

SERFF Tracking Number: AEGF-125910422 State: Arkansas
 Filing Company: Monumental Life Insurance Company- State Tracking Number: 40908
 Company Tracking Number:
 TOI: L07G Group Life - Whole Sub-TOI: L07G.111 Single Premium - Single Life
 Product Name: Preneed Group 2001 CSO
 Project Name/Number: /

Filing at a Glance

Company: Monumental Life Insurance Company-

Product Name: Preneed Group 2001 CSO SERFF Tr Num: AEGF-125910422 State: ArkansasLH
 TOI: L07G Group Life - Whole SERFF Status: Closed State Tr Num: 40908
 Sub-TOI: L07G.111 Single Premium - Single Life Co Tr Num: State Status: Withdrawn
 Filing Type: Form Co Status: Pending Reviewer(s): Linda Bird
 Author: Autumn Fares Disposition Date: 01/06/2009
 Date Submitted: 11/19/2008 Disposition Status: Withdrawn
 Implementation Date Requested: 01/01/2009 Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Authorized
 Project Number: Date Approved in Domicile: 08/27/2008
 Requested Filing Mode: File & Use Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Small
 Overall Rate Impact: Group Market Type: Trust
 Filing Status Changed: 01/06/2009
 State Status Changed: 01/06/2009 Deemer Date:
 Corresponding Filing Tracking Number:

Filing Description:

Re: Monumental Life Insurance Company - NAIC #468-66281 - FEIN #52-0419790

Form Title Replaces Form Approved

J08100 Group Single Premium Whole Life Certificate J99100 04/12/2000
 J08200 Group Modified Benefit Whole Life Certificate J99200AR 04/12/2000

SERFF Tracking Number: AEGF-125910422 State: Arkansas
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Please find enclosed the above referenced forms for your review and approval. These are new forms that replace the previously approved forms indicated above. Licensed general agents will market these forms on an individual basis.

Form J08100 is a Single Premium Whole Life Policy and J08200 is a Modified Benefit Whole Life Policy designed for use in the pre-arranged funeral market. The "Basis of Computation of Policy Values" provision has been revised to allow for the use of the 2001 CSO Mortality Table. This is the only revision made to these policy forms from their previous versions.

The master contracts (C08100 – Single Premium Whole Life and C08200 – Modified Benefit Whole Life) will be issued to a discretionary trust situated in the state of Tennessee. Certificates will be issued to participants who become members of the trust and who wish to fund a funeral with the purchase of group of insurance.

The master contracts, certificates and enrollment form have been enclosed, along with the actuarial memorandum and schedule pages for your information.

Your prompt consideration of this filing is greatly appreciated.

Autumn Fares

Compliance Analyst

Phone: 410-685-2900, ext. 2037

Fax: 410-576-4554

afares@monlife.com

Company and Contact

Filing Contact Information

Autumn Fares,

2 East Chase Street

Baltimore, MD 21114

afares@monlife.com

(410) 685-2900 [Phone]

(410) 576-4554[FAX]

Filing Company Information

Monumental Life Insurance Company-

4333 Edgewood Rd NE

CoCode: 66281

Group Code: 468

State of Domicile: Iowa

Company Type: Life & Health

SERFF Tracking Number: AEGF-125910422

State: Arkansas

Filing Company: Monumental Life Insurance Company-

State Tracking Number: 40908

Company Tracking Number:

TOI: L07G Group Life - Whole

Sub-TOI: L07G.111 Single Premium - Single Life

Product Name: Preneed Group 2001 CSO

Project Name/Number: /

Cedar Rapids, IA 52499
(410) 685-2900 ext. [Phone]

Group Name:
FEIN Number: 52-0419790

State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$200.00
Retaliatory? No
Fee Explanation: 4 forms x \$50.00 = \$200.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Monumental Life Insurance Company-	\$0.00	11/19/2008	

SERFF Tracking Number: AEGF-125910422

State: Arkansas

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TOI: L07G Group Life - Whole

Sub-TOI: L07G.111 Single Premium - Single Life

Product Name: Preneed Group 2001 CSO

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Withdrawn	Linda Bird	01/06/2009	01/06/2009

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending	Linda Bird	11/24/2008	11/24/2008

Industry Response

Response Letters

Responded By	Created On	Date Submitted
Autumn Fares	01/06/2009	01/06/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Clarification	Note To Filer	Linda Bird	12/01/2008	12/01/2008
Clarification	Note To Reviewer	Autumn Fares	11/25/2008	11/25/2008

SERFF Tracking Number: *AEGF-125910422*

State: *Arkansas*

Filing Company: *Monumental Life Insurance Company-*

State Tracking Number: *40908*

Company Tracking Number:

TOI: *L07G Group Life - Whole*

Sub-TOI: *L07G.111 Single Premium - Single Life*

Product Name: *Preneed Group 2001 CSO*

Project Name/Number: */*

Disposition

Disposition Date: 01/06/2009

Implementation Date:

Status: Withdrawn

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AEGF-125910422 State: Arkansas
 Filing Company: Monumental Life Insurance Company- State Tracking Number: 40908
 Company Tracking Number:
 TOI: L07G Group Life - Whole Sub-TOI: L07G.111 Single Premium - Single Life
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Master Contracts		Yes
Supporting Document	Schedule Pages		Yes
Form	Group Single Premium Whole Life Certificate		Yes
Form	Group Modified Benefit Whole Life Certificate		Yes

SERFF Tracking Number: AEGF-125910422 State: Arkansas
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Company Tracking Number:
TOI: L07G Group Life - Whole Sub-TOI: L07G.111 Single Premium - Single Life
Product Name: Preneed Group 2001 CSO
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/24/2008
Submitted Date 11/24/2008
Respond By Date
Dear Autumn Fares,

This will acknowledge receipt of the captioned filing.

Objection 1

- Group Modified Benefit Whole Life Certificate (Form)

Comment: As previously stated in your 9/22/2008 SERFF number AEGF-125710264 submission of form J08200 the Group Modified Benefit Whole Life Certificate does not meet current requirements. The sale of previously approved form J99200AR on 04/12/2000 should be discontinued. Please refer to our objection letter dated 10/13/2008. The submission was withdrawn on 11/13/08.

Please feel free to contact me if you have questions.

Sincerely,
Linda Bird

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/06/2009
Submitted Date 01/06/2009

Dear Linda Bird,

Comments:

Response 1

Comments: In consideration of NAIC Model 817 s 5, we would like to withdrawl this filing and continue using the 1980 CSO Mortality Table.

Related Objection 1

Applies To:

- Group Modified Benefit Whole Life Certificate (Form)

SERFF Tracking Number: *AEGF-125910422* *State:* *Arkansas*
Filing Company: *Monumental Life Insurance Company-* *State Tracking Number:* *40908*
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Product Name: *Preneed Group 2001 CSO*
Project Name/Number: /

Note To Filer

Created By:

Linda Bird on 12/01/2008 08:34 AM

Subject:

Clarification

Comments:

The Group Modified Benefit Whole Life Certificate form J08200 is in violation of Bulletin 8-85 Guideline Two.

SERFF Tracking Number: *AEGF-125910422* *State:* *Arkansas*
Filing Company: *Monumental Life Insurance Company-* *State Tracking Number:* *40908*
Company Tracking Number:
TOI: *L07G Group Life - Whole* *Sub-TOI:* *L07G.111 Single Premium - Single Life*
Product Name: *Preneed Group 2001 CSO*
Project Name/Number: */*

Note To Reviewer

Created By:

Autumn Fares on 11/25/2008 10:38 AM

Subject:

Clarification

Comments:

Mrs. Bird,

I apologize for the confusion. Specifically which point is still outstanding?

Thanks in advance,

Autumn Fares

Compliance Analyst

SERFF Tracking Number: AEGF-125910422 State: Arkansas
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Form Schedule

Lead Form Number: J08100

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	J08100	Policy/Cont Group Single ract/Fratern Premium Whole Life al Certificate Certificate	Revised	Replaced Form #: J99100 Previous Filing #:	48	J08100.pdf
	J08200	Policy/Cont Group Modified ract/Fratern Benefit Whole Life al Certificate Certificate	Revised	Replaced Form #: J99200 Previous Filing #:	51	J08200.pdf



Home Office: Cedar Rapids, Iowa
Administrative Office: 2 East Chase Street / Baltimore, MD 21202

This Certificate is a legal contract of life insurance between you and us. It shall be construed in accordance with the laws of the jurisdiction in which it is issued. *Read Your Certificate Carefully.* It should be kept with your other important papers. The words "you" and "your" refer to the Owner of the Certificate. The words "we", "us" and "our" refer to Monumental Life Insurance Company.

BRIEF DESCRIPTION

The purpose of this Certificate is to provide for life insurance protection for as long as the Insured lives, while at the same time accumulating a cash value. The details of this Certificate are covered in the various provisions included herein.

THIRTY-DAY RIGHT TO EXAMINE CERTIFICATE

This Certificate may be returned for any reason up to 30 days after it is received, and a full refund of any premiums paid will be made. This Certificate should be mailed or delivered to us or to our authorized representative. When so returned, this Certificate is void from its beginning.

CONTRACT

We issue this Certificate to the Owner named in the Application. We promise and contract to pay benefits according to the provisions of the Group Master Contract and this Certificate.

Signed by the Company at Cedar Rapids, Iowa

H. Stacey Boyer
Secretary

Henry G. Hagan
President



**GROUP SINGLE PREMIUM WHOLE LIFE CERTIFICATE
WITH NONGUARANTEED DEATH BENEFIT INCREASES**

Insurance payable at death — Nonparticipating

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**FOR INFORMATION, OR
TO MAKE A COMPLAINT, CALL:
1-800-638-3080**

INSURANCE BENEFITS

DEATH BENEFIT. While this Certificate is in force, the Death Benefit is the Amount of Insurance applicable for the Certificate year in which the Insured's death occurs. At any time, the Death Benefit will be calculated as: (1) + (2) - (3), where:

- (1) is the Initial Amount of Insurance as stated in the Certificate Specifications; and
- (2) is the total of nonguaranteed increases declared to date as stated in the Additional Benefits Provision; and
- (3) is any Loan Balance.

The Death Benefit while this Certificate is in force under a Nonforfeiture provision is as stated therein.

ADDITIONAL BENEFITS. Increases in the Death Benefit may be provided at the sole discretion of the Company. Such increases, if any, will be determined on the Certificate anniversary. Once credited, these increases will be guaranteed. The Additional Benefits provided will be in the form of paid-up whole life additions. The paid-up whole life additions, if any, will have a cash value as defined in the Basis of Computation of Certificate Values.

PAYMENT OF BENEFITS. If the Insured dies while this Certificate is in force, we will pay the Death Benefit to the Beneficiary. We will require proof of death and a written claim.

