

SERFF Tracking Number: NALH-126026062 State: Arkansas
Filing Company: North American Company for Life and Health Insurance State Tracking Number: 41490
Company Tracking Number: LR459
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
Adjustable Life
Product Name: LR459
Project Name/Number: LR459/LR459

Filing at a Glance

Company: North American Company for Life and Health Insurance

Product Name: LR459 SERFF Tr Num: NALH-126026062 State: ArkansasLH
TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed State Tr Num: 41490
Adjustable Life
Sub-TOI: L09I.101 External Indexed - Single Life Co Tr Num: LR459 State Status: Approved-Closed
Filing Type: Form Co Status: Reviewer(s): Linda Bird
Authors: Laurie Gruba, Gail Velen, Disposition Date: 02/13/2009
Carrie Block, Gayle Lovorn, Paula
Kunkel-White
Date Submitted: 02/11/2009 Disposition Status: Approved-Closed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: LR459 Status of Filing in Domicile: Authorized
Project Number: LR459 Date Approved in Domicile: 02/06/2009
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 02/13/2009 Explanation for Other Group Market Type:
State Status Changed: 02/13/2009
Deemer Date: Corresponding Filing Tracking Number:
Filing Description:
RE: NAIC No.: 431-66974 / FEIN No.: 36-2428931
Interest Bonus Endorsement, LR459

SERFF Tracking Number: NALH-126026062 State: Arkansas
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Insurance
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Revised Flexible Premium Adjustable Life Policy Schedule Pages, PS161B

Dear Reviewer:

We are filing the above forms for your review and approval. These are new forms. These forms will be laser printed and we reserve the right to change fonts and layouts. The minimum font size will never be less than 10 point type. Licensed agents of the Company will market this product on an individual basis.

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

The endorsement provides for an interest bonus provides a current interest rate that is greater than the interest rate credited on similar contracts which have not been in effect long enough to receive the interest bonus. The interest bonus only applies to the Fixed Account if the current declared interest rate exceeds the Guaranteed Interest Rate. The interest bonus always applies to the Indexed Account. The Schedule of Policy Benefits shows the amount and Policy Year the Interest Bonus for each account begins. Please refer to the actuarial memorandum for details.

We are requesting general approval of this endorsement for use with approved policies we deem appropriate in the future.

Included in this filing is Schedule of Policy Benefits form PS161B showing issuance of the Interest Bonus Endorsement. Upon approval, this form will replace Schedule of Policy Benefits form PS161A, approved by your department as part of Policy Form LS161A03 on 07/20/2007.

The revisions to the previously approved schedule pages consist of the following:

1. Addition of an Interest Bonus On The Fixed Account Field.
2. Addition of an Interest Bonus On The Indexed Account Field
3. Reference to the Interest Bonus Endorsement on the Additional Benefits Provided by Endorsement or Rider.
4. Table of Surrender Charge Per \$1,000 of Specified Amount Table values

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5. Maximum Monthly Cost of Insurance Per \$1,000 Cost values
6. Maximum Monthly Unit Expense Charge value
7. Premium values

For informational purposes, included in this filing is a Statement of Variability that provides the variable ranges and variable text for the bracketed information shown on the revised Schedule of Policy Benefits.

Previously approved life application form, L-3159A will be used for solicitation of the policy form with the revised schedule pages and endorsement forms.

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

Company and Contact

Filing Contact Information

Paula Kunkel White, Contracts Analyst pwhite@nacolah.com
525 W. VAN BUREN (800) 800-3656 [Phone]
CHICAGO, IL 60607 (312) 648-7780[FAX]

Filing Company Information

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

Filing Fees

SERFF Tracking Number: NALH-126026062 State: Arkansas
 Filing Company: North American Company for Life and Health State Tracking Number: 41490
 Insurance
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Fee Required? Yes
 Fee Amount: \$40.00
 Retaliatory? No
 Fee Explanation: \$20.00 X 1 endorsement & \$20.00 X schedule page update
 = \$40.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
North American Company for Life and Health Insurance	\$40.00	02/11/2009	25648859

