

SERFF Tracking Number: NWPA-126555805 State: Arkansas
Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 45247
Company Tracking Number: NWLA-370-M2.1
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: PDP Enhancement Filing
Project Name/Number: PDP Enhancement Filing/NWLA-370-M2.1

Filing at a Glance

Company: Nationwide Life and Annuity Insurance Company

Product Name: PDP Enhancement Filing

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: NWPA-126555805 State: Arkansas

SERFF Status: Closed-Approved- State Tr Num: 45247
Closed

Co Tr Num: NWLA-370-M2.1

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Amy Burchette, Sandra
Davies, Dan Gallion, Carrie Ruhlen,
Georgia Sollars, Drema Wallace,
EDS EDSSupport, Leslie
Hernandez

Disposition Date: 03/25/2010

Date Submitted: 03/24/2010

Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: PDP Enhancement Filing

Project Number: NWLA-370-M2.1

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/25/2010

Deemer Date:

Submitted By: Carrie Ruhlen

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: 03/25/2010

Created By: Carrie Ruhlen

Corresponding Filing Tracking Number: NWLA-
370-M2.1

Filing Description:

RE: Form NWLA-370-M2.1, Policy Data Pages for Individual Flexible Premium Adjustable Universal Life Policy

Form NWLA-371-M2.1, Policy Data Pages for Modified Single Premium Universal Life Policy

NAIC#: 92657

SERFF Tracking Number: NWA-126555805 State: Arkansas
Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 45247
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As part of a project to fully automate our Policy Data Pages and make them uniform, we are submitting for your review, revisions to our Policy Data Pages for NWLA-370-M2, Individual Flexible Premium Adjustable Universal Life, previously approved on 03-11-08, SERFF NWA-125518784 and NWLA-371-M2, Modified Single Premium Universal Life, previously approved on 07-25-08, SERFF NWA-125735382. We would like these revisions to be effective July 2, 2010 or upon approval.

In addition to formatting and grammatical revisions, we have listed below the significant changes to each set of Policy Data Pages.

NWLA-370-M2.1, Policy Data Page Revisions

- Changed Policy Data Page form number and date on each page.
- Page 3A and 3C, changed "Initial Specified Amount" to "Specified Amount".
- Page 3A, removed the Specified Amount Increase information. This information will only show when there is an increase in the Specified Amount.
- Page 3B, changed "Monthly Charges" to "Policy Charges" in the title and in the last sentence on this page to coincide with the Contents page of the Policy contract.
- Page 3B, reformatted the "Policy Charge and Deductions" section for clarity. None of the data changed.
- Page 3B, removed the "Guaranteed Maximum Rider Monthly Cost Per \$1,000 of Specified Amount" since the information is included on the Rider page.
- Page 3C, we added to the paragraph following the Cost of Insurance Table, Rate Class Multiple wording.
- Page 3C, we moved the "Accumulated Value Guaranteed Minimum Interest Rate (Per Annum)" percentage to Page 3D.
- Page 3D, changed "anniversary" to "Policy Anniversary" as stated in the Defined Terms.
- Page 3D, changed "Minimum Loan Payment" to "Minimum Loan Repayment". The amount did not change.

We added the "Overloan Lapse Protection Rider Charge Rates" page, numbered Page 3H, which we inadvertently omitted from the previous filing.

NWLA-371-M2.1, Policy Data Page Revisions

- Changed Policy Data Page form number and date on each page.
- Page 3, under the "Premium Information" section, we changed "Initial Premium" to "Initial Premium Payment" and "Single" to "Single Premium".
- Page 3A, under the Base Policy Coverage Information section, we changed "Initial Specified Amount" to "Specified Amount" and added the "Death Benefit Option".
- Page 3A, under the Schedule of Benefits section, we "Guaranteed Policy Continuation" to the double asterisks paragraph.

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Product Name: PDP Enhancement Filing
Project Name/Number: PDP Enhancement Filing/NWLA-370-M2.1

- Page 3A, changed the title "Monthly Charges and Deductions" to "Policy Charges and Deductions".
- Page 3A, reformatted the "Policy Charge and Deductions" section for clarity. None of the data changed.
- The "Policy Charges and Deductions" sentence was moved from the Guaranteed Maximum Monthly Cost of Insurance section to the Policy Charges and Deductions section.
- The "Accumulated Value Guaranteed Minimum Interest Rate (Per Annum)" percentage was moved from the Nonforfeiture section to the Partial Surrenders and Loans section.

A comparison copy of the changes is being provided for each set of Policy Data Pages to show the changes made in addition to a clean copy for your records.

Corrections/additions were made to the Statement of Variability forms for NWLA-370-M2.1 and NWLA-371-M2.1 as a result of changes to the material on the Policy Data Pages. We have included updated copies for your review.

In the Policy Data Pages for NWLA-371-M2.1, we bracketed the Interest Rate in the Nonforfeiture section and included and included a statement for bracketing in the Statement of Variability. Because of the variability in this interest rate, an Addendum to the Actuarial Memorandum was created and is being provided in this filing for your records.

This filing is exempt from Readability scoring.

These forms are being filed concurrently in our state of domicile.

Company and Contact

Filing Contact Information

Carrie Ruhlen, Compliance Specialist ruhlenc@nationwide.com
One Nationwide Plaza 614-249-8042 [Phone]
1-33-102 614-249-1199 [FAX]
Columbus, OH 43215

Filing Company Information

Nationwide Life and Annuity Insurance CoCode: 92657 State of Domicile: Ohio
Company
One Nationwide Plaza Group Code: 140 Company Type:
1-10-03 Group Name: State ID Number:
Columbus, OH 43215 FEIN Number: 31-1000740
(800) 882-2822 ext. [Phone]

SERFF Tracking Number: NWPA-126555805 State: Arkansas
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Company Tracking Number: NWLA-370-M2.1
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Product Name: PDP Enhancement Filing
Project Name/Number: PDP Enhancement Filing/NWLA-370-M2.1

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: \$50 per form.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Life and Annuity Insurance Company	\$100.00	03/24/2010	35127149

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Product Name: PDP Enhancement Filing
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/25/2010	03/25/2010

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Revised Statements of Variability		Yes
Supporting Document	Actuarial Memorandum Addendum		No
Supporting Document	Cover Letter		Yes
Supporting Document	Form Comparisons		Yes
Form	Flexible Premium Adjustable Universal Life Insurance		Yes
Form	Modified Single Premium Universal Life Insurance		Yes

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 Product Name: PDP Enhancement Filing
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Form Schedule

Lead Form Number: NWLA-370-M2.1

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	NWLA-370-M2.1	Schedule Pages	Flexible Premium Adjustable Universal Life Insurance	Revised	Replaced Form #: NWLA-370-M2 Data Pages Previous Filing #: 38307	0.000	NWLA-370-M2.1 PDP.pdf
	NWLA-371-M2.1	Schedule Pages	Modified Single Premium Universal Life Insurance	Revised	Replaced Form #: NWLA-371-M2 Data Pages Previous Filing #: 39654	0.000	NWLA-371-M2.1 PDP.pdf

Forms: NWLA-370-M2

Riders: NWLA-372-AO

POLICY DATA PAGES

The Policy Data Pages include information about this Policy as of the Policy Date based on information you provided us on the application including any supplemental application. This Policy is adjustable meaning you can change the amount of coverage, death benefit option, and rider elections subject to any applicable requirements. Post-issue Policy activity, such as Policy loans, partial Surrenders, and benefit changes (including Specified Amount increases and decreases, death benefit option changes, and rider elections) will affect the Policy coverage. We will provide replacement Policy Data Pages reflecting any new benefit elections or coverage changes you make after the Policy Date, including changes to Surrender Charge schedules and underwriting risk classification (including rate class, rate type, and any monthly flat extras).

POLICY ISSUE INFORMATION

Policy Owner[s]: [John E Doe]

Policy Number: [B500000000]

Policy Date: [February 1, 2010]

State of Issue: [Anystate]

Policy Type: Individual Flexible Premium Adjustable
Universal Life Insurance, Non-Participating

INSURED'S INFORMATION

Insured: [John E Doe]

Sex: [Male]

Issue Age: [35]

Rate Class: [Standard]

Rate Type: [Non-Tobacco]

Rate Class Multiple: [1.00]

Monthly Flat Extra*: [None][\$00.00 payable to 0/0/0000]

[**Monthly Flat Extra*:**] [\$00.00 payable to 0/0/0000]

*Monthly Flat Extras are amounts charged in addition to the monthly cost of insurance charge on a per \$1,000 of Specified Amount basis. Monthly Flat Extras may be charged for rating and/or to account for particular risks such as hazardous occupations or hobbies.

PREMIUM INFORMATION**

Minimum Initial Premium Payment: [\$86.44]

Minimum Additional Premium Payment: \$25.00

Planned Premium Payment: [\$892.50]

Planned Premium Payment Frequency: [Annual]

Minimum Monthly Premium: [\$43.22]

Minimum Monthly Premium Period: [5] Years

**This is a flexible Premium Policy. The Minimum Initial Premium Payment must be paid before coverage begins. Premium payments after the Minimum Initial Premium Payment are not required. If you chose to make additional Premium payments, the amount of each payment must be at least the Minimum Additional Premium Payment. The Planned Premium Payment and Planned Premium Payment Frequency are provided by you in the application and tell us how much and how frequently you intend to pay Premium. The Minimum Monthly Premium is a value used to determine whether this Policy is eligible for continuation during the Minimum Monthly Premium Period if the Accumulated Value less Indebtedness is insufficient to pay the monthly deductions. Refer to the Premium Payment Provision and Minimum Monthly Premium section for details on how this information is used and impacts your Policy.