PREMIUMS

PAYING PREMIUMS. The premium for this Certificate is shown in the Certificate Specifications. The premium must be paid on or before the Certificate Date and may be paid at our Administrative Office or to our authorized representative. We will give a receipt for the premium paid upon request. This receipt will be signed by the person authorized to accept your premium.

REINSTATEMENT. This Certificate may be reinstated at any time within five years from the date of lapse if it has not been surrendered for its Net Cash Value. We will reinstate this Certificate if:

- (a) we receive evidence of insurability satisfactory to us; and
- (b) any Loan Balance plus interest accumulated is reinstated or repaid.

The effective date of the reinstated Certificate will be the date we approve the application for reinstatement.

NONFORFEITURE PROVISIONS

GUARANTEED CASH VALUE. The Guaranteed Cash Value while this Certificate is in force is as shown in the Certificate Table of Values. Guaranteed Cash Values have been calculated on the assumption that there is no Loan Balance.

NET CASH VALUE. is equal to (1) + (2) - (3) where:

- (1) is the Guaranteed Cash Value as shown in the Certificate Table of Values; and
- (2) is the Cash Value of Additional Benefits, if any, calculated as stated in the Basis of Computations of Certificate Values; and
- (3) is any Loan Balance.

SURRENDER OPTION. This Certificate may be surrendered for its Net Cash Value at any time upon your request. The date of surrender will be the date written request is received at our Administrative Office whether the Insured is then living or not. Upon surrender, all insurance provided by the Certificate and any Riders, unless the Riders provide otherwise, will terminate.

If this Certificate is surrendered within 60 days after a Certificate Anniversary, the Net Cash Value on the surrender date will not be less than it was on that Certificate Anniversary date. If it is surrendered on other than a Certificate Anniversary, due allowance will be made for lapse of time. We can defer any payment under this provision for up to six months from the date your request is received.

BASIS OF COMPUTATION OF CERTIFICATE VALUES. Nonforfeiture Values for this Certificate are shown in the Certificate Table of Values. The Nonforfeiture Values are shown for the age at which this Certificate was issued and at the end of the Certificate Years, with the assumption that premiums are paid to the end of those years and that there is no Loan Balance outstanding. The value at any time during a Certificate Year will be calculated on the same basis, with allowance for any premium paid for the part of the Certificate Year. Nonforfeiture Values for any Certificate Years not shown will be furnished upon request.

Nonforfeiture Values and net single premiums are calculated based on the Commissioner's Standard Ordinary Mortality Table referred to in the Certificate Table of Values, using the guaranteed interest rate shown in the Certificate Table of Values, assuming immediate payment of claims.

The Nonforfeiture Values of this Certificate are not less than the minimum values and benefits required by the laws of the state in which this Certificate is delivered. Values are calculated by the Standard Nonforfeiture method, assuming basic life benefit payable at death and premiums payable annually in advance using the Nonforfeiture Factors shown in the Certificate Table of Values. On each Certificate Anniversary, the value of any paid up insurance is equal to the net single premium at the Attained Age and the mortality table shown in the Certificate Table of Values of the Insured. A detailed statement of the method of computing Nonforfeiture Values has been filed with the proper supervisory officials of the state where this Certificate is delivered.

NONFORFEITURE VALUES. Nonforfeiture values for this Certificate are shown in the Certificate Table of Values. Values shown are for the age at which this Certificate was issued. The nonforfeiture values are shown for the end of the Certificate years, with the assumption that there is no Loan Balance. Nonforfeiture values for any Certificate years not shown will be furnished upon request.

LOANS

CERTIFICATE LOAN. You may obtain a Certificate Loan on this Certificate if it has a Net Cash Value. The maximum loan may not exceed the Net Cash Value. This Certificate will be the only security for the Certificate Loan and must be assigned to us. We can defer a Certificate Loan for up to six months from the date we receive the request.

LOAN INTEREST RATE. Interest on any loan is at an effective annual rate of 8% per year. It will be payable at the end of each Certificate Year. If the loan interest is not paid, we will add the unpaid interest to the loan.

LOAN BALANCE. As used in this Certificate, Loan Balance means the sum of any unpaid Certificate Loans and earned loan interest which has either accrued or been added. We will deduct any Loan Balance from any amounts payable under this Certificate.

REPAYMENT. All or part of any Loan Balance may be repaid at any time while this Certificate is in force. Failure to repay the Loan Balance will not terminate this Certificate unless the Loan Balance exceeds the Cash Value. If this happens, we will send a notice of termination to the Owner and any assignee of which we have a record. We will mail these notices to the last addresses available to us at least thirty-one days before the termination.

CONVERSION PRIVILEGE

CONVERSION. If an Insured becomes ineligible as a member of the Group, or if the master contract ceases for any reason, you may elect to have an individual policy issued on the life of that Insured. Written application for the individual policy shall be made within thirty-one days after such termination. Evidence of insurability will not be required for this insurance. The individual policy shall provide coverage of the same form, death benefit, and cash value as your group insurance provided under this Certificate. The plan chosen shall be subject to the approval of the Company.

If an Insured dies during the thirty-one day period within which the Certificate Owner is entitled to an individual policy issued on the life of that Insured, the individual policy will not become effective; it will be void if already issued. In such case, the death benefit under this Certificate will be payable in accordance with the terms of this Certificate.

THE OWNER AND THE BENEFICIARY

OWNER. The Owner of this Certificate is as stated in the application, unless later changed. As the Certificate Owner, you may exercise all rights in this Certificate while the Insured is living. If you die during the Insured's lifetime, the Contingent Certificate Owner, if any, will become the Certificate Owner. If no Contingent Certificate Owner is then living, the Insured will become the Certificate Owner.

BENEFICIARY. The Beneficiaries for this Certificate are as shown in the application, unless later changed. All surviving Beneficiaries of the same class will share equally in any payment to that class, unless otherwise stated.

We will pay the Death Benefit under this Certificate to any Primary Beneficiaries surviving the Insured. If no Primary Beneficiaries survive the Insured, we will pay any Contingent Beneficiaries surviving the Insured. If no stated Beneficiary is living when the Insured dies, we will pay the estate of the Insured.

CHANGE OF OWNER OR BENEFICIARY. While the Insured is living, you may change:

- (a) the Certificate Owner;
- (b) the Contingent Certificate Owner; and
- (c) any Beneficiary designation that is not restricted by a previous designation.

We can require that any change be endorsed on the Certificate. Any change will be effective as of the date the change request was signed and delivered to us. The requested change will not apply to any payment we make or any action we take before we receive the request in our Administrative Office.

All elections, designations, changes and requests must be made in writing and in a form acceptable to us. The appropriate forms and answers to any questions may be obtained from our Administrative Office or from our authorized representative.

GENERAL PROVISIONS

THE CONTRACT. The entire contract consists of:

- (a) this Certificate; and
- (b) the application for this Certificate, a copy of which is attached at issue; and
- (c) the group Contract.

This Certificate is issued in consideration of the application and payment of premiums as provided. We rely on all statements in the application to be complete and true to the best knowledge and belief of the person(s) signing the application. In the absence of fraud, these statements are representations and not warranties. We will not use a statement to void this Certificate, or the group Contract, or to contest a claim, unless such statement is contained in a written application for this Certificate.

No change in this Certificate is valid unless it is in writing and signed by one of our officers. No agent or other field representative has authority to change or waive any provision of the group Contract or this Certificate.

This Certificate shall not take effect until it has been delivered and the premium paid, during the lifetime and continued insurability of the Insured.

CERTIFICATE. The Company issues an individual Certificate for each Insured. This Certificate sets forth the Insured's insurance benefits, the Beneficiary of such benefits, and the conversion privilege. However, this Certificate does not modify or extend the terms of the group Contract.

CERTIFICATE DATE. The Certificate Date is as shown in the Certificate Specifications. It is used to determine Certificate years and Certificate anniversaries.

AGE AND SEX. The Insured's date of birth and sex on the Certificate Date is shown on the application. If the age or sex of the Insured is incorrectly stated, the benefits payable under this Certificate will be adjusted to the amount which the premium paid would have purchased at the correct issue age and sex.

Age means age on the Insured's last birthday. Attained Age means the Insured's age on the prior Certificate anniversary.

INCONTESTABILITY. Except for fraud, we will not contest this Certificate after it has been in force during the lifetime of the Insured for two years from the Certificate Date.

SUICIDE EXCLUSION. We will not pay the Death Benefit if the Insured dies by suicide within two years from the Certificate Date. We will return the premium paid minus any Loan Balance and this Certificate will terminate.

ASSIGNMENT. The Owner may assign this Certificate. The rights of the Owner and of any other person referred to in this Certificate will be subject to the assignment. We are not bound by any assignment unless it is in writing and we have received it at our Administrative Office. Any assignment is subject to any Loan Balance against this Certificate. We will not be responsible for the validity of any assignment.

NONPARTICIPATION. This Certificate is nonparticipating and does not pay dividends. The premium does not include a charge for participation in surplus.

COMPLIANCE WITH LAW. If any provision of this Certificate, or of the group Contract, is in conflict with any applicable statute, it is hereby amended to conform to the minimum requirements of said statute.

**GROUP SINGLE PREMIUM WHOLE LIFE CERTIFICATE
WITH NONGUARANTEED DEATH BENEFIT INCREASES**

Insurance payable at death — Nonparticipating

Monumental Life INSURANCE COMPANY

Home Office: Cedar Rapids, Iowa
Administrative Office: 2 East Chase Street / Baltimore, MD 21202

This Certificate is a legal contract of life insurance between you and us. It shall be construed in accordance with the laws of the jurisdiction in which it is issued. *Read Your Certificate Carefully.* It should be kept with your other important papers. The words "you" and "your" refer to the Owner of the Certificate. The words "we", "us" and "our" refer to Monumental Life Insurance Company.

BRIEF DESCRIPTION

The purpose of this Certificate is to provide for life insurance protection for as long as the Insured lives, while at the same time accumulating a cash value. The life insurance benefit is a reduced amount during the first two Certificate Years. During this initial period, there is an added accidental death benefit. To keep this Certificate in full force, premiums must be paid for the period shown in the Certificate Specifications. The details of this Certificate are covered in the various provisions included herein.

THIRTY-DAY RIGHT TO EXAMINE CERTIFICATE

This Certificate may be returned for any reason up to 30 days after it is received, and a full refund of any premiums paid will be made. This Certificate should be mailed or delivered to us or to our authorized representative. When so returned, this Certificate is void from its beginning.

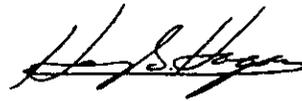
CONTRACT

We issue this Certificate to the Owner named in the Application. We promise and contract to pay benefits according to the provisions of the Group Master Contract and this Certificate.

