

SERFF Tracking Number: NICS-126038444 State: Arkansas
Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 41817
Company Tracking Number: FLA-001
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Individual Universal Life
Project Name/Number: Individual Universal Life/FLA-01

Filing at a Glance

Company: Fidelity Life Association, A Legal Reserve Life Insurance Company

Product Name: Individual Universal Life SERFF Tr Num: NICS-126038444 State: Arkansas
TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 41817
Adjustable Life Closed
Sub-TOI: L09I.001 Single Life Co Tr Num: FLA-001 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Author: Gary Newman Disposition Date: 03/23/2009
Date Submitted: 03/12/2009 Disposition Status: Approved-Closed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: Individual Universal Life Status of Filing in Domicile: Pending
Project Number: FLA-01 Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 03/23/2009 Explanation for Other Group Market Type:
State Status Changed: 03/23/2009
Deemer Date: Created By: Gary Newman
Submitted By: Gary Newman Corresponding Filing Tracking Number:
Filing Description:

This filing consists of a universal life policy form, the application used to issue the policy and two optional riders that may be used with the UL policy form. The product name is the Interactive Advisor Life. All of the forms that make up this filing are new and not intended to replace any forms that are currently on file with the department.

Form 5000, is a flexible premium adjustable universal life insurance policy which offers coverage to maturity at attained age 121. "Age" is defined as the insured's age nearest birthday as of the policy date (for "issue age") and policy anniversary (for "attained age"). Beyond maturity, coverage can be extended under the Continuation of Coverage

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provision. If this provision is elected, the death benefit option is converted to Type 1 (level death benefit), no more premiums are payable, any riders still in force are terminated, no monthly deductions for policy charges or cost of insurance are made, and the death benefit will at least equal the surrender value. All other provisions of the policy continue to apply, including payment of interest on the Account Value. At maturity or beyond, the then current surrender value of the policy is payable upon surrender.

Issue Ages and Face Amounts: The following maximum issue ages and minimum face amounts apply:

IssueAges Minimum Face Amount

18-45 \$30,000

46-65 \$20,000

66-80 \$10,000

The company may further restrict issue ages and face amounts available for new issues from those shown above. Minimum face amounts after issue due to a change in face amount or partial withdrawal may, subject to the absolute minimums shown above, have a lower minimum than the face amount for new issues. The maximum face amount will be limited by the availability of reinsurance and company limits that are set from time to time.

Account Value: The Account Value is a monthly accumulation of premiums paid less premium loads, plus interest, less monthly deductions of the policy charges, cost of insurance charges (for base coverage and any riders), withdrawals, withdrawal charges, and fees for various optional transactions (e.g., policy loans or inforce illustrations beyond one per year).

Death Benefits: The death benefit is determined on each Monthly Processing Date. Two death benefit options are available. Under Death Benefit Option 1, the death benefit equals the face amount, but not less than the Minimum Death Benefit. Under Death Benefit Option 2, the death benefit equals the face amount plus the current Account Value, but not less than the Minimum Death Benefit. The Minimum Death Benefit equals the Account Value multiplied by the appropriate Minimum Death Benefit Factor as shown in the policy schedule. The Minimum Death Benefit Factors are set to comply with the Cash Value Accumulation Test under Section 7702 of the Internal Revenue Code (CVAT).

Surrender Value: IAL has no surrender charges. The policy may be surrendered at any time for the Net Surrender Value which is equal to the Account Value less any unpaid policy loan balance.

Form 1200, is the application form that will be used with the new UL policy form.

Form 6000, is an optional rider that provides guaranteed insurability benefits based upon reaching option date policy anniversaries or upon the occurrence of certain life events defined in the contract. Such life event options include:

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Changes to the insured's marital status; The birth or adoption of a child; The purchase of a primary residence; Losses in asset value of marketable securities owned by the insured; or Changes in household income. The increase amounts available are shown in the rider schedule. They allow the policyowner to increase the coverage on the insured without evidence of insurability. There is a lifetime maximum and annual increase limits (both minimum and maximum) that limit the increased amounts in any given policy year. The benefits of this rider are provided in exchange for the deduction of monthly cost of insurance charges for this rider. The rates will never exceed those rates shown in the Table of Guaranteed Maximum Cost of Insurance Rates shown in the rider schedule. Any change in rates will apply to all individuals of the same premium class and whose policy and rider have been in effect for the same length of time. In addition to the cost of insurance charged for this rider, the normal cost of insurance deductions for the increased amounts of coverage will also be charged.

Form 6100, is an optional rider that provides waiver of premium benefits during periods of the total disability of the insured covered under the universal life policy to which it is attached. Total disability is defined as the insured's inability to substantially perform the essential duties of any occupation in the usual and customary way due to bodily injury or disease, for which the insured would otherwise be qualified to perform by reason of education, training, or experience. Disability must be continuous for six months before any benefits are payable. The company will refund premiums paid since the start of the total disability (for up to 12 months) and waive future premiums due during the duration of the disability. The disability must start prior to the expiry date of the rider in order for premiums to be waived beyond the expiry date. Coverage is available at issue ages 20 thru 55. This rider expires on the policy anniversary nearest the insured's 60th birthday. The amount of the waiver of premium benefit is chosen by the policyholder at issue and is shown in the rider schedule. Coverage is provided in exchange for the deduction of monthly cost of insurance charges for this rider. The rates will never exceed those rates shown in the Table of Guaranteed Maximum Cost of Insurance Rates shown in the rider schedule. Any change in rates will apply to all individuals of the same premium class and whose policy and rider have been in effect for the same length of time.

Company and Contact

Filing Contact Information

Gary Newman, nics@insightbb.com
5314 Manor Court 502-767-3975 [Phone]
Crestwood, KY 40014

Filing Company Information

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

Fidelity Life Association, A Legal Reserve Life Insurance Company CoCode: 63290 State of Domicile: Illinois
1211 West 22nd Street, Suite 209 Group Code: Company Type:

SERFF Tracking Number: NICS-126038444 State: Arkansas
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 Oak Brook, IL 60523 Group Name: State ID Number:
 (630) 533-0392 ext. [Phone] FEIN Number: 36-1068685

Filing Fees

Fee Required? Yes
 Fee Amount: \$200.00
 Retaliatory? Yes
 Fee Explanation: \$50.00 per form times 4 forms equals \$200.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity Life Association, A Legal Reserve Life Insurance Company	\$200.00	03/12/2009	26365277

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/23/2009	03/23/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	03/18/2009	03/18/2009	Gary Newman	03/20/2009	03/20/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Certification of Compliance with Bulletin 11-83	Gary Newman	03/20/2009	03/20/2009
Supporting Document	Actuarial Support - Bulletin 11-83	Gary Newman	03/20/2009	03/20/2009

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Disposition

Disposition Date: 03/23/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Third Party Authorization Letter		Yes
Supporting Document	Actuarial Memorandum's		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Certification of Compliance with Bulletin 11-83		Yes
Supporting Document	Actuarial Support - Bulletin 11-83		Yes
Form	Individual Flexible Premium Adjustable Life Insurance Policy		Yes
Form	Application for Universal Life Insurance		Yes
Form	Guaranteed Insurability Option Rider		Yes
Form	Waiver of Premium Benefit Rider		Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/18/2009
Submitted Date 03/18/2009
Respond By Date
Dear Gary Newman,

This will acknowledge receipt of the captioned filing.

Objection 1

- Flesch Certification (Supporting Document)

Comment: Filings of "universal life" type contracts are subject to Regulation 34. Please assure us that you are in compliance with Regulation 34. If cost of insurance may be changed by the company subject to a maximum and/or accumulation rates may be changed by the company subject to a minimum, then the contract must comply with Bulletin 11-83.

Please feel free to contact me if you have questions.

Sincerely,
Linda Bird

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/20/2009
Submitted Date 03/20/2009

Dear Linda Bird,

Comments:

Thank you for your quick review of this submission and your letter dated March 18, 2009.

Response 1

Comments: Please accept this as assurance that the company is in compliance with Regulation 34 and Bulletin 11-83. We have attached additional actuarial supporting documentation and a certification signed by an officer of the company.

Related Objection 1

Applies To:

- Flesch Certification (Supporting Document)

Comment:

Filings of "universal life" type contracts are subject to Regulation 34. Please assure us that you are in compliance with Regulation 34. If cost of insurance may be changed by the company subject to a maximum and/or accumulation rates may be changed by the company subject to a minimum, then the contract must comply with Bulletin 11-83.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We ask that you continue your review of the original submission. We look forward to your approval of our submission.

Sincerely,

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Amendment Letter

Submitted Date: 03/20/2009

Comments:

Certification and supporting documentation of compliance with Bulletin 11-83 is attached.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Certification of Compliance with Bulletin 11-83

Comment:

Arkansas Certification - Bulletin 11-83.pdf

User Added -Name: Actuarial Support - Bulletin 11-83

Comment:

ActuarialCompliance_Bulletin-11-83 Arkansas.pdf

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Form Schedule

Lead Form Number: F5000

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	F5000	Policy/Contract	Individual Flexible Premium Adjustable Life Insurance Policy Certificate	Initial		47.400	UL Policy Form F5000 - Standard.pdf
	F1200	Application/Enrollment Form	Application for Universal Life Insurance	Initial		42.900	Universal Life Application F1200 - Standard John Doe signed.pdf
	F6000	Policy/Contract	Guaranteed Insurability Option Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		45.700	Guaranteed Insurability Option Rider.pdf
	F6100	Policy/Contract	Waiver of Premium Benefit Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		47.000	Waiver of Premium Rider.pdf

FLEXIBLE PREMIUM ADJUSTABLE UNIVERSAL LIFE INSURANCE POLICY

This is a Non-Participating Policy

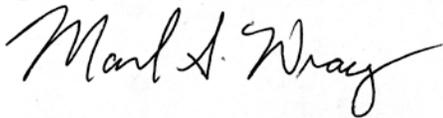
Fidelity Life Association will pay the Death Benefit of this Policy if the Insured dies while the Policy is in force. The death benefit will be paid to the Beneficiary when due proof of the Insured's death is received at Our Home Office. The Company will also require the completion of its claims forms. We have issued this Policy in consideration of the application and the payment of premium. All benefits are subject to the terms and conditions of this Policy.

For service or information on this Policy, contact the agent who sold the Policy or Our Home Office.

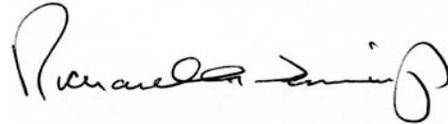
Right to Examine Policy: We want you to be satisfied with your Policy. The Policyowner may, within **30** days after it is delivered, return the Policy to Our Home Office or to the agent who sold the Policy and receive a full refund of any premiums that have been paid. Once returned, the Policy will be void from its beginning.

Read this Policy carefully. This Policy is a legal contract between the Policyowner and Us. The entire contract consists of this Policy, and any attached riders or endorsements, schedules, the attached written application, and any attached supplemental written applications.

Issued and signed by Fidelity Life Association at its Home Office.



Secretary



President

Flexible Premium Adjustable Universal Life Insurance The Policy provides:

- **Death benefit to the Maturity Date shown on page 3.**
- **Flexible premiums are payable until the Maturity Date shown on page 3.**
- **This Policy is not eligible for annual dividends.**

Fidelity Life Association, A Legal Reserve Life Insurance Company
[1211 West 22nd Street, Suite 209
Oak Brook, IL 60523]
Tel 800.369.3990 Or Fax 866.375.8175

To file a claim or to ask a question you may contact the agent who sold you this Policy or you may contact Our Policyowner Service department at the address or numbers given above or on the Web at:

www.fidelitylife.com

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Any Riders, Endorsements, and a copy of the application for the Policy and for any riders, follow Page 11.

POLICY SCHEDULE

Policy Number: [123456789]	Face Amount: [\$250,000]
Insured: [John Franklin Butterfield]	Gender and Age: [Male 35]
Policyowner: [John Franklin Butterfield]	Policy Date: [September 12, 2009]
Issue Date: [September 10, 2009]	Maturity Date: [September 12, 2095]

Policy Description: Flexible Premium Adjustable Universal Life Insurance

Beneficiary: As stated in the application or as subsequently changed.

Minimum Premium: [\$32.08 per month]

Minimum Premium Period: [60 months]

Premium Class: [Select Non-Nicotine]

Coverage Information

Benefit Description	Rating Factor	Coverage Amount	Maturity or Expiry Date	Monthly Cost of Insurance Rate
Flexible Premium Adjustable Universal Life	[100% *]	[\$250,000]	[September 12, 2095]	See Page 3C
[Guaranteed Insurability Option Rider	100%	\$250,000	September 12, 2039	See Rider Schedule]
[Waiver of Premium Rider	100%	\$149.38 per month	September 12, 2034	See Rider Schedule]

[(*) Cost of insurance rates equal [150% for 5 years] [plus \$0.50 extra per \$1,000 for 3 years] of the rates shown on page 3C]

IT IS POSSIBLE THAT COVERAGE WILL EXPIRE PRIOR TO THE MATURITY DATE SHOWN, WHERE EITHER NO PREMIUMS ARE PAID FOLLOWING THE INITIAL PREMIUM, OR SUBSEQUENT PREMIUMS ARE INSUFFICIENT TO CONTINUE COVERAGE TO SUCH DATE.

Death Benefit Factors

Death Benefit Option: [Option 1 – Level Death Benefit]

Minimum Death Benefit Factors: See Table of Minimum Death Benefit Factors

Minimum Face Amount After Change: [\$50,000]

Minimum Face Amount Change: [\$5,000]

Annual Interest Rates

Guaranteed Minimum Interest Rate: [2.50% (credited monthly in arrears)]

Guaranteed Policy Loan Interest Rate: [8.00% (charged monthly in arrears)]

Reinstatement Interest Rate: [6.00% (payable upon reinstatement)]

POLICY SCHEDULE (continued)

Guaranteed Maximum Expense and Transaction Fees

Premium Charge:	[4.00% of each premium paid]
Monthly Policy Charge:	[\$48.00 during first 12 months] [\$ 5.00 for months 13 and later]
Withdrawal Transaction Fee:	[\$25.00 for first policy withdrawal in any policy year] [\$50.00 for subsequent policy withdrawals in any policy year]
Policy Loan Transaction Fee:	No charge for first policy loan in any policy year [\$25.00 for subsequent policy loans in any policy year]
Inforce Requested Illustration Fee:	No charge for first requested illustration in any policy year [\$25.00 for subsequent requested illustrations in any policy year]

Policy Loan and Partial Withdrawal Limits

Minimum Policy Loan:	[\$100]
Minimum Policy Loan Repayment:	[\$100]
Maximum Policy Loan Amount:	See Policy Loan Provision
Maximum Number of Loans Per Year:	[12]
Minimum Partial Withdrawal Amount:	[\$100]
Maximum Partial Withdrawal Amount:	See Partial Withdrawal Provision
Maximum Number of Partial Withdrawals Per Year:	[12]

Basis of Values

Minimum required cash values and net single premiums for Reduced Paid-Up Insurance benefits are determined using [2001 CSO ultimate, age nearest birthday, sex distinct, smoker distinct, mortality table] and a [2.50%] annual nonforfeiture interest rate.

Table of Surrender Charges

[None]

POLICY SCHEDULE (continued)
TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES

Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine	Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine
18	0.07667	0.09251	0.03500	0.04167	70	2.01237	3.16750	1.40363	2.49119
19	0.07834	0.10084	0.03750	0.04500	71	2.20987	3.40992	1.53736	2.70982
20	0.07917	0.10584	0.03750	0.04834	72	2.46942	3.73977	1.68701	2.95118
21	0.07917	0.11085	0.03833	0.05084	73	2.74334	4.07151	1.84925	3.21111
22	0.07917	0.11668	0.04000	0.05417	74	3.03166	4.40683	2.02744	3.49635
23	0.08001	0.12168	0.04000	0.05584	75	3.34700	4.79707	2.22494	3.78343
24	0.08084	0.12835	0.04167	0.06000	76	3.69107	5.21287	2.44178	4.09671
25	0.08167	0.13585	0.04167	0.06417	77	4.09083	5.69390	2.68050	4.43374
26	0.08501	0.14252	0.04417	0.06750	78	4.55818	6.25049	2.94448	4.79707
27	0.08917	0.15086	0.04750	0.07251	79	5.09836	6.88457	3.22956	5.19013
28	0.08751	0.15169	0.04834	0.07667	80	5.68800	7.56260	3.54838	5.61384
29	0.08584	0.15086	0.05167	0.08251	81	6.36020	8.32286	3.98162	6.21084
30	0.08501	0.15002	0.05334	0.08584	82	7.06118	9.09107	4.47073	6.86007
31	0.08417	0.15002	0.05667	0.09334	83	7.81815	9.89784	4.95863	7.49323
32	0.08417	0.15169	0.06000	0.09918	84	8.65764	10.77656	5.49840	8.17462
33	0.08667	0.15586	0.06334	0.10668	85	9.59706	11.81206	6.10707	8.86201
34	0.08834	0.16169	0.06834	0.11585	86	10.64036	12.94801	6.65989	9.43570
35	0.09084	0.16669	0.07417	0.12752	87	11.78220	14.17221	7.49323	10.34679
36	0.09584	0.17586	0.07917	0.13752	88	13.00872	15.46210	8.36523	11.25783
37	0.10001	0.18587	0.08584	0.14919	89	14.30594	16.80008	9.29646	12.17563
38	0.10751	0.20004	0.08917	0.15669	90	15.66322	18.16837	10.15628	12.91894
39	0.11418	0.21421	0.09418	0.16669	91	16.94312	19.40523	10.59184	13.08056
40	0.12168	0.23089	0.10001	0.17670	92	18.28068	20.67027	11.44961	13.74126
41	0.13168	0.25256	0.10584	0.18837	93	19.69542	21.98111	12.72489	14.80774
42	0.14419	0.27758	0.11251	0.20254	94	21.19403	23.34419	14.33938	16.17152
43	0.15836	0.30759	0.12085	0.21921	95	22.77289	24.85705	16.33935	18.24094
44	0.17503	0.34345	0.13085	0.23839	96	24.22200	26.19622	18.24612	20.14012
45	0.19420	0.38098	0.14252	0.26090	97	25.77166	27.61193	20.21644	22.05510
46	0.21255	0.41601	0.15586	0.28592	98	27.43069	29.11098	20.55482	22.14738
47	0.23255	0.45521	0.17253	0.31760	99	29.20718	30.69938	21.68875	23.08506
48	0.24423	0.47689	0.19087	0.35679	100	31.11386	32.38239	23.49431	24.70128
49	0.25757	0.50192	0.21088	0.40099	101	32.63203	33.66029	25.42630	26.43322
50	0.27674	0.53779	0.23422	0.44937	102	34.25451	35.01097	27.58993	28.34637
51	0.29926	0.58034	0.26007	0.50192	103	35.98673	36.43322	29.95805	30.40644
52	0.33011	0.63874	0.28925	0.55948	104	37.83604	37.93389	32.57783	32.64981
53	0.36347	0.70466	0.32094	0.62038	105	39.78296	39.87487	35.42535	35.49326
54	0.40600	0.78729	0.35429	0.68714	106	41.86111	41.94705	38.36050	38.42340
55	0.45854	0.88078	0.39015	0.75724	107	44.07929	44.16014	41.38462	41.44337
56	0.51193	0.97595	0.43185	0.83236	108	46.44744	46.52136	44.44460	44.49915
57	0.56949	1.07699	0.47523	0.91250	109	48.97489	49.04367	47.65064	47.70095
58	0.61872	1.15634	0.52194	0.99015	110	51.67124	51.73391	50.95006	50.99608
59	0.67546	1.24822	0.56866	1.07616	111	54.55012	54.60665	54.14066	54.18326
60	0.74389	1.35935	0.61705	1.16552	112	57.62282	57.67409	57.25382	57.29201
61	0.82735	1.49724	0.66961	1.25825	113	60.90571	60.94980	60.10438	60.13810
62	0.92920	1.66360	0.72720	1.36269	114	64.41012	64.44883	64.14865	64.17791
63	1.04359	1.84841	0.78645	1.46715	115	68.15449	68.18682	67.93870	67.96341
64	1.16385	2.03748	0.85072	1.57748	116	72.15515	72.18101	71.89944	71.91859
65	1.29083	2.22410	0.92168	1.69788	117	76.43109	76.45137	76.27566	76.29014
66	1.41951	2.40410	1.00017	1.82583	118	81.00512	81.01778	80.34528	80.35500
67	1.54990	2.57913	1.08618	1.96971	119	85.89620	85.90308	84.51146	84.51636
68	1.69035	2.76345	1.18223	2.12785	120	90.90909	90.90909	90.90909	90.90909
69	1.83586	2.94615	1.28749	2.29944					

Monthly Cost of Insurance Rates per \$1,000 Net Amount At Risk, which are based on the [2001 CSO ultimate, age nearest birthday, sex distinct, smoker distinct, mortality table], are adjusted by Rating Factor shown on page 3. See page 3 for your premium class.

POLICY SCHEDULE (continued)
[TABLE OF MINIMUM DEATH BENEFIT FACTORS]

Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine	Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine
18	8.85	7.11	10.31	8.20	70	1.67	1.55	1.86	1.66
19	8.56	6.88	9.95	7.91	71	1.63	1.52	1.82	1.62
20	8.29	6.66	9.61	7.63	72	1.60	1.49	1.77	1.59
21	8.03	6.45	9.27	7.37	73	1.56	1.47	1.73	1.56
22	7.77	6.25	8.95	7.11	74	1.53	1.44	1.69	1.53
23	7.51	6.05	8.63	6.86	75	1.49	1.41	1.65	1.50
24	7.27	5.86	8.33	6.62	76	1.46	1.39	1.61	1.47
25	7.03	5.67	8.04	6.39	77	1.43	1.37	1.57	1.45
26	6.80	5.50	7.76	6.17	78	1.40	1.34	1.54	1.42
27	6.57	5.32	7.48	5.96	79	1.38	1.32	1.51	1.40
28	6.36	5.16	7.22	5.75	80	1.35	1.30	1.48	1.38
29	6.15	5.00	6.97	5.56	81	1.33	1.29	1.45	1.36
30	5.94	4.84	6.72	5.36	82	1.31	1.27	1.42	1.34
31	5.74	4.68	6.49	5.18	83	1.29	1.25	1.39	1.32
32	5.54	4.53	6.26	5.00	84	1.27	1.24	1.37	1.30
33	5.35	4.38	6.04	4.83	85	1.25	1.22	1.34	1.28
34	5.17	4.24	5.83	4.67	86	1.24	1.21	1.32	1.27
35	4.99	4.10	5.63	4.51	87	1.22	1.20	1.30	1.26
36	4.82	3.97	5.43	4.36	88	1.21	1.19	1.28	1.24
37	4.66	3.84	5.25	4.22	89	1.19	1.18	1.26	1.23
38	4.50	3.71	5.07	4.08	90	1.18	1.17	1.25	1.22
39	4.34	3.59	4.89	3.94	91	1.17	1.16	1.23	1.21
40	4.19	3.48	4.72	3.81	92	1.16	1.15	1.22	1.20
41	4.05	3.36	4.56	3.69	93	1.15	1.14	1.20	1.19
42	3.91	3.26	4.40	3.56	94	1.15	1.14	1.19	1.17
43	3.78	3.15	4.25	3.45	95	1.14	1.13	1.17	1.16
44	3.65	3.06	4.11	3.34	96	1.13	1.12	1.16	1.15
45	3.53	2.96	3.97	3.23	97	1.13	1.12	1.15	1.15
46	3.41	2.87	3.84	3.12	98	1.12	1.11	1.15	1.14
47	3.30	2.79	3.71	3.03	99	1.11	1.11	1.14	1.14
48	3.20	2.71	3.58	2.93	100	1.11	1.11	1.13	1.13
49	3.09	2.63	3.46	2.84	101	1.10	1.10	1.12	1.12
50	2.99	2.55	3.35	2.75	102	1.10	1.10	1.12	1.11
51	2.89	2.47	3.24	2.67	103	1.10	1.10	1.11	1.11
52	2.80	2.40	3.14	2.59	104	1.09	1.09	1.10	1.10
53	2.71	2.33	3.04	2.52	105	1.09	1.09	1.09	1.09
54	2.63	2.27	2.95	2.45	106	1.08	1.08	1.09	1.09
55	2.54	2.20	2.85	2.38	107	1.08	1.08	1.08	1.08
56	2.47	2.15	2.77	2.32	108	1.08	1.08	1.08	1.08
57	2.39	2.09	2.68	2.26	109	1.07	1.07	1.08	1.08
58	2.32	2.04	2.60	2.20	110	1.07	1.07	1.07	1.07
59	2.25	1.98	2.53	2.14	111	1.07	1.07	1.07	1.07
60	2.19	1.93	2.46	2.09	112	1.06	1.06	1.07	1.07
61	2.12	1.89	2.39	2.04	113	1.06	1.06	1.06	1.06
62	2.06	1.84	2.32	1.99	114	1.06	1.06	1.06	1.06
63	2.01	1.80	2.25	1.94	115	1.06	1.06	1.06	1.06
64	1.95	1.76	2.19	1.90	116	1.05	1.05	1.05	1.05
65	1.90	1.72	2.13	1.85	117	1.05	1.05	1.05	1.05
66	1.85	1.69	2.07	1.81	118	1.05	1.05	1.05	1.05
67	1.80	1.65	2.02	1.77	119	1.05	1.05	1.05	1.05
68	1.76	1.62	1.96	1.73	120	1.04	1.05	1.05	1.04
69	1.72	1.58	1.91	1.69					

Minimum Death Benefit Factors are applied to your Account Value to determine your minimum death benefit. See the Minimum Death Benefit provision. See page 3 for your premium class.]

