

SERFF Tracking Number: MCHX-125762908 State: Arkansas
 Filing Company: OM Financial Life Insurance Company State Tracking Number: 39852
 Company Tracking Number: OM LT-U (6-08)
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
 Product Name: OM LT-U (6-08) OM Individual Level Term 2001 CSO
 Project Name/Number: OM LT-U (6-08) OM Individual Level Term 2001 CSO/OM LT-U (6-08) OM Individual Level Term 2001 CSO

Filing at a Glance

Company: OM Financial Life Insurance Company

Product Name: OM LT-U (6-08) OM Individual Level Term 2001 CSO SERFF Tr Num: MCHX-125762908 State: ArkansasLH

TOI: L04I Individual Life - Term	SERFF Status: Closed	State Tr Num: 39852
Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium	Co Tr Num: OM LT-U (6-08)	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: SPI McHughConsulting	Disposition Date: 08/08/2008
	Date Submitted: 08/06/2008	Disposition Status: Approved
Implementation Date Requested: 09/06/2008		Implementation Date:

State Filing Description:

General Information

Project Name: OM LT-U (6-08) OM Individual Level Term 2001 CSO	Status of Filing in Domicile: Not Filed
Project Number: OM LT-U (6-08) OM Individual Level Term 2001 CSO	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 08/08/2008	Deemer Date:
State Status Changed: 08/08/2008	
Corresponding Filing Tracking Number:	
Filing Description:	
Individual Term Life Insurance Policy Filing, 2001 CSO Tables	
Form Numbers: OM LT-U (6-08), Level Term Life Insurance Policy	
Alternate Specification Pages For Each Term Period:	
OM LT-U (6-08) 10-5, Alternate Specification Page for 10 Year Term Period with 5 Year Guarantee	
OM LT-U (6-08) 10-10, Alternate Specification Page for 10 Year Term Period with 10 Year Guarantee	

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OM LT-U (6-08) 15-5, Alternate Specification Page for 15 Year Term Period with 5 Year Guarantee
OM LT-U (6-08) 15-15, Alternate Specification Page for 15 Year Term Period with 15 Year Guarantee
OM LT-U (6-08) 20-5, Alternate Specification Page for 20 Year Term Period with 5 Year Guarantee
OM LT-U (6-08) 20-20, Alternate Specification Page for 20 Year Term Period with 20 Year Guarantee
OM LT-U (6-08) 25-5, Alternate Specification Page for 25 Year Term Period with 5 Year Guarantee
OM LT-U (6-08) 25-25, Alternate Specification Page for 25 Year Term Period with 25 Year Guarantee
OM LT-U (6-08) 30-15, Alternate Specification Page for 30 Year Term Period with 15 Year Guarantee
OM LT-U (6-08) 30-30, Alternate Specification Page for 30 Year Term Period with 30 Year Guarantee

McHugh Consulting Resources, Inc. has been requested to file the enclosed forms on behalf of OM Financial Life Insurance Company. We have provided an authorization letter for your files.

The above referenced forms are enclosed for your review and approval. The forms are new and do not replace any form currently on file.

Producers licensed to do business in your state, including through financial institutions, will market this life insurance product.

This is an individual level term life insurance product which may be offered with term periods of 10, 15, 20, 25, and 30 years with the option of a 5 year guarantee or a full term guarantee for each term period except for the 30 year term period. The 30 year term period may offer the option of a 15 year guarantee or a guarantee for the length of the 30 year term.

The policy will be issued on a unisex basis to insureds between the ages of 18-85. Hypothetical information is illustrated disclosing a policy issued to a male, age 35, tobacco premium class.

The enclosed actuarial memorandum demonstrates that the product is actuarially sound and that the benefits are reasonable to the premiums charged.

This product will not be illustrated.

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Any previously approved applications and riders may be used with the above referenced policy as well as with any other previously approved individual life insurance products that may be developed.

Bracketed material is intended to be variable. Attached is a statement of variability.

The forms are written in clear and simplified language and have passed the Flesch Reading Ease test.

The forms are in final printed format subject only to changes in font style, margins, page numbers, ink, and paper stock. Printing standards will never be less than those required by law.

Thank you for your time and consideration of this filing. If you have any comments or questions, please feel free to call me at the number listed below.

Company and Contact

Filing Contact Information

(This filing was made by a third party - McHughConsulting)

Lauren Regnery, Compliance Assistant mcr@mchughconsulting.com
 McHugh Consulting Resources (215) 230-7960 [Phone]
 Doylestown, PA 18901 (215) 230-7961[FAX]

Filing Company Information

OM Financial Life Insurance Company	CoCode: 63274	State of Domicile: Maryland
1001 Fleet Street	Group Code: 2598	Company Type:
Baltimore, MD 21202	Group Name:	State ID Number:
(410) 895-0091 ext. [Phone]	FEIN Number: 52-6033321	

Filing Fees

Fee Required? Yes
 Fee Amount: \$1,375.00
 Retaliatory? Yes
 Fee Explanation:

SERFF Tracking Number: MCHX-125762908 *State:* Arkansas
Filing Company: OM Financial Life Insurance Company *State Tracking Number:* 39852
Company Tracking Number: OM LT-U (6-08)
TOI: L04I Individual Life - Term *Sub-TOI:* L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Product Name: OM LT-U (6-08) OM Individual Level Term 2001 CSO
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Per Company: No

SERFF Tracking Number: MCHX-125762908 State: Arkansas
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
OM Financial Life Insurance Company	\$1,375.00	08/06/2008	21809238

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	08/08/2008	08/08/2008

SERFF Tracking Number: MCHX-125762908 *State:* Arkansas
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Disposition

Disposition Date: 08/08/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MCHX-125762908 State: Arkansas
 Filing Company: OM Financial Life Insurance Company State Tracking Number: 39852
 Company Tracking Number: OM LT-U (6-08)
 TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name: OM LT-U (6-08) OM Individual Level Term 2001 CSO
 Project Name/Number: OM LT-U (6-08) OM Individual Level Term 2001 CSO/OM LT-U (6-08) OM Individual Level Term 2001 CSO

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Authorization Letter		Yes
Supporting Document	AR Submission Letter		Yes
Supporting Document	Forms Listing		Yes
Supporting Document	Statement of Variability		Yes
Form	Alternate Specification Page for 10 Year Term Period with 5 Year Guarantee		Yes
Form	Alternate Specification Page for 10 Year Term Period with 10 Year Guarantee		Yes
Form	Alternate Specification Page for 15 Year Term Period with 5 Year Guarantee		Yes
Form	Alternate Specification Page for 15 Year Term Period with 15 Year Guarantee		Yes
Form	Alternate Specification Page for 20 Year Term Period with 5 Year Guarantee		Yes
Form	Alternate Specification Page for 20 Year Term Period with 20 Year Guarantee		Yes
Form	Alternate Specification Page for 25 Year Term Period with 5 Year Guarantee		Yes
Form	Alternate Specification Page for 25 Year Term Period with 25 Year Guarantee		Yes
Form	Alternate Specification Page for 30 Year Term Period with 15 Year Guarantee		Yes
Form	Alternate Specification Page for 30 Year Term Period with 30 Year Guarantee		Yes
Form	Individual Level Term Life Insurance Policy		Yes

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Form Schedule

Lead Form Number: OM LT-U (6-08)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	OM LT-U (6-08) 10-5	Schedule Pages	Alternate Specification Page for 10 Year Term Period with 5 Year Guarantee	Initial		54	
	OM LT-U (6-08) 10-10	Schedule Pages	Alternate Specification Page for 10 Year Term Period with 10 Year Guarantee	Initial		54	
	OM LT-U (6-08) 15-5	Schedule Pages	Alternate Specification Page for 15 Year Term Period with 5 Year Guarantee	Initial		54	
	OM LT-U (6-08) 15-15	Schedule Pages	Alternate Specification Page for 15 Year Term Period with 15 Year Guarantee	Initial		54	
	OM LT-U (6-08) 20-5	Schedule Pages	Alternate Specification Page for 20 Year Term Period with 5 Year Guarantee	Initial		54	
	OM LT-U (6-08) 20-20	Schedule Pages	Alternate Specification Page for 20 Year Term Period with 20 Year Guarantee	Initial		54	
	OM LT-U	Schedule	Alternate	Initial		54	

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(6-08) 25-5	Pages	Specification Page				
		for 25 Year Term				
		Period with 5 Year				
		Guarantee				
OM LT-U	Schedule	Alternate	Initial		54	
(6-08) 25-	Pages	Specification Page				
25		for 25 Year Term				
		Period with 25 Year				
		Guarantee				
OM LT-U	Schedule	Alternate	Initial		54	
(6-08) 30-	Pages	Specification Page				
15		for 30 Year Term				
		Period with 15 Year				
		Guarantee				
OM LT-U	Schedule	Alternate	Initial		54	
(6-08) 30-	Pages	Specification Page				
30		for 30 Year Term				
		Period with 30 Year				
		Guarantee				
OM LT-U	Policy/Cont	Individual Level Term	Initial		54	OM LT-U (6-
(6-08)	ract/Fratern	Life Insurance Policy				08).PDF
	al					
	Certificate					

OM FINANCIAL LIFE INSURANCE COMPANY

A STOCK COMPANY

Home Office: [Baltimore, Maryland]

This Policy is issued in consideration of the application and payment of the initial premium.

While this Policy is in effect, we will pay the death benefit if the Insured dies before the Expiration Date of any term. Any payment will be made subject to this Policy's provisions.

This life insurance Policy is part of a legal contract between the Owner and the Company. READ YOUR POLICY CAREFULLY. This Policy contains terms and provisions on this page and those which follow.

Signed for the Company.

[



President]

AGENT NAME AND ADDRESS:

[

(If applicable)

Countersigned at:

City: _____ State: _____ Date: _____

By Agent: _____

] RIGHT TO CANCEL. If you decide not to keep this Policy, return it within [20] days after you receive it. It may be returned to your agent or it may be mailed to us. The return of this Policy will void it from the beginning. Any premium paid will be refunded. We will make any refund within 10 days of our receipt of this Policy.

LEVEL TERM LIFE INSURANCE POLICY

TERM LIFE

Premiums are payable in advance while the Insured is alive and until the Expiration Date of each term. Premiums remain level and are guaranteed through the premium guarantee period. After the Premium Guarantee Period shown on the INFORMATION page, each renewal premium is subject to change, but will not exceed the Guaranteed Maximum Total Premium shown in the Table of Annual Renewal Premiums. Renewable to age 95. While this Policy is in effect, we will

NOTICE TO OWNER:

If you have questions or need information about this Policy or need assistance in resolving a complaint, please call OM

Financial Life at [1-888-513-8797].

pay the death benefit if the Insured dies before the Expiration Date.
Nonparticipating: dividends are not payable.

[INDEX

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Any endorsements, restrictions, riders, or additional benefits follow Page 16.]

[INFORMATION

Policy Data

Policy Number: 1234567

Owner
John Doe

<u>Insured</u> John Doe	<u>Age At Issue</u> 35	<u>Date of Issue</u> July 1, 2008	<u>Policy Date</u> July 1, 2008
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<u>Premium Class</u> Tobacco	<u>Face Amount</u> \$50,000
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<u>Initial Expiration Date</u> July 1, 2023	<u>Conversion Expiration Date</u> July 1, 2023	<u>Premium Guarantee Period</u> 5 Years from Policy Date
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(Owner information is subject to any change submitted and on record.)

This product qualifies as life insurance for federal tax purposes by complying with the Cash Value Accumulation Test.

Premium and Rider Information

	First Annual* Premium	Coverage Continued Through
Level Term Life Insurance Initial Term – 15 Years Tobacco Premium	\$ 191.00	July 1, 2068

Annual Policy Fee:	\$ 60.00
Total First Annual Premium:	\$ 251.00

*For other premium payment intervals, multiply the First Annual Premium by:

- .51 for semi-annual;
- .26 for quarterly;
- .09 for monthly.
- .041 for bi-weekly.

Renewal premiums and the years for which they are payable are shown in the Table of Annual Renewal Premiums that follow.]