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	02/13/2009	02/13/2009

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Disposition

Disposition Date: 02/13/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Statement of Variability		Yes
Form	Interest Bonus Endorsement		Yes
Form	Schedule of Policy Benefits		Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LR459	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Interest Bonus	Initial		50	LR459.pdf
	PS161B	Schedule Pages	Schedule of Policy Benefits	Initial		0	PS161B.pdf



North American Company for Life and Health Insurance

Principal Office: 4601 Westown Parkway, Suite 300 • West Des Moines, IA 50266

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

A Member of the Sammons Financial Group

A Stock Company

INTEREST BONUS ENDORSEMENT

This Endorsement is a part of the Policy to which it is attached. It is subject to all the terms, conditions, and definitions of the Policy unless We state otherwise.

1. The following provision is added to the Fixed Account Value, POLICY VALUES Section:

INTEREST BONUS ON THE FIXED ACCOUNT - If We declare a current interest rate on the Fixed Account that exceeds the Guaranteed Interest Rate, We will credit an Interest Bonus to the portion of the Fixed Account that is not backing a Standard Policy Loan. When applicable, the Interest Bonus provides a current interest rate that is greater than the interest rate We credit to similar contracts which have not been in effect long enough to receive the Interest Bonus. The Interest Bonus for the Fixed Account, if any, is shown in the Schedule of Policy Benefits.

2. The following provision is added to the Index Account Value, POLICY VALUES Section:

INTEREST BONUS ON THE INDEX ACCOUNT- Starting in the Policy Year for the Interest Bonus on the Index Account shown in the Schedule of Policy Benefits, and each year thereafter, We will add an Interest Bonus to the interest rate used to calculate the Index Credit as described below. The Interest Bonus provides a current Index Credit that is greater than the Index Credit We credit to similar contracts which have not been in effect long enough to receive the Interest Bonus. The Interest Bonus on the Index Account and applicable years are shown in the Schedule of Policy Benefits.

3. The INTEREST RATE USING THE DAILY AVERAGING METHOD provision in the POLICY VALUES Section is deleted and replaced with the following:

INTEREST RATE USING THE DAILY AVERAGING METHOD – When the Index Crediting Method is Daily Averaging, the interest rate is equal to:

- (a) The Index Average, as defined below, for the current Index Period, minus the Index Beginning Value for the current Index Period; divided by
- (b) The Index Beginning Value for the current Index Period; multiplied by
- (c) The Index Participation Rate for the Index Selection; adjusted
- (d) To be not greater than the Index Cap Rate, if any, nor less than the Index Floor Rate; plus
- (e) The Interest Bonus on the Index Account, if any.

4. The INTEREST RATE USING THE POINT-TO-POINT METHOD provision in the POLICY VALUES Section is deleted and replaced with the following:

INTEREST RATE USING THE POINT-TO-POINT METHOD – When the Index Crediting Method is Point-to-Point the interest rate is equal to:

- (a) The Index Value as of the Index Crediting Date for the current Index Period, minus the Index Beginning Value for the current Index Period; divided by
- (b) The Index Beginning Value for the current Index Period; multiplied by
- (c) The Index Participation Rate for the Index Selection; adjusted
- (d) To be not greater than the Index Cap Rate nor less than the Index Floor Rate; plus
- (e) The Interest Bonus on the Index Account, if any.

5. The INTEREST RATE USING THE INVERSE POINT-TO-POINT METHOD provision in the POLICY VALUES Section is deleted and replaced with the following:

INTEREST RATE USING THE INVERSE POINT-TO-POINT METHOD – When the Index Crediting Method is Inverse Point-to-Point, the interest rate is equal to:

- (a) The Index Beginning Value for the current Index Period, minus the Index Value as of the Index Crediting Date for the current Index Period; divided by
- (b) The Index Beginning Value for the current Index Period; multiplied by
- (c) The Index Participation Rate for the Index Selection; adjusted
- (d) To be not greater than the Index Cap Rate, if any, nor less than the Index Floor Rate; plus
- (e) The Interest Bonus on the Index Account, if any.

