

SERFF Tracking Number: FRCS-126071969 State: Arkansas
 Filing Company: Federal Life Insurance Company (Mutual) State Tracking Number: 41876
 Company Tracking Number: 5122
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Universal Life L-8031
 Project Name/Number: Fedlife/64/64

Filing at a Glance

Company: Federal Life Insurance Company (Mutual)

Product Name: Universal Life – L-8031 SERFF Tr Num: FRCS-126071969 State: Arkansas
 TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 41876
 Adjustable Life Closed
 Sub-TOI: L09I.001 Single Life Co Tr Num: 5122 State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Authors: Jana Ellmaker, Aaron Clark Disposition Date: 03/24/2009
 Date Submitted: 03/20/2009 Disposition Status: Approved-Closed
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Fedlife/64
 Project Number: 64
 Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 03/24/2009

Deemer Date:
 Submitted By: Jana Ellmaker
 Filing Description:

We have been retained by Federal Life Insurance Company (Mutual) to file the enclosed form(s) for approval in your state.

Our fee of \$200 has been sent by EFT on this same date. This fee is based on the domicile state.

The Company offers their assurances that the information required by Section 23-79-138 and the Guaranty Association

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notice required by Regulation 49 will be provided.

Policy Form L-8031 provides life insurance coverage with adjustable benefits and flexible premiums to age 95 when it matures for the cash surrender value. The following rider forms, enclosed, will be offered with this policy:

- L-8036, which provides term life insurance for an insured child as defined in the rider.
- L-8037, which provides an insurance benefit on an additional insured named in the application.
- L-8038, which provides an accidental death benefit.

Application form LA-8020, will be used to apply for this policy and was submitted on or about this same date in a separate filing.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

Company and Contact

Filing Contact Information

Jana Ellmaker, Senior Compliance Specialist jana.ellmaker@firstconsulting.com
1020 Central 800-927-2730 [Phone] 2741 [Ext]
Suite 201 816-391-2755 [FAX]
Kansas City, MO 64105

Filing Company Information

(This filing was made by a third party - FC01)

Federal Life Insurance Company (Mutual) CoCode: 63223 State of Domicile: Illinois
3750 West Deerfield Road Group Code: Company Type: Life/Health
Riverwoods, IL 60015 Group Name: State ID Number:
(847) 520-1900 ext. 340[Phone] FEIN Number: 36-1063550

Filing Fees

Fee Required? Yes
Fee Amount: \$200.00
Retaliatory? Yes
Fee Explanation: \$50.00 per form times four forms equals \$200.00. This fee is based on the domicile state.
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Federal Life Insurance Company (Mutual)	\$200.00	03/20/2009	26565734

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/24/2009	03/24/2009

SERFF Tracking Number: FRCS-126071969 State: Arkansas
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 Product Name: Universal Life L-8031
 Project Name/Number: Fedlife/64/64

Disposition

Disposition Date: 03/24/2009

Implementation Date:

Status: Approved-Closed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Federal Life Insurance Company (Mutual)	%	%	\$		\$	%	%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Yes	Yes
Supporting Document	Application	Yes	Yes
Supporting Document	Health - Actuarial Justification	No	No
Supporting Document	Outline of Coverage	No	No
Supporting Document	Third party authorization	Yes	Yes
Supporting Document	Certification of Compliance reg 34	Yes	Yes
Supporting Document	Consent to submit Rates certification	Yes	Yes
Supporting Document	Certification of Compliance reg 19	Yes	Yes
Supporting Document	Complaint notice	Yes	Yes
Supporting Document	Actuarial Memorandum	No	No
Form	Individual Flexible Premium Adjustable Life Policy	Yes	Yes
Form	Children's Term Insurance Rider	Yes	Yes
Form	Additional Insured Rider	Yes	Yes
Form	Accidental Death Benefit Rider	Yes	Yes
Rate	Rates	Yes	Yes

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 Adjustable Life
 Product Name: Universal Life L-8031
 Project Name/Number: Fedlife/64/64

Form Schedule

Lead Form Number: L-8031

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	L-8031	Policy/Cont Individual Flexible ract/Fratern Premium Adjustable al Life Policy Certificate	Initial		53.800	L-8031 Policy _12-17-08- dist.pdf
	L-8036	Policy/Cont Children's Term ract/Fratern Insurance Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	L-8036 Child rider _1-6- 09_(DISTILLE D).pdf
	L-8037	Policy/Cont Additional Insured ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.800	L-8037 AI rider dist.pdf
	L-8038	Policy/Cont Accidental Death ract/Fratern Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme	Initial		50.000	L-8038 ADB rider dist.pdf

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nt or Rider

FEDERAL LIFE

INSURANCE COMPANY (MUTUAL)

3750 WEST DEERFIELD ROAD • RIVERWOODS, ILLINOIS 60015

1-800-233-3750

FLEXIBLE PREMIUM ADJUSTABLE UNIVERSAL LIFE INSURANCE POLICY

Federal Life Insurance Company (Mutual) (“we”, “us”, “our”) agrees to pay the contract proceeds to the Beneficiary upon receipt of due proof of the death of the Insured occurring while this Policy is in force. We also agree to provide the other rights and benefits granted in this Policy. The benefits we must pay also depend on the other terms of this Policy.

In this Policy, the person whose life is insured is referred to as the “Insured”. The Owner(s) of this Policy is (are) referred to as “you,” “your” or “yours.”

This Policy sets forth, in detail, both your rights and obligations, and our rights and obligations. It is important, therefore, to **READ THIS POLICY CAREFULLY**.

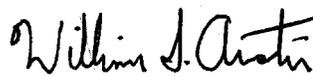
The endowment benefit provided by this policy may not qualify as life insurance under federal tax law and may be subject to adverse tax consequences. A tax advisor should be consulted.

RIGHT TO RETURN POLICY. Please examine this Policy carefully. Within 30 days of receiving this Policy, the Owner may return it to the Company at its Home Office, to the agent through whom it was purchased, or to any agent of the Company. If returned, the Policy will be considered void from the beginning and any premium paid will be refunded. The Company will return all payments made for this Policy within ten days after it receives notice of cancellation and the returned Policy. These rights apply also to any Rider that is added to this Policy.

Executed at our office in Riverwoods, Illinois, on the Policy Date.



Assistant Secretary



President

**FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE WITH ENDOWMENT AT AGE 95
PROCEEDS PAYABLE AT DEATH OF INSURED PRIOR TO MATURITY DATE
ADJUSTABLE DEATH BENEFIT
CASH SURRENDER VALUE, IF ANY, PAYABLE IF POLICY IS IN FORCE AT MATURITY DATE
FLEXIBLE PREMIUMS PAYABLE WHILE POLICY IS IN FORCE
PARTICIPATING AS DESCRIBED HEREIN**

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POLICY SCHEDULE

Form	Description of Plan	Initial Specified Amount	Initial Premium Amount	Planned Periodic Premiums
[L-8031	Flexible Premium Adjustable Life	\$100,000	\$98.00	\$98.00]

Additional Benefits Provided by Rider

Form	Rider Description	Amount	Initial Monthly Cost	Years Payable
[L-7951	Accidental Death Benefit	\$100,000	\$8.33	35]

Policy Number	[FF0999999]	Death Benefit Option	[Includes Cash Value]
Insured	[John Smith]	Issue Date	[January 1, 2009]
Issue Age and Sex of Insured	[35 Male]	Policy Date	[January 1, 2009]
Planned Periodic Premium	[Payable Monthly]	Maturity Date	[January 1, 2074]
Premium Class	[Non-Tobacco]		

The Cash Surrender Value, if any, will be paid to the Policy Owner on the Maturity Date

Owner and Beneficiary are as stated in the Application for the Policy unless subsequently changed in accordance with Policy Provisions.

IF YOU HAVE ANY QUESTIONS OR CONCERNS, CONTACT YOUR AGENT OR WRITE OR CALL US AT:

FEDERAL LIFE INSURANCE COMPANY, MUTUAL
3750 W. DEERFIELD ROAD
RIVERWOODS, IL 60015

1-800-233-3750

POLICY SCHEDULE (CONTINUED)

Policy Number:	[FF0999999]	Guideline Single Premium:	[\$13,234.10]
Minimum Monthly Premium:	[\$45.33]	Guideline Level Premium:	[\$1,162.68]
Minimum Specified Amount:	[\$25,000]	Premium Load:	[10%]
Surrender Charge per \$1,000 of Initial Specified Amount:	[\$12.86]	Monthly Expense Charge	[\$7.50]

Guaranteed Maximum Monthly Risk Rates

Attained Age	Risk Rate						
[0	0.000060]
[1	0.000038	26	0.000087	51	0.000315	76	0.003957
[2	0.000028	27	0.000088	52	0.000347	77	0.004405
[3	0.000020	28	0.000087	53	0.000385	78	0.004929
[4	0.000018	29	0.000086	54	0.000433	79	0.005520
[5	0.000018	30	0.000085	55	0.000486	80	0.006183
[6	0.000018	31	0.000084	56	0.000542	81	0.006909
[7	0.000018	32	0.000085	57	0.000595	82	0.007685
[8	0.000018	33	0.000088	58	0.000649	83	0.008540
[9	0.000019	34	0.000089	59	0.000712	84	0.009500
[10	0.000020	35	0.000093	60	0.000788	85	0.010580
[11	0.000023	36	0.000098	61	0.000882	86	0.011784
[12	0.000028	37	0.000103	62	0.000990	87	0.013103
[13	0.000033	38	0.000111	63	0.001109	88	0.014526
[14	0.000043	39	0.000118	64	0.001233	89	0.016044
[15	0.000055	40	0.000127	65	0.001363	90	0.017583
[16	0.000064	41	0.000138	66	0.001494	91	0.019124
[17	0.000073	42	0.000151	67	0.001631	92	0.020767
[18	0.000077	43	0.000167	68	0.001776	93	0.022533
[19	0.000078	44	0.000184	69	0.001940	94	0.024432
[20	0.000079	45	0.000204	70	0.002131]
[21	0.000079	46	0.000223	71	0.002363]
[22	0.000079	47	0.000239	72	0.002635]
[23	0.000080	48	0.000251	73	0.002923]
[24	0.000081	49	0.000267	74	0.003234]
[25	0.000083	50	0.000288	75	0.003573]

IF YOU HAVE ANY QUESTIONS OR CONCERNS, CONTACT YOUR AGENT OR WRITE OR CALL US AT:

FEDERAL LIFE INSURANCE COMPANY, MUTUAL
3750 W. DEERFIELD ROAD
RIVERWOODS, IL 60015

1-800-233-3750

Definitions

Shown below are definitions of terms used throughout this Policy. Other terms are defined in the Policy when needed.

Attained Age: This is the Insured's age as of his or her last birthday at any time other than the Policy Date.

Base Policy: This means the part of this Policy that is exclusive of any Riders attached to or made a part of it.

Contract Date: This is the Policy Date as shown on the Schedule Page.

In force: This means the Insured's life remains insured under the terms of this Policy.

Insured: This is the person whose life is insured under this Policy.

Issue Age: This is the Insured's age at his or her last birthday as of the Policy Date.

Issue Date: The date this Policy is issued by the Company.

Policy: Unless provided otherwise, Policy means this Policy and all its Riders.

Policy Date: This is the date that coverage begins under the Base Policy and any Riders issued at the same time. It is shown on the Policy Schedule pages. Policy years and months are measured from this date.

Request: This term means a written request, including an application, reinstatement or change form, authorized by the appropriate person, in a form acceptable to us, sent to our Home Office.

Rider: This means a document titled a Rider that is attached to or that we ask be attached to this Policy. A Rider deletes, modifies or adds benefits to this Policy in addition to any Basic Death Benefit coverage provided by this Policy.

Termination Date: the Maturity Date shown in the Policy Schedule pages.

Premium and Reinstatement Provisions

Payment of Premiums: The first premium must be paid when we deliver this contract. All premiums after the first are payable to us either at our Home Office or elsewhere through a representative authorized to receive premium payments. If payment is made to a representative, then we will provide a receipt signed by an officer of the Company. Upon Request, we will provide a receipt for each premium payment.

Amount and Frequency: The amount and frequency of your Planned Periodic Premium is shown on the Policy Schedule Page. You may by Request change in the frequency of payment or the amount of Planned Periodic Premium. No Request will be effective without our consent. The Planned Periodic Premium need not be paid as scheduled to keep your contract in force if there is sufficient Cash Surrender Value as described in the **Premium Default** provision. Premiums can be paid at any time prior to the Maturity Date. The amount of each premium must be at least \$15.00.

Cumulative Premium Limit: The Cumulative Premium Limit for the Initial Specified Amount is the greater of (1) or (2), where:

- (1) is the Guideline Single Premium shown on the Policy Schedule Page;
- (2) is (a) times (b), where:
 - (a) is the Guideline Level Premium shown on the Policy Schedule Page; and
 - (b) is the number of years this Policy has been in force, including the current policy year.

A change in the Specified Amount or the addition or deletion of certain Riders will cause the Cumulative Premium Limit to be adjusted for all future policy years.

The maximum amount which may be paid in any policy year is the greater of the minimum amount of premium, if any, required to keep the Policy in force to the end of that policy year, or the net sum of the following:

- (1) the Cumulative Premium Limit for that policy year; less
- (2) the sum of the premiums paid in prior policy years; plus
- (3) the sum of partial cash value benefits paid in all policy years.

We reserve the right to return any premiums paid in excess of the maximum amount, so that this Policy continues to qualify as life insurance under the Internal Revenue Code.

Premium Default: This Policy will be in default if at the end of any month the Cash Surrender Value is less than the Monthly Deduction for the next month. During the first four policy years, the Policy will not be in default if the sum of the premiums paid is not less than the Minimum Monthly Premium times the number of months, including the month following such day, that this Policy has been in force. We will notify you of any premium default.

The Minimum Monthly Premium is shown on the Policy Schedule Page. A change in the death benefit or the Riders attached to this Policy will cause a change in the Minimum Monthly Premium.

Grace Period: We will allow a grace period of 61 days for payment of premium when the Policy is in default. During this period, your contract will continue in force. If the Insured dies within the grace period, we will deduct the premium in default from the contract proceeds. If this Policy remains in default at the end of the grace period, the Policy will lapse and will no longer be in force.

Contract Reinstatement: You may reinstate your contract within 5 years after the date of premium default but before its Termination Date. If you surrendered your contract for its Cash Surrender Value, if any, you may not reinstate it.

Reinstatement of your contract requires:

- (1) your Request for such reinstatement within five years following the date that coverage ended;
- (2) evidence of insurability of the Insured satisfactory to us;
- (3) payment of any Minimum Monthly Premium required but not paid as of the end of the grace period following default;
- (4) payment of the excess of any indebtedness over the Accumulation Account as of the end of the grace period following default; and
- (5) payment of at least the minimum premium sufficient to keep the contract in force for two months after the date of reinstatement.

The Accumulation Account in effect at the end of the grace period following premium default, less any indebtedness at that time, will be reinstated. Any indebtedness in effect at premium default will be considered repaid at reinstatement.

Other Reinstatement Conditions: No coverage can be reinstated: (a) unless this Base Policy is in force or is also reinstated; or (b) after the earlier of the Maturity Date of the Base Policy, or, if different, the termination date of that coverage; or (c) after that coverage ended other than because of the non-payment of a premium due.

Loan Provisions

Loans: You may obtain a loan upon written Request, if there is sufficient Cash Surrender Value. This Policy assigned to us is the only security needed. We may defer making the loan for up to 6 months, unless the loan is made to pay premiums on this Policy. We will grant a loan for an amount less than:

- (1) the Cash Surrender Value; minus
- (2) the next Monthly Deduction; minus
- (3) loan interest to the next policy anniversary.

Indebtedness: Indebtedness consists of all unpaid loans and accrued interest. Indebtedness may be repaid at any time. Any indebtedness will be deducted from the policy proceeds. This Policy will terminate if indebtedness equals or exceeds:

- (1) the Accumulation Account, minus
- (2) any Surrender Charge, minus
- (3) the next Monthly Deduction.

Termination occurs 31 days after a notice has been mailed to you and any assignee on record at the Home Office.

Loan Interest: Interest is payable at an annual effective rate of 8% in arrears. Interest accrues and is payable on a daily basis from the date of the loan. Unpaid interest is added to the loan principal and is subject to interest on the same terms.

Dividend Provisions

Dividends: This Policy is eligible to share in our divisible surplus, if any. That share is called a **dividend**. Dividends are determined once a year by us and credited at the end of each policy year. We will pay no dividend for the first policy year.

It is not expected that any dividends will be payable on this Policy.

Dividend Options: You may use each dividend under one of the following options:

1. **Cash:** We pay the dividend in cash.
2. **Premium Payment:** We apply your dividend as a premium payment for this Policy. If the dividend applied as a premium would result in premiums exceeding the Cumulative Premium Limit, then the dividend in excess of the limit will be applied under Dividend Option 1.
3. **Dividend Accumulation:** We accumulate the dividend with interest compounded annually. Our guaranteed interest rate is 3% per year.
4. **Dividend Additions:** We apply the dividend as a net single premium to purchase additional paid-up insurance. The net single premium is based on the 2001 CSO ALB ultimate mortality tables and 3% interest per annum. The additional insurance is payable at the same time and under the same conditions as this Policy; and shares in any divisible surplus.

Option 2 is the automatic option unless you choose another option. Dividends on dividend additions will be used under Option 4.

Change of Option: You may, by Request, change the dividend option at any time. A change of dividend option applies only to dividends we credit after receipt of such a Request.

Post-Mortem Dividend: As part of this Policy's death benefit, we will pay a pro-rata portion of any dividend due at the end of the policy year of the Insured's death under this Policy.

Withdrawal of Dividends: Dividend accumulations under this Policy may be withdrawn by Request at any time. Any remaining dividend accumulations for this Policy will be payable:

1. as part of this Policy's death benefit amount payable;
2. on the Maturity Date of the Basic Death Benefit coverage; or
3. at the end of the grace period of any premium in default under this Policy.

Contract Proceeds

Payment of Proceeds: We will pay the proceeds of this contract to the Beneficiary while it is in force; and upon receipt of proof of the Insured's death. Such amount will be paid in a lump sum unless a payment option is elected. If there is more than one Beneficiary, we will pay proceeds to the Beneficiaries in equal shares, unless you by Request instruct otherwise. Our payment of any death benefit is subject to the other terms of this Policy. See also the provisions relating to premiums, incontestability, misstatement of age or sex, and suicide. This contract must be returned to us when we pay the proceeds.

Death Benefit Claim Settlement: Settlement will be made within two months after we receive in writing due proof of the Insured's death. We may also require due proof of the existence, identity, or age of the Insured or of a Beneficiary before we pay any death benefits. Interest will be added to the death benefit as required by law. Any payment we make in good faith fully discharges us to the extent of our payment.

Claims of Creditor: To the extent permitted by law, contract proceeds will be exempt from the claims of creditors of any payee.

Death Benefit: This contract provides for two death benefit options. The death benefit option for this contract is specified on the Policy Schedule Page. Both options are defined in terms of the specified amount. The specified amount is (1) plus (2) minus (3), where:

- (1) is the Initial Specified Amount shown on the Policy Schedule page;
- (2) is the sum of any increases in the specified amount, whether by Request or due to change of death benefit option; and
- (3) is the sum of any decreases in the specified amount, whether by Request or due to change of death benefit option or due to partial surrenders.

The death benefit options are:

OPTION A: The Basic Death Benefit is the greater of:

- (1) the specified amount; or
- (2) the Accumulation Account on the date of death times the applicable percentage shown in the following table.

OPTION B: The Basic Death Benefit is the greater of:

- (1) the specified amount plus the Accumulation Account on the date of death; or
- (2) the Accumulation Account on the date of death times the applicable percentage shown in the following table.

If Option A is chosen, then the Policy Schedule Page indicates that the Initial Specified Amount shown *Includes Cash Value*. If Option B is chosen, then the Policy Schedule Page indicates that the Initial Specified Amount shown *Excludes Cash Value*.

The applicable percentages are as follows:

Attained age on preceding policy anniversary	Applicable percentage	Attained age on preceding policy anniversary	Applicable percentage
40 or younger	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	102%
58	138%	94	101%
59	134%	95 or older	100%
60	130%		

Changes in Death Benefit: After the first policy year, you may by Request change in the death benefit. Such a Request must be in writing and is subject to our consent. At most one change is permitted in each policy year. Any change will be effective on the policy anniversary following the day that we receive your Request if we give our consent. The types of changes allowed are described below.

(1) You may Request an increase in the specified amount. Such a change must be applied for on a supplemental application and shall be subject to evidence of insurability satisfactory to us. An increase will be subject to an additional surrender charge. Increases during the first four years will be subject to a higher Minimum Monthly Premium.

(2) You may Request a decrease in specified amount. The specified amount remaining in force after any decrease must be at least the Minimum Specified Amount for this Policy or, if greater, the Accumulation Account times the applicable percentage from the table above. Any decrease will be applied first against the most recent increase to the specified amount and then against other increases in the reverse of the order in which they occurred, and finally against the Initial Specified Amount, if necessary.

(3) You may by Request change the death benefit option selected. If the change is from Option A to Option B, the specified amount will be reduced by the Accumulation Account. We will not permit such a change if the specified amount after the change would be less than the Minimum Specified Amount. If your Request is a change from Option B to Option A, the specified amount will be increased by the Accumulation Account.

We reserve the right to limit the amount of any decrease or reject a change in death benefit, if such action is needed so that this Policy continues to qualify as life insurance under the Internal Revenue Code.

Amount of Proceeds: The contract proceeds we will pay upon the death of the Insured are:

1. the death benefit of the Base Policy on the date of death; **PLUS**
2. any additional death benefits covering the Insured provided by any Riders in force on the date of death; **PLUS**
3. any dividend accumulations and/or additions; **PLUS**
4. any unpaid dividend pro-rated for the contract year of the Insured's death; **PLUS**
5. any premium paid after the death of the Insured; **MINUS**
6. the amount of any premium in default; **MINUS**
7. any indebtedness.

Payment Options

Election of Payment Option: We will pay the contract proceeds, maturity value or Cash Surrender Value in a single sum unless a payment option is elected. Any election or change of payment option must be made in writing to us at our Home Office.

During the lifetime of the Insured and subject to any assignment, you may:

- (1) elect any one of our payment options; and
- (2) change any election if you have reserved the right to do so.

If you did not elect a payment option, the Beneficiary may elect any one of our payment options when contract proceeds are payable.

Payee: The payee is the person receiving payments under a payment option. We will require due proof of the payee's age and sex for any option involving a life income. We may require proof that a payee is living on the date any payment is to be made.

The contingent payee is the person named to receive payments if the payee is not alive.

Payment options are available only with our consent if payments are to be made to an executor, administrator, trustee, corporation, partnership or association.

Conditions: Payment options are not available if:

- (1) the contract proceeds, maturity value or Cash Surrender Value to be used are less than \$3,000; or
- (2) any payment would be less than \$30.

Guaranteed Purchase Rates: The interest basis for guaranteed minimum payments under a payment option is 1.50%. The mortality basis is the Annuity 2000 Mortality Table projected with Scale G to the year of annuitization. Upon Request, we will furnish you the guaranteed purchase rates for ages and periods not shown below. Annuity benefits available on the Maturity Date will not be less than those provided by the application of an equivalent amount to the purchase of a single premium immediate annuity contract offered by us on the Maturity Date to the same class of Annuitants for the same Annuity Income Option.

Payment Options:

1. **Interest Payments:** We will pay to the payee annual interest on proceeds left on deposit with us. Our guaranteed interest rate is 1.5% per year. We may increase payments by any additional interest that we declare. The proceeds and any unpaid interest may be withdrawn in full at any time.
2. **Payments for a Definite Amount:** We will make payments of a requested amount until the proceeds and interest are fully paid. The guaranteed rate of interest is 1.5% per year and may be increased by any

additional interest that we declare. At any time, the present value of any unpaid payments may be withdrawn.

3. **Payments for a Specified Period:** We will make equal payments for a specified period of time. The guaranteed rate of interest is 1.5% per year and may be increased by any additional interest that we declare. The present value of any unpaid payments may be withdrawn at any time. Table A shows the amount of each payment based on the guaranteed interest rate of 1.5%.
4. **Life Payments:** We will make equal payments for the lifetime of the payee, who may choose a minimum guaranteed payment period. See Tables B and C.
5. **Joint and Survivor Payments:** We will make equal payments for the joint lifetime of two persons. At the first death, we will continue to make payments for the lifetime of the survivor. The amount of each payment to the survivor is either 66-2/3% or 100% of the payments made while both persons are alive and must be elected as described in the Election of Payment Option Provision prior to the beginning of payments under this Option. Table D shows the amount of each payment.
6. **Other Payments:** Any other type of payment may be made with our written approval.

Payment Frequency: Unless stated otherwise, all payments will be made monthly. Except for Option 1, the first payment will be made on the date proceeds are payable.