[INFORMATION (Cont'd)

Table of Annual Renewal Premiums

Policy Number: 1234567

Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***	Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***
2009	\$251.00*	\$251.00*	\$251.00	2039	\$4,531.50	\$4,531.50	\$4,531.50
2010	251.00*	251.00*	251.00	2040	4,852.50	4,852.50	4,852.50
2011	251.00*	251.00*	251.00	2041	5,181.00	5,181.00	5,181.00
2012	251.00*	251.00*	251.00	2042	5,542.50	5,542.50	5,542.50
2013	251.00	251.00	495.00	2043	5,956.50	5,956.50	5,956.50
2014	251.00	251.00	537.00	2044	6,465.00	6,465.00	6,465.00
2015	251.00	251.00	586.50	2045	7,056.00	7,056.00	7,056.00
2016	251.00	251.00	645.00	2046	7,651.50	7,651.50	7,651.50
2017	251.00	251.00	711.00	2047	8,296.50	8,296.50	8,296.50
2018	251.00	251.00	777.00	2048	9,013.50	9,013.50	9,013.50
2019	251.00	251.00	843.00	2049	9,808.50	9,808.50	9,808.50
2020	251.00	251.00	898.50	2050	10,728.00	10,728.00	10,728.00
2021	251.00	251.00	940.50	2051	11,782.50	11,782.50	11,782.50
2022	251.00	251.00	944.50	2052	12,943.50	12,943.50	12,943.50
2023	1,065.00	1,065.00	1,065.00	2053	14,212.50	14,212.50	14,212.50
2024	1,156.50	1,156.50	1,156.50	2054	15,561.00	15,561.00	15,561.00
2025	1,267.50	1,267.50	1,267.50	2055	16,948.50	16,948.50	16,948.50
2026	1,401.00	1,401.00	1,401.00	2056	18,427.50	18,427.50	18,427.50
2027	1,560.00	1,560.00	1,560.00	2057	20,100.00	20,100.00	20,100.00
2028	1,729.50	1,729.50	1,729.50	2058	21,996.00	21,996.00	21,996.00
2029	1,905.00	1,905.00	1,905.00	2059	24,052.50	24,052.50	24,052.50
2030	2,067.00	2,067.00	2,067.00	2060	26,238.00	26,238.00	26,238.00
2031	2,221.50	2,221.50	2,221.50	2061	28,516.50	28,516.50	28,516.50
2032	2,403.00	2,403.00	2,403.00	2062	30,859.50	30,859.50	30,859.50
2033	2,626.50	2,626.50	2,626.50	2063	33,123.00	33,123.00	33,123.00
2034	2,899.50	2,899.50	2,899.50	2064	35,277.00	35,277.00	35,277.00
2035	3,213.00	3,213.00	3,213.00	2065	37,488.00	37,488.00	37,488.00
2036	3,549.00	3,549.00	3,549.00	2066	39,774.00	39,774.00	39,774.00
2037	3,885.00	3,885.00	3,885.00	2067	42,213.00	42,213.00	42,213.00
2038	4,213.50	4,213.50	4,213.50				

]

* These premiums are paid during the Premium Guarantee Period and will not change. We reserve the right to change the current life insurance premium for each Policy Year after the Premium Guarantee Period shown under the Policy Data in the INFORMATION section. It may be higher or lower than that shown, but the Current Total Premium will never exceed the Guaranteed Maximum Total Premium. See the PREMIUMS section.



INFORMATION (Cont'd)

Table of Annual Renewal Premiums (Cont'd)

** \$60.00 Policy Fee included.

*** If applicable, these premiums include the Annual Rider Premiums as shown in the table which follows, Table of Annual Renewal Premiums - Riders.

For other premium payment intervals, multiply the First Annual Premium by:

- .51 for semi-annual;
- .26 for quarterly;
- .09 for monthly;
- .041 for bi-weekly.]

DEFINITIONS

Age	Any provisions referring to age mean the age at the last birthday.
Beneficiary	The person(s) named in the application or in the most recent change on record to receive the death benefit.
Contingent Beneficiary	The person(s) named in the application or in the most recent change on record to receive the death benefit if the Beneficiary is not alive at the Insured's death.
Contingent Owner	The person(s) named in the application or in the most recent change on record to become the Owner of this Policy if the Owner dies before the Insured.
Date of Issue	The date on which this Policy is issued. The Incontestability, Suicide Exclusion provisions, premium due dates, Policy months, years, and anniversaries are measured from this date.
Expiration Date	The date on which coverage is no longer in effect. The initial Expiration Date is shown under the Policy Data section on the INFORMATION page. The Expiration Date for any renewal term is one year after the preceding Expiration Date.
Face Amount	The amount of term life insurance coverage in effect and which is shown under the Policy Data section on the INFORMATION page.
Insured	The person named under the Policy Data section on the INFORMATION page whose life is insured under this Policy.
Owner	The person(s) named as Owner in the application, or in the most recent change on record, who is entitled to the ownership rights stated in this Policy.
Policy Date	The date on which the initial premium is due and on which coverage begins.
We, Our, Us, Company	OM Financial Life Insurance Company.
Written Request	A request written to us and received by us. The request must be signed, dated, and notarized (if required by the form) on a form satisfactory to us.
You, Your	The Owner.

GENERAL PROVISIONS

Any reference to annuitant, joint annuitant, beneficiary, contingent beneficiary, irrevocable beneficiary, Owner, contingent owner, and/or payee, may include multiple persons.

Entire Contract

The entire Contract consists of:

1. This Policy;
2. Any application (including supplemental or reinstatement applications), copies of which are attached and made a part of this Policy; and
3. All amendments, endorsements, riders or any INFORMATION page(s) which are attached to or mailed to your last known address.

Only the President, the Secretary, or a Vice President in our Home Office can agree to change or waive any provisions which are part of the entire contract. The change or waiver must be in writing.

Representations

We will rely on all statements made in an application. Except in cases of fraud, those statements will be considered representations and not warranties. We will not use any statement in defense of a claim unless that statement is made in an application which is part of the entire contract.

Incontestability

We will not contest this Policy based on statements made in an application after this Policy has been in effect during the Insured's lifetime for 2 years from the Date of Issue. We can contest its validity for failure to pay premiums at any time.

A new period of contestability will apply if reinstatement occurs or additional coverage is added by rider but only with respect to the reinstatement application or the application for additional coverage. We will not contest this Policy based on statements made in the application for reinstatement or for additional coverage after this Policy has been in effect during the Insured's lifetime for 2 years from the effective date of reinstatement or from the effective date of the additional coverage. For any increase in coverage, only the additional coverage added by rider will be contestable.

This Incontestability provision applies to any rider unless that rider has its own Incontestability provision, in which case that rider's provision will apply.

Misstatement of Birth Date

If there has been a misstatement of the Insured's birth date, this Policy's death benefit will be adjusted to the amount that the premiums paid would have purchased for the correct birth date.

GENERAL PROVISIONS (Cont'd)

Assignment	We will not be responsible for the validity or sufficiency of any assignment. To be binding on us, an executed assignment must be by written request and consented to by any Irrevocable Beneficiary. Your rights and any Beneficiary's interest will be subject to the assignment. Assignment of the Policy may subject you to income and gift tax.
Effective Date	The effective date for: <ul style="list-style-type: none">• Coverage provided in the original application will be the Policy Date.• Reinstatement will be as stated in the Effective Date of Reinstatement provision.
Policy Changes	<p>Any written request to change the Owner, Contingent Owner, or Beneficiary will take effect on the date the request was originally signed, even if the Owner who signed the request or the Insured has since died. However, the change will be subject to any payments made or actions taken by us before the request was received and recorded.</p> <p>We may require the return of this Policy for amendment in the event of a change in the Owner, Contingent Owner, Beneficiary, settlement option, or other change.</p>
Claims of Creditors	To the extent permitted by law and except to the extent you have assigned this Policy, no benefit paid, or to become payable, will be subject to any claim or process of law by any creditor.
Conformity With Statutes	If any provision in this Policy is in conflict with the laws of the state which govern this Policy, the provision will be deemed to be amended to conform with such laws.
Interest-Bearing Checking Account	At our option, death benefit and settlement option payments will be made into an interest-bearing account established in the name of the recipient. The recipient may withdraw a portion of or the entire proceeds in the account at any time. This does not apply to payments requested to be made by us to other companies. You may contact us for information regarding this account. You may also request that payments not be made into this account.
Termination of Policy	<p>This Policy will end at the earliest of the following events:</p> <ul style="list-style-type: none">• The grace period ends without receipt of required payment.• The Policy is exchanged for a new Policy.• The Expiration Date of the current term unless the Policy is renewed for another term.• Your written request to cancel this Policy is received at our Home Office (we may require the surrender of this Policy.)• The Insured dies. <p>Coverage is not in effect on the Expiration Date of any term unless this Policy is renewed for another term.</p>
Nonparticipating	This Policy does not share in our profits or surplus. No dividends will be paid.

OWNERSHIP

Ownership Succession	<p>If you die before the Insured, at your death, ownership of this Policy will pass to the person(s) then living in the order which follows:</p> <ul style="list-style-type: none">• Any joint Owner(s).• Any Contingent Owner.• Estate of the last Owner to Die. <p>If more than one natural person succeeds to the ownership rights of this Policy, then such persons will own this Policy as joint Owners. Any instructions or designations of the prior Owner will continue unless changed in accordance with this Policy by the succeeding Owner.</p>
Ownership Rights	<p>While the Insured is alive, you may:</p> <ul style="list-style-type: none">• Exercise any of the rights under this Policy.• Assign this Policy.• Subject to our agreement, change or amend this Policy. <p>The exercise of any ownership right is subject to the written consent of any joint Owner(s).</p>
Change of Owner and Contingent Owner	<p>While the Insured is alive, you may transfer ownership by written request. If you transfer ownership, any earlier choice of any Contingent Owner will be canceled. A change in ownership may subject you to income and gift tax.</p>

BENEFICIARY

Irrevocable Beneficiary	<p>Any Beneficiary may be named an Irrevocable Beneficiary. The consent of any Irrevocable Beneficiary is needed to exercise any ownership right, including assigning the Policy, except the following:</p> <ul style="list-style-type: none">• Change the frequency of premium payments.• Reinstate this Policy.
Change of Beneficiary	<p>You may change the Beneficiary and any Contingent or Irrevocable Beneficiary by written request. The written request must be signed, witnessed, and received in our home office on a form acceptable to us while the Insured is alive. Any change in Beneficiary is effective on the date the change is signed and is subject to any payments made or actions taken by us before the request was received. Irrevocable Beneficiary(ies) must give written consent to any such change.</p>
Payment to Beneficiary	<p>Before making any payment, we may require evidence of the identity, age, and other facts about any person or class designated as the Beneficiary. We are entitled to make payments based on that evidence.</p>

PREMIUMS

Premium Payments

All premium payments:

- Must be paid on or before their due date, subject to the Grace Period provision.
- Must be made at our Home Office or any administrative office that we maintain.
- Must be in the currency of the United States of America.

Before any insurance becomes effective, the first premium for each term must be paid while the Insured is alive.

We will issue a receipt upon request.

Premiums may be paid at annual, semi-annual, quarterly, monthly, or bi-weekly intervals. The charge for different premium payment intervals is shown under the Premium and Rider Information section on the INFORMATION page. You may change the premium payment interval on any Policy anniversary. Our consent is needed if any change results in a premium of less than [\$25].

Renewal

The first premium for each term is due prior to the Expiration Date of the preceding term.

The life insurance and rider coverage will automatically renew for a 1 year term if:

- Under the Premium and Rider Information section on the INFORMATION page, it indicates that the coverage may be continued.
- All premiums for the preceding expired term have been paid and the renewal premium for the new term has been paid.
- The Expiration Date of the new term is on or before the Policy anniversary on which the Insured is Age 95.

Adjustment of Renewal Premiums

Renewal premiums are shown in the Table of Annual Renewal Premiums section on the INFORMATION page. For each Policy year after the Premium Guarantee Period shown under the Policy Data section on the INFORMATION page, we reserve the right to change the Current Life Insurance Premium shown in the table. That premium will be guaranteed for one year. It may be higher or lower than that shown, but the Current Total Premium will never exceed the Guaranteed Maximum Total Premium shown in that table. Thirty days prior to the expiration of each Policy year, we will send to you at your last known address written notice of the premium due for the next Policy year.