Signed by the Company at Cedar Rapids, Iowa



H. Stacey Boyer
Secretary



Henry G. Hagan
President

GROUP MODIFIED BENEFIT WHOLE LIFE CERTIFICATE WITH NONGUARANTEED DEATH BENEFIT INCREASES

Benefits limited during first two Certificate Years

Initial period Accidental Death Benefit

Insurance payable at death — Premiums payable for stated period - Non-participating

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**FOR INFORMATION, OR
TO MAKE A COMPLAINT, CALL:
1-800-638-3080**

INSURANCE BENEFITS

ACCIDENTAL DEATH. Accidental Death means death by accidental means which:

- (a) results directly from accidental bodily injury; and
- (b) occurs within 120 days from the date of the injury.

DEATH BENEFIT. While this Certificate is in force on a premium paying or fully paid-up basis, the Death Benefit is the Amount of Insurance applicable for the Certificate Year in which the Insured's death occurs. An Accidental Death Benefit is paid in lieu of the basic life benefit in the event of Accidental Death during the first two Certificate Years.

For death other than Accidental Death, during the first two Certificate Years, the Death Benefit will be calculated as the sum of premiums paid to the date of death plus 10% effective annual interest, compounded monthly. In either case, the Death Benefit will be reduced by any Loan Balance.

For death in the third and succeeding years, the Death Benefit will be calculated as (1) + (2) - (3), where:

- (1) is the Ultimate Guaranteed Amount of Insurance as shown in the Certificate Specifications; and
- (2) is the total of nonguaranteed increases declared to date as stated in the Additional Benefits provision; and
- (3) is any Loan Balance.

In the third and succeeding years, any portion of a premium paid beyond the Certificate month of the Insured's death will be added to the benefits payable. The Death Benefit while this Certificate is in force under a Nonforfeiture provision is as stated therein.

ADDITIONAL BENEFITS. Increases in the Death Benefit may be provided at the sole discretion of the Company. Such increases, if any, will be determined on the Certificate anniversary. Once credited, these increases will be guaranteed. The Additional Benefits provided will be in the form of paid-up whole life additions. The paid-up whole life additions, if any, will have a cash value as defined in the Basis of Computation of Certificate Values.

PAYMENT OF BENEFITS. If the Insured dies while this Certificate is in force, we will pay the Death Benefit to the Beneficiary. We will require proof of death and a written claim.

PREMIUMS

PAYING PREMIUMS. The premium for this Certificate is shown in the Certificate Specifications. The first premium must be paid on or before the Certificate Date. Premiums may be paid at our Administrative Office or to our authorized representative. We will give a receipt for each premium paid upon request. This receipt will be signed by the person authorized to accept your premium. The premium payment schedule may be changed as shown in the Certificate Specifications. Any change will be subject to our rules at the time of change.

GRACE PERIOD. A grace period of 31 days will be allowed for payment of each premium after the first premium. This Policy will continue in force during the grace period. If death occurs during the grace period, any unpaid premium due will be deducted from the Death Benefit. If the premium due is not paid by the end of the grace period, this Policy shall lapse as of the premium due date, with benefits only as provided by the Nonforfeiture Provisions.

REINSTATEMENT. This Certificate may be reinstated at any time within five years from the date of lapse if it has not been surrendered for its Net Cash Value. We will reinstate this Certificate if:

- (a) we receive evidence of insurability satisfactory to us; and
- (b) all past due premiums together with compound interest of 6% per year are paid; and
- (c) any Loan Balance plus interest accumulated is reinstated or repaid.

The effective date of the reinstated Certificate will be the date we approve the application for reinstatement.

NONFORFEITURE PROVISIONS

GUARANTEED CASH VALUE. The Guaranteed Cash Value while this Certificate is in force is as shown in the Certificate Table of Values. Guaranteed Cash Values have been calculated on the assumption that there is no Loan Balance.

NET CASH VALUE. is equal to (1) + (2) - (3) where:

- (1) is the Guaranteed Cash Value as shown in the Certificate Table of Values; and
- (2) is the Cash Value of Additional Benefits, if any, calculated as stated in the Basis of Computations of Certificate Values; and
- (3) is any Loan Balance.

LAPSE. If the premium is not paid when due or before the end of the grace period, this Certificate will lapse as of the due date of the unpaid premium. The Net Cash Value as of the date of lapse will be applied under one of the following options. The Certificate Owner may elect an option, by written notice, within 60 days after the date to which premiums have been paid. If no election is made, the Extended Term Option will apply.

EXTENDED TERM OPTION. Under this option, the Net Cash Value is used to buy term insurance. The coverage will be equal to the Amount of Insurance in force as of the date of lapse less any Loan Balance. The term of coverage will be that which the Net Cash Value will buy when applied as a net single premium at the Insured's attained age as of the date of lapse. If there is no Loan Balance, the period of Extended Term insurance will be that shown in the Certificate Table of Values.

REDUCED PAID UP OPTION. Under this option, the Net Cash Value is used to buy a level amount of whole life insurance; no further premiums are due. The amount will be that which the Net Cash Value will buy when applied as a net single premium at the Insured's attained age as of the date of lapse. If there is no loan Balance, the amount of Reduced Paid-Up insurance will be that shown in the Certificate Table of Values.

SURRENDER OPTION. This Certificate may be surrendered for its Net Cash Value at any time upon your request. The date of surrender will be the date written request is received at our Administrative Office whether the Insured is then living or not. Upon surrender, all insurance provided by the Certificate and any Riders, unless the Riders provide otherwise, will terminate.

If this Certificate is surrendered within 60 days after a Certificate Anniversary, the Net Cash Value on the surrender date will not be less than it was on that Certificate Anniversary date. If it is surrendered on other than a Certificate Anniversary, due allowance will be made for lapse of time and any fractional premium payment. We can defer any payment under this provision for up to six months from the date your request is received.

BASIS OF COMPUTATION OF CERTIFICATE VALUES. Nonforfeiture Values for this Certificate are shown in the Certificate Table of Values. The Nonforfeiture Values are shown for the age at which this Certificate was issued and at the end of the Certificate Years, with the assumption that premiums are paid to the end of those years and that there is no Loan Balance outstanding. The value at any time during a Certificate Year will be calculated on the same basis, with allowance for any premium paid for the part of the Certificate Year. Nonforfeiture Values for any Certificate Years not shown will be furnished upon request.

Nonforfeiture Values and net single premiums are calculated based on the Commissioner's Standard Ordinary Mortality Table referred to in the Certificate Table of Values, using the guaranteed interest rate shown in the Certificate Table of Values, assuming immediate payment of claims.

The Nonforfeiture Values of this Certificate are not less than the minimum values and benefits required by the laws of the state in which this Certificate is delivered. Values are calculated by the Standard Nonforfeiture method, assuming basic life benefit payable at death and premiums payable annually in advance using the Nonforfeiture Factors shown in the Certificate Table of Values. On each Certificate Anniversary, the value of any paid up insurance is equal to the net single premium at the Attained Age and the mortality table shown in the Certificate Table of Values of the Insured. A detailed statement of the method of computing Nonforfeiture Values has been filed with the proper supervisory officials of the state where this Certificate is delivered.

NONFORFEITURE VALUES. Nonforfeiture values for this Certificate are shown in the Certificate Table

of Values. Values shown are for the age at which this Certificate was issued. The nonforfeiture values are shown for the end of the Certificate Years, with the assumption that premiums are paid to the end of those years and that there is no Loan Balance. Nonforfeiture values for any Certificate Years not shown will be furnished upon request.

LOANS

CERTIFICATE LOAN. You may obtain a Certificate Loan on this Certificate if it has a Net Cash Value. The maximum loan may not exceed the Net Cash Value. This Certificate will be the only security for the Certificate Loan and must be assigned to us. We can defer a Certificate Loan for up to six months from the date we receive the request.

LOAN INTEREST RATE. Interest on any loan is at an effective annual rate of 8% per year. It will be payable at the end of each Certificate Year. If the loan interest is not paid, we will add the unpaid interest to the loan.

LOAN BALANCE. As used in this Certificate, Loan Balance means the sum of any unpaid Certificate Loans and earned loan interest which has either accrued or been added. We will deduct any Loan Balance from any amounts payable under this Certificate.

REPAYMENT. All or part of any Loan Balance may be repaid at any time while this Certificate is in force. Failure to repay the Loan Balance will not terminate this Certificate unless the Loan Balance exceeds the Cash Value. If this happens, we will send a notice of termination to the Owner and any assignee of which we have a record. We will mail these notices to the last addresses available to us at least thirty-one days before the termination.

CONVERSION PRIVILEGE

CONVERSION. If an Insured becomes ineligible as a member of the Group, or if the master contract ceases for any reason, you may elect to have an individual policy issued on the life of that Insured. Written application for the individual policy shall be made within thirty-one days after such termination. Evidence of insurability will not be required for this insurance. The individual policy shall provide coverage of the same form, death benefit, and cash value as your group insurance provided under this Certificate. The plan chosen shall be subject to the approval of the Company.

If an Insured dies during the thirty-one day period within which the Certificate Owner is entitled to an individual policy issued on the life of that Insured, the individual policy will not become effective; it will be void if already issued. In such case, the death benefit under this Certificate will be payable in accordance with the terms of this Certificate.

THE OWNER AND THE BENEFICIARY

OWNER. The Owner of this Certificate is as stated in the application, unless later changed. As the Certificate Owner, you may exercise all rights in this Certificate while the Insured is living. If you die during the Insured's lifetime, the Contingent Certificate Owner, if any, will become the Certificate Owner. If no Contingent Certificate Owner is then living, the Insured will become the Certificate Owner.

BENEFICIARY. The Beneficiaries for this Certificate are as shown in the application, unless later changed. All surviving Beneficiaries of the same class will share equally in any payment to that class, unless otherwise stated.

We will pay the Death Benefit under this Certificate to any Primary Beneficiaries surviving the Insured. If no Primary Beneficiaries survive the Insured, we will pay any Contingent Beneficiaries surviving the Insured. If no stated Beneficiary is living when the Insured dies, we will pay the estate of the Insured.

CHANGE OF OWNER OR BENEFICIARY. While the Insured is living, you may change:

- (a) the Certificate Owner;
- (b) the Contingent Certificate Owner; and
- (c) any Beneficiary designation that is not restricted by a previous designation.

We can require that any change be endorsed on the Certificate. Any change will be effective as of the date the change request was signed and delivered to us. The requested change will not apply to any payment we make or any action we take before we receive the request in our Administrative Office. All elections, designations, changes and requests must be made in writing and in a form acceptable to us. The appropriate forms and answers to any questions may be obtained from our Administrative Office or from our authorized representative.

GENERAL PROVISIONS

THE CONTRACT. The entire contract consists of:

- (a) this Certificate; and
- (b) the application for this Certificate, a copy of which is attached at issue; and
- (c) the group Contract.

This Certificate is issued in consideration of the application and payment of premiums as provided. We rely on all statements in the application to be complete and true to the best knowledge and belief of the person(s) signing the application. In the absence of fraud, these statements are representations and not warranties. We will not use a statement to void this Certificate, or the group Contract, or to contest a claim, unless such statement is contained in a written application for this Certificate.

