

SERFF Tracking Number: MWAM-126054340 State: Arkansas  
Filing Company: Modern Woodmen of America State Tracking Number: 41995  
Company Tracking Number: TERMR  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Term Insurance & Paid-Up Insurance Riders  
Project Name/Number: Term & PUI riders/09 TERMR

## Filing at a Glance

Company: Modern Woodmen of America  
Product Name: Term Insurance & Paid-Up  
Insurance Riders  
TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other  
Filing Type: Form

SERFF Tr Num: MWAM-  
126054340

SERFF Status: Closed-Approved-  
Closed

Co Tr Num: TERMR

Author: Stephanie Stout  
Date Submitted: 03/27/2009

State: Arkansas

State Tr Num: 41995

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 03/30/2009

Disposition Status: Approved-  
Closed

Implementation Date:

Implementation Date Requested: 07/01/2009

State Filing Description:

## General Information

Project Name: Term & PUI riders  
Project Number: 09 TERMR  
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 03/30/2009

Deemer Date:  
Submitted By: Stephanie Stout  
Filing Description:  
FEIN #36-1493430  
NAIC #57541

Status of Filing in Domicile: Not Filed  
Date Approved in Domicile:  
Domicile Status Comments: In process of  
submitting filing to domicile state.  
Market Type: Individual  
Group Market Size:  
Group Market Type:  
Explanation for Other Group Market Type:  
State Status Changed: 03/30/2009  
Created By: Stephanie Stout  
Corresponding Filing Tracking Number:

RE: 09 TERMR Term Insurance Rider  
09 PUIR Paid-Up Insurance Rider

The above captioned forms are being submitted by Modern Woodmen of America, an Illinois domiciled fraternal benefit

SERFF Tracking Number: MWAM-126054340 State: Arkansas  
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society, for review and approval. These forms are new and will not replace any prior forms. We are in the process of submitting these forms to our domicile state of Illinois for approval.

These forms contain nothing controversial or unusual from normal company and industry standards. The forms are based on the 2001 CSO tables. The riders will be marketed to individuals by agents. We will begin using these forms on or after 7/1/2009 but not before approval by your state.

Both riders will be available with our previously approved whole life contract 08 WL-2 approved 8/25/2008 (SERFF # MWAM-125701895) and other individual fixed premium permanent life contracts that may be developed in the future.

Flesch Readability Scores:

09 TERMR = 50.5

09 PUIR = 55.9

09 TERMR - Term Insurance Rider:

The Term Insurance Rider provides level death benefit coverage to age 95. Different level premium options are available for the initial premium period. Premiums for the rider are guaranteed throughout the life of the rider and are shown in the Term Insurance Rider Table of Premiums page of the Schedule located in the supporting documentation. An actuarial memorandum for this rider is included in supporting documentation.

09 PUIR – Paid-Up Insurance Rider:

The Paid-Up Insurance Rider allows the insured to purchase additional amounts of paid-up insurance with a single premium at issue or fixed level modal payments. An actuarial memorandum for this rider is included in the supporting documentation. The applicant can only add the rider at issue of the base plan. The base plan rating class will be used to determine values.

Included in this filing you will find the riders submitted for approval, actuarial memorandum for each rider, supporting documentation and any required checklists or certifications.

Please contact me if you need additional information regarding this submission.

Sincerely,

Stephanie A. Stout, FLMI, AIRC  
Senior Compliance Analyst  
Modern Woodmen of America  
Phone: 309-793-5551  
Fax: 309-793-5508

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 E-Mail: Stephanie.Stout@modern-woodmen.org

## Company and Contact

### Filing Contact Information

Stephanie Stout, Senior Compliance Analyst Stephanie.Stout@modern-woodmen.org  
 1701 1st Avenue 309-793-5551 [Phone]  
 Rock Island, IL 61201 309-793-5508 [FAX]

