

SERFF Tracking Number: MCHX-126343850 State: Arkansas
 Filing Company: Harleysville Life Insurance Company State Tracking Number: 43778
 Company Tracking Number: IRWL-018 (ED. 08-09)
 TOI: L02I Individual Life - Endowment Sub-TOI: L02I.001 Single Life - Fixed/Indeterminate Premium
 Product Name: IRWL-018 (Ed. 08-09) Individual Whole Life Childre
 Project Name/Number: IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider/IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider

Filing at a Glance

Company: Harleysville Life Insurance Company

Product Name: IRWL-018 (Ed. 08-09) Individual Whole Life Childre SERFF Tr Num: MCHX-126343850 State: Arkansas

Whole Life Childre

TOI: L02I Individual Life - Endowment

SERFF Status: Closed-Approved- Closed State Tr Num: 43778

Sub-TOI: L02I.001 Single Life - Fixed/Indeterminate Premium

Co Tr Num: IRWL-018 (ED. 08-09) State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird
 Author: SPI McHughConsulting Disposition Date: 10/15/2009
 Date Submitted: 10/14/2009 Disposition Status: Approved-Closed

Implementation Date Requested: 11/14/2009

Implementation Date:

State Filing Description:

General Information

Project Name: IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider Status of Filing in Domicile: Not Filed

Project Number: IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: This filing is exempt from prior approval in Harleysville's domicile state of Pennsylvania.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/15/2009

Explanation for Other Group Market Type:

State Status Changed: 10/15/2009

Deemer Date:

Created By: SPI McHughConsulting

Submitted By: SPI McHughConsulting

Corresponding Filing Tracking Number:

Filing Description:

HARLEYSVILLE LIFE INSURANCE COMPANY

NAIC # 64327, FEIN # 23-1580983

SERFF Tracking Number: MCHX-126343850 State: Arkansas
Filing Company: Harleysville Life Insurance Company State Tracking Number: 43778
Company Tracking Number: IRWL-018 (Ed. 08-09)
TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate
Premium
Product Name: IRWL-018 (Ed. 08-09) Individual Whole Life Childre
Project Name/Number: IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider/IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider

Individual Whole Life Rider Filing
IRWL-018 (Ed. 08-09) - Children's Term Insurance Benefit Rider

McHugh Consulting Resources, Inc. has been requested to file the attached form on behalf of Harleysville Life Insurance Company. We respectfully attach an authorization letter for your files.

We are attaching the above-captioned Rider for your review and approval for Harleysville Life Insurance Company. This form is new and is not intended to replace any existing form currently on file with your Department. This form is in final printed form subject only to changes in font style, margins, page numbers, positioning and format. For example, formatting may change slightly when the document is assembled through an automated document assembly system. Printing standards will not be lower than those required under your law.

Children's Term Insurance Benefit Rider, Form IRWL-018 (Ed. 08-09), if purchased, will provide level term insurance on the life of each child of the insured covered by the policy.

This Rider is being filed for general use with any approved whole life insurance product that Harleysville Life currently offers or may offer in the future.

We have attached sample Policy Schedule IPWL - 200 (Ed. 08-09) to demonstrate this benefit.

This filing is exempt from prior approval in Harleysville's domicile state of Pennsylvania.

Attached are any required certifications, transmittal forms and/or filing fees.

We trust the attached is found to be in order and look forward to receiving your favorable reply. Should you have any questions or if we may provide any additional information, please do not hesitate to contact the undersigned. Thank you for your consideration in this matter.

