

SERFF Tracking Number:	NDPL-126236601	State:	Arkansas
Filing Company:	Aviva Life and Annuity Company	State Tracking Number:	44167
Company Tracking Number:	2UDA10		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	2UDA10		
Project Name/Number:	/		

Filing at a Glance

Company: Aviva Life and Annuity Company

Product Name: 2UDA10

TOI: L09I Individual Life - Flexible Premium
Adjustable Life

Sub-TOI: L09I.001 Single Life

Filing Type: Form

SERFF Tr Num: NDPL-126236601 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 44167

Co Tr Num: 2UDA10

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Angela Vennall, Allison
Roush, Ben Warren, Jaime Gertsen

Disposition Date: 11/30/2009

Date Submitted: 11/24/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 11/20/2009

Requested Filing Mode: Review & Approval

Domicile Status Comments: Approved in our
state of domicile, Iowa, effective 11/20/09.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/30/2009

Explanation for Other Group Market Type:

State Status Changed: 11/30/2009

Deemer Date:

Created By: Jaime Gertsen

Submitted By: Angela Vennall

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval is our Flexible Premium Adjustable Life Insurance With No Lapse Guarantee Policy. This form replaces Form 2UCA09, approved by your Department on 1/07/09 under SERFF Tracking Number NDPL-125911765 and State Tracking Number 41148.

Form 2UDA10 is the same as Form 2UCA09 in the following respect - This is a non-participating universal life type policy providing life insurance coverage on the Insured. Various policy features permit the death benefit to be adjusted,

SERFF Tracking Number: NDPL-126236601 State: Arkansas
Filing Company: Aviva Life and Annuity Company State Tracking Number: 44167
Company Tracking Number: 2UDA10
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 2UDA10
Project Name/Number: /

flexible premiums to be paid, loans to be taken, and current assumptions to be used in the calculation of policy values. All present values are based on the 2001 CSO Male/Female and Smoker/Nonsmoker Mortality Table, age nearest birthday and 3.00% interest.

At issue, the policyowner will choose which death benefit compliance test (guideline premium or cash value accumulation) his policy will be issued under. This election cannot be changed after issue. The enclosed policy is assembled for the guideline premium test. Sample policy data pages for policies issued under the cash value accumulation test are also attached to the back of the policy for your information.

The policy provides for two different No Lapse Guarantee provisions. The basic NLG period begins at policy issue and continues for the number of years listed on the policy data page. The extended NLG period begins after the basic NLG period ends. If the applicable NLG provision is met, the policy will not terminate as indicated in the grace period section even if the net cash value is not sufficient to cover the monthly deduction due.

Form 2UDA10 is different from Form 2UCA09 in that the extended NLG has been redesigned to allow that the monthly cost for riders to be deducted from the shadow fund, as described in the Extended NLG Calculation Provisions, be different than the monthly cost of riders deducted from the policy's account value as part of the monthly deduction.

This policy may be issued on a non-qualified or a qualified basis. The enclosed policy is assembled as a non-qualified issue. A replacement page 18U will be used for policies issued on a qualified basis and is attached to the back of the policy for your information.

The issue ages for this policy are 0-85 years and the minimum face amount is \$25,000 for issue ages 0-17 and \$50,000 for issue ages 18 and above.

This form is written in simplified and readable language and does not contain any unusual or possibly controversial items from normal company or industry standards.

This form has been produced from our Automated Policy Assembly Laser system and is in final print.

This policy will be marketed with an illustration.

Application Form 14530 2/07, approved by your department effective 08/28/06 will be used to apply for this product.

If you have any questions regarding this submission, please contact me at (800) 457-3557, ext. 8761 or e-mail me at Jaime.gertsen@avivausa.com.

SERFF Tracking Number: NDPL-126236601 State: Arkansas
 Filing Company: Aviva Life and Annuity Company State Tracking Number: 44167
 Company Tracking Number: 2UDA10
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: 2UDA10
 Project Name/Number: /

Sincerely,

Jaime Gertsen
 Product Compliance Analyst

Company and Contact

Filing Contact Information

Jaime Gertsen, Product Compliance Analyst jaime.gertsen@avivausa.com
 Aviva Life and Annuity Company 515-242-8761 [Phone]
 611 Fifth Avenue
 Des Moines, IA 50309

Filing Company Information

Aviva Life and Annuity Company CoCode: 61689 State of Domicile: Iowa
 611 Fifth Avenue Group Code: 1225 Company Type:
 Des Moines, IA 50309 Group Name: State ID Number:
 (317) 927-6749 ext. [Phone] FEIN Number: 42-0175020

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Aviva Life and Annuity Company	\$50.00	11/24/2009	32276911

SERFF Tracking Number: NDPL-126236601 State: Arkansas
Filing Company: Aviva Life and Annuity Company State Tracking Number: 44167
Company Tracking Number: 2UDA10
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 2UDA10
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	11/30/2009	11/30/2009

SERFF Tracking Number: NDPL-126236601 *State:* Arkansas
Filing Company: Aviva Life and Annuity Company *State Tracking Number:* 44167
Company Tracking Number: 2UDA10
TOI: L09I Individual Life - Flexible Premium *Sub-TOI:* L09I.001 Single Life
Adjustable Life
Product Name: 2UDA10
Project Name/Number: /

Disposition

Disposition Date: 11/30/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NDPL-126236601 State: Arkansas
 Filing Company: Aviva Life and Annuity Company State Tracking Number: 44167
 Company Tracking Number: 2UDA10
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: 2UDA10
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	List of Forms Affected By NLG Monthly Rider Charges Provision		Yes
Supporting Document	Certifications		Yes
Supporting Document	Notices		Yes
Supporting Document	Guaranteed COI Rates		Yes
Supporting Document	Actuarial Memorandum 2UDA10		No
Supporting Document	Explanation of Variability		Yes
Form	Flexible Premium Adjustable Life Insurance with No Lapse Guarantee		Yes

SERFF Tracking Number: NDPL-126236601 State: Arkansas
 Filing Company: Aviva Life and Annuity Company State Tracking Number: 44167
 Company Tracking Number: 2UDA10
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: 2UDA10
 Project Name/Number: /

Form Schedule

Lead Form Number: 2UDA10

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	Form 2UDA10	Policy/Cont Flexible Premium ract/Fratern Adjustable Life Insurance with No Certificate Lapse Guarantee	Initial		50.100	2UDA10 - AR.pdf



Aviva Life and Annuity Company

Home Office: [611 Fifth Avenue, Des Moines, Iowa 50309]
Administrative Office: [611 Fifth Avenue, Des Moines, Iowa 50309]
[1-800-800-9882]

POLICY NUMBER	[AVIVA 1]	FACE AMOUNT	[\$100,000]
INSURED	[JOHN DOE]		
POLICY DATE	[JANUARY 1, 2010]		

**FLEXIBLE PREMIUM ADJUSTABLE
LIFE INSURANCE
WITH NO LAPSE GUARANTEE**

**Death proceeds payable upon the death of the Insured.
Flexible premiums payable until the Insured's Age 121.
Adjustable death benefit.
Non-participating.**

Aviva Life and Annuity Company agrees to pay the death proceeds of this policy to the beneficiary upon receipt of due proof of the Insured's death. Payment is subject to the provisions, terms and conditions of this policy.

We issue this policy in consideration of the application attached and of the payment of the Initial Premium in advance. This policy will take effect on the Policy Date stated. Anniversary dates and policy years will be determined from this Policy Date.

RIGHT TO CANCEL

PLEASE READ YOUR POLICY CAREFULLY. This policy is a legal contract between you and the Company. You have 20 days (30 days in the case of a replacement) after you receive it to cancel this policy by delivering or mailing a written notice or sending a telegram to the agent you purchased it from or the Administrative Office. You must return this policy before midnight of the 20th day (30th day in the case of a replacement) after the date you receive this policy. Notice given by mail and return of this policy by mail are effective on being properly addressed, postmarked, and postage prepaid. We will return any premiums paid after we receive notice of cancellation and the returned policy. Cancellation makes this policy void from its start.

Signed for us on the Policy Date in [Des Moines, Iowa].

Christopher J. Littlefield
President and CEO

Michael H. Miller
Secretary

Read Your Policy Carefully

The Table of Contents provides only a brief outline of some of the important features of your policy. The policy sets forth, in detail, the rights and obligations of both you and the Company.

TABLE OF CONTENTS

POLICY DATA PAGE	Page 3
GENERAL PROVISIONS Contract; Incontestability; Suicide; Misstatement of Age or Sex; Assignment; Annual Report; Issue Age and Attained Age; Monthly Due Date; Elections, Designations, Changes and Requests; Proceeds; Non-participating Policy	Page 4
OWNERSHIP AND BENEFICIARY PROVISIONS Owner; Beneficiary; Change of Owner or Beneficiary; Death of Beneficiary	Page 5
PREMIUM PAYMENT AND REINSTATEMENT PROVISIONS Payment of Premiums; Premiums; Amount and Frequency; Premium Limits; Grace Period; Lapse; No Lapse Guarantee; Reinstatement	Page 6
EXTENDED NLG CALCULATION PROVISIONS NLG Calculation; NLG Value; NLG Premium Reduction; NLG Monthly Rider Charges; NLG Monthly Cost of Insurance; NLG Monthly Cost of Insurance Rates; NLG Death Benefit; NLG Interest Rates; Waiver of Charges; Restoration Period	Page 8
DEATH BENEFIT PROVISIONS Death Benefit; Death Benefit Options; Death Benefit Compliance Test; Minimum Death Benefit; Death Proceeds; Interest on Death Proceeds	Page 10
POLICY CHANGE PROVISIONS Change In Face Amount; Change In Death Benefit Option; Change in Rate Class; Addition of Riders	Page 11
NONFORFEITURE PROVISIONS Account Value; Monthly Deduction; Policy Expense Charges; Monthly Cost of Insurance; Cost of Insurance Rates; Interest Rates; Cash Value; Surrender Charge; Net Cash Value; Surrender; Withdrawals; Withdrawal Charge; Termination of Insurance; Basis of Computations	Page 12
LOAN PROVISIONS Policy Loan; Loan Interest; Repayment	Page 16
PAYMENT OPTIONS PROVISIONS Election of Options; General Conditions; Description of Payment Options; Requirements for Payments; Supplementary Contract; Payment Option Table	Page 17

Additional benefits or restrictions, if any, follow the last page of this policy.

In this policy, "we", "our", "us" and "Company" mean Aviva Life and Annuity Company. "You" and "your" mean the Owner of this policy.

POLICY DATA PAGE

POLICY NUMBER: [AVIVA 4]
INSURED: [JOHN DOE]
POLICY DATE: [January 1, 2010]

FACE AMOUNT: [\$100,000]

INITIAL PREMIUM: [\$1,798.00]
PLANNED PREMIUM: [\$1,798.00 Annually]
Computed from the Policy Date
DEATH BENEFIT OPTION: [Option 1] [Option 2]

DEATH BENEFIT COMPLIANCE TEST:
[Guideline Premium Test]
[Cash Value Accumulation Test]

<u>BENEFIT</u>	<u>FACE AMOUNT</u> <u>AT ISSUE</u>	<u>EXPIRY</u> <u>DATE</u>
INSURED: [JOHN DOE] RATE CLASS: [Non-Tobacco] ISSUE AGE: [35] SEX: [M] PLAN: Flexible Premium Adjustable Life Insurance With No Lapse Guarantee	[\$100,000]	Death of Insured

PLEASE SEE NEXT PAGE FOR ADDITIONAL BENEFITS

BASIC NLG:
[The Minimum Monthly Premium of [\$41.84] is for a Minimum Premium Period of [5] years from the Policy Date.]

Note: It is possible that coverage will end before the death of the Insured if either no premiums are paid after the Initial Premium or if subsequent premiums are insufficient to continue coverage for the lifetime of the Insured.

Following the Insured’s attained age 121, this policy may or may not qualify as life insurance under the Internal Revenue Code. You should consult your tax advisor.

This policy, including any riders, was issued based on the answers to the questions on the application. A copy of the application is included in this policy. If the answers are incorrect, we may deny benefits or rescind this policy subject to the Incontestability provision. The best time to clear up any question is now, before a claim arises. If, for any reason, any of the answers are incorrect, contact us at our Administrative Office.

[The following will print on qualified cases only:

Non-transferable - This policy is issued on a qualified basis, therefore notwithstanding any provision to the contrary, this policy may not be sold, assigned, discounted or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose to any person other than this Company, except that this non-transferable provision shall not preclude the transfer of this policy to the Insured where such transfer represents an interest to which he is entitled pursuant to the provision of any plan or trust agreement under which this policy is purchased.

The Automatic Premium Loan provision, if contained in this policy, shall not be available.]

POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 4]
INSURED: [JOHN DOE]

MINIMUM FACE AMOUNT: [\$25,000] {ages 0-17}
[\$50,000] {ages 18+}
[\$100,000] {preferred/ premier class}

ANNUALLY DECLARED LOAN INTEREST:

Maximum Annually Declared Loan Rate*: [4.76 %]
Minimum Annually Declared Loan Rate*: [2.91 %]
* Rate shown is in advance.

GUARANTEED INTEREST RATE: 3.0%
INTEREST FACTOR: [1.00246627]
MAXIMUM MONTHLY POLICY CHARGE: [\$10.00]
NET PREMIUM: [95%] of any premium paid

MAXIMUM MONTHLY EXPENSE CHARGE RATE:

If the INSURED FACE AMOUNT is less than \$100,000, the rate is: [\$0.40417]
If the INSURED FACE AMOUNT is \$100,000 or greater, the rate is: [\$0.19667]

TABLE OF SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE
[1	988.00
2	922.13
3	856.27
4	790.40
5	724.53
6	658.67
7	592.80
8	526.93
9	461.07
10	395.20
11	329.33
12	263.47
13	197.60
14	131.73
15	65.87
16 and thereafter	0.00]

The surrender charges shown above are for the Face Amount At Issue.

In the event of an increase in the Face Amount, the surrender charges, the Minimum Monthly Premium and the monthly expense charges will increase. You will be provided a new Table of Surrender Charges and the new Minimum Monthly Premium.

In the event of a decrease in the Face Amount, the surrender charges, the Minimum Monthly Premium and the monthly expense charges will not decrease.

POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 4]
INSURED: [JOHN DOE]

**TABLE OF MONTHLY GUARANTEED MAXIMUM COST OF INSURANCE RATES
RATES PER THOUSAND**

POLICY YEAR	RATE	POLICY YEAR	RATE
[1	0.09089	34	1.70627
2	0.09589	35	1.85467
3	0.10007	36	2.03500
4	0.10758	37	2.23720
5	0.11425	38	2.50360
6	0.12176	39	2.78562
7	0.13178	40	3.08342
8	0.14430	41	3.41024
9	0.15850	42	3.76820
10	0.17520	43	4.18587
11	0.19441	44	4.67661
12	0.21279	45	5.24717
13	0.23285	46	5.87410
14	0.24456	47	6.59415
15	0.25793	48	7.35120
16	0.27717	49	8.17591
17	0.29975	50	9.09944
18	0.33071	51	10.14422
19	0.36419	52	11.31891
20	0.40691	53	12.62238
21	0.45970	54	14.04388
22	0.51338	55	15.57220
23	0.57128	56	17.19964
24	0.62083	57	18.76184
25	0.67798	58	20.42406
26	0.74695	59	22.21645
27	0.83114	60	24.15514
28	0.93398	61	26.24421
29	1.04963	62	28.20561
30	1.17137	63	30.35199
31	1.30009	64	32.70866
32	1.43072	65	35.30337
33	1.56327	66	38.17512]

The rates shown above are based upon this policy's Issue Age, Rate Class, Sex, and Face Amount at Issue as stated on the Policy Data Page. Any extra rating is reflected in the Table of Monthly Guaranteed Maximum Cost of Insurance Rates.

