

<i>SERFF Tracking Number:</i>	<i>AUWL-126019126</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Century Life Assurance Company</i>	<i>State Tracking Number:</i>	<i>41440</i>
<i>Company Tracking Number:</i>	<i>LTR(09) CLA</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>10-year term</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Century Life Assurance Company

Product Name: 10-year term

TOI: L04I Individual Life - Term

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

Filing Type: Form

SERFF Tr Num: AUWL-126019126 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: LTR(09) CLA

Co Status:

Author: Linda DeStasio

Date Submitted: 02/03/2009

State Tr Num: 41440

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 02/09/2009

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/09/2009

Deemer Date:

Filing Description:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Submission to
Oklahoma is planned.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/09/2009

Corresponding Filing Tracking Number:

This is an individual level term coverage for and initial ten years. At the end of ten years, the owner may elect to renew for another ten years subject to proof of insurability. If no evidence of insurability is provided, the policy is renewed on an annual renewable term basis. This policy is sold by independent agents to the general public. The pages 3a and 3b are specific to the insured: Female, smoker and nonsmoker and Male smoker and nonsmoker. These pages are attached as

SERFF Tracking Number: AUWL-126019126 State: Arkansas
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 TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
 Fixed/Indeterminate Premium - Single Life
 Product Name: 10-year term
 Project Name/Number: /

four separate documents under the form schedule tab. Flesch test scores of the policy when the specific premium pages are attached is 52 which is shown for each set of premiums.

Company and Contact

Filing Contact Information

Linda DeStasio, Administrative Asst.
 PO Box 9510
 Wichita, KS 67277

ldestasio@iai-online.com
 (800) 333-2525 [Phone]
 (316) 794-8470[FAX]

Filing Company Information

Century Life Assurance Company
 PO Box 9510
 Wichita, KS 67277
 (800) 333-2525 ext. 125[Phone]

CoCode: 94447
 Group Code:
 Group Name:
 FEIN Number: 73-1091065

State of Domicile: Oklahoma
 Company Type: Life & Health
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$0.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
3047	\$50.00	02/03/2008

SERFF Tracking Number: AUWL-126019126

State: Arkansas

Filing Company: Century Life Assurance Company

State Tracking Number: 41440

Company Tracking Number: LTR(09) CLA

TOI: L041 Individual Life - Term

Sub-TOI: L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Product Name: 10-year term

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/09/2009	02/09/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	02/05/2009	02/05/2009	Linda DeStasio	02/06/2009	02/06/2009

SERFF Tracking Number: AUWL-126019126

State: Arkansas

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State Tracking Number: 41440

Company Tracking Number: LTR(09) CLA

TOI: L04I Individual Life - Term

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

Product Name: 10-year term

Project Name/Number: /

Disposition

Disposition Date: 02/09/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AUWL-126019126 State: Arkansas
 Filing Company: Century Life Assurance Company State Tracking Number: 41440
 Company Tracking Number: LTR(09) CLA
 TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
 Fixed/Indeterminate Premium - Single Life
 Product Name: 10-year term
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form (revised)	Policy		Yes
Form	Policy	Replaced	Yes
Form	Policy premium pages		Yes
Form	Policy premium pages		Yes
Form	Policy premium pages		Yes
Form	Policy premium pages		Yes

SERFF Tracking Number: AUWL-126019126 State: Arkansas
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Company Tracking Number: LTR(09) CLA
TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life
Product Name: 10-year term
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 02/05/2009
Submitted Date 02/05/2009

Respond By Date

Dear Linda DeStasio,

This will acknowledge receipt of the captioned filing.

Objection 1

- Policy (Form)

Comment: We did not find a provision in the contract that provide for the payment of interest on delayed claim payments as described in Ark. Code Ann. 23-81-118.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/06/2009
Submitted Date 02/06/2009

Dear Linda Bird,

Comments:

Response 1

Comments: Linda:

We have amended the last page of the policy to comply with your objection. This is the only change we made in these forms.

Linda

SERFF Tracking Number: AUWL-126019126 State: Arkansas
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 TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
 Fixed/Indeterminate Premium - Single Life
 Product Name: 10-year term
 Project Name/Number: /

Related Objection 1

Applies To:

- Policy (Form)

Comment:

We did not find a provision in the contract that provide for the payment of interest on delayed claim payments as described in Ark. Code Ann. 23-81-118.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Policy	LTR(09)		Policy/Contract/Fraternal Certificate	Revised		52	LTR(09) CLA.pdf
Previous Version							
Policy	LTR(09)		Policy/Contract/Fraternal Certificate	Initial		52	LTR(09) CLA.pdf

No Rate/Rule Schedule items changed.

Sincerely,
Linda DeStasio

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 Product Name: 10-year term
 Project Name/Number: /

Form Schedule

Lead Form Number: LTR(09)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LTR(09)	Policy/Cont ract/Fratern al Certificate	Policy	Revised	Replaced Form #: Previous Filing #:	52	LTR(09) CLA.pdf
	LTR(09)	Policy/Cont ract/Fratern al Certificate	Policy premium pages	Initial		52	LTR(09)FNS p3a&b.pdf
	LTR(09)	Policy/Cont ract/Fratern al Certificate	Policy premium pages	Initial		52	LTR(09)FS p3a&b.pdf
	LTR(09)	Policy/Cont ract/Fratern al Certificate	Policy premium pages	Initial		52	LTR(09)MNS p3a&b.pdf
	LTR(09)	Policy/Cont ract/Fratern al Certificate	Policy premium pages	Initial		52	LTR(09)MS p3a&b.pdf

RENEWABLE LEVEL TERM LIFE POLICY
CONVERTIBLE - NONPARTICIPATING

CENTURY LIFE ASSURANCE COMPANY

back page of policy

fold

CENTURY LIFE ASSURANCE COMPANY

(A Stock Insurance Company)
Oklahoma City, Oklahoma
Administrative Offices: 1035 S. 183rd Street W., Goddard, Kansas
(Herein called the Company)

WILL PAY the Face Amount upon receipt of proof of the death of the Insured while this policy is in force. Payment is subject to all policy provisions.

THE CONSIDERATION for this policy is the attached application and the payment of the premium as required by the provisions of the policy.

THE POLICY DATE, from which policy years and policy anniversaries shall be computed, is set out in the Specifications.

YOU MAY RETURN this policy to the Company or to our agent within twenty days after receipt. The Company will then cancel this policy as of the policy date and refund any premiums you paid.

SIGNED for the Company.



Secretary



President

**RENEWABLE LEVEL TERM LIFE POLICY
CONVERTIBLE - NONPARTICIPATING**

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A copy of any state amendments, the application and any supplemental agreements, if any, follow page 8.

Form No.	Description of Benefits	Annual Years Premium*	Payable	Termination Date
LTR	10-Year Level Term Renewable to Age 90 Convertible to Age 65 ART Rates Apply After The First Ten Years	\$ [87.50]	10 years	[01-01-19]

*Renewal Premiums are shown on page 3a

The effective date and issue age of each benefit is the issue date and issue age of the policy and insured unless otherwise stated.

