

SERFF Tracking Number: AMNA-126133358 State: Arkansas
Filing Company: American National Insurance Company State Tracking Number: 42325
Company Tracking Number: ART0709
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: ART0709
Project Name/Number: ART0709/ART0709

Filing at a Glance

Company: American National Insurance Company

Product Name: ART0709

TOI: L04I Individual Life - Term

Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Filing Type: Form

SERFF Tr Num: AMNA-126133358 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 42325
For Informational Purposes

Co Tr Num: ART0709

State Status: Filed-Closed

Authors: Tyra Reed, Tracey
Johnfroe

Date Submitted: 05/12/2009

Reviewer(s): Linda Bird

Disposition Date: 05/14/2009

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Implementation Date Requested: 07/01/2009

State Filing Description:

General Information

Project Name: ART0709

Project Number: ART0709

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/14/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 05/14/2009

Created By: Tracey Johnfroe

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Tracey Johnfroe

Filing Description:

RE: American National Insurance Company (NAIC: 60739 FEIN: 74-0484030)

Informational Filing of Change in Rates for Forms ART07(10) and ART07-TERM

SERFF Tracking Number: AMNA – 126133357

Company Tracking Number: ART0709

Sir or Madam

SERFF Tracking Number: AMNA-126133358 State: Arkansas
Filing Company: American National Insurance Company State Tracking Number: 42325
Company Tracking Number: ART0709
TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: ART0709
Project Name/Number: ART0709/ART0709

The subject of this submission is an informational filing of a change in rates for the individual term life policy and individual term life rider listed above.

The initial guaranteed level premiums, the annual increasing current premiums after the initial guaranteed period and the policy fee have changed from the originally filed product approved by your department on May 1, 2007 under SERFF Tracking Number AMNA-125144272 and/or State File Number 35686.

The new rates will take effect on July 1, 2009. The revised rates will apply to new issues only and will not affect any policies issued prior to July 1, 2009.

Additional information is provided / attached below:

- Sample data pages for each level term period of the base and rider.
- Payment for the required filing fee in the amount of \$50.00 was submitted via EFT with this filing.

Company and Contact

Filing Contact Information

Tracey Johnfroe, Life Policy Analyst Tracey.Johnfroe@ANICO.com
One Moody Plaza 409-463-4661 [Phone] 5438 [Ext]
Actuarial Product Development 709-766-6933 [FAX]
14th Floor
Galveston, TX 77550

Filing Company Information

American National Insurance Company CoCode: 60739 State of Domicile: Texas
One Moody Plaza Group Code: 408 Company Type:
Galveston, TX 77550 Group Name: State ID Number:
(409) 763-4661 ext. [Phone] FEIN Number: 74-0484030

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation:

SERFF Tracking Number: AMNA-126133358 *State:* Arkansas
Filing Company: American National Insurance Company *State Tracking Number:* 42325
Company Tracking Number: ART0709
TOI: L041 Individual Life - Term *Sub-TOI:* L041.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Product Name: ART0709
Project Name/Number: ART0709/ART0709
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American National Insurance Company	\$50.00	05/12/2009	27815914

SERFF Tracking Number: AMNA-126133358 State: Arkansas
Filing Company: American National Insurance Company State Tracking Number: 42325
Company Tracking Number: ART0709
TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: ART0709
Project Name/Number: ART0709/ART0709

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	05/14/2009	05/14/2009

SERFF Tracking Number: AMNA-126133358 *State:* Arkansas
Filing Company: American National Insurance Company *State Tracking Number:* 42325
Company Tracking Number: ART0709
TOI: L04I Individual Life - Term *Sub-TOI:* L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Product Name: ART0709
Project Name/Number: ART0709/ART0709

Disposition

Disposition Date: 05/14/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMNA-126133358 State: Arkansas
 Filing Company: American National Insurance Company State Tracking Number: 42325
 Company Tracking Number: ART0709
 TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life - Fixed/Indeterminate Premium
 Product Name: ART0709
 Project Name/Number: ART0709/ART0709

Supporting Document Schedules

Item Status: **Status Date:**

Bypassed - Item: Flesch Certification
Bypass Reason: Not applicable to this informational filing.
Comments:

Item Status: **Status Date:**

Bypassed - Item: Application
Bypass Reason: Not applicable to this informational filing.
Comments:

Item Status: **Status Date:**

Satisfied - Item: Cover Letter
Comments:
Attachment:
 AR.pdf

Item Status: **Status Date:**

Satisfied - Item: Sample Data Pages
Comments:
Attachments:
 ART07 - DATA PAGE - 10 YEAR.pdf
 ART07 - DATA PAGE - 15 YEAR.pdf
 ART07 - DATA PAGE - 20 YEAR.pdf
 ART07 - DATA PAGE - 30 YEAR.pdf
 ART07-TERM - DATA PAGE - 10 YEAR.pdf
 ART07-TERM - DATA PAGE - 15 YEAR.pdf
 ART07-TERM - DATA PAGE - 20 YEAR.pdf
 ART07-TERM - DATA PAGE - 30 YEAR.pdf



AMERICAN NATIONAL INSURANCE COMPANY

Tyra G. Reed, Life Policy Analyst III
Product Development – Actuarial
One Moody Plaza, 14th Floor
Galveston, Texas 77550

e-mail: tyra.reed@ANICO.com
Phone: (409) 763-4661 x 5222
Fax: (409) 766-6933

May 11, 2009

Arkansas Insurance Department
Compliance - Life and Health
1200 West Third Street
Little Rock AR 72201-1904

RE: American National Insurance Company (NAIC: 60739 FEIN: 74-0484030)
Informational Filing of Change in Rates for Forms ART07(10) and ART07-TERM
SERFF Tracking Number: AMNA – 126133357
Company Tracking Number: ART0709

Sir or Madam

The subject of this submission is an informational filing of a change in rates for the individual term life policy and individual term life rider listed above.

The initial guaranteed level premiums, the annual increasing current premiums after the initial guaranteed period and the policy fee have changed from the originally filed product approved by your department on May 1, 2007 under SERFF Tracking Number AMNA-125144272 and/or State File Number 35686.

The new rates will take effect on July 1, 2009. The revised rates will apply to new issues only and will not affect any policies issued prior to July 1, 2009.

Additional information is provided / attached below:

- Sample data pages for each level term period of the base and rider.
- Payment for the required filing fee in the amount of \$50.00 was submitted via EFT with this filing.

Sincerely,

Tyra G. Reed
Tyra G. Reed, Life Policy Analyst III

POLICY DATA PAGE

OWNER JOHN ANICO

BENEFICIARY AS DESIGNATED IN THE APPLICATION ATTACHED UNLESS OTHERWISE SUBSEQUENTLY CHANGED IN COMPLIANCE WITH POLICY PROVISIONS

AGE AT ISSUE 35 **MALE** **SEX**

NAME OF INSURED JOHN INSURED **\$100,000** **DEATH BENEFIT**

POLICY NUMBER 12345678 **January 1, 2009** **DATE OF ISSUE**

FORM NUMBER	BENEFIT DESCRIPTION	INITIAL ANNUAL PREMIUM	YEARS PAYABLE
ART07	ANNUAL RENEWABLE TERM TO AGE 95 Term Expiry Date January 1, 2069 Conversion Expiry Date January 1, 2019	\$166.00	60
TOTAL INITIAL ANNUAL PREMIUM		\$166.00	

GUARANTEED PERIOD 10 Years

PREMIUMS FOR THE GUARANTEED PERIOD ARE GUARANTEED AND ARE NOT SUBJECT TO CHANGE. PREMIUMS AFTER THE GUARANTEED PERIOD ARE SUBJECT TO CHANGE IN ACCORDANCE WITH THE PREMIUM CHANGE PROVISION. IN NO EVENT MAY THE PREMIUMS EXCEED THE GUARANTEED MAXIMUM ANNUAL PREMIUMS SHOWN BELOW.