Guaranteed Mortality Table: Commissioner's 2001 Standard Ordinary Male or Female, Nonsmoker or Smoker Mortality Table, age nearest birthday.

POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 4]
INSURED: [JOHN DOE]

**TABLE OF MONTHLY GUARANTEED MAXIMUM COST OF INSURANCE RATES
RATES PER THOUSAND**

	POLICY YEAR	RATE	POLICY YEAR	RATE
[67	40.53000		
	68	43.11769		
	69	45.96629		
	70	49.11196		
	71	52.54885		
	72	56.37067		
	73	60.64050		
	74	65.43820		
	75	70.86240		
	76	77.04002		
	77	83.33333		
	78	83.33333		
	79	83.33333		
	80	83.33333		
	81	83.33333		
	82	83.33333		
	83	83.33333		
	84	83.33333		
	85	83.33333		
	86	83.33333		
	87 and thereafter	0.00000]		

The rates shown above are based upon this policy's Issue Age, Rate Class, Sex, and Face Amount at Issue as stated on the Policy Data Page. Any extra rating is reflected in the Table of Monthly Guaranteed Maximum Cost of Insurance Rates.

Guaranteed Mortality Table: Commissioner's 2001 Standard Ordinary Male or Female, Nonsmoker or Smoker Mortality Table, age nearest birthday.

POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 4]
INSURED: [JOHN DOE]

TABLE OF MINIMUM DEATH BENEFITS

<u>ATTAINED AGE OF INSURED</u>	<u>PERCENTAGE OF ACCOUNT VALUE</u>	<u>ATTAINED AGE OF INSURED</u>	<u>PERCENTAGE OF ACCOUNT VALUE</u>
40 or less	250%	61	128%
41	243	62	126
42	236	63	124
43	229	64	122
44	222	65	120
45	215	66	119
46	209	67	118
47	203	68	117
48	197	69	116
49	191	70	115
50	185	71	113
51	178	72	111
52	171	73	109
53	164	74	107
54	157	75-90	105
55	150	91	104
56	146	92	103
57	142	93 and above	102
58	138		
59	134		
60	130		

POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 4]
 INSURED: [JOHN DOE]

**NO LAPSE GUARANTEE PROVISION
 EXTENDED NLG**

NLG Exchange Period: [12] months from the Policy Date

NLG Interest Rate: [6.25%]

NLG Tier Reduction Factors:

Tier 1 Factor: 0% in all years
Tier 2, Tier 3 and Tier 4 Factors See Table Below

Table of NLG Factors and Rates

Policy Year	NLG Monthly Cost of Insurance Rate	NLG Tier 1 Maximum Premium	NLG Tier 2 Maximum Premium	NLG Tier 3 Maximum Premium	NLG Tier Reduction Factors:		
					Tier 2 Factors	Tier 3 Factors	Tier 4 Factors
[1	\$0.03238	\$37.70	\$545.00	\$1,330.37	11.471%	31.023%	43.267%
2	0.04020	46.80	545.00	1,330.37	11.471	31.023	43.267
3	0.04802	55.90	545.00	1,330.37	11.471	31.023	43.267
4	0.05639	65.64	545.00	1,330.37	11.471	31.023	43.267
5	0.06421	74.74	545.00	1,330.37	11.471	31.023	43.267
6	0.07202	83.82	545.00	1,330.37	11.356	30.713	42.834
7	0.07984	92.92	545.00	1,330.37	11.241	30.403	42.401
8	0.08766	102.02	545.00	1,330.37	11.127	30.093	41.969
9	0.09659	112.40	545.00	1,330.37	11.012	29.782	41.536
10	0.10720	124.74	545.00	1,330.37	10.897	29.472	41.103
11	0.12172	141.62	545.00	1,330.37	10.782	29.162	40.671
12	0.13791	160.44	545.00	1,330.37	10.668	28.852	40.238
13	0.15689	182.50	545.00	1,330.37	10.553	28.541	39.805
14	0.17532	203.92	545.00	1,330.37	10.438	28.231	39.373
15	0.19374	225.31	545.00	1,330.37	10.324	27.921	38.940
16	0.20993	244.12	545.00	1,330.37	10.209	27.611	38.507
17	0.22836	265.52	545.00	1,330.37	10.094	27.300	38.075
18	0.24790	288.20	545.00	1,330.37	9.980	26.990	37.642
19	0.27358	318.00	545.00	1,330.37	9.865	26.680	37.209
20	0.30094	349.74	545.00	1,330.37	9.750	26.370	36.777
21	0.33165	385.36	545.00	1,330.37	9.635	26.060	36.344
22	0.36682	426.13	545.00	1,330.37	9.521	25.749	35.911
23	0.40423	469.47	545.00	1,330.37	9.406	25.439	35.479
24	0.44220	513.44	545.00	1,330.37	9.291	25.129	35.046
25	0.48463	562.56	545.00	1,330.37	9.177	24.819	34.613
26	0.54996	638.12	545.00	1,330.37	9.062	24.508	34.181
27	0.61137	709.10	545.00	1,330.37	8.947	24.198	33.748
28	0.68731	796.79	545.00	1,330.37	8.832	23.888	33.315
29	0.77217	894.68	545.00	1,330.37	8.718	23.578	32.883
30	0.86150	997.61	545.00	1,330.37	8.603	23.267	32.450
31	0.95530	1,105.56	545.00	1,330.37	8.488	22.957	32.017
32	1.05078	1,215.31	545.00	1,330.37	8.374	22.647	31.585
33	1.14737	1,326.20	545.00	1,330.37	8.259	22.337	31.152]

POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 4]
 INSURED: [JOHN DOE]

**NO LAPSE GUARANTEE PROVISION
 EXTENDED NLG**

Table of NLG Factors and Rates

Policy Year	NLG Monthly Cost of Insurance Rate	NLG Tier 1 Maximum Premium	NLG Tier 2 Maximum Premium	NLG Tier 3 Maximum Premium	NLG Tier Reduction Factors:		
					Tier 2 Factors	Tier 3 Factors	Tier 4 Factors
[34	1.25178	1,445.92	\$545.00	\$1,330.37	8.144	22.027	30.719
35	1.35842	1,568.02	545.00	1,330.37	8.029	21.716	30.287
36	1.48907	1,717.39	545.00	1,330.37	7.915	21.406	29.854
37	1.63479	1,883.69	545.00	1,330.37	7.800	21.096	29.421
38	1.82742	2,103.06	545.00	1,330.37	7.685	20.786	28.989
39	2.02953	2,332.63	545.00	1,330.37	7.571	20.475	28.556
40	2.24282	2,574.26	545.00	1,330.37	7.456	20.165	28.123
41	2.47508	2,836.62	545.00	1,330.37	7.341	19.855	27.691
42	2.71572	3,107.63	545.00	1,330.37	7.227	19.545	27.258
43	2.99489	3,420.98	545.00	1,330.37	7.112	19.234	26.825
44	3.31984	3,784.31	545.00	1,330.37	6.997	18.924	26.393
45	3.69336	4,200.07	545.00	1,330.37	6.882	18.614	25.960
46	4.09871	4,649.01	545.00	1,330.37	6.768	18.304	25.527
47	4.55766	5,154.51	545.00	1,330.37	6.653	17.993	25.095
48	5.03168	5,673.50	545.00	1,330.37	6.538	17.683	24.662
49	5.53809	6,224.48	545.00	1,330.37	6.424	17.373	24.229
50	6.09698	6,828.42	545.00	1,330.37	6.309	17.063	23.797
51	6.71728	7,493.69	545.00	1,330.37	6.194	16.753	23.364
52	7.40291	8,222.91	545.00	1,330.37	6.079	16.442	22.931
53	8.14493	9,004.93	545.00	1,330.37	5.965	16.132	22.499
54	8.93441	9,828.88	545.00	1,330.37	5.850	15.822	22.066
55	9.76074	10,682.45	545.00	1,330.37	5.735	15.512	21.633
56	10.61555	11,556.02	545.00	1,330.37	5.621	15.201	21.201
57	11.40670	12,356.10	545.00	1,330.37	5.506	14.891	20.768
58	12.22466	13,174.87	545.00	1,330.37	5.391	14.581	20.335
59	13.08058	14,022.57	545.00	1,330.37	5.277	14.271	19.903
60	13.98005	14,903.53	545.00	1,330.37	5.162	13.960	19.470
61	14.91805	15,811.57	545.00	1,330.37	5.047	13.650	19.037
62	15.84488	16,698.25	545.00	1,330.37	4.932	13.340	18.605
63	16.83312	17,632.29	545.00	1,330.37	4.818	13.030	18.172
64	17.88781	18,616.33	545.00	1,330.37	4.703	12.720	17.739
65	19.01341	19,652.16	545.00	1,330.37	4.588	12.409	17.307
66	20.21717	20,743.74	545.00	1,330.37	4.474	12.099	16.874]

POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 4]
 INSURED: [JOHN DOE]

**NO LAPSE GUARANTEE PROVISION
 EXTENDED NLG**

Table of NLG Factors and Rates

Policy Year	NLG Monthly Cost of Insurance Rate	NLG Tier 1 Maximum Premium	NLG Tier 2 Maximum Premium	NLG Tier 3 Maximum Premium	NLG Tier Reduction Factors:		
					Tier 2 Factors	Tier 3 Factors	Tier 4 Factors
[67	21.17247	21,598.31	\$545.00	\$1,330.37	4.359	11.789	16.441
68	22.19031	22,497.57	545.00	1,330.37	4.244	11.479	16.009
69	23.27347	23,441.98	545.00	1,330.37	4.129	11.168	15.576
70	24.42587	24,432.75	545.00	1,330.37	4.015	10.858	15.143
71	25.63466	25,456.70	545.00	1,330.37	3.900	10.548	14.711
72	26.91993	26,528.56	545.00	1,330.37	3.785	10.238	14.278
73	28.28617	27,649.18	545.00	1,330.37	3.671	9.927	13.845
74	29.73839	28,819.52	545.00	1,330.37	3.556	9.617	13.413
75	31.28106	30,039.73	545.00	1,330.37	3.441	9.307	12.980
76	32.91864	31,309.59	545.00	1,330.37	3.327	8.997	12.547
77	34.65784	32,630.22	545.00	1,330.37	3.212	8.687	12.115
78	36.50369	34,000.98	545.00	1,330.37	3.097	8.376	11.682
79	38.46399	35,422.78	545.00	1,330.37	2.982	8.066	11.249
80	40.54321	36,893.62	545.00	1,330.37	2.868	7.756	10.817
81	42.74974	38,413.77	545.00	1,330.37	2.868	7.756	10.817
82	45.09026	39,981.71	545.00	1,330.37	2.868	7.756	10.817
83	47.57260	41,596.11	545.00	1,330.37	2.868	7.756	10.817
84	50.20625	43,256.05	545.00	1,330.37	2.868	7.756	10.817
85	52.99790	44,958.21	545.00	1,330.37	2.868	7.756	10.817
86	55.83311	46,628.64	545.00	1,330.37	2.868	7.756	10.817
87	83.33300	60,184.47	545.00	1,330.37	2.868	7.756	10.817]

POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 4]
INSURED: [JOHN DOE]

**NO LAPSE GUARANTEE PROVISION
EXTENDED NLG**

TABLE OF NLG MONTHLY RIDER CHARGES

RIDER	CHARGE
[Waiver of Specified Premium Rider:	[\$0.35]]
[Children's Insurance Rider:	[\$6.00]]
[Guaranteed Purchase Option Rider:	[\$1.30]]
[Wellness Benefits and Rewards Rider (charged only in Policy Year 1):	[\$0.00]]

POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 4]
COVERED INSURED: [JANE DOE]

**[NO LAPSE GUARANTEE PROVISION
EXTENDED NLG**

TABLE OF NLG MONTHLY RIDER CHARGES

Rider:

Term Life Insurance Rider:
COVERED INSURED: [Jane Doe]

POLICY YEAR	CHARGE	POLICY YEAR	CHARGE
[1	0.14083	34	2.41249
2	0.14750	35	2.66082
3	0.15667	36	2.94165
4	0.16667	37	3.31249
5	0.17833	38	3.63082
6	0.19083	39	4.05832
7	0.20583	40	4.54165
8	0.22083	41	5.06248
9	0.23833	42	5.62164
10	0.25667	43	6.21414
11	0.27750	44	6.83331
12	0.30000	45	7.49580
13	0.32417	46	8.22997
14	0.35000	47	9.05413
15	0.37917	48	9.99663
16	0.41000	49	11.07329
17	0.44750	50	12.26745
18	0.49000	51	13.55578
19	0.53750	52	14.91744
20	0.59333	53	16.34410
21	0.65416	54	17.80826
22	0.72250	55	19.33242
23	0.79500	56	20.94158
24	0.87333	57	22.66824
25	0.96166	58	24.57657
26	1.06083	59	26.76406
27	1.17083	60	29.63738
28	1.29583	61	33.93070
29	1.43916	62	41.27900
30	1.60166	63	56.03978
31	1.78166	64	83.33300
32	1.97499	65	83.33300]
33	2.18582		

GENERAL PROVISIONS

CONTRACT

This policy, including any attached riders, endorsements, amendments, the attached copy of the application and any supplemental applications constitute the entire contract. Only an authorized officer of our Company can modify or waive in writing our rights or requirements under this policy.

INCONTESTABILITY

All statements made in the application or supplemental applications are considered representations and not warranties. No statement will be used to void this policy or to defend against a claim unless contained in the application, supplemental applications, or any amendments attached to this policy at issue or made part of this policy when a change becomes effective. Other than for non-payment of premiums sufficient to keep this policy in force, the validity of this policy will not be contestable after both of the following conditions are met:

- a) it has been in force for two years from the Policy Date; and
- b) the Insured is alive two years from the Policy Date.

Any increase in the Face Amount will be incontestable only after the increase has been in force for two years during the Insured's lifetime after the effective date of the increase. If this policy is ever reinstated, the policy will become contestable as set forth in the Reinstatement provision.

SUICIDE

If the Insured commits suicide, while sane or insane, during the first two policy years from the Policy Date, our liability is limited to premiums paid less any policy loans, and less any withdrawals. If the Insured commits suicide, while sane or insane, within two years after the effective date of any increase in the Face Amount, our liability as to the increased amount is limited to the monthly deductions for the increase.

MISSTATEMENT OF AGE OR SEX

If the Insured's age or sex is misstated, we will adjust proceeds based on what the monthly deductions would have purchased at the correct sex and age.

ASSIGNMENT

All assignments of this policy must be in a written form satisfactory to us and will become effective only upon being recorded at our Administrative Office. We will not be responsible for the validity of any assignment.

ANNUAL REPORT

We will send you an annual report, at no charge, which shows:

- a) the Account Value;
- b) the cash value;
- c) the net cash value;
- d) premiums paid since the last annual report;
- e) all charges since the last annual report; and
- f) any outstanding policy loans.

In addition to the annual report, we will prepare at your request a projection of values for this policy for future years. We may charge a reasonable fee for the preparation of this projection.

ISSUE AGE AND ATTAINED AGE

The Insured's issue age is shown on the Policy Data Page. The Insured's attained age is the issue age plus the number of years since the Policy Date.

MONTHLY DUE DATE

The monthly due date occurs the same day each month as the Policy Date.

ELECTIONS, DESIGNATIONS, CHANGES AND REQUESTS

All elections, designations, changes and requests must be in a written form satisfactory to us and will become effective only upon our approval.

PROCEEDS

Proceeds means the amount payable on the death of the Insured or on surrender of this policy.

NON-PARTICIPATING POLICY

This policy does not participate in our earnings or surplus. No dividends are payable.

OWNERSHIP AND BENEFICIARY PROVISIONS**OWNER**

The Owner of this policy is the Insured unless stated otherwise in the application. Unless endorsed otherwise, all ownership rights under this policy vest in the Owner during the Insured's lifetime. If the Owner is not the Insured, and dies before the Insured, all rights of ownership vest in the Owner's estate unless a contingent owner was designated in the application or by endorsement, in which case, all rights of ownership will transfer to such contingent owner.