Any change in premium will be made on the same basis for all Policies in effect the same length of time, issued to Insureds of the same premium class and issue age. No change in premium class or premium will occur on renewal because the Insured's health has worsened or occupation has changed. Each change will be based on our expectations of future mortality, investment earnings, expense, and persistency experience.

PREMIUMS (Cont'd)

Grace Period

We will allow a 31 day grace period after the premium due date to pay each premium after the first. This Policy remains in effect during any grace period. If a premium is not paid by the end of that period, this Policy will terminate as of the premium due date.

If the Insured dies during a grace period, we will pay the death benefit. However, the death benefit will be reduced by the amount of the overdue premium. As used here, "premium" means the premium actually billed in the premium notice.

REINSTATEMENT

Reinstatement Requirements

If this Policy terminates as provided in the Grace Period provision, it may be reinstated within 3 years from the due date of the first unpaid premium. "Reinstatement" means to place this Policy's coverage back into effect.

We will require for each life insured under this Policy and any attached rider:

- Written application for reinstatement;
- Evidence satisfactory to us that each Insured is insurable at the Premium Class shown under the Policy Data and Premium and Rider Information sections on the INFORMATION page at the time the Policy terminated; and
- Payment of overdue premiums with interest from their due dates at 6% compounded annually.

Effective Date of Reinstatement

The effective date of reinstatement will be the monthly anniversary date following the date the reinstatement requirements are satisfied and we approve the application for reinstatement. Once approved, we will mail to you at your last known address:

- A copy of the reinstatement application showing the effective date of reinstatement; and
- A copy of any supplemental application which may have been required as evidence of insurability.

CONVERSION

New Policy

Subject to the requirements stated below, while this Policy is in effect, and before the Conversion Expiration Date shown under Policy Data section of the INFORMATION page, this Policy may be exchanged for a new Policy on the life of the Insured.

We will require:

- Your written application for exchange.
- That the Insured be alive on the date of that application.
- Written consent for exchange from any assignee and any Irrevocable Beneficiary.
- Payment of any required premium.

Any new Policy:

- May not be term insurance.
- May not insure more than one life.
- Must be on a product being offered by us for this purpose on the date of exchange.
- Will have the same restrictions as this Policy and any attached riders.
- Will be issued and effective as of the date of the written application for exchange.

The amount of insurance for any new Policy will not be:

- Less than the minimum required for the plan selected. (At least one plan will always be available for exchange.)
- More than the amount of insurance in effect on this Policy at the date of exchange.

The premium rate on any new Policy will be based on:

- The Insured's Premium Class for this Policy.
- The Insured's Age on the new Policy Date.
- Our premium rates in effect on the new Policy Date.

If requested, and subject to evidence of insurability satisfactory to us, the new Policy will include any rider(s) available under that new Policy.

In no case will the new Policy include a rider which provides benefits for disability if:

- The Insured is disabled on the date of written application for exchange.
- The Insured's age on the new Policy Date is more than the maximum issue age allowed under the applicable rider.

Suicide and Incontestability

Any new Policy's provisions for suicide and incontestability will have the same effective dates as those provisions in this Policy. However, if the new Policy contains any new benefits provided by rider, any provisions for suicide and incontestability in such new rider will begin on that rider's effective date.

DEATH BENEFIT

Payment of Death Benefit

Payment of the death benefit will be made at our Home Office and will be paid upon receipt of proof of death and written request for the death benefit.

We will require:

- That death occur while this Policy is in effect and before the Expiration Date of any term;
- Return of this Policy or a certification on a form we accept stating that this Policy has been lost or destroyed;
- Proof of the Insured's death in the form of a certified copy of the death certificate; and
- A written request for the death benefit.

The death benefit to be paid at the Insured's death will be:

- The Face Amount in effect; plus
- Any additional benefit provided by rider; plus
- The part of any premium paid beyond the Insured's month of death, unless the premium was waived; less
- The unpaid premium from its due date to the end of the grace period if death occurs within the grace period.

Subject to any assignment, any death benefit due will be paid to the person(s) living on the date of such death in the order which follows:

- The Beneficiary.
- Any Contingent Beneficiary.
- The Owner.
- The Owner's estate.

If any Beneficiary or Contingent Beneficiary dies at the same time as the Insured or within 10 days after the death of the Insured, the death benefit will be paid as if the Insured had survived such Beneficiary or Contingent Beneficiary.

Interest Paid on Death Benefit

Interest will be paid on the death benefit as required by state law.

Suicide Exclusion

If the Insured dies by suicide, while sane or insane, within 2 years from the Date of Issue, no death benefit will be paid. Payment will be limited to:

- The premiums paid for benefits on the Insured's life; less
- The premiums paid for benefits on any person other than the Insured.

This Policy must be in effect on the date of the Insured's suicide.

However, the exclusion will not apply if more than 2 years have passed from the effective date of the last reinstatement, if any, under this Policy or the prior Policy.

METHODS OF SETTLEMENT

Payment of Proceeds	<p>At death of the Insured, all or part of any proceeds payable may be paid under a settlement option rather than in a lump sum.</p> <p>We may issue an annuity contract to provide payments under settlement options 1, 2, 3, or 4.</p>
Interest Paid on Proceeds	Interest will be paid on the proceeds as required by state law.
Payee	The payee(s) will be the recipient of the death benefit.
Election of Option	<p>While the Insured is alive, you may, by written request, elect or change a settlement option to take effect at the Insured's death. The recipient of the death benefit may not change the election you make. If no option is in effect at the Insured's death, the recipient of the death benefit may elect one by written request.</p> <p>An election to receive proceeds under options 1, 2, 3, or 4 cannot be changed after payments begin.</p> <p>After we record any option election or change, it will take effect on the date the request was signed. That election or change will be subject to any payment made or action taken by us before we receive the request and record the change.</p> <p>Descriptions of the settlement options follow. A table showing the guaranteed monthly payments under each option follows the descriptions of settlement options. Additional settlement options may be offered at the time proceeds are payable.</p>
<u>Option 1</u> Income for a Fixed Period	Payments are guaranteed for the number of years and months chosen, which may not be less than 5 years nor more than [25] years. If the payee dies before the end of the fixed period, a death benefit consisting of the remaining guaranteed annuity payments, as scheduled, will be paid.
<u>Option 2</u> Life Income With a Guaranteed Period	Payments are guaranteed for the number of years chosen, which may not be less than 5 years nor more than [25] years. If the payee is alive at the end of the guaranteed period, payments will continue for as long as the payee is alive. If the payee dies before the end of the guaranteed period, a death benefit, consisting of the remaining guaranteed annuity payments, as scheduled, will be paid.
<u>Option 3</u> Life Income	Payments will be made for as long as the payee is alive. No payments will be made after the payee's death.
<u>Option 4</u> Joint and Survivor Life Income	Payments will be made for as long as either the payee or joint payee is alive. The payments will: <ul style="list-style-type: none">• Be paid in a joint life income amount while both the payee and joint payee are alive.• Continue to be paid after the death of either payee at the rate requested and for as long as the remaining payee or joint payee survives.• Cease at the death of both the payee and joint payee.

METHODS OF SETTLEMENT (Cont'd)

Option 5 Interest

We will hold the proceeds until withdrawn by the payee or we have made payment at the payee's death. Interest credited on those proceeds will be paid as elected. Upon request, we will hold the interest for up to [10] years without payment. Interest payments may be paid no more frequently than monthly.

The payee may withdraw all or part of the proceeds at any time. Also by request, we will discontinue payments under this option and the remaining proceeds and interest to date will be paid as described under Option 1.

If the payee dies, any amount not yet paid, plus any unpaid interest, will be paid in one sum to the Payee's estate.

Amount of Payment

The amount of payments received under a settlement option will depend on the:

- Amount of proceeds payable;
- Settlement option chosen;
- Payment frequency chosen; and
- Age at the last birthday of the person over whose life payments are made if Options 2, 3, or 4 are chosen.

We will then compare the mortality and interest rate factors reflected in the Table of Guaranteed Monthly Payments to the factors reflected in the current rates for any single premium immediate annuities which we may then offer and which the payee would be eligible to purchase. The payments will be based on the factors that result in higher payments.

Any annuity contract sent to the payee will show the settlement option and amount and frequency of annuity payments, all of which will be fixed as of the date the annuity contract is issued.

Payment

Payments for an option will:

- Be made at our Home Office.
- Be made into an interest-bearing checking account in the name of the payee.
- Be paid by check or draft.

Before making any payment, we may require proof of existence and/or birth date of any payee or the Insured.

In all cases, our written consent for payment under any option will be required if:

- Any payee is a corporation, partnership, association, trustee, or assignee.
- The amount left with us is less than [\$2,000].
- Any annuity or interest payment is less than [\$20].

METHODS OF SETTLEMENT (Cont'd)

TABLES OF GUARANTEED MONTHLY PAYMENTS*

Minimum Amount for Each \$1,000 Applied

The Guaranteed Monthly Payments are based on a [1.50]% effective annual interest rate. Options 2 and 3 are based on female US Annuity 2000 Table for Individual Annuities. Option 4 is also based on the US Annuity 2000 Table for Individual Annuities with a mortality blend of one male and one female.

Annuity Option 1. Income for a Fixed Period

Period (Years)	Payment	Period (Years)	Payment	Period (Years)	Payment
5	\$17.31	8	\$11.06	15	\$6.20
6	14.53	9	9.90	20	4.82
7	12.54	10	8.97	25	3.99

Annuity Option 2. Life Income With a 10 Year Guaranteed Period

Age	Payment	Age	Payment	Age	Payment
50	\$3.03	55	\$3.37	60	\$3.80
51	3.09	56	3.44	65	4.37
52	3.15	57	3.53	70	5.11
53	3.22	58	3.61	75	6.04
54	3.29	59	3.70		

Annuity Option 3. Life Income

Age	Payment	Age	Payment	Age	Payment
50	\$3.04	55	\$3.39	60	\$3.84
51	3.10	56	3.47	65	4.46
52	3.07	57	3.55	70	5.32
53	3.24	58	3.64	75	6.58
54	3.31	59	3.74		

Annuity Option 4. Joint and 50% Survivor Life Income

Payee	Joint Payee					
Age	50	55	60	65	70	75
50	\$3.16	\$3.34	\$3.55	\$3.79	\$4.07	\$4.39
55	3.34	3.53	3.77	4.04	4.36	4.73
60	3.54	3.76	4.03	4.34	3.71	5.15
65	3.77	4.03	4.33	4.70	5.13	5.66
70	4.03	4.32	4.68	5.10	5.63	6.26
75	4.30	4.64	5.05	5.55	6.18	5.95

*Payment amounts for other combinations of years, ages, and rates will be furnished upon request.

LEVEL TERM LIFE INSURANCE POLICY

TERM LIFE

Premiums are payable in advance while the Insured is alive and until the Expiration Date of each term. Premiums remain level and are guaranteed through the premium guarantee period. After the Premium Guarantee Period shown on the INFORMATION page, each renewal premium is subject to change, but will not exceed the Guaranteed Maximum Total Premium shown in the Table of Annual Renewal Premiums. Renewable to age 95. While this Policy is in effect, we will pay the death benefit if the

Insured dies before the Expiration Date. Nonparticipating: dividends are not payable.

[INFORMATION

Policy Data

Policy Number: 1234567

Owner
John Doe

<u>Insured</u> John Doe	<u>Age At Issue</u> 35	<u>Date of Issue</u> July 1, 2008	<u>Policy Date</u> July 1, 2008
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<u>Premium Class</u> Tobacco	<u>Face Amount</u> \$50,000
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<u>Initial Expiration Date</u> July 1, 2018	<u>Conversion Expiration Date</u> July 1, 2018	<u>Premium Guarantee Period</u> 5 Years from Policy Date
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(Owner information is subject to any change submitted and on record.)