No change in this Certificate is valid unless it is in writing and signed by one of our officers. No agent or other field representative has authority to change or waive any provision of the group Contract or this Certificate.

This Certificate shall not take effect until it has been delivered, and the first premium paid, during the lifetime and continued insurability of the Insured.

CERTIFICATE. The Company issues an individual Certificate for each Insured. This Certificate sets forth the Insured's insurance benefits, the Beneficiary of such benefits, and the conversion privilege. However, this Certificate does not modify or extend the terms of the group Contract.

CERTIFICATE DATE. The Certificate Date is as shown in the Certificate Specifications. It is used to determine Certificate years and Certificate anniversaries.

AGE AND SEX. The Insured's date of birth and sex on the Certificate Date is shown on the application. If the age or sex of the Insured is incorrectly stated, the benefits payable under this Certificate will be adjusted to the amount which the premium paid would have purchased at the correct issue age and sex.

Age means age on the Insured's last birthday. Attained Age means the Insured's age on the prior Certificate anniversary.

INCONTESTABILITY. Except for fraud or nonpayment of premiums, we will not contest this Certificate after it has been in force during the lifetime of the Insured for two years from the Certificate Date. Any benefits for disability or accidental death will be incontestable, as to statements made in the application, after two years from the date of issue of such benefits.

SUICIDE EXCLUSION. We will not pay the Death Benefit if the Insured dies by suicide within two years from the Certificate Date. We will return all premiums paid minus any Loan Balance and this Certificate will terminate.

ASSIGNMENT. The Owner may assign this Certificate. The rights of the Owner and of any other person referred to in this Certificate will be subject to the assignment. We are not bound by any assignment unless it is in writing and we have received it at our Administrative Office. Any assignment is subject to any Loan Balance against this Certificate. We will not be responsible for the validity of any assignment.

NONPARTICIPATION. This Certificate is nonparticipating and does not pay dividends. The premiums do not include a charge for participation in surplus.

COMPLIANCE WITH LAW. If any provision of this Certificate, or of the group Contract, is in conflict with any applicable statute, it is hereby amended to conform to the minimum requirements of said statute.

**GROUP MODIFIED BENEFIT WHOLE LIFE CERTIFICATE
WITH NONGUARANTEED DEATH BENEFIT INCREASES**

Benefits limited during first two Certificate Years

Initial period Accidental Death Benefit

Insurance payable at death — Premiums payable for stated period - Non-participating

SERFF Tracking Number: AEGF-125910422

State: Arkansas

Filing Company: Monumental Life Insurance Company-

State Tracking Number: 40908

Company Tracking Number:

TOI: L07G Group Life - Whole

Sub-TOI: L07G.111 Single Premium - Single Life

Product Name: Preneed Group 2001 CSO

Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AEGF-125910422

State: Arkansas

Filing Company: Monumental Life Insurance Company-

State Tracking Number: 40908

Company Tracking Number:

TOI: L07G Group Life - Whole

Sub-TOI: L07G.111 Single Premium - Single Life

Product Name: Preneed Group 2001 CSO

Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

11/19/2008

Comments:

Attachments:

AR Read Cert.pdf

AR Rule & Reg 19 Comp Cert.pdf

Review Status:

Satisfied -Name: Application

11/19/2008

Comments:

Attachment:

A99200FW.pdf

Review Status:

Satisfied -Name: Master Contracts

11/19/2008

Comments:

Attachments:

C08100 Trust.pdf

C08200 Trust.pdf

Review Status:

Satisfied -Name: Schedule Pages

11/19/2008

Comments:

Attachments:

AR GROUP - 3Y GRADED.pdf

AR GROUP - 5Y GRADED.pdf

AR GROUP - 10Y GRADED.pdf

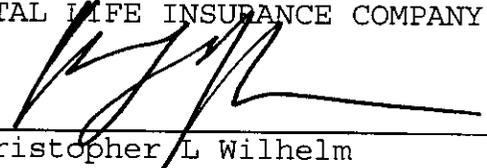
CERTIFICATION

THIS IS TO CERTIFY, that the forms listed below achieved the following Flesch Reading Ease Scores and are in compliance with the requirements of Arkansas Insurance Code ACA 23-80-206.

<u>Form</u>	<u>Flesch Score</u>
C08100	43.9
C08200	46.3
J08100	48.1
J08200	50.6

MONUMENTAL LIFE INSURANCE COMPANY

Date: 09/22/2008

By: 

Christopher L Wilhelm
Assistant General Counsel &
Assistant Vice President

CRTARR.DOC

ARKANSAS DEPARTMENT OF INSURANCE

Rule & Regulation 19

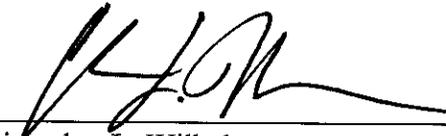
Certification of Compliance

FORM(s): C08100, C08200, J08100 & J08200

MONUMENTAL LIFE INSURANCE COMPANY hereby certifies that the form(s) shown above are in compliance with Arkansas Rule & Regulation 19, Unfair Sex Discrimination is the sale of insurance.

MONUMENTAL LIFE INSURANCE COMPANY

BY: _____



Christopher L. Wilhelm
Assistant Vice President &
Assistant General Counsel

DATE: 09/22/2008

CERT.ARC

Issue Date: _____
Certificate No.: _____

**MONUMENTAL LIFE INSURANCE COMPANY, HOME OFFICE: CEDAR RAPIDS, IA
ADMINISTRATIVE OFFICE: 2 E. CHASE ST., BALTIMORE, MD 21202
GROUP LIFE INSURANCE ENROLLMENT FORM**

1 PROPOSED INSURED

First Name/ Middle Initial/ Last Name: _____				<input type="radio"/> Male	<input type="radio"/> Female	Social Security Number: _____	
						Date of Birth: _____ Age: _____	
Street Address _____	City _____	State _____	Zip _____	Telephone: _____			

1a APPLICANT/OWNER (If Other than Proposed Insured)

First Name/ Middle Initial/ Last Name: _____				<input type="radio"/> Male	<input type="radio"/> Female	Social Security Number: _____	
						Date of Birth: _____ Age: _____	
Street Address _____	City _____	State _____	Zip _____	Telephone _____			

2 PLAN

Single Premium Limited Death Benefit Plan 3 Pay 5 Pay 10 Pay

Annual Semi-Annual Quarterly

Monthly Bank Draft Monthly Direct Bill

Premium \$ _____ Face Amount \$ _____

3 REPLACEMENT

Will this insurance replace any other insurance or annuities? Yes No

If so, with which company? _____

4 BENEFICIARY

After payment under any assignments, remaining proceeds are to be paid to the estate of the insured unless another beneficiary is named below:

Beneficiary's First Name/ Middle Initial/ Last Name: _____

5 HEALTH CERTIFICATION

I represent specifically for the purpose of obtaining this insurance that:

a) I am not now a patient in a hospital, and

b) I have not been told by a physician that I now have a terminal illness or condition.

6 DECLARATIONS AND SIGNATURES

I acknowledge that the statements given are complete and true to the best of my knowledge and belief; and that the Company will act in reliance thereon in the issuance of insurance. If I am the applicant for insurance on the life of the proposed insured, I certify that I have an insurable interest in his or her life and full authority to use his or her funds as premiums on the insurance applied for. It is agreed that (1) The insurance applied for is effective upon receipt of the first premium payment and delivery of the certificate; (2) All premium checks are to be made payable to Monumental Life Insurance Company; (3) I have paid \$ _____ with this enrollment form. I understand a copy of this enrollment form will serve as receipt for the premium paid.

FRAUD WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits (in TX, may be committing) a fraudulent insurance act, which is a crime and subjects (in KS, which may be determined by a court of law to be a crime which subjects) such person to criminal and civil penalties.

Signed at _____ Date: _____ Insured/ Applicant/ Owner: _____

Agent's Statement: By my signature I certify that, to the best of my knowledge, all information contained in this enrollment form is correct, was recorded accurately, and confirm this enrollment form was signed in my presence.

Print Agent Name: _____ Agent Signature: _____ Agent #: _____

Copies To: White – Monumental Yellow – Family Pink – Agent

Monumental Life Insurance Company
HOME OFFICE: CEDAR RAPIDS, IA
ADMINISTRATIVE OFFICE: 2 E. CHASE ST., BALTIMORE, MD 21202

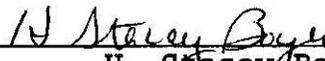
CONTRACT NUMBER: TPNS0001
CONTRACT DATE: January 1, 2009
CONTRACT HOLDER: American Senior Security Trust

This Contract shall be construed in accordance with the laws of the jurisdiction in which it is delivered.

Monumental Life Insurance Company will pay death benefits to beneficiaries named on Certificates issued under this Group Contract. A death benefit can be determined from the "Death Benefit" section of the Certificate.

This Contract is issued in consideration of the enrollment form, a copy of which is attached to and made a part of this Contract.

Signed for the Company at its Home Office, in Baltimore, MD on the Contract Date.



H. Stacey Boyer
Secretary



Henry G. Hagan
President

THIRTY DAY RIGHT TO EXAMINE CERTIFICATE

Any Certificate issued under this Group Contract may be returned for any reason within thirty days from the Certificate Date. The Company will immediately refund any premium paid, less any indebtedness, and treat the Certificate as if it were void from its inception.

GROUP SINGLE PREMIUM WHOLE LIFE INSURANCE CONTRACT
WITH NONGUARANTEED DEATH BENEFIT INCREASES

Insurance payable at death - Nonparticipating

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INSURANCE BENEFITS

DEATH BENEFIT - While a Certificate is in force, the Death Benefit is the Amount of Insurance applicable for the Certificate year in which the Insured's death occurs. At any time, the Death Benefits will be calculated as: (1)+(2)-(3), where:

- is the Initial Amount of Insurance as stated in the Certificate Specifications; and
- is the total of nonguaranteed increases declared to date as stated in the Additional Benefits Provision; and
- is any Loan Balance.

The Death Benefits while a Certificate is in force under a Nonforfeiture provision is as stated therein.

ADDITIONAL BENEFITS - Increases in the Death Benefits may be provided as the sole discretion of the Company. Such increases, if any, will be determined on the Certificate anniversary. Once credited, these increases will be guaranteed. The Additional Benefits provided will be in the form of paid-up whole life additions. The paid-up whole life additions, if any, will have a cash value as defined in the Basis of Computation of Certificate Values.

PAYMENT OF PROCEEDS - If the Insured dies while a Certificate is in force, we will pay the Death Benefit to the Beneficiary. We will require due proof of death and a written claim.

PAYING PREMIUMS AND REINSTATEMENT

PAYING PREMIUMS - The premium due under this Contract shall be the premiums due with respect to all Certificates. The single premium for a Certificate is shown in the Certificate Specifications, and it is due on or before the Certificate Date. This premium may be paid at our Home Office or to our authorized representative. We will give a receipt for each premium paid upon request. This receipt will be signed by the person authorized to accept the premium.

