

SERFF Tracking Number: AFLC-126481313 State: Arkansas  
Filing Company: Americo Financial Life and Annuity Insurance Company State Tracking Number: 44735  
Company Tracking Number: 1207: 290  
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other  
Product Name: 1207: 290  
Project Name/Number: 1207: 290/1207

## Filing at a Glance

Company: Americo Financial Life and Annuity Insurance Company

Product Name: 1207: 290

TOI: L04I Individual Life - Term

Sub-TOI: L04I.500 Other

Filing Type: Form

SERFF Tr Num: AFLC-126481313 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 44735

Co Tr Num: 1207: 290

Author: Ronni Jones

Date Submitted: 02/01/2010

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 02/03/2010

Disposition Status: Approved-  
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: 1207: 290

Project Number: 1207

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/03/2010

Deemer Date:

Submitted By: Ronni Jones

Filing Description:

Enclosed, for review and approval, is a Paid-Up Term Life Insurance Policy. This policy is new and does not replace any previously approved policy in your jurisdiction. In addition, this policy contains no unusual or controversial elements. To the best of our knowledge and belief, this filing is complete and complies with the insurance laws and regulations of your jurisdiction.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This policy is being submitted, simultaneously, as an exempt form to our Domicile State, Texas.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/03/2010

Created By: Ronni Jones

Corresponding Filing Tracking Number:

In accordance with Children's Term Riders previously approved in your jurisdiction, and any Children's Term Riders

SERFF Tracking Number: AFLC-126481313 State: Arkansas  
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 Project Name/Number: 1207: 290/1207

approved in the future in your jurisdiction, policy AAA290 provides paid-up term insurance to continue insurance on a child when the insured, named in a base policy, dies. If the child has not yet attained age 23 or 25 (attained age determined by Rider), he/she is issued said policy automatically. There is no premium for said policy.

Thank you in advance for your time and consideration.

## Company and Contact

### Filing Contact Information

Ronni Jones, Associate Compliance Analyst ronni.jones@americo.com  
 300 W. 11th Street 816-512-2831 [Phone]  
 Kansas City, MO 64105 816-391-2083 [FAX]

### Filing Company Information

Americo Financial Life and Annuity Insurance CoCode: 61999 State of Domicile: Texas  
 Company  
 300 West 11th Street Group Code: 449 Company Type:  
 Kansas City, MO 64105 Group Name: State ID Number:  
 (800) 231-0801 ext. [Phone] FEIN Number: 35-0810610

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? Yes  
 Fee Explanation: 1 x \$50.00 = \$50.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Americo Financial Life and Annuity Insurance Company	\$50.00	02/01/2010	33912998

SERFF Tracking Number: AFLC-126481313 State: Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	02/03/2010	02/03/2010

*SERFF Tracking Number:* AFLC-126481313      *State:* Arkansas  
*Filing Company:* Americo Financial Life and Annuity Insurance      *State Tracking Number:* 44735  
*Company*  
*Company Tracking Number:* 1207: 290  
*TOI:* L04I Individual Life - Term      *Sub-TOI:* L04I.500 Other  
*Product Name:* 1207: 290  
*Project Name/Number:* 1207: 290/1207

## **Disposition**

Disposition Date: 02/03/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AFLC-126481313 State: Arkansas  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Sample Data Page - Paid to Age 23		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Statement of Policy Cost and Benefit Information		Yes
Form	Paid Up Term Life Insurance policy		Yes

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## Form Schedule

**Lead Form Number: AAA290**

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	AAA290	Policy/Cont Paid Up Term Life ract/Fratern Insurance policy al Certificate	Initial		50.700	AAA290.pdf

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY**

A STOCK COMPANY

**Home Office:**

[Dallas, Texas]

**Administrative Office:**

[300 W. 11<sup>th</sup> Street / P.O. 410288 / Kansas City, Missouri 64141-0288]

(Herein called "We," "Us," "Our," or the "Company")

**READ YOUR POLICY CAREFULLY**

This Policy is a legal contract between the Company and the Owner. Under its terms, "You" and "Your" refer to the Owner of the Policy.

