

SERFF Tracking Number: AEGB-126319852 State: Arkansas  
Filing Company: Transamerica Life Insurance Company State Tracking Number: 43647  
Company Tracking Number: 1-046 11-109  
TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -  
Fixed/Indeterminate Premium - Single Life  
Product Name: 1-046 11-109  
Project Name/Number: 1-046 11-109/1-046 11-109

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: 1-046 11-109

SERFF Tr Num: AEGB-126319852 State: Arkansas

TOI: L04I Individual Life - Term

SERFF Status: Closed-Approved-  
Closed State Tr Num: 43647

Sub-TOI: L04I.213 Specified Age or Duration -  
Fixed/Indeterminate Premium - Single Life

Co Tr Num: 1-046 11-109 State Status: Approved-Closed

Filing Type: Form

Author: Theresa Meyers

Reviewer(s): Linda Bird

Date Submitted: 09/30/2009

Disposition Date: 10/05/2009

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 1-046 11-109

Status of Filing in Domicile: Pending

Project Number: 1-046 11-109

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/05/2009

Explanation for Other Group Market Type:

State Status Changed: 10/05/2009

Deemer Date:

Created By: Theresa Meyers

Submitted By: Theresa Meyers

Corresponding Filing Tracking Number:  
3Y111310

Filing Description:

Re: TRANSAMERICA LIFE INSURANCE COMPANY NAIC #468-86231

Form Numbers:

1-046 11-109 – Intermediate Endowment Benefit Rider

Dear Sir/Madam:

SERFF Tracking Number: AEGB-126319852 State: Arkansas  
Filing Company: Transamerica Life Insurance Company State Tracking Number: 43647  
Company Tracking Number: 1-046 11-109  
TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -  
Fixed/Indeterminate Premium - Single Life  
Product Name: 1-046 11-109  
Project Name/Number: 1-046 11-109/1-046 11-109

Please find attached a copy of the above referenced form. This is new form and is not intended to replace any form previously approved by your Department. This form has been submitted in final printed form in which it will be distributed to the Insureds. This form is subject to only minor modifications in paper size and stock, ink, border, Company logo, Company address, adaptation to computer printing, and Officers' signatures.

This Intermediate Endowment Benefit Rider will be used with policy forms 1-304 05-107 and 1-334 05-107, which were previously approved by your Department on July 20, 2007.

Intermediate Endowment Benefit Rider – This rider provides an Endowment Benefit equal to the Net Rider Value on the Endowment Date. The Net Rider Value is shown on the Table of Rider Values for the Intermediate Endowment Benefit Rider in the Policy Data Pages. We will pay the Endowment Benefit to the owner on the Endowment Date if the insured is living and this rider is still In Force. On the death of the insured prior to the Endowment Date, we will pay the death benefit of the base policies to which this rider is attached. At that time, this rider will terminate and no other benefits or Rider Values will be payable under this rider. If this rider is surrendered prior to the Endowment Date we will pay the Net Rider Value and the base Policies will remain In Force so long as the premiums are paid. There is a loan feature to these benefits. We have enclosed samples of the Policy Data Pages for your review.

Should you have any questions or need any additional information, please do not hesitate to contact me. Thank you.

Sincerely,

TRANSAMERICA LIFE INSURANCE COMPANY

Theresa Meyers  
Policy Analyst  
Contract Development  
Ph: (319) 355-7520 (collect)  
Fax: 319-355-2501  
thmeyers@aegonusa.com

## Company and Contact

### Filing Contact Information

Theresa Meyers, Policy Analyst  
4333 Edgewood Rd. NE  
MS 2225  
Cedar Rapids, IA 52499

thmeyers@aegonusa.com  
319-355-7520 [Phone]  
319-355-2501 [FAX]

SERFF Tracking Number: AEGB-126319852 State: Arkansas  
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 Fixed/Indeterminate Premium - Single Life  
 Product Name: 1-046 11-109  
 Project Name/Number: 1-046 11-109/1-046 11-109

**Filing Company Information**

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
4333 Edgewood Road, NE	Group Code: 468	Company Type:
Cedar Rapids, IA 52499	Group Name:	State ID Number:
(319) 398-7888 ext. [Phone]	FEIN Number: 39-0989781	

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$20.00  
 Retaliatory? No  
 Fee Explanation: \$20.00 per form = \$20.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$20.00	09/30/2009	30962227