Minimum Payments: If Option 4 or 5 is elected, the minimum payment will be 103% of the benefit provided by our single premium annuity plan, if any, offered on the date proceeds are payable, which provides payments in the same method as the option elected.

Death of Payee: At the death of the payee, we will pay any remaining payments under the terms of the payment option, unless the contingent payee elects, in writing, to receive the present value of any remaining guaranteed payments in a single sum.

If a contingent payee has not been named or dies before the payee, we will pay a single sum to the estate of the payee as follows:

- (1) any amount left on deposit under Option 1; and
- (2) the present value of any remaining guaranteed payments under Options 2 through 5.

TABLES FOR SETTLEMENT OPTIONS

Table A – Income for a Specified Period (Monthly Installments for each \$1,000 of Proceeds)							
Years	Installment		Years	Installment		Years	Installment
1	83.90		11	8.21		21	4.62
2	42.26		12	7.58		22	4.44
3	28.39		13	7.05		23	4.28
4	21.45		14	6.59		24	4.13
5	17.28		15	6.20		25	3.99
6	14.51		16	5.85		26	3.86
7	12.53		17	5.55		27	3.75
8	11.04		18	5.27		28	3.64
9	9.89		19	5.03		29	3.54
10	8.96		20	4.81		30	3.44

TABLES FOR SETTLEMENT OPTIONS (Continued)

**Table B – Income for Life without a Guarantee Period
(Monthly Installments for each \$1,000 of Proceeds)**

Year of Annuitization	2010		2020		2030		2040	
	Male	Female	Male	Female	Male	Female	Male	Female
Age 30	3.15	3.06	3.12	3.03	3.09	3.00	3.06	2.97
35	3.30	3.18	3.25	3.14	3.21	3.10	3.18	3.07
40	3.48	3.32	3.42	3.28	3.37	3.23	3.32	3.20
45	3.70	3.51	3.63	3.45	3.57	3.40	3.51	3.35
50	3.98	3.74	3.89	3.67	3.82	3.60	3.74	3.54
55	4.34	4.05	4.23	3.95	4.13	3.87	4.04	3.79
60	4.82	4.45	4.68	4.33	4.55	4.22	4.43	4.12
65	5.48	4.99	5.29	4.83	5.12	4.68	4.96	4.55
70	6.38	5.75	6.13	5.53	5.89	5.33	5.69	5.16
75	7.62	6.86	7.26	6.54	6.95	6.26	6.66	6.02
80	9.35	8.48	8.85	8.02	8.41	7.61	8.02	7.26
85	11.76	10.89	11.08	10.21	10.48	9.62	9.96	9.11

**Table C – Income for Life with 10 Years Guaranteed
(Monthly Installments for each \$1,000 of Proceeds)**

Year of Annuitization	2010		2020		2030		2040	
	Male	Female	Male	Female	Male	Female	Male	Female
Age 30	3.16	3.06	3.12	3.03	3.09	3.00	3.06	2.97
35	3.30	3.17	3.25	3.14	3.21	3.10	3.17	3.07
40	3.47	3.32	3.42	3.27	3.37	3.23	3.32	3.19
45	3.69	3.50	3.62	3.44	3.56	3.39	3.50	3.35
50	3.96	3.73	3.87	3.66	3.80	3.60	3.73	3.54
55	4.30	4.03	4.20	3.94	4.10	3.86	4.02	3.78
60	4.74	4.41	4.61	4.29	4.50	4.19	4.39	4.10
65	5.31	4.91	5.15	4.76	5.01	4.63	4.87	4.51
70	6.02	5.57	5.83	5.39	5.65	5.22	5.48	5.07
75	6.85	6.42	6.63	6.19	6.42	5.98	6.23	5.79
80	7.73	7.40	7.51	7.16	7.30	6.92	7.10	6.70
85	8.52	8.34	8.35	8.13	8.18	7.93	8.02	7.73

**Table D – Joint and 100% Survivor Income
(Monthly Installments for each \$1,000 of Proceeds)**

Year of Annuitization	2020				2040			
	Female Age	55	65	75	Female Age	55	65	75
Male Age	45				45			
45	3.25	3.41	3.52	3.59	3.18	3.32	3.42	3.47
55	3.35	3.63	3.90	4.09	3.26	3.52	3.76	3.92
65	3.40	3.80	4.30	4.78	3.31	3.67	4.10	4.52
75	3.43	3.89	4.59	5.54	3.34	3.74	4.36	5.18

Guaranteed Value Provisions

Cash Surrender Value: The Cash Surrender Value of your Policy is:

- (1) its Accumulation Account; plus
- (2) the value of Dividend Accumulations or Dividend Additions; less
- (3) any Surrender Charge; less
- (4) any contract indebtedness.

We calculate the Accumulation Account as stated in the Basis of Computation provision.

Any Riders contained in your contract are subject to the terms of their Guaranteed Value Provision, if any.

Surrender Charge: The Surrender Charge is (1) times (2) times (3) times (4), plus (5), where:

- (1) is the Surrender Charge Percentage for the applicable policy year;
- (2) is the Surrender Charge Per \$1,000 of Initial Specified Amount shown on the Policy Schedule Page;
- (3) is the Initial Specified Amount shown on the Policy Schedule Page;
- (4) is .001; and
- (5) is the sum of any Additional Surrender Charges for increases in the specified amount.

The Surrender Charge Percentage in (1) above is 100% for the first five policy years. It then decreases by 10% in each of the next ten policy years. It is zero after policy year 14.

The Additional Surrender Charge for any increase in the specified amount is (1) times (2) times (3) times (4), where:

- (1) is the Surrender Charge Percentage for the applicable year from the date of increase;
- (2) is the Surrender Charge Per \$1,000 shown on the endorsement for the increase;
- (3) is the Additional Specified Amount shown on the endorsement; and
- (4) is .001.

There is a separate Additional Surrender Charge for each increase in the specified amount.

The Surrender Charge Percentage used to determine an Additional Surrender Charge is 100% for the first five policy years after an increase in the specified amount is effective. It then decreases by 10% in each of the next ten policy years. It is zero after an increase in the specified amount has been effective for more than 14 policy years.

Surrender: You may surrender your Policy for its Cash Surrender Value. We may defer payment of a Cash Surrender Value for not more than 6 months from the date of surrender.

Continuation of Insurance: Insurance coverage under this contract and any benefits provided by Riders will be continued in force until the Cash Surrender Value is insufficient to cover the Monthly Deduction as provided in the Grace Period provision. This provision shall not continue the contract beyond the Maturity Date. This provision shall not continue any Rider beyond the termination date stated in the Rider.

Partial Surrender: A partial surrender may be made, by your written Request, subject to these conditions:

- (1) it is made during the lifetime of the Insured and prior to the Maturity Date;
- (2) the minimum partial surrender is \$1,000;
- (3) the Cash Surrender Value after the partial surrender is made cannot be less than \$1,000;
- (4) no partial surrender may be made in the first policy year;
- (5) only one partial surrender may be made in each policy year after the first policy year; and
- (6) the specified amount remaining after the partial surrender is not less than the Minimum Specified Amount.

At the time of a partial surrender, the Accumulation Account will be reduced by the amount of the partial surrender plus a partial surrender fee of \$25.00.

If death benefit Option A is in effect at the time of a partial surrender, the specified amount will be reduced by the same amount as the Accumulation Account.

Maturity: On the Maturity Date we will pay to you the Cash Surrender Value in exchange for your Policy.

Basis of Computation

Accumulation Account: The Accumulation Account on any valuation date is equal to the sum of (1), (2), (3) and (4), less (5) where:

- (1) is the Accumulation Account at the beginning of that month less the Current Monthly Deduction for that month;
- (2) is interest on (1) from the beginning of the month to the valuation date;
- (3) is all Net Premiums received during that month;
- (4) is interest accumulated on (3) from the date of receipt to the valuation date;
- (5) is the sum of any partial surrenders and partial surrender fees during that month plus accumulated interest on such surrenders.

Net Premium: The Net Premium is the premium paid less the premium load shown in the Policy Schedule.

Monthly Deduction: The Current Monthly Deduction for any month is:

- (1) the Current Cost of Insurance for that month; plus
- (2) the monthly cost for any Riders; plus
- (3) the Monthly Policy Charge shown in the Policy Schedule.

Cost of Insurance: The Current Cost of Insurance for any month is equal to (1) times the excess of (2) over (3), where:

- (1) is the Current Monthly Risk Rate for that month;
- (2) is the death benefit at the beginning of that month divided by 1.00246627; and
- (3) is the Accumulation Account at the end of the preceding month.

The Guaranteed Cost of Insurance is defined as above, with Guaranteed Maximum Monthly Risk Rate substituted for Current Monthly Risk Rate. The Current Monthly Risk Rates may be changed by us at any time. The Current Cost of Insurance will never exceed the Guaranteed Cost of Insurance.

Basis of Values: Cash Surrender Values will not be less than the minimum required by the insurance laws of the state in which this Policy is delivered. These are based on the 2001 Commissioners Standard Ordinary Mortality Table, with separate rates for males or females and for smokers or nonsmokers, age at last birthday, ultimate rates for the Insured's rating class, and the Guaranteed Minimum Interest rate. A detailed statement of the method of computation of Cash Surrender Value has been filed as required with the insurance department of the state in which this Policy is delivered.

Monthly Risk Rates: The Guaranteed Maximum Monthly Risk Rates are shown on the Policy Schedule Page. Maximum Monthly Risk Rates are based on the 2001 Commissioners Standard Ordinary Mortality Table, with separate rates for males or females and for smokers or nonsmokers, age at last birthday, ultimate rates. The Current Monthly Risk Rates actually used may be lower than the rates shown on the Policy Schedule Page. The Current

Monthly Risk Rates may be changed by us at any time. The Current Monthly Risk Rate depends upon the Insured's age, sex, tobacco use status and underwriting classification. For purposes of determining the Current Monthly Risk Rate, the Insured's tobacco use status and underwriting classification are set at the time the Policy is issued. Any change in the Current Monthly Risk Rates will be applied to all Insureds of the same attained age, sex, tobacco use status and underwriting classification.

Interest Rate: The Guaranteed Interest Rate of 3.0% is the minimum annual interest rate used to calculate the Accumulation Account. Current Interest Rates greater than the Guaranteed Interest Rate may be used to calculate the Accumulation Account. The Current Interest Rates may be changed by us at any time. Any portion of the Accumulation Account which is loaned will be calculated using an annual interest rate of 3%.

Annual Report: The Company will send you an annual report on this Policy. This report will show all information required to be provided by the laws of the state in which this Policy has been delivered. It will include information about the death benefit, Accumulation Account, Cash Surrender Value, premium payments, interest credited, and Monthly Deductions.

Illustrative Report: The Company will furnish an illustrative policy report to you upon Request. If you Request more than one report in a policy year, the Company may charge a \$25.00 fee for each report after the first. The illustrative report will show projected values based on guaranteed and non-guaranteed assumptions.

General Provisions

Entire Contract: The Policy, the attached Application, and any attached endorsements or Riders comprise the entire contract. We issue this contract in exchange for payment of the first premium and the Application. To issue your contract, we relied upon the application. The statements made in the Application are, in the absence of fraud, deemed representations and not warranties. No statement shall be used in defense of a claim under the Policy unless it is contained in a written Application that is endorsed upon or attached to the Policy when issued or delivered.

Authority to Change the Contract: Only our President or Secretary has the power on our behalf to change, modify, or waive any Policy provisions. Any changes, modifications, or waivers must be in writing. We will not be bound by any promises or representations made by any agent or other person, regarding this Policy, including any Riders, except as stated in this paragraph.

Contract Date: We compute contract months, years, and anniversaries from the Contract Date.

Riders: The effective date of any Rider is:

- (1) the Contract Date, if such Rider is shown on page 3A; or
- (2) the effective date shown in the endorsement, if you add the Rider to your contract after the Contract Date.

Any Riders are subject to their terms and the terms of this contract.

When Coverage Begins: An Insured will first become insured under each coverage provided by this Policy after: (a) an appropriate Application or Request for that coverage has been completed and given to us; and (b) our issuance of a Policy or Rider for that coverage. If it becomes effective, any coverage provided by this Policy will take effect on the Policy Date shown in the Policy Schedule Pages or in the endorsement adding the Rider coverage.

Coverage Termination: This Policy, and all the coverage it provides, will (except as provided otherwise in any Rider) end on the earliest of: (a) the date of the Insured's death (but any benefits which are due because of the death of the Insured will still be due); (b) the date the grace period ends for a premium in default (but, if eligible,

such coverage may be reinstated); (c) the Maturity Date; or (d) the date you Request that any coverage provided by this Policy be terminated.

Periods of Insurance: All periods of insurance begin and end at 12:01 AM Standard Time at an Insured Person's residence.

Suicide: If the Insured commits suicide while sane or insane, within two years from the Contract Date and while this contract is in force, our liability is limited to the total premiums paid less any loans, loan interest and partial surrenders.

If the Insured commits suicide, while sane or insane, within two years of the effective date of any increase in the Specified Amount, as provided in the Changes in Death Benefit section, our liability with respect to any such increase is limited to the amount of deductions related to such increase. In no event will our liability exceed the total premiums paid less any loans, loan interest and partial surrenders.

Incontestability: We cannot contest this contract after it has been in force during the lifetime of the Insured for two years from the Contract Date except for nonpayment of premium and as provided in any attached Rider that contains a clause on incontestability, or in the event of reinstatement. If this policy lapses and is reinstated, we cannot contest this contract after it has been in force during the lifetime of the Insured for two years from the date of reinstatement except for nonpayment of premium and as provided in any attached Rider that contains a clause on incontestability.

We may not contest any increase in the Specified Amount as provided in the Changes In Death Benefit section of this Policy once it has been in force while the Insured is alive for two years from the effective date of the increase.

Misstatement of Age or Sex: If the Insured's age or sex is misstated on the application, the contract proceeds of this Policy and any Riders will be that which the last Current Monthly Deduction would purchase for the correct age and sex.

Conformity with State Statutes: Any provision of this Policy, including any Rider, that is in conflict with the laws of the State where the Insured resides on the date such coverage begins, is amended to comply with the minimum requirements of those laws.

Collateral Assignment: You may assign this Policy as collateral security. We assume no responsibility for the validity or effect of any collateral assignment of the Policy. We will not be responsible to an assignee for any payment or other action taken by us before receipt in writing at our Home Office of the assignment.

Change of Plan: You may change your contract to any of our other plans of insurance if:

- (1) no premium is in default;
- (2) we accept the change;
- (3) payment is made for any cost of the change; and
- (4) you and the Insured comply with any other condition we may require.

Ownership, Collateral Assignment, and Beneficiary Provisions

Owner: The Owner is named in the application. The Owner is also referred to as "you," "your" or "yours" in this Policy. While the Insured is alive, you may exercise all rights provided by your contract. You may exercise such rights by sending a Request to us. A change requested will be effective on the date executed unless this Policy provides otherwise. We will not be liable for payment made or action taken before we received a Request at our Home Office.

You will not need the Beneficiary's consent to exercise your rights if you have reserved the right to change the Beneficiary.

Change of Ownership: You may change the ownership of this contract by giving us written notice at our Home Office. A change of ownership must be endorsed on this contract.

Collateral Assignment: You may assign this contract as collateral security. We assume no responsibility for the validity or effect of any collateral assignment of this contract. We will not be responsible to an assignee for any payment or other action taken by us before receipt in writing at our Home Office of the assignment.

The interest of any Beneficiary will be subject to any collateral assignment made either before or after the Beneficiary designation.

A collateral assignee is not an Owner. A collateral assignment is not a change of ownership. Ownership can be transferred only by complying with the "Change of Ownership" provision above.

Beneficiary: The Beneficiary is listed in the application or a later endorsement of this contract. We will pay the contract proceeds to the Beneficiary unless he or she dies before the Insured. In that case, the Beneficiary's interest will revert to you or your estate, unless the Owner has directed otherwise.

Change of Beneficiary: You may designate or change the Beneficiary, during the Insured's lifetime, if you have reserved the right to do so.

A change of Beneficiary will be made upon receipt at our Home Office of your Request. We may require that the contract be submitted for endorsement to show the designation or change. The Request will then take effect as of the date it is signed. We will not be responsible for any payment or other action taken by us prior to receipt of the Request.

FEDERAL LIFE

INSURANCE COMPANY (MUTUAL)
3750 WEST DEERFIELD ROAD
RIVERWOODS, ILLINOIS 60015
1-800-233-3750

**FLEXIBLE PREMIUM
ADJUSTABLE LIFE INSURANCE WITH
ENDOWMENT AT AGE 95**

**PROCEEDS PAYABLE AT DEATH OF
INSURED PRIOR TO MATURITY DATE**

ADJUSTABLE DEATH BENEFIT

**CASH SURRENDER VALUE, IF ANY,
PAYABLE ON MATURITY DATE**

**FLEXIBLE PREMIUMS PAYABLE WHILE
IN FORCE**

**PARTICIPATING AS DESCRIBED
HEREIN**

FEDERAL LIFE INSURANCE COMPANY (MUTUAL)

3750 WEST DEERFIELD ROAD • RIVERWOODS, ILLINOIS 60015

1-800-233-3750

Children's Term Rider

Effective Date: The Effective Date of this Additional Benefit is the Policy Date of the policy or the Effective Date recited in the endorsement adding this Additional Benefit to the policy.

Additional Premium: The Additional Premium for this Additional Benefit is as shown in the Policy Schedule or in the endorsement adding this Additional Benefit to the policy.

Child Defined: For the purpose of this Additional Benefit, Child shall mean any child, stepchild, or legally adopted child of the Insured, named in the application for this Children's Insurance Benefit Rider who, as of the Effective Date of this Additional Benefit has not attained his or her eighteenth birthday, and any child, stepchild, or legally adopted child acquired by the Insured after the Effective Date of this Additional Benefit, and prior to the Child's eighteenth birthday.

Termination: This Children's Insurance Benefit Rider shall terminate on the earliest of:

- 1) The anniversary of the Effective Date nearest the sixty-fifth birthday of the Insured;
- 2) The end of the Premium Period of the base policy as shown in the Policy Schedule unless the base policy is renewed at such time according to its provisions for renewal, if any, or unless this Additional Benefit becomes paid-up according to the Paid-Up Insurance provision;
- 3) The date the base policy is surrendered or continued under any Guaranteed Value Option or otherwise terminated or changed in plan, unless this Additional Benefit is paid-up as provided in the Paid-Up Insurance provision; or
- 4) The due date of any unpaid premium payable for this Additional Benefit or for the base policy, except as provided in the grace period policy provision.

Child Benefit: The amount of the Child Benefit provided by this Additional Benefit is \$1,000 per unit of coverage shown in the Policy Schedule or in the endorsement adding this Additional Benefit to the policy.

Benefit Payable: Upon receipt of due proof that the death of a Child has occurred after the Child has attained the age of seven days but prior to the Child's twenty-third birthday and while the policy and this Children's Insurance Benefit Rider are in force or while this Additional Benefit is in force as paid-up term insurance and prior to the termination hereof, the Company, subject to the provisions of this Additional Benefit, agrees to pay the Child Benefit.

Consideration: This Additional Benefit is made a part of the policy to which it is attached and is issued in consideration of the application and the payment of the Additional Premium. The Additional Premium is payable at the same time, manner and frequency as the premium for the policy except that no such Additional Premium will be payable after this Additional Benefit terminates. If premiums are waived under the policy because of Total Disability of the Insured the Additional Premium will also be waived provided such disability occurs after the Effective Date of this Additional Benefit.

Paid-Up Insurance: On receipt of due proof of the death of the Insured while the policy and this Additional Benefit are in force, the Company will continue the amount of term insurance which would otherwise be provided by this Additional Benefit in force as paid-up term insurance on the life of each Child without payment of any further premiums. At the time the base policy becomes fully paid-up under the election of the paid-up policy provision, if available, or at the end of the Premium Period of the base policy provided the base policy does not expire at the end of the Premium Period, the Owner may elect to pay up the term insurance which would otherwise be provided by this Additional Benefit by payment of the required single premium on or before the date on which the base policy becomes paid-up.

At any time while this Additional Benefit is in force as paid-up term insurance the insurance provided by this Additional Benefit may be surrendered for an amount equal to the present value of the future benefits provided by such paid-up term insurance, except that in the case of surrender within thirty-one days after a policy anniversary the computation will be made as of such anniversary.

Beneficiary: Unless otherwise provided, the Beneficiary for any death benefit payable upon the death of a Child under this Additional Benefit shall be the Owner, if living, otherwise the executors or administrators of the deceased child.

Conversion Privilege: If the insurance on the life of a Child expires while this Children's Insurance Benefit Rider and the policy are in force or while this Additional Benefit is in force as paid-up term insurance, the insurance on such Child may be converted without evidence of insurability to any continuous or limited payment level premium whole life or endowment plan, subject to the following conditions:

- 1) Written application by the Child to be insured under the policy to which conversion is made and the first premium therefore to be received by the Company during the lifetime of the Child and not later than thirty-one days after the date of expiry of insurance on such Child under this Additional Benefit. The policy date of the policy to which conversion is made shall be the day following the date of such expiry;
- 2) The policy to which conversion is made shall be for an amount of insurance equal to or less than five times the amount of insurance provided by this Additional Benefit on the life of such Child, and the plan selected must be a plan for which the Company minimum size requirements are satisfied;
- 3) The policy to which conversion is made shall be issued upon a form in use on the effective date of conversion at the then premium rate for the attained age of such Child. No policy to which conversion is made shall be issued with provisions for benefits in the event of total disability or those granting additional insurance specifically against death by accidental means, unless agreed to by the Company subject to such requirements as it may make at the time of conversion.

If the Child dies during the first thirty-one days following the expiry date of insurance on the Child, the Company will assume an application had been made and benefits will be payable under the conversion policy effective on the date following expiry of insurance on this Additional Benefit.

Suicide: If, within two years from the Effective Date of this Additional Benefit, the Insured shall commit suicide, whether sane or insane, the liability of the Company under this Additional Benefit shall be limited to the Additional Premiums actually paid hereon.

Incontestability: This Additional Benefit shall be incontestable after it has been in force during the lifetime of any Child insured under this Additional Benefit on the Effective Date, for a period of two years from the Effective Date except for non-payment of premiums.

Ownership: The Insured is not the Owner of the policy, the death of the Insured shall not terminate rights of the Owner with respect to this Additional Benefit. If the Insured is the Owner, and unless otherwise is

provided upon the death of the Insured, all benefits rights and privileges conferred on the Owner under this Additional Benefit shall inure to and be exercised jointly by all Children who are insured under this Additional Benefit when such rights are to be exercised.

Reinstatement: This Additional Benefit may be reinstated concurrently with the policy to which it is attached in accordance with the Reinstatement Provision of the policy provided evidence of insurability of each Child satisfactory to the Company is submitted and payment is made of all past due Additional Premiums with interest from the due date of each at the rate of 6% per annum compounded annually.

This Additional Benefit is subject to the provisions of the Policy, except as provided herein, and is executed at the Home Office of the Federal Life Insurance Company (Mutual).

Executed by the Company at Riverwoods, Illinois

Christine Kaepfer
Assistant Secretary

FEDERAL LIFE INSURANCE COMPANY (MUTUAL)

3750 WEST DEERFIELD ROAD • RIVERWOODS, ILLINOIS 60015

1-847-520-1900

Additional Insured Rider

General: This Rider is a part of the Policy with which it is issued or to which it is added. All provisions of the Policy which are not inconsistent with this Rider apply to this Rider. The first premium for this Rider must be paid while the Insured Person to be covered under it is alive, before it will become effective. This Rider is effective on the date the Policy becomes effective unless another Rider Date for this Rider is shown on the Policy Schedule. You may exercise all rights granted in this Rider. This Rider provides no cash values or dividends.

The Benefit: We will pay the Additional Insured Benefit upon receipt of proof that the death of the Additional Insured occurred while this rider was in force.

Additional Insured: The Additional Insured is the person named in the application for this rider as the Additional Insured.

Additional Insured Benefit: The benefit shown on the Policy Schedule page, plus any subsequent increases in effect, less any requested decreases in effect.

Effective Date and Issue Date: The Effective Date of this rider is the Policy Date shown on the Policy Schedule page. The Issue Date of this rider is the Issue Date shown on the Policy Schedule page. Rider years, months, and anniversaries are determined by the rider Effective Date.

Monthly Date: The same day in each succeeding month as the rider Effective Date.

Age: The attained age of the Additional Insured is the age as of the last birthday as of the beginning of the rider year.

Changes in Additional Insured Benefit: You may change the Additional Insured Benefit after the first rider anniversary. Your request must be in writing.

An increase in the Additional Insured Benefit:

- 1) Requires evidence of insurability and our approval;
- 2) May not increase the Additional Insured Benefit so that it exceeds the policy's Specified Amount;
- 3) Will be effective on the rider anniversary coinciding with or following our approval of the request;
- 4) Will be limited to one per rider year;
- 5) Will not be allowed after the rider anniversary nearest the Additional Insured's 75th birthday;
- 6) Will be subject to new Suicide and Contestable periods; and
- 7) Will increase the Minimum Monthly Premium.