GUARANTEED INSURABILITY OPTION RIDER SCHEDULE

Policy Number: [123456789]	Effective Date: [September 12, 2009]
Insured: [John Franklin Butterfield]	Expiry Date: [September 12, 2039]
Class: [Standard]	Lifetime Maximum Increase: [\$250,000]
	Annual Maximum Increase: [\$50,000]
	Annual Minimum Increase: [\$5,000]
Events (See Event definitions in rider) Maximum Option Amount	
Policy Anniversaries 1 thru [5]:	[\$25,000]
Policy Anniversaries [6] thru [10]:	[\$10,000]
Policy Anniversaries [11] thru [30]:	[\$5,000]
Changes to Marital Status:	[\$25,000]
College Planning and Care For New Child:	[\$25,000]
Purchase of a Primary Residence:	[\$25,000]
Loss in Value of Assets:	[\$25,000 not to exceed loss in asset value]
Increase in Household Income:	[\$25,000 not to exceed 500% increase in income]
Loss of Income Due to Retirement:	[\$25,000 not to exceed 500% reduction in income]

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES

Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine	Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine
18	0.0230	0.0278	0.0105	0.0125	42	0.0431	0.0803	0.0336	0.0574
19	0.0235	0.0303	0.0113	0.0135	43	0.0472	0.0882	0.0360	0.0609
20	0.0238	0.0318	0.0113	0.0145	44	0.0521	0.0977	0.0389	0.0649
21	0.0238	0.0333	0.0115	0.0153	45	0.0577	0.1074	0.0423	0.0697
22	0.0238	0.0350	0.0120	0.0163	46	0.0630	0.1163	0.0462	0.0748
23	0.0240	0.0365	0.0120	0.0168	47	0.0688	0.1262	0.0510	0.0814
24	0.0243	0.0385	0.0125	0.0180	48	0.0721	0.1311	0.0563	0.0895
25	0.0245	0.0408	0.0125	0.0193	49	0.0759	0.1367	0.0621	0.0984
26	0.0255	0.0428	0.0133	0.0203	50	0.0814	0.1452	0.0689	0.1078
27	0.0268	0.0453	0.0143	0.0218	51	0.0878	0.1532	0.0763	0.1174
28	0.0263	0.0455	0.0145	0.0230	52	0.0967	0.1648	0.0847	0.1276
29	0.0258	0.0453	0.0155	0.0248	53	0.1062	0.1776	0.0938	0.1377
30	0.0255	0.0450	0.0160	0.0258	54	0.1184	0.1937	0.1033	0.1484
31	0.0253	0.0449	0.0170	0.0279	55	0.1334	0.2114	0.1135	0.1590
32	0.0253	0.0453	0.0180	0.0296	56	0.1407	0.2284	0.1174	0.1648
33	0.0260	0.0465	0.0190	0.0318	57	0.1473	0.2456	0.1200	0.1697
34	0.0265	0.0481	0.0205	0.0345	58	0.1500	0.2567	0.1218	0.1723
35	0.0273	0.0495	0.0223	0.0379	59	0.1528	0.2696	0.1218	0.1743
36	0.0288	0.0521	0.0238	0.0408	60	0.1562	0.2855	0.1203	0.1748
37	0.0300	0.0550	0.0258	0.0441	61	0.1737	0.3099	0.1245	0.1865
38	0.0323	0.0591	0.0268	0.0463	62	0.1951	0.3394	0.1287	0.1995
39	0.0343	0.0631	0.0283	0.0491	63	0.2192	0.3715	0.1321	0.2121
40	0.0365	0.0679	0.0300	0.0519	64	0.2444	0.4034	0.1353	0.2253
41	0.0394	0.0736	0.0317	0.0544					

The Monthly Cost of Insurance rates per \$1,000 of Lifetime Maximum Increase Amount are adjusted by Rating Factor shown on page 3. See page 3 for your premium class.

WAIVER OF PREMIUM RIDER SCHEDULE

Policy Number: [123456789]	Effective Date: [September 12, 2009]
Insured: [John Franklin Butterfield]	Expiry Date: [September 12, 2034]
Class: [Standard]	Waiver of Premium Benefit: [\$149.38 per month]

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES

Attained			Attained			Attained		
Age	Male	Female	Age	Male	Female	Age	Male	Female
20	0.0917	0.1000	34	0.1250	0.1333	48	0.2750	0.3250
21	0.0917	0.1000	35	0.1333	0.1417	49	0.2833	0.3333
22	0.0917	0.0917	36	0.1417	0.1500	50	0.2917	0.3500
23	0.0917	0.0917	37	0.1500	0.1583	51	0.2917	0.3583
24	0.0917	0.0917	38	0.1583	0.1750	52	0.3000	0.3667
25	0.0917	0.0917	39	0.1750	0.1917	53	0.3000	0.3667
26	0.0917	0.0917	40	0.1833	0.2000	54	0.3000	0.3750
27	0.0917	0.0917	41	0.2000	0.2167	55	0.3000	0.3750
28	0.0917	0.0917	42	0.2083	0.2333	56	0.3000	0.3750
29	0.0917	0.1000	43	0.2250	0.2500	57	0.3000	0.3750
30	0.1000	0.1000	44	0.2333	0.2667	58	0.3000	0.3750
31	0.1000	0.1083	45	0.2417	0.2833	59	0.3000	0.3750
32	0.1083	0.1167	46	0.2583	0.2917	60	0.3000	0.3750
33	0.1167	0.1250	47	0.2667	0.3083			

The Monthly Cost of Insurance rates per \$100 annual premium to be waived are adjusted by Rating Factor shown on page 3. See page 3 for your premium class.

DEFINITIONS

We, Our, the Company or Us refers to Fidelity Life Association, a Legal Reserve Life Insurance Company.

You or Your refers to the Policyowner of this Policy. The Policyowner may be someone other than the Insured.

Account Value is the sum of net premiums paid plus credited interest; minus any partial withdrawals; and minus the monthly deductions as explained in the Account Value provision of the Policy. The Account Value is used to determine the Surrender Value of the Policy.

Age means the Insured's age on the birthday nearest a Policy Anniversary.

Issue Age means the Age of the Insured on the Policy Date as shown in the Policy Schedule

Attained Age means the Age of the insured on the most recent Policy Anniversary.

Minimum Death Benefit is the minimum amount of insurance necessary for this Policy to qualify as a life insurance contract under applicable Internal Revenue Code at the time this Policy is issued. The Minimum Death Benefit is explained in the Minimum Death Benefit provision.

Monthly Processing Date is the date each month on which the monthly deductions from the Account Value are deducted. The first Monthly Processing Date will be the Policy Date. Subsequent Monthly Processing Dates will be the same day of the month as the Policy Date each month thereafter. If the Policy Date is the 29th, 30th, or 31st day of the month, the Monthly Processing Date will be the earlier of that day or the last day of the calendar month.

Net Account Value is the amount of the Account Value minus any Policy Loan Balance.

Net Premium is the premium amount paid minus the premium charges, if any, shown on the Policy Schedule.

Partial Withdrawal is the withdrawal of a portion of your Net Surrender Value from the Policy. The partial withdrawal may reduce the amount of Death Benefit in force.

Policy Loan is an amount you borrow from your Policy. Policy Loans are explained in the Policy Loan section.

Policy Loan Balance is the sum of Policy Loan amounts you have borrowed from your Policy, increased by any unpaid Policy Loan Interest and reduced by any Policy Loan Repayments.

Planned Premium is the premium amount that you specify on the application as the amount you intend to pay at fixed intervals over a specified period of time. The Planned Premium is described in the Planned Premium provision of this Policy.

Minimum Premium is the smallest cumulative premium that must be paid in order to guarantee that the Policy remains in force during the Minimum Premium Period. The Minimum Premium is shown in the Policy Schedule. The Minimum Premium is explained in the Minimum Premium provision.

Minimum Premium Period is the number of months that the Minimum Premium provision applies. The Minimum Premium Period is shown in the Policy Schedule. The Minimum Premium Period is explained in the Minimum Premium provision.

Insured is the person whose life is insured under this Policy. The Insured is shown in the Policy Schedule.

Beneficiary is the person, persons or entity designated to receive the Death Benefit of this Policy.

Any Beneficiary may be named an Irrevocable Beneficiary. An irrevocable Beneficiary is one whose consent is needed to change that Beneficiary. Also, an Irrevocable Beneficiary must consent to the exercise of certain rights under the Policy. See Policyowner's Rights for exceptions.

Policy Date is the date which this Policy begins. This is the date from which Policy Anniversaries, Policy Years, Policy Months and premium due dates are determined. The Policy Date is shown in the Policy Schedule.

Policy Anniversary is the month and day each year after the Policy Date with the same month and day as the Policy Date. If the Policy Date is the 29th, 30th, or 31st day of the month, the Policy Anniversary will be the earlier of that day or the last day of the calendar month.

Policy Month is the period from one Monthly Processing Date to the next Monthly Processing Date. A Policy Month does not include the Monthly Processing Date at the end of the Policy Month.

Policy Year is the period from the Policy Date to the first Policy Anniversary or from one Policy Anniversary to the next. A Policy Year does not include the Policy Anniversary at the end of the Policy year.

Death Benefit is the amount payable to the Beneficiary. The Death Benefit calculations are explained in the Death Benefit section.

Face Amount is the amount on which Death Benefits are based. The Face Amount is shown on the Policy Schedule.

Policyowner is the person who owns this Policy, as shown in Our records. The Policyowner may be someone other than the Insured.

Issue Date is used to determine the start of the Suicide and Contestability periods. The Issue Date is shown on the Policy Schedule.

Lapse means the Policy is not in force because either the Surrender Value is insufficient to pay the monthly deductions and the Minimum Premium Period does not apply, or the Policy Loan Balance exceeds the Surrender Value.

Surrender Value is the cash value of the Policy as explained in the Surrender Value provision of the Policy.

Net Surrender Value is the Surrender Value of this Policy less any Policy Loan Balance.

POLICY PROVISIONS

Entire Contract

This Policy is a legal contract between the Policyowner and Us. The entire contract consists of this Policy, and any attached riders or endorsements, schedules, the attached application, applications for modifications in the Policy and any attached supplemental applications. We have issued this Policy in return for the application and the payment of premiums. All statements made by or for the Insured in the application are in the absence of fraud, considered to be representations and not warranties. We can contest the validity of this Policy for any material misrepresentation of a fact. To do so however, the misrepresentation must have been made in the application and a copy of the application must have been attached to this Policy when issued. Any change or waiver of its terms must be in writing and signed by Our President, Vice President, Secretary or an Assistant Secretary and endorsed on this Policy to be effective.

Contestability

Except for failure to pay premiums, We will not contest the validity of this Policy after it has been in force for two years from its Issue Date, or after it has been in force for two years from the last Reinstatement Date, if any.

Misstatement of Age or Gender

If the Insured's age or gender has been misstated, the Death Benefit will be adjusted whether or not the Contestable Period has ended. The Death Benefit will equal Your Account Value plus an adjusted Net Amount at Risk on the last Monthly Processing Date prior to the death of the Insured. The adjusted Net Amount at Risk will equal the amount that would have been purchased by the Monthly Cost of Insurance charge deducted at the Monthly Cost of Insurance Rate for the Insured's correct age and gender.

Suicide Exclusion

If the Insured commits suicide, while sane or insane, within two years from the Issue Date, and while this Policy is in force, the Death Benefit will be limited to the amount of premiums paid for this Policy.

If the Insured commits suicide, while sane or insane, within two years from the effective date of any increase or addition in benefits, and while this Policy is in force, the Death Benefit for the increase or addition in benefits will be limited to the Cost of Insurance charges and any other applicable charges deducted for such increase or addition.

Policyowner's Rights

While the Insured is living, the Policyowner may exercise all rights given by this Policy or allowed by Us. These rights include assigning this Policy, changing Beneficiaries, changing ownership, enjoying all Policy benefits and exercising all Policy options.

The consent of any Irrevocable Beneficiary is needed to exercise any Policy right except the right to:

- a. Change the frequency of premium payments, or;
- b. Reinstate this Policy after lapse.

Assignment

You may assign this Policy. For any assignment to be binding on Us, We must receive the original Assignment, or a signed certified copy at Our Home Office and it must be recorded by Us. Once We receive the original Assignment, or a signed certified copy, the rights of the Policyowner and the interest of any Beneficiary or any other person will be subject to the assignment. We will not be responsible for the validity of any assignment. We are not liable for any payment made by Us before We record the assignment.

Change of Policyowner or Beneficiary

The Policyowner or any Beneficiary may be changed during the Insured's lifetime. We do not limit the number of changes that may be made. To make a change, a written request, satisfactory to Us, must be received at Our Home Office. The change will take effect as of the date the request is signed, even if the Insured dies before We receive it. Each change will be subject to any payment We made or other action We took before receiving the request.

Death of Beneficiary in Common Disaster

If any Beneficiary dies with the Insured in a common disaster, death benefits will be paid as if the Beneficiary predeceased the Insured.

Requested Changes in Benefits

You may request an increase or decrease to the Face Amount or other benefit of this Policy. You may request to change the Death Benefit Option. Any increase in Face Amount, Death Benefit Option Change from Option 1 to Option 2, or addition of other benefits are subject to Our underwriting guidelines in effect at the time the change request is made, unless provided otherwise by a Rider issued by Us. No decrease in Face Amount is allowed during the first Policy Year. Increases or decreases in Face Amount may not be for an amount less than the Minimum Face Amount Change shown in the Policy Schedule. No decrease in Face Amount is allowed that will reduce the Face Amount below the Minimum Face Amount After Change shown in the Policy Schedule. No Decrease in Face Amount will be allowed that will reduce the Face Amount below the Minimum Death Benefit.

The effective date of the change will be the Monthly Processing Date immediately following the date Your written application or request is approved by Us. After any change to the Face Amount or Face Amount Option, or other change in benefits, you will receive an amended Policy Schedule reflecting the change.

Qualification as Life Insurance Under Internal Revenue Code

This policy is designed to qualify as a life insurance contract under the Internal Revenue Code. All terms and provisions of the policy shall be interpreted in a manner consistent with that design. The base death benefit in force at any time shall not be less than the amount of insurance necessary to achieve such qualification under the applicable provisions of the Internal Revenue Code in existence at the time the policy is issued. We reserve the right to amend the policy or adjust the amount of insurance when required to maintain this tax qualification. We will send you a copy of any policy amendment.

Reports and Illustrations

We will send you at least once each year, a report that shows the current Account Value, net cash surrender value and premiums paid since the last report. The report will include any other information that may be currently required in the state or other jurisdiction where this Policy is delivered.

Upon written request We will send you a hypothetical illustration of future death benefits and Account Values. This illustration will include the information as required by the laws or regulations where this Policy is delivered. If you request more than one illustration during a Policy year, We reserve the right to charge a reasonable fee for each additional illustration. The maximum amount of this fee is shown in the Policy Schedule.

PREMIUM PAYMENTS

Planned Premiums

The Planned Premium may be paid while this Policy is in force prior to the Maturity Date shown in the Policy Schedule. Your initial Planned Premium is the amount you elected in your application. You may increase or decrease the amount of the Planned Premium, subject to limits We may set under the Premium Limitation provision. Under conditions provided in the Grace Period provision, you may be required to make premium payments to keep the Policy in force.

Unplanned Premiums

You may make Unplanned Premium payments at any time the Policy is in force prior to the Maturity Date shown in the Policy Schedule, subject to the Premium Limitation provision.

Premium Limitation

We will refuse or return any premium that causes your Policy not to qualify as a life insurance policy under Internal Revenue Code. We reserve the right to limit or return Unplanned Premiums or increases to the Planned Premiums that would cause the death benefit to increase due to the Minimum Death Benefit provision. No premium may be paid after the death of the insured. No premium may be paid after the Maturity Date shown in the Policy Schedule,

Net Premium

Net premium equals the premium paid minus any premium charge. Each time We receive a premium We determine the premium charge by multiplying the applicable premium charge percentage shown in the Policy Schedule times the premium received.

Minimum Premium

This Policy will not Lapse during the Minimum Premium Period, except when the Policy Loan Balance exceeds the Surrender Value, so long as the premiums paid to date, minus any partial withdrawals made to date, equal or exceed the accumulated Minimum Premium. The accumulated Minimum Premium equals the Minimum Premium multiplied by the number of Policy Months from the Policy Date up to and including the current Policy Month. The Minimum Premium and Minimum Premium Period are shown in the Policy Schedule.

Grace Period

On any Monthly Processing Date, the Policy will enter into a 61-day Grace Period if:

1. The Monthly Deduction exceeds the Surrender Value and the Minimum Premium provision is not satisfied; or
2. The Policy Loan Balance exceeds the Surrender Value after monthly deductions have been taken.

If the Policy enters the Grace Period due to 1 above, You must make a required premium payment during the Grace Period to keep the Policy in force. The required premium payment will equal the amount expected to be needed to keep the Policy in force until the end of the Grace Period. If We receive at least the required premium payment during the Grace Period, We will apply the net premium payment to the Policy and make deductions for the past due amounts. If the amount required is not received in full by the end of the Grace Period, the Policy will Lapse.

If the Policy enters the Grace Period due to 2 above, You must make a required Loan Repayment during the Grace Period to keep the Policy in force. The required Loan Repayment will equal the amount expected to be needed to keep the Policy in force until the end of the Grace Period. If We receive at least the required Loan Repayment during the Grace Period, We will apply the Loan Repayment to the Policy. If the amount required is not received in full by the end of the Grace Period, the Policy will Lapse.

Notice of the amount of the required premium payment or Loan Repayment will be mailed to you and any assignee at the last known address at least 30 days before the end of the Grace Period.

If the death of the Insured occurs during the Grace Period, We will deduct any overdue Monthly Deductions from the Death Benefit of the Policy.

Termination

All coverage provided by this Policy will end as of the earliest of:

- a) The date the Policy is surrendered;
- b) The date of the Insured's death; or
- c) The date the Grace Period ends without payment of the required premium; or
- d) The date the Grace Period ends without payment of the required Loan Repayment.

Reinstatement

This Policy and its riders may be reinstated, while the Insured is alive, at any time within three years after the Lapse date. However, the Policy cannot be reinstated on or after the Maturity Date or if you have surrendered the Policy for cash.

If the required premium or Loan Repayment due under the Grace Period provision is not paid by the end of the Grace Period, Reinstatement will be subject to evidence of insurability satisfactory to Us that the Policy can be reinstated at the rate class in effect at the Lapse date. All overdue premiums must be paid with interest from their due dates to the date of reinstatement. Interest will be at the Policy Reinstatement Rate shown on the Policy Schedule, compounded annually to the date of Reinstatement. We may reinstate any Policy Loan Balance which existed on the Lapse date, with accrued interest to the end of the Grace Period.

THE DEATH BENEFIT

Subject to a written claim form, as furnished by Us and surrender of the Policy We will pay the Death Benefit within 30 days of when We receive due proof at Our Home Office that the Insured died while the Policy was in force. If payment is delayed for 30 days or more, We will pay you interest at a rate of at least 2.5% a year on the amount We owe you.

Minimum Death Benefit

In any Policy Month the Minimum Death Benefit equals the Account Value at the beginning of the Policy Month after all net premiums are added and Monthly Deductions are charged, multiplied by the Minimum Death Benefit Factor. The Table of Minimum Death Benefit Factors is shown in the Policy Schedule

Death Benefit Calculations

The Death Benefit will be determined, at any time, as follows:

Option 1: Under Option 1, the Death Benefit is the greater of:

- (a) the Face Amount; or
- (b) the Minimum Death Benefit.

Option 2: Under Option 2, the Death Benefit is the greater of:

- (a) the Face Amount plus the Account Value; or
- (b) the Minimum Death Benefit.

The Face Amount and the Death Benefit option are shown in the Policy Schedule.

Payment of Death Benefit Proceeds equal the Death Benefit in a and b above; minus

- (c) any Policy Loan Balance under the Policy; minus
- (d) any unpaid Monthly Deductions due at the date of death; plus
- (e) any benefits provided by rider, if any; plus
- (f) interest, not less than required by law, from the date proof of death is received by Us to the date the claim is paid

The proceeds are also subject to any adjustments provided in the Misstatement of Age or Gender, Incontestability and Suicide provisions.

Continuation of Coverage Beyond the Maturity Date

If the Policy is in force on the Maturity Date, the Policy may be continued beyond the Maturity Date as follows.

On the Maturity date:

- (a) All riders, if any, attached to the Policy will terminate;
- (b) If the Death Benefit Option in force on the Policy is Option 2, the Policy will be converted to Death Benefit Option 1.

After the Maturity Date:

- (c) No further changes will be allowed to the Death Benefit Option. The Death Benefit will equal the greater of the Surrender Value or the Face Amount.
- (d) No further premiums will be accepted
- (e) No Monthly Deductions or transaction fees will be charged
- (f) Policy Loans and Withdrawals continue to be available per their respective provisions.
- (g) Any existing Policy Loan Balance will continue. Repayments of any Policy Loan Balance will be accepted. The Policy will enter the Grace Period and Lapse if the Net Surrender Value is zero or less.

There may be tax consequences associated with extending coverage beyond the Maturity Date. Consult Your tax advisor for guidance.

Death of Beneficiary

If any beneficiary predeceases the Insured the portion of the proceeds that would have gone to that beneficiary shall be paid to the Estate of the Insured.

Multiple Beneficiaries

If there is more than one beneficiary, proceeds shall be divided equally among the beneficiaries unless the beneficiary designation specifies the amount to be paid to each beneficiary.

POLICY LOANS

Policy Loans

The Policyowner may, by written request, borrow, on the sole security of the Policy, the available Surrender Value of this Policy. The Minimum Policy Loan amount you may request is shown in the Policy Schedule. We have the right to postpone payment of a requested Policy Loan for up to 6 months.

You may obtain a Policy Loan on or after the first Monthly Processing Date. The maximum amount you may borrow at any time equals:

- (a) The Net Surrender Value on the date of the Policy Loan request; minus
- (b) Accrued but unpaid Loan Interest to the next Policy Anniversary; minus
- (c) The sum of the expected Monthly Deductions to the next Policy Anniversary or, if You take a Policy Loan after the last Monthly Processing Date in any Policy Year, the Expected Monthly Deductions for the next Policy Year.

Policy Loans are a first lien on your Policy and are added to Your Policy Loan Balance.

Loan Interest

The annual Policy Loan Interest Rates are shown in the Policy Schedule. If a loan is made, annual loan interest is added to Your Policy Loan Balance in arrears on each Policy Anniversary Date. Loan Interest is due and payable at the end of each Policy Year Or upon termination of Your Policy, if earlier. Loan interest not paid when due, continues to accumulate in your Policy Loan Balance. The portion of the Account Value equal to the Policy Loan Balance may earn interest credits at a lower interest rate than for the remaining Account Value.

If the unpaid Policy Loan Balance exceeds the Surrender Value on any Monthly Processing Date, the Policy enters the Grace Period and may Lapse per the Grace Period provision.