SERFF Tracking Number: AEGB-126319852 State: Arkansas  
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Product Name: 1-046 11-109  
Project Name/Number: 1-046 11-109/1-046 11-109

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	10/05/2009	10/05/2009

*SERFF Tracking Number:*      *AEGB-126319852*                      *State:*                      *Arkansas*  
*Filing Company:*              *Transamerica Life Insurance Company*              *State Tracking Number:*      *43647*  
*Company Tracking Number:*      *1-046 11-109*  
*TOI:*                      *L041 Individual Life - Term*                      *Sub-TOI:*                      *L041.213 Specified Age or Duration -*  
*Product Name:*              *1-046 11-109*                      *Fixed/Indeterminate Premium - Single Life*  
*Project Name/Number:*      *1-046 11-109/1-046 11-109*

## **Disposition**

Disposition Date: 10/05/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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 Filing Company: Transamerica Life Insurance Company State Tracking Number: 43647  
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 TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -  
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Supporting Document</b>	AR TLIC ROP Data Pages		Yes
<b>Form</b>	Intermediate Endowment Benefit Rider		Yes

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## Form Schedule

**Lead Form Number: 1-046 11-109**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1-046 11-109	Certificate	Intermediate Endowment Benefit	Initial		51.200	1-046 11-109.pdf
		t, Insert	Rider				
		Page,					
		Endorsement or Rider					



## TRANSAMERICA LIFE INSURANCE COMPANY

A Stock Company

Home Office located at: Cedar Rapids, Iowa

Administrative Office located at: 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499

(Hereafter called the Company, we, our or us) (319) 355-8511

### INTERMEDIATE ENDOWMENT BENEFIT RIDER

**THIS RIDER PROVIDES AN INTERMEDIATE ENDOWMENT BENEFIT PAYABLE WHEN THE LEVEL PREMIUM PERIOD SELECTED FOR THE POLICY ENDS AFTER [20] YEARS**

**This Rider contains provisions that modify other provisions of the Policy. Please read it carefully.**

**BENEFIT** - This Rider provides an Endowment Benefit as described below. The Endowment Benefit is equal to the Net Rider Value on the Endowment Date. The Net Rider Value is described below.

We will pay the Endowment Benefit to You on the Endowment Date if the Insured is living and this Rider is still In Force.

On the death of the Insured prior to the Endowment Date, we will pay the Policy's death benefit. At that time, this Rider will terminate and no other benefits or Rider values will be payable under this Rider.

If You surrender this Rider prior to the Endowment Date and prior to the Insured's death, we will pay You the Net Rider Value.

**TERMINATION** - This Rider will terminate on the earliest of the following dates or events:

1. Payment of the Endowment Benefit; or
2. The date the Policy Lapses for failure to pay a premium; or
3. The date we receive Your Written Request to terminate the Rider; or
4. The date we pay accelerated death benefits under the Policy; or
5. The date of surrender, termination, or conversion of the Policy; or
6. The date of the death of the Insured under the Policy; or
7. When any Nonforfeiture Option goes into effect.

Our acceptance of a premium for any period after the date of termination of this Rider shall create no liability by us with respect to this Rider, nor will it constitute a waiver of the termination. Any premium paid for this Rider following its termination will be refunded.

Payment of death benefits on any additional Insured covered under any other Rider attached to the Policy will not trigger the termination of the Endowment Benefit or this Rider.

**THE POLICY** - In this Rider, Policy means the Policy to which we have attached this Rider.

This Rider is a part of the Policy. All provisions of the Policy which are not inconsistent with the provisions of this Rider apply to this Rider.

This Rider is issued in consideration of the application and the payment of premiums as provided below.

**RIDER DATE** - Rider months, years, and anniversaries are measured from the Rider Date. The Rider Date is the Policy Date.

**PREMIUMS** - The premiums for this Rider are shown on the Policy Specification Page. Rider premiums are included in the total Policy premium and must be paid with the Policy premium. If premiums are being waived on the Policy pursuant to a Waiver of Premium provision, then that waiver also applies to the premium for this Rider. Premiums for this Rider are payable for the period stated on the Policy Specification Page. If this Rider is terminated, the total premium for the Policy will be reduced by the amount of the premium for this Rider.