Insured: [John E Doe]

Policy Number: [B500000000]

BASE POLICY COVERAGE INFORMATION

Specified Amount:	[\$100,000.00]	Minimum Specified Amount Increase:	[\$25,000.00]
Minimum Specified Amount:	\$25,000.00	Minimum Specified Amount Decrease:	[\$10,000.00]
Death Benefit Option Elected:	[Option 1]	Death Benefit Discount Rate:	1.00246627
Maturity Date*:	[February 1, 2095]	[Death Benefit Option 3 Interest Rate:]	[N/A]
Internal Revenue Code Life Insurance Qualification Test:	[Guideline Premium/Cash Value Corridor] Test	[Death Benefit Option 3 Maximum Increase:]	[N/A]

*Coverage may expire prior to the Maturity Date if Premiums paid and interest credited are not sufficient to cover monthly deductions to that date. It is possible that coverage may end prior to the Maturity Date even if Planned Premium Payments are made. If your Policy is in force on the Maturity Date, you may elect to receive the Maturity Proceeds which will equal the Net Surrender Value on the Maturity Date; however, there may be little or no Net Surrender Value to be paid. If you do not elect to receive the Maturity Proceeds on the Maturity Date, the Maturity Date will automatically be extended. Such extension is subject to the conditions stated in the Maturity Date Extension section of your Policy. You should consult a qualified tax advisor before the Maturity Date of your Policy is extended.

SCHEDULE OF BENEFITS

		Coverage		
<u>Form Number</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Start Date</u>	<u>End Date**</u>
NWLA-370-M2	Flexible Premium Adjustable Universal Life Specified Amount	[\$100,000.00]	[2/1/2010]	[2/1/2095]
NWLA-372-AO	Overloan Lapse Protection Rider		[2/1/2010]	[2/1/2075]

**Coverage may expire prior to the date shown if Premiums paid and interest credited are not sufficient to continue coverage to that date. Refer to the Policy Coverage, Policy Continuation, Grace Period, Lapse and Reinstatement Provision for additional information.

Insured: [John E Doe]

Policy Number: [B500000000]

POLICY CHARGES AND DEDUCTIONS*

Guaranteed Maximum Percent of Premium Expense Charge:	Policy Years 1-5	10% of each Premium payment
	Policy Years 6-15	8% of each Premium payment
	Policy Years 16+	5% of each Premium payment

Guaranteed Maximum Monthly Administrative Charge:	Policy Year 1	\$20.00 each Policy Monthaversary
	Policy Year 2+	\$10.00 each Policy Monthaversary

Guaranteed Maximum Monthly Per \$1,000 of Specified Amount Expense Charge:	Policy Years 1-10	[\$0.20] each Policy Monthaversary
	Policy Years 11+	\$0.00

*The charges described in the Policy Charges and Deductions section are reduced to zero when the Insured reaches Attained Age 120.

Insured: [John E Doe]

Policy Number: [B500000000]

Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount At Risk

Specified Amount: [\$100,000.00]

Effective Date of Coverage: [February 1, 2010]

<u>Attained Age of Insured</u>	<u>Maximum Rate</u>	<u>Attained Age of Insured</u>	<u>Maximum Rate</u>	<u>Attained Age of Insured</u>	<u>Maximum Rate</u>
[35]	[0.09088]	[69]	[1.85123]	[103]	[43.94625]
[36]	[0.09588]	[70]	[2.03086]	[104]	[46.81288]
[37]	[0.10006]	[71]	[2.23220]	[105]	[49.92533]
[38]	[0.10756]	[72]	[2.49735]	[106]	[53.36259]
[39]	[0.11424]	[73]	[2.77788]	[107]	[57.17347]
[40]	[0.12175]	[74]	[3.07394]	[108]	[61.41905]
[41]	[0.13176]	[75]	[3.39865]	[109]	[66.17321]
[42]	[0.14428]	[76]	[3.75405]	[110]	[71.52939]
[43]	[0.15847]	[77]	[4.16842]	[111]	[77.61672]
[44]	[0.17517]	[78]	[4.65484]	[112]	[83.33333]
[45]	[0.19437]	[79]	[5.21978]	[113]	[83.33333]
[46]	[0.21275]	[80]	[5.83980]	[114]	[83.33333]
[47]	[0.23280]	[81]	[6.55095]	[115]	[83.33333]
[48]	[0.24450]	[82]	[7.29756]	[116]	[83.33333]
[49]	[0.25787]	[83]	[8.10961]	[117]	[83.33333]
[50]	[0.27709]	[84]	[9.01738]	[118]	[83.33333]
[51]	[0.29966]	[85]	[10.04235]	[119]	[83.33333]
[52]	[0.33060]	[86]	[11.19223]	[120+]	0.00000
[53]	[0.36406]	[87]	[12.46504]		
[54]	[0.40674]	[88]	[13.84938]		
[55]	[0.45949]	[89]	[15.33342]		
[56]	[0.51311]	[90]	[16.90881]		
[57]	[0.57096]	[91]	[18.41631]		
[58]	[0.62045]	[92]	[20.01527]		
[59]	[0.67752]	[93]	[21.73361]		
[60]	[0.74639]	[94]	[23.58543]		
[61]	[0.83045]	[95]	[25.57306]		
[62]	[0.93311]	[96]	[27.43188]		
[63]	[1.04853]	[97]	[29.45788]		
[64]	[1.17000]	[98]	[31.67269]		
[65]	[1.29840]	[99]	[34.09954]		
[66]	[1.42867]	[100]	[36.77137]		
[67]	[1.56083]	[101]	[38.95131]		
[68]	[1.70337]	[102]	[41.33540]		

The Guaranteed Maximum Monthly Cost of Insurance Rates shown above are based on the 2001 Commissioner's Standard Ordinary Mortality Table, [Male], [Non-Tobacco], Rate Class Multiple [1.00], and Age Nearest Birthday. Actual monthly cost of insurance rates will be determined by us based on our expectations as to our future experience. However, the actual cost of insurance rates will not be greater than those shown above, and the monthly flat extra, if any.

NONFORFEITURE - BASIS OF CALCULATION FOR MINIMUM CASH SURRENDER VALUES

Guaranteed Cash Values:

Mortality Table: 2001 Commissioner's Standard Ordinary Mortality Table, [Male], [Non-Tobacco] and Age Nearest Birthday.

Interest Rate: 3.00%, Annual Effective Rate

Insured: [John E Doe]

Policy Number: [B500000000]

SURRENDER CHARGE TABLE

Specified Amount: [\$100,000.00]

Effective Date of Coverage: [February 1, 2010]

**Surrender Charge by year as measured from the
Effective Date of Coverage stated above**

**Surrender
Charge**

1	[\$1,862.00]
2	[\$1,843.00]
3	[\$1,824.00]
4	[\$1,805.00]
5	[\$1,786.00]
6	[\$1,748.00]
7	[\$1,729.00]
8	[\$1,710.00]
9	[\$1,672.00]
10	[\$1,653.00]
11	[\$1,482.00]
12	[\$1,311.00]
13	[\$1,140.00]
14	[\$988.00]
15	[\$817.00]
16	[\$646.00]
17	[\$494.00]
18	[\$323.00]
19	[\$152.00]
20+	[\$0.00]

For Surrender Charge purposes, years begin on the Effective Date of Coverage stated above and on each Policy Anniversary of that date thereafter and end on the day before the next Policy Anniversary of the Effective Date of Coverage.

For a complete Surrender of the above [\$100,000.00], the applicable Surrender Charge will be deducted from the Accumulated Value based on the Policy Year and we will pay you the Net Surrender Value. We will also deduct a Surrender Charge for requested Specified Amount decreases. A new Surrender Charge schedule page will be mailed to you for the remaining insurance.

SERVICE FEES

Maximum Projection of Benefits and Values Fee: \$25.00 per projection processed

Maximum Partial Surrender Fee: \$25.00 per partial Surrender processed

PARTIAL SURRENDERS AND LOANS

Minimum Partial Surrender: \$500.00 per request

Minimum Loan Repayment: \$25.00

Loan Interest Charged (Per Annum): 5.00% in all Policy Years

Loan Interest Credited (Per Annum): 3.00% in all Policy Years

Accumulated Value Guaranteed Minimum Interest Rate (Per Annum): 3.00% in all Policy Years

[INTERNAL REVENUE CODE LIFE INSURANCE QUALIFICATION TEST TABLE

Your Policy complies with section 7702 of the Internal Revenue Code, as amended, under the Guideline Premium/Cash Value Corridor Test. It requires that the death benefit be greater than or equal to the product of the Accumulated Value and the Applicable Percentages from the following table.

<u>Attained Age of Insured</u>	<u>Applicable Percentages</u>	<u>Attained Age of Insured</u>	<u>Applicable Percentages</u>
0-40	250%	70	115%
41	243%	71	113%
42	236%	72	111%
43	229%	73	109%
44	222%	74	107%
45	215%	75	105%
46	209%	76	105%
47	203%	77	105%
48	197%	78	105%
49	191%	79	105%
50	185%	80	105%
51	178%	81	105%
52	171%	82	105%
53	164%	83	105%
54	157%	84	105%
55	150%	85	105%
56	146%	86	105%
57	142%	87	105%
58	138%	88	105%
59	134%	89	105%
60	130%	90	105%
61	128%	91	104%
62	126%	92	103%
63	124%	93	102%
64	122%	94	101%
65	120%	95	100%
66	119%	96	100%
67	118%	97	100%
68	117%	98	100%
69	116%	99	100%
		100+	100%]

SETTLEMENT OPTION TABLES

**Option 1 - Life Income with Payments Guaranteed
Monthly Installments for each \$1,000 of Proceeds**

Age of Payee Last Birthday		Guaranteed Period Years			Age of Payee Last Birthday		Guaranteed Period Years			Age of Payee Last Birthday		Guaranteed Period Years		
Male	Female	10	15	20	Male	Female	10	15	20	Male	Female	10	15	20
5 & Under	10 & Under	\$2.33	\$2.33	\$2.32	35	40	\$2.75	\$2.75	\$2.75	65	70	\$4.37	\$4.27	\$4.12
6	11	\$2.33	\$2.33	\$2.33	36	41	\$2.78	\$2.78	\$2.77	66	71	\$4.48	\$4.36	\$4.19
7	12	\$2.34	\$2.34	\$2.34	37	42	\$2.81	\$2.80	\$2.80	67	72	\$4.59	\$4.45	\$4.26
8	13	\$2.35	\$2.35	\$2.35	38	43	\$2.83	\$2.83	\$2.82	68	73	\$4.71	\$4.55	\$4.33
9	14	\$2.36	\$2.36	\$2.36	39	44	\$2.86	\$2.86	\$2.85	69	74	\$4.83	\$4.65	\$4.40