### Filing Company Information

Modern Woodmen of America	CoCode: 57541	State of Domicile: Illinois
1701 1st Avenue	Group Code: -99	Company Type: Fraternal Benefit Society
Rock Island, IL 61201	Group Name:	State ID Number:
(309) 793-5535 ext. [Phone]	FEIN Number: 36-1493430	

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? Yes  
 Fee Explanation: 2 forms x \$50 per form = \$100.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Modern Woodmen of America	\$100.00	03/27/2009	26760426

SERFF Tracking Number: MWAM-126054340 State: Arkansas  
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Product Name: Term Insurance & Paid-Up Insurance Riders  
Project Name/Number: Term & PUI riders/09 TERMR

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/30/2009	03/30/2009

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## Disposition

Disposition Date: 03/30/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MWAM-126054340 State: Arkansas  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Actuarial Memorandum		No
Supporting Document	Schedule tables		Yes
Supporting Document	Statement of Variability		Yes
Form	Term Insurance Rider		Yes
Form	Paid-Up Insurance Rider		Yes

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## Form Schedule

### Lead Form Number: 09 TERMR-2

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	09 TERMR-2	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Term Insurance Rider	Initial		50.500	09 TERMR-2 - Term Insurance Rider.pdf
	09 PUIR	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Paid-Up Insurance Rider	Initial		55.900	09 PUIR - Paid-Up Insurance Rider.pdf

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## TERM INSURANCE RIDER

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This rider is part of the certificate. It is issued in consideration of the application and payment of premiums as shown in the Certificate Schedule. This rider is subject to all of the provisions of the certificate which are not inconsistent with the provisions of this rider. The date of issue of this rider is the date of issue of the certificate unless a later date of issue is shown for this rider in the Certificate Schedule. Rider years are measured from the register date of this rider. The register date of this rider is the register date of the certificate unless a register date is shown for the rider in the Certificate Schedule.

### **THE BENEFIT**

We will pay a death benefit under this rider to the beneficiary upon receipt of due proof that death of the insured occurred while this rider was in force. The amount of the death benefit will be the insurance amount shown for this rider in the Certificate Schedule.

### **CONVERSION OPTION**

The owner may convert this rider to a new certificate without providing any evidence of insurability. The conversion must occur during the conversion period shown in the Certificate Schedule. Conversion will be subject to the following conditions:

#### **a) Existing Coverage**

- 1) This rider is in force and no premiums on the certificate are unpaid as of the date of conversion.
- 2) Premiums are not being waived under a Waiver of Premium Benefit Rider.

#### **b) Amount of Conversion**

- 1) Insurance in force, up to the insurance amount of this rider, may be converted.
- 2) Any insurance amount not converted will be subject to our minimum rider and rating class requirements in effect at the time of conversion.

#### **c) New Certificate**

- 1) The new certificate must be on a single life permanent plan of insurance offered by the Society as of the register date of the new certificate.

- 2) The issue date of the new certificate will be the date of conversion.
- 3) The new certificate will be issued at the insured's attained age on the register date of the new certificate.
- 4) The new certificate will have the same rating class as this rider if available, or if not available, the most similar rating class then available.
- 5) The premium for the new certificate will be based on the insured's attained age, assigned rating class and premium rates in use by the Society as of its register date.
- 6) The first premium for the new certificate is due and payable on its register date.
- 7) The suicide period and contestable period for the new certificate will be measured from the issue date of this rider.

#### **d) Additional Benefits**

- 1) Waiver of premium that is a part of the certificate and in force on the date of conversion may be included in the new certificate only if offered by us at the insured's attained age on the date of conversion. The waiver of premium benefit on the new certificate will only cover total disability which begins on or after the date of conversion.
- 2) If the new certificate is to contain any provisions increasing the insurance risk not provided for in this Conversion Option, satisfactory evidence of insurability may be required.

### **INCONTESTABILITY**

This rider will not be contestable, in the absence of fraud, after it has been in force during the insured's lifetime for two years from the date of issue of this rider.