-----Total Initial Premiums-----
(These Premiums Include the Charge for Any Additional Benefits)

Annual	SemiAnnual	Quarterly	Monthly
[\$87.50]	[\$45.45]	[\$23.60]	[\$7.28]

This Policy is delivered in the state of – [AS]

Risk Class – [nonsmoker]

-----Interest Rates-----

Reserves.....	4.0%
Settlement Options	2.5%
Reinstatement.....	6.0%

-----Mortality Tables-----

Reserves - 2001 Commissioners Standard Ordinary Mortality Table, Age Last Birthday
Settlement Options – Annuity 2000 Table

-----Reserve Valuation Method-----
Commissioners Reserve Valuation Method

POLICY NUMBER: [00000]

ISSUE DATE: [01-01-2009]

INSURED: [JOHN DOE]

ISSUE AGE: [35 Male]

OWNER: [JOHN DOE]

PREMIUM: \$ [87.50]

FACE AMOUNT: \$[10,000]

PREMIUM
PAYMENT MODE: [Annual]

BENEFICIARY: [JANE DOE, SPOUSE]

(as stated in the application unless changed in accordance with the provisions of the policy)

blank

TABLE OF RENEWAL PREMIUM RATES
10 YEAR LEVEL TERM followed by ANNUAL RENEWABLE TERM
RISK CLASS – [FEMALE NONSMOKER]

		Re-entry Rates				
Attained Age	\$50,000 - \$99,999	\$100,000 - \$499,999	\$500,000 and Over	Attained Age	No Re-entry ART Rates	

TABLE OF RENEWAL PREMIUM RATES
10 YEAR LEVEL TERM followed by ANNUAL RENEWABLE TERM
RISK CLASS – [FEMALE NONSMOKER]

		Re-entry Rates				
Attained Age	\$50,000 - \$99,999	\$100,000 - \$499,999	\$500,000 and Over	Attained Age	No Re-entry ART Rates	

PAYMENT OF BENEFIT PROVISIONS

BENEFIT - The Company will pay the death benefit in effect on the date of death of the Insured while a policy is in full force prior to the termination date shown on page 3. The death benefit is stated on page 3 of this policy. Payment is subject to the provisions of this policy. Payment will be made to the named Beneficiary when the Home Office of the Company receives due proof of the Insured's death.

DEATH BENEFIT ADJUSTMENT - Any premium paid for a period of time beyond the policy year in which the Insured dies will be refunded. If the Insured dies during the grace period, one year's premium will be deducted from the death benefits.

CLAIMS OF CREDITORS - The benefits of this Policy shall be exempt from the claims of creditors of the Insured, Owner or Beneficiary.

GENERAL PROVISIONS

CONTRACT - This policy is issued in consideration of the application for it and the payment of the premium. This policy and the application make up the entire contract. The policy is all the pages shown in the Table of Contents and any attached endorsements. All statements made in the application will, in the absence of fraud, be deemed representations and not warranties. No statement made by the Insured or on his behalf shall be used in defense to a claim under this policy unless it is contained in the application. A copy of the application is attached to this policy when issued.

Only an Officer of the Company can change or waive any of the provisions of the policy. Any change must be made in writing.

INCONTESTABILITY - The Company may not contest this policy after it has been in force during the lifetime of the Insured for two years from the issue date, except for failure to pay premiums. If allowed by the laws of the state in which this policy is delivered, this provision will not apply to benefits for total and permanent disability or accidental death which may be contained in a rider which is a part of this policy.

SUICIDE EXCLUSION - If the Insured commits suicide while sane or insane within two years after the issue date, the death benefit will not be

paid. Instead the Company will pay a benefit equal to the amount of premiums paid. When the laws of the state in which this policy is delivered require less than this two year period, the period will be as stated in such laws.

MISSTATEMENT OF AGE OR SEX - If the age or sex of the Insured as shown on the application is not correct, the benefit to be paid will be adjusted. This adjusted benefit will be an amount which the premium paid would have purchased for the correct age and sex.

ATTAINED AGE - The Insured's attained age, as used in this policy, is the issue age plus the number of years and months from the issue date to the date on which the attained age is to be determined.

ASSIGNMENT - The Company is not responsible for the validity of any assignment. The Company will not be bound by an assignment unless a duplicate of the written original is filed with the Company. The Company will not be liable for any payment made in good faith prior to the receipt and acknowledgement of the assignment at its Home Office.

NONPARTICIPATING - This is a nonparticipating policy which does not share in the profits or surplus of the Company.

EFFECTIVE DATE - The Policy will be effective when: 1) the Company approves the application; 2) the full premium has been paid while the Insured is alive; and 3) if not a standard risk class, the Owner accepts delivery.

OWNER AND BENEFICIARY - The Owner and Beneficiary of this policy are named on page 3. While the Insured is alive, the Owner has all rights conferred in this policy. If the Owner and any named successor-owner dies before the Insured, the Insured will be the Owner. The named Beneficiary will receive the proceeds of this policy when the Insured dies. If all named beneficiaries die prior to the death of the Insured, the Company will pay the proceeds in one sum to the executor or administrator of the Insured's estate.

The Owner has the right to change any beneficiary, subject only to the consent of any living irrevocable Beneficiary. This change may be requested on forms provided by the Company. The Company must approve the change in

writing. When approved, the change will take effect on the date of the request. This will be true whether or not the Insured is living on the date of such approval. But the Company shall not suffer loss because of payments made before the approval of such change.

PREMIUMS - The Issue Date is when the first premium is due. It is also the date from which policy years, premium due dates and policy anniversaries are determined. Premiums are to be paid during the lifetime of the Insured as specified on page 3. The amount and mode of premium payment are also shown on page 3. All premiums after the first are payable in advance at either the Home Office of the Company or to an agent of the Company, upon the delivery of a receipt signed by the secretary or president of the company.

Premiums may be paid annually, semi-annually, quarterly or monthly. The policy specifications list the number of years the premium must be paid. The mode of payment may be changed on any policy anniversary.

GRACE PERIOD - A grace period of thirty-one (31) days is allowed for the payment of any premium, except the first. If the Insured dies during the grace period, the annual premium will be deducted from any benefit payable.

COMMON DISASTER - If a revocable Beneficiary dies at the same time or within 30 days after the Insured's death, the interest of the Beneficiary will end. Provided, that no benefits of the policy have been received by the Beneficiary.

SETTLEMENT - All payments by the Company are payable at its Home Office.

RIGHT TO CONVERT - During the first seven policy years, this term policy may be exchanged without evidence of Insurability for any then current whole life or endowment policy. After the seventh anniversary, this policy may be exchanged without evidence of insurability only for policy form number WL5(09), or its successor. The policy may be converted:

- (a) if this term policy is in full force: and
- (b) if this exchange takes place prior to the final conversion age shown on page 3; and

- (c) provided that the conversion of a waiver of premium rider shall be subject to evidence of insurability except for the automatic conversion provision contained herein.

To convert this policy, the Owner must:

- (a) send a written request for the exchange, stating the plan of insurance and the effective date of the new policy; and
- (b) surrender this term policy; and
- (c) pay the first premium on the new policy.

The face amount of the new policy cannot be greater than the amount of insurance in the policy month following that in which the exchange is made. The premiums will be those in effect for the Insured's age on the date of exchange. The new policy must retain the same risk class and the same Insured as this policy. Any rider providing additional benefits in the event of disability or accidental death will be made a part of the new policy only with our consent.

