.2188	1.3459	1.1540
29	0.8209	0.8353	0.8362	0.8504	0.8587	0.9080	0.9314	0.9737	1.0009	1.0502	1.0855	1.1489	1.2264	1.3534	1.4665	1.2972
30	0.8375	0.8447	0.8529	0.8741	0.9175	0.9456	0.9833	1.0184	1.0601	1.1023	1.1519	1.2297	1.3569	1.4774	1.6193	1.4579
31	0.8388	0.8531	0.8752	0.9321	0.9537	0.9960	1.0263	1.0758	1.1030	1.1665	1.2373	1.3574	1.4778	1.6196	1.7759	1.6441
32	0.8472	0.8829	0.9403	0.9756	1.0040	1.0394	1.0836	1.1189	1.1742	1.2519	1.3650	1.4854	1.6201	1.7763	1.9608	1.8301
33	0.8626	0.9196	0.9554	0.9979	1.0402	1.0683	1.1125	1.1832	1.2595	1.3727	1.4929	1.6276	1.7837	1.9682	2.1602	2.0302
34	0.8854	0.9349	0.9778	1.0556	1.0622	1.1116	1.1910	1.2756	1.3803	1.5006	1.6351	1.7912	1.9686	2.1605	2.3666	2.2518
35	0.9008	0.9575	1.0425	1.0636	1.1123	1.2041	1.2834	1.3965	1.5082	1.6499	1.7986	1.9761	2.1538	2.3599	2.5874	2.4590
36	0.9149	0.9858	1.0283	1.1203	1.2041	1.2888	1.3894	1.5168	1.6428	1.8058	1.9761	2.1395	2.3456	2.5733	2.7939	2.7018
37	0.9374	1.0152	1.1283	1.2203	1.2966	1.4027	1.5244	1.6590	1.8133	1.9838	2.1397	2.3388	2.5664	2.7799	3.0361	3.0088
38	0.9668	1.0518	1.1927	1.2846	1.3961	1.5093	1.6453	1.7871	1.9700	2.1332	2.3107	2.5382	2.7658	3.0363	3.3424	3.3015
39	1.0035	1.0953	1.2431	1.3847	1.4887	1.6232	1.7664	1.9368	2.0982	2.2901	2.4957	2.7233	3.0009	3.3425	3.6488	3.6511
40	1.0220	1.1194	1.3128	1.4522	1.5812	1.7205	1.8818	2.0424	2.2007	2.4034	2.6052	2.8849	3.2348	3.5709	3.9349	4.0565
41	1.0719	1.2038	1.4111	1.5714	1.7003	1.8604	2.0010	2.1824	2.3476	2.5504	2.8013	3.1441	3.5010	3.9211	4.3974	4.5123
42	1.1354	1.2883	1.5233	1.6974	1.8540	2.0004	2.1548	2.3295	2.4948	2.7394	3.0462	3.3822	3.8232	4.3625	4.8387	5.1155
43	1.2058	1.4074	1.6563	1.8587	2.0009	2.1685	2.3368	2.5045	2.6767	2.9635	3.2634	3.6624	4.2226	4.7688	5.4134	5.8448
44	1.2821	1.5260	1.7958	1.9982	2.1685	2.3430	2.5045	2.6723	2.9145	3.1663	3.5153	4.0264	4.5867	5.2872	6.0790	6.7144
45	1.3806	1.6802	1.9358	2.1592	2.3435	2.5041	2.6726	2.9174	3.1666	3.4394	3.8866	4.3837	5.0842	5.8968	6.8638	7.4284
46	1.5783	1.9045	2.1725	2.4162	2.5924	2.7668	3.0117	3.2632	3.5120	3.8827	4.3366	4.9598	5.7790	6.7249	7.6707	8.1635
47	1.7615	2.1277	2.3946	2.6381	2.8478	3.1127	3.3503	3.5878	3.9342	4.3397	4.9334	5.6614	6.6069	7.5106	8.4845	8.7863
48	1.9435	2.3154	2.5745	2.8454	3.1098	3.3746	3.6677	4.0238	4.3839	4.9224	5.6629	6.5241	7.4066	8.3032	9.1439	9.5703
49	2.1389	2.4752	2.7472	3.0662	3.3367	3.6571	4.0616	4.4386	4.9524	5.5959	6.5253	7.3796	8.2341	8.9976	9.9295	10.2913
50	2.1903	2.5169	2.8245	3.1220	3.4585	3.8577	4.2555	4.7625	5.3811	6.1230	7.0638	7.9204	8.6298	9.5804	11.0067	10.7624
51	2.3749	2.7142	3.0086	3.3588	3.7883	4.1874	4.7118	5.3459	6.1181	6.8535	7.8949	8.7112	9.6415	10.7263	11.7776	11.9886
52	2.5850	2.9050	3.2582	3.6815	4.1311	4.6500	5.2748	6.0425	6.8084	7.6042	8.6522	9.6962	10.4928	11.5038	12.5550	13.1410
53	2.8014	3.1675	3.5937	4.0373	4.6068	5.2260	5.9847	6.7393	7.5522	8.3212	9.6102	10.5540	11.3908	12.5759	14.7658	15.0841
54	3.0434	3.5021	3.9289	4.5122	5.1621	5.9287	6.6810	7.4628	8.2223	9.2122	10.5081	11.0972	12.4762	14.6391	16.6482	17.1077
55	3.3442	3.8301	4.3570	5.0606	5.8242	6.5915	7.3977	8.1328	9.0462	10.0430	10.8102	12.3096	14.6331	16.6220	18.7786	18.0122
56	3.7591	4.3698	5.0025	5.8263	6.5837	7.4041	8.1568	9.0457	9.9053	10.7617	12.2782	14.5744	16.8176	18.9472	20.1127	20.0624
57	4.2115	4.9348	5.7138	6.5513	7.3623	8.1027	9.0159	9.8513	10.9450	12.4100	14.0941	16.5043	18.8748	19.9129	22.4244	21.6034
58	4.6837	5.5192	6.4118	7.2497	8.0674	8.8414	9.6742	10.7501	11.9307	13.3224	15.7290	18.1529	19.4319	21.6084	23.8656	23.4191
59	5.1680	6.0241	7.1225	7.8746	8.8789	9.4528	10.4525	11.6555	12.6689	14.8167	17.2169	18.5224	20.8728	22.5604	25.3667	25.0808
60	5.5667	6.4921	7.7104	8.5534	9.5674	10.4456	11.7063	12.3015	13.8929	16.1374	17.4724	19.6653	21.5471	23.4688	26.3650	26.6575
61	6.0321	6.9911	8.4926	9.2766	10.5880	11.6849	12.0664	13.7663	15.3845	16.7552	18.9445	20.6471	22.7741	24.5898	27.8109	28.2752
62	6.5045	7.6407	9.2489	10.2772	11.7740	12.1640	13.6830	15.4430	16.2472	18.4522	20.1979	22.0729	24.1006	26.1482	29.1505	30.2709
63	7.1065	8.3558	10.2023	11.4824	12.2068	13.6807	15.4916	16.4379	18.6261	20.3746	22.2729	24.1810	26.2751	27.9251	30.8811	32.4124

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Male Exceptional Tobacco Abstainer

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
64	7.7218	9.2684	11.2817	12.1528	13.7697	15.3769	16.6387	18.8233	20.5351	22.4891	24.3080	26.3820	27.6875	30.2126	32.7377	34.1826
65	8.4746	10.2799	12.2289	13.8934	15.2864	16.7485	18.9774	20.6657	22.6560	24.3785	26.5355	27.4565	29.8290	32.7252	34.6473	36.6689
66	9.3005	11.1934	13.6852	15.0993	16.8369	19.1598	20.7601	22.8594	24.4790	26.6653	27.5833	29.5050	32.0896	34.8535	36.9612	39.1485
67	10.0476	12.5092	15.1020	16.9932	19.3403	20.9027	22.9470	24.5433	26.7660	27.4748	29.4132	31.5338	33.8866	37.0147	41.2369	42.3309
68	11.1700	13.8393	15.7659	18.6097	20.7387	22.4009	24.3458	26.1278	27.3500	29.2382	31.2893	33.1516	35.7961	40.5350	47.6342	45.7388
69	12.3001	14.4827	17.0773	19.7830	22.0515	23.5609	25.6323	27.2618	28.8551	30.9685	32.6752	34.8092	40.2107	45.6924	51.0949	49.4516
70	12.8971	15.6877	18.0122	21.0357	23.0395	24.5361	26.3157	28.3295	30.9231	32.1028	33.9814	39.9729	45.0500	49.9816	54.7080	50.0350
71	13.7604	16.3086	18.8058	21.8036	23.6882	24.6949	26.5939	28.8792	31.1087	32.8713	34.3329	40.3903	45.5273	50.5186	55.3046	54.2451
72	14.3805	16.9893	19.4011	22.5316	23.9003	24.7413	26.6006	28.9323	31.6389	32.9375	34.7303	40.8742	46.0840	51.1351	55.9875	63.3282
73	15.0141	17.3529	19.8709	22.7369	24.3108	25.2777	26.6470	29.1244	32.1358	34.0310	39.2371	41.5966	46.9059	52.0631	57.0082	64.4222
74	15.5291	17.9017	20.1887	23.1474	24.6949	25.6087	26.8655	30.6813	33.9514	37.1922	41.1857	46.2365	50.9759	56.2260	61.9204	71.3837
75	15.9188	18.1135	20.5391	23.7366	25.0394	25.9070	30.2309	33.4776	36.6420	40.5390	44.8578	50.5119	56.1598	60.4886	64.8108	72.8657
76	16.2426	18.6954	21.2342	23.9023	25.4896	26.1718	30.4760	33.7559	36.9535	40.8638	45.1162	50.8302	56.5841	61.0123	66.2891	77.8689
77	16.7119	19.1517	21.7108	24.1869	25.7942	26.0332	31.1053	34.4649	37.7487	41.6856	45.7726	51.6455	57.6580	62.3514	70.0413	80.5386
78	17.2141	19.5356	22.1146	25.7630	27.6623	30.0206	33.2590	36.8970	40.4860	44.5225	48.0329	54.4363	61.3569	66.9587	78.3083	82.3001
79	17.4720	19.7936	23.4056	27.1210	29.4177	32.0546	35.2800	39.1768	43.0509	47.1805	51.4731	57.0547	64.8242	71.2678	82.3249	86.6128
80	17.7563	21.3423	24.9221	28.9095	31.7367	34.2943	37.9507	42.1989	46.4447	50.6936	52.9514	60.5218	69.4117	76.9824	86.6320	108.8506
81	18.1794	21.4217	25.0480	29.1547	32.1805	34.6587	38.0700	42.2254	46.5840	52.5761	58.9838	67.8140	75.2389	108.8379	123.2114	149.4454
82	18.5896	21.5142	25.0544	29.6383	32.6511	34.8179	39.5546	42.3116	48.3139	57.1965	65.8384	73.6345	103.4412	119.9628	133.4742	191.6056
83	19.2511	22.1630	25.4981	30.0557	33.4925	34.8642	40.1046	45.8178	56.5203	64.9061	69.9353	96.9575	113.9959	129.9471	153.2645	268.1755
84	19.8067	23.0831	26.4783	30.1617	34.0691	37.8662	43.4051	53.5533	62.5594	68.5456	88.3454	106.8158	123.4632	149.1937	174.4933	311.2639
85	20.6009	23.9505	27.7768	32.5999	36.9916	40.9614	50.6897	59.2474	68.2604	83.3823	97.2888	115.6599	141.7151	169.8391	204.8252	350.3220
86	21.3486	25.0962	29.9893	35.3763	40.0068	47.7883	56.0524	64.6236	76.4014	91.7953	105.3108	132.7119	161.2933	199.3423	350.3220	366.8805
87	22.3417	27.0501	32.5071	38.2392	46.6548	52.8127	61.1169	72.3003	84.0716	99.3398	120.7781	151.0036	189.2714	350.3220	366.8805	384.4935
88	24.0301	29.2759	35.1047	44.5555	51.5466	57.5588	68.3427	79.5331	90.9466	113.8921	137.3659	177.1453	350.3220	366.8805	384.4935	403.2180
89	25.9572	31.5749	40.8305	49.2018	56.1667	64.3271	75.1510	86.0166	104.2125	129.4986	161.0744	350.3220	366.8805	384.4935	403.2180	423.0065
90	27.9443	36.6374	45.0459	53.5898	62.7560	70.7044	81.2567	98.5268	118.4400	151.8013	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495
91	32.3235	40.3684	49.0229	59.8475	68.9676	76.4255	93.0374	111.9386	138.7670	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750
92	35.5506	43.8880	54.6970	65.7474	74.5361	87.4637	105.6669	131.1053	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495
93	38.5991	48.9054	60.0464	71.0375	85.2825	99.2973	123.7131	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585
94	42.9400	53.6382	64.8459	81.2468	96.8048	116.2097	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590
95	47.0360	57.8807	74.1068	92.1921	113.2729	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175
96	50.7082	66.0740	84.0313	107.8382	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385
97	57.8009	74.8511	98.2186	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885
98	65.3979	87.4008	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625
99	76.2632	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175
100	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485
101	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485	774.0220
102	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485	774.0220	815.2235
103	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485	774.0220	815.2235	858.6100
104	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485	774.0220	815.2235	858.6100	904.0865
105	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485	774.0220	815.2235	858.6100	904.0865	950.0000

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Male Preferred Tobacco Abstainer

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
18	0.8740	0.8930	0.9025	0.9025	0.9025	0.9120	0.9215	0.9500	0.9880	1.0070	0.9880	0.9785	0.9690	0.9595	0.9690	0.7623
19	0.8930	0.9025	0.9025	0.9025	0.9120	0.9215	0.9500	0.9880	1.0070	0.9880	0.9785	0.9690	0.9595	0.9690	0.9975	0.7994
20	0.9025	0.9025	0.9025	0.9120	0.9215	0.9500	0.9880	1.0070	0.9880	0.9785	0.9690	0.9595	0.9690	0.9975	1.0165	0.8180
21	0.9025	0.9025	0.9120	0.9215	0.9500	0.9880	1.0070	0.9880	0.9785	0.9690	0.9595	0.9690	0.9975	1.0165	1.0640	0.8644
22	0.9025	0.9120	0.9215	0.9500	0.9880	0.9883	0.9779	0.9779	0.9690	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	0.9014
23	0.9120	0.9215	0.9500	0.9880	0.9697	0.9697	0.9684	0.9690	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	0.9570
24	0.9215	0.9500	0.9819	0.9542	0.9509	0.9509	0.9683	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.2635	0.9941
25	0.9500	0.9646	0.9353	0.9262	0.9414	0.9598	0.9588	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.2502	1.3055	1.0682
26	0.9651	0.9372	0.9264	0.9449	0.9509	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.2502	1.3058	1.4073	1.1516
27	0.9377	0.9377	0.9453	0.9544	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.2507	1.3058	1.4073	1.4996	1.2904
28	0.9378	0.9472	0.9548	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.2601	1.3152	1.3983	1.4998	1.6659	1.4384
29	0.9381	0.9568	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.2635	1.3246	1.4077	1.5092	1.6752	1.8229	1.6235
30	0.9016	0.9099	0.9227	0.9473	1.0051	1.0380	1.0845	1.1255	1.1780	1.2275	1.2889	1.3793	1.5275	1.6675	1.8321	1.6555
31	0.9022	0.9189	0.9481	1.0140	1.0468	1.0960	1.1342	1.1915	1.2278	1.3018	1.3879	1.5276	1.6676	1.8325	2.0136	1.8709
32	0.9112	0.9526	1.0165	1.0639	1.1048	1.1460	1.2002	1.2414	1.3104	1.4007	1.5362	1.6761	1.8327	2.0140	2.2282	2.0859
33	0.9286	0.9946	1.0399	1.0894	1.1464	1.1792	1.2337	1.3158	1.4093	1.5409	1.6846	1.8412	2.0225	2.2366	2.4594	2.3176
34	0.9541	1.0117	1.0652	1.1558	1.1715	1.2289	1.3244	1.4229	1.5495	1.6893	1.8496	2.0309	2.2369	2.4595	2.6987	2.5739
35	0.9714	1.0372	1.1399	1.1646	1.2295	1.3363	1.4315	1.5632	1.6979	1.8626	2.0394	2.2453	2.4514	2.6907	2.9546	2.8138
36	0.9879	1.0701	1.1233	1.2305	1.3363	1.4349	1.5551	1.7031	1.8543	2.0438	2.2453	2.4350	2.6741	2.9382	3.1940	3.0947
37	1.0133	1.1037	1.2393	1.3461	1.4436	1.5670	1.7117	1.8681	2.0523	2.2501	2.4352	2.6660	2.9299	3.1775	3.4746	3.4502
38	1.0469	1.1455	1.3137	1.4206	1.5591	1.6907	1.8521	2.0167	2.2337	2.4234	2.6333	2.8973	3.1612	3.4748	3.8297	3.7890
39	1.0888	1.1957	1.3717	1.5365	1.6663	1.8227	1.9922	2.1901	2.3824	2.6050	2.8478	3.1118	3.4336	3.8297	4.1848	4.1940
40	1.1087	1.2217	1.4504	1.6119	1.7703	1.9318	2.1218	2.3077	2.4957	2.7302	2.9679	3.2914	3.6961	4.0846	4.5055	4.6520
41	1.1659	1.3191	1.5640	1.7495	1.9078	2.0935	2.2595	2.4696	2.6657	2.9002	3.1944	3.5910	4.0036	4.4893	5.0400	5.1786
42	1.2392	1.4164	1.6935	1.8954	2.0859	2.2554	2.4374	2.6395	3.1188	3.4779	3.8663	4.3762	4.9995	5.5500	5.8754	
43	1.3204	1.5543	1.8472	2.0816	2.2558	2.4498	2.6478	2.8420	3.0461	3.3779	3.7288	4.1901	4.8377	5.4691	6.2141	6.7180
44	1.4090	1.6915	2.0086	2.2431	2.4498	2.6519	2.8420	3.0360	3.3211	3.6124	4.0200	4.6110	5.2587	6.0684	6.9835	7.7226
45	1.5225	1.8697	2.1707	2.4294	2.6520	2.8381	3.0362	3.3192	3.6125	3.9282	4.4492	5.0240	5.8337	6.7729	7.8904	8.5481
46	1.7468	2.1253	2.4413	2.7239	2.9379	3.1399	3.4266	3.7177	4.0106	4.4395	4.9686	5.6889	6.6361	7.7292	8.8224	9.3981
47	1.9540	2.3800	2.6956	2.9780	3.2314	3.5382	3.8168	4.0917	4.4975	4.9669	5.6575	6.4994	7.5924	8.6368	9.7624	10.1184
48	2.1611	2.5941	2.9010	3.2151	3.5328	3.8395	4.1827	4.5948	5.0169	5.6399	6.5003	7.4960	8.5159	9.5525	10.5241	11.0248
49	2.3836	2.7759	3.0982	3.4686	3.7935	4.1647	4.6370	5.0734	5.6734	6.4175	7.4967	8.4842	9.4720	10.3547	11.4316	11.8583
50	2.5489	2.9496	3.3267	3.6894	4.1000	4.5850	5.0692	5.6844	6.4403	7.3395	8.4849	9.5224	10.3818	11.5329	13.2598	12.9832
51	2.7702	3.1868	3.5475	3.9746	4.4983	4.9831	5.6211	6.3902	7.3324	8.2235	9.4908	10.4797	11.6064	12.9199	14.1927	14.4673
52	3.0230	3.4156	3.8487	4.3644	4.9124	5.5430	6.3025	7.2336	8.1678	9.1321	10.4073	11.6718	12.6365	13.8607	15.1337	15.8623
53	3.2835	3.7324	4.2544	4.7947	5.4881	6.2402	7.1619	8.0771	9.0681	9.9999	11.5669	12.7100	13.7233	15.1583	17.8097	18.2143
54	3.5760	4.1379	4.6599	5.3702	6.1610	7.0915	8.0052	8.9527	9.8792	11.0785	12.6537	13.3673	15.0372	17.6560	20.0545	20.6635
55	3.9405	4.5350	5.1786	6.0344	6.9633	7.8940	8.8727	9.7638	10.8766	12.0841	13.0191	14.8349	17.6483	20.0545	21.8785	21.7584
56	4.4389	5.1859	5.9585	6.9603	7.8810	8.8764	9.7905	10.8678	11.9156	12.9529	14.7956	17.5762	20.0545	21.8785	24.0065	24.2401
57	4.9842	5.8684	6.8188	7.8368	8.8226	9.7209	10.8293	11.8418	13.1731	14.9479	16.9934	19.9121	21.8785	24.0065	26.5905	26.1054
58	5.5537	6.5750	7.6630	8.6813	9.6751	10.6139	11.6250	12.9292	14.3660	16.0516	18.9726	21.8785	23.4560	26.0912	28.8238	28.3033
59	6.1386	7.1845	8.5229	9.4364	10.6568	11.3530	12.5665	14.0244	15.2587	17.8603	20.7731	22.3542	25.1999	27.2431	30.6406	30.3146
60	6.7365	7.8895	9.4028	10.4467	11.7027	12.7887	14.3480	15.0834	17.0560	19.8274	21.4819	24.1887	26.5112	28.8828	32.4570	32.8403
61	7.3098	8.5037	10.3680	11.3388	12.9623	14.3181	14.7909	16.8910	18.8963	20.5888	23.2981	25.3998	28.0247	30.2656	34.2404	34.8362
62	7.8914	9.3053	11.3007	12.5733	14.4260	14.9081	16.7863	18.9602	19.9601	22.6827	24.8444	27.1586	29.6610	32.1881	35.8931	37.2984
63	8.6349	10.1882	12.4779	14.0614	14.9586	16.7804	19.0187	20.1875	22.8961	25.0548	27.4045	29.7597	32.3439	34.3804	38.0281	39.9405

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Male Preferred Tobacco Abstainer

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
64	9.3953	11.3158	13.8104	14.8884	16.8883	18.8738	20.4337	23.1315	25.2516	27.6640	29.9155	32.4753	34.0864	37.2025	40.3186	42.1246
65	10.3262	12.5657	14.9797	17.0378	18.7606	20.5667	23.3203	25.4051	27.8690	29.9950	32.6640	33.8006	36.7286	40.3026	42.6745	45.1921
66	11.3471	13.6938	16.7781	18.5262	20.6742	23.5431	25.5204	28.1123	30.1184	32.8167	33.9566	36.3282	39.5179	42.9285	45.5292	48.2514
67	12.2701	15.3198	18.5276	20.8643	23.7649	25.6939	28.2193	30.1899	32.9402	33.8152	36.2142	38.8313	41.7348	45.5950	50.8051	52.1778
68	13.6584	16.9625	19.3462	22.8596	25.4905	27.5427	29.9452	32.1447	33.6605	35.9909	38.5291	40.8272	44.0906	49.9385	58.6984	56.3824
69	15.0550	17.7562	20.9651	24.3074	27.1101	28.9742	31.5322	33.5439	35.5172	38.1259	40.2389	42.8723	49.5380	56.3022	62.9682	60.9632
70	15.7913	19.2441	22.1183	25.8533	28.3291	30.1767	32.3752	34.8609	38.0692	39.5249	41.8505	49.2439	55.5090	61.5944	67.4262	61.6830
71	16.8601	20.0118	23.0991	26.8014	29.1302	30.3730	32.7185	35.5394	38.2982	40.4735	42.2840	49.7593	56.0979	62.2568	68.1625	66.8772
72	17.6275	20.8529	23.8344	27.7006	29.3917	30.4301	32.7266	35.6051	38.9523	40.5552	42.7746	50.3562	56.7851	63.0177	69.0050	78.0839
73	18.4110	21.3025	24.4147	27.9540	29.8986	31.0924	32.7841	35.8422	39.5658	41.9047	48.3360	51.2478	57.7993	64.1628	70.2646	79.4337
74	19.0482	21.9805	24.8071	28.4610	30.3730	31.5011	33.0538	37.7638	41.8066	45.8059	50.7406	56.9731	62.8213	69.2995	76.3256	88.0227
75	19.5300	22.2423	25.2403	29.1885	30.7981	31.8692	37.2078	41.2149	45.1269	49.9361	55.2718	62.2487	69.2176	74.5588	79.8918	89.8533
76	19.9301	22.9611	26.0985	29.3928	31.3540	32.1961	37.5104	41.5583	45.5113	50.3368	55.5907	62.6412	69.7410	75.2050	81.7159	96.0278
77	20.5102	23.5250	26.6870	29.7444	31.7302	34.4938	38.2873	42.4335	46.4927	51.3510	56.4006	63.6474	71.0661	76.8572	86.3456	99.3232
78	21.1308	23.9990	27.1858	31.6903	34.0360	36.9470	40.9450	45.4349	49.8707	54.8516	59.1897	67.0910	75.6303	82.5422	96.5457	101.4980
79	21.4495	24.3178	28.7797	33.3666	36.2029	39.4575	43.4392	48.2483	53.0358	58.1315	63.4348	70.3218	79.9083	87.8588	101.5114	106.8213
80	21.8009	26.2303	30.6520	35.5743	39.0651	42.2218	46.7352	51.9778	57.2234	62.4665	65.2588	74.5996	85.5686	94.9097	106.8317	134.2575
81	22.3237	26.3285	30.8074	35.8768	39.6129	42.6715	46.8824	52.0104	57.3952	64.7893	72.7021	83.5973	92.7585	134.2138	151.9478	184.3340
82	22.8304	26.4429	30.8154	36.4738	40.1936	42.8678	48.7143	52.1168	59.5300	70.4904	81.1597	90.7789	127.5554	147.9397	164.6103	236.3506
83	23.6477	27.2439	31.3632	36.9890	41.2322	42.9251	49.3932	56.4437	69.6560	80.0031	86.2148	119.5555	140.5777	160.2585	189.0272	312.1130
84	24.3341	28.3802	32.5735	37.1197	41.9437	46.6299	53.4664	65.9885	77.1076	84.4937	108.9299	131.7190	152.2586	184.0049	215.2196	331.6545
85	25.3148	29.4511	34.1760	40.1292	45.5503	50.4494	62.4551	73.0147	84.1419	102.7999	119.9646	142.6309	174.7779	209.4772	252.6428	350.3220
86	26.2386	30.8656	36.9073	43.5558	49.2716	58.8735	69.0722	79.6482	94.1867	113.1800	129.8621	163.6696	198.9333	245.8780	350.3220	366.8805
87	27.4648	33.2776	40.0147	47.0889	57.4750	65.0735	75.3214	89.1202	103.6506	122.4886	148.9457	186.2381	233.4527	350.3220	366.8805	384.4935
88	29.5494	36.0251	43.2205	54.8832	63.5112	70.9297	84.2370	98.0443	112.1330	140.4434	169.4119	218.4915	350.3220	366.8805	384.4935	403.2180
89	31.9285	38.8625	50.2866	60.6167	69.2121	79.2811	92.6374	106.0440	128.5007	159.6989	198.6634	350.3220	366.8805	384.4935	403.2180	423.0065
90	34.3815	45.1108	55.4884	66.0314	77.3426	87.1498	100.1710	121.4793	146.0549	187.2160	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495
91	39.7867	49.7153	60.3958	73.7527	85.0068	94.2087	114.7064	138.0270	171.1345	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750
92	43.7695	54.0581	67.3972	81.0324	91.8777	107.8280	130.2890	161.6750	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495
93	47.5316	60.2497	73.9980	87.5598	105.1371	122.4289	152.5546	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585
94	52.8884	66.0896	79.9200	100.1563	119.3534	143.2957	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590
95	57.9430	71.3242	91.3468	113.6613	139.6721	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175
96	62.4744	81.4342	103.5919	132.9655	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385
97	71.2261	92.2640	121.0966	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885
98	80.5999	107.7482	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625
99	94.0063	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175
100	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485
101	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485	774.0220
102	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485	774.0220	815.2235
103	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485	774.0220	815.2235	858.6100
104	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485	774.0220	815.2235	858.6100	904.0865
105	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485	774.0220	815.2235	858.6100	904.0865	950.0000

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Male Standard Tobacco Abstainer

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
18	0.8740	0.8930	0.9025	0.9025	0.9025	0.9120	0.9215	0.9500	0.9880	1.0070	0.9880	0.9785	0.9690	0.9595	0.9690	0.8100
19	0.8930	0.9025	0.9025	0.9025	0.9120	0.9215	0.9500	0.9880	1.0070	0.9880	0.9785	0.9690	0.9595	0.9690	0.9975	0.8500
20	0.9025	0.9025	0.9025	0.9120	0.9215	0.9500	0.9880	1.0070	0.9880	0.9785	0.9690	0.9595	0.9690	0.9975	1.0165	0.8700
21	0.9025	0.9025	0.9120	0.9215	0.9500	0.9880	1.0070	0.9880	0.9785	0.9690	0.9595	0.9690	0.9975	1.0165	1.0640	0.9200
22	0.9025	0.9120	0.9215	0.9500	0.9880	1.0070	0.9880	0.9785	0.9690	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	0.9600
23	0.9120	0.9215	0.9500	0.9880	1.0070	0.9880	0.9785	0.9690	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.0200
24	0.9215	0.9500	0.9880	1.0000	0.9880	0.9785	0.9690	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.2635	1.0600
25	0.9500	0.9880	0.9800	0.9700	0.9785	0.9690	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.2635	1.3395	1.1400
26	0.9880	0.9800	0.9700	0.9785	0.9690	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.2635	1.3395	1.4440	1.2300
27	0.9800	0.9800	0.9785	0.9690	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.2635	1.3395	1.4440	1.5675	1.3800
28	0.9800	0.9785	0.9690	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.2635	1.3395	1.4440	1.5675	1.7195	1.5400
29	0.9785	0.9690	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.2635	1.3395	1.4440	1.5675	1.7195	1.9000	1.7400
30	0.9690	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.2635	1.3395	1.4440	1.5675	1.7195	1.9000	2.0995	1.9600
31	0.9595	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.2635	1.3395	1.4440	1.5675	1.7195	1.9000	2.0995	2.3180	2.2200
32	0.9690	0.9975	1.0165	1.0640	1.1115	1.1780	1.2635	1.3395	1.4440	1.5675	1.7195	1.9000	2.0995	2.3180	2.5365	2.4800
33	0.9975	1.0165	1.0640	1.1115	1.1780	1.2635	1.3395	1.4440	1.5675	1.7195	1.9000	2.0995	2.3180	2.5365	2.7170	2.7600
34	1.0165	1.0640	1.1115	1.1780	1.2635	1.3395	1.4440	1.5675	1.7195	1.9000	2.0995	2.3180	2.5365	2.7170	2.8595	3.0400
35	1.0640	1.1115	1.1780	1.2635	1.3395	1.4440	1.5675	1.7195	1.9000	2.0995	2.3180	2.5365	2.7170	2.8595	3.0400	3.2775
36	1.1000	1.1780	1.2635	1.3395	1.4440	1.5675	1.7195	1.9000	2.0995	2.3180	2.5365	2.7170	2.8595	3.0400	3.2775	3.5815
37	1.1300	1.2400	1.3395	1.4440	1.5675	1.7195	1.9000	2.0995	2.3180	2.5365	2.7170	2.8595	3.0400	3.2775	3.5815	3.9520
38	1.1700	1.2900	1.4440	1.5675	1.7195	1.9000	2.0995	2.3180	2.5365	2.7170	2.8595	3.0400	3.2775	3.5815	3.9520	4.3795
39	1.2200	1.3500	1.5675	1.7195	1.9000	2.0995	2.3180	2.5365	2.7170	2.8595	3.0400	3.2775	3.5815	3.9520	4.3795	4.9210
40	1.2600	1.4000	1.6900	1.8900	2.0995	2.3000	2.5365	2.7170	2.8595	3.0400	3.2775	3.5815	3.9520	4.3795	4.9210	5.5290
41	1.3300	1.5200	1.8300	2.0600	2.2700	2.5000	2.7100	2.8595	3.0400	3.2775	3.5815	3.9520	4.3795	4.9210	5.5290	6.1560
42	1.4200	1.6400	1.9900	2.2400	2.4900	2.7000	2.8595	3.0400	3.2775	3.5815	3.9520	4.3795	4.9210	5.5290	6.1560	6.7640
43	1.5200	1.8100	2.1800	2.4700	2.7000	2.8595	3.0400	3.2775	3.5815	3.9520	4.3795	4.9210	5.5290	6.1560	6.7640	7.3720
44	1.6300	1.9800	2.3800	2.6700	2.8595	3.0400	3.2775	3.5815	3.9520	4.3795	4.9000	5.5290	6.1560	6.7640	7.3720	8.0845
45	1.7700	2.2000	2.5800	2.8595	3.0400	3.2775	3.5815	3.9520	4.3795	4.7800	5.4300	6.1400	6.7640	7.3720	8.0845	8.9490
46	2.0400	2.5100	2.8595	3.0400	3.2775	3.5815	3.9520	4.3795	4.8800	5.4100	6.0700	6.7640	7.3720	8.0845	8.9490	10.0035
47	2.2900	2.8200	3.0400	3.2775	3.5815	3.9520	4.3795	4.9210	5.4800	6.0600	6.7640	7.3720	8.0845	8.9490	10.0035	11.2290
48	2.5400	3.0400	3.2775	3.5815	3.9520	4.3795	4.9210	5.5290	6.1200	6.7640	7.3720	8.0845	8.9490	10.0035	11.2290	12.5685
49	2.8100	3.2775	3.5815	3.9520	4.3795	4.9210	5.5290	6.1560	6.7640	7.3720	8.0845	8.9490	10.0035	11.2290	12.5685	13.9650
50	3.0300	3.5300	3.9520	4.3795	4.9210	5.5290	6.1560	6.7640	7.3720	8.0845	8.9490	10.0035	11.2290	12.5685	13.9650	15.4185
51	3.3000	3.8200	4.2700	4.8000	5.4500	6.0500	6.7640	7.3720	8.0845	8.9490	10.0035	11.2290	12.5685	13.9650	15.4185	16.8910
52	3.6100	4.1000	4.6400	5.2800	5.9600	6.7400	7.3720	8.0845	8.9490	10.0035	11.2290	12.5685	13.9650	15.4185	16.8910	18.4300
53	3.9300	4.4900	5.1400	5.8100	6.6700	7.3720	8.0845	8.9490	10.0035	11.2290	12.5685	13.9650	15.4185	16.8910	18.4300	20.0545
54	4.2900	4.9900	5.6400	6.5200	7.3720	8.0845	8.9490	10.0035	11.2290	12.5685	13.9650	15.4185	16.8910	18.4300	20.0545	21.8785
55	4.7400	5.4800	6.2800	7.3400	8.0845	8.9490	10.0035	11.2290	12.5685	13.9650	15.4185	16.8910	18.4300	20.0545	21.8785	24.0065
56	5.3500	6.2800	7.2400	8.0845	8.9490	10.0035	11.2290	12.5685	13.9650	15.4185	16.8910	18.4300	20.0545	21.8785	24.0065	26.5905
57	6.0200	7.1200	8.0845	8.9490	10.0035	11.2290	12.5685	13.9650	15.4185	16.8910	18.4300	20.0545	21.8785	24.0065	26.5905	29.6115
58	6.7200	7.9900	8.9490	10.0035	11.2290	12.5685	13.9650	15.4185	16.8910	18.4300	20.0545	21.8785	24.0065	26.5905	29.6115	32.7940
59	7.4400	8.7400	10.0035	11.2290	12.5685	13.9000	15.4000	16.8910	18.4300	20.0545	21.8785	24.0065	26.5905	29.6115	32.7940	36.2140
60	8.1100	9.5300	11.2290	12.5685	13.9650	15.4185	16.8910	18.3500	20.0545	21.8785	24.0065	26.5905	29.6115	32.7940	36.2140	39.9380
61	8.8100	10.2800	12.5685	13.7600	15.4185	16.8910	17.9900	20.0545	21.8785	24.0065	26.5905	29.6115	32.7940	36.2140	39.9380	42.5400
62	9.5200	11.2600	13.7100	15.2700	16.8910	18.1300	20.0545	21.8785	24.0065	26.5905	29.6115	32.7940	36.1900	39.2800	43.8100	45.5500
63	10.4300	12.3400	15.1500	16.8910	18.1900	20.0545	21.8785	24.0065	26.5905	29.6115	32.7940	36.2140	39.4700	41.9600	46.4200	48.7800