This product qualifies as life insurance for federal tax purposes by complying with the Cash Value Accumulation Test.

Premium and Rider Information

	First Annual* Premium	Coverage Continued Through
Level Term Life Insurance Initial Term – 10 Years Tobacco Premium	\$ 192.50	July 1, 2068

Annual Policy Fee:	\$ 60.00
Total First Annual Premium:	\$ 252.50

*For other premium payment intervals, multiply the First Annual Premium by:

- .51 for semi-annual;
- .26 for quarterly;
- .09 for monthly.
- .041 for bi-weekly.

Renewal premiums and the years for which they are payable are shown in the Table of Annual Renewal Premiums that follow.]

[INFORMATION (Cont'd)

Table of Annual Renewal Premiums

Policy Number: 1234567

Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***	Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***
[2009	\$252.50*	\$252.50*	\$252.50	2039	\$4,531.50	\$4,531.50	\$4,531.50
2010	252.50*	252.50*	252.50	2040	4,852.50	4,852.50	4,852.50
2011	252.50*	252.50*	252.50	2041	5,181.00	5,181.00	5,181.00
2012	252.50*	252.50*	252.50	2042	5,542.50	5,542.50	5,542.50
2013	252.50	252.50	495.00	2043	5,956.50	5,956.50	5,956.50
2014	252.50	252.50	537.00	2044	6,465.00	6,465.00	6,465.00
2015	252.50	252.50	586.50	2045	7,056.00	7,056.00	7,056.00
2016	252.50	252.50	645.00	2046	7,651.50	7,651.50	7,651.50
2017	252.50	252.50	711.00	2047	8,296.50	8,296.50	8,296.50
2018	777.00	777.00	777.00	2048	9,013.50	9,013.50	9,013.50
2019	843.00	843.00	843.00	2049	9,808.50	9,808.50	9,808.50
2020	898.50	898.50	898.50	2050	10,728.00	10,728.00	10,728.00
2021	940.50	940.50	940.50	2051	11,782.50	11,782.50	11,782.50
2022	994.50	994.50	994.50	2052	12,943.50	12,943.50	12,943.50
2023	1,065.00	1,065.00	1,065.00	2053	14,212.50	14,212.50	14,212.50
2024	1,156.50	1,156.50	1,156.50	2054	15,561.00	15,561.00	15,561.00
2025	1,267.50	1,267.50	1,267.50	2055	16,948.50	16,948.50	16,948.50
2026	1,401.00	1,401.00	1,401.00	2056	18,427.50	18,427.50	18,427.50
2027	1,560.00	1,560.00	1,560.00	2057	20,100.00	20,100.00	20,100.00
2028	1,729.50	1,729.50	1,729.50	2058	21,996.00	21,996.00	21,996.00
2029	1,905.00	1,905.00	1,905.00	2059	24,052.50	24,052.50	24,052.50
2030	2,067.00	2,067.00	2,067.00	2060	26,238.00	26,238.00	26,238.00
2031	2,221.50	2,221.50	2,221.50	2061	28,516.50	28,516.50	28,516.50
2032	2,403.00	2,403.00	2,403.00	2062	30,859.50	30,859.50	30,859.50
2033	2,626.50	2,626.50	2,626.50	2063	33,123.00	33,123.00	33,123.00
2034	2,899.50	2,899.50	2,899.50	2064	35,277.00	35,277.00	35,277.00
2035	3,213.00	3,213.00	3,213.00	2065	37,488.00	37,488.00	37,488.00
2036	3,549.00	3,549.00	3,549.00	2066	39,774.00	39,774.00	39,774.00
2037	3,885.00	3,885.00	3,885.00	2067	42,213.00	42,213.00	42,213.00
2038	4,213.50	4,213.50	4,213.50				

]

* These premiums are paid during the Premium Guarantee Period and will not change. We reserve the right to change the current life insurance premium for each Policy Year after the Premium Guarantee Period shown under the Policy Data in the INFORMATION section. It may be higher or lower than that shown, but the Current Total Premium will never exceed the Guaranteed Maximum Total Premium. See the PREMIUMS section.

[INFORMATION

Policy Data

Policy Number: 1234567

Owner
John Doe

<u>Insured</u> John Doe	<u>Age At Issue</u> 35	<u>Date of Issue</u> July 1, 2008	<u>Policy Date</u> July 1, 2008
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<u>Premium Class</u> Tobacco	<u>Face Amount</u> \$50,000
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<u>Initial Expiration Date</u> July 1, 2018	<u>Conversion Expiration Date</u> July 1, 2018	<u>Premium Guarantee Period</u> 10 Years from Policy Date
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(Owner information is subject to any change submitted and on record.)

This product qualifies as life insurance for federal tax purposes by complying with the Cash Value Accumulation Test.

Premium and Rider Information

	First Annual* Premium	Coverage Continued Through
Level Term Life Insurance Initial Term – 10 Years Tobacco Premium	\$ 193.00	July 1, 2068

Annual Policy Fee:	\$ 60.00
Total First Annual Premium:	\$ 253.00

*For other premium payment intervals, multiply the First Annual Premium by:

- .51 for semi-annual;
- .26 for quarterly;
- .09 for monthly.
- .041 for bi-weekly.

Renewal premiums and the years for which they are payable are shown in the Table of Annual Renewal Premiums that follow.]

[INFORMATION (Cont'd)

Table of Annual Renewal Premiums

Policy Number: 1234567

Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***	Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***
2009	\$253.00*	\$253.00*	\$253.00	2039	\$4,531.50	\$4,531.50	\$4,531.50
2010	253.00*	253.00*	253.00	2040	4,852.50	4,852.50	4,852.50
2011	253.00*	253.00*	253.00	2041	5,181.00	5,181.00	5,181.00
2012	253.00*	253.00*	253.00	2042	5,542.50	5,542.50	5,542.50
2013	253.00*	253.00*	253.00	2043	5,956.50	5,956.50	5,956.50
2014	253.00*	253.00*	253.00	2044	6,465.00	6,465.00	6,465.00
2015	253.00*	253.00*	253.00	2045	7,056.00	7,056.00	7,056.00
2016	253.00*	253.00*	253.00	2046	7,651.50	7,651.50	7,651.50
2017	253.00*	253.00*	253.00	2047	8,296.50	8,296.50	8,296.50
2018	777.00	777.00	777.00	2048	9,013.50	9,013.50	9,013.50
2019	843.00	843.00	843.00	2049	9,808.50	9,808.50	9,808.50
2020	898.50	898.50	898.50	2050	10,728.00	10,728.00	10,728.00
2021	940.50	940.50	940.50	2051	11,782.50	11,782.50	11,782.50
2022	994.50	994.50	994.50	2052	12,943.50	12,943.50	12,943.50
2023	1,065.00	1,065.00	1,065.00	2053	14,212.50	14,212.50	14,212.50
2024	1,156.50	1,156.50	1,156.50	2054	15,561.00	15,561.00	15,561.00
2025	1,267.50	1,267.50	1,267.50	2055	16,948.50	16,948.50	16,948.50
2026	1,401.00	1,401.00	1,401.00	2056	18,427.50	18,427.50	18,427.50
2027	1,560.00	1,560.00	1,560.00	2057	20,100.00	20,100.00	20,100.00
2028	1,729.50	1,729.50	1,729.50	2058	21,996.00	21,996.00	21,996.00
2029	1,905.00	1,905.00	1,905.00	2059	24,052.50	24,052.50	24,052.50
2030	2,067.00	2,067.00	2,067.00	2060	26,238.00	26,238.00	26,238.00
2031	2,221.50	2,221.50	2,221.50	2061	28,516.50	28,516.50	28,516.50
2032	2,403.00	2,403.00	2,403.00	2062	30,859.50	30,859.50	30,859.50
2033	2,626.50	2,626.50	2,626.50	2063	33,123.00	33,123.00	33,123.00
2034	2,899.50	2,899.50	2,899.50	2064	35,277.00	35,277.00	35,277.00
2035	3,213.00	3,213.00	3,213.00	2065	37,488.00	37,488.00	37,488.00
2036	3,549.00	3,549.00	3,549.00	2066	39,774.00	39,774.00	39,774.00
2037	3,885.00	3,885.00	3,885.00	2067	42,213.00	42,213.00	42,213.00
2038	4,213.50	4,213.50	4,213.50				

]

* These premiums are paid during the Premium Guarantee Period and will not change. We reserve the right to change the current life insurance premium for each Policy Year after the Premium Guarantee Period shown under the Policy Data in the INFORMATION section. It may be higher or lower than that shown, but the Current Total Premium will never exceed the Guaranteed Maximum Total Premium. See the PREMIUMS section.

[INFORMATION

Policy Data

Policy Number: 1234567

Owner
John Doe

<u>Insured</u> John Doe	<u>Age At Issue</u> 35	<u>Date of Issue</u> July 1, 2008	<u>Policy Date</u> July 1, 2008
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<u>Premium Class</u> Tobacco	<u>Face Amount</u> \$50,000
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<u>Initial Expiration Date</u> July 1, 2023	<u>Conversion Expiration Date</u> July 1, 2023	<u>Premium Guarantee Period</u> 15 Years from Policy Date
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(Owner information is subject to any change submitted and on record.)

This product qualifies as life insurance for federal tax purposes by complying with the Cash Value Accumulation Test.

Premium and Rider Information

	First Annual* Premium	Coverage Continued Through
Level Term Life Insurance Initial Term – 15 Years Tobacco Premium	\$ 196.50	July 1, 2068

Annual Policy Fee:	\$ 60.00
Total First Annual Premium:	\$ 256.50

*For other premium payment intervals, multiply the First Annual Premium by:

- .51 for semi-annual;
- .26 for quarterly;
- .09 for monthly.
- .041 for bi-weekly.

Renewal premiums and the years for which they are payable are shown in the Table of Annual Renewal Premiums that follow.]

[INFORMATION (Cont'd)

Table of Annual Renewal Premiums

Policy Number: 1234567

Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***	Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***
2009	\$256.50*	\$256.50*	\$256.50	2039	\$4,531.50	\$4,531.50	\$4,531.50
2010	256.50*	256.50*	256.50	2040	4,852.50	4,852.50	4,852.50
2011	256.50*	256.50*	256.50	2041	5,181.00	5,181.00	5,181.00
2012	256.50*	256.50*	256.50	2042	5,542.50	5,542.50	5,542.50
2013	256.50*	256.50*	256.50	2043	5,956.50	5,956.50	5,956.50
2014	256.50*	256.50*	256.50	2044	6,465.00	6,465.00	6,465.00
2015	256.50*	256.50*	256.50	2045	7,056.00	7,056.00	7,056.00
2016	256.50*	256.50*	256.50	2046	7,651.50	7,651.50	7,651.50
2017	256.50*	256.50*	256.50	2047	8,296.50	8,296.50	8,296.50
2018	256.50*	256.50*	256.50	2048	9,013.50	9,013.50	9,013.50
2019	256.50*	256.50*	256.50	2049	9,808.50	9,808.50	9,808.50
2020	256.50*	256.50*	256.50	2050	10,728.00	10,728.00	10,728.00
2021	256.50*	256.50*	256.50	2051	11,782.50	11,782.50	11,782.50
2022	256.50*	256.50*	256.50	2052	12,943.50	12,943.50	12,943.50
2023	1,065.00	1,065.00	1,065.00	2053	14,212.50	14,212.50	14,212.50
2024	1,156.50	1,156.50	1,156.50	2054	15,561.00	15,561.00	15,561.00
2025	1,267.50	1,267.50	1,267.50	2055	16,948.50	16,948.50	16,948.50
2026	1,401.00	1,401.00	1,401.00	2056	18,427.50	18,427.50	18,427.50
2027	1,560.00	1,560.00	1,560.00	2057	20,100.00	20,100.00	20,100.00
2028	1,729.50	1,729.50	1,729.50	2058	21,996.00	21,996.00	21,996.00
2029	1,905.00	1,905.00	1,905.00	2059	24,052.50	24,052.50	24,052.50
2030	2,067.00	2,067.00	2,067.00	2060	26,238.00	26,238.00	26,238.00
2031	2,221.50	2,221.50	2,221.50	2061	28,516.50	28,516.50	28,516.50
2032	2,403.00	2,403.00	2,403.00	2062	30,859.50	30,859.50	30,859.50
2033	2,626.50	2,626.50	2,626.50	2063	33,123.00	33,123.00	33,123.00
2034	2,899.50	2,899.50	2,899.50	2064	35,277.00	35,277.00	35,277.00
2035	3,213.00	3,213.00	3,213.00	2065	37,488.00	37,488.00	37,488.00
2036	3,549.00	3,549.00	3,549.00	2066	39,774.00	39,774.00	39,774.00
2037	3,885.00	3,885.00	3,885.00	2067	42,213.00	42,213.00	42,213.00
2038	4,213.50	4,213.50	4,213.50				

]

* These premiums are paid during the Premium Guarantee Period and will not change. We reserve the right to change the current life insurance premium for each Policy Year after the Premium Guarantee Period shown under the Policy Data in the INFORMATION section. It may be higher or lower than that shown, but the Current Total Premium will never exceed the Guaranteed Maximum Total Premium. See the PREMIUMS section.