10	15	\$2.37	\$2.37	\$2.37	40	45	\$2.89	\$2.89	\$2.88	70	75	\$4.96	\$4.75	\$4.47
11	16	\$2.38	\$2.38	\$2.38	41	46	\$2.92	\$2.92	\$2.91	71	76	\$5.10	\$4.86	\$4.54
12	17	\$2.39	\$2.39	\$2.39	42	47	\$2.96	\$2.95	\$2.94	72	77	\$5.24	\$4.97	\$4.61
13	18	\$2.40	\$2.40	\$2.40	43	48	\$2.99	\$2.99	\$2.97	73	78	\$5.39	\$5.07	\$4.68
14	19	\$2.41	\$2.41	\$2.41	44	49	\$3.03	\$3.02	\$3.01	74	79	\$5.55	\$5.18	\$4.75

15	20	\$2.42	\$2.42	\$2.42	45	50	\$3.07	\$3.06	\$3.04	75	80	\$5.71	\$5.29	\$4.81
16	21	\$2.43	\$2.43	\$2.43	46	51	\$3.11	\$3.10	\$3.08	76	81	\$5.87	\$5.40	\$4.87
17	22	\$2.44	\$2.44	\$2.44	47	52	\$3.15	\$3.14	\$3.12	77	82	\$6.05	\$5.51	\$4.92
18	23	\$2.46	\$2.45	\$2.45	48	53	\$3.19	\$3.18	\$3.16	78	83	\$6.22	\$5.61	\$4.97
19	24	\$2.47	\$2.47	\$2.46	49	54	\$3.24	\$3.22	\$3.20	79	84	\$6.40	\$5.72	\$5.02

20	25	\$2.48	\$2.48	\$2.48	50	55	\$3.29	\$3.27	\$3.25	80	85	\$6.58	\$5.82	\$5.06
21	26	\$2.49	\$2.49	\$2.49	51	56	\$3.34	\$3.32	\$3.29	81	86	\$6.77	\$5.91	\$5.10
22	27	\$2.51	\$2.51	\$2.50	52	57	\$3.39	\$3.37	\$3.34	82	87	\$6.96	\$6.00	\$5.13
23	28	\$2.52	\$2.52	\$2.52	53	58	\$3.45	\$3.42	\$3.39	83	88	\$7.14	\$6.09	\$5.16
24	29	\$2.54	\$2.54	\$2.53	54	59	\$3.50	\$3.48	\$3.44	84	89	\$7.33	\$6.16	\$5.18

25	30	\$2.55	\$2.55	\$2.55	55	60	\$3.56	\$3.53	\$3.49	85	90	\$7.51	\$6.24	\$5.21
26	31	\$2.57	\$2.57	\$2.57	56	61	\$3.63	\$3.59	\$3.54	86	91	\$7.69	\$6.30	\$5.22
27	32	\$2.59	\$2.59	\$2.58	57	62	\$3.69	\$3.66	\$3.60	87	92	\$7.87	\$6.36	\$5.24
28	33	\$2.61	\$2.60	\$2.60	58	63	\$3.76	\$3.72	\$3.66	88	93	\$8.03	\$6.41	\$5.25
29	34	\$2.62	\$2.62	\$2.62	59	64	\$3.84	\$3.79	\$3.72	89	94	\$8.19	\$6.46	\$5.26

30	35	\$2.64	\$2.64	\$2.64	60	65	\$3.91	\$3.86	\$3.78	90	95	\$8.34	\$6.50	\$5.26
31	36	\$2.66	\$2.66	\$2.66	61	66	\$3.99	\$3.93	\$3.84	91	96	\$8.48	\$6.53	\$5.27
32	37	\$2.68	\$2.68	\$2.68	62	67	\$4.08	\$4.01	\$3.91	92	97	\$8.61	\$6.56	\$5.27
33	38	\$2.71	\$2.70	\$2.70	63	68	\$4.17	\$4.09	\$3.98	93	98	\$8.73	\$6.58	\$5.27
34	39	\$2.73	\$2.73	\$2.72	64	69	\$4.27	\$4.18	\$4.05	94	99	\$8.84	\$6.60	\$5.27
										95 & Over	100 & Over	\$8.94	\$6.61	\$5.27

If the income payable for a specific guaranteed period is equal to that for other guarantee periods the longer period will be deemed to have been elected.

Option 2 - Joint & Survivor Life Income
Monthly Installments for each \$1,000 of Proceeds

M/F	50	55	60	65	70	75	80	85	90	95	100
50	\$2.86	\$2.96	\$3.04	\$3.11	\$3.17	\$3.21	\$3.24	\$3.26	\$3.28	\$3.29	\$3.29
55	\$2.92	\$3.04	\$3.15	\$3.26	\$3.35	\$3.43	\$3.48	\$3.52	\$3.55	\$3.56	\$3.57
60	\$2.96	\$3.11	\$3.26	\$3.41	\$3.55	\$3.67	\$3.77	\$3.84	\$3.88	\$3.91	\$3.93
65	\$3.00	\$3.17	\$3.35	\$3.55	\$3.75	\$3.94	\$4.10	\$4.22	\$4.31	\$4.37	\$4.40
70	\$3.02	\$3.21	\$3.43	\$3.67	\$3.94	\$4.21	\$4.47	\$4.68	\$4.85	\$4.96	\$5.03
75	\$3.04	\$3.24	\$3.48	\$3.77	\$4.10	\$4.47	\$4.85	\$5.20	\$5.50	\$5.72	\$5.86
80	\$3.05	\$3.26	\$3.52	\$3.84	\$4.22	\$4.68	\$5.20	\$5.73	\$6.22	\$6.63	\$6.92
85	\$3.06	\$3.28	\$3.55	\$3.88	\$4.31	\$4.85	\$5.50	\$6.22	\$6.98	\$7.67	\$8.22
90	\$3.07	\$3.29	\$3.56	\$3.91	\$4.37	\$4.96	\$5.72	\$6.63	\$7.67	\$8.73	\$9.68
95	\$3.07	\$3.29	\$3.57	\$3.93	\$4.40	\$5.03	\$5.86	\$6.92	\$8.22	\$9.68	\$11.16
100	\$3.07	\$3.30	\$3.58	\$3.94	\$4.42	\$5.07	\$5.96	\$7.12	\$8.62	\$10.46	\$12.49

The Option 1 and Option 2 Settlement option tables are based on the Male Annuity 2000 Mortality table (male ages set back five years, female ages set back ten years) with male projection scale G at 2.50% interest. For purposes of the settlement option tables, the payees' actual ages as of their respective last birthdays are used.

The Option 2 Settlement option table shows purchase rates applicable when the joint payees are of different sexes, one female and one male. Purchase rates applicable for same sex joint payees are available upon request.

OVERLOAN LAPSE PROTECTION RIDER CHARGE RATES

The Rider charge rates vary by Attained Age. If the Rider is invoked, the one-time Rider charge is the product of Accumulated or Cash Value and the rate shown below:

<u>Attained Age</u>	<u>Rider Charge</u>
75	4.25%
76	4.15%
77	4.10%
78	4.05%
79	4.00%
80	3.90%
81	3.80%
82	3.70%
83	3.55%
84	3.40%
85	3.20%
86	3.00%
87	2.75%
88	2.50%
89	2.15%
90	1.75%
91	1.30%
92	0.90%
93	0.55%
94	0.30%
95+	0.15%

Forms: NWLA-371-M2

Riders:

POLICY DATA PAGES

The Policy Data Pages include information about this Policy as of the Policy Date based on information you provided us on the application including any supplemental application. Post-issue Policy activity, such as Policy loans, partial Surrenders and penalty free partial Surrenders will affect the Policy coverage. We will provide replacement Policy Data Pages reflecting coverage changes you make after the Policy Date.

POLICY ISSUE INFORMATION

Policy Owner[s]:	[John E Doe]	Policy Date:	[February 1, 2010]
Policy Number:	[B500000000]	Policy Type:	Modified Single Premium Universal Life Insurance, Non-Participating
State of Issue:	[Anystate]		

INSURED'S INFORMATION

Insured:	[John E Doe]
Sex:	[Male]
Issue Age:	[35]
Rate Class:	[Preferred]
Rate Type:	[Non-Tobacco]

PREMIUM INFORMATION*

Initial Premium Payment:	[\$10,000.00]	Minimum Additional Premium:	[\$10,000.00]
Premium Payment Frequency:	Single Premium	Maximum Additional Premium:	[\$15,000.00]

*This is a single Premium Policy. The Initial Premium Payment must be paid before coverage begins. Premium payments after the Initial Premium Payment are not required. If you choose to make additional Premium payments, the amount of each payment must be at least the Minimum Additional Premium, but may not exceed the Maximum Additional Premium, and must be paid no later than [January 31, 2012].

Insured: [John E Doe]

Policy Number: [B500000000]

BASE POLICY COVERAGE INFORMATION

Specified Amount:	[\$46,575.90]	Death Benefit Option:	Option 1 - Level
Minimum Specified Amount:	[\$46,575.90]	Death Benefit Discount Rate:	1.00246627
Maturity Date*:	[February 1, 2095]	Internal Revenue Code Life Insurance Qualification Test:	Cash Value Accumulation Test

*Coverage may expire prior to the Maturity Date if you take out Policy loans, partial Surrenders or penalty free partial Surrenders. If your Policy is in force on the Maturity Date, you may elect to receive the Maturity Proceeds which will equal the Net Surrender Value on the Maturity Date; however, there may be little or no Net Surrender Value to be paid. If you do not elect to receive the Maturity Proceeds on the Maturity Date, the Maturity Date will automatically be extended. Such extension is subject to the conditions stated in the Maturity Date Extension section of your Policy. You should consult a qualified tax advisor before the Maturity Date of your Policy is extended.

SCHEDULE OF BENEFITS

<u>Form Number</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Coverage</u>	
			<u>Start Date</u>	<u>End Date**</u>
NWLA-371-M2	Modified Single Premium Adjustable Universal Life Specified Amount	[\$46,575.90]	[2/1/2010]	[2/1/2095]

**Coverage may expire prior to the date shown if you take out Loans, partial Surrenders or penalty free partial Surrenders. Refer to the Guaranteed Policy Continuation, Grace Period, Lapse and Reinstatement Provision for additional information.