REINSTATEMENT - We will reinstate a Certificate at any time within five years from the date of lapse if it has not been surrendered for its Net Cash Value. We will reinstate the Certificate if:

- (a) we receive evidence of insurability satisfactory to us; and
- (b) any Loan Balance plus interest accumulated during the period outstanding is reinstated or repaid.

The effective date of a reinstated Certificate will be the date we approve the application for reinstatement.

NONFORFEITURE PROVISIONS

GUARANTEED CASH VALUE - The Guaranteed Cash Value while a Certificate is in force is as shown in the Certificate Table of Values. Guaranteed Cash Values have been calculated on the assumption that there is no Loan Balance outstanding.

NET CASH VALUE - is equal to (1)+(2)-(3) where:

- (1) is the Guaranteed Cash value as shown in the Certificate Table of Values; and
- (2) is the cash Value of Additional benefits, if any, calculated as stated in the Basis of Computations of Certificate Values; and
- (3) is any Loan balance.

SURRENDER OPTION - A Certificate may be surrendered for its Net Cash Value at any time upon the Certificate Owner's request. The date of surrender will be the date written request is received at our Home Office whether the Insured is then living or not. Upon surrender, all insurance provided by the Certificate and any Riders, unless the Riders provide otherwise, will terminate.

If a Certificate is surrendered within 60 days of a Certificate Anniversary, the Net Cash Value on the surrender date will not be less than it was on that Certificate Anniversary date. If surrendered on other than a Certificate Anniversary, due allowance will be made for lapse of time. We can defer any payment under this provision for up to six months from the date a request is received.

BASIS OF COMPUTATION OF CERTIFICATE VALUES - Nonforfeiture Values for the Certificate are shown in the Certificate Table of Values. The Nonforfeiture Values are shown for the age at which the Certificate was issued and at the end of the Certificate Years, with the assumption that premiums are paid to the end of those years and that there is no Loan Balance outstanding. The value at any time during a Certificate Year will be calculated on the same basis, with allowance for any premium paid for the part of the Certificate Year. Nonforfeiture Values for any Certificate Years not shown will be furnished upon request.

Nonforfeiture Values and net single premiums are calculated based on the Commissioner's Standard Ordinary Mortality Table referred to in the Certificate Table of Values, using the guaranteed interest rate shown in the Certificate Table of Values, assuming immediate payment of claims.

The Nonforfeiture Values of this Certificate are not less than the minimum values and benefits required by the laws of the state in which the Certificate is delivered. Values are calculated by the Standard Nonforfeiture method, assuming basic life benefit payable at death and premiums payable annually in advance using the Nonforfeiture Factors shown in the Certificate Table of Values. On the Certificate Anniversary, the value of any paid up insurance is equal to the net single premium at the Attained Age and the mortality table shown in the Certificate Table of Values of the Insured. A detailed statement of the method of computing Nonforfeiture Values has been filed with the proper supervisory officials of the state where the Certificate is delivered.

NONFORFEITURE VALUES - Nonforfeiture values for a Certificate are shown in the Certificate Table of Values. Values shown are for the age at which the Certificate was issued. The nonforfeiture values are shown for the end of

the Certificate years, with the assumption that there is no Loan Balance outstanding. Nonforfeiture values for any Certificate years not shown will be furnished upon request.

LOANS

CERTIFICATE LOANS - A Certificate Owner may obtain a Certificate Loan if the Certificate has a Net Cash Value. The Certificate will be the only security for the Certificate Loan and must be assigned to us. We can defer a Certificate Loan for up to six months from the date we receive the request.

LOAN INTEREST RATE - Interest on any loan is at an effective annual rate of 8% per year. It will be payable at the end of each Certificate Year. If the Loan Interest is not paid when due, we will add the unpaid interest to the Loan.

LOAN BALANCE - As used in a Certificate, Loan Balance means the sum of any unpaid Certificate Loans and earned Loan Interest which has either accrued or been added. We will deduct any Loan Balance from any amounts payable under a Certificate.

REPAYMENT - All or any part of the Loan Balance may be repaid at any time while a Certificate is in force. Failure to repay the Loan Balance will not terminate the Certificate unless the Loan Balance exceeds the Cash Value. If this happens, we will send a notice of termination to the Certificate Owner and any assignee of which we have a record. We will mail these notices to the last addresses available to us at least thirty-one days before the termination.

CONVERSION PRIVILEGE

CONVERSION - If an Insured becomes ineligible as a member of the Group, or if this contract ceases for any reason, the Certificate Owner shall be entitled to have an individual policy issued on the life of that Insured. Written application for the individual policy shall be made within thirty-one days after such termination. Evidence of insurability will not be required for this insurance. The individual policy shall provide coverage of the same form, death benefit, and cash value as the group insurance provided under the Certificate. The plan chosen shall be subject to the approval of the Company.

If an Insured dies during the thirty-one day period within which a Certificate Owner is entitled to have an individual policy issued on the life of that Insured, the individual policy will not become effective; it will be void if already issued. In such case, the Death Benefit under the Certificate will be payable in accordance with the terms of the Certificate.

THE OWNER AND THE BENEFICIARY

CERTIFICATE OWNER - The Owner of a Certificate is as stated in the application, unless later changed. The Certificate Owner may exercise all rights in a Certificate while the Insured is living. If the Certificate Owner dies during the Insured's lifetime, the Contingent Certificate Owner, if any, will become the Certificate Owner. If no Contingent Certificate

Owner is then living, the Insured will become the Certificate Owner.

BENEFICIARY - The Primary and Contingent Beneficiaries for a Certificate are as shown in the application, unless later changed. All surviving Beneficiaries of the same class will share equally in any payment to that class, unless otherwise stated.

We will pay the Death Benefit under the Certificate to any Primary Beneficiaries surviving the Insured. If no Primary Beneficiaries survive the Insured, we will pay any Contingent Beneficiaries surviving the Insured. If no stated Beneficiary is living when the Insured dies, we will pay the estate of the Insured.

CHANGE OF CERTIFICATE OWNER OR BENEFICIARY - While the Insured is living, the Certificate Owner may change:

- (a) the Certificate Owner;
- (b) the Contingent Certificate Owner; and
- (c) a Beneficiary designation that is not restricted by a previous designation.

We can require that any change be endorsed on a Certificate. Any change will be effective as of the date the change request was signed, and delivered to us. The requested change will not apply to any payment we make or any action we take before we receive the request in our Home Office.

All elections, designations, changes and requests must be in writing and in a form acceptable to us. The appropriate forms and answers to any questions may be obtained from our Home Office or from our authorized representative.

GENERAL PROVISIONS

THE CONTRACT - The entire contract consists of:

- (a) this Contract; and
- (b) all certificates issued under this contract, including all enrollment forms for each certificate, a copy of which is attached to each certificate at issue.

We rely on all statements in the enrollment form to be complete and true to the best knowledge and belief of the person(s) signing the enrollment form. In the absence of fraud, these statements are representations and not warranties. We will not use a statement to void this Contract, or a Certificate, or to contest a claim, unless such statement is contained in a written enrollment form.

No change in this Contract, or any Certificate, is valid unless it is in writing and signed by one of our officers. No agent or other field representative has authority to change or waive any provision of the group Contract or a Certificate.

Each Certificate under this Contract shall not take effect until it has been delivered and the first premium paid during the lifetime and continued insurability of the Insured.

CONTRACT DATE - The Contract Date is the date which is shown on the first page of this Contract. It is the date from which all Contract anniversaries are measured.

CERTIFICATES - The Company will issue an individual Certificate for each Insured. Each Certificate will set forth the Insured's insurance benefits, the Beneficiary of such benefits, and the conversion privilege. However, such certificates do not modify or extend the liability of the Company as set forth in this Contract.

CERTIFICATE DATE - The Certificate Date is shown in the Certificate Specifications. It is used to determine Certificate years and Certificate anniversaries.

AGE AND SEX - The Insured's date of birth and sex on the Certificate Date is shown on the enrollment form for the Certificate. If the age or sex of the Insured is incorrectly stated, the benefits payable under the Certificate will be adjusted to the amount which the premium paid would have purchased at the correct issue age and sex.

Age means age on the Insured's last birthday. Attained Age means the Insured's age on the prior Certificate anniversary.

INCONTESTABILITY - This Contract shall be incontestable from the Contract Date, except as to any representations in the enrollment form. Except for fraud, we will not contest a Certificate after it has been in force during the lifetime of the Insured for two years from the Certificate Date.

SUICIDE EXCLUSION - We will not pay the Death Benefit if the Insured dies by suicide within two years from the Certificate Date. We will return all premiums paid minus any Loan Balance and the Certificate will terminate.

ASSIGNMENT - A Certificate may be assigned by the Certificate Owner. The rights of the Certificate Owner and of any other person referred to in the Certificate will be subject to the assignment. We are not bound by an assignment unless it is in writing and we have received it at our Home Office. Any assignment is subject to any Certificate Loan Balance against the Certificate. We will not be responsible for the validity of any assignment.

NONPARTICIPATION - This Contract and all Certificates issued under it are nonparticipating and do not pay dividends. The premiums do not include a charge for participation in surplus.

COMPLIANCE WITH LAW - If any provision of this Contract, or any Certificate issued under it, is in conflict with any applicable statutes, it is hereby amended to conform to the minimum requirements of such statute.

Monumental Life Insurance Company
HOME OFFICE: CEDAR RAPIDS, IA
ADMINISTRATIVE OFFICE: 2 E. CHASE ST., BALTIMORE, MD 21202

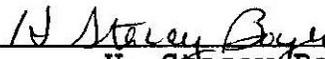
CONTRACT NUMBER: TPNM0001
CONTRACT DATE: January 1, 2009
CONTRACT HOLDER: American Senior Security Trust

This Contract shall be construed in accordance with the laws of the jurisdiction in which it is delivered.

Monumental Life Insurance Company will pay death benefits to beneficiaries named on Certificates issued under this Group Contract. A death benefit can be determined from the "Death Benefit" section of the Certificate.

This Contract is issued in consideration of the enrollment form, a copy of which is attached to and made a part of this Contract.

Signed for the Company at its Home Office, in Baltimore, MD on the Contract Date.



H. Stacey Boyer
Secretary



Henry G. Hagan
President

THIRTY DAY RIGHT TO EXAMINE CERTIFICATE

Any Certificate issued under this Group Contract may be returned for any reason within thirty days from the Certificate Date. The Company will immediately refund any premium paid, less any indebtedness, and treat the Certificate as if it were void from its inception.

GROUP MODIFIED BENEFIT WHOLE LIFE INSURANCE CONTRACT
WITH NONGUARANTEED DEATH BENEFIT INCREASES FOR EACH CERTIFICATE

Benefits limited during first two Certificate Years
Initial period Accidental Death Benefit
Insurance payable at death - Premiums payable for stated period
Nonparticipating

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INSURANCE BENEFITS

ACCIDENTAL DEATH - Accidental Death means death by accidental means which:

- (a) result directly from accidental bodily injury; and
- (b) occurs within 120 days from the date of the injury.