BENEFICIARY

The beneficiary is as named in the application unless later changed as provided in this policy. If two or more persons are named, they will share equally unless otherwise stated. We may rely on an affidavit to determine the identity, ages, or existence of any beneficiaries. Any payment we make in reliance on the affidavit relieves our obligations under this policy to the extent of such payment.

CHANGE OF OWNER OR BENEFICIARY

During the Insured's lifetime, you may change beneficiary designations and may change the ownership designation. If a beneficiary is designated as irrevocable, the beneficiary designation may be changed only with the written consent of such irrevocable beneficiary. We must receive all changes in writing at our Administrative Office. No change takes effect unless recorded by us at our Administrative Office. Upon being recorded by us, any change takes effect on the date the request was signed. All changes are subject to any payment we make before we receive the change.

DEATH OF BENEFICIARY

The interest of any beneficiary who dies, or whose existence terminates before the Insured's death, will pass to any surviving beneficiaries according to their respective interests. If no beneficiary survives the Insured, we will pay the death proceeds in one sum to the Owner on the date of the Insured's death, if living, otherwise to such Owner's estate unless provided otherwise in the application or by endorsement.

PREMIUM PAYMENT AND REINSTATEMENT PROVISIONS

PAYMENT OF PREMIUMS

Premiums after the first premium are payable to our Administrative Office. Upon request, we will furnish a receipt signed by an authorized officer.

PREMIUMS

INITIAL PREMIUM--The premium paid before the policy will be in force.

PLANNED PREMIUM--The premium shown on the Policy Data Page. Planned premiums may be paid until the Insured's attained age 121.

ADDITIONAL PREMIUM--You may make additional premium payments at any time before the Insured's attained age 121. We reserve the right to limit the number and amount of additional premium payments. We may also require satisfactory evidence of the Insured's continued insurability.

AMOUNT AND FREQUENCY

You have chosen the amount and frequency of the Planned Premium at issue. This serves only as an indication of your preference as to the future frequency and amount of payment. Payment of the Planned Premium may or may not maintain this policy until the Insured's death. We reserve the right to limit changes to the amount or frequency of the Planned Premium when the changes could cause an increase in the minimum death benefit.

PREMIUM LIMITS

We may limit the amount of premium paid so that this policy may continue to qualify as a life insurance policy under any applicable law or regulation. To continue this qualification, we may refuse to accept any additional premium payments or return any premium paid which is in excess of this limit.

GRACE PERIOD

We allow a 60 day grace period, if on any monthly due date, the net cash value is not sufficient to cover the current monthly deduction.

We will mail a notice of the premium required to continue this policy at least 30 days before the end of the grace period to your last known address, and the last known address of any assignee of record. If such premium is not received by us before the end of the grace period, this policy will lapse without value. If the Insured dies during the grace period, we will deduct the amount of any unpaid monthly deductions from the death proceeds. This policy continues in force during the grace period unless surrendered.

LAPSE

If you do not pay the required premium within the grace period, all coverage under this policy, including additional benefits or riders, terminates without value.

NO LAPSE GUARANTEE

This policy includes two different no lapse guarantees: the Basic NLG and the Extended NLG. If the requirements for these guarantees, as described below, are met, your policy will not lapse.

If the cash value of the policy is greater than the amount of any outstanding policy loan(s), this No Lapse Guarantee provision will apply. However, if at any point, any outstanding policy loan(s) exceeds the cash value of the policy, this No Lapse Guarantee provision will no longer apply and the Grace Period provision of this policy will apply.

BASIC NLG - The Basic NLG applies to this policy during the Minimum Premium Period specified on the Policy Data Page. Under the Basic NLG, the policy will not terminate under the Grace Period and Lapse provisions if you meet the minimum premium test for the Minimum Premium Period. The minimum premium test is satisfied if the sum of the premiums paid to date, less any withdrawals and policy loans, equals or exceeds the applicable Minimum Monthly Premium specified on the Policy Data Page times the number of monthly due dates from the Policy Date to such date. This minimum premium test must be satisfied on each monthly due date. If at any monthly due date the minimum premium test is not satisfied, and the net cash value is not sufficient to cover the current monthly deduction, this policy will enter the grace period and the Grace Period and Lapse provisions will apply. **After the Minimum Premium Period, continued payment of the Minimum Monthly Premium may or may not be sufficient to maintain this policy until the Insured's death.**

A requested change in benefits provided by this policy may necessitate a re-determination of the applicable Minimum Monthly Premium as determined by us.

EXTENDED NLG - The Extended NLG or lapse protection period applies to this policy after the end of the Minimum Premium Period. Under this provision, the policy will not terminate under the Grace Period and Lapse provisions if you meet the NLG values test. The NLG values test is satisfied if the NLG Value minus any outstanding policy loan(s) is greater than zero. This NLG values test must be satisfied on each monthly due date. If, at any monthly due date, the NLG values test is not satisfied and the net cash value is not sufficient to cover the current monthly deduction, this policy will enter the grace period and the Grace Period and Lapse provisions will apply.

The lapse protection period or length of time the Extended NLG is available depends on the calculation of a NLG Value that is defined in the Extended NLG Calculation Provisions. The NLG Value is used only for the purpose of determining whether the Extended NLG is available. It does not represent value that can be accessed by you. Further, these calculations do not affect this policy's Account Value or any other value described in this policy.

In general, the lapse protection period provided by the Extended NLG provision is subject to change based on:

- a) Taking a policy loan or withdrawal;
- b) Changing the Face Amount;
- c) Changing the Rate Class;
- d) Adding or deleting riders;
- e) Changing your premium payment amount; and
- f) Making a premium payment late.

The Extended NLG will no longer be available at the earliest of:

- a) The date of termination as provided in the Restoration Period provision; or
- b) The effective date of the exercise of the Life Protector Paid Up Rider, if attached to the policy; or
- c) The date the policy terminates under the Lapse provisions.

REINSTATEMENT

If this policy terminates as described in the Lapse provision, you may reinstate it within five years after the end of the grace period. After reinstatement, the Extended NLG will no longer be available. The requirements for reinstatement are:

- a) submit an application for reinstatement;
- b) submit evidence of the Insured's insurability satisfactory to us;
- c) pay a premium sufficient to keep this policy in force for at least two months following the effective date of reinstatement; and
- d) pay any loan interest from the effective date of reinstatement to the policy anniversary.

We will not reinstate this policy if surrendered for its net cash value. If we reinstate, the coverage, except for the Extended NLG, will become effective on the monthly due date on or immediately preceding the date of approval.

Any policy loan that existed at the time of lapse will be reinstated if it is not paid. The Account Value, policy loan and surrender charges on the effective date of reinstatement will be those that were in effect on the date this policy terminated.

The Incontestability provision will apply from the effective date of reinstatement, such date replacing the Policy Date in the Incontestability provision. If this policy has been in force for two years from the Policy Date and the Insured is alive two years from the Policy Date, it will be contestable only as to statements made in the reinstatement application.

EXTENDED NLG CALCULATION PROVISIONS

Various terms used in the Extended NLG Calculations Provisions are solely for purposes of calculating the NLG Value. These terms include the NLG Premium Reduction, NLG Tier Reduction Factor, NLG Tier Amount, NLG Monthly Cost of Insurance, NLG Monthly Cost of Insurance Rates, NLG Net Amount At Risk, NLG Monthly Rider Charges, NLG Death Benefit, and NLG Interest Rate. None of these represent amounts actually available, credited or payable to you.

NLG VALUE

The NLG Value on the Policy Date is equal to:

- a) The premium paid including any amounts from any other life or annuity policies that have been surrendered, if any, less the NLG Premium Reduction; less
- b) The NLG Monthly Rider Charges for the first policy month; less
- c) The NLG Monthly Cost of Insurance for the first policy month.

The NLG Value on a monthly due date is:

- a) The NLG Value on the preceding monthly due date; plus
- b) One month's interest on a), calculated using the NLG Interest Rate; plus
- c) Any premiums and/or wellness rewards, from the Wellness Benefits and Rewards Rider, if applicable, and/or the Amount Specified credited under the Waiver of Specified Premium Rider, if applicable, received since the preceding monthly due date, less the NLG Premium Reduction; plus
- d) Interest on c), calculated using the NLG Interest Rate, from the date of receipt to the monthly due date; less
- e) The NLG Monthly Rider Charges for the current monthly due date; less
- f) Any withdrawals made since the preceding monthly due date plus interest on those withdrawals, calculated using NLG Interest Rate; less
- g) The NLG Monthly Cost of Insurance for the current monthly due date.

If within the NLG Exchange Period as shown on the Policy Data Page but after the Policy Date, you add any amounts to this policy from any other life or annuity policies that you surrendered, those amounts will be treated as premium received as of the Policy Date for the purpose of calculating the NLG Value. All subsequent NLG Values up to the current monthly due date will then be recalculated.

If this policy includes the Wellness Benefits and Rewards Rider and a Wellness Reward is applied to the policy, an amount equal to any reduction in the policy's current monthly cost of insurance charge and the current monthly term life insurance rider cost of insurance charge for the Insured Term Life Insurance Rider, if attached to the policy, will be considered, for the purposes of determining the NLG Value as a premium paid as of the date a Wellness Reward is applied to this policy.

The interest as described above will never be less than zero.

If any premium is received within 14 calendar days prior to a policy anniversary, we will deduct the NLG Premium Reduction effective on that upcoming policy anniversary in Item c) above.

The NLG Value at any time other than on a monthly due date will be calculated in a manner consistent with that described above.

NLG PREMIUM REDUCTION

The NLG Premium Reduction used in calculating the NLG Value is determined by multiplying the appropriate NLG Tier Amount by the corresponding NLG Tier Reduction Factor, then adding the results for all applicable tiers. There are four levels of NLG Tier Reduction Factors as shown on the Policy Data Page. The NLG Tier Reduction Factors are based on the Insured's issue age, policy duration, sex, rate class, Insured Face Amount and the amount of premium paid. In the calculation of the NLG Tier Amounts, the total premiums paid include:

- a) premiums paid for the policy; plus
- b) any wellness rewards from the Wellness Benefits and Rewards Rider, if applicable; plus
- c) the Amount Specified credited under the Waiver of Specified Premium Rider, if applicable.

The Insured Face Amount is equal to the sum of the Face Amount At Issue of this policy plus the amount of any face amount increases plus the Face Amount At Issue of the Insured Term Life Insurance Rider, if attached to this policy.

There are four levels of NLG Tier Amounts. The NLG Tier Amounts are determined each policy year as follows:

Tier 1 Amount - total premiums paid for that policy year up to and including the NLG Tier 1 Maximum Premium.

Tier 2 Amount - total premiums paid for that policy year above the NLG Tier 1 Maximum Premium up to and including the NLG Tier 2 Maximum Premium.

Tier 3 Amount - total premiums paid for that policy year above the NLG Tier 2 Maximum Premium up to and including the NLG Tier 3 Maximum Premium.

Tier 4 Amount - total premiums paid for that policy year above the NLG Tier 3 Maximum Premium.

NLG MONTHLY RIDER CHARGES

The NLG Monthly Rider Charges used in calculating the NLG Value for riders attached to this policy are equal to:

- a) Zero for any term riders on the life of the policy Insured and any riders that do not have a monthly cost; plus
- b) The monthly costs as shown in the Table of NLG Monthly Rider Charges on the Policy Data Page for all other riders attached to this policy.

NLG MONTHLY COST OF INSURANCE

The NLG Monthly Cost of Insurance used in calculating the NLG Value is determined on each monthly due date and is calculated as follows:

- a) Calculate the NLG Net Amount At Risk by:
 1. Dividing the NLG Death Benefit on the monthly due date by 1.00246627; then
 2. Subtracting the NLG Value on the monthly due date before deduction of the NLG Monthly Cost of Insurance; then
- b) Divide the NLG Net Amount At Risk by 1,000; then
- c) Multiply the result of b) by the applicable NLG Monthly Cost of Insurance Rate.

The minimum NLG Net Amount at Risk is zero.

NLG MONTHLY COST OF INSURANCE RATES

The NLG Monthly Cost of Insurance Rates used in calculating the NLG Monthly Cost of Insurance are based on the Insured's issue age, policy duration, sex, band, Insured Face Amount, current rate class and rating, if any. The NLG Monthly Cost of Insurance Rates are shown on the Policy Data Page for the Extended NLG.

NLG DEATH BENEFIT

Under Death Benefit Option 1, the NLG Death Benefit used in calculating the NLG Monthly Cost of Insurance is equal to the policy Face Amount plus the face amount of any term riders on the life of the policy Insured.

Under Death Benefit Option 2, the NLG Death Benefit used in calculating the NLG Monthly Cost of Insurance is equal to the policy Face Amount plus the face amount of any term riders on the life of the policy Insured plus the NLG Value.

NLG INTEREST RATE

The NLG Interest Rate is the interest rate used in the NLG Value calculation. The NLG Interest Rate is based on the Insured's issue age, sex, and rate class and is shown on the Policy Data Page for the Extended NLG.

WAIVER OF CHARGES

If the policy includes a Waiver of Specified Premium Rider and a Total Disability claim is approved while the Extended NLG is active, then for each monthly due date on which the Amount Specified under the Waiver of Specified Premium Rider is credited to the policy, an amount equal to the Amount Specified less the NLG Premium Reduction will be credited to the NLG Value.

RESTORATION PERIOD

If the NLG values test is not satisfied, you will no longer have the lapse protection provided under the Extended NLG provision and the restoration period will begin. The restoration period lasts for 60 consecutive monthly due dates. If the NLG Value minus any outstanding policy loan(s) remains at or below zero for the entire restoration period, the Extended NLG provision will terminate. If the NLG Value minus any outstanding policy loan(s) exceeds zero at any monthly due date within such restoration period, then the Extended NLG lapse protection will be deemed restored. A new five-year restoration period will begin at any subsequent monthly due date at which the NLG Value minus any outstanding policy loan(s) equals or is below zero.

DEATH BENEFIT PROVISIONS

DEATH BENEFIT

The death benefit depends on the Death Benefit Option in effect on the date of the Insured's death. The Death Benefit Option on the Policy Date is shown on the Policy Data Page.

After the Insured's attained age 121, the death benefit will be equal to the death benefit in effect at attained age 121 plus the amount of any term riders on the life of the policy Insured, if any, but not less than the Account Value multiplied by the Percentage of Account Value shown in the Table of Minimum Death Benefits on the Policy Data Page.

DEATH BENEFIT OPTIONS

OPTION 1. The death benefit is the greater of:

- a) the Face Amount; or
- b) the minimum death benefit described below.

OPTION 2. The death benefit is the greater of:

- a) the Face Amount plus the Account Value; or
- b) the minimum death benefit described below.

DEATH BENEFIT COMPLIANCE TEST

Death Benefit Compliance Tests are used to determine if a policy will qualify as life insurance under applicable tax laws. There are two compliance tests which may be used:

- a) the Guideline Premium Test; and
- b) the Cash Value Accumulation Test.

The test which you selected when this policy was issued is shown on the Policy Date Page. You cannot change your election of the Death Benefit Compliance Test after the Policy Date.

MINIMUM DEATH BENEFIT

At any time, the minimum death benefit is equal to a percentage of the Account Value. The applicable percentage is based on the attained age of the Insured at death and is shown in the Table of Minimum Death Benefits on the Policy Data Page.

DEATH PROCEEDS

Proceeds payable on the death of the Insured equal the death benefit calculated as of the date of the death of the Insured less any policy loan.

We will pay the proceeds to the beneficiary:

- a) if this policy is in force on the date of the Insured's death;
- b) upon our receipt of due proof of the Insured's death; and
- c) subject to the provisions, terms and conditions of this policy.