POLICY YEAR TOTAL PREMIUM FIRST YEAR	ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY	SPECIAL MONTHLY
	\$166.00	\$85.49	\$43.99	\$15.44	\$14.34

PREMIUM INTERVAL ANNUAL

RATE CLASS STANDARD NICOTINE NON-USER

AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM	AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM
36	\$166.00	66	\$5,178.00
37	\$166.00	67	\$5,646.00
38	\$166.00	68	\$6,150.00
39	\$166.00	69	\$6,672.00
40	\$166.00	70	\$7,305.00
41	\$166.00	71	\$8,013.00
42	\$166.00	72	\$8,943.00
43	\$166.00	73	\$9,924.00
44	\$166.00	74	\$10,956.00
45	\$774.00	75	\$12,084.00
46	\$840.00	76	\$13,314.00
47	\$912.00	77	\$14,742.00
48	\$954.00	78	\$16,410.00
49	\$1,002.00	79	\$18,336.00
50	\$1,071.00	80	\$20,436.00
51	\$1,152.00	81	\$22,827.00
52	\$1,263.00	82	\$25,317.00
53	\$1,383.00	83	\$28,002.00
54	\$1,536.00	84	\$30,975.00
55	\$1,725.00	85	\$34,296.00
56	\$1,917.00	86	\$37,977.00
57	\$2,124.00	87	\$41,997.00
58	\$2,301.00	88	\$46,305.00
59	\$2,505.00	89	\$50,850.00
60	\$2,751.00	90	\$55,593.00
61	\$3,051.00	91	\$60,054.00
62	\$3,417.00	92	\$64,704.00
63	\$3,828.00	93	\$69,609.00
64	\$4,260.00	94	\$74,790.00
65	\$4,716.00		

INTEREST RATES

CASH VALUES 5.00%

MORTALITY TABLES

CASH VALYES, PAID UP INSURANCE, NET PREMIUMS AND RESERVES ARE BASED ON THE 2001 CSO ALB SEX DISTINCT, SMOKER DISTINCT MORTALITY TABLE.

POLICY DATA PAGE

OWNER JOHN ANICO

BENEFICIARY AS DESIGNATED IN THE APPLICATION ATTACHED UNLESS OTHERWISE SUBSEQUENTLY CHANGED IN COMPLIANCE WITH POLICY PROVISIONS

AGE AT ISSUE 35 **MALE** **SEX**

NAME OF INSURED JOHN INSURED **\$100,000** **DEATH BENEFIT**

POLICY NUMBER 12345678 **January 1, 2009** **DATE OF ISSUE**

FORM NUMBER	BENEFIT DESCRIPTION	INITIAL ANNUAL PREMIUM	YEARS PAYABLE
ART07	ANNUAL RENEWABLE TERM TO AGE 95 Term Expiry Date January 1, 2069 Conversion Expiry Date January 1, 2024	\$191.00	60
TOTAL INITIAL ANNUAL PREMIUM		\$191.00	

GUARANTEED PERIOD 15 Years

PREMIUMS FOR THE GUARANTEED PERIOD ARE GUARANTEED AND ARE NOT SUBJECT TO CHANGE. PREMIUMS AFTER THE GUARANTEED PERIOD ARE SUBJECT TO CHANGE IN ACCORDANCE WITH THE PREMIUM CHANGE PROVISION. IN NO EVENT MAY THE PREMIUMS EXCEED THE GUARANTEED MAXIMUM ANNUAL PREMIUMS SHOWN BELOW.

POLICY YEAR TOTAL PREMIUM FIRST YEAR	ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY	SPECIAL MONTHLY
	\$191.00	\$98.37	\$50.62	\$17.76	\$16.50

PREMIUM INTERVAL ANNUAL

RATE CLASS STANDARD NICOTINE NON-USER

AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM	AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM
36	\$191.00	66	\$5,178.00
37	\$191.00	67	\$5,646.00
38	\$191.00	68	\$6,150.00
39	\$191.00	69	\$6,672.00
40	\$191.00	70	\$7,305.00
41	\$191.00	71	\$8,013.00
42	\$191.00	72	\$8,943.00
43	\$191.00	73	\$9,924.00
44	\$191.00	74	\$10,956.00
45	\$191.00	75	\$12,084.00
46	\$191.00	76	\$13,314.00
47	\$191.00	77	\$14,742.00
48	\$191.00	78	\$16,410.00
49	\$191.00	79	\$18,336.00
50	\$1,071.00	80	\$20,436.00
51	\$1,152.00	81	\$22,827.00
52	\$1,263.00	82	\$25,317.00
53	\$1,383.00	83	\$28,002.00
54	\$1,536.00	84	\$30,975.00
55	\$1,725.00	85	\$34,296.00
56	\$1,917.00	86	\$37,977.00
57	\$2,124.00	87	\$41,997.00
58	\$2,301.00	88	\$46,305.00
59	\$2,505.00	89	\$50,850.00
60	\$2,751.00	90	\$55,593.00
61	\$3,051.00	91	\$60,054.00
62	\$3,417.00	92	\$64,704.00
63	\$3,828.00	93	\$69,609.00
64	\$4,260.00	94	\$74,790.00
65	\$4,716.00		

INTEREST RATES

CASH VALUES 5.00%

MORTALITY TABLES

CASH VALYES, PAID UP INSURANCE, NET PREMIUMS AND RESERVES ARE BASED ON THE 2001 CSO ALB SEX DISTINCT, SMOKER DISTINCT MORTALITY TABLE.