DEATH BENEFIT - While a Certificate is in force on a premium paying or fully paid up basis, the Death Benefit is the Amount of Insurance applicable for the Certificate Year in which the Insured's death occurs. An Accidental Death Benefit is paid in lieu of the basic life benefit in the event of Accidental Death during the first two Certificate Years.

For death other than Accidental Death, during the first two Certificate Years, the Death Benefit will be calculated as the sum of premiums paid to the date of death plus 10% effective annual interest, compounded monthly. In either case, the Death Benefit will be reduced by any Loan Balance.

For death in the third and succeeding years, the Death Benefits will be calculated as (1)+(2)-(3), where:

- (1) is the Ultimate Guaranteed Amount of Insurance as shown in the Certificate Specifications; and
- (2) is the total of nonguaranteed increases declared to date as stated in the Additional Benefits provision; and
- (3) is any Loan Balance

In the third and succeeding years, any portion of a premium paid beyond the Certificate month of the Insured's death will be added to the benefits payable. The Death Benefit while a Certificate is in force under a Nonforfeiture provision is as stated therein.

ADDITIONAL BENEFITS - Increase in the Death Benefit may be provided at the sole discretion of the Company. Such increases, if any, will be determined on the Certificate anniversary. Once credited, these increases will be guaranteed. The additional Benefits provided will be in the form of paid-up whole life additions. The paid-up whole life additions, if any, will have a cash value as defined in the Basis of Computation of Certificate Values.

PAYMENT OF PROCEEDS - If the Insured dies while a Certificate is in force, we will pay the Death Benefit to the Beneficiary. We will require due proof of death and a written claim.

PAYING PREMIUMS AND REINSTATEMENT

PAYING PREMIUMS - The premium due under this Contract shall be the premiums due with respect to all Certificates. The premium for a Certificate is shown in the Certificate Specifications. The first premium is due on or before the Certificate Date. Premiums are payable in advance of the period to which they apply.

Premiums may be paid at our Home Office or to our authorized representative. We will give a receipt for each premium paid upon request. This receipt will be signed by the person authorized to accept the premium.

The premium payment schedule for a Certificate may be changed as shown in the Certificate Specifications. Any change will be subject to our rules at the time of the change.

GRACE PERIOD - A grace period of 31 days will be allowed for payment of each premium after the first premium with respect to a Certificate. The Certificate will continue in force during its grace period. If death occurs during the grace period, any unpaid premium due will be deducted from the Death Benefit. If a premium due is not paid by the end of the grace period, the Certificate shall lapse as of the premium due date, except as provided by the Nonforfeiture Provisions.

REINSTATEMENT - We will reinstate a Certificate at any time within five years from the date of lapse if it has not been surrendered for its Net Cash Value. We will reinstate a Certificate if:

- (a) we receive evidence of insurability satisfactory to us;
- (b) all past due premiums together with compound interest of 6% per year is paid; and
- (c) any Loan Balance plus interest accumulated during the period outstanding is reinstated or repaid.

The effective date of a reinstated Certificate will be the date we approve the application for reinstatement.

NONFORFEITURE PROVISIONS

GUARANTEED CASH VALUE - The Guaranteed Cash value while a Certificate is in force on a premium paying basis is as shown in the Certificate Table of Values. Guaranteed Cash Values have been calculated on the assumption that there is no Loan Balance outstanding. Any Loan Balance is subtracted to find the Net Cash Value.

NET CASH VALUE - is equal to (1)+(2)-(3) where:

- (1) is the Guaranteed Cash value as shown in the Certificate Table of Values; and
- (2) is the cash Value of Additional Benefits, if any, calculated as stated in the Basis of Computations of Certificate Values; and
- (3) is any Loan Balance.

LAPSE - If the premium is not paid when due or before the end of the grace period, the Certificate will lapse as of the due date of the unpaid premium. The Net Cash Value as of the date of lapse will be applied under one of the following Options. The Certificate Owner may elect an Option by written notice within 60 days after the date to which premiums have been paid. If no election is made, the Extended Term Option will apply.

EXTENDED TERM OPTION - Under this Option, the Net Cash Value of the Certificate is used to buy term insurance. The coverage will be equal to the Amount of Insurance in force as of the date of lapse less any Loan Balance. The coverage will increase at the same time and by the same amount as the Amount of Insurance would have increased had the Certificate remained

on a premium paying basis. The term of coverage will be that which the Net Cash Value will buy when applied as a net single premium at the Insured's attained age as of the date of lapse. If there is no loan, the period of Extended Term insurance will be that shown in the Certificate Table of Values.

REDUCED PAID UP OPTION - Under this option, the Net Cash Value of the Certificate is used to buy a level amount of whole life insurance; no further premiums are due. The amount will be that which the Net Cash Value will buy when applied as a net single premium at the Insured's attained age as of the date of lapse. If there is no loan Balance the amount of Reduced Paid-Up insurance will be that shown in the Certificate Table of Values.

SURRENDER OPTION - A Certificate may be surrendered for its Net Cash Value at any time upon the Certificate Owner's request. The date of surrender will be the date written request is received at our Home Office whether the Insured is then living or not. Upon surrender, all insurance provided by the Certificate and any Riders, unless the Riders provide otherwise, will terminate.

If a Certificate is surrendered within 60 days of a Certificate Anniversary, the Net Cash Value on the surrender date will not be less than it was on that Certificate Anniversary date. If surrendered on other than a Certificate Anniversary, due allowance will be made for lapse of time and any fractional premium payment. We can defer any payment under this provision for up to six months from the date a request is received.

BASIS OF COMPUTATION OF CERTIFICATE VALUES - Nonforfeiture Values for the Certificate are shown in the Certificate Table of Values. The Nonforfeiture Values are shown for the age at which the Certificate was issued and at the end of the Certificate Years, with the assumption that premiums are paid to the end of those years and that there is no Loan Balance outstanding. The value at any time during a Certificate Year will be calculated on the same basis, with allowance for any premium paid for the part of the Certificate Year. Nonforfeiture Values for any Certificate Years not shown will be furnished upon request.

Nonforfeiture Values and net single premiums are calculated based on the Commissioner's Standard Ordinary Mortality Table referred to in the Certificate Table of Values, using the guaranteed interest rate shown in the Certificate Table of Values, assuming immediate payment of claims.

The Nonforfeiture Values of this Certificate are not less than the minimum values and benefits required by the laws of the state in which the Certificate is delivered. Values are calculated by the Standard Nonforfeiture method, assuming basic life benefit payable at death and premiums payable annually in advance using the Nonforfeiture Factors shown in the Certificate Table of Values. On the Certificate Anniversary, the value of any paid up insurance is equal to the net single premium at the Attained Age and the mortality table shown in the Certificate Table of Values of the Insured. A detailed statement of the method of computing Nonforfeiture Values has been filed with the proper supervisory officials of the state where the Certificate is delivered.

NONFORFEITURE VALUES - Nonforfeiture values for a Certificate are shown in the Certificate Table of Values. Values shown are for the age at which the Certificate was issued. The nonforfeiture values are shown for the end of the Certificate Years, with the assumption that premiums are paid to the end of those years and that there is no Loan Balance outstanding. The value at any time during a Certificate Year will be calculated on the same basis, with allowance for any premium paid for part of the Certificate Year. Nonforfeiture values for any Certificate Years not shown will be furnished upon request.

LOANS

CERTIFICATE LOANS - A Certificate Owner may obtain a Certificate Loan if the Certificate has a Net Cash Value. The Certificate will be the only security for the Certificate Loan and must be assigned to us. We can defer a Certificate Loan for up to six months from the date we receive the request.

LOAN INTEREST RATE - Interest on any loan is at an effective annual rate of 8% per year. It will be payable at the end of each Certificate Year. If the Loan Interest is not paid when due, we will add the unpaid interest to the Loan.

LOAN BALANCE - As used in a Certificate, Loan Balance means the sum of any unpaid Certificate Loans and earned Loan Interest which has either accrued or been added. We will deduct any Loan Balance from any amounts payable under a Certificate.

REPAYMENT - All or any part of the Loan Balance may be repaid at any time while a Certificate is in force. Failure to repay the Loan Balance will not terminate the Certificate unless the Loan Balance exceeds the Cash Value. If this happens, we will send a notice of termination to the Certificate Owner and any assignee of which we have a record. We will mail these notices to the last addresses available to us at least thirty-one days before the termination.

CONVERSION PRIVILEGE

CONVERSION - If an Insured becomes ineligible as a member of the Group, or if this contract ceases for any reason, the Certificate Owner shall be entitled to have an individual policy issued on the life of that Insured. Written application for the individual policy shall be made within thirty-one days after such termination. Evidence of insurability will not be required for this insurance. The individual policy shall provide coverage of the same form, death benefit, and cash value as the group insurance provided under the Certificate. The plan chosen shall be subject to the approval of the Company.

If an Insured dies during the thirty-one day period within which a Certificate Owner is entitled to have an individual policy issued on the life of that Insured, the individual policy will not become effective; it will be void if already issued. In such case, the Death Benefit under the Certificate will be payable in accordance with the terms of the Certificate.

THE OWNER AND THE BENEFICIARY

CERTIFICATE OWNER - The Owner of a Certificate is as stated in the application, unless later changed. The Certificate Owner may exercise all rights in a Certificate while the Insured is living. If the Certificate Owner dies during the Insured's lifetime, the Contingent Certificate Owner, if any, will become the Certificate Owner. If no Contingent Certificate Owner is then living, the Insured will become the Certificate Owner.

BENEFICIARY - The Beneficiaries for a Certificate are as shown in the application, unless later changed. All surviving Beneficiaries of the same class will share equally in any payment to that class, unless otherwise stated.

We will pay the Death Benefit under the Certificate to any Primary Beneficiaries surviving the Insured. If no Primary Beneficiaries survive the Insured, we will pay any Contingent Beneficiaries surviving the Insured. If no stated Beneficiary is living when the Insured dies, we will pay the estate of the Insured.

CHANGE OF CERTIFICATE OWNER OR BENEFICIARY - While the Insured is living, the Certificate Owner may change:

- (a) the Certificate Owner;
- (b) the Contingent Certificate Owner; and
- (c) a Beneficiary designation that is not restricted by a previous designation.

We can require that any change be endorsed on a Certificate. Any change will be effective as of the date the change request was signed, and delivered to us. The requested change will not apply to any payment we make or any action we take before we receive the request in our Home Office.

All elections, designations, changes and requests must be in writing and in a form acceptable to us. The appropriate forms and answers to any questions may be obtained from our Home Office or from our authorized representative.