**GRACE PERIOD AND LAPSE** - This Rider modifies Your Policy's Grace Period provision as follows:

1. If there is Loan interest due which exceeds the Net Rider Value, Your Policy will enter a Grace Period and will Lapse if the interest remains unpaid after 31 days.
2. If Your Policy reaches the end of a Grace Period, the Automatic Premium Loans provision below may apply.
3. If there is any remaining Net Rider Value when Your Policy Lapses, the Nonforfeiture Options below will apply.

**INCONTESTABILITY** - We cannot contest this Rider, except for fraud (when permitted by applicable law in the state where the contract is delivered or issued for delivery) or non-payment of premium, after it has been In Force during the lifetime of the Insured for two years after the later of:

1. The Rider Date; or
2. The effective date of the most recent Reinstatement of this Rider.

**REINSTATEMENT** - If the Policy has terminated, you may reinstate this Rider with the Policy in accordance with the Reinstatement provisions of the Policy. We will not reinstate this Rider if it was surrendered for its Net Rider Value, if we have paid the Endowment Benefit, or if the Insured has died. If any Loan existed when the Policy Lapsed or the Policy was changed to Reduced Paid-Up Insurance, You may repay the outstanding Loan with interest or it will be reinstated with interest with Your Policy. Interest on the Loan will be compounded annually from the date of Lapse at the Loan interest rate of 7.4% in advance per annum.

**CONVERSION PRIVILEGE** - If you exercise Your Policy's Conversion Privilege, this Rider will terminate. At that time, you may elect to surrender this Rider or apply any Net Rider Value available at the time of conversion as premium for the new policy. You may not exercise the Conversion Privilege if the Policy coverage is continued as Reduced Paid-Up Insurance.

## DEFINITIONS

When we use the following words in this Rider, this is what we mean:

**ELIGIBLE PREMIUMS** - Premiums paid for the basic Policy and this Rider, excluding any substandard premiums. Eligible Premiums do not include the portion of any premium paid which is applicable to any unexpired portion of a Policy Year.

**ENDOWMENT BENEFIT** - The Endowment Benefit is equal to the Net Rider Value on the Endowment Date.

**ENDOWMENT DATE** - The date on which we will pay the Endowment Benefit as described below. This date is shown in the policy data.

**LAPSE OR LAPSED** - The Policy will Lapse at the end of the Grace Period when premium remains in default or unpaid Loan interest due exceeds the Net Rider Value. If the Policy Lapses, the Insured's life will no longer be insured under the terms of the Policy except as set forth in the Nonforfeiture Options provision of this Rider.

**LOAN** - A loan secured by this Rider, including Loan interest.

**LOAN VALUE** - The maximum amount which may be borrowed under the Rider Loan provision.

**NET RIDER VALUE** - The Net Rider Value is the Rider Value minus any outstanding Loan.

**RIDER VALUE** - The amount available to You under the terms of this Rider (see Rider Value and Endowment Benefit section). This amount is available for Loan as described in the Rider Loan provision.

**TABLE OF RIDER VALUES** - This means the Table of Rider Values for the Intermediate Endowment Benefit Rider included in the Policy Specification Pages.

### **RIDER VALUE AND ENDOWMENT BENEFIT**

**RIDER VALUE** - This Rider provides benefits based on the Rider Value. The Rider Value is a percentage of the Eligible Premiums paid as set forth in the Table of Rider Values. Projected Rider Values at the end of certain Policy years are shown in the Table of Rider Values. The Rider Values shown are based on the initial premium mode applicable to the Policy and assume that all premiums have been paid to the Policy Anniversary. Rider Values will vary if any premiums are paid on a different mode or if any premiums have not been paid. The Rider Value will not be reduced on account of the waiver of premiums under any Waiver of Premium provision. As set forth below, this Rider will terminate if accelerated death benefits are paid under the Policy, but the Rider Value will not be reduced by any other benefit or claim payments under the Policy. There is no Rider Value after the Endowment Date.

**ENDOWMENT BENEFIT** - The Endowment Benefit is equal to the Net Rider Value on the Endowment Date. We will pay the Endowment Benefit to You on the Endowment Date if the Insured is living and this Rider has not terminated. The Endowment Benefit will be paid in a lump sum in accordance with the terms of this Rider. This Rider will terminate on the Endowment Date.