RIGHT TO RENEW - This policy may be renewed without evidence of insurability at the No Re-entry ART Premium rate. Upon submission of evidence of insurability satisfactory to the Company, this policy may be renewed at the Re-entry Premium rate at the then Attained Age of the Insured. Evidence of insurability must be provided at the Insured's expense and may only be submitted on the renewal dates specified below.

The policy may only be renewed:

- (a) on the termination date of the initial term period, as shown on page 3, and at the end of each subsequent renewal term period; and
- (b) for renewal term periods of the same number of years as the initial term period provided that the last such renewal period shall not extend beyond the renewable age limit shown on page 3; and
- (c) for the same Face Amount as shown on page 3; and
- (d) subject to the payment of the first premium due on the renewal policy and subject to the Premium Provision of this policy.

The application and premium due for the renewal term period must be received by the Home Office of the Company within 31 days after the prior term period. If the Insured dies during such 31

day period and this policy has not been renewed or converted, then

- (a) this policy will be renewed automatically, and
- (b) a premium based on No Re-entry Premium rates will be deducted from the death benefit in accordance with the Death Benefit Adjustment provision.

REINSTATEMENT PROVISIONS - This policy may be reinstated at any time within five years after the date of premium default.

Reinstatement is subject to:

- a) current evidence of insurability of the Insured. This evidence must be satisfactory to the Company.
- b) payment of all overdue premiums plus interest on each. The interest is listed in the Specifications.
- c) repayment of any loan plus interest. Interest is listed in the Specifications.

The reinstated policy will be contestable for two years during the lifetime of the Insured after the reinstatement date. This additional contestable period will apply only to material statements made in the reinstatement application

SETTLEMENT OPTION PROVISIONS

ELECTION OF OPTION - All rights of the Owner provided in the Owner and Beneficiary provision apply to any election or change of election of a Settlement Option. If the Beneficiary is not an individual receiving payment in his or her own right, the Company must consent to any option other than a lump sum payment. A change of beneficiary revokes a prior election option. The beneficiary has no right to change or revoke an election unless this right was given by the Owner and agreed to by the Company in writing. If the Owner does not elect an option, the Beneficiary will have the right at the time of settlement.

If all named beneficiaries die prior to the death of the Insured, the Company will pay the proceeds in one sum to the executors or administrators of the Insured's estate.

PROCEEDS - All or part of the policy proceeds may be paid to the payee in one sum or under one or more of the Settlement Options. The amount which may be applied under the option

must be at least \$2,500 and provide periodic payments of at least \$20. If not, the proceeds will be paid in a lump sum.

SUPPLEMENTARY CONTRACT - A supplementary contract will be issued in exchange for this policy when a settlement is made by any of the options. If settlement is a result of the Insured's death, the effective date of that contract will be the date when proof of death is received by the Company. If applicable and if settlement is a result of policy maturity as an endowment or cash value surrender, the effective date of the contract will be the date of maturity or surrender.

Interest under Option 1 will be earned from the effective date of the contract. The first installment under Options 2, 3, 4 and 5 will be paid on the effective date of the contract unless a written election provides otherwise.

INTEREST RATE - The interest rate for these options may vary, but will not be less than the rate shown on page 3 under "Interest Rates". The interest rate may be changed by the Board of Directors. If so, the Company will determine the amount and the method of payment of such earnings.

DEATH OF THE PAYEE - If the payee dies after the option goes into effect, any payments remaining to be paid will be paid in accordance with the supplementary contract in effect.

SETTLEMENT OPTIONS

All rates shown are the minimum guaranteed rates. Payments may be higher based on interest rates being paid by the Company at the time of payment.

OPTION 1. INTEREST: The proceeds may be left with the Company to earn interest for a specified period. This period of time may not exceed 30 years or the lifetime of the payee. The interest earned may be paid as agreed upon or credited annually and added to the proceeds. At the end of the specified period, the proceeds will be paid to the payee. If the payee dies before the end of this period, the proceeds will be paid as previously agreed upon.

OPTION 2. INSTALLMENTS FOR A GUARANTEED PERIOD: The proceeds may be used to provide equal installments for a guaranteed

period. This period may not exceed 30 years. The equal installment may be paid on an annual, semi-annual, quarterly or monthly basis. The amount of each monthly installment for each \$1,000 of proceeds is shown in the table below.

The installment amounts on other than a monthly basis, or for years not shown, will be furnished upon request.

Number of Years Guaranteed	Monthly Installment Per \$1000
5	\$17.73
10	9.41
15	6.65
20	5.29
25	4.47
30	3.94

OPTION 3. SPECIAL SETTLEMENT: The proceeds may be paid in installments of equal or varied amounts. This option must be agreed to by the Company. Such installments will be paid until the proceeds plus interest credited on unpaid balances are paid in full.

OPTION 4. LIFE INCOME WITH A GUARANTEED PERIOD: The proceeds may be used to provide equal monthly installments for a guaranteed period and thereafter during the lifetime of the payee. This guaranteed period may be 5, 10 or 20 years.

The Company can require satisfactory evidence of the payee's age before making any payment under this option. The amount of the monthly installments is determined by: (a) the guaranteed period chosen, and (b) the payee's sex and attained age on the date the first installment would be paid. The amount for each \$1,000 of proceeds is shown in the table below. Installments for any age not shown will be furnished upon request.

Age Last Birthday	Monthly Life Income with Payments Guaranteed For:	
	10 years	20 years
Male Payee		
50	\$3.81	\$3.71
55	4.19	4.01
60	4.68	4.35
65	5.31	4.68
70	6.08	4.96
75	6.96	5.15

Age Last Birthday	Monthly Life Income with Payments Guaranteed For:	
	10 years	20 years
Female Payee		
50	\$3.57	\$3.52
55	3.90	3.80
60	4.33	4.14
65	4.89	4.51
70	5.63	4.85
75	6.55	5.10

ALTERNATE LIFE INCOME OPTION: If Option 4 is elected the proceeds may be used to provide a monthly life income which is equal to 103% of the monthly annuity that would be purchased based on the rates of the Company then in use for new single premium annuities.

TABLE OF GUARANTEED NONFORFEITURE VALUES

AGE: [35 Male]

RISK CLASS: [Standard]

FIGURES SHOWN ARE FOR \$1,000 OF FACE AMOUNT

End of Policy Year	Cash or Loan Value	Paid Up Life Insurance	Extended Insurance Years	Days
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
7	0	0	0	0
8	0	0	0	0
9	0	0	0	0
10	0	0	0	0
THIS TERM LIFE INSURANCE POLICY HAS NO GUARANTEED VALUES				
11	0	0	0	0
12	0	0	0	0
13	0	0	0	0
14	0	0	0	0
15	0	0	0	0
16	0	0	0	0
17	0	0	0	0
18	0	0	0	0
19	0	0	0	0
20	0	0	0	0
Age 55	0	0	0	0
Age 60	0	0	0	0
Age 65	0	0	0	0

Cash Value Factors – None

Automatic Guaranteed Values Option - None

Cash Value Factors - Values and benefits are not less than the minimum values and benefits required by the state in which this policy is delivered. The method of computation is on file with the Insurance Department of the state in which this policy is delivered.

blank

ENDORSEMENT

Issue State - Oklahoma

The following provision is hereby added to the provision on the face of this policy with regard to the twenty day right to examine this policy:

The premium will be refunded within 30 days of the date of cancellation of this policy. If we do not refund the premium within 30 days, we will pay interest on the amount to be refunded at the rate of interest calculated as set forth in the Insurance Laws of the State of Oklahoma.