We agree to pay the Death Benefit provided by this Policy subject to all of the provisions of this Policy. This Policy is issued pursuant to the terms of a children's term insurance rider attached to the policy identified on a Policy Data Page.

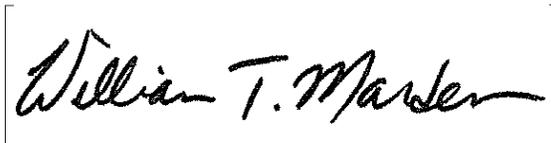
**NOTICE OF 30 DAY RIGHT TO EXAMINE THE POLICY**

This Policy may be cancelled by delivering or mailing the Policy to Americo Financial Life and Annuity Insurance Company or to the insurance agent through whom it was effected before midnight of the thirtieth (30<sup>th</sup>) day after receipt of such Policy by the applicant. Upon such delivery or mailing, the Policy will be void from the beginning. Notice given by mail, and return of the Policy by mail is effective on being postmarked, properly addressed, and postage pre-paid. The Company must return all payments made for this Policy, if any, within ten (10) days after it receives notice of cancellation and the returned Policy.

**COMPLAINT NOTICE**

To obtain information or to make further inquiries regarding this Policy, You may call Our toll-free number [1-800-231-0801]. You may write the Company at Our Administrative Office address: Americo Financial Life and Annuity Insurance Company, Attention: Policyowner Service, [P.O. Box 410288, Kansas City, Missouri 64141-0288]. You may also e-mail Us at: [customer.service@americo.com].

Signed for the Company at its Administrative Office.



President



Secretary

**PAID UP TERM LIFE INSURANCE POLICY**  
**TERM PERIOD SPECIFIED ON A POLICY DATA PAGE**  
NO PREMIUMS ARE PAYABLE  
NONRENEWABLE – NONPARTICIPATING

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**POLICY DATA PAGE**

POLICY NUMBER: [DEF678910]      AGE AND SEX: [15, MALE]  
INSURED: [JOHN DOE, JR.]      DATE OF BIRTH: [JUNE 1, 1994]  
POLICY DATE: [OCTOBER 1, 2009]      ISSUE DATE: [OCTOBER 1, 2009]  
TERMINATION DATE: [JUNE 1, 2019]      DEATH BENEFIT: [\$5,000.00]

THIS PAID UP TERM LIFE INSURANCE POLICY IS  
ISSUED IN ACCORDANCE WITH THE TERMS OF  
POLICY: [ABC123456]

ON THE LIFE OF: [JOHN DOE, SR.]

FORM NUMBER	BENEFIT DESCRIPTION	PAID TO AGE
AAA290	PAID UP TERM LIFE INSURANCE POLICY	[25]

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY  
[P.O. BOX 410288 / KANSAS CITY, MISSOURI 64141-0288]

**POLICY DATA PAGE**

POLICY NUMBER: [DEF678910]      AGE AND SEX      [15, MALE]  
 INSURED:                      [JOHN DOE, JR.]      DEATH BENEFIT      [\$5,000.00]

**GUARANTEED CASH VALUES PER \$1,000**

[TERM TO 25]		
AGE	MALE	FEMALE
[0]	[6.99]	[4.36]
[1]	[6.60]	[4.15]
[2]	[6.46]	[4.04]
[3]	[6.45]	[4.01]
[4]	[6.53]	[4.00]
[5]	[6.64]	[4.01]
[6]	[6.76]	[4.03]
[7]	[6.87]	[4.03]
[8]	[6.99]	[4.02]
[9]	[7.12]	[4.01]
[10]	[7.24]	[3.99]
[11]	[7.36]	[3.97]
[12]	[7.44]	[3.91]
[13]	[7.47]	[3.83]
[14]	[7.44]	[3.71]
[15]	[7.28]	[3.54]
[16]	[6.97]	[3.35]
[17]	[6.52]	[3.12]
[18]	[5.94]	[2.86]
[19]	[5.27]	[2.55]
[20]	[4.54]	[2.21]
[21]	[3.74]	[1.84]
[22]	[2.90]	[1.43]
[23]	[2.00]	[0.99]
[24]	[1.03]	[0.52]
[25]	[0.00]	[0.00]

Cash Value is based on the [2001 CSO Mortality Table, sex distinct, age last birthday] and [5.0%] interest compounded annually.