Death proceeds will be paid in a single sum unless a payment option is elected as described in the Payment Options Provisions of this policy.

We will pay death proceeds on the death of any person(s) insured by any rider attached to this policy as provided in the rider.

INTEREST ON DEATH PROCEEDS

We will pay interest on death proceeds as required by the law of the state in which the application was signed. Interest, if any, will be paid in a single lump sum for the period from the date of death to the earliest of:

- a) the date of payment; or
- b) the date of any agreement issued under the Payment Options Provisions of this policy; or
- c) one year from the date of death, unless otherwise required by law.

The rate of interest will be the amount required by law.

POLICY CHANGE PROVISIONS

CHANGE IN FACE AMOUNT

After the first policy year, you may request to change the Face Amount, subject to our approval, by sending a written request to our Administrative Office, subject to the following conditions:

a) **Face Amount decreases**

The decrease becomes effective on the monthly due date on or immediately preceding the date of our approval of your request.

We will apply decreases in the following order:

- 1) against the Face Amount provided by the most recent increase; then
- 2) against the next most recent increases successively; then
- 3) against the Face Amount At Issue.

The Face Amount remaining in force after any requested decrease may not be less than the Minimum Face Amount shown on the Policy Data Page. Your surrender charges, Minimum Monthly Premium and the monthly expense charges do not reduce when decreasing the Face Amount. We reserve the right to refuse any requested decrease which would cause this policy not to qualify as a life insurance policy.

We may limit the number of decreases to not more than one in any 12-month period.

b) **Face Amount increases**

A request for an increase in the Face Amount will be subject to the following requirements:

- 1) submit a supplemental application;
- 2) submit evidence of the Insured's insurability satisfactory to us; and
- 3) submit a minimum monthly premium applicable to the increase, if required.

Increases in the Face Amount are subject to our normal underwriting rules, issue amounts, and age limits. Upon our approval, a request becomes effective on the monthly due date on or immediately preceding the date of our approval of your request. Your surrender charges, Minimum Monthly Premium (if the policy is within the Minimum Premium Period) and monthly expense charges will increase when increasing the Face Amount.

We will send you updated Policy Data Pages including a Table of Surrender Charges applicable to the requested increase.

We may limit the number of increases to not more than one in any 12-month period.

CHANGE IN DEATH BENEFIT OPTION

After the first policy year, you may request to change from Death Benefit Option 1 to Death Benefit Option 2. We require evidence satisfactory to us of the Insured's continued insurability. Upon our approval, the new Face Amount will be the death benefit under Death Benefit Option 1 less the Account Value on the effective date of the change. You may not change the Death Benefit Option if it results in a Face Amount below the Minimum Face Amount shown on the Policy Data Page.

After the first policy year, you may change from Death Benefit Option 2 to Death Benefit Option 1. The new Face Amount will be the death benefit under Death Benefit Option 2 on the effective date of the change.

Changes in the Death Benefit Option are effective on the monthly due date on or immediately preceding the date of our approval of your request. You may not change the Death Benefit Option more than once in any 12-month period.

CHANGE IN RATE CLASS

You may request a change in the Rate Class of the Insured or any Covered Insured under a rider attached to the policy at any time while the policy is in force by sending a written request to our Administrative Office. Evidence of the Insured's and/or Covered Insured's insurability under the requested rate class must be submitted to us. All changes in the Rate Class are subject to our then current underwriting rules, issue amounts, and age limits. Upon our approval, a request becomes effective on the monthly due date on or immediately preceding the date of our approval of your request. We will send you revised Policy Data Pages based on the new rate classification.

ADDITION OF RIDERS

You may request that additional benefits provided by rider be added to the policy after the Policy Date, if that rider can be added to a policy after issue, by sending a written request to our Administrative Office. Evidence of insurability may be required depending on the rider you choose to add. The addition of any rider is subject to its availability with the policy to which it will be attached at the time the request is received and our then current underwriting rules, issue amounts, and age limits. Upon our approval, a request becomes effective on the monthly due date on or immediately preceding the date of our approval of your request. We will send you the requested rider form and revised policy data pages based on the new rider.

NONFORFEITURE PROVISIONS

ACCOUNT VALUE

The Account Value of this policy on the Policy Date is the initial Net Premium minus the monthly deduction for the first month.

We calculate the Account Value on a monthly due date as:

- a) the Account Value on the preceding monthly due date; plus
- b) one month's interest on a); plus
- c) any net premiums received since the preceding monthly due date plus interest on those net premiums paid to the monthly due date; minus
- d) any withdrawals made since the preceding monthly due date plus interest on those withdrawals paid to the monthly due date; minus
- e) the monthly deduction for the current monthly due date.

The Account Value at any time other than at the beginning of a policy month will be calculated in a consistent manner.

MONTHLY DEDUCTION

We calculate monthly deductions for a policy month as:

- a) the monthly cost of insurance; plus
- b) the monthly cost of additional benefits provided by rider; plus
- c) the monthly expense charge; plus
- d) the monthly policy charge for this policy period.

There are no monthly deductions after the Insured's attained age 121.

POLICY EXPENSE CHARGES

This policy includes both a monthly policy charge and a monthly expense charge.

The monthly policy charge will never be more than the Maximum Monthly Policy Charge shown on the Policy Data Page. The monthly policy charge is based on the policy form. Any change in the monthly policy charge will apply uniformly to all members that have been issued this policy form.

The maximum monthly expense charge for the face amount on the Policy Date is equal to the Maximum Monthly Expense Charge Rate shown on the Policy Data Page for the appropriate Insured Face Amount multiplied by the Face Amount At Issue shown on the Policy Data Page divided by \$1,000. We base the monthly expense charge rate on the Insured's issue age, sex, rate class and Insured Face Amount. Any change in the monthly expense charge rates will apply uniformly to all members of the same issue age, sex, rate class and Insured Face Amount. The monthly expense charge rate for the Face Amount At Issue will never be greater than the Maximum Monthly Expense Charge Rate for the appropriate Insured Face Amount shown on the Policy Data Page.

There will be a separate maximum monthly expense charge applicable to any face amount increase. The maximum monthly expense charge for a face amount increase is equal to the maximum monthly expense charge rate for the Insured's attained age, sex, rate class and Insured Face Amount on the effective date of the face amount increase multiplied by the face amount increase divided by \$1,000. We base the monthly expense charge rate on the Insured's attained age, sex, rate class and Insured Face Amount on the effective date of the face amount increase. Any change in the monthly expense charge rates will apply uniformly to all members of the same attained age, sex, rate class and Insured Face Amount on the effective date of the face amount increase. The monthly expense charge rate for a face amount increase will never be greater than the maximum monthly expense charge rate based on the Insured's attained age, sex, rate class and Insured Face Amount at the time of the face amount increase.

MONTHLY COST OF INSURANCE

We calculate monthly cost of insurance for this policy as the cost of insurance rate multiplied by the net amount at risk.

The cost of insurance rate is described in the Cost of Insurance Rates provision. The net amount at risk is equal to:

- a) the death benefit on the monthly due date divided by the Interest Factor shown on the Policy Data Page; minus
- b) the Account Value on the monthly due date after deduction of the monthly expense charge, the monthly cost of additional benefits provided by rider and the monthly policy charge; divided by
- c) 1000.

If Death Benefit Option 1 is in effect and there have been increases in the Face Amount, the Account Value is first considered a part of the Face Amount at Issue for the purpose of determining the cost of insurance rates. If the Account Value exceeds the Face Amount at Issue, the Account Value is then considered a part of additional specified amounts resulting from the increases in the order of the increases and then considered part of the death benefit attributed to any riders on the Insured, if attached to this policy.

COST OF INSURANCE RATES

We base cost of insurance rates on the Insured's sex, issue age, policy duration, rate class, and Insured Face Amount. For the Face Amount at Issue, the rate class on the Policy Date will apply. For each increase in the Face Amount, the rate class applicable to the increases will apply. When the death benefit is equal to the minimum death benefit, the rate class for the most recent increase will apply to that portion of the death benefit equal to the excess of the death benefit over the Face Amount.

We can change the rates from time to time. We will determine the monthly cost of insurance rates charged according to our expectations of future mortality, interest, persistency and expenses. Any change in the cost of insurance rates will apply uniformly to all members of the same sex, issue age, policy duration, and rate class and the Insured Face Amount and will never be greater than those shown in the Table of Monthly Guaranteed Maximum Cost of Insurance Rates shown on the Policy Data Page.

INTEREST RATES

The Guaranteed Interest Rate is shown on the Policy Data Page. We may apply interest rates in excess of the Guaranteed Interest Rate in the calculation of the Account Value at an increases rate and in a manner we determine. This current interest rate will be declared no more frequently than once per policy year.

CASH VALUE

The cash value equals the Account Value less the surrender charge.

SURRENDER CHARGE

The Table of Surrender Charges is shown on the Policy Data Page.

If we approve a requested increase in the Face Amount, we will send you a Table of Surrender Charges applicable to the requested increase. Your surrender charges do not reduce when decreasing the Face Amount.

NET CASH VALUE

The net cash value of this policy equals the cash value of this policy less any outstanding policy loan(s).

SURRENDER

You may surrender this policy while this policy is in force and the Insured is living. On surrender, the proceeds will be the net cash value. You must send written notice of surrender to our Administrative Office. If you surrender this policy within 30 days after a policy anniversary, the net cash value will not be less than the net cash value on that anniversary, less any policy loans or withdrawals made and withdrawal charges deducted on or after the anniversary. A surrender terminates this policy.

We may delay payment, except to pay premiums on other policies with us, for up to six months after we receive the surrender request.

WITHDRAWALS

After the first policy year you may make withdrawals from this policy, while the Insured is living. You must make your request to us in writing. We may limit the number of withdrawals to not more than two in any 12-month period.

The amount of the withdrawal will equal the amount paid to you plus any applicable withdrawal charge. Each policy year after the first policy year, you are eligible for a penalty free withdrawal. A penalty free withdrawal is a withdrawal made without incurring a withdrawal charge. The penalty free withdrawal amount on the date of withdrawal is equal to 20% of the cash value as of the date of the withdrawal less any prior penalty free withdrawals taken in that policy year but not less than zero. If less than 20% is withdrawn in any policy year, the remaining amount does not roll over to future policy years.

The amount of a withdrawal may not be more than the net cash value less a premium sufficient to keep this policy in force to the end of the current policy year.

When you make a withdrawal, we reduce the Account Value by the amount of the withdrawal. If Death Benefit Option 1 is in effect, the Face Amount will be reduced by the amount of the withdrawal. We apply the reduction in the Face Amount in the following order:

- a) against the Face Amount at Issue; then
- b) against coverage provided by the next earliest increase; then
- c) against coverage provided by the most recent increase.

We will not allow a withdrawal if it results in a Face Amount less than the Minimum Face Amount shown on the Policy Data Page.

We may delay payment, except to pay premiums on policies with us, for up to six months after the withdrawal request.

WITHDRAWAL CHARGE

The withdrawal charge is equal to $A \times (B-D)/(C-D) + E$ where:

- A is the surrender charge on the date of withdrawal.
- B is the amount withdrawn from the Account Value.
- C is the cash value on the date of withdrawal.
- D is the penalty free withdrawal amount on the date of withdrawal.
- E is a withdrawal fee up to \$25.00.

TERMINATION OF INSURANCE

This policy terminates when any one of the following occurs:

- a) we receive your written request for full surrender;
- b) the Insured dies; or
- c) the required premium has not been paid when the grace period ends.

BASIS OF COMPUTATIONS

Minimum cash values are based on the guaranteed mortality table and Guaranteed Interest Rate shown on the Policy Data Page.

The non-forfeiture values for this policy are never less than the minimums required on the Policy Date by the state in which the application is signed. A detailed statement of the method of computing values has been filed with the insurance supervisory official of the state in which the application was signed.

LOAN PROVISIONS

POLICY LOAN

At any time while this policy is in force you may request a policy loan. You must make your request to us in writing. Your policy and its values are automatically assigned to us as security for a policy loan. We may postpone making a policy loan, except for loans to pay premiums on policies with us, for up to six months after receiving the loan request.

The maximum amount available for a policy loan is:

- a) the net cash value as of the date of the policy loan; less
- b) loan interest to the next policy anniversary; less
- c) a premium sufficient to keep this policy in force to the end of the current policy year.

You may make more than one policy loan on this policy subject to the maximum amount available for a policy loan. All outstanding policy loans and any unpaid loan interest will be added together and called the outstanding loan balance. If the outstanding loan balance ever exceeds the cash value, the Grace Period provision of this policy will apply immediately.

We will notify you of:

- a) the loan interest rate at the time the policy loan is made; and
- b) any loan interest rate change on existing policy loans. The change will be effective on the next policy anniversary.

We will send notification of the change to you not less than 31 days before making the change.

LOAN INTEREST

Loan interest is payable in advance at the time of the new loan and on each policy anniversary through the next policy anniversary and accrues daily at the annual interest rate we establish. Interest not paid when due will be added to the policy loan and will bear interest at the rate then in effect.

We calculate loan interest at the following rates:

- a) The Annually Declared Loan Rate per annum payable in advance, for any loans made during the first ten policy years, or on the balance of any policy loan made after the tenth policy year in excess of the maximum of:
 - 1) 10% of the net cash value; or
 - 2) the net cash value less the sum of all premiums paid plus the sum of all withdrawals.

We will add any unpaid interest to the policy loan and it will bear interest at the same rate as the loan. We may change the Annually Declared Loan Rate from time to time. It will be no greater than the Maximum Annually Declared Loan Rate shown on the Policy Data Page. The new rate will apply to all new and outstanding loans other than those described in b) below.

- b) The Minimum Annually Declared Loan Rate shown on the Policy Data Page per annum payable in advance, for any loans made after the tenth policy year on any new policy loan made that does not exceed the maximum of:
 - 1) 10% of the net cash value; or
 - 2) the net cash value less the sum of all premiums paid plus the sum of all withdrawals.

We will add any unpaid interest to this policy loan and it will bear interest at the same rate as this loan.

We will credit interest at least annually at the Guaranteed Interest Rate shown on the Policy Data Page on the outstanding balance of any policy loans under the Annually Declared Loan Interest Option.

REPAYMENT

You may repay any loan in whole or in part at any time while this policy is in force and the Insured is living.

You may not make partial repayment of any loan less than \$10.00 except with our consent. If any payment is received that is not specified as either a premium payment or a loan repayment, it will be treated as a loan repayment to the extent a loan is outstanding.

PAYMENT OPTIONS PROVISIONS

ELECTION OF OPTIONS

In lieu of payment of a single sum, you may elect to have any proceeds payable under this policy paid in whole or in part under one of the payment options provided below. These options shall be available whether the proceeds are payable from a death claim or from surrender of this policy. If no option is elected by you during the Insured's lifetime, the beneficiary may do so. Election must be made before payment of the proceeds of this policy has been made.

GENERAL CONDITIONS

Election of any payment option is subject to the following conditions:

- a) Election or revocation will become effective only when a properly written request has been recorded at our Administrative Office. Any election may be revoked during the lifetime of the Insured and before the proceeds of this policy are payable.
- b) Any change of beneficiary subsequent to the election of an option will automatically revoke the election.
- c) If this policy is assigned, or if the payee is a corporation, association, partnership, or trustee, the options will be available only with our consent.
- d) A settlement agreement attached to this policy will be effective only when countersigned by us.

DESCRIPTION OF PAYMENT OPTIONS

Subject to the stated conditions, all or part of the policy proceeds may be applied under one of the following options:

- **Interest income.** Proceeds may be left on deposit at interest with us until death of the payee or for a fixed number of years not in excess of 30. Interest will be computed at the current rate we set but not less than 2%. The interest may be left with us to accumulate or be paid periodically.
- **Life income.** Periodic payments will be made during the lifetime of the payee. A guaranteed payment period can be selected. Payments will not be less than shown in the Payment Option Table that follows. In the event of the death of the payee during the guaranteed payment period, payments will be continued to a beneficiary named by the payee for the remainder of the guaranteed payment period. With our approval, proceeds may be applied under any other payment option in use by us at the time of settlement.
- **Other Options.** Additional payment options are available upon request including joint and 50% survivor life income. You may contact us for the rates and terms of any additional payment options.