Loan Repayment

If this Policy is in force the Policy Loan Balance may be repaid in full or in part at any time while the Insured is alive. The Policy Loan Balance may also be repaid within 60 days after the Insured's death, if We have not paid any of the benefits under this Policy. Any loan repayment, other than the balance due, must meet the Minimum Loan Repayment amount shown in the Policy Schedule.

PARTIAL WITHDRAWALS

You may request a Partial Withdrawal from Your Account Value on any date after the first Policy Anniversary. The Minimum Partial Withdrawal amount you may request is shown in the Policy Schedule. The amount of the Partial Withdrawal plus a Partial Withdrawal Transaction Fee is deducted from your Account Value. The amount of the Partial Withdrawal Transaction Fee is shown in the Policy Schedule. We may limit the number of Partial Withdrawals in a Policy Year. This limit is shown in the Policy Schedule.

For a Policy with an Option 1 Death Benefit, the Face Amount of the Policy is reduced by the amount of the Partial Withdrawal and Partial Withdrawal Transaction Fee. Any reduction in Face Amount or Account Value will occur as of the date the Partial Withdrawal occurs.

The Maximum Partial Withdrawal may not exceed the amount which reduces the Face Amount to the Minimum Face Amount After Change shown in the Policy Schedule. The Maximum Partial Withdrawal may not exceed that amount which would reduce the Net Surrender Value below the sum of the expected Monthly Deductions to the next Policy Anniversary, or if the Partial Withdrawal is requested after the last Monthly Processing Date in any Policy Year, the Expected Monthly Deductions for the next Policy Year.

We will send you a new Policy Schedule to reflect the effect of the Partial Withdrawal if there is any change to the Face Amount. The Partial Withdrawal and the reductions in Face Amount will be effective as of the Monthly Processing Date that first follows the date we receive your request. We have the right to postpone payment of any Partial Withdrawal for up to 6 months.

POLICY VALUES**Basis of Values**

The Surrender Values under this Policy are not less than the minimums required as of the Policy Date by the state or jurisdiction in which Your Policy was delivered. A detailed statement of the method of computing Policy Values under the Policy has been filed with the insurance department of the state or jurisdiction in which the Policy was delivered, if required. Minimum Surrender Values, Net Single Premiums for Reduced Paid Up Values were calculated using the mortality table and nonforfeiture interest rate shown in the Policy Schedule.

Account Value

The Account Value is equal to:

- a) premiums paid; minus
- b) premium charges, if any; minus
- c) Policy and rider charges; minus
- d) Partial Withdrawals taken, if any; minus
- e) Monthly Deductions; minus
- f) Transaction Fees or Charges, if any; plus
- g) Interest Credited.

Your Net Account Value is equal to your Account Value minus any Policy Loan Balance.

The Monthly Deduction is equal to:

- a) The Cost of Insurance charges for this Policy; plus
- b) The monthly Rider charges, if any; plus
- c) The Policy Charges shown in the Policy Schedule.

After the Maturity Date, no further Monthly Deductions will be made.

Cost of Insurance

The Cost of Insurance for the Policy is the Cost of Insurance Rate for the Premium Class multiplied by the Net Amount At Risk determined on a monthly basis. The Premium Class is shown in the Policy Schedule.

The Net Amount At Risk is (a) minus (b) where:

- a) is the sum of the Death Benefit as of the Monthly Processing Date after the Monthly Deductions (other than Cost of Insurance Charges for the Death Benefit and any riders), discounted for one month of interest at the Guaranteed Minimum Interest Rate shown on the Policy Schedule; and
- b) is your Account Value as of the Monthly Processing Date after the Monthly Deductions (other than the Cost of Insurance Charges for the Death Benefit and any riders).

The Cost of Insurance Rate will be determined by Us from time to time. Any change in rates will apply to all Policies of the same Premium Class and Face Amount and whose policies have been in effect for the same length of time. The rates will never exceed those rates shown in the Table of Guaranteed Maximum Cost of Insurance Rates shown in the Policy Schedule.

Interest Credits

Interest will be added to the Account Value at the end of each Policy Month on the Monthly Processing Date. The interest rate used will be determined by Us from time to time. Any change in interest rates will apply to all Policies of the same Premium Class and Face Amount and whose policies have been in effect for the same length of time. The interest rate used for that portion of the Account Value equal to the Policy Loan Balance may be lower than the interest rate used for the remainder of the Account Value. The interest rate used will never be less than the Guaranteed Minimum Interest Rate shown in the Policy Schedule.

Surrender Value

The Surrender Value equals the Account Value less the Surrender Charge, if any, shown in the Policy Schedule. The Net Surrender Value equals the Surrender value minus the Policy Loan Balance, if any. The Surrender Value under the Policy is not less than the minimum required by the state or jurisdiction in which your Policy was delivered. A detailed statement of the method of computation of Policy Values under the Policy has been filed with the insurance department of the state or jurisdiction where the Policy was delivered, if required.

Full Surrender

During the lifetime of the Insured, the Policyowner may request that the Policy be surrendered for the Net Surrender Value. This will terminate the Policy and it may not be reinstated. The Policyowner must make such request in writing and must return the Policy to Us. We have the right to postpone payment of the Net Surrender Value for up to 6 months. If payment is delayed for 30 days or more, We will pay you interest at a rate of at least 2.5% a year on the amount We owe you.

You may surrender this Policy to Us and We will send you its Net Surrender Value.

We will compute the Net Surrender Value as of the next Monthly Processing Date after We receive both your request and the Policy. This Policy will be canceled as of the date We receive your request, and there will be no further benefits under this Policy.

Reduced Paid-Up Insurance

After the first Policy Year, you may choose convert this Policy to a Reduced Paid-Up Insurance non-forfeiture benefit, provided there is sufficient Net Surrender Value to purchase at least \$1,000 of level death benefit based on the Insured's age at the time this option is elected.

This Reduced Paid-Up Insurance benefit will be calculated by using the Policy's Net Surrender Value to purchase the Reduced Paid-Up Benefit using the Net Single Premium rate described in the Basis of Values provision. No further premiums will be payable on the new paid-up Policy. If there are any riders on the current Policy, they will terminate if this option is elected.

FLEXIBLE PREMIUM ADJUSTABLE UNIVERSAL LIFE INSURANCE POLICY

The Policy provides:

- **Death benefit to the Maturity Date shown in page 3.**
- **Flexible premiums are payable until the Maturity Date shown on page 3.**
- **This Policy is not eligible for annual dividends.**

Fidelity Life Association, A Legal Reserve Life Insurance Company
[1211 West 22nd Street, Suite 209
Oak Brook, IL 60523
Tel 800.369.3990 or Fax 866.375.8175]

To file a claim or to ask a question you may contact the agent who sold you this Policy or you may contact Our Policyowner Service department at the address or numbers given above or on the Web at:

www.fidelitylife.com

x

PROPOSED INSURED	Full Legal Name of the Proposed Insured: <u>John G. Doe</u> Gender: <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female
	Date of Birth: <u>02-12-1974</u> Age: <u>35</u> Place of Birth: <u>Phoenix, AZ</u> Social Security Number: <u>314-34-2345</u>
	Legal Residence Address: <u>123 Any Street, Anytown USA 12345</u> Years <u>14</u>
	Best Time to Call (if needed): <u>After 5:00</u> <input type="checkbox"/> AM XPM Preferred #: (<u>123</u>) <u>456-7890</u> Alternate #: (<u>123</u>) <u>456-3489</u>
	Are you a United States citizen or do you have Permanent Resident Status (a Green Card)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	Driver's License Number: <u>N97-789-0967</u> State of Issue: <u>AZ</u>
	Occupation: <u>Manager of Production</u> Years in this occupation: <u>14</u>
	Employer or Business Name: <u>First Class Assembly</u> Annual Income: \$ <u>65,000</u>

COVERAGE	Plan: <u>Interactive Advisor Life - UL</u> Face Amount \$ <u>100,000</u>
	Death Benefit Option (choose only one): <input checked="" type="checkbox"/> 1. Level (Face Amount Only) <input type="checkbox"/> 2. Increasing (Face Amount + Account Value)
	<input type="checkbox"/> Waiver of Premium (WP) Annual Premium Amount to be Waived: _____
	<input type="checkbox"/> Guaranteed Insurability Option (GIO)
	<input type="checkbox"/> Other Rider or Option: _____ <input type="checkbox"/> Other Rider or Option: _____
	<input type="checkbox"/> Other Rider or Option: _____
Initial Planned Premium: <u>\$500.00</u> Initial Payment Period: <u>quarterly</u>	
Mode of Payment: <u>check</u> Billing Method: <u>EFT</u> Amount Paid With Application: \$ <u>500.00</u>	
Not all Products or Riders are available in all States. Refer to Product Guide for details.	

OTHER COVERAGE	Do you have any existing life insurance in force or is any application for life insurance, or reinstatement, now pending? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	Name of Company: _____ Face Amount: \$ _____ Year Issued: _____ To Be Replaced? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	Name of Company: _____ Face Amount: \$ _____ Year Issued: _____ To Be Replaced? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	Name of Company: _____ Face Amount: \$ _____ Year Issued: _____ To Be Replaced? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	Name of Company: _____ Face Amount: \$ _____ Year Issued: _____ To Be Replaced? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If this policy is issued, will any other existing life insurance or annuity be cancelled, terminated, lapsed or not renewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

OWNER AND BENEFICIARY	Policyowner <i>(The Policyowner will be the Proposed Insured unless otherwise indicated)</i>			
	Name of Policyowner:	Relationship to Insured:	SSN/Tax ID:	
	<u>Same as Insured</u>	_____	_____	
	Billing Address: <u>123 Any Street, Anytown, USA 12345</u>			
	Secondary Addressee <i>(Optional. This person will receive copies of your overdue premium and lapse notices)</i>			
	Name: <u>Jane Doe</u>	Mailing Address: <u>1802 Any Street, Anytown, USA 12345</u>		
	Beneficiary <i>(Complex beneficiary designations should be dealt with within the context of a Will)</i>			
	Primary:	Percent of Proceeds	Relationship to Insured:	SSN/Tax ID:
<u>Jane C. Doe</u>	<u>100%</u>	<u>spouse</u>	<u>345-56-7848</u>	
Contingent:	Percent of Proceeds	Relationship to Insured:	SSN/Tax ID:	
<u>Johnny Doe, Jr.</u>	<u>100%</u>	<u>son</u>	<u>478-09-0934</u>	
If more space is needed attached a separate, signed and dated sheet of paper.				

Name of Proposed Insured:

B - DEPENDENT CHILD RIDER	LIST ALL DEPENDENT CHILDREN TO BE INSURED	
	If more space is needed, list full information on all additional dependent children on a separate, signed sheet.	
	B1. Full Legal Name of Dependent Child: _____ Place of Birth: _____	<input type="checkbox"/> Male <input type="checkbox"/> Female Date of Birth: _____ Age: ____ Relationship to the Proposed Insured: _____
	B2. Full Legal Name of Dependent Child: _____ Place of Birth: _____	<input type="checkbox"/> Male <input type="checkbox"/> Female Date of Birth: _____ Age: ____ Relationship to the Proposed Insured: _____
	B3. Full Legal Name of Dependent Child: _____ Place of Birth: _____	<input type="checkbox"/> Male <input type="checkbox"/> Female Date of Birth: _____ Age: ____ Relationship to the Proposed Insured: _____
	B4. Full Legal Name of Dependent Child: _____ Place of Birth: _____	<input type="checkbox"/> Male <input type="checkbox"/> Female Date of Birth: _____ Age: ____ Relationship to the Proposed Insured: _____
	B5. Does any Child to be insured have any existing life insurance in force or is there an application for life insurance now pending on any Child to be insured? <i>(If yes, please provide name of company and policy number.)</i> <input type="checkbox"/> Yes <input type="checkbox"/> No Name of Insurance Company: _____ Policy Number: _____	
	B6. If this coverage is issued, will any existing life insurance or annuity on any Child to be insured be cancelled, terminated, lapsed or not renewed? <i>If Yes, give full details below.</i> <input type="checkbox"/> Yes <input type="checkbox"/> No	
B7. Does any Child to be insured been diagnosed with or treated by a licensed member of the medical profession for any physical disability, mental retardation or special need? <input type="checkbox"/> Yes <input type="checkbox"/> No		
B8. Has any Child to be insured been diagnosed with or treated by a physician for any disorder of the heart or has any surgery or hospitalization been suggested which has not yet been completed? <input type="checkbox"/> Yes <input type="checkbox"/> No		
PROVIDE DETAILS OF ANY YES ANSWERS BELOW.		

DETAILS OF YES ANSWERS (IF ANY)	<i>Show question being answered, the condition(s), the name, address and phone number(s) of the physician(s) and the prescribed medication(s).</i>	
	Question	Answer

Application for Universal Life Insurance

Fidelity Life Association, A Legal Reserve Life Insurance Company



Established 1896

Name of Proposed Insured:

PRE-AUTHORIZED PAYMENT AUTHORIZATION	<p>As a convenience to me, I authorize Fidelity Life Association, A Legal Reserve Life Insurance Company ("Fidelity Life") to make electronic debits or other forms of preauthorized withdrawals from my financial institution as indicated below. I understand that if a debit or withdrawal is not honored by the financial institution, Fidelity Life will consider the premium unpaid. Any debit or withdrawal returned due to insufficient funds may be redeposited by Fidelity Life. This authorization will remain in effect until written notice by the depositor/card holder is received by Fidelity Life. I further agree that if any such debit or withdrawal is not honored, whether with or without cause, Fidelity Life shall be under no liability whatsoever even though such dishonor results in the lapse of insurance, in accordance with the grace period.</p>
	<p>PRE-AUTHORIZED CHECK X I request that my premium payments be debited from my bank account as shown. Name of Bank: <u>A1 Bank and Trust</u> Transit Number: <u>096754</u> Account Number: <u>762340</u></p>
	<p>PRE-AUTHORIZED CREDIT CARD <input type="checkbox"/> I request that my premium payments be debited from the credit card shown below. <input type="checkbox"/> Visa <input type="checkbox"/> Amex <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover Card Number: _____ Expiration Date: _____</p> <p><u>John Doe</u> Printed Name (As it appears on file with the financial institution) AUTHORIZED SIGNATURE</p>

DECLARATION, AGREEMENT AND AUTHORIZATION TO RELEASE INFORMATION	<p>I declare that each answer and statements given to the questions contained in this application is complete and true to the best of my knowledge and belief. I understand and agree that Fidelity Life will rely on these answers, and the answers and statements I may give in any other form taken as a part of this application as representations and not warranties and that no such statement shall void the policy unless it is contained in a written application and a copy of such application shall be endorsed upon or attached to the policy when issued. I also understand that Fidelity Life reserves the right to accept or deny this application after taking into account whatever information may be available to it, including availability as to coverage by its reinsurers.</p>
	<p>The coverage will be effective on its date of issue if the: (a) health; (b) avocations; (c) occupation; and (d) any other condition relating to the Proposed Insured are as described in the application. The effective date is the Policy Date shown on page 3.</p> <p>I, the Proposed Insured, authorize any physician, medical practitioner, hospital, clinic, pharmacy, pharmacy benefit manager or other medical or medically related facility, insurance or reinsurance company, the Medical Information Bureau (MIB), consumer reporting agency or employer to give to Fidelity Life any information they might have regarding the diagnosis, treatment, prescription and prognosis of any physical or mental condition, my driving record, avocations, credit history, insurance history, occupation, character and hobbies, as applicable. To facilitate the rapid transmission of such information, I authorize all said sources, except the MIB, to give such records or knowledge to any agency employed by Fidelity Life to collect and transmit such information.</p>
	<p>I agree that this authorization shall remain in effect for two years (24 months) from the date that it is signed and that a copy of it shall be as valid as the original. I understand that the information obtained with this authorization shall be used to evaluate my application for insurance. I understand that I, or someone I authorize to act on my behalf, may obtain a copy of this authorization. I also understand that I have the right to revoke this authorization at any time.</p> <p>All or part of such information may be disclosed to a physician of my choosing, my insurance agent, the Medical Information Bureau (MIB), to other persons or organizations performing business or legal services in connection with this application, including reinsuring companies and as may be required by law.</p> <p>Fraud Warning: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.</p> <p>Signed at: (City and State) <u>Anytown, USA</u> Date: <u>03-11-2009</u></p> <p>_____ Signature of Policyowner, if other than the Insured Signature of Proposed Insured</p>

AGENT	<p>To the best of your knowledge, will the coverage applied for replace any existing life or annuity coverage now in force on the life of the Proposed Insured?..... <input type="checkbox"/> Yes X No</p>
	<p>Does any Proposed Insured have existing life insurance policies or annuity contracts in force? <input type="checkbox"/> Yes X No</p>
	<p>If any Proposed Insured has existing life or annuity coverage complete the notice regarding replacements.</p> <p>Printed Name of Agent: <u>Joe Smith</u> Agent ID: <u>456756-USA</u> General Agent ID: <u>4544-123</u> Email Address of Agent: <u>jsmith@oneagency.com</u> Telephone Number of Agent: <u>(123)456-0938</u> State License Number: _____ (if required by law) Signature of Licensed Agent _____</p>

GUARANTEED INSURABILITY OPTION RIDER

This Rider is a part of the Policy to which it is attached.

RIDER PART OF POLICY: This Rider is attached to and made a part of this Policy in return for the application and the deduction of Monthly Cost of Insurance charges for this Rider. The cost of insurance rate charged will be determined by Us from time to time. Any change in rates will apply to all individuals of the same premium class and whose Policy and Rider have been in effect for the same length of time. The rates will never exceed those rates shown in the Table of Guaranteed Maximum Cost of Insurance Rates shown in the Rider Schedule. All the provisions of the Policy apply to this Rider, except that if there is a conflict between the Policy and this Rider, the terms of this Rider shall control.

This Rider is optional and may be removed from the Policy at any time while the Insured is alive by the written request of the Policyowner.

RIDER BENEFIT: This Rider provides options to increase the Face Amount of Your Policy while this Rider is in force without evidence of insurability, during the lifetime of the Insured as described below. Any such increase in the Face Amount will also increase the base policy Monthly Cost of Insurance charges per the provisions of Your Policy. Such increases may require additional premiums per the provisions of Your Policy in order to keep the benefits of Your Policy in force.

We agree to let You increase Your Policy's Face Amount as described below. The maximum amount by which you can increase Your Policy's Face Amount in any Policy Year under this Rider is shown in the Rider Schedule. We will not ask for evidence of insurability.

LIFETIME MAXIMUM INCREASE: The maximum total amount by which you can increase Your Policy's Face Amount under this Rider without evidence of insurability is shown in the Rider Schedule.

ANNUAL MAXIMUM INCREASE: The maximum annual amount by which you can increase Your Policy's Face Amount due to all qualifying events that occur in any one Policy Year under this Rider is shown in the Rider Schedule.

ANNUAL MINIMUM INCREASE: The minimum annual amount, other than zero, by which you can increase Your Policy's Face Amount due to all qualifying events that occur in any one Policy Year under this Rider is shown in the Rider Schedule.

POLICY ANNIVERSARY OPTIONS: You may increase Your Policy's Face Amount without evidence of insurability upon reaching the Policy Anniversaries shown in the Rider Schedule. The Maximum Option Amount for each Policy Anniversary Option is shown in the Rider Schedule

LIFE EVENT OPTION: The following events are considered qualified "Life Events":

1. **Marital Status:** The marriage or divorce of the Insured;
2. **College Planning and Care For New Child:** The birth or legal adoption of a child by the Insured;
3. **Purchase of a Primary Residence:** The purchase of a primary residence by the Insured;
4. **Loss in Value of Assets:** Net losses in the realized and unrealized value of the total marketable assets owned by the Insured. "Marketable assets" are defined as stocks, bonds, and other financial instruments that are or were listed for sale on a recognized public exchange. For this purpose, "net losses" equal the annual net reduction, if any, in the total of the listed values of all such assets as shown on the most recent investment statement(s) provided to the Insured by a broker, investment service, or other advisor, during the Policy Year. Dividends, withdrawals, other distributions, or taxes withheld, are not considered to increase the amount of the loss and new purchases of investments during the year do not decrease the amount of the loss;
5. **Increase in Household Income:** Increases in total household income of the Insured. For this purpose, household income is measured by the adjusted gross income shown on two consecutive federal income tax returns of the Insured for the tax year ending during the previous Policy Year.
6. **Loss of Income Due to Retirement:** Decreases in total household income due to the retirement of the Insured in the prior Policy Year. For this purpose, household income is measured by the adjusted gross income shown on two consecutive federal income tax returns of the Insured for the tax year ending during the previous Policy Year;

The Maximum Option Amount for each Life Event Option above is shown in the Rider Schedule.

ELECTION OF OPTIONS: You may increase Your Face Amount under a Policy Anniversary Option or Life Event Option without evidence of insurability if We receive Your written request and proof of Eligibility no later than [45] days after the Policy Anniversary following the Policy Year in which any qualifying Policy Anniversaries or Life Events occur. Any eligible Face Amount increase will be effective on the Monthly Processing Date following Your written request.

DECREASES IN POLICY FACE AMOUNT: Any decrease in the Policy's Face Amount may cause the Lifetime Maximum Increase, Annual Maximum Increase, and Maximum Option Amounts available for future options under this Rider to be reduced per Our option limits then in effect for Your new reduced Face Amount.

INSURED: The Insured is named in the Rider Schedule.

EFFECTIVE DATE: Benefits under this Rider begin on the Effective Date shown in the Rider Schedule or any amendment made to it.

ELIGIBILITY: You are not eligible to increase Your Policy's Face Amount under this Rider while you are receiving benefits under any waiver of premium, waiver of charges, or disability rider attached to this Policy.

You are not eligible to increase Your Policy's Face Amount under this Rider unless the total option amounts for that Policy Year equals or exceeds the Annual Minimum Increase shown in the Rider Schedule.

If You do not exercise Your option, if any, to increase Your Policy's Face Amount within [45] days after the end of any Policy Anniversary, You forfeit Your ability to increase Your Policy's Face Amount without evidence of insurability due to any Policy Anniversary Option or Life Event Options that occurred during the prior Policy year.

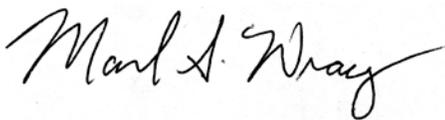
In order to increase Your Policy's Face Amount in connection with the occurrence of a Life Event, You must provide reasonable proof satisfactory to Us that one of the Life Events listed above has occurred during the prior Policy year.

Satisfactory proof may include, but is not limited to, copies of marriage, birth, or adoption certificates, home purchase closing contracts, tuition invoices, federal income tax returns, or financial statements, as applicable.

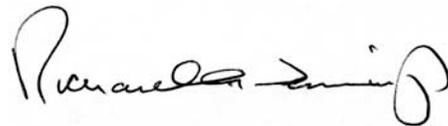
BENEFIT TERMINATION: Availability of future increases in Face Amount provided under this Rider will terminate on the earliest of:

1. the date the Policy ends; or
2. the Expiry Date shown for this Rider shown in the Rider Schedule; or
3. the date we receive Your written request to terminate this Rider; or
4. the date the Lifetime Maximum Increase Amount is attained.

FIDELITY LIFE ASSOCIATION, A LEGAL RESERVE LIFE INSURANCE COMPANY



Secretary



President

Fidelity Life Association, A Legal Reserve Life Insurance Company
[1211 West 22nd Street, Suite 209
Oak Brook, IL 60523]

Address for correspondence

Fidelity Life Association
[P.O. Box 12345
Oak Brook, IL 60523-2345]

WAIVER OF PREMIUM BENEFIT RIDER

This rider is part of the policy to which it is attached.

RIDER PART OF POLICY: This Rider is attached to and made a part of this Policy in return for the application and the deduction of Monthly Cost of Insurance charges for this Rider. The cost of insurance rate charged will be determined by Us from time to time. Any change in rates will apply to all individuals of the same premium class and whose Policy and Rider have been in effect for the same length of time. The rates will never exceed those rates shown in the Table of Guaranteed Maximum Cost of Insurance Rates shown in the Waiver of Premium Rider Schedule. All the provisions of the Policy apply to this Rider, except that if there is a conflict between the Policy and this Rider, the terms of this Rider shall control.

This Rider is optional and may be removed from the Policy at any time while the Insured is alive by the written request of the Policyowner.