Company and Contact

Filing Contact Information

Lauren Regnery, Compliance Assistant mcr@mchughconsulting.com
McHugh Consulting Resources 215-230-7960 [Phone]
350 South Main Street, Suite 103 215-230-7961 [FAX]
Doylestown, PA 18901

SERFF Tracking Number: MCHX-126343850 State: Arkansas
 Filing Company: Harleysville Life Insurance Company State Tracking Number: 43778
 Company Tracking Number: IRWL-018 (ED. 08-09)
 TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium
 Product Name: IRWL-018 (Ed. 08-09) Individual Whole Life Childre
 Project Name/Number: IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider/IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider

Filing Company Information

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

Harleysville Life Insurance Company	CoCode: 64327	State of Domicile: Pennsylvania
355 Maple Avenue	Group Code: 253	Company Type: Life
Harleysville, PA 19438	Group Name:	State ID Number:
(215) 393-6118 ext. [Phone]	FEIN Number: 23-1580983	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Harleysville Life Insurance Company	\$20.00	10/14/2009	31287195

SERFF Tracking Number: MCHX-126343850 State: Arkansas
Filing Company: Harleysville Life Insurance Company State Tracking Number: 43778
Company Tracking Number: IRWL-018 (ED. 08-09)
TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium
Product Name: IRWL-018 (Ed. 08-09) Individual Whole Life Childre
Project Name/Number: IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider/IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/15/2009	10/15/2009

SERFF Tracking Number: MCHX-126343850 *State:* Arkansas
Filing Company: Harleysville Life Insurance Company *State Tracking Number:* 43778
Company Tracking Number: IRWL-018 (ED. 08-09)
TOI: L021 Individual Life - Endowment *Sub-TOI:* L021.001 Single Life - Fixed/Indeterminate Premium

Product Name: IRWL-018 (Ed. 08-09) Individual Whole Life Childre
Project Name/Number: IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider/IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider

Disposition

Disposition Date: 10/15/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MCHX-126343850 State: Arkansas
 Filing Company: Harleysville Life Insurance Company State Tracking Number: 43778
 Company Tracking Number: IRWL-018 (ED. 08-09)
 TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium

Product Name: IRWL-018 (Ed. 08-09) Individual Whole Life Childre
 Project Name/Number: IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider/IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Flesch Certification		Yes
Supporting Document	10.14.09 Submission Letter		Yes
Supporting Document	Forms Listing		Yes
Supporting Document	Previously approved schedule pages		Yes
Supporting Document	Authorization Letter		Yes
Form	Children's Term Insurance Benefit Rider		Yes

SERFF Tracking Number: MCHX-126343850 State: Arkansas
 Filing Company: Harleysville Life Insurance Company State Tracking Number: 43778
 Company Tracking Number: IRWL-018 (Ed. 08-09)
 TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium
 Product Name: IRWL-018 (Ed. 08-09) Individual Whole Life Childre
 Project Name/Number: IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider/IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider

Form Schedule

Lead Form Number: IRWL-018 (Ed. 08-09)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	IRWL-018 (Ed. 08-09)	Policy/Contract	Children's Term Insurance Benefit Rider	Initial		59.000	IRWL-018 (Ed_08-09).PDF
		Certificate:	Amendment, Insert Page, Endorsement or Rider				

HARLEYSVILLE LIFE INSURANCE COMPANY

Harleysville, Pennsylvania 19438

CHILDREN'S TERM INSURANCE BENEFIT RIDER

Issued by Harleysville Life Insurance Company to the Owner. To be attached to and form a part of the Policy.

BENEFIT – This Rider provides term insurance on the life of an Insured Child. We will pay the amount for the Children's Term Insurance Benefit Rider shown in the Policy Schedule as soon as We receive the required Proof of an Insured Child's death.

If this Policy terminates by the death of the Insured, existing coverage on any Insured Child under this Rider will be continued as fully paid-up term insurance until the Insured Child's 25th birthday.

At attained age 25, conversion will be allowed to a permanent plan of insurance currently issued by the Company.

INSURED CHILD – An Insured Child is a child, stepchild or legally adopted child of the Insured, named in the application. After this Rider becomes effective, and while still in force, a child will become an Insured Child from Age 15 days through Age 18. Coverage will continue until the Policy Anniversary next following the 25th birthday for each Insured Child, or until earlier termination of this Rider.

COST – The annual premium charge for this Rider is shown in the Policy Schedule.