GENERAL PROVISIONS

THE CONTRACT - The entire contract consists of:

- (a) this Contract; and
- (b) all certificates issued under this contract, including all enrolment forms for each certificate, a copy of which is attached to each certificate at issue.

We rely on all statements in the enrollment form to be complete and true to the best knowledge and belief of the person(s) signing the enrollment form.

In the absence of fraud, these statements are representations and not warranties. We will not use a statement to void this Contract, or a

Certificate, or to contest a claim, unless such statement is contained in a written application.

No change in this Contract, or any Certificate, is valid unless it is in writing and signed by one of our officers. No agent or other field representative has authority to change or waive any provision of the group Contract or a Certificate.

Each Certificate under this Contract shall not take effect until it has been delivered and the first premium paid during the lifetime and continued insurability of the Insured.

CONTRACT DATE - The Contract Date is the date which is shown on the first page of this Contract. It is the date from which all Contract anniversaries are measured.

CERTIFICATES - The Company will issue an individual Certificate for each Insured. Each Certificate will set forth the Insured's insurance benefits, the Beneficiary of such benefits, and the conversion privilege. However, such certificates do not modify or extend the liability of the Company as set forth in this Contract.

CERTIFICATE DATE - The Certificate Date is shown in the Certificate Specifications. It is used to determine Certificate years and Certificate anniversaries.

AGE AND SEX - The Insured's date of birth and sex on the Certificate Date is shown on the application. If the age or sex of the Insured is incorrectly stated, the benefits payable under the Certificate will be adjusted to the amount which the premium paid would have purchased at the correct issue age and sex.

Age means age on the Insured's last birthday. Attained Age means the Insured's age on the prior Certificate anniversary.

INCONTESTABILITY - This Contract shall be incontestable from the Contract Date, except as to any representations in the Enrolment Form. Except for fraud or nonpayment of premiums, we will not contest a Certificate after it has been in force during the lifetime of the Insured for two years from the Certificate Date. Any benefits for disability or accidental death will be incontestable, as to statements made in the application, after two years from the date of issue of such benefits.

SUICIDE EXCLUSION - We will not pay the Death Benefit if the Insured dies by suicide within two years from the Certificate Date. We will return all premiums paid minus any Loan Balance and the Certificate will terminate.

ASSIGNMENT - A Certificate may be assigned by the Certificate Owner. The rights of the Certificate Owner and of any other person referred to in the Certificate will be subject to the assignment. We are not bound by an assignment unless it is in writing and we have received it at our Home Office. Any assignment is subject to any Certificate Loan Balance against the Certificate. We will not be responsible for the validity of any assignment.

NONPARTICIPATION - This Contract and all Certificates issued under it are nonparticipating and do not pay dividends. The premiums do not include a charge for participation in surplus.

COMPLIANCE WITH LAW - If any provision of this Contract, or any Certificate issued under it, is in conflict with any applicable statutes, it is hereby amended to conform to the minimum requirements of such statute.

POLICY SPECIFICATIONS

ISSUE AGE 55

INSURED MALE SAMPLE \$10,000 ULTIMATE GUARANTEED AMOUNT OF INSURANCE AVAILABLE 3RD YEAR

POLICY NO. MM1111111 JULY 31, 2008 POLICY DATE

THIS POLICY IS IN A STANDARD PREMIUM CLASS

SCHEDULE OF BENEFITS AND PREMIUMS
PREMIUMS PAYABLE MONTHLY

BENEFIT	PREMIUM	PREMIUMS** PAYABLE FOR
BASIC LIFE: GRADED DEATH BENEFIT LIFE INSURANCE	3,370.00	3 YEARS

POLICY YEAR	AMOUNT OF INSURANCE
1	\$1,800
2	\$3,800
	* \$10,000

PREMIUM TOTALS 3,370.00

* SEE ADDITIONAL BENEFITS FOR DESCRIPTIONS OF NONGUARANTEED DEATH BENEFIT INCREASES.

** PREMIUMS FOR A BENEFIT ARE PAYABLE FOR THE NUMBER OF POLICY YEARS STATED, BUT NOT BEYOND THE END OF THE POLICY MONTH IN WHICH THE INSURED'S DEATH OCCURS.

ANNUAL	SEMI-ANNUAL	ALTERNATE MODES QUARTERLY	MONTHLY BILLED	MONU-MATIC
\$3,370.00	\$1,819.80	\$909.90	\$310.04	\$294.88

TABLE OF VALUES FOR THE BASIC LIFE BENEFIT

THE VALUES SHOWN APPLY TO THE BENEFITS STATED ON THE POLICY SPECIFICATIONS PAGE.

POLICY ANNI VERSARY YEAR	END OF YEAR	GUARANTEED CASH OR LOAN VALUE	GUARANTEED PAI D-UP VALUE	EXTENDED TERM I NSURANCE YEARS	DAYS
2009	1	1060. 50	0	0	0
2010	2	2717. 40	2, 550. 00	8	191
2011	3	4444. 50	6, 320. 00	18	124
2012	4	4586. 40	10, 000. 00	PAI D UP	
2013	5	4730. 70			
2014	6	4877. 00			
2015	7	5024. 90			
2016	8	5174. 10			
2017	9	5324. 00			
2018	10	5474. 40			
2019	11	5625. 00			
2020	12	5776. 00			
2021	13	5927. 40			
2022	14	6079. 40			
2023	15	6231. 50			
2024	16	6383. 10			
2025	17	6533. 50			
2026	18	6681. 60			
2027	19	6826. 30			
2028	20	6967. 20			
2036	30	8196. 60			
	AGE				
2013	60	4730. 70			
2018	65	5474. 40			

GUARANTEED INTEREST RATE 5. 00%
MORTALITY TABLE FOR CALCULATING ALL NONFORFEITURE VALUES:
2001 CSO TABLE, AGE LAST BIRTHDAY, MALE

POLICY # MM11111111

POLICY DATE JULY 31, 2008

I NSURED-MALE SAMPLE

STATEMENT OF POLICY COST AND BENEFIT INFORMATION

LIFE INSURANCE - WHOLE LIFE

CERTIFICATE NUMBER: MM1111111

PREPARED FOR - MALE SAMPLE

ISSUE AGE: 55

BASIC POLICY - W L - LIMITED AUTOMATIC INCREASES

INITIAL AMOUNT: \$1,800

*** BASIC PROTECTION

IN THE EVENT OF YOUR DEATH IN THE FIRST POLICY YEAR, YOUR BASE POLICY WILL PROVIDE AN IMMEDIATE PAYMENT TO YOUR BENEFICIARY IN THE AMOUNT OF: \$1,800

-OR-

A MONTHLY INCOME FOR YOUR BENEFICIARY, PAYABLE FOR 10 YEARS, IN THE AMOUNT OF..... \$16.90

	BASE POLICY	RIDER #1	RIDER #2	RIDER #3
*** POLICY DEATH BENEFITS:	1ST YEAR	**		
	2ND YEAR	**		
	3RD YEAR	10,000		
	4TH YEAR	10,000		
	5TH YEAR	10,000		
	10TH YEAR	10,000		
	20TH YEAR	10,000		
	AT AGE 65	10,000		
	AT AGE 70	10,000		

*** GUARANTEED CASH OR LOAN VALUES - (THE POLICY LOAN INTEREST RATE IS 8.00%, PAYABLE AT END OF POLICY YEAR.)	1ST YEAR	1,060.50
	2ND YEAR	2,717.40
	3RD YEAR	4,444.50
	4TH YEAR	4,586.40
	5TH YEAR	4,730.70
	10TH YEAR	5,474.40
	20TH YEAR	6,967.20
	AT AGE 65	5,474.40
	AT AGE 70	6,231.50

*** ANNUAL PREMIUMS - (INCLUDES PREMIUMS FOR ACCIDENTAL DEATH, WAIVER OF PREMIUM, CONTINUED INSURABILITY, SUBSTANDARD RATINGS, AND POLICY FEE, IF APPLICABLE.)	1ST YEAR	3,370.00
	2ND YEAR	3,370.00
	3RD YEAR	3,370.00
	4TH YEAR	.00
	5TH YEAR	.00
	10TH YEAR	.00
	20TH YEAR	.00
	AT AGE 65	.00
	AT AGE 70	.00

*** LIFE INSURANCE COST INDICES		
SURRENDER COST INDEX - 10 YEARS		93.70
		20 YEARS 60.05
NET PAYMENT INDEX - 10 YEARS		143.88
		20 YEARS 82.54

(AN EXPLANATION OF THE INTENDED USE OF THESE INDICES IS PROVIDED IN THE LIFE INSURANCE BUYER'S GUIDE.)

* THE TOTAL ANNUAL PREMIUM FOR THIS POLICY IS: \$3,370.00

** SEE POLICY SPECIFICATIONS FOR AMOUNT OF INSURANCE IN FIRST TWO POLICY YEARS.

PRESENTED BY: ROSE M PATTERSON PLAN: 1C1008 DATE: 07-31-08

11824 REISTERSTOWN RD REISTERSTOWN MD 21136-0000

MONUMENTAL LIFE INSURANCE COMPANY, 2 EAST CHASE STREET, BALTIMORE, MD. 21202

PHONE: 1-800-638-3080

POLICY SPECIFICATIONS

ISSUE AGE 55

INSURED MALE SAMPLE \$10,000 ULTIMATE GUARANTEED AMOUNT OF INSURANCE AVAILABLE 3RD YEAR

POLICY NO. MM1111111 JULY 31, 2008 POLICY DATE

THIS POLICY IS IN A STANDARD PREMIUM CLASS

SCHEDULE OF BENEFITS AND PREMIUMS
PREMIUMS PAYABLE MONTHLY

BENEFIT	PREMIUM	PREMIUMS** PAYABLE FOR
BASIC LIFE: GRADED DEATH BENEFIT LIFE INSURANCE	2,285.00	5 YEARS

POLICY YEAR	AMOUNT OF INSURANCE
1	\$1,200
2	\$2,500
	* \$10,000

PREMIUM TOTALS 2,285.00

* SEE ADDITIONAL BENEFITS FOR DESCRIPTIONS OF NONGUARANTEED DEATH BENEFIT INCREASES.

** PREMIUMS FOR A BENEFIT ARE PAYABLE FOR THE NUMBER OF POLICY YEARS STATED, BUT NOT BEYOND THE END OF THE POLICY MONTH IN WHICH THE INSURED'S DEATH OCCURS.

ANNUAL	SEMI-ANNUAL	ALTERNATE MODES QUARTERLY	MONTHLY BILLED	MONU-MATIC
\$2,285.00	\$1,233.90	\$616.95	\$210.22	\$199.94

TABLE OF VALUES FOR THE BASIC LIFE BENEFIT

THE VALUES SHOWN APPLY TO THE BENEFITS STATED ON THE POLICY SPECIFICATIONS PAGE.