POLICY CHARGES AND DEDUCTIONS***

Guaranteed Maximum Percent of Premium Expense Charge:	All Policy Years	5.00% of each Premium Payment
Guaranteed Maximum Monthly Per \$1,000 of Specified Amount Expense Charge:	All Policy Years	\$0.30 each Policy Monthaversary

***The charges described in the Policy Charges and Deductions section are reduced to zero when the Insured reaches Attained Age 120.

Table of Guaranteed Cash Values Per \$1000 of Specified Amount

Specified Amount: [\$46,575.90]

Policy Date: [February 1, 2010]

<u>Attained Age of Insured</u>	<u>Guaranteed Cash Values</u>	<u>Attained Age of Insured</u>	<u>Guaranteed Cash Values</u>
[35]	[\$204.43]	[78]	[\$728.52]
[36]	[\$211.73]	[79]	[\$742.56]
[37]	[\$219.28]	[80]	[\$756.22]
[38]	[\$227.10]	[81]	[\$769.47]
[39]	[\$235.17]	[82]	[\$782.23]
[40]	[\$243.51]	[83]	[\$794.56]
[41]	[\$252.13]	[84]	[\$806.48]
[42]	[\$261.02]	[85]	[\$817.94]
[43]	[\$270.16]	[86]	[\$828.86]
[44]	[\$279.56]	[87]	[\$839.19]
[45]	[\$289.21]	[88]	[\$848.86]
[46]	[\$299.10]	[89]	[\$857.85]
[47]	[\$309.25]	[90]	[\$866.15]
[48]	[\$319.67]	[91]	[\$873.75]
[49]	[\$330.44]	[92]	[\$880.93]
[50]	[\$341.56]	[93]	[\$887.69]
[51]	[\$353.00]	[94]	[\$894.03]
[52]	[\$364.77]	[95]	[\$899.91]
[53]	[\$376.82]	[96]	[\$905.29]
[54]	[\$389.14]	[97]	[\$910.46]
[55]	[\$401.70]	[98]	[\$915.37]
[56]	[\$414.43]	[99]	[\$919.98]
[57]	[\$427.37]	[100]	[\$924.20]
[58]	[\$440.51]	[101]	[\$927.85]
[59]	[\$453.93]	[102]	[\$931.42]
[60]	[\$467.62]	[103]	[\$934.92]
[61]	[\$481.52]	[104]	[\$938.33]
[62]	[\$495.58]	[105]	[\$941.63]
[63]	[\$509.72]	[106]	[\$944.85]
[64]	[\$523.90]	[107]	[\$947.99]
[65]	[\$538.14]	[108]	[\$951.05]
[66]	[\$552.43]	[109]	[\$954.01]
[67]	[\$566.82]	[110]	[\$956.89]
[68]	[\$581.35]	[111]	[\$959.68]
[69]	[\$596.02]	[112]	[\$962.37]
[70]	[\$610.87]	[113]	[\$964.98]
[71]	[\$625.81]	[114]	[\$967.49]
[72]	[\$640.81]	[115]	[\$969.91]
[73]	[\$655.68]	[116]	[\$972.25]
[74]	[\$670.43]	[117]	[\$974.51]
[75]	[\$685.11]	[118]	[\$976.75]
[76]	[\$699.70]	[119]	[\$979.67]
[77]	[\$714.20]	[120+]	[\$1,000.00]

Insured: [John E Doe]

Policy Number: [B500000000]

Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount At Risk

Specified Amount: [\$46,575.90]

Policy Date: [February 1, 2010]

<u>Attained Age of Insured</u>	<u>Maximum Rate</u>	<u>Attained Age of Insured</u>	<u>Maximum Rate</u>	<u>Attained Age of Insured</u>	<u>Maximum Rate</u>
[35]	[0.09088]	[69]	[1.85123]	[103]	[43.94625]
[36]	[0.09588]	[70]	[2.03086]	[104]	[46.81288]
[37]	[0.10006]	[71]	[2.23220]	[105]	[49.92533]
[38]	[0.10756]	[72]	[2.49735]	[106]	[53.36259]
[39]	[0.11424]	[73]	[2.77788]	[107]	[57.17347]
[40]	[0.12175]	[74]	[3.07394]	[108]	[61.41905]
[41]	[0.13176]	[75]	[3.39865]	[109]	[66.17321]
[42]	[0.14428]	[76]	[3.75405]	[110]	[71.52939]
[43]	[0.15847]	[77]	[4.16842]	[111]	[77.61672]
[44]	[0.17517]	[78]	[4.65484]	[112]	[83.33000]
[45]	[0.19437]	[79]	[5.21978]	[113]	[83.33000]
[46]	[0.21275]	[80]	[5.83980]	[114]	[83.33000]
[47]	[0.23280]	[81]	[6.55095]	[115]	[83.33000]
[48]	[0.24450]	[82]	[7.29756]	[116]	[83.33000]
[49]	[0.25787]	[83]	[8.10961]	[117]	[83.33000]
[50]	[0.27709]	[84]	[9.01738]	[118]	[83.33000]
[51]	[0.29966]	[85]	[10.04235]	[119]	[83.33000]
[52]	[0.33060]	[86]	[11.19223]	[120+]	0.00000
[53]	[0.36406]	[87]	[12.46504]		
[54]	[0.40674]	[88]	[13.84938]		
[55]	[0.45949]	[89]	[15.33342]		
[56]	[0.51311]	[90]	[16.90881]		
[57]	[0.57096]	[91]	[18.41631]		
[58]	[0.62045]	[92]	[20.01527]		
[59]	[0.67752]	[93]	[21.73361]		
[60]	[0.74639]	[94]	[23.58543]		
[61]	[0.83045]	[95]	[25.57306]		
[62]	[0.93311]	[96]	[27.43188]		
[63]	[1.04853]	[97]	[29.45788]		
[64]	[1.17000]	[98]	[31.67269]		
[65]	[1.29840]	[99]	[34.09954]		
[66]	[1.42867]	[100]	[36.77137]		
[67]	[1.56083]	[101]	[38.95131]		
[68]	[1.70337]	[102]	[41.33540]		

Actual monthly cost of insurance rates will be determined by us based on our expectations as to our future experience. However, the actual cost of insurance rates will not be greater than those shown above.

NONFORFEITURE - BASIS OF CALCULATION FOR MINIMUM CASH SURRENDER VALUES

Guaranteed Cash Values:

Mortality Table: 2001 Commissioner’s Standard Ordinary Mortality Table. [Male], [Non-Tobacco] and Age Nearest Birthday.

Interest Rate: [4.00%], Annual Effective Rate

SURRENDER CHARGE TABLE

Specified Amount: [\$46,575.90]

Policy Date: [February 1, 2010]

<u>Surrender Charge by year as measured from the Policy Date stated above</u>	<u>Surrender Charge</u>
1	[\$800.00]
2	[\$750.00]
3	[\$700.00]
4	[\$650.00]
5	[\$600.00]
6	[\$550.00]
7	[\$500.00]
8	[\$400.00]
9	[\$300.00]
10	[\$200.00]
11+	[\$0.00]

For Surrender Charge purposes, years begin on the Policy Date stated above and on each Policy Anniversary of that date thereafter and end on the day before the next Policy Anniversary of the Policy Date.

For a complete Surrender of this Policy, the applicable Surrender Charge will be deducted from the Accumulated Value based on the Policy Year and we will pay you the Net Surrender Value.

SERVICE FEES

Maximum Projection of Benefits and Values Fee:	\$25.00 per projection processed
Maximum Partial Surrender Fee:	\$25.00 per partial Surrender processed

PARTIAL SURRENDERS AND LOANS

Minimum Partial Surrender:	\$1,000.00 per request
Minimum Penalty Free Partial Surrender:	\$1,000.00 per request
Maximum Penalty Free Partial Surrender Percentage:	5%
Minimum Loan Repayment:	\$25.00
Loan Interest Charged (Per Annum):	5.00% in all Policy Years
Loan Interest Credited (Per Annum):	3.00% in all Policy Years
Accumulated Value Guaranteed Minimum Interest Rate (Per Annum):	3.00% in all Policy Years

INTERNAL REVENUE CODE LIFE INSURANCE QUALIFICATION TEST TABLE

Your Policy complies with section 7702 of the Internal Revenue Code, as amended, under the Cash Value Accumulation Test. It requires that the death benefit be greater than or equal to the product of the Accumulated Value and the Applicable Percentages from the following table.

<u>Attained Age of Insured</u>	<u>Applicable Percentages</u>	<u>Attained Age of Insured</u>	<u>Applicable Percentages</u>
[35]	[489%]	[78]	[137%]
[36]	[472%]	[79]	[135%]
[37]	[456%]	[80]	[132%]
[38]	[440%]	[81]	[130%]
[39]	[425%]	[82]	[128%]
[40]	[411%]	[83]	[126%]
[41]	[397%]	[84]	[124%]
[42]	[383%]	[85]	[122%]
[43]	[370%]	[86]	[120%]
[44]	[358%]	[87]	[119%]
[45]	[346%]	[88]	[118%]
[46]	[334%]	[89]	[116%]
[47]	[323%]	[90]	[115%]
[48]	[313%]	[91]	[114%]
[49]	[303%]	[92]	[113%]
[50]	[293%]	[93]	[112%]
[51]	[283%]	[94]	[111%]
[52]	[274%]	[95]	[110%]
[53]	[265%]	[96]	[109%]
[54]	[257%]	[97]	[107%]
[55]	[249%]	[98]	[106%]
[56]	[241%]	[99]	[103%]
[57]	[234%]	[100]	[100%]
[58]	[227%]	[101]	[100%]
[59]	[220%]	[102]	[100%]
[60]	[214%]	[103]	[100%]
[61]	[208%]	[104]	[100%]
[62]	[202%]	[105]	[100%]
[63]	[196%]	[106]	[100%]
[64]	[191%]	[107]	[100%]
[65]	[186%]	[108]	[100%]
[66]	[181%]	[109]	[100%]
[67]	[176%]	[110]	[100%]
[68]	[172%]	[111]	[100%]
[69]	[168%]	[112]	[100%]
[70]	[164%]	[113]	[100%]
[71]	[160%]	[114]	[100%]
[72]	[156%]	[115]	[100%]
[73]	[152%]	[116]	[100%]
[74]	[149%]	[117]	[100%]
[75]	[146%]	[118]	[100%]
[76]	[143%]	[119]	[100%]
[77]	[140%]	[120+]	[100%]