POLICY DATA PAGE

OWNER JOHN ANICO

BENEFICIARY AS DESIGNATED IN THE APPLICATION ATTACHED UNLESS OTHERWISE SUBSEQUENTLY CHANGED IN COMPLIANCE WITH POLICY PROVISIONS

AGE AT ISSUE 35 **MALE** **SEX**

NAME OF INSURED JOHN INSURED **\$100,000** **DEATH BENEFIT**

POLICY NUMBER 12345678 **January 1, 2009** **DATE OF ISSUE**

FORM NUMBER	BENEFIT DESCRIPTION	INITIAL ANNUAL PREMIUM	YEARS PAYABLE
ART07	ANNUAL RENEWABLE TERM TO AGE 95 Term Expiry Date January 1, 2069 Conversion Expiry Date January 1, 2029	\$228.00	60
TOTAL INITIAL ANNUAL PREMIUM		\$228.00	

GUARANTEED PERIOD 20 Years

PREMIUMS FOR THE GUARANTEED PERIOD ARE GUARANTEED AND ARE NOT SUBJECT TO CHANGE. PREMIUMS AFTER THE GUARANTEED PERIOD ARE SUBJECT TO CHANGE IN ACCORDANCE WITH THE PREMIUM CHANGE PROVISION. IN NO EVENT MAY THE PREMIUMS EXCEED THE GUARANTEED MAXIMUM ANNUAL PREMIUMS SHOWN BELOW.

POLICY YEAR TOTAL PREMIUM FIRST YEAR	ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY	SPECIAL MONTHLY
	\$228.00	\$117.42	\$60.42	\$21.20	\$19.70

PREMIUM INTERVAL ANNUAL

RATE CLASS STANDARD NICOTINE NON-USER

AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM	AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM
36	\$228.00	66	\$5,178.00
37	\$228.00	67	\$5,646.00
38	\$228.00	68	\$6,150.00
39	\$228.00	69	\$6,672.00
40	\$228.00	70	\$7,305.00
41	\$228.00	71	\$8,013.00
42	\$228.00	72	\$8,943.00
43	\$228.00	73	\$9,924.00
44	\$228.00	74	\$10,956.00
45	\$228.00	75	\$12,084.00
46	\$228.00	76	\$13,314.00
47	\$228.00	77	\$14,742.00
48	\$228.00	78	\$16,410.00
49	\$228.00	79	\$18,336.00
50	\$228.00	80	\$20,436.00
51	\$228.00	81	\$22,827.00
52	\$228.00	82	\$25,317.00
53	\$228.00	83	\$28,002.00
54	\$228.00	84	\$30,975.00
55	\$1,725.00	85	\$34,296.00
56	\$1,917.00	86	\$37,977.00
57	\$2,124.00	87	\$41,997.00
58	\$2,301.00	88	\$46,305.00
59	\$2,505.00	89	\$50,850.00
60	\$2,751.00	90	\$55,593.00
61	\$3,051.00	91	\$60,054.00
62	\$3,417.00	92	\$64,704.00
63	\$3,828.00	93	\$69,609.00
64	\$4,260.00	94	\$74,790.00
65	\$4,716.00		

INTEREST RATES

CASH VALUES 5.00%

MORTALITY TABLES

CASH VALYES, PAID UP INSURANCE, NET PREMIUMS AND RESERVES ARE BASED ON THE 2001 CSO ALB SEX DISTINCT, SMOKER DISTINCT MORTALITY TABLE.

