

SERFF Tracking Number: NALH-126338253 State: Arkansas
Filing Company: North American Company for Life and Health Insurance State Tracking Number: 43750
Company Tracking Number: LR368B
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: LR368B
Project Name/Number: LR368B/LR368B

Filing at a Glance

Company: North American Company for Life and Health Insurance

Product Name: LR368B

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: NALH-126338253 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 43750

Co Tr Num: LR368B

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Laurie Gruba, Paula
Kunkel-White, Gayle Lovorn, Gail
Velen

Disposition Date: 10/15/2009

Date Submitted: 10/12/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: LR368B

Project Number: LR368B

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: These forms have been submitted to Illinois, our state of domicile. Due to staffing shortages, the Illinois Division of Insurance has been experiencing a four to six month backlog of filings. Ours and many other companies are working with the Illinois Council of Life Insurers to see what can be done to remedy the situation. Several plans are being discussed, however, an immediate impact is not likely to occur. Although these forms have not been approved by Illinois, we do not expect any objections. We ask for your consideration of this submission without having our state of domicile's approval given their extreme backlog and timeframe for forms review.

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Product Name: LR368B
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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: Carrie Block
Submitted By: Carrie Block Corresponding Filing Tracking Number:

Filing Description:
North American Company for Life and Health Insurance
NAIC#: 431-66974/FEIN#: 36-2428931
LR368B Surrender Value/Death Benefit Endorsement

Dear Reviewer:

We are filing the above form for your approval. This form will be laser printed and we reserve the right to change fonts and layouts. The minimum font size will never be less than 10-point type.

No part of this filing contains any unusual or possibly controversial items from normal Company or industry standards.

Form LR368B is a Surrender Value/Death Benefit Endorsement. This is a new form and will replace form LR368AR approved by your department on 11/15/2006. Upon approval, this form will be attached to in force issues of policy form LS133A approved by your department on 03/20/2003. This policy is no longer sold. The policy is a fixed premium universal life policy with a fixed death benefit. Subsequent to implementation of this policy, we were advised by the IRS that the definition of the Death Benefit in this policy needed to be revised in order to stay qualified as a life insurance product. The endorsement being filed reflects the closing agreement we have with the IRS to meet those requirements. A revised actuarial memorandum is also included.

For informational purposes, included in this filing is a Statement of Variability that provides the variable text for bracketed information.

Your review for approval of this filing, at your earliest convenience, is appreciated. Please feel free to contact me if you have any questions regarding this filing.

Company and Contact

Filing Contact Information

Carrie Block, Contracts Analyst cblock@mnlife.com

SERFF Tracking Number: NALH-126338253 State: Arkansas
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 Insurance
 Company Tracking Number: LR368B
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: LR368B
 Project Name/Number: LR368B/LR368B

One Midland Plaza 800-923-3223 [Phone] 38697 [Ext]
 Sioux Falls, SD 57193-0001 605-373-8632 [FAX]

Filing Company Information

North American Company for Life and Health CoCode: 66974 State of Domicile: Iowa
 Insurance
 Principal Office: 4601 Westown Parkway - Group Code: 431 Company Type: Life and Annuity
 Suite 300
 West Des Moines, IA 50266 Group Name: State ID Number:
 (800) 800-3656 ext. [Phone] FEIN Number: 36-2428931

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation: \$20 X 1 form = \$20.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
North American Company for Life and Health Insurance	\$20.00	10/12/2009	31211719

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 Project Name/Number: LR368B/LR368B

Correspondence Summary

Dispositions

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

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Correction to typing error in filing description.	Note To Reviewer	Carrie Block	10/12/2009	10/12/2009

SERFF Tracking Number: NALH-126338253 State: Arkansas
Filing Company: North American Company for Life and Health State Tracking Number: 43750
Insurance
Company Tracking Number: LR368B
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: LR368B
Project Name/Number: LR368B/LR368B

Disposition

Disposition Date: 10/15/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NALH-126338253 State: Arkansas
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 Insurance
 Company Tracking Number: LR368B
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: LR368B
 Project Name/Number: LR368B/LR368B