POLICY ANNI VERSARY YEAR	END OF YEAR	GUARANTEED CASH OR LOAN VALUE	GUARANTEED PAI D-UP VALUE	EXTENDED TERM I NSURANCE YEARS	DAYS
2009	1	470.00	1,130.00	4	118
2010	2	1492.80	3,470.00	10	199
2011	3	2512.70	5,660.00	15	322
2012	4	3590.10	7,830.00	21	131
2013	5	4730.70	10,000.00	PAI D UP	
2014	6	4877.00			
2015	7	5024.90			
2016	8	5174.10			
2017	9	5324.00			
2018	10	5474.40			
2019	11	5625.00			
2020	12	5776.00			
2021	13	5927.40			
2022	14	6079.40			
2023	15	6231.50			
2024	16	6383.10			
2025	17	6533.50			
2026	18	6681.60			
2027	19	6826.30			
2028	20	6967.20			
2036	30	8196.60			
	AGE				
2013	60	4730.70			
2018	65	5474.40			

GUARANTEED INTEREST RATE 5.00%
MORTALITY TABLE FOR CALCULATING ALL NONFORFEITURE VALUES:
2001 CSO TABLE, AGE LAST BIRTHDAY, MALE

POLICY # MM1111111

POLICY DATE JULY 31, 2008

I NSURED-MALE SAMPLE

STATEMENT OF POLICY COST AND BENEFIT INFORMATION

LIFE INSURANCE - WHOLE LIFE

CERTIFICATE NUMBER: MM1111111

PREPARED FOR - MALE SAMPLE

ISSUE AGE: 55

BASIC POLICY - W L - LIMITED AUTOMATIC INCREASES

INITIAL AMOUNT: \$1,200

*** BASIC PROTECTION

IN THE EVENT OF YOUR DEATH IN THE FIRST POLICY YEAR, YOUR BASE POLICY WILL PROVIDE AN IMMEDIATE PAYMENT TO YOUR BENEFICIARY IN THE AMOUNT OF: \$1,200

-OR-

A MONTHLY INCOME FOR YOUR BENEFICIARY, PAYABLE FOR 10 YEARS, IN THE AMOUNT OF..... \$11.27

	BASE POLICY	RIDER #1	RIDER #2	RIDER #3
*** POLICY DEATH BENEFITS:	1ST YEAR	**		
	2ND YEAR	**		
	3RD YEAR	10,000		
	4TH YEAR	10,000		
	5TH YEAR	10,000		
	10TH YEAR	10,000		
	20TH YEAR	10,000		
	AT AGE 65	10,000		
	AT AGE 70	10,000		

*** GUARANTEED CASH OR LOAN VALUES - (THE POLICY LOAN INTEREST RATE IS 8.00%, PAYABLE AT END OF POLICY YEAR.)	1ST YEAR	470.00		
	2ND YEAR	1,492.80		
	3RD YEAR	2,512.70		
	4TH YEAR	3,590.10		
	5TH YEAR	4,730.70		
	10TH YEAR	5,474.40		
	20TH YEAR	6,967.20		
	AT AGE 65	5,474.40		
	AT AGE 70	6,231.50		

*** ANNUAL PREMIUMS - (INCLUDES PREMIUMS FOR ACCIDENTAL DEATH, WAIVER OF PREMIUM, CONTINUED INSURABILITY, SUBSTANDARD RATINGS, AND POLICY FEE, IF APPLICABLE.)	1ST YEAR	2,285.00		
	2ND YEAR	2,285.00		
	3RD YEAR	2,285.00		
	4TH YEAR	2,285.00		
	5TH YEAR	2,285.00		
	10TH YEAR	.00		
	20TH YEAR	.00		
	AT AGE 65	.00		
	AT AGE 70	.00		

*** LIFE INSURANCE COST INDICES				
SURRENDER COST INDEX - 10 YEARS		107.88		
		20 YEARS	67.55	
NET PAYMENT INDEX - 10 YEARS		159.48		
		20 YEARS	90.40	

(AN EXPLANATION OF THE INTENDED USE OF THESE INDICES IS PROVIDED IN THE LIFE INSURANCE BUYER'S GUIDE.)

* THE TOTAL ANNUAL PREMIUM FOR THIS POLICY IS: \$2,285.00

** SEE POLICY SPECIFICATIONS FOR AMOUNT OF INSURANCE IN FIRST TWO POLICY YEARS.

PRESENTED BY: ROSE M PATTERSON PLAN: 1C2008 DATE: 07-31-08

11824 REISTERSTOWN RD REISTERSTOWN MD 21136-0000

MONUMENTAL LIFE INSURANCE COMPANY, 2 EAST CHASE STREET, BALTIMORE, MD. 21202

PHONE: 1-800-638-3080

POLICY SPECIFICATIONS

ISSUE AGE 55

INSURED MALE SAMPLE \$10,000 ULTIMATE GUARANTEED AMOUNT OF INSURANCE AVAILABLE 3RD YEAR

POLICY NO. MM1111111 JULY 31, 2008 POLICY DATE

THIS POLICY IS IN A STANDARD PREMIUM CLASS

SCHEDULE OF BENEFITS AND PREMIUMS
PREMIUMS PAYABLE MONTHLY

BENEFIT	PREMIUM	PREMIUMS** PAYABLE FOR
BASIC LIFE: GRADED DEATH BENEFIT LIFE INSURANCE	1,510.00	10 YEARS

POLICY YEAR	AMOUNT OF INSURANCE
1	\$800
2	\$1,700
	* \$10,000

PREMIUM TOTALS 1,510.00

* SEE ADDITIONAL BENEFITS FOR DESCRIPTIONS OF NONGUARANTEED DEATH BENEFIT INCREASES.

** PREMIUMS FOR A BENEFIT ARE PAYABLE FOR THE NUMBER OF POLICY YEARS STATED, BUT NOT BEYOND THE END OF THE POLICY MONTH IN WHICH THE INSURED'S DEATH OCCURS.

ANNUAL	SEMI-ANNUAL	ALTERNATE MODES		
		QUARTERLY	MONTHLY BILLED	MONU-MATIC
\$1,510.00	\$815.40	\$407.70	\$138.92	\$132.13

TABLE OF VALUES FOR THE BASIC LIFE BENEFIT

THE VALUES SHOWN APPLY TO THE BENEFITS STATED ON THE POLICY SPECIFICATIONS PAGE.

POLICY ANNI VERSARY YEAR	END OF YEAR	GUARANTEED CASH OR LOAN VALUE	GUARANTEED PAI D-UP VALUE	EXTENDED TERM I NSURANCE YEARS	DAYS
2009	1	460.00	120.00	1	16
2010	2	613.30	1,430.00	4	23
2011	3	1125.50	2,540.00	7	20
2012	4	1660.50	3,630.00	10	7
2013	5	2220.20	4,700.00	12	82
2014	6	2806.70	5,760.00	14	85
2015	7	3422.20	6,820.00	16	78
2016	8	4069.50	7,870.00	18	176
2017	9	4752.10	8,930.00	21	201
2018	10	5474.40	10,000.00	PAI D UP	
2019	11	5625.00			
2020	12	5776.00			
2021	13	5927.40			
2022	14	6079.40			
2023	15	6231.50			
2024	16	6383.10			
2025	17	6533.50			
2026	18	6681.60			
2027	19	6826.30			
2028	20	6967.20			
2036	30	8196.60			
	AGE				
2013	60	2220.20			
2018	65	5474.40			

GUARANTEED INTEREST RATE 5.00%
MORTALITY TABLE FOR CALCULATING ALL NONFORFEITURE VALUES:
2001 CSO TABLE, AGE LAST BIRTHDAY, MALE

POLICY # MM1111111

POLICY DATE JULY 31, 2008

INSURED-MALE SAMPLE

STATEMENT OF POLICY COST AND BENEFIT INFORMATION

LIFE INSURANCE - WHOLE LIFE

CERTIFICATE NUMBER: MM1111111

PREPARED FOR - MALE SAMPLE

ISSUE AGE: 55

BASIC POLICY - W L - LIMITED AUTOMATIC INCREASES

INITIAL AMOUNT: \$800

*** BASIC PROTECTION

IN THE EVENT OF YOUR DEATH IN THE FIRST POLICY YEAR, YOUR BASE POLICY WILL PROVIDE AN IMMEDIATE PAYMENT TO YOUR BENEFICIARY IN THE AMOUNT OF: \$800

-OR-

A MONTHLY INCOME FOR YOUR BENEFICIARY, PAYABLE FOR 10 YEARS, IN THE AMOUNT OF..... \$7.51

	BASE POLICY	RIDER #1	RIDER #2	RIDER #3
*** POLICY DEATH BENEFITS:	1ST YEAR	**		
	2ND YEAR	**		
	3RD YEAR	10,000		
	4TH YEAR	10,000		
	5TH YEAR	10,000		
	10TH YEAR	10,000		
	20TH YEAR	10,000		
	AT AGE 65	10,000		
	AT AGE 70	10,000		

*** GUARANTEED CASH OR LOAN VALUES - (THE POLICY LOAN INTEREST RATE IS 8.00%, PAYABLE AT END OF POLICY YEAR.)	1ST YEAR	460.00		
	2ND YEAR	613.30		
	3RD YEAR	1,125.50		
	4TH YEAR	1,660.50		
	5TH YEAR	2,220.20		
	10TH YEAR	5,474.40		
	20TH YEAR	6,967.20		
	AT AGE 65	5,474.40		
	AT AGE 70	6,231.50		

*** ANNUAL PREMIUMS - (INCLUDES PREMIUMS FOR ACCIDENTAL DEATH, WAIVER OF PREMIUM, CONTINUED INSURABILITY, SUBSTANDARD RATINGS, AND POLICY FEE, IF APPLICABLE.)	1ST YEAR	1,510.00		
	2ND YEAR	1,510.00		
	3RD YEAR	1,510.00		
	4TH YEAR	1,510.00		
	5TH YEAR	1,510.00		
	10TH YEAR	1,510.00		
	20TH YEAR	.00		
	AT AGE 65	1,510.00		
	AT AGE 70	.00		

*** LIFE INSURANCE COST INDICES				
SURRENDER COST INDEX - 10 YEARS		138.84		
		20 YEARS	84.55	
NET PAYMENT INDEX - 10 YEARS		191.37		
		20 YEARS	107.63	

(AN EXPLANATION OF THE INTENDED USE OF THESE INDICES IS PROVIDED IN THE LIFE INSURANCE BUYER'S GUIDE.)

* THE TOTAL ANNUAL PREMIUM FOR THIS POLICY IS: \$1,510.00

** SEE POLICY SPECIFICATIONS FOR AMOUNT OF INSURANCE IN FIRST TWO POLICY YEARS.

PRESENTED BY: ROSE M PATTERSON PLAN: 1C3008 DATE: 07-31-08

11824 REISTERSTOWN RD REISTERSTOWN MD 21136-0000

MONUMENTAL LIFE INSURANCE COMPANY, 2 EAST CHASE STREET, BALTIMORE, MD. 21202

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