POLICY DATA PAGE

OWNER JOHN ANICO

BENEFICIARY AS DESIGNATED IN THE APPLICATION ATTACHED UNLESS OTHERWISE SUBSEQUENTLY CHANGED IN COMPLIANCE WITH POLICY PROVISIONS

AGE AT ISSUE 35 **MALE** **SEX**

NAME OF INSURED JOHN INSURED \$100,000 **DEATH BENEFIT**

POLICY NUMBER 12345678 January 1, 2009 **DATE OF ISSUE**

FORM NUMBER	BENEFIT DESCRIPTION	INITIAL ANNUAL PREMIUM	YEARS PAYABLE
ART07	ANNUAL RENEWABLE TERM TO AGE 95 Term Expiry Date January 1, 2069 Conversion Expiry Date January 1, 2039	\$328.00	60
TOTAL INITIAL ANNUAL PREMIUM		\$328.00	

GUARANTEED PERIOD 30 Years

PREMIUMS FOR THE GUARANTEED PERIOD ARE GUARANTEED AND ARE NOT SUBJECT TO CHANGE. PREMIUMS AFTER THE GUARANTEED PERIOD ARE SUBJECT TO CHANGE IN ACCORDANCE WITH THE PREMIUM CHANGE PROVISION. IN NO EVENT MAY THE PREMIUMS EXCEED THE GUARANTEED MAXIMUM ANNUAL PREMIUMS SHOWN BELOW.

POLICY YEAR TOTAL PREMIUM FIRST YEAR	ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY	SPECIAL MONTHLY
	\$328.00	\$168.92	\$86.92	\$30.50	\$28.34

PREMIUM INTERVAL ANNUAL

RATE CLASS STANDARD NICOTINE NON-USER

ANNUAL POLICY FEE \$75.00

AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM	AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM
36	\$328.00	66	\$5,178.00
37	\$328.00	67	\$5,646.00
38	\$328.00	68	\$6,150.00
39	\$328.00	69	\$6,672.00
40	\$328.00	70	\$7,305.00
41	\$328.00	71	\$8,013.00
42	\$328.00	72	\$8,943.00
43	\$328.00	73	\$9,924.00
44	\$328.00	74	\$10,956.00
45	\$328.00	75	\$12,084.00
46	\$328.00	76	\$13,314.00
47	\$328.00	77	\$14,742.00
48	\$328.00	78	\$16,410.00
49	\$328.00	79	\$18,336.00
50	\$328.00	80	\$20,436.00
51	\$328.00	81	\$22,827.00
52	\$328.00	82	\$25,317.00
53	\$328.00	83	\$28,002.00
54	\$328.00	84	\$30,975.00
55	\$328.00	85	\$34,296.00
56	\$328.00	86	\$37,977.00
57	\$328.00	87	\$41,997.00
58	\$328.00	88	\$46,305.00
59	\$328.00	89	\$50,850.00
60	\$328.00	90	\$55,593.00
61	\$328.00	91	\$60,054.00
62	\$328.00	92	\$64,704.00
63	\$328.00	93	\$69,609.00
64	\$328.00	94	\$74,790.00
65	\$4,716.00		

INTEREST RATES

CASH VALUES 5.00%

MORTALITY TABLES

CASH VALYES, PAID UP INSURANCE, NET PREMIUMS AND RESERVES ARE BASED ON THE 2001 CSO ALB SEX DISTINCT, SMOKER DISTINCT MORTALITY TABLE.

POLICY DATA PAGE

OWNER	JOHN ANICO		
BENEFICIARY	AS DESIGNATED IN THE APPLICATION ATTACHED UNLESS OTHERWISE SUBSEQUENTLY CHANGED IN COMPLIANCE WITH POLICY PROVISIONS		
AGE AT ISSUE	35	January 1, 2009	DATE OF ISSUE
SEX	MALE		
NAME OF INSURED	JOHN INSURED	\$ 100,000	SPECIFIED AMOUNT
POLICY NUMBER	12345779		
FORM NUMBER	BENEFIT DESCRIPTION	INITIAL ANNUAL PREMIUM	PREMIUM PERIOD
PWL-CSO	PARTICIPATING WHOLE LIFE INSURANCE	\$1,363.00	Life
ART07-TERM	ANNUAL RENEWABLE TERM RIDER TO AGE 95 Term Insurance Rider Death Benefit: \$100,000 Rider Expiry Date: January 1, 2069 Rider Conversion Expiry Date: January 1, 2019 Rider Guaranteed Period: 10 Years	\$91.00	To Age 95
	TOTAL INITIAL ANNUAL PREMIUM	\$1,454.00	
PREMIUM INTERVAL	ANNUAL		
RATE CLASS	STANDARD NICOTINE NON-USER		