TOTAL DISABILITY: The Insured's inability to substantially perform the essential duties of any Occupation in the usual and customary way due to bodily injury or disease.

OCCUPATION: Any occupation for which the Insured may qualify by reason of education, training, or experience.

EFFECTIVE DATE: This rider is effective on the date shown on the Waiver of Premium Rider Schedule

BENEFIT: Subject to this rider's provisions and after we approve this benefit we will:

- Waive future premiums shown in the Waiver of Premium Rider Schedule while Total Disability continues; and
- Refund any premiums which were scheduled and were paid since the start of Total Disability.

No premium will be waived which was scheduled more than 12 months before we received written notice of claim. Unless otherwise agreed to by Us, premiums waived under this Rider will be added to the Account Value of the Policy to which this Rider is attached. Any premium loads, monthly deductions or other charges applicable to the Policy will continue to be deducted from the Account Value. Payment of any waiver of premium benefit under this Rider is not guaranteed to be sufficient to keep the Policy in force.

BENEFIT REQUIREMENTS: Total Disability must:

- Begin while this rider is in effect.
- Begin before the Expiry Date shown in the Waiver of Premium Rider Schedule.
- Be continuous for at least a 6 month period.

While Total Disability continues, the frequency of premium payments may not be changed.

BENEFIT LIMITATIONS: No premiums will be waived for any disability which results from any of the following:

- An intentional, self-inflicted injury.
- War or any act of war, whether or not the Insured is serving in the military, naval, national guard, or air forces of any country, international organization, or countries at war. War can be declared or not, and includes hostilities and any armed aggression and resistance to such aggression.
- Bodily injury or disease, occurring before the effective date of this rider, which was not disclosed on the application.

NOTICE OF CLAIM AND PROOF OF TOTAL DISABILITY: We will require written notice of claim to our Home Office:

- While the Insured is alive;
- While the Total Disability continues; and
- No later than 12 months after Total Disability began.

WAIVER OF PREMIUM BENEFIT RIDER

Continued from previous page.

Failure to give written notice of claim within 12 months from the date Total Disability began will not void or reduce the claim if such notice is sent as soon as reasonably possible.

The Insured must furnish us with proof of Total Disability no later than 6 months after written notice of claim has been received.

PROOF OF CONTINUANCE OF TOTAL DISABILITY: The Insured, at reasonable intervals, must furnish us with proof of continuance of Total Disability. We have the right to require examinations of the Insured by physicians of our choice and paid by us. After Total Disability has continued for 2 years, we will not require proof more often than once each year.

BENEFIT TERMINATION: For any single period of Total Disability, no further premiums will be waived if:

- The policy terminates,
- Proof is not furnished to us,
- The Insured refuses to submit to a medical examination, or
- Total Disability ceases.

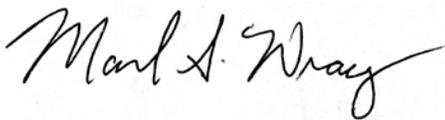
CONTESTABILITY: We will not contest this Rider based on statements made in the application after this Rider has been in effect, during the Insured's lifetime, for 2 years from the Effective Date.

A new period of contestability will apply if reinstatement occurs. We will not contest this Rider based on statements made in the application for reinstatement after this Rider has been in effect, during the Insured's lifetime, for 2 years from the effective date of reinstatement.

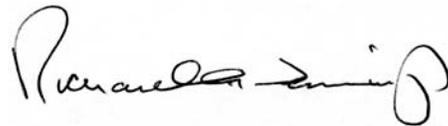
RIDER TERMINATION: This Rider will end at the earliest of the following events:

- Written Request by the Owner.
- The policy terminates.
- The Expiry Date of this Rider. However, as long as any continuing disability began before termination of this Rider, benefits will continue as otherwise provided in this Rider.

FIDELITY LIFE ASSOCIATION, A LEGAL RESERVE LIFE INSURANCE COMPANY



Secretary



President

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Address for correspondence

Fidelity Life Association
[P.O. Box 12345
Oak Brook, IL 60523-2345]

SERFF Tracking Number: NICS-126038444 State: Arkansas
 Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 41817
 Company Tracking Number: FLA-001
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Individual Universal Life
 Project Name/Number: Individual Universal Life/FLA-01

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachments:		
Readability Certification - FLA Docs.pdf		
Arkansas Certification.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: The application form for this submission is a new application form. The application is attached as part of the Form Schedule tab.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage		
Bypass Reason: This submission is not a health product.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Third Party Authorization Letter		
Comments:		
Attachment:		
Fidelity Third Party Auth.pdf		

	Item Status:	Status Date:

SERFF Tracking Number: NICS-126038444 State: Arkansas
 Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 41817
 Company Tracking Number: FLA-001
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Individual Universal Life
 Project Name/Number: Individual Universal Life/FLA-01
Satisfied - Item: Actuarial Memorandum's

Comments:

Attachments:

Actuarial Memo - Policy Form F5000..pdf
 Actuarial Memo - GIO Rider F6000.pdf
 Actuarial Memo - WOP Rider F6100.pdf

Item Status: **Status**
Date:

Satisfied - Item: Statement of Variability

Comments:

Attachments:

Statement of Variability - Policy Form F5000.pdf
 Statement of Variability - Application Form F1200.pdf
 Statement of Variability - Policy Form F6000.pdf
 Statement of Variability - Policy Form F6100.pdf

Item Status: **Status**
Date:

Satisfied - Item: Certification of Compliance with
 Bulletin 11-83

Comments:

Attachment:

Arkansas Certification - Bulletin 11-83.pdf

Item Status: **Status**
Date:

Satisfied - Item: Actuarial Support - Bulletin 11-83

Comments:

Attachment:

ActuarialCompliance_Bulletin-11-83 Arkansas.pdf

READABILITY CERTIFICATION

Company Name: Fidelity Life Association, A Legal Reserve Life Insurance Company

NAIC Number: 63290

FEIN Number: 36-1068685

Subject: Individual Flexible Adjustable Life Insurance Policy, form F5000,
Application for Universal Life Insurance, form F1200,
Guaranteed Insurability Option Rider, form F6000, and
Waiver of Premium Rider, form F6100.

As an officer of Fidelity Life Association, I hereby certify that the following forms achieve a Flesch score that meets or exceeds requirements as follows:

<u>Form Number(s)</u>	<u>Flesch Score</u>
<u>F5000</u>	<u>47.4</u>
<u>F1200</u>	<u>42.9</u>
<u>F6000</u>	<u>45.7</u>
<u>F6100</u>	<u>47.0</u>

The rider forms, when used and attached as part of the base policy form, meet or exceed the minimum readability requirements. If elected, the riders will always be used and attached to the base policy form.



Ciaran Brady, Vice President – Operations

March 12, 2009

Date

ARKANSAS CERTIFICATION

I, Ciaran Brady, Vice President - Operations for Fidelity Life Association, do hereby attest and certify to the following:

- The Company has further reviewed its issuance procedures and is compliance with Regulation 49, Life and Health Insurance Guaranty Association Notices.
- The submission dated March 12, 2009, meets the provisions of Regulation 19, Unfair Sex Discrimination in the Sale of Insurance, as well as all applicable requirements of the Arkansas Insurance Department.

FIDELITY LIFE ASSOCIATION



Ciaran Brady, Vice President – Operations

March 12, 2009

Date



Established 1896

Innovation Is Our PolicySM

Fidelity Life Association
1211 West 22nd Street, Suite 209
Oak Brook, IL 60523
Tel: 630.522.0392 Fax: 866.375.8175

February 24, 2009

To Whom It May Concern:

Please allow this letter to serve as authorization for Problem Solving Enterprises, Inc. and Newman Insurance Compliance Solutions, LLC to make rate, rule and form filings on behalf of Fidelity Life Association, a Legal Reserve Life Insurance Company. Problem Solving Enterprises and Newman Insurance Compliance Solutions serve as actuarial and compliance consultants for Fidelity Life Association.

Any questions may be directed to me at 630-371-1888.

Sincerely,

A handwritten signature in black ink, appearing to read 'C. Brady'.

Ciaran Brady
Vice President of Operations

Fidelity Life Association, A Legal Reserve Life Insurance Company

Actuarial Memorandum - Policy Form F5000

Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance

The purpose of this memorandum is to describe the contract for the purposes of demonstrating and certifying compliance with applicable laws and regulations in the state that this contract is being filed.

Plan Description

Coverage Period and Maturity: Interactive Advisor Life (IAL) is a flexible premium adjustable universal life insurance policy which offers coverage to maturity at attained age 121. "Age" is defined as the insured's age nearest birthday as of the policy date (for "issue age") and policy anniversary (for "attained age").

Beyond maturity, coverage can be extended under the Continuation of Coverage provision. If this provision is elected, the death benefit option is converted to Type 1 (level death benefit), no more premiums are payable, any riders still in force are terminated, no monthly deductions for policy charges or cost of insurance are made, and the death benefit will at least equal the surrender value. All other provisions of the policy continue to apply, including payment of interest on the Account Value. At maturity or beyond, the then current surrender value of the policy is payable upon surrender.

Issue Ages and Face Amounts: The following maximum issue ages and minimum face amounts apply:

Issue Ages	Minimum Face Amount
18-45	\$30,000
46-65	\$20,000
66-80	\$10,000

The company may further restrict issue ages and face amounts available for new issues from those shown above. Minimum face amounts after issue due to a change in face amount or partial withdrawal may, subject to the absolute minimums shown above, have a lower minimum than the face amount for new issues. The maximum face amount will be limited by the availability of reinsurance and company limits that are set from time to time.

Account Value: The Account Value is a monthly accumulation of premiums paid less premium loads, plus interest, less monthly deductions of the policy charges, cost of insurance charges (for base coverage and any riders), withdrawals, withdrawal charges, and fees for various optional transactions (e.g., policy loans or inforce illustrations beyond one per year).

Death Benefits: The death benefit is determined on each Monthly Processing Date. Two death benefit options are available. Under Death Benefit Option 1, the death benefit equals the face amount, but not less than the Minimum Death Benefit. Under Death Benefit Option 2, the death benefit equals the face amount plus the current Account Value, but not less than the Minimum Death Benefit. The Minimum Death Benefit equals the Account Value multiplied by the appropriate Minimum Death Benefit Factor as shown in the policy schedule. The Minimum Death Benefit Factors are set to comply with the Cash Value Accumulation Test under Section 7702 of the Internal Revenue Code (CVAT).

Surrender Value: IAL has no surrender charges. The policy may be surrendered at any time for the Net Surrender Value which is equal to the Account Value less any unpaid policy loan balance.

Policy Loans: Amounts up to the Net Surrender Value, less loan interest to the next policy anniversary, and less up to one year in anticipated monthly deductions, may be borrowed under the Policy Loan provision. Policy loans less loan repayments accumulate at the guaranteed fixed loan interest rate shown in the policy schedule.

Plan Description (continued)

Partial Withdrawals: Partial withdrawals may be taken up to the Net Surrender Value, subject to: the minimum withdrawal amounts (shown in the Policy Schedule), minimum Net Surrender Values after withdrawal (equal to up to one year of anticipated monthly deductions), and minimum face amounts after withdrawal (shown in the Policy Schedule). The partial withdrawal and partial withdrawal fee (shown in the Policy Schedule) are deducted from the Account Value. For policies with an Option 1 Death Benefit, the face amount is reduced by the amount of the partial withdrawal and partial withdrawal fee.

Reduced Paid Up Insurance: In lieu of taking a cash surrender value, the Net Surrender Value may be used to provide reduced paid up insurance for a reduced level death benefit payable to maturity.

Cost of Insurance (COI) Rates: The plan provides for current COI rates that vary by gender, three standard premium classes (Select Non-nicotine, Standard Non-nicotine, and Standard Nicotine), and by face amount band. The plan may also be offered at non-standard percentage table rated or flat extra risk classes. Five face amount bands currently may be offered at under \$100,000, \$100,000 to \$249,999, \$250,000 to \$499,999, \$500,000 to \$999,999, and \$1,000,000 plus.

Current COI rates determined by the company, will never be greater than the guaranteed maximum COI rates, which are based upon the 2001 CSO ultimate only, age nearest birthday, sex distinct, smoker distinct, mortality table, adjusted from an annual rate to the monthly rate per 1000 and are shown in the Policy Schedule.

Premium Loads: A current premium load may be deducted from each premium payment, never greater than the guaranteed maximum premium load of 4.00% shown in the policy schedule.

Monthly Policy Charges: A current monthly policy charge may be deducted from the account value, never greater than the guaranteed maximum policy charges shown in the policy schedule. The maximum first year monthly charge is \$48 and the maximum second year and later monthly charge is \$5.

Interest Rates: The current interest rate credited to the Account Value is determined by the company. The current interest for the part of the Account Value equal to any unpaid policy loan balance may be credited with a lower rate than for the remaining Account Value. The current interest rate credited will never be less than the guaranteed minimum interest rate of 2.50% shown in the policy schedule.

Changes to Current Factors: Current COI rates, interest rates, or policy/premium charges may be changed by the company from time to time subject to guaranteed limits shown in the policy schedule. Changes will apply uniformly to all policies of the same premium class, face amount, and policy duration.

Policy Lapse and Minimum Premiums: The policy will enter the Grace Period on any Monthly Processing Date where the monthly deductions exceed the current Account Value, except as provided under the Minimum Premium provision. Except due to policy loans, the policy will not enter the Grace Period during the Minimum Premium Period if the sum of premiums paid to date less the sum of partial withdrawals paid to date equal or exceed the sum of the Monthly Minimum Premiums payable to date. Regardless of the Minimum Premium provision, the policy will enter the Grace Period if the unpaid policy loan balance (unpaid loans plus accumulated unpaid loan interest) exceeds the Surrender Value. The Minimum Premium Period is 60 months and the Monthly Minimum Premium is shown in the Policy Schedule. The policy will terminate at the end of any 61 day Grace Period unless sufficient premiums or loan repayments are made.

Plan Description (continued)

Riders: The plan may include optional riders that provide additional benefits which are described in separate actuarial memoranda for those riders.

Policy Flexibility: Premiums payable may be increased or decreased subject to tax provision limitations and minimum payments required to keep the policy in force. Face amounts or death benefit options may be increased or decreased. Changes that result in an increase in death benefits may require evidence of insurability unless provided otherwise by a rider issued by the company. Decreases in face amount are not allowed during the first policy year. Optional riders may be added per company rules for those riders and may be changed or terminated subject to the provisions of those riders.

Policy Values

The attached appendix shows sample policy value calculations for a \$250,000 face amount, Type 1 Death Benefit Option, male age 35, select non-nicotine premium class. The following formulae apply:

FACE = Face amount

ROI = Current monthly interest rate

GROI = Guaranteed monthly interest rate

LOAD% = Current percentage premium load

GP_t = Gross premium paid in month t.

$LOAD_t = GP_t \times LOAD\%$ = Current premium load in month t.

FEE_t = Policy fee in month t

$RCOI_t$ = Rider charges in month t

$AV1_t = GP_t - LOAD_t - FEE_t$ = Account value before COI charges in month t

R_t = COI rate per \$1000 in month t

DB_t = death benefit in year t, which equals the greater of the Type 1 or Type 2 death elected (Type 1 for this sample) and the minimum death benefit provided by the CVAT factors.

$COI_t = R_t \times [DB_t / (1 + GROI)] - AV1_t$

$AV2_t = AV1_t - COI_t$ = Account value before interest credits in month t

$INT_t = AV2_t \times ROI$ = Interest credited in month t

$AV_t = AV2_t - INT_t$ = Account value at end of month t

SC_t = Surrender charge in month t (Surrender charges equal zero for IAL)

$CSV_t = AV_t - SC_t$ = Surrender value at end of month t.

Negative Account Values: In some cases due to the workings of the Minimum Premium provision, it may be possible for the Account Value to become negative while the policy remains in force. In these instances on any Monthly Processing Date, the COI and interest credits will assume an Account Value of zero, but the negative Account Value may continue to accumulate until either sufficient premiums are paid or until the end of the Minimum Premium Period.

Policy Values (continued)

Monthly Guaranteed Maximum COI Rates: Monthly COI rates are derived from the annual mortality rates using the following formulae. Below is a sample calculation for a 2001 CSO male age 35 nonsmoker rate:

$$q_x = 0.00109 = \text{annual COI rate per } \$1 \text{ death benefit at age } x$$

$$GR_x = 0.000984 = (0.00109/12) / [1 - (0.00109/12)] = (q_x/12) / (1 - q_x/12) = \text{monthly COI rate at age } x$$

Nonforfeiture Values

IAL has been tested for required minimum cash values under the NAIC Model Standard Nonforfeiture Law for Life Insurance (SNFL) and the Universal Life Model Regulation (UL Model). The attached appendix provides a sample demonstration showing that surrender values under IAL equal or exceed required minimum cash values.

The following methods, assumptions, and formulae are used (values may vary slightly due to rounding):

Per the UL Model, the minimum cash value equals the Account Value minus the unamortized unused initial expense allowance. The unused initial expense allowance equals the excess of the maximum first year expense allowance defined for a whole life policy under the SNFL over the initial acquisition expense charges for the policy. The initial acquisition expense charges equal the excess of the first year expense charges over the averaged administrative expense charges. The averaged administrative expense charges for any year equal the arithmetic average of the charges in policy years two through twenty. The unused initial expense allowance is amortized using a life annuity at the guaranteed maximum mortality rate and minimum guaranteed interest rate under the policy.

For IAL, the initial acquisition charge equals the excess of the first year policy fees over the renewal year policy fees. No additional acquisition expense charges are deducted for any increases in the face amount. Since IAL has no surrender charges and expense charges are per policy, it suffices to show that the unamortized unused initial expense allowance is greater than or equal to zero for the minimum face amount allowed.

The SNFL initial expense allowance is calculated at the guaranteed interest and mortality rates using curtate functions.

$$i = 2.50\% = \text{guaranteed minimum interest rate.}$$

$$q_t = 2001 \text{ CSO ultimate only, age nearest birthday, male nonsmoker mortality table in year } t.$$

$$U = 30 = \text{number of units (1000 face) for the minimum face amount at age 35}$$

$$FYEC = 576 = 48 \times 12 = \text{first year expense charge}$$

$$AAEC = 5 \times 12 = 60 = \text{averaged administrative expense charge}$$

$$IAEC = 17.20 = (576 - 60)/30 = (FYEC - AAEC)/U = \text{initial acquisition expense charge per 1000}$$

$$PVFB_t = PVFB_{t+1} \times (1 - q_t)/(1 + i) + 1000 \times q_t/(1 + i) = \text{present value of future benefits at beginning of year } t$$

Nonforfeiture Values (continued)

$PV\$1_t = PV\$1_{t+1} \times (1-q_t)/(1+i) + 1$ = present value of \$1 annual premium at beginning of year t

$NFNP = 13.25308 = PVBT_1 / PV\1_1 = SNFL nonforfeiture net level premium

$IEA = 26.56635$ = minimum of $[NFP \times 1.25 + .01 \times 1000]$ or $[.06 \times 1000]$ = SNFL initial expense allowance

$UIEA = 9.37 = IEA - IAEC$ = unused initial expense allowance

$UUIEA_t = UIEA \times PV\$1_{t+1} / PV\$1_t$ = unamortized unused initial expense allowance

The unamortized unused initial expense allowance ($UUIEA_t$) is greater than zero (and there are no surrender charges, so cash values are greater than the minimum required cash values.

$UUIEA_t$ has been tested and determined to be greater than zero for every premium class, gender, and issue age at the minimum face amount allowed for that age. Given that the initial acquisition charges are per policy charges and the initial expense allowance per 1000 do not vary by face amount, it follows that cash values exceed the minimum required.

Reduced Paid Up Values (RPU)

A sample RPU calculation is shown below, using the Surrender Values calculated in the sample policy values appendix and the net single premiums calculated in the nonforfeiture appendix. Values may vary slightly due to rounding:

$CSV_{37} = 2539.07$ = surrender value at age 37 (end of month 24 or year 2)

$NSP_{37} = 0.36845$ = net single premium at age 37

$RPU_{37} = 6,892 = CSV_{37} / NSP_{37}$ = reduced paid up insurance at age 37 (rounded to high \$)

$NSP_{40} = 0.39436$ = net single premium at age 40

$RCSV_{40} = 2,717.93 = 0.39436 \times 6892 = NSP_{40} \times RPU_{37}$ = reduced paid up cash value at age 40

Reserves

Statutory reserves will be calculated to at least equal the minimum reserves required under applicable provisions of the NAIC Model Standard Valuation Law (SVL), the UL Model, the Valuation of Life Insurance Policies Model regulation (XXX), and Actuarial Guideline 38 (AG38), the Application of the Valuation of Life Insurance Policies Model Regulation.

The attached appendix demonstrates the calculation of the Guaranteed Maturity Premium (GMP), Guaranteed Maturity Fund (GMF), and full GMF CRVM terminal reserves, for a sample \$250,000 face, male age 35, select non-nicotine policy.

In practice, the nature of this plan will mostly (if not always) result in statutory reserves (prior to any cash flow testing) equal to the Surrender Value. This occurs because the guaranteed mortality rates equal the valuation mortality rates, the guaranteed interest rate (2.50%) is less than the valuation interest rate (4.00%), the first year acquisition expense charges are less than the CRVM expense allowance, and because the plan has no surrender charges. As a result, the reserve for the GMF benefits should always be less than the GMF. If the Account Value is less than the GMF, application of the r-factor (the ratio of the

Reserves (continued)

Account Value to the GMF on any valuation date) will result in a reserve less than the Surrender Value. If the Account Value is greater than the GMF, the current Account Value, projected under the guarantees, is used to generate future benefits to be valued. The excess benefits provided by the Account Value in excess of the GMF will, for the same reasons, result in an additional reserve less than the excess Account Value. Hence the Surrender Value floor should always apply. No deficiency reserves will be required.

GMP and GMF: The GMP is the premium calculated to mature the policy with a cash value equal to the full initial face amount at the maturity date, under the guarantees provided by the policy. The first two pages demonstrate the calculation of the GMP and GMF for the sample cell:

$$\text{GMP} = 3,939.50$$

$$\text{GMF}_3 = 10,319.60 = \text{the GMF at the end of year 3}$$

The GMP is calculated using a solving algorithm and the GMF is calculated using the same formulae and methods as described in the Policy Values section of this memorandum, except that the GMF is calculated using guaranteed factors. The GMF matures for the initial face amount at maturity (within rounding error).

CRVM Reserve for GMF Benefits: The second two pages demonstrate the calculation of the CRVM reserve for the benefits generated by the GMF. Due to the CVAT minimum death benefits, the death benefits generated are not level. The CRVM reserve equals the reserve for these death benefits, using an average death benefit for the years where the CVAT minimum death benefits apply. Since the death benefit is not level, full preliminary term (FPT) expense allowances should be tested against the expense allowances for a level death benefit 20 pay whole life policy. The CRVM expense allowance is the lesser of the FPT expense allowance for the GMF benefits and the FPT expense allowance for the 20 pay life policy.

Reserves are calculated on a semi-continuous basis (values may vary slightly due to rounding):

q_t = 2001 CSO ultimate only, age nearest birthday, male nonsmoker mortality table in year t .

$$\text{FACE} = \$250,000$$

DB_t = average GMF generated death benefit for the FACE in year t

$\text{PVFB}_t = \text{PVFB}_{t+1} \times (1-q_t)/(1+i) + \text{DB}_t \times q_t / [(1+i)^{0.5}]$ = present value of future GMF benefits at beginning of year t

$\text{PV}\$1_t = \text{PV}\$1_{t+1} \times (1-q_t)/(1+i) + 1$ = present value of \$1 annual premium at beginning of year t

$\text{PVFLB}_t = \text{PVFLB}_{t+1} \times (1-q_t)/(1+i) + \text{FACE} \times q_t / [(1+i)^{0.5}]$ = present value of future level benefits at beginning of year t

$\text{PV}20\$1_t = \text{PV}20\$1_{t+1} \times (1-q_t)/(1+i) + 1$ = present value of \$1 annual premium for 20 pay whole life

$\text{NF}20\text{NP} = 3929.35 = 52929.10/13.4702 = \text{PVFLB}_2 / \text{PV}20\1_2 = CRVM net premium for 20 pay whole life

$\text{FPTNP} = 2833.05 = 58367.30 / 20.6023 = \text{PVFB}_2 / \text{PV}\1_2 = full preliminary term net premium for GMF benefits

$\text{CX} = 267.21 = 250,000 \times 0.00109 / [1.04^{0.5}] = \text{FACE} \times q_t / [(1+i)^{0.5}]$ = initial one year term premium

$\text{EA} = 2565.84 = \text{lesser of } [\text{NF}20\text{NP or FPTNP}] - 267.21$ = CRVM expense allowance for GMF benefits

Reserves (continued)

$BETA = 2833.05 = (56328.44 + 2565.84) / 20.7883 = (PVFB_1 + EA) / PV\$1_1 =$ CRVM net premium for GMF benefits

$ALPHA = 267.21 = 2833.05 - 2565.84 = BETA - EA =$ 1st year CRVM net premium for GMF benefits.