REQUIREMENTS FOR PAYMENTS

The minimum proceeds that may be applied under any payment option is \$5,000. Proceeds less than this amount will be paid in one lump sum to the payee. Interest payments or periodic payments may be made annually, semi-annually, quarterly or monthly as long as each payment is at least \$25.00. If the payments become less than \$25.00, we will have the right to decrease the frequency with which the payments are made. All periodic payments are computed on the basis of payments being due at the beginning of each installment period. The size of periodic payments under life income are based on the sex and age nearest birthday at the time payments begin, of the person or persons on whose life payments are based. Payment will be subject to satisfactory proof of age and sex.

SUPPLEMENTARY CONTRACT

When settlement is made, we will issue a supplementary contract upon surrender of this policy.

PAYMENT OPTION TABLE

Minimum monthly periodic payments for each \$1,000 of proceeds

MALE	LIFE	10 YEAR CERTAIN & LIFE	FEMALE	LIFE	10 YEAR CERTAIN & LIFE
50	3.45	3.43	50	3.22	3.21
51	3.52	3.49	51	3.28	3.26
52	3.59	3.56	52	3.34	3.32
53	3.67	3.63	53	3.40	3.39
54	3.75	3.71	54	3.47	3.45
55	3.83	3.79	55	3.54	3.52
56	3.92	3.87	56	3.62	3.59
57	4.01	3.96	57	3.70	3.67
58	4.11	4.05	58	3.78	3.75
59	4.21	4.15	59	3.87	3.83
60	4.33	4.25	60	3.97	3.92
61	4.45	4.36	61	4.07	4.02
62	4.57	4.47	62	4.17	4.12
63	4.71	4.59	63	4.29	4.22
64	4.86	4.72	64	4.41	4.34
65	5.01	4.85	65	4.54	4.45
66	5.18	4.99	66	4.68	4.58
67	5.36	5.13	67	4.83	4.71
68	5.55	5.28	68	4.99	4.85
69	5.75	5.43	69	5.16	5.00
70	5.96	5.59	70	5.35	5.15
71	6.19	5.76	71	5.55	5.32
72	6.44	5.93	72	5.76	5.49
73	6.70	6.10	73	6.00	5.67
74	6.98	6.28	74	6.25	5.85
75	7.28	6.46	75	6.52	6.05
76	7.60	6.64	76	6.82	6.25
77	7.95	6.82	77	7.14	6.45
78	8.31	7.01	78	7.49	6.65
79	8.71	7.19	79	7.87	6.86
80	9.13	7.36	80	8.28	7.07
81	9.58	7.53	81	8.72	7.27
82	10.06	7.70	82	9.20	7.47
83	10.58	7.86	83	9.72	7.66
84	11.13	8.01	84	10.29	7.84
85	11.71	8.15	85	10.90	8.01
86	12.34	8.29	86	11.56	8.16
87	13.01	8.41	87	12.26	8.31
88	13.71	8.52	88	13.01	8.43
89	14.47	8.62	89	13.81	8.55
90	15.26	8.71	90	14.65	8.65
91	16.11	8.80	91	15.52	8.74
92	17.00	8.87	92	16.44	8.82
93	17.96	8.93	93	17.39	8.90
94	18.97	8.99	94	18.38	8.96
95	20.06	9.04	95	19.42	9.01

This table is based on the Annuity 2000 Mortality Table at 2.0% interest, compounded annually.
 Guaranteed payments for ages not shown in the table are available upon request.



Aviva Life and Annuity Company

Home Office: [611 Fifth Avenue, Des Moines, Iowa 50309]

Administrative Office: [611 Fifth Avenue, Des Moines, Iowa 50309]

[1-800-800-9882]

**FLEXIBLE PREMIUM ADJUSTABLE
LIFE INSURANCE
WITH NO LAPSE GUARANTEE**

**Death proceeds payable upon the death of the Insured.
Flexible premiums payable until the Insured's Age 121.
Adjustable death benefit.
Non-participating.**

POLICY DATA PAGE (continued)

POLICY NUMBER: [AVIVA 4]
 INSURED: [JOHN DOE]

TABLE OF MINIMUM DEATH BENEFITS

POLICY YEAR	ATTAINED AGE OF INSURED	PERCENTAGE OF ACCOUNT VALUE	POLICY YEAR	ATTAINED AGE OF INSURED	PERCENTAGE OF ACCOUNT VALUE
[1	35	489.02%	34	68	171.94%
2	36	472.17%	35	69	167.70%
3	37	455.91%	36	70	163.62%
4	38	440.21%	37	71	159.72%
5	39	425.10%	38	72	155.97%
6	40	410.54%	39	73	152.43%
7	41	396.50%	40	74	149.07%
8	42	383.00%	41	75	145.88%
9	43	370.04%	42	76	142.83%
10	44	357.60%	43	77	139.92%
11	45	345.67%	44	78	137.17%
12	46	334.24%	45	79	134.56%
13	47	323.26%	46	80	132.13%
14	48	312.73%	47	81	129.84%
15	49	302.54%	48	82	127.71%
16	50	292.69%	49	83	125.71%
17	51	283.19%	50	84	123.84%
18	52	274.06%	51	85	122.08%
19	53	265.30%	52	86	120.44%
20	54	256.89%	53	87	118.92%
21	55	248.86%	54	88	117.52%
22	56	241.21%	55	89	116.23%
23	57	233.91%	56	90	115.04%
24	58	226.93%	57	91	113.93%
25	59	220.22%	58	92	112.85%
26	60	213.77%	59	93	111.78%
27	61	207.60%	60	94	110.70%
28	62	201.71%	61	95	109.55%
29	63	196.11%	62	96	108.27%
30	64	190.80%	63	97	106.71%
31	65	185.75%	64	98	104.71%
32	66	180.94%	65	99	102.00%
33	67	176.35%	66	100 and older	102.00%]

PAYMENT OPTION TABLE

Minimum monthly periodic payments for each \$1,000 of proceeds

AGE	LIFE	10 YEAR CERTAIN & LIFE
50	3.34	3.32
51	3.40	3.38
52	3.47	3.44
53	3.53	3.51
54	3.61	3.58
55	3.69	3.66
56	3.77	3.73
57	3.85	3.82
58	3.95	3.90
59	4.04	3.99
60	4.15	4.09
61	4.26	4.19
62	4.37	4.30
63	4.50	4.41
64	4.63	4.53
65	4.78	4.65
66	4.93	4.78
67	5.09	4.92
68	5.26	5.07
69	5.45	5.22
70	5.65	5.38
71	5.87	5.54
72	6.10	5.71
73	6.34	5.89
74	6.61	6.07
75	6.90	6.26
76	7.21	6.45
77	7.54	6.64
78	7.90	6.83
79	8.28	7.03
80	8.70	7.22
81	9.14	7.41
82	9.63	7.59
83	10.15	7.76
84	10.70	7.93
85	11.30	8.08
86	11.94	8.23
87	12.63	8.36
88	13.36	8.48
89	14.14	8.59
90	14.95	8.68
91	15.81	8.77
92	16.72	8.85
93	17.67	8.92
94	18.68	8.97
95	19.74	9.03

This table is based on the Annuity 2000 Mortality Table at 2.0% interest, compounded annually, assuming 50% of the payees are male and 50% of the payees are female.

Guaranteed payments for ages not shown in the table are available upon request.

SERFF Tracking Number: NDPL-126236601 State: Arkansas
 Filing Company: Aviva Life and Annuity Company State Tracking Number: 44167
 Company Tracking Number: 2UDA10
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: 2UDA10
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: AR Readability Certification.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments: Application Form 14530 2/07, approved by your Department on 8/28/06, will be used to apply for this product.		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: List of Forms Affected By NLG Monthly Rider Charges Provision		
Comments: Attached is a list of previously approved riders and approval dates that may be used with the policy, and which affect the		

SERFF Tracking Number: NDPL-126236601 State: Arkansas
 Filing Company: Aviva Life and Annuity Company State Tracking Number: 44167
 Company Tracking Number: 2UDA10
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: 2UDA10
 Project Name/Number: /

NLG shadow fund.

Attachment:

List of Forms Affected by NLG - AR.pdf

Item Status: **Status Date:**

Satisfied - Item: Certifications

Comments:

Attachments:

- AR Reg 34 Cert.pdf
- AR Reg 19 Cert.pdf
- AR Rates Certification.pdf
- AR Reg49 Cert.pdf

Item Status: **Status Date:**

Satisfied - Item: Notices

Comments:

Attachments:

- AR Consumer Information Notice.pdf
- AR GAN.pdf

Item Status: **Status Date:**

Satisfied - Item: Guaranteed COI Rates

Comments:

Attachment:

- GUS II COI Rates - Guaranteed.pdf

Item Status: **Status Date:**

Satisfied - Item: Explanation of Variability

Comments:

Attachment:

SERFF Tracking Number: NDPL-126236601 *State:* Arkansas
Filing Company: Aviva Life and Annuity Company *State Tracking Number:* 44167
Company Tracking Number: 2UDA10
TOI: L09I Individual Life - Flexible Premium *Sub-TOI:* L09I.001 Single Life
Adjustable Life
Product Name: 2UDA10
Project Name/Number: /

Statement of Variability 2UDA10 - AR.pdf

AR

ARKANSAS READABILITY CERTIFICATION

This is to certify that the following forms have achieved a Flesch Reading Ease Score of as indicated below and comply with the requirements of Arkansas Statute Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

**FORM NUMBER
AND NAME**

FLESCH SCORE

**Form 2UDA10 – Flexible Premium Adjustable Life Insurance
With No Lapse Guarantee**

50.1

Aviva Life and Annuity Company



**Chris Guttin
ASA / Vice President-Product Operations**

**November 13, 2009
Date**

RD/CRT/AR

**List of Approved Forms Affected By NLG Monthly Rider Charges Provision
State of Arkansas**

Form Name	Form Number	Approval Date	SERFF Tracking Number	State Tracking Number
Waiver of Specified Premium Rider	21043F02	4/29/02	N/A	N/A
Guaranteed Purchase Option Rider	21011F02	5/1/02	N/A	N/A
Wellness Benefits and Rewards Rider	2WFLAJ07-2	7/24/08	NDPL-125731602	39670
Children's Insurance Rider	2CIBUA09	8/28/08	NDPL-125760216	40082
Term Life Insurance Rider	21052F02	5/1/02	N/A	N/A

**Arkansas Certification
Regulation 34**

I certify that this submission meets the provisions of Arkansas Rule and Regulation 34.

Aviva Life and Annuity Company



**Chris Guttin, ASA
Vice-President - Product Operations**

11/13/2009

Date

Form Numbers

Form 2UDA10 – Flexible Premium Adjustable Life Insurance with No Lapse Guarantee

Regulation 19

**Arkansas Certification
Regulation 19**

I certify that this submission meets the provisions of Regulation 19, Section 10B, as well as all applicable statutes, regulations, and bulletins of the State of Arkansas.

Aviva Life and Annuity Company



**Chris Guttin, ASA
Vice-President-Product Operations**

11/13/2009

Date

Form Numbers

Form 2UDA10 – Flexible Premium Adjustable Life Insurance With No Lapse Guarantee

Regulation 19

EXHIBIT A (REVISED)

CONSENT TO SUBMIT RATES
AND/OR COSTS BASES FOR APPROVAL

The Aviva Life and Annuity Company (“Company”) of Des Moines, IA does hereby consent and agree:

that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.

Aviva Life and Annuity Company



By

Chris Guttin
Vice President – Product Operations

**Arkansas Certification
Regulation 49**

We have reviewed Regulation 49 against the issue procedures of the Company and certify that we are in compliance with the requirements of Regulation 49.

Aviva Life and Annuity Company



**Chris Guttin, ASA
Vice-President-Product Operations**

11/13/2009

Date

Form Numbers

Form 2UDA10 – Flexible Premium Adjustable Life Insurance With No Lapse Guarantee



AVIVA

Aviva Life and Annuity Company

Home Office: 611 Fifth Avenue, Des Moines, Iowa 50309
Administrative Office: 611 Fifth Avenue, Des Moines, Iowa 50309
1-800-800-9882

TO: Aviva Life Policyowner

FROM: Aviva Life and Annuity Company

Bulletin number 6-87, Act 197 of 1987 from the Arkansas Department of Insurance requires effective January 1, 1988 that we provide you with information on our Company, our Agent servicing your policy and on the Arkansas Department of Insurance. Listed below are the names and addresses in the event you would like to contact one of us for more information on your policy.

Aviva Life and Annuity Company
611 5th Avenue
Des Moines, IA 50309

Telephone: 1-800-800-9882

Agent Name: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Agent Address: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX

XX

Agent Telephone: XXXXXXXXXXXXXXX

Arkansas Insurance Department
Consumer Services Division
1200 West Third Street
Little Rock, AR 72201-1904

Telephone: 1-800-852-5494



AVIVA

Aviva Life and Annuity Company

Home Office: 611 Fifth Avenue, Des Moines, Iowa 50309
Administrative Office: 611 Fifth Avenue, Des Moines, Iowa 50309
1-800-800-9882

APPENDIX A

LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of this Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capital
Little Rock, Arkansas 72201

Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons owning such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contractholders, not individuals);
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC")(whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