[INFORMATION

Policy Data

Policy Number: 1234567

Owner
John Doe

<u>Insured</u> John Doe	<u>Age At Issue</u> 35	<u>Date of Issue</u> July 1, 2008	<u>Policy Date</u> July 1, 2008
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<u>Premium Class</u> Tobacco	<u>Face Amount</u> \$50,000
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<u>Initial Expiration Date</u> July 1, 2028	<u>Conversion Expiration Date</u> July 1, 2028	<u>Premium Guarantee Period</u> 5 Years from Policy Date
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(Owner information is subject to any change submitted and on record.)

This product qualifies as life insurance for federal tax purposes by complying with the Cash Value Accumulation Test.

Premium and Rider Information

	First Annual* Premium	Coverage Continued Through
Level Term Life Insurance Initial Term – 20 Years Tobacco Premium	\$ 201.50	April 1, 2068

Annual Policy Fee: \$ 60.00

Total First Annual Premium: \$ 261.50

*For other premium payment intervals, multiply the First Annual Premium by:

- .51 for semi-annual;
- .26 for quarterly;
- .09 for monthly.
- .041 for bi-weekly.

Renewal premiums and the years for which they are payable are shown in the Table of Annual Renewal Premiums that follow.]

[INFORMATION (Cont'd)

Table of Annual Renewal Premiums

Policy Number: 1234567

Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***	Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***
2009	\$261.50*	\$261.50*	\$261.50	2039	\$4,531.50	\$4,531.50	\$4,531.50
2010	261.50*	261.50*	261.50	2040	4,852.50	4,852.50	4,852.50
2011	261.50*	261.50*	261.50	2041	5,181.00	5,181.00	5,181.00
2012	261.50*	261.50*	261.50	2042	5,542.50	5,542.50	5,542.50
2013	261.50	261.50	495.00	2043	5,956.50	5,956.50	5,956.50
2014	261.50	261.50	537.00	2044	6,465.00	6,465.00	6,465.00
2015	261.50	261.50	586.50	2045	7,056.00	7,056.00	7,056.00
2016	261.50	261.50	645.00	2046	7,651.50	7,651.50	7,651.50
2017	261.50	261.50	711.00	2047	8,296.50	8,296.50	8,296.50
2018	261.50	261.50	777.00	2048	9,013.50	9,013.50	9,013.50
2019	261.50	261.50	843.00	2049	9,808.50	9,808.50	9,808.50
2020	261.50	261.50	898.50	2050	10,728.00	10,728.00	10,728.00
2021	261.50	261.50	940.50	2051	11,782.50	11,782.50	11,782.50
2022	261.50	261.50	994.50	2052	12,943.50	12,943.50	12,943.50
2023	261.50	261.50	1,065.00	2053	14,212.50	14,212.50	14,212.50
2024	261.50	261.50	1,156.50	2054	15,561.00	15,561.00	15,561.00
2025	261.50	261.50	1,267.50	2055	16,948.50	16,948.50	16,948.50
2026	261.50	261.50	1,401.00	2056	18,427.50	18,427.50	18,427.50
2027	261.50	261.50	1,560.00	2057	20,100.00	20,100.00	20,100.00
2028	1,729.50	1,729.50	1,729.50	2058	21,996.00	21,996.00	21,996.00
2029	1,905.00	1,905.00	1,905.00	2059	24,052.50	24,052.50	24,052.50
2030	2,067.00	2,067.00	2,067.00	2060	26,238.00	26,238.00	26,238.00
2031	2,221.50	2,221.50	2,221.50	2061	28,516.50	28,516.50	28,516.50
2032	2,403.00	2,403.00	2,403.00	2062	30,859.50	30,859.50	30,859.50
2033	2,626.50	2,626.50	2,626.50	2063	33,123.00	33,123.00	33,123.00
2034	2,899.50	2,899.50	2,899.50	2064	35,277.00	35,277.00	35,277.00
2035	3,213.00	3,213.00	3,213.00	2065	37,488.00	37,488.00	37,488.00
2036	3,549.00	3,549.00	3,549.00	2066	39,774.00	39,774.00	39,774.00
2037	3,885.00	3,885.00	3,885.00	2067	42,213.00	42,213.00	42,213.00
2038	4,213.50	4,213.50	4,213.50				

]

* These premiums are paid during the Premium Guarantee Period and will not change. We reserve the right to change the current life insurance premium for each Policy Year after the Premium Guarantee Period shown under the Policy Data in the INFORMATION section. It may be higher or lower than that shown, but the Current Total Premium will never exceed the Guaranteed Maximum Total Premium. See the PREMIUMS section.

[INFORMATION

Policy Data

Policy Number: 1234567

Owner
John Doe

<u>Insured</u> John Doe	<u>Age At Issue</u> 35	<u>Date of Issue</u> July 1, 2008	<u>Policy Date</u> July 1, 2008
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<u>Premium Class</u> Tobacco	<u>Face Amount</u> \$50,000
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<u>Initial Expiration Date</u> July 1, 2028	<u>Conversion Expiration Date</u> July 1, 2028	<u>Premium Guarantee Period</u> 20 Years from Policy Date
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(Owner information is subject to any change submitted and on record.)

This product qualifies as life insurance for federal tax purposes by complying with the Cash Value Accumulation Test.

Premium and Rider Information

	First Annual* Premium	Coverage Continued Through
Level Term Life Insurance Initial Term – 20 Years Tobacco Premium	\$ 216.50	April 1, 2068

Annual Policy Fee: \$ 60.00

Total First Annual Premium: \$ 276.50

*For other premium payment intervals, multiply the First Annual Premium by:

- .51 for semi-annual;
- .26 for quarterly;
- .09 for monthly.
- .041 for bi-weekly.

Renewal premiums and the years for which they are payable are shown in the Table of Annual Renewal Premiums that follow.]

[INFORMATION (Cont'd)

Table of Annual Renewal Premiums

Policy Number: 1234567

Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***	Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***
[2009	\$276.50*	\$276.50*	\$276.50	2039	\$4,531.50	\$4,531.50	\$4,531.50
2010	276.50*	276.50*	276.50	2040	4,852.50	4,852.50	4,852.50
2011	276.50*	276.50*	276.50	2041	5,181.00	5,181.00	5,181.00
2012	276.50*	276.50*	276.50	2042	5,542.50	5,542.50	5,542.50
2013	276.50*	276.50*	276.50	2043	5,956.50	5,956.50	5,956.50
2014	276.50*	276.50*	276.50	2044	6,465.00	6,465.00	6,465.00
2015	276.50*	276.50*	276.50	2045	7,056.00	7,056.00	7,056.00
2016	276.50*	276.50*	276.50	2046	7,651.50	7,651.50	7,651.50
2017	276.50*	276.50*	276.50	2047	8,296.50	8,296.50	8,296.50
2018	276.50*	276.50*	276.50	2048	9,013.50	9,013.50	9,013.50
2019	276.50*	276.50*	276.50	2049	9,808.50	9,808.50	9,808.50
2020	276.50*	276.50*	276.50	2050	10,728.00	10,728.00	10,728.00
2021	276.50*	276.50*	276.50	2051	11,782.50	11,782.50	11,782.50
2022	276.50*	276.50*	276.50	2052	12,943.50	12,943.50	12,943.50
2023	276.50*	276.50*	276.50	2053	14,212.50	14,212.50	14,212.50
2024	276.50*	276.50*	276.50	2054	15,561.00	15,561.00	15,561.00
2025	276.50*	276.50*	276.50	2055	16,948.50	16,948.50	16,948.50
2026	276.50*	276.50*	276.50	2056	18,427.50	18,427.50	18,427.50
2027	276.50*	276.50*	276.50	2057	20,100.00	20,100.00	20,100.00
2028	1,729.50	1,729.50	1,729.50	2058	21,996.00	21,996.00	21,996.00
2029	1,905.00	1,905.00	1,905.00	2059	24,052.50	24,052.50	24,052.50
2030	2,067.00	2,067.00	2,067.00	2060	26,238.00	26,238.00	26,238.00
2031	2,221.50	2,221.50	2,221.50	2061	28,516.50	28,516.50	28,516.50
2032	2,403.00	2,403.00	2,403.00	2062	30,859.50	30,859.50	30,859.50
2033	2,626.50	2,626.50	2,626.50	2063	33,123.00	33,123.00	33,123.00
2034	2,899.50	2,899.50	2,899.50	2064	35,277.00	35,277.00	35,277.00
2035	3,213.00	3,213.00	3,213.00	2065	37,488.00	37,488.00	37,488.00
2036	3,549.00	3,549.00	3,549.00	2066	39,774.00	39,774.00	39,774.00
2037	3,885.00	3,885.00	3,885.00	2067	42,213.00	42,213.00	42,213.00
2038	4,213.50	4,213.50	4,213.50				

]

* These premiums are paid during the Premium Guarantee Period and will not change. We reserve the right to change the current life insurance premium for each Policy Year after the Premium Guarantee Period shown under the Policy Data in the INFORMATION section. It may be higher or lower than that shown, but the Current Total Premium will never exceed the Guaranteed Maximum Total Premium. See the PREMIUMS section.

[INFORMATION

Policy Data

Policy Number: 1234567

Owner
John Doe

<u>Insured</u> John Doe	<u>Age At Issue</u> 35	<u>Date of Issue</u> July 1, 2008	<u>Policy Date</u> July 1, 2008
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<u>Premium Class</u> Tobacco	<u>Face Amount</u> \$50,000
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<u>Initial Expiration Date</u> July 1, 2033	<u>Conversion Expiration Date</u> July 1, 2033	<u>Premium Guarantee Period</u> 5 Years from Policy Date
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(Owner information is subject to any change submitted and on record.)

This product qualifies as life insurance for federal tax purposes by complying with the Cash Value Accumulation Test.

Premium and Rider Information

	First Annual* Premium	Coverage Continued Through
Level Term Life Insurance Initial Term – 25 Years Tobacco Premium	\$ 212.50	April 1, 2068

Annual Policy Fee:	\$ 60.00
Total First Annual Premium:	\$ 272.50

*For other premium payment intervals, multiply the First Annual Premium by:

- .51 for semi-annual;
- .26 for quarterly;
- .09 for monthly.
- .041 for bi-weekly.

Renewal premiums and the years for which they are payable are shown in the Table of Annual Renewal Premiums that follow.]