$GMFRES_3 = 5409.41 = 62666.75 - 2833.05 \times 20.2105 = PVFB_3 - BETA \times PV\1_3

Sample CRVM policy reserve: Taking the example from the policy value sample calculations at the end of policy year 3:

$AV_3 = 4145.33 =$ Account Value at the end of policy year 3

$r_3 = 0.403 = 4145.33 / 10319.60 = AV_3 / GMF_3 =$ ratio of Account Value to GMF

$RES_3 = 2180.00 = 0.403 \times 5409.41 = r_3 \times GMFRES_3 = r$ factor applied to GMF reserve in year 3

Since RES_3 is less than the Surrender Value, the reserve equals the Surrender Value.

Regulation XXX and AG38: AG38 stipulates the treatment of additional reserves for universal life policies with secondary guarantees. IAL contains a minor secondary guarantee equal to the stipulated minimum premium payable during the first five policy years. This minimum premium is set to at least equal the valuation net premium for a five year term guarantee. Therefore, no deficiency reserves will be required due to the secondary guarantee. IAL satisfies two of the three requirements to exempt this secondary guarantee from compliance with the XXX regulation. The secondary guarantee is less than or equal to five years and the stipulated premium at least equals the net level premium for a five year term policy. The third requirement is an initial surrender charge in excess of 100% of the stipulated premium during the secondary guarantee period. This plan has no surrender charges, but does have first year expenses charges which will in most cases exceed 100% of the stipulated premium. So AG38 then essentially will require a minimum floor reserve equal to the reserve for an initial five year term guarantee, less any shortfall in stipulated premiums paid.

Certifications

I certify to the best of my knowledge that this plan, including the Continuation of Coverage Beyond Maturity provision, is in compliance with the NAIC Model Standard Nonforfeiture Law for Life Insurance, the NAIC Model Standard Valuation Law, the NAIC Universal Life Model Regulation, the Valuation of Life Insurance Policies Model regulation, and Actuarial Guideline 38. In my opinion, premiums and charges are reasonable in relation to benefits provided.



Chuck Ritzke, F.S.A., M.A.A.A.
Consulting Actuary

March 6, 2009
Dated

Fidelity Life Association, A Legal Reserve Life Insurance Company
Policy Form F5000 - Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance
Appendix to Actuarial Memorandum - Sample Policy Values

Issue Age: 35 Load: 2.75% Current Guaranteed
Gender: M Annual ROI: 4.00% 2.50%
Class: SelNT Monthly ROI: 0.3274% 0.2060%

Att Age	Yr	Mo	Prem	Load	Rider COI	Fees	AV	COI Rate	Death Benefit	COI	AV	Int	AV	Surr Chg	Surrender Value
35	1	1	448.00	12.32	-	48	387.68	0.06813	250,000	16.97	370.71	1.21	371.92	-	371.92
35	1	2	-	-	-	48	323.92	0.06813	250,000	16.98	306.94	1.00	307.94	-	307.94
35	1	3	-	-	-	48	259.94	0.06813	250,000	16.98	242.96	0.80	243.76	-	243.76
35	1	4	448.00	12.32	-	48	631.44	0.06813	250,000	16.95	614.49	2.01	616.50	-	616.50
35	1	5	-	-	-	48	568.50	0.06813	250,000	16.96	551.54	1.81	553.35	-	553.35
35	1	6	-	-	-	48	505.35	0.06813	250,000	16.96	488.39	1.60	489.99	-	489.99
35	1	7	448.00	12.32	-	48	877.67	0.06813	250,000	16.94	860.73	2.82	863.55	-	863.55
35	1	8	-	-	-	48	815.55	0.06813	250,000	16.94	798.61	2.61	801.22	-	801.22
35	1	9	-	-	-	48	753.22	0.06813	250,000	16.95	736.27	2.41	738.68	-	738.68
35	1	10	448.00	12.32	-	48	1,126.36	0.06813	250,000	16.92	1,109.44	3.63	1,113.07	-	1,113.07
35	1	11	-	-	-	48	1,065.07	0.06813	250,000	16.92	1,048.15	3.43	1,051.58	-	1,051.58
35	1	12	-	-	-	48	1,003.58	0.06813	250,000	16.93	986.65	3.23	989.88	-	989.88
36	2	1	448.00	12.32	-	5	1,420.56	0.07092	250,000	17.59	1,402.97	4.59	1,407.56	-	1,407.56
36	2	2	-	-	-	5	1,402.56	0.07092	250,000	17.59	1,384.97	4.53	1,389.50	-	1,389.50
36	2	3	-	-	-	5	1,384.50	0.07092	250,000	17.60	1,366.90	4.48	1,371.38	-	1,371.38
36	2	4	448.00	12.32	-	5	1,802.06	0.07092	250,000	17.57	1,784.49	5.84	1,790.33	-	1,790.33
36	2	5	-	-	-	5	1,785.33	0.07092	250,000	17.57	1,767.76	5.79	1,773.55	-	1,773.55
36	2	6	-	-	-	5	1,768.55	0.07092	250,000	17.57	1,750.98	5.73	1,756.71	-	1,756.71
36	2	7	448.00	12.32	-	5	2,187.39	0.07092	250,000	17.54	2,169.85	7.10	2,176.95	-	2,176.95
36	2	8	-	-	-	5	2,171.95	0.07092	250,000	17.54	2,154.41	7.05	2,161.46	-	2,161.46
36	2	9	-	-	-	5	2,156.46	0.07092	250,000	17.54	2,138.92	7.00	2,145.92	-	2,145.92
36	2	10	448.00	12.32	-	5	2,576.60	0.07092	250,000	17.51	2,559.09	8.38	2,567.47	-	2,567.47
36	2	11	-	-	-	5	2,562.47	0.07092	250,000	17.51	2,544.96	8.33	2,553.29	-	2,553.29
36	2	12	-	-	-	5	2,548.29	0.07092	250,000	17.51	2,530.78	8.29	2,539.07	-	2,539.07
37	3	1	448.00	12.32	-	5	2,969.75	0.07301	250,000	18.00	2,951.75	9.66	2,961.41	-	2,961.41
37	3	2	-	-	-	5	2,956.41	0.07301	250,000	18.00	2,938.41	9.62	2,948.03	-	2,948.03
37	3	3	-	-	-	5	2,943.03	0.07301	250,000	18.00	2,925.03	9.58	2,934.61	-	2,934.61
37	3	4	448.00	12.32	-	5	3,365.29	0.07301	250,000	17.97	3,347.32	10.96	3,358.28	-	3,358.28
37	3	5	-	-	-	5	3,353.28	0.07301	250,000	17.97	3,335.31	10.92	3,346.23	-	3,346.23
37	3	6	-	-	-	5	3,341.23	0.07301	250,000	17.97	3,323.26	10.88	3,334.14	-	3,334.14
37	3	7	448.00	12.32	-	5	3,764.82	0.07301	250,000	17.94	3,746.88	12.27	3,759.15	-	3,759.15
37	3	8	-	-	-	5	3,754.15	0.07301	250,000	17.94	3,736.21	12.23	3,748.44	-	3,748.44
37	3	9	-	-	-	5	3,743.44	0.07301	250,000	17.94	3,725.50	12.20	3,737.70	-	3,737.70
37	3	10	448.00	12.32	-	5	4,168.38	0.07301	250,000	17.91	4,150.47	13.59	4,164.06	-	4,164.06
37	3	11	-	-	-	5	4,159.06	0.07301	250,000	17.91	4,141.15	13.56	4,154.71	-	4,154.71
37	3	12	-	-	-	5	4,149.71	0.07301	250,000	17.91	4,131.80	13.53	4,145.33	-	4,145.33

Fidelity Life Association, A Legal Reserve Life Insurance Company
Policy Form F5000 - Flexible Premium Adjustable Universal Life Insurance
Appendix to Actuarial Memorandum - Nonforfeiture Demonstration

Table: 2001 CSO Ultimate Age Nearest Birthday Male Nonsmoker

Plan: UL	Issue Age: 35	NF Net Level Prem: 13.25308
Face: \$30,000	Gender: Male	Avg 10 Yr DB: 1,000.00
ROI: 2.50%	Class: Select Non-Nicotine	Expense Allowance: 26.56635
Method: Curtate		1st Year over Renewal Expense Charges: 516.00
		Initial Acquisition Expense Charge per unit: 17.20000
		Unused Expense Allowance: 9.37

Att Age	Yr	Death Benefit per Unit	q	Gross Prem Pattern	PV Future Benefits at BOY	PV Future \$1 at BOY	Unamortized Unused Expense Allowance at BOY	Surrender Charge	Excess over Surrender Charge
35	1	1,000.00	0.00109	1.00	352.07	26.57	9.24	-	9.24
36	2	1,000.00	0.00115	1.00	360.17	26.23	9.12	-	9.12
37	3	1,000.00	0.00120	1.00	368.45	25.89	9.00	-	9.00
38	4	1,000.00	0.00129	1.00	376.92	25.55	8.88	-	8.88
39	5	1,000.00	0.00137	1.00	385.55	25.19	8.75	-	8.75
40	6	1,000.00	0.00146	1.00	394.36	24.83	8.62	-	8.62
41	7	1,000.00	0.00158	1.00	403.34	24.46	8.49	-	8.49
42	8	1,000.00	0.00173	1.00	412.50	24.09	8.35	-	8.35
43	9	1,000.00	0.00190	1.00	421.81	23.71	8.22	-	8.22
44	10	1,000.00	0.00210	1.00	431.28	23.32	8.08	-	8.08
45	11	1,000.00	0.00233	1.00	440.88	22.92	7.94	-	7.94
46	12	1,000.00	0.00255	1.00	450.62	22.52	7.79	-	7.79
47	13	1,000.00	0.00279	1.00	460.51	22.12	7.65	-	7.65
48	14	1,000.00	0.00293	1.00	470.55	21.71	7.50	-	7.50
49	15	1,000.00	0.00309	1.00	480.79	21.29	7.35	-	7.35
50	16	1,000.00	0.00332	1.00	491.24	20.86	7.20	-	7.20
51	17	1,000.00	0.00359	1.00	501.87	20.42	7.04	-	7.04
52	18	1,000.00	0.00396	1.00	512.67	19.98	6.88	-	6.88
53	19	1,000.00	0.00436	1.00	523.60	19.53	6.72	-	6.72
54	20	1,000.00	0.00487	1.00	534.66	19.08	6.56	-	6.56
55	21	1,000.00	0.00550	1.00	545.81	18.62	6.40	-	6.40
56	22	1,000.00	0.00614	1.00	557.02	18.16	6.24	-	6.24
57	23	1,000.00	0.00683	1.00	568.29	17.70	6.07	-	6.07
58	24	1,000.00	0.00742	1.00	579.63	17.24	5.91	-	5.91
59	25	1,000.00	0.00810	1.00	591.09	16.77	5.74	-	5.74
60	26	1,000.00	0.00892	1.00	602.65	16.29	5.57	-	5.57
61	27	1,000.00	0.00992	1.00	614.27	15.81	5.40	-	5.40
62	28	1,000.00	0.01114	1.00	625.92	15.34	5.23	-	5.23
63	29	1,000.00	0.01251	1.00	637.53	14.86	5.07	-	5.07
64	30	1,000.00	0.01395	1.00	649.08	14.39	4.90	-	4.90
65	31	1,000.00	0.01547	1.00	660.57	13.92	4.74	-	4.74
66	32	1,000.00	0.01701	1.00	672.01	13.45	4.57	-	4.57
67	33	1,000.00	0.01857	1.00	683.42	12.98	4.41	-	4.41
68	34	1,000.00	0.02025	1.00	694.84	12.51	4.24	-	4.24
69	35	1,000.00	0.02199	1.00	706.26	12.04	4.08	-	4.08
70	36	1,000.00	0.02410	1.00	717.71	11.57	3.91	-	3.91
71	37	1,000.00	0.02646	1.00	729.13	11.11	3.75	-	3.75
72	38	1,000.00	0.02956	1.00	740.49	10.64	3.58	-	3.58
73	39	1,000.00	0.03283	1.00	751.66	10.18	3.43	-	3.43
74	40	1,000.00	0.03627	1.00	762.66	9.73	3.27	-	3.27
75	41	1,000.00	0.04003	1.00	773.51	9.29	3.11	-	3.11
76	42	1,000.00	0.04413	1.00	784.21	8.85	2.96	-	2.96
77	43	1,000.00	0.04889	1.00	794.76	8.41	2.81	-	2.81
78	44	1,000.00	0.05445	1.00	805.10	7.99	2.67	-	2.67
79	45	1,000.00	0.06087	1.00	815.16	7.58	2.53	-	2.53
80	46	1,000.00	0.06787	1.00	824.88	7.18	2.39	-	2.39
81	47	1,000.00	0.07584	1.00	834.26	6.80	2.26	-	2.26
82	48	1,000.00	0.08414	1.00	843.22	6.43	2.14	-	2.14
83	49	1,000.00	0.09309	1.00	851.84	6.07	2.02	-	2.02
84	50	1,000.00	0.10300	1.00	860.11	5.74	1.90	-	1.90

Fidelity Life Association, A Legal Reserve Life Insurance Company
Policy Form F5000 - Flexible Premium Adjustable Universal Life Insurance
Appendix to Actuarial Memorandum - Nonforfeiture Demonstration

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Plan: UL	Issue Age: 35	NF Net Level Prem: 13.25308
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ROI: 2.50%	Class: Select Non-Nicotine	Expense Allowance: 26.56635
Method: Curtate		1st Year over Renewal Expense Charges: 516.00
		Initial Acquisition Expense Charge per unit: 17.20000
		Unused Expense Allowance: 9.37

Att Age	Yr	Death Benefit per Unit	q	Gross Prem Pattern	PV Future Benefits at BOY	PV Future \$1 at BOY	Unamortized Unused Expense Allowance at BOY	Surrender Charge	Excess over Surrender Charge
85	51	1,000.00	0.11407	1.00	868.02	5.41	1.79	-	1.79
86	52	1,000.00	0.12634	1.00	875.52	5.10	1.69	-	1.69
87	53	1,000.00	0.13974	1.00	882.57	4.81	1.60	-	1.60
88	54	1,000.00	0.15410	1.00	889.15	4.55	1.51	-	1.51
89	55	1,000.00	0.16925	1.00	895.23	4.30	1.43	-	1.43
90	56	1,000.00	0.18506	1.00	900.82	4.07	1.35	-	1.35
91	57	1,000.00	0.19993	1.00	905.94	3.86	1.29	-	1.29
92	58	1,000.00	0.21543	1.00	910.74	3.66	1.22	-	1.22
93	59	1,000.00	0.23178	1.00	915.25	3.47	1.16	-	1.16
94	60	1,000.00	0.24905	1.00	919.47	3.30	1.10	-	1.10
95	61	1,000.00	0.26719	1.00	923.37	3.14	1.05	-	1.05
96	62	1,000.00	0.28379	1.00	926.93	3.00	1.00	-	1.00
97	63	1,000.00	0.30149	1.00	930.34	2.86	0.96	-	0.96
98	64	1,000.00	0.32038	1.00	933.56	2.72	0.91	-	0.91
99	65	1,000.00	0.34054	1.00	936.59	2.60	0.87	-	0.87
100	66	1,000.00	0.36210	1.00	939.35	2.49	0.84	-	0.84
101	67	1,000.00	0.37921	1.00	941.73	2.39	0.80	-	0.80
102	68	1,000.00	0.39744	1.00	944.06	2.29	0.77	-	0.77
103	69	1,000.00	0.41684	1.00	946.34	2.20	0.74	-	0.74
104	70	1,000.00	0.43748	1.00	948.55	2.11	0.71	-	0.71
105	71	1,000.00	0.45913	1.00	950.69	2.02	0.68	-	0.68
106	72	1,000.00	0.48215	1.00	952.77	1.94	0.65	-	0.65
107	73	1,000.00	0.50662	1.00	954.80	1.85	0.62	-	0.62
108	74	1,000.00	0.53263	1.00	956.76	1.77	0.59	-	0.59
109	75	1,000.00	0.56026	1.00	958.67	1.69	0.57	-	0.57
110	76	1,000.00	0.58959	1.00	960.51	1.62	0.54	-	0.54
111	77	1,000.00	0.62074	1.00	962.30	1.55	0.52	-	0.52
112	78	1,000.00	0.65380	1.00	964.02	1.48	0.49	-	0.49
113	79	1,000.00	0.68891	1.00	965.68	1.41	0.47	-	0.47
114	80	1,000.00	0.72615	1.00	967.28	1.34	0.45	-	0.45
115	81	1,000.00	0.76567	1.00	968.82	1.28	0.42	-	0.42
116	82	1,000.00	0.80759	1.00	970.30	1.22	0.40	-	0.40
117	83	1,000.00	0.85205	1.00	971.73	1.16	0.38	-	0.38
118	84	1,000.00	0.89922	1.00	973.09	1.10	0.37	-	0.37
119	85	1,000.00	0.94922	1.00	974.40	1.05	0.35	-	0.35
120	86	1,000.00	1.00000	1.00	975.61	1.00	-	-	-

Fidelity Life Association, A Legal Reserve Life Insurance Company
Policy Form F5000 - Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance
Appendix to Actuarial Memorandum - Reserves - Guaranteed Maturity Fund CRVM Reserves

		FPT net prem:	2,833.05	CRVM alpha prem:	267.21
Issue Age:	35	20 pay CRVM prem:	3,929.35	CRVM beta prem:	2,833.05
Gender:	M	Cx prem:	267.21		
Class:	SeINT	CRVM exp allow:	2,565.84		

BOY Age	EOY	Annual COI Rate per 1000	Avg Death Benefit	PVFB - Avg GMF DB	PV \$1 to maturity	PVFB - Level Death Benefit	PV \$1 for 20 yrs	CRVM Net Prem	CRVM Term Res
35	1	1.09	250,000	56,328.44	20.7883	51,105.10	13.9380	267.21	-
36	2	1.15	250,000	58,367.30	20.6023	52,929.10	13.4702	2,833.05	2,656.24
37	3	1.20	250,000	60,478.35	20.4098	54,816.11	12.9839	2,833.05	5,409.41
38	4	1.29	250,000	62,666.75	20.2105	56,770.94	12.4783	2,833.05	8,253.92
39	5	1.37	250,000	64,928.29	20.0047	58,788.73	11.9528	2,833.05	11,196.51
40	6	1.46	250,000	67,268.29	19.7920	60,874.39	11.4066	2,833.05	14,239.30
41	7	1.58	250,000	69,688.54	19.5723	63,029.16	10.8386	2,833.05	17,379.89
42	8	1.73	250,000	72,187.32	19.3457	65,250.60	10.2484	2,833.05	20,616.06
43	9	1.90	250,000	74,763.08	19.1126	67,536.40	9.6350	2,833.05	23,948.17
44	10	2.10	250,000	77,416.29	18.8730	69,886.23	8.9975	2,833.05	27,374.56
45	11	2.33	250,000	80,145.85	18.6270	72,298.11	8.3349	2,833.05	30,893.86
46	12	2.55	250,000	82,950.93	18.3749	74,770.21	7.6461	2,833.05	34,513.88
47	13	2.79	250,000	85,837.72	18.1161	77,308.03	6.9296	2,833.05	38,236.17
48	14	2.93	250,000	88,807.69	17.8505	79,911.99	6.1840	2,833.05	42,088.31
49	15	3.09	250,000	91,882.21	17.5761	82,603.49	5.4073	2,833.05	46,072.78
50	16	3.32	250,000	95,063.45	17.2925	85,383.67	4.5978	2,833.05	50,182.23
51	17	3.59	250,000	98,346.05	17.0007	88,245.55	3.7541	2,833.05	54,415.97
52	18	3.96	250,000	101,729.83	16.7007	91,187.47	2.8746	2,833.05	58,762.08
53	19	4.36	250,000	105,206.04	16.3936	94,198.38	1.9573	2,833.05	63,223.00
54	20	4.87	250,000	108,776.96	16.0795	97,278.87	1.0000	2,833.05	67,786.81
55	21	5.50	250,000	112,433.98	15.7594	100,417.44	-	2,833.05	72,440.85
56	22	6.14	250,000	116,168.03	15.4347	103,601.72	-	2,833.05	77,193.42
57	23	6.83	250,000	119,986.07	15.1048	106,836.37	-	2,833.05	82,046.60
58	24	7.42	250,000	123,890.37	14.7699	110,120.63	-	2,833.05	87,028.85
59	25	8.10	250,000	127,903.29	14.4277	113,475.71	-	2,833.05	92,137.59
60	26	8.92	251,137	132,023.71	14.0788	116,896.50	-	2,833.05	97,353.36
61	27	9.92	255,192	136,235.37	13.7244	120,371.91	-	2,833.05	102,630.32
62	28	11.14	258,980	140,496.87	13.3660	123,886.63	-	2,833.05	107,942.22
63	29	12.51	262,476	144,787.52	13.0055	127,421.41	-	2,833.05	113,274.74
64	30	13.95	265,705	149,095.60	12.6439	130,967.23	-	2,833.05	118,626.96
65	31	15.47	268,685	153,419.64	12.2810	134,526.00	-	2,833.05	123,997.78
66	32	17.01	271,440	157,758.06	11.9166	138,099.34	-	2,833.05	129,396.47
67	33	18.57	273,965	162,117.37	11.5497	141,696.86	-	2,833.05	134,834.29
68	34	20.25	276,288	166,505.79	11.1793	145,329.06	-	2,833.05	140,309.68
69	35	21.99	278,395	170,921.56	10.8053	148,996.64	-	2,833.05	145,832.15
70	36	24.10	280,285	175,371.70	10.4268	152,708.19	-	2,833.05	151,371.22
71	37	26.46	281,970	179,831.88	10.0459	156,442.46	-	2,833.05	156,915.74
72	38	29.56	283,449	184,292.85	9.6635	160,192.86	-	2,833.05	162,394.44
73	39	32.83	284,746	188,697.79	9.2845	163,909.39	-	2,833.05	167,812.54
74	40	36.27	285,892	193,050.20	8.9083	167,597.96	-	2,833.05	173,177.92
75	41	40.03	286,871	197,355.64	8.5342	171,266.65	-	2,833.05	178,485.34
76	42	44.13	287,689	201,609.45	8.1623	174,913.41	-	2,833.05	183,732.07
77	43	48.89	288,359	205,809.03	7.7926	178,537.84	-	2,833.05	188,885.26
78	44	54.45	288,890	209,927.69	7.4275	182,118.58	-	2,833.05	193,903.49
79	45	60.87	289,252	213,931.78	7.0695	185,628.72	-	2,833.05	198,748.35
80	46	67.87	289,497	217,790.50	6.7214	189,041.99	-	2,833.05	203,413.05

Fidelity Life Association, A Legal Reserve Life Insurance Company
Policy Form F5000 - Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance
Appendix to Actuarial Memorandum - Reserves - Guaranteed Maturity Fund CRVM Reserves

		FPT net prem:	2,833.05	CRVM alpha prem:	267.21
Issue Age:	35	20 pay CRVM prem:	3,929.35	CRVM beta prem:	2,833.05
Gender:	M	Cx prem:	267.21		
Class:	SeINT	CRVM exp allow:	2,565.84		