Base Plan
 Guranteed Annual Per Unit Loads

Standard Rates (High Band)										
Issue Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
0	0.00	0.00	2.50	0.00	0.00	0.00	0.00	2.20	0.00	0.00
1	0.00	0.00	2.48	0.00	0.00	0.00	0.00	2.18	0.00	0.00
2	0.00	0.00	2.47	0.00	0.00	0.00	0.00	2.17	0.00	0.00
3	0.00	0.00	2.45	0.00	0.00	0.00	0.00	2.16	0.00	0.00
4	0.00	0.00	2.44	0.00	0.00	0.00	0.00	2.14	0.00	0.00
5	0.00	0.00	2.42	0.00	0.00	0.00	0.00	2.13	0.00	0.00
6	0.00	0.00	2.44	0.00	0.00	0.00	0.00	2.14	0.00	0.00
7	0.00	0.00	2.45	0.00	0.00	0.00	0.00	2.16	0.00	0.00
8	0.00	0.00	2.47	0.00	0.00	0.00	0.00	2.17	0.00	0.00
9	0.00	0.00	2.48	0.00	0.00	0.00	0.00	2.18	0.00	0.00
10	0.00	0.00	2.50	0.00	0.00	0.00	0.00	2.20	0.00	0.00
11	0.00	0.00	2.57	0.00	0.00	0.00	0.00	2.21	0.00	0.00
12	0.00	0.00	2.64	0.00	0.00	0.00	0.00	2.23	0.00	0.00
13	0.00	0.00	2.71	0.00	0.00	0.00	0.00	2.24	0.00	0.00
14	0.00	0.00	2.78	0.00	0.00	0.00	0.00	2.26	0.00	0.00
15	0.00	0.00	2.85	0.00	0.00	0.00	0.00	2.27	0.00	0.00
16	0.00	0.00	3.14	0.00	4.50	0.00	0.00	2.48	0.00	3.44
17	0.00	0.00	3.42	0.00	4.75	0.00	0.00	2.70	0.00	3.69
18	1.83	1.86	2.03	2.51	2.95	1.48	1.57	1.66	2.27	2.62
19	1.83	1.86	2.04	2.51	2.95	1.48	1.57	1.66	2.27	2.62
20	1.83	1.86	2.05	2.51	2.95	1.48	1.57	1.67	2.27	2.62
21	1.84	1.88	2.07	2.56	2.97	1.50	1.58	1.69	2.30	2.64
22	1.85	1.90	2.08	2.61	2.98	1.51	1.60	1.70	2.32	2.65
23	1.88	1.93	2.11	2.67	2.98	1.52	1.62	1.70	2.35	2.65
24	1.90	1.94	2.13	2.71	2.99	1.54	1.64	1.72	2.38	2.67
25	1.91	1.97	2.14	2.77	3.01	1.55	1.65	1.73	2.41	2.68
26	1.96	2.00	2.14	3.10	3.38	1.57	1.65	1.75	2.69	3.01
27	1.98	2.01	2.15	3.16	3.44	1.62	1.69	1.79	2.76	3.08
28	2.00	2.04	2.18	3.22	3.52	1.67	1.74	1.83	2.80	3.14
29	2.03	2.05	2.21	3.28	3.60	1.71	1.78	1.87	2.86	3.20
30	2.06	2.08	2.24	3.35	3.68	1.77	1.82	1.91	2.91	3.28
31	2.09	2.09	2.27	3.41	3.76	1.81	1.86	1.96	2.97	3.35
32	2.10	2.12	2.28	3.49	3.84	1.87	1.92	2.01	3.02	3.43
33	2.13	2.15	2.31	3.55	3.91	1.92	1.96	2.05	3.08	3.49
34	2.16	2.17	2.34	3.61	4.01	1.98	2.00	2.10	3.14	3.57
35	2.19	2.19	2.36	3.69	4.09	2.03	2.05	2.15	3.21	3.65
36	2.32	2.28	2.41	3.67	4.08	2.05	2.11	2.21	3.18	3.62
37	2.37	2.34	2.47	3.63	4.17	2.09	2.16	2.25	3.17	3.59
38	2.41	2.38	2.52	3.71	4.26	2.12	2.19	2.30	3.14	3.65
39	2.47	2.44	2.58	3.78	4.36	2.16	2.23	2.35	3.13	3.69
40	2.51	2.48	2.65	3.85	4.43	2.19	2.26	2.39	3.17	3.74
41	2.57	2.54	2.71	3.93	4.53	2.23	2.30	2.45	3.23	3.80
42	2.62	2.59	2.78	4.00	4.63	2.27	2.34	2.49	3.28	3.85
43	2.68	2.64	2.83	4.08	4.73	2.30	2.37	2.55	3.33	3.91
44	2.72	2.70	2.90	4.17	4.82	2.34	2.41	2.59	3.38	3.95
45	2.78	2.76	2.97	4.24	4.93	2.38	2.45	2.65	3.44	4.01
46	2.77	2.95	3.15	4.26	4.99	2.52	2.63	2.77	3.56	4.21
47	2.83	3.02	3.24	4.43	5.23	2.56	2.69	2.83	3.65	4.37
48	2.89	3.08	3.32	4.62	5.47	2.60	2.75	2.90	3.77	4.52
49	2.94	3.14	3.41	4.80	5.72	2.66	2.79	2.97	3.90	4.67
50	3.00	3.22	3.50	5.00	5.99	2.70	2.85	3.04	4.01	4.84
51	3.09	3.31	3.63	5.26	6.33	2.77	2.93	3.15	4.19	5.08
52	3.19	3.40	3.74	5.53	6.70	2.85	3.00	3.25	4.39	5.32
53	3.29	3.51	3.89	5.82	7.09	2.92	3.08	3.35	4.59	5.57
54	3.39	3.60	4.02	6.12	7.49	3.00	3.16	3.45	4.81	5.83
55	3.49	3.70	4.16	6.43	7.92	3.08	3.24	3.56	5.03	6.11
56	3.50	3.72	4.31	6.78	8.51	3.14	3.25	3.57	5.36	6.53
57	3.59	3.88	4.54	7.20	9.01	3.24	3.38	3.71	5.61	6.86
58	3.67	4.06	4.78	7.62	9.56	3.34	3.49	3.85	5.88	7.22
59	3.81	4.25	5.02	8.08	10.11	3.44	3.64	4.00	6.15	7.60
60	3.98	4.43	5.29	8.56	10.72	3.55	3.77	4.15	6.44	7.99
61	4.19	4.72	5.69	9.20	11.53	3.71	3.94	4.37	6.83	8.52
62	4.43	5.04	6.13	9.87	12.39	3.86	4.13	4.61	7.25	9.10
63	4.67	5.38	6.60	10.61	13.33	4.02	4.33	4.86	7.70	9.71
64	4.94	5.74	7.11	11.39	14.34	4.19	4.53	5.12	8.16	10.37
65	5.21	6.12	7.66	12.23	15.43	4.37	4.74	5.40	8.67	11.06
66	5.78	6.70	8.43	13.68	16.90	4.71	5.19	6.10	9.86	12.13
67	6.48	7.14	9.01	15.32	18.23	5.10	5.67	6.64	10.82	13.41
68	7.20	8.04	10.14	17.18	19.65	5.52	6.10	7.07	11.86	14.86

Base Plan
 Guranteed Annual Per Unit Loads

Standard Rates (High Band)										
Issue Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
69	8.07	9.15	11.35	19.31	21.21	5.99	6.62	7.75	12.84	16.44
70	9.08	10.23	12.81	21.70	22.88	6.48	7.19	8.61	14.30	18.21
71	10.38	11.67	14.54	23.45	23.89	7.45	8.23	9.79	16.57	20.15
72	11.76	13.17	16.42	25.11	24.85	8.46	9.30	11.02	18.98	22.03
73	13.00	14.48	18.48	26.93	26.01	9.63	10.51	12.39	21.48	24.05
74	14.37	15.93	20.50	28.84	27.65	10.92	11.87	13.89	24.63	26.31
75	15.89	17.53	22.45	30.40	29.92	12.20	13.11	15.32	28.05	28.47
76	0.00	18.00	21.85	30.98	31.99	0.00	14.39	16.51	28.08	28.40
77	0.00	18.40	21.37	31.40	34.18	0.00	15.75	17.72	28.09	28.33
78	0.00	19.96	20.82	33.02	36.51	0.00	17.25	18.72	27.93	29.12
79	0.00	21.66	21.63	34.73	39.03	0.00	18.56	19.86	27.92	29.92
80	0.00	23.49	22.48	36.51	41.71	0.00	20.82	21.72	28.20	32.62
81	0.00	26.73	27.39	39.03	44.37	0.00	20.42	21.73	32.70	35.17
82	0.00	27.52	28.46	41.72	47.19	0.00	19.99	22.33	34.48	37.93
83	0.00	28.33	29.60	44.59	50.19	0.00	20.63	22.92	36.38	40.89
84	0.00	29.16	30.75	47.68	53.39	0.00	21.29	23.54	38.36	44.09
85	0.00	30.02	31.97	50.96	56.80	0.00	21.97	24.18	40.47	47.55

Substandard Extra Table 4 Rates (High Band)										
	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
Issue Age	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
0	0.00	0.00	0.42	0.00	0.00	0.00	0.00	0.64	0.00	0.00
1	0.00	0.00	0.41	0.00	0.00	0.00	0.00	0.63	0.00	0.00
2	0.00	0.00	0.43	0.00	0.00	0.00	0.00	0.62	0.00	0.00
3	0.00	0.00	0.42	0.00	0.00	0.00	0.00	0.59	0.00	0.00
4	0.00	0.00	0.43	0.00	0.00	0.00	0.00	0.58	0.00	0.00
5	0.00	0.00	0.44	0.00	0.00	0.00	0.00	0.57	0.00	0.00
6	0.00	0.00	0.44	0.00	0.00	0.00	0.00	0.57	0.00	0.00
7	0.00	0.00	0.44	0.00	0.00	0.00	0.00	0.57	0.00	0.00
8	0.00	0.00	0.40	0.00	0.00	0.00	0.00	0.58	0.00	0.00
9	0.00	0.00	0.40	0.00	0.00	0.00	0.00	0.58	0.00	0.00
10	0.00	0.00	0.40	0.00	0.00	0.00	0.00	0.58	0.00	0.00
11	0.00	0.00	0.42	0.00	0.00	0.00	0.00	0.56	0.00	0.00
12	0.00	0.00	0.45	0.00	0.00	0.00	0.00	0.56	0.00	0.00
13	0.00	0.00	0.45	0.00	0.00	0.00	0.00	0.54	0.00	0.00
14	0.00	0.00	0.46	0.00	0.00	0.00	0.00	0.54	0.00	0.00
15	0.00	0.00	0.49	0.00	0.00	0.00	0.00	0.54	0.00	0.00
16	0.00	0.00	0.53	0.00	0.90	0.00	0.00	0.58	0.00	0.92
17	0.00	0.00	0.58	0.00	0.95	0.00	0.00	0.66	0.00	1.02
18	0.00	0.00	0.34	0.00	0.58	0.00	0.00	0.41	0.00	0.10
19	0.00	0.00	0.34	0.00	0.58	0.00	0.00	0.43	0.00	0.10
20	0.00	0.00	0.34	0.00	0.58	0.00	0.00	0.43	0.00	0.10
21	0.00	0.00	0.34	0.00	0.59	0.00	0.00	0.43	0.00	0.13
22	0.00	0.00	0.34	0.00	0.59	0.00	0.00	0.43	0.00	0.17
23	0.00	0.00	0.31	0.00	0.62	0.00	0.00	0.43	0.00	0.22
24	0.00	0.00	0.31	0.00	0.62	0.00	0.00	0.43	0.00	0.25
25	0.00	0.00	0.31	0.00	0.63	0.00	0.00	0.43	0.00	0.29
26	0.00	0.00	0.32	0.00	0.66	0.00	0.00	0.41	0.00	0.34
27	0.00	0.00	0.33	0.00	0.70	0.00	0.00	0.40	0.00	0.38
28	0.00	0.00	0.34	0.00	0.72	0.00	0.00	0.39	0.00	0.43
29	0.00	0.00	0.36	0.00	0.77	0.00	0.00	0.38	0.00	0.47
30	0.00	0.00	0.37	0.00	0.80	0.00	0.00	0.38	0.00	0.52
31	0.00	0.00	0.36	0.00	0.85	0.00	0.00	0.37	0.00	0.57
32	0.00	0.00	0.38	0.00	0.89	0.00	0.00	0.34	0.00	0.63
33	0.00	0.00	0.40	0.00	0.94	0.00	0.00	0.34	0.00	0.68
34	0.00	0.00	0.41	0.00	0.97	0.00	0.00	0.32	0.00	0.75
35	0.00	0.00	0.42	0.00	1.03	0.00	0.00	0.31	0.00	0.81
36	0.00	0.00	0.44	0.00	1.07	0.00	0.00	0.33	0.00	0.84
37	0.00	0.00	0.47	0.00	1.11	0.00	0.00	0.35	0.00	0.89
38	0.00	0.00	0.50	0.00	1.16	0.00	0.00	0.38	0.00	0.90
39	0.00	0.00	0.53	0.00	1.20	0.00	0.00	0.40	0.00	0.95
40	0.00	0.00	0.55	0.00	1.27	0.00	0.00	0.43	0.00	0.99
41	0.00	0.00	0.59	0.00	1.32	0.00	0.00	0.45	0.00	1.02
42	0.00	0.00	0.62	0.00	1.36	0.00	0.00	0.49	0.00	1.07
43	0.00	0.00	0.66	0.00	1.42	0.00	0.00	0.50	0.00	1.10
44	0.00	0.00	0.69	0.00	1.48	0.00	0.00	0.54	0.00	1.16
45	0.00	0.00	0.72	0.00	1.54	0.00	0.00	0.58	0.00	1.19
46	0.00	0.00	0.77	0.00	1.63	0.00	0.00	0.59	0.00	1.25
47	0.00	0.00	0.81	0.00	1.74	0.00	0.00	0.64	0.00	1.31
48	0.00	0.00	0.85	0.00	1.85	0.00	0.00	0.66	0.00	1.37
49	0.00	0.00	0.91	0.00	1.97	0.00	0.00	0.69	0.00	1.45
50	0.00	0.00	0.97	0.00	2.10	0.00	0.00	0.72	0.00	1.51
51	0.00	0.00	1.02	0.00	2.26	0.00	0.00	0.77	0.00	1.60
52	0.00	0.00	1.08	0.00	2.44	0.00	0.00	0.82	0.00	1.68
53	0.00	0.00	1.14	0.00	2.63	0.00	0.00	0.88	0.00	1.80
54	0.00	0.00	1.20	0.00	2.82	0.00	0.00	0.93	0.00	1.90
55	0.00	0.00	1.27	0.00	3.04	0.00	0.00	0.99	0.00	2.01
56	0.00	0.00	1.39	0.00	3.33	0.00	0.00	1.05	0.00	2.15
57	0.00	0.00	1.52	0.00	3.65	0.00	0.00	1.12	0.00	2.33
58	0.00	0.00	1.67	0.00	4.00	0.00	0.00	1.19	0.00	2.50
59	0.00	0.00	1.83	0.00	4.38	0.00	0.00	1.27	0.00	2.69
60	0.00	0.00	2.00	0.00	4.78	0.00	0.00	1.36	0.00	2.89
61	0.00	0.00	2.20	0.00	5.22	0.00	0.00	1.47	0.00	3.13
62	0.00	0.00	2.39	0.00	5.74	0.00	0.00	1.60	0.00	3.37
63	0.00	0.00	2.62	0.00	6.27	0.00	0.00	1.73	0.00	3.64
64	0.00	0.00	2.86	0.00	6.85	0.00	0.00	1.86	0.00	3.92
65	0.00	0.00	3.13	0.00	7.48	0.00	0.00	2.02	0.00	4.24
66	0.00	0.00	3.46	0.00	8.27	0.00	0.00	2.21	0.00	4.70
67	0.00	0.00	3.82	0.00	9.14	0.00	0.00	2.45	0.00	5.23
68	0.00	0.00	4.22	0.00	10.11	0.00	0.00	2.68	0.00	5.81

Substandard Extra Table 4 Rates (High Band)										
	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
Issue Age	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
69	0.00	0.00	4.67	0.00	11.15	0.00	0.00	2.94	0.00	6.46
70	0.00	0.00	5.17	0.00	12.32	0.00	0.00	3.24	0.00	7.18
71	0.00	0.00	6.16	0.00	14.18	0.00	0.00	3.78	0.00	8.38
72	0.00	0.00	7.32	0.00	16.23	0.00	0.00	4.39	0.00	9.72
73	0.00	0.00	8.66	0.00	18.50	0.00	0.00	5.11	0.00	11.22
74	0.00	0.00	10.21	0.00	20.98	0.00	0.00	5.92	0.00	12.92
75	0.00	0.00	11.99	0.00	23.74	0.00	0.00	6.84	0.00	14.80
76	0.00	0.00	13.17	0.00	28.87	0.00	0.00	7.93	0.00	15.99
77	0.00	0.00	14.45	0.00	30.60	0.00	0.00	9.17	0.00	19.46
78	0.00	0.00	15.82	0.00	32.45	0.00	0.00	10.60	0.00	23.41
79	0.00	0.00	17.30	0.00	34.40	0.00	0.00	12.23	0.00	27.92
80	0.00	0.00	18.89	0.00	36.45	0.00	0.00	14.10	0.00	33.07
81	0.00	0.00	19.31	0.00	36.54	0.00	0.00	14.49	0.00	32.68
82	0.00	0.00	19.76	0.00	36.60	0.00	0.00	14.88	0.00	32.18
83	0.00	0.00	20.19	0.00	36.57	0.00	0.00	15.29	0.00	31.56
84	0.00	0.00	20.65	0.00	36.46	0.00	0.00	15.70	0.00	30.79
85	0.00	0.00	21.09	0.00	36.27	0.00	0.00	16.13	0.00	29.88