[INFORMATION (Cont'd)

Table of Annual Renewal Premiums

Policy Number: 1234567

Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***	Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***
2009	\$272.50*	\$272.50*	\$272.50	2039	\$4,531.50	\$4,531.50	\$4,531.50
2010	272.50*	272.50*	272.50	2040	4,852.50	4,852.50	4,852.50
2011	272.50*	272.50*	272.50	2041	5,181.00	5,181.00	5,181.00
2012	272.50*	272.50*	272.50	2042	5,542.50	5,542.50	5,542.50
2013	272.50	272.50	495.00	2043	5,956.50	5,956.50	5,956.50
2014	272.50	272.50	537.00	2044	6,465.00	6,465.00	6,465.00
2015	272.50	272.50	586.50	2045	7,056.00	7,056.00	7,056.00
2016	272.50	272.50	645.00	2046	7,651.50	7,651.50	7,651.50
2017	272.50	272.50	711.00	2047	8,296.50	8,296.50	8,296.50
2018	272.50	272.50	777.00	2048	9,013.50	9,013.50	9,013.50
2019	272.50	272.50	843.00	2049	9,808.50	9,808.50	9,808.50
2020	272.50	272.50	898.50	2050	10,728.00	10,728.00	10,728.00
2021	272.50	272.50	940.50	2051	11,782.50	11,782.50	11,782.50
2022	272.50	272.50	994.50	2052	12,943.50	12,943.50	12,943.50
2023	272.50	272.50	1,065.00	2053	14,212.50	14,212.50	14,212.50
2024	272.50	272.50	1,156.50	2054	15,561.00	15,561.00	15,561.00
2025	272.50	272.50	1,267.50	2055	16,948.50	16,948.50	16,948.50
2026	272.50	272.50	1,401.00	2056	18,427.50	18,427.50	18,427.50
2027	272.50	272.50	1,560.00	2057	20,100.00	20,100.00	20,100.00
2028	272.50	272.50	1,729.50	2058	21,996.00	21,996.00	21,996.00
2029	272.50	272.50	1,905.00	2059	24,052.50	24,052.50	24,052.50
2030	272.50	272.50	2,067.00	2060	26,238.00	26,238.00	26,238.00
2031	272.50	272.50	2,221.50	2061	28,516.50	28,516.50	28,516.50
2032	272.50	272.50	2,403.00	2062	30,859.50	30,859.50	30,859.50
2033	2,626.50	2,626.50	2,626.50	2063	33,123.00	33,123.00	33,123.00
2034	2,899.50	2,899.50	2,899.50	2064	35,277.00	35,277.00	35,277.00
2035	3,213.00	3,213.00	3,213.00	2065	37,488.00	37,488.00	37,488.00
2036	3,549.00	3,549.00	3,549.00	2066	39,774.00	39,774.00	39,774.00
2037	3,885.00	3,885.00	3,885.00	2067	42,213.00	42,213.00	42,213.00
2038	4,213.50	4,213.50	4,213.50				

]

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[INFORMATION

Policy Data

Policy Number: 1234567

Owner
John Doe

<u>Insured</u> John Doe	<u>Age At Issue</u> 35	<u>Date of Issue</u> July 1, 2008	<u>Policy Date</u> July 1, 2008
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<u>Premium Class</u> Tobacco	<u>Face Amount</u> \$50,000
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<u>Initial Expiration Date</u> July 1, 2033	<u>Conversion Expiration Date</u> July 1, 2033	<u>Premium Guarantee Period</u> 25 Years from Policy Date
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(Owner information is subject to any change submitted and on record.)

This product qualifies as life insurance for federal tax purposes by complying with the Cash Value Accumulation Test.

Premium and Rider Information

	First Annual* Premium	Coverage Continued Through
Level Term Life Insurance Initial Term – 25 Years Tobacco Premium	\$ 242.00	April 1, 2068

Annual Policy Fee: \$ 60.00

Total First Annual Premium: \$ 302.00

*For other premium payment intervals, multiply the First Annual Premium by:

- .51 for semi-annual;
- .26 for quarterly;
- .09 for monthly.
- .041 for bi-weekly.

Renewal premiums and the years for which they are payable are shown in the Table of Annual Renewal Premiums that follow.]

[INFORMATION (Cont'd)

Table of Annual Renewal Premiums

Policy Number: 1234567

Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***	Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***
2009	\$302.00*	\$302.00*	\$302.00	2039	\$4,531.50	\$4,531.50	\$4,531.50
2010	302.00*	302.00*	302.00	2040	4,852.50	4,852.50	4,852.50
2011	302.00*	302.00*	302.00	2041	5,181.00	5,181.00	5,181.00
2012	302.00*	302.00*	302.00	2042	5,542.50	5,542.50	5,542.50
2013	302.00*	302.00*	302.00	2043	5,956.50	5,956.50	5,956.50
2014	302.00*	302.00*	302.00	2044	6,465.00	6,465.00	6,465.00
2015	302.00*	302.00*	302.00	2045	7,056.00	7,056.00	7,056.00
2016	302.00*	302.00*	302.00	2046	7,651.50	7,651.50	7,651.50
2017	302.00*	302.00*	302.00	2047	8,296.50	8,296.50	8,296.50
2018	302.00*	302.00*	302.00	2048	9,013.50	9,013.50	9,013.50
2019	302.00*	302.00*	302.00	2049	9,808.50	9,808.50	9,808.50
2020	302.00*	302.00*	302.00	2050	10,728.00	10,728.00	10,728.00
2021	302.00*	302.00*	302.00	2051	11,782.50	11,782.50	11,782.50
2022	302.00*	302.00*	302.00	2052	12,943.50	12,943.50	12,943.50
2023	302.00*	302.00*	302.00	2053	14,212.50	14,212.50	14,212.50
2024	302.00*	302.00*	302.00	2054	15,561.00	15,561.00	15,561.00
2025	302.00*	302.00*	302.00	2055	16,948.50	16,948.50	16,948.50
2026	302.00*	302.00*	302.00	2056	18,427.50	18,427.50	18,427.50
2027	302.00*	302.00*	302.00	2057	20,100.00	20,100.00	20,100.00
2028	302.00*	302.00*	302.00	2058	21,996.00	21,996.00	21,996.00
2029	302.00*	302.00*	302.00	2059	24,052.50	24,052.50	24,052.50
2030	302.00*	302.00*	302.00	2060	26,238.00	26,238.00	26,238.00
2031	302.00*	302.00*	302.00	2061	28,516.50	28,516.50	28,516.50
2032	302.00*	302.00*	302.00	2062	30,859.50	30,859.50	30,859.50
2033	2,626.50	2,626.50	2,626.50	2063	33,123.00	33,123.00	33,123.00
2034	2,899.50	2,899.50	2,899.50	2064	35,277.00	35,277.00	35,277.00
2035	3,213.00	3,213.00	3,213.00	2065	37,488.00	37,488.00	37,488.00
2036	3,549.00	3,549.00	3,549.00	2066	39,774.00	39,774.00	39,774.00
2037	3,885.00	3,885.00	3,885.00	2067	42,213.00	42,213.00	42,213.00
2038	4,213.50	4,213.50	4,213.50				

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[INFORMATION

Policy Data

Policy Number: 1234567

Owner
John Doe

<u>Insured</u>	<u>AgeAt Issue</u>	<u>Date of Issue</u>	<u>Policy Date</u>
John Doe	35	July 1, 2008	July 1, 2008

<u>Premium Class</u>	<u>Face Amount</u>
Tobacco	\$50,000

<u>Initial Expiration Date</u>	<u>Conversion Expiration Date</u>	<u>Premium Guarantee Period</u>
July 1, 2038	July 1, 2038	15 Years from Policy Date

(Owner information is subject to any change submitted and on record.)

This product qualifies as life insurance for federal tax purposes by complying with the Cash Value Accumulation Test.

Premium and Rider Information

	First Annual* Premium	Coverage Continued Through
Level Term Life Insurance Initial Term – 30 Years Tobacco Premium	\$ 217.50	April 1, 2068

Annual Policy Fee: \$ 60.00

Total First Annual Premium: \$ 277.50

*For other premium payment intervals, multiply the First Annual Premium by:

- .51 for semi-annual;
- .26 for quarterly;
- .09 for monthly.
- .041 for bi-weekly.

Renewal premiums and the years for which they are payable are shown in the Table of Annual Renewal Premiums that follow.]

[INFORMATION (Cont'd)

Table of Annual Renewal Premiums

Policy Number: 1234567

Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***	Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***
[2009	\$277.50*	\$277.50*	\$277.50	2039	\$4,531.50	\$4,531.50	\$4,531.50
2010	277.50*	277.50*	277.50	2040	4,852.50	4,852.50	4,852.50
2011	277.50*	277.50*	277.50	2041	5,181.00	5,181.00	5,181.00
2012	277.50*	277.50*	277.50	2042	5,542.50	5,542.50	5,542.50
2013	277.50*	277.50*	277.50	2043	5,956.50	5,956.50	5,956.50
2014	277.50*	277.50*	277.50	2044	6,465.00	6,465.00	6,465.00
2015	277.50*	277.50*	277.50	2045	7,056.00	7,056.00	7,056.00
2016	277.50*	277.50*	277.50	2046	7,651.50	7,651.50	7,651.50
2017	277.50*	277.50*	277.50	2047	8,296.50	8,296.50	8,296.50
2018	277.50*	277.50*	277.50	2048	9,013.50	9,013.50	9,013.50
2019	277.50*	277.50*	277.50	2049	9,808.50	9,808.50	9,808.50
2020	277.50*	277.50*	277.50	2050	10,728.00	10,728.00	10,728.00
2021	277.50*	277.50*	277.50	2051	11,782.50	11,782.50	11,782.50
2022	277.50*	277.50*	277.50	2052	12,943.50	12,943.50	12,943.50
2023	277.50	277.50	1,065.00	2053	14,212.50	14,212.50	14,212.50
2024	277.50	277.50	1,156.50	2054	15,561.00	15,561.00	15,561.00
2025	277.50	277.50	1,267.50	2055	16,948.50	16,948.50	16,948.50
2026	277.50	277.50	1,401.00	2056	18,427.50	18,427.50	18,427.50
2027	277.50	277.50	1,560.00	2057	20,100.00	20,100.00	20,100.00
2028	277.50	277.50	1,729.50	2058	21,996.00	21,996.00	21,996.00
2029	277.50	277.50	1,905.00	2059	24,052.50	24,052.50	24,052.50
2030	277.50	277.50	2,067.00	2060	26,238.00	26,238.00	26,238.00
2031	277.50	277.50	2,221.50	2061	28,516.50	28,516.50	28,516.50
2032	277.50	277.50	2,403.00	2062	30,859.50	30,859.50	30,859.50
2033	277.50	277.50	2,626.50	2063	33,123.00	33,123.00	33,123.00
2034	277.50	277.50	2,899.50	2064	35,277.00	35,277.00	35,277.00
2035	277.50	277.50	3,213.00	2065	37,488.00	37,488.00	37,488.00
2036	277.50	277.50	3,549.00	2066	39,774.00	39,774.00	39,774.00
2037	277.50	277.50	3,885.00	2067	42,213.00	42,213.00	42,213.00
2038	4,213.50	4,213.50	4,213.50				

* These premiums are paid during the Premium Guarantee Period and will not change. We reserve the right to change the current life insurance premium for each Policy Year after the Premium Guarantee Period shown under the Policy Data in the INFORMATION section. It may be higher or lower than that shown, but the Current Total Premium will never exceed the Guaranteed Maximum Total Premium. See the PREMIUMS section.

[INFORMATION

Policy Data

Policy Number: 1234567

Owner
John Doe

<u>Insured</u>	<u>Age At Issue</u>	<u>Date of Issue</u>	<u>Policy Date</u>
John Doe	35	July 1, 2008	July 1, 2008

<u>Premium Class</u>	<u>Face Amount</u>
Tobacco	\$50,000

<u>Initial Expiration Date</u>	<u>Conversion Expiration Date</u>	<u>Premium Guarantee Period</u>
July 1, 2038	July 1, 2038	30 Years from Policy Date

(Owner information is subject to any change submitted and on record.)

This product qualifies as life insurance for federal tax purposes by complying with the Cash Value Accumulation Test.

Premium and Rider Information

	First Annual* Premium	Coverage Continued Through
Level Term Life Insurance		
Initial Term – 30 Years		
Tobacco Premium	\$ 270.00	April 1, 2068

Annual Policy Fee: \$ 60.00

Total First Annual Premium: \$ 330.00

*For other premium payment intervals, multiply the First Annual Premium by:

- .51 for semi-annual;
- .26 for quarterly;
- .09 for monthly.
- .041 for bi-weekly.

Renewal premiums and the years for which they are payable are shown in the Table of Annual Renewal Premiums that follow.]