SETTLEMENT OPTION TABLES
Option 1 - Life Income with Payments Guaranteed
Monthly Installments for each \$1,000 of Proceeds

Age of Payee Last Birthday		Guaranteed Period Years			Age of Payee Last Birthday		Guaranteed Period Years			Age of Payee Last Birthday		Guaranteed Period Years		
Male	Female	10	15	20	Male	Female	10	15	20	Male	Female	10	15	20
5 & Under	10 & Under	\$2.33	\$2.33	\$2.32	35	40	\$2.75	\$2.75	\$2.75	65	70	\$4.37	\$4.27	\$4.12
6	11	\$2.33	\$2.33	\$2.33	36	41	\$2.78	\$2.78	\$2.77	66	71	\$4.48	\$4.36	\$4.19
7	12	\$2.34	\$2.34	\$2.34	37	42	\$2.81	\$2.80	\$2.80	67	72	\$4.59	\$4.45	\$4.26
8	13	\$2.35	\$2.35	\$2.35	38	43	\$2.83	\$2.83	\$2.82	68	73	\$4.71	\$4.55	\$4.33
9	14	\$2.36	\$2.36	\$2.36	39	44	\$2.86	\$2.86	\$2.85	69	74	\$4.83	\$4.65	\$4.40

10	15	\$2.37	\$2.37	\$2.37	40	45	\$2.89	\$2.89	\$2.88	70	75	\$4.96	\$4.75	\$4.47
11	16	\$2.38	\$2.38	\$2.38	41	46	\$2.92	\$2.92	\$2.91	71	76	\$5.10	\$4.86	\$4.54
12	17	\$2.39	\$2.39	\$2.39	42	47	\$2.96	\$2.95	\$2.94	72	77	\$5.24	\$4.97	\$4.61
13	18	\$2.40	\$2.40	\$2.40	43	48	\$2.99	\$2.99	\$2.97	73	78	\$5.39	\$5.07	\$4.68
14	19	\$2.41	\$2.41	\$2.41	44	49	\$3.03	\$3.02	\$3.01	74	79	\$5.55	\$5.18	\$4.75

15	20	\$2.42	\$2.42	\$2.42	45	50	\$3.07	\$3.06	\$3.04	75	80	\$5.71	\$5.29	\$4.81
16	21	\$2.43	\$2.43	\$2.43	46	51	\$3.11	\$3.10	\$3.08	76	81	\$5.87	\$5.40	\$4.87
17	22	\$2.44	\$2.44	\$2.44	47	52	\$3.15	\$3.14	\$3.12	77	82	\$6.05	\$5.51	\$4.92
18	23	\$2.46	\$2.45	\$2.45	48	53	\$3.19	\$3.18	\$3.16	78	83	\$6.22	\$5.61	\$4.97
19	24	\$2.47	\$2.47	\$2.46	49	54	\$3.24	\$3.22	\$3.20	79	84	\$6.40	\$5.72	\$5.02

20	25	\$2.48	\$2.48	\$2.48	50	55	\$3.29	\$3.27	\$3.25	80	85	\$6.58	\$5.82	\$5.06
21	26	\$2.49	\$2.49	\$2.49	51	56	\$3.34	\$3.32	\$3.29	81	86	\$6.77	\$5.91	\$5.10
22	27	\$2.51	\$2.51	\$2.50	52	57	\$3.39	\$3.37	\$3.34	82	87	\$6.96	\$6.00	\$5.13
23	28	\$2.52	\$2.52	\$2.52	53	58	\$3.45	\$3.42	\$3.39	83	88	\$7.14	\$6.09	\$5.16
24	29	\$2.54	\$2.54	\$2.53	54	59	\$3.50	\$3.48	\$3.44	84	89	\$7.33	\$6.16	\$5.18

25	30	\$2.55	\$2.55	\$2.55	55	60	\$3.56	\$3.53	\$3.49	85	90	\$7.51	\$6.24	\$5.21
26	31	\$2.57	\$2.57	\$2.57	56	61	\$3.63	\$3.59	\$3.54	86	91	\$7.69	\$6.30	\$5.22
27	32	\$2.59	\$2.59	\$2.58	57	62	\$3.69	\$3.66	\$3.60	87	92	\$7.87	\$6.36	\$5.24
28	33	\$2.61	\$2.60	\$2.60	58	63	\$3.76	\$3.72	\$3.66	88	93	\$8.03	\$6.41	\$5.25
29	34	\$2.62	\$2.62	\$2.62	59	64	\$3.84	\$3.79	\$3.72	89	94	\$8.19	\$6.46	\$5.26

30	35	\$2.64	\$2.64	\$2.64	60	65	\$3.91	\$3.86	\$3.78	90	95	\$8.34	\$6.50	\$5.26
31	36	\$2.66	\$2.66	\$2.66	61	66	\$3.99	\$3.93	\$3.84	91	96	\$8.48	\$6.53	\$5.27
32	37	\$2.68	\$2.68	\$2.68	62	67	\$4.08	\$4.01	\$3.91	92	97	\$8.61	\$6.56	\$5.27
33	38	\$2.71	\$2.70	\$2.70	63	68	\$4.17	\$4.09	\$3.98	93	98	\$8.73	\$6.58	\$5.27
34	39	\$2.73	\$2.73	\$2.72	64	69	\$4.27	\$4.18	\$4.05	94	99	\$8.84	\$6.60	\$5.27
										95 & Over	100 & Over	\$8.94	\$6.61	\$5.27

If the income payable for a specific guaranteed period is equal to that for other guarantee periods the longer period will be deemed to have been elected.

Option 2 - Joint & Survivor Life Income
Monthly Installments for each \$1,000 of Proceeds

M/F	50	55	60	65	70	75	80	85	90	95	100
50	\$2.86	\$2.96	\$3.04	\$3.11	\$3.17	\$3.21	\$3.24	\$3.26	\$3.28	\$3.29	\$3.29
55	\$2.92	\$3.04	\$3.15	\$3.26	\$3.35	\$3.43	\$3.48	\$3.52	\$3.55	\$3.56	\$3.57
60	\$2.96	\$3.11	\$3.26	\$3.41	\$3.55	\$3.67	\$3.77	\$3.84	\$3.88	\$3.91	\$3.93
65	\$3.00	\$3.17	\$3.35	\$3.55	\$3.75	\$3.94	\$4.10	\$4.22	\$4.31	\$4.37	\$4.40
70	\$3.02	\$3.21	\$3.43	\$3.67	\$3.94	\$4.21	\$4.47	\$4.68	\$4.85	\$4.96	\$5.03
75	\$3.04	\$3.24	\$3.48	\$3.77	\$4.10	\$4.47	\$4.85	\$5.20	\$5.50	\$5.72	\$5.86
80	\$3.05	\$3.26	\$3.52	\$3.84	\$4.22	\$4.68	\$5.20	\$5.73	\$6.22	\$6.63	\$6.92
85	\$3.06	\$3.28	\$3.55	\$3.88	\$4.31	\$4.85	\$5.50	\$6.22	\$6.98	\$7.67	\$8.22
90	\$3.07	\$3.29	\$3.56	\$3.91	\$4.37	\$4.96	\$5.72	\$6.63	\$7.67	\$8.73	\$9.68
95	\$3.07	\$3.29	\$3.57	\$3.93	\$4.40	\$5.03	\$5.86	\$6.92	\$8.22	\$9.68	\$11.16
100	\$3.07	\$3.30	\$3.58	\$3.94	\$4.42	\$5.07	\$5.96	\$7.12	\$8.62	\$10.46	\$12.49

The Option 1 and Option 2 Settlement option tables are based on the Male Annuity 2000 Mortality table (male ages set back five years, female ages set back ten years) with male projection scale G at 2.50% interest. For purposes of the settlement option tables, the payees' actual ages as of their respective last birthdays are used.

The Option 2 Settlement option table shows purchase rates applicable when the joint payees are of different sexes, one female and one male. Purchase rates applicable for same sex joint payees are available upon request.

SERFF Tracking Number: NWPA-126555805 State: Arkansas
 Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 45247
 Company Tracking Number: NWLA-370-M2.1
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: PDP Enhancement Filing
 Project Name/Number: PDP Enhancement Filing/NWLA-370-M2.1

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments: This filing is exempt from Readability scoring.		
Attachment: AR CERT NWLA.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Revised Statements of Variability		
Comments:		
Attachments: NWLA-370-M2 - SOV 3-2010.pdf NWLA-371-M2 - SOV 3-2010.pdf		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment: Cover Letter.pdf		

	Item Status:	Status Date:
Satisfied - Item: Form Comparisons		

SERFF Tracking Number: NWPA-126555805 State: Arkansas
Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 45247
Company Tracking Number: NWLA-370-M2.1
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: PDP Enhancement Filing
Project Name/Number: PDP Enhancement Filing/NWLA-370-M2.1

Comments:

Attachments:

NWLA-370-M2.1 PDP Comparison.pdf

NWLA-371-M2.1 PDP Comparison.pdf



ARKANSAS

Certificate of Compliance

Insurer Nationwide Life and Annuity Insurance Company

Form Numbers: NWLA-370-M2.1, Flexible Premium Adjustable Universal Life
NWLA-371-M2.1, Modified Single Premium Universal Life

I have reviewed or supervised the review of the above forms. To the best of my knowledge and belief, they are in compliance with the rules and requirements of Regulation 19 and 49 of the Arkansas Statute, ACA 23-80-206, ACA 23-79-138, and Bulletin 11-88.

You have our assurance that any maximum cost of insurance changes and/or any minimum accumulation rates will be re-filed with the department.

These forms also meet the Flesch readability requirements as explained in Title 23-80-206 of the Arkansas Insurance Code.