6. The VARIABLE POLICY LOAN provision in the LOANS Section is deleted and replaced with the following:

VARIABLE POLICY LOANS – Beginning in the first Policy Year and while this Policy is in effect, You may obtain a Variable Policy Loan up to the Maximum Variable Policy Loan Amount provided:

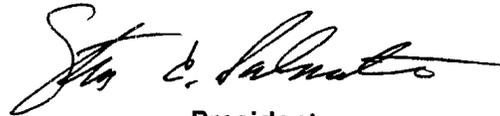
- (a) We receive Written Notice; and
- (b) A satisfactory Assignment of the Policy is made to Us.

The Policy will be the sole security for the loan.

When You take a Variable Policy Loan, the loaned portion of Your Account Value will continue to earn any applicable Fixed Account interest and any applicable Index Credits on the Index Segments, including any applicable Interest Bonus.



Secretary



President

SCHEDULE OF POLICY BENEFITS**POLICY SPECIFICATIONS**

OWNER:	[MARY DOE]	POLICY NUMBER:	[12345678910]
INSURED:	[JOHN DOE]	POLICY DATE:	[07/01/2007]
SEX:	[MALE]	SPECIFIED AMOUNT:	[\$250,000]
BENEFICIARY:	REFER TO APPLICATION	POLICY AGE ON POLICY DATE:	[35]
PREMIUM CLASS:	[PREFERRED NON-TOBACCO]	PLANNED PERIODIC PREMIUM:	[\$2,597.40]
DEATH BENEFIT OPTION:	[LEVEL]	FREQUENCY:	[ANNUAL]
		INITIAL PREMIUM RECEIVED:	[\$2,597.40]
MONTHLY NO LAPSE GUARANTEE PREMIUM:	[\$106.20]		
NO LAPSE GUARANTEE EXPIRY DATE:	[07/01/2027]		

PRIMARY BENEFIT

DESCRIPTION	MATURITY DATE
FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE WITH INDEXED FEATURES	[07/01/2092] *

*It is possible that coverage will lapse prior to the Maturity Date shown, if either no premiums are paid following payment of the first year's premium or subsequent premiums paid are insufficient to continue coverage to such date.

POLICY CHARGES AND OTHER INFORMATION

MAXIMUM PREMIUM EXPENSE PERCENT:	[7.00%] OF PREMIUM RECEIVED IN ALL POLICY YEARS
MAXIMUM MONTHLY ADMINISTRATIVE FEE:	[\$8.50] IN ALL POLICY YEARS
MAXIMUM MONTHLY UNIT EXPENSE CHARGE:	[\$0.1675] IN ALL POLICY YEARS
MAXIMUM PREMIUM:	[\$2,940.55] IN A POLICY YEAR
GUARANTEED INTEREST RATE:	2.50% A YEAR
INTEREST BONUS ON THE FIXED ACCOUNT:	[0.5%] In Policy Years [16 And Thereafter]
INTEREST BONUS ON THE INDEXED ACCOUNT:	[0.5%] In Policy Years [16 And Thereafter]
MAXIMUM VARIABLE LOAN INTEREST RATE:	12.00% A YEAR PAYABLE IN ARREARS
STANDARD POLICY LOAN INTEREST RATE:	[5%] A YEAR PAYABLE IN ARREARS
PREFERRED POLICY LOAN INTEREST RATE:	2.50% A YEAR PAYABLE IN ARREARS
FIRST POLICY YEAR FOR STANDARD POLICY LOANS:	[6 TH]
FIRST POLICY YEAR FOR PREFERRED POLICY LOANS:	[6 TH]
PROTECTED POUR IN THRESHOLD PREMIUM:	[\$2,597.40]
MINIMUM PROTECTED POUR IN PERCENTAGE:	[0%]
MINIMUM SPECIFIED AMOUNT:	[\$25,000]
MINIMUM DECREASE AMOUNT:	[\$10,000]
MINIMUM INCREASE AMOUNT:	[\$25,000]
MINIMUM UNSCHEDULED PREMIUM PAYMENT:	[\$0.00]
MINIMUM TRANSFER AMOUNT:	[\$100.00]
MINIMUM PARTIAL SURRENDER AMOUNT:	[\$250.00]
PARTIAL SURRENDER PROCESSING FEE:	[\$25.00]