If the Policy is In Force at the end of the endowment period, when the cash Endowment Benefit is paid, the Policy will continue In Force as long as the required premiums are paid.

**ACCELERATED BENEFITS** - If an accelerated death benefit is paid under the Policy we will pay You the Net Rider Value and this Rider will terminate with no further benefit or value.

**SURRENDER OF RIDER** - You may surrender this Rider for its Net Rider Value by returning this Rider to us with a request for surrender during the lifetime of the Insured and prior to the Endowment Date. In such case, this Rider will terminate on the date we receive Your request; except for payment of the Net Rider Value, this Rider will then provide no further benefit or value. You may surrender this Rider without terminating the Policy.

**NONFORFEITURE OPTIONS** - If the Policy Lapses as provided in the Policy's Grace Period provision, You may apply the Net Rider Value, if any, to one of the two options below. We will require Your Written Request and the return of the Policy. If we do not receive Your written instructions by the end

of the Grace Period, the Net Rider Value will automatically be applied to the Reduced Paid-Up Insurance option.

1. Rider Surrender - This Rider may be surrendered for its Net Rider Value in accordance with the Surrender of Rider provision.
2. Reduced Paid-Up Insurance - You may use the Net Rider Value to continue Your Policy coverage as a nonparticipating paid-up endowment policy at Age 105, at the net single premium rate for the Insured's attained Age. The face amount of the paid-up policy will be equal to or less than the current Face Amount at the time You elect this option, payable under the same conditions as the Policy.

**RIDER LOAN** - We will make a Loan up to the Loan Value. When this Rider has a Rider Value, we will make a Loan subject to the following conditions:

1. The Loan Value is the Rider Value on the date of the Loan minus:
  - a. Any existing Loan;
  - b. Unpaid interest, if any, on the amount of any existing Loan; and
  - c. Interest on the proposed Loan to the end of the Policy Year.
2. We will charge interest on the total Loan balance each year, in advance, on the Policy Anniversary. The Loan interest rate is 7.4% in advance per annum. Interest is payable in advance on the date of the Loan to the end of the Policy Year. Any interest not paid in cash will be added to the Loan if there is sufficient Loan Value. We will charge the same interest rate on the entire Loan, including any interest that has been added to the Loan.
3. If the Insured dies, we will deduct the outstanding Loan from the Policy's death benefit before we pay the death benefit to the Beneficiary.
4. The Loan will be secured by that portion of the Rider Value equal to the amount of the Loan.

**LOAN REPAYMENT** - You may repay part or all of any outstanding Loan balance at any time while the Insured is living.

If You wish to make a Loan repayment, You must tell us that the payment You send us is for that purpose. Unless Your payment is clearly marked as a Loan repayment, we will apply it first to any premium due. Any remaining balance will then be applied as a Loan repayment. When we receive a Loan repayment, we will apply it first to any Loan interest due, and then to the amount of the Loan.

The Policy will not automatically Lapse if You do not repay a Loan. However, the Policy may Lapse if the Net Rider Value is not large enough to cover any Loan interest due that is not paid in cash. (See Grace Period and Lapse provision for additional details.)

**AUTOMATIC PREMIUM LOANS** - If this provision is in effect, any premium which remains unpaid at the end of a Grace Period will be paid by automatic Loan subject to the following conditions:

1. If the Loan Value of this Rider is insufficient to pay a quarterly Policy premium, no automatic Loan will be made.
2. If on a Policy Anniversary, two or more premiums due immediately before that anniversary have been paid by automatic premium Loan, we may change the frequency of premium payment to annual provided the Loan Value of this Rider is sufficient to pay the next annual Policy premium.
3. The automatic premium Loan is subject to the Rider Loan provision.

This provision will only be in effect if You send a Written Request to our Administrative Office. You may terminate this provision by sending in a subsequent Written Request to our Administrative Office.

**DEFERRAL OF RIDER VALUE AND LOAN PAYMENT** - We reserve the right to defer payment of the Net Rider Value for up to six months after we receive Your Written Request. We will pay interest at a rate not less than the minimum rate required by state law, if the deferral period is 30 days or more.

We may delay making a Loan to You for up to six months after we receive Your Written Request for the Loan. We will not delay any Loan made to pay premiums due to us on the Policy.