[INFORMATION (Cont'd)]

Table of Annual Renewal Premiums

Policy Number: 1234567

Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***	Policy Year Beginning Jul 1	Current Level Term Life Insurance**	Current Total Premium***	Guaranteed Maximum Total Premium***
[2009	\$330.00*	\$330.00*	\$330.00	2039	\$4,531.50	\$4,531.50	\$4,531.50
2010	330.00*	330.00*	330.00	2040	4,852.50	4,852.50	4,852.50
2011	330.00*	330.00*	330.00	2041	5,181.00	5,181.00	5,181.00
2012	330.00*	330.00*	330.00	2042	5,542.50	5,542.50	5,542.50
2013	330.00*	330.00*	330.00	2043	5,956.50	5,956.50	5,956.50
2014	330.00*	330.00*	330.00	2044	6,465.00	6,465.00	6,465.00
2015	330.00*	330.00*	330.00	2045	7,056.00	7,056.00	7,056.00
2016	330.00*	330.00*	330.00	2046	7,651.50	7,651.50	7,651.50
2017	330.00*	330.00*	330.00	2047	8,296.50	8,296.50	8,296.50
2018	330.00*	330.00*	330.00	2048	9,013.50	9,013.50	9,013.50
2019	330.00*	330.00*	330.00	2049	9,808.50	9,808.50	9,808.50
2020	330.00*	330.00*	330.00	2050	10,728.00	10,728.00	10,728.00
2021	330.00*	330.00*	330.00	2051	11,782.50	11,782.50	11,782.50
2022	330.00*	330.00*	330.00	2052	12,943.50	12,943.50	12,943.50
2023	330.00*	330.00*	330.00	2053	14,212.50	14,212.50	14,212.50
2024	330.00*	330.00*	330.00	2054	15,561.00	15,561.00	15,561.00
2025	330.00*	330.00*	330.00	2055	16,948.50	16,948.50	16,948.50
2026	330.00*	330.00*	330.00	2056	18,427.50	18,427.50	18,427.50
2027	330.00*	330.00*	330.00	2057	20,100.00	20,100.00	20,100.00
2028	330.00*	330.00*	330.00	2058	21,996.00	21,996.00	21,996.00
2029	330.00*	330.00*	330.00	2059	24,052.50	24,052.50	24,052.50
2030	330.00*	330.00*	330.00	2060	26,238.00	26,238.00	26,238.00
2031	330.00*	330.00*	330.00	2061	28,516.50	28,516.50	28,516.50
2032	330.00*	330.00*	330.00	2062	30,859.50	30,859.50	30,859.50
2033	330.00*	330.00*	330.00	2063	33,123.00	33,123.00	33,123.00
2034	330.00*	330.00*	330.00	2064	35,277.00	35,277.00	35,277.00
2035	330.00*	330.00*	330.00	2065	37,488.00	37,488.00	37,488.00
2036	330.00*	330.00*	330.00	2066	39,774.00	39,774.00	39,774.00
2037	330.00*	330.00*	330.00	2067	42,213.00	42,213.00	42,213.00
2038	4,213.50	4,213.50	4,213.50				

* These premiums are paid during the Premium Guarantee Period and will not change. We reserve the right to change the current life insurance premium for each Policy Year after the Premium Guarantee Period shown under the Policy Data in the INFORMATION section. It may be higher or lower than that shown, but the Current Total Premium will never exceed the Guaranteed Maximum Total Premium. See the PREMIUMS section.

SERFF Tracking Number: MCHX-125762908 *State:* Arkansas
Filing Company: OM Financial Life Insurance Company *State Tracking Number:* 39852
Company Tracking Number: OM LT-U (6-08)
TOI: L04I Individual Life - Term *Sub-TOI:* L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: OM LT-U (6-08) OM Individual Level Term 2001 CSO
Project Name/Number: OM LT-U (6-08) OM Individual Level Term 2001 CSO/OM LT-U (6-08) OM Individual Level Term 2001 CSO

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: MCHX-125762908 State: Arkansas
Filing Company: OM Financial Life Insurance Company State Tracking Number: 39852
Company Tracking Number: OM LT-U (6-08)
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: OM LT-U (6-08) OM Individual Level Term 2001 CSO
Project Name/Number: OM LT-U (6-08) OM Individual Level Term 2001 CSO/OM LT-U (6-08) OM Individual Level Term 2001 CSO

Supporting Document Schedules

Satisfied -Name: Certification/Notice	Review Status:	08/06/2008
Comments:		
Attachments:		
AR Cert of Compliance Rule 19.PDF		
AR Certification of Compliance Bulletin 11-83.PDF		
AR Certificate of Compliance.PDF		
AR - READABILITY CERTIFICATION.PDF		
Bypassed -Name: Application	Review Status:	08/06/2008
Bypass Reason: N/A		
Comments:		
Satisfied -Name: Authorization Letter	Review Status:	08/06/2008
Comments:		
Attachment:		
Authorization Letter.PDF		
Satisfied -Name: AR Submission Letter	Review Status:	08/06/2008
Comments:		
Attachment:		
AR Submission Letter.PDF		
Satisfied -Name: Forms Listing	Review Status:	08/06/2008
Comments:		
Attachment:		
Forms Listing.PDF		

SERFF Tracking Number: MCHX-125762908 State: Arkansas
Filing Company: OM Financial Life Insurance Company State Tracking Number: 39852
Company Tracking Number: OM LT-U (6-08)
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: OM LT-U (6-08) OM Individual Level Term 2001 CSO
Project Name/Number: OM LT-U (6-08) OM Individual Level Term 2001 CSO/OM LT-U (6-08) OM Individual Level Term 2001 CSO

Review Status:

Satisfied -Name: Statement of Variability

08/06/2008

Comments:

Attachment:

Statement of Variability.PDF

Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: OM Financial Life Insurance Company

Form Number(s): OM LT-U (6-08)

I hereby certify that to the best of my knowledge and belief, the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



Signature of Company Officer

Jo Ann Grant

Name

Vice President-Product Implementation

Title

August 5, 2008

Date

STATE OF ARKANSAS

Certification

Name of Company: OM Financial Life Insurance Company

The above named company certifies that Individual LevelTerm Life Insurance Policy
Form No. OM LT-U (6-08) has been reviewed and complies with Arkansas Insurance
Department Guidelines identified in its Bulletin No. 11-83.



Signature

Jo Ann Grant
Print or Type Name

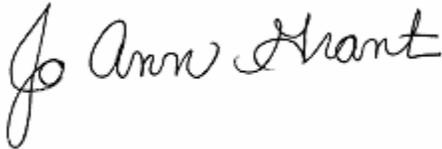
Vice President, Product Implementation
Title

CERTIFICATE OF COMPLIANCE

Insurer: OM Financial Life Insurance Company

Form Numbers: OM LT-U (6-08)
OM LT-U (6-08) 10-5
OM LT-U (6-08) 10-10
OM LT-U (6-08) 15-5
OM LT-U (6-08) 15-15
OM LT-U (6-08) 20-5
OM LT-U (6-08) 20-20
OM LT-U (6-08) 25-5
OM LT-U (6-08) 25-25
OM LT-U (6-08) 30-15
OM LT-U (6-08) 30-30

I hereby certify that the filing above meets all applicable Arkansas requirements including Regulation 49 (Life and Health Guaranty Fund Notice) and Ark. Code Ann. 23-79-138 and Bulletin 11-88 (Consumer Information Notice).



Signature of Company Officer

Jo Ann Grant

Name

Vice President, Product
Implementation

Title

August 5, 2008

Date

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: OM Financial Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
OM LT-U (6-08)	54.3
OM LT-U (6-08) 10-5	54.3
OM LT-U (6-08) 10-10	54.3
OM LT-U (6-08) 15-5	54.3
OM LT-U (6-08) 15-15	54.3
OM LT-U (6-08) 20-5	54.3
OM LT-U (6-08) 20-20	54.3
OM LT-U (6-08) 25-5	54.3
OM LT-U (6-08) 25-25	54.3
OM LT-U (6-08) 30-15	54.3
OM LT-U (6-08) 30-30	54.3

Signed: 
Name: Jo Ann Grant
Title: Vice President, Product Implementation
Date: August 5, 2008



OLD MUTUAL
Financial Network

Old Mutual Financial Network
1001 Fleet Street
Baltimore, Maryland 21202
PH 410.895.0100
1.888.697.LIFE
FX 410.895.0162

OM FINANCIAL LIFE INSURANCE COMPANY
OM FINANCIAL LIFE INSURANCE COMPANY OF NEW YORK

January 1, 2008

NAIC Company Code: 63274

To: The Insurance Commissioner

Re: Authorization

This letter, or a copy thereof, will authorize the consulting firm of McHugh Consulting Resources, Inc., 350 South Main, Suite 103 Doylestown, PA 18901, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

OM Financial Life Insurance Company

BY:

A handwritten signature in black ink that reads "JoAnn Grant".

JoAnn Grant
Vice President

w w w . o m f n . c o m

Old Mutual Financial Network is the marketing name for OM Financial Life Insurance Company (Home Office, Baltimore, MD);
and OM Financial Life Insurance Company of New York (Home Office, Purchase, NY).

.....
McHugh Consulting Resources, Inc.

August 5, 2008

NAIC # 63274
FIN: 52-6033321

Submitted via SERFF

Julie Benafield Bowman
Insurance Commissioner
Arkansas Department of Insurance
Compliance-Life and Health
1200 West Third Street
Little Rock, AR 72201-1904

Re: Individual Term Life Insurance Policy Filing, 2001 CSO Tables

Form Numbers: OM LT-U (6-08), Level Term Life Insurance Policy

Alternate Specification Pages For Each Term Period:

- OM LT-U (6-08) 10-5, Alternate Specification Page for 10 Year Term Period with 5 Year Guarantee
- OM LT-U (6-08) 10-10, Alternate Specification Page for 10 Year Term Period with 10 Year Guarantee
- OM LT-U (6-08) 15-5, Alternate Specification Page for 15 Year Term Period with 5 Year Guarantee
- OM LT-U (6-08) 15-15, Alternate Specification Page for 15 Year Term Period with 15 Year Guarantee
- OM LT-U (6-08) 20-5, Alternate Specification Page for 20 Year Term Period with 5 Year Guarantee
- OM LT-U (6-08) 20-20, Alternate Specification Page for 20 Year Term Period with 20 Year Guarantee
- OM LT-U (6-08) 25-5, Alternate Specification Page for 25 Year Term Period with 5 Year Guarantee
- OM LT-U (6-08) 25-25, Alternate Specification Page for 25 Year Term Period with 25 Year Guarantee
- OM LT-U (6-08) 30-15, Alternate Specification Page for 30 Year Term Period with 15 Year Guarantee
- OM LT-U (6-08) 30-30, Alternate Specification Page for 30 Year Term Period with 30 Year Guarantee

Dear Commissioner Bowman:

McHugh Consulting Resources, Inc. has been requested to file the enclosed forms on behalf of OM Financial Life Insurance Company. We have provided an authorization letter for your files.

The above referenced forms are enclosed for your review and approval. The forms are new and do not replace any form currently on file.

Producers licensed to do business in your state, including through financial institutions, will market this life insurance product.

This is an individual level term life insurance product which may be offered with term periods of 10, 15, 20, 25, and 30 years with the option of a 5 year guarantee or a full term guarantee for each term period except for the 30 year term period. The 30 year term period may offer the option of a 15 year guarantee or a guarantee for the length of the 30 year term.

The policy will be issued on a unisex basis to insureds between the ages of 18-85. Hypothetical information is illustrated disclosing a policy issued to a male, age 35, tobacco premium class.

The enclosed actuarial memorandum demonstrates that the product is actuarially sound and that the benefits are reasonable to the premiums charged.



This product will not be illustrated.

Any previously approved applications and riders may be used with the above referenced policy as well as with any other previously approved individual life insurance products that may be developed.

Bracketed material is intended to be variable. Attached is a statement of variability.

The forms are written in clear and simplified language and have passed the Flesch Reading Ease test.

The forms are in final printed format subject only to changes in font style, margins, page numbers, ink, and paper stock. Printing standards will never be less than those required by law.