BOY Age	EOY	Annual COI Rate per 1000	Avg Death Benefit	PVFB - Avg GMF DB	PV \$1 to maturity	PVFB - Level Death Benefit	PV \$1 for 20 yrs	CRVM Net Prem	CRVM Term Res
81	47	75.84	289,618	221,497.92	6.3835	192,355.30	-	2,833.05	207,860.44
82	48	84.14	289,643	225,024.02	6.0583	195,544.10	-	2,833.05	212,115.40
83	49	93.09	289,554	228,388.36	5.7440	198,626.74	-	2,833.05	216,182.38
84	50	103.00	289,396	231,594.61	5.4401	201,605.92	-	2,833.05	220,042.32
85	51	114.07	289,106	234,626.87	5.1480	204,470.69	-	2,833.05	223,673.36
86	52	126.34	288,757	237,468.53	4.8694	207,202.89	-	2,833.05	227,047.81
87	53	139.74	288,309	240,097.06	4.6061	209,784.70	-	2,833.05	230,151.30
88	54	154.10	287,822	242,502.04	4.3595	212,202.40	-	2,833.05	232,973.10
89	55	169.25	287,271	244,674.71	4.1304	214,449.17	-	2,833.05	235,516.02
90	56	185.06	286,680	246,618.40	3.9189	216,523.24	-	2,833.05	237,783.57
91	57	199.93	286,106	248,336.61	3.7250	218,424.60	-	2,833.05	239,863.04
92	58	215.43	285,487	249,898.16	3.5422	220,217.28	-	2,833.05	241,767.52
93	59	231.78	284,837	251,314.33	3.3698	221,907.39	-	2,833.05	243,494.84
94	60	249.05	284,141	252,583.78	3.2082	223,492.16	-	2,833.05	245,042.00
95	61	267.19	283,427	253,705.87	3.0581	224,963.46	-	2,833.05	246,395.86
96	62	283.79	282,756	254,670.92	2.9209	226,309.20	-	2,833.05	247,644.62
97	63	301.49	282,043	255,546.89	2.7893	227,599.49	-	2,833.05	248,786.01
98	64	320.38	281,312	256,333.50	2.6641	228,827.50	-	2,833.05	249,804.69
99	65	340.54	280,552	257,019.03	2.5465	229,980.59	-	2,833.05	250,677.64
100	66	362.10	279,793	257,587.14	2.4389	231,035.70	-	2,833.05	251,342.82
101	67	379.21	279,074	257,988.85	2.3459	231,947.61	-	2,833.05	251,968.40
102	68	397.44	278,357	258,356.23	2.2548	232,841.31	-	2,833.05	252,542.99
103	69	416.84	277,614	258,678.42	2.1657	233,714.90	-	2,833.05	253,067.62
104	70	437.48	276,865	258,957.06	2.0788	234,566.37	-	2,833.05	253,528.71
105	71	459.13	276,067	259,179.42	1.9946	235,392.66	-	2,833.05	253,953.02
106	72	482.15	275,277	259,370.88	1.9124	236,198.57	-	2,833.05	254,329.36
107	73	506.62	274,484	259,520.45	1.8323	236,983.49	-	2,833.05	254,642.95
108	74	532.63	273,641	259,613.49	1.7545	237,746.89	-	2,833.05	254,913.97
109	75	560.26	272,802	259,670.33	1.6789	238,488.20	-	2,833.05	255,127.81
110	76	589.59	271,937	259,676.48	1.6056	239,207.03	-	2,833.05	255,287.38
111	77	620.74	271,050	259,634.86	1.5346	239,903.41	-	2,833.05	255,395.62
112	78	653.80	270,145	259,548.45	1.4659	240,577.13	-	2,833.05	255,456.99
113	79	688.91	269,225	259,421.66	1.3994	241,228.39	-	2,833.05	255,478.35
114	80	726.15	268,310	259,261.45	1.3353	241,856.85	-	2,833.05	255,438.29
115	81	765.67	267,368	259,046.28	1.2735	242,462.93	-	2,833.05	255,333.79
116	82	807.59	266,385	258,773.12	1.2140	243,046.69	-	2,833.05	255,201.27
117	83	852.05	265,416	258,478.32	1.1567	243,608.42	-	2,833.05	255,014.30
118	84	899.22	264,425	258,135.29	1.1016	244,148.55	-	2,833.05	254,772.75
119	85	949.22	263,413	257,744.13	1.0488	244,666.38	-	2,833.05	254,462.72
120	86	1,000.00	262,391	257,295.77	1.0000	245,145.17	-	2,833.05	262,391.23

Fidelity Life Association, A Legal Reserve Life Insurance Company

Actuarial Memorandum

Universal Life Guaranteed Insurability Option Rider Form F6000

The purpose of this memorandum is to describe the rider contract for the purposes of demonstrating and certifying compliance with applicable laws and regulations in the state that this contract is being filed.

Rider Description

This optional rider provides guaranteed insurability benefits based upon reaching option date policy anniversaries or upon the occurrence of certain life events defined in the contract. Such life event options include:

- Changes to the insured's marital status
- The birth or adoption of a child
- The purchase of a primary residence
- Losses in asset value of marketable securities owned by the insured
- Changes in household income

The increase amounts available are shown in the rider schedule. They allow the policyowner to increase the coverage on the insured without evidence of insurability. There is a lifetime maximum and annual increase limits (both minimum and maximum) that limit the increased amounts in any given policy year. The company may change the option amounts available from time to time going forward for new issues only.

The benefits of this rider are provided in exchange for the deduction of monthly cost of insurance charges for this rider. The rates will never exceed those rates shown in the Table of Guaranteed Maximum Cost of Insurance Rates shown in the rider schedule. Any change in rates will apply to all individuals of the same premium class and whose policy and rider have been in effect for the same length of time.

In addition to the cost of insurance charged for this rider, the normal cost of insurance deductions for the increased amounts of coverage will also be charged.

Reserves

Reserves for this rider will be held according to the statutory requirements in effect in the state in which this is filed.

Cash Values

No cash values are required for this rider. Cash values are generated by the normal workings of the base UL policy.

Certification

I certify that, to the best of my knowledge, the provisions of this rider, reserves, and other values comply with the applicable laws of the state in which this contract is filed.



Chuck Ritzke, F.S.A., M.A.A.A.
Consulting Actuary

March 6, 2009
Dated

Fidelity Life Association, A Legal Reserve Life Insurance Company

Actuarial Memorandum Universal Life Waiver of Premium Rider Form F6100

The purpose of this memorandum is to describe the rider contract for the purposes of demonstrating and certifying compliance with applicable laws and regulations in the state that this contract is being filed.

Rider Description

This optional rider provides waiver of premium benefits during periods of the total disability of the insured covered under the universal life policy to which it is attached.

Total disability is defined as the insured's inability to substantially perform the essential duties of any occupation in the usual and customary way due to bodily injury or disease, for which the insured would otherwise be qualified to perform by reason of education, training, or experience. Disability must be continuous for six months before any benefits are payable. The company will refund premiums paid since the start of the total disability (for up to 12 months) and waive future premiums due during the duration of the disability. The disability must start prior to the expiry date of the rider in order for premiums to be waived beyond the expiry date.

Coverage is available at issue ages 20 thru 55. This rider expires on the policy anniversary nearest the insured's 60th birthday.

The amount of the waiver of premium benefit is chosen by the policyholder at issue and is shown in the rider schedule.

Coverage is provided in exchange for the deduction of monthly cost of insurance charges for this rider. The rates will never exceed those rates shown in the Table of Guaranteed Maximum Cost of Insurance Rates shown in the rider schedule. Any change in rates will apply to all individuals of the same premium class and whose policy and rider have been in effect for the same length of time.

Reserves

Reserves for this rider will be held according to the statutory requirements in effect in the state in which this is filed.

Cash Values

No cash values are required for this rider. Cash values are generated by the normal workings of the base UL policy.

Certification

I certify that, to the best of my knowledge, the provisions of this rider, reserves, and other values comply with the applicable laws of the state in which this contract is filed.



Chuck Ritzke, F.S.A., M.A.A.A.
Consulting Actuary

March 6, 2009
Dated

Statement of Variability

Company: Fidelity Life Association, A Legal Reserve Life Insurance Company

Contract Forms: F5000, Individual Flexible Premium Adjustable Life Insurance (UL)

Page #	[Variable Items]	Statement of Variability
1 and back page	Company Address/ officer signatures	Changed if company home office location or officers change.
3	Policy Number	All the policyowner specific contract data will be based upon each individual's information.
3	Insured Name	All the policyowner specific contract data will be based upon each individual's information.
3	Policyowner	All the policyowner specific contract data will be based upon each individual's information.
3	Issue Date	All the policyowner specific contract data will be based upon each individual's information.
3	Gender and Age	All the policyowner specific contract data will be based upon each individual's information.
3	Policy Date	All the policyowner specific contract data will be based upon each individual's information.
3	Maturity Date	All the policyowner specific contract data will be based upon each individual's information.
3	Face Amount	Face amount will change, based upon what applicant applies for, with a minimum face amount equal to the minimums defined in the filed actuarial memo to an unlimited maximum based upon company rules and retention/reinsurance requirements.
3	Minimum Premium	Variable based on insured's information and current rate tables. We would like to retain right to change current rates without re-filing, except if such rates cause any new reserve or nonforfeiture requirements. In such circumstances, we would submit an informational filing. Any such change would be going forward for new issues only

3	Minimum Premium Period	We would like to retain right to change period without re-filing to between 12 and 60 months. Changes beyond 60 months would require an informational filing due to potential reserve and nonforfeiture issues. Any such change would be going forward for new issues only.
3	Premium Class	Variable based on insured's information. Select Non-nicotine, Standard Non-nicotine, Standard Nicotine, Rated Non-Nicotine, Rated Nicotine currently. We would like the right to add rate classes, except where new rates may cause additional nonforfeiture or reserve issues. In such cases, we would submit an informational filing. Any such change would be going forward for new issues only.
3	Rating Factor	Varies from 100% up to 500% by 25% increments. May also include flat extra rating factors from \$0 to \$25 annual per \$1000 per year. May include temporary number of years from 1 or more years. We would like the right to add rating factor classes going forward for new issues only.
3	Coverage amount	See Face Amount
3	Riders included	Variable based on insured's information for currently approved riders.
3a	Death Benefit Option	Option 1 or Option 2
3a	Minimum Face After Change	See Face Amount
3a	Minimum Face Amount Change	We would like to retain the right to change between \$1000 and \$25,000. Any such change would be going forward for new issues only.
3a	Guaranteed Interest Rate	We would like to retain right to vary between 1% up to maximum nonforfeiture interest rate, except if such change would cause any new reserve or nonforfeiture requirements. In such circumstances, we would submit an informational filing. Any such change would be going forward for new issues only

3a	Policy Loan Interest Rate	We would like to retain right to vary between 0% up to maximum fixed rate allowed by state law, except if such change would cause any new reserve or nonforfeiture requirements. In such circumstances, we would submit an informational filing. Any such change would be going forward for new issues only
3a	Reinstatement Interest Rate	We would like to retain right to vary between 0% up to maximum fixed rate allowed by state law, except if such change would cause any new reserve or nonforfeiture requirements. In such circumstances, we would submit an informational filing. Any such change would be going forward for new issues only
3b	Premium Charge	We would like to retain right to vary between 0% and 5%, except if such change would cause any new reserve or nonforfeiture requirements. In such circumstances, we would submit an informational filing. Any such change would be going forward for new issues only
3b	Monthly Policy Charge	We would like to retain right to vary first year between \$0 and \$60 and renewal years between \$0 and \$6, except if such change would cause any new reserve or nonforfeiture requirements. In such circumstances, we would submit an informational filing. Any such change would be going forward for new issues only
3b	Withdrawal Transaction Fee	We would like to retain the right to change between \$0 and \$100. Any such change would be going forward for new issues only.
3b	Policy Loan Transaction Fee	We would like to retain the right to change between \$0 and \$100. Any such change would be going forward for new issues only.
3b	Inforce Illustration Transaction Fee	We would like to retain the right to change between \$0 and \$100. Any such change would be going forward for new issues only.

3b	Minimum Policy Loan	We would like to retain the right to change between \$100 and \$500. Any such change would be going forward for new issues only.
3b	Minimum Loan Repayment	We would like to retain the right to change between \$100 and \$500. Any such change would be going forward for new issues only.
3b	Minimum Partial Withdrawal	We would like to retain the right to change between \$100 and \$500. Any such change would be going forward for new issues only.
3b	Maximum Loans per year	We would like to retain the right to change between 4 and 12 per year. Any such change would be going forward for new issues only.
3b	Maximum Withdrawals per year	We would like to retain the right to change between 4 and 12 per year. Any such change would be going forward for new issues only.
3b	Basis of values mortality and interest	We would like to retain right to vary between 1% and maximum nonforfeiture interest rate or reserve rate as applicable, except if such change would cause any new reserve or nonforfeiture requirements. In such circumstances, we would submit an informational filing. Any such change would be going forward for new issues only.
3b	Surrender Charges	Currently no surrender charges apply. We would submit an informational filing to address nonforfeiture and valuation requirements if we add surrender charges. Any such change would be going forward for new issues only.
3c	Guaranteed mortality table for COI rates	We would submit an informational filing to address nonforfeiture and valuation requirements if we change to any new and approved mortality table. Any such change would be going forward for new issues only.

3d	Table of Minimum Death Benefit Factors	We would like to retain the right to change on both inforce and new issues in order to continue to comply with Internal Revenue Code requirements to qualify as life insurance. We would submit an informational filing before implementing.
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Statement of Variability

Company: Fidelity Life Association, A Legal Reserve Life Insurance Company

Contract Forms: F1200, Application for Universal Life Policy

Page #	[Variable Items]	Statement of Variability
All	All applicant blanks and checkboxes to be completed by applicant or agent	All the policyowner specific contract data will be based upon each individual's information.
All	All plan-related blanks and checkboxes to be completed by applicant or agent	We would like to reserve the right to use plan-related application blanks for future universal life policies and applicable riders.

Statement of Variability

Company: Fidelity Life Association, A Legal Reserve Life Insurance Company

Contract Forms: F6000, Guaranteed Insurability Option Rider

Page #	[Variable Items]	Statement of Variability
back page	Company Address/ officer signatures	Changed if company home office location or officers change.
3 (rider schedules)	Policy Number	All the policyowner specific contract data will be based upon each individual's information.
3 (rider schedule)	Insured Name	All the policyowner specific contract data will be based upon each individual's information.
3 (rider schedule)	Policyowner	All the policyowner specific contract data will be based upon each individual's information.
3 (rider schedule)	Issue Date	All the policyowner specific contract data will be based upon each individual's information.
3 (rider schedule)	Gender and Age	All the policyowner specific contract data will be based upon each individual's information.
3 (rider schedule)	Policy Date	All the policyowner specific contract data will be based upon each individual's information.
3 (rider schedule)	Expiry Date	All the policyowner specific contract data will be based upon each individual's information.
3 (rider schedule)	Lifetime Maximum Increase	We would like to retain the right to change between 25% and 500% of insured initial face amount. Any such change would be going forward for new issues only.
3 (rider schedule)	Annual Maximum Increase	We would like to retain the right to change between \$10,000 and \$100,000 of insured initial face amount. Any such change would be going forward for new issues only.
3 (rider schedule)	Annual Minimum Increase	We would like to retain the right to change between \$1,000 and \$25,000 of insured initial face amount. Any such change would be going forward for new issues only.

3 (rider schedule)	Life Event Options	We would like to retain the right to change between \$5,000 and \$100,000 of insured initial face amount. Any such change would be going forward for new issues only.
3 (rider schedule)	Guaranteed COI rates	We would submit an informational filing for any changes to the guarantees in the rider Any such change would be going forward for new issues only.
2	Election of Options days (bracketed in two places on page)	We would like to retain the right to change the number of days required to elect the option from between 30 to 90. Any such change would be going forward for new issues only.

Statement of Variability

Company: Fidelity Life Association, A Legal Reserve Life Insurance Company

Contract Forms: F6100, Waiver of Premium Benefit Rider

Page #	[Variable Items]	Statement of Variability
back page	Company Address/ officer signatures	Changed if company home office location or officers change.
3 (rider schedules)	Policy Number	All the policyowner specific contract data will be based upon each individual's information.
3 (rider schedule)	Insured Name	All the policyowner specific contract data will be based upon each individual's information.
3 (rider schedule)	Policyowner	All the policyowner specific contract data will be based upon each individual's information.
3 (rider schedule)	Issue Date	All the policyowner specific contract data will be based upon each individual's information.
3 (rider schedule)	Gender and Age	All the policyowner specific contract data will be based upon each individual's information.
3 (rider schedule)	Policy Date	All the policyowner specific contract data will be based upon each individual's information.
3 (rider schedule)	Expiry Date	All the policyowner specific contract data will be based upon each individual's information.
3 (rider schedule)	Waiver of Premium Benefit	Insured has the option to select an amount between minimum premium up to maximum set by company. We would like to vary the maximum amount to between the minimum premium and the amount guaranteed to mature the policy for the initial face amount at maturity.
3 (rider schedule)	Guaranteed COI rates	We would submit an informational filing for any changes to the guarantees. Any such change would be going forward for new issues only.

ARKANSAS CERTIFICATION

I, Ciaran Brady, Vice President - Operations for Fidelity Life Association, do hereby certify to the following:

- The Company has reviewed Bulletin 11-83, Guidelines for Non-Guaranteed Costs on Participating and Non-Participating Life Insurance, and confirms compliance of such guidelines.
- In particular, attached is an actuarial memo showing compliance with Guideline 6 of the Bulletin.

FIDELITY LIFE ASSOCIATION,
A Legal Reserve Life Insurance Company



Ciaran Brady, Vice President – Operations

March 19, 2009

Date

Fidelity Life Association, A Legal Reserve Life Insurance Company

Actuarial Compliance with Guideline 6 of Arkansas Bulletin 11-83

Policy Form F5000 (AR)

Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance

Attached are tables of the current and guaranteed maximum cost of insurance (COI) rates that are to be used under policy form F5000.

Form F5000 has the following current and guaranteed expense factors:

Expense Factor	Current	Guaranteed Maximum
Per policy charge per month 1 st year	\$48.00	\$48.00
Per policy charge per month, renewal years	\$5.00	\$5.00
Percent load from each premium	2.75%	4.00%

The company intends to provide the Arkansas Insurance Department with revised rates, any change in methodology, and justification for any such changes, 60 days before changing the current COI rates or expense factors for existing inforce policies or for newly issued policies.

Credited interest rates may change frequently depending on the expected returns of appropriate investments used to support the liabilities accumulated under this product. The current annual rate intended to be credited is 4.00%. The guaranteed minimum rate is 2.50%. The company intends to change the current credited interest rate without prior notice to the Arkansas Insurance Department using the methods stated below for current credited interest rates ranging between 2.50% and 12.00%.

The company intends to provide the Arkansas Insurance Department with a revised range of credited rates, any change in the methodology for determining interest rate changes, and justification for any such changes, 60 days before changing the current interest rate to any rate outside of the 2.50% to 12.00% range.

Credited interest rates are set to equal expected investment returns on assets supporting the liabilities accumulated under this product less a spread to cover expenses and margins for risk and profit. This spread currently equals 150 basis points. The company may delay or defer changes to the credited rate to avoid more frequent changes due to small, frequent changes in the earned rates, or for marketing or competitive considerations. Assets are allocated to determine the earned rate on a portfolio basis with due consideration for matching of asset cash flows to liability cash flows and to safely support the guarantees provided by the product. The spread reflects an assumption of appropriate low risk investments as well as to cover certain expenses associated with the investment earnings.

Current COI rates and expense factors are determined by projecting policy cash flows under pricing assumptions at various representative cells in order to cover assumed mortality, direct expenses such as acquisition, maintenance, commissions, reinsurance costs, and taxes associated with this policy form and allocated margins for overhead expenses and profits targeted to be earned by the company. Expense factors are adjusted to reflect certain expenses associated with per policy or percent of premiums. The COI rates cover expected mortality plus margins not covered by the expense factors or interest spread. Margins for expenses also reflect expected lapse and premium continuation rates expected under the policy.

Fidelity Life Association, A Legal Reserve Life Insurance Company
Actuarial Compliance with Guideline 6 of Arkansas Bulletin 11-83
Policy Form F5000 (AR) – Interactive Advisor Life – Flexible Premium Adjustable Universal Life

Expected mortality and lapse rates are based upon company experience (where credible and available), industry experience, experience provided by reinsurance partners, and professional judgment. The company may delay or defer changes to COI rates and expense factors to avoid more frequent changes due to small, frequent changes in the earned rates, or for marketing or competitive considerations.

In my opinion, policy factors determined under the methods defined in the memorandum are reasonable and provide fair and equitable benefits to policyholders that are in the best interests of the policyholder and the company.



Chuck Ritzke, F.S.A., M.A.A.A.
Consulting Actuary

March 19, 2009

Dated

Fidelity Life Association, A Legal Reserve Life Insurance Company

Actuarial Compliance with Guideline 6 of Arkansas Bulletin 11-83

Policy Form F5000 (AR)

Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES

Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine	Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine
18	0.07667	0.09251	0.03500	0.04167	70	2.01237	3.16750	1.40363	2.49119
19	0.07834	0.10084	0.03750	0.04500	71	2.20987	3.40992	1.53736	2.70982
20	0.07917	0.10584	0.03750	0.04834	72	2.46942	3.73977	1.68701	2.95118
21	0.07917	0.11085	0.03833	0.05084	73	2.74334	4.07151	1.84925	3.21111
22	0.07917	0.11668	0.04000	0.05417	74	3.03166	4.40683	2.02744	3.49635
23	0.08001	0.12168	0.04000	0.05584	75	3.34700	4.79707	2.22494	3.78343
24	0.08084	0.12835	0.04167	0.06000	76	3.69107	5.21287	2.44178	4.09671
25	0.08167	0.13585	0.04167	0.06417	77	4.09083	5.69390	2.68050	4.43374
26	0.08501	0.14252	0.04417	0.06750	78	4.55818	6.25049	2.94448	4.79707
27	0.08917	0.15086	0.04750	0.07251	79	5.09836	6.88457	3.22956	5.19013
28	0.08751	0.15169	0.04834	0.07667	80	5.68800	7.56260	3.54838	5.61384
29	0.08584	0.15086	0.05167	0.08251	81	6.36020	8.32286	3.98162	6.21084
30	0.08501	0.15002	0.05334	0.08584	82	7.06118	9.09107	4.47073	6.86007
31	0.08417	0.15002	0.05667	0.09334	83	7.81815	9.89784	4.95863	7.49323
32	0.08417	0.15169	0.06000	0.09918	84	8.65764	10.77656	5.49840	8.17462
33	0.08667	0.15586	0.06334	0.10668	85	9.59706	11.81206	6.10707	8.86201
34	0.08834	0.16169	0.06834	0.11585	86	10.64036	12.94801	6.65989	9.43570
35	0.09084	0.16669	0.07417	0.12752	87	11.78220	14.17221	7.49323	10.34679
36	0.09584	0.17586	0.07917	0.13752	88	13.00872	15.46210	8.36523	11.25783
37	0.10001	0.18587	0.08584	0.14919	89	14.30594	16.80008	9.29646	12.17563
38	0.10751	0.20004	0.08917	0.15669	90	15.66322	18.16837	10.15628	12.91894
39	0.11418	0.21421	0.09418	0.16669	91	16.94312	19.40523	10.59184	13.08056
40	0.12168	0.23089	0.10001	0.17670	92	18.28068	20.67027	11.44961	13.74126
41	0.13168	0.25256	0.10584	0.18837	93	19.69542	21.98111	12.72489	14.80774
42	0.14419	0.27758	0.11251	0.20254	94	21.19403	23.34419	14.33938	16.17152
43	0.15836	0.30759	0.12085	0.21921	95	22.77289	24.85705	16.33935	18.24094
44	0.17503	0.34345	0.13085	0.23839	96	24.22200	26.19622	18.24612	20.14012
45	0.19420	0.38098	0.14252	0.26090	97	25.77166	27.61193	20.21644	22.05510
46	0.21255	0.41601	0.15586	0.28592	98	27.43069	29.11098	20.55482	22.14738
47	0.23255	0.45521	0.17253	0.31760	99	29.20718	30.69938	21.68875	23.08506
48	0.24423	0.47689	0.19087	0.35679	100	31.11386	32.38239	23.49431	24.70128
49	0.25757	0.50192	0.21088	0.40099	101	32.63203	33.66029	25.42630	26.43322
50	0.27674	0.53779	0.23422	0.44937	102	34.25451	35.01097	27.58993	28.34637
51	0.29926	0.58034	0.26007	0.50192	103	35.98673	36.43322	29.95805	30.40644
52	0.33011	0.63874	0.28925	0.55948	104	37.83604	37.93389	32.57783	32.64981
53	0.36347	0.70466	0.32094	0.62038	105	39.78296	39.87487	35.42535	35.49326
54	0.40600	0.78729	0.35429	0.68714	106	41.86111	41.94705	38.36050	38.42340
55	0.45854	0.88078	0.39015	0.75724	107	44.07929	44.16014	41.38462	41.44337
56	0.51193	0.97595	0.43185	0.83236	108	46.44744	46.52136	44.44460	44.49915
57	0.56949	1.07699	0.47523	0.91250	109	48.97489	49.04367	47.65064	47.70095
58	0.61872	1.15634	0.52194	0.99015	110	51.67124	51.73391	50.95006	50.99608
59	0.67546	1.24822	0.56866	1.07616	111	54.55012	54.60665	54.14066	54.18326
60	0.74389	1.35935	0.61705	1.16552	112	57.62282	57.67409	57.25382	57.29201
61	0.82735	1.49724	0.66961	1.25825	113	60.90571	60.94980	60.10438	60.13810
62	0.92920	1.66360	0.72720	1.36269	114	64.41012	64.44883	64.14865	64.17791
63	1.04359	1.84841	0.78645	1.46715	115	68.15449	68.18682	67.93870	67.96341
64	1.16385	2.03748	0.85072	1.57748	116	72.15515	72.18101	71.89944	71.91859
65	1.29083	2.22410	0.92168	1.69788	117	76.43109	76.45137	76.27566	76.29014
66	1.41951	2.40410	1.00017	1.82583	118	81.00512	81.01778	80.34528	80.35500
67	1.54990	2.57913	1.08618	1.96971	119	85.89620	85.90308	84.51146	84.51636
68	1.69035	2.76345	1.18223	2.12785	120	90.90909	90.90909	90.90909	90.90909
69	1.83586	2.94615	1.28749	2.29944					