CHANGE IN BENEFITS – The amount can be changed at any time after this Rider is one year old, by Notice to Us. These conditions apply to any change:

1. the amount cannot be less than \$1,000;
2. the maximum amount is the lesser of \$20,000 or 50% of the Insured's Death Benefit;
3. any increase requires Proof of insurability;
4. any approved change will become effective on the same day of the month as the Policy Anniversary, after We receive Notice;
5. changed benefits will be shown in the Certificate of Policy Endorsement; or
6. a copy of the Application for Policy Change and the Certificate of Policy Endorsement will become part of the Policy and may be used to contest any increase in Rider amount.

CONVERSION – On written request from You within 31 days of:

1. the Insured Child's 25th birthday if this Rider is continued due to the death of the Insured; or
2. the Policy Anniversary next following Insured Child's 25th birthday if the Policy has not yet terminated;

The Insured Child must be living at that time, and may convert his/her insurance under this benefit to any individual permanent plan of insurance then available from Us. The attained age premium rate and Policy form of the new Policy will be those used by Us on the date of conversion. The amount converted may be up to \$5,000 for each \$1,000 of Children's Term Insurance Benefit Rider amount at the time of conversion, subject to a maximum of \$50,000 per child. No Proof of insurability will be required for the conversion Policy except for any benefits added by Rider.

We will pay the Children's Term Insurance Benefit Rider amount shown in the Policy Schedule if an Insured Child dies within the 31 day period referred to above provided such insurance benefit has not been converted.

CHILDREN'S TERM INSURANCE BENEFIT RIDER (cont'd)

BENEFICIARY – Unless You tell Us otherwise in writing, You are the Beneficiary.

ASSIGNMENT – The benefits of this Rider cannot be assigned.

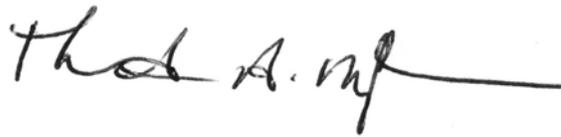
TERMINATION – This Rider terminates:

1. when We are asked by You in writing to terminate it; or
2. on the Policy Anniversary next following the Insured's 70th birthday; or
3. when the Policy terminates.

GENERAL – All provisions of the Policy also apply to this Rider. This Rider starts on the same Date of Issue as the Policy unless a different date is shown on the Policy Schedule.

[]

[Robert A. Kauffman]
[Director and Secretary]

[]

[Theodore A. Majewski]
[President and Chief Operating Officer]

SERFF Tracking Number: MCHX-126343850 State: Arkansas
 Filing Company: Harleysville Life Insurance Company State Tracking Number: 43778
 Company Tracking Number: IRWL-018 (Ed. 08-09)
 TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium
 Product Name: IRWL-018 (Ed. 08-09) Individual Whole Life Childre
 Project Name/Number: IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider/IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable to this filing		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachments:		
AR - READABILITY CERTIFICATION.PDF		
AR Cert of Compliance with Rule 19.PDF		
AR Certificate of Compliance 23-79-138 and R&R 49.PDF		

	Item Status:	Status Date:
Satisfied - Item: 10.14.09 Submission Letter		
Comments:		
Attachment:		
10_14_09 Submission Letter.PDF		

	Item Status:	Status Date:
Satisfied - Item: Forms Listing		
Comments:		
Attachment:		
Forms Listing.PDF		

	Item Status:	Status Date:

SERFF Tracking Number: MCHX-126343850 State: Arkansas
Filing Company: Harleysville Life Insurance Company State Tracking Number: 43778
Company Tracking Number: IRWL-018 (Ed. 08-09)
TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium

Product Name: IRWL-018 (Ed. 08-09) Individual Whole Life Childre
Project Name/Number: IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider/IRWL-018 (Ed. 08-09) Individual Whole Life Children's Rider

Satisfied - Item: Previously approved schedule pages

Comments:

Attachment:

Previously approved schedule pages.PDF

Item Status:

Status

Date:

Satisfied - Item: Authorization Letter

Comments:

Attachment:

Authorization Letter.PDF

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: Harleysville Life Insurance Company

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

Form Number	Score
IRWL-018 (Ed. 08-09)	59



Signed: _____
Name: Theodore A. Majewski
Title: President and Chief Operating Officer

Date: October 14, 2009

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

Insurer: **HARLEYSVILLE LIFE INSURANCE COMPANY**

Form Number(s): IRWL-018 (Ed. 08-09) Children's Term Insurance Benefit Rider

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



Signature of Company Officer

Theodore A. Majewski

Name

President and Chief Operating Officer

Title

10/12/09

Date

CERTIFICATE OF COMPLIANCE

Insurer: Harleysville Life Insurance Company

Form Numbers

IRWL-018 (Ed. 08-09)

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



Signature of Company Officer

Theodore A. Majewski

Name

President and Chief Operating Officer

Title

10/12/09

Date

•
•
•
•
•
•
•
•
•
•
McHugh Consulting Resources, Inc.

October 14, 2009

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

Sent via SERFF

Re: **HARLEYSVILLE LIFE INSURANCE COMPANY**
NAIC # 64327, FEIN # 23-1580983

Individual Whole Life Rider Filing
IRWL-018 (Ed. 08-09) – Children’s Term Insurance Benefit Rider

Dear Commissioner:

McHugh Consulting Resources, Inc. has been requested to file the attached form on behalf of Harleysville Life Insurance Company. We respectfully attach an authorization letter for your files.

We are attaching the above-captioned Rider for your review and approval for Harleysville Life Insurance Company. This form is new and is not intended to replace any existing form currently on file with your Department.

This form is in final printed form subject only to changes in font style, margins, page numbers, positioning and format. For example, formatting may change slightly when the document is assembled through an automated document assembly system. Printing standards will not be lower than those required under your law.

Children’s Term Insurance Benefit Rider, Form IRWL-018 (Ed. 08-09), if purchased, will provide level term insurance on the life of each child of the insured covered by the policy.

This Rider is being filed for general use with any approved whole life insurance product that Harleysville Life currently offers or may offer in the future.

We have attached sample Policy Schedule IPWL – 200 (Ed. 08-09) to demonstrate this benefit.

This filing is exempt from prior approval in Harleysville’s domicile state of Pennsylvania.

Attached are any required certifications, transmittal forms and/or filing fees.

10/14/2009

We trust the attached is found to be in order and look forward to receiving your favorable reply. Should you have any questions or if we may provide any additional information, please do not hesitate to contact the undersigned. Thank you for your consideration in this matter.

Very truly yours,

A handwritten signature in black ink that reads "Linda Boyce". The signature is written in a cursive, flowing style.

Linda Boyce
Consultant

Attachments

HARLEYSVILLE LIFE INSURANCE COMPANY

Children's Term Insurance Benefit Rider

FORMS LISTING

FORM NUMBER

FORM NAME

IRWL-018 (Ed. 08-09)

Children's Term Insurance Benefit Rider

POLICY SCHEDULE

DESCRIPTION OF BENEFITS	AMOUNT OF ANNUAL PREMIUM *	NUMBER OF YEARS PAYABLE
WHOLE LIFE INSURANCE		
STANDARD PREMIUM	[151.70]	[65] YEARS
[WAIVER OF PREMIUM]	[18.10]	[25] YEARS
[\$5,000 CHILD TERM BENEFIT]	[31.20]	[25] YEARS
[\$10,000 ACCIDENTAL DEATH]	[11.00]	[30] YEARS
[GUARANTEED INSURABILITY]	[16.00]	[5] YEARS
[PAYOR BENEFIT]	[1.20]	[15] YEARS

END OF SCHEDULE

THE FIRST PREMIUM OF \$ [228.00] IS DUE ON OR BEFORE THE DATE OF ISSUE.
IT IS PAYABLE BY THE [ANNUAL] MODE OF PREMIUM PAYMENT.