A decrease in the Additional Insured Benefit:

- 1) Will be effective on the rider anniversary coinciding with or following our receipt of the request;
- 2) Will be limited to one per rider year;
- 3) May not reduce the Additional Insured Benefit below \$10,000; and
- 4) Will be applied to any past increases in the reverse of the order in which they occurred (applied to last increase first).

Beneficiary: Unless stated otherwise, the beneficiary of any death benefit is:

- 1) the Owner, if living; otherwise,
- 2) children born to or legally adopted by the Insured and Additional Insured, equally, if any; otherwise,
- 3) executors or administrators of the estate of the Additional Insured.

Renewal Privilege: This rider may be renewed without evidence of insurability each year if the Additional Insured has not reached the policy anniversary nearest age 95 and the policy to which it is attached remains in force. The period of coverage begins on the expiration date of the previous period of coverage.

Rider Premiums: On each Monthly Date the Rider Premium shall be determined for the policy month then beginning as the sum of the product of the Additional Insured Benefit and the Additional Insured Risk Rate and the Special Class extra premium, if any.

Additional Insured Risk Rates: The Guaranteed Maximum Monthly Risk Rates for the Additional Insured are shown in the table on page 4 of this rider. The Current Monthly Risk Rates actually used may be lower than the maximum rates shown. The Current Monthly Risk Rate depends on the Additional Insured's attained age at the beginning of the rider year, sex, and underwriting classification. For purposes of determining the Current Monthly Risk Rate, the Additional Insured's underwriting class is set at issuance of the rider. The Current Monthly Risk Rates may be changed by us at any time. Any changes in the Current Monthly Risk Rates will apply to all additional insureds of the same attained age, sex, and underwriting class.

Conversion Privilege: To convert this rider to a new policy on the life of the Additional Insured, the Owner must apply:

- 1) in writing to our Home Office while the policy and this rider are in force;
- 2) before the Additional Insured is 75 years old;
- 3) for a whole life or endowment plan of insurance.

Request for conversion must include payment of the first premium on the new policy. This premium may be on any frequency we allow. No evidence of insurability is needed.

We will issue your new policy as follows:

- 1) the policy date is the conversion date, the date we receive your written request for conversion;
- 2) the issue age is the Additional Insured's attained age on the conversion date;
- 3) its amount of insurance may not exceed the Additional Insured Benefit on the conversion date, nor be less than the published minimum for the plan selected;
- 4) the risk classification is the same as for this rider;
- 5) the premium is based on our rates in effect on the conversion date for the plan selected; and
- 6) the new policy is subject to any assignment of this rider as on file with us.

Conversion following death of Insured: If the Insured dies while this rider is in force, you may convert this rider to a permanent policy. Your request for conversion must be received within 60 days following the Insured's death and before the Additional Insured attains age 75. You must request the conversion in writing.

Misstatement of Age or Sex: If the Additional Insured's age or sex has been misstated, the amount payable will be that which the premium paid would have purchased at the correct age and sex of the Additional Insured.

Suicide: If the Additional Insured commits suicide, while sane or insane, within two years from the issue date of this rider and while this rider is in force, our liability is limited to the total premiums paid for this rider. If the Additional Insured commits suicide, while sane or insane, within two years from the Effective Date of an increase in the Additional Insured Benefit and while this rider is in force, we will refund only the premiums paid for that increase.

Incontestability: We cannot contest this rider after it has been in force during the lifetime of the Additional Insured for two years from the issue date, except for nonpayment of premium. Any increase in the Additional Insured Benefit may not be contested after it has been in force during the lifetime of the Additional Insured for two years from the Effective Date of such increase, except for nonpayment of premium.

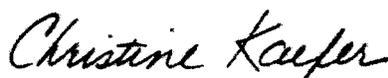
Guaranteed Values: This rider has no Guaranteed Values.

Termination of Rider: This rider will terminate:

- 1) on the first anniversary of the effective date of this rider, unless renewed;
- 2) upon termination of the base policy;
- 3) on the policy anniversary nearest the Additional Insured's 95th birthday;
- 4) on the Monthly Date coinciding with or next following receipt at our Home Office of your written request for termination;
- 5) upon conversion of this rider; or
- 6) on the anniversary of any renewal period of coverage, unless renewed.

Consideration: We have issued this rider in consideration of the application and payment of the premiums. A copy of the application is attached to the policy. The rider premium is payable as provided in the policy. When this rider terminates, such premium will no longer be payable.

Executed by the Company at Riverwoods, Illinois


Assistant Secretary

Guaranteed Maximum Monthly Risk Rates per \$1,000 of Additional Insured Benefit

Attained Age	Male Non-Tobacco	Female Non-Tobacco	Male Standard	Female Standard	Attained Age	Male Non-Tobacco	Female Non-Tobacco	Male Standard	Female Standard
0	0.060	0.035	0.060	0.035	50	0.288	0.247	0.560	0.476
1	0.038	0.026	0.038	0.026	51	0.315	0.275	0.612	0.532
2	0.028	0.019	0.028	0.019	52	0.347	0.306	0.674	0.591
3	0.020	0.017	0.020	0.017	53	0.385	0.338	0.749	0.656
4	0.018	0.016	0.018	0.016	54	0.433	0.373	0.838	0.725
5	0.018	0.015	0.018	0.015	55	0.487	0.412	0.933	0.798
6	0.018	0.016	0.018	0.016	56	0.542	0.455	1.032	0.877
7	0.018	0.018	0.018	0.018	57	0.596	0.500	1.123	0.956
8	0.018	0.018	0.018	0.018	58	0.649	0.547	1.210	1.039
9	0.019	0.018	0.019	0.018	59	0.712	0.595	1.313	1.127
10	0.020	0.018	0.020	0.018	60	0.789	0.645	1.439	1.220
11	0.023	0.021	0.023	0.021	61	0.883	0.701	1.594	1.320
12	0.028	0.023	0.028	0.023	62	0.991	0.760	1.772	1.426
13	0.033	0.026	0.033	0.026	63	1.110	0.822	1.963	1.534
14	0.043	0.028	0.043	0.028	64	1.235	0.890	2.155	1.652
15	0.055	0.030	0.055	0.030	65	1.365	0.966	2.343	1.779
16	0.064	0.033	0.072	0.036	66	1.496	1.049	2.525	1.917
17	0.073	0.034	0.086	0.039	67	1.634	1.141	2.710	2.071
18	0.077	0.036	0.095	0.043	68	1.780	1.243	2.899	2.240
19	0.078	0.038	0.103	0.047	69	1.944	1.355	3.108	2.426
20	0.079	0.038	0.108	0.049	70	2.135	1.482	3.348	2.637
21	0.079	0.039	0.113	0.053	71	2.369	1.626	3.643	2.874
22	0.079	0.040	0.119	0.055	72	2.642	1.785	3.988	3.132
23	0.080	0.040	0.125	0.058	73	2.932	1.958	4.337	3.415
24	0.081	0.042	0.132	0.061	74	3.244	2.151	4.717	3.711
25	0.083	0.043	0.139	0.066	75	3.586	2.363	5.142	4.024
26	0.087	0.046	0.147	0.070	76	3.972	2.596	5.616	4.364
27	0.088	0.048	0.151	0.074	77	4.425	2.855	6.167	4.732
28	0.087	0.050	0.152	0.079	78	4.953	3.138	6.804	5.130
29	0.086	0.053	0.151	0.084	79	5.550	3.450	7.512	5.562
30	0.085	0.055	0.150	0.089	80	6.221	3.840	8.293	6.103
31	0.084	0.058	0.151	0.096	81	6.957	4.321	9.131	6.770
32	0.085	0.062	0.153	0.103	82	7.744	4.834	10.004	7.462
33	0.088	0.066	0.159	0.111	83	8.613	5.377	10.945	8.176
34	0.089	0.071	0.164	0.122	84	9.591	5.986	12.022	8.926
35	0.093	0.077	0.171	0.133	85	10.693	6.608	13.263	9.626
36	0.098	0.083	0.181	0.143	86	11.924	7.349	14.630	10.443
37	0.103	0.088	0.193	0.153	87	13.276	8.275	16.111	11.469
38	0.111	0.092	0.207	0.162	88	14.740	9.264	17.685	12.509
39	0.118	0.097	0.223	0.172	89	16.306	10.260	19.337	13.473
40	0.127	0.103	0.242	0.183	90	17.898	11.002	20.967	14.026
41	0.138	0.109	0.265	0.195	91	19.496	11.718	22.550	14.483
42	0.151	0.117	0.293	0.211	92	21.207	12.920	24.209	15.479
43	0.167	0.126	0.326	0.229	93	23.053	14.579	25.961	16.910
44	0.184	0.137	0.363	0.250	94	25.044	16.696	27.875	18.950
45	0.204	0.149	0.399	0.274	95	27.068	19.066	29.850	21.426
46	0.223	0.164	0.436	0.302	96	29.095	21.473	31.771	23.860
47	0.239	0.182	0.467	0.337	97	31.313	23.075	33.848	25.340
48	0.251	0.201	0.491	0.379	98	33.749	23.959	36.100	25.941
49	0.267	0.223	0.521	0.426	99	36.433	25.825	38.549	27.584

FEDERAL LIFE INSURANCE COMPANY (MUTUAL)

3750 WEST DEERFIELD ROAD • RIVERWOODS, ILLINOIS 60015

1-847-520-1900

Accidental Death Benefit Rider

General: This Rider is a part of the Policy with which it is issued or to which it is added. All provisions of the Policy which are not inconsistent with this Rider apply to this Rider. The first premium for this Rider must be paid while the Insured Person to be covered under it is alive, before it will become effective. This Rider is effective on the date the Policy becomes effective unless another Rider Date for this Rider is shown on the Policy Schedule. You may exercise all rights granted in this Rider. This Rider provides no cash values or dividends.

The Benefit: We will pay the Accidental Death Benefit amount upon our receipt of due proof of the Accidental Death of the Insured Person who is insured under this Rider, if such Accidental Death occurred either:

- 1) while the Rider was in effect, or
- 2) within 90 days after the accident which caused such death, if that accident occurred while this Rider was in effect.

The Accidental Death Benefit amount is shown on the Policy Schedule. We will pay such amount as part of any death benefit proceeds payable under the Policy, to the beneficiary eligible to receive such proceeds.

Accidental Death Insured Person: This is the person designated to be covered under this Accidental Death Benefit Rider, as indicated on the Policy Schedule.

Accidental Death: This is a death: (a) that results from a bodily injury caused by accident, directly, and (b) that occurs within 90 days of that bodily injury. To be an Accidental Death under this Rider, the accident causing the bodily injury that results in death, must have occurred while this Rider was in effect. Accidental Death does not occur if a death results from:

- 1) sickness or disease;
- 2) suicide, while sane;
- 3) suicide, while insane (not applicable in Missouri);
- 4) injury incurred while committing a felony;
- 5) war or act of war, declared or undeclared;
- 6) service in the military, naval or air services of any country; or
- 7) travel in or descent from any aircraft, whether or not motorized, other than as a passenger on a regularly scheduled airline.

Rider Expiry Date: This means the Expiry Date for coverage described in this Rider. It is the Expiry Date of the Policy or, if earlier, the Policy Anniversary nearest to the Insured's 70th birthday. It is shown on the Policy Schedule.

Premiums: The amount of premium for coverage under this Rider will be shown on the Policy Schedule. Premiums for coverage under this Rider are due while such coverage is in effect.

Conversion of this Coverage under a Rider: The coverage described in this Rider may not be converted when any coverage under the Policy is converted, unless we agree otherwise.

End of this Coverage: This Rider, and all coverage it provides, will end on the earliest of:

- 1) its Rider Expiry Date;
- 2) the date the grace period ends for a due and unpaid premium for the Policy;
- 3) the date the Policy ends;
- 4) the next premium due date following our receipt of your Request that it terminate;
- 5) the date coverage under the Policy is fully converted; or
- 6) the date that any Accelerated Benefit available under the Policy is paid.

The end of coverage under this Rider will not affect any amount that is payable under this Rider due to the Accidental Death of the Accidental Death Insured Person under this Rider, if the accident causing such death occurred while this Rider was in effect.

Autopsy: Unless prohibited by law, We have the right to examine the deceased Insured's body and to conduct an autopsy at our expense at any time.

Executed by the Company at Riverwoods, Illinois

Christine Kaepfer
Assistant Secretary

SERFF Tracking Number: FRCS-126071969 State: Arkansas
 Filing Company: Federal Life Insurance Company (Mutual) State Tracking Number: 41876
 Company Tracking Number: 5122
 TOI: L09I Individual Life - Flexible Premium Adjustable Life Sub-TOI: L09I.001 Single Life
 Product Name: Universal Life L-8031
 Project Name/Number: Fedlife/64/64

Rate Information

Rate data applies to filing.

Filing Method: Approval
Rate Change Type: %
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Federal Life Insurance Company (Mutual)	%	%				%	%

SERFF Tracking Number: FRCS-126071969 State: Arkansas
 Filing Company: Federal Life Insurance Company (Mutual) State Tracking Number: 41876
 Company Tracking Number: 5122
 TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life
 Adjustable Life
 Product Name: Universal Life L-8031
 Project Name/Number: Fedlife/64/64

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Rates	L-8031	New		L-8031 rates (distilled).pdf

Federal Life Insurance Company (Mutual)

Policy Form L-8031 Flexible Premium Adjustable Life Insurance Policy

Appendix 1

Minimum Annual Premiums per \$1,000 (add \$66.00 per policy)

Issue Age	Non-Tobacco		Tobacco User		Issue Age	Non-Tobacco		Tobacco User	
	Male	Female	Male	Female		Male	Female	Male	Female
0	2.38	1.93	2.38	1.93	38	2.99	2.77	4.70	3.73
1	1.64	1.45	1.64	1.45	39	3.17	2.94	5.09	4.03
2	1.59	1.42	1.59	1.42	40	3.36	3.12	5.53	4.35
3	1.56	1.40	1.56	1.40	41	3.57	3.31	6.00	4.68
4	1.51	1.39	1.51	1.39	42	3.80	3.50	6.52	5.02
5	1.47	1.37	1.47	1.37	43	4.05	3.70	7.07	5.36
6	1.43	1.35	1.43	1.35	44	4.32	3.91	7.66	5.72
7	1.41	1.34	1.41	1.34	45	4.62	4.14	8.29	6.09
8	1.42	1.34	1.42	1.34	46	4.95	4.38	8.97	6.48
9	1.46	1.35	1.46	1.35	47	5.31	4.65	9.71	6.90
10	1.54	1.37	1.54	1.37	48	5.71	4.95	10.53	7.36
11	1.72	1.42	1.72	1.42	49	6.17	5.28	11.45	7.86
12	1.94	1.48	1.94	1.48	50	6.69	5.64	12.48	8.41
13	2.19	1.55	2.19	1.55	51	7.29	6.04	13.63	9.00
14	2.43	1.62	2.43	1.62	52	7.96	6.47	14.90	9.63
15	2.67	1.69	2.67	1.69	53	8.70	6.92	16.28	10.28
16	2.81	1.74	2.81	1.74	54	9.52	7.38	17.76	10.93
17	2.91	1.78	2.91	1.78	55	10.43	7.86	19.34	11.58
18	2.96	1.81	2.96	1.81	56	11.42	8.35	21.01	12.22
19	2.99	1.84	2.99	1.84	57	12.51	8.88	22.82	12.91
20	2.31	1.70	2.98	1.87	58	13.73	9.47	24.80	13.67
21	2.28	1.71	2.95	1.90	59	15.11	10.19	26.99	14.59
22	2.24	1.73	2.90	1.93	60	16.67	11.06	29.45	15.71
23	2.20	1.75	2.85	1.96	61	18.42	12.09	32.20	17.06
24	2.17	1.78	2.80	2.00	62	20.39	13.29	35.21	18.60
25	2.14	1.80	2.77	2.05	63	22.56	14.61	38.47	20.30
26	2.12	1.83	2.76	2.10	64	24.93	16.04	41.93	22.07
27	2.12	1.86	2.77	2.15	65	27.52	17.53	45.60	23.89
28	2.13	1.90	2.81	2.21	66	30.34	19.12	49.48	25.75
29	2.15	1.94	2.87	2.28	67	33.59	20.86	53.66	27.77
30	2.18	1.98	2.95	2.36	68	37.10	22.84	58.23	30.05
31	2.23	2.03	3.06	2.44	69	41.09	25.19	63.32	32.78
32	2.29	2.09	3.19	2.54	70	45.65	28.01	69.02	36.06
33	2.37	2.16	3.35	2.66	71	50.80	31.36	75.39	39.98
34	2.46	2.25	3.55	2.81	72	56.38	35.27	82.41	44.51
35	2.57	2.35	3.77	2.98	73	62.66	39.72	89.97	49.60
36	2.69	2.47	4.04	3.20	74	69.40	44.67	97.93	55.16
37	2.83	2.62	4.35	3.45	75	76.57	50.09	106.23	61.12

Federal Life Insurance Company (Mutual)
Policy Form L-8031 Flexible Premium Adjustable Life
Appendix 2
Maximum Monthly Risk Rates per \$1,000 Net Amount at Risk

Age	Non-Tobacco		Standard		Age	Non-Tobacco		Standard	
	Male	Female	Male	Female		Male	Female	Male	Female
0	0.060	0.035	0.060	0.035	50	0.288	0.247	0.560	0.476
1	0.038	0.026	0.038	0.026	51	0.315	0.275	0.612	0.532
2	0.028	0.019	0.028	0.019	52	0.347	0.306	0.674	0.591
3	0.020	0.017	0.020	0.017	53	0.385	0.338	0.749	0.656
4	0.018	0.016	0.018	0.016	54	0.433	0.373	0.838	0.725
5	0.018	0.015	0.018	0.015	55	0.487	0.412	0.933	0.798
6	0.018	0.016	0.018	0.016	56	0.542	0.455	1.032	0.877
7	0.018	0.018	0.018	0.018	57	0.596	0.500	1.123	0.956
8	0.018	0.018	0.018	0.018	58	0.649	0.547	1.210	1.039
9	0.019	0.018	0.019	0.018	59	0.712	0.595	1.313	1.127
10	0.020	0.018	0.020	0.018	60	0.789	0.645	1.439	1.220
11	0.023	0.021	0.023	0.021	61	0.883	0.701	1.594	1.320
12	0.028	0.023	0.028	0.023	62	0.991	0.760	1.772	1.426
13	0.033	0.026	0.033	0.026	63	1.110	0.822	1.963	1.534
14	0.043	0.028	0.043	0.028	64	1.235	0.890	2.155	1.652
15	0.055	0.030	0.055	0.030	65	1.365	0.966	2.343	1.779
16	0.064	0.033	0.072	0.036	66	1.496	1.049	2.525	1.917
17	0.073	0.034	0.086	0.039	67	1.634	1.141	2.710	2.071
18	0.077	0.036	0.095	0.043	68	1.780	1.243	2.899	2.240
19	0.078	0.038	0.103	0.047	69	1.944	1.355	3.108	2.426
20	0.079	0.038	0.108	0.049	70	2.135	1.482	3.348	2.637
21	0.079	0.039	0.113	0.053	71	2.369	1.626	3.643	2.874
22	0.079	0.040	0.119	0.055	72	2.642	1.785	3.988	3.132
23	0.080	0.040	0.125	0.058	73	2.932	1.958	4.337	3.415
24	0.081	0.042	0.132	0.061	74	3.244	2.151	4.717	3.711
25	0.083	0.043	0.139	0.066	75	3.586	2.363	5.142	4.024
26	0.087	0.046	0.147	0.070	76	3.972	2.596	5.616	4.364
27	0.088	0.048	0.151	0.074	77	4.425	2.855	6.167	4.732
28	0.087	0.050	0.152	0.079	78	4.953	3.138	6.804	5.130
29	0.086	0.053	0.151	0.084	79	5.550	3.450	7.512	5.562
30	0.085	0.055	0.150	0.089	80	6.221	3.840	8.293	6.103
31	0.084	0.058	0.151	0.096	81	6.957	4.321	9.131	6.770
32	0.085	0.062	0.153	0.103	82	7.744	4.834	10.004	7.462
33	0.088	0.066	0.159	0.111	83	8.613	5.377	10.945	8.176
34	0.089	0.071	0.164	0.122	84	9.591	5.986	12.022	8.926
35	0.093	0.077	0.171	0.133	85	10.693	6.608	13.263	9.626
36	0.098	0.083	0.181	0.143	86	11.924	7.349	14.630	10.443
37	0.103	0.088	0.193	0.153	87	13.276	8.275	16.111	11.469
38	0.111	0.092	0.207	0.162	88	14.740	9.264	17.685	12.509
39	0.118	0.097	0.223	0.172	89	16.306	10.260	19.337	13.473
40	0.127	0.103	0.242	0.183	90	17.898	11.002	20.967	14.026
41	0.138	0.109	0.265	0.195	91	19.496	11.718	22.550	14.483
42	0.151	0.117	0.293	0.211	92	21.207	12.920	24.209	15.479
43	0.167	0.126	0.326	0.229	93	23.053	14.579	25.961	16.910
44	0.184	0.137	0.363	0.250	94	25.044	16.696	27.875	18.950
45	0.204	0.149	0.399	0.274	95	27.068	19.066	29.850	21.426
46	0.223	0.164	0.436	0.302	96	29.095	21.473	31.771	23.860
47	0.239	0.182	0.467	0.337	97	31.313	23.075	33.848	25.340
48	0.251	0.201	0.491	0.379	98	33.749	23.959	36.100	25.941
49	0.267	0.223	0.521	0.426	99	36.433	25.825	38.549	27.584

Policy Form L-8031 Flexible Premium Adjustable Life Insurance Policy - Appendix 3
 Surrender Charges per \$1,000 Specified Amount by Issue Age & Duration - Male Non-Tobacco