Base Plan
 Guranteed Annual Per Unit Loads

Standard Rates (Low Band)										
Issue Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
0	0.00	0.00	2.50	0.00	0.00	0.00	0.00	2.20	0.00	0.00
1	0.00	0.00	2.48	0.00	0.00	0.00	0.00	2.18	0.00	0.00
2	0.00	0.00	2.47	0.00	0.00	0.00	0.00	2.17	0.00	0.00
3	0.00	0.00	2.45	0.00	0.00	0.00	0.00	2.16	0.00	0.00
4	0.00	0.00	2.44	0.00	0.00	0.00	0.00	2.14	0.00	0.00
5	0.00	0.00	2.42	0.00	0.00	0.00	0.00	2.13	0.00	0.00
6	0.00	0.00	2.44	0.00	0.00	0.00	0.00	2.14	0.00	0.00
7	0.00	0.00	2.45	0.00	0.00	0.00	0.00	2.16	0.00	0.00
8	0.00	0.00	2.47	0.00	0.00	0.00	0.00	2.17	0.00	0.00
9	0.00	0.00	2.48	0.00	0.00	0.00	0.00	2.18	0.00	0.00
10	0.00	0.00	2.50	0.00	0.00	0.00	0.00	2.20	0.00	0.00
11	0.00	0.00	2.57	0.00	0.00	0.00	0.00	2.21	0.00	0.00
12	0.00	0.00	2.64	0.00	0.00	0.00	0.00	2.23	0.00	0.00
13	0.00	0.00	2.71	0.00	0.00	0.00	0.00	2.24	0.00	0.00
14	0.00	0.00	2.78	0.00	0.00	0.00	0.00	2.26	0.00	0.00
15	0.00	0.00	2.85	0.00	0.00	0.00	0.00	2.27	0.00	0.00
16	0.00	0.00	3.14	0.00	4.50	0.00	0.00	2.48	0.00	3.44
17	0.00	0.00	3.42	0.00	4.75	0.00	0.00	2.70	0.00	3.69
18	0.00	0.00	4.16	0.00	6.65	0.00	0.00	3.40	0.00	5.91
19	0.00	0.00	4.19	0.00	6.65	0.00	0.00	3.40	0.00	5.91
20	0.00	0.00	4.22	0.00	6.65	0.00	0.00	3.43	0.00	5.91
21	0.00	0.00	4.25	0.00	6.67	0.00	0.00	3.46	0.00	5.94
22	0.00	0.00	4.28	0.00	6.70	0.00	0.00	3.49	0.00	5.97
23	0.00	0.00	4.34	0.00	6.70	0.00	0.00	3.49	0.00	5.97
24	0.00	0.00	4.36	0.00	6.75	0.00	0.00	3.53	0.00	6.01
25	0.00	0.00	4.39	0.00	6.78	0.00	0.00	3.56	0.00	6.04
26	0.00	0.00	4.39	0.00	7.51	0.00	0.00	3.59	0.00	6.70
27	0.00	0.00	4.42	0.00	7.54	0.00	0.00	3.68	0.00	6.74
28	0.00	0.00	4.47	0.00	7.61	0.00	0.00	3.76	0.00	6.79
29	0.00	0.00	4.53	0.00	7.67	0.00	0.00	3.84	0.00	6.84
30	0.00	0.00	4.59	0.00	7.73	0.00	0.00	3.93	0.00	6.90
31	0.00	0.00	4.66	0.00	7.78	0.00	0.00	4.01	0.00	6.93
32	0.00	0.00	4.68	0.00	7.83	0.00	0.00	4.14	0.00	7.00
33	0.00	0.00	4.74	0.00	7.88	0.00	0.00	4.22	0.00	7.03
34	0.00	0.00	4.80	0.00	7.94	0.00	0.00	4.30	0.00	7.08
35	0.00	0.00	4.85	0.00	8.38	0.00	0.00	4.42	0.00	7.49
36	0.00	0.00	4.91	0.00	8.28	0.00	0.00	4.49	0.00	7.34
37	0.00	0.00	4.96	0.00	8.39	0.00	0.00	4.54	0.00	7.22
38	0.00	0.00	5.03	0.00	8.50	0.00	0.00	4.58	0.00	7.27
39	0.00	0.00	5.09	0.00	8.59	0.00	0.00	4.63	0.00	7.28
40	0.00	0.00	5.17	0.00	8.65	0.00	0.00	4.68	0.00	7.30
41	0.00	0.00	5.23	0.00	8.75	0.00	0.00	4.73	0.00	7.34
42	0.00	0.00	5.31	0.00	8.85	0.00	0.00	4.78	0.00	7.36
43	0.00	0.00	5.36	0.00	8.95	0.00	0.00	4.83	0.00	7.39
44	0.00	0.00	5.44	0.00	9.02	0.00	0.00	4.86	0.00	7.40
45	0.00	0.00	5.51	0.00	9.11	0.00	0.00	4.90	0.00	7.43
46	0.00	0.00	5.76	0.00	9.14	0.00	0.00	5.08	0.00	7.71
47	0.00	0.00	5.86	0.00	9.47	0.00	0.00	5.13	0.00	7.91
48	0.00	0.00	5.95	0.00	9.78	0.00	0.00	5.20	0.00	8.10
49	0.00	0.00	6.04	0.00	10.13	0.00	0.00	5.27	0.00	8.28
50	0.00	0.00	6.12	0.00	10.48	0.00	0.00	5.33	0.00	8.48
51	0.00	0.00	6.28	0.00	10.96	0.00	0.00	5.44	0.00	8.79
52	0.00	0.00	6.40	0.00	11.47	0.00	0.00	5.56	0.00	9.10
53	0.00	0.00	6.57	0.00	11.99	0.00	0.00	5.66	0.00	9.43
54	0.00	0.00	6.72	0.00	12.52	0.00	0.00	5.76	0.00	9.75
55	0.00	0.00	6.88	0.00	13.07	0.00	0.00	5.89	0.00	10.09
56	0.00	0.00	7.11	0.00	14.05	0.00	0.00	5.90	0.00	10.79
57	0.00	0.00	7.50	0.00	14.88	0.00	0.00	6.13	0.00	11.33
58	0.00	0.00	7.90	0.00	15.78	0.00	0.00	6.35	0.00	11.92
59	0.00	0.00	8.30	0.00	16.70	0.00	0.00	6.60	0.00	12.55
60	0.00	0.00	8.74	0.00	17.69	0.00	0.00	6.85	0.00	13.19
61	0.00	0.00	9.39	0.00	19.04	0.00	0.00	7.23	0.00	14.07
62	0.00	0.00	10.13	0.00	20.45	0.00	0.00	7.61	0.00	15.02
63	0.00	0.00	10.90	0.00	21.99	0.00	0.00	8.03	0.00	16.03
64	0.00	0.00	11.74	0.00	23.67	0.00	0.00	8.46	0.00	17.12
65	0.00	0.00	12.64	0.00	25.47	0.00	0.00	8.92	0.00	18.25
66	0.00	0.00	13.83	0.00	27.71	0.00	0.00	10.00	0.00	19.90
67	0.00	0.00	14.68	0.00	29.72	0.00	0.00	10.83	0.00	21.87
68	0.00	0.00	16.43	0.00	31.84	0.00	0.00	11.47	0.00	24.07

Base Plan
 Guranteed Annual Per Unit Loads

Standard Rates (Low Band)										
	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
Issue Age	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
69	0.00	0.00	18.28	0.00	34.16	0.00	0.00	12.48	0.00	26.47
70	0.00	0.00	20.50	0.00	36.62	0.00	0.00	13.78	0.00	29.14
71	0.00	0.00	23.14	0.00	38.00	0.00	0.00	15.57	0.00	32.05
72	0.00	0.00	25.95	0.00	39.27	0.00	0.00	17.42	0.00	34.82
73	0.00	0.00	29.02	0.00	40.85	0.00	0.00	19.46	0.00	37.77
74	0.00	0.00	31.97	0.00	43.15	0.00	0.00	21.68	0.00	41.05
75	0.00	0.00	34.80	0.00	46.40	0.00	0.00	23.76	0.00	44.13
76	0.00	0.00	33.78	0.00	49.43	0.00	0.00	25.52	0.00	43.88
77	0.00	0.00	32.91	0.00	52.64	0.00	0.00	27.30	0.00	43.64
78	0.00	0.00	31.96	0.00	56.05	0.00	0.00	28.75	0.00	44.71
79	0.00	0.00	33.11	0.00	59.72	0.00	0.00	30.38	0.00	45.78
80	0.00	0.00	34.29	0.00	63.61	0.00	0.00	33.14	0.00	49.76
81	0.00	0.00	41.64	0.00	67.44	0.00	0.00	33.03	0.00	53.46
82	0.00	0.00	43.13	0.00	71.50	0.00	0.00	33.83	0.00	57.46
83	0.00	0.00	44.71	0.00	75.80	0.00	0.00	34.62	0.00	61.76
84	0.00	0.00	46.28	0.00	80.36	0.00	0.00	35.44	0.00	66.37
85	0.00	0.00	47.95	0.00	85.20	0.00	0.00	36.27	0.00	71.32

Substandard Extra Table 4 Rates (Low Band)										
Issue Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
0	0.00	0.00	0.42	0.00	0.00	0.00	0.00	0.64	0.00	0.00
1	0.00	0.00	0.41	0.00	0.00	0.00	0.00	0.63	0.00	0.00
2	0.00	0.00	0.43	0.00	0.00	0.00	0.00	0.62	0.00	0.00
3	0.00	0.00	0.42	0.00	0.00	0.00	0.00	0.59	0.00	0.00
4	0.00	0.00	0.43	0.00	0.00	0.00	0.00	0.58	0.00	0.00
5	0.00	0.00	0.44	0.00	0.00	0.00	0.00	0.57	0.00	0.00
6	0.00	0.00	0.44	0.00	0.00	0.00	0.00	0.57	0.00	0.00
7	0.00	0.00	0.44	0.00	0.00	0.00	0.00	0.57	0.00	0.00
8	0.00	0.00	0.40	0.00	0.00	0.00	0.00	0.58	0.00	0.00
9	0.00	0.00	0.40	0.00	0.00	0.00	0.00	0.58	0.00	0.00
10	0.00	0.00	0.40	0.00	0.00	0.00	0.00	0.58	0.00	0.00
11	0.00	0.00	0.42	0.00	0.00	0.00	0.00	0.56	0.00	0.00
12	0.00	0.00	0.45	0.00	0.00	0.00	0.00	0.56	0.00	0.00
13	0.00	0.00	0.45	0.00	0.00	0.00	0.00	0.54	0.00	0.00
14	0.00	0.00	0.46	0.00	0.00	0.00	0.00	0.54	0.00	0.00
15	0.00	0.00	0.49	0.00	0.00	0.00	0.00	0.54	0.00	0.00
16	0.00	0.00	0.53	0.00	0.90	0.00	0.00	0.58	0.00	0.92
17	0.00	0.00	0.58	0.00	0.95	0.00	0.00	0.66	0.00	1.02
18	0.00	0.00	0.70	0.00	1.33	0.00	0.00	0.85	0.00	0.23
19	0.00	0.00	0.70	0.00	1.33	0.00	0.00	0.88	0.00	0.23
20	0.00	0.00	0.70	0.00	1.33	0.00	0.00	0.88	0.00	0.23
21	0.00	0.00	0.70	0.00	1.36	0.00	0.00	0.88	0.00	0.31
22	0.00	0.00	0.70	0.00	1.35	0.00	0.00	0.88	0.00	0.40
23	0.00	0.00	0.65	0.00	1.38	0.00	0.00	0.88	0.00	0.48
24	0.00	0.00	0.65	0.00	1.39	0.00	0.00	0.88	0.00	0.57
25	0.00	0.00	0.65	0.00	1.41	0.00	0.00	0.88	0.00	0.65
26	0.00	0.00	0.67	0.00	1.48	0.00	0.00	0.85	0.00	0.75
27	0.00	0.00	0.70	0.00	1.54	0.00	0.00	0.85	0.00	0.83
28	0.00	0.00	0.70	0.00	1.57	0.00	0.00	0.80	0.00	0.92
29	0.00	0.00	0.72	0.00	1.66	0.00	0.00	0.77	0.00	0.99
30	0.00	0.00	0.75	0.00	1.69	0.00	0.00	0.77	0.00	1.08
31	0.00	0.00	0.75	0.00	1.77	0.00	0.00	0.75	0.00	1.20
32	0.00	0.00	0.80	0.00	1.82	0.00	0.00	0.70	0.00	1.28
33	0.00	0.00	0.83	0.00	1.89	0.00	0.00	0.70	0.00	1.39
34	0.00	0.00	0.85	0.00	1.94	0.00	0.00	0.67	0.00	1.49
35	0.00	0.00	0.85	0.00	2.11	0.00	0.00	0.65	0.00	1.67
36	0.00	0.00	0.90	0.00	2.19	0.00	0.00	0.67	0.00	1.71
37	0.00	0.00	0.96	0.00	2.24	0.00	0.00	0.71	0.00	1.79
38	0.00	0.00	0.98	0.00	2.32	0.00	0.00	0.78	0.00	1.82
39	0.00	0.00	1.04	0.00	2.37	0.00	0.00	0.79	0.00	1.88
40	0.00	0.00	1.08	0.00	2.49	0.00	0.00	0.83	0.00	1.93
41	0.00	0.00	1.14	0.00	2.54	0.00	0.00	0.87	0.00	1.99
42	0.00	0.00	1.18	0.00	2.58	0.00	0.00	0.94	0.00	2.04
43	0.00	0.00	1.26	0.00	2.70	0.00	0.00	0.95	0.00	2.09
44	0.00	0.00	1.29	0.00	2.77	0.00	0.00	1.01	0.00	2.16
45	0.00	0.00	1.35	0.00	2.85	0.00	0.00	1.07	0.00	2.20
46	0.00	0.00	1.40	0.00	3.01	0.00	0.00	1.08	0.00	2.29
47	0.00	0.00	1.48	0.00	3.15	0.00	0.00	1.16	0.00	2.38
48	0.00	0.00	1.53	0.00	3.32	0.00	0.00	1.19	0.00	2.47
49	0.00	0.00	1.62	0.00	3.50	0.00	0.00	1.22	0.00	2.57
50	0.00	0.00	1.69	0.00	3.68	0.00	0.00	1.27	0.00	2.65
51	0.00	0.00	1.78	0.00	3.92	0.00	0.00	1.32	0.00	2.78
52	0.00	0.00	1.87	0.00	4.18	0.00	0.00	1.42	0.00	2.89
53	0.00	0.00	1.93	0.00	4.44	0.00	0.00	1.48	0.00	3.03
54	0.00	0.00	2.01	0.00	4.73	0.00	0.00	1.55	0.00	3.18
55	0.00	0.00	2.11	0.00	5.02	0.00	0.00	1.64	0.00	3.33
56	0.00	0.00	2.29	0.00	5.49	0.00	0.00	1.74	0.00	3.56
57	0.00	0.00	2.52	0.00	6.03	0.00	0.00	1.84	0.00	3.84
58	0.00	0.00	2.75	0.00	6.61	0.00	0.00	1.97	0.00	4.13
59	0.00	0.00	3.04	0.00	7.23	0.00	0.00	2.09	0.00	4.44
60	0.00	0.00	3.31	0.00	7.91	0.00	0.00	2.25	0.00	4.77
61	0.00	0.00	3.63	0.00	8.63	0.00	0.00	2.44	0.00	5.16
62	0.00	0.00	3.95	0.00	9.47	0.00	0.00	2.65	0.00	5.56
63	0.00	0.00	4.34	0.00	10.34	0.00	0.00	2.86	0.00	6.01
64	0.00	0.00	4.73	0.00	11.31	0.00	0.00	3.08	0.00	6.49
65	0.00	0.00	5.18	0.00	12.36	0.00	0.00	3.33	0.00	7.00
66	0.00	0.00	5.67	0.00	13.56	0.00	0.00	3.63	0.00	7.72
67	0.00	0.00	6.24	0.00	14.90	0.00	0.00	3.98	0.00	8.52
68	0.00	0.00	6.85	0.00	16.39	0.00	0.00	4.34	0.00	9.42

Substandard Extra Table 4 Rates (Low Band)										
	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
Issue Age	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
69	0.00	0.00	7.54	0.00	17.96	0.00	0.00	4.76	0.00	10.41
70	0.00	0.00	8.28	0.00	19.73	0.00	0.00	5.18	0.00	11.49
71	0.00	0.00	9.81	0.00	22.55	0.00	0.00	6.01	0.00	13.32
72	0.00	0.00	11.58	0.00	25.65	0.00	0.00	6.96	0.00	15.35
73	0.00	0.00	13.61	0.00	29.06	0.00	0.00	8.04	0.00	17.63
74	0.00	0.00	15.94	0.00	32.76	0.00	0.00	9.23	0.00	20.15
75	0.00	0.00	18.59	0.00	36.81	0.00	0.00	10.61	0.00	22.95
76	0.00	0.00	20.35	0.00	44.63	0.00	0.00	12.25	0.00	24.71
77	0.00	0.00	22.26	0.00	47.14	0.00	0.00	14.14	0.00	29.96
78	0.00	0.00	24.28	0.00	49.82	0.00	0.00	16.28	0.00	35.96
79	0.00	0.00	26.48	0.00	52.64	0.00	0.00	18.71	0.00	42.74
80	0.00	0.00	28.81	0.00	55.60	0.00	0.00	21.51	0.00	50.44
81	0.00	0.00	29.36	0.00	55.55	0.00	0.00	22.03	0.00	49.67
82	0.00	0.00	29.95	0.00	55.46	0.00	0.00	22.55	0.00	48.78
83	0.00	0.00	30.50	0.00	55.22	0.00	0.00	23.10	0.00	47.67
84	0.00	0.00	31.06	0.00	54.87	0.00	0.00	23.64	0.00	46.35
85	0.00	0.00	31.65	0.00	54.40	0.00	0.00	24.19	0.00	44.82

Summary of Variable Material
Flexible Premium Adjustable Life Insurance With No Lapse Guarantee
Form 2UDA10

AR

Explanation of Variable Material: All material that we consider variable is shown contained in brackets in the policy. Variable information is information that is unique to the specific Policy or Rider issued and information that can be changed for all new issues of the Policy without re-filing. Most of the variable material found on the policy cover and the data pages is personal information (John Doe information) relative to the particular policy. This document summarizes the other variable material and explains the timing, frequency, and basis for all potential variations.