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Actuarial Memorandums	No	No
Supporting Document	Schedule Pages	No	No
Supporting Document	Statement of Variability	No	No
Form	Surrender Value / Death Benefit	No	No
	Endorsement		

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Insurance
Company Tracking Number: LR368B
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: LR368B
Project Name/Number: LR368B/LR368B

Note To Reviewer

Created By:

Carrie Block on 10/12/2009 02:00 PM

Last Edited By:

Carrie Block

Submitted On:

10/12/2009 02:01 PM

Subject:

Correction to typing error in filing description.

Comments:

Please be advised that there is a typing error in the third sentence of the description for Form LR368B. The form number in the third sentence should be LS133A03 instead of LS133A which was approved on 03/20/2003.

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 Insurance
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Form Schedule

Lead Form Number: LR368B

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LR368B	Policy/Cont Surrender Value / ract/Fratern Death Benefit al Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.500	LR368B.pdf



North American Company for Life and Health Insurance

Home Office: 525 West Van Buren • Chicago, IL 60607

Administrative Office: P O Box 5088 • Sioux Falls, SD 57117-5088

SURRENDER VALUE / DEATH BENEFIT ENDORSEMENT

This Endorsement is attached to and made a part of your Policy. Except as provided in this Endorsement, all other terms, provisions and conditions of your Policy remain the same.

The Surrender Value provision in your Policy is replaced with the following:

SURRENDER VALUE – The Surrender Value of this Policy will equal the greatest of [(a), (b) or (c)], less any Debt owed on this Policy, where:

- (a) is the Single Premium net of partial surrenders;
- (b) is the Account Value on the date of surrender less the Surrender Charge determined from the Policy's Table of Surrender Charges; and
- (c) is the Minimum Cash Surrender Value.

The Minimum Cash Surrender Value is calculated based on the 1980 Commissioners' Standard Ordinary, Sex Distinct, Smoker and Nonsmoker, Age Last Birthday Mortality Table and [5.00%] [5.75%] interest.

If the surrender occurs during the first 31 days of a Policy Year, the Surrender Value will be not less than it was on the first day of that Policy Year, less any subsequent loans and partial surrenders.

If this Policy is fully surrendered, coverage will terminate on the Monthly Deduction Day that coincides with or next follows the day We receive Your Written Notice.

DEATH BENEFIT – subject to the terms of this policy, the policy's Death Benefit, when the policy is in force and before the Maturity Date, will be the greatest of:

- (a) The Initial Death Benefit shown in the Schedule of Policy Benefits reduced by any partial surrender, as defined in Section 6.33; or
- (b) The Corridor Percentage of the Account Value on the date of death, as defined in Section 2.22; or
- (c) Any Surrender Value provided by the Policy or an attached Rider or Endorsement, plus any Policy Debt, on the date of the Insured's death multiplied by the Corridor Percentage as shown in the Schedule of Policy Benefits.

less any Debt.

EFFECTIVE DATE –The effective date of this Endorsement shall be the same as that of the Policy to which it is attached.

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE

Secretary

President

SERFF Tracking Number: NALH-126338253 State: Arkansas
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 Insurance
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Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification Comments: Attachments: AR L & H 1 cert.pdf READABILITY CERTIFICATE.pdf</p>		
<p>Bypassed - Item: Application Bypass Reason: Not applicable to this filing. Comments:</p>		
<p>Satisfied - Item: Schedule Pages Comments: Attachments: Sched Pages - Ps133B Nationwide Revised 10-06-09_5 00%NFF_.pdf Sched Pages - Ps133B Nationwide Revised 10-06-09_5 75%NFF_.pdf</p>		
<p>Satisfied - Item: Statement of Variability Comments: Attachment: Stmnt of Variability -LR368B.pdf</p>		

State of Arkansas

Certificate of Compliance

Form LS17003

On behalf of North American Company for Life and Health Insurance I certify the company is in compliance with:

Rule and Regulation 19.