YOU MUST PAY THE PREMIUMS FOR EACH BENEFIT LISTED ABOVE FOR THE NUMBER OF YEARS SHOWN OR UNTIL THE INSURED DIES. THE DATE OF ISSUE AND THE ISSUE AGE OF THE POLICY APPLY TO EACH BENEFIT UNLESS WE STATE OTHERWISE.

* ANNUAL PREMIUMS ARE SHOWN.

INTEREST RATES

Maximum Loan Interest Rate charged on Loan Amount - 8.00% in arrears
Interest Rate on Death Benefits - subject to state regulation in effect at time of death
Reinstatement Interest Rate on overdue premiums - 6.00% compound interest
Reinstatement Interest Rate on Indebtedness - 6.00%

INSURED	[WL TEST POLICY - BASIC]	DEATH BENEFIT	[\$10,000]
ISSUE AGE	[35]	PREMIUM CLASS	[NONTOBACCO]
GENDER	[MALE]		
POLICY NUMBER	[999999]	DATE OF ISSUE	[8/1/2009]
		EFFECTIVE DATE OF SCHEDULE	[8/1/2009]
		MATURITY DATE	[8/1/2074]

BENEFICIARY AND OWNER AS STATED IN THE APPLICATION UNLESS CHANGED AS PROVIDED FOR IN THE POLICY.

POLICY SCHEDULE (CONTINUED)
TABLE OF VALUES

Cash Values and amounts of Paid-Up Life Insurance are shown below. They are based on a Policy with Death Benefit of \$1,000 without any Indebtedness. If the Death Benefit is greater than \$1,000, the Cash Value and Paid-Up Life Insurance will increase in direct proportion. The period of Extended Term Insurance is also shown. It is the same for any Death Benefit. We have assumed that annual premiums have been paid at the start of each Policy Year. The Age used below is the Issue Age shown on Page 3.

	[Male]	[35]	Extended Term	
<u>End of</u> <u>Year</u>	<u>Cash or Loan</u> <u>Value (\$)</u>	<u>Paid-Up Life</u> <u>Insurance (\$)</u>	<u>Insurance</u> <u>Years</u>	<u>Days</u>
1	[0.00	0.00	0	0
2	0.00	0.00	0	0
3	4.52	28.01	3	179
4	13.20	78.24	8	175
5	22.20	125.93	12	152
6	31.54	171.27	15	108
7	41.23	214.38	17	149
8	51.28	255.39	19	19
9	61.70	294.42	20	96
10	72.48	331.50	21	71
11	83.61	366.68	21	345
12	95.09	400.06	22	202
13	106.91	431.70	23	9
14	119.09	461.75	23	127
15	131.67	490.37	23	202
16	144.68	517.69	23	245
17	158.13	543.78	23	263
18	172.01	568.64	23	259
19	186.31	592.32	23	234
20	201.04	614.91	23	193
AGE [65]	366.19	785.70	20	169]

Basis of Computation: Cash or Loan Values and Paid-Up Life Insurance are computed using the Standard Nonforfeiture Method with interest at [5.00%] per annum in accordance with the Commissioners' 2001 Standard Ordinary Select and Ultimate Mortality Table. The period of Extended Term Insurance is computed using the Standard Nonforfeiture Method with interest at [5.00%] per annum in accordance with the Commissioners' 2001 Standard Ordinary Ultimate Mortality Table.

POLICY SCHEDULE (CONTINUED)
SETTLEMENT OPTION TABLE
 Per \$1,000 of Proceeds Settled

OPTION 1 - INTEREST ONLY: Minimum Interest Rate 2.00%

OPTION 2 - INCOME FOR SPECIFIED PERIOD:

<u>Years</u>	<u>Payment</u>	<u>Years</u>	<u>Payment</u>
5	[17.34	18	[5.61
6	14.59	19	5.36
7	12.63	20	5.14
8	11.18	21	4.94
9	10.06	22	4.76
10	9.18	23	4.60
11	8.44	24	4.45
12	7.82	25	4.31
13	7.31	26	4.18
14	6.87	27	4.06
15	6.49	28	3.95
16	6.17	29	3.85
17	5.88]	30	3.76]