If this rider has been reinstated, it will not be contestable, in the absence of fraud, after it has been in force during the insured's lifetime for two years beginning with the effective date of the reinstatement. The contestable period is based only on statements in the reinstatement application, unless the original contestable period has not yet expired.

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## TERM INSURANCE RIDER (Continued)

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### SUICIDE

Suicide, while sane or insane, within two years from the issue date of this rider, will limit the benefit payable under this rider to the total premiums paid for this rider.

### NONFORFEITURE VALUES

This rider does not have any cash or loan values.

### TERMINATION

This rider will terminate at the earliest of:

- a) when any premium is more than 31 days past due;
- b) on the expiry date for this rider as shown in the Certificate Schedule;
- c) when a Lapse Benefit under the certificate takes effect;
- d) conversion of this rider;
- e) a request by the owner that the certificate or this rider be canceled; or
- f) termination of the certificate.

[  ]

President

[  ] 1.

National Secretary

**MODERN WOODMEN OF AMERICA**  
**ROCK ISLAND, ILLINOIS 61201**

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## PAID-UP INSURANCE RIDER

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This rider is part of the certificate. It is issued in consideration of the application and payment of premiums as shown in the Certificate Schedule. This rider is subject to all of the provisions of the certificate which are not inconsistent with the provisions of this rider. The date of issue of this rider is the date of issue of the certificate.

### THE BENEFIT

Premium payments may be made to purchase paid-up insurance. The paid-up insurance will be included in the death benefit proceeds of the certificate. The paid-up insurance is effective as of the date the premium is received and applied at our Home Office.

### PREMIUMS

Premiums are payable as shown in the Certificate Schedule and are subject to the following:

- a) if a single premium is shown, it is payable at issue;
- b) if an annual premium is shown, it must be paid on the same mode as the certificate premium;
- c) the insured must be alive on the date we receive the premium payment;
- d) premiums to purchase paid-up insurance will not be waived or refunded under any disability waiver of premium rider which is a part of the certificate; and
- e) if premiums for the certificate are ever waived under a disability waiver of premium rider, no further premiums may be paid to purchase paid-up insurance.

The amount of paid-up life insurance purchased by each premium payment is based on the insured's attained age, gender and rating class. The Certificate Schedule contains a table showing the amount of paid-up insurance purchased per \$1 of premium payment received.

### RIDER CASH VALUE

This rider has a cash value. A table of the guaranteed cash values per \$1,000 of paid-up insurance is shown in the Certificate Schedule.

The rider cash value will be added to the certificate cash value for purposes of the Surrender and Lapse Benefits and Loan provisions in the certificate. When determining the amount of extended term insurance, the amount of paid-up insurance will be added to the certificate's insurance amount.

The rider cash value and the length of any extended term insurance will be provided upon request.

### CASH SURRENDER

The owner may, by written request on a form acceptable to us, surrender the paid-up insurance purchased under this rider for its cash surrender value. The cash surrender value is the rider cash value less any indebtedness allocated to the rider. Cash surrender of the rider is subject to the Surrender Benefit provision in the certificate.

### DIVIDENDS

This rider will share in the divisible surplus of the Society, as determined annually by the Society's Board of Directors. Any dividend for this rider will be included in the total certificate dividend and applied under the dividend option for the certificate.

### ANNUAL REPORT

Each year a report will be provided to you without charge. It will show the current amount of paid-up insurance and the cash value of paid-up insurance.

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## PAID-UP INSURANCE RIDER (Continued)

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### BASIS OF COMPUTATIONS

The net single premiums used to compute the amount of paid-up insurance and guaranteed cash values are calculated using the interest rate and mortality table shown in the Certificate Schedule. Calculations assume immediate payment of death claims. The rider cash values are at least equal to the minimum values required by law in the state where this rider was delivered. If required, a detailed statement of the method of computation of the values has been filed with the insurance department of that state.

### TERMINATION

This rider will terminate at the earliest of:

- a) when any premium is more than 31 days past due;
- b) a request by the owner that the certificate or this rider be canceled or surrendered;
- c) when a Lapse Benefit under the certificate takes effect; or
- d) termination of the certificate.