Fidelity Life Association, A Legal Reserve Life Insurance Company

Actuarial Compliance with Guideline 6 of Arkansas Bulletin 11-83

Policy Form F5000 (AR)

Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance

TABLE OF CURRENT MAXIMUM COST OF INSURANCE RATES

Face Amounts Under \$100,000 / Select Class

Attained Age	Male Non-Nicotine	Female Non-Nicotine	Attained Age	Male Non-Nicotine	Female Non-Nicotine
18	0.07667	0.03500	70	0.77476	0.45618
19	0.07834	0.03750	71	0.84417	0.49196
20	0.07917	0.03750	72	0.93591	0.53141
21	0.07917	0.03833	73	1.03150	0.57327
22	0.07917	0.04000	74	1.13081	0.61837
23	0.08001	0.04000	75	1.23839	0.66748
24	0.08084	0.04167	76	1.36570	0.73253
25	0.08167	0.04167	77	1.51361	0.80415
26	0.08501	0.04417	78	1.68653	0.88334
27	0.08917	0.04750	79	1.88639	0.96887
28	0.08751	0.04834	80	2.10456	1.06451
29	0.08584	0.05167	81	2.35327	1.19449
30	0.08501	0.05334	82	2.61264	1.34122
31	0.08401	0.05667	83	2.89272	1.48759
32	0.08384	0.06000	84	3.20333	1.64952
33	0.08615	0.06334	85	3.55091	1.83212
34	0.08763	0.06834	86	3.93693	1.99797
35	0.08993	0.07417	87	4.35942	2.24797
36	0.09469	0.07917	88	4.81323	2.50957
37	0.09861	0.08584	89	5.29320	2.78894
38	0.10579	0.08917	90	5.79539	3.04688
39	0.11212	0.09418	91	6.26895	3.17755
40	0.11925	0.10001	92	6.76385	3.43488
41	0.12800	0.10426	93	7.28730	3.81747
42	0.13900	0.10914	94	7.84179	4.30181
43	0.15139	0.11541	95	8.42597	4.90180
44	0.16593	0.12300	96	8.96214	5.47384
45	0.18255	0.13183	97	9.53551	6.06493
46	0.19809	0.14183	98	10.14935	6.16645
47	0.21488	0.15441	99	10.80666	6.50662
48	0.22371	0.16797	100	11.51213	7.04829
49	0.23387	0.18241	101	12.07385	7.62789
50	0.24907	0.19909	102	12.67417	8.27698
51	0.25736	0.20805	103	13.31509	8.98741
52	0.27069	0.21694	104	13.99934	9.77335
53	0.28350	0.22466	105	14.71970	10.62761
54	0.30044	0.23029	106	15.48861	11.50815
55	0.32098	0.23409	107	16.30934	12.41539
56	0.34299	0.25047	108	17.18555	13.33338
57	0.36447	0.26613	109	18.12071	14.29519
58	0.37742	0.28185	110	19.11836	15.28502
59	0.39176	0.29570	111	20.18354	16.24220
60	0.40914	0.30852	112	21.32044	17.17615
61	0.43022	0.31472	113	22.53511	18.03132
62	0.45531	0.31997	114	23.83174	19.24460
63	0.48005	0.32245	115	25.21716	20.38161
64	0.50046	0.32327	116	26.69740	21.56983
65	0.51633	0.32259	117	28.27950	22.88270
66	0.56355	0.34506	118	29.97189	24.10358
67	0.61066	0.36930	119	31.78159	25.35344
68	0.66093	0.39605	120	33.63636	27.27273
69	0.71232	0.42487			

Fidelity Life Association, A Legal Reserve Life Insurance Company

Actuarial Compliance with Guideline 6 of Arkansas Bulletin 11-83

Policy Form F5000 (AR)

Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance

TABLE OF CURRENT MAXIMUM COST OF INSURANCE RATES

Face Amounts \$100,000 to \$249,999 / Select Class

Attained Age	Male Non-Nicotine	Female Non-Nicotine	Attained Age	Male Non-Nicotine	Female Non-Nicotine
18	0.07667	0.03500	70	0.77476	0.45618
19	0.07834	0.03750	71	0.84417	0.49196
20	0.07917	0.03750	72	0.93591	0.53141
21	0.07917	0.03833	73	1.03150	0.57327
22	0.07917	0.04000	74	1.13081	0.61837
23	0.08001	0.04000	75	1.23839	0.66748
24	0.08084	0.04167	76	1.36570	0.73253
25	0.08167	0.04167	77	1.51361	0.80415
26	0.08501	0.04417	78	1.68653	0.88334
27	0.08917	0.04750	79	1.88639	0.96887
28	0.08751	0.04834	80	2.10456	1.06451
29	0.08584	0.05167	81	2.35327	1.19449
30	0.08501	0.05334	82	2.61264	1.34122
31	0.08401	0.05667	83	2.89272	1.48759
32	0.08384	0.06000	84	3.20333	1.64952
33	0.08615	0.06334	85	3.55091	1.83212
34	0.08763	0.06834	86	3.93693	1.99797
35	0.08993	0.07417	87	4.35942	2.24797
36	0.09469	0.07917	88	4.81323	2.50957
37	0.09861	0.08584	89	5.29320	2.78894
38	0.10579	0.08917	90	5.79539	3.04688
39	0.11212	0.09418	91	6.26895	3.17755
40	0.11925	0.10001	92	6.76385	3.43488
41	0.12800	0.10426	93	7.28730	3.81747
42	0.13900	0.10914	94	7.84179	4.30181
43	0.15139	0.11541	95	8.42597	4.90180
44	0.16593	0.12300	96	8.96214	5.47384
45	0.18255	0.13183	97	9.53551	6.06493
46	0.19809	0.14183	98	10.14935	6.16645
47	0.21488	0.15441	99	10.80666	6.50662
48	0.22371	0.16797	100	11.51213	7.04829
49	0.23387	0.18241	101	12.07385	7.62789
50	0.24907	0.19909	102	12.67417	8.27698
51	0.25736	0.20805	103	13.31509	8.98741
52	0.27069	0.21694	104	13.99934	9.77335
53	0.28350	0.22466	105	14.71970	10.62761
54	0.30044	0.23029	106	15.48861	11.50815
55	0.32098	0.23409	107	16.30934	12.41539
56	0.34299	0.25047	108	17.18555	13.33338
57	0.36447	0.26613	109	18.12071	14.29519
58	0.37742	0.28185	110	19.11836	15.28502
59	0.39176	0.29570	111	20.18354	16.24220
60	0.40914	0.30852	112	21.32044	17.17615
61	0.43022	0.31472	113	22.53511	18.03132
62	0.45531	0.31997	114	23.83174	19.24460
63	0.48005	0.32245	115	25.21716	20.38161
64	0.50046	0.32327	116	26.69740	21.56983
65	0.51633	0.32259	117	28.27950	22.88270
66	0.56355	0.34506	118	29.97189	24.10358
67	0.61066	0.36930	119	31.78159	25.35344
68	0.66093	0.39605	120	33.63636	27.27273
69	0.71232	0.42487			

Fidelity Life Association, A Legal Reserve Life Insurance Company

Actuarial Compliance with Guideline 6 of Arkansas Bulletin 11-83

Policy Form F5000 (AR)

Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance

TABLE OF CURRENT MAXIMUM COST OF INSURANCE RATES

Face Amounts \$250,000 to \$449,999 / Select Class

Attained	Male	Female	Attained	Male	Female
<u>Age</u>	<u>Non-Nicotine</u>	<u>Non-Nicotine</u>	<u>Age</u>	<u>Non-Nicotine</u>	<u>Non-Nicotine</u>
18	0.07284	0.03325	70	0.72445	0.38600
19	0.07442	0.03563	71	0.79113	0.41509
20	0.07521	0.03563	72	0.87911	0.44706
21	0.07403	0.03642	73	0.97114	0.48080
22	0.07284	0.03800	74	1.06715	0.51700
23	0.07241	0.03800	75	1.17145	0.55623
24	0.07195	0.03958	76	1.29188	0.61045
25	0.07146	0.03958	77	1.43179	0.67012
26	0.07311	0.04196	78	1.59536	0.73612
27	0.07535	0.04513	79	1.78443	0.80739
28	0.07263	0.04592	80	1.99080	0.88709
29	0.06996	0.04909	81	2.22607	0.99541
30	0.06801	0.05067	82	2.47141	1.11768
31	0.06650	0.05327	83	2.73635	1.23966
32	0.06566	0.05580	84	3.03018	1.37460
33	0.06674	0.05827	85	3.35897	1.52677
34	0.06714	0.06219	86	3.72413	1.66497
35	0.06813	0.06675	87	4.12377	1.87331
36	0.07092	0.07046	88	4.55305	2.09131
37	0.07301	0.07554	89	5.00708	2.32412
38	0.07741	0.07758	90	5.48213	2.53907
39	0.08107	0.08099	91	5.93009	2.64796
40	0.08518	0.08501	92	6.39824	2.86240
41	0.09086	0.08838	93	6.89340	3.18122
42	0.09805	0.09226	94	7.41791	3.58484
43	0.10610	0.09728	95	7.97051	4.08484
44	0.11552	0.10337	96	8.47770	4.56153
45	0.12623	0.11045	97	9.02008	5.05411
46	0.13603	0.11845	98	9.60074	5.13871
47	0.14651	0.12853	99	10.22251	5.42219
48	0.15142	0.13933	100	10.88985	5.87358
49	0.15712	0.15078	101	11.42121	6.35657
50	0.16605	0.16396	102	11.98908	6.89748
51	0.17058	0.16904	103	12.59535	7.48951
52	0.17826	0.17355	104	13.24261	8.14446
53	0.18537	0.17651	105	13.92404	8.85634
54	0.19488	0.17715	106	14.65139	9.59012
55	0.20634	0.17557	107	15.42775	10.34616
56	0.22525	0.18570	108	16.25660	11.11115
57	0.24488	0.19484	109	17.14121	11.91266
58	0.25986	0.20356	110	18.08493	12.73751
59	0.27694	0.21040	111	19.09254	13.53517
60	0.29755	0.21597	112	20.16799	14.31345
61	0.32598	0.22767	113	21.31700	15.02610
62	0.36053	0.23997	114	22.54354	16.03716
63	0.39865	0.25166	115	23.85407	16.98468
64	0.43761	0.26372	116	25.25430	17.97486
65	0.47761	0.27650	117	26.75088	19.06891
66	0.52238	0.29505	118	28.35179	20.08632
67	0.56726	0.31499	119	30.06367	21.12786
68	0.61529	0.33694	120	31.81818	22.72727
69	0.66458	0.36050			

Fidelity Life Association, A Legal Reserve Life Insurance Company

Actuarial Compliance with Guideline 6 of Arkansas Bulletin 11-83

Policy Form F5000 (AR)

Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance

TABLE OF CURRENT MAXIMUM COST OF INSURANCE RATES

Face Amounts \$500,000 to \$999,999 / Select Class

Attained	Male	Female	Attained	Male	Female
<u>Age</u>	<u>Non-Nicotine</u>	<u>Non-Nicotine</u>	<u>Age</u>	<u>Non-Nicotine</u>	<u>Non-Nicotine</u>
18	0.06134	0.03150	70	0.60371	0.35091
19	0.06267	0.03375	71	0.66296	0.38434
20	0.06334	0.03375	72	0.74082	0.42175
21	0.06255	0.03450	73	0.82300	0.46231
22	0.06175	0.03600	74	0.90950	0.50686
23	0.06160	0.03600	75	1.00410	0.55623
24	0.06144	0.03750	76	1.10732	0.61045
25	0.06126	0.03750	77	1.22725	0.67012
26	0.06291	0.03975	78	1.36745	0.73612
27	0.06510	0.04275	79	1.52951	0.80739
28	0.06301	0.04350	80	1.70640	0.88709
29	0.06095	0.04650	81	1.90806	0.99541
30	0.05951	0.04800	82	2.11835	1.11768
31	0.05808	0.05015	83	2.34544	1.23966
32	0.05724	0.05220	84	2.59729	1.37460
33	0.05807	0.05415	85	2.87912	1.52677
34	0.05831	0.05740	86	3.19211	1.66497
35	0.05905	0.06119	87	3.53466	1.87331
36	0.06134	0.06413	88	3.90262	2.09131
37	0.06301	0.06824	89	4.29178	2.32412
38	0.06666	0.06956	90	4.69897	2.53907
39	0.06965	0.07204	91	5.08294	2.64796
40	0.07301	0.07501	92	5.48421	2.86240
41	0.07726	0.07780	93	5.90863	3.18122
42	0.08268	0.08101	94	6.35821	3.58484
43	0.08870	0.08520	95	6.83187	4.08484
44	0.09571	0.09029	96	7.26660	4.56153
45	0.10361	0.09620	97	7.73150	5.05411
46	0.11057	0.10287	98	8.22921	5.13871
47	0.11788	0.11128	99	8.76216	5.42219
48	0.12055	0.12025	100	9.33416	5.87358
49	0.12371	0.12969	101	9.78961	6.35657
50	0.12924	0.14053	102	10.27635	6.89748
51	0.13577	0.14304	103	10.79602	7.48951
52	0.14538	0.14463	104	11.35081	8.14446
53	0.15524	0.14442	105	11.93489	8.85634
54	0.16800	0.14172	106	12.55833	9.59012
55	0.18342	0.13655	107	13.22379	10.34616
56	0.20477	0.14683	108	13.93423	11.11115
57	0.22780	0.15682	109	14.69247	11.91266
58	0.24749	0.16702	110	15.50137	12.73751
59	0.27018	0.17628	111	16.36504	13.53517
60	0.29755	0.18511	112	17.28684	14.31345
61	0.31439	0.19419	113	18.27171	15.02610
62	0.33451	0.20361	114	19.32304	16.03716
63	0.35482	0.21234	115	20.44635	16.98468
64	0.37243	0.22119	116	21.64654	17.97486
65	0.38725	0.23042	117	22.92933	19.06891
66	0.42585	0.25004	118	24.30154	20.08632
67	0.46497	0.27154	119	25.76886	21.12786
68	0.50711	0.29556	120	27.27273	22.72727
69	0.55076	0.32187			

Fidelity Life Association, A Legal Reserve Life Insurance Company

Actuarial Compliance with Guideline 6 of Arkansas Bulletin 11-83

Policy Form F5000 (AR)

Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance

TABLE OF CURRENT MAXIMUM COST OF INSURANCE RATES

Face Amounts \$1,000,000 and over / Select Class

Attained	Male	Female	Attained	Male	Female
<u>Age</u>	<u>Non-Nicotine</u>	<u>Non-Nicotine</u>	<u>Age</u>	<u>Non-Nicotine</u>	<u>Non-Nicotine</u>
18	0.06134	0.03150	70	0.60371	0.35091
19	0.06267	0.03375	71	0.66296	0.38434
20	0.06334	0.03375	72	0.74082	0.42175
21	0.06255	0.03450	73	0.82300	0.46231
22	0.06175	0.03600	74	0.90950	0.50686
23	0.06160	0.03600	75	1.00410	0.55623
24	0.06144	0.03750	76	1.10732	0.61045
25	0.06126	0.03750	77	1.22725	0.67012
26	0.06291	0.03975	78	1.36745	0.73612
27	0.06510	0.04275	79	1.52951	0.80739
28	0.06301	0.04350	80	1.70640	0.88709
29	0.06095	0.04650	81	1.90806	0.99541
30	0.05951	0.04800	82	2.11835	1.11768
31	0.05808	0.05015	83	2.34544	1.23966
32	0.05724	0.05220	84	2.59729	1.37460
33	0.05807	0.05415	85	2.87912	1.52677
34	0.05831	0.05740	86	3.19211	1.66497
35	0.05905	0.06119	87	3.53466	1.87331
36	0.06134	0.06413	88	3.90262	2.09131
37	0.06301	0.06824	89	4.29178	2.32412
38	0.06666	0.06956	90	4.69897	2.53907
39	0.06965	0.07204	91	5.08294	2.64796
40	0.07301	0.07501	92	5.48421	2.86240
41	0.07726	0.07780	93	5.90863	3.18122
42	0.08268	0.08101	94	6.35821	3.58484
43	0.08870	0.08520	95	6.83187	4.08484
44	0.09571	0.09029	96	7.26660	4.56153
45	0.10361	0.09620	97	7.73150	5.05411
46	0.11057	0.10287	98	8.22921	5.13871
47	0.11788	0.11128	99	8.76216	5.42219
48	0.12055	0.12025	100	9.33416	5.87358
49	0.12371	0.12969	101	9.78961	6.35657
50	0.12924	0.14053	102	10.27635	6.89748
51	0.13577	0.14304	103	10.79602	7.48951
52	0.14538	0.14463	104	11.35081	8.14446
53	0.15524	0.14442	105	11.93489	8.85634
54	0.16800	0.14172	106	12.55833	9.59012
55	0.18342	0.13655	107	13.22379	10.34616
56	0.20477	0.14683	108	13.93423	11.11115
57	0.22780	0.15682	109	14.69247	11.91266
58	0.24749	0.16702	110	15.50137	12.73751
59	0.27018	0.17628	111	16.36504	13.53517
60	0.29755	0.18511	112	17.28684	14.31345
61	0.31439	0.19419	113	18.27171	15.02610
62	0.33451	0.20361	114	19.32304	16.03716
63	0.35482	0.21234	115	20.44635	16.98468
64	0.37243	0.22119	116	21.64654	17.97486
65	0.38725	0.23042	117	22.92933	19.06891
66	0.42585	0.25004	118	24.30154	20.08632
67	0.46497	0.27154	119	25.76886	21.12786
68	0.50711	0.29556	120	27.27273	22.72727
69	0.55076	0.32187			

Fidelity Life Association, A Legal Reserve Life Insurance Company

Actuarial Compliance with Guideline 6 of Arkansas Bulletin 11-83

Policy Form F5000 (AR)

Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance

TABLE OF CURRENT MAXIMUM COST OF INSURANCE RATES

Face Amounts Under \$100,000 / Standard Class

Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine	Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine
18	0.07667	0.09251	0.03500	0.04167	70	1.20742	2.05888	0.66673	1.14595
19	0.07834	0.10084	0.03750	0.04500	71	1.28173	2.21645	0.72256	1.24110
20	0.07917	0.10584	0.03750	0.04834	72	1.38287	2.43085	0.78446	1.34574
21	0.07917	0.11085	0.03833	0.05084	73	1.48140	2.64648	0.85065	1.45784
22	0.07917	0.11668	0.04000	0.05417	74	1.57646	2.86444	0.92248	1.58035
23	0.08001	0.12168	0.04000	0.05584	75	1.67350	3.11809	1.00122	1.70254
24	0.08084	0.12835	0.04167	0.06000	76	1.84554	3.38836	1.09880	1.84352
25	0.08167	0.13585	0.04167	0.06417	77	2.04542	3.70104	1.20622	1.99518
26	0.08501	0.14252	0.04417	0.06750	78	2.27909	4.06282	1.32502	2.15868
27	0.08917	0.15086	0.04750	0.07251	79	2.54918	4.47497	1.45330	2.33556
28	0.08751	0.15169	0.04834	0.07667	80	2.84400	4.91569	1.59677	2.52623
29	0.08584	0.15086	0.05167	0.08251	81	3.18010	5.40986	1.79173	2.79488
30	0.08501	0.15002	0.05334	0.08584	82	3.53059	5.90920	2.01183	3.08703
31	0.08417	0.14972	0.05667	0.09316	83	3.90907	6.43360	2.23139	3.37195
32	0.08417	0.15108	0.06000	0.09878	84	4.32882	7.00477	2.47428	3.67858
33	0.08667	0.15492	0.06334	0.10604	85	4.79853	7.67784	2.74818	3.98791
34	0.08834	0.16040	0.06834	0.11492	86	5.32018	8.41621	2.99695	4.24607
35	0.09084	0.16503	0.07417	0.12624	87	5.89110	9.21194	3.37195	4.65606
36	0.09584	0.17375	0.07917	0.13587	88	6.50436	10.05037	3.76435	5.06602
37	0.10001	0.18327	0.08584	0.14710	89	7.15297	10.92005	4.18341	5.47903
38	0.10751	0.19684	0.08917	0.15418	90	7.83161	11.80944	4.57033	5.81352
39	0.11418	0.21036	0.09418	0.16369	91	8.47156	12.61340	4.76633	5.88625
40	0.12168	0.22627	0.10001	0.17316	92	9.14034	13.43568	5.15232	6.18357
41	0.13142	0.24549	0.10563	0.18121	93	9.84771	14.28772	5.72620	6.66348
42	0.14361	0.26758	0.11206	0.19120	94	10.59702	15.17372	6.45272	7.27719
43	0.15741	0.29406	0.12012	0.20299	95	11.38645	16.15708	7.35271	8.20842
44	0.17363	0.32559	0.12980	0.21646	96	12.11100	17.02755	8.21075	9.06305
45	0.19226	0.35812	0.14110	0.23220	97	12.88583	17.94776	9.09740	9.92479
46	0.20999	0.38772	0.15399	0.24932	98	13.71534	18.92213	9.24967	9.96632
47	0.22930	0.42061	0.17011	0.27123	99	14.60359	19.95460	9.75994	10.38828
48	0.24032	0.43683	0.18782	0.29828	100	15.55693	21.04856	10.57244	11.11558
49	0.25293	0.45574	0.20708	0.32801	101	16.31602	21.87919	11.44183	11.89495
50	0.27121	0.48401	0.22954	0.35949	102	17.12725	22.75713	12.41547	12.75587
51	0.29267	0.51070	0.25435	0.39150	103	17.99336	23.68159	13.48112	13.68290
52	0.32219	0.54932	0.28231	0.42520	104	18.91802	24.65703	14.66002	14.69241
53	0.35402	0.59192	0.31259	0.45908	105	19.89148	25.91866	15.94141	15.97197
54	0.39463	0.64557	0.34437	0.49474	106	20.93056	27.26558	17.26222	17.29053
55	0.44479	0.70462	0.37845	0.53007	107	22.03964	28.70409	18.62308	18.64952
56	0.46893	0.76124	0.39126	0.54936	108	23.22372	30.23889	20.00007	20.02462
57	0.49090	0.81851	0.40014	0.56575	109	24.48744	31.87838	21.44279	21.46543
58	0.49992	0.85569	0.40607	0.57428	110	25.83562	33.62704	22.92753	22.94824
59	0.50929	0.89872	0.40602	0.58112	111	27.27506	35.49432	24.36330	24.38247
60	0.52072	0.95154	0.40108	0.58276	112	28.81141	37.48816	25.76422	25.78140
61	0.57915	1.03309	0.41516	0.62157	113	30.45286	39.61737	27.04697	27.06215
62	0.65044	1.13125	0.42905	0.66499	114	32.20506	41.89174	28.86689	28.88006
63	0.73051	1.23843	0.44041	0.70717	115	34.07724	44.32143	30.57242	30.58354
64	0.81470	1.34473	0.45088	0.75088	116	36.07757	46.91766	32.35475	32.36337
65	0.90358	1.44567	0.46084	0.79800	117	38.21555	49.69339	34.32405	34.33056
66	0.96527	1.56266	0.49508	0.85449	118	40.50256	52.66156	36.15538	36.15975
67	1.02293	1.67644	0.53223	0.91788	119	42.94810	55.83700	38.03016	38.03236
68	1.08183	1.79624	0.57338	0.98732	120	45.45455	59.09091	40.90909	40.90909
69	1.13824	1.91500	0.61799	1.06234					