Issue State – Missouri

Amount Payable is Limited in the Event of Suicide - **If you die by suicide, while sane or insane, within one year from the Date of Issue, our liability will be limited to the amount of premiums paid.**

Issue State – Arkansas

Upon the death of the insured, any premium paid beyond the month of death will be refunded. This provision does not apply to single premium policies.

If the proceeds of this policy are not paid or the unearned premium refunded within 30 days of the date of death, interest on the proceeds or refund will be paid. Interest at a rate of 8% per year will be paid on such funds from the date of death until the date of payment.

For information For Service or Complaint please contact us at:

Policyowner Services
P.O. Box 9510
Wichita, Kansas 67277
1-800-333-2525

You may also contact your agent or any of our agents for additional help.

If we fail to provide you with reasonable and adequate service, feel free to contact:

Arkansas Insurance Department
Consumer Services Division
1200 W. Third Street
Little Rock, AR 72201
(501) 371-2640
(800) 852-5494

Issue State - Idaho

Surrendering this contract – If there is a cash value and you request surrender of this contract, we will send you the cash surrender value within 30 days of our receipt of your request. If we defer your payment for more than 30 days, we will pay you interest. Interest will be from the day we receive your request until we make payment to you. The interest rate will be the rate declared by the Idaho State Treasurer in accordance with Idaho Code 28-22-1 04 on July 1st of every year.

Issue State - Indiana

We will pay any benefits due under this policy within two months after we receive due proof of loss and interest of the claimant. If payment is not made within 30 days of the date of death, we will pay the death benefit plus interest from the date of death to the date of settlement. The rate of interest will not be less than the interest rate we pay on proceeds of life insurance left on deposit with us.

If this contract is surrendered within 30 days of a contract anniversary, the net cash value will not be less than the net contract value on that contract anniversary.

Issue State - Texas

Benefits payable under this policy will be paid within two months of receipt of due proof of loss. Interest on benefits unpaid accumulates from the date proof of loss is accepted by the company until the date the company offers to settle the claim.

TABLE OF RENEWAL PREMIUM RATES
10 YEAR LEVEL TERM followed by ANNUAL RENEWABLE TERM
RISK CLASS - FEMALE NONSMOKER

Attained Age	Re-entry Rates			Attained Age	No Re-entry ART Rates
	\$50,000 - \$99,999	\$100,000 - \$499,999	\$500,000 and Over		
26	1.25	0.95	0.91	26	2.25
27	1.31	0.97	0.93	27	2.31
28	1.38	0.99	0.92	28	2.37
29	1.45	1.01	0.93	29	2.44
30	1.54	1.04	0.95	30	2.51
31	1.65	1.07	0.97	31	2.58
32	1.77	1.12	1.02	32	2.66
33	1.91	1.17	1.06	33	2.77
34	2.07	1.22	1.10	34	2.89
35	2.22	1.31	1.19	35	3.03
36	2.35	1.42	1.29	36	3.23
37	2.50	1.50	1.34	37	3.46
38	2.65	1.57	1.41	38	3.72
39	2.81	1.64	1.54	39	4.01
40	2.98	1.72	1.68	40	4.34
41	3.15	1.79	1.74	41	4.70
42	3.34	1.87	1.83	42	5.06
43	3.54	1.96	1.91	43	5.42
44	3.75	2.05	2.01	44	5.79
45	3.99	2.16	2.11	45	6.18
46	4.26	2.27	2.22	46	6.60
47	4.56	2.40	2.35	47	7.06
48	4.87	2.53	2.48	48	7.55
49	5.19	2.66	2.60	49	8.09
50	5.54	2.81	2.75	50	8.69
51	5.91	2.96	2.90	51	9.35
52	6.31	3.12	3.05	52	10.11
53	6.74	3.30	3.23	53	10.94
54	7.23	3.50	3.43	54	11.81
55	7.73	3.73	3.66	55	12.72
56	8.26	4.01	3.93	56	13.64
57	8.84	4.31	4.23	57	14.54
58	9.50	4.65	4.56	58	15.45
59	10.22	5.02	4.93	59	16.47
60	11.01	5.43	5.35	60	17.67

Annual premiums are per \$1,000 face amount. A \$100.00 policy fee will be added to the total annual policy premium. The premiums shown do not include the additional premiums payable for any riders attached to the policy.

TABLE OF RENEWAL PREMIUM RATES
10 YEAR LEVEL TERM followed by ANNUAL RENEWABLE TERM
RISK CLASS - FEMALE NONSMOKER

Attained Age	Re-entry Rates			Attained Age	No Re-entry ART Rates
	\$50,000 - \$99,999	\$100,000 - \$499,999	\$500,000 and Over		
61	11.90	5.90	5.82	61	19.14
62	12.88	6.41	6.33	62	20.99
63	13.98	6.98	6.89	63	23.24
64	15.21	7.62	7.54	64	25.78
65	16.72	8.35	8.27	65	28.52
66	18.52	9.18	9.10	66	31.38
67	20.63	10.11	10.04	67	34.27
68	22.98	11.16	11.09	68	37.27
69	25.64	12.33	12.27	69	40.61
70	28.64	13.65	13.59	70	44.54
				71	49.33
				72	55.21
				73	62.24
				74	70.34
				75	79.36
				76	89.15
				77	99.64
				78	111.07
				79	123.66
				80	137.88
				81	154.35
				82	173.35
				83	194.79
				84	218.41
				85	243.96
				86	271.29
				87	300.32
				88	331.12
				89	363.62

Annual premiums are per \$1,000 face amount. A \$100.00 policy fee will be added to the total annual policy premium. The premiums shown do not include the additional premiums payable for any riders attached to the policy.

TABLE OF RENEWAL PREMIUM RATES
10 YEAR LEVEL TERM followed by ANNUAL RENEWABLE TERM
RISK CLASS - FEMALE SMOKER

Attained Age	Re-entry Rates			Attained Age	No Re-entry ART Rates
	\$50,000 - \$99,999	\$100,000 - \$499,999	\$500,000 and Over		
26	1.67	1.38	1.33	26	2.75
27	1.75	1.43	1.38	27	2.80
28	1.85	1.49	1.44	28	2.90
29	1.96	1.56	1.52	29	3.03
30	2.09	1.65	1.61	30	3.16
31	2.25	1.76	1.72	31	3.29
32	2.43	1.88	1.83	32	3.43
33	2.64	2.02	1.97	33	3.61
34	2.87	2.17	2.12	34	3.80
35	3.09	2.31	2.26	35	4.03
36	3.30	2.44	2.39	36	4.37
37	3.51	2.57	2.52	37	4.77
38	3.74	2.70	2.64	38	5.22
39	3.97	2.84	2.78	39	5.73
40	4.21	2.98	2.91	40	6.33
41	4.46	3.13	3.06	41	6.97
42	4.71	3.27	3.20	42	7.60
43	4.96	3.42	3.33	43	8.24
44	5.23	3.58	3.49	44	8.89
45	5.56	3.78	3.68	45	9.56
46	5.96	4.01	3.91	46	10.26
47	6.37	4.26	4.15	47	10.99
48	6.81	4.52	4.41	48	11.76
49	7.26	4.79	4.67	49	12.62
50	7.73	5.06	4.92	50	13.54
51	8.23	5.34	5.19	51	14.52
52	8.75	5.64	5.49	52	15.65
53	9.32	5.96	5.80	53	16.88
54	9.94	6.32	6.15	54	18.15
55	10.63	6.74	6.55	55	19.45
56	11.40	7.25	7.05	56	20.72
57	12.25	7.82	7.62	57	21.92
58	13.18	8.44	8.23	58	23.10
59	14.21	9.12	8.91	59	24.36
60	15.35	9.88	9.67	60	25.87

Annual premiums are per \$1,000 face amount. A \$100.00 policy fee will be added to the total annual policy premium. The premiums shown do not include the additional premiums payable for any riders attached to the policy.