Any Cash Value available within thirty (30) days after any Policy Anniversary will not be less than the Cash Value on any such Policy Anniversary.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY  
 [P.O. BOX 410288 / KANSAS CITY, MISSOURI 64141-0288]

## DEFINITIONS

**Age** means the Insured's age on the most recent Policy Anniversary.

**Age of Majority** means the age at which an individual is legally responsible for actions in the state where the Policy is issued.

**Death Benefit** is the amount We are required to pay under the terms of this Policy if the Insured dies while this Policy is in force.

**Due Proof of Death** means a certified copy of the death certificate of the Insured, or other lawful evidence providing equivalent information, and proof of the claimant's interest in the Death Benefit.

**In force** means "in effect" or "not terminated."

**In writing** means in a written form satisfactory to Us and filed at Our Administrative Office.

**Insured** means the person named on a Policy Data Page whose life is insured under this Policy.

**Issue Date** means the date We issue this Policy. The Issue Date is shown on a Policy Data Page.

**Policy Date** means the date this Policy was first put in force. The Policy Date is shown on a Policy Data Page.

**Policy Anniversary** occurs once each year on the same month and day as the Policy Date.

## THE CONTRACT

### GENERAL

This Policy is issued pursuant to the terms of a children's term insurance rider attached to the policy identified on a Policy Data Page.

### ENTIRE CONTRACT

The Entire Contract consists of this Policy.

### CHANGE OF CONTRACT TERMS

Only Our President or one of Our Vice Presidents can agree to change the terms of our contract or to waive Our rights under it. Such agreements must be in writing and signed by that Officer. Neither agent, nor any other person can change the terms of or waive our rights under this contract in any way.

## GENERAL PROVISIONS

### NON-PARTICIPATING

This Policy is nonparticipating. This Policy does not share in the profits or surplus of the Company.

**GENERAL PROVISIONS  
(continued)**

**NONRENEWABLE**

This Policy is nonrenewable. This Policy cannot be renewed beyond the Paid to Age specified on a Policy Data Page.

**MISSTATEMENT OF AGE**

If the age of the Insured is shown incorrectly on a Policy Data Page, We will adjust the Termination Date to what it would have been for the correct age.

**TERMINATION**

Coverage under this Policy will terminate on the earliest of:

- 1) the date We receive the Owner's request in writing to surrender the Policy for the Cash Value;
- 2) the date the Insured dies; or,
- 3) the Termination Date shown on a Policy Data Page.

**INCONTESTABILITY**

This Policy is incontestable by the Company.

**TAX STATUS**

This Policy is intended to meet the requirements imposed by federal and state law on life insurance as of the Policy Date. We cannot accept responsibility for the tax treatment of this or any insurance policy. Please consult Your tax advisor for individual assistance.

**CONFORMITY TO STATE LAWS**

Any terms of this Policy, which, on the Policy Date, conflict with the laws of the jurisdiction in which it is issued for delivery, are hereby amended to conform to the minimum requirements of such laws.

**CONTROL OF THE POLICY**

**OWNER**

The Insured is the Owner of this Policy unless a new Owner is later named, subject to the terms of the Change of Ownership provision.

## **CONTROL OF THE POLICY (continued)**

### **RIGHTS OF OWNERSHIP**

During the lifetime of the Insured, only the Owner has the right to receive all benefits and to exercise all rights provided in the Policy. If the Owner has not yet reached the Age of Majority, the legal guardian of the Owner has the right to exercise all rights provided in the Policy.

If this Policy is assigned, the Owner's rights are subject to the rights of any assignee.

If the Owner dies before the Insured, Ownership passes to the Owner's estate.

### **CHANGE OF OWNERSHIP**

While the Insured is living and this Policy is in force, a new Owner may be named by giving Us notice of the change in writing. This change will become effective on the date the signed notice is recorded at Our Administrative Office. However, the request will not apply to payments made or actions taken by the Company before the request is received and filed at its Administrative Office.