President

**MODERN WOODMEN OF AMERICA**  
**ROCK ISLAND, ILLINOIS 61201**



National Secretary

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## Supporting Document Schedules

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

The Flesch score certification for 09 TERMR term insurance rider and 09 PUIR paid-up insurance rider signed by an officer of the company is attached.

**Attachment:**

FLESCH certification.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Application

**Comments:**

Rider forms 09 TERMR and 09 PUIR will be applied for using previously approved Application for Life Insurance form 2500-AR, approved 1/2/2007.

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Schedule tables

**Comments:**

Sample schedule pages showing 09 TERMR and 09 PUIR tables added to previously approved whole life contract.

**Attachments:**

TERMR Schedule Page Table.pdf

PUIR Schedule Page Tables.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Statement of Variability

**Comments:**

Statement of Variability for 09 TERMR and 09 PUIR riders.

**Attachments:**

Statement of Variability - 09 TERMR.pdf

Statement of Variability - 09 PUIR.pdf

# CERTIFICATION OF FLESCH SCALE READABILITY

**RE: 09 TERM - Term Insurance Rider**  
**09 PUIR – Paid-Up Insurance Rider**

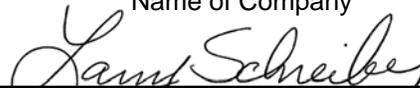
**MODERN WOODMEN OF AMERICA**, Rock Island, Illinois does hereby certify that the form(s) listed below is (are) greater than or equal to the minimum reading ease test score of 50.

<b>Form</b>	<b>Score</b>
09 TERM - Term Insurance Rider	50.5
09 PUIR – Paid-Up Insurance Rider	55.9

**MODERN WOODMEN OF AMERICA**

Name of Company

By: \_\_\_\_\_

  
Larry L. Schreiber, Actuary

March 16, 2009

Date

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## CERTIFICATE SCHEDULE (Continued)

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### TERM INSURANCE RIDER Table of Premiums Annual Premiums Payable Each Rider Year

<u>RIDER YEAR</u>	<u>RIDER YEAR BEGINNING</u>	<u>TERM RIDER PREMIUM</u>	<u>ADDITIONAL BENEFIT WP*</u>	<u>TOTAL PREMIUM</u>
[1	8-01-2009	\$165.00	None	\$165.00
2	8-01-2010	\$165.00		\$165.00
3	8-01-2011	\$165.00		\$165.00
4	8-01-2012	\$165.00		\$165.00
5	8-01-2013	\$165.00		\$165.00
6	8-01-2014	\$165.00		\$165.00
7	8-01-2015	\$165.00		\$165.00
8	8-01-2016	\$165.00		\$165.00
9	8-01-2017	\$165.00		\$165.00
10	8-01-2018	\$165.00		\$165.00
11	8-01-2019	\$165.00		\$165.00
12	8-01-2020	\$165.00		\$165.00
13	8-01-2021	\$165.00		\$165.00
14	8-01-2022	\$165.00		\$165.00
15	8-01-2023	\$165.00		\$165.00
16	8-01-2024	\$165.00		\$165.00
17	8-01-2025	\$165.00		\$165.00
18	8-01-2026	\$165.00		\$165.00
19	8-01-2027	\$165.00		\$165.00
20	8-01-2028	\$165.00		\$165.00
21	8-01-2029	\$1,174.00		\$1,174.00
22	8-01-2030	\$1,306.00		\$1,306.00
23	8-01-2031	\$1,434.00		\$1,434.00
24	8-01-2032	\$1,562.00		\$1,562.00
25	8-01-2033	\$1,712.00		\$1,712.00
26	8-01-2034	\$1,894.00		\$1,894.00
27	8-01-2035	\$2,116.00		\$2,116.00
28	8-01-2036	\$2,374.00		\$2,374.00
29	8-01-2037	\$2,656.00		\$2,656.00
30	8-01-2038	\$2,950.00		\$2,950.00
31	8-01-2039	\$3,256.00		\$3,256.00
32	8-01-2040	\$3,566.00		\$3,566.00
33	8-01-2041	\$3,890.00		\$3,890.00
34	8-01-2042	\$4,232.00		\$4,232.00
35	8-01-2043	\$4,616.00		\$4,616.00
36	8-01-2044	\$5,064.00		\$5,064.00
37	8-01-2045	\$5,608.00		\$5,608.00
38	8-01-2046	\$6,244.00		\$6,244.00
39	8-01-2047	\$6,914.00		\$6,914.00
40	8-01-2048	\$7,634.00		\$7,634.00