Company Home Office Address, Administrative Office Address, and Phone Number	These items are marked as variable to enable us to update the policy without re-filing should any of these items change in the normal course of business.
Death Benefit Compliance Test	The death benefit compliance test the policy is issued under and is chosen by the owner at issue. The election cannot be changed after issue. Will be shown as either "Guideline Premium Test" or "Cash Value Accumulation Test".
Death Benefit Option	Will be shown as either "Option 1" or "Option 2".
Minimum Monthly Premium	During the Minimum Premium Period, if this contractually stated premium times the number of policy months from the Policy Date to date is less than or equal to the sum of the premiums paid to date, less any withdrawals and policy loans, then the Insurer guarantees that the policy will not end under the grace and lapse provisions. This premium is not changed by the Insurer once the policy is issued unless the policy owner initiates an adjustment to the policy, at which point the premium can be changed. Any change to the premium resulting from an owner-initiated adjustment will be communicated with the adjustment and cannot be changed again by the insurer unless the policy owner initiates another change. The minimum monthly premium is determined based upon the level of the cost of insurance charges, the expense charges, the surrender charges and the minimum premium period. Higher minimum premiums are used with larger face amounts, older insureds, and tobacco risk classes as the cost of providing coverage increases for each of these factors. Future policies may have a larger or smaller premium that differs from in force policies. Range is \$5.00 to unlimited, due to unlimited face amount limits.
Minimum Premium Period	The period of time during which the Minimum Monthly Premium must be paid to satisfy the minimum premium test. The minimum premium period will not change on an in force policy. It may differ between new and in force policies. Range is 2 years to 45 years.
Non-transferable paragraphs	Only prints for cases issued on a qualified basis.
Maximum Annually Declared Loan Rate	The maximum loan interest rate that may be applied under the Annually Declared Loan Interest Option. This interest rate is payable in advance. The Maximum Annually Declared Loan Rate may vary based upon long term projections of bond yields. The maximum loan rate moves in relation to long term expected bond yields at the time the rate is declared. The higher the yields, the higher the maximum loan rate. The rate is the same for new and in force policies and will not change. Range is Annually Declared Loan Rate to 10.0%.
Minimum Annually Declared Loan Rate	The minimum loan interest rate that may be applied under the Annually Declared Loan Interest Option after the 10 th policy year on any new policy loan that does not exceed the maximum of 10% of the net cash value or the net cash value plus withdrawals less premiums. This interest rate is payable in advance. The Minimum Annually Declared Loan Rate may vary based upon long term projections of bond yields. The minimum loan rate moves in relation to long term expected bond yields at the time the rate is declared. The higher the yields, the higher the minimum loan rate. The rate will not change on an in force policy. It may differ between new and in force policies. Range is Guaranteed Interest Rate to Annually Declared Loan Rate.
Minimum Face Amount	The smallest possible Face Amount allowed following a requested decrease or a withdrawal. The Minimum Face Amount will vary by issue age. It will not change on an in force policy. It may differ between new and in force policies. Range is \$25,000 to \$250,000.
Interest Factor	Discount factor applied to the death benefit in the monthly cost of insurance calculation. It is equal to one month's interest at the Guaranteed Interest Rate plus 1. It will not change

	on an in force policy. It may differ between new and in force policies.
Maximum Monthly Policy Charge	The maximum value for that portion of the monthly deduction associated with per policy expense loading. The Maximum Monthly Policy Charge may vary based on changes in any pricing factor that impacts anticipated product profitability for new sales. If the long term expected cost to provide coverage increases, the maximum policy charge would increase. It will not change on an in force policy. It may differ between new and in force policies. Range is \$0.00 to \$50.00.
Net Premium	The portion of the paid premium that is added to the Account Value when received. The Net Premium may vary based on changes in any pricing factor that impacts anticipated product profitability for new sales. If the long term expected cost to provide coverage increases, the net premium would decrease. Range is 80% to 100%.
Maximum Monthly Expense Charge Rates	The maximum rate per \$1,000 of face amount for that portion of the monthly deduction associated with face amount expense loading. One set of rates per \$1,000 are used if the face amount is less than \$100,000. A different set of rates is used if the face amount is \$100,000 or higher. It will not decrease with respect to face amount decreases on an in force policy. It will increase with respect to face amount increases on an in force policy. The Maximum Monthly Expense Charge Rate may vary based on changes in any pricing factor that impacts anticipated product profitability for new sales. If the long term expected cost to provide coverage increases, the maximum expense charge rate would increase. It may differ between new and in force policies. Range is \$0.00 to \$85.00.
Table of Surrender Charges	The source of the surrender charges which, when subtracted from the Account Value, produce the cash value of the policy. The tabular rates are per \$1,000 of Face Amount. They will not decrease with respect to face amount decreases on an in force policy. They will increase with respect to face amount increases on an in force policy. They may differ between new and in force policies, but will never be greater than the surrender charges permitted under the standard Nonforfeiture law. Range is \$0.00 to unlimited, due to unlimited face amounts.
Table of Monthly Guaranteed Maximum Cost of Insurance Rates	The highest guaranteed rates that the Insurer will apply to calculate the monthly cost of insurance. These rates are obtained directly from the 2001 CSO Male and Female, Nonsmoker and Smoker Tables. They will not differ between new and in force policies of the same issue age and underwriting class. The Table of Monthly Guaranteed Maximum Cost of Insurance Rates will vary based upon the issue age, gender and underwriting class of each insured. Higher guaranteed cost of insurance rates are used with older insureds and tobacco risk classes as the cost of providing coverage increases for each of those factors. Range is 0.00 to 83.33333.
Table of Minimum Death Benefits	The minimum death benefit percentages required under either the guideline premium test or the cash value accumulation test. The appropriate factors will print depending on which death benefit compliance test is chosen. If the guideline premium test is chosen, the percentages will be set as determined by the IRS. They will not change on an in force policy. They may differ between new and in force contracts. New contracts will receive factors compliant with IRS published factors at the time of issue. If the cash value accumulation test is chosen, the percentages will vary by male/female, smoker/non-smoker and substandard rating. They will not differ between new and in force policies of the same issue age, sex and underwriting class. Range is 1.00 to 25.00
NLG Exchange Period	The length of time that the NLG Exchange Period is available. It will not change on an in force policy. It may differ between new and in force policies. The NLG Exchange Period may vary based on changes in the cost of providing additional months for the exchange. If the long term expected cost of an additional month provided by the NLG Exchange Period increases, then the number of months in NLG Exchange Period would decrease. Range is 0 to 12 months.
NLG Interest Rate	The interest rate used solely in the calculation of the NLG Value within the Extended NLG section of the policy. The NLG Interest Rate is an annual effective interest rate with the monthly rate credited each month within the NLG Value calculation. It will not change on an in force policy. It may differ between new and in force policies. Range is 1.00% to 15.00%.
NLG Monthly cost of Insurance Rate	The rates that the Insurer will apply solely to calculate the NLG monthly cost of insurance within the Extended NLG section of the policy. They differ by issue age and underwriting class. They will not change on an in force policy. They may differ between new and in force policies. Range is 0.00 to 83.33333.
NLG Tier 1 Maximum	The highest premium amounts that are assessed the Tier 1 Factor within the NLG

Premium	Premium Reduction of the Extended NLG section of the policy. Higher NLG Tier 1 Maximum Premiums are used with higher face amounts, older insureds and tobacco risk classes as the cost of providing coverage increases for each of these factors. They differ by issue age, underwriting class and policy size. They will not change on an in force policy. They may differ between new and in force policies. Range is 0.00 to unlimited, due to unlimited face amounts.
NLG Tier 2 Maximum Premium	The highest premium amounts that are assessed the Tier 2 Factor within the NLG Premium Reduction of the Extended NLG section of the policy. Higher NLG Tier 2 Maximum Premiums are used with higher face amounts, older insureds and tobacco risk classes as the cost of providing coverage increases for each of these factors. They differ by issue age, underwriting class and policy size. They will not change on an in force policy. They may differ between new and in force policies. Range is 0.00 to unlimited, due to unlimited face amounts.
NLG Tier 3 Maximum Premium	The highest premium amounts that are assessed the Tier 3 Factor within the NLG Premium Reduction of the Extended NLG section of the policy. Higher NLG Tier 3 Maximum Premiums are used with higher face amounts, older insureds and tobacco risk classes as the cost of providing coverage increases for each of these factors. They differ by issue age, underwriting class and policy size. They will not change on an in force policy. They may differ between new and in force policies. Range is 0.00 to unlimited, due to unlimited face amounts.
Tier 2 Factors	The portions of premiums received above the NLG Tier 1 Maximum Premium up to and including the NLG Tier 2 Maximum Premium that are deducted from the NLG Value within the Extended NLG section of the policy. The Tier 2 Factors may vary based on changes in any pricing factor for no lapse guarantee coverage that impacts anticipated NLG profitability for new sales. If the long term expected cost to providing NLG coverage increases, the Tier 2 Factors would increase. They differ by issue age and underwriting class. They will not change on an in force policy. They may differ between new and in force policies. Range is 0.00% to 100.00%.
Tier 3 Factors	The portions of premiums received above the NLG Tier 2 Maximum Premium up to and including the NLG Tier 3 Maximum Premium that are deducted from the NLG Value within the Extended NLG section of the policy. The Tier 3 Factors may vary based on changes in any pricing factor for no lapse guarantee coverage that impacts anticipated NLG profitability for new sales. If the long term expected cost to providing NLG coverage increases, the Tier 3 Factors would increase. They differ by issue age and underwriting class. They will not change on an in force policy. They may differ between new and in force policies. Range is 0.00% to 100.00%.
Tier 4 Factors	The portions of premiums received above the NLG Tier 3 Maximum Premium that are deducted from the NLG Value within the Extended NLG section of the policy. The Tier 4 Factors may vary based on changes in any pricing factor for no lapse guarantee coverage that impacts anticipated NLG profitability for new sales. If the long term expected cost to providing NLG coverage increases, the Tier 4 Factors would increase. They differ by issue age and underwriting class. They will not change on an in force policy. They may differ between new and in force policies. Range is 0.00% to 100.00%.
Waiver of Specified Premium Rider:	This wording will appear if the Waiver of Specified Premium Rider was elected by the policyowner at issue.
Waiver of Specified Premium Rider: CHARGE	The charge assessed solely in the calculation of the NLG Monthly Rider Charges within the NLG provision. The charge is assessed only if the Waiver of Specified Premium Rider is active. It will not change on an in force policy. It may differ between new and in force policies. The Waiver of Specified Premium Rider Charge may vary based on changes in any pricing factor for waiver benefits that impacts anticipated NLG profitability for new sales. If the long term expected cost to providing waiver coverage on NLG sales increases, the Waiver of Specified Premium Rider Charge would increase. Range is 0.00 to 15.00.
Children's Insurance Rider:	This wording will appear if the Children's Insurance Rider was elected by the policyowner at issue.
Children's Insurance Rider: CHARGE	The charge assessed solely in the calculation of the NLG Monthly Rider Charges within the NLG provision. The charge is assessed only if the Children's Insurance Rider is active. It will not change on an in force policy. It may differ between new and in force policies. The Children's Insurance Rider Charge may vary based on changes in any pricing factor for child benefits that impacts anticipated NLG profitability for new sales. If the long term

	expected cost to providing coverage to children on NLG sales increases, the Children's Insurance Rider Charge would increase. Range is 0.00 to 15.00.
Guaranteed Purchase Option Rider:	This wording will appear if the Guaranteed Purchase Option Rider was elected by the policyowner at issue.
Guaranteed Purchase Option Rider: CHARGE	The charge assessed solely in the calculation of the NLG Monthly Rider Charges within the NLG provision. The charge is assessed only if the Guaranteed Purchase Option Rider is active. It will not change on an in force policy. It may differ between new and in force policies. The Guaranteed Purchase Option Rider Charge may vary based on changes in any pricing factor for guaranteed purchase option benefits that impacts anticipated NLG profitability for new sales. If the long term expected cost to providing GPO coverage on NLG sales increases, the Guaranteed Purchase Option Rider Charge would increase. Range is 0.00 to 15.00.
Wellness Benefits and Rewards Rider (charged only in Policy Year 1):	This wording will appear if the Wellness Benefits and Rewards Rider was elected by the policyowner at issue.
Wellness Benefits and Rewards Rider (charged only in Policy Year 1): CHARGE	The charge assessed solely in the calculation of the NLG Monthly Rider Charges within the NLG provision. The charge is assessed only if the Wellness Benefits and Rewards Rider is active. It will not change on an in force policy. It may differ between new and in force policies. The Wellness Benefits and Rewards Rider Charge may vary based on changes in any pricing factor for wellness benefits and/ or rewards that impact anticipated NLG profitability for new sales. If the long term expected cost to providing wellness benefits and/or rewards coverage on NLG sales increases, the Wellness Benefits and Rewards Rider Charge would increase. Range is 0.00 to 15.00.
Term Life Insurance Rider:	This wording will appear if the Term Life Insurance Rider was elected by the policyowner at issue.
Term Life Insurance Rider: Charge	The charge assessed solely in the calculation of the NLG Monthly Rider Charges within the NLG provision. The charge is assessed only if the Term Life Insurance Rider is active. It will not change on an in force policy. It may differ between new and in force policies. The Term Life Insurance Rider Charge may vary based on changes in any pricing factor for term life benefits that impacts anticipated NLG profitability for new sales. If the long term expected cost to providing term life coverage on NLG sales increases, the Term Life Insurance Rider Charge would increase. Range is 0.00 to 83.33333