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Male Standard Tobacco Abstainer

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
64	11.3600	13.7200	16.7800	18.1000	20.0545	21.8785	24.0065	26.5905	29.6115	32.7940	36.2140	39.6300	41.6000	45.4100	49.2200	51.4500
65	12.5000	15.2500	18.2100	20.0545	21.8785	24.0065	26.5905	29.6115	32.7940	36.2140	39.8600	41.2500	44.8300	49.2000	52.1000	55.2000
66	13.7500	16.6300	20.0545	21.8785	24.0065	26.5905	29.6115	32.7940	36.2140	39.9380	41.4400	44.3400	48.2400	52.4100	55.5900	58.9400
67	14.8800	18.6200	21.8785	24.0065	26.5905	29.6115	32.7940	36.2140	39.9380	41.2600	44.2000	47.4000	50.9500	55.6700	62.0400	63.7400
68	16.5800	20.6300	23.5500	26.5905	29.6115	32.7940	36.2140	39.2100	41.0700	43.9200	47.0300	49.8400	53.8300	60.9800	71.6900	68.8800
69	18.2900	21.6000	25.5300	29.6115	32.7940	35.3300	38.4600	40.9200	43.3400	46.5300	49.1200	52.3400	60.4900	68.7600	76.9100	74.4800
70	19.1900	23.4200	26.9400	31.5100	34.5400	36.8000	39.4900	42.5300	46.4600	48.2400	51.0900	60.1300	67.7900	75.2300	82.3600	75.3600
71	20.5000	24.3600	28.1400	32.6700	35.5200	37.0400	39.9100	43.3600	46.7400	49.4000	51.6200	60.7600	68.5100	76.0400	83.2600	81.7100
72	21.4400	25.3900	29.0400	33.7700	35.8400	37.1100	39.9200	43.4400	47.5400	49.5000	52.2200	61.4900	69.3500	76.9700	84.2900	95.4100
73	22.4000	25.9400	29.7500	34.0800	36.4600	37.9200	39.9900	43.7300	48.2900	51.1500	59.0200	62.5800	70.5900	78.3700	85.8300	97.0600
74	23.1800	26.7700	30.2300	34.7000	37.0400	38.4200	40.3200	46.0800	51.0300	55.9200	61.9600	69.5800	76.7300	84.6500	93.2400	107.5600
75	23.7700	27.0900	30.7600	35.5900	37.5600	38.8700	45.4000	50.3000	55.0900	60.9700	67.5000	76.0300	84.5500	91.0800	97.6000	109.8000
76	24.2600	27.9700	31.8100	35.8400	38.2400	39.2700	45.7700	50.7200	55.5600	61.4600	67.8900	76.5100	85.1900	91.8700	99.8300	117.3500
77	24.9700	28.6600	32.5300	36.2700	38.7000	42.0800	46.7200	51.7900	56.7600	62.7000	68.8800	77.7400	86.8100	93.8900	105.4900	121.3800
78	25.7300	29.2400	33.1400	38.6500	41.5200	45.0800	49.9700	55.4600	60.8900	66.9800	72.2900	81.9500	92.3900	100.8400	117.9600	124.0400
79	26.1200	29.6300	35.0900	40.7000	44.1700	48.1500	53.0200	58.9000	64.7600	70.9900	77.4800	85.9000	97.6200	107.3400	124.0400	130.5500
80	26.5500	31.9700	37.3800	43.4000	47.6700	51.5300	57.0500	63.4600	69.8800	76.2900	79.7100	91.1300	104.5400	115.9600	130.5500	164.0900
81	27.1900	32.0900	37.5700	43.7700	48.3400	52.0800	57.2300	63.5000	70.0900	79.1300	88.8100	102.1300	113.3300	126.0100	185.6900	225.3000
82	27.8100	32.2300	37.5800	44.5000	49.0500	52.3200	59.4700	63.6300	72.7000	86.1000	99.1500	110.9100	155.8700	180.7900	201.1700	288.8900
83	28.8100	33.2100	38.2500	45.1300	50.3200	52.3900	60.3000	68.9200	85.0800	97.7300	105.3300	146.0900	171.7900	195.8500	231.0200	312.1130
84	29.6500	34.6000	39.7300	45.2900	51.1900	56.9200	65.2800	80.5900	94.1900	103.2200	133.1000	160.9600	186.0700	224.8800	263.0400	331.6545
85	30.8500	35.9100	41.6900	48.9700	55.6000	61.5900	76.2700	89.1800	102.7900	125.6000	146.5900	174.3000	213.6000	256.0200	308.7900	350.3220
86	31.9800	37.6400	45.0300	53.1600	60.1500	71.8900	84.3600	97.2900	115.0700	138.2900	158.6900	200.0200	243.1300	300.5200	350.3220	366.8805
87	33.4800	40.5900	48.8300	57.4800	70.1800	79.4700	92.0000	108.8700	126.6400	149.6700	182.0200	227.6100	285.3300	350.3220	366.8805	384.4935
88	36.0300	43.9500	52.7500	67.0100	77.5600	86.6300	102.9000	119.7800	137.0100	171.6200	207.0400	267.0400	350.3220	366.8805	384.4935	403.2180
89	38.9400	47.4200	61.3900	74.0200	84.5300	96.8400	113.1700	129.5600	157.0200	195.1600	242.8000	350.3220	366.8805	384.4935	403.2180	423.0065
90	41.9400	55.0600	67.7500	80.6400	94.4700	106.4600	122.3800	148.4300	178.4800	228.8000	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495
91	48.5500	60.6900	73.7500	90.0800	103.8400	115.0900	140.1500	168.6600	209.1400	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750
92	53.4200	66.0000	82.3100	98.9800	112.2400	131.7400	159.2000	197.5700	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495
93	58.0200	73.5700	90.3800	106.9600	128.4500	149.5900	186.4200	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585
94	64.5700	80.7100	97.6200	122.3600	145.8300	175.1000	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590
95	70.7500	87.1100	111.5900	138.8700	170.6700	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175
96	76.2900	99.4700	126.5600	162.4700	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385
97	86.9900	112.7100	147.9600	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885
98	98.4500	131.6400	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625
99	114.8400	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175
100	350.3220	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485
101	366.8805	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485	774.0220
102	384.4935	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485	774.0220	815.2235
103	403.2180	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485	774.0220	815.2235	858.6100
104	423.0065	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485	774.0220	815.2235	858.6100	904.0865
105	443.8495	465.9750	489.4495	514.3585	540.7590	568.7175	598.3385	629.6885	662.8625	697.9175	734.9485	774.0220	815.2235	858.6100	904.0865	950.0000

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Male Preferred Tobacco User

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
18	1.0830	1.1685	1.2350	1.2920	1.3585	1.4250	1.5010	1.5865	1.6720	1.6929	1.7096	1.7195	1.7100	1.7195	1.7480	1.5069
19	1.1685	1.2350	1.2920	1.3585	1.4250	1.5010	1.5865	1.6720	1.6780	1.7029	1.7195	1.7100	1.7195	1.7480	1.8050	1.5810
20	1.2350	1.2920	1.3585	1.4250	1.5010	1.5865	1.6435	1.6536	1.6811	1.7195	1.7100	1.7195	1.7480	1.8050	1.8715	1.6551
21	1.2920	1.3555	1.3754	1.4001	1.4237	1.3663	1.3385	1.3466	1.3746	1.4483	1.5259	1.5915	1.6735	1.7719	1.8867	1.7456
22	1.2643	1.3137	1.3257	1.3668	1.3165	1.2921	1.3053	1.3299	1.3988	1.4808	1.5421	1.6241	1.7224	1.8372	1.9848	1.8608
23	1.2720	1.2968	1.3416	1.3005	1.2753	1.2915	1.3130	1.3705	1.4558	1.5214	1.5992	1.6976	1.8125	1.9436	2.0666	2.0006
24	1.2718	1.3127	1.2755	1.2588	1.2666	1.2993	1.3537	1.4357	1.4966	1.5786	1.6646	1.7712	1.9106	2.0337	2.1814	2.1240
25	1.2876	1.2546	1.2255	1.2421	1.2907	1.3401	1.4026	1.4682	1.5455	1.6439	1.7381	1.8775	1.9924	2.1402	2.2879	2.2966
26	1.1248	1.1001	1.1125	1.1622	1.2119	1.2779	1.3327	1.4232	1.5173	1.6078	1.7352	1.8586	2.0065	2.1625	2.4006	2.4857
27	1.1003	1.1170	1.1542	1.2122	1.2699	1.3276	1.4153	1.5057	1.5997	1.7313	1.8422	1.9901	2.1545	2.3844	2.5898	2.8062
28	1.1088	1.1418	1.1957	1.2618	1.3111	1.4017	1.5057	1.6045	1.7313	1.8464	1.9901	2.1545	2.3351	2.5815	2.9592	3.1431
29	1.1340	1.1919	1.2456	1.3118	1.3856	1.5090	1.6130	1.7446	1.8548	2.0027	2.1546	2.3435	2.5817	2.9593	3.3124	3.5786
30	1.0957	1.1561	1.1955	1.2858	1.4012	1.4987	1.6066	1.7190	1.8467	1.9888	2.1473	2.3640	2.7002	3.0290	3.4250	3.7173
31	1.1415	1.1870	1.2789	1.4142	1.5066	1.6189	1.7268	1.8616	1.9815	2.1609	2.3642	2.7004	3.0292	3.4177	3.8585	4.1807
32	1.1492	1.2623	1.4142	1.5195	1.6189	1.7313	1.8616	1.9886	2.1534	2.3628	2.6929	3.0142	3.4028	3.8435	4.2992	4.6515
33	1.2028	1.3384	1.4598	1.5799	1.7316	1.8064	1.9664	2.1534	2.3705	2.6994	3.0219	3.4104	3.8511	4.3068	4.7999	5.1447
34	1.2480	1.3838	1.5049	1.7301	1.7766	1.9338	2.1534	2.3778	2.6843	3.0205	3.4029	3.8511	4.2993	4.7775	5.2854	5.6977
35	1.2937	1.4369	1.6855	1.7456	1.9266	2.1585	2.3856	2.6996	3.0282	3.4167	3.8587	4.3069	4.7551	5.2482	5.8309	6.2134
36	1.3388	1.5271	1.7230	1.9178	2.1585	2.3903	2.6920	3.0284	3.4092	3.8651	4.2920	4.7177	5.2034	5.7785	6.3462	6.7887
37	1.3999	1.6027	1.9183	2.1729	2.3980	2.7045	3.0361	3.4247	3.8727	4.2985	4.6955	5.1736	5.7487	6.2866	6.8917	7.4536
38	1.4674	1.7004	2.0756	2.3226	2.6523	2.9737	3.3647	3.7682	4.2239	4.6571	5.0914	5.6591	6.2342	6.8767	7.5566	8.0588
39	1.5501	1.7904	2.2103	2.5920	2.9064	3.2726	3.6862	4.1119	4.5301	5.0081	5.5396	6.0998	6.7796	7.5267	8.1840	8.7462
40	1.6216	1.8860	2.4060	2.7792	3.1660	3.5535	3.9722	4.3816	4.7681	5.2798	5.7992	6.4571	7.2540	7.9776	8.6867	9.4118
41	1.6927	2.0456	2.6168	3.0491	3.4502	3.8378	4.2127	4.6589	5.0819	5.5864	6.1863	6.9612	7.7506	8.5987	9.4832	10.1721
42	1.8159	2.2200	2.8719	3.3554	3.7638	4.1369	4.5265	4.9580	5.3811	5.9587	6.6684	7.4068	8.3060	9.3514	10.1701	11.1737
43	1.9538	2.4901	3.1712	3.6838	4.0850	4.4800	4.9208	5.3449	5.7608	6.3897	7.0555	7.8743	8.9856	9.9506	11.0618	12.2776
44	2.1595	2.8275	3.5227	4.0425	4.4800	4.9188	5.3376	5.7252	6.2727	6.8064	7.5235	8.5104	9.5338	10.7766	12.0414	13.6593
45	2.3857	3.1561	3.8221	4.3857	4.8744	5.2767	5.6736	6.2075	6.7403	7.2594	8.1299	9.0218	10.2792	11.6025	13.2108	14.6525
46	2.6283	3.4862	4.1736	4.7883	5.2547	5.6645	6.2149	6.7412	7.2230	7.9028	8.7075	9.8042	11.1639	12.7285	14.2196	15.6675
47	2.8414	3.7868	4.4885	5.0958	5.6353	6.2278	6.7268	7.1729	7.8005	8.5025	9.5556	10.7399	12.3118	13.7226	15.2505	16.4268
48	3.0543	4.0215	4.6935	5.3595	5.9864	6.5569	7.1436	7.7944	8.4003	9.3213	10.5426	11.9681	13.3426	14.7169	15.9083	17.5077
49	3.3040	4.1828	4.8840	5.6083	6.2426	6.8934	7.6703	8.3064	9.1898	10.2061	11.7928	13.1159	14.4245	15.4772	16.8441	18.4059
50	3.4451	4.2954	5.0498	5.7544	6.4939	7.2928	8.0322	8.9474	9.9787	11.2422	12.8400	14.2266	15.2359	16.7097	18.9967	19.5145
51	3.6634	4.5135	5.2316	6.0088	6.9153	7.6632	8.6350	9.7024	11.0389	12.2151	14.0017	15.2359	16.6589	18.3141	19.8099	21.2425
52	3.9472	4.7318	5.5369	6.4302	7.3367	8.2879	9.3613	10.6900	11.9684	13.2463	14.9601	16.6154	17.7335	19.1638	20.5794	22.7307
53	4.2234	5.0806	5.9945	6.8950	7.9976	9.0577	10.3851	11.6268	12.9630	14.1320	16.2960	17.6900	18.8009	20.4706	23.7812	25.4461
54	4.5288	5.5529	6.4232	7.5633	8.7238	10.0815	11.3365	12.6143	13.7762	15.3663	17.4068	18.1183	20.1512	23.4109	26.2278	28.3066
55	5.0761	6.1143	7.1585	8.4435	9.8143	11.1138	12.4411	13.5591	15.0187	16.5432	17.5745	19.8396	23.3969	26.1774	29.2557	32.2285
56	5.6026	6.8650	8.0321	9.5489	10.8470	12.2189	13.3862	14.8017	16.0870	17.2848	19.6008	23.1290	26.3523	29.3870	30.7155	31.9075
57	6.2527	7.6523	9.1090	10.5821	11.9668	13.1136	14.5929	15.8343	17.4820	19.6960	22.1789	25.7143	29.1117	30.2951	33.7071	33.6499
58	7.1025	8.7181	10.3478	11.7986	13.1176	14.3366	15.6050	17.2306	18.9726	20.9612	24.5399	27.4653	29.6649	32.5686	35.4433	35.7336
59	7.6334	9.2345	11.2486	12.4600	14.1418	14.9399	16.4405	18.2332	19.5974	22.7765	26.1300	27.9957	31.1969	33.2223	36.8593	37.4688
60	8.1155	9.8591	12.0845	13.4938	15.1653	16.4732	18.4156	19.0513	21.3751	24.7806	26.5424	29.6047	32.0168	34.3778	38.0835	39.6332
61	8.6063	10.3499	13.1006	14.3423	16.4814	18.1327	18.5769	20.9153	23.2831	25.1394	28.2238	30.3872	33.0990	35.2039	39.2607	41.4097
62	9.3712	11.4569	14.3168	15.9380	18.3398	18.6320	20.8445	23.4603	24.3737	27.5088	29.7745	32.1280	34.5691	36.9154	40.7966	43.6757
63	10.4790	12.6881	15.9052	17.9135	18.8323	20.9579	23.6745	24.8289	27.9490	30.2072	32.5970	34.8626	37.2819	39.1823	42.9026	46.0661

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Male Preferred Tobacco User

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
64	11.5939	14.2842	17.6908	18.8812	21.2824	23.6419	25.3355	28.4336	30.6474	33.1248	35.2660	37.6487	39.0446	42.1581	45.1622	47.8205
65	12.9931	16.0695	19.2208	21.6962	23.7179	25.7487	28.9253	31.0882	33.6309	35.6184	38.1396	38.9800	41.8816	45.4264	47.4582	50.4229
66	14.1254	17.2393	21.2157	23.2678	25.7717	29.1031	31.1402	33.8437	35.6849	38.2500	39.0904	41.3339	44.4474	47.6779	49.9072	53.0325
67	15.0609	19.0433	23.1450	25.9131	29.2940	31.2594	33.8812	35.6860	38.3091	38.8426	41.1298	43.5928	46.2678	49.9149	54.0665	56.4828
68	16.5943	20.8774	23.7525	27.9888	30.8949	32.9333	35.2921	37.2725	38.5874	40.7945	43.1767	45.1792	48.1831	53.7892	58.5035	60.1818
69	18.1571	21.5067	25.3969	29.2683	32.2914	34.0157	36.4620	38.3693	40.1811	42.6440	44.4489	46.7657	53.8626	57.9337	63.3133	64.2096
70	18.7573	23.0193	26.3476	30.6134	33.1251	34.7398	36.9012	39.3344	42.5131	43.5800	45.5676	52.6935	57.6198	61.0039	68.6859	68.7199
71	19.8955	23.6401	27.1510	31.2416	33.4758	35.0688	37.2886	39.7877	43.0100	44.0258	46.9343	56.6332	60.1999	61.0771	69.4974	69.4070
72	20.5668	24.3117	27.5819	31.7459	33.4977	35.4340	37.7124	40.2480	43.4485	45.3413	50.3985	59.1620	60.2731	67.4361	69.7166	70.1964
73	21.2381	24.4650	27.7865	31.7824	33.5271	35.8357	38.1434	40.6571	44.7420	48.6740	52.6204	59.2498	61.8810	68.4741	69.7386	77.9597
74	21.6833	24.8522	27.9031	31.8407	33.6438	36.2451	38.5308	41.8557	48.0234	50.8081	55.9021	59.8710	61.9176	68.8468	77.3258	85.6206
75	21.8877	24.8667	28.0787	32.2719	33.6731	36.6105	39.6562	44.8958	50.1284	55.3687	56.2238	60.7335	66.4932	76.3316	81.5727	86.5758
76	22.1141	25.4070	28.7140	33.0318	33.8411	39.1826	43.3904	48.9300	51.0784	55.7049	60.5142	63.3429	66.9318	76.7994	83.0639	88.7668
77	22.5376	25.7504	29.0062	33.5066	33.8295	42.3686	47.2710	49.8581	51.8167	59.9296	63.1162	64.1031	68.0135	77.9763	86.7771	91.4698
78	22.9901	25.9549	29.1887	38.0000	40.2349	46.1471	48.1627	50.6328	55.0691	61.7715	64.0153	64.7974	71.8583	82.1136	91.4955	97.1264
79	23.0705	25.9840	37.6641	39.4763	43.5453	47.0166	48.2942	53.8048	56.5893	62.6486	64.1834	67.1145	75.4326	85.9657	97.1456	104.1780
80	23.1727	33.3401	39.1257	42.7135	46.0080	48.1347	51.3053	55.2887	59.3740	62.8095	66.3983	70.4769	80.1691	91.0678	104.1951	128.2358
81	23.3186	34.0122	39.6810	43.2324	47.2577	49.0556	52.9131	56.7357	61.6254	66.1204	69.7971	76.9603	89.3062	104.8100	131.2497	172.6755
82	23.7567	34.4871	40.1559	44.3944	48.1567	50.5830	54.2945	58.8772	65.9522	69.4973	74.5482	88.8456	97.3688	112.6315	133.3037	219.1304
83	24.0634	34.8891	41.2228	45.2348	49.6550	51.8987	56.3337	62.9921	69.3147	74.2266	86.0389	96.8644	105.4387	123.4280	138.4351	301.4777
84	24.3262	35.7949	41.9973	46.6306	50.9413	53.8355	60.2514	67.5824	74.0291	85.6659	93.7870	104.8905	117.2001	134.7876	148.5667	346.6075
85	24.9104	36.4526	43.2835	47.8293	52.8415	57.5629	64.6222	72.1727	85.4392	93.3776	101.5426	116.5861	127.9456	144.6412	168.9539	362.8240
86	25.3342	37.5488	44.3871	49.5980	56.4958	61.7218	68.9932	83.2757	93.1289	101.0965	112.8435	127.2730	137.2876	164.4657	362.8240	376.6845
87	26.0424	38.4840	46.0169	53.0037	60.5669	65.8807	79.5696	90.7607	100.8260	112.3464	123.1722	136.5638	156.0448	362.8240	376.6845	391.2575
88	26.6486	39.8723	49.1521	56.7970	64.6381	75.9456	86.7038	98.2531	112.0466	122.6238	132.1487	155.2187	362.8240	376.6845	391.2575	406.5620
89	27.5471	42.5397	52.6383	60.5904	74.4985	82.7361	93.8454	109.1737	122.2948	131.5564	150.1748	362.8240	376.6845	391.2575	406.5620	424.0135
90	29.2708	45.5067	56.1246	69.7853	81.1499	89.5339	104.2469	119.1442	131.2054	149.4947	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900
91	31.1921	48.4739	64.5811	75.9835	87.8089	99.4312	113.7495	127.8135	149.0927	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490
92	33.1134	55.6655	70.2822	82.1892	97.5015	108.4732	122.0097	145.2182	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665
93	37.7679	60.5113	75.9908	91.2238	106.3607	116.3313	138.5955	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995
94	40.9027	65.3647	84.3017	99.4837	114.0580	132.1130	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430
95	44.0451	72.4325	91.8963	106.6617	129.5181	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350
96	48.6201	78.8941	98.4971	121.0766	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895
97	52.8006	84.5077	111.7567	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825
98	56.4330	95.7865	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825	663.2805
99	63.7347	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825	663.2805	698.2785
100	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	0.0000	569.3350	598.8895	630.1825	663.2805	698.2785	735.2525
101	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825	663.2805	698.2785	735.2525	774.2690
102	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825	663.2805	698.2785	735.2525	774.2690	815.4040
103	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825	663.2805	698.2785	735.2525	774.2690	815.4040	858.7240
104	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825	663.2805	698.2785	735.2525	774.2690	815.4040	858.7240	904.1530
105	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825	663.2805	698.2785	735.2525	774.2690	815.4040	858.7240	904.1530	950.0000

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Male Standard Tobacco User

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
18	1.0830	1.1685	1.2350	1.2920	1.3585	1.4250	1.5010	1.5865	1.6720	1.7195	1.7290	1.7195	1.7100	1.7195	1.7480	1.7900
19	1.1685	1.2350	1.2920	1.3585	1.4250	1.5010	1.5865	1.6720	1.7195	1.7290	1.7195	1.7100	1.7195	1.7480	1.8050	1.8715
20	1.2350	1.2920	1.3585	1.4250	1.5010	1.5865	1.6720	1.7195	1.7290	1.7195	1.7100	1.7195	1.7480	1.8050	1.8715	1.9475
21	1.2920	1.3585	1.4250	1.5010	1.5865	1.5900	1.5600	1.5700	1.6100	1.7000	1.7195	1.7480	1.8050	1.8715	1.9475	2.0615
22	1.3585	1.4250	1.5010	1.5800	1.5300	1.5000	1.5200	1.5500	1.6400	1.7195	1.7480	1.8050	1.8715	1.9475	2.0615	2.1945
23	1.4250	1.4900	1.5500	1.5000	1.4800	1.5000	1.5300	1.6000	1.7100	1.7480	1.8050	1.8715	1.9475	2.0615	2.1945	2.3560
24	1.4600	1.5100	1.4700	1.4500	1.4700	1.5100	1.5800	1.6800	1.7480	1.8050	1.8715	1.9475	2.0615	2.1945	2.3560	2.5365
25	1.4800	1.4400	1.4100	1.4300	1.5000	1.5600	1.6400	1.7200	1.8050	1.8715	1.9475	2.0615	2.1945	2.3560	2.5365	2.7500
26	1.2900	1.2600	1.2800	1.3400	1.4100	1.4900	1.5600	1.6700	1.7900	1.9000	2.0600	2.1945	2.3560	2.5365	2.7500	2.9800
27	1.2600	1.2800	1.3300	1.4000	1.4800	1.5500	1.6600	1.7700	1.8900	2.0500	2.1900	2.3560	2.5365	2.7550	3.0210	3.3345
28	1.2700	1.3100	1.3800	1.4600	1.5300	1.6400	1.7700	1.8900	2.0500	2.1900	2.3560	2.5365	2.7550	3.0210	3.3345	3.7050
29	1.3000	1.3700	1.4400	1.5200	1.6200	1.7700	1.9000	2.0600	2.1945	2.3560	2.5365	2.7550	3.0210	3.3345	3.7050	4.1230
30	1.3400	1.4200	1.4800	1.6000	1.7700	1.9000	2.0500	2.1945	2.3560	2.5365	2.7550	3.0210	3.3345	3.7050	4.1230	4.5410
31	1.4000	1.4600	1.5900	1.7700	1.9100	2.0600	2.1945	2.3560	2.5365	2.7550	3.0210	3.3345	3.7050	4.1230	4.5410	4.9590
32	1.4100	1.5600	1.7700	1.9100	2.0600	2.1945	2.3560	2.5365	2.7550	3.0210	3.3345	3.7050	4.1230	4.5410	4.9590	5.3105
33	1.4800	1.6600	1.8300	1.9900	2.1945	2.3100	2.5300	2.7550	3.0210	3.3345	3.7050	4.1230	4.5410	4.9590	5.3105	5.5765
34	1.5400	1.7200	1.8900	2.1900	2.2700	2.4800	2.7550	3.0210	3.3345	3.7050	4.1230	4.5410	4.9590	5.3105	5.5765	5.9185
35	1.6000	1.7900	2.1300	2.2100	2.4700	2.7550	3.0210	3.3345	3.7050	4.1230	4.5410	4.9590	5.3105	5.5765	5.9185	6.3650
36	1.6600	1.9100	2.1800	2.4400	2.7550	3.0210	3.3345	3.7050	4.1230	4.5410	4.9590	5.3105	5.5765	5.9185	6.3650	6.9445
37	1.7400	2.0100	2.4400	2.7550	3.0210	3.3345	3.7050	4.1230	4.5410	4.9590	5.3105	5.5765	5.9185	6.3650	6.9445	7.6475
38	1.8300	2.1400	2.6500	2.9800	3.3345	3.7050	4.1230	4.5410	4.9590	5.3105	5.5765	5.9185	6.3650	6.9445	7.6475	8.4930
39	1.9400	2.2600	2.8300	3.3345	3.7050	4.1230	4.5410	4.9590	5.3105	5.5765	5.9185	6.3650	6.9445	7.6475	8.4930	9.5000
40	2.0700	2.4300	3.1500	3.6600	4.1230	4.5410	4.9590	5.3105	5.5765	5.9185	6.3650	6.9445	7.6475	8.4930	9.5000	10.5735
41	2.1700	2.6500	3.4400	4.0300	4.5410	4.9590	5.3105	5.5765	5.9185	6.3650	6.9445	7.6475	8.4930	9.5000	10.5735	11.6850
42	2.3400	2.8900	3.7900	4.4500	4.9590	5.3105	5.5765	5.9185	6.3650	6.9445	7.6475	8.4930	9.5000	10.5735	11.6850	12.7110
43	2.5300	3.2600	4.2000	4.9000	5.3105	5.5765	5.9185	6.3650	6.9445	7.6475	8.4930	9.5000	10.5735	11.6850	12.7110	13.6895
44	2.8100	3.7200	4.6800	5.3105	5.5765	5.9185	6.3650	6.9445	7.6475	8.4930	9.5000	10.5735	11.6850	12.7110	13.6895	14.8390
45	3.1200	4.1700	5.0900	5.5765	5.9185	6.3650	6.9445	7.6475	8.4930	9.5000	10.5735	11.6850	12.7110	13.6895	14.8390	16.2545
46	3.4500	4.6200	5.5700	5.9185	6.3650	6.9445	7.6475	8.4930	9.5000	10.5735	11.6850	12.7110	13.6895	14.8390	16.2545	17.9835
47	3.7400	5.0300	5.9185	6.3650	6.9445	7.6475	8.4930	9.5000	10.5700	11.5300	12.7110	13.6895	14.8390	16.2545	17.9835	19.9690
48	4.0300	5.3500	6.2800	6.9445	7.6475	8.4930	9.5000	10.5500	11.3900	12.6500	13.6895	14.8390	16.2545	17.9835	19.9690	22.0970
49	4.3700	5.5700	6.5400	7.5300	8.4200	9.3100	10.3800	11.2500	12.4700	13.6895	14.8390	16.2545	17.9835	19.9690	22.0970	24.2250
50	4.6200	5.7900	6.8300	7.8000	8.8200	9.9200	10.9400	12.2000	13.6300	14.8390	16.2545	17.9835	19.9690	22.0970	24.2250	26.3055
51	4.9200	6.0900	7.0800	8.1500	9.4000	10.4300	11.7700	13.2400	14.8390	16.2545	17.9835	19.9690	22.0970	24.2250	26.3055	28.3195
52	5.3100	6.3900	7.5000	8.7300	9.9800	11.2900	12.7700	14.6000	16.2545	17.9835	19.9690	22.0970	24.2250	26.2900	28.2400	30.3525
53	5.6900	6.8700	8.1300	9.3700	10.8900	12.3500	14.1800	15.8900	17.7400	19.3500	22.0970	24.2250	25.7900	28.0900	30.3525	32.4330
54	6.1100	7.5200	8.7200	10.2900	11.8900	13.7600	15.4900	17.2500	18.8600	21.0500	23.8700	24.8500	27.6500	30.3525	32.4330	34.7225
55	6.8600	8.2900	9.7300	11.5000	13.3900	15.1800	17.0100	18.5500	20.5700	22.6700	24.1000	27.2200	30.3525	32.4330	34.7225	37.3445
56	7.5800	9.3200	10.9300	13.0200	14.8100	16.7000	18.3100	20.2600	22.0400	23.6900	26.8900	30.3525	32.4330	34.7225	37.3445	40.5650
57	8.4700	10.4000	12.4100	14.4400	16.3500	17.9300	19.9700	21.6800	23.9600	27.0100	30.3525	32.4330	34.7225	37.3445	40.5650	44.3080
58	9.6300	11.8600	14.1100	16.1100	17.9300	19.6100	21.3600	23.6000	26.0100	28.7500	32.4330	34.7225	37.3445	40.5650	44.3080	48.0795
59	10.3600	12.5700	15.3500	17.0200	19.3400	20.4400	22.5100	24.9800	26.8700	31.2500	34.7225	37.3445	40.5650	44.3080	48.0795	51.5300
60	10.9500	13.3400	16.3900	18.3200	20.6100	22.4000	25.0600	25.9300	29.1200	33.7800	36.2000	40.3900	43.6900	46.9200	51.9900	54.1400
61	11.6200	14.0100	17.7800	19.4800	22.4100	24.6700	25.2800	28.4800	31.7300	34.2700	38.5000	41.4600	45.1700	48.0500	53.6000	56.5700
62	12.6600	15.5200	19.4400	21.6600	24.9500	25.3500	28.3800	31.9600	33.2200	37.5100	40.6200	43.8400	47.1800	50.3900	55.7000	59.6700
63	14.1700	17.2000	21.6100	24.3600	25.6200	28.5300	32.2500	33.8300	38.1100	41.2000	44.4800	47.5800	50.8900	53.4900	58.5800	62.9400