Fidelity Life Association, A Legal Reserve Life Insurance Company

Actuarial Compliance with Guideline 6 of Arkansas Bulletin 11-83

Policy Form F5000 (AR)

Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance

TABLE OF CURRENT MAXIMUM COST OF INSURANCE RATES

Face Amounts \$100,000 to \$249,999 / Standard Class

Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine	Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine
18	0.07667	0.09251	0.03500	0.04167	70	1.20742	2.05888	0.66673	1.14595
19	0.07834	0.10084	0.03750	0.04500	71	1.28173	2.21645	0.72256	1.24110
20	0.07917	0.10584	0.03750	0.04834	72	1.38287	2.43085	0.78446	1.34574
21	0.07917	0.11085	0.03833	0.05084	73	1.48140	2.64648	0.85065	1.45784
22	0.07917	0.11668	0.04000	0.05417	74	1.57646	2.86444	0.92248	1.58035
23	0.08001	0.12168	0.04000	0.05584	75	1.67350	3.11809	1.00122	1.70254
24	0.08084	0.12835	0.04167	0.06000	76	1.84554	3.38836	1.09880	1.84352
25	0.08167	0.13585	0.04167	0.06417	77	2.04542	3.70104	1.20622	1.99518
26	0.08501	0.14252	0.04417	0.06750	78	2.27909	4.06282	1.32502	2.15868
27	0.08917	0.15086	0.04750	0.07251	79	2.54918	4.47497	1.45330	2.33556
28	0.08751	0.15169	0.04834	0.07667	80	2.84400	4.91569	1.59677	2.52623
29	0.08584	0.15086	0.05167	0.08251	81	3.18010	5.40986	1.79173	2.79488
30	0.08501	0.15002	0.05334	0.08584	82	3.53059	5.90920	2.01183	3.08703
31	0.08417	0.14972	0.05667	0.09316	83	3.90907	6.43360	2.23139	3.37195
32	0.08417	0.15108	0.06000	0.09878	84	4.32882	7.00477	2.47428	3.67858
33	0.08667	0.15492	0.06334	0.10604	85	4.79853	7.67784	2.74818	3.98791
34	0.08834	0.16040	0.06834	0.11492	86	5.32018	8.41621	2.99695	4.24607
35	0.09084	0.16503	0.07417	0.12624	87	5.89110	9.21194	3.37195	4.65606
36	0.09584	0.17375	0.07917	0.13587	88	6.50436	10.05037	3.76435	5.06602
37	0.10001	0.18327	0.08584	0.14710	89	7.15297	10.92005	4.18341	5.47903
38	0.10751	0.19684	0.08917	0.15418	90	7.83161	11.80944	4.57033	5.81352
39	0.11418	0.21036	0.09418	0.16369	91	8.47156	12.61340	4.76633	5.88625
40	0.12168	0.22627	0.10001	0.17316	92	9.14034	13.43568	5.15232	6.18357
41	0.13142	0.24549	0.10563	0.18121	93	9.84771	14.28772	5.72620	6.66348
42	0.14361	0.26758	0.11206	0.19120	94	10.59702	15.17372	6.45272	7.27719
43	0.15741	0.29406	0.12012	0.20299	95	11.38645	16.15708	7.35271	8.20842
44	0.17363	0.32559	0.12980	0.21646	96	12.11100	17.02755	8.21075	9.06305
45	0.19226	0.35812	0.14110	0.23220	97	12.88583	17.94776	9.09740	9.92479
46	0.20999	0.38772	0.15399	0.24932	98	13.71534	18.92213	9.24967	9.96632
47	0.22930	0.42061	0.17011	0.27123	99	14.60359	19.95460	9.75994	10.38828
48	0.24032	0.43683	0.18782	0.29828	100	15.55693	21.04856	10.57244	11.11558
49	0.25293	0.45574	0.20708	0.32801	101	16.31602	21.87919	11.44183	11.89495
50	0.27121	0.48401	0.22954	0.35949	102	17.12725	22.75713	12.41547	12.75587
51	0.29267	0.51070	0.25435	0.39150	103	17.99336	23.68159	13.48112	13.68290
52	0.32219	0.54932	0.28231	0.42520	104	18.91802	24.65703	14.66002	14.69241
53	0.35402	0.59192	0.31259	0.45908	105	19.89148	25.91866	15.94141	15.97197
54	0.39463	0.64557	0.34437	0.49474	106	20.93056	27.26558	17.26222	17.29053
55	0.44479	0.70462	0.37845	0.53007	107	22.03964	28.70409	18.62308	18.64952
56	0.46893	0.76124	0.39126	0.54936	108	23.22372	30.23889	20.00007	20.02462
57	0.49090	0.81851	0.40014	0.56575	109	24.48744	31.87838	21.44279	21.46543
58	0.49992	0.85569	0.40607	0.57428	110	25.83562	33.62704	22.92753	22.94824
59	0.50929	0.89872	0.40602	0.58112	111	27.27506	35.49432	24.36330	24.38247
60	0.52072	0.95154	0.40108	0.58276	112	28.81141	37.48816	25.76422	25.78140
61	0.57915	1.03309	0.41516	0.62157	113	30.45286	39.61737	27.04697	27.06215
62	0.65044	1.13125	0.42905	0.66499	114	32.20506	41.89174	28.86689	28.88006
63	0.73051	1.23843	0.44041	0.70717	115	34.07724	44.32143	30.57242	30.58354
64	0.81470	1.34473	0.45088	0.75088	116	36.07757	46.91766	32.35475	32.36337
65	0.90358	1.44567	0.46084	0.79800	117	38.21555	49.69339	34.32405	34.33056
66	0.96527	1.56266	0.49508	0.85449	118	40.50256	52.66156	36.15538	36.15975
67	1.02293	1.67644	0.53223	0.91788	119	42.94810	55.83700	38.03016	38.03236
68	1.08183	1.79624	0.57338	0.98732	120	45.45455	59.09091	40.90909	40.90909
69	1.13824	1.91500	0.61799	1.06234					

Fidelity Life Association, A Legal Reserve Life Insurance Company

Actuarial Compliance with Guideline 6 of Arkansas Bulletin 11-83

Policy Form F5000 (AR)

Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance

TABLE OF CURRENT MAXIMUM COST OF INSURANCE RATES

Face Amounts \$250,000 to \$449,999 / Standard Class

Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine	Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine
18	0.07667	0.07863	0.03500	0.04167	70	1.00619	1.82131	0.54040	1.05876
19	0.07834	0.08572	0.03750	0.04500	71	1.08284	1.94366	0.58727	1.13813
20	0.07917	0.08997	0.03750	0.04834	72	1.18532	2.11297	0.63938	1.22474
21	0.07917	0.09422	0.03833	0.05058	73	1.28937	2.28005	0.69532	1.31656
22	0.07917	0.09918	0.04000	0.05363	74	1.39457	2.44579	0.75623	1.41602
23	0.08001	0.10343	0.04000	0.05500	75	1.50615	2.63839	0.82323	1.51337
24	0.08084	0.10910	0.04167	0.05880	76	1.66098	2.86708	0.90346	1.63869
25	0.08167	0.11547	0.04167	0.06257	77	1.84088	3.13165	0.99178	1.77350
26	0.08501	0.12114	0.04417	0.06548	78	2.05118	3.43777	1.08946	1.91883
27	0.08917	0.12823	0.04750	0.06997	79	2.29426	3.78652	1.19494	2.07605
28	0.08751	0.12894	0.04834	0.07361	80	2.55960	4.15943	1.31290	2.24554
29	0.08584	0.12823	0.05167	0.07879	81	2.86209	4.57758	1.47320	2.48433
30	0.08501	0.12752	0.05334	0.08155	82	3.17753	5.00009	1.65417	2.74403
31	0.08333	0.12677	0.05639	0.08774	83	3.51817	5.44381	1.83469	2.99729
32	0.08249	0.12742	0.05940	0.09223	84	3.89594	5.92711	2.03441	3.26985
33	0.08407	0.13014	0.06239	0.09814	85	4.31868	6.49663	2.25962	3.54480
34	0.08481	0.13421	0.06697	0.10542	86	4.78816	7.12140	2.46416	3.77428
35	0.08630	0.13752	0.07232	0.11476	87	5.30199	7.79472	2.77250	4.13872
36	0.09009	0.14421	0.07680	0.12239	88	5.85392	8.50416	3.09514	4.50313
37	0.09301	0.15148	0.08284	0.13129	89	6.43767	9.24004	3.43969	4.87025
38	0.09891	0.16203	0.08561	0.13632	90	7.04845	9.99260	3.75782	5.16757
39	0.10390	0.17244	0.08994	0.14336	91	7.62440	10.67288	3.91898	5.23222
40	0.10951	0.18471	0.09501	0.15019	92	8.22631	11.36865	4.23636	5.49651
41	0.11737	0.20079	0.09949	0.15635	93	8.86294	12.08961	4.70821	5.92309
42	0.12726	0.21929	0.10464	0.16406	94	9.53731	12.83930	5.30557	6.46861
43	0.13839	0.24146	0.11118	0.17318	95	10.24780	13.67138	6.04556	7.29638
44	0.15144	0.26789	0.11907	0.18356	96	10.89990	14.40792	6.75107	8.05605
45	0.16634	0.29526	0.12827	0.19568	97	11.59725	15.18656	7.48008	8.82204
46	0.18020	0.32032	0.13871	0.20872	98	12.34381	16.01104	7.60529	8.85895
47	0.19514	0.34823	0.15183	0.22550	99	13.14323	16.88466	8.02484	9.23402
48	0.20281	0.36244	0.16606	0.24619	100	14.00124	17.81032	8.69290	9.88051
49	0.21164	0.37895	0.18135	0.26867	101	14.68441	18.51316	9.40773	10.57329
50	0.22499	0.40334	0.19909	0.29209	102	15.41453	19.25603	10.20828	11.33855
51	0.24069	0.42365	0.21846	0.31621	103	16.19403	20.03827	11.08448	12.16257
52	0.26263	0.45351	0.24008	0.34128	104	17.02622	20.86364	12.05380	13.05992
53	0.28601	0.48622	0.26317	0.36603	105	17.90233	21.93118	13.10738	14.19730
54	0.31595	0.52748	0.28698	0.39167	106	18.83750	23.07088	14.19338	15.36936
55	0.35308	0.57250	0.31212	0.41648	107	19.83568	24.28808	15.31231	16.57735
56	0.37166	0.62461	0.31957	0.44115	108	20.90135	25.58675	16.44450	17.79966
57	0.38839	0.67850	0.32315	0.46537	109	22.03870	26.97402	17.63074	19.08038
58	0.39474	0.71693	0.32360	0.48517	110	23.25206	28.45365	18.85152	20.39843
59	0.40122	0.76142	0.31845	0.50579	111	24.54755	30.03366	20.03205	21.67331
60	0.40914	0.81561	0.30852	0.52449	112	25.93027	31.72075	21.18391	22.91680
61	0.45504	0.89834	0.32142	0.56621	113	27.40757	33.52239	22.23862	24.05524
62	0.51106	0.99816	0.33451	0.61321	114	28.98455	35.44686	23.73500	25.67116
63	0.57397	1.10905	0.34604	0.66022	115	30.66952	37.50275	25.13732	27.18536
64	0.64012	1.22249	0.35730	0.70987	116	32.46982	39.69956	26.60279	28.76744
65	0.70996	1.33446	0.36867	0.76405	117	34.39399	42.04825	28.22199	30.51605
66	0.76654	1.43044	0.39707	0.81249	118	36.45230	44.55978	29.72775	32.14200
67	0.82145	1.52169	0.42795	0.86667	119	38.65329	47.24669	31.26924	33.80654
68	0.87898	1.61662	0.46225	0.92562	120	40.90909	50.00000	33.63636	36.36364
69	0.93629	1.70877	0.49955	0.98876					

Fidelity Life Association, A Legal Reserve Life Insurance Company

Actuarial Compliance with Guideline 6 of Arkansas Bulletin 11-83

Policy Form F5000 (AR)

Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance

TABLE OF CURRENT MAXIMUM COST OF INSURANCE RATES

Face Amounts \$500,000 to \$999,999 / Standard Class

Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine	Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine
18	0.07667	0.06476	0.03500	0.04167	70	0.83514	1.58375	0.49127	0.89683
19	0.07834	0.07059	0.03750	0.04500	71	0.91047	1.70496	0.53808	0.97012
20	0.07917	0.07409	0.03750	0.04834	72	1.00999	1.86988	0.59045	1.05062
21	0.07878	0.07759	0.03833	0.05033	73	1.11380	2.03575	0.64724	1.13673
22	0.07838	0.08168	0.04000	0.05309	74	1.22176	2.20342	0.70960	1.23071
23	0.07881	0.08518	0.04000	0.05416	75	1.33880	2.39853	0.77873	1.32420
24	0.07922	0.08984	0.04167	0.05760	76	1.47643	2.60643	0.85462	1.43385
25	0.07963	0.09510	0.04167	0.06096	77	1.63633	2.84695	0.93817	1.55181
26	0.08246	0.09976	0.04417	0.06345	78	1.82327	3.12525	1.03057	1.67897
27	0.08605	0.10560	0.04750	0.06743	79	2.03934	3.44229	1.13035	1.81655
28	0.08401	0.10618	0.04834	0.07054	80	2.27520	3.78130	1.24193	1.96484
29	0.08198	0.10560	0.05167	0.07508	81	2.54408	4.16143	1.39357	2.17379
30	0.08076	0.10502	0.05334	0.07726	82	2.82447	4.54553	1.56476	2.40103
31	0.07828	0.10502	0.05639	0.08307	83	3.12726	4.94892	1.73552	2.62263
32	0.07660	0.10618	0.05940	0.08728	84	3.46306	5.38828	1.92444	2.86112
33	0.07714	0.10910	0.06239	0.09281	85	3.83882	5.90603	2.13747	3.10170
34	0.07686	0.11318	0.06697	0.09963	86	4.25614	6.47400	2.33096	3.30250
35	0.07722	0.11669	0.07232	0.10839	87	4.71288	7.08611	2.62263	3.62138
36	0.07955	0.12310	0.07680	0.11552	88	5.20349	7.73105	2.92783	3.94024
37	0.08101	0.13011	0.08284	0.12383	89	5.72238	8.40004	3.25376	4.26147
38	0.08493	0.14003	0.08561	0.12849	90	6.26529	9.08418	3.55470	4.52163
39	0.08792	0.14995	0.08994	0.13502	91	6.77725	9.70261	3.70715	4.57820
40	0.09126	0.16162	0.09501	0.14136	92	7.31227	10.33514	4.00736	4.80944
41	0.09833	0.17679	0.09844	0.14693	93	7.87817	10.99056	4.45371	5.18271
42	0.10719	0.19430	0.10239	0.15393	94	8.47761	11.67209	5.01878	5.66003
43	0.11720	0.21532	0.10755	0.16222	95	9.10916	12.42853	5.71877	6.38433
44	0.12896	0.24042	0.11384	0.17164	96	9.68880	13.09811	6.38614	7.04904
45	0.14245	0.26668	0.12114	0.18263	97	10.30866	13.80597	7.07575	7.71928
46	0.15520	0.29120	0.12936	0.19442	98	10.97227	14.55549	7.19419	7.75158
47	0.16904	0.31864	0.13975	0.20962	99	11.68287	15.34969	7.59106	8.07977
48	0.17672	0.33383	0.15079	0.22835	100	12.44554	16.19120	8.22301	8.64545
49	0.18553	0.35134	0.16238	0.24862	101	13.05281	16.83014	8.89920	9.25163
50	0.19842	0.37645	0.17567	0.26962	102	13.70180	17.50549	9.65648	9.92123
51	0.21358	0.39463	0.19245	0.29111	103	14.39469	18.21661	10.48532	10.64225
52	0.23451	0.42157	0.21115	0.31331	104	15.13442	18.96694	11.40224	11.42743
53	0.25701	0.45098	0.23107	0.33501	105	15.91319	19.93743	12.39887	12.42264
54	0.28574	0.48812	0.25155	0.35731	106	16.74444	20.97353	13.42617	13.44819
55	0.32098	0.52847	0.27311	0.37862	107	17.63171	22.08007	14.48462	14.50518
56	0.34299	0.56605	0.27639	0.39953	108	18.57898	23.26068	15.55561	15.57470
57	0.36447	0.60312	0.27563	0.41975	109	19.58996	24.52183	16.67773	16.69533
58	0.37742	0.62442	0.27141	0.43566	110	20.66849	25.86696	17.83252	17.84863
59	0.39176	0.64908	0.26158	0.45199	111	21.82005	27.30333	18.94923	18.96414
60	0.40914	0.67967	0.24682	0.46621	112	23.04913	28.83704	20.03884	20.05220
61	0.43519	0.74862	0.26115	0.49575	113	24.36229	30.47490	21.03653	21.04834
62	0.46646	0.83180	0.27633	0.52872	114	25.76405	32.22441	22.45203	22.46227
63	0.49884	0.92421	0.29099	0.56045	115	27.26179	34.09341	23.77855	23.78719
64	0.52839	1.01874	0.30626	0.59313	116	28.86206	36.09051	25.16480	25.17151
65	0.55506	1.11205	0.32259	0.62821	117	30.57244	38.22569	26.69648	26.70155
66	0.60613	1.20205	0.35006	0.67190	118	32.40205	40.50889	28.12085	28.12425
67	0.65716	1.28957	0.38016	0.72091	119	34.35848	42.95154	29.57901	29.58073
68	0.71164	1.38172	0.41378	0.77454	120	36.36364	45.45455	31.81818	31.81818
69	0.76739	1.47308	0.45062	0.83240					

Fidelity Life Association, A Legal Reserve Life Insurance Company

Actuarial Compliance with Guideline 6 of Arkansas Bulletin 11-83

Policy Form F5000 (AR)

Interactive Advisor Life - Flexible Premium Adjustable Universal Life Insurance

TABLE OF CURRENT MAXIMUM COST OF INSURANCE RATES

Face Amounts \$1,000,000 and over / Standard Class

Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine	Attained Age	Male Non-Nicotine	Male Nicotine	Female Non-Nicotine	Female Nicotine
18	0.07667	0.06476	0.03500	0.04167	70	0.83514	1.58375	0.49127	0.89683
19	0.07834	0.07059	0.03750	0.04500	71	0.91047	1.70496	0.53808	0.97012
20	0.07917	0.07409	0.03750	0.04834	72	1.00999	1.86988	0.59045	1.05062
21	0.07878	0.07759	0.03833	0.05033	73	1.11380	2.03575	0.64724	1.13673
22	0.07838	0.08168	0.04000	0.05309	74	1.22176	2.20342	0.70960	1.23071
23	0.07881	0.08518	0.04000	0.05416	75	1.33880	2.39853	0.77873	1.32420
24	0.07922	0.08984	0.04167	0.05760	76	1.47643	2.60643	0.85462	1.43385
25	0.07963	0.09510	0.04167	0.06096	77	1.63633	2.84695	0.93817	1.55181
26	0.08246	0.09976	0.04417	0.06345	78	1.82327	3.12525	1.03057	1.67897
27	0.08605	0.10560	0.04750	0.06743	79	2.03934	3.44229	1.13035	1.81655
28	0.08401	0.10618	0.04834	0.07054	80	2.27520	3.78130	1.24193	1.96484
29	0.08198	0.10560	0.05167	0.07508	81	2.54408	4.16143	1.39357	2.17379
30	0.08076	0.10502	0.05334	0.07726	82	2.82447	4.54553	1.56476	2.40103
31	0.07828	0.10502	0.05639	0.08307	83	3.12726	4.94892	1.73552	2.62263
32	0.07660	0.10618	0.05940	0.08728	84	3.46306	5.38828	1.92444	2.86112
33	0.07714	0.10910	0.06239	0.09281	85	3.83882	5.90603	2.13747	3.10170
34	0.07686	0.11318	0.06697	0.09963	86	4.25614	6.47400	2.33096	3.30250
35	0.07722	0.11669	0.07232	0.10839	87	4.71288	7.08611	2.62263	3.62138
36	0.07955	0.12310	0.07680	0.11552	88	5.20349	7.73105	2.92783	3.94024
37	0.08101	0.13011	0.08284	0.12383	89	5.72238	8.40004	3.25376	4.26147
38	0.08493	0.14003	0.08561	0.12849	90	6.26529	9.08418	3.55470	4.52163
39	0.08792	0.14995	0.08994	0.13502	91	6.77725	9.70261	3.70715	4.57820
40	0.09126	0.16162	0.09501	0.14136	92	7.31227	10.33514	4.00736	4.80944
41	0.09833	0.17679	0.09844	0.14693	93	7.87817	10.99056	4.45371	5.18271
42	0.10719	0.19430	0.10239	0.15393	94	8.47761	11.67209	5.01878	5.66003
43	0.11720	0.21532	0.10755	0.16222	95	9.10916	12.42853	5.71877	6.38433
44	0.12896	0.24042	0.11384	0.17164	96	9.68880	13.09811	6.38614	7.04904
45	0.14245	0.26668	0.12114	0.18263	97	10.30866	13.80597	7.07575	7.71928
46	0.15520	0.29120	0.12936	0.19442	98	10.97227	14.55549	7.19419	7.75158
47	0.16904	0.31864	0.13975	0.20962	99	11.68287	15.34969	7.59106	8.07977
48	0.17672	0.33383	0.15079	0.22835	100	12.44554	16.19120	8.22301	8.64545
49	0.18553	0.35134	0.16238	0.24862	101	13.05281	16.83014	8.89920	9.25163
50	0.19842	0.37645	0.17567	0.26962	102	13.70180	17.50549	9.65648	9.92123
51	0.21358	0.39463	0.19245	0.29111	103	14.39469	18.21661	10.48532	10.64225
52	0.23451	0.42157	0.21115	0.31331	104	15.13442	18.96694	11.40224	11.42743
53	0.25701	0.45098	0.23107	0.33501	105	15.91319	19.93743	12.39887	12.42264
54	0.28574	0.48812	0.25155	0.35731	106	16.74444	20.97353	13.42617	13.44819
55	0.32098	0.52847	0.27311	0.37862	107	17.63171	22.08007	14.48462	14.50518
56	0.34299	0.56605	0.27639	0.39953	108	18.57898	23.26068	15.55561	15.57470
57	0.36447	0.60312	0.27563	0.41975	109	19.58996	24.52183	16.67773	16.69533
58	0.37742	0.62442	0.27141	0.43566	110	20.66849	25.86696	17.83252	17.84863
59	0.39176	0.64908	0.26158	0.45199	111	21.82005	27.30333	18.94923	18.96414
60	0.40914	0.67967	0.24682	0.46621	112	23.04913	28.83704	20.03884	20.05220
61	0.43519	0.74862	0.26115	0.49575	113	24.36229	30.47490	21.03653	21.04834
62	0.46646	0.83180	0.27633	0.52872	114	25.76405	32.22441	22.45203	22.46227
63	0.49884	0.92421	0.29099	0.56045	115	27.26179	34.09341	23.77855	23.78719
64	0.52839	1.01874	0.30626	0.59313	116	28.86206	36.09051	25.16480	25.17151
65	0.55506	1.11205	0.32259	0.62821	117	30.57244	38.22569	26.69648	26.70155
66	0.60613	1.20205	0.35006	0.67190	118	32.40205	40.50889	28.12085	28.12425
67	0.65716	1.28957	0.38016	0.72091	119	34.35848	42.95154	29.57901	29.58073
68	0.71164	1.38172	0.41378	0.77454	120	36.36364	45.45455	31.81818	31.81818
69	0.76739	1.47308	0.45062	0.83240					