Rule and Regulation 34 for Universal Life Insurance.

Rule and Regulation 49 – each policyholder will be provided a life and health guaranty notice at time of issue.

A.C.A. § 23-79-138 for Policy Information Requirements – each policy will contain the contact information of the policyholder's service office, soliciting agent and the state insurance department.



Carrie Block, Senior Contracts Analyst

Date: October 12, 2009

READABILITY CERTIFICATE

I certify that Readability has been tested under the Flesch Readability formula set forth by Rudolph Flesch in his book, The Art of Readability Writing and that the form(s) meet your minimum readability requirements for the form(s) listed below:

<u>Form Number</u>	<u>Description</u>	<u>Score</u>
LR368B	Surrender Value/Death Benefit Endorsement	51.5

A handwritten signature in black ink, appearing to read "Tim Reuer", is written over a horizontal line.

Timothy Reuer, FSA, MAAA
Vice President - Product Development
North American Company for Life and Health Insurance

October 5, 2009

Date

SCHEDULE OF POLICY BENEFITS

POLICY SPECIFICATIONS

OWNER:	MARY DOE	POLICY NUMBER:	12345678910
INSURED:	JOHN DOE	POLICY DATE:	03/01/2002
SEX:	MALE	INITIAL DEATH BENEFIT:	\$35,088
BENEFICIARY:	REFER TO APPLICATION	INSURED'S POLICY AGE ON POLICY DATE:	45
PREMIUM CLASS:	STANDARD NON-TOBACCO	SINGLE PREMIUM RECEIVED:	\$10,000

NO LAPSE GUARANTEE PREMIUM: \$10,000

NO LAPSE GUARANTEE PERIOD ENDS: 03/01/2057

DESCRIPTION

SINGLE PREMIUM UNIVERSAL LIFE INSURANCE

MATURITY DATE

03/01/2057 **

** It is possible that coverage will lapse prior to the Maturity Date shown. This is due to the fact the current Cost of Insurance Rates and interest rates are not guaranteed and Policy Loans and Partial Surrenders may be taken.

POLICY CHARGES AND OTHER INFORMATION

PREMIUM EXPENSE PERCENT:	11.00% Guar. / [11.00%] Cur.
GUARANTEED INTEREST RATE:	3.00% A YEAR ***
INTEREST RATE CREDITED TO LOANED AMOUNTS OF ACCOUNT VALUE:	3.00%
LOAN INTEREST RATE:	5.00% A YEAR PAYABLE IN ARREARS
PREFERRED LOAN INTEREST RATE:	3.00%
FIRST POLICY YEAR FOR PREFERRED LOANS:	2 nd
MINIMUM PARTIAL SURRENDER AMOUNT:	\$250.00
PARTIAL SURRENDER PROCESSING FEE:	\$25.00
SEE FOLLOWING TABLE OF SURRENDER CHARGES AND "SURRENDER CHARGE" IN SECTION 6.25.	
MINIMUM SINGLE PREMIUM:	\$10,000

*** Additional amounts of interest credited above the Guaranteed Interest Rate are not guaranteed. We have the right to change the amount of additional interest credited to the policy and the amount of cost of insurance or other expense charges deducted under the policy.

SCHEDULE OF POLICY BENEFITS (CONTINUED)

ADDITIONAL BENEFITS PROVIDED BY ENDORSEMENT OR RIDER

DESCRIPTION OF ADDITIONAL POLICY BENEFITS	EXPIRY DATE	BENEFIT UNITS OR AMOUNT
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INQUIRIES REGARDING YOUR POLICY SHOULD BE DIRECTED TO YOUR AGENT, OR, IF HE OR SHE IS NOT AVAILABLE, TO OUR ADMINISTRATIVE OFFICE AT THE FOLLOWING ADDRESS:

**NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE
ATTN: POLICYOWNER SERVICE
P.O. BOX 5088
SIOUX FALLS, SD 57117-5088
TOLL-FREE 1-877-872-0757**

TABLE OF SURRENDER CHARGES PER \$1,000 OF INITIAL DEATH BENEFIT

The Surrender Charges shown are the Surrender Charges in effect on the first day of the dates shown. Each Policy Month, the Surrender Charge is reduced by one-twelfth (1/12th) the difference between the amount of the Surrender Charge at the beginning of the Policy Year and the amount of the Surrender Charge at the beginning of the next Policy Year. See "Surrender Charge" in Section 6.25.