SEE FOLLOWING TABLE OF SURRENDER CHARGES AND "SURRENDER CHARGE" IN SECTION 7.13.

INDEX PERIOD: [12 CONSECUTIVE CALENDAR MONTHS]

LIFE INSURANCE QUALIFICATION TEST: [GUIDELINE PREMIUM TEST]

BASIS OF VALUES: 2001CSO GENDER DISTINCT, SMOKER DISTINCT, AGE NEAREST BIRTHDAY MORTALITY TABLE.

SCHEDULE OF POLICY BENEFITS (CONTINUED)

INDEX SELECTIONS:

INDEX SELECTION	INDEX	INDEX CREDITING METHOD	MINIMUM INDEX PARTICIPATION RATE ¹	MINIMUM INDEX CAP RATE ¹
1	[S&P 500 [®]]	POINT-to-POINT	100%	3%
2	[S&P 500 [®]]	DAILY AVERAGING	30%	6%
3	[S&P 500 [®]]	INVERSE POINT-to-POINT	100%	3%
4	[DJIA SM]	POINT-to-POINT	100%	3%
5	[DJIA SM]	DAILY AVERAGING	30%	6%
6	[NASDAQ-100 [®]]	POINT-to-POINT	100%	3%
7	[DOW JONES EURO STOXX 50 [®]]	POINT-to-POINT	100%	3%

¹Guaranteed while this Policy remains in force.

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 - **The merchantability and the fitness for a particular purpose or use of the DOW JONES EURO STOXX 50[®] Index and its data;**
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SCHEDULE OF POLICY BENEFITS (CONTINUED)

ADDITIONAL BENEFITS PROVIDED BY ENDORSEMENT OR RIDER

DESCRIPTION OF ADDITIONAL POLICY BENEFITS	EXPIRY DATE	BENEFIT UNITS OR AMOUNT	ANNUAL COST
ACCELERATED BENEFIT ENDORSEMENT	07-01-2092	N/A	N/A
ACCIDENTAL DEATH BENEFIT	07-01-2042	N/A	N/A
CHILDREN'S TERM RIDER	01-01-2031	\$10,000	\$60.00
CHRONIC ILLNESS ACCELERATED BENEFIT RIDER MAXIMUM BENEFIT EACH ELECTION: THE SMALLER OF 24% OF THE DEATH BENEFIT ON INITIAL ELECTION DATE OR \$240,000	07-01-2092	N/A	N/A
MAXIMUM ACCELERATED DEATH BENEFIT: \$[1,000,000] CUMULATIVE ACCELERATED BENEFIT PERCENTAGE: [50%]			
PROTECTED POUR-IN RIDER	07-01-2092	N/A	N/A
PAID UP PROTECTION RIDER	07-01-2092	N/A	N/A
WAIVER OF SURRENDER CHARGE ENDORSEMENT	07-01-2092	N/A	N/A
STANDARD LOAN ENDORSEMENT	07-01-2092	N/A	N/A
WAIVER OF MONTHLY DEDUCTIONS RIDERS	07-01-2037	N/A	49.68
INTEREST BONUS ENDORSEMENT	07-01-2092	N/A	N/A

INQUIRIES REGARDING YOUR POLICY SHOULD BE DIRECTED TO YOUR AGENT OR, IF HE OR SHE IS NOT AVAILABLE, TO OUR ADMINISTRATIVE OFFICE AT THE FOLLOWING ADDRESS:

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

TABLE OF SURRENDER CHARGES PER \$1,000 OF SPECIFIED AMOUNT

The Surrender Charges shown are the Surrender Charges in effect on the first day of the dates shown. Each Policy Month, the Surrender Charge is reduced by one-twelfth (1/12th) the difference between the amount of the Surrender Charge at the beginning of the Policy Year and the amount of the Surrender Charge at the beginning of the next Policy Year. See "Surrender Charge" in Section 7.13.