### **ASSIGNMENT**

This Policy may be assigned. No assignment will be recognized by Us unless a copy is filed with Us. We will not be responsible for the validity of any Assignment. The claim of any assignee is subordinate to Ours.

The rights of a revocable Beneficiary and Owner are subject to the rights of the assignee. The rights of an irrevocable Beneficiary are not subject to the rights of the assignee.

## **BENEFICIARY PROVISIONS**

### **BENEFICIARY**

The Beneficiary receives the Death Benefit of this Policy upon the death of the Insured. The Beneficiary of this Policy is the estate of the Insured unless a new Beneficiary is named, subject to the terms of the Change of Beneficiary provision.

### **CHANGE OF BENEFICIARY**

While the Insured is living and this Policy is in force, You may name a new Beneficiary by submitting to Us notice of the change in writing. The change will become effective on the date You sign the notice, subject to any payment or action We may have performed before recording it at Our Administrative Office.

An irrevocable Beneficiary must consent in writing to any request to change the named Beneficiary. If the irrevocable Beneficiary dies before the Insured, You may name a new Beneficiary as explained above.

## **CASH VALUE**

This Policy has a Cash Value and may be surrendered at any time for its Cash Value. Any Cash Value available within thirty (30) days after any Policy Anniversary will not be less than the Cash Value on any such Policy Anniversary. The Cash Value is shown a Policy Data Page.

We may reserve the right to defer payment of any Cash Value for a period of six (6) months.

## **PAYMENT OF DEATH BENEFIT**

### **DEATH BENEFIT PAYABLE**

If the Insured dies while this Policy is in force, We will pay the Death Benefit when We receive the Insured's Due Proof of Death. The Death Benefit Payable upon the death of the Insured will be the Death Benefit shown on a Policy Data Page.

Interest will be paid from the date of the Insured's death until the date of settlement to the extent required by applicable state law.

### **SETTLEMENT**

Settlement will be the Death Benefit, shown on a Policy Data Page, paid in one lump sum.

## **CLAIMS OF CREDITORS**

To the extent provided by law, the Death Benefit and any Cash Value available under this Policy are not subject to claims by a Beneficiary's creditors, nor to any legal process against the Beneficiary.

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY**

**PAID UP TERM LIFE INSURANCE POLICY  
TERM PERIOD SPECIFIED ON A POLICY DATA PAGE  
NO PREMIUMS ARE PAYABLE  
NONRENEWABLE – NONPARTICIPATING**

SERFF Tracking Number: AFLC-126481313 State: Arkansas  
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 44735  
 Company  
 Company Tracking Number: 1207: 290  
 TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other  
 Product Name: 1207: 290  
 Project Name/Number: 1207: 290/1207

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachment:</b> Readability Certification [G].pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> There is no application for this policy.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Sample Data Page - Paid to Age 23		
<b>Comments:</b>		
<b>Attachment:</b> AAA290 - SAMPLE DATA PAGE - PAID TO AGE 23.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Statement of Variability		
<b>Comments:</b>		
<b>Attachment:</b> Generic SOV 290 POLICY.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Statement of Policy Cost and Benefit Information		



## READABILITY CERTIFICATION

**Company:** Americo Financial Life and Annuity Insurance Company

**NAIC #:** 0449-61999

**FEIN #:** 35-0810610

I, Eric H. Petersen – FSA, MAAA, hereby certify that the form(s) listed below have the following readability score(s) as calculated by the Flesch Reading Ease Test.

<u>Form Number</u>	<u>Form Description</u>	<u>Readability Score</u>
AAA290	Paid Up Term Life Insurance Policy	50.7

 Digitally signed by  
Eric Petersen  
Date: 2010.01.29  
13:43:01 -06'00'

\_\_\_\_\_  
Eric H. Petersen – FSA, MAAA

\_\_\_\_\_  
Assistant Vice President – Product Development

Title

\_\_\_\_\_  
January 29, 2010

Date

**POLICY DATA PAGE**

POLICY NUMBER: [DEF678910]      AGE AND SEX: [15, MALE]  
INSURED: [JOHN DOE, JR.]      DATE OF BIRTH: [JUNE 1, 1994]  
POLICY DATE: [OCTOBER 1, 2009]      ISSUE DATE: [OCTOBER 1, 2009]  
TERMINATION DATE: [JUNE 1, 2019]      DEATH BENEFIT: [\$5,000.00]

THIS PAID UP TERM LIFE INSURANCE  
POLICY IS ISSUED IN ACCORDANCE WITH  
THE TERMS OF POLICY: [ABC123456]

ON THE LIFE OF: [JOHN DOE, SR.]