**BASIS USED FOR CALCULATIONS** - The Reduced Paid-Up Insurance option is based on:

- 2001 CSO Male and Female Nonsmoker and Smoker Ultimate Tables;
- Age nearest birthday;
- Maximum interest rate permissible by the Standard Nonforfeiture Law;
- Death occurring at the end of the Policy Year.

The Net Rider Value will not be less than the minimum values required by or pursuant to the NAIC Standard Nonforfeiture Law for Life Insurance, model 808 and Actuarial Guideline XLV.

**DEATH BENEFIT** - This Rider modifies the Policy's death benefit as set forth in this provision. While this Rider is in effect the death benefit is the greater of:

1. The Face Amount; or
2. The amount required for the Policy to qualify as a life insurance contract under Section 7702 of the Internal Revenue Code.

If we pay any portion of the Rider Value pursuant to a request received by us after the death of the Insured, we will deduct the amount of such payment from the death benefit.

The Policy to which this Rider is attached is intended to qualify under Section 7702 of the Internal Revenue Code as a life insurance contract for federal income tax purposes. The provisions of the Policy and this Rider will be interpreted to ensure tax qualification regardless of any language to the contrary.

Signed for us at our home office.



SECRETARY



PRESIDENT



**TRANSAMERICA LIFE INSURANCE COMPANY  
FLESCH READABILITY CERTIFICATION**

**Form Number (may vary by state)**

1-046 11-109

**Flesch Score**

51.2

I certify that the machine scored Flesch Readability scores for the above mentioned forms are accurate.

*Cheryl Bock*

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Cheryl Bock, Assistant Vice President Contract Development

**TRANSAMERICA LIFE INSURANCE COMPANY**

**BULLETIN 11-83  
STATE OF ARKANSAS**

Form Number: 1-046 11-109

Date: September 28, 2009

I hereby certify that the accompanying life product is in compliance with Bulletin 11-83.

TRANSAMERICA LIFE INSURANCE COMPANY

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Cheryl Bock, Director, Product Implementation

**TRANSAMERICA LIFE INSURANCE COMPANY**

**CERTIFICATION OF  
ARKANSAS INSURANCE CODE  
23-79-138**

Policy Number: 1-046 11-109

Date: September 28, 2009

I hereby certify that the accompanying life product is in compliance with Arkansas Insurance Code 23-79-138.

TRANSAMERICA LIFE INSURANCE COMPANY

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Cheryl Bock, Director, Product Implementation

**TRANSAMERICA LIFE INSURANCE COMPANY**

**CERTIFICATION OF REGULATION 49  
STATE OF ARKANSAS**

Form Number: 1-046 11-109

Date: September 28, 2009

This is submitted in Compliance with Regulation 49 of the Arkansas Insurance Code.

I hereby certify that the accompanying life product is in compliance with Regulation 49 in that a Life and Health Guaranty Association notice will be given to each policy owner at the time of issue.

TRANSAMERICA LIFE INSURANCE COMPANY

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Cheryl Bock, Director, Product Implementation

**TRANSAMERICA LIFE INSURANCE COMPANY**

**RULE AND REGULATION 19  
STATE OF ARKANSAS**

Form Number: 1-046 11-109

Date: September 28, 2009

I hereby certify that the accompanying life product is in compliance with Rule and Regulation 19.

TRANSAMERICA LIFE INSURANCE COMPANY

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Cheryl Bock, Director, Product Implementation

POLICY DATA

JUL 01 2009 POLICY DATE

EXPIRY DATE JUL 01 2079 35 AGE OF INSURED

INSURED JOHN D TRANSAMERICA SPECIMEN POLICY NUMBER

FACE AMOUNT \$100,000 JUL 01 2009 DATE OF ISSUE

SEX OF INSURED MALE JUL 01 2029 LAST DATE TO CONVERT

OWNER THE INSURED STANDARD CLASS OF RISK  
NONSMOKER

THE CHARGE FOR ANY ADDITIONAL BENEFITS WHICH ARE PROVIDED BY RIDER IS SHOWN BELOW. ONLY A BRIEF DESCRIPTION IS GIVEN. THE COMPLETE PROVISIONS ARE INCLUDED IN THE RIDER.