OPTION 3 - LIFE INCOME * :

----- LIFE INCOME WITH 10 YEARS CERTAIN -----

----- LIFE INCOME ONLY -----

<u>Age</u>	<u>Male</u>	<u>Female</u>									
50	[3.26	3.03	68	[5.06	4.63	50	[3.28	3.04	68	[5.30	4.74
51	3.32	3.09	69	5.22	4.77	51	3.34	3.10	69	5.49	4.90
52	3.39	3.15	70	5.37	4.92	52	3.41	3.16	70	5.69	5.08
53	3.46	3.21	71	5.53	5.08	53	3.49	3.22	71	5.91	5.27
54	3.53	3.27	72	5.70	5.25	54	3.56	3.29	72	6.14	5.47
55	3.61	3.34	73	5.87	5.42	55	3.64	3.36	73	6.39	5.69
56	3.69	3.41	74	6.04	5.60	56	3.73	3.43	74	6.65	5.93
57	3.78	3.48	75	6.22	5.79	57	3.82	3.51	75	6.93	6.19
58	3.87	3.56	76	6.40	5.98	58	3.92	3.59	76	7.23	6.46
59	3.96	3.64	77	6.59	6.18	59	4.02	3.67	77	7.56	6.76
60	4.06	3.73	78	6.77	6.39	60	4.13	3.76	78	7.90	7.09
61	4.17	3.82	79	6.95	6.59	61	4.24	3.86	79	8.27	7.44
62	4.28	3.92	80	7.13	6.80	62	4.37	3.96	80	8.67	7.81
63	4.39	4.02	81	7.31	7.01	63	4.50	4.07	81	9.09	8.22
64	4.52	4.13	82	7.48	7.21	64	4.64	4.19	82	9.54	8.67
65	4.64	4.24	83	7.65	7.41	65	4.79	4.31	83	10.03	9.15
66	4.78	4.37	84	7.81	7.60	66	4.94	4.45	84	10.55	9.68
67	4.92	4.49]	85	7.97	7.78]	67	5.11	4.59]	85	11.11	10.24]

* Rates for ages not shown are available upon request.

Basis of Settlement Options: Payments under the Option Tables are based on [2.00%] interest and the Annuity 2000 Mortality Table with 10 Years Projected using Projected Scale G.

POLICY SCHEDULE (CONTINUED)

Annual Premiums - Children's Term Insurance Benefit Rider

Age	Annual Premium
[35	\$31.20
36	\$31.20
37	\$31.20
38	\$31.20
39	\$31.20
40	\$31.20
41	\$31.20
42	\$31.20
43	\$31.20
44	\$31.20
45	\$31.20
46	\$31.20
47	\$31.20
48	\$31.20
49	\$31.20
50	\$31.20
51	\$31.20
52	\$31.20
53	\$31.20
54	\$31.20
55	\$31.20
56	\$31.20
57	\$31.20
58	\$31.20
59	\$31.20
60	\$31.20]

POLICY NUMBER: [999999]
IPWL - 200 (Ed. 08-09)

EFFECTIVE DATE OF SCHEDULE:

[8/1/2009]
PAGE 3[C]

Harleysville Life Insurance
355 Maple Avenue
Harleysville, PA 19438-2297
www.harleysvillelife.com

Tel 800.222.1981
215.513.6400
Fax 215.513.6410



January 2, 2009

NAIC Company Code: 64327

Re: See Attached Forms Listing

Please accept this letter as authorization from Harleysville Life Insurance Company for McHugh Consulting Resources, Inc. to file any or all policy forms as well as actuarial materials as referenced on the attached form listing on behalf of Harleysville Life Insurance Company.

Sincerely,

A handwritten signature in black ink, appearing to read "Theodore A. Majewski". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Theodore A. Majewski
President and Chief Operating Officer
Harleysville Life Insurance Company