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Male Standard Tobacco User

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
64	15.6900	19.3800	24.0500	25.6800	28.9700	32.2000	34.5200	38.7600	41.8000	45.1900	48.1300	51.3900	53.3000	57.5600	61.6700	65.3400
65	17.6000	21.8200	26.1400	29.5300	32.3000	35.0800	39.4300	42.3900	45.8800	48.6000	52.0600	53.2100	57.1800	62.0300	64.8100	68.9000
66	19.1500	23.4200	28.8700	31.6800	35.1100	39.6700	42.4600	46.1600	48.6900	52.2000	53.3600	56.4300	60.6900	65.1100	68.1600	72.4700
67	20.4300	25.8900	31.5100	35.3000	39.9300	42.6200	46.2100	48.6800	52.2800	53.0100	56.1500	59.5200	63.1800	68.1700	73.8500	77.1900
68	22.5300	28.4000	32.3400	38.1400	42.1200	44.9100	48.1400	50.8500	52.6600	55.6800	58.9500	61.6900	65.8000	73.4700	79.9200	82.2500
69	24.6700	29.2600	34.5900	39.8900	44.0300	46.3900	49.7400	52.3500	54.8400	58.2100	60.6900	63.8600	73.5700	79.1400	86.5000	87.7600
70	25.4900	31.3300	35.8900	41.7300	45.1700	47.3800	50.3400	53.6700	58.0300	59.4900	62.2200	71.9700	78.7100	83.3400	93.8500	93.9300
71	27.0500	32.1800	36.9900	42.5900	45.6500	47.8300	50.8700	54.2900	58.7100	60.1000	64.0900	77.3600	82.2400	83.4400	94.9600	94.8700
72	27.9700	33.1000	37.5800	43.2800	45.6800	48.3300	51.4500	54.9200	59.3100	61.9000	68.8300	80.8200	82.3400	92.1400	95.2600	95.9500
73	28.8900	33.3100	37.8600	43.3300	45.7200	48.8800	52.0400	55.4800	61.0800	66.4600	71.8700	80.9400	84.5400	93.5600	95.2900	106.5700
74	29.5000	33.8400	38.0200	43.4100	45.8800	49.4400	52.5700	57.1200	65.5700	69.3800	76.3600	81.7900	84.5900	94.0700	105.6700	117.0500
75	29.7800	33.8600	38.2600	44.0000	45.9200	49.9400	54.1100	61.2800	68.4500	75.6200	76.8000	82.9700	90.8500	104.3100	111.4800	118.3600
76	30.0900	34.6000	39.1300	45.0400	46.1500	53.4600	59.2200	66.8000	69.7500	76.0800	82.6700	86.5400	91.4500	104.9500	113.5200	121.3600
77	30.6700	35.0700	39.5300	45.6900	52.8400	58.8200	64.5300	68.0700	70.7600	81.8600	86.2300	92.9300	106.5600	118.6000	125.0600	125.0600
78	31.2900	35.3500	39.7800	51.8400	54.9000	62.9900	65.7500	69.1300	75.2100	84.3800	87.4600	88.5300	98.1900	112.2200	125.0600	132.8000
79	31.4000	35.3900	51.3800	53.8600	59.4300	64.1800	65.9300	73.4700	77.2900	85.5800	87.6900	91.7000	103.0800	117.4900	132.8000	142.4500
80	31.5400	45.4600	53.3800	58.2900	62.8000	65.7100	70.0500	75.5000	81.1000	85.8000	90.7200	96.3000	109.5600	124.4700	142.4500	175.3600
81	31.7400	46.3800	54.1400	59.0000	64.5100	66.9700	72.2500	77.4800	84.1800	90.3300	95.3700	105.1700	122.0600	143.2700	179.4400	236.1400
82	32.3400	47.0300	54.7900	60.5900	65.7400	69.0600	74.1400	80.4100	90.1000	94.9500	101.8700	121.4300	133.0900	153.9700	182.2500	299.6900
83	32.7600	47.5800	56.2500	61.7400	67.7900	70.8600	76.9300	86.0400	94.7000	101.4200	117.5900	132.4000	144.1300	168.7400	189.2700	329.2700
84	33.1200	48.8200	57.3100	63.6500	69.5500	73.5100	82.2900	92.3200	101.1500	117.0700	128.1900	143.3800	160.2200	184.2800	203.1300	346.6075
85	33.9200	49.7200	59.0700	65.2900	72.1500	78.6100	88.2700	98.6000	116.7600	127.6200	138.8000	159.3800	174.9200	197.7600	231.0200	362.8240
86	34.5000	51.2200	60.5800	67.7100	77.1500	84.3000	94.2500	113.7900	127.2800	138.1800	154.2600	174.0000	187.7000	224.8800	362.8240	376.6845
87	35.4700	52.5000	62.8100	72.3700	82.7200	89.9900	108.7200	124.0300	137.8100	153.5700	168.3900	186.7100	213.3600	362.8240	376.6845	391.2575
88	36.3000	54.4000	67.1000	77.5600	88.2900	103.7600	118.4800	134.2800	153.1600	167.6300	180.6700	212.2300	362.8240	376.6845	391.2575	406.5620
89	37.5300	58.0500	71.8700	82.7500	101.7800	113.0500	128.2500	149.2200	167.1800	179.8500	205.3300	362.8240	376.6845	391.2575	406.5620	424.0135
90	39.8900	62.1100	76.6400	95.3300	110.8800	122.3500	142.4800	162.8600	179.3700	204.3900	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900
91	42.5200	66.1700	88.2100	103.8100	119.9900	135.8900	155.4800	174.7200	203.8400	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490
92	45.1500	76.0100	96.0100	112.3000	133.2500	148.2600	166.7800	198.5300	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665
93	51.5200	82.6400	103.8200	124.6600	145.3700	159.0100	189.4700	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995
94	55.8100	89.2800	115.1900	135.9600	155.9000	180.6000	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430
95	60.1100	98.9500	125.5800	145.7800	177.0500	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350
96	66.3700	107.7900	134.6100	165.5000	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895
97	72.0900	115.4700	152.7500	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825
98	77.0600	130.9000	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825	663.2805
99	87.0500	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825	663.2805	698.2785
100	362.8240	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825	663.2805	698.2785	735.2525
101	376.6845	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825	663.2805	698.2785	735.2525	774.2690
102	391.2575	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825	663.2805	698.2785	735.2525	774.2690	815.4040
103	406.5620	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825	663.2805	698.2785	735.2525	774.2690	815.4040	858.7240
104	424.0135	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825	663.2805	698.2785	735.2525	774.2690	815.4040	858.7240	904.1530
105	444.7900	466.8490	490.2665	515.0995	541.4430	569.3350	598.8895	630.1825	663.2805	698.2785	735.2525	774.2690	815.4040	858.7240	904.1530	950.0000

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Female Exceptional Tobacco Abstainer

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
18	0.4085	0.4275	0.4275	0.4465	0.4560	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.6492
19	0.4275	0.4275	0.4465	0.4560	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.6646
20	0.4275	0.4465	0.4560	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.6877
21	0.4465	0.4560	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.6953
22	0.4560	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.6953
23	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	0.7413
24	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	0.7873
25	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.0963	0.8484
26	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1644	0.9096
27	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2324	0.9476
28	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1656	1.2181	1.2782	1.0238
29	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1586	1.2111	1.2861	1.3613	1.1305
30	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2355	1.3288	1.4065	1.5155	1.2960
31	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2283	1.3300	1.4147	1.5237	1.6560	1.4217
32	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2263	1.3300	1.4229	1.5318	1.6642	1.7889	1.5944
33	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1631	1.2036	1.3300	1.4079	1.5167	1.6490	1.7735	1.9528	1.8061
34	0.8075	0.8740	0.9146	0.9769	1.0206	1.0746	1.1328	1.2025	1.3126	1.3903	1.5015	1.6338	1.7662	1.9453	2.1715	2.0177
35	0.8583	0.8895	0.9233	0.9778	1.0291	1.1142	1.1877	1.2962	1.3753	1.4996	1.6262	1.7586	1.9378	2.1562	2.3901	2.2997
36	0.8505	0.8895	0.9312	0.9856	1.0830	1.1761	1.2652	1.3507	1.4762	1.6163	1.7431	1.9222	2.1404	2.3589	2.6789	2.5346
37	0.8282	0.8983	0.9477	1.0637	1.1613	1.2387	1.3357	1.4678	1.6088	1.7413	1.9068	2.1251	2.3435	2.6792	2.9211	2.8400
38	0.8448	0.9149	0.9951	1.1267	1.1774	1.2937	1.4138	1.5693	1.7026	1.8894	2.1020	2.3204	2.6403	2.8900	3.1947	3.1374
39	0.8537	0.9469	1.0344	1.1430	1.2324	1.3640	1.5231	1.6707	1.8586	2.0845	2.2895	2.6093	2.8513	3.1480	3.4683	3.4348
40	0.8680	0.9682	1.0478	1.1791	1.2985	1.4763	1.6268	1.8285	2.0389	2.2643	2.5536	2.7947	3.0903	3.3860	3.7361	3.7110
41	0.8921	0.9846	1.1179	1.2570	1.4381	1.5929	1.7979	2.0152	2.2411	2.5130	2.7482	3.0438	3.3471	3.6428	4.0397	4.1318
42	0.9240	1.0628	1.1960	1.4048	1.5547	1.7795	1.9922	2.2172	2.4821	2.7231	3.0051	3.2851	3.5496	3.9542	4.3278	4.5372
43	0.9482	1.1177	1.2738	1.4597	1.6404	1.8806	2.1089	2.3730	2.6223	2.9176	3.1997	3.4719	3.8687	4.2579	4.8419	5.0203
44	0.9791	1.1640	1.3434	1.5292	1.7488	1.9892	2.2487	2.5206	2.8011	3.1121	3.3942	3.7754	4.1723	4.7172	5.2856	5.7061
45	1.0260	1.2343	1.4137	1.6384	1.8809	2.1370	2.4121	2.7073	3.0191	3.3302	3.6822	4.0946	4.6006	5.1300	5.9476	6.2585
46	1.1769	1.4140	1.6225	1.8772	2.1106	2.4127	2.6950	3.0290	3.3557	3.6900	4.1118	4.5787	5.0767	5.8318	6.7116	6.9433
47	1.3420	1.6081	1.8688	2.1152	2.4093	2.7034	3.0397	3.3811	3.7077	4.1429	4.5490	5.0158	5.6461	6.5413	7.3354	7.7528
48	1.5063	1.7706	2.0604	2.2910	2.5917	2.9320	3.2755	3.5702	4.0285	4.4559	4.9473	5.6007	6.3944	7.1806	8.2294	8.0481
49	1.6623	1.9554	2.2134	2.4972	2.8199	3.1678	3.5188	3.9221	4.3567	4.8696	5.5552	6.2554	7.0181	8.2323	9.1113	8.7794
50	1.7586	2.0122	2.2752	2.6007	2.9338	3.2333	3.6346	4.0748	4.5597	5.2365	5.8184	6.5256	7.5723	8.4421	9.3788	9.2502
51	1.9051	2.1788	2.5135	2.8316	3.1138	3.5298	3.9752	4.4963	5.1946	5.6875	6.3799	7.3082	7.8904	8.8120	9.9844	9.8849
52	2.0853	2.4302	2.7369	2.9899	3.4247	3.8850	4.4258	5.1600	5.5496	6.2413	7.0441	7.6188	8.1938	9.5208	10.0885	11.0290
53	2.2442	2.5819	2.8737	3.2207	3.6772	4.2180	4.9201	5.3462	6.1475	6.8540	7.6053	8.0695	9.3373	9.8829	12.5747	12.0106
54	2.4031	2.7189	3.0823	3.4655	3.9878	4.6607	5.1431	5.9511	6.6643	7.3416	7.9306	9.1392	9.7069	11.9633	13.6965	13.5325
55	2.5546	2.8845	3.2616	3.7607	4.3933	4.9346	5.6595	6.4899	7.0708	7.8068	8.9414	9.5309	11.3519	12.8490	15.0527	14.8359
56	2.8556	3.2043	3.6806	4.2811	4.8697	5.6011	6.4434	7.0608	7.8179	8.8928	9.4893	10.8894	12.1355	14.8566	16.5056	15.8041
57	3.1546	3.5934	4.1629	4.7930	5.5350	6.3990	6.9920	7.8222	8.8223	9.4554	10.4126	11.4222	14.4451	15.2047	17.4616	18.0992
58	3.4807	4.2095	4.6961	5.3121	6.2223	6.8963	7.6138	8.7309	9.2007	10.2021	11.2843	13.9527	14.8155	15.6265	20.1115	18.6085
59	3.8668	4.7905	5.2209	5.9326	6.6680	7.4004	8.4850	8.9772	10.0504	11.0368	13.5046	14.4335	15.1783	19.9942	21.2703	19.3096
60	4.2508	5.2132	5.6587	6.5538	7.1957	8.2669	8.8533	9.9205	10.9065	13.5471	14.0705	14.7570	19.0544	21.1963	21.6247	21.2718
61	4.6226	5.6368	6.2420	6.9848	8.0298	8.7124	9.7693	10.7559	12.4722	13.8366	14.3010	17.0322	19.4912	21.7070	22.2535	23.2227
62	5.1135	5.9092	6.7749	7.8035	8.5781	9.6280	10.6048	12.4241	12.8950	14.0824	16.4654	17.3808	19.7953	22.3433	22.9710	24.3608
63	5.3661	6.2530	7.2706	8.0804	9.0892	10.1614	11.2192	12.9869	13.2585	15.5673	16.8433	17.7365	21.0296	23.0533	23.8065	26.1639

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Female Exceptional Tobacco Abstainer

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
64	5.7445	6.6972	7.5705	8.5697	9.6372	11.2906	11.6715	13.3434	15.1412	16.3290	17.1549	18.8377	22.4930	23.8888	24.7456	28.4771
65	6.2138	7.0189	8.0517	9.1096	11.3532	11.8163	12.3814	14.4810	16.5448	16.5818	18.1970	20.1238	23.2988	24.8130	27.6272	30.0881
66	6.6206	7.5423	8.5912	10.2213	11.9744	12.1582	13.5847	14.7415	16.8123	17.4984	19.4311	20.6862	23.6324	25.2570	28.0344	31.6844
67	7.0411	8.0727	9.8753	10.6590	12.2283	13.1551	14.7955	14.9871	17.5149	18.7470	19.8237	20.9753	24.1724	25.7898	28.6334	33.4654
68	7.5969	9.3296	10.1885	11.1330	12.7026	13.6882	15.1001	16.3826	18.0258	19.0954	20.2606	21.5230	24.5576	26.6030	29.1882	35.5272
69	8.5414	9.8396	10.7719	12.1351	13.4412	14.1402	15.9206	17.5938	19.0455	19.4807	20.7934	21.8488	25.3043	28.7606	31.3236	37.6481
70	8.9562	10.2840	11.5680	13.4245	13.8491	15.6448	17.1611	18.3701	19.4236	20.7146	21.1121	22.5442	26.5312	30.8517	31.7233	39.7691
71	9.2454	10.7656	12.7120	13.4760	15.0336	15.9247	17.3601	18.5692	19.5490	20.7958	21.8944	23.1789	26.9889	31.3908	32.1813	41.1511
72	9.9636	11.8484	12.8002	14.4321	15.7406	15.9614	17.5444	18.6873	19.6226	20.8402	22.5072	23.5627	27.4468	31.8414	33.4443	44.3213
73	10.6268	11.8854	12.9104	15.6173	15.8584	16.3596	17.6548	18.7536	19.6668	21.0025	22.8762	23.9468	27.8308	33.0898	37.6107	47.6321
74	10.8971	12.4132	14.2261	15.7056	16.2490	17.2142	17.7138	18.7979	19.8145	21.3420	23.2454	24.2715	28.8944	37.2043	39.8862	51.4527
75	11.6287	13.7203	14.3659	16.1034	17.0964	17.2732	17.7581	18.9379	20.1316	21.3566	23.5555	25.1724	32.3954	39.4503	41.2086	55.7094
76	12.6408	14.1398	14.9914	16.3169	17.1406	17.3174	17.8689	19.5724	21.2608	22.4933	24.6039	29.6772	36.8055	40.7432	45.0802	61.0598
77	13.0076	14.7503	15.1829	16.6927	17.1847	17.4205	19.4173	21.0846	22.3900	23.4825	28.9829	33.6511	38.6820	44.5630	48.1833	63.4141
78	13.5442	14.9342	15.5214	16.8842	17.2142	17.5829	20.9151	22.1990	23.3716	27.6099	32.8462	36.0816	42.2799	47.6292	60.8997	66.0277
79	14.1914	15.1921	15.6908	16.9433	17.2290	17.7008	22.0146	23.1659	27.4769	31.2509	35.9707	38.5860	45.1688	60.1829	66.0490	76.9635
80	14.2943	15.2510	15.8013	16.9948	17.2513	17.8189	22.9740	27.2264	31.0958	35.7935	37.6476	41.1866	56.9983	72.4345	76.2919	99.8576
81	14.8975	15.7811	16.6266	17.2455	17.8189	20.1270	23.6752	28.3932	32.1078	36.8353	38.6673	42.2061	58.6313	74.3188	90.1325	147.2051
82	15.7440	16.4587	17.2308	17.8131	17.9957	20.7174	24.6570	29.3015	33.0235	37.8326	39.6128	43.3734	66.0057	87.7752	109.6857	185.0419
83	16.4218	17.0555	17.8131	17.9901	18.5044	21.5437	25.4175	30.1213	33.9027	38.7560	40.6989	48.6489	77.8510	106.7888	124.4728	234.9540
84	17.0187	17.6454	17.9901	18.4986	19.2124	22.1857	26.1041	30.9115	34.7151	39.8124	45.6047	57.1239	94.5884	121.1694	153.5590	250.4105
85	17.6085	17.8221	18.4986	19.2066	19.7655	22.7615	26.7687	31.6428	35.6459	44.5925	53.4885	69.1019	107.2470	149.4504	250.4105	270.5030
86	17.7852	18.3236	18.9632	19.7600	20.2598	23.3225	27.3816	32.4773	39.8567	52.2766	64.6314	78.1614	132.1433	250.4105	270.5030	292.3340
87	18.2868	18.7805	19.5091	20.2541	20.7393	23.8391	28.0832	36.2520	46.6243	63.1384	73.0627	95.9777	250.4105	270.5030	292.3340	316.3880
88	18.7436	19.3191	19.9960	20.7336	21.1823	24.4298	31.2512	42.3170	56.1852	71.3553	89.6374	198.0834	270.5030	292.3340	316.3880	342.6650
89	19.2823	19.7984	20.4681	21.1764	21.6914	27.0951	36.3478	50.8875	63.4193	87.5161	184.6338	270.5030	292.3340	316.3880	342.6650	371.3075
90	19.7615	20.2632	20.9035	21.6856	23.9793	31.3856	43.5507	57.3748	77.6511	180.1253	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745
91	20.2261	20.6911	21.4052	23.9736	27.6636	37.4500	49.0034	70.1359	159.1970	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540
92	20.6543	21.1855	23.6561	27.6578	32.8703	42.0377	59.7244	143.2418	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465
93	21.1484	23.4067	27.2811	32.8644	36.8074	51.0588	121.1537	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805
94	23.3625	26.9798	32.3991	36.8014	44.5570	102.7619	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785
95	26.9283	32.0312	36.2696	44.5511	88.9656	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525
96	31.9647	35.8499	43.8861	88.9520	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295
97	35.7760	43.3630	87.5407	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720
98	43.2742	86.4263	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410
99	86.2414	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475
100	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730
101	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	771.7325
102	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	771.7325	813.1050
103	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	771.7325	813.1050	851.7510
104	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	771.7325	813.1050	851.7510	892.1070
105	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	771.7325	813.1050	851.7510	892.1070	950.0000

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Female Preferred Tobacco Abstainer

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
18	0.4085	0.4275	0.4275	0.4465	0.4560	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7382
19	0.4275	0.4275	0.4465	0.4560	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.7563
20	0.4275	0.4465	0.4560	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.7835
21	0.4465	0.4560	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.7925
22	0.4560	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.7925
23	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	0.8468
24	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	0.9010
25	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	0.9733
26	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.0456
27	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.0906
28	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.1809
29	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.4345	1.3073
30	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.4345	1.5580	1.4773
31	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.4345	1.5580	1.7005	1.6234
32	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.4345	1.5580	1.7005	1.8715	1.8244
33	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.4345	1.5580	1.7005	1.8715	2.0710	2.0708
34	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.4345	1.5580	1.7005	1.8715	2.0710	2.2895	2.3172
35	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.4345	1.5580	1.7005	1.8715	2.0710	2.2895	2.5365	2.6458
36	0.9159	0.9613	1.0139	1.0777	1.1685	1.2445	1.3300	1.4345	1.5580	1.7005	1.8715	2.0710	2.2895	2.5365	2.8120	2.9195
37	0.8888	0.9708	1.0325	1.1685	1.2445	1.3300	1.4345	1.5580	1.7005	1.8715	2.0710	2.2895	2.5365	2.8120	3.1255	3.2753
38	0.9075	0.9896	1.0875	1.2421	1.3101	1.4345	1.5580	1.7005	1.8715	2.0710	2.2895	2.5365	2.8120	3.1255	3.4770	3.6220
39	0.9170	1.0261	1.1333	1.2605	1.3741	1.5286	1.7005	1.8715	2.0710	2.2895	2.5365	2.8120	3.1255	3.4770	3.8475	3.9686
40	0.9355	1.0536	1.1514	1.3060	1.4559	1.6652	1.8454	2.0710	2.2895	2.5365	2.8120	3.1255	3.4770	3.8475	4.2370	4.3062
41	0.9631	1.0722	1.2335	1.3972	1.6198	1.8018	2.0458	2.2895	2.5365	2.8120	3.1255	3.4770	3.8475	4.2188	4.6835	4.7988
42	0.9998	1.1634	1.3248	1.5705	1.7564	2.0205	2.2737	2.5365	2.8120	3.1255	3.4715	3.7996	4.1096	4.5836	5.0212	5.2730
43	1.0276	1.2275	1.4159	1.6343	1.8568	2.1390	2.4104	2.7202	3.0182	3.3645	3.6992	4.0184	4.4833	4.9392	5.6230	5.8385
44	1.0638	1.2821	1.4979	1.7163	1.9842	2.2665	2.5744	2.8933	3.2277	3.5924	3.9273	4.3740	4.8389	5.4772	6.1429	6.6411
45	1.1187	1.3640	1.5800	1.8441	2.1391	2.4398	2.7659	3.1120	3.4831	3.8475	4.2645	4.7478	5.3404	5.9604	6.7545	7.2885
46	1.2872	1.5680	1.8195	2.1196	2.4050	2.7600	3.0953	3.4869	3.8759	4.2678	4.7667	5.3137	5.8972	6.7545	7.3245	7.9515
47	1.4733	1.7897	2.1041	2.3949	2.7527	3.0986	3.4972	3.8981	4.2869	4.7972	5.2778	5.8247	6.5632	7.3245	7.9515	8.6165
48	1.6592	1.9748	2.3248	2.5971	2.9638	3.3642	3.7716	4.1177	4.6614	5.1626	5.7432	6.5091	7.3245	7.9515	8.6165	9.3195
49	1.8356	2.1868	2.5002	2.8358	3.2291	3.6384	4.0552	4.5286	5.0447	5.6461	6.4549	7.2752	7.9515	8.6165	9.3195	10.0890
50	1.9919	2.3043	2.6266	3.0208	3.4244	3.7850	4.2685	4.7971	5.3845	6.1959	6.8985	7.7455	8.6165	9.3195	10.0890	10.9440
51	2.1624	2.5006	2.9101	3.2958	3.6375	4.1388	4.6750	5.3009	6.1440	6.7348	7.5699	8.6165	9.3195	10.0890	10.9440	11.7860
52	2.3759	2.8009	3.1759	3.4825	4.0086	4.5629	5.2140	6.0952	6.5681	7.3972	8.3646	9.0529	9.7412	10.9440	11.8750	12.9105
53	2.5630	2.9794	3.3367	3.7572	4.3096	4.9607	5.8055	6.3168	7.2834	8.1304	9.0357	9.5917	10.9440	11.7630	12.9105	14.0600
54	2.7499	3.1401	3.5847	4.0491	4.6808	5.4904	6.0712	7.0408	7.9017	8.7134	9.4245	10.8719	11.5515	12.9105	14.0600	15.3140
55	2.9285	3.3356	3.7977	4.4023	5.1663	5.8176	6.6892	7.6854	8.3875	9.2697	10.6341	11.3400	12.9105	14.0600	15.3140	16.7295
56	3.2783	3.7110	4.2944	5.0219	5.7332	6.6134	7.6258	8.3666	9.2802	10.5682	11.2884	12.9105	14.0600	15.3140	16.7295	18.3445
57	3.6281	4.1727	4.8698	5.6324	6.5284	7.5674	8.2805	9.2765	10.4813	11.2399	12.3925	13.6015	15.3140	16.7295	18.3445	20.1115
58	4.0116	4.9125	5.5063	6.2517	7.3499	8.1601	9.0230	10.3630	10.9326	12.1325	13.4347	15.3140	16.7295	18.3445	20.1115	22.0400
59	4.4714	5.6092	6.1336	6.9938	7.8809	8.7616	10.0650	10.6557	11.9485	13.1305	15.3140	16.7295	18.0958	20.1115	22.0400	23.0621
60	4.8955	6.0678	6.6058	7.6779	8.4458	9.7226	10.4218	11.6916	12.8699	15.3140	16.6347	17.4499	20.1115	22.0400	24.1775	25.2046
61	5.3350	6.5693	7.2984	8.1877	9.4363	10.2497	11.5091	12.6827	14.7287	16.3499	16.9072	20.1115	22.0400	24.1775	26.3494	27.5199
62	5.9203	6.8880	7.9303	9.1605	10.0859	11.3369	12.5004	14.6636	15.2293	16.6402	19.4763	20.5632	23.4301	26.4551	27.2004	28.8705
63	6.2141	7.2931	8.5180	9.4867	10.6917	11.9690	13.2286	15.3309	15.6596	18.4027	19.9241	20.9849	24.8948	27.2973	28.1916	31.0103

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Female Preferred Tobacco Abstainer

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
64	6.6621	7.8195	8.8709	10.0662	11.3411	13.3099	13.7646	15.7526	17.8954	19.3064	20.2931	22.2917	26.6315	28.2886	29.3056	33.7554
65	7.2217	8.1986	9.4413	10.7068	13.3818	13.9332	14.6065	17.1029	19.5613	19.6051	21.5297	23.8177	27.5874	29.3851	32.7257	35.6672
66	7.7041	8.8206	10.0818	12.0289	14.1188	14.3376	16.0357	17.4108	19.8778	20.6928	22.9943	24.4846	27.9825	29.9114	33.2083	37.5616
67	8.2035	9.4513	11.6120	12.5471	14.4181	15.5211	17.4732	17.7012	20.7112	22.1749	23.4594	24.8269	28.6230	30.5432	33.9189	39.6751
68	8.8675	10.9532	11.9816	13.1089	14.9799	16.1529	17.8336	19.3580	21.3166	22.5876	23.9773	25.4764	29.0796	31.5081	34.5768	42.1220
69	10.0003	11.5580	12.6743	14.3001	15.8570	16.6887	18.8074	20.7960	22.5268	23.0439	24.6091	25.8626	29.9654	34.0687	37.1114	44.6390
70	10.4916	12.0849	13.6206	15.8332	16.3399	18.4764	20.2800	21.7169	22.9748	24.5086	24.9865	26.6872	31.4213	36.5505	37.5853	47.1560
71	10.8393	12.6609	14.9846	15.8945	17.7494	18.8092	20.5166	21.9536	23.1237	24.6049	25.9156	27.4412	31.9648	37.1906	38.1289	48.7960
72	11.7012	13.9537	15.0896	17.0324	18.5901	18.8529	20.7356	22.0938	23.2113	24.6575	26.6434	27.8969	32.5085	37.7254	39.6283	52.5583
73	12.4949	13.9974	15.2207	18.4421	18.7303	19.3261	20.8669	22.1726	23.2640	24.8504	27.0817	28.3528	32.9644	39.2073	44.5739	56.4872
74	12.8182	14.6268	16.7872	18.5473	19.1946	20.3423	20.9371	22.2252	23.4393	25.2536	27.5201	28.7386	34.2269	44.0916	47.2748	61.0214
75	13.6915	16.1841	16.9535	19.0203	20.2020	20.4121	20.9895	22.3916	23.8161	25.2712	27.8882	29.8082	38.3831	46.7574	48.8443	66.0729
76	14.8980	16.6831	17.6979	19.2743	20.2545	20.4647	21.1212	23.1453	25.1570	26.6209	29.1330	35.1565	43.6179	48.2919	53.4393	72.4225
77	15.3354	17.4095	17.9256	19.7210	20.3073	20.5874	22.9612	24.9420	26.4982	27.7955	34.3322	39.8737	45.8453	52.8255	57.1226	75.2186
78	15.9740	17.6286	18.3284	19.9486	20.3423	20.7802	24.7404	26.2654	27.6641	32.6963	38.9180	42.7587	50.1158	56.4648	72.2149	78.3220
79	16.7444	17.9350	18.5297	20.0188	20.3595	20.9206	26.0463	27.4140	32.5386	37.0191	42.6271	45.7314	53.5446	71.3641	78.3320	91.3010
80	16.8668	18.0051	18.6612	20.0802	20.3860	21.0607	27.1860	32.2355	36.8348	42.4115	44.6176	48.8181	67.5845	85.9043	90.4821	118.4703
81	17.5847	18.6356	19.6421	20.3778	21.0607	23.8033	28.0187	33.6207	38.0361	43.6478	45.8279	50.0282	69.5225	88.1406	106.9080	174.6543
82	18.5918	19.4413	20.3604	21.0526	21.2708	24.5046	29.1845	34.6990	39.1234	44.8316	46.9503	51.4137	78.2746	104.1103	130.1130	219.5567
83	19.3977	20.1512	21.0526	21.2629	21.8755	25.4862	30.0875	35.6722	40.1667	45.9277	48.2393	57.6749	92.3326	126.6752	147.6616	234.9540
84	20.1071	20.8520	21.2629	21.8673	22.7165	26.2487	30.9029	36.6105	41.1313	47.1817	54.0621	67.7336	112.1961	143.7416	182.1799	250.4105
85	20.8081	21.0623	21.8673	22.7086	23.3738	26.9325	31.6919	37.4786	42.2362	52.8553	63.4189	81.9492	127.2189	177.3040	250.4105	270.5030
86	21.0186	21.6580	22.4195	23.3660	23.9611	27.5986	32.4195	38.4693	47.2344	61.9755	76.6436	92.7009	156.7648	250.4105	270.5030	292.3340
87	21.6141	22.2012	23.0681	23.9530	24.5309	28.2123	33.2524	42.9501	55.2669	74.8667	86.6499	113.8449	250.4105	270.5030	292.3340	316.3880
88	22.1573	22.8410	23.6464	24.5227	25.0567	28.9135	37.0137	50.1491	66.6144	84.6185	106.3204	235.0191	270.5030	292.3340	316.3880	342.6650
89	22.7973	23.4106	24.2072	25.0486	25.6614	32.0784	43.0639	60.3214	75.1997	103.7979	219.0577	270.5030	292.3340	316.3880	342.6650	371.3075
90	23.3667	23.9627	24.7243	25.6536	28.3789	37.1723	51.6137	68.0209	92.0902	213.7024	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745
91	23.9187	24.4710	25.3205	28.3707	32.7533	44.3712	58.0852	83.1660	188.8658	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540
92	24.4271	25.0582	27.9938	32.7454	38.9347	49.8168	70.8097	169.9262	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465
93	25.0143	27.6964	32.2982	38.9267	43.6084	60.5239	143.7128	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805
94	27.6438	31.9394	38.3743	43.6003	52.8069	121.8854	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785
95	31.8782	37.9366	42.9689	52.7986	105.5119	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525
96	37.8576	42.4697	52.0095	105.4952	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295
97	42.3821	51.3878	103.8201	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720
98	51.2823	102.4965	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410
99	102.2771	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475
100	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730
101	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	771.7325
102	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	771.7325	813.1050
103	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	771.7325	813.1050	851.7510
104	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	771.7325	813.1050	851.7510	892.1070
105	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	771.7325	813.1050	851.7510	892.1070	950.0000