TABLE OF RENEWAL PREMIUM RATES
10 YEAR LEVEL TERM followed by ANNUAL RENEWABLE TERM
RISK CLASS - FEMALE SMOKER

Attained Age	Re-entry Rates			Attained Age	No Re-entry ART Rates
	\$50,000 - \$99,999	\$100,000 - \$499,999	\$500,000 and Over		
61	16.61	10.71	10.49	61	27.75
62	18.01	11.65	11.44	62	30.17
63	19.55	12.69	12.48	63	33.11
64	21.27	13.84	13.63	64	36.40
65	23.32	15.13	14.92	65	39.86
66	25.73	16.58	16.38	66	43.37
67	28.50	18.21	18.00	67	46.78
68	31.63	20.04	19.84	68	50.22
69	35.11	22.08	21.88	69	53.97
70	38.94	24.37	24.17	70	58.40
				71	64.00
				72	70.88
				73	79.07
				74	88.38
				75	98.56
				76	109.38
				77	120.69
				78	132.64
				79	145.67
				80	160.26
				81	176.84
				82	195.71
				83	217.52
				84	241.07
				85	266.21
				86	292.46
				87	319.90
				88	348.30
				89	377.80

Annual premiums are per \$1,000 face amount. A \$100.00 policy fee will be added to the total annual policy premium. The premiums shown do not include the additional premiums payable for any riders attached to the policy.

TABLE OF RENEWAL PREMIUM RATES
10 YEAR LEVEL TERM followed by ANNUAL RENEWABLE TERM
RISK CLASS - MALE NONSMOKER

Attained Age	Re-entry Rates			Attained Age	No Re-entry ART Rates
	\$50,000 - \$99,999	\$100,000 - \$499,999	\$500,000 and Over		
26	1.31	0.99	0.91	26	2.90
27	1.36	0.99	0.91	27	2.91
28	1.43	1.00	0.91	28	2.92
29	1.51	1.02	0.94	29	2.93
30	1.60	1.05	0.96	30	2.95
31	1.72	1.08	0.98	31	2.97
32	1.85	1.13	1.03	32	3.05
33	2.01	1.18	1.07	33	3.16
34	2.19	1.23	1.11	34	3.30
35	2.36	1.32	1.20	35	3.46
36	2.53	1.45	1.32	36	3.65
37	2.71	1.58	1.42	37	3.88
38	2.91	1.74	1.55	38	4.14
39	3.14	1.91	1.70	39	4.43
40	3.38	2.11	1.86	40	4.76
41	3.64	2.33	2.04	41	5.12
42	3.93	2.57	2.22	42	5.51
43	4.25	2.85	2.44	43	5.93
44	4.61	3.17	2.69	44	6.39
45	4.97	3.47	2.91	45	6.91
46	5.31	3.73	3.07	46	7.47
47	5.69	4.03	3.31	47	8.07
48	6.12	4.35	3.56	48	8.73
49	6.59	4.71	3.84	49	9.45
50	7.10	5.10	4.15	50	10.26
51	7.67	5.54	4.50	51	11.21
52	8.29	6.02	4.87	52	12.29
53	8.97	6.55	5.28	53	13.52
54	9.73	7.14	5.75	54	14.91
55	10.49	7.64	6.10	55	16.45
56	11.26	8.05	6.36	56	18.12
57	12.10	8.50	6.90	57	19.91
58	13.02	8.99	7.47	58	21.89
59	14.02	9.53	8.11	59	24.11
60	15.09	10.12	8.80	60	26.58

Annual premiums are per \$1,000 face amount. A \$100.00 policy fee will be added to the total annual policy premium. The premiums shown do not include the additional premiums payable for any riders attached to the policy.

TABLE OF RENEWAL PREMIUM RATES
10 YEAR LEVEL TERM followed by ANNUAL RENEWABLE TERM
RISK CLASS - MALE NONSMOKER

Attained Age	Re-entry Rates			Attained Age	No Re-entry ART Rates
	\$50,000 - \$99,999	\$100,000 - \$499,999	\$500,000 and Over		
61	16.27	10.77	9.56	61	29.36
62	17.56	11.48	10.39	62	32.53
63	18.95	12.24	11.27	63	36.13
64	20.55	13.07	12.24	64	40.15
65	22.36	14.08	13.41	65	44.53
66	24.50	15.35	14.85	66	49.26
67	27.00	16.95	16.47	67	54.36
68	29.85	18.90	18.47	68	59.88
69	33.07	21.26	20.89	69	66.01
70	36.65	24.00	23.70	70	72.94
				71	80.87
				72	90.00
				73	100.36
				74	111.72
				75	123.86
				76	136.70
				77	150.11
				78	164.19
				79	179.39
				80	196.19
				81	215.04
				82	236.31
				83	259.90
				84	285.31
				85	312.00
				86	339.59
				87	367.68
				88	396.18
				89	425.18

Annual premiums are per \$1,000 face amount. A \$100.00 policy fee will be added to the total annual policy premium. The premiums shown do not include the additional premiums payable for any riders attached to the policy.

TABLE OF RENEWAL PREMIUM RATES
10 YEAR LEVEL TERM followed by ANNUAL RENEWABLE TERM
RISK CLASS - MALE SMOKER

Attained Age	Re-entry Rates			Attained Age	No Re-entry ART Rates
	\$50,000 - \$99,999	\$100,000 - \$499,999	\$500,000 and Over		
26	2.21	1.92	1.87	26	4.10
27	2.25	1.93	1.89	27	4.11
28	2.31	1.96	1.91	28	4.13
29	2.39	2.01	1.96	29	4.16
30	2.49	2.07	2.02	30	4.27
31	2.62	2.16	2.12	31	4.41
32	2.78	2.26	2.21	32	4.59
33	2.96	2.39	2.35	33	4.83
34	3.16	2.53	2.48	34	5.11
35	3.41	2.71	2.66	35	5.44
36	3.70	2.94	2.89	36	5.85
37	4.02	3.20	3.14	37	6.34
38	4.36	3.47	3.40	38	6.90
39	4.74	3.77	3.69	39	7.54
40	5.14	4.10	4.01	40	8.28
41	5.58	4.44	4.33	41	9.09
42	6.06	4.82	4.70	42	9.97
43	6.57	5.23	5.09	43	10.93
44	7.12	5.67	5.52	44	11.98
45	7.70	6.13	5.95	45	13.10
46	8.31	6.61	6.41	46	14.27
47	8.96	7.13	6.92	47	15.52
48	9.66	7.68	7.46	48	16.88
49	10.42	8.29	8.08	49	18.36
50	11.24	8.94	8.72	50	20.00
51	12.12	9.63	9.40	51	21.86
52	13.06	10.38	10.14	52	23.96
53	14.08	11.19	10.95	53	26.34
54	15.16	12.05	11.80	54	28.94
55	16.36	13.02	12.78	55	31.73
56	17.67	14.09	13.84	56	34.68
57	19.07	15.24	14.99	57	37.78
58	20.56	16.47	16.23	58	41.04
59	22.16	17.80	17.57	59	44.54
60	23.88	19.22	18.99	60	48.45

Annual premiums are per \$1,000 face amount. A \$100.00 policy fee will be added to the total annual policy premium. The premiums shown do not include the additional premiums payable for any riders attached to the policy.