DATA PAGE CONTINUED FOR POLICY NUMBER: 12345678

AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM	GUARANTEED MAXIMUM MONTHLY PREMIUM
36	1,454.00	135.22
37	1,454.00	135.22
38	1,454.00	135.22
39	1,454.00	135.22
40	1,454.00	135.22
41	1,454.00	135.22
42	1,454.00	135.22
43	1,454.00	135.22
44	1,454.00	135.22
45	2,062.00	191.77
46	2,128.00	197.90
47	2,200.00	204.60
48	2,242.00	208.51
49	2,290.00	212.97
50	2,359.00	219.39
51	2,440.00	226.92
52	2,551.00	237.24
53	2,671.00	248.40
54	2,824.00	262.63
55	3,013.00	280.21
56	3,205.00	298.07
57	3,412.00	317.32
58	3,589.00	333.78
59	3,793.00	352.75
60	4,039.00	375.63
61	4,339.00	403.53
62	4,705.00	437.57
63	5,116.00	475.79
64	5,548.00	515.96
65	6,004.00	558.37
66	6,466.00	601.34
67	6,934.00	644.86
68	7,438.00	691.73
69	7,960.00	740.28
70	8,593.00	799.15
71	9,301.00	864.99
72	10,231.00	951.48
73	11,212.00	1,042.72
74	12,244.00	1,138.69
75	13,372.00	1,243.60
76	14,602.00	1,357.99
77	16,030.00	1,490.79
78	17,698.00	1,645.91
79	19,624.00	1,825.03
80	21,724.00	2,020.33
81	24,115.00	2,242.70
82	26,605.00	2,474.27
83	29,290.00	2,723.97
84	32,263.00	3,000.46
85	35,584.00	3,309.31
86	39,265.00	3,651.65
87	43,285.00	4,025.51
88	47,593.00	4,426.15

DATA PAGE CONTINUED FOR POLICY NUMBER: 12345678

AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM	GUARANTEED MAXIMUM MONTHLY PREMIUM
89	52,138.00	4,848.83
90	56,881.00	5,289.93
91	61,342.00	5,704.81
92	65,992.00	6,137.26
93	70,897.00	6,593.42
94	76,078.00	7,075.25

POLICY DATA PAGE

OWNER	JOHN ANICO		
BENEFICIARY	AS DESIGNATED IN THE APPLICATION ATTACHED UNLESS OTHERWISE SUBSEQUENTLY CHANGED IN COMPLIANCE WITH POLICY PROVISIONS		
AGE AT ISSUE	35	January 1, 2009	DATE OF ISSUE
SEX	MALE		
NAME OF INSURED	JOHN INSURED	\$ 100,000	SPECIFIED AMOUNT
POLICY NUMBER	12345779		
FORM NUMBER	BENEFIT DESCRIPTION	INITIAL ANNUAL PREMIUM	PREMIUM PERIOD
PWL-CSO	PARTICIPATING WHOLE LIFE INSURANCE	\$1,363.00	Life
ART07-TERM	ANNUAL RENEWABLE TERM RIDER TO AGE 95 Term Insurance Rider Death Benefit: \$100,000 Rider Expiry Date: January 1, 2069 Rider Conversion Expiry Date: January 1, 2024 Rider Guaranteed Period: 15 Years	\$116.00	To Age 95
	TOTAL INITIAL ANNUAL PREMIUM	\$1,479.00	
PREMIUM INTERVAL	ANNUAL		
RATE CLASS	STANDARD NICOTINE NON-USER		