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
	100%	100%	100%	100%	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%
0	4.02	4.02	4.02	4.02	4.02	3.62	3.22	2.81	2.41	2.01	1.61	1.21	0.80	0.40	0.00
1	4.13	4.13	4.13	4.13	4.13	3.72	3.30	2.89	2.48	2.07	1.65	1.24	0.83	0.41	0.00
2	4.30	4.30	4.30	4.30	4.30	3.87	3.44	3.01	2.58	2.15	1.72	1.29	0.86	0.43	0.00
3	4.47	4.47	4.47	4.47	4.47	4.02	3.58	3.13	2.68	2.24	1.79	1.34	0.89	0.45	0.00
4	4.65	4.65	4.65	4.65	4.65	4.19	3.72	3.26	2.79	2.33	1.86	1.40	0.93	0.47	0.00
5	4.84	4.84	4.84	4.84	4.84	4.36	3.87	3.39	2.90	2.42	1.94	1.45	0.97	0.48	0.00
6	4.96	4.96	4.96	4.96	4.96	4.46	3.97	3.47	2.98	2.48	1.98	1.49	0.99	0.50	0.00
7	5.08	5.08	5.08	5.08	5.08	4.57	4.06	3.56	3.05	2.54	2.03	1.52	1.02	0.51	0.00
8	5.22	5.22	5.22	5.22	5.22	4.70	4.18	3.65	3.13	2.61	2.09	1.57	1.04	0.52	0.00
9	5.35	5.35	5.35	5.35	5.35	4.82	4.28	3.75	3.21	2.68	2.14	1.61	1.07	0.54	0.00
10	5.50	5.50	5.50	5.50	5.50	4.95	4.40	3.85	3.30	2.75	2.20	1.65	1.10	0.55	0.00
11	5.65	5.65	5.65	5.65	5.65	5.09	4.52	3.96	3.39	2.83	2.26	1.70	1.13	0.57	0.00
12	5.81	5.81	5.81	5.81	5.81	5.23	4.65	4.07	3.49	2.91	2.32	1.74	1.16	0.58	0.00
13	5.97	5.97	5.97	5.97	5.97	5.37	4.78	4.18	3.58	2.99	2.39	1.79	1.19	0.60	0.00
14	6.14	6.14	6.14	6.14	6.14	5.53	4.91	4.30	3.68	3.07	2.46	1.84	1.23	0.61	0.00
15	6.30	6.30	6.30	6.30	6.30	5.67	5.04	4.41	3.78	3.15	2.52	1.89	1.26	0.63	0.00
16	6.48	6.48	6.48	6.48	6.48	5.83	5.18	4.54	3.89	3.24	2.59	1.94	1.30	0.65	0.00
17	6.65	6.65	6.65	6.65	6.65	5.99	5.32	4.66	3.99	3.33	2.66	2.00	1.33	0.67	0.00
18	6.83	6.83	6.83	6.83	6.83	6.15	5.46	4.78	4.10	3.42	2.73	2.05	1.37	0.68	0.00
19	7.02	7.02	7.02	7.02	7.02	6.32	5.62	4.91	4.21	3.51	2.81	2.11	1.40	0.70	0.00
20	7.21	7.21	7.21	7.21	7.21	6.49	5.77	5.05	4.33	3.61	2.88	2.16	1.44	0.72	0.00
21	7.40	7.40	7.40	7.40	7.40	6.66	5.92	5.18	4.44	3.70	2.96	2.22	1.48	0.74	0.00
22	7.61	7.61	7.61	7.61	7.61	6.85	6.09	5.33	4.57	3.81	3.04	2.28	1.52	0.76	0.00
23	7.83	7.83	7.83	7.83	7.83	7.05	6.26	5.48	4.70	3.92	3.13	2.35	1.57	0.78	0.00
24	8.06	8.06	8.06	8.06	8.06	7.25	6.45	5.64	4.84	4.03	3.22	2.42	1.61	0.81	0.00
25	8.31	8.31	8.31	8.31	8.31	7.48	6.65	5.82	4.99	4.16	3.32	2.49	1.66	0.83	0.00
26	8.66	8.66	8.66	8.66	8.66	7.79	6.93	6.06	5.20	4.33	3.46	2.60	1.73	0.87	0.00
27	9.03	9.03	9.03	9.03	9.03	8.13	7.22	6.32	5.42	4.52	3.61	2.71	1.81	0.90	0.00
28	9.42	9.42	9.42	9.42	9.42	8.48	7.54	6.59	5.65	4.71	3.77	2.83	1.88	0.94	0.00
29	9.83	9.83	9.83	9.83	9.83	8.85	7.86	6.88	5.90	4.92	3.93	2.95	1.97	0.98	0.00
30	10.28	10.28	10.28	10.28	10.28	9.25	8.22	7.20	6.17	5.14	4.11	3.08	2.06	1.03	0.00
31	10.74	10.74	10.74	10.74	10.74	9.67	8.59	7.52	6.44	5.37	4.30	3.22	2.15	1.07	0.00
32	11.23	11.23	11.23	11.23	11.23	10.11	8.98	7.86	6.74	5.62	4.49	3.37	2.25	1.12	0.00
33	11.74	11.74	11.74	11.74	11.74	10.57	9.39	8.22	7.04	5.87	4.70	3.52	2.35	1.17	0.00
34	12.29	12.29	12.29	12.29	12.29	11.06	9.83	8.60	7.37	6.15	4.92	3.69	2.46	1.23	0.00
35	12.86	12.86	12.86	12.86	12.86	11.57	10.29	9.00	7.72	6.43	5.14	3.86	2.57	1.29	0.00
36	13.47	13.47	13.47	13.47	13.47	12.12	10.78	9.43	8.08	6.74	5.39	4.04	2.69	1.35	0.00
37	14.12	14.12	14.12	14.12	14.12	12.71	11.30	9.88	8.47	7.06	5.65	4.24	2.82	1.41	0.00
38	14.81	14.81	14.81	14.81	14.81	13.33	11.85	10.37	8.89	7.41	5.92	4.44	2.96	1.48	0.00
39	15.53	15.53	15.53	15.53	15.53	13.98	12.42	10.87	9.32	7.77	6.21	4.66	3.11	1.55	0.00
40	16.30	16.30	16.30	16.30	16.30	14.67	13.04	11.41	9.78	8.15	6.52	4.89	3.26	1.63	0.00
41	17.11	17.11	17.11	17.11	17.11	15.40	13.69	11.98	10.27	8.56	6.84	5.13	3.42	1.71	0.00
42	17.97	17.97	17.97	17.97	17.97	16.17	14.38	12.58	10.78	8.99	7.19	5.39	3.59	1.80	0.00
43	18.89	18.89	18.89	18.89	18.89	17.00	15.11	13.22	11.33	9.45	7.56	5.67	3.78	1.89	0.00
44	19.85	19.85	19.85	19.85	19.85	17.87	15.88	13.90	11.91	9.93	7.94	5.96	3.97	1.99	0.00
45	20.88	20.88	20.88	20.88	20.88	18.79	16.70	14.62	12.53	10.44	8.35	6.26	4.18	2.09	0.00
46	21.97	21.97	21.97	21.97	21.97	19.77	17.58	15.38	13.18	10.99	8.79	6.59	4.39	2.20	0.00
47	23.14	23.14	23.14	23.14	23.14	20.83	18.51	16.20	13.88	11.57	9.26	6.94	4.63	2.31	0.00
48	24.37	24.37	24.37	24.37	24.37	21.93	19.50	17.06	14.62	12.19	9.75	7.31	4.87	2.44	0.00
49	25.70	25.70	25.70	25.70	25.70	23.13	20.56	17.99	15.42	12.85	10.28	7.71	5.14	2.57	0.00
50	27.10	27.10	27.10	27.10	27.10	24.39	21.68	18.97	16.26	13.55	10.84	8.13	5.42	2.71	0.00
51	28.61	28.61	28.61	28.61	28.61	25.75	22.89	20.03	17.17	14.31	11.44	8.58	5.72	2.86	0.00
52	30.21	30.21	30.21	30.21	30.21	27.19	24.17	21.15	18.13	15.11	12.08	9.06	6.04	3.02	0.00
53	31.93	31.93	31.93	31.93	31.93	28.74	25.54	22.35	19.16	15.97	12.77	9.58	6.39	3.19	0.00
54	33.76	33.76	33.76	33.76	33.76	30.38	27.01	23.63	20.26	16.88	13.50	10.13	6.75	3.38	0.00
55	35.72	35.72	35.72	35.72	35.72	32.15	28.58	25.00	21.43	17.86	14.29	10.72	7.14	3.57	0.00
56	37.50	37.50	37.50	37.50	37.50	33.75	30.00	26.25	22.50	18.75	15.00	11.25	7.50	3.75	0.00
57	39.00	39.00	39.00	39.00	39.00	35.10	31.20	27.30	23.40	19.50	15.60	11.70	7.80	3.90	0.00
58	40.60	40.60	40.60	40.60	40.60	36.54	32.48	28.42	24.36	20.30	16.24	12.18	8.12	4.06	0.00
59	42.30	42.30	42.30	42.30	42.30	38.07	33.84	29.61	25.38	21.15	16.92	12.69	8.46	4.23	0.00
60	44.15	44.15	44.15	44.15	44.15	39.74	35.32	30.91	26.49	22.08	17.66	13.25	8.83	4.42	0.00
61	46.10	46.10	46.10	46.10	46.10	41.49	36.88	32.27	27.66	23.05	18.44	13.83	9.22	4.61	0.00
62	47.10	47.10	47.10	47.10	47.10	42.39	37.68	32.97	28.26	23.55	18.84	14.13	9.42	4.71	0.00
63	47.40	47.40	47.40	47.40	47.40	42.66	37.92	33.18	28.44	23.70	18.96	14.22	9.48	4.74	0.00
64	47.70	47.70	47.70	47.70	47.70	42.93	38.16	33.39	28.62	23.85	19.08	14.31	9.54	4.77	0.00
65	48.00	48.00	48.00	48.00	48.00	43.20	38.40	33.60	28.80	24.00	19.20	14.40	9.60	4.80	0.00
66	48.00	48.00	48.00	48.00	48.00	43.20	38.40	33.60	28.80	24.00	19.20	14.40	9.60	4.80	0.00
67	48.00	48.00	48.00	48.00	48.00	43.20	38.40	33.60	28.80	24.00	19.20	14.40	9.60	4.80	0.00
68	48.00	48.00	48.00	48.00	48.00	43.20	38.40	33.60	28.80	24.00	19.20	14.40	9.60	4.80	0.00
69	48.00	48.00	48.00	48.00	48.00	43.20	38.40	33.60	28.80	24.00	19.20	14.40	9.60	4.80	0.00
70	48.00	4													

Policy Form L-8031 Flexible Premium Adjustable Life Insurance Policy - Appendix 3
Surrender Charges per \$1,000 Specified Amount by Issue Age & Duration - Female Non-Tobacco

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
0	3.17	3.17	3.17	3.17	3.17	2.85	2.54	2.22	1.90	1.59	1.27	0.95	0.63	0.32	0.00
1	3.16	3.16	3.16	3.16	3.16	2.84	2.53	2.21	1.90	1.58	1.26	0.95	0.63	0.32	0.00
2	3.18	3.18	3.18	3.18	3.18	2.86	2.54	2.23	1.91	1.59	1.27	0.95	0.64	0.32	0.00
3	3.20	3.20	3.20	3.20	3.20	2.88	2.56	2.24	1.92	1.60	1.28	0.96	0.64	0.32	0.00
4	3.23	3.23	3.23	3.23	3.23	2.91	2.58	2.26	1.94	1.62	1.29	0.97	0.65	0.32	0.00
5	3.25	3.25	3.25	3.25	3.25	2.93	2.60	2.28	1.95	1.63	1.30	0.98	0.65	0.33	0.00
6	3.35	3.35	3.35	3.35	3.35	3.02	2.68	2.35	2.01	1.68	1.34	1.01	0.67	0.34	0.00
7	3.45	3.45	3.45	3.45	3.45	3.11	2.76	2.42	2.07	1.73	1.38	1.04	0.69	0.35	0.00
8	3.54	3.54	3.54	3.54	3.54	3.19	2.83	2.48	2.12	1.77	1.42	1.06	0.71	0.35	0.00
9	3.65	3.65	3.65	3.65	3.65	3.29	2.92	2.56	2.19	1.83	1.46	1.10	0.73	0.37	0.00
10	3.75	3.75	3.75	3.75	3.75	3.38	3.00	2.63	2.25	1.88	1.50	1.13	0.75	0.38	0.00
11	3.86	3.86	3.86	3.86	3.86	3.47	3.09	2.70	2.32	1.93	1.54	1.16	0.77	0.39	0.00
12	3.98	3.98	3.98	3.98	3.98	3.58	3.18	2.79	2.39	1.99	1.59	1.19	0.80	0.40	0.00
13	4.10	4.10	4.10	4.10	4.10	3.69	3.28	2.87	2.46	2.05	1.64	1.23	0.82	0.41	0.00
14	4.22	4.22	4.22	4.22	4.22	3.80	3.38	2.95	2.53	2.11	1.69	1.27	0.84	0.42	0.00
15	4.34	4.34	4.34	4.34	4.34	3.91	3.47	3.04	2.60	2.17	1.74	1.30	0.87	0.43	0.00
16	4.54	4.54	4.54	4.54	4.54	4.09	3.63	3.18	2.72	2.27	1.82	1.36	0.91	0.45	0.00
17	4.76	4.76	4.76	4.76	4.76	4.28	3.81	3.33	2.86	2.38	1.90	1.43	0.95	0.48	0.00
18	4.97	4.97	4.97	4.97	4.97	4.47	3.98	3.48	2.98	2.49	1.99	1.49	0.99	0.50	0.00
19	5.19	5.19	5.19	5.19	5.19	4.67	4.15	3.63	3.11	2.60	2.08	1.56	1.04	0.52	0.00
20	5.43	5.43	5.43	5.43	5.43	4.89	4.34	3.80	3.26	2.72	2.17	1.63	1.09	0.54	0.00
21	5.66	5.66	5.66	5.66	5.66	5.09	4.53	3.96	3.40	2.83	2.26	1.70	1.13	0.57	0.00
22	5.91	5.91	5.91	5.91	5.91	5.32	4.73	4.14	3.55	2.96	2.36	1.77	1.18	0.59	0.00
23	6.17	6.17	6.17	6.17	6.17	5.55	4.94	4.32	3.70	3.09	2.47	1.85	1.23	0.62	0.00
24	6.44	6.44	6.44	6.44	6.44	5.80	5.15	4.51	3.86	3.22	2.58	1.93	1.29	0.64	0.00
25	6.72	6.72	6.72	6.72	6.72	6.05	5.38	4.70	4.03	3.36	2.69	2.02	1.34	0.67	0.00
26	7.10	7.10	7.10	7.10	7.10	6.39	5.68	4.97	4.26	3.55	2.84	2.13	1.42	0.71	0.00
27	7.49	7.49	7.49	7.49	7.49	6.74	5.99	5.24	4.49	3.75	3.00	2.25	1.50	0.75	0.00
28	7.90	7.90	7.90	7.90	7.90	7.11	6.32	5.53	4.74	3.95	3.16	2.37	1.58	0.79	0.00
29	8.33	8.33	8.33	8.33	8.33	7.50	6.66	5.83	5.00	4.17	3.33	2.50	1.67	0.83	0.00
30	8.78	8.78	8.78	8.78	8.78	7.90	7.02	6.15	5.27	4.39	3.51	2.63	1.76	0.88	0.00
31	9.25	9.25	9.25	9.25	9.25	8.33	7.40	6.48	5.55	4.63	3.70	2.78	1.85	0.93	0.00
32	9.75	9.75	9.75	9.75	9.75	8.78	7.80	6.83	5.85	4.88	3.90	2.93	1.95	0.98	0.00
33	10.26	10.26	10.26	10.26	10.26	9.23	8.21	7.18	6.16	5.13	4.10	3.08	2.05	1.03	0.00
34	10.81	10.81	10.81	10.81	10.81	9.73	8.65	7.57	6.49	5.41	4.32	3.24	2.16	1.08	0.00
35	11.39	11.39	11.39	11.39	11.39	10.25	9.11	7.97	6.83	5.70	4.56	3.42	2.28	1.14	0.00
36	11.78	11.78	11.78	11.78	11.78	10.60	9.42	8.25	7.07	5.89	4.71	3.53	2.36	1.18	0.00
37	12.19	12.19	12.19	12.19	12.19	10.97	9.75	8.53	7.31	6.10	4.88	3.66	2.44	1.22	0.00
38	12.62	12.62	12.62	12.62	12.62	11.36	10.10	8.83	7.57	6.31	5.05	3.79	2.52	1.26	0.00
39	13.08	13.08	13.08	13.08	13.08	11.77	10.46	9.16	7.85	6.54	5.23	3.92	2.62	1.31	0.00
40	13.56	13.56	13.56	13.56	13.56	12.20	10.85	9.49	8.14	6.78	5.42	4.07	2.71	1.36	0.00
41	14.06	14.06	14.06	14.06	14.06	12.65	11.25	9.84	8.44	7.03	5.62	4.22	2.81	1.41	0.00
42	14.59	14.59	14.59	14.59	14.59	13.13	11.67	10.21	8.75	7.30	5.84	4.38	2.92	1.46	0.00
43	15.15	15.15	15.15	15.15	15.15	13.64	12.12	10.61	9.09	7.58	6.06	4.55	3.03	1.52	0.00
44	15.73	15.73	15.73	15.73	15.73	14.16	12.58	11.01	9.44	7.87	6.29	4.72	3.15	1.57	0.00
45	16.35	16.35	16.35	16.35	16.35	14.72	13.08	11.45	9.81	8.18	6.54	4.91	3.27	1.64	0.00
46	17.00	17.00	17.00	17.00	17.00	15.30	13.60	11.90	10.20	8.50	6.80	5.10	3.40	1.70	0.00
47	17.68	17.68	17.68	17.68	17.68	15.91	14.14	12.38	10.61	8.84	7.07	5.30	3.54	1.77	0.00
48	18.42	18.42	18.42	18.42	18.42	16.58	14.74	12.89	11.05	9.21	7.37	5.53	3.68	1.84	0.00
49	19.19	19.19	19.19	19.19	19.19	17.27	15.35	13.43	11.51	9.60	7.68	5.76	3.84	1.92	0.00
50	20.01	20.01	20.01	20.01	20.01	18.01	16.01	14.01	12.01	10.01	8.00	6.00	4.00	2.00	0.00
51	20.88	20.88	20.88	20.88	20.88	18.79	16.70	14.62	12.53	10.44	8.35	6.26	4.18	2.09	0.00
52	21.80	21.80	21.80	21.80	21.80	19.62	17.44	15.26	13.08	10.90	8.72	6.54	4.36	2.18	0.00
53	22.78	22.78	22.78	22.78	22.78	20.50	18.22	15.95	13.67	11.39	9.11	6.83	4.56	2.28	0.00
54	23.81	23.81	23.81	23.81	23.81	21.43	19.05	16.67	14.29	11.91	9.52	7.14	4.76	2.38	0.00
55	24.92	24.92	24.92	24.92	24.92	22.43	19.94	17.44	14.95	12.46	9.97	7.48	4.98	2.49	0.00
56	26.10	26.10	26.10	26.10	26.10	23.49	20.88	18.27	15.66	13.05	10.44	7.83	5.22	2.61	0.00
57	27.36	27.36	27.36	27.36	27.36	24.62	21.89	19.15	16.42	13.68	10.94	8.21	5.47	2.74	0.00
58	28.70	28.70	28.70	28.70	28.70	25.83	22.96	20.09	17.22	14.35	11.48	8.61	5.74	2.87	0.00
59	30.16	30.16	30.16	30.16	30.16	27.14	24.13	21.11	18.10	15.08	12.06	9.05	6.03	3.02	0.00
60	31.73	31.73	31.73	31.73	31.73	28.56	25.38	22.21	19.04	15.87	12.69	9.52	6.35	3.17	0.00
61	33.43	33.43	33.43	33.43	33.43	30.09	26.74	23.40	20.06	16.72	13.37	10.03	6.69	3.34	0.00
62	35.26	35.26	35.26	35.26	35.26	31.73	28.21	24.68	21.16	17.63	14.10	10.58	7.05	3.53	0.00
63	37.25	37.25	37.25	37.25	37.25	33.53	29.80	26.08	22.35	18.63	14.90	11.18	7.45	3.73	0.00
64	39.38	39.38	39.38	39.38	39.38	35.44	31.50	27.57	23.63	19.69	15.75	11.81	7.88	3.94	0.00
65	41.67	41.67	41.67	41.67	41.67	37.50	33.34	29.17	25.00	20.84	16.67	12.50	8.33	4.17	0.00
66	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
67	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
68	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
69	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
70	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
71	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
72	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
73	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
74	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
75	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00

Policy Form L-8031 Flexible Premium Adjustable Life Insurance Policy - Appendix 3
Surrender Charges per \$1,000 Specified Amount by Issue Age & Duration - Male Tobacco

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
0	100%	100%	100%	100%	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%
1	4.02	4.02	4.02	4.02	4.02	3.62	3.22	2.81	2.41	2.01	1.61	1.21	0.80	0.40	0.00
2	4.13	4.13	4.13	4.13	4.13	3.72	3.30	2.89	2.48	2.07	1.65	1.24	0.83	0.41	0.00
3	4.30	4.30	4.30	4.30	4.30	3.87	3.44	3.01	2.58	2.15	1.72	1.29	0.86	0.43	0.00
4	4.47	4.47	4.47	4.47	4.47	4.02	3.58	3.13	2.68	2.24	1.79	1.34	0.89	0.45	0.00
5	4.65	4.65	4.65	4.65	4.65	4.19	3.72	3.26	2.79	2.33	1.86	1.40	0.93	0.47	0.00
6	4.84	4.84	4.84	4.84	4.84	4.36	3.87	3.39	2.90	2.42	1.94	1.45	0.97	0.48	0.00
7	4.96	4.96	4.96	4.96	4.96	4.46	3.97	3.47	2.98	2.48	1.98	1.49	0.99	0.50	0.00
8	5.08	5.08	5.08	5.08	5.08	4.57	4.06	3.56	3.05	2.54	2.03	1.52	1.02	0.51	0.00
9	5.22	5.22	5.22	5.22	5.22	4.70	4.18	3.65	3.13	2.61	2.09	1.57	1.04	0.52	0.00
10	5.35	5.35	5.35	5.35	5.35	4.82	4.28	3.75	3.21	2.68	2.14	1.61	1.07	0.54	0.00
11	5.50	5.50	5.50	5.50	5.50	4.95	4.40	3.85	3.30	2.75	2.20	1.65	1.10	0.55	0.00
12	5.65	5.65	5.65	5.65	5.65	5.09	4.52	3.96	3.39	2.83	2.26	1.70	1.13	0.57	0.00
13	5.81	5.81	5.81	5.81	5.81	5.23	4.65	4.07	3.49	2.91	2.32	1.74	1.16	0.58	0.00
14	5.97	5.97	5.97	5.97	5.97	5.37	4.78	4.18	3.58	2.99	2.39	1.79	1.19	0.60	0.00
15	6.14	6.14	6.14	6.14	6.14	5.53	4.91	4.30	3.68	3.07	2.46	1.84	1.23	0.61	0.00
16	6.30	6.30	6.30	6.30	6.30	5.67	5.04	4.41	3.78	3.15	2.52	1.89	1.26	0.63	0.00
17	6.48	6.48	6.48	6.48	6.48	5.83	5.18	4.54	3.89	3.24	2.59	1.94	1.30	0.65	0.00
18	6.65	6.65	6.65	6.65	6.65	5.99	5.32	4.66	3.99	3.33	2.66	2.00	1.33	0.67	0.00
19	6.83	6.83	6.83	6.83	6.83	6.15	5.46	4.78	4.10	3.42	2.73	2.05	1.37	0.68	0.00
20	7.02	7.02	7.02	7.02	7.02	6.32	5.62	4.91	4.21	3.51	2.81	2.11	1.40	0.70	0.00
21	7.21	7.21	7.21	7.21	7.21	6.49	5.77	5.05	4.33	3.61	2.88	2.16	1.44	0.72	0.00
22	7.40	7.40	7.40	7.40	7.40	6.66	5.92	5.18	4.44	3.70	2.96	2.22	1.48	0.74	0.00
23	7.61	7.61	7.61	7.61	7.61	6.85	6.09	5.33	4.57	3.81	3.04	2.28	1.52	0.76	0.00
24	7.83	7.83	7.83	7.83	7.83	7.05	6.26	5.48	4.70	3.92	3.13	2.35	1.57	0.78	0.00
25	8.06	8.06	8.06	8.06	8.06	7.25	6.45	5.64	4.84	4.03	3.22	2.42	1.61	0.81	0.00
26	8.31	8.31	8.31	8.31	8.31	7.48	6.65	5.82	4.99	4.16	3.32	2.49	1.66	0.83	0.00
27	8.66	8.66	8.66	8.66	8.66	7.79	6.93	6.06	5.20	4.33	3.46	2.60	1.73	0.87	0.00
28	9.03	9.03	9.03	9.03	9.03	8.13	7.22	6.32	5.42	4.52	3.61	2.71	1.81	0.90	0.00
29	9.42	9.42	9.42	9.42	9.42	8.48	7.54	6.59	5.65	4.71	3.77	2.83	1.88	0.94	0.00
30	9.83	9.83	9.83	9.83	9.83	8.85	7.86	6.88	5.90	4.92	3.93	2.95	1.97	0.98	0.00
31	10.28	10.28	10.28	10.28	10.28	9.25	8.22	7.20	6.17	5.14	4.11	3.08	2.06	1.03	0.00
32	10.74	10.74	10.74	10.74	10.74	9.67	8.59	7.52	6.44	5.37	4.30	3.22	2.15	1.07	0.00
33	11.23	11.23	11.23	11.23	11.23	10.11	8.98	7.86	6.74	5.62	4.49	3.37	2.25	1.12	0.00
34	11.74	11.74	11.74	11.74	11.74	10.57	9.39	8.22	7.04	5.87	4.70	3.52	2.35	1.17	0.00
35	12.29	12.29	12.29	12.29	12.29	11.06	9.83	8.60	7.37	6.15	4.92	3.69	2.46	1.23	0.00
36	12.86	12.86	12.86	12.86	12.86	11.57	10.29	9.00	7.72	6.43	5.14	3.86	2.57	1.29	0.00
37	13.47	13.47	13.47	13.47	13.47	12.12	10.78	9.43	8.08	6.74	5.39	4.04	2.69	1.35	0.00
38	14.12	14.12	14.12	14.12	14.12	12.71	11.30	9.88	8.47	7.06	5.65	4.24	2.82	1.41	0.00
39	14.81	14.81	14.81	14.81	14.81	13.33	11.85	10.37	8.89	7.41	5.92	4.44	2.96	1.48	0.00
40	15.53	15.53	15.53	15.53	15.53	13.98	12.42	10.87	9.32	7.77	6.21	4.66	3.11	1.55	0.00
41	16.30	16.30	16.30	16.30	16.30	14.67	13.04	11.41	9.78	8.15	6.52	4.89	3.26	1.63	0.00
42	17.11	17.11	17.11	17.11	17.11	15.40	13.69	11.98	10.27	8.56	6.84	5.13	3.42	1.71	0.00
43	17.97	17.97	17.97	17.97	17.97	16.17	14.38	12.58	10.78	8.99	7.19	5.39	3.59	1.80	0.00
44	18.89	18.89	18.89	18.89	18.89	17.00	15.11	13.22	11.33	9.45	7.56	5.67	3.78	1.89	0.00
45	19.85	19.85	19.85	19.85	19.85	17.87	15.88	13.90	11.91	9.93	7.94	5.96	3.97	1.99	0.00
46	20.88	20.88	20.88	20.88	20.88	18.79	16.70	14.62	12.53	10.44	8.35	6.26	4.18	2.09	0.00
47	21.97	21.97	21.97	21.97	21.97	19.77	17.58	15.38	13.18	10.99	8.79	6.59	4.39	2.20	0.00
48	23.14	23.14	23.14	23.14	23.14	20.83	18.51	16.20	13.88	11.57	9.26	6.94	4.63	2.31	0.00
49	24.37	24.37	24.37	24.37	24.37	21.93	19.50	17.06	14.62	12.19	9.75	7.31	4.87	2.44	0.00
50	25.70	25.70	25.70	25.70	25.70	23.13	20.56	17.99	15.42	12.85	10.28	7.71	5.14	2.57	0.00
51	27.10	27.10	27.10	27.10	27.10	24.39	21.68	18.97	16.26	13.55	10.84	8.13	5.42	2.71	0.00
52	28.61	28.61	28.61	28.61	28.61	25.75	22.89	20.03	17.17	14.31	11.44	8.58	5.72	2.86	0.00
53	30.21	30.21	30.21	30.21	30.21	27.19	24.17	21.15	18.13	15.11	12.08	9.06	6.04	3.02	0.00
54	31.93	31.93	31.93	31.93	31.93	28.74	25.54	22.35	19.16	15.97	12.77	9.58	6.39	3.19	0.00
55	33.76	33.76	33.76	33.76	33.76	30.38	27.01	23.63	20.26	16.88	13.50	10.13	6.75	3.38	0.00
56	35.72	35.72	35.72	35.72	35.72	32.15	28.58	25.00	21.43	17.86	14.29	10.72	7.14	3.57	0.00
57	37.50	37.50	37.50	37.50	37.50	33.75	30.00	26.25	22.50	18.75	15.00	11.25	7.50	3.75	0.00
58	39.00	39.00	39.00	39.00	39.00	35.10	31.20	27.30	23.40	19.50	15.60	11.70	7.80	3.90	0.00
59	40.60	40.60	40.60	40.60	40.60	36.54	32.48	28.42	24.36	20.30	16.24	12.18	8.12	4.06	0.00
60	42.30	42.30	42.30	42.30	42.30	38.07	33.84	29.61	25.38	21.15	16.92	12.69	8.46	4.23	0.00
61	44.15	44.15	44.15	44.15	44.15	39.74	35.32	30.91	26.49	22.08	17.66	13.25	8.83	4.42	0.00
62	46.10	46.10	46.10	46.10	46.10	41.49	36.88	32.27	27.66	23.05	18.44	13.83	9.22	4.61	0.00
63	47.10	47.10	47.10	47.10	47.10	42.39	37.68	32.97	28.26	23.55	18.84	14.13	9.42	4.71	0.00
64	47.40	47.40	47.40	47.40	47.40	42.66	37.92	33.18	28.44	23.70	18.96	14.22	9.48	4.74	0.00
65	47.70	47.70	47.70	47.70	47.70	42.93	38.16	33.39	28.62	23.85	19.08	14.31	9.54	4.77	0.00
66	48.00	48.00	48.00	48.00	48.00	43.20	38.40	33.60	28.80	24.00	19.20	14.40	9.60	4.80	0.00
67	48.00	48.00	48.00	48.00	48.00	43.20	38.40	33.60	28.80	24.00	19.20	14.40	9.60	4.80	0.00
68	48.00	48.00	48.00	48.00	48.00	43.20	38.40	33.60	28.80	24.00	19.20	14.40	9.60	4.80	0.00
69	48.00	48.00	48.00	48.00	48.00	43.20	38.40	33.60	28.80	24.00	19.20	14.40	9.60	4.80	0.00
70	48.00	48.00	48.00	48.00	48.00	43.20	38.40	33.60	28.80	24.00	19.20	14.40	9.60	4.80	0.00
71	48.00	48													