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Female Standard Tobacco Abstainer

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate	
18	0.4085	0.4275	0.4275	0.4465	0.4560	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	33
19	0.4275	0.4275	0.4465	0.4560	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	34
20	0.4275	0.4465	0.4560	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8500	35
21	0.4465	0.4560	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.8600	36
22	0.4560	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.8600	37
23	0.4560	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	0.9200	38
24	0.4750	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	0.9800	39
25	0.4845	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.0600	40
26	0.5225	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.1400	41
27	0.5415	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.1900	42
28	0.5700	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.2900	43
29	0.5985	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.4345	1.4300	44
30	0.6270	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.4345	1.5580	1.6000	45
31	0.6650	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.4345	1.5580	1.7005	1.7600	46
32	0.7030	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.4345	1.5580	1.7005	1.8715	1.9800	47
33	0.7505	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.4345	1.5580	1.7005	1.8715	2.0710	2.2500	48
34	0.8075	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.4345	1.5580	1.7005	1.8715	2.0710	2.2895	2.5200	49
35	0.8740	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.4345	1.5580	1.7005	1.8715	2.0710	2.2895	2.5365	2.8120	50
36	0.9405	0.9975	1.0450	1.1020	1.1685	1.2445	1.3300	1.4345	1.5580	1.7005	1.8715	2.0710	2.2895	2.5365	2.8120	3.1255	51
37	0.9300	1.0200	1.0900	1.1685	1.2445	1.3300	1.4345	1.5580	1.7005	1.8715	2.0710	2.2895	2.5365	2.8120	3.1255	3.4770	52
38	0.9500	1.0400	1.1500	1.2445	1.3300	1.4345	1.5580	1.7005	1.8715	2.0710	2.2895	2.5365	2.8120	3.1255	3.4770	3.8475	53
39	0.9600	1.0800	1.2000	1.3300	1.4345	1.5580	1.7005	1.8715	2.0710	2.2895	2.5365	2.8120	3.1255	3.4770	3.8475	4.2370	54
40	0.9800	1.1100	1.2200	1.3900	1.5580	1.7005	1.8715	2.0710	2.2895	2.5365	2.8120	3.1255	3.4770	3.8475	4.2370	4.6835	55
41	1.0100	1.1300	1.3100	1.4900	1.7005	1.8715	2.0710	2.2895	2.5365	2.8120	3.1255	3.4770	3.8475	4.2370	4.6835	5.1680	56
42	1.0500	1.2300	1.4100	1.6800	1.8715	2.0710	2.2895	2.5365	2.8120	3.1255	3.4770	3.8475	4.2370	4.6835	5.1680	5.6810	57
43	1.0800	1.3000	1.5100	1.7500	2.0000	2.2895	2.5365	2.8120	3.1255	3.4770	3.8475	4.2370	4.6835	5.1680	5.6810	6.2130	58
44	1.1200	1.3600	1.6000	1.8400	2.1400	2.4500	2.7900	3.1255	3.4770	3.8475	4.2370	4.6835	5.1680	5.6810	6.2130	6.7545	59
45	1.1800	1.4500	1.6900	1.9800	2.3100	2.6400	3.0000	3.3800	3.7900	4.1900	4.6500	5.1680	5.6810	6.2130	6.7545	7.3245	60
46	1.3600	1.6700	1.9500	2.2800	2.6000	2.9900	3.3600	3.7900	4.2200	4.6500	5.1680	5.6810	6.2130	6.7545	7.3245	7.9515	61
47	1.5600	1.9100	2.2600	2.5800	2.9800	3.3600	3.8000	4.2370	4.6700	5.1680	5.6810	6.2130	6.7545	7.3245	7.9515	8.6165	62
48	1.7600	2.1100	2.5000	2.8000	3.2100	3.6500	4.1000	4.4800	5.0800	5.6300	6.2130	6.7545	7.3245	7.9515	8.6165	9.3195	63
49	1.9500	2.3400	2.6900	3.0600	3.5000	3.9500	4.4100	4.9300	5.5000	6.1600	6.7545	7.3245	7.9515	8.6165	9.3195	10.0890	64
50	2.1800	2.5400	2.9100	3.3600	3.8200	4.2300	4.7800	5.3800	6.0500	6.7545	7.3245	7.9515	8.6165	9.3195	10.0890	10.9440	65
51	2.3700	2.7600	3.2300	3.6700	4.0600	4.6300	5.2400	5.9500	6.7545	7.3245	7.9515	8.6165	9.3195	10.0890	10.9440	11.8750	66
52	2.6100	3.1000	3.5300	3.8800	4.4800	5.1100	5.8500	6.7545	7.3245	7.9515	8.6165	9.3195	10.0890	10.9440	11.8750	12.9105	67
53	2.8200	3.3000	3.7100	4.1900	4.8200	5.5600	6.5200	7.1000	7.9515	8.6165	9.3195	10.0890	10.9440	11.8750	12.9105	14.0600	68
54	3.0300	3.4800	3.9900	4.5200	5.2400	6.1600	6.8200	7.9200	8.6165	9.3195	10.0890	10.9440	11.8750	12.9105	14.0600	15.3140	69
55	3.2300	3.7000	4.2300	4.9200	5.7900	6.5300	7.5200	8.6165	9.3195	10.0890	10.9440	11.8750	12.9105	14.0600	15.3140	16.7295	70
56	3.6200	4.1200	4.7900	5.6200	6.4300	7.4300	8.5800	9.3195	10.0890	10.9440	11.8750	12.9105	14.0600	15.3140	16.7295	18.3445	71
57	4.0100	4.6400	5.4400	6.3100	7.3300	8.5100	9.3195	10.0890	10.9440	11.8750	12.9105	14.0600	15.3140	16.7295	18.3445	20.1115	72
58	4.4400	5.4800	6.1600	7.0100	8.2600	9.1800	10.0890	10.9440	11.8750	12.9105	14.0600	15.3140	16.7295	18.3445	20.1115	22.0400	73
59	4.9600	6.2700	6.8700	7.8500	8.8600	9.8600	10.9440	11.8750	12.9105	14.0600	15.3140	16.7295	18.3445	20.1115	22.0400	24.1775	74
60	5.4700	6.8300	7.4500	8.6800	9.5600	10.9440	11.8200	12.9105	14.0600	15.3140	16.7295	18.3445	20.1115	22.0400	24.1775	26.5240	75
61	5.9700	7.4000	8.2400	9.2600	10.6900	11.6200	12.9105	14.0600	15.3140	16.7295	18.3445	20.1115	22.0400	24.1775	26.5240	29.0985	76
62	6.6400	7.7600	8.9600	10.3700	11.4300	12.8600	14.0600	15.3140	16.7295	18.3445	20.1115	22.0400	24.1775	26.5240	29.0985	31.9485	77
63	6.9700	8.2200	9.6300	10.7400	12.1200	13.5800	15.0200	16.7295	17.8000	20.1115	22.0400	23.8800	26.5240	29.0985	31.9485	35.0550	78

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Female Standard Tobacco Abstainer

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate	
64	7.4800	8.8200	10.0300	11.4000	12.8600	15.1100	15.6300	17.9000	20.1115	21.9600	23.0900	25.3700	29.0985	31.9485	33.3700	38.4600	79
65	8.1200	9.2500	10.6800	12.1300	15.1900	15.8200	16.5900	19.4400	22.0400	22.3000	24.5000	27.1100	31.4100	33.4600	37.2700	40.6400	80
66	8.6700	9.9600	11.4100	13.6400	16.0300	16.2800	18.2200	19.7900	22.6100	23.5400	26.1700	27.8700	31.8600	34.0600	37.8200	42.8000	81
67	9.2400	10.6800	13.1600	14.2300	16.3700	17.6300	19.8600	20.1200	23.5600	25.2300	26.7000	28.2600	32.5900	34.7800	38.6300	45.2100	82
68	10.0000	12.4000	13.5800	14.8700	17.0100	18.3500	20.2700	22.0100	24.2500	25.7000	27.2900	29.0000	33.1100	35.8800	39.3800	48.0000	83
69	11.3000	13.0900	14.3700	16.2300	18.0100	18.9600	21.3800	23.6500	25.6300	26.2200	28.0100	29.4400	34.1200	38.8000	42.2700	50.8700	84
70	11.8600	13.6900	15.4500	17.9800	18.5600	21.0000	23.0600	24.7000	26.1400	27.8900	28.4400	30.3800	35.7800	41.6300	42.8100	53.7400	85
71	12.2600	14.3500	17.0100	18.0500	20.1700	21.3800	23.3300	24.9700	26.3100	28.0000	29.5000	31.2400	36.4000	42.3600	43.4300	55.6100	86
72	13.2500	15.8300	17.1300	19.3500	21.1300	21.4300	23.5800	25.1300	26.4100	28.0600	30.3300	31.7600	37.0200	42.9700	45.1400	59.9000	87
73	14.1600	15.8800	17.2800	20.9600	21.2900	21.9700	23.7300	25.2200	26.4700	28.2800	30.8300	32.2800	37.5400	44.6600	50.7800	64.3800	88
74	14.5300	16.6000	19.0700	21.0800	21.8200	23.1300	23.8100	25.2800	26.6700	28.7400	31.3300	32.7200	38.9800	50.2300	53.8600	69.5500	89
75	15.5300	18.3800	19.2600	21.6200	22.9700	23.2100	23.8700	25.4700	27.1000	28.7600	31.7500	33.9400	43.7200	53.2700	55.6500	75.3100	90
76	16.9100	18.9500	20.1100	21.9100	23.0300	23.2700	24.0200	26.3300	28.6300	30.3000	33.1700	40.0400	49.6900	55.0200	60.8900	82.5500	91
77	17.4100	19.7800	20.3700	22.4200	23.0900	23.4100	26.1200	28.3800	30.1600	31.6400	39.1000	45.4200	52.2300	60.1900	65.0900	85.7400	92
78	18.1400	20.0300	20.8300	22.6800	23.1300	23.6300	28.1500	29.8900	31.4900	37.2300	44.3300	48.7100	57.1000	64.3400	82.3000	89.2800	93
79	19.0200	20.3800	21.0600	22.7600	23.1500	23.7900	29.6400	31.2000	37.0500	42.1600	48.5600	52.1000	61.0100	81.3300	89.2800	104.0800	94
80	19.1600	20.4600	21.2100	22.8300	23.1800	23.9500	30.9400	36.7000	41.9500	48.3100	50.8300	55.6200	77.0200	97.9100	103.1300	135.0600	95
81	19.9800	21.1800	22.3300	23.1700	23.9500	27.0800	31.8900	38.2800	43.3200	49.7200	52.2100	57.0000	79.2300	100.4600	121.8600	199.1200	96
82	21.1300	22.1000	23.1500	23.9400	24.1900	27.8800	33.2200	39.5100	44.5600	51.0700	53.4900	58.5800	89.2100	118.6700	148.3200	227.5060	97
83	22.0500	22.9100	23.9400	24.1800	24.8800	29.0000	34.2500	40.6200	45.7500	52.3200	54.9600	65.7200	105.2400	144.4000	168.3300	234.9540	98
84	22.8600	23.7100	24.1800	24.8700	25.8400	29.8700	35.1800	41.6900	46.8500	53.7500	61.6000	77.1900	127.8900	163.8600	207.6900	250.4105	99
85	23.6600	23.9500	24.8700	25.8300	26.5900	30.6500	36.0800	42.6800	48.1100	60.2200	72.2700	93.4000	145.0200	202.1300	250.4105	270.5030	100
86	23.9000	24.6300	25.5000	26.5800	27.2600	31.4100	36.9100	43.8100	53.8100	70.6200	87.3500	105.6600	178.7100	250.4105	270.5030	292.3340	101
87	24.5800	25.2500	26.2400	27.2500	27.9100	32.1100	37.8600	48.9200	62.9700	85.3200	98.7600	129.7700	250.4105	270.5030	292.3340	316.3880	102
88	25.2000	25.9800	26.9000	27.9000	28.5100	32.9100	42.1500	57.1300	75.9100	96.4400	121.1900	250.4105	270.5030	292.3340	316.3880	342.6650	103
89	25.9300	26.6300	27.5400	28.5000	29.2000	36.5200	49.0500	68.7300	85.7000	118.3100	249.7400	270.5030	292.3340	316.3880	342.6650	371.3075	104
90	26.5800	27.2600	28.1300	29.1900	32.3000	42.3300	58.8000	77.5100	104.9600	243.6300	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	105
91	27.2100	27.8400	28.8100	32.2900	37.2900	50.5400	66.1800	94.7800	215.3100	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	106
92	27.7900	28.5100	31.8600	37.2800	44.3400	56.7500	80.6900	193.7100	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	107
93	28.4600	31.5200	36.7700	44.3300	49.6700	68.9600	163.8200	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	108
94	31.4600	36.3600	43.7000	49.6600	60.1600	138.9300	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	109
95	36.2900	43.2000	48.9400	60.1500	120.2600	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	110
96	43.1100	48.3700	59.2500	120.2400	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	111
97	48.2700	58.5400	118.3300	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	112
98	58.4200	116.8200	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	113
99	116.5700	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	114
100	270.5030	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	115
101	292.3340	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	771.7325	116
102	316.3880	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	771.7325	813.1050	117
103	342.6650	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	771.7325	813.1050	851.7510	118
104	371.3075	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	771.7325	813.1050	851.7510	892.1070	119
105	401.5745	432.5540	464.0465	496.0805	529.1785	562.3525	594.3295	624.8720	656.2410	695.4475	732.7730	771.7325	813.1050	851.7510	892.1070	950.0000	120

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000
Female Preferred Tobacco User

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
18	0.4845	0.5320	0.5605	0.5985	0.6270	0.6555	0.6935	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.1572
19	0.5320	0.5605	0.5985	0.6270	0.6555	0.6935	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635	1.1487
20	0.5605	0.5985	0.6270	0.6555	0.6935	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635	1.3870	1.2591
21	0.5985	0.6270	0.6555	0.6935	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635	1.3870	1.5105	1.2932
22	0.6270	0.6555	0.6935	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635	1.3870	1.5105	1.5993	1.3272
23	0.6555	0.6935	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635	1.3870	1.5105	1.5654	1.6246	1.4376
24	0.6935	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635	1.3870	1.4805	1.5397	1.6159	1.7258	1.5481
25	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635	1.3652	1.4210	1.5141	1.6072	1.7171	1.8272	1.6839
26	0.6598	0.7202	0.8292	0.9490	1.0110	1.0925	1.1685	1.2467	1.2345	1.2855	1.3670	1.4942	1.6044	1.7146	1.8503	1.8196
27	0.6947	0.8065	0.9409	1.0007	1.0925	1.1685	1.2385	1.2216	1.2602	1.3536	1.5029	1.6131	1.7233	1.8590	1.9944	1.9129
28	0.7550	0.8754	0.9750	1.0925	1.1560	1.1900	1.1877	1.2641	1.3536	1.4893	1.5961	1.6979	1.8335	1.9605	2.0876	2.0826
29	0.8330	0.9186	1.0925	1.0949	1.1478	1.1648	1.2729	1.3663	1.4726	1.5997	1.6896	1.8167	1.9353	2.0962	2.2658	2.3456
30	0.8629	1.0441	1.0495	1.1098	1.1548	1.2661	1.3750	1.4692	1.5851	1.6963	1.8040	1.9236	2.1116	2.2824	2.5472	2.6110
31	0.9754	1.0099	1.0584	1.1358	1.2749	1.3863	1.4523	1.5806	1.6878	1.7904	1.8897	2.1202	2.2910	2.5559	2.8035	2.8675
32	0.9324	1.0099	1.1099	1.2817	1.3863	1.4376	1.5634	1.6661	1.7647	1.8588	2.1202	2.2910	2.5559	2.8035	3.0598	3.2263
33	0.9501	0.9931	1.1620	1.2821	1.3351	1.4637	1.5808	1.7176	1.8162	2.0725	2.2486	2.5133	2.7696	3.0343	3.4016	3.6622
34	0.9242	1.0362	1.1533	1.2478	1.3609	1.4892	1.6407	1.7860	2.0127	2.2006	2.4620	2.7183	3.0001	3.3759	3.8201	4.0552
35	0.9849	1.0452	1.1452	1.2652	1.3953	1.5836	1.7434	1.9743	2.1497	2.4316	2.7013	2.9746	3.3503	3.7859	4.2216	4.6019
36	0.9678	1.0452	1.1623	1.2910	1.5152	1.7117	1.8974	2.0939	2.3802	2.6706	2.9319	3.3077	3.7517	4.1703	4.7936	5.0375
37	0.9424	1.0628	1.2055	1.4542	1.6695	1.8403	2.0599	2.3589	2.6451	2.9185	3.2822	3.7177	4.1191	4.7852	5.2378	5.5842
38	0.9596	1.1230	1.2999	1.5741	1.6863	1.9430	2.2138	2.5383	2.8246	3.2089	3.6494	4.0508	4.6998	5.1525	5.7075	6.1139
39	0.9682	1.1746	1.3599	1.5399	1.8061	2.0882	2.4274	2.7349	3.1321	3.5847	3.9825	4.6144	5.0671	5.6051	6.1602	6.5751
40	1.0131	1.2284	1.4057	1.6888	1.9811	2.3495	2.6637	3.0917	3.5241	3.9520	4.5305	4.9842	5.5235	6.0456	6.6362	7.0694
41	1.0024	1.2096	1.5072	1.8076	2.1944	2.5199	2.9713	3.4079	3.8404	4.3882	4.8384	5.3777	5.9170	6.3964	7.0897	7.7542
42	1.0092	1.3200	1.6175	2.0552	2.3821	2.8533	3.2961	3.7328	4.2595	4.7132	5.2404	5.7369	6.1479	6.8755	7.4662	8.3278
43	1.0075	1.3876	1.7195	2.0973	2.5014	2.9897	3.4412	3.9807	4.4474	4.9868	5.5141	5.9421	6.6527	7.2776	8.1935	8.9870
44	1.0939	1.4736	1.8569	2.2518	2.7156	3.1955	3.7152	4.2290	4.7643	5.3207	5.7881	6.4643	7.1150	7.9538	8.7843	9.9801
45	1.1185	1.5671	1.9590	2.4139	2.9035	3.4176	3.9545	4.5027	5.0806	5.6030	6.2331	6.9093	7.6799	8.4503	9.6830	10.6557
46	1.2051	1.7137	2.1566	2.6716	3.1692	3.7433	4.2886	4.8967	5.4661	6.0483	6.7553	7.4572	8.1764	9.3064	10.5904	11.5110
47	1.3435	1.9031	2.4314	2.9373	3.5378	4.0859	4.7256	5.3078	5.8857	6.6133	7.2347	7.8938	8.8185	10.1282	11.2838	12.2972
48	1.4558	2.0064	2.6116	3.0576	3.6579	4.3001	4.9054	5.4276	6.2111	6.8703	7.5857	8.5616	9.7173	10.8560	12.8761	13.2564
49	1.5511	2.1700	2.7065	3.2550	3.8806	4.5059	5.1369	5.8218	6.5022	7.2727	8.3135	9.3065	10.4450	12.2597	13.6124	13.8551
50	1.6194	2.1348	2.6652	3.2842	3.8782	4.4245	5.1065	5.7974	6.5476	7.5756	8.3739	9.4180	10.9357	11.7951	13.3370	14.1421
51	1.7002	2.2639	2.9145	3.4933	4.0068	4.7218	5.4521	6.2474	7.3348	7.9854	9.0164	10.3497	11.0643	12.3090	13.8429	14.8005
52	1.8698	2.5619	3.1239	3.5821	4.3526	5.1157	5.9664	7.1067	7.6079	8.6279	9.7875	10.4139	11.2009	13.0076	14.3328	16.2700
53	1.9748	2.6265	3.1803	3.7831	4.5454	5.4211	6.5205	7.2193	8.3149	9.3027	10.0204	10.8557	12.5902	13.1362	16.9346	17.4745
54	2.0635	2.6749	3.3332	3.9841	4.8348	5.8951	6.5850	7.8216	8.8527	9.7121	10.5022	12.1404	12.7347	15.8987	18.1954	19.5281
55	2.3016	2.9278	3.5693	4.4043	5.4311	6.2179	7.3331	8.5537	9.4883	10.3074	11.8442	12.4785	15.0160	16.9752	21.7110	21.1276
56	2.6054	3.2301	4.0391	5.0258	5.9236	7.0552	8.3148	9.3423	10.1723	11.6175	12.2948	13.5875	16.1008	19.5536	23.4865	21.9714
57	2.9425	3.7255	4.6694	5.6717	6.8257	8.1336	9.9753	10.0910	11.4344	12.1648	13.4202	14.6244	18.5748	21.0477	24.5646	24.7901
58	3.6078	4.8744	5.6408	6.6013	8.0111	8.9492	9.9348	11.4754	12.0557	13.3079	14.7153	17.1314	20.2706	21.7638	26.2601	25.2316
59	3.9787	5.5490	6.2116	7.3007	8.4055	9.3838	10.6100	11.8134	12.8913	14.1753	17.2364	18.2960	20.5762	25.6504	26.7103	25.6011
60	4.1284	5.6476	6.2838	7.3937	8.4045	9.8363	10.4904	11.8774	13.0906	16.5298	17.0116	17.6751	23.0225	25.4330	25.5855	26.3353
61	4.4354	6.0151	6.7727	7.8752	9.2821	10.0969	11.5130	12.3360	14.4641	16.8585	17.8054	18.6520	23.7017	25.5784	25.8531	28.2734
62	5.2512	6.5041	7.6626	9.0536	10.0262	11.3892	12.2792	13.9327	15.5038	17.9590	19.1041	19.7217	24.4355	26.1519	28.0742	29.2654
63	5.8279	7.0319	8.4466	9.7986	10.8163	12.1862	13.8682	14.9732	16.9096	18.5412	20.2196	20.4486	25.7644	27.1983	29.5631	31.0356

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

**Current Annual OIR COI per \$1,000
Female Preferred Tobacco User**

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
64	6.4504	7.7951	9.1172	10.5289	11.6826	13.7526	14.5739	16.3564	18.3764	19.9240	20.9922	22.2275	26.5061	27.9782	32.6921	33.5152
65	7.3361	8.4306	9.8339	11.2292	14.1848	14.6567	15.2339	17.8008	20.2322	20.5830	21.7498	23.8008	27.2707	28.8647	36.6909	33.7671
66	7.7573	9.0180	10.5052	12.2123	14.6517	15.1690	16.2107	18.5035	20.7824	21.1939	22.2921	24.2897	27.6147	29.3078	37.0118	36.6437
67	8.2003	9.6052	12.3523	13.2184	14.9812	16.1154	16.8447	19.0078	21.3856	21.7134	22.7505	24.6109	28.0349	30.6584	37.3937	38.3833
68	8.8455	11.4407	12.9482	13.6850	15.2574	16.7491	17.3188	20.2896	21.6843	22.4618	23.0719	25.0160	28.6077	31.5973	37.8445	40.3976
69	9.6565	11.6877	13.3921	15.1933	15.8458	17.2081	18.4553	20.7558	21.9675	23.0651	23.4541	25.5355	29.5009	32.6962	38.2109	43.1139
70	10.4161	12.1010	13.6690	15.9259	16.2894	18.3291	19.9577	21.1612	22.2736	23.6532	23.9583	26.3445	29.8371	34.5198	38.6616	45.8760
71	10.7102	13.1926	14.6715	16.0248	17.4767	18.6187	20.5668	21.2908	22.3956	23.7600	24.5605	26.6190	31.5453	36.3885	39.4853	49.4010
72	11.5788	14.1415	14.9604	17.1813	17.7505	19.1744	20.5822	21.4049	22.4947	24.3545	24.8120	26.7791	33.2233	37.1589	42.2163	53.1016
73	12.3358	14.4149	16.0021	17.4477	18.2683	19.2886	20.5974	21.4965	23.0509	24.6061	24.9571	26.9089	33.9172	39.7065	44.0699	57.3592
74	12.5558	15.3954	16.2455	17.9502	18.6568	19.3876	20.6125	22.0221	23.2873	24.7508	25.0790	27.5113	34.8326	41.4381	44.4437	62.1050
75	13.3368	15.7678	16.3519	18.3307	19.3876	19.4713	20.6584	22.9596	23.4246	24.8729	25.8414	27.6408	35.7021	43.5665	45.5270	68.0717
76	14.4377	16.0948	16.9989	18.4601	19.3876	19.4713	21.4356	23.0738	24.2555	25.7726	27.3587	31.6674	40.3322	45.3972	47.6859	70.9990
77	14.7266	16.7263	17.1128	18.5514	19.3876	19.4868	22.2354	23.8895	25.1245	27.2821	31.3317	35.6868	45.3592	47.6706	52.2403	74.2168
78	15.2813	16.8405	17.1966	18.6277	19.3954	19.5247	23.0131	24.7431	26.5882	31.2395	35.2978	40.0499	47.6325	51.6757	63.8900	90.5305
79	15.8438	16.9243	17.2650	18.7038	19.3954	19.5629	23.8285	26.1762	30.4237	35.1904	39.6074	42.0255	51.6376	63.1804	80.9036	97.2826
80	15.9808	16.9927	17.5161	18.7648	19.3954	19.5934	25.1928	29.9353	34.2521	39.4844	41.5602	45.5041	63.1346	80.3466	84.6497	125.9565
81	16.3002	17.1145	18.4679	19.3434	19.4790	20.1571	25.9018	30.5454	35.1293	40.2855	42.3383	46.2593	64.3704	81.3843	99.1919	206.3045
82	16.9927	18.0354	19.1836	19.4273	20.0350	20.6903	26.4126	31.3078	35.8310	41.0329	43.0325	47.1366	71.8550	95.3312	119.6778	246.4300
83	17.9061	18.7284	19.3283	19.9833	20.5607	21.0712	27.0530	31.9179	36.4869	41.7044	43.8411	52.4463	84.0621	114.9779	134.5026	251.3605
84	18.5910	19.3071	19.9298	20.5089	20.9418	21.5512	27.5638	32.4899	37.0743	42.4823	48.7309	61.1053	101.2520	129.1922	166.0521	264.6415
85	19.1621	19.8629	20.4632	20.8898	21.4140	21.9322	28.0443	33.0008	37.7530	47.1967	56.7108	73.2969	113.6884	159.4447	264.6415	262.6060
86	19.7183	20.3885	20.8062	21.3621	21.7950	22.2902	28.4712	33.5957	41.8722	54.8940	67.9487	82.1167	140.1639	264.6415	282.6060	302.0240
87	20.2361	20.7618	21.3011	21.7431	22.1531	22.6106	28.9668	37.1880	48.5927	65.7351	76.0740	100.8933	239.1316	282.6060	302.0240	323.1235
88	20.6096	21.2343	21.6593	22.1011	22.4730	22.9840	31.9713	43.0536	58.0602	73.5705	93.3781	196.7397	282.6060	302.0240	323.1235	345.8380
89	21.0742	21.6076	22.0708	22.4213	22.8466	25.2324	36.8830	51.3151	64.9035	90.2638	162.8553	282.6060	302.0240	323.1235	345.8380	372.0485
90	21.4475	21.9581	22.3603	22.7948	25.0800	28.9070	43.8011	57.2885	79.4832	121.9959	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680
91	21.7980	22.2779	22.7034	25.0203	28.7241	34.0852	48.8053	70.0064	80.4522	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905
92	22.1180	22.6438	24.8984	28.6570	33.8641	37.8299	59.4552	71.9061	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450
93	22.4839	24.8464	28.5196	33.7813	37.5781	45.8011	61.0498	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315
94	24.6636	28.4525	33.6441	37.4880	45.4883	46.9911	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820
95	28.2388	33.5310	37.3966	45.3751	46.6706	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085
96	33.2717	37.2072	45.1843	46.5576	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475
97	36.9175	45.0255	46.3896	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425
98	44.6670	46.1926	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640
99	45.8265	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640	695.7230
100	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640	695.7230	733.0105
101	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640	695.7230	733.0105	771.9130
102	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640	695.7230	733.0105	771.9130	813.2380
103	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640	695.7230	733.0105	771.9130	813.2380	851.8460
104	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640	695.7230	733.0105	771.9130	813.2380	851.8460	892.1545
105	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640	695.7230	733.0105	771.9130	813.2380	851.8460	892.1545	950.0000