FORM NUMBER	BENEFIT DESCRIPTION	PAID TO AGE
AAA290	PAID UP TERM LIFE INSURANCE POLICY	[23]

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY  
[P.O. BOX 410288 / KANSAS CITY, MISSOURI 64141-0288]

**POLICY DATE PAGE**

POLICY NUMBER: [DEF678910]      AGE AND SEX      [15, MALE]  
INSURED: [JOHN DOE, JR.]      DEATH BENEFIT      [\$5,000.00]

**GUARANTEED PAID UP CASH VALUES PER \$1,000**

	<b>[TERM TO 23]</b>	
<b>AGE</b>	<b>MALE</b>	<b>FEMALE</b>
[0]	[6.34]	[4.04]
[1]	[5.93]	[3.81]
[2]	[5.75]	[3.69]
[3]	[5.71]	[3.64]
[4]	[5.75]	[3.61]
[5]	[5.82]	[3.60]
[6]	[5.90]	[3.60]
[7]	[5.97]	[3.58]
[8]	[6.04]	[3.55]
[9]	[6.12]	[3.51]
[10]	[6.19]	[3.47]
[11]	[6.26]	3.42]
[12]	[6.28]	[3.33]
[13]	[6.25]	[3.23]
[14]	[6.16]	[3.07]
[15]	[5.93]	[2.88]
[16]	[5.56]	[2.65]
[17]	[5.04]	[2.39]
[18]	[4.39]	[2.09]
[19]	[3.63]	[1.74]
[20]	[2.81]	[1.36]
[21]	[1.93]	[0.94]
[22]	[1.00]	[0.49]
[23]	[0.00]	[0.00]

Cash Value is based on the [2001 CSO Mortality Table, sex distinct, age last birthday] and [5.0%] interest compounded annually.

Any Cash Value available within thirty (30) days after any Policy Anniversary will not be less than the Cash Value on any such Policy Anniversary.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY  
[P.O. BOX 410288 / KANSAS CITY, MISSOURI 64141-0288]

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY  
[P.O. BOX 410288 / KANSAS CITY, MISSOURI 64141-0288]

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY**  
**STATEMENT OF VARIABILITY**  
Form Series 290

The following items vary according to specifications set at the time of the original application for the children's term rider and conversion from the children's term insurance rider to the paid up policy, and are not typically regulated variables. No explanation is needed for these items:

**ON DATA PAGES**

- INSURED
- ISSUE AGE AND SEX
- DATE OF BIRTH
- ORIGINAL BASE POLICY
- ON THE LIFE OF

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The following items vary according to specifications set by Americo Financial Life and Annuity Insurance Company, and are not typically regulated variables. No explanation (outside of the actuarial memorandum) is needed for these items:

**ON DATA PAGES**

- POLICY NUMBER
- POLICY DATE
- ISSUE DATE
- TERMINATION DATE
- DEATH BENEFIT

**IN FORM TEXT**

- Company's Home Office and Administrative Office contact information (throughout form)
- Index – page numbers
- Officer Signatures

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The following items vary according to specifications set by Americo Financial Life and Annuity Insurance Company, and are typically regulated variables. All are fixed at issue, but may vary for new issues only:

**DATA PAGES**

- **PAID TO AGE**  
The Paid to Age will be determined by the terms of the original Children's Term Insurance Rider. The policy will either be Paid to Age 23 or Paid to Age 25.
- **GUARANTEED CASH VALUES PER \$1,000 table**  
The Guaranteed Cash Value table shown will be determined by which Paid to Date is applied. Examples of both Cash Value tables are provided for your reference.