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## CERTIFICATE SCHEDULE (Continued)

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### TERM INSURANCE RIDER Table of Premiums (Continued) Annual Premiums Payable Each Rider Year

<u>RIDER YEAR</u>	<u>RIDER YEAR BEGINNING</u>	<u>TERM RIDER PREMIUM</u>	<u>ADDITIONAL BENEFIT WP*</u>	<u>TOTAL PREMIUM</u>
41	8-01-2049	\$8,418.00		\$8,418.00
42	8-01-2050	\$9,302.00		\$9,302.00
43	8-01-2051	\$10,330.00		\$10,330.00
44	8-01-2052	\$11,524.00		\$11,524.00
45	8-01-2053	\$12,862.00		\$12,862.00
46	8-01-2054	\$14,354.00		\$14,354.00
47	8-01-2055	\$15,976.00		\$15,976.00
48	8-01-2056	\$17,694.00		\$17,694.00
49	8-01-2057	\$19,570.00		\$19,570.00
50	8-01-2058	\$21,656.00		\$21,656.00
51	8-01-2059	\$23,976.00		\$23,976.00
52	8-01-2060	\$26,528.00		\$26,528.00
53	8-01-2061	\$29,286.00		\$29,286.00
54	8-01-2062	\$32,218.00		\$32,218.00
55	8-01-2063	\$35,294.00		\$35,294.00
56	8-01-2064	\$38,358.00		\$38,358.00
57	8-01-2065	\$41,374.00		\$41,374.00
58	8-01-2066	\$44,534.00		\$44,534.00
59	8-01-2067	\$47,866.00		\$47,866.00
60	8-01-2068	\$51,376.00		\$51,376.00
61	8-01-2069	Expiry Date		Expiry Date] 2.

\* Optional Benefit Rider: WP = Waiver of Premium  
Premium is for Waiver of Premium benefit on Term Insurance Rider

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## CERTIFICATE SCHEDULE (Continued)

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### PAID-UP INSURANCE RIDER Amount of Paid-Up Insurance Purchased per \$1 of Premium

Attained <u>Age</u>	[Male] <u>[Nontobacco]2.</u>	Attained <u>Age</u>	[Male] <u>[Nontobacco]</u>	Attained <u>Age</u>	[Male] <u>[Nontobacco]</u>
18	\$ 8.530	41	\$ 3.897	64	\$ 1.883
19	8.259	42	3.765	65	1.834
20	7.994	43	3.638	66	1.787
21	7.737	44	3.516	67	1.742
22	7.486	45	3.399	68	1.698
23	7.242	46	3.287	69	1.657
24	7.005	47	3.180	70	1.617
25	6.774	48	3.076	71	1.579
26	6.550	49	2.976	72	1.542
27	6.334	50	2.879	73	1.508
28	6.124	51	2.786	74	1.475
29	5.919	52	2.697	75	1.444
30	5.720	53	2.611	76	1.414
31	5.526	54	2.529	77	1.386
32	5.337	55	2.450	78	1.359
33	5.154	56	2.375	79	1.334
34	4.977	57	2.304	80	1.311
35	4.806	58	2.236	81	1.289
36	4.640	59	2.170	82	1.268
37	4.481	60	2.107	83	1.249
38	4.326	61	2.047	84	1.231
39	4.178	62	1.989	85	1.214] 3.
40	4.035	63	1.935		

Note: The amounts apply on certificate anniversaries. Amounts at any time during a certificate year depend on the amount of time elapsed since the last anniversary.