TABLE OF RENEWAL PREMIUM RATES
10 YEAR LEVEL TERM followed by ANNUAL RENEWABLE TERM
RISK CLASS - MALE SMOKER

Attained Age	Re-entry Rates			Attained Age	No Re-Entry ART Rates
	\$50,000 - \$99,999	\$100,000 - \$499,999	\$500,000 and Over		
61	25.71	20.75	20.54	61	52.85
62	27.68	22.39	22.19	62	57.82
63	29.79	24.15	23.97	63	63.37
64	32.19	26.05	25.89	64	69.43
65	35.00	28.13	27.99	65	75.86
66	38.21	30.40	30.30	66	82.58
67	41.83	32.88	32.78	67	89.56
68	45.85	35.57	35.46	68	96.87
69	50.27	38.50	38.39	69	104.80
70	55.09	41.68	41.58	70	113.57
				71	123.42
				72	134.56
				73	146.89
				74	160.43
				75	174.87
				76	189.62
				77	204.43
				78	219.40
				79	235.08
				80	252.00
				81	270.61
				82	291.23
				83	313.52
				84	336.69
				85	359.98
				86	382.84
				87	406.43
				88	430.89
				89	456.00

Annual premiums are per \$1,000 face amount. A \$100.00 policy fee will be added to the total annual policy premium. The premiums shown do not include the additional premiums payable for any riders attached to the policy.

SERFF Tracking Number: AUWL-126019126

State: Arkansas

Filing Company: Century Life Assurance Company

State Tracking Number: 41440

Company Tracking Number: LTR(09) CLA

TOI: L041 Individual Life - Term

Sub-TOI: L041.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life

Product Name: 10-year term

Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AUWL-126019126

State: Arkansas

Filing Company: Century Life Assurance Company

State Tracking Number: 41440

Company Tracking Number: LTR(09) CLA

TOI: L04I Individual Life - Term

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

Product Name: 10-year term

Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: Flesch Certification

02/03/2009

Comments:

attached

Attachment:

AR Compliance.pdf

CERTIFICATION

Arkansas Code 23-79

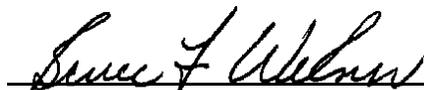
Rule and Regulation 49 - Life and Disability Insurance Guaranty Fund Notices

Rule and Regulation 19 – Unfair Sex Discrimination in the Sale of Insurance

Bulletin 11-88 - Arkansas Act 197 of 1987

THIS IS TO CERTIFY that the attached forms are in compliance with the relevant provisions
Arkansas Codes and Statutes listed above that specifically provide for life insurance.

(Signed by an officer of the company)



Bruce F. Welner

President

Century Life Assurance Company

February 3, 2009

RENEWABLE LEVEL TERM LIFE POLICY
CONVERTIBLE - NONPARTICIPATING

CENTURY LIFE ASSURANCE COMPANY

back page of policy

fold

CENTURY LIFE ASSURANCE COMPANY

(A Stock Insurance Company)
Oklahoma City, Oklahoma
Administrative Offices: 1035 S. 183rd Street W., Goddard, Kansas
(Herein called the Company)

WILL PAY the Face Amount upon receipt of proof of the death of the Insured while this policy is in force. Payment is subject to all policy provisions.

THE CONSIDERATION for this policy is the attached application and the payment of the premium as required by the provisions of the policy.

THE POLICY DATE, from which policy years and policy anniversaries shall be computed, is set out in the Specifications.

YOU MAY RETURN this policy to the Company or to our agent within twenty days after receipt. The Company will then cancel this policy as of the policy date and refund any premiums you paid.

SIGNED for the Company.



Secretary



President

RENEWABLE LEVEL TERM LIFE POLICY
CONVERTIBLE - NONPARTICIPATING

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	Supplementary Contract
	Interest Rate
	Death of the Payee
Page 7	Settlement Options
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A copy of any state amendments, the application and any supplemental agreements, if any, follow page 8.

Form No.	Description of Benefits	Annual Years Premium*	Payable	Termination Date
LTR	10-Year Level Term Renewable to Age 90 Convertible to Age 65 ART Rates Apply After The First Ten Years	\$ [87.50]	10 years	[01-01-19]

*Renewal Premiums are shown on page 3a

The effective date and issue age of each benefit is the issue date and issue age of the policy and insured unless otherwise stated.

-----Total Initial Premiums-----
(These Premiums Include the Charge for Any Additional Benefits)

Annual	SemiAnnual	Quarterly	Monthly
[\$87.50]	[\$45.45]	[\$23.60]	[\$7.28]

This Policy is delivered in the state of – [AS]

Risk Class – [nonsmoker]

-----Interest Rates-----

Reserves.....	4.0%
Settlement Options	2.5%
Reinstatement.....	6.0%

-----Mortality Tables-----

Reserves - 2001 Commissioners Standard Ordinary Mortality Table, Age Last Birthday
Settlement Options – Annuity 2000 Table

-----Reserve Valuation Method-----
Commissioners Reserve Valuation Method

POLICY NUMBER: [00000]

ISSUE DATE: [01-01-2009]

INSURED: [JOHN DOE]

ISSUE AGE: [35 Male]

OWNER: [JOHN DOE]

PREMIUM: \$ [87.50]

FACE AMOUNT: \$[10,000]

PREMIUM
PAYMENT MODE: [Annual]

BENEFICIARY: [JANE DOE, SPOUSE]

(as stated in the application unless changed in accordance with the provisions of the policy)

blank

TABLE OF RENEWAL PREMIUM RATES
10 YEAR LEVEL TERM followed by ANNUAL RENEWABLE TERM
RISK CLASS – [FEMALE NONSMOKER]

Re-entry Rates					
Attained Age	\$50,000 - \$99,999	\$100,000 - \$499,999	\$500,000 and Over	Attained Age	No Re-entry ART Rates

TABLE OF RENEWAL PREMIUM RATES
10 YEAR LEVEL TERM followed by ANNUAL RENEWABLE TERM
RISK CLASS – [FEMALE NONSMOKER]

Attained Age	Re-entry Rates			Attained Age	No Re-entry ART Rates
	\$50,000 - \$99,999	\$100,000 - \$499,999	\$500,000 and Over		

PAYMENT OF BENEFIT PROVISIONS

BENEFIT - The Company will pay the death benefit in effect on the date of death of the Insured while a policy is in full force prior to the termination date shown on page 3. The death benefit is stated on page 3 of this policy. Payment is subject to the provisions of this policy. Payment will be made to the named Beneficiary when the Home Office of the Company receives due proof of the Insured's death.