RIDER NUMBER	SCHEDULE OF ADDITIONAL BENEFITS	ANNUAL PREMIUM
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<b>1-046 11-109</b>	<b>INTERMEDIATE ENDOWMENT BENEFIT RIDER</b> <b>ENDOWMENT DATE: JUL 01 2029</b>	<b>\$393.12</b>
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INITIAL ANNUAL PREMIUM FOR POLICY EXCLUDING RIDERS:	\$182.00*
INITIAL ANNUAL PREMIUM FOR RIDERS:	\$393.12*

\* INITIAL PREMIUM ONLY – SEE FOLLOWING PAGES FOR PREMIUM FOR LATER YEARS.

TOTAL INITIAL PREMIUMS INCLUDING RIDERS:

ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY
\$575.12	\$293.31	\$149.53	* * *

TO FIND THE TOTAL ANNUAL PREMIUM AFTER THE FIRST YEAR ADD THE ANNUAL PREMIUM FOR THE POLICY EXCLUDING RIDERS TO THE ANNUAL PREMIUM FOR ALL RIDERS WHICH ARE STILL IN FORCE. BE SURE TO USE THE NEW PREMIUMS DETERMINED FROM THE FOLLOWING PAGES WHEN CALCULATING THE TOTAL PREMIUM.

SCHEDULE OF NON-GUARANTEED PREMIUMS  
- ANNUAL PREMIUMS -

DATE OF RENEWAL	POLICY EXCLUDING RIDERS	DATE OF RENEWAL	POLICY EXCLUDING RIDERS
JUL 01 2010	\$182.00	JUL 01 2045	\$ 5,017.00
JUL 01 2011	182.00	JUL 01 2046	5,849.00
JUL 01 2012	182.00	JUL 01 2047	6,558.00
JUL 01 2013	182.00	JUL 01 2048	7,535.00
JUL 01 2014	182.00	JUL 01 2049	8,663.00
JUL 01 2015	182.00	JUL 01 2050	9,790.00
JUL 01 2016	182.00	JUL 01 2051	10,373.00
JUL 01 2017	182.00	JUL 01 2052	11,229.00
JUL 01 2018	182.00	JUL 01 2053	12,194.00
JUL 01 2019	182.00	JUL 01 2054	13,745.00
JUL 01 2020	182.00	JUL 01 2055	15,406.00
JUL 01 2021	182.00	JUL 01 2056	17,167.00
JUL 01 2022	182.00	JUL 01 2057	19,130.00
JUL 01 2023	182.00	JUL 01 2058	21,336.00
JUL 01 2024	182.00	JUL 01 2059	23,401.00
JUL 01 2025	182.00	JUL 01 2060	25,610.00
JUL 01 2026	182.00	JUL 01 2061	28,726.00
JUL 01 2027	182.00	JUL 01 2062	30,766.00
JUL 01 2028	182.00	JUL 01 2063	33,660.00
JUL 01 2029	1,129.00	JUL 01 2064	35,774.00
JUL 01 2030	1,239.00	JUL 01 2065	39,486.00
JUL 01 2031	1,359.00	JUL 01 2066	40,069.00
JUL 01 2032	1,480.00	JUL 01 2067	42,689.00
JUL 01 2033	1,606.00	JUL 01 2068	45,485.00
JUL 01 2034	1,761.00	JUL 01 2069	49,258.00
JUL 01 2035	1,923.00	JUL 01 2070	52,749.00
JUL 01 2036	2,087.00	JUL 01 2071	56,464.00
JUL 01 2037	2,291.00	JUL 01 2072	60,420.00
JUL 01 2038	2,563.00	JUL 01 2073	64,628.00
JUL 01 2039	2,791.00	JUL 01 2074	67,974.00
JUL 01 2040	3,042.00	JUL 01 2075	71,972.00
JUL 01 2041	3,329.00	JUL 01 2076	76,206.00
JUL 01 2042	3,656.00	JUL 01 2077	80,683.00
JUL 01 2043	4,063.00	JUL 01 2078	85,423.00
JUL 01 2044	4,453.00		

POLICY DATA (CONTINUED)