A handwritten signature in black ink, appearing to read "John H. Crow". The signature is fluid and cursive, with a large loop at the end.

John H. Crow, ChFC, CLU, FLMI
Associate Vice President
NF Compliance
Date: 03-26-2010

Statement of Variability
NWLA-370-M2

Policy Data Page 3	Reason
3.1) Policy Owner (s)	Varies according to new issues.
3.2) Policy Number	Varies according to new issues.
3.3) State of Issue	Varies according to new issues by issue state.
3.4) Policy Date	Varies according to new issues.
3.5) Insured	Varies according to new issues.
3.6) Sex	“Male” or “Female” according to sex of Insured at new and underwriting.
3.7) Issue Age	Varies according to new issues, from a minimum of 0 to a maximum of 85.
3.8) Rate Class	Varies according to underwriting decision; either “Standard”, “Preferred” or “Preferred Plus.
3.9) Rate Type	Varies according to underwriting decision; either “Non-tobacco” or “Tobacco”.
3.10) Rate Class Multiple	Varies according to underwriting decision; table ratings ranges from 1.0 – 5000.
3.11) Monthly Flat Extra	Varies according to underwriting decisions and ranges from \$0.0 to \$25 over a temporary duration.
3.12) Monthly Flat Extra	Varies according to underwriting decisions and ranges from \$0 to \$25 over a permanent duration. (This is paid from issue through age 120).
3.13) Minimum Initial Premium Payment	Varies according to the characteristics of the policy at issue for coverage to begin.
3.14) Planned Premium Payment	Varies according to the owner’s election of planned premium to support the Policy charges and benefits.
3.15) Minimum Monthly Premium	Varies according to Policy Issue Date, sex, Issue Age, underwriting class Specified Amount and period of no lapse provisions on Policy.
3.16) Planned Premium Payment Frequency	Varies according to the owner’s election of monthly, quarterly, semi-annual, annual or single premium modes.
3.17) Minimum Monthly Premium Period	Varies by Policy Issue Date. Currently set at 5 years for all policies at issue. May reduce if Minimum Monthly Premium conditions are not met.

Policy Data Page 3A	Reason
3a.1) Specified Amount	Varies according to owner's election and underwriting decision on issue, Current Minimum is \$25,000.
3a.2) Death Benefit Option Elected	Varies according to new issues; either Option 1 (Level), Option 2 (Increasing), or Option 3 (Return of Premium).
3a.3) Maturity Date	Varies according to new issue – the Policy anniversary date upon which the insured reaches Attained Age 120.
3a.4) Internal Revenue Code Life Insurance Qualification Test	Varies according to new issue. Either "Guideline Premium/Cash Value Corridor Test" or "Cash Value Accumulation Test".
3a.5) Minimum Specified Amount Increase	Varies according to new issue and underwriting classification. Currently \$25,000.
3a.6) Minimum Specified Amount Decrease	Varies by the amount the owner elects and minimum policy criteria at time of decrease. Currently \$10,000
3a.7) Death Benefit Option 3 Interest Rate	Rate at which the accumulated premium account grows based on the application and underwriting approval.
3a.8) Death Benefit Option 3 Maximum Increase	Maximum of the accumulated premium account for use with Death Benefit Option 3.
3a.9) Schedule of Benefits – Specified Amount	Varies according to characteristics and benefits of new issue.
3a.10) Specified Amount Start Date	Varies according to the date of issue of the initial Specified Amount.
3a.11) Specified Amount – End Date	Varies according to the Maturity Date of the benefit covered under the Initial Specified Amount.
3a.12) Overloan Protection Rider Start Date	Start Date is the Effective Date of election of the Overloan Protection Rider. This Rider is currently automatically added to Policy at issue.
3a.13) Overloan Lapse Protection Rider End Date	End Date will be calculated as the Maturity Date of the Policy.

Policy Data Page 3B	Reason
3b.1) Guaranteed Maximum Monthly Per \$1000 of Specified Amount Expense Charge	Varies according to issue characteristics - Specified Amount Band, Issue Age and Policy Years.

Policy Data Page 3C	Reason
3c.1) Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Net Amount at Risk – Maximum Rate	For issue ages 18 and above, these are based on the 2001 Commissioner’s Standard Ordinary CSO Ultimate Mortality Table, age nearest birthday for Male and Females, Non-Smoker and Smoker. For Issue Ages below 18, they are based on the 2001 Commissioner’s Standard Ordinary (CSO) Ultimate Mortality Table, age nearest birthday, sex-distinct but not smoker-distinct. Applicable actuarial adjustments will be made to the table for Insureds with a rate class multiple greater than 1.00 and/or flat extra(s).
3c.2) Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Net Amount at Risk – Specified Amount	Varies according to owner’s election and underwriting decision on issue, Current Minimum is \$25,000.
3c.3) Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Net Amount at Risk – Effective Date of Coverage	Varies according to issue.
3c.3) Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Net Amount at Risk – Attained Age of Insured	Varies according to Issue Age and policy durations
3c.4) Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Net Amount at Risk – Maximum Rate	For issue ages 18 and above, these are based on the 2001 Commissioner’s Standard Ordinary CSO Ultimate Mortality Table, age nearest birthday for Male and Females, Non-Smoker and Smoker. For Issue Ages below 18, they are based on the 2001 Commissioner’s Standard Ordinary (CSO) Ultimate Mortality Table, age nearest birthday, sex-distinct but not smoker-distinct. Applicable actuarial adjustments will be made to the table for Insureds with a rate class multiple greater than 1.00 and/or flat extra(s).
3c.5) Mortality Table and paragraph under table - Sex Distinct	Sex class varies according to issue; female or male to select the corresponding mortality table.
3c.6) Mortality Table and paragraph under table – Smoker Distinct	Smoker class varies according to issue; “Smoker” or “Non-Smoker” for Issue Ages 18 and above, and "composite" for Issue Ages below 18.

Policy Data Page 3D	Reason
3d.1) Surrender Charge Table – Specified Amount	Varies according to owner’s election and underwriting decision on issue, Current Minimum is \$25,000.
3d.2) Surrender Charge Table – Effective Date of Coverage	Varies according to issue.
3d.3) Surrender Charge Table – Surrender Charge Amounts	Varies according to issue characteristics -Issue Age, sex, underwriting class and face amount
3d.4) Bracketed info in paragraph	Specified Amount is inserted.

Policy Data Page 3E	Reason
3e.1) Internal Revenue Code Life Insurance Qualification Test Table	Varies according to test selection at issue. Guideline Premium /Cash Value Corridor Test or Cash Value Accumulation Test.
3e.2) Internal Revenue Code Life Insurance Qualification Test Table – Attained Age	Varies according to Issue Age.
3e.3) Internal Revenue Code Life Insurance Qualification Test Table – Applicable Percentages	Varies according to Issue Age.

Policy Data Page 3F, 3G, 3H	No Variation.
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Statement of Variability
NWLA-371-M2

Policy Data Page 3	Reason
3.1) Policy Owner (s)	Varies according to new issues.
3.2) Policy Number	Varies according to new issues.
3.3) State of Issue	Varies according to new issues by issue state.
3.4) Policy Date	Varies according to new issues.
3.5) Insured	Varies according to new issues.
3.6) Sex	“Male” or “Female” according to sex of Insured at new and underwriting.
3.7) Issue Age	Varies according to new issues, from a minimum of 35 to a maximum of 80.
3.8) Rate Class	Varies according to underwriting decision; either “Standard” or “Preferred”.
3.9) Rate Type	Varies according to underwriting decision; either “Non-tobacco” or “Tobacco”.
3.10) Initial Premium Payment	Varies according to the characteristics of the Policy at issue for coverage to begin.
3.11) Minimum Additional Premium	Varies according to sex, Issue Age, underwriting class and Specified Amount.
3.12) Maximum Additional Premium	Varies according to sex, Issue Age, underwriting class and Specified Amount.
3.13) Additional Premium	Date will always be 2 years from the Policy Date.

Policy Data Page 3A	Reason
3a.1) Specified Amount	Varies according to Issue Age, owner’s election of initial Premium and underwriting decision on issue.
3a.2) Minimum Specified Amount	Varies according to Issue Age, underwriting classification and owner’s election of initial Premium.
3a.3) Maturity Date	Varies according to new issue – the Policy anniversary date upon which the Insured reaches Attained Age 120.
3a.4) Schedule of Benefit - Specified Amount	Varies according to characteristics and benefits of new issue.
3a.5) Coverage – Start Date	Varies according to the date of issue of the Policy.
3a.6) Coverage – End Date	Varies according to the Maturity Date of the benefit covered in the Policy.

Statement of Variability
NWLA-371-M2

Policy Data Page 3B	Reason
3b.1) Table of Guaranteed Cash Values Per 1000 of Specified Amount	Varies according to Policy Issue Date, sex, Attained Age and underwriting Rate Class and Rate Type (Tobacco or Non-Tobacco and Standard or Preferred).
3b.2) Table of Guaranteed Cash Values Per 1000 of Specified Amount – Specified Amount	Varies according to issue.
3b.3) Table of Guaranteed Cash Values Per 1000 of Specified Amount – Effective Date of Coverage	Varies according to issue.

Policy Data Page 3C	Reason
3c. 1) Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Net Amount at Risk – Specified Amount	Varies according to issue.
3c.2) Table of Guaranteed Maximum Monthly cost of Insurance Rate per \$1,000 of Net Amount at Risk – Effective Date of Coverage	Varies according to issue.
3c.3.) Table of Guaranteed Maximum Monthly cost of Insurance Rate per \$1,000 of Net Amount at Risk – Ages and Rates	Based on the 2001 Commissioner’s Standard Ordinary CSO Ultimate Mortality Table, age nearest birthday for Male and Females, Non-Smoker and Smoker. Applicable actuarial adjustments will be made to the table for Insureds underwritten as Preferred or Standard.
3c.4) Mortality – Sex Distinct	Sex class varies according to issue; Female or Male to select the corresponding mortality table.
3c.5) Mortality – Smoker Distinct	Smoker class varies according to issue; “Smoker” or “Non-Smoker” for all Issue Ages.