Policy Form L-8031 Flexible Premium Adjustable Life Insurance Policy - Appendix 3
Surrender Charges per \$1,000 Specified Amount by Issue Age & Duration - Female Tobacco

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
0	3.17	3.17	3.17	3.17	3.17	2.85	2.54	2.22	1.90	1.59	1.27	0.95	0.63	0.32	0.00
1	3.16	3.16	3.16	3.16	3.16	2.84	2.53	2.21	1.90	1.58	1.26	0.95	0.63	0.32	0.00
2	3.18	3.18	3.18	3.18	3.18	2.86	2.54	2.23	1.91	1.59	1.27	0.95	0.64	0.32	0.00
3	3.20	3.20	3.20	3.20	3.20	2.88	2.56	2.24	1.92	1.60	1.28	0.96	0.64	0.32	0.00
4	3.23	3.23	3.23	3.23	3.23	2.91	2.58	2.26	1.94	1.62	1.29	0.97	0.65	0.32	0.00
5	3.25	3.25	3.25	3.25	3.25	2.93	2.60	2.28	1.95	1.63	1.30	0.98	0.65	0.33	0.00
6	3.35	3.35	3.35	3.35	3.35	3.02	2.68	2.35	2.01	1.68	1.34	1.01	0.67	0.34	0.00
7	3.45	3.45	3.45	3.45	3.45	3.11	2.76	2.42	2.07	1.73	1.38	1.04	0.69	0.35	0.00
8	3.54	3.54	3.54	3.54	3.54	3.19	2.83	2.48	2.12	1.77	1.42	1.06	0.71	0.35	0.00
9	3.65	3.65	3.65	3.65	3.65	3.29	2.92	2.56	2.19	1.83	1.46	1.10	0.73	0.37	0.00
10	3.75	3.75	3.75	3.75	3.75	3.38	3.00	2.63	2.25	1.88	1.50	1.13	0.75	0.38	0.00
11	3.86	3.86	3.86	3.86	3.86	3.47	3.09	2.70	2.32	1.93	1.54	1.16	0.77	0.39	0.00
12	3.98	3.98	3.98	3.98	3.98	3.58	3.18	2.79	2.39	1.99	1.59	1.19	0.80	0.40	0.00
13	4.10	4.10	4.10	4.10	4.10	3.69	3.28	2.87	2.46	2.05	1.64	1.23	0.82	0.41	0.00
14	4.22	4.22	4.22	4.22	4.22	3.80	3.38	2.95	2.53	2.11	1.69	1.27	0.84	0.42	0.00
15	4.34	4.34	4.34	4.34	4.34	3.91	3.47	3.04	2.60	2.17	1.74	1.30	0.87	0.43	0.00
16	4.54	4.54	4.54	4.54	4.54	4.09	3.63	3.18	2.72	2.27	1.82	1.36	0.91	0.45	0.00
17	4.76	4.76	4.76	4.76	4.76	4.28	3.81	3.33	2.86	2.38	1.90	1.43	0.95	0.48	0.00
18	4.97	4.97	4.97	4.97	4.97	4.47	3.98	3.48	2.98	2.49	1.99	1.49	0.99	0.50	0.00
19	5.19	5.19	5.19	5.19	5.19	4.67	4.15	3.63	3.11	2.60	2.08	1.56	1.04	0.52	0.00
20	5.43	5.43	5.43	5.43	5.43	4.89	4.34	3.80	3.26	2.72	2.17	1.63	1.09	0.54	0.00
21	5.66	5.66	5.66	5.66	5.66	5.09	4.53	3.96	3.40	2.83	2.26	1.70	1.13	0.57	0.00
22	5.91	5.91	5.91	5.91	5.91	5.32	4.73	4.14	3.55	2.96	2.36	1.77	1.18	0.59	0.00
23	6.17	6.17	6.17	6.17	6.17	5.55	4.94	4.32	3.70	3.09	2.47	1.85	1.23	0.62	0.00
24	6.44	6.44	6.44	6.44	6.44	5.80	5.15	4.51	3.86	3.22	2.58	1.93	1.29	0.64	0.00
25	6.72	6.72	6.72	6.72	6.72	6.05	5.38	4.70	4.03	3.36	2.69	2.02	1.34	0.67	0.00
26	7.10	7.10	7.10	7.10	7.10	6.39	5.68	4.97	4.26	3.55	2.84	2.13	1.42	0.71	0.00
27	7.49	7.49	7.49	7.49	7.49	6.74	5.99	5.24	4.49	3.75	3.00	2.25	1.50	0.75	0.00
28	7.90	7.90	7.90	7.90	7.90	7.11	6.32	5.53	4.74	3.95	3.16	2.37	1.58	0.79	0.00
29	8.33	8.33	8.33	8.33	8.33	7.50	6.66	5.83	5.00	4.17	3.33	2.50	1.67	0.83	0.00
30	8.78	8.78	8.78	8.78	8.78	7.90	7.02	6.15	5.27	4.39	3.51	2.63	1.76	0.88	0.00
31	9.25	9.25	9.25	9.25	9.25	8.33	7.40	6.48	5.55	4.63	3.70	2.78	1.85	0.93	0.00
32	9.75	9.75	9.75	9.75	9.75	8.78	7.80	6.83	5.85	4.88	3.90	2.93	1.95	0.98	0.00
33	10.26	10.26	10.26	10.26	10.26	9.23	8.21	7.18	6.16	5.13	4.10	3.08	2.05	1.03	0.00
34	10.81	10.81	10.81	10.81	10.81	9.73	8.65	7.57	6.49	5.41	4.32	3.24	2.16	1.08	0.00
35	11.39	11.39	11.39	11.39	11.39	10.25	9.11	7.97	6.83	5.70	4.56	3.42	2.28	1.14	0.00
36	11.78	11.78	11.78	11.78	11.78	10.60	9.42	8.25	7.07	5.89	4.71	3.53	2.36	1.18	0.00
37	12.19	12.19	12.19	12.19	12.19	10.97	9.75	8.53	7.31	6.10	4.88	3.66	2.44	1.22	0.00
38	12.62	12.62	12.62	12.62	12.62	11.36	10.10	8.83	7.57	6.31	5.05	3.79	2.52	1.26	0.00
39	13.08	13.08	13.08	13.08	13.08	11.77	10.46	9.16	7.85	6.54	5.23	3.92	2.62	1.31	0.00
40	13.56	13.56	13.56	13.56	13.56	12.20	10.85	9.49	8.14	6.78	5.42	4.07	2.71	1.36	0.00
41	14.06	14.06	14.06	14.06	14.06	12.65	11.25	9.84	8.44	7.03	5.62	4.22	2.81	1.41	0.00
42	14.59	14.59	14.59	14.59	14.59	13.13	11.67	10.21	8.75	7.30	5.84	4.38	2.92	1.46	0.00
43	15.15	15.15	15.15	15.15	15.15	13.64	12.12	10.61	9.09	7.58	6.06	4.55	3.03	1.52	0.00
44	15.73	15.73	15.73	15.73	15.73	14.16	12.58	11.01	9.44	7.87	6.29	4.72	3.15	1.57	0.00
45	16.35	16.35	16.35	16.35	16.35	14.72	13.08	11.45	9.81	8.18	6.54	4.91	3.27	1.64	0.00
46	17.00	17.00	17.00	17.00	17.00	15.30	13.60	11.90	10.20	8.50	6.80	5.10	3.40	1.70	0.00
47	17.68	17.68	17.68	17.68	17.68	15.91	14.14	12.38	10.61	8.84	7.07	5.30	3.54	1.77	0.00
48	18.42	18.42	18.42	18.42	18.42	16.58	14.74	12.89	11.05	9.21	7.37	5.53	3.68	1.84	0.00
49	19.19	19.19	19.19	19.19	19.19	17.27	15.35	13.43	11.51	9.60	7.68	5.76	3.84	1.92	0.00
50	20.01	20.01	20.01	20.01	20.01	18.01	16.01	14.01	12.01	10.01	8.00	6.00	4.00	2.00	0.00
51	20.88	20.88	20.88	20.88	20.88	18.79	16.70	14.62	12.53	10.44	8.35	6.26	4.18	2.09	0.00
52	21.80	21.80	21.80	21.80	21.80	19.62	17.44	15.26	13.08	10.90	8.72	6.54	4.36	2.18	0.00
53	22.78	22.78	22.78	22.78	22.78	20.50	18.22	15.95	13.67	11.39	9.11	6.83	4.56	2.28	0.00
54	23.81	23.81	23.81	23.81	23.81	21.43	19.05	16.67	14.29	11.91	9.52	7.14	4.76	2.38	0.00
55	24.92	24.92	24.92	24.92	24.92	22.43	19.94	17.44	14.95	12.46	9.97	7.48	4.98	2.49	0.00
56	26.10	26.10	26.10	26.10	26.10	23.49	20.88	18.27	15.66	13.05	10.44	7.83	5.22	2.61	0.00
57	27.36	27.36	27.36	27.36	27.36	24.62	21.89	19.15	16.42	13.68	10.94	8.21	5.47	2.74	0.00
58	28.70	28.70	28.70	28.70	28.70	25.83	22.96	20.09	17.22	14.35	11.48	8.61	5.74	2.87	0.00
59	30.16	30.16	30.16	30.16	30.16	27.14	24.13	21.11	18.10	15.08	12.06	9.05	6.03	3.02	0.00
60	31.73	31.73	31.73	31.73	31.73	28.56	25.38	22.21	19.04	15.87	12.69	9.52	6.35	3.17	0.00
61	33.43	33.43	33.43	33.43	33.43	30.09	26.74	23.40	20.06	16.72	13.37	10.03	6.69	3.34	0.00
62	35.26	35.26	35.26	35.26	35.26	31.73	28.21	24.68	21.16	17.63	14.10	10.58	7.05	3.53	0.00
63	37.25	37.25	37.25	37.25	37.25	33.53	29.80	26.08	22.35	18.63	14.90	11.18	7.45	3.73	0.00
64	39.38	39.38	39.38	39.38	39.38	35.44	31.50	27.57	23.63	19.69	15.75	11.81	7.88	3.94	0.00
65	41.67	41.67	41.67	41.67	41.67	37.50	33.34	29.17	25.00	20.84	16.67	12.50	8.33	4.17	0.00
66	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
67	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
68	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
69	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
70	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
71	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
72	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
73	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
74	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00
75	42.00	42.00	42.00	42.00	42.00	37.80	33.60	29.40	25.20	21.00	16.80	12.60	8.40	4.20	0.00

Policy Form L-8031 Flexible Premium Adjustable Life Insurance Policy - Appendix 4
 Unamortized Unused Initial Expense Allowance per \$1,000 Death Benefit by Issue Age and Duration - Male Non-Tob

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
0	12.14	12.13	12.11	12.09	12.07	12.05	12.02	12.00	11.97	11.94	11.92	11.88	11.85	11.82	11.79
1	12.20	12.18	12.16	12.14	12.12	12.10	12.07	12.04	12.02	11.99	11.96	11.93	11.89	11.86	11.83
2	12.29	12.27	12.25	12.23	12.20	12.18	12.15	12.12	12.09	12.06	12.03	12.00	11.96	11.93	11.90
3	12.39	12.37	12.34	12.32	12.29	12.27	12.24	12.21	12.18	12.15	12.11	12.08	12.05	12.01	11.98
4	12.50	12.48	12.45	12.43	12.40	12.37	12.34	12.31	12.28	12.24	12.21	12.17	12.14	12.11	12.07
5	12.61	12.58	12.56	12.53	12.50	12.47	12.44	12.41	12.37	12.34	12.31	12.27	12.23	12.20	12.16
6	12.74	12.71	12.69	12.66	12.63	12.59	12.56	12.53	12.49	12.46	12.42	12.39	12.35	12.31	12.27
7	12.87	12.84	12.81	12.78	12.75	12.72	12.68	12.65	12.61	12.57	12.54	12.50	12.46	12.42	12.38
8	13.00	12.97	12.94	12.91	12.87	12.84	12.80	12.77	12.73	12.69	12.66	12.62	12.58	12.53	12.49
9	13.15	13.12	13.09	13.05	13.02	12.98	12.94	12.91	12.87	12.83	12.79	12.75	12.71	12.66	12.62
10	13.30	13.27	13.23	13.20	13.16	13.12	13.08	13.05	13.01	12.97	12.93	12.88	12.84	12.79	12.74
11	13.46	13.42	13.39	13.35	13.31	13.28	13.24	13.20	13.16	13.12	13.07	13.03	12.98	12.93	12.87
12	13.63	13.59	13.56	13.52	13.48	13.44	13.40	13.36	13.32	13.27	13.23	13.18	13.13	13.07	13.01
13	13.80	13.76	13.72	13.68	13.64	13.60	13.56	13.52	13.47	13.43	13.38	13.33	13.27	13.21	13.15
14	13.97	13.93	13.89	13.85	13.81	13.77	13.73	13.68	13.63	13.58	13.53	13.47	13.41	13.35	13.29
15	14.15	14.11	14.07	14.03	13.99	13.94	13.89	13.85	13.79	13.74	13.68	13.62	13.56	13.50	13.43
16	14.33	14.29	14.25	14.20	14.16	14.11	14.06	14.01	13.95	13.90	13.84	13.77	13.71	13.64	13.57
17	14.52	14.48	14.43	14.39	14.34	14.29	14.24	14.18	14.12	14.06	14.00	13.93	13.86	13.79	13.71
18	14.71	14.67	14.62	14.57	14.52	14.46	14.41	14.35	14.29	14.22	14.15	14.08	14.01	13.93	13.85
19	14.90	14.85	14.80	14.75	14.70	14.64	14.58	14.52	14.45	14.38	14.31	14.23	14.15	14.07	13.98
20	15.11	15.06	15.01	14.95	14.89	14.83	14.77	14.70	14.63	14.56	14.48	14.40	14.31	14.22	14.13
21	15.32	15.27	15.21	15.15	15.09	15.02	14.95	14.88	14.81	14.73	14.65	14.56	14.47	14.37	14.27
22	15.55	15.49	15.43	15.37	15.30	15.23	15.16	15.08	15.00	14.92	14.83	14.74	14.64	14.54	14.43
23	15.80	15.74	15.67	15.61	15.54	15.46	15.38	15.30	15.22	15.12	15.03	14.93	14.82	14.72	14.60
24	16.05	15.98	15.91	15.84	15.77	15.69	15.60	15.52	15.42	15.33	15.22	15.12	15.01	14.89	14.77
25	16.32	16.25	16.18	16.10	16.02	15.93	15.84	15.75	15.65	15.55	15.44	15.32	15.20	15.08	14.95
26	16.61	16.53	16.46	16.37	16.29	16.19	16.10	16.00	15.89	15.78	15.66	15.54	15.41	15.28	15.15
27	16.91	16.83	16.74	16.66	16.56	16.46	16.36	16.25	16.14	16.02	15.89	15.76	15.63	15.49	15.34
28	17.23	17.14	17.05	16.96	16.85	16.75	16.64	16.52	16.40	16.27	16.14	16.00	15.86	15.71	15.55
29	17.56	17.47	17.37	17.26	17.16	17.04	16.92	16.80	16.67	16.53	16.39	16.24	16.09	15.93	15.77
30	17.92	17.82	17.71	17.60	17.48	17.36	17.23	17.10	16.96	16.82	16.66	16.51	16.34	16.18	16.00
31	18.31	18.20	18.09	17.97	17.84	17.71	17.57	17.43	17.28	17.12	16.96	16.80	16.62	16.44	16.26
32	18.71	18.59	18.47	18.34	18.20	18.06	17.92	17.76	17.60	17.44	17.27	17.09	16.90	16.71	16.52
33	19.15	19.02	18.89	18.75	18.61	18.45	18.30	18.13	17.96	17.78	17.60	17.41	17.21	17.01	16.80
34	19.61	19.47	19.33	19.18	19.02	18.86	18.69	18.52	18.33	18.14	17.95	17.75	17.54	17.32	17.10
35	20.09	19.94	19.79	19.63	19.46	19.28	19.10	18.91	18.72	18.52	18.31	18.09	17.87	17.64	17.40
36	20.61	20.45	20.28	20.11	19.93	19.74	19.55	19.35	19.14	18.92	18.70	18.47	18.23	17.98	17.72
37	21.16	20.99	20.81	20.62	20.43	20.23	20.02	19.80	19.58	19.35	19.11	18.86	18.61	18.34	18.06
38	21.74	21.55	21.36	21.16	20.95	20.73	20.51	20.28	20.04	19.79	19.54	19.27	19.00	18.71	18.41
39	22.35	22.15	21.94	21.72	21.50	21.27	21.03	20.78	20.53	20.26	19.98	19.70	19.40	19.09	18.78
40	23.00	22.78	22.56	22.33	22.08	21.84	21.58	21.31	21.04	20.75	20.45	20.14	19.83	19.50	19.16
41	23.69	23.46	23.21	22.96	22.70	22.44	22.16	21.88	21.58	21.27	20.95	20.61	20.27	19.92	19.56
42	24.42	24.17	23.91	23.64	23.36	23.07	22.77	22.46	22.14	21.81	21.46	21.11	20.74	20.36	19.98
43	25.20	24.93	24.65	24.36	24.06	23.75	23.42	23.09	22.74	22.38	22.01	21.62	21.23	20.84	20.43
44	26.01	25.72	25.41	25.10	24.78	24.44	24.09	23.72	23.35	22.96	22.56	22.16	21.74	21.31	20.88
45	26.87	26.55	26.23	25.89	25.54	25.17	24.79	24.40	23.99	23.57	23.15	22.71	22.27	21.81	21.35
46	27.78	27.44	27.08	26.71	26.33	25.93	25.52	25.10	24.66	24.22	23.76	23.30	22.82	22.33	21.83
47	28.74	28.37	27.98	27.58	27.16	26.73	26.29	25.83	25.37	24.89	24.40	23.90	23.39	22.87	22.33
48	29.77	29.36	28.94	28.50	28.05	27.59	27.11	26.62	26.12	25.61	25.09	24.55	24.00	23.43	22.86
49	30.86	30.42	29.96	29.48	28.99	28.49	27.98	27.45	26.91	26.36	25.80	25.22	24.63	24.03	23.42
50	32.03	31.55	31.05	30.53	30.00	29.46	28.91	28.34	27.76	27.17	26.56	25.93	25.30	24.67	24.02
51	33.29	32.76	32.22	31.66	31.09	30.50	29.91	29.30	28.67	28.02	27.37	26.70	26.03	25.35	24.66
52	34.62	34.05	33.46	32.85	32.23	31.60	30.96	30.29	29.61	28.92	28.22	27.50	26.79	26.06	25.33
53	36.04	35.41	34.78	34.12	33.46	32.77	32.07	31.35	30.61	29.87	29.12	28.36	27.59	26.81	26.03
54	37.55	36.87	36.18	35.47	34.75	34.00	33.24	32.46	31.67	30.87	30.07	29.25	28.43	27.60	26.75
55	39.15	38.41	37.66	36.89	36.10	35.29	34.46	33.63	32.78	31.92	31.06	30.19	29.30	28.40	27.49
56	40.85	40.05	39.23	38.39	37.53	36.65	35.76	34.86	33.95	33.03	32.10	31.16	30.20	29.23	28.24
57	42.65	41.78	40.88	39.96	39.03	38.08	37.12	36.15	35.17	34.18	33.18	32.16	31.12	30.07	29.00
58	44.57	43.61	42.63	41.64	40.62	39.60	38.57	37.52	36.47	35.40	34.31	33.20	32.08	30.94	29.80
59	46.64	45.59	44.52	43.44	42.35	41.24	40.13	39.00	37.85	36.69	35.51	34.31	33.09	31.87	30.65
60	48.85	47.71	46.54	45.37	44.19	42.99	41.78	40.56	39.31	38.04	36.76	35.45	34.15	32.84	31.53
61	51.21	49.96	48.70	47.43	46.15	44.85	43.54	42.20	40.84	39.46	38.06	36.65	35.25	33.85	32.45
62	53.72	52.37	51.00	49.62	48.23	46.81	45.37	43.91	42.42	40.92	39.41	37.90	36.40	34.89	33.38
63	56.39	54.92	53.43	51.93	50.41	48.86	47.28	45.68	44.06	42.44	40.82	39.19	37.57	35.94	34.32
64	59.22	57.62	56.00	54.36	52.69	50.99	49.26	47.51	45.76	44.01	42.26	40.51	38.76	37.00	35.26
65	60.00	58.31	56.60	54.86	53.09	51.30	49.48	47.65	45.83	44.01	42.18	40.36	38.53	36.72	34.93
66	60.00	58.24	56.45	54.63	52.78	50.91	49.03	47.16	45.28	43.40	41.52	39.65	37.78	35.94	34.14
67	60.00	58.16	56.28	54.38	52.45	50.51	48.58	46.65	44.72	42.78	40.85	38.92	37.03	35.17	33.35
68	60.00	58.07	56.10	54.11	52.12	50.12	48.13	46.13	44.14	42.14	40.16	38.20	36.29	34.41	32.57
69	60.00	57.97	55.91	53.85	51.79	49.73	47.67	45.61	43.54	41.50	39.48	37.50	35.55	33.65	31.78
70	60.00	57.87	55.74	53.61	51.48	49.34	47.20	45.07	42.95	40.86	38.81	36.80	34.83	32.89	30.98
71	60.00	57.79	55.58	53.37	51.15	48.94	46.73	44.53	42.36	40.23	38.15	36.11	34.10	32.12	30.15
72	60.00	57.71	55.41	53.11	50.81	48.52	46.23	43.99	41.78	39.61	37.49	35.41	33.35	31.31	29.29
73	60.00	57.61	55.23	52.83	50.44	48.07	45.73	43.44	41.19	38.99	36.81	34.67	32.55	30.46	28.37
74	60.00	57.51	55.02	52.53	50.06	47.63	45.24	42.89	40.60	38.34	36.11</				