This table applies to the Initial Death Benefit for the first 10 years.

DATE	SURRENDER CHARGE	DATE	SURRENDER CHARGE
03/01/2002	\$15.67		
03/01/2003	14.96		
03/01/2004	14.25		
03/01/2005	12.82		
03/01/2006	11.40		
03/01/2007	9.97		
03/01/2008	8.55		
03/01/2009	5.70		
03/01/2010	2.85		
03/01/2011	0.00		
Thereafter	0.00		

TABLE OF CORRIDOR PERCENTAGES

<u>Attained Age</u>	<u>Account Value %</u>	<u>Attained Age</u>	<u>Account Value %</u>
45	379.68%	70	165.55%
46	368.53%	71	161.35%
47	357.84%	72	157.40%
48	344.26%	73	153.70%
49	331.28%	74	150.24%
50	318.87%	75	147.03%
51	307.01%	76	144.03%
52	295.70%	77	141.23%
53	284.93%	78	138.59%
54	274.67%	79	136.11%
55	264.92%	80	133.75%
56	255.65%	81	131.53%
57	246.83%	82	129.44%
58	238.43%	83	127.50%
59	230.44%	84	125.71%
60	222.84%	85	124.05%
61	215.62%	86	122.52%
62	208.76%	87	121.09%
63	202.25%	88	119.75%
64	196.10%	89	118.46%
65	190.29%	90	117.19%
66	184.79%	91	115.92%
67	179.59%	92	114.62%
68	174.66%	93	113.23%
69	169.98%	94	111.75%
		95	110.14%
		96	108.44%
		97	106.68%
		98	104.93%
		99	103.14%
		100	100.00%

Attained Age as used in the above Table of Corridor Percentages means age last birthday on the Policy Anniversary prior to the date of death.

TABLE OF GUARANTEED MAXIMUM INSURANCE RATES

MAXIMUM MONTHLY COST OF INSURANCE PER \$1,000

ATTAINED AGE	COST	ATTAINED AGE	COST
45	0.287	70	3.036
46	0.310	71	3.365
47	0.335	72	3.745
48	0.363	73	4.175
49	0.393	74	4.648
50	0.427	75	5.153
51	0.466	76	5.686
52	0.511	77	6.244
53	0.563	78	6.829
54	0.620	79	7.460
55	0.685	80	8.156
56	0.755	81	8.937
57	0.829	82	9.818
58	0.911	83	10.795
59	1.004	84	11.848
60	1.107	85	12.954
61	1.222	86	14.098
62	1.355	87	15.263
63	1.505	88	16.444
64	1.671	89	17.657
65	1.854	90	18.920
66	2.051	91	20.263
67	2.263	92	21.735
68	2.493	93	23.479
69	2.748	94	25.819
		95	29.321
		96	35.082
		97	45.083
		98	62.095
		99	80.905

The maximum cost of insurance rates do not exceed the Cost of Insurance rates based on the applicable (male or female, smoker or non-smoker) 1980 Commissioner Standard Ordinary Mortality Table, Age Last Birthday.

Attained age means age last birthday on the prior Policy Anniversary.