DATA PAGE CONTINUED FOR POLICY NUMBER: 12345678

AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM	GUARANTEED MAXIMUM MONTHLY PREMIUM
36	1,479.00	137.55
37	1,479.00	137.55
38	1,479.00	137.55
39	1,479.00	137.55
40	1,479.00	137.55
41	1,479.00	137.55
42	1,479.00	137.55
43	1,479.00	137.55
44	1,479.00	137.55
45	1,479.00	137.55
46	1,479.00	137.55
47	1,479.00	137.55
48	1,479.00	137.55
49	1,479.00	137.55
50	2,359.00	219.39
51	2,440.00	226.92
52	2,551.00	237.24
53	2,671.00	248.40
54	2,824.00	262.63
55	3,013.00	280.21
56	3,205.00	298.07
57	3,412.00	317.32
58	3,589.00	333.78
59	3,793.00	352.75
60	4,039.00	375.63
61	4,339.00	403.53
62	4,705.00	437.57
63	5,116.00	475.79
64	5,548.00	515.96
65	6,004.00	558.37
66	6,466.00	601.34
67	6,934.00	644.86
68	7,438.00	691.73
69	7,960.00	740.28
70	8,593.00	799.15
71	9,301.00	864.99
72	10,231.00	951.48
73	11,212.00	1,042.72
74	12,244.00	1,138.69
75	13,372.00	1,243.60
76	14,602.00	1,357.99
77	16,030.00	1,490.79
78	17,698.00	1,645.91
79	19,624.00	1,825.03
80	21,724.00	2,020.33
81	24,115.00	2,242.70
82	26,605.00	2,474.27
83	29,290.00	2,723.97
84	32,263.00	3,000.46
85	35,584.00	3,309.31
86	39,265.00	3,651.65
87	43,285.00	4,025.51
88	47,593.00	4,426.15

DATA PAGE CONTINUED FOR POLICY NUMBER: 12345678

AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM	GUARANTEED MAXIMUM MONTHLY PREMIUM
89	52,138.00	4,848.83
90	56,881.00	5,289.93
91	61,342.00	5,704.81
92	65,992.00	6,137.26
93	70,897.00	6,593.42
94	76,078.00	7,075.25

POLICY DATA PAGE

OWNER	JOHN ANICO		
BENEFICIARY	AS DESIGNATED IN THE APPLICATION ATTACHED UNLESS OTHERWISE SUBSEQUENTLY CHANGED IN COMPLIANCE WITH POLICY PROVISIONS		
AGE AT ISSUE	35	January 1, 2009	DATE OF ISSUE
SEX	MALE		
NAME OF INSURED	JOHN INSURED	\$ 100,000	SPECIFIED AMOUNT
POLICY NUMBER	12345779		
FORM NUMBER	BENEFIT DESCRIPTION	INITIAL ANNUAL PREMIUM	PREMIUM PERIOD
PWL-CSO	PARTICIPATING WHOLE LIFE INSURANCE	\$1,363.00	Life
ART07-TERM	ANNUAL RENEWABLE TERM RIDER TO AGE 95 Term Insurance Rider Death Benefit: \$100,000 Rider Expiry Date: January 1, 2069 Rider Conversion Expiry Date: January 1, 2029 Rider Guaranteed Period: 20 Years	\$153.00	To Age 95
	TOTAL INITIAL ANNUAL PREMIUM	\$1,516.00	
PREMIUM INTERVAL	ANNUAL		
RATE CLASS	STANDARD NICOTINE NON-USER		

DATA PAGE CONTINUED FOR POLICY NUMBER: 12345678

AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM	GUARANTEED MAXIMUM MONTHLY PREMIUM
36	1,516.00	140.99
37	1,516.00	140.99
38	1,516.00	140.99
39	1,516.00	140.99
40	1,516.00	140.99
41	1,516.00	140.99
42	1,516.00	140.99
43	1,516.00	140.99
44	1,516.00	140.99
45	1,516.00	140.99
46	1,516.00	140.99
47	1,516.00	140.99
48	1,516.00	140.99
49	1,516.00	140.99
50	1,516.00	140.99
51	1,516.00	140.99
52	1,516.00	140.99
53	1,516.00	140.99
54	1,516.00	140.99
55	3,013.00	280.21
56	3,205.00	298.07
57	3,412.00	317.32
58	3,589.00	333.78
59	3,793.00	352.75
60	4,039.00	375.63
61	4,339.00	403.53
62	4,705.00	437.57
63	5,116.00	475.79
64	5,548.00	515.96
65	6,004.00	558.37
66	6,466.00	601.34
67	6,934.00	644.86
68	7,438.00	691.73
69	7,960.00	740.28
70	8,593.00	799.15
71	9,301.00	864.99
72	10,231.00	951.48
73	11,212.00	1,042.72
74	12,244.00	1,138.69
75	13,372.00	1,243.60
76	14,602.00	1,357.99
77	16,030.00	1,490.79
78	17,698.00	1,645.91
79	19,624.00	1,825.03
80	21,724.00	2,020.33
81	24,115.00	2,242.70
82	26,605.00	2,474.27
83	29,290.00	2,723.97
84	32,263.00	3,000.46
85	35,584.00	3,309.31
86	39,265.00	3,651.65
87	43,285.00	4,025.51
88	47,593.00	4,426.15