DEATH BENEFIT ADJUSTMENT - Any premium paid for a period of time beyond the policy year in which the Insured dies will be refunded. If the Insured dies during the grace period, one year's premium will be deducted from the death benefits.

CLAIMS OF CREDITORS - The benefits of this Policy shall be exempt from the claims of creditors of the Insured, Owner or Beneficiary.

GENERAL PROVISIONS

CONTRACT - This policy is issued in consideration of the application for it and the payment of the premium. This policy and the application make up the entire contract. The policy is all the pages shown in the Table of Contents and any attached endorsements. All statements made in the application will, in the absence of fraud, be deemed representations and not warranties. No statement made by the Insured or on his behalf shall be used in defense to a claim under this policy unless it is contained in the application. A copy of the application is attached to this policy when issued.

Only an Officer of the Company can change or waive any of the provisions of the policy. Any change must be made in writing.

INCONTESTABILITY - The Company may not contest this policy after it has been in force during the lifetime of the Insured for two years from the issue date, except for failure to pay premiums. If allowed by the laws of the state in which this policy is delivered, this provision will not apply to benefits for total and permanent disability or accidental death which may be contained in a rider which is a part of this policy.

SUICIDE EXCLUSION - If the Insured commits suicide while sane or insane within two years after the issue date, the death benefit will not be

paid. Instead the Company will pay a benefit equal to the amount of premiums paid. When the laws of the state in which this policy is delivered require less than this two year period, the period will be as stated in such laws.

MISSTATEMENT OF AGE OR SEX - If the age or sex of the Insured as shown on the application is not correct, the benefit to be paid will be adjusted. This adjusted benefit will be an amount which the premium paid would have purchased for the correct age and sex.

ATTAINED AGE - The Insured's attained age, as used in this policy, is the issue age plus the number of years and months from the issue date to the date on which the attained age is to be determined.

ASSIGNMENT - The Company is not responsible for the validity of any assignment. The Company will not be bound by an assignment unless a duplicate of the written original is filed with the Company. The Company will not be liable for any payment made in good faith prior to the receipt and acknowledgement of the assignment at its Home Office.

NONPARTICIPATING - This is a nonparticipating policy which does not share in the profits or surplus of the Company.

EFFECTIVE DATE - The Policy will be effective when: 1) the Company approves the application; 2) the full premium has been paid while the Insured is alive; and 3) if not a standard risk class, the Owner accepts delivery.

OWNER AND BENEFICIARY - The Owner and Beneficiary of this policy are named on page 3. While the Insured is alive, the Owner has all rights conferred in this policy. If the Owner and any named successor-owner dies before the Insured, the Insured will be the Owner. The named Beneficiary will receive the proceeds of this policy when the Insured dies. If all named beneficiaries die prior to the death of the Insured, the Company will pay the proceeds in one sum to the executor or administrator of the Insured's estate.

The Owner has the right to change any beneficiary, subject only to the consent of any living irrevocable Beneficiary. This change may be requested on forms provided by the Company. The Company must approve the change in

writing. When approved, the change will take effect on the date of the request. This will be true whether or not the Insured is living on the date of such approval. But the Company shall not suffer loss because of payments made before the approval of such change.

PREMIUMS - The Issue Date is when the first premium is due. It is also the date from which policy years, premium due dates and policy anniversaries are determined. Premiums are to be paid during the lifetime of the Insured as specified on page 3. The amount and mode of premium payment are also shown on page 3. All premiums after the first are payable in advance at either the Home Office of the Company or to an agent of the Company, upon the delivery of a receipt signed by the secretary or president of the company.

Premiums may be paid annually, semi-annually, quarterly or monthly. The policy specifications list the number of years the premium must be paid. The mode of payment may be changed on any policy anniversary.

GRACE PERIOD - A grace period of thirty-one (31) days is allowed for the payment of any premium, except the first. If the Insured dies during the grace period, the annual premium will be deducted from any benefit payable.

COMMON DISASTER - If a revocable Beneficiary dies at the same time or within 30 days after the Insured's death, the interest of the Beneficiary will end. Provided, that no benefits of the policy have been received by the Beneficiary.

SETTLEMENT - All payments by the Company are payable at its Home Office.

RIGHT TO CONVERT - During the first seven policy years, this term policy may be exchanged without evidence of Insurability for any then current whole life or endowment policy. After the seventh anniversary, this policy may be exchanged without evidence of insurability only for policy form number WL5(09), or its successor. The policy may be converted:

- (a) if this term policy is in full force: and
- (b) if this exchange takes place prior to the final conversion age shown on page 3; and

- (c) provided that the conversion of a waiver of premium rider shall be subject to evidence of insurability except for the automatic conversion provision contained herein.

To convert this policy, the Owner must:

- (a) send a written request for the exchange, stating the plan of insurance and the effective date of the new policy; and
- (b) surrender this term policy; and
- (c) pay the first premium on the new policy.

The face amount of the new policy cannot be greater than the amount of insurance in the policy month following that in which the exchange is made. The premiums will be those in effect for the Insured's age on the date of exchange. The new policy must retain the same risk class and the same Insured as this policy. Any rider providing additional benefits in the event of disability or accidental death will be made a part of the new policy only with our consent.

RIGHT TO RENEW - This policy may be renewed without evidence of insurability at the No Re-entry ART Premium rate. Upon submission of evidence of insurability satisfactory to the Company, this policy may be renewed at the Re-entry Premium rate at the then Attained Age of the Insured. Evidence of insurability must be provided at the Insured's expense and may only be submitted on the renewal dates specified below.

The policy may only be renewed:

- (a) on the termination date of the initial term period, as shown on page 3, and at the end of each subsequent renewal term period; and
- (b) for renewal term periods of the same number of years as the initial term period provided that the last such renewal period shall not extend beyond the renewable age limit shown on page 3; and
- (c) for the same Face Amount as shown on page 3; and
- (d) subject to the payment of the first premium due on the renewal policy and subject to the Premium Provision of this policy.

The application and premium due for the renewal term period must be received by the Home Office of the Company within 31 days after the prior term period. If the Insured dies during such 31

day period and this policy has not been renewed or converted, then

- (a) this policy will be renewed automatically, and
- (b) a premium based on No Re-entry Premium rates will be deducted from the death benefit in accordance with the Death Benefit Adjustment provision.

REINSTATEMENT PROVISIONS - This policy may be reinstated at any time within five years after the date of premium default.

Reinstatement is subject to:

- a) current evidence of insurability of the Insured. This evidence must be satisfactory to the Company.
- b) payment of all overdue premiums plus interest on each. The interest is listed in the Specifications.
- c) repayment of any loan plus interest. Interest is listed in the Specifications.

The reinstated policy will be contestable for two years during the lifetime of the Insured after the reinstatement date. This additional contestable period will apply only to material statements made in the reinstatement application

SETTLEMENT OPTION PROVISIONS

ELECTION OF OPTION - All rights of the Owner provided in the Owner and Beneficiary provision apply to any election or change of election of a Settlement Option. If the Beneficiary is not an individual receiving payment in his or her own right, the Company must consent to any option other than a lump sum payment. A change of beneficiary revokes a prior election option. The beneficiary has no right to change or revoke an election unless this right was given by the Owner and agreed to by the Company in writing. If the Owner does not elect an option, the Beneficiary will have the right at the time of settlement.