Policy Form L-8031 Flexible Premium Adjustable Life Insurance Policy - Appendix 4
 Jnamortized Unused Initial Expense Allowance per \$1,000 Death Benefit by Issue Age and Duration - Female Non-Tobacco

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
0	11.73	11.72	11.70	11.69	11.67	11.65	11.63	11.61	11.59	11.57	11.55	11.53	11.50	11.48	11.45
1	11.80	11.79	11.77	11.75	11.74	11.72	11.70	11.68	11.65	11.63	11.61	11.58	11.56	11.53	11.50
2	11.87	11.85	11.84	11.82	11.80	11.78	11.76	11.74	11.71	11.69	11.67	11.64	11.61	11.59	11.56
3	11.95	11.93	11.91	11.90	11.88	11.85	11.83	11.81	11.79	11.76	11.73	11.71	11.68	11.65	11.62
4	12.04	12.02	12.00	11.98	11.96	11.94	11.92	11.89	11.87	11.84	11.81	11.79	11.76	11.73	11.69
5	12.14	12.12	12.10	12.08	12.06	12.03	12.01	11.98	11.96	11.93	11.90	11.87	11.84	11.81	11.78
6	12.24	12.22	12.20	12.18	12.15	12.13	12.10	12.07	12.05	12.02	11.99	11.96	11.93	11.89	11.86
7	12.34	12.32	12.30	12.27	12.25	12.22	12.19	12.17	12.14	12.11	12.08	12.04	12.01	11.97	11.94
8	12.45	12.43	12.40	12.38	12.35	12.32	12.30	12.27	12.24	12.21	12.17	12.14	12.10	12.06	12.03
9	12.56	12.54	12.51	12.48	12.46	12.43	12.40	12.37	12.34	12.30	12.27	12.23	12.19	12.15	12.11
10	12.69	12.66	12.64	12.61	12.58	12.55	12.52	12.49	12.45	12.42	12.38	12.34	12.30	12.26	12.22
11	12.81	12.78	12.75	12.73	12.70	12.66	12.63	12.60	12.56	12.52	12.49	12.45	12.40	12.36	12.31
12	12.94	12.91	12.88	12.85	12.82	12.79	12.75	12.72	12.68	12.64	12.60	12.56	12.51	12.46	12.41
13	13.08	13.05	13.02	12.99	12.95	12.92	12.88	12.84	12.80	12.76	12.72	12.67	12.63	12.58	12.52
14	13.23	13.20	13.17	13.13	13.10	13.06	13.02	12.98	12.94	12.89	12.85	12.80	12.75	12.70	12.64
15	13.37	13.34	13.30	13.27	13.23	13.19	13.15	13.11	13.06	13.01	12.97	12.91	12.86	12.80	12.75
16	13.53	13.50	13.46	13.42	13.38	13.34	13.30	13.25	13.20	13.15	13.10	13.05	12.99	12.93	12.87
17	13.69	13.65	13.61	13.57	13.53	13.49	13.44	13.39	13.34	13.29	13.23	13.18	13.12	13.05	12.99
18	13.86	13.82	13.78	13.74	13.69	13.65	13.60	13.55	13.49	13.44	13.38	13.32	13.25	13.19	13.12
19	14.04	14.00	13.96	13.91	13.86	13.81	13.76	13.71	13.65	13.59	13.53	13.46	13.39	13.32	13.25
20	14.23	14.19	14.14	14.09	14.04	13.99	13.93	13.87	13.81	13.75	13.68	13.62	13.54	13.47	13.39
21	14.43	14.38	14.33	14.28	14.23	14.17	14.11	14.05	13.99	13.92	13.85	13.78	13.70	13.62	13.54
22	14.64	14.59	14.54	14.48	14.42	14.36	14.30	14.24	14.17	14.10	14.02	13.95	13.86	13.78	13.69
23	14.86	14.81	14.75	14.69	14.63	14.57	14.50	14.43	14.36	14.28	14.20	14.12	14.04	13.95	13.85
24	15.09	15.03	14.97	14.91	14.85	14.78	14.71	14.63	14.56	14.48	14.39	14.30	14.21	14.12	14.02
25	15.34	15.28	15.22	15.15	15.08	15.01	14.93	14.85	14.77	14.69	14.60	14.50	14.41	14.31	14.20
26	15.60	15.54	15.47	15.40	15.32	15.25	15.17	15.08	14.99	14.90	14.81	14.71	14.61	14.50	14.39
27	15.87	15.80	15.73	15.65	15.57	15.49	15.41	15.32	15.22	15.13	15.03	14.92	14.81	14.70	14.58
28	16.15	16.08	16.00	15.92	15.83	15.75	15.66	15.56	15.46	15.36	15.25	15.14	15.02	14.90	14.78
29	16.46	16.38	16.30	16.21	16.12	16.03	15.93	15.83	15.73	15.62	15.50	15.38	15.26	15.13	14.99
30	16.77	16.69	16.60	16.51	16.41	16.31	16.21	16.10	15.99	15.87	15.75	15.62	15.49	15.35	15.21
31	17.11	17.02	16.93	16.83	16.73	16.62	16.51	16.39	16.27	16.15	16.02	15.88	15.74	15.59	15.44
32	17.46	17.36	17.26	17.16	17.05	16.94	16.82	16.69	16.57	16.43	16.29	16.15	16.00	15.84	15.68
33	17.83	17.73	17.62	17.51	17.39	17.27	17.14	17.01	16.87	16.73	16.58	16.43	16.27	16.10	15.93
34	18.23	18.12	18.00	17.88	17.76	17.63	17.49	17.35	17.21	17.05	16.89	16.73	16.56	16.38	16.20
35	18.64	18.52	18.40	18.27	18.14	18.00	17.85	17.70	17.54	17.38	17.21	17.03	16.85	16.66	16.47
36	19.08	18.95	18.82	18.68	18.54	18.39	18.23	18.07	17.90	17.73	17.55	17.36	17.16	16.96	16.76
37	19.53	19.39	19.25	19.10	18.95	18.79	18.62	18.45	18.27	18.08	17.89	17.69	17.48	17.27	17.05
38	20.02	19.87	19.72	19.56	19.40	19.22	19.04	18.86	18.66	18.46	18.26	18.04	17.82	17.60	17.36
39	20.53	20.37	20.21	20.04	19.86	19.67	19.48	19.28	19.07	18.86	18.64	18.41	18.18	17.94	17.69
40	21.08	20.91	20.73	20.55	20.36	20.16	19.95	19.74	19.51	19.29	19.05	18.81	18.56	18.31	18.05
41	21.65	21.47	21.27	21.08	20.87	20.66	20.43	20.21	19.97	19.73	19.48	19.22	18.96	18.68	18.41
42	22.26	22.06	21.86	21.64	21.42	21.19	20.95	20.71	20.46	20.20	19.93	19.66	19.38	19.09	18.79
43	22.91	22.70	22.47	22.24	22.01	21.76	21.50	21.24	20.97	20.70	20.41	20.12	19.82	19.51	19.20
44	23.59	23.36	23.12	22.87	22.62	22.35	22.08	21.80	21.51	21.22	20.91	20.60	20.28	19.96	19.62
45	24.31	24.06	23.80	23.54	23.26	22.98	22.69	22.39	22.08	21.76	21.44	21.11	20.77	20.42	20.07
46	25.08	24.81	24.53	24.25	23.95	23.65	23.34	23.01	22.69	22.35	22.00	21.65	21.29	20.92	20.54
47	25.88	25.59	25.29	24.98	24.67	24.34	24.01	23.66	23.31	22.95	22.58	22.20	21.82	21.42	21.02
48	26.74	26.43	26.11	25.77	25.43	25.08	24.73	24.36	23.98	23.60	23.20	22.80	22.38	21.96	21.52
49	27.64	27.30	26.96	26.60	26.24	25.86	25.48	25.08	24.68	24.27	23.84	23.41	22.97	22.51	22.05
50	28.59	28.23	27.85	27.47	27.08	26.68	26.26	25.84	25.41	24.97	24.51	24.05	23.57	23.08	22.58
51	29.59	29.20	28.80	28.39	27.96	27.53	27.09	26.64	26.17	25.70	25.21	24.71	24.20	23.67	23.14
52	30.65	30.23	29.80	29.35	28.90	28.43	27.96	27.47	26.97	26.46	25.94	25.40	24.85	24.29	23.71
53	31.77	31.32	30.85	30.37	29.88	29.38	28.87	28.35	27.81	27.26	26.70	26.12	25.53	24.92	24.30
54	32.95	32.46	31.96	31.44	30.92	30.38	29.83	29.26	28.68	28.09	27.48	26.86	26.22	25.57	24.90
55	34.19	33.66	33.12	32.57	32.00	31.42	30.82	30.21	29.59	28.95	28.29	27.62	26.93	26.23	25.51
56	35.51	34.94	34.36	33.76	33.14	32.52	31.87	31.21	30.54	29.84	29.13	28.41	27.67	26.92	26.15
57	36.90	36.28	35.65	35.00	34.34	33.66	32.96	32.25	31.52	30.77	30.00	29.22	28.43	27.61	26.79
58	38.37	37.70	37.02	36.32	35.60	34.86	34.10	33.33	32.54	31.73	30.90	30.06	29.20	28.33	27.44
59	39.92	39.20	38.45	37.69	36.91	36.11	35.29	34.45	33.60	32.72	31.83	30.92	29.99	29.06	28.10
60	41.58	40.79	39.98	39.16	38.31	37.44	36.55	35.64	34.71	33.77	32.80	31.82	30.82	29.81	28.79
61	43.34	42.48	41.60	40.70	39.78	38.83	37.87	36.88	35.88	34.85	33.81	32.75	31.68	30.59	29.49
62	45.22	44.28	43.32	42.34	41.34	40.31	39.26	38.19	37.10	35.99	34.86	33.72	32.56	31.39	30.20
63	47.22	46.20	45.15	44.08	42.98	41.86	40.72	39.56	38.37	37.17	35.95	34.72	33.47	32.21	30.93
64	49.36	48.24	47.09	45.92	44.73	43.51	42.26	41.00	39.72	38.42	37.10	35.76	34.41	33.04	31.66
65	51.66	50.43	49.18	47.90	46.59	45.26	43.91	42.53	41.14	39.73	38.30	36.85	35.39	33.91	32.41
66	54.12	52.77	51.40	50.00	48.57	47.12	45.64	44.15	42.63	41.10	39.55	37.97	36.38	34.78	33.14
67	56.76	55.28	53.77	52.24	50.67	49.09	47.48	45.85	44.20	42.53	40.84	39.13	37.40	35.65	33.89
68	59.60	57.97	56.32	54.63	52.92	51.19	49.43	47.65	45.85	44.03	42.19	40.32	38.43	36.53	34.64
69	60.00	58.29	56.54	54.77	52.98	51.16	49.32	47.46	45.57	43.66	41.73	39.78	37.81	35.85	33.90
70	60.00	58.20	56.38	54.54	52.66	50.77	48.85	46.91	44.95	42.96	40.95	38.92	36.91	34.90	32.87
71	60.00	58.12	56.22	54.29	52.34	50.36	48.36	46.33	44.28	42.21	40.12	38.05	35.97	33.88	31.77
72	60.00	58.03	56.04	54.03	51.99	49.92	47.83	45.72	43.57	41.42	39.28	37.13	34.98	32.80	30.57
73	60.00	57.94	55.86	53.75	51.61	49.45	47.26	45.05	42.82	40.61	38.39	36.16	33.91	31.60	29.24
74	60.00	57.84	55.66	53.44	51.21	48.94	46.65	44.34	42.05	39.76	37.45				

Policy Form L-8031 Flexible Premium Adjustable Life Insurance Policy - Appendix 4
 Unamortized Unused Initial Expense Allowance per \$1,000 Death Benefit by Issue Age and Duration - Male Tobacco

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
0	12.75	12.73	12.71	12.68	12.65	12.62	12.58	12.55	12.51	12.47	12.43	12.39	12.34	12.30	12.25
1	12.85	12.83	12.80	12.77	12.73	12.70	12.67	12.63	12.59	12.55	12.51	12.46	12.42	12.37	12.32
2	12.97	12.94	12.91	12.88	12.84	12.81	12.77	12.73	12.69	12.65	12.60	12.56	12.51	12.46	12.41
3	13.10	13.07	13.04	13.00	12.97	12.93	12.89	12.85	12.80	12.76	12.71	12.66	12.61	12.56	12.51
4	13.25	13.22	13.18	13.14	13.11	13.07	13.02	12.98	12.93	12.88	12.84	12.79	12.73	12.68	12.63
5	13.41	13.37	13.34	13.30	13.26	13.21	13.17	13.12	13.07	13.02	12.97	12.92	12.87	12.82	12.76
6	13.58	13.54	13.50	13.46	13.42	13.37	13.32	13.27	13.22	13.17	13.12	13.07	13.01	12.96	12.90
7	13.75	13.71	13.67	13.62	13.58	13.53	13.48	13.43	13.37	13.32	13.27	13.21	13.16	13.10	13.04
8	13.94	13.90	13.85	13.80	13.76	13.70	13.65	13.60	13.54	13.49	13.44	13.38	13.32	13.26	13.20
9	14.14	14.09	14.05	14.00	13.94	13.89	13.84	13.78	13.73	13.67	13.61	13.55	13.49	13.43	13.36
10	14.35	14.30	14.25	14.20	14.14	14.09	14.03	13.98	13.92	13.86	13.80	13.74	13.67	13.61	13.54
11	14.56	14.51	14.45	14.40	14.34	14.29	14.23	14.17	14.11	14.05	13.99	13.92	13.85	13.78	13.71
12	14.79	14.74	14.68	14.62	14.56	14.50	14.45	14.39	14.32	14.26	14.19	14.12	14.05	13.98	13.90
13	15.03	14.97	14.91	14.85	14.79	14.73	14.67	14.61	14.54	14.48	14.41	14.33	14.26	14.18	14.10
14	15.28	15.22	15.16	15.10	15.04	14.97	14.91	14.84	14.77	14.70	14.63	14.55	14.47	14.39	14.30
15	15.53	15.47	15.41	15.34	15.28	15.21	15.14	15.07	15.00	14.92	14.85	14.76	14.68	14.59	14.50
16	15.79	15.73	15.66	15.60	15.53	15.46	15.39	15.31	15.23	15.15	15.07	14.98	14.89	14.80	14.70
17	16.06	15.99	15.93	15.86	15.79	15.71	15.64	15.56	15.48	15.39	15.30	15.21	15.11	15.01	14.90
18	16.32	16.25	16.18	16.11	16.03	15.96	15.87	15.79	15.70	15.61	15.52	15.42	15.32	15.21	15.09
19	16.60	16.53	16.45	16.38	16.30	16.21	16.13	16.04	15.95	15.85	15.75	15.64	15.53	15.42	15.29
20	16.89	16.81	16.74	16.65	16.57	16.48	16.39	16.30	16.20	16.10	15.99	15.87	15.75	15.63	15.50
21	17.19	17.11	17.03	16.94	16.85	16.76	16.66	16.56	16.46	16.34	16.23	16.10	15.98	15.84	15.70
22	17.50	17.41	17.33	17.23	17.14	17.04	16.94	16.83	16.72	16.60	16.47	16.34	16.20	16.06	15.91
23	17.83	17.74	17.65	17.55	17.45	17.34	17.23	17.12	16.99	16.87	16.73	16.59	16.44	16.29	16.13
24	18.17	18.07	17.97	17.87	17.76	17.65	17.53	17.41	17.27	17.14	16.99	16.84	16.69	16.52	16.35
25	18.53	18.43	18.32	18.21	18.10	17.97	17.85	17.71	17.57	17.42	17.27	17.11	16.94	16.77	16.59
26	18.91	18.80	18.69	18.57	18.44	18.31	18.17	18.03	17.88	17.72	17.55	17.38	17.20	17.02	16.83
27	19.31	19.19	19.07	18.94	18.81	18.67	18.52	18.36	18.20	18.03	17.85	17.67	17.48	17.28	17.08
28	19.72	19.59	19.46	19.32	19.18	19.02	18.86	18.70	18.52	18.34	18.15	17.96	17.76	17.55	17.33
29	20.17	20.03	19.89	19.74	19.58	19.42	19.25	19.07	18.88	18.69	18.49	18.28	18.06	17.84	17.62
30	20.64	20.49	20.34	20.17	20.01	19.83	19.64	19.45	19.25	19.05	18.83	18.61	18.38	18.15	17.91
31	21.14	20.98	20.81	20.64	20.45	20.26	20.07	19.86	19.65	19.43	19.20	18.96	18.72	18.48	18.22
32	21.68	21.51	21.33	21.14	20.94	20.74	20.52	20.30	20.07	19.84	19.60	19.35	19.09	18.83	18.57
33	22.26	22.07	21.88	21.67	21.46	21.24	21.01	20.78	20.53	20.28	20.03	19.76	19.49	19.22	18.93
34	22.86	22.66	22.45	22.23	22.00	21.76	21.52	21.27	21.01	20.74	20.47	20.19	19.90	19.61	19.31
35	23.51	23.29	23.06	22.83	22.58	22.33	22.07	21.80	21.52	21.24	20.95	20.65	20.35	20.03	19.71
36	24.20	23.96	23.72	23.46	23.20	22.93	22.65	22.36	22.06	21.76	21.46	21.14	20.82	20.48	20.13
37	24.93	24.67	24.41	24.14	23.85	23.56	23.26	22.95	22.64	22.32	21.99	21.66	21.30	20.94	20.57
38	25.70	25.42	25.14	24.84	24.54	24.23	23.91	23.58	23.25	22.91	22.56	22.19	21.81	21.42	21.02
39	26.51	26.21	25.90	25.59	25.26	24.93	24.59	24.24	23.89	23.52	23.14	22.74	22.34	21.92	21.50
40	27.38	27.06	26.73	26.39	26.04	25.69	25.32	24.95	24.57	24.17	23.76	23.33	22.90	22.45	22.00
41	28.29	27.94	27.59	27.23	26.85	26.47	26.09	25.68	25.27	24.84	24.39	23.94	23.47	23.00	22.53
42	29.25	28.88	28.50	28.11	27.71	27.30	26.88	26.45	26.00	25.53	25.06	24.57	24.08	23.58	23.08
43	30.27	29.87	29.46	29.05	28.62	28.18	27.72	27.25	26.76	26.26	25.76	25.24	24.72	24.20	23.67
44	31.33	30.90	30.47	30.02	29.56	29.08	28.58	28.07	27.55	27.01	26.47	25.93	25.38	24.83	24.26
45	32.45	31.99	31.52	31.04	30.53	30.01	29.47	28.93	28.37	27.80	27.23	26.65	26.07	25.48	24.88
46	33.63	33.14	32.63	32.10	31.55	30.99	30.41	29.82	29.22	28.62	28.01	27.40	26.78	26.15	25.51
47	34.87	34.33	33.78	33.20	32.61	32.00	31.38	30.75	30.12	29.48	28.84	28.19	27.52	26.84	26.16
48	36.19	35.60	35.00	34.37	33.73	33.08	32.41	31.75	31.08	30.40	29.71	29.01	28.29	27.57	26.86
49	37.60	36.96	36.30	35.62	34.93	34.23	33.53	32.82	32.10	31.38	30.63	29.88	29.12	28.36	27.61
50	39.11	38.41	37.70	36.97	36.23	35.48	34.73	33.97	33.20	32.42	31.62	30.82	30.01	29.22	28.43
51	40.72	39.96	39.19	38.40	37.61	36.82	36.01	35.20	34.37	33.52	32.67	31.82	30.97	30.14	29.30
52	42.44	41.62	40.79	39.95	39.10	38.25	37.38	36.50	35.60	34.70	33.79	32.89	32.01	31.12	30.24
53	44.25	43.36	42.47	41.57	40.67	39.74	38.81	37.85	36.89	35.93	34.97	34.03	33.09	32.15	31.20
54	46.17	45.22	44.26	43.30	42.32	41.32	40.30	39.28	38.25	37.24	36.23	35.23	34.23	33.22	32.20
55	48.18	47.16	46.13	45.09	44.02	42.94	41.85	40.76	39.68	38.60	37.54	36.47	35.39	34.30	33.20
56	50.29	49.19	48.08	46.94	45.79	44.63	43.46	42.31	41.16	40.03	38.89	37.74	36.58	35.40	34.21
57	52.52	51.33	50.12	48.89	47.64	46.40	45.17	43.95	42.73	41.52	40.29	39.05	37.80	36.52	35.23
58	54.88	53.58	52.27	50.94	49.61	48.29	46.99	45.69	44.39	43.08	41.76	40.41	39.04	37.66	36.28
59	57.41	56.00	54.58	53.15	51.74	50.34	48.95	47.56	46.16	44.74	43.30	41.83	40.35	38.87	37.41
60	60.00	58.48	56.95	55.44	53.94	52.45	50.96	49.46	47.93	46.39	44.82	43.24	41.65	40.08	38.51
61	60.00	58.44	56.89	55.35	53.82	52.29	50.74	49.18	47.60	45.99	44.36	42.74	41.12	39.51	37.90
62	60.00	58.41	56.83	55.26	53.69	52.10	50.50	48.87	47.22	45.55	43.88	42.22	40.57	38.91	37.26
63	60.00	58.38	56.76	55.15	53.52	51.88	50.21	48.51	46.79	45.08	43.38	41.67	39.97	38.28	36.59
64	60.00	58.34	56.68	55.01	53.32	51.60	49.86	48.09	46.33	44.58	42.83	41.08	39.34	37.60	35.89
65	60.00	58.29	56.57	54.83	53.07	51.27	49.46	47.65	45.85	44.05	42.25	40.46	38.67	36.91	35.19
66	60.00	58.23	56.44	54.62	52.77	50.91	49.04	47.19	45.34	43.49	41.64	39.81	37.99	36.22	34.48
67	60.00	58.15	56.28	54.38	52.46	50.53	48.62	46.72	44.81	42.91	41.02	39.15	37.32	35.53	33.79
68	60.00	58.07	56.10	54.12	52.14	50.17	48.20	46.23	44.27	42.32	40.39	38.50	36.66	34.87	33.11
69	60.00	57.97	55.92	53.87	51.84	49.80	47.77	45.74	43.73	41.73	39.78	37.88	36.03	34.22	32.43
70	60.00	57.88	55.76	53.65	51.55	49.44	47.34	45.26	43.19	41.18	39.20	37.29	35.41	33.57	31.74
71	60.00	57.80	55.62	53.44	51.25	49.08	46.91	44.78	42.68	40.64	38.65	36.71	34.80	32.90	31.02
72	60.00	57.73	55.47	53.20	50.95	48.70	46.48	44.31	42.19	40.12	38.11	36.12	34.15	32.20	30.28
73	60.00	57.65	55.29	52.95	50.61	48.31	46.05	43.84	41.70	39.61	37.54	35.49	33.47	31.47	29.49
74	60.00	57.55	55.11	52.68	50.28	47.93	45.63	43.40	41.22	39.07	36.94				

Policy Form L-8031 Flexible Premium Adjustable Life Insurance Policy - Appendix 4
 Unamortized Unused Initial Expense Allowance per \$1,000 Death Benefit by Issue Age and Duration - Female Tobacco