Policy Data Page 3D	Reason
3d.1) Surrender Charge Table – Specified Amount	Varies according to issue.
3d.2) Surrender Charge Table – Effective Date of Coverage	Varies according to issue.
3d.3) Surrender Charge Table – Surrender Charge Amounts	Varies according to Initial Premium paid.

Statement of Variability
NWLA-371-M2

Policy Data Page 3E	Reason
3e.1) Internal Revenue Code Life Insurance Qualification Test Table – Attained Age	Varies according to Issue Age.
3e.2) Internal Revenue Code Life Insurance Qualification Test Table – Applicable Percentages	Varies according to Issue Age, sex and underwriting class.

Policy Data Page 3F and 3G	No Variation.
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March 26, 2010

The Honorable Julie Benafield Bowman
Insurance Commissioner
Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

RE: Form NWLA-370-M2.1, Policy Data Pages for Individual Flexible Premium Adjustable Universal Life Policy
Form NWLA-371-M2.1, Policy Data Pages for Modified Single Premium Universal Life Policy
NAIC#: 92657

Dear Madam:

As part of a project to fully automate our Policy Data Pages and make them uniform, we are submitting for your review, revisions to our Policy Data Pages for NWLA-370-M2, Individual Flexible Premium Adjustable Universal Life, previously approved on 03-11-08, SERFF NWPA-125518784 and NWLA-371-M2, Modified Single Premium Universal Life, previously approved on 07-25-08, SERFF NWPA-125735382. We would like these revisions to be effective July 2, 2010 or upon approval.

In addition to formatting and grammatical revisions, we have listed below the significant changes to each set of Policy Data Pages.

NWLA-370-M2.1, Policy Data Page Revisions

- Changed Policy Data Page form number and date on each page.
- Page 3A and 3C, changed "Initial Specified Amount" to "Specified Amount".
- Page 3A, removed the Specified Amount Increase information. This information will only show when there is an increase in the Specified Amount.
- Page 3B, changed "Monthly Charges" to "Policy Charges" in the title and in the last sentence on this page to coincide with the Contents page of the Policy contract.
- Page 3B, reformatted the "Policy Charge and Deductions" section for clarity. None of the data changed.
- Page 3B, removed the "Guaranteed Maximum Rider Monthly Cost Per \$1,000 of Specified Amount" since the information is included on the Rider page.
- Page 3C, we added to the paragraph following the Cost of Insurance Table, Rate Class Multiple wording.
- Page 3C, we moved the "Accumulated Value Guaranteed Minimum Interest Rate (Per Annum)" percentage to Page 3D.
- Page 3D, changed "anniversary" to "Policy Anniversary" as stated in the Defined Terms.
- Page 3D, changed "Minimum Loan Payment" to "Minimum Loan Repayment". The amount did not change.

We added the "Overloan Lapse Protection Rider Charge Rates" page, numbered Page 3H, which we inadvertently omitted from the previous filing.

NWLA-371-M2.1, Policy Data Page Revisions

- Changed Policy Data Page form number and date on each page.
- Page 3, under the “Premium Information” section, we changed “Initial Premium” to “Initial Premium Payment” and “Single” to “Single Premium”.
- Page 3A, under the Base Policy Coverage Information section, we changed “Initial Specified Amount” to “Specified Amount” and added the “Death Benefit Option”.
- Page 3A, under the Schedule of Benefits section, we “Guaranteed Policy Continuation” to the double asterisks paragraph.
- Page 3A, changed the title “Monthly Charges and Deductions” to “Policy Charges and Deductions”.
- Page 3A, reformatted the “Policy Charge and Deductions” section for clarity. None of the data changed.
- The “Policy Charges and Deductions” sentence was moved from the Guaranteed Maximum Monthly Cost of Insurance section to the Policy Charges and Deductions section.
- The “Accumulated Value Guaranteed Minimum Interest Rate (Per Annum)” percentage was moved from the Nonforfeiture section to the Partial Surrenders and Loans section.

A comparison copy of the changes is being provided for each set of Policy Data Pages to show the changes made in addition to a clean copy for your records.

Corrections/additions were made to the Statement of Variability forms for NWLA-370-M2.1 and NWLA-371-M2.1 as a result of changes to the material on the Policy Data Pages. We have included updated copies for your review.

In the Policy Data Pages for NWLA-371-M2.1, we bracketed the Interest Rate in the Nonforfeiture section and included and included a statement for bracketing in the Statement of Variability. Because of the variability in this interest rate, an Addendum to the Actuarial Memorandum was created and is being provided in this filing for your records.

This filing is exempt from Readability scoring.

These forms are being filed concurrently in our state of domicile.

Thank you for your prompt attention to this filing. Please feel free to call me collect if you have any questions.

Sincerely,



Carrie A. Ruhlen, AIRC, ACS
Compliance Specialist
Office of Compliance
Mail Drop: 1-33-102
Direct Phone: (614) 249-8042
Toll Free: 1-800-882-2822 (ext. 98042)
Fax: (614) 249-2112
E-Mail: ruhlenc@nationwide.com

CAR/cr

Enclosures:

1. Fee
2. Certification
3. NWLA-370-M2.1, Policy Data Page for Individual Flexible Premium Adjustable Universal Life Policy
4. NWLA-371-M2.1, Policy Data Pages for Modified Single Premium Universal Life Policy
5. Statement of Variability
6. Addendum to Actuarial Memorandum
7. NWLA-370-M2.1 Policy Data Page Comparison
8. NWLA-371-M2.1 Policy Data Page Comparison

Forms : NWLA-370-M2

Riders : NWLA-372-AO

POLICY DATA PAGES

The Policy Data Pages include information about this Policy as of the Policy Date based on information you provided us on the application including any supplemental application. This Policy is adjustable meaning you can change the amount of coverage, death benefit option, and rider elections subject to any applicable requirements. Post-issue Policy activity, such as Policy loans, partial Surrenders, and benefit changes (including Specified Amount increases and decreases, death benefit option changes, and rider elections) will affect the Policy coverage. We will provide replacement Policy Data Pages reflecting any new benefit elections or coverage changes you make after the Policy Date, including changes to Surrender ~~charge~~Charge schedules and underwriting risk classification (including rate class, rate type, and any monthly flat extras).

POLICY ISSUE INFORMATION

Policy Owner(s): [John EDoe]

Policy Number: [B500000000]

Policy Date: [February 1, ~~2008~~2010]

State of Issue: [Anystate]

Policy Type: Individual Flexible Premium Adjustable Universal Life Insurance, Non-Participating

INSURED'S INFORMATION

Insured: [John EDoe]

Sex: [Male]

Issue Age: [35]

Rate Class: [Standard]

Rate Type: [Non-Tobacco]

Rate Class Multiple: [1.00]

Monthly Flat Extra*: [None / \$ ~~—~~ 00.00 payable to 0/0/0000]

[Monthly Flat Extra*:] [~~None~~ / \$ ~~—~~ 00.00 payable to 0/0/0000]

*Monthly Flat Extras are amounts charged in addition to the monthly cost of insurance charge on a per \$1,000 of Specified Amount basis. Monthly Flat Extras may be charged for rating and/or to account for particular risks such as hazardous occupations or hobbies.

PREMIUM INFORMATION**

Minimum Initial Premium Payment:
[\$~~491.20~~86.44]

Minimum Additional Premium Payment: \$25.00

Planned Premium Payment Frequency: [Annual]

Planned Premium Payment:
[\$~~849.20~~892.50]

Minimum Monthly Premium ~~Payment~~:
[5] Years

[\$~~40.93~~43.22]

Minimum Monthly Premium Period:

**This is a flexible Premium Policy. The Minimum Initial Premium Payment must be paid before coverage begins. Premium payments after the Minimum Initial Premium Payment are not required. If you chose to make additional Premium payments, the amount of each payment must be at least the Minimum Additional Premium Payment. The Planned Premium Payment and Planned Premium Payment Frequency are provided by you in the application and tell us how much and how frequently you intend to pay Premium. The Minimum Monthly Premium is a value used to determine whether this Policy is eligible for continuation during the Minimum Monthly Premium Period if the Accumulated Value less Indebtedness is insufficient to pay

Insured: [John E Doe]

Policy Number: [B500000000]

the monthly deductions. Refer to the Premium Payment Provision and Minimum Monthly Premium section for details on how this information is used and impacts your Policy.

Insured: [John E Doe]

Policy Number: [B500000000]

~~Insured [John Doe]~~

~~Policy Number [B500000000]~~

BASE POLICY COVERAGE INFORMATION

~~Initial~~ Specified Amount: [\$~~100,000~~100,000.00] Minimum Specified Amount Increase: [\$~~25,000~~25,000.00]
 Minimum Specified Amount: ~~-\$25,000~~\$25,000.00 Minimum Specified Amount Decrease: ~~-\$10,000~~[\$10,000.00]
 Death Benefit Option Elected: [Option 1] Death Benefit Discount Rate: 1.00246627
 Maturity Date*: ~~January~~[February 1, 2093]2095 [Death Benefit Option 3 Interest Rate:] [N/A]
 Internal Revenue Code Life Insurance Qualification [Death Benefit Option 3 Maximum Increase:] [N/A]
 Test: [Guideline Premium/Cash Value
 Corridor] Test

*Coverage may expire prior to the Maturity Date if Premiums paid and interest credited are not sufficient to cover monthly deductions to that date. It is possible that coverage may end prior to the Maturity Date even if Planned Premium Payments are made. If your Policy is in force on the Maturity Date, you may elect to receive the Maturity Proceeds which will equal the Net Surrender Value on the Maturity Date; however, there may be little or no Net Surrender Value to be paid. If you do not elect to receive the Maturity Proceeds on the Maturity Date, the Maturity Date will automatically be extended. Such extension is subject to the conditions stated in the Maturity Date Extension section of your Policy. You should consult a qualified tax advisor before the Maturity Date of your Policy is extended.