#### Basis of Computations

Interest rate: 4.00% per year  
Mortality table: 2001 CSO [male, nonsmoker] 4. ultimate age last birthday

## CERTIFICATE SCHEDULE (Continued)

### PAID-UP INSURANCE RIDER Guaranteed Cash Values per \$1,000 of Paid-Up Insurance

Attained Age	[Male] [Nontobacco] 2.	Attained Age	[Male] [Nontobacco]	Attained Age	[Male] [Nontobacco]
18	\$117.22	53	\$ 382.96	88	\$ 852.98
19	121.08	54	395.40	89	861.62
20	125.08	55	408.04	90	869.56
21	129.24	56	420.88	91	876.94
22	133.57	57	433.92	92	883.90
23	138.07	58	447.20	93	890.44
24	142.75	59	460.75	94	896.55
25	147.62	60	474.54	95	902.19
26	152.65	61	488.51	96	907.45
27	157.86	62	502.61	97	912.48
28	163.27	63	516.76	98	917.24
29	168.92	64	530.97	99	921.66
30	174.80	65	545.23	100	925.62
31	180.94	66	559.57	101	929.22
32	187.34	67	574.02	102	932.74
33	193.99	68	588.62	103	936.17
34	200.89	69	603.37	104	939.52
35	208.05	70	618.25	105	942.76
36	215.48	71	633.21	106	945.93
37	223.16	72	648.14	107	949.00
38	231.11	73	662.94	108	951.99
39	239.32	74	677.64	109	954.89
40	247.80	75	692.26	110	957.70
41	256.55	76	706.79	111	960.42
42	265.57	77	721.18	112	963.04
43	274.84	78	735.35	113	965.57
44	284.37	79	749.18	114	968.01
45	294.14	80	762.61	115	970.36
46	304.16	81	775.60	116	972.61
47	314.44	82	788.12	117	974.77
48	325.03	83	800.22	118	976.85
49	335.97	84	811.89	119	978.82
50	347.26	85	823.07	120	980.64
51	358.87	86	833.68	121	1,000.00] 5.
52	370.78	87	843.66		

Note: The cash values apply on certificate anniversaries. Cash values at any time during a certificate year depend on the amount of time elapsed since the last anniversary.

# Modern Woodmen of America

## Statement of Variability

### Rider Form: 09 TERMR

Items that vary with each individual contract have been bracketed and included in this Statement of Variability. Also included are items that Modern Woodmen of America may vary in the future for all new issues going forward in a uniform and non-discriminatory fashion.

<b>Form: 09 TERMR</b>		
<b>Page #</b>	<b>Variable #</b>	<b>Variable Content or Range</b>
Rider	1	Signatures of Society officers will change when new officers are elected.
Page 3[B]	2	Term Insurance Rider Table of Premiums prints the term rider premium information. The page number may vary with individual contracts.

# Modern Woodmen of America

## Statement of Variability

### Rider Form: 09 PUIR

Items that vary with each individual contract have been bracketed and included in this Statement of Variability. Also included are items that Modern Woodmen of America may vary in the future for all new issues going forward in a uniform and non-discriminatory fashion.

<b>Form: 09 PUIR</b>		
<b>Page #</b>	<b>Variable #</b>	<b>Variable Content or Range</b>
Rider	1	Signatures of Society officers will change when new officers are elected.
Page 3[B]	2	Prints the gender and rating class.
	3	Amount of Paid-Up Insurance Purchased per \$1 of Premium Table prints the appropriate table values based on gender and rating class. The page number may vary with individual contracts.
	4	Prints the mortality table used for net single premiums and guaranteed cash values for determining paid-up insurance values.
Page 3[C]	5	Guaranteed Cash Values per \$1000 of Paid-Up Insurance Table prints the appropriate table values based on gender and rating class. The page number may vary with individual contracts.