If all named beneficiaries die prior to the death of the Insured, the Company will pay the proceeds in one sum to the executors or administrators of the Insured's estate.

PROCEEDS - All or part of the policy proceeds may be paid to the payee in one sum or under one or more of the Settlement Options. The amount which may be applied under the option

must be at least \$2,500 and provide periodic payments of at least \$20. If not, the proceeds will be paid in a lump sum.

SUPPLEMENTARY CONTRACT - A supplementary contract will be issued in exchange for this policy when a settlement is made by any of the options. If settlement is a result of the Insured's death, the effective date of that contract will be the date when proof of death is received by the Company. If applicable and if settlement is a result of policy maturity as an endowment or cash value surrender, the effective date of the contract will be the date of maturity or surrender.

Interest under Option 1 will be earned from the effective date of the contract. The first installment under Options 2, 3, 4 and 5 will be paid on the effective date of the contract unless a written election provides otherwise.

INTEREST RATE - The interest rate for these options may vary, but will not be less than the rate shown on page 3 under "Interest Rates". The interest rate may be changed by the Board of Directors. If so, the Company will determine the amount and the method of payment of such earnings.

DEATH OF THE PAYEE - If the payee dies after the option goes into effect, any payments remaining to be paid will be paid in accordance with the supplementary contract in effect.

SETTLEMENT OPTIONS

All rates shown are the minimum guaranteed rates. Payments may be higher based on interest rates being paid by the Company at the time of payment.

OPTION 1. INTEREST: The proceeds may be left with the Company to earn interest for a specified period. This period of time may not exceed 30 years or the lifetime of the payee. The interest earned may be paid as agreed upon or credited annually and added to the proceeds. At the end of the specified period, the proceeds will be paid to the payee. If the payee dies before the end of this period, the proceeds will be paid as previously agreed upon.

OPTION 2. INSTALLMENTS FOR A GUARANTEED PERIOD: The proceeds may be used to provide equal installments for a guaranteed

period. This period may not exceed 30 years. The equal installment may be paid on an annual, semi-annual, quarterly or monthly basis. The amount of each monthly installment for each \$1,000 of proceeds is shown in the table below.

The installment amounts on other than a monthly basis, or for years not shown, will be furnished upon request.

Number of Years Guaranteed	Monthly Installment Per \$1000
5	\$17.73
10	9.41
15	6.65
20	5.29
25	4.47
30	3.94

OPTION 3. SPECIAL SETTLEMENT: The proceeds may be paid in installments of equal or varied amounts. This option must be agreed to by the Company. Such installments will be paid until the proceeds plus interest credited on unpaid balances are paid in full.

OPTION 4. LIFE INCOME WITH A GUARANTEED PERIOD: The proceeds may be used to provide equal monthly installments for a guaranteed period and thereafter during the lifetime of the payee. This guaranteed period may be 5, 10 or 20 years.

The Company can require satisfactory evidence of the payee's age before making any payment under this option. The amount of the monthly installments is determined by: (a) the guaranteed period chosen, and (b) the payee's sex and attained age on the date the first installment would be paid. The amount for each \$1,000 of proceeds is shown in the table below. Installments for any age not shown will be furnished upon request.

Age Last Birthday	Monthly Life Income with Payments Guaranteed For:	
	10 years	20 years
Male Payee		
50	\$3.81	\$3.71
55	4.19	4.01
60	4.68	4.35
65	5.31	4.68
70	6.08	4.96
75	6.96	5.15

Age Last Birthday	Monthly Life Income with Payments Guaranteed For:	
	10 years	20 years
Female Payee		
50	\$3.57	\$3.52
55	3.90	3.80
60	4.33	4.14
65	4.89	4.51
70	5.63	4.85
75	6.55	5.10

ALTERNATE LIFE INCOME OPTION: If Option 4 is elected the proceeds may be used to provide a monthly life income which is equal to 103% of the monthly annuity that would be purchased based on the rates of the Company then in use for new single premium annuities.

TABLE OF GUARANTEED NONFORFEITURE VALUES

AGE: [35 Male]

RISK CLASS: [Standard]

FIGURES SHOWN ARE FOR \$1,000 OF FACE AMOUNT

End of Policy Year	Cash or Loan Value	Paid Up Life Insurance	Extended Insurance Years	Days
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
7	0	0	0	0
8	0	0	0	0
9	0	0	0	0
10	0	0	0	0
THIS TERM LIFE INSURANCE POLICY HAS NO GUARANTEED VALUES				
11	0	0	0	0
12	0	0	0	0
13	0	0	0	0
14	0	0	0	0
15	0	0	0	0
16	0	0	0	0
17	0	0	0	0
18	0	0	0	0
19	0	0	0	0
20	0	0	0	0
Age 55	0	0	0	0
Age 60	0	0	0	0
Age 65	0	0	0	0

Cash Value Factors – None

Automatic Guaranteed Values Option - None

Cash Value Factors - Values and benefits are not less than the minimum values and benefits required by the state in which this policy is delivered. The method of computation is on file with the Insurance Department of the state in which this policy is delivered.

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ENDORSEMENT

Issue State - Oklahoma

The following provision is hereby added to the provision on the face of this policy with regard to the twenty day right to examine this policy:

The premium will be refunded within 30 days of the date of cancellation of this policy. If we do not refund the premium within 30 days, we will pay interest on the amount to be refunded at the rate of interest calculated as set forth in the Insurance Laws of the State of Oklahoma.

Issue State – Missouri

Amount Payable is Limited in the Event of Suicide - **If you die by suicide, while sane or insane, within one year from the Date of Issue, our liability will be limited to the amount of premiums paid.**

Issue State - Arkansas

For information For Service or Complaint please contact us at:

Policyowner Services
P.O. Box 9510
Wichita, Kansas 67277
1-800-333-2525

You may also contact your agent or any of our agents for additional help.

If we fail to provide you with reasonable and adequate service, feel free to contact:
Arkansas Insurance Department
Consumer Services Division
1200 W. Third Street
Little Rock, AR 72201
(501) 371-2640
(800) 852-5494

Issue State - Idaho

Surrendering this contract – If there is a cash value and you request surrender of this contract, we will send you the cash surrender value within 30 days of our receipt of your request. If we defer your payment for more than 30 days, we will pay you interest. Interest will be from the day we receive your request until we make payment to you. The interest rate will be the rate declared by the Idaho State Treasurer in accordance with Idaho Code 28-22-1 04 on July 1st of every year.

Issue State - Indiana

We will pay any benefits due under this policy within two months after we receive due proof of loss and interest of the claimant. If payment is not made within 30 days of the date of death, we will pay the death benefit plus interest from the date of death to the date of settlement. The rate of interest will not be less than the interest rate we pay on proceeds of life insurance left on deposit with us.

If this contract is surrendered within 30 days of a contract anniversary, the net cash value will not be less than the net contract value on that contract anniversary.

Issue State - Texas

Benefits payable under this policy will be paid within two months of receipt of due proof of loss. Interest on benefits unpaid accumulates from the date proof of loss is accepted by the company until the date the company offers to settle the claim.