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
0	12.24	12.22	12.20	12.18	12.16	12.13	12.10	12.08	12.05	12.02	11.99	11.95	11.92	11.88	11.85
1	12.34	12.32	12.30	12.27	12.25	12.22	12.19	12.16	12.13	12.10	12.07	12.03	12.00	11.96	11.92
2	12.44	12.42	12.39	12.37	12.34	12.31	12.28	12.25	12.22	12.19	12.15	12.12	12.08	12.04	12.00
3	12.55	12.53	12.50	12.47	12.44	12.41	12.38	12.35	12.32	12.28	12.24	12.21	12.17	12.12	12.08
4	12.67	12.64	12.62	12.59	12.56	12.53	12.49	12.46	12.42	12.39	12.35	12.31	12.26	12.22	12.18
5	12.80	12.77	12.74	12.71	12.68	12.65	12.61	12.58	12.54	12.50	12.46	12.42	12.37	12.33	12.28
6	12.94	12.91	12.88	12.85	12.81	12.78	12.74	12.70	12.66	12.62	12.58	12.53	12.49	12.44	12.39
7	13.08	13.05	13.02	12.98	12.95	12.91	12.87	12.83	12.79	12.74	12.70	12.65	12.60	12.55	12.50
8	13.23	13.20	13.16	13.13	13.09	13.05	13.01	12.97	12.92	12.87	12.83	12.78	12.73	12.67	12.62
9	13.38	13.34	13.31	13.27	13.23	13.19	13.14	13.10	13.05	13.01	12.96	12.90	12.85	12.79	12.73
10	13.55	13.51	13.47	13.43	13.39	13.35	13.30	13.25	13.21	13.15	13.10	13.05	12.99	12.93	12.87
11	13.73	13.69	13.65	13.61	13.56	13.52	13.47	13.42	13.37	13.31	13.26	13.20	13.14	13.07	13.01
12	13.91	13.87	13.82	13.78	13.73	13.68	13.63	13.58	13.53	13.47	13.41	13.35	13.28	13.22	13.15
13	14.10	14.06	14.01	13.96	13.91	13.86	13.81	13.75	13.69	13.63	13.57	13.51	13.44	13.37	13.29
14	14.30	14.25	14.20	14.15	14.10	14.05	13.99	13.93	13.87	13.81	13.74	13.67	13.60	13.52	13.44
15	14.51	14.46	14.41	14.36	14.30	14.24	14.18	14.12	14.06	13.99	13.92	13.84	13.77	13.69	13.60
16	14.73	14.68	14.62	14.57	14.51	14.45	14.38	14.32	14.25	14.18	14.10	14.02	13.94	13.86	13.77
17	14.96	14.90	14.85	14.79	14.73	14.66	14.59	14.52	14.45	14.37	14.29	14.21	14.12	14.03	13.94
18	15.20	15.14	15.08	15.02	14.95	14.88	14.81	14.73	14.66	14.58	14.49	14.40	14.31	14.22	14.12
19	15.45	15.39	15.32	15.26	15.19	15.11	15.04	14.96	14.87	14.79	14.70	14.60	14.51	14.40	14.30
20	15.71	15.64	15.58	15.50	15.43	15.35	15.27	15.18	15.10	15.00	14.91	14.81	14.71	14.60	14.49
21	15.99	15.92	15.85	15.77	15.69	15.61	15.52	15.43	15.34	15.24	15.14	15.03	14.92	14.81	14.69
22	16.28	16.20	16.13	16.04	15.96	15.87	15.78	15.68	15.58	15.48	15.37	15.26	15.14	15.02	14.90
23	16.58	16.50	16.42	16.33	16.24	16.14	16.05	15.94	15.84	15.73	15.61	15.49	15.37	15.24	15.11
24	16.90	16.81	16.73	16.63	16.54	16.44	16.33	16.22	16.11	15.99	15.87	15.74	15.61	15.47	15.33
25	17.24	17.15	17.05	16.95	16.85	16.74	16.63	16.52	16.40	16.27	16.14	16.01	15.87	15.72	15.57
26	17.60	17.50	17.40	17.29	17.18	17.07	16.95	16.83	16.70	16.56	16.43	16.28	16.14	15.98	15.82
27	17.97	17.87	17.76	17.64	17.53	17.40	17.28	17.14	17.01	16.87	16.72	16.57	16.41	16.24	16.07
28	18.36	18.25	18.13	18.01	17.89	17.75	17.62	17.48	17.33	17.18	17.02	16.86	16.69	16.52	16.33
29	18.78	18.66	18.54	18.41	18.27	18.13	17.99	17.84	17.68	17.52	17.35	17.18	17.00	16.81	16.61
30	19.22	19.09	18.96	18.82	18.68	18.53	18.37	18.21	18.05	17.87	17.69	17.51	17.31	17.11	16.90
31	19.68	19.54	19.40	19.25	19.10	18.94	18.77	18.60	18.42	18.24	18.05	17.85	17.64	17.42	17.20
32	20.17	20.02	19.87	19.71	19.55	19.38	19.20	19.02	18.82	18.63	18.42	18.21	17.98	17.76	17.52
33	20.68	20.52	20.36	20.19	20.01	19.83	19.64	19.44	19.24	19.02	18.80	18.58	18.34	18.10	17.85
34	21.22	21.05	20.88	20.69	20.50	20.31	20.10	19.89	19.67	19.44	19.21	18.96	18.71	18.45	18.19
35	21.79	21.61	21.42	21.23	21.02	20.81	20.59	20.36	20.13	19.88	19.63	19.37	19.10	18.83	18.55
36	22.39	22.20	21.99	21.78	21.56	21.34	21.10	20.85	20.60	20.34	20.07	19.79	19.51	19.22	18.92
37	23.02	22.81	22.59	22.36	22.13	21.88	21.63	21.37	21.09	20.82	20.53	20.23	19.93	19.63	19.31
38	23.69	23.46	23.23	22.98	22.73	22.46	22.19	21.91	21.62	21.32	21.01	20.70	20.38	20.06	19.73
39	24.40	24.15	23.90	23.63	23.36	23.08	22.78	22.48	22.17	21.85	21.53	21.20	20.86	20.52	20.17
40	25.15	24.88	24.61	24.32	24.03	23.72	23.41	23.08	22.75	22.41	22.07	21.72	21.36	21.00	20.64
41	25.95	25.66	25.36	25.06	24.74	24.41	24.07	23.73	23.37	23.02	22.65	22.28	21.90	21.52	21.14
42	26.79	26.48	26.16	25.83	25.48	25.13	24.77	24.40	24.03	23.65	23.26	22.87	22.47	22.06	21.66
43	27.69	27.35	27.01	26.65	26.28	25.90	25.52	25.13	24.73	24.32	23.91	23.50	23.07	22.65	22.22
44	28.64	28.28	27.90	27.52	27.12	26.72	26.31	25.89	25.47	25.04	24.60	24.16	23.71	23.26	22.80
45	29.64	29.25	28.84	28.43	28.01	27.58	27.14	26.69	26.24	25.79	25.32	24.86	24.38	23.90	23.42
46	30.71	30.29	29.85	29.41	28.96	28.50	28.03	27.56	27.08	26.59	26.10	25.60	25.10	24.59	24.07
47	31.83	31.37	30.91	30.43	29.95	29.46	28.96	28.46	27.95	27.43	26.91	26.38	25.84	25.30	24.75
48	33.02	32.53	32.03	31.52	31.01	30.48	29.95	29.41	28.87	28.32	27.76	27.20	26.63	26.05	25.46
49	34.26	33.73	33.20	32.65	32.10	31.54	30.98	30.41	29.83	29.24	28.65	28.04	27.43	26.82	26.19
50	35.57	35.01	34.43	33.85	33.26	32.67	32.06	31.45	30.83	30.21	29.57	28.93	28.28	27.61	26.94
51	36.94	36.34	35.72	35.10	34.47	33.83	33.19	32.54	31.88	31.21	30.53	29.84	29.14	28.43	27.72
52	38.38	37.73	37.08	36.41	35.74	35.06	34.37	33.67	32.96	32.24	31.52	30.78	30.03	29.27	28.51
53	39.89	39.20	38.49	37.78	37.06	36.33	35.59	34.85	34.09	33.32	32.54	31.75	30.95	30.14	29.31
54	41.47	40.73	39.97	39.21	38.44	37.66	36.87	36.07	35.25	34.43	33.59	32.74	31.89	31.01	30.13
55	43.13	42.33	41.53	40.71	39.88	39.04	38.19	37.33	36.46	35.58	34.68	33.77	32.84	31.91	30.97
56	44.88	44.03	43.16	42.28	41.39	40.49	39.58	38.65	37.72	36.76	35.80	34.82	33.83	32.83	31.83
57	46.71	45.79	44.86	43.92	42.96	41.99	41.01	40.02	39.01	37.98	36.94	35.90	34.84	33.77	32.70
58	48.64	47.65	46.65	45.63	44.60	43.56	42.50	41.43	40.34	39.24	38.13	37.00	35.87	34.73	33.60
59	50.68	49.61	48.53	47.44	46.33	45.21	44.07	42.91	41.74	40.55	39.36	38.15	36.94	35.73	34.53
60	52.83	51.68	50.51	49.33	48.14	46.92	45.69	44.44	43.18	41.91	40.62	39.34	38.05	36.76	35.48
61	55.11	53.87	52.61	51.33	50.04	48.72	47.39	46.05	44.69	43.32	41.95	40.58	39.20	37.84	36.47
62	57.52	56.18	54.81	53.43	52.03	50.60	49.17	47.72	46.26	44.79	43.33	41.86	40.40	38.94	37.48
63	60.00	58.54	57.07	55.57	54.05	52.51	50.97	49.41	47.84	46.28	44.71	43.15	41.59	40.03	38.47
64	60.00	58.49	56.95	55.39	53.82	52.23	50.64	49.03	47.43	45.82	44.23	42.63	41.03	39.43	37.82
65	60.00	58.42	56.83	55.22	53.59	51.95	50.30	48.66	47.01	45.37	43.73	42.09	40.45	38.80	37.14
66	60.00	58.36	56.70	55.03	53.35	51.66	49.97	48.28	46.60	44.91	43.23	41.54	39.85	38.15	36.43
67	60.00	58.30	56.58	54.85	53.11	51.37	49.63	47.90	46.17	44.44	42.71	40.96	39.22	37.46	35.71
68	60.00	58.23	56.45	54.66	52.87	51.08	49.30	47.52	45.74	43.95	42.16	40.36	38.55	36.75	35.00
69	60.00	58.16	56.32	54.48	52.64	50.80	48.97	47.13	45.29	43.44	41.59	39.72	37.87	36.07	34.29
70	60.00	58.10	56.20	54.30	52.41	50.51	48.62	46.72	44.81	42.90	40.98	39.07	37.21	35.38	33.56
71	60.00	58.04	56.08	54.12	52.17	50.21	48.25	46.28	44.31	42.32	40.35	38.42	36.53	34.66	32.78
72	60.00	57.97	55.95	53.93	51.91	49.88	47.85	45.80	43.75	41.71	39.72	37.77	35.83	33.89	31.88
73	60.00	57.91	55.82	53.72	51.62	49.52	47.41	45.28	43.17	41.11	39.09	37.08	35.07	33.00	30.85
74	60.00	57.83	55.66	53.49	51.31	49.12	46.91	44.73	42.60	40.50	38.42				

Policy Form L-8031 Flexible Premium Adjustable Life Insurance Policy - Appendix 5
 Surrender Charges as % of Unamortized Unused Initial Expense Allowance by Issue Age & Duration - Male Non-Tobac

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
0	33%	33%	33%	33%	33%	30%	27%	23%	20%	17%	14%	10%	7%	3%	0%
1	34%	34%	34%	34%	34%	31%	27%	24%	21%	17%	14%	10%	7%	3%	0%
2	35%	35%	35%	35%	35%	32%	28%	25%	21%	18%	14%	11%	7%	4%	0%
3	36%	36%	36%	36%	36%	33%	29%	26%	22%	18%	15%	11%	7%	4%	0%
4	37%	37%	37%	37%	38%	34%	30%	26%	23%	19%	15%	11%	8%	4%	0%
5	38%	38%	39%	39%	39%	35%	31%	27%	23%	20%	16%	12%	8%	4%	0%
6	39%	39%	39%	39%	39%	35%	32%	28%	24%	20%	16%	12%	8%	4%	0%
7	39%	40%	40%	40%	40%	36%	32%	28%	24%	20%	16%	12%	8%	4%	0%
8	40%	40%	40%	40%	41%	37%	33%	29%	25%	21%	17%	12%	8%	4%	0%
9	41%	41%	41%	41%	41%	37%	33%	29%	25%	21%	17%	13%	8%	4%	0%
10	41%	41%	42%	42%	42%	38%	34%	30%	25%	21%	17%	13%	9%	4%	0%
11	42%	42%	42%	42%	42%	38%	34%	30%	26%	22%	17%	13%	9%	4%	0%
12	43%	43%	43%	43%	43%	39%	35%	30%	26%	22%	18%	13%	9%	4%	0%
13	43%	43%	44%	44%	44%	39%	35%	31%	27%	22%	18%	13%	9%	5%	0%
14	44%	44%	44%	44%	44%	40%	36%	31%	27%	23%	18%	14%	9%	5%	0%
15	45%	45%	45%	45%	45%	41%	36%	32%	27%	23%	18%	14%	9%	5%	0%
16	45%	45%	45%	46%	46%	41%	37%	32%	28%	23%	19%	14%	9%	5%	0%
17	46%	46%	46%	46%	46%	42%	37%	33%	28%	24%	19%	14%	10%	5%	0%
18	46%	47%	47%	47%	47%	43%	38%	33%	29%	24%	19%	15%	10%	5%	0%
19	47%	47%	47%	48%	48%	43%	39%	34%	29%	24%	20%	15%	10%	5%	0%
20	48%	48%	48%	48%	48%	44%	39%	34%	30%	25%	20%	15%	10%	5%	0%
21	48%	48%	49%	49%	49%	44%	40%	35%	30%	25%	20%	15%	10%	5%	0%
22	49%	49%	49%	50%	50%	45%	40%	35%	30%	26%	20%	15%	10%	5%	0%
23	50%	50%	50%	50%	50%	46%	41%	36%	31%	26%	21%	16%	11%	5%	0%
24	50%	50%	51%	51%	51%	46%	41%	36%	31%	26%	21%	16%	11%	5%	0%
25	51%	51%	51%	52%	52%	47%	42%	37%	32%	27%	22%	16%	11%	6%	0%
26	52%	52%	53%	53%	53%	48%	43%	38%	33%	27%	22%	17%	11%	6%	0%
27	53%	54%	54%	54%	55%	49%	44%	39%	34%	28%	23%	17%	12%	6%	0%
28	55%	55%	55%	56%	56%	51%	45%	40%	34%	29%	23%	18%	12%	6%	0%
29	56%	56%	57%	57%	57%	52%	46%	41%	35%	30%	24%	18%	12%	6%	0%
30	57%	58%	58%	58%	59%	53%	48%	42%	36%	31%	25%	19%	13%	6%	0%
31	59%	59%	59%	60%	60%	55%	49%	43%	37%	31%	25%	19%	13%	7%	0%
32	60%	60%	61%	61%	62%	56%	50%	44%	38%	32%	26%	20%	13%	7%	0%
33	61%	62%	62%	63%	63%	57%	51%	45%	39%	33%	27%	20%	14%	7%	0%
34	63%	63%	64%	64%	65%	59%	53%	46%	40%	34%	27%	21%	14%	7%	0%
35	64%	64%	65%	66%	66%	60%	54%	48%	41%	35%	28%	21%	14%	7%	0%
36	65%	66%	66%	67%	68%	61%	55%	49%	42%	36%	29%	22%	15%	8%	0%
37	67%	67%	68%	68%	69%	63%	56%	50%	43%	36%	30%	22%	15%	8%	0%
38	68%	69%	69%	70%	71%	64%	58%	51%	44%	37%	30%	23%	16%	8%	0%
39	69%	70%	71%	71%	72%	66%	59%	52%	45%	38%	31%	24%	16%	8%	0%
40	71%	72%	72%	73%	74%	67%	60%	54%	46%	39%	32%	24%	16%	8%	0%
41	72%	73%	74%	75%	75%	69%	62%	55%	48%	40%	33%	25%	17%	9%	0%
42	74%	74%	75%	76%	77%	70%	63%	56%	49%	41%	34%	26%	17%	9%	0%
43	75%	76%	77%	78%	79%	72%	65%	57%	50%	42%	34%	26%	18%	9%	0%
44	76%	77%	78%	79%	80%	73%	66%	59%	51%	43%	35%	27%	18%	9%	0%
45	78%	79%	80%	81%	82%	75%	67%	60%	52%	44%	36%	28%	19%	10%	0%
46	79%	80%	81%	82%	83%	76%	69%	61%	53%	45%	37%	28%	19%	10%	0%
47	81%	82%	83%	84%	85%	78%	70%	63%	55%	46%	38%	29%	20%	10%	0%
48	82%	83%	84%	85%	87%	79%	72%	64%	56%	48%	39%	30%	20%	10%	0%
49	83%	84%	86%	87%	89%	81%	73%	66%	57%	49%	40%	31%	21%	11%	0%
50	85%	86%	87%	89%	90%	83%	75%	67%	59%	50%	41%	31%	21%	11%	0%
51	86%	87%	89%	90%	92%	84%	77%	68%	60%	51%	42%	32%	22%	11%	0%
52	87%	89%	90%	92%	94%	86%	78%	70%	61%	52%	43%	33%	23%	12%	0%
53	89%	90%	92%	94%	95%	88%	80%	71%	63%	53%	44%	34%	23%	12%	0%
54	90%	92%	93%	95%	97%	89%	81%	73%	64%	55%	45%	35%	24%	12%	0%
55	91%	93%	95%	97%	98.9%	91%	83%	74%	65%	56%	46%	36%	24%	13%	0%
56	92%	94%	96%	98%	99.9%	92%	84%	75%	66%	57%	47%	36%	25%	13%	0%
57	91%	93%	95%	98%	99.9%	92%	84%	76%	67%	57%	47%	36%	25%	13%	0%
58	91%	93%	95%	98%	99.9%	92%	84%	76%	67%	57%	47%	37%	25%	13%	0%
59	91%	93%	95%	97%	99.9%	92%	84%	76%	67%	58%	48%	37%	26%	13%	0%
60	90%	93%	95%	97%	99.9%	92%	85%	76%	67%	58%	48%	37%	26%	13%	0%
61	90%	92%	95%	97%	99.9%	93%	85%	76%	68%	58%	48%	38%	26%	14%	0%
62	88%	90%	92%	95%	98%	91%	83%	75%	67%	58%	48%	37%	26%	14%	0%
63	84%	86%	89%	91%	94%	87%	80%	73%	65%	56%	46%	36%	25%	13%	0%
64	81%	83%	85%	88%	91%	84%	77%	70%	63%	54%	45%	35%	25%	13%	0%
65	80%	82%	85%	87%	90%	84%	78%	71%	63%	55%	46%	36%	25%	13%	0%
66	80%	82%	85%	88%	91%	85%	78%	71%	64%	55%	46%	36%	25%	13%	0%
67	80%	83%	85%	88%	92%	86%	79%	72%	64%	56%	47%	37%	26%	14%	0%
68	80%	83%	86%	89%	92%	86%	80%	73%	65%	57%	48%	38%	26%	14%	0%
69	80%	83%	86%	89%	93%	87%	81%	74%	66%	58%	49%	38%	27%	14%	0%
70	80%	83%	86%	90%	93%	88%	81%	75%	67%	59%	49%	39%	28%	15%	0%
71	80%	83%	86%	90%	94%	88%	82%	75%	68%	60%	50%	40%	28%	15%	0%
72	80%	83%	87%	90%	94%	89%	83%	76%	69%	61%	51%	41%	29%	15%	0%
73	80%	83%	87%	91%	95%	90%	84%	77%	70%	62%	52%	42%	29%	16%	0%
74	80%	83%	87%	91%	96%	91%	85%	78%	71%	63%	53%	42%	30%	16%	0%
75	80%	84%	88%	92%	97%	92%	86%	79%	72%	64%	54%	44%	31%	17%	0%

Policy Form L-8031 Flexible Premium Adjustable Life Insurance Policy - Appendix 5
 Surrender Charges as % of Unamortized Unused Initial Expense Allowance by Issue Age & Duration - Female Non-Tobacco

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
0	27%	27%	27%	27%	27%	24%	22%	19%	16%	14%	11%	8%	5%	3%	0%
1	27%	27%	27%	27%	27%	24%	22%	19%	16%	14%	11%	8%	5%	3%	0%
2	27%	27%	27%	27%	27%	24%	22%	19%	16%	14%	11%	8%	6%	3%	0%
3	27%	27%	27%	27%	27%	24%	22%	19%	16%	14%	11%	8%	5%	3%	0%
4	27%	27%	27%	27%	27%	24%	22%	19%	16%	14%	11%	8%	6%	3%	0%
5	27%	27%	27%	27%	27%	24%	22%	19%	16%	14%	11%	8%	5%	3%	0%
6	27%	27%	27%	28%	28%	25%	22%	19%	17%	14%	11%	8%	6%	3%	0%
7	28%	28%	28%	28%	28%	25%	23%	20%	17%	14%	11%	9%	6%	3%	0%
8	28%	28%	29%	29%	29%	26%	23%	20%	17%	15%	12%	9%	6%	3%	0%
9	29%	29%	29%	29%	29%	26%	24%	21%	18%	15%	12%	9%	6%	3%	0%
10	30%	30%	30%	30%	30%	27%	24%	21%	18%	15%	12%	9%	6%	3%	0%
11	30%	30%	30%	30%	30%	27%	24%	21%	18%	15%	12%	9%	6%	3%	0%
12	31%	31%	31%	31%	31%	28%	25%	22%	19%	16%	13%	9%	6%	3%	0%
13	31%	31%	31%	32%	32%	29%	25%	22%	19%	16%	13%	10%	6%	3%	0%
14	32%	32%	32%	32%	32%	29%	26%	23%	20%	16%	13%	10%	7%	3%	0%
15	32%	33%	33%	33%	33%	30%	26%	23%	20%	17%	13%	10%	7%	3%	0%
16	34%	34%	34%	34%	34%	31%	27%	24%	21%	17%	14%	10%	7%	3%	0%
17	35%	35%	35%	35%	35%	32%	28%	25%	21%	18%	14%	11%	7%	4%	0%
18	36%	36%	36%	36%	36%	33%	29%	26%	22%	19%	15%	11%	7%	4%	0%
19	37%	37%	37%	37%	37%	34%	30%	26%	23%	19%	15%	12%	8%	4%	0%
20	38%	38%	38%	39%	39%	35%	31%	27%	24%	20%	16%	12%	8%	4%	0%
21	39%	39%	39%	40%	40%	36%	32%	28%	24%	20%	16%	12%	8%	4%	0%
22	40%	41%	41%	41%	41%	37%	33%	29%	25%	21%	17%	13%	9%	4%	0%
23	42%	42%	42%	42%	42%	38%	34%	30%	26%	22%	17%	13%	9%	4%	0%
24	43%	43%	43%	43%	43%	39%	35%	31%	27%	22%	18%	13%	9%	5%	0%
25	44%	44%	44%	44%	44%	40%	36%	32%	27%	23%	18%	14%	9%	5%	0%
26	46%	46%	46%	46%	46%	42%	37%	33%	28%	24%	19%	14%	10%	5%	0%
27	47%	47%	48%	48%	48%	44%	39%	34%	29%	25%	20%	15%	10%	5%	0%
28	49%	49%	49%	50%	50%	45%	40%	36%	31%	26%	21%	16%	11%	5%	0%
29	51%	51%	51%	51%	52%	47%	42%	37%	32%	27%	21%	16%	11%	5%	0%
30	52%	53%	53%	53%	54%	48%	43%	38%	33%	28%	22%	17%	11%	6%	0%
31	54%	54%	55%	55%	55%	50%	45%	40%	34%	29%	23%	18%	12%	6%	0%
32	56%	56%	56%	57%	57%	52%	46%	41%	35%	30%	24%	18%	12%	6%	0%
33	58%	58%	58%	59%	59%	53%	48%	42%	37%	31%	25%	19%	13%	6%	0%
34	59%	60%	60%	60%	61%	55%	49%	44%	38%	32%	26%	19%	13%	7%	0%
35	61%	61%	62%	62%	63%	57%	51%	45%	39%	33%	26%	20%	14%	7%	0%
36	62%	62%	63%	63%	64%	58%	52%	46%	39%	33%	27%	20%	14%	7%	0%
37	62%	63%	63%	64%	64%	58%	52%	46%	40%	34%	27%	21%	14%	7%	0%
38	63%	64%	64%	65%	65%	59%	53%	47%	41%	34%	28%	21%	14%	7%	0%
39	64%	64%	65%	65%	66%	60%	54%	48%	41%	35%	28%	21%	14%	7%	0%
40	64%	65%	65%	66%	67%	61%	54%	48%	42%	35%	28%	22%	15%	7%	0%
41	65%	65%	66%	67%	67%	61%	55%	49%	42%	36%	29%	22%	15%	8%	0%
42	66%	66%	67%	67%	68%	62%	56%	49%	43%	36%	29%	22%	15%	8%	0%
43	66%	67%	67%	68%	69%	63%	56%	50%	43%	37%	30%	23%	15%	8%	0%
44	67%	67%	68%	69%	70%	63%	57%	51%	44%	37%	30%	23%	16%	8%	0%
45	67%	68%	69%	69%	70%	64%	58%	51%	44%	38%	31%	23%	16%	8%	0%
46	68%	69%	69%	70%	71%	65%	58%	52%	45%	38%	31%	24%	16%	8%	0%
47	68%	69%	70%	71%	72%	65%	59%	52%	46%	39%	31%	24%	16%	8%	0%
48	69%	70%	71%	71%	72%	66%	60%	53%	46%	39%	32%	24%	16%	8%	0%
49	69%	70%	71%	72%	73%	67%	60%	54%	47%	40%	32%	25%	17%	9%	0%
50	70%	71%	72%	73%	74%	68%	61%	54%	47%	40%	33%	25%	17%	9%	0%
51	71%	72%	73%	74%	75%	68%	62%	55%	48%	41%	33%	25%	17%	9%	0%
52	71%	72%	73%	74%	75%	69%	62%	56%	48%	41%	34%	26%	18%	9%	0%
53	72%	73%	74%	75%	76%	70%	63%	56%	49%	42%	34%	26%	18%	9%	0%
54	72%	73%	75%	76%	77%	71%	64%	57%	50%	42%	35%	27%	18%	9%	0%
55	73%	74%	75%	77%	77.9%	71%	65%	58%	51%	43%	35%	27%	18%	9%	0%
56	74%	75%	76%	77%	78.7%	72%	66%	59%	51%	44%	36%	28%	19%	10%	0%
57	74%	75%	77%	78%	79.7%	73%	66%	59%	52%	44%	36%	28%	19%	10%	0%
58	75%	76%	78%	79%	80.6%	74%	67%	60%	53%	45%	37%	29%	20%	10%	0%
59	76%	77%	78%	80%	81.7%	75%	68%	61%	54%	46%	38%	29%	20%	10%	0%
60	76%	78%	79%	81%	82.8%	76%	69%	62%	55%	47%	39%	30%	21%	11%	0%
61	77%	79%	80%	82%	84.0%	77%	71%	63%	56%	48%	40%	31%	21%	11%	0%
62	78%	80%	81%	83%	85%	79%	72%	65%	57%	49%	40%	31%	22%	11%	0%
63	79%	81%	83%	85%	87%	80%	73%	66%	58%	50%	41%	32%	22%	12%	0%
64	80%	82%	84%	86%	88%	81%	75%	67%	59%	51%	42%	33%	23%	12%	0%
65	81%	83%	85%	87%	89%	83%	76%	69%	61%	52%	44%	34%	24%	12%	0%
66	78%	80%	82%	84%	86%	80%	74%	67%	59%	51%	42%	33%	23%	12%	0%
67	74%	76%	78%	80%	83%	77%	71%	64%	57%	49%	41%	32%	22%	12%	0%
68	70%	72%	75%	77%	79%	74%	68%	62%	55%	48%	40%	31%	22%	11%	0%
69	70%	72%	74%	77%	79%	74%	68%	62%	55%	48%	40%	32%	22%	12%	0%
70	70%	72%	74%	77%	80%	74%	69%	63%	56%	49%	41%	32%	23%	12%	0%
71	70%	72%	75%	77%	80%	75%	69%	63%	57%	50%	42%	33%	23%	12%	0%
72	70%	72%	75%	78%	81%	76%	70%	64%	58%	51%	43%	34%	24%	13%	0%
73	70%	72%	75%	78%	81%	76%	71%	65%	59%	52%	44%	35%	25%	13%	0%
74	70%	73%	75%	79%	82%	77%	72%	66%	60%	53%	45%	36%	26%	14%	0%
75	70%	73%	76%	79%	83%	78%	73%	67%	61%	54%	46%	37%	27%	15%	0%