This table applies to the initial Specified Amount for the first 20 years. An additional table will apply to each increase in the Specified Amount. The 20-year period for the additional table will include the Policy Year in which the increase occurs. See "Impact of Increases on Surrender Charge, Monthly Unit Expense Charge and No Lapse Guarantee Premium" in Section 10.13.

When a decrease in Specified Amount or Partial Surrender occurs, the remaining Surrender Charges, if any, are reduced. See "Surrender Charges After Partial Surrender" in Section 7.24 and "Impact of Decrease on Surrender Charges and Account Value" in Section 10.16.

DATE	SURRENDER CHARGE	DATE	SURRENDER CHARGE
07/01/2007	\$20.00	07/01/2017	\$13.60
07/01/2008	19.60	07/01/2018	12.80
07/01/2009	19.20	07/01/2019	12.00
07/01/2010	18.80	07/01/2020	10.80
07/01/2011	18.40	07/01/2021	9.60
07/01/2012	17.60	07/01/2022	8.40
07/01/2013	16.80	07/01/2023	7.20
07/01/2014	16.00	07/01/2024	5.60
07/01/2015	15.20	07/01/2025	4.00
07/01/2016	14.40	07/01/2026	2.00
		Thereafter	0

TABLE OF CORRIDOR PERCENTAGES

<u>Attained Age</u>	<u>Account Value %</u>	<u>Attained Age</u>	<u>Account Value %</u>
40 or less	250%	60	130%
41	243	61	128
42	236	62	126
43	229	63	124
44	222	64	122
45	215	65	120
46	209	66	119
47	203	67	118
48	197	68	117
49	191	69	116
50	185	70	115
51	178	71	113
52	171	72	111
53	164	73	109
54	157	74	107
55	150	75 thru 90	105
56	146	91	104
57	142	92	103
58	138	93	102
59	134	94	101
		95 thru 119	100%

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

TABLE OF GUARANTEED MAXIMUM INSURANCE RATES
MAXIMUM MONTHLY COST OF INSURANCE PER \$1,000

ATTAINED AGE	COST	ATTAINED AGE	COST	ATTAINED AGE	COST
35	\$0.090	66	\$1.417	97	\$25.124
36	0.095	67	1.547	98	26.698
37	0.100	68	1.687	99	28.378
38	0.107	69	1.832	100	30.175
39	0.114	70	2.008	101	31.600
40	0.121	71	2.205	102	33.120
41	0.131	72	2.463	103	34.736
42	0.144	73	2.735	104	36.456
43	0.158	74	3.022	105	38.260
44	0.175	75	3.335	106	40.179
45	0.194	76	3.677	107	42.218
46	0.212	77	4.074	108	44.385
47	0.232	78	4.537	109	46.688
48	0.244	79	5.072	110	49.132
49	0.257	80	5.655	111	51.728
50	0.276	81	6.320	112	54.483
51	0.299	82	7.011	113	57.409
52	0.330	83	7.757	114	60.512
53	0.363	84	8.583	115	63.805
54	0.405	85	9.505	116	67.299
55	0.458	86	10.528	117	71.004
56	0.511	87	11.645	118	74.935
57	0.569	88	12.841	119	79.101
58	0.618	89	14.104	120	0.000
59	0.675	90	15.421		
60	0.743	91	16.660		
61	0.826	92	17.952		
62	0.928	93	19.315		
63	1.042	94	20.754		
64	1.162	95	22.265		
65	1.289	96	23.649		

The maximum Cost of Insurance rates do not exceed the Cost of Insurance rates based on the applicable (male or female, smoker or non-smoker) 2001 Commissioner Standard Ordinary Mortality Table, Age Nearest Birthday.