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

**Current Annual OIR COI per \$1,000
Female Standard Tobacco User**

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
18	0.4845	0.5320	0.5605	0.5985	0.6270	0.6555	0.6935	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635
19	0.5320	0.5605	0.5985	0.6270	0.6555	0.6935	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635	1.3200
20	0.5605	0.5985	0.6270	0.6555	0.6935	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635	1.3870	1.4500
21	0.5985	0.6270	0.6555	0.6935	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635	1.3870	1.5105	1.4900
22	0.6270	0.6555	0.6935	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635	1.3870	1.5105	1.6340	1.5300
23	0.6555	0.6935	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635	1.3870	1.5105	1.6340	1.7385	1.6600
24	0.6935	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635	1.3870	1.5105	1.6340	1.7385	1.8430	1.7900
25	0.7505	0.7980	0.8455	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635	1.3870	1.5105	1.6340	1.7385	1.8430	1.9570	1.9500
26	0.7200	0.7900	0.9025	0.9595	1.0165	1.0925	1.1685	1.2635	1.3870	1.4700	1.5700	1.7200	1.8430	1.9570	2.0805	2.1100
27	0.7600	0.8900	0.9595	1.0165	1.0925	1.1685	1.2635	1.3870	1.4400	1.5500	1.7300	1.8430	1.9570	2.0805	2.2230	2.2200
28	0.8300	0.9595	1.0165	1.0925	1.1685	1.2635	1.3500	1.4400	1.5500	1.7100	1.8400	1.9570	2.0805	2.2230	2.4035	2.4200
29	0.9200	1.0165	1.0925	1.1685	1.2635	1.3200	1.4500	1.5600	1.6900	1.8400	1.9500	2.0805	2.2230	2.4035	2.6030	2.7300
30	0.9500	1.0925	1.1685	1.2400	1.3000	1.4300	1.5600	1.6700	1.8100	1.9400	2.0700	2.2100	2.4035	2.6030	2.8405	3.0200
31	1.0800	1.1200	1.1800	1.2700	1.4400	1.5700	1.6500	1.8000	1.9300	2.0500	2.1700	2.4035	2.6030	2.8405	3.1160	3.3200
32	1.0300	1.1200	1.2400	1.4400	1.5700	1.6300	1.7800	1.9000	2.0200	2.1300	2.4035	2.6030	2.8405	3.1160	3.4390	3.7400
33	1.0500	1.1000	1.3000	1.4400	1.5100	1.6600	1.8000	1.9600	2.0800	2.3800	2.5900	2.8405	3.1160	3.4390	3.8380	4.2500
34	1.0200	1.1500	1.2900	1.4000	1.5400	1.6900	1.8700	2.0400	2.3100	2.5300	2.8400	3.1160	3.4390	3.8380	4.3130	4.7100
35	1.0900	1.1600	1.2800	1.4200	1.5800	1.8000	1.9900	2.2600	2.4700	2.8000	3.1160	3.4390	3.8380	4.3130	4.8450	5.3500
36	1.0700	1.1600	1.3000	1.4500	1.7200	1.9500	2.1700	2.4000	2.7400	3.0800	3.3900	3.8300	4.3130	4.8400	5.4150	5.8600
37	1.0400	1.1800	1.3500	1.6400	1.9000	2.1000	2.3600	2.7100	3.0500	3.3700	3.8000	4.3100	4.7800	5.4150	6.0420	6.5000
38	1.0600	1.2500	1.4600	1.7800	1.9200	2.2200	2.5400	2.9200	3.2600	3.7100	4.2300	4.7000	5.4150	5.9900	6.6400	7.1200
39	1.0700	1.3100	1.5300	1.7400	2.0600	2.3900	2.7900	3.1500	3.6200	4.1500	4.6200	5.3600	5.8900	6.5200	7.1700	7.6600
40	1.1200	1.3700	1.5800	1.9100	2.2600	2.6900	3.0600	3.5600	4.0700	4.5700	5.2500	5.7800	6.4100	7.0200	7.7100	8.2200
41	1.1100	1.3500	1.7000	2.0500	2.5100	2.8900	3.4200	3.9300	4.4400	5.0800	5.6100	6.2400	6.8700	7.4300	8.2400	9.0200
42	1.1200	1.4800	1.8300	2.3400	2.7300	3.2800	3.8000	4.3100	4.9300	5.4600	6.0800	6.6600	7.1400	7.9900	8.6800	9.6900
43	1.1200	1.5600	1.9500	2.3900	2.8700	3.4400	3.9700	4.6000	5.1500	5.7800	6.4000	6.9000	7.7300	8.4600	9.5300	10.4600
44	1.2200	1.6600	2.1100	2.5700	3.1200	3.6800	4.2900	4.8900	5.5200	6.1700	6.7200	7.5100	8.2700	9.2500	10.2200	11.6200
45	1.2500	1.7700	2.2300	2.7600	3.3400	3.9400	4.5700	5.2100	5.8900	6.5000	7.2400	8.0300	8.9300	9.8300	11.2700	12.4100
46	1.3500	1.9400	2.4600	3.0600	3.6500	4.3200	4.9600	5.6700	6.3400	7.0200	7.8500	8.6700	9.5100	10.8300	12.3300	13.4100
47	1.5100	2.1600	2.7800	3.3700	4.0800	4.7200	5.4700	6.1500	6.8300	7.6800	8.4100	9.1800	10.2600	11.7900	13.1400	14.3300
48	1.6400	2.2800	2.9900	3.5100	4.2200	4.9700	5.6800	6.2900	7.2100	7.9800	8.8200	9.9600	11.3100	12.6400	15.0000	15.4500
49	1.7500	2.4700	3.1000	3.7400	4.4800	5.2100	5.9500	6.7500	7.5500	8.4500	9.6700	10.8300	12.1600	14.2800	15.8600	16.1500
50	1.9400	2.5800	3.2400	4.0100	4.7500	5.4300	6.2800	7.1400	8.0800	9.3600	10.3600	11.6600	13.5500	14.6200	16.5400	17.5600
51	2.0400	2.7400	3.5500	4.2700	4.9100	5.8000	6.7100	7.7000	9.0600	9.8700	11.1600	12.8200	13.7100	15.2600	17.1700	18.3800
52	2.2500	3.1100	3.8100	4.3800	5.3400	6.2900	7.3500	8.7700	9.4000	10.6700	12.1200	12.9000	13.8800	16.1300	17.7800	20.2100
53	2.3800	3.1900	3.8800	4.6300	5.5800	6.6700	8.0400	8.9100	10.2800	11.5100	12.4100	13.4500	15.6100	16.2900	21.0200	21.7100
54	2.4900	3.2500	4.0700	4.8800	5.9400	7.2600	8.1200	9.6600	10.9500	12.0200	13.0100	15.0500	15.7900	19.7300	22.5900	24.2700
55	2.7800	3.5600	4.3600	5.4000	6.6800	7.6600	9.0500	10.5700	11.7400	12.7600	14.6800	15.4700	18.6300	21.0700	26.9700	26.2600
56	3.1500	3.9300	4.9400	6.1700	7.2900	8.7000	10.2700	11.5500	12.5900	14.3900	15.2400	16.8500	19.9800	24.2800	29.1800	27.3100
57	3.5600	4.5400	5.7200	6.9700	8.4100	10.0400	11.0900	12.4800	14.1600	15.0700	16.6400	18.1400	23.0600	26.1400	30.5200	30.8200
58	4.3700	5.9600	6.9200	8.1200	9.8800	11.0500	12.2800	14.2000	14.9300	16.4900	18.2500	21.2600	25.1700	27.0300	32.6300	31.3700
59	4.8300	6.8000	7.6300	8.9900	10.3700	11.5900	13.1200	14.6200	15.9700	17.5700	21.3900	22.7100	25.5500	31.8700	33.1900	31.8300
60	5.2500	7.2600	8.1000	9.5600	10.8900	12.7700	13.6300	15.4500	17.0500	21.5600	22.2000	23.0700	30.0800	33.2400	33.4400	34.4500
61	5.6500	7.7400	8.7400	10.1900	12.0400	13.1100	14.9700	16.0500	18.8500	21.9900	23.2400	24.3500	30.9700	33.4300	33.7900	36.9900
62	6.7100	8.3700	9.9000	11.7300	13.0100	14.8000	15.9700	18.1400	20.2100	23.4300	24.9400	25.7500	31.9300	34.1800	36.7000	38.2900
63	7.4500	9.0500	10.9200	12.7000	14.0400	15.8400	18.0500	19.5000	22.0500	24.1900	26.4000	26.7000	33.6700	35.5500	38.6500	40.6100

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Female Standard Tobacco User

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
64	8.2500	10.0400	11.7900	13.6500	15.1700	17.8900	18.9700	21.3100	23.9700	26.0000	27.4100	29.0300	34.6400	36.5700	42.7500	43.8600
65	9.4000	10.8600	12.7200	14.5600	18.4500	19.0700	19.8300	23.2000	26.4000	26.8600	28.4000	31.0900	35.6400	37.7300	47.9900	44.1900
66	9.9500	11.6300	13.6000	15.8500	19.0600	19.7400	21.1100	24.1200	27.1200	27.6600	29.1100	31.7300	36.0900	38.3100	48.4100	47.9600
67	10.5300	12.4000	16.0300	17.1700	19.4900	20.9800	21.9400	24.7800	27.9100	28.3400	29.7100	32.1500	36.6400	40.0800	48.9100	50.2400
68	11.3800	14.8200	16.8100	17.7800	19.8500	21.8100	22.5600	26.4600	28.3000	29.3200	30.1300	32.6800	37.3900	41.3100	49.5000	52.8800
69	12.4500	15.1400	17.3900	19.7600	20.6200	22.4100	24.0500	27.0700	28.6700	30.1100	30.6300	33.3600	38.5600	42.7500	49.9800	56.4400
70	13.4500	15.6800	17.7500	20.7200	21.2000	23.8800	26.0200	27.6000	29.0700	30.8800	31.2900	34.4200	39.0000	45.1400	50.5700	60.0600
71	13.8400	17.1200	19.0700	20.8500	22.7600	24.2600	26.8200	27.7700	29.2300	31.0200	32.0800	34.7800	41.2400	47.5900	51.6500	64.6800
72	14.9900	18.3700	19.4500	22.3700	23.1200	24.9900	26.8400	27.9200	29.3600	31.8000	32.4100	34.9900	43.4400	48.6000	55.2300	69.5300
73	15.9900	18.7300	20.8200	22.7200	23.8000	25.1400	26.8600	28.0400	30.0900	32.1300	32.6000	35.1600	44.3500	51.9400	57.6600	75.1100
74	16.2800	20.0200	21.1400	23.3800	24.3100	25.2700	26.8800	28.7300	30.4000	32.3200	32.7600	35.9500	45.5500	54.2100	58.1500	81.3300
75	17.3100	20.5100	21.2800	23.8800	25.2700	25.3800	26.9400	29.9600	30.5800	32.4800	33.7600	36.1200	46.6900	57.0000	59.5700	89.1500
76	18.7600	20.9400	22.1300	24.0500	25.2700	25.3800	27.9600	30.1100	31.6700	33.6600	35.7500	41.4000	52.7600	59.4000	62.4000	92.9900
77	19.1400	21.7700	22.2800	24.1700	25.2700	25.4000	29.0100	31.1800	32.8100	35.6400	40.9600	46.6700	59.3500	62.3800	68.3700	97.2100
78	19.8700	21.9200	22.3900	24.2700	25.2800	25.4500	30.0300	32.3000	34.7300	40.8300	46.1600	52.3900	62.3300	67.6300	83.6400	118.5900
79	20.6100	22.0300	22.4800	24.3700	25.2800	25.5000	31.1000	34.1800	39.7600	46.0100	51.8100	54.9800	67.5800	82.7100	105.9400	127.4500
80	20.7900	22.1200	22.8100	24.4500	25.2800	25.5400	32.8900	39.1100	44.7800	51.6400	54.3700	59.5400	82.6500	105.2100	110.8500	165.0300
81	21.2100	22.2800	24.0600	25.2100	25.3900	26.2800	33.8200	39.9100	45.9300	52.6900	55.3900	60.5300	84.2700	106.5700	129.9100	234.1275
82	22.1200	23.4900	25.0000	25.3200	26.1200	26.9800	34.4900	40.9100	46.8500	53.6700	56.3000	61.6800	94.0800	124.8500	156.7600	246.4300
83	23.3200	24.4000	25.1900	26.0500	26.8100	27.4800	35.3300	41.7100	47.7100	54.5500	57.3600	68.6400	110.0800	150.6000	176.1900	251.3605
84	24.2200	25.1600	25.9800	26.7400	27.3100	28.1100	36.0000	42.4600	48.4800	55.5700	63.7700	79.9900	132.6100	169.2300	217.5400	264.6415
85	24.9700	25.8900	26.6800	27.2400	27.9300	28.6100	36.6300	43.1300	49.3700	61.7500	74.2300	95.9700	148.9100	208.8800	264.6415	282.6060
86	25.7000	26.5800	27.1300	27.8600	28.4300	29.0800	37.1900	43.9100	54.7700	71.8400	88.9600	107.5300	183.6100	264.6415	282.6060	302.0240
87	26.3800	27.0700	27.7800	28.3600	28.9000	29.5000	37.8400	48.6200	63.5800	86.0500	99.6100	132.1400	264.6415	282.6060	302.0240	323.1235
88	26.8700	27.6900	28.2500	28.8300	29.3200	29.9900	41.7800	56.3100	75.9900	96.3200	122.2900	257.7600	282.6060	302.0240	323.1235	345.8380
89	27.4800	28.1800	28.7900	29.2500	29.8100	32.9400	48.2200	67.1400	84.9600	118.2000	213.3500	282.6060	302.0240	323.1235	345.8380	372.0485
90	27.9700	28.6400	29.1700	29.7400	32.7400	37.7600	57.2900	74.9700	104.0700	159.7900	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680
91	28.4300	29.0600	29.6200	32.6600	37.5200	44.5500	63.8500	91.6400	105.3400	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905
92	28.8500	29.5400	32.5000	37.4300	44.2600	49.4600	77.8100	94.1300	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450
93	29.3300	32.4300	37.2500	44.1500	49.1300	59.9100	79.9000	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315
94	32.1900	37.1600	43.9700	49.0100	59.5000	61.4700	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820
95	36.8800	43.8200	48.8900	59.3500	61.0500	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085
96	43.4800	48.6400	59.1000	60.9000	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475
97	48.2600	58.8900	60.6800	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425
98	58.4200	60.4200	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640
99	59.9400	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640	695.7230
100	282.6060	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640	695.7230	733.0105
101	302.0240	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640	695.7230	733.0105	771.9130
102	323.1235	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640	695.7230	733.0105	771.9130	813.2380
103	345.8380	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640	695.7230	733.0105	771.9130	813.2380	851.8460
104	372.0485	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640	695.7230	733.0105	771.9130	813.2380	851.8460	892.1545
105	402.2680	433.1905	464.6450	496.6315	529.6820	562.8085	594.7475	625.2425	656.5640	695.7230	733.0105	771.9130	813.2380	851.8460	892.1545	950.0000

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Unisex Tobacco Abstainer

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
18	0.7790	0.7980	0.8075	0.8075	0.8170	0.8265	0.8360	0.8550	0.8930	0.9215	0.9120	0.9025	0.8930	0.8930	0.9120	0.8000
19	0.7980	0.8075	0.8075	0.8170	0.8265	0.8360	0.8550	0.8930	0.9215	0.9120	0.9025	0.8930	0.8930	0.9120	0.9405	0.8200
20	0.8075	0.8075	0.8170	0.8265	0.8360	0.8550	0.8930	0.9215	0.9120	0.9025	0.8930	0.8930	0.9120	0.9405	0.9785	0.8500
21	0.8075	0.8170	0.8265	0.8360	0.8550	0.8930	0.9215	0.9120	0.9025	0.8930	0.8930	0.9120	0.9405	0.9785	1.0260	0.8600
22	0.8170	0.8265	0.8360	0.8550	0.8900	0.9215	0.9120	0.9025	0.8930	0.8930	0.9120	0.9405	0.9785	1.0260	1.0830	0.8600
23	0.8265	0.8360	0.8300	0.8600	0.8900	0.9120	0.9025	0.8930	0.8930	0.9120	0.9405	0.9785	1.0260	1.0830	1.1495	0.9200
24	0.8360	0.7900	0.8100	0.8600	0.9100	0.9025	0.8930	0.8930	0.9120	0.9405	0.9785	1.0260	1.0830	1.1495	1.2160	0.9800
25	0.7500	0.7800	0.8100	0.8800	0.9025	0.8930	0.8930	0.9120	0.9405	0.9785	1.0260	1.0830	1.1495	1.2160	1.2920	1.0600
26	0.7500	0.7900	0.8700	0.9025	0.8930	0.8930	0.9120	0.9405	0.9785	1.0260	1.0830	1.1495	1.2160	1.2920	1.3870	1.1400
27	0.7800	0.8500	0.9025	0.8930	0.8930	0.9120	0.9405	0.9785	1.0260	1.0830	1.1495	1.2160	1.2920	1.3870	1.5010	1.1900
28	0.8200	0.9000	0.8930	0.8930	0.9120	0.9405	0.9785	1.0260	1.0830	1.1495	1.2160	1.2920	1.3870	1.5010	1.6000	1.2900
29	0.8700	0.8930	0.8930	0.9120	0.9405	0.9785	1.0260	1.0830	1.1495	1.2160	1.2920	1.3870	1.5010	1.6100	1.7100	1.4300
30	0.8900	0.8930	0.9120	0.9405	0.9785	1.0260	1.0830	1.1495	1.2160	1.2920	1.3870	1.5000	1.6200	1.7200	1.8600	1.6000
31	0.8930	0.9120	0.9405	0.9785	1.0260	1.0830	1.1495	1.2160	1.2920	1.3870	1.4900	1.6300	1.7300	1.8700	2.0400	1.7600
32	0.9120	0.9405	0.9785	1.0260	1.0830	1.1495	1.2160	1.2920	1.3870	1.4800	1.6400	1.7400	1.8800	2.0500	2.2100	1.9800
33	0.9405	0.9785	1.0260	1.0830	1.1495	1.2160	1.2920	1.3870	1.4500	1.6200	1.7200	1.8600	2.0300	2.1900	2.4200	2.2500
34	0.9600	1.0100	1.0500	1.1300	1.2000	1.2700	1.3500	1.4400	1.5900	1.6900	1.8400	2.0100	2.1800	2.4100	2.7000	2.5200
35	0.9700	1.0100	1.0600	1.1300	1.2100	1.3200	1.4200	1.5600	1.6700	1.8300	2.0000	2.1700	2.4000	2.6800	2.9450	2.8800
36	0.9600	1.0100	1.0700	1.1400	1.2800	1.4000	1.5200	1.6300	1.8000	1.9800	2.1500	2.3800	2.6600	2.9400	3.1920	3.1800
37	0.9300	1.0200	1.0900	1.2400	1.3800	1.4800	1.6100	1.7800	1.9700	2.1400	2.3600	2.6400	2.9200	3.1920	3.4960	3.5700
38	0.9500	1.0400	1.1500	1.3200	1.4000	1.5500	1.7100	1.9100	2.0900	2.3300	2.6100	2.8900	3.1920	3.4960	3.8570	3.9500
39	0.9600	1.0800	1.2000	1.3400	1.4700	1.6400	1.8500	2.0400	2.2900	2.5800	2.8500	3.1920	3.4960	3.8570	4.2750	4.3300
40	0.9800	1.1100	1.2200	1.3900	1.5600	1.7900	1.9900	2.2500	2.5300	2.8200	3.1920	3.4960	3.8570	4.2700	4.7200	4.7000
41	1.0100	1.1300	1.3100	1.4900	1.7400	1.9400	2.2100	2.4900	2.7900	3.1400	3.4500	3.8300	4.2200	4.6000	5.1100	5.2400
42	1.0500	1.2300	1.4100	1.6800	1.8900	2.1800	2.4600	2.7500	3.1000	3.4100	3.7800	4.1400	4.4800	5.0000	5.4800	5.7600
43	1.0800	1.3000	1.5100	1.7500	2.0000	2.3100	2.6100	2.9500	3.2800	3.6600	4.0300	4.3800	4.8900	5.3900	6.1400	6.3800
44	1.1200	1.3600	1.6000	1.8400	2.1400	2.4500	2.7900	3.1400	3.5100	3.9100	4.2800	4.7700	5.2800	5.9800	6.7100	7.2600
45	1.1800	1.4500	1.6900	1.9800	2.3100	2.6400	3.0000	3.3800	3.7900	4.1900	4.6500	5.1800	5.8300	6.5100	7.5600	7.9700
46	1.3600	1.6700	1.9500	2.2800	2.6000	2.9900	3.3600	3.7900	4.2200	4.6500	5.2000	5.8000	6.4400	7.4100	8.5400	8.8500
47	1.5600	1.9100	2.2600	2.5800	2.9800	3.3600	3.8000	4.2400	4.6700	5.2300	5.7600	6.3600	7.1700	8.3200	9.3400	9.8900
48	1.7600	2.1100	2.5000	2.8000	3.2100	3.6500	4.1000	4.4800	5.0800	5.6300	6.2700	7.1100	8.1300	9.1400	10.4900	10.2700
49	1.9500	2.3400	2.6900	3.0600	3.5000	3.9500	4.4100	4.9300	5.5000	6.1600	7.0500	7.9500	8.9300	10.4900	11.6200	11.2100
50	2.1800	2.5400	2.9100	3.3600	3.8200	4.2300	4.7800	5.3800	6.0500	6.9700	7.7700	8.7300	10.1500	11.3300	12.6000	12.4600
51	2.3700	2.7600	3.2300	3.6700	4.0600	4.6300	5.2400	5.9500	6.9100	7.5800	8.5300	9.7900	10.5800	11.8300	13.4200	13.3200
52	2.6100	3.1000	3.5300	3.8800	4.4800	5.1100	5.8500	6.8500	7.3900	8.3300	9.4300	10.2100	10.9900	12.7900	13.5600	14.8700
53	2.8200	3.3000	3.7100	4.1900	4.8200	5.5600	6.5200	7.1000	8.2000	9.1600	10.1900	10.8200	12.5400	13.2800	16.9300	16.2000
54	3.0300	3.4800	3.9900	4.5200	5.2400	6.1600	6.8200	7.9200	8.9000	9.8200	10.6300	12.2700	13.0400	16.1000	18.4500	18.2700
55	3.2300	3.7000	4.2300	4.9200	5.7900	6.5300	7.5200	8.6500	9.4500	10.4500	12.0000	12.8000	15.2700	17.3000	20.3000	20.0300
56	3.6200	4.1200	4.7900	5.6200	6.4300	7.4300	8.5800	9.4200	10.4600	11.9200	12.7400	14.6400	16.3300	20.0200	22.2600	21.3400
57	4.0100	4.6400	5.4400	6.3100	7.3300	8.5100	9.3200	10.4500	11.8200	12.6800	13.9900	15.3600	19.4600	20.4900	23.5500	24.4500
58	4.4400	5.4800	6.1600	7.0100	8.2600	9.1800	10.1600	11.6800	12.3300	13.6900	15.1700	18.7900	19.9600	21.0600	27.5800	25.1400
59	4.9600	6.2700	6.8700	7.8500	8.8600	9.8600	11.3400	12.0100	13.4800	14.8200	18.1800	19.4400	20.4500	26.9800	28.7100	26.0900
60	5.4700	6.8300	7.4500	8.6800	9.5600	11.0200	11.8200	13.2700	14.6200	18.2000	18.9200	19.8500	25.6700	28.5700	29.1500	28.7100
61	5.9700	7.4000	8.2400	9.2600	10.6900	11.6200	13.0600	14.4000	16.7400	18.5900	19.2300	22.9300	26.2600	29.2600	30.0000	31.3500
62	6.6400	7.7600	8.9600	10.3700	11.4300	12.8600	14.1900	16.6600	17.3100	18.9200	22.1600	23.4000	26.6700	30.1200	30.9700	32.8900
63	6.9700	8.2200	9.6300	10.7400	12.1200	13.5800	15.0200	17.4200	17.8000	20.9300	22.6700	23.8800	28.3400	31.0800	32.1000	35.3300

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Unisex Tobacco Abstainer

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
64	7.4800	8.8200	10.0300	11.4000	12.8600	15.1100	15.6300	17.9000	20.3500	21.9600	23.0900	25.3700	30.3200	32.2100	33.3700	38.4600
65	8.1200	9.2500	10.6800	12.1300	15.1900	15.8200	16.5900	19.4400	22.2500	22.3000	24.5000	27.1100	31.4100	33.4600	37.2700	40.6400
66	8.6700	9.9600	11.4100	13.6400	16.0300	16.2800	18.2200	19.7900	22.6100	23.5400	26.1700	27.8700	31.8600	34.0600	37.8200	42.8000
67	9.2400	10.6800	13.1600	14.2300	16.3700	17.6300	19.8600	20.1200	23.5600	25.2300	26.7000	28.2600	32.5900	34.7800	38.6300	45.2100
68	10.0000	12.4000	13.5800	14.8700	17.0100	18.3500	20.2700	22.0100	24.2500	25.7000	27.2900	29.0000	33.1100	35.8800	39.3800	48.0000
69	11.3000	13.0900	14.3700	16.2300	18.0100	18.9600	21.3800	23.6500	25.6300	26.2200	28.0100	29.4400	34.1200	38.8000	42.2700	50.8700
70	11.8600	13.6900	15.4500	17.9800	18.5600	21.0000	23.0600	24.7000	26.1400	27.8900	28.4400	30.3800	35.7800	41.6300	42.8100	53.7400
71	12.2600	14.3500	17.0100	18.0500	20.1700	21.3800	23.3300	24.9700	26.3100	28.0000	29.5000	31.2400	36.4000	42.3600	43.4300	55.6100
72	13.2500	15.8300	17.1300	19.3500	21.1300	21.4300	23.5800	25.1300	26.4100	28.0600	30.3300	31.7600	37.0200	42.9700	45.1400	59.9000
73	14.1600	15.8800	17.2800	20.9600	21.2900	21.9700	23.7300	25.2200	26.4700	28.2800	30.8300	32.2800	37.5400	44.6600	50.7800	64.3800
74	14.5300	16.6000	19.0700	21.0800	21.8200	23.1300	23.8100	25.2800	26.6700	28.7400	31.3300	32.7200	38.9800	50.2300	53.8600	69.5500
75	15.5300	18.3800	19.2600	21.6200	22.9700	23.2100	23.8700	25.4700	27.1000	28.7600	31.7500	33.9400	43.7200	53.2700	55.6500	75.3100
76	16.9100	18.9500	20.1100	21.9100	23.0300	23.2700	24.0200	26.3300	28.6300	30.3000	33.1700	40.0400	49.6900	55.0200	60.8900	82.5500
77	17.4100	19.7800	20.3700	22.4200	23.0900	23.4100	26.1200	28.3800	30.1600	31.6400	39.1000	45.4200	52.2300	60.1900	65.0900	85.7400
78	18.1400	20.0300	20.8300	22.6800	23.1300	23.6300	28.1500	29.8900	31.4900	37.2300	44.3300	48.7100	57.1000	64.3400	82.3000	89.2800
79	19.0200	20.3800	21.0600	22.7600	23.1500	23.7900	29.6400	31.2000	37.0500	42.1600	48.5600	52.1000	61.0100	81.3300	89.2800	104.0800
80	19.1600	20.4600	21.2100	22.8300	23.1800	23.9500	30.9400	36.7000	41.9500	48.3100	50.8300	55.6200	77.0200	97.9100	103.1300	135.0600
81	19.9800	21.1800	22.3300	23.1700	23.9500	27.0800	31.8900	38.2800	43.3200	49.7200	52.2100	57.0000	79.2300	100.4600	121.8600	199.1200
82	21.1300	22.1000	23.1500	23.9400	24.1900	27.8800	33.2200	39.5100	44.5600	51.0700	53.4900	58.5800	89.2100	118.6700	148.3200	250.3200
83	22.0500	22.9100	23.9400	24.1800	24.8800	29.0000	34.2500	40.6200	45.7500	52.3200	54.9600	65.7200	105.2400	144.4000	168.3300	272.7070
84	22.8600	23.7100	24.1800	24.8700	25.8400	29.8700	35.1800	41.6900	46.8500	53.7500	61.6000	77.1900	127.8900	163.8600	207.6900	287.7075
85	23.6600	23.9500	24.8700	25.8300	26.5900	30.6500	36.0800	42.6800	48.1100	60.2200	72.2700	93.4000	145.0200	202.1300	287.7075	304.5415
86	23.9000	24.6300	25.5000	26.5800	27.2600	31.4100	36.9100	43.8100	53.8100	70.6200	87.3500	105.6600	178.7100	287.7075	304.5415	321.7365
87	24.5800	25.2500	26.2400	27.2500	27.9100	32.1100	37.8600	48.9200	62.9700	85.3200	98.7600	129.7700	287.7075	304.5415	321.7365	341.1450
88	25.2000	25.9800	26.9000	27.9000	28.5100	32.9100	42.1500	57.1300	75.9100	96.4400	121.1900	267.9400	304.5415	321.7365	341.1450	363.0330
89	25.9300	26.6300	27.5400	28.5000	29.2000	36.5200	49.0500	68.7300	85.7000	118.3100	249.7400	304.5415	321.7365	341.1450	363.0330	387.4575
90	26.5800	27.2600	28.1300	29.1900	32.3000	42.3300	58.8000	77.5100	104.9600	243.6300	304.5415	321.7365	341.1450	363.0330	387.4575	413.9435
91	27.2100	27.8400	28.8100	32.2900	37.2900	50.5400	66.1800	94.7800	215.3100	304.5415	321.7365	341.1450	363.0330	387.4575	413.9435	441.7975
92	27.7900	28.5100	31.8600	37.2800	44.3400	56.7500	80.6900	193.7100	304.5415	321.7365	341.1450	363.0330	387.4575	413.9435	441.7975	470.7440
93	28.4600	31.5200	36.7700	44.3300	49.6700	68.9600	163.8200	304.5415	321.7365	341.1450	363.0330	387.4575	413.9435	441.7975	470.7440	500.7070
94	31.4600	36.3600	43.7000	49.6600	60.1600	138.9300	304.5415	321.7365	341.1450	363.0330	387.4575	413.9435	441.7975	470.7440	500.7070	532.0285
95	36.2900	43.2000	48.9400	60.1500	120.2600	304.5415	321.7365	341.1450	363.0330	387.4575	413.9435	441.7975	470.7440	500.7070	532.0285	563.9010
96	43.1100	48.3700	59.2500	120.2400	304.5415	321.7365	341.1450	363.0330	387.4575	413.9435	441.7975	470.7440	500.7070	532.0285	563.9010	595.2985
97	48.2700	58.5400	118.3300	304.5415	321.7365	341.1450	363.0330	387.4575	413.9435	441.7975	470.7440	500.7070	532.0285	563.9010	595.2985	626.0120
98	58.4200	116.8200	304.5415	321.7365	341.1450	363.0330	387.4575	413.9435	441.7975	470.7440	500.7070	532.0285	563.9010	595.2985	626.0120	657.7895
99	116.5700	304.5415	321.7365	341.1450	363.0330	387.4575	413.9435	441.7975	470.7440	500.7070	532.0285	563.9010	595.2985	626.0120	657.7895	696.0270
100	304.5415	321.7365	341.1450	363.0330	387.4575	413.9435	441.7975	470.7440	500.7070	532.0285	563.9010	595.2985	626.0120	657.7895	696.0270	733.2765
101	321.7365	341.1450	363.0330	387.4575	413.9435	441.7975	470.7440	500.7070	532.0285	563.9010	595.2985	626.0120	657.7895	696.0270	733.2765	772.2550
102	341.1450	363.0330	387.4575	413.9435	441.7975	470.7440	500.7070	532.0285	563.9010	595.2985	626.0120	657.7895	696.0270	733.2765	772.2550	813.5800
103	363.0330	387.4575	413.9435	441.7975	470.7440	500.7070	532.0285	563.9010	595.2985	626.0120	657.7895	696.0270	733.2765	772.2550	813.5800	853.2615
104	387.4575	413.9435	441.7975	470.7440	500.7070	532.0285	563.9010	595.2985	626.0120	657.7895	696.0270	733.2765	772.2550	813.5800	853.2615	894.5865
105	413.9435	441.7975	470.7440	500.7070	532.0285	563.9010	595.2985	626.0120	657.7895	696.0270	733.2765	772.2550	813.5800	853.2615	894.5865	950.0000