DATA PAGE CONTINUED FOR POLICY NUMBER: 12345678

AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM	GUARANTEED MAXIMUM MONTHLY PREMIUM
89	52,138.00	4,848.83
90	56,881.00	5,289.93
91	61,342.00	5,704.81
92	65,992.00	6,137.26
93	70,897.00	6,593.42
94	76,078.00	7,075.25

POLICY DATA PAGE

OWNER	JOHN ANICO		
BENEFICIARY	AS DESIGNATED IN THE APPLICATION ATTACHED UNLESS OTHERWISE SUBSEQUENTLY CHANGED IN COMPLIANCE WITH POLICY PROVISIONS		
AGE AT ISSUE	35	January 1, 2009	DATE OF ISSUE
SEX	MALE		
NAME OF INSURED	JOHN INSURED	\$ 100,000	SPECIFIED AMOUNT
POLICY NUMBER	12345779		
FORM NUMBER	BENEFIT DESCRIPTION	INITIAL ANNUAL PREMIUM	PREMIUM PERIOD
PWL-CSO	PARTICIPATING WHOLE LIFE INSURANCE	\$1,363.00	Life
ART07-TERM	ANNUAL RENEWABLE TERM RIDER TO AGE 95 Term Insurance Rider Death Benefit: \$100,000 Rider Expiry Date: January 1, 2069 Rider Conversion Expiry Date: January 1, 2039 Rider Guaranteed Period: 30 Years	\$253.00	To Age 95
	TOTAL INITIAL ANNUAL PREMIUM	\$1,616.00	
PREMIUM INTERVAL	ANNUAL		
RATE CLASS	STANDARD NICOTINE NON-USER		

DATA PAGE CONTINUED FOR POLICY NUMBER: 12345678

AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM	GUARANTEED MAXIMUM MONTHLY PREMIUM
36	1,616.00	150.29
37	1,616.00	150.29
38	1,616.00	150.29
39	1,616.00	150.29
40	1,616.00	150.29
41	1,616.00	150.29
42	1,616.00	150.29
43	1,616.00	150.29
44	1,616.00	150.29
45	1,616.00	150.29
46	1,616.00	150.29
47	1,616.00	150.29
48	1,616.00	150.29
49	1,616.00	150.29
50	1,616.00	150.29
51	1,616.00	150.29
52	1,616.00	150.29
53	1,616.00	150.29
54	1,616.00	150.29
55	1,616.00	150.29
56	1,616.00	150.29
57	1,616.00	150.29
58	1,616.00	150.29
59	1,616.00	150.29
60	1,616.00	150.29
61	1,616.00	150.29
62	1,616.00	150.29
63	1,616.00	150.29
64	1,616.00	150.29
65	6,004.00	558.37
66	6,466.00	601.34
67	6,934.00	644.86
68	7,438.00	691.73
69	7,960.00	740.28
70	8,593.00	799.15
71	9,301.00	864.99
72	10,231.00	951.48
73	11,212.00	1,042.72
74	12,244.00	1,138.69
75	13,372.00	1,243.60
76	14,602.00	1,357.99
77	16,030.00	1,490.79
78	17,698.00	1,645.91
79	19,624.00	1,825.03
80	21,724.00	2,020.33
81	24,115.00	2,242.70
82	26,605.00	2,474.27
83	29,290.00	2,723.97
84	32,263.00	3,000.46
85	35,584.00	3,309.31
86	39,265.00	3,651.65
87	43,285.00	4,025.51
88	47,593.00	4,426.15

DATA PAGE CONTINUED FOR POLICY NUMBER: 12345678

AGE AT RENEWAL	GUARANTEED MAXIMUM ANNUAL PREMIUM	GUARANTEED MAXIMUM MONTHLY PREMIUM
89	52,138.00	4,848.83
90	56,881.00	5,289.93
91	61,342.00	5,704.81
92	65,992.00	6,137.26
93	70,897.00	6,593.42
94	76,078.00	7,075.25