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

SERFF Tracking Number: NALH-126026062 State: Arkansas
Filing Company: North American Company for Life and Health State Tracking Number: 41490
Insurance
Company Tracking Number: LR459
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
Adjustable Life
Product Name: LR459
Project Name/Number: LR459/LR459

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: NALH-126026062 State: Arkansas
Filing Company: North American Company for Life and Health State Tracking Number: 41490
Insurance
Company Tracking Number: LR459
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Adjustable Life
Product Name: LR459
Project Name/Number: LR459/LR459

Supporting Document Schedules

Review Status: 02/06/2009

Satisfied -Name: Flesch Certification
Comments:
Attachments:
AR L & H 1 cert.pdf
READABILITY CERTIFICATE.pdf

Review Status: 02/11/2009

Satisfied -Name: Statement of Variability
Comments:
Attachment:
Statement of Variability PS161B.pdf

State of Arkansas

Certificate of Compliance

Endorsement Form LR459

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

Rule and Regulation 19.

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

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



Carrie A. Block, Senior Contracts Analyst

Date: February 11, 2009

READABILITY CERTIFICATE

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

<u>Form Number</u>	<u>Description</u>	<u>Score</u>
LR459	Interest Bonus Endorsement	50.3

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

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

February 6, 2009

Date

**Statement of Variability
Schedule Pages PS161B**

With the exception of the variables specific to the individual policyholder, the following is a list of bracketed items and the corresponding range of text and/or values.

The values are bracketed in this form to provide for future flexibility. The following criteria are used to determine the value of each bracketed item:

- Consumer demands and preferences
- The market conditions and the competitive environment
- The economic environment and its impact on our investment portfolio

These bracketed values are guaranteed while the Policy remains in effect. Therefore, these values are fixed at issue. If a change is made, it applies to all newly issued policies and does not apply to existing policies.

We anticipate that these values will be changed rarely, but we included brackets to allow for future flexibility to respond to market and economic conditions as indicated above.

Bracketed Item	Variable Text/Range
Premium Class	Super Preferred NT, Preferred NT, Standard NT, Preferred TB, Standard TB
Death Benefit Option	Level, Increasing
Maximum Premium Expense Percent	5% - 10%
Maximum Monthly Administrative Fee	\$5.00 - \$15.00
Maximum Monthly Unit Expense Charge	\$0 - \$3.00 per month for 0-120 Policy Years (Varies by Gender, Issue Age and Premium Class)
Interest Bonus on the Fixed Account	0% - 1.00% Policy Years 10 – 100
Interest Bonus on the Indexed Account	0% - 1.00% Policy Years 10 – 100
Standard Policy Loan Interest Rate	2% - 8%
Minimum Protected Pour In Percentage	0-100%
Minimum Specified Amount	\$25,000 - \$100,000
Minimum Decrease Amount	\$5,000 - \$25,000
Minimum Increase Amount	\$5,000 - \$50,000
Minimum Unscheduled Premium Amount	\$0 - \$250
Minimum Transfer Amount	\$0 - \$250
Minimum Partial Surrender Amount	\$0 - \$500
Minimum Partial Surrender Processing Fee	\$0 - \$100
Index Period	6, 12, 24, 36, 48, 60, 72 consecutive calendar months. (Currently only offer a 12 month index period.)

Life Insurance Qualification Test	Guideline Premium Test, Cash Value Accumulation Test
Index	The Indexes have been bracketed in the event an Index is discontinued or substantially changed and can no longer be utilized by the company. If this occurs the index name and corresponding disclosure will not print for future issues of the policy. If a new Index is added, it will be submitted along with the revised schedule pages to the Department for prior approval, if required by your state.
Index Disclosures	This text is prescribed by each Index and is bracketed in the event the Index changes the required disclosure text. This text will not be changed unless required by the Index.