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Unisex Tobacco User

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
18	0.9690	1.0300	1.0500	1.1590	1.2065	1.2500	1.2800	1.3100	1.3600	1.4000	1.4500	1.5100	1.5770	1.5960	1.6340	1.3300
19	1.0300	1.0500	1.1590	1.2065	1.2500	1.2800	1.3100	1.3600	1.4000	1.4500	1.5100	1.5770	1.5960	1.6340	1.7005	1.3200
20	1.0500	1.1590	1.2065	1.2500	1.2800	1.3100	1.3600	1.4000	1.4500	1.5100	1.5770	1.5960	1.6340	1.7005	1.7765	1.4500
21	1.1590	1.2065	1.2500	1.1800	1.0300	1.0800	1.1700	1.2500	1.3400	1.4100	1.5600	1.6340	1.6900	1.6800	1.8100	1.4900
22	1.2000	1.2100	1.1300	1.0100	1.0500	1.1200	1.2000	1.2800	1.3700	1.5100	1.6340	1.6800	1.6700	1.8000	1.8400	1.5300
23	1.1500	1.0700	0.9600	1.0100	1.0700	1.1500	1.2500	1.3200	1.5000	1.6200	1.6500	1.6200	1.7500	1.8000	1.8700	1.6600
24	1.0000	0.9000	0.9400	1.0300	1.1200	1.2200	1.3000	1.4900	1.5900	1.6200	1.5900	1.7000	1.7700	1.8600	1.9900	1.7900
25	0.8600	0.9000	0.9600	1.0900	1.2100	1.2700	1.4800	1.5300	1.5900	1.5600	1.6300	1.7400	1.8500	1.9800	2.1100	1.9500
26	0.7200	0.7900	0.9200	1.0600	1.1400	1.3500	1.3800	1.4200	1.4100	1.4700	1.5700	1.7200	1.8500	1.9800	2.1400	2.1100
27	0.7600	0.8900	1.0500	1.1200	1.3600	1.3700	1.4100	1.3900	1.4400	1.5500	1.7300	1.8600	1.9900	2.1500	2.3100	2.2200
28	0.8300	0.9700	1.0900	1.2900	1.3100	1.3500	1.3500	1.4400	1.5500	1.7100	1.8400	1.9600	2.1200	2.2700	2.4200	2.4200
29	0.9200	1.0200	1.2300	1.2300	1.3000	1.3200	1.4500	1.5600	1.6900	1.8400	1.9500	2.1000	2.2400	2.4300	2.6300	2.7300
30	0.9500	1.1600	1.1700	1.2400	1.3000	1.4300	1.5600	1.6700	1.8100	1.9400	2.0700	2.2100	2.4300	2.6300	2.9400	3.0200
31	1.0800	1.1200	1.1800	1.2700	1.4400	1.5700	1.6500	1.8000	1.9300	2.0500	2.1700	2.4400	2.6400	2.9500	3.2400	3.3200
32	1.0300	1.1200	1.2400	1.4400	1.5700	1.6300	1.7800	1.9000	2.0200	2.1300	2.4400	2.6400	2.9500	3.2400	3.5400	3.7400
33	1.0500	1.1000	1.3000	1.4400	1.5100	1.6600	1.8000	1.9600	2.0800	2.3800	2.5900	2.9000	3.2000	3.5100	3.9400	4.2500
34	1.0200	1.1500	1.2900	1.4000	1.5400	1.6900	1.8700	2.0400	2.3100	2.5300	2.8400	3.1400	3.4700	3.9100	4.4300	4.7100
35	1.0900	1.1600	1.2800	1.4200	1.5800	1.8000	1.9900	2.2600	2.4700	2.8000	3.1200	3.4400	3.8800	4.3900	4.9000	5.3500
36	1.0700	1.1600	1.3000	1.4500	1.7200	1.9500	2.1700	2.4000	2.7400	3.0800	3.3900	3.8300	4.3500	4.8400	5.5700	5.8600
37	1.0400	1.1800	1.3500	1.6400	1.9000	2.1000	2.3600	2.7100	3.0500	3.3700	3.8000	4.3100	4.7800	5.5600	6.0900	6.5000
38	1.0600	1.2500	1.4600	1.7800	1.9200	2.2200	2.5400	2.9200	3.2600	3.7100	4.2300	4.7000	5.4600	5.9900	6.6400	7.1200
39	1.0700	1.3100	1.5300	1.7400	2.0600	2.3900	2.7900	3.1500	3.6200	4.1500	4.6200	5.3600	5.8900	6.5200	7.1700	7.6600
40	1.1200	1.3700	1.5800	1.9100	2.2600	2.6900	3.0600	3.5600	4.0700	4.5700	5.2500	5.7800	6.4100	7.0200	7.7100	8.2200
41	1.1100	1.3500	1.7000	2.0500	2.5100	2.8900	3.4200	3.9300	4.4400	5.0800	5.6100	6.2400	6.8700	7.4300	8.2400	9.0200
42	1.1200	1.4800	1.8300	2.3400	2.7300	3.2800	3.8000	4.3100	4.9300	5.4600	6.0800	6.6600	7.1400	7.9900	8.6800	9.6900
43	1.1200	1.5600	1.9500	2.3900	2.8700	3.4400	3.9700	4.6000	5.1500	5.7800	6.4000	6.9000	7.7300	8.4600	9.5300	10.4600
44	1.2200	1.6600	2.1100	2.5700	3.1200	3.6800	4.2900	4.8900	5.5200	6.1700	6.7200	7.5100	8.2700	9.2500	10.2200	11.6200
45	1.2500	1.7700	2.2300	2.7600	3.3400	3.9400	4.5700	5.2100	5.8900	6.5000	7.2400	8.0300	8.9300	9.8300	11.2700	12.4100
46	1.3500	1.9400	2.4600	3.0600	3.6500	4.3200	4.9600	5.6700	6.3400	7.0200	7.8500	8.6700	9.5100	10.8300	12.3300	13.4100
47	1.5100	2.1600	2.7800	3.3700	4.0800	4.7200	5.4700	6.1500	6.8300	7.6800	8.4100	9.1800	10.2600	11.7900	13.1400	14.3300
48	1.6400	2.2800	2.9900	3.5100	4.2200	4.9700	5.6800	6.2900	7.2100	7.9800	8.8200	9.9600	11.3100	12.6400	15.0000	15.4500
49	1.7500	2.4700	3.1000	3.7400	4.4800	5.2100	5.9500	6.7500	7.5500	8.4500	9.6700	10.8300	12.1600	14.2800	15.8600	16.1500
50	1.9400	2.5800	3.2400	4.0100	4.7500	5.4300	6.2800	7.1400	8.0800	9.3600	10.3600	11.6600	13.5500	14.6200	16.5400	17.5600
51	2.0400	2.7400	3.5500	4.2700	4.9100	5.8000	6.7100	7.7000	9.0600	9.8700	11.1600	12.8200	13.7100	15.2600	17.1700	18.3800
52	2.2500	3.1100	3.8100	4.3800	5.3400	6.2900	7.3500	8.7700	9.4000	10.6700	12.1200	12.9000	13.8800	16.1300	17.7800	20.2100
53	2.3800	3.1900	3.8800	4.6300	5.5800	6.6700	8.0400	8.9100	10.2800	11.5100	12.4100	13.4500	15.6100	16.2900	21.0200	21.7100
54	2.4900	3.2500	4.0700	4.8800	5.9400	7.2600	8.1200	9.6600	10.9500	12.0200	13.0100	15.0500	15.7900	19.7300	22.5900	24.2700
55	2.7800	3.5600	4.3600	5.4000	6.6800	7.6600	9.0500	10.5700	11.7400	12.7600	14.6800	15.4700	18.6300	21.0700	26.9700	26.2600
56	3.1500	3.9300	4.9400	6.1700	7.2900	8.7000	10.2700	11.5500	12.5900	14.3900	15.2400	16.8500	19.9800	24.2800	29.1800	27.3100
57	3.5600	4.5400	5.7200	6.9700	8.4100	10.0400	11.0900	12.4800	14.1600	15.0700	16.6400	18.1400	23.0600	26.1400	30.5200	30.8200
58	4.3700	5.9600	6.9200	8.1200	9.8800	11.0500	12.2800	14.2000	14.9300	16.4900	18.2500	21.2600	25.1700	27.0300	32.6300	31.3700
59	4.8300	6.8000	7.6300	8.9900	10.3700	11.5900	13.1200	14.6200	15.9700	17.5700	21.3900	22.7100	25.5500	31.8700	33.1900	31.8300
60	5.2500	7.2600	8.1000	9.5600	10.8900	12.7700	13.6300	15.4500	17.0500	21.5600	22.2000	23.0700	30.0800	33.2400	33.4400	34.4500
61	5.6500	7.7400	8.7400	10.1900	12.0400	13.1100	14.9700	16.0500	18.8500	21.9900	23.2400	24.3500	30.9700	33.4300	33.7900	36.9900
62	6.7100	8.3700	9.9000	11.7300	13.0100	14.8000	15.9700	18.1400	20.2100	23.4300	24.9400	25.7500	31.9300	34.1800	36.7000	38.2900
63	7.4500	9.0500	10.9200	12.7000	14.0400	15.8400	18.0500	19.5000	22.0500	24.1900	26.4000	26.7000	33.6700	35.5500	38.6500	40.6100

Western-Southern Life Assurance Company POLICY FORM 0807- 4000 WSA

Current Annual OIR COI per \$1,000

Unisex Tobacco User

Age/Dur	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Ultimate
64	8.2500	10.0400	11.7900	13.6500	15.1700	17.8900	18.9700	21.3100	23.9700	26.0000	27.4100	29.0300	34.6400	36.5700	42.7500	43.8600
65	9.4000	10.8600	12.7200	14.5600	18.4500	19.0700	19.8300	23.2000	26.4000	26.8600	28.4000	31.0900	35.6400	37.7300	47.9900	44.1900
66	9.9500	11.6300	13.6000	15.8500	19.0600	19.7400	21.1100	24.1200	27.1200	27.6600	29.1100	31.7300	36.0900	38.3100	48.4100	47.9600
67	10.5300	12.4000	16.0300	17.1700	19.4900	20.9800	21.9400	24.7800	27.9100	28.3400	29.7100	32.1500	36.6400	40.0800	48.9100	50.2400
68	11.3800	14.8200	16.8100	17.7800	19.8500	21.8100	22.5600	26.4600	28.3000	29.3200	30.1300	32.6800	37.3900	41.3100	49.5000	52.8800
69	12.4500	15.1400	17.3900	19.7600	20.6200	22.4100	24.0500	27.0700	28.6700	30.1100	30.6300	33.3600	38.5600	42.7500	49.9800	56.4400
70	13.4500	15.6800	17.7500	20.7200	21.2000	23.8800	26.0200	27.6000	29.0700	30.8800	31.2900	34.4200	39.0000	45.1400	50.5700	60.0600
71	13.8400	17.1200	19.0700	20.8500	22.7600	24.2600	26.8200	27.7700	29.2300	31.0200	32.0800	34.7800	41.2400	47.5900	51.6500	64.6800
72	14.9900	18.3700	19.4500	22.3700	23.1200	24.9900	26.8400	27.9200	29.3600	31.8000	32.4100	34.9900	43.4400	48.6000	55.2300	69.5300
73	15.9900	18.7300	20.8200	22.7200	23.8000	25.1400	26.8600	28.0400	30.0900	32.1300	32.6000	35.1600	44.3500	51.9400	57.6600	75.1100
74	16.2800	20.0200	21.1400	23.3800	24.3100	25.2700	26.8800	28.7300	30.4000	32.3200	32.7600	35.9500	45.5500	54.2100	58.1500	81.3300
75	17.3100	20.5100	21.2800	23.8800	25.2700	25.3800	26.9400	29.9600	30.5800	32.4800	33.7600	36.1200	46.6900	57.0000	59.5700	89.1500
76	18.7600	20.9400	22.1300	24.0500	25.2700	25.3800	27.9600	30.1100	31.6700	33.6600	35.7500	41.4000	52.7600	59.4000	62.4000	92.9900
77	19.1400	24.7700	22.2800	24.1700	25.2700	25.4000	29.0100	31.1800	32.8100	35.6400	40.9600	46.6700	59.3500	62.3800	68.3700	97.2100
78	19.8700	21.9200	22.3900	24.2700	25.2800	25.4500	30.0300	32.3000	34.7300	40.8300	46.1600	52.3900	62.3300	67.6300	83.6400	118.5900
79	20.6100	22.0300	22.4800	24.3700	25.2800	25.5000	31.1000	34.1800	39.7600	46.0100	51.8100	54.9800	67.5800	82.7100	105.9400	127.4500
80	20.7900	22.1200	22.8100	24.4500	25.2800	25.5400	32.8900	39.1100	44.7800	51.6400	54.3700	59.5400	82.6500	105.2100	110.8500	165.0300
81	21.2100	22.2800	24.0600	25.2100	25.3900	26.2800	33.8200	39.9100	45.9300	52.6900	55.3900	60.5300	84.2700	106.5700	129.9100	267.9570
82	22.1200	23.4900	25.0000	25.3200	26.1200	26.9800	34.4900	40.9100	46.8500	53.6700	56.3000	61.6800	94.0800	124.8500	156.7600	280.4780
83	23.3200	24.4000	25.1900	26.0500	26.8100	27.4800	35.3300	41.7100	47.7100	54.5500	57.3600	68.6400	110.0800	150.6000	176.1900	289.3700
84	24.2200	25.1600	25.9800	26.7400	27.3100	28.1100	36.0000	42.4600	48.4800	55.5700	63.7700	79.9900	132.6100	169.2300	217.5400	302.2140
85	24.9700	25.8900	26.6800	27.2400	27.9300	28.6100	36.6300	43.1300	49.3700	61.7500	74.2300	95.9700	148.9100	208.8800	302.2140	316.8630
86	25.7000	26.5800	27.1300	27.8600	28.4300	29.0800	37.1900	43.9100	54.7700	71.8400	88.9600	107.5300	183.6100	302.2140	316.8630	331.5880
87	26.3800	27.0700	27.7800	28.3600	28.9000	29.5000	37.8400	48.6200	63.5800	86.0500	99.6100	132.1400	302.2140	316.8630	331.5880	348.1465
88	26.8700	27.6900	28.2500	28.8300	29.3200	29.9900	41.7800	56.3100	75.9900	96.3200	122.2900	257.7600	316.8630	331.5880	348.1465	366.5385
89	27.4800	28.1800	28.7900	29.2500	29.8100	32.9400	48.2200	67.1400	84.9600	118.2000	213.3500	316.8630	331.5880	348.1465	366.5385	388.5405
90	27.9700	28.6400	29.1700	29.7400	32.7400	37.7600	57.2900	74.9700	104.0700	159.7900	316.8630	331.5880	348.1465	366.5385	388.5405	414.9125
91	28.4300	29.0600	29.6200	32.6600	37.5200	44.5500	63.8500	91.6400	105.3400	316.8630	331.5880	348.1465	366.5385	388.5405	414.9125	442.6430
92	28.8500	29.5400	32.5000	37.4300	44.2600	49.4600	77.8100	94.1300	316.8630	331.5880	348.1465	366.5385	388.5405	414.9125	442.6430	471.4945
93	29.3300	32.4300	37.2500	44.1500	49.1300	59.9100	79.9000	316.8630	331.5880	348.1465	366.5385	388.5405	414.9125	442.6430	471.4945	501.3720
94	32.1900	37.1600	43.9700	49.0100	59.5000	61.4700	316.8630	331.5880	348.1465	366.5385	388.5405	414.9125	442.6430	471.4945	501.3720	532.6080
95	36.8800	43.8200	48.8900	59.3500	61.0500	316.8630	331.5880	348.1465	366.5385	388.5405	414.9125	442.6430	471.4945	501.3720	532.6080	564.4045
96	43.4800	48.6400	59.1000	60.9000	316.8630	331.5880	348.1465	366.5385	388.5405	414.9125	442.6430	471.4945	501.3720	532.6080	564.4045	595.7450
97	48.2600	58.8900	60.6800	316.8630	331.5880	348.1465	366.5385	388.5405	414.9125	442.6430	471.4945	501.3720	532.6080	564.4045	595.7450	626.4205
98	58.4200	60.4200	316.8630	331.5880	348.1465	366.5385	388.5405	414.9125	442.6430	471.4945	501.3720	532.6080	564.4045	595.7450	626.4205	658.1505
99	59.9400	316.8630	331.5880	348.1465	366.5385	388.5405	414.9125	442.6430	471.4945	501.3720	532.6080	564.4045	595.7450	626.4205	658.1505	696.3215
100	316.8630	331.5880	348.1465	366.5385	388.5405	414.9125	442.6430	471.4945	501.3720	532.6080	564.4045	595.7450	626.4205	658.1505	696.3215	733.5235
101	331.5880	348.1465	366.5385	388.5405	414.9125	442.6430	471.4945	501.3720	532.6080	564.4045	595.7450	626.4205	658.1505	696.3215	733.5235	772.4545
102	348.1465	366.5385	388.5405	414.9125	442.6430	471.4945	501.3720	532.6080	564.4045	595.7450	626.4205	658.1505	696.3215	733.5235	772.4545	813.7320
103	366.5385	388.5405	414.9125	442.6430	471.4945	501.3720	532.6080	564.4045	595.7450	626.4205	658.1505	696.3215	733.5235	772.4545	813.7320	853.3755
104	388.5405	414.9125	442.6430	471.4945	501.3720	532.6080	564.4045	595.7450	626.4205	658.1505	696.3215	733.5235	772.4545	813.7320	853.3755	894.7005
105	414.9125	442.6430	471.4945	501.3720	532.6080	564.4045	595.7450	626.4205	658.1505	696.3215	733.5235	772.4545	813.7320	853.3755	894.7005	950.0000

Reserve Demonstration For 0807-4000 WSA

Due Age 35, Male Super Preferred Tobacco Abstainer, \$100,000 Selected Amount, \$1,304.16 Annual Premium

Policy Year	Death Benefit	Fund Value	XXX 2000 Reserve	CRVM Reserve	Cash Value	Statutory Reserve*
1	100,000	938	-	152	-	152
2	100,000	1,929	78	1,309	-	1,309
3	100,000	2,969	151	2,522	540	2,522
4	100,000	4,068	219	3,801	1,671	3,801
5	100,000	5,221	281	5,141	2,855	5,141
6	100,000	6,434	334	6,550	4,100	6,550
7	100,000	7,705	377	8,024	5,405	8,024
8	100,000	9,041	405	9,572	6,775	9,572
9	100,000	10,437	414	11,188	8,205	11,188
10	100,000	11,900	403	12,882	9,704	12,882
11	100,000	13,426	368	14,648	11,596	14,648
12	100,000	15,024	308	16,496	13,559	16,496
13	100,000	16,698	226	18,431	15,599	18,431
14	100,000	18,453	125	20,459	17,721	20,459
15	100,000	20,290	-	22,582	19,924	22,582
16	100,000	22,208	-	24,797	22,208	24,797
17	100,000	24,224	-	27,125	24,224	27,125
18	100,000	26,337	-	29,564	26,337	29,564
19	100,000	28,554	-	32,124	28,554	32,124
20	100,000	30,886	-	34,815	30,886	34,815
21	100,000	33,615	-	37,486	33,615	37,486
22	100,000	36,481	-	40,294	36,481	40,294
23	100,000	39,492	-	43,247	39,492	43,247
24	100,000	42,654	-	46,350	42,654	46,350
25	100,000	45,968	-	49,603	45,968	49,603
26	100,000	49,450	-	53,025	49,450	53,025
27	100,000	53,070	-	56,586	53,070	56,586
28	100,000	56,891	-	60,347	56,891	60,347
29	100,000	60,922	-	64,319	60,922	64,319
30	100,000	65,188	-	68,527	65,188	68,527
31	100,000	69,723	-	73,004	69,723	73,004
32	100,000	74,532	-	77,757	74,532	77,757
33	100,000	79,653	-	82,820	79,653	82,820
34	100,000	85,104	-	88,215	85,104	88,215
35	105,400	90,888	-	93,943	90,888	93,943
36	111,500	96,985	-	99,986	96,985	99,986
37	116,900	103,418	-	106,365	103,418	106,365
38	122,300	110,222	-	113,117	110,222	113,117
39	128,000	117,426	-	120,272	117,426	120,272
40	133,800	125,004	-	127,803	125,004	127,803
41	139,600	132,964	-	135,718	132,964	135,718
42	148,300	141,242	-	143,953	141,242	143,953
43	157,300	149,838	-	152,508	149,838	152,508
44	166,700	158,753	-	161,386	158,753	161,386
45	176,400	168,020	-	170,620	168,020	170,620
46	186,500	177,609	-	180,178	177,609	180,178
47	196,900	187,550	-	190,093	187,550	190,093
48	207,700	197,839	-	200,359	197,839	200,359
49	218,900	208,441	-	210,942	208,441	210,942
50	230,400	219,385	-	221,869	219,385	221,869

51	242,200	230,711	-	233,182	230,711	233,182
52	254,600	242,497	-	244,959	242,497	244,959
53	267,400	254,645	-	257,100	254,645	257,100
54	280,700	267,321	-	269,772	267,321	269,772
55	294,500	280,453	-	282,900	280,453	282,900
56	308,800	294,087	-	296,531	294,087	296,531
57	320,800	308,472	-	310,915	308,472	310,915
58	333,400	323,690	-	326,133	323,690	326,133
59	346,700	339,908	-	342,352	339,908	342,352
60	360,800	357,221	-	359,666	357,221	359,666
61	375,800	375,810	-	378,256	375,810	378,256
62	395,300	395,301	-	397,749	395,301	397,749
63	415,700	415,736	-	418,188	415,736	418,188
64	437,200	437,161	-	439,618	437,161	439,618
65	459,600	459,626	-	462,084	459,626	462,084
66	483,200	483,180	-	485,635	483,180	485,635
67	507,900	507,875	-	510,328	507,875	510,328
68	533,800	533,768	-	536,219	533,768	536,219
69	560,900	560,916	-	563,366	560,916	563,366
70	589,400	589,381	-	591,828	589,381	591,828
71	619,200	619,225	-	621,671	619,225	621,671
72	650,500	650,516	-	652,961	650,516	652,961
73	683,300	683,324	-	685,769	683,324	685,769
74	717,700	717,723	-	720,167	717,723	720,167
75	753,800	753,789	-	756,233	753,789	756,233
76	791,600	791,604	-	794,047	791,604	794,047
77	831,300	831,253	-	833,693	831,253	833,693
78	872,800	872,823	-	875,260	872,823	875,260
79	916,400	916,409	-	918,835	916,409	918,835
80	962,100	962,108	-	964,511	962,108	964,511
81	1,010,000	1,010,022	-	1,012,367	1,010,022	1,012,367
82	1,060,300	1,060,260	-	1,062,460	1,060,260	1,062,460
83	1,081,900	1,081,887	-	1,084,005	1,081,887	1,084,005

*The statutory reserve is equal to the maximum of the following reserves:
XXX 2000 reserve, CRVM reserve, Cash Value.

Profit Analysis -

Plan Code: TGT01
 Western-Southern Life Assurance Company Issue Age: 35 Projected
 Premium Mode: Special Monthly Report Ty
 Flexible Premium Universal Life Average Face: 100,000 Issue Dat
 I:\LP\TAS\LAC\OPTIMUS2008\ULTRA LIFE Number of Units: 100.000 CalcuFlex
 Premium Term: Age 120 Initial Premium/Unit: 13.042 Overlays:
 Benefit Term: 120 GAAP Meth
 Deficiency XXX/ NY 147 Reserves Per Unit DB Option

Pol Yr	Att Age	Mean After COI	Premium	Mort Rate	Unitary Min Reserve	Unitary Minimum Net Prem	Unitary Min Reserve	Mean Reserve	Segmtd Min Reserve	Term
1	36	0.55	1238.95	0.00112	0	0	0	0	0	
2	37	1.33	1238.95	0.00117	0	0	0	0	0.78	
3	38	2.09	1238.95	0.00124	0	0	0	0	1.51	
4	39	2.8	1238.95	0.00133	0	0	0	0	2.19	
5	40	3.44	1238.95	0.00141	0	0	0	0	2.81	
6	41	4.02	1238.95	0.00152	0	0	0	0	3.34	
7	42	4.5	1238.95	0.00165	0	0	0	0	3.77	
8	43	4.85	1238.95	0.00181	0	0	0	0	4.05	
9	44	5.04	1238.95	0.002	0	0	0	0	4.14	
10	45	5.03	1238.95	0.00221	0	0	0	0	4.03	
11	46	4.8	1238.95	0.00244	0	0	0	0	3.68	
12	47	4.33	1238.95	0.00267	0	0	0	0	3.08	
13	48	3.61	1238.95	0.00286	0	0	0	0	2.26	
14	49	2.7	1238.95	0.00301	0	0	0	0	1.25	
15	50	1.57	1238.95	0.0032	0	0	0	0	0	
16	51	1.29	1238.95	0.00345	0	0	0	0	0	
17	52	1.37	1238.95	0.00377	0	0	0	0	0	
18	53	1.47	1238.95	0.00416	0	0	0	0	0	
19	54	1.58	1238.95	0.00461	0	0	0	0	0	
20	55	1.72	1238.95	0.00518	0	0	0	0	0	
21	56	1.85	1238.95	0.00582	0	0	0	0	0	
22	57	1.97	1238.95	0.00648	0	0	0	0	0	
23	58	2.07	1238.95	0.00712	0	0	0	0	0	
24	59	2.13	1238.95	0.00776	0	0	0	0	0	
25	60	2.2	1238.95	0.00851	0	0	0	0	0	
26	61	2.28	1238.95	0.00942	0	0	0	0	0	
27	62	2.37	1238.95	0.01053	0	0	0	0	0	
28	63	2.44	1238.95	0.01182	0	0	0	0	0	
29	64	2.48	1238.95	0.01323	0	0	0	0	0	
30	65	2.46	1238.95	0.0147	0	0	0	0	0	
31	66	2.36	1238.95	0.01623	0	0	0	0	0	
32	67	2.18	1238.95	0.01778	0	0	0	0	0	
33	68	1.9	1238.95	0.0194	0	0	0	0	0	
34	69	1.52	1238.95	0.02111	0	0	0	0	0	
35	70	1.6	1238.95	0.02303	0	0	0	0	0	
36	71	1.76	1238.95	0.02527	0	0	0	0	0	
37	72	1.8	1238.95	0.02799	0	0	0	0	0	
38	73	1.81	1238.95	0.03117	0	0	0	0	0	
39	74	1.75	1238.95	0.03452	0	0	0	0	0	
40	75	1.6	1238.95	0.03812	0	0	0	0	0	
41	76	1.34	1238.95	0.04204	0	0	0	0	0	
42	77	1.57	1238.95	0.04646	0	0	0	0	0	
43	78	1.85	1238.95	0.0516	0	0	0	0	0	
44	79	2.19	1238.95	0.05757	0	0	0	0	0	
45	80	2.58	1238.95	0.06426	0	0	0	0	0	
46	81	3.05	1238.95	0.07172	0	0	0	0	0	

47	82	3.58	1238.95	0.07983	0	0	0	0
48	83	4.19	1238.95	0.08842	0	0	0	0
49	84	4.88	1238.95	0.0978	0	0	0	0
50	85	5.69	1238.95	0.10823	0	0	0	0
51	86	6.62	1238.95	0.11983	0	0	0	0
52	87	7.7	1238.95	0.13259	0	0	0	0
53	88	8.93	1238.95	0.14638	0	0	0	0
54	89	10.31	1238.95	0.16104	0	0	0	0
55	90	11.85	1238.95	0.17642	0	0	0	0
56	91	13.51	1238.95	0.19174	0	0	0	0
57	92	12.22	1238.95	0.20682	0	0	0	0
58	93	10.35	1238.95	0.22262	0	0	0	0
59	94	7.79	1238.95	0.23928	0	0	0	0
60	95	4.39	1238.95	0.25683	0	0	0	0
61	96	0	1238.95	0.27421	0	0	0	0
62	97	0	1238.95	0.29118	0	0	0	0
63	98	0	1238.95	0.30926	0	0	0	0
64	99	0	1238.95	0.32854	0	0	0	0
65	100	0	1238.95	0.34911	0	0	0	0
66	101	0	1238.95	0.36876	0	0	0	0
67	102	0	1238.95	0.38619	0	0	0	0
68	103	0	1238.95	0.40473	0	0	0	0
69	104	0	1238.95	0.42444	0	0	0	0
70	105	0	1238.95	0.44527	0	0	0	0
71	106	0	1238.95	0.46721	0	0	0	0
72	107	0	1238.95	0.4905	0	0	0	0
73	108	0	1238.95	0.51521	0	0	0	0
74	109	0	1238.95	0.54143	0	0	0	0
75	110	0	1238.95	0.56922	0	0	0	0
76	111	0	1238.95	0.59865	0	0	0	0
77	112	0	1238.95	0.62983	0	0	0	0
78	113	0	1238.95	0.66283	0	0	0	0
79	114	0	1238.95	0.69775	0	0	0	0
80	115	0	1238.95	0.73465	0	0	0	0
81	116	0	1238.95	0.77363	0	0	0	0
82	117	0	1238.95	0.81476	0	0	0	0
83	118	0	1238.95	0.85813	0	0	0	0

: Paramedical
Male
Nonsmoker
Class 3

Profit Analysis -

Plan Code: TGT01
 Western-Southern Life Assurance Company Issue Age: 35
 Premium Mode: Special Monthly
 Flexible Premium Universal Life Average Face: 100,000
 I:\LP\TAS\LAC\OPTIMUS2008\ULTRA LIFE Number of Units: 100.000
 Premium Term: Age 120 Initial Premium/Unit: 13.042
 Benefit Term: 120
 Reserves, Fund, and Cash Value Per Unit In Force

Projected
 Report Ty
 Issue Dat
 Profit Di
 CalcuFlex
 Overlays:
 GAAP Meth
 DB Option
 Tax Reser

Yr	Mo	Gross Premium		Statutory Reserves		Reins	Total	Tax Reser
		Per Unit	Basic Reserve	Alternate	Minimum Additions			
1	12	13.04	1.52	0	0	0	1.52	1.52
2	12	13.04	13.09	0	0	0	13.09	13.09
3	12	13.04	25.22	0	0	0	25.22	25.22
4	12	13.04	38.01	0	0	0	38.01	38.01
5	12	13.04	51.41	0	0	0	51.41	51.41
6	12	13.04	65.5	0	0	0	65.5	65.5
7	12	13.04	80.24	0	0	0	80.24	80.24
8	12	13.04	95.72	0	0	0	95.72	95.72
9	12	13.04	111.88	0	0	0	111.88	111.88
10	12	13.04	128.82	0	0	0	128.82	128.82
11	12	13.04	146.48	0	0	0	146.48	146.48
12	12	13.04	164.96	0	0	0	164.96	164.96
13	12	13.04	184.31	0	0	0	184.31	184.31
14	12	13.04	204.59	0	0	0	204.59	204.59
15	12	13.04	225.82	0	0	0	225.82	225.82
16	12	13.04	247.97	0	0	0	247.97	247.97
17	12	13.04	271.25	0	0	0	271.25	271.25
18	12	13.04	295.64	0	0	0	295.64	295.64
19	12	13.04	321.24	0	0	0	321.24	321.24
20	12	13.04	348.15	0	0	0	348.15	348.15
21	12	13.04	374.86	0	0	0	374.86	374.86
22	12	13.04	402.94	0	0	0	402.94	402.94
23	12	13.04	432.47	0	0	0	432.47	432.47
24	12	13.04	463.5	0	0	0	463.5	463.5
25	12	13.04	496.03	0	0	0	496.03	496.03
26	12	13.04	530.25	0	0	0	530.25	530.25
27	12	13.04	565.86	0	0	0	565.86	565.86
28	12	13.04	603.47	0	0	0	603.47	603.47
29	12	13.04	643.19	0	0	0	643.19	643.19
30	12	13.04	685.27	0	0	0	685.27	685.27
31	12	13.04	730.04	0	0	0	730.04	730.04
32	12	13.04	777.57	0	0	0	777.57	777.57
33	12	13.04	828.2	0	0	0	828.2	828.2
34	12	13.04	882.15	0	0	0	882.15	882.15
35	12	13.04	939.43	0	0	0	939.43	939.43
36	12	13.04	999.86	0	0	0	999.86	999.86
37	12	13.04	1063.65	0	0	0	1063.65	1063.65
38	12	13.04	1131.17	0	0	0	1131.17	1131.17
39	12	13.04	1202.72	0	0	0	1202.72	1202.72
40	12	13.04	1278.03	0	0	0	1278.03	1278.03
41	12	13.04	1357.18	0	0	0	1357.18	1357.18
42	12	13.04	1439.53	0	0	0	1439.53	1439.53
43	12	13.04	1525.08	0	0	0	1525.08	1525.08
44	12	13.04	1613.86	0	0	0	1613.86	1613.86
45	12	13.04	1706.2	0	0	0	1706.2	1706.2
46	12	13.04	1801.78	0	0	0	1801.78	1801.78

47	12	13.04	1900.93	0	0	0	1900.93	1900.93
48	12	13.04	2003.59	0	0	0	2003.59	2003.59
49	12	13.04	2109.42	0	0	0	2109.42	2109.42
50	12	13.04	2218.69	0	0	0	2218.69	2218.69
51	12	13.04	2331.82	0	0	0	2331.82	2331.82
52	12	13.04	2449.59	0	0	0	2449.59	2449.59
53	12	13.04	2571	0	0	0	2571	2571
54	12	13.04	2697.72	0	0	0	2697.72	2697.72
55	12	13.04	2829	0	0	0	2829	2829
56	12	13.04	2965.31	0	0	0	2965.31	2965.31
57	12	13.04	3109.15	0	0	0	3109.15	3109.15
58	12	13.04	3261.33	0	0	0	3261.33	3261.33
59	12	13.04	3423.52	0	0	0	3423.52	3423.52
60	12	13.04	3596.66	0	0	0	3596.66	3596.66
61	12	13.04	3782.56	0	0	0	3782.56	3782.56
62	12	13.04	3977.49	0	0	0	3977.49	3977.49
63	12	13.04	4181.88	0	0	0	4181.88	4181.88
64	12	13.04	4396.18	0	0	0	4396.18	4396.18
65	12	13.04	4620.84	0	0	0	4620.84	4620.84
66	12	13.04	4856.35	0	0	0	4856.35	4856.35
67	12	13.04	5103.28	0	0	0	5103.28	5103.28
68	12	13.04	5362.19	0	0	0	5362.19	5362.19
69	12	13.04	5633.66	0	0	0	5633.66	5633.66
70	12	13.04	5918.28	0	0	0	5918.28	5918.28
71	12	13.04	6216.71	0	0	0	6216.71	6216.71
72	12	13.04	6529.61	0	0	0	6529.61	6529.61
73	12	13.04	6857.69	0	0	0	6857.69	6857.69
74	12	13.04	7201.67	0	0	0	7201.67	7201.67
75	12	13.04	7562.33	0	0	0	7562.33	7562.33
76	12	13.04	7940.47	0	0	0	7940.47	7940.47
77	12	13.04	8336.93	0	0	0	8336.93	8336.93
78	12	13.04	8752.6	0	0	0	8752.6	8752.6
79	12	13.04	9188.35	0	0	0	9188.35	9188.35
80	12	13.04	9645.11	0	0	0	9645.11	9645.11
81	12	13.04	10123.67	0	0	0	10123.67	10123.67
82	12	13.04	10624.6	0	0	0	10624.6	10624.6
83	5	13.04	10840.05	0	0	0	10840.05	10840.05

1 Years: 83

ype: Policy Year

te: January 2008

.tribution: Monthly

2nd Life Issue Age: -1

Underwriting Class

r: Global - Plan Liab/Aggr

2nd Life Gender: Unisex

Gender:

: Yes

2nd Smoking Class:Aggregate

Smoking Class:

od: Retrospective Deposit SFAS97

Rate Class:

1: Specified Amount

ives			Fund and Cash Value		
Deductible			Fund	Cash	
Additions	Reins	Total	Value	Value	
0	0	1.52	9.38	0	
0	0	13.09	19.29	0	
0	0	25.22	29.69	5.4	
0	0	38.01	40.68	16.71	
0	0	51.41	52.21	28.55	
0	0	65.5	64.34	41	
0	0	80.24	77.05	54.05	
0	0	95.72	90.41	67.75	
0	0	111.88	104.37	82.05	
0	0	128.82	119	97.04	
0	0	146.48	134.26	115.96	
0	0	164.96	150.24	135.59	
0	0	184.31	166.98	155.99	
0	0	204.59	184.53	177.21	
0	0	225.82	202.9	199.24	
0	0	247.97	222.08	222.08	
0	0	271.25	242.24	242.24	
0	0	295.64	263.37	263.37	
0	0	321.24	285.54	285.54	
0	0	348.15	308.86	308.86	
0	0	374.86	336.15	336.15	
0	0	402.94	364.81	364.81	
0	0	432.47	394.92	394.92	
0	0	463.5	426.54	426.54	
0	0	496.03	459.68	459.68	
0	0	530.25	494.5	494.5	
0	0	565.86	530.7	530.7	
0	0	603.47	568.91	568.91	
0	0	643.19	609.22	609.22	
0	0	685.27	651.88	651.88	
0	0	730.04	697.23	697.23	
0	0	777.57	745.32	745.32	
0	0	828.2	796.53	796.53	
0	0	882.15	851.04	851.04	
0	0	939.43	908.88	908.88	
0	0	999.86	969.85	969.85	
0	0	1063.65	1034.18	1034.18	
0	0	1131.17	1102.22	1102.22	
0	0	1202.72	1174.26	1174.26	
0	0	1278.03	1250.04	1250.04	
0	0	1357.18	1329.64	1329.64	
0	0	1439.53	1412.42	1412.42	
0	0	1525.08	1498.38	1498.38	
0	0	1613.86	1587.53	1587.53	
0	0	1706.2	1680.2	1680.2	
0	0	1801.78	1776.09	1776.09	

0	0	1900.93	1875.5	1875.5
0	0	2003.59	1978.39	1978.39
0	0	2109.42	2084.41	2084.41
0	0	2218.69	2193.85	2193.85
0	0	2331.82	2307.11	2307.11
0	0	2449.59	2424.97	2424.97
0	0	2571	2546.45	2546.45
0	0	2697.72	2673.21	2673.21
0	0	2829	2804.53	2804.53
0	0	2965.31	2940.87	2940.87
0	0	3109.15	3084.72	3084.72
0	0	3261.33	3236.9	3236.9
0	0	3423.52	3399.08	3399.08
0	0	3596.66	3572.21	3572.21
0	0	3782.56	3758.1	3758.1
0	0	3977.49	3953.01	3953.01
0	0	4181.88	4157.36	4157.36
0	0	4396.18	4371.61	4371.61
0	0	4620.84	4596.26	4596.26
0	0	4856.35	4831.8	4831.8
0	0	5103.28	5078.75	5078.75
0	0	5362.19	5337.68	5337.68
0	0	5633.66	5609.16	5609.16
0	0	5918.28	5893.81	5893.81
0	0	6216.71	6192.25	6192.25
0	0	6529.61	6505.16	6505.16
0	0	6857.69	6833.24	6833.24
0	0	7201.67	7177.23	7177.23
0	0	7562.33	7537.89	7537.89
0	0	7940.47	7916.04	7916.04
0	0	8336.93	8312.53	8312.53
0	0	8752.6	8728.23	8728.23
0	0	9188.35	9164.09	9164.09
0	0	9645.11	9621.08	9621.08
0	0	10123.67	10100.22	10100.22
0	0	10624.6	10602.6	10602.6
0	0	10840.05	10818.87	10818.87

: Paramedical
Male
Nonsmoker
Class 3

Profit Analysis -

Plan Code: TGT01
 Western-Southern Life Assurance Company Issue Age: 35
 Premium Mode: Special Monthly
 Flexible Premium Universal Life Average Face: 100,000
 I:\LP\TAS\LAC\OPTIMUS2008\ULTRA LIFE Number of Units: 100.000
 Premium Term: Age 120 Initial Premium/Unit: 13.042
 Benefit Term: 120
 Current Basis Illustrated Fund * Guid Le 0 Guid Sing

Yr	Mo	Fund Accumulation						Fund Value	Surr Charge
		Premium	Product Loads	COI Charges	Credited Interest	Bonuses/Refunds			
1	12	13.04	3.47	0.47	0.28	0	9.38	12.14	
2	12	13.04	3.47	0.5	0.83	0	19.29	24.29	
3	12	13.04	3.47	0.57	1.4	0	29.69	24.29	
4	12	13.04	3.47	0.58	2	0	40.68	23.98	
5	12	13.04	3.47	0.68	2.63	0	52.21	23.66	
6	12	13.04	3.47	0.73	3.3	0	64.34	23.34	
7	12	13.04	3.47	0.82	3.96	0	77.05	23	
8	12	13.04	3.47	0.89	4.68	0	90.41	22.66	
9	12	13.04	3.47	1.05	5.43	0	104.37	22.32	
10	12	13.04	3.47	1.14	6.2	0	119	21.97	
11	12	13.04	3.47	1.34	7.03	0	134.26	18.31	
12	12	13.04	3.47	1.46	7.87	0	150.24	14.65	
13	12	13.04	3.47	1.58	8.74	0	166.98	10.98	
14	12	13.04	3.47	1.71	9.69	0	184.53	7.32	
15	12	13.04	3.47	1.84	10.64	0	202.9	3.66	
16	12	13.04	3.47	2.1	11.71	0	222.08	0	
17	12	13.04	3.47	2.24	12.83	0	242.24	0	
18	12	13.04	3.47	2.41	13.96	0	263.37	0	
19	12	13.04	3.47	2.55	15.16	0	285.54	0	
20	12	13.04	3.47	2.72	16.46	0	308.86	0	
21	12	13.04	0.72	2.9	17.87	0	336.15	0	
22	12	13.04	0.72	3.08	19.42	0	364.81	0	
23	12	13.04	0.72	3.32	21.11	0	394.92	0	
24	12	13.04	0.72	3.59	22.89	0	426.54	0	
25	12	13.04	0.72	3.88	24.69	0	459.68	0	
26	12	13.04	0.72	4.09	26.59	0	494.5	0	
27	12	13.04	0.72	4.25	28.13	0	530.7	0	
28	12	13.04	0.72	4.29	30.17	0	568.91	0	
29	12	13.04	0.72	4.33	32.32	0	609.22	0	
30	12	13.04	0.72	4.26	34.6	0	651.88	0	
31	12	13.04	0.72	3.99	37.01	0	697.23	0	
32	12	13.04	0.72	3.8	39.57	0	745.32	0	
33	12	13.04	0.72	3.42	42.3	0	796.53	0	
34	12	13.04	0.72	3.01	45.2	0	851.04	0	
35	12	13.04	0.72	2.76	48.28	0	908.88	0	
36	12	13.04	0.72	2.89	51.54	0	969.85	0	
37	12	13.04	0.72	2.97	54.98	0	1034.18	0	
38	12	13.04	0.72	2.89	58.61	0	1102.22	0	
39	12	13.04	0.72	2.73	62.45	0	1174.26	0	
40	12	13.04	0.72	2.42	65.89	0	1250.04	0	
41	12	13.04	0.72	1.95	69.23	0	1329.64	0	
42	12	13.04	0.72	2.2	72.66	0	1412.42	0	
43	12	13.04	0.72	2.5	76.14	0	1498.38	0	
44	12	13.04	0.72	2.84	79.67	0	1587.53	0	
45	12	13.04	0.72	3.17	83.52	0	1680.2	0	
46	12	13.04	0.72	3.6	87.16	0	1776.09	0	

47	12	13.04	0.72	4.06	91.15	0	1875.5	0
48	12	13.04	0.72	4.63	95.21	0	1978.39	0
49	12	13.04	0.72	5.28	98.98	0	2084.41	0
50	12	13.04	0.72	6.01	103.12	0	2193.85	0
51	12	13.04	0.72	6.4	107.33	0	2307.11	0
52	12	13.04	0.72	7.29	112.84	0	2424.97	0
53	12	13.04	0.72	8.95	118.11	0	2546.45	0
54	12	13.04	0.72	9.56	124	0	2673.21	0
55	12	13.04	0.72	11.12	130.12	0	2804.53	0
56	12	13.04	0.72	12.45	136.47	0	2940.87	0
57	12	13.04	0.72	11.6	143.13	0	3084.72	0
58	12	13.04	0.72	9.78	149.63	0	3236.9	0
59	12	13.04	0.72	7.23	157.09	0	3399.08	0
60	12	13.04	0.72	4.23	165.04	0	3572.21	0
61	12	13.04	0.72	0	173.57	0	3758.1	0
62	12	13.04	0.72	0	182.58	0	3953.01	0
63	12	13.04	0.72	0	192.03	0	4157.36	0
64	12	13.04	0.72	0	201.94	0	4371.61	0
65	12	13.04	0.72	0	212.32	0	4596.26	0
66	12	13.04	0.72	0	223.21	0	4831.8	0
67	12	13.04	0.72	0	234.63	0	5078.75	0
68	12	13.04	0.72	0	246.61	0	5337.68	0
69	12	13.04	0.72	0	259.16	0	5609.16	0
70	12	13.04	0.72	0	272.32	0	5893.81	0
71	12	13.04	0.72	0	286.12	0	6192.25	0
72	12	13.04	0.72	0	300.59	0	6505.16	0
73	12	13.04	0.72	0	315.76	0	6833.24	0
74	12	13.04	0.72	0	331.67	0	7177.23	0
75	12	13.04	0.72	0	348.34	0	7537.89	0
76	12	13.04	0.72	0	365.83	0	7916.04	0
77	12	13.04	0.72	0	384.16	0	8312.53	0
78	12	13.04	0.72	0	403.38	0	8728.23	0
79	12	13.04	0.72	0	423.54	0	9164.09	0
80	12	13.04	0.72	0	444.67	0	9621.08	0
81	12	13.04	0.72	0	466.82	0	10100.22	0
82	12	13.04	0.72	0	490.05	0	10602.6	0
83	5	5.43	0.3	0	211.14	0	10818.87	0

l Years: 83

ype: Policy Year

ie: NA

.istribution: Monthly 2nd Life Issue Age: -1 Underwriting Class

r: Global - Plan Liab/Aggr 2nd Life Gender: Unisex Gender:

: Yes 2nd Smoking Class:Aggregate Smoking Class:

od: Retrospective Deposit SFAS97 Rate Class:

0 Seven Pay 0 * Gtd Mat 14.2587 * These Premiums do not include the

Information		Primary	Credited	Premium	Policy	
Cash	Death	COI	Rate	Load	Load	
Value	Benefit	Rate	Rate			
0	1000	0.47	0.058	0	0.72	
0	1000	0.51	0.058	0	0.72	
5.4	1000	0.59	0.058	0	0.72	
16.71	1000	0.6	0.058	0	0.72	
28.55	1000	0.72	0.058	0	0.72	
41	1000	0.78	0.058	0	0.72	
54.05	1000	0.89	0.058	0	0.72	
67.75	1000	0.97	0.058	0	0.72	
82.05	1000	1.16	0.058	0	0.72	
97.04	1000	1.29	0.058	0	0.72	
115.96	1000	1.54	0.058	0	0.72	
135.59	1000	1.71	0.058	0	0.72	
155.99	1000	1.88	0.058	0	0.72	
177.21	1000	2.08	0.058	0	0.72	
199.24	1000	2.29	0.058	0	0.72	
222.08	1000	2.68	0.058	0	0.72	
242.24	1000	2.92	0.058	0	0.72	
263.37	1000	3.24	0.058	0	0.72	
285.54	1000	3.53	0.058	0	0.72	
308.86	1000	3.89	0.058	0	0.72	
336.15	1000	4.3	0.058	0	0.72	
364.81	1000	4.76	0.058	0	0.72	
394.92	1000	5.38	0.058	0	0.72	
426.54	1000	6.12	0.058	0	0.72	
459.68	1000	7	0.058	0	0.72	
494.5	1000	7.86	0.058	0	0.72	
530.7	1000	8.77	0.058	0	0.72	
568.91	1000	9.58	0.058	0	0.72	
609.22	1000	10.61	0.058	0	0.72	
651.88	1000	11.6	0.058	0	0.72	
697.23	1000	12.33	0.058	0	0.72	
745.32	1000	13.73	0.058	0	0.72	
796.53	1000	15.03	0.058	0	0.72	
851.04	1000	17.23	0.058	0	0.72	
908.88	1054	19.53	0.058	0	0.72	
969.85	1115	20.55	0.058	0	0.72	
1034.18	1169	22.88	0.058	0	0.72	
1102.22	1223	24.62	0.058	0	0.72	
1174.26	1280	26.68	0.058	0	0.72	
1250.04	1338	28.57	0.058	0	0.72	
1329.64	1396	30.36	0.058	0	0.72	
1412.42	1483	32.2	0.058	0	0.72	
1498.38	1573	34.46	0.058	0	0.72	
1587.53	1667	36.9	0.058	0	0.72	
1680.2	1764	38.91	0.058	0	0.72	
1776.09	1865	41.74	0.058	0	0.72	

1875.5	1969	44.56	0.058	0	0.72
1978.39	2077	48.18	0.058	0	0.72
2084.41	2189	52.06	0.058	0	0.72
2193.85	2304	56.3	0.058	0	0.72
2307.11	2422	56.96	0.058	0	0.72
2424.97	2546	61.77	0.058	0	0.72
2546.45	2674	72.15	0.058	0	0.72
2673.21	2807	73.4	0.058	0	0.72
2804.53	2945	81.37	0.058	0	0.72
2940.87	3088	86.86	0.058	0	0.72
3084.72	3208	96.41	0.058	0	0.72
3236.9	3334	103.29	0.058	0	0.72
3399.08	3467	109.13	0.058	0	0.72
3572.21	3608	121.74	0.058	0	0.72
3758.1	3758	151.27	0.058	0	0.72
3953.01	3953	171.43	0.058	0	0.72
4157.36	4157	220.65	0.058	0	0.72
4371.61	4372	311.04	0.058	0	0.72
4596.26	4596	341.08	0.058	0	0.72
4831.8	4832	360.86	0.058	0	0.72
5078.75	5079	378.45	0.058	0	0.72
5337.68	5338	397.22	0.058	0	0.72
5609.16	5609	417.24	0.058	0	0.72
5893.81	5894	438.46	0.058	0	0.72
6192.25	6192	460.9	0.058	0	0.72
6505.16	6505	484.8	0.058	0	0.72
6833.24	6833	510.26	0.058	0	0.72
7177.23	7177	537.39	0.058	0	0.72
7537.89	7538	566.28	0.058	0	0.72
7916.04	7916	597.01	0.058	0	0.72
8312.53	8313	629.74	0.058	0	0.72
8728.23	8728	664.56	0.058	0	0.72
9164.09	9164	701.62	0.058	0	0.72
9621.08	9621	741.01	0.058	0	0.72
10100.22	10100	782.9	0.058	0	0.72
10602.6	10603	827.39	0.058	0	0.72
10818.87	10819	874.64	0.058	0	0.3

s: Paramedical

Male

Nonsmoker

Class 3

» policy fee, all other premiums include the policy fee.

Western-Southern Life Assurance Company

Statement of Variability

Policy Form 0807-4000 WSA

This document defines the range of variation of bracketed items found in the policy's cover page and in its Data Pages. There are two types of variations: (1) those items that are Owner/Insured specific; and (2) those items that are not Owner-Specific.

Owner / Insured Specific Variables

The filed specimen policy form includes hypothetical information within the brackets shown on the Data Page. In an issued policy, these fields will reflect information specific to the Owner / Insured.

Information Shown on Data Page DP-1:

Insured:	Insured's name
Owner:	Owner's name
Selected Amount:	Specified amount of the base policy selected by the Owner on the application.
Risk Class:	Insured's classification (Preferred Tobacco User, Standard Tobacco User, Super Preferred Non-Tobacco User, Preferred Non-Tobacco User, or Standard Non-Tobacco User)
Insured Age:	Insured's age
Insured Sex:	Insured's sex. "Unisex" will show if the policy is using unisex rates.
Selected Premium:	Premium amount and mode selected by owner on the application. Premium modes available are annual, semi-annual, quarterly, or monthly.

Variables that are Not Owner-Specific

The variables bracketed on the filed schedule page and described in the policy contain current restrictions set by the Company upon development of the policy. Any changes to these variables will be made in a nondiscriminatory fashion. If any of these variables change from the amount as filed, they will be changed for all new issues, such that there will be only one plan available in the market at any one time.

These items are being filed as variable so that we can adjust them if dictated by market conditions, evidence of antiselection, experience that is distinctly different from pricing assumptions, etc. Any change to the items will result in a new value remaining within the ranges specified below.

Information Shown on Cover Page:

Company Logo	The flexibility to change our logo does not include the Company name. We understand if our Company name changes for any reason we must notify the Department accordingly.
Company Address	The flexibility to change our address should it change in the future.
Officer's Signatures	Will change if the relevant individuals or titles should change in the future.

Information Shown on Data Page DP-1 :

Policy Number:	Number assigned by Company to identify the policy.
Policy Date:	Based on the date underwriting is completed, except may be an earlier date under limited backdating rules
Minimum Issue Limit:	The smallest face amount for which a policy can be issued. Maximum range is \$25,000 - \$100,000.
No-Lapse Guarantee Period:	Shows the effective dates of the No-Lapse Guarantee as described in the policy.
Death Benefit Option:	Either A or B. Option A is a level death benefit option. Option B is an increasing death benefit option. The Death Benefit Option is selected by the Owner on the application.
Required Monthly Premium:	This is the premium required to be paid each month in order to pass the No-Lapse Guarantee test. It varies based on the insured's issue age, sex, class and collection method.
Partial Surrender Fee:	Maximum range of variation is \$10 - \$100.
Maximum Loan Interest Rate:	Maximum range of variation is 2.00% - 8.00%.
Minimum Guaranteed Interest Rate:	Maximum range of variation is 1.00% - 6.00%.
Accumulation Rate for Required Monthly Premium:	Maximum range of variation is 2.00% - 8.00%.

Minimum Withdrawal:	Maximum range of variation is \$100 - \$1000.
Minimum Cash Surrender Value:	Maximum range of variation is \$100 - \$1000.
Maximum Illustration Fee:	Maximum range of variation is \$50 - \$200.
Minimum Premium Payment:	Maximum range of variation is \$10 - \$100.
Minimum Increase in Selected Amount:	Maximum range of variation is \$5,000 - \$50,000.
Minimum Decrease in Selected Amount:	Maximum range of variation is \$5,000 - \$50,000.

Information shown on Data Page DP-1 when Extended No-Lapse Guarantee Rider is Selected:

Extended No-Lapse Guarantee Period:	Shows the effective date of the Extended No-Lapse Guarantee through the Insured's lifetime, as described in the rider.
Required Monthly Premium (without the Extended No-Lapse Guarantee Rider):	This is the premium required to be paid each month in order to pass the No-Lapse Guarantee test. It varies based on the Insured's issue age, sex, class and collection method.
Additional Premium for the Extended No-Lapse Guarantee Rider:	This is the additional premium required to be paid each month in order to pass the Extended No-Lapse Guarantee test. It varies based on the Insured's issue age, sex, class and collection method.
Required Monthly Premium:	Total premium required to be paid each month in order to pass the No-Lapse Guarantee and/or the Extended No-Lapse Guarantee (if selected) to stay in force.

Information Shown on Guaranteed Maximum Cost of Insurance Charges Data Page:

Guaranteed Maximum Cost of Insurance Charges:	The rates in the specimen policy are equal to 100% of the male nonsmoker 2001 CSO ALB ultimate mortality table (monthly basis). The actual rates will match the sex and class of the insured and reflect any substandard mortality. Unisex rates will be used in employee-employer markets and in the State of Montana. The maximum range of variation is 100% to 300% of the appropriate 2001 CSO ALB ultimate table (monthly basis).
Mortality Table basis of Maximum Cost of Insurance Rates	Appropriate 2001 CSO mortality table, based on the insured's sex and class. Unisex rates will be used in employee-employer markets and in the State of Montana.

Information Shown on Policy and Premium Charges Data Page:

Maximum Premium	Maximum range of variation is \$0.00 - \$10.00
------------------------	--

Collection Charge:

Maximum Per Policy Charge: Maximum range of variation at issue is \$0.00 - \$10.00. If the Selected Amount is increased after issue, there is an additional monthly charge. Maximum range of variation for the increase is \$0.00 - \$8.00.

Maximum Per \$1000 Charge: Maximum range of variation is \$0.00 - \$20.00. This Charge is listed separately for the Selected Amount.

Information Shown on Surrender Charges Data Page:

Surrender Charges: These charges vary based upon the total Selected Amount and the insured's Age, Sex and Class.

Information Shown on Minimum Death Benefit Factors Data Page:

Minimum Death Benefit Factors: The applicable corridor factors that are used to determine minimum death benefit as described in IRC Section 7702. The factors shown in the specimen policy reflect the Guideline Premium Test. As indicated above, future versions of this form might allow the owner to choose between the Guideline Premium Test and the Cash Value Accumulation Test. For Cash Value Accumulation Test defined in IRC Section 7702 (b) (1) & (2), The factors depend on Sex and Risk Class, plus (i) interest at the greater of 4% or the Minimum Guaranteed Interest Rate, (ii) reasonable mortality charges not to exceed the prevailing commissioner's standard tables, and (iii) a maturity age between age 95 and 100. For the specimen policy, these items are set to 4%, the 2001 CSO ALB and maturity age 100, respectively. Note the federal government has not issued any guidance permitting maturity ages beyond 100 although they are well aware that the 2001 CSO extends to age 121. As a result, the Society of Actuaries - Taxation Section - Maturity Age Task Force recommends that 2001 CSO contracts be assumed to mature at age 100 for definition of life insurance purposes. The Net Single Premium Factors will change whenever necessary to remain compliant with federal regulations and any interpretative opinions.

Information Shown on Payment Plans Data Page (A second Payment Plans Data Page has been included to illustrate Unisex policies):

Minimum Amount That May Be Applied to Payment Plan: Maximum range of variation is \$1,000 - \$10,000.

Minimum Payment Amount: Maximum range of variation is \$50 - \$500.

Minimum Payment Plan Interest Rate: Maximum range of variation is 1% - 5%.

Payment Plan Mortality Table: Acceptable Mortality Tables are based on appropriate industry tables published by the Society of Actuaries or the National Association of

Insurance Commissioners, adjusted by such means as projection scales, age setbacks or other methods. Unisex rates will be used in employee-employer market and in the State of Montana.

Payment Plans:

We may offer Income Options different from, or in addition to, the Plans shown in the specimen policy. Also, the actual Monthly Payments for each \$1,000 Applied appearing in the Minimum Income Table(s) will vary depending upon the type of option as well as the Minimum Income Option Interest Rate and the Income Option Mortality Table. Potential alternative options include Payments for Life – with other than 10 year Guarantee Periods, Life Annuity – No Guaranteed Period, Joint and Survivor Life Income (with or without a guarantee period); Payments for a Fixed Period, Funds Left on Deposit, or any other future option developed by the Company.

Adjustment to Age:

Year Life Income Payment Plan Begins: The date range in the specimen policy consists of 6-year groups encompassing calendar years 2010 thru 2050 and later. The group sizes could be expanded or contracted and the specific years could begin as early as 2007 and end as late as 2099.

Age Setback: Maximum range of variation is 0 – 15 years.

Western-Southern Life Assurance Company

Statement of Variability

Policy Form 0807-4000 with Riders

This document defines the range of variation of bracketed items found in the policy's cover page and Data Pages. There are two types of variations: (1) those items that are Owner/Insured specific; and (2) those items that are not owner specific.

Owner / Insured Specific Variables

The filed specimen policy form includes hypothetical information within the brackets shown on the Data Page. In an issued contract, these fields will reflect information specific to the Owner / Insured.

Information Shown on Data Page DP-1:

Insured:	Insured's name
Owner:	Owner's name
Selected Amount:	Specified amount of the base policy selected by the owner on the application.
Risk Class:	Insured's classification (Preferred Tobacco User, Standard Tobacco User, Super Preferred Non-Tobacco User, Preferred Non-Tobacco User, or Standard Non-Tobacco User)
Insured Age:	Insured's age
Insured Sex:	Insured's sex. "Unisex" will show if the policy is using unisex rates.
Selected Premium:	Premium amount and mode selected by owner on the application. Premium modes available are annual, semi-annual, quarterly, or monthly.

Information Shown on Rider Data Pages:

Additional Benefits Provided by Rider

Benefit Amount: The amount of coverage each rider provides.

Overloan Protection Rider

Insured's Age at Election: The Insured's age when the rider was issued.

Other Insured Term Rider (2 Pages)

Other Insured:	The name of the other person insured under the Rider.
Other Insured Benefit Amount:	The death benefit coverage for the Other Insured.
Other Insured Class:	Other Insured's classification (Preferred Tobacco User, Standard Tobacco User, Super Preferred Non-Tobacco User, Preferred Non-Tobacco User, or Standard Non-Tobacco User)
Age of Other Insured:	The Other Insured's Age when the Rider was issued.
Other Insured Sex:	The sex of the Other Insured. "Unisex" will show if the policy is using unisex rates.

Other Insured Term with Accidental Death Benefit Rider (2 Pages)

Other Insured:	The name of the other person insured under the Rider.
Other Insured Benefit Amount:	The death benefit coverage for the Other Insured.
Other Insured Class:	Other Insured's classification (Preferred Tobacco User, Standard Tobacco User, Super Preferred Non-Tobacco User, Preferred Non-Tobacco User, or Standard Non-Tobacco User)
Age of Other Insured:	The Other Insured's Age when the Rider was issued.
Other Insured Sex:	The sex of the Other Insured. "Unisex" will show if the policy is using unisex rates.
Accidental Death Benefit Amount:	The death benefit we will pay if death of the Other Insured is caused by an accident, as described in the rider.

Variables that are Not Owner-Specific

The variables bracketed on the filed schedule page and described in the policy contain current restrictions set by the Company upon development of the policy. Any changes to these variables will be made in a nondiscriminatory fashion. If any of these variables change from the amount as filed, they will be changed for all new issues, such that there will be only one plan available in the market at any one time.

These items are being filed as variable so that we can adjust them if dictated by market conditions, evidence of antiselection, experience that is distinctly different from pricing assumptions, etc. Any change to the items will result in a new value remaining within the ranges specified below.

Information Shown on Schedule Page DP-1:

Policy Number:	Number assigned by Company to identify the policy.
Policy Date:	Based on the date underwriting is completed, except may be an earlier date under limited backdating rules
Minimum Issue Limit:	The smallest face amount for which a policy can be issued. Maximum range is \$25,000 - \$100,000.
No-Lapse Guarantee Period:	Shows the effective dates of the No-Lapse Guarantee as described in the policy.
Death Benefit Option:	Either A or B. Option A is a level death benefit option. Option B is an increasing death benefit option. The Death Benefit Option is selected by the Owner on the application.
Required Monthly Premium:	This is the premium required to be paid each month in order to pass the No-Lapse Guarantee test. It varies based on the insured's issue age, sex, class and collection method.
Partial Surrender Fee:	Maximum range of variation is \$10 - \$100.
Maximum Loan Interest Rate:	Maximum range of variation is 2.00% - 8.00%.
Minimum Guaranteed Interest Rate:	Maximum range of variation is 1.00% - 6.00%.
Accumulation Rate for Required Monthly Premium:	Maximum range of variation is 2.00% - 8.00%.
Minimum Withdrawal:	Maximum range of variation is \$100 - \$1000.
Minimum Cash Surrender Value:	Maximum range of variation is \$100 - \$1000.
Maximum Illustration Fee:	Maximum range of variation is \$50 - \$200.

Minimum Premium Payment: Maximum range of variation is \$10 - \$100.

Minimum Increase in Selected Amount: Maximum range of variation is \$5,000 - \$50,000.

Minimum Decrease in Selected Amount: Maximum range of variation is \$5,000 - \$50,000.

Information shown on Data Page DP-1 when Extended No-Lapse Guarantee Rider is Selected:

Extended No-Lapse Guarantee Period: Shows the effective date of the Extended No-Lapse Guarantee through the Insured's lifetime, as described in the rider.

Required Monthly Premium (without the Extended No-Lapse Guarantee Rider): This is the premium required to be paid each month in order to pass the No-Lapse Guarantee test. It varies based on the Insured's issue age, sex, class and collection method.

Additional Premium for the Extended No-Lapse Guarantee Rider: This is the additional premium required to be paid each month in order to pass the Extended No-Lapse Guarantee test. It varies based on the Insured's issue age, sex, class and collection method.

Required Monthly Premium: Total premium required to be paid each month in order to pass the No-Lapse Guarantee and/or the Extended No-Lapse Guarantee (if selected) to stay in force.

Information Shown on Rider Data Pages

Additional Benefits Provided by Rider

Effective Date: The date each rider attached to the policy becomes effective.

Monthly Rider Cost: The monthly cost for each rider attached to the policy.

Rider Cost Payable To Age: The age in which rider premiums stop.

Accelerated Death Benefit Plus Rider

Maximum Advance Amount: A description of the maximum amount of the death benefit advanced if the Insured meets the definition of Chronic Illness or Terminal Illness according to the Rider terms.

1i: - Maximum Range of Variation: \$25,000 to \$500,000

1ii: - Maximum Range of Variation: 10.00% to 80.00%

2i: - Maximum Range of Variation: \$25,000 to \$500,000

2ii: - Maximum Range of Variation: 10.00% to 80.00%

Minimum Payment Amount: The minimum amount that can be advanced under the terms of the Rider. Maximum range of variation: \$1,000 to \$10,000

Maximum Administrative Charge to Process a Claim: Maximum range of variation: \$50 to \$300

Special Loan Interest Rate: The interest rate charged on the lien used to advance the death benefit. Maximum range of variation: 2.00% to 8.00%

Overloan Protection Rider

Maximum Rider Charge: Percent of Account Value: Maximum range of variation is 1.00% - 10.00%.

Extended No-Lapse Guarantee Rider

Rider Cost of Insurance Rate Per Thousand Dollars of Selected Amount: Payable From: The first policy month the rider cost of insurance is payable. This date corresponds to Effective Date of the rider.

Payable To: The last policy month the rider cost of insurance is payable.

Monthly Rider Charge: Monthly rider rate per \$1000 of the Selected Amount. Maximum range is \$0.00 to \$10.00.

Other Insured Term Rider

Effective Date: The date the Rider became effective.

Guaranteed Maximum Cost of Insurance Charges Rates Per Thousand Dollars Of Benefit Amount for the Other Insured: Table shows the maximum monthly charge for the Rider at the Attained Ages the Rider is in force. These rates are no larger than the CSO table used to determine compliance with the Definition of Life Insurance

Mortality Table basis of Maximum Cost of Insurance Rates: Appropriate 2001 CSO mortality Table, based on the insured's sex and class. The CSO Table may change for future issue based on acceptable mortality tables as published by the Society of actuaries or the National Assoc of ins commissioners.

Maximum Per Policy Charge: Maximum range of variation at issue is \$0.00 - \$10.00. If the Selected Amount is increased after issue, there is an additional monthly charge. Maximum range of variation for the increase is \$0.00 - \$8.00.

Other Insured Term with Accidental Death Benefit Rider

Effective Date: The date the Rider became effective.

Monthly Rider Cost to Age: Age: The last age that the cost for accidental death coverage is assessed.

Cost: The monthly cost to provide accidental death coverage.

**Guaranteed Maximum
Cost of Insurance
Charges Rates Per
Thousand Dollars Of
Benefit Amount for the
Other Insured:**

Table shows the maximum monthly charge for the Rider at the Attained Ages the Rider is in force. These rates are no larger than the CSO table used to determine compliance with the Definition of Life Insurance

**Mortality Table basis of
Maximum Cost of
Insurance Rates:**

Appropriate 2001 CSO mortality Table, based on the insured's sex and class. The CSO Table may change for future issue based on acceptable mortality tables as published by the Society of actuaries or the National Assoc of ins commissioners.

**Maximum Per Policy
Charge:**

Maximum range of variation at issue is \$0.00 - \$10.00. If the Selected Amount is increased after issue, there is an additional monthly charge. Maximum range of variation for the increase is \$0.00 - \$8.00.