SCHEDULE OF GUARANTEED PREMIUMS  
- ANNUAL PREMIUMS -

DATE OF RENEWAL	POLICY EXCLUDING RIDERS	DATE OF RENEWAL	POLICY EXCLUDING RIDERS
JUL 01 2010	\$ 182.00	JUL 01 2045	\$ 7,239.00
JUL 01 2011	182.00	JUL 01 2046	8,075.00
JUL 01 2012	182.00	JUL 01 2047	8,950.00
JUL 01 2013	182.00	JUL 01 2048	9,878.00
JUL 01 2014	182.00	JUL 01 2049	11,292.00
JUL 01 2015	182.00	JUL 01 2050	12,446.00
JUL 01 2016	182.00	JUL 01 2051	13,797.00
JUL 01 2017	182.00	JUL 01 2052	15,376.00
JUL 01 2018	182.00	JUL 01 2053	17,060.00
JUL 01 2019	182.00	JUL 01 2054	18,654.00
JUL 01 2020	182.00	JUL 01 2055	20,419.00
JUL 01 2021	182.00	JUL 01 2056	22,427.00
JUL 01 2022	182.00	JUL 01 2057	24,681.00
JUL 01 2023	182.00	JUL 01 2058	27,155.00
JUL 01 2024	182.00	JUL 01 2059	29,774.00
JUL 01 2025	182.00	JUL 01 2060	32,505.00
JUL 01 2026	182.00	JUL 01 2061	35,308.00
JUL 01 2027	182.00	JUL 01 2062	38,140.00
JUL 01 2028	182.00	JUL 01 2063	41,031.00
JUL 01 2029	1,472.00	JUL 01 2064	44,042.00
JUL 01 2030	1,641.00	JUL 01 2065	47,198.00
JUL 01 2031	1,819.00	JUL 01 2066	50,580.00
JUL 01 2032	1,963.00	JUL 01 2067	54,356.00
JUL 01 2033	2,131.00	JUL 01 2068	59,160.00
JUL 01 2034	2,338.00	JUL 01 2069	66,022.00
JUL 01 2035	2,607.00	JUL 01 2070	76,940.00
JUL 01 2036	2,944.00	JUL 01 2071	89,509.00
JUL 01 2037	3,319.00	JUL 01 2072	90,413.00
JUL 01 2038	3,713.00	JUL 01 2073	91,326.00
JUL 01 2039	4,131.00	JUL 01 2074	92,248.00
JUL 01 2040	4,550.00	JUL 01 2075	93,179.00
JUL 01 2041	4,973.00	JUL 01 2076	94,120.00
JUL 01 2042	5,429.00	JUL 01 2077	95,070.00
JUL 01 2043	5,896.00	JUL 01 2078	96,030.00
JUL 01 2044	6,624.00		

**POLICY DATA (CONTINUED)**

**TABLE OF RIDER VALUES**

Projected Rider Values at the end of certain Policy Years are shown below. The Rider Values shown are based on the initial premium mode applicable to the Policy and assume that all premiums have been paid to the Policy Anniversary. Rider Values will vary if any premiums are paid on a different mode or if any premiums have not been paid.

DATE	PERCENTAGE OF ELIGIBLE PREMIUMS	RIDER VALUE	PAID-UP INSURANCE*
JUL 01 2009	0.00%	\$0.00	\$0.00
JUL 01 2010	0.00%	0.00	0.00
JUL 01 2011	0.00	0.00	0.00
JUL 01 2012	12.10	278.36	1,658.01
JUL 01 2013	25.70	739.03	4,219.35
JUL 01 2014	36.40	1,256.06	6,874.35
JUL 01 2015	44.30	1,783.45	9,358.32
JUL 01 2016	50.50	2,323.48	11,692.45
JUL 01 2017	55.50	2,872.72	13,868.12
JUL 01 2018	59.60	3,427.72	15,879.64
JUL 01 2019	64.80	4,099.46	18,232.55
JUL 01 2020	69.30	4,782.70	20,427.36
JUL 01 2021	73.20	5,472.84	22,454.64
JUL 01 2022	76.90	6,191.74	24,403.01
JUL 01 2023	80.20	6,918.69	26,193.15
JUL 01 2024	84.50	7,775.62	28,281.04
JUL 01 2025	88.40	8,642.90	30,206.70
JUL 01 2026	92.00	9,523.99	31,997.25
JUL 01 2027	95.90	10,479.26	33,856.24
JUL 01 2028	100.00	11,502.40	35,755.60
JUL 01 2029	0.00	0.00	0.00

\* The Paid-Up insurance amount is the amount of reduced paid-up insurance that the Rider Value depicted would purchase at the end of the applicable policy year if there are no loans outstanding.