Policy Form L-8031 Flexible Premium Adjustable Life Insurance Policy - Appendix 5
Surrender Charges as % of Unamortized Unused Initial Expense Allowance by Issue Age & Duration - Male Tobacco

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
0	32%	32%	32%	32%	32%	29%	26%	22%	19%	16%	13%	10%	6%	3%	0%
1	32%	32%	32%	32%	32%	29%	26%	23%	20%	16%	13%	10%	7%	3%	0%
2	33%	33%	33%	33%	33%	30%	27%	24%	20%	17%	14%	10%	7%	3%	0%
3	34%	34%	34%	34%	34%	31%	28%	24%	21%	18%	14%	11%	7%	4%	0%
4	35%	35%	35%	35%	35%	32%	29%	25%	22%	18%	14%	11%	7%	4%	0%
5	36%	36%	36%	36%	37%	33%	29%	26%	22%	19%	15%	11%	8%	4%	0%
6	37%	37%	37%	37%	37%	33%	30%	26%	23%	19%	15%	11%	8%	4%	0%
7	37%	37%	37%	37%	37%	34%	30%	27%	23%	19%	15%	12%	8%	4%	0%
8	37%	38%	38%	38%	38%	34%	31%	27%	23%	19%	16%	12%	8%	4%	0%
9	38%	38%	38%	38%	38%	35%	31%	27%	23%	20%	16%	12%	8%	4%	0%
10	38%	38%	39%	39%	39%	35%	31%	28%	24%	20%	16%	12%	8%	4%	0%
11	39%	39%	39%	39%	39%	36%	32%	28%	24%	20%	16%	12%	8%	4%	0%
12	39%	39%	40%	40%	40%	36%	32%	28%	24%	20%	16%	12%	8%	4%	0%
13	40%	40%	40%	40%	40%	36%	33%	29%	25%	21%	17%	12%	8%	4%	0%
14	40%	40%	41%	41%	41%	37%	33%	29%	25%	21%	17%	13%	9%	4%	0%
15	41%	41%	41%	41%	41%	37%	33%	29%	25%	21%	17%	13%	9%	4%	0%
16	41%	41%	41%	42%	42%	38%	34%	30%	26%	21%	17%	13%	9%	4%	0%
17	41%	42%	42%	42%	42%	38%	34%	30%	26%	22%	17%	13%	9%	4%	0%
18	42%	42%	42%	42%	43%	39%	34%	30%	26%	22%	18%	13%	9%	4%	0%
19	42%	42%	43%	43%	43%	39%	35%	31%	26%	22%	18%	13%	9%	5%	0%
20	43%	43%	43%	43%	44%	39%	35%	31%	27%	22%	18%	14%	9%	5%	0%
21	43%	43%	43%	44%	44%	40%	36%	31%	27%	23%	18%	14%	9%	5%	0%
22	43%	44%	44%	44%	44%	40%	36%	32%	27%	23%	18%	14%	9%	5%	0%
23	44%	44%	44%	45%	45%	41%	36%	32%	28%	23%	19%	14%	10%	5%	0%
24	44%	45%	45%	45%	45%	41%	37%	32%	28%	24%	19%	14%	10%	5%	0%
25	45%	45%	45%	46%	46%	42%	37%	33%	28%	24%	19%	15%	10%	5%	0%
26	46%	46%	46%	47%	47%	43%	38%	34%	29%	24%	20%	15%	10%	5%	0%
27	47%	47%	47%	48%	48%	44%	39%	34%	30%	25%	20%	15%	10%	5%	0%
28	48%	48%	48%	49%	49%	45%	40%	35%	31%	26%	21%	16%	11%	5%	0%
29	49%	49%	49%	50%	50%	46%	41%	36%	31%	26%	21%	16%	11%	5%	0%
30	50%	50%	51%	51%	51%	47%	42%	37%	32%	27%	22%	17%	11%	6%	0%
31	51%	51%	52%	52%	53%	48%	43%	38%	33%	28%	22%	17%	11%	6%	0%
32	52%	52%	53%	53%	54%	49%	44%	39%	34%	28%	23%	17%	12%	6%	0%
33	53%	53%	54%	54%	55%	50%	45%	40%	34%	29%	23%	18%	12%	6%	0%
34	54%	54%	55%	55%	56%	51%	46%	40%	35%	30%	24%	18%	12%	6%	0%
35	55%	55%	56%	56%	57%	52%	47%	41%	36%	30%	25%	19%	13%	6%	0%
36	56%	56%	57%	57%	58%	53%	48%	42%	37%	31%	25%	19%	13%	7%	0%
37	57%	57%	58%	59%	59%	54%	49%	43%	37%	32%	26%	20%	13%	7%	0%
38	58%	58%	59%	60%	60%	55%	50%	44%	38%	32%	26%	20%	14%	7%	0%
39	59%	59%	60%	61%	61%	56%	51%	45%	39%	33%	27%	20%	14%	7%	0%
40	60%	60%	61%	62%	63%	57%	51%	46%	40%	34%	27%	21%	14%	7%	0%
41	60%	61%	62%	63%	64%	58%	52%	47%	41%	34%	28%	21%	15%	7%	0%
42	61%	62%	63%	64%	65%	59%	53%	48%	41%	35%	29%	22%	15%	8%	0%
43	62%	63%	64%	65%	66%	60%	55%	49%	42%	36%	29%	22%	15%	8%	0%
44	63%	64%	65%	66%	67%	61%	56%	50%	43%	37%	30%	23%	16%	8%	0%
45	64%	65%	66%	67%	68%	63%	57%	51%	44%	38%	31%	23%	16%	8%	0%
46	65%	66%	67%	68%	70%	64%	58%	52%	45%	38%	31%	24%	16%	8%	0%
47	66%	67%	69%	70%	71%	65%	59%	53%	46%	39%	32%	25%	17%	9%	0%
48	67%	68%	70%	71%	72%	66%	60%	54%	47%	40%	33%	25%	17%	9%	0%
49	68%	70%	71%	72%	74%	68%	61%	55%	48%	41%	34%	26%	18%	9%	0%
50	69%	71%	72%	73%	75%	69%	62%	56%	49%	42%	34%	26%	18%	9%	0%
51	70%	72%	73%	74%	76%	70%	64%	57%	50%	43%	35%	27%	18%	9%	0%
52	71%	73%	74%	76%	77%	71%	65%	58%	51%	44%	36%	28%	19%	10%	0%
53	72%	74%	75%	77%	79%	72%	66%	59%	52%	44%	37%	28%	19%	10%	0%
54	73%	75%	76%	78%	80%	74%	67%	60%	53%	45%	37%	29%	20%	10%	0%
55	74%	76%	77%	79%	81.1%	75%	68%	61%	54%	46%	38%	29%	20%	10%	0%
56	75%	76%	78%	80%	81.9%	76%	69%	62%	55%	47%	39%	30%	21%	11%	0%
57	74%	76%	78%	80%	81.9%	76%	69%	62%	55%	47%	39%	30%	21%	11%	0%
58	74%	76%	78%	80%	81.8%	76%	69%	62%	55%	47%	39%	30%	21%	11%	0%
59	74%	76%	78%	80%	81.8%	76%	69%	62%	55%	47%	39%	30%	21%	11%	0%
60	74%	76%	78%	80%	81.8%	76%	69%	63%	55%	48%	39%	31%	21%	11%	0%
61	77%	79%	81%	83%	85.7%	79%	73%	66%	58%	50%	42%	32%	22%	12%	0%
62	79%	81%	83%	85%	88%	81%	75%	67%	60%	52%	43%	33%	23%	12%	0%
63	79%	81%	84%	86%	89%	82%	76%	68%	61%	53%	44%	34%	24%	12%	0%
64	80%	82%	84%	87%	89%	83%	77%	69%	62%	53%	45%	35%	24%	13%	0%
65	80%	82%	85%	88%	90%	84%	78%	71%	63%	54%	45%	36%	25%	13%	0%
66	80%	82%	85%	88%	91%	85%	78%	71%	64%	55%	46%	36%	25%	13%	0%
67	80%	83%	85%	88%	92%	85%	79%	72%	64%	56%	47%	37%	26%	14%	0%
68	80%	83%	86%	89%	92%	86%	80%	73%	65%	57%	48%	37%	26%	14%	0%
69	80%	83%	86%	89%	93%	87%	80%	73%	66%	58%	48%	38%	27%	14%	0%
70	80%	83%	86%	89%	93%	87%	81%	74%	67%	58%	49%	39%	27%	14%	0%
71	80%	83%	86%	90%	94%	88%	82%	75%	67%	59%	50%	39%	28%	15%	0%
72	80%	83%	87%	90%	94%	89%	83%	76%	68%	60%	50%	40%	28%	15%	0%
73	80%	83%	87%	91%	95%	89%	83%	77%	69%	61%	51%	41%	29%	15%	0%
74	80%	83%	87%	91%	95%	90%	84%	77%	70%	61%	52%	41%	29%	16%	0%
75	80%	84%	87%	92%	96%	91%	85%	78%	71%	62%	53%	42%	30%	16%	0%

Policy Form L-8031 Flexible Premium Adjustable Life Insurance Policy - Appendix 5
Surrender Charges as % of Unamortized Unused Initial Expense Allowance by Issue Age & Duration - Female Tobacco

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
0	26%	26%	26%	26%	26%	23%	21%	18%	16%	13%	11%	8%	5%	3%	0%
1	26%	26%	26%	26%	26%	23%	21%	18%	16%	13%	10%	8%	5%	3%	0%
2	26%	26%	26%	26%	26%	23%	21%	18%	16%	13%	10%	8%	5%	3%	0%
3	25%	26%	26%	26%	26%	23%	21%	18%	16%	13%	10%	8%	5%	3%	0%
4	25%	26%	26%	26%	26%	23%	21%	18%	16%	13%	10%	8%	5%	3%	0%
5	25%	25%	26%	26%	26%	23%	21%	18%	16%	13%	10%	8%	5%	3%	0%
6	26%	26%	26%	26%	26%	24%	21%	18%	16%	13%	11%	8%	5%	3%	0%
7	26%	26%	27%	27%	27%	24%	21%	19%	16%	14%	11%	8%	5%	3%	0%
8	27%	27%	27%	27%	27%	24%	22%	19%	16%	14%	11%	8%	6%	3%	0%
9	27%	27%	27%	28%	28%	25%	22%	20%	17%	14%	11%	9%	6%	3%	0%
10	28%	28%	28%	28%	28%	25%	23%	20%	17%	14%	11%	9%	6%	3%	0%
11	28%	28%	28%	28%	28%	26%	23%	20%	17%	14%	12%	9%	6%	3%	0%
12	29%	29%	29%	29%	29%	26%	23%	21%	18%	15%	12%	9%	6%	3%	0%
13	29%	29%	29%	29%	29%	27%	24%	21%	18%	15%	12%	9%	6%	3%	0%
14	30%	30%	30%	30%	30%	27%	24%	21%	18%	15%	12%	9%	6%	3%	0%
15	30%	30%	30%	30%	30%	27%	24%	22%	18%	16%	13%	9%	6%	3%	0%
16	31%	31%	31%	31%	31%	28%	25%	22%	19%	16%	13%	10%	7%	3%	0%
17	32%	32%	32%	32%	32%	29%	26%	23%	20%	17%	13%	10%	7%	3%	0%
18	33%	33%	33%	33%	33%	30%	27%	24%	20%	17%	14%	10%	7%	4%	0%
19	34%	34%	34%	34%	34%	31%	28%	24%	21%	18%	14%	11%	7%	4%	0%
20	35%	35%	35%	35%	35%	32%	28%	25%	22%	18%	15%	11%	7%	4%	0%
21	35%	36%	36%	36%	36%	33%	29%	26%	22%	19%	15%	11%	8%	4%	0%
22	36%	36%	37%	37%	37%	34%	30%	26%	23%	19%	15%	12%	8%	4%	0%
23	37%	37%	38%	38%	38%	34%	31%	27%	23%	20%	16%	12%	8%	4%	0%
24	38%	38%	39%	39%	39%	35%	32%	28%	24%	20%	16%	12%	8%	4%	0%
25	39%	39%	39%	40%	40%	36%	32%	28%	25%	21%	17%	13%	8%	4%	0%
26	40%	41%	41%	41%	41%	37%	34%	30%	26%	21%	17%	13%	9%	4%	0%
27	42%	42%	42%	42%	43%	39%	35%	31%	26%	22%	18%	14%	9%	5%	0%
28	43%	43%	44%	44%	44%	40%	36%	32%	27%	23%	19%	14%	9%	5%	0%
29	44%	45%	45%	45%	46%	41%	37%	33%	28%	24%	19%	15%	10%	5%	0%
30	46%	46%	46%	47%	47%	43%	38%	34%	29%	25%	20%	15%	10%	5%	0%
31	47%	47%	48%	48%	48%	44%	39%	35%	30%	25%	21%	16%	10%	5%	0%
32	48%	49%	49%	49%	50%	45%	41%	36%	31%	26%	21%	16%	11%	6%	0%
33	50%	50%	50%	51%	51%	47%	42%	37%	32%	27%	22%	17%	11%	6%	0%
34	51%	51%	52%	52%	53%	48%	43%	38%	33%	28%	22%	17%	12%	6%	0%
35	52%	53%	53%	54%	54%	49%	44%	39%	34%	29%	23%	18%	12%	6%	0%
36	53%	53%	54%	54%	55%	50%	45%	40%	34%	29%	23%	18%	12%	6%	0%
37	53%	53%	54%	55%	55%	50%	45%	40%	35%	29%	24%	18%	12%	6%	0%
38	53%	54%	54%	55%	56%	51%	46%	40%	35%	30%	24%	18%	12%	6%	0%
39	54%	54%	55%	55%	56%	51%	46%	41%	35%	30%	24%	18%	13%	6%	0%
40	54%	54%	55%	56%	56%	51%	46%	41%	36%	30%	25%	19%	13%	6%	0%
41	54%	55%	55%	56%	57%	52%	47%	41%	36%	31%	25%	19%	13%	7%	0%
42	54%	55%	56%	56%	57%	52%	47%	42%	36%	31%	25%	19%	13%	7%	0%
43	55%	55%	56%	57%	58%	53%	47%	42%	37%	31%	25%	19%	13%	7%	0%
44	55%	56%	56%	57%	58%	53%	48%	43%	37%	31%	26%	20%	13%	7%	0%
45	55%	56%	57%	58%	58%	53%	48%	43%	37%	32%	26%	20%	13%	7%	0%
46	55%	56%	57%	58%	59%	54%	49%	43%	38%	32%	26%	20%	14%	7%	0%
47	56%	56%	57%	58%	59%	54%	49%	44%	38%	32%	26%	20%	14%	7%	0%
48	56%	57%	58%	58%	59%	54%	49%	44%	38%	33%	27%	20%	14%	7%	0%
49	56%	57%	58%	59%	60%	55%	50%	44%	39%	33%	27%	21%	14%	7%	0%
50	56%	57%	58%	59%	60%	55%	50%	45%	39%	33%	27%	21%	14%	7%	0%
51	57%	57%	58%	59%	61%	56%	50%	45%	39%	33%	27%	21%	14%	7%	0%
52	57%	58%	59%	60%	61%	56%	51%	45%	40%	34%	28%	21%	15%	7%	0%
53	57%	58%	59%	60%	61%	56%	51%	46%	40%	34%	28%	22%	15%	8%	0%
54	57%	58%	60%	61%	62%	57%	52%	46%	41%	35%	28%	22%	15%	8%	0%
55	58%	59%	60%	61%	62.5%	57%	52%	47%	41%	35%	29%	22%	15%	8%	0%
56	58%	59%	60%	62%	63.1%	58%	53%	47%	42%	35%	29%	22%	15%	8%	0%
57	59%	60%	61%	62%	63.7%	59%	53%	48%	42%	36%	30%	23%	16%	8%	0%
58	59%	60%	62%	63%	64.3%	59%	54%	48%	43%	37%	30%	23%	16%	8%	0%
59	60%	61%	62%	64%	65.1%	60%	55%	49%	43%	37%	31%	24%	16%	8%	0%
60	60%	61%	63%	64%	65.9%	61%	56%	50%	44%	38%	31%	24%	17%	9%	0%
61	61%	62%	64%	65%	66.8%	62%	56%	51%	45%	39%	32%	25%	17%	9%	0%
62	61%	63%	64%	66%	68%	63%	57%	52%	46%	39%	33%	25%	17%	9%	0%
63	62%	64%	65%	67%	69%	64%	58%	53%	47%	40%	33%	26%	18%	9%	0%
64	66%	67%	69%	71%	73%	68%	62%	56%	50%	43%	36%	28%	19%	10%	0%
65	69%	71%	73%	75%	78%	72%	66%	60%	53%	46%	38%	30%	21%	11%	0%
66	70%	72%	74%	76%	79%	73%	67%	61%	54%	47%	39%	30%	21%	11%	0%
67	70%	72%	74%	77%	79%	74%	68%	61%	55%	47%	39%	31%	21%	11%	0%
68	70%	72%	74%	77%	79%	74%	68%	62%	55%	48%	40%	31%	22%	11%	0%
69	70%	72%	75%	77%	80%	74%	69%	62%	56%	48%	40%	32%	22%	12%	0%
70	70%	72%	75%	77%	80%	75%	69%	63%	56%	49%	41%	32%	23%	12%	0%
71	70%	72%	75%	78%	81%	75%	70%	64%	57%	50%	42%	33%	23%	12%	0%
72	70%	72%	75%	78%	81%	76%	70%	64%	58%	50%	42%	33%	23%	12%	0%
73	70%	73%	75%	78%	81%	76%	71%	65%	58%	51%	43%	34%	24%	13%	0%
74	70%	73%	75%	79%	82%	77%	72%	66%	59%	52%	44%	35%	25%	13%	0%
75	70%	73%	76%	79%	82%	78%	72%	67%	60%	53%	45%	36%	25%	14%	0%

SERFF Tracking Number: FRCS-126071969 State: Arkansas
 Filing Company: Federal Life Insurance Company (Mutual) State Tracking Number: 41876
 Company Tracking Number: 5122
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Universal Life L-8031
 Project Name/Number: Fedlife/64/64

Supporting Document Schedules

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

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments: Application form LA-8020, will be used to apply for this policy and was submitted on or about this same date in a separate filing.		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage		
Bypass Reason: Not applicable for this filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Third party authorization		
Comments:		
Attachment: Auth 3-09_dist.pdf		

	Item Status:	Status Date:
Satisfied - Item: Certification of Compliance reg 34		
Comments:		

SERFF Tracking Number: FRCS-126071969 State: Arkansas
Filing Company: Federal Life Insurance Company (Mutual) State Tracking Number: 41876
Company Tracking Number: 5122
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Universal Life L-8031
Project Name/Number: Fedlife/64/64

Attachment:
AR COC DIST.pdf

Item Status: **Status**
Date:

Satisfied - Item: Consent to submit Rates
certification

Comments:
Attachment:
AR Exhibit A dist.pdf

Item Status: **Status**
Date:

Satisfied - Item: Certification of Compliance reg 19

Comments:
Attachment:
AR COC REG 19 DIST.pdf

Item Status: **Status**
Date:

Satisfied - Item: Complaint notice

Comments:
Attachment:
8055 Arkansas.pdf

**STATE OF ARKANSAS
READABILITY CERTIFICATION**

COMPANY NAME: Federal Life Insurance Company (Mutual)

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

Form Number	Score
L-8031	53.8
L-8036	*
L-8037	50.8
L-8038	*

**When combined with the policy it has a readability score of 50.*


Paul R. Murphy, FSA, MAAA
Actuary

March 6, 2009

Date



Federal Life Insurance Company (Mutual)

3750 West Deerfield Road • Riverwoods, Illinois 60015 • (847) 520-1900

March 2, 2009

To: The Insurance Commissioner

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

Federal Life Insurance Company (Mutual)

By: Paul R. Murphy

Title: Actuary

STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE

AR-3

Company Name: Federal Life Insurance Company (Mutual)

Form Title(s): Individual Flexible Premium Adjustable Life Policy
Children's Term Insurance Rider
Additional Insured Rider
Accidental Death Benefit Rider

Form Number(s): L-8031
L-8036
L-8037
L-8038

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Arkansas Regulation 34.


Paul R. Murphy, FSA, MAAA
Actuary

March 6, 2009
Date

EXHIBIT A (REVISED)

CONSENT TO SUBMIT RATES
AND/OR COST BASES FOR APPROVAL

NAME OF COMPANY: Federal Life Insurance Company (Mutual)

FORM NUMBER(S): L-8031, L-8036, L-8037, L-8038

The Company does hereby consent and agree:

A) that all premium rates and/or cost bases both "maximum" and "current or projected," used in relation to the policy form number(s) indicated above must be filed with the Insurance Commissioner for the State of Arkansas ("commissioner") at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior the expiration of sixty (60) days.

or

B) 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.


Paul R. Murphy, FSA, MAAA
Actuary

March 6, 2009

Date

**STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE**

Company Name: Federal Life Insurance Company (Mutual)

Form Title(s): Individual Flexible Premium Adjustable Life Policy
Children's Term Insurance Rider
Additional Insured Rider
Accidental Death Benefit Rider

Form Number(s): L-8031
L-8036
L-8037
L-8038

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.


Paul R. Murphy, FSA, MAAA
Actuary

March 6, 2009
Date

Federal Life Insurance Company (Mutual)

3750 West Deerfield Road • Riverwoods, Illinois 60015

1-800-233-3750

IMPORTANT INFORMATION

If you have any questions concerning your Policy, you may contact the following:

Federal Life Insurance Company (Mutual)

3750 West Deerfield Road

Riverwoods, Illinois 60015

1-800-233-3750

Your Insurance Agent

Name _____

Address _____

City, State, Zip Code _____

Phone Number _____

Arkansas Insurance Department

1200 West Third Street

Little Rock, AR 72201

1-800-282-9134