Data Page

Insured:	[John Doe]	Policy Number:	[W 1234567]
Owner:	[John Doe]	Policy Date:	[06-15-2008]
Selected Amount:	[\$100,000]	Insured Age:	[35]
Risk Class:	[Super Preferred (Non-Tobacco User)]	Insured Sex:	[Male]
Minimum Issue Limit:	[\$100,000]	Selected Premium:	[\$2,205.79 Annually]
No-Lapse Guarantee Period:	[06-15-2008 – 06-14-2023]	Death Benefit Option:	[A]
[Extended No-Lapse Guarantee Period: [6-15-2023—Lifetime]]			

[Required Monthly Premium (without the Extended No-Lapse Guarantee Rider):	[\$126.69]
[Additional Premium for the Extended No-Lapse Guarantee Rider:	[\$57.13]
Required Monthly Premium:	[\$183.82] [payable to age 100] Based on [pre-authorized charge]
Maximum Premium Collection Charge:	See Policy and Premium Charges Page
Maximum Per Policy Charge:	See Policy and Premium Charges Page
Maximum Per \$1,000 Charge Rates:	See Policy and Premium Charges Page
Maximum Cost of Insurance Charge Rates:	See Guaranteed Maximum Cost of Insurance Charges Page
Surrender Charges:	See Surrender Charges Page
Partial Surrender Fee:	[\$25 for each withdrawal]
Maximum Loan Interest Rate:	[8.00%]
Minimum Guaranteed Interest Rate:	[3.00%]
Accumulation Rate for Required Monthly Premium:	[5.50%]
Minimum Withdrawal:	[\$500]
Minimum Cash Surrender Value:	[\$250]
Maximum Illustration Fee:	[\$75 per illustration]
Minimum Premium Payment:	[\$10]
Minimum Increase in Selected Amount:	[\$5,000]
Minimum Decrease in Selected Amount:	[\$5,000]

NOTE: It is possible that coverage will expire prior to Insured's age 120 if premiums paid are not sufficient to continue coverage to that date.

Data Page (continued)

<u>Additional Benefits Provided By Rider</u>	<u>Effective Date</u>	<u>Benefit Amount</u>	<u>Monthly Rider Cost</u>	<u>Rider Cost Payable To Age</u>
Accelerated Death Benefit Plus Rider	[06-15-2008	N/A	N/A	N/A]
Overloan Protection Rider	[06-15-2008	N/A	**	N/A]
Extended No-Lapse Guarantee Rider	[06-15-2008	N/A	**	120]
Other Insured Term Rider	[06-15-2008	\$100,000	**	95]
Other Insured Term with Accidental Death Benefit Rider	[06-15-2008	\$100,000	**	95]

** See Additional Policy Data Page

Data Page (continued)

Accelerated Death Benefit Plus Rider

Maximum Advance Amount: [The maximum advance amount under this rider is equal to:

- (1) for Chronic Illness, the lesser of
 - (i) [\$250,000] or
 - (ii) [40%] of the difference between the Death Benefit and the Loan Value as defined in the policy; or
- (2) for Terminal Illness, the lesser of
 - (i) [\$250,000] or
 - (ii) [60%] of the difference between the Death Benefit and the Loan Value as defined in the policy.]

Minimum Payment Amount: [\$5,000]

Maximum Administrative Charge to Process a Claim: [\$150]

Special Loan Interest Rate: [8% (7.4% in advance)].

Data Page (continued)

Overloan Protection Rider

Maximum Rider Charge

Insured's Age at Election	Percent of Account Value
[75+]	[3.5%]

Data Page (continued)

Extended No-Lapse Guarantee Rider

Rider Cost of Insurance

Payable From	Payable To	Monthly Rider Charge
[06-15-2023]	[06-15-2093]	[\$0.08]

Data Page (continued)

Other Insured Term Rider

Other Insured: [Jane Doe]

Age of Other Insured: [35]

Other Insured Benefit Amount: [\$100,000]

Other Insured Sex: [Female]

Other Insured Class: [Super Preferred (Non-Tobacco User)]

Effective Date: [06-15-2008]

Guaranteed Maximum Cost of Insurance Charges Rates Per Thousand Dollars Of Benefit Amount for the Other Insured

<u>Attained Age</u>	<u>Monthly Rider Rate</u>	<u>Attained Age</u>	<u>Monthly Rider Rate</u>
[35	0.08	65	0.96
36	0.08	66	1.04
37	0.09	67	1.13
38	0.09	68	1.23
39	0.10	69	1.34
40	0.10	70	1.47
41	0.11	71	1.61
42	0.12	72	1.76
43	0.13	73	1.93
44	0.14	74	2.12
45	0.15	75	2.33
46	0.16	76	2.55
47	0.18	77	2.80
48	0.20	78	3.08
49	0.22	79	3.37
50	0.25	80	3.75
51	0.27	81	4.20
52	0.31	82	4.69
53	0.34	83	5.19
54	0.37	84	5.76
55	0.41	85	6.33
56	0.45	86	7.01
57	0.50	87	7.85
58	0.55	88	8.73
59	0.59	89	9.61
60	0.64	90	10.25
61	0.70	91	10.87
62	0.76	92	11.90
63	0.82	93	13.29
64	0.89	94	15.02]

This table shows the guaranteed maximum Cost of Insurance Charge rates for the Other Insured. These rates are individual mortality calculations based on the [2001 CSO Nonsmoker Female ALB Ultimate Mortality Table, Age Last Birthday] as specified by the Risk Class of the Other Insured shown on the Data Page. Attained age is the age of the Other Insured on the last anniversary of the effective date or of the date of any increase.

Data Page (continued)

Other Insured Term Rider

Maximum Per Policy Charge

Monthly Charge All Policy Years

At issue	[\$8.00]
For an Increase	[\$4.00]

Data Page (continued)

Other Insured Term with Accidental Death Benefit Rider

Maximum Per Policy Charge

Monthly Charge All Policy Years

At issue	[\$8.00]
For an Increase	[\$4.00]



WESTERN-SOUTHERN LIFE ASSURANCE COMPANY
Cincinnati, OH 45202

**ACCELERATED DEATH BENEFIT
PAYMENT NOTICE AS OF _____**

NAME OF INSURED: _____

POLICY NUMBER: _____

YOUR REQUEST FOR AN ADVANCE AGAINST YOUR DEATH BENEFIT IN THE AMOUNT OF
\$_____ RESULTS IN THE FOLLOWING CHANGES TO YOUR POLICY:

SELECT AMOUNT PRIOR TO PAYMENT \$_____

SELECT AMOUNT AFTER PAYMENT \$_____

ACCELERATED DEATH BENEFIT LOAN \$_____*

DEATH BENEFIT PRIOR TO PAYMENT \$_____

DEATH BENEFIT AFTER PAYMENT \$_____**

NET CASH VALUE PRIOR TO PAYMENT \$_____

NET CASH VALUE AFTER PAYMENT \$_____

* LOAN INTEREST IS DUE AND PAYABLE IN ADVANCE AND, IF NOT PAID WHEN DUE, IT IS ADDED TO THE ACCELERATED DEATH BENEFIT LOAN AMOUNT.

THIS LOAN MAY BE INCREASED BY US, IF NECESSARY, TO KEEP THE POLICY IN EFFECT.

** YOUR DEATH BENEFIT WILL BE DECREASED BY THE ACCELERATED DEATH BENEFIT LOAN AMOUNT.

SCHEDULE OF INSURANCE PREMIUMS

	ANNUAL	SEMIANNUAL	QUARTERLY	MONTHLY
CURRENT	\$_____	\$_____	\$_____	\$_____
AFTER BENEFIT PAYMENT	\$_____	\$_____	\$_____	\$_____

RECEIPT OF ACCELERATED BENEFIT PAYMENTS MAY ADVERSELY AFFECT YOUR ELIGIBILITY FOR MEDICAID OR OTHER GOVERNMENT BENEFITS OR ENTITLEMENTS.

RECEIPT OF ACCELERATED BENEFIT PAYMENTS MAY BE TAXABLE. YOU SHOULD CONTACT YOUR PERSONAL TAX ADVISOR FOR SPECIFIC ADVICE. NEITHER WESTERN-SOUTHERN NOR ITS AGENTS CAN PROVIDE TAX ADVICE.



Western & Southern Life

A member of Western & Southern Financial Group

**Western-Southern Life Assurance Company
400 Broadway, Cincinnati, Ohio 45202**

ACCELERATED DEATH BENEFIT PLUS RIDER DISCLOSURE STATEMENT

- A. Accelerating Conditions:** The Insured has been determined to have suffered from any of the following qualifying events: (1) a Chronic Illness where the Insured (A) has been unable to perform (without substantial assistance from another individual) at least two Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity; (B) has a level of disability similar to that described in (A) above; or (C) requires substantial supervision to protect himself/herself from threats to health and safety due to severe cognitive impairment; (2) a Terminal Illness which is expected to result in the Insured's death within one year of the date medical evidence is provided to us. The Chronic Illness or Terminal Illness must have been diagnosed while the Insured was covered by the policy and this rider. You may make more than one election for each type of qualifying event.
- B. Conditions for Making Advance:** The payment of any advance under this rider is conditioned upon and subject to our receipt of all of the following: (1) your written request for the advance; (2) the written consent of any irrevocable Beneficiary and any assignee; (3) your written designation of us as an assignee of policy proceeds equal to the amount of any outstanding loan, and (4) medical evidence acceptable to Us certifying that the Insured has suffered a qualifying event. Medical evidence for Chronic Illness must come from a Licensed Health Care Practitioner, and for Terminal Illness from a licensed physician. The practitioner or physician cannot be the Insured or a member of his/her immediate family. Such medical evidence must specify that (a) the Insured has been diagnosed as having a Chronic Illness or Terminal Illness; and (b) such Chronic Illness or Terminal Illness was first diagnosed while the Insured was covered by the policy; and (c) such Chronic Illness or Terminal Illness meets the criteria set forth in the Definitions section of the rider. We may require a second opinion and examination of the Insured at our expense by a physician designated by us. We also reserve the right to assess an administrative charge of not more than the maximum administrative charge shown on the Data Page per qualifying event to process a claim under this rider.
- C. Method of Payment:** Advances made under this rider will be in the form of a special loan secured by a first lien on the death benefit payable under the policy. We will administer this loan separate and apart from any loan you make under the policy pursuant to the Policy Loans section. The special loan interest rate is shown on the Data Page. Interest is due and payable in advance to the next policy anniversary. If interest is not paid when due, it will be added to the amount of the loan. This loan may be increased by us if necessary to keep the policy in effect. If a premium remains unpaid at the end of the grace period, we will increase such loan by the amount of the premium and loan interest to the next policy anniversary, even if such increase causes the loan to exceed the cumulative maximum advance available under this rider. Any loan may be paid at any time before the Insured's death.
- D. Frequency of Payment:** You may request more than one advance subject to the minimum and cumulative maximum amounts. Advances may be made as frequently as monthly but all advances must be within 12 months of the first advance. The advance will be paid in a lump sum to you or to any other payee You so designate.
- E. Maximum and Minimum Advance:** The cumulative maximum advance amount is equal to: for Chronic Illness, the lesser of (i) \$250,000 or (ii) 40% of the difference between the Death Benefit and the Loan Value; for Terminal Illness, the lesser of (i) \$250,000 or (ii) 60% of the difference between the Death Benefit and the Loan Value. If you are eligible for advances under both causes of disability, the maximum advance is the highest amount available under number 1 or number 2 above. Maximum advance amounts will not be additive regardless of the number of qualifying events that apply. The minimum payment amount is shown on the Data Page.

- F. Premium for Accelerated Benefit:** There is no additional premium charge for this benefit.
- G. Administrative Charge:** In addition to the loan interest, we reserve the right to assess an administrative charge of not more than \$150.00.
- H. Impact on Policy Values:** Upon the death of the Insured, the death benefit payable will be reduced by the amount of any outstanding loan, including interest. The net cash surrender value available upon surrender of the policy will be reduced by the amount of the outstanding loan less any unearned interest. The amount available for regular policy loans under the policy will be reduced by the amount of any outstanding loan. The interest credited to your policy may be affected by the loan of this rider. We may apply a different rate of interest to a portion of your account value that is equal to the total amount of the loan, but the rate will not be less than the minimum guaranteed interest rate shown on the Data Page.
- I. Limitations on the Accelerated Benefit:** The benefit will be made available to you on a voluntary basis only. If you are required by law to elect this benefit to meet the claims of creditors, you are not eligible for this benefit. If you are required by a government agency to elect this benefit in order to apply for, obtain, or keep a government benefit or entitlement (such as Medicaid), you are not eligible for this benefit. You may not commute, anticipate, assign, alienate or otherwise encumber any payment under this rider. We may deny your request to make any changes to the policy while there is an outstanding loan, including the right to elect a nonforfeiture option.
- J. ACCELERATED BENEFIT PAYMENTS FROM THIS RIDER MAY QUALIFY FOR SPECIAL TAX STATUS, IF, ACCORDING TO FEDERAL DEFINITIONS, THE INSURED QUALIFIES AS TERMINALLY ILL, OR QUALIFIES AS CHRONICALLY ILL AND USES THE ACCELERATED BENEFIT TO PAY FOR COSTS INCURRED BY THE INSURED FOR QUALIFIED LONG-TERM CARE SERVICES PROVIDED FOR THE INSURED DURING THE CHRONIC ILLNESS. WE RECOMMEND THAT YOU CONTACT A TAX ADVISOR WHEN MAKING TAX-RELATED DECISIONS ABOUT ELECTING TO RECEIVE AND USE BENEFITS FROM AN ACCELERATED BENEFIT PRODUCT.**
- K. RECEIPT OF ACCELERATED BENEFIT PAYMENTS MAY ADVERSELY AFFECT THE RECIPIENTS ELIGIBILITY FOR MEDICAID OR OTHER GOVERNMENT BENEFITS OR ENTITLEMENTS.**

(Sign and return to Western & Southern, a copy should be retained for your records)

I have read and understand the Accelerated Death Benefit Disclosure Statement.

Signature of Policy Owner

Date

Signature of Agent

Date

Western-Southern Life Assurance Company

NAIC CODE #92622

CERTIFICATION

I, Denise Sparks, an officer of Western-Southern Life Assurance Company hereby certify that the following forms have the following readability scores as calculated by the Flesch Reading Ease Test and that these forms meet the reading ease requirements of your state Statutes and Regulations.

Form Numbers	Readability Score
0807-4000 WSA	52
0807-1555 WSA	55
0807-1556 WSA	51
0807-1565 WSA	50
0807-1566 WSA	58
0807-1567 WSA	58
0807-1568 WSA	51
0807-2621 WSA	50



Denise Sparks
Vice President

Date: 05/10/2008

SERFF Tracking Number: WSSST-125639216 State: Arkansas
 Filing Company: Western-Southern Life Assurance Company State Tracking Number: 39024
 Company Tracking Number: 0807-4000 WSA
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Ultra/0807-4000 WSA/WSLAC/NDL
 Project Name/Number: Ultra/0807-4000 WSA/WSLAC/NDL/0807-4000 WSA

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	Other Insured Rider With Accidental Death Benefit	05/13/2008	0807-1555 WSA - Other Insured Rider with ADB.pdf
No original date	Form	Other Insured Term Rider	05/13/2008	0807-1556 WSA - Other Insured Rider No ADB.pdf

Western-Southern Life Assurance Company

Other Insured Term Rider With Accidental Death Benefit

This rider provides term life insurance on the life of the Other Insured in the amount of the Other Insured Benefit Amount. An accidental death benefit is also provided for the Other Insured. "Other Insured" shall mean and refer to the person designated in an application for coverage under this rider whom We have approved. Proof of insurability is required for the Other Insured. The name and issue age of the Other Insured; the Effective Date of coverage and the amount of the Other Insured Benefit Amount for the Other Insured; and the maximum monthly costs of insurance and the maximum monthly expense charges for coverage of the Other Insured under this rider are shown on the Data Page.

Other Insured Death Benefit

We will pay the Other Insured Benefit Amount upon receipt at our Home Office of due proof of death of the Other Insured occurring while coverage on the Other Insured was in force under this rider, subject to the terms and conditions of the policy and this rider. The Other Insured Benefit Amount will be paid to the designated beneficiary of such coverage.

You may change the Other Insured Benefit Amount for the Other Insured after the rider has been in effect for one year. You must notify Us in writing. We reserve the right to limit the minimum and maximum amounts. To increase the Other Insured Benefit Amount, You must provide evidence satisfactory to Us that the Other Insured is insurable in the same rating class used in this rider for the Other Insured at issue. You must also pay any charges required by Us. Any decreases to the Other Insured Benefit Amount will be applied against any increases for the Other Insured previously made, in the reverse order in which they were made. Any change will be effective on the Monthly Date coinciding with or next following our date of approval.

All Payment Plans of the policy are applicable to the Other Insured Benefit Amount under this rider.

Suicide Exclusion

We will not pay the Other Insured Benefit Amount if the Other Insured dies by suicide, while sane or insane, within two years from the Effective Date of coverage for the Other Insured. If this rider is in full force at that time, We will return the Cost of Insurance charged under this rider for coverage of such Other Insured.

We will not pay any increase in the Other Insured Benefit Amount for the Other Insured if the Other Insured dies by suicide, while sane or insane, within two years after the date of such increase. If this rider is in full force at that time, We will return the Cost of Insurance charged for such increase in amount.

If this rider is reinstated, this exclusion shall run anew from the reinstatement date. See **Reinstatement**, below. Any refund of Cost of Insurance will be limited to that charged on or after reinstatement.

Accidental Death Benefit

We will pay the accidental death benefit applicable to the Other Insured to the designated beneficiary of such coverage when We receive proof at our Home Office that:

- (1) The Other Insured died as a direct result, independent of all other causes, of accidental bodily injury;

-
- (2) The injury happened while coverage on the Other Insured was in force under this benefit;
 - (3) Death of the Other Insured occurred no more than 90 days after the injury and while coverage on the Other Insured was in force under this benefit; and
 - (4) All other applicable terms of this rider are met.

The amount of the accidental death benefit for the Other Insured is shown on the Data Page. It may not exceed the Other Insured Benefit Amount. It will be added to the Other Insured Death Benefit and paid in the same way.

Coverage under this benefit for the Other Insured will end on the day before the anniversary on which such Other Insured is 70 years of age or such earlier date that this rider ends.

***Increased
Accidental
Death Benefit***

We will double the accidental death benefit for the Other Insured if the injury occurred while the Other Insured was riding as a fare-paying passenger within a public conveyance or as an authorized passenger within a school bus. "Public conveyance" means an aircraft, train, streetcar or motor vehicle while being operated by a licensed common carrier or taxicab company for passenger service. "School bus" means a motor vehicle while being operated by an accredited school for the transportation of students on an officially authorized trip.

***Intoxicated
Driver Loss
Benefit***

If the Other Insured's death is the direct result of accidental bodily injury caused by an intoxicated driver's operation of a vehicle, an additional death benefit for the Other Insured is provided. This benefit is equal to the accidental death benefit for the Other Insured shown on the Data Page. The term "intoxicated" means under the influence of alcohol or having a prohibited concentration of alcohol in the blood, breath, urine or other bodily substance, as determined by the law of the jurisdiction in which the accident occurred. The claimant must furnish proof that the driver was intoxicated according to the law of such jurisdiction. This additional death benefit will not be paid if the Other Insured was riding in the same vehicle as the intoxicated driver who caused the Other Insured's death. The additional death benefit provided hereunder will not be paid unless the Other Insured also qualifies for the accidental death benefit provided under this rider.

***When
Accidental
Death Benefit
Will Not Be Paid***

The accidental death benefit for the Other Insured will not be paid if the Other Insured's injury or death results, directly or indirectly, from:

- (1) Suicide while sane or insane;
- (2) Mental or physical infirmity or disease, or treatment for the infirmity or disease;
- (3) Infection, except one caused by an accidental cut or wound;
- (4) Commission of an assault or felony or an attempt to commit an assault or felony;
- (5) Declared or undeclared war, or any cause or act of war, whether the Other Insured is a member of any armed force or a civilian;
- (6) Travel in an aircraft or descent from it:
 - (a) if the Other Insured has any duties on board;
 - (b) if he or she expects to descend while it is in flight, or
 - (c) if the aircraft is being operated for any training purpose;

-
- (7) Taking or using any hallucinogen, narcotic or drug, except on the advice of a licensed physician;
 - (8) Taking, inhaling or absorbing any poison, gas or fumes, except while the Other Insured is on his or her job; or
 - (9) Participation in any activity or event, including the operation of a vehicle, while intoxicated. "Intoxicated" means under the influence of alcohol or having a prohibited concentration of alcohol in the blood, breath, urine or other bodily substance, as determined by the law of the jurisdiction in which the accident occurred.

Exchange Privilege

If this rider is otherwise in full force but terminates as a result of the death of the Insured or because the Insured reaches age 120 (such ending date being called the "Exchange Date"), We will allow the Other Insured to exchange the coverage provided under this rider on the life of the Other Insured to a new policy. Written application and the first premium for the policy must be received at our Home Office within 31 days before the Insured's 120th birthday or within 31 days following the death of the Insured, as applicable. Evidence of insurability is not required. If the Other Insured for whom coverage was in force under this rider at the time of the death of the Insured dies during the 31-day period following the death of the Insured, We will pay the Other Insured Benefit Amount to the designated beneficiary of such coverage.

The new policy may be any level premium life policy that We would sell, or make available through another company, to the Other Insured on the new policy's date. The only exceptions are those policies with term insurance or increasing insurance. The face amount may not be less than or more than the Other Insured Benefit Amount.

At any time after the first anniversary of the Effective Date of coverage under this rider for the Other Insured, this rider may be exchanged for a universal life policy on the life of the Other Insured if such a policy is then being written by Us (1) at the Other Insured's attained age and (2) for a Selected Amount equal to the Other Insured Benefit Amount. Written application and the first premium for the policy on the life of the Other Insured must be received at our Home Office while this rider is in force. The policy will be issued on such terms as We would include in a policy which We would sell to the Other Insured on the new policy's date. The Selected Amount may not exceed the Other Insured Benefit Amount. Evidence of insurability is not required. The Exchange Date will be the date We approve the application for the new policy.

Premiums or Monthly Charges will be at the rates charged for the new policy at the Other Insured's age on its date. If this rider is in a special premium or Cost of Insurance class for the Other Insured, the new policy will be in a corresponding class.

The new policy for the Other Insured will take effect on the day after the Exchange Date or on the date We receive the written application and first premium for the Other Insured, if later. This rider will end with respect to the Other Insured, if not already ended, when the new policy takes effect. Waiver of deductions, waiver of premiums, accidental death and other additional benefits may be added to the new policy only with Our consent.

Reinstatement

If the policy and this rider should lapse, You may reinstate this rider with the policy within five years after the date of lapse on the same terms and conditions applicable to reinstating the policy. This rider cannot be reinstated after it otherwise would have ended by its own terms. Evidence of insurability satisfactory to Us must be furnished for each Other Insured being reinstated.

Incontestability We will not contest the validity of coverage for the Other Insured under this rider, to the extent of the initial Other Insured Benefit Amount for the Other Insured, after it has been in force during the Insured's and the Other Insured's lifetimes for two years from the Effective Date of such initial coverage for the Other Insured, except for failure to pay premiums.

As to any increase in the Other Insured Benefit Amount for the Other Insured elected after the Effective Date of the initial coverage, coverage will be incontestable as to such increase only after such increase has been in force during the lifetimes of the Insured and the Other Insured for two years from the Effective Date of such increase.

We reserve the right to contest the accidental death benefit for the Other Insured at any time. If this rider is reinstated, the **Incontestability** provision will run anew from the reinstatement date.

Incorrect Age or Sex If the age or sex of the Other Insured shown on the Data Page is not correct, We will adjust the amount payable at death. Such amount will be based on the amount that the rider cost of insurance deducted for the Other Insured for the month of death would have purchased at the correct age and sex.

Ownership and Beneficiary You, the policy Owner, are also the owner of this rider. The Insured shall be the primary beneficiary of the coverage provided for the Other Insured under this rider. The estate of the Other Insured shall be the contingent beneficiary of the coverage provided under this rider. At any time, You may designate someone else by special written request as the primary or contingent beneficiary for any coverage provided under this rider.

When Effective Coverage under this rider for the Other Insured will not take effect until this rider is received and the first premium for coverage of the Other Insured is paid while the Insured and the Other Insured are alive and in good health and this policy is in force. It will take effect anew on the reinstatement date of the rider. Once the rider takes effect it will be in force until it ends. If the rider is added after the policy is in force, or if the Other Insured Benefit amount for the Other Insured is changed, the rider or change will not take effect until the Monthly Date coinciding with or next following our date of approval. You must pay any charges required by Us. If the rider is added after the policy is in force, the rider date will be such Monthly Date.

Cost of Insurance, Expense Charges The maximum Costs of Insurance for the Other Insured covered under this rider are shown on the Data Page. The cost varies by benefit amount, sex, attained age as of the last anniversary, and rating class for the Other Insured. The actual costs will be determined by Us from time to time. See **Cost of Insurance** in the basic policy. The accidental death benefit Cost of Insurance is included in the Cost of Insurance for this rider. The monthly costs of insurance and monthly expense charges for this rider will be included with the Monthly Charge under the basic policy and deducted from the Accumulation Value. Deductions for this rider will be waived if the Monthly Charge for the basic policy is being waived under any waiver of deductions rider attached to the basic policy.

When Coverage Ends This rider and coverage for the Other Insured under this rider will terminate on the first to occur of the following events:

- (a) If You send Us Your written request;
- (b) On the day before the first policy anniversary on which the Other Insured is age 95;

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- (c) On the Insured's 120th birthday, subject to the provisions of **Exchange Privilege**, above;
 - (d) On the death of the Insured, subject to the provisions of **Exchange Privilege**, above; or
 - (e) Upon termination of the policy for any reason other than the death of the Insured.

**Policy Terms,
Values**

This rider is attached to and made a part of the policy. The terms of the basic policy apply to this rider except to the extent they are in conflict with its terms. This rider has no values.

Signed for Western-Southern Life Assurance Company at Cincinnati, Ohio.


[SPECIMEN
Secretary


[SPECIMEN
President and
Chief Executive Officer

Western-Southern Life Assurance Company

Other Insured Term Rider

This rider provides term life insurance on the life of the Other Insured in the amount of the Other Insured Benefit Amount. "Other Insured" shall mean and refer to the person designated in an application for coverage under this rider whom We have approved. Proof of insurability is required for the Other Insured. The name and issue age of the Other Insured; the Effective Date of coverage and the amount of the Other Insured Benefit Amount for the Other Insured; and the maximum monthly costs of insurance and the maximum monthly expense charges for coverage of the Other Insured under this rider are shown on the Data Page.

Other Insured Death Benefit

We will pay the Other Insured Benefit Amount upon receipt at our Home Office of due proof of death of the Other Insured occurring while coverage on the Other Insured was in force under this rider, subject to the terms and conditions of the policy and this rider. The Other Insured Benefit Amount will be paid to the designated beneficiary of such coverage.

You may change the Other Insured Benefit Amount for the Other Insured after the rider has been in effect for one year. You must notify Us in writing. We reserve the right to limit the minimum and maximum amounts. To increase the Other Insured Benefit Amount, You must provide evidence satisfactory to Us that the Other Insured is insurable in the same rating class used in this rider for the Other Insured at issue. You must also pay any charges required by Us. Any decreases to the Other Insured Benefit Amount will be applied against any increases for the Other Insured previously made, in the reverse order in which they were made. Any change will be effective on the Monthly Date coinciding with or next following our date of approval.

All Payment Plans of the policy are applicable to the Other Insured Benefit Amount under this rider.

Suicide Exclusion

We will not pay the Other Insured Benefit Amount if the Other Insured dies by suicide, while sane or insane, within two years from the Effective Date of coverage for the Other Insured. If this rider is in full force at that time, We will return the Cost of Insurance charged under this rider for coverage of such Other Insured.

We will not pay any increase in the Other Insured Benefit Amount for the Other Insured if the Other Insured dies by suicide, while sane or insane, within two years after the date of such increase. If this rider is in full force at that time, We will return the Cost of Insurance charged for such increase in amount.

If this rider is reinstated, this exclusion shall run anew from the reinstatement date. See **Reinstatement**, below. Any refund of Cost of Insurance will be limited to that charged on or after reinstatement.

***Exchange
Privilege***

If this rider is otherwise in full force but terminates as a result of the death of the Insured or because the Insured reaches age 120 (such ending date being called the "Exchange Date"), We will allow the Other Insured to exchange the coverage provided under this rider on the life of the Other Insured to a new policy. Written application and the first premium for the policy must be received at our Home Office within 31 days before the Insured's 120th birthday or within 31 days following the death of the Insured, as applicable. Evidence of insurability is not required. If the Other Insured for whom coverage was in force under this rider at the time of the death of the Insured dies during the 31-day period following the death of the Insured, We will pay the Other Insured Benefit Amount to the designated beneficiary of such coverage.

The new policy may be any level premium life policy that We would sell, or make available through another company, to the Other Insured on the new policy's date. The only exceptions are those policies with term insurance or increasing insurance. The face amount may not be less than or more than the Other Insured Benefit Amount.

At any time after the first anniversary of the Effective Date of coverage under this rider for the Other Insured, this rider may be exchanged for a universal life policy on the life of the Other Insured if such a policy is then being written by Us (1) at the Other Insured's attained age and (2) for a Selected Amount equal to the Other Insured Benefit Amount. Written application and the first premium for the policy on the life of the Other Insured must be received at our Home Office while this rider is in force. The policy will be issued on such terms as We would include in a policy which We would sell to the Other Insured on the new policy's date. The Selected Amount may not exceed the Other Insured Benefit Amount. Evidence of insurability is not required. The Exchange Date will be the date We approve the application for the new policy.

Premiums or Monthly Charges will be at the rates charged for the new policy at the Other Insured's age on its date. If this rider is in a special premium or Cost of Insurance class for the Other Insured, the new policy will be in a corresponding class.

The new policy for the Other Insured will take effect on the day after the Exchange Date or on the date We receive the written application and first premium for the Other Insured, if later. This rider will end with respect to the Other Insured, if not already ended, when the new policy takes effect. Waiver of deductions, waiver of premiums, accidental death and other additional benefits may be added to the new policy only with Our consent.

Reinstatement

If the policy and this rider should lapse, You may reinstate this rider with the policy within five years after the date of lapse on the same terms and conditions applicable to reinstating the policy. This rider cannot be reinstated after it otherwise would have ended by its own terms. Evidence of insurability satisfactory to Us must be furnished for each Other Insured being reinstated.

Incontestability We will not contest the validity of coverage for the Other Insured under this rider, to the extent of the initial Other Insured Benefit Amount for the Other Insured, after it has been in force during the Insured's and the Other Insured's lifetimes for two years from the Effective Date of such initial coverage for the Other Insured, except for failure to pay premiums.

As to any increase in the Other Insured Benefit Amount for the Other Insured elected after the Effective Date of the initial coverage, coverage will be incontestable as to such increase only after such increase has been in force during the lifetimes of the Insured and the Other Insured for two years from the Effective Date of such increase.

If this rider is reinstated, the **Incontestability** provision will run anew from the reinstatement date.

Incorrect Age or Sex If the age or sex of the Other Insured shown on the Data Page is not correct, We will adjust the amount payable at death. Such amount will be based on the amount that the rider cost of insurance deducted for the Other Insured for the month of death would have purchased at the correct age and sex.

Ownership and Beneficiary You, the policy Owner, are also the owner of this rider. The Insured shall be the primary beneficiary of the coverage provided for the Other Insured under this rider. The estate of the Other Insured shall be the contingent beneficiary of the coverage provided under this rider. At any time, You may designate someone else by special written request as the primary or contingent beneficiary for any coverage provided under this rider.

When Effective Coverage under this rider for the Other Insured will not take effect until this rider is received and the first premium for coverage of the Other Insured is paid while the Insured and the Other Insured are alive and in good health and this policy is in force. It will take effect anew on the reinstatement date of the rider. Once the rider takes effect it will be in force until it ends. If the rider is added after the policy is in force, or if the Other Insured Benefit amount for the Other Insured is changed, the rider or change will not take effect until the Monthly Date coinciding with or next following our date of approval. You must pay any charges required by Us. If the rider is added after the policy is in force, the rider date will be such Monthly Date.

Cost of Insurance, Expense Charges The maximum Costs of Insurance for the Other Insured covered under this rider are shown on the Data Page. The cost varies by benefit amount, sex, attained age as of the last anniversary, and rating class for the Other Insured. The actual costs will be determined by Us from time to time. See **Cost of Insurance** in the basic policy. The monthly costs of insurance and monthly expense charges for this rider will be included with the Monthly Charge under the basic policy and deducted from the Accumulation Value. Deductions for this rider will be waived if the Monthly Charge for the basic policy is being waived under any waiver of deductions rider attached to the basic policy.

**When
Coverage
Ends**

This rider and coverage for the Other Insured under this rider will terminate on the first to occur of the following events:

- (a) If You send Us Your written request;
- (b) On the day before the first policy anniversary on which the Other Insured is age 95;
- (c) On the Insured's 120th birthday, subject to the provisions of **Exchange Privilege**, above;
- (d) On the death of the Insured, subject to the provisions of **Exchange Privilege**, above; or
- (e) Upon termination of the policy for any reason other than the death of the Insured.

**Policy Terms,
Values**

This rider is attached to and made a part of the policy. The terms of the basic policy apply to this rider except to the extent they are in conflict with its terms. This rider has no values.

Signed for Western-Southern Life Assurance Company at Cincinnati, Ohio.


[SPECIMEN
Secretary


[SPECIMEN
President and
Chief Executive Officer