SCHEDULE OF POLICY BENEFITS

POLICY SPECIFICATIONS

OWNER:	MARY DOE	POLICY NUMBER:	12345678910
INSURED:	JOHN DOE	POLICY DATE:	03/01/2002
SEX:	MALE	INITIAL DEATH BENEFIT:	\$35,088
BENEFICIARY:	REFER TO APPLICATION	INSURED'S POLICY AGE ON POLICY DATE:	45
PREMIUM CLASS:	STANDARD NON-TOBACCO	SINGLE PREMIUM RECEIVED:	\$10,000

NO LAPSE GUARANTEE PREMIUM: \$10,000

NO LAPSE GUARANTEE PERIOD ENDS: 03/01/2057

DESCRIPTION

SINGLE PREMIUM UNIVERSAL LIFE INSURANCE

MATURITY DATE

03/01/2057 **

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POLICY CHARGES AND OTHER INFORMATION

PREMIUM EXPENSE PERCENT:	11.00% Guar. / [11.00%] Cur.
GUARANTEED INTEREST RATE:	3.00% A YEAR ***
INTEREST RATE CREDITED TO LOANED AMOUNTS OF ACCOUNT VALUE:	3.00%
LOAN INTEREST RATE:	5.00% A YEAR PAYABLE IN ARREARS
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MINIMUM PARTIAL SURRENDER AMOUNT:	\$250.00
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SEE FOLLOWING TABLE OF SURRENDER CHARGES AND "SURRENDER CHARGE" IN SECTION 6.25.	
MINIMUM SINGLE PREMIUM:	\$10,000

*** Additional amounts of interest credited above the Guaranteed Interest Rate are not guaranteed. We have the right to change the amount of additional interest credited to the policy and the amount of cost of insurance or other expense charges deducted under the policy.

SCHEDULE OF POLICY BENEFITS (CONTINUED)

ADDITIONAL BENEFITS PROVIDED BY ENDORSEMENT OR RIDER

DESCRIPTION OF ADDITIONAL POLICY BENEFITS	EXPIRY DATE	BENEFIT UNITS OR AMOUNT
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46	404.78%	71	171.63%
47	393.56%	72	166.91%
48	382.83%	73	162.50%
49	372.58%	74	158.40%
50	362.80%	75	154.60%
51	353.49%	76	151.06%
52	338.90%	77	147.75%
53	325.06%	78	144.66%
54	311.96%	79	141.74%
55	299.55%	80	138.98%
56	287.81%	81	136.38%
57	276.69%	82	133.95%
58	266.15%	83	131.68%
59	256.15%	84	129.59%
60	246.68%	85	127.67%
61	237.72%	86	125.90%
62	229.24%	87	124.25%
63	221.23%	88	122.70%
64	213.69%	89	121.21%
65	206.59%	90	119.75%
66	199.90%	91	118.28%
67	193.59%	92	116.78%
68	187.63%	93	115.19%
69	181.99%	94	113.47%
		95	111.62%
		96	109.66%
		97	107.63%
		98	105.63%
		99	103.57%
		100	100.00%

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53	0.563	78	6.829
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56	0.755	81	8.937
57	0.829	82	9.818
58	0.911	83	10.795
59	1.004	84	11.848
60	1.107	85	12.954
61	1.222	86	14.098
62	1.355	87	15.263
63	1.505	88	16.444
64	1.671	89	17.657
65	1.854	90	18.920
66	2.051	91	20.263
67	2.263	92	21.735
68	2.493	93	23.479
69	2.748	94	25.819
		95	29.321
		96	35.082
		97	45.083
		98	62.095
		99	80.905

The maximum cost of insurance rates do not exceed the Cost of Insurance rates based on the applicable (male or female, smoker or non-smoker) 1980 Commissioner Standard Ordinary Mortality Table, Age Last Birthday.

Attained age means age last birthday on the prior Policy Anniversary.

Statement of Variability – Endorsement Form LR368B

The Non Forfeiture Interest Rate (NFIR) is bracketed on the endorsement form under the Surrender Value Provision for ease of administration. Based on the original Policy Date, our administrative system will insert the correct NFIR in the endorsement form.

Bracketed Item	Variable Text/Range
Non-forfeiture Interest Rate	5.00 % or 5.75% Policies issued with a Policy Date before 2007 will have the Non-forfeiture Rate of 5.75% print. Policies issued with a Policy Date after 2007 will have the Non-forfeiture Rate of 5.00% print.

LR368B - SOV