Thank you for your time and consideration of this filing. If you have any comments or questions, please feel free to call me at the number listed below.

Sincerely,

A handwritten signature in black ink that reads "Betty Dabrowski". The signature is written in a cursive style with a large initial 'B' and a distinct 'D'.

Betty Dabrowski
Consultant
Telephone # 215-230-7960
Fax # 215-230-7961

Enclosures

OM Financial Life Insurance Company

Form Number	Description
OM LT-U (6-08)	Individual Level Term Life Insurance Policy
OM LT-U (6-08) 10-5	Alternate Specification Page for 10 Year Term Period with 5 Year Guarantee
OM LT-U (6-08) 10-10	Alternate Specification Page for 10 Year Term Period with 10 Year Guarantee
OM LT-U (6-08) 15-5	Alternate Specification Page for 15 Year Term Period with 5 Year Guarantee
OM LT-U (6-08) 15-15	Alternate Specification Page for 15 Year Term Period with 15 Year Guarantee
OM LT-U (6-08) 20-5	Alternate Specification Page for 20 Year Term Period with 5 Year Guarantee
OM LT-U (6-08) 20-20	Alternate Specification Page for 20 Year Term Period with 20 Year Guarantee
OM LT-U (6-08) 25-5	Alternate Specification Page for 25 Year Term Period with 5 Year Guarantee
OM LT-U (6-08) 25-25	Alternate Specification Page for 25 Year Term Period with 25 Year Guarantee
OM LT-U (6-08) 30-15	Alternate Specification Page for 30 Year Term Period with 15 Year Guarantee
OM LT-U (6-08) 30-30	Alternate Specification Page for 30 Year Term Period with 30 Year Guarantee

Statement of Variability

Base Form Number: OM LT-U (6-08)

Alternate Specification Page Form Numbers for Each Term Period

- OM LT-U (6-08)10-5, Alternate Specification Page for 10 Year Term Period with 5 Year Guarantee
- OM LT-U (6-08) 10-10, Alternate Specification Page for 10 Year Term Period with 10 Year Guarantee
- OM LT-U (6-08)15-5, Alternate Specification Page for 15 Year Term Period with 5 Year Guarantee
- OM LT-U (6-08) 15-15, Alternate Specification Page for 15 Year Term Period with 15 Year Guarantee
- OM LT-U (6-08)20-5, Alternate Specification Page for 20 Year Term Period with 5 Year Guarantee
- OM LT-U (6-08) 20-20, Alternate Specification Page for 20 Year Term Period with 20 Year Guarantee
- OM LT-U (6-08)25-5, Alternate Specification Page for 25 Year Term Period with 5 Year Guarantee
- OM LT-U (6-08) 25-25, Alternate Specification Page for 25 Year Term Period with 25 Year Guarantee
- OM LT-U (6-08)30-15, Alternate Specification Page for 30 Year Term Period with 15 Year Guarantee
- OM LT-U (6-08) 30-30, Alternate Specification Page for 30 Year Term Period with 30 Year Guarantee

Policy Cover Page				
Company Address	May change if the business decision is made to move the company to a new city and/or state.	Currently, there is no anticipation of changing this item.	This item becomes fixed at issue.	The range for this item is open to any city and state within the United States. If the company's address changes, a filing will be made and the address changed for new issues. In addition to changing for new issues, an address change endorsement will be filed, approved, and forwarded to all inforce policy owners.
President's Signature, and Title	May change if the President's name or title changes.	Currently, there is no anticipation of changing this item.	This item becomes fixed at issue.	The range for this item is open to anyone named President of the company. If this item changes, it will be changed for all new issues.
Agent's Name and Address	Each new policy prints the name and address of the agent who sold the product.	Varies on new issues.	This item does not become fixed at issue.	The range for this item is open to the agents licensed by the state and appointed by the company.
Company Contact Number	May change if the business decision is made to move the current service center; if this type of service is moved to another vendor; or if additional service center vendors are added.	Currently, there is no anticipation of changing the 800 number; changing or moving the service center; or changing vendors.	This item becomes fixed at issue.	The range for this item is open to the telephone numbering conventions used by the country providing this service.

Variable Item	Need for Variability	Anticipated Frequency of Change	Time At Which These Items Become Fixed	Anticipated Range
Right to Cancel – Free Look Period	This item will not be less than each state's required minimum number of days and may change on new issues if the legal requirement changes.	Currently, there is no anticipation of changing this item.	This item becomes fixed at issue.	The range for this item is limited to the legal requirement of each state.
Index Page (Page 2)				
Section Titles and Page Numbers	These items may change if additional sections are added and/or the page numbers change.	Currently, there is no anticipation of changing these items.	These items become fixed at issue.	The range for this item is open to the section title naming conventions and page numbering systems used by the company.
Information Page (Page 3's)				
Policy Number	Each new policy receives a unique policy number.	Varies on new issues.	This item becomes fixed at issue.	The range for this item is open to the naming and numbering conventions used by the company.
Owner(s) Name(s)	Each new policy Owner is different.	Varies on new issues.	This item does not become fixed at issue.	The range for this item is open and may change if Ownership is changed prior to or at death of the owner.
Insured(s) Name(s)	Each new policy's Insured is different.	Varies on new issues.	This item becomes fixed at issue.	May not be changed after issue.
Insured(s) Age At Issue	Each new policy's Insured has a different Birth Date.	Varies on new issues.	This item becomes fixed at issue.	May not be changed after the Date of Issue unless the Insured(s) age has been misstated.
Date of Issue	Policies are issued on each business day and the Date of Issue is different each day.	Varies every business day on new issues.	This item becomes fixed at issue.	The range for this item is open to each business day policies are issued.

Variable Item	Need for Variability	Anticipated Frequency of Change	Time At Which These Items Become Fixed	Anticipated Range
Policy Date	The Policy Date is unique for each policy issued.	Varies on new issues.	This item becomes fixed at issue.	The range for this item is open to each business day policies are issued.
Premium Class	Each Insured is placed into the appropriate premium class.	Varies on new issues.	This item becomes fixed at issue.	The range for this item is open to any premium classes offered by the company for this product, or any additional premium classes offered going forward available for new issues.
Face Amount	This item is unique for each policy issued.	Varies on new issues.	This item becomes fixed at issue.	The range for this item is open to the amount purchased by the owner.
Initial Expiration Date	This item is unique for each policy issued.	Varies on new issues	This item becomes fixed at issue.	The range for this item is open to the Date of Issue plus the number of years in the respective term period.
Conversion Expiration Date	This item is unique for each policy issued.	Varies on new issues	This item becomes fixed at issue.	The range for this item is currently 10 years from the date of issue.
Premium Guarantee Period	These items are unique for each policy issued.	Varies on new issues	This item becomes fixed at issue.	The range for this item are the term periods currently offered by the company for this product: 10, 15, 20, 25, or 30 years with the option of a 5 year guarantee or a full term guarantee for each term period except for the 30 year term period. The 30 year term period may offer the option of a 15 year guarantee or a guarantee for the length of the 30 year term.
Owner Statement	This item is bracketed for variability in the event the language is revised.	Currently, there is no anticipation of changing this statement.	This item does not become fixed at issue.	The range for this item is open to any language developed by the company.
Life Insurance Qualification Test	This item is bracketed for variability in the event the language is revised or a different qualification test is used.	Currently, there is no anticipation of changing the life insurance qualification test used with this product.	This item becomes fixed at issue.	The range for this item is open to any language developed by the company for this life insurance qualification test, or to any other tests used to determine life insurance qualification.

Variable Item	Need for Variability	Anticipated Frequency of Change	Time At Which These Items Become Fixed	Anticipated Range
Level Term Life Insurance Information	This item is unique for each policy issued.	Varies on new issues.	This item becomes fixed at issue.	The range for this item is open to the premium classes offered by the company.
First Annual Premium	This item varies according to the insured's premium class.	Varies on new issues.	This item becomes fixed at issue.	The range for this item is the guaranteed period for each respective term.
Coverage Continued Through	This item is unique for each policy issued.	Varies on new issues.	This item becomes fixed at issue.	The range for this item is open to each respective term period.
Annual Policy Fee	May change if the business decision is made to reduce or increase the annual fee.	Currently, there is no anticipation of changing this fee.	This item becomes fixed at issue.	The range for this item is open to the amount required by state statute.
Total First Annual Premium	The total first year premium for each policy issued will vary by premium class and riders attached that require a premium be paid.	Varies on new issues.	This item becomes fixed at issue.	The range for this item is the annual premium for the first policy year.
Other Payment Intervals statement	May change if the business decision is made to add additional or delete certain payment modes.	Currently, there is no anticipation of changing the payment modes.	This item becomes fixed at issue.	The range for this item is open to the premium payment modes offered by the company.
Alternate Specification Page(s) Form Numbers	The appropriate alternate specification page will print according to the term period selected at application.	Currently, there is no anticipation of changing the term periods for this product.	This item becomes fixed at issue.	The range for this item is open to each respective term period.

Information Page (Cont'd) (Page 4's)				
Table of Annual Renewal Premiums: Titles	This item is bracketed for variability in the event the language is revised.	Varies on new issues.	This item becomes fixed at issue.	The range for this item is open to any language developed by the company.
Table of Annual Renewal Premiums: Years and Premiums	The years and premium for each premium class will vary according to the term period chosen and the insured's premium class.	Varies on new issues.	This item becomes fixed at issue.	The range for the guaranteed premium is the respective term periods. The range for maximum premiums are to the year coverage may be continued to.

Variable Item	Need for Variability	Anticipated Frequency of Change	Time At Which These Items Become Fixed	Anticipated Range
Information Page (Cont'd) (Page 4 Continued')				
Other Payment Intervals statement	May change if the business decision is made to add additional or delete certain payment modes.	Currently, there is no anticipation of changing the payment modes.	This item becomes fixed at issue.	The range for this item is open to the premium payment modes offered by the company.
Premiums section (Page 9)				
Premium Payments provision, third paragraph, Minimum Premium Amount	May change if the business decision is made to accept premiums payments under \$25.	Currently, there is no anticipation of changing this item.	This item does not become fixed at issue.	The range for this item is open to the minimum allowed by the company.
Methods of Settlement section (Page 14)				
Settlement Option 1 Income for a Fixed Period Minimum Payment Amount	May change if the business decision is made to allow settlement payments under \$25.	Currently, there is no anticipation of changing this item.	This item does not become fixed at issue.	The range for this item is open to the minimum allowed by the company.
Settlement Option 2 Life Income With a Guaranteed Period Number of Years and Months Payment Limit	May change if the business decision is made to allow settlement payments to extend longer than 25 years.	Currently, there is no anticipation of changing this item.	This item does not become fixed at issue.	The range for this item is open to the number of years that may be allowed by the company and/or by state statute.
Settlement Option 5 Interest Maximum Number of Years Interest Held	May change if the business decision is made to allow interest to be held longer than 10 years.	Currently, there is no anticipation of changing this item.	This item does not become fixed at issue.	The range for this item is open to the number of years that may be allowed by the company and/or by state statute.

Variable Item	Need for Variability	Anticipated Frequency of Change	Time At Which These Items Become Fixed	Anticipated Range
Methods of Settlement (Cont'd) section (Page 15)				
<p>Payment provision</p> <p>Company consent for the minimum amount of proceeds left with the company, or minimum annuity or interest payment.</p>	<p>May change if the business decision is made to increase or decrease the amount of proceeds or interest left with the company.</p>	<p>Currently, there is no anticipation of changing these items.</p>	<p>These items do not become fixed at issue.</p>	<p>The range for these items is open to the minimum amounts that may be increased or decreased by the company and/or by state statute.</p>
Methods of Settlement (Cont'd) section, (Page 16)				
<p>Tables of Guaranteed Monthly Payments</p> <p>Interest Rate Monthly Guaranteed Payments are based on. Currently 1.50%.</p>	<p>May change if the business decision is made to increase or decrease the effective annual interest rate used by the company.</p>	<p>Currently, there is no anticipation of changing this item.</p>	<p>This item becomes fixed at issue.</p>	<p>The range for this item is between 1.00% and 3.00%.</p>