~~Schedule of Benefits~~**SCHEDULE OF BENEFITS**

Form <u>Form Number</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Start Date</u>	<u>Coverage</u> <u>End Date**</u>
NWLA-370- M2	Initial Specified Amount	[\$ 100,000 100,000.00]	[2/1/2008]2010	[2/1/2093]2095
	Flexible Premium Adjustable Universal Life			
	— Specified Amount Increase	[\$000,000]	[2/1/2009]	[2/1/2093]
	— Sex: [Male]			
	— Attained Age: [36]			
	— Rate Class: [Standard]			
	— Rate Type: [Non Tobacco]			
	— Rate Class Multiple: [1.00]			
	— Monthly Flat Extra: [\$ / None]		[0/0/0000]	[0/0/0000]
	— Monthly Flat Extra: [\$ / None]		[0/0/0000]	[0/0/0000]
{NWLA- 372-AO}	{Overloan Lapse Protection Rider}	{00.00}	[2/1/2008]2010	[2/1/4/2073]2075

**Coverage may expire prior to the date shown if Premiums paid and interest credited are not sufficient to continue coverage to that date. Refer to the Policy Coverage, Policy Continuation, Grace Period, Lapse and Reinstatement Provision for additional information.

~~Insured [John Doe] Policy Number [B500000000]~~

MONTHLY POLICY CHARGES AND DEDUCTIONS*

Guaranteed Maximum Percent of Premium Expense Charge: Policy Years 1-5 10% of each Premium payment ~~in Policy Years 1 through 5, 8% in Policy Years 6 through 15 and 5% thereafter~~
Policy Years 6-15 8% of each Premium payment
Policy Years 16+ 5% of each Premium payment

~~**Guaranteed Maximum Monthly Administrative Charge:**~~ Policy Year 1 \$20.00 each Policy Monthaversary
Policy Year 2+ \$10.00 each Policy Monthaversary

Guaranteed Maximum Monthly Per \$1,000 of Specified Amount Expense Charge: Policy Years 1-10 [\$0.20] each Policy Monthaversary, ~~in Policy Years 1 through 10 and 11+~~ \$0.00 ~~thereafter~~

~~**Guaranteed Maximum Monthly Administrative Charge:**~~ ~~\$20.00 per Policy Monthaversary in Policy Years 1 and \$10.00 thereafter~~

~~**[Guaranteed Maximum Rider Monthly Cost Per \$1,000 of Specified Amount]:**~~ ~~[\$0.0000]~~

*The charges described in the Monthly Policy Charges and Deductions ~~sections~~section are reduced to zero when the Insured reaches Attained Age 120.

Insured: [John E Doe]

Policy Number: [B500000000]

~~Insured [John Doe]~~

~~Policy Number [B500000000]~~

Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount At Risk:

Initial Specified Amount ~~[\$100,000]~~ : [\$100,000.00] Effective Date of Coverage: ~~[2/1/2008]~~ February 1, 2010

<u>Attained Age of Insured</u>	<u>Maximum Rate</u>	<u>Attained Age of Insured</u>	<u>Maximum Rate</u>	<u>Attained Age of Insured</u>	<u>Maximum Rate</u>
[35]	[0.09088]	[69]	[1.85123]	[103]	[43.94625]
[36]	[0.09588]	[70]	[2.03086]	[104]	[46.81288]
[37]	[0.10006]	[71]	[2.23220]	[105]	[49.92533]
[38]	[0.10756]	[72]	[2.49735]	[106]	[53.36259]
[39]	[0.11424]	[73]	[2.77788]	[107]	[57.17347]
[40]	[0.12175]	[74]	[3.07394]	[108]	[61.41905]
[41]	[0.13176]	[75]	[3.39865]	[109]	[66.17321]
[42]	[0.14428]	[76]	[3.75405]	[110]	[71.52939]
[43]	[0.15847]	[77]	[4.16842]	[111]	[77.61672]
[44]	[0.17517]	[78]	[4.65484]	[112]	[83.33333]
[45]	[0.19437]	[79]	[5.21978]	[113]	[83.33333]
[46]	[0.21275]	[80]	[5.83980]	[114]	[83.33333]
[47]	[0.23280]	[81]	[6.55095]	[115]	[83.33333]
[48]	[0.24450]	[82]	[7.29756]	[116]	[83.33333]
[49]	[0.25787]	[83]	[8.10961]	[117]	[83.33333]
[50]	[0.27709]	[84]	[9.01738]	[118]	[83.33333]
[51]	[0.29966]	[85]	[10.04235]	[119]	[83.33333]
[52]	[0.33060]	[86]	[11.19223]	[120+]	0.00000
[53]	[0.36406]	[87]	[12.46504]		
[54]	[0.40674]	[88]	[13.84938]		
[55]	[0.45949]	[89]	[15.33342]		
[56]	[0.51311]	[90]	[16.90881]		
[57]	[0.57096]	[91]	[18.41631]		
[58]	[0.62045]	[92]	[20.01527]		
[59]	[0.67752]	[93]	[21.73361]		
[60]	[0.74639]	[94]	[23.58543]		
[61]	[0.83045]	[95]	[25.57306]		
[62]	[0.93311]	[96]	[27.43188]		
[63]	[1.04853]	[97]	[29.45788]		
[64]	[1.17000]	[98]	[31.67269]		
[65]	[1.29840]	[99]	[34.09954]		
[66]	[1.42867]	[100]	[36.77137]		
[67]	[1.56083]	[101]	[38.95131]		
[68]	[1.70337]	[102]	[41.33540]		

The Guaranteed Maximum Monthly Cost of Insurance Rates shown above are based on the 2001 Commissioner's Standard Ordinary Mortality Table, [Male], [~~Non-Smoker~~;Tobacco], Rate Class Multiple [1.00], and Age Nearest Birthday. Actual monthly cost of insurance rates will be determined by us based on our expectations as to our future experience. However, the actual cost of insurance rates will not be greater than those shown above, and the monthly flat extra, if any.

NONFORFEITURE - BASIS OF CALCULATION FOR MINIMUM CASH SURRENDER VALUES

~~Accumulated Value~~ Guaranteed ~~Minimum Interest Rate (Per Annum):~~ 3.00% in all Policy Years ~~Basis of Computation for Minimum Cash Surrender Values:~~

Mortality Table: 2001 Commissioner's ~~2001~~ Standard Ordinary Mortality Tables, Table, [Male], [Non-Tobacco] and Age Nearest Birthday, ~~[Sex Distinct] and [Smoker Distinct]~~.

Insured: [John E Doe]

Policy Number: [B500000000]

Interest Rate: ~~3.00%, annual effective rate~~ 3.00%, Annual Effective Rate

Insured: [John E Doe]

Policy Number: [B500000000]

~~Insured~~ [John Doe]

~~Policy Number~~ [B500000000]

Surrender Charge Table:

SURRENDER CHARGE TABLE

Specified Amount: [~~\$100,000~~] [\$100,000.00]

Effective Date of Coverage: [~~2/1/2008~~] [February 1, 2010]

**Surrender Charge by year as measured from the
Effective Date of Coverage stated above**

**Surrender
Charge**

	1	[\$1,683.00] <u>1,862.00</u>
2		[\$1,649.00] <u>1,843.00</u>
3		[\$1,632.00] <u>1,824.00</u>
4		[\$1,615.00] <u>1,805.00</u>
5		[\$1,598.00] <u>1,786.00</u>
6		[\$1,581.00] <u>1,748.00</u>
7		[\$1,564.00] <u>1,729.00</u>
8		[\$1,547.00] <u>1,710.00</u>
9		[\$1,530.00] <u>1,672.00</u>
10		[\$1,496.00] <u>1,653.00</u>
11		[\$1,343.00] <u>1,482.00</u>
12		[\$1,190.00] <u>1,311.00</u>
13		[\$1,037.00] <u>1,140.00</u>
14		[\$884.00] <u>988.00</u>
15		[\$748.00] <u>817.00</u>
16		[\$595.00]
17		[\$442.00]
18		[\$289.00]
19		[\$136.00]
	<u>16</u>	[\$0] <u>646.00</u>
	<u>17</u>	[\$] <u>494.00</u>
	<u>18</u>	[\$] <u>323.00</u>
	<u>19</u>	[\$] <u>152.00</u>
	20±	[\$] <u>0.00</u>

For Surrender Charge purposes, years begin on the Effective Date of Coverage stated above and on each **anniversaryPolicy Anniversary** of that date thereafter and end on the day before the next **anniversaryPolicy Anniversary** of the Effective Date of Coverage.

For a complete Surrender of the above [~~\$100,000~~]100,000.00], the applicable Surrender **chargeCharge** will be deducted from the Accumulated Value based on the Policy Year and we will pay you the Net Surrender Value. We will also deduct a Surrender **chargeCharge** for requested Specified Amount decreases. A new Surrender **chargeCharge** schedule page will be mailed to you for the remaining insurance.

SERVICE FEES

Maximum Projection of Benefits and Values Fee: \$25.00 per projection processed

Maximum Partial Surrender Fee: \$25.00 per partial Surrender processed

PARTIAL SURRENDERS AND LOANS

Minimum Partial Surrender: \$500.00 per request

Minimum Loan ~~Payment~~Repayment: \$25.00

Insured: [John E Doe]

Policy Number: [B500000000]

Loan Interest Charged (Per Annum): 5.00% in all Policy Years

Loan Interest Credited (Per Annum): 3.00% in all Policy Years

Accumulated Value Guaranteed Minimum Interest Rate (Per Annum): 3.00% in all Policy Years

Insured: [John E Doe]

Policy Number: [B500000000]

~~Insured~~ [~~John Doe~~]

~~Policy Number~~ [~~B500000000~~]

INTERNAL REVENUE CODE LIFE INSURANCE QUALIFICATION TEST TABLE

Your Policy complies with section 7702 of the Internal Revenue Code, as amended, under the ~~[~~Guideline Premium/Cash Value Corridor Test~~]~~. It requires that the death benefit be greater than or equal to the product of the Accumulated Value and the Applicable Percentages from the following table.

	<u>Attained Age of Insured</u>	<u>Applicable Percentages</u>	<u>Attained Age of Insured</u>	<u>Applicable Percentages</u>
[0-40]	[250%]	[70]	[115%]	
[41]	[243%]	[71]	[113%]	
[42]	[236%]	[72]	[111%]	
[43]	[229%]	[73]	[109%]	
[44]	[222%]	[74]	[107%]	
[45]	[215%]	[75]	[105%]	
[46]	[209%]	[76]	[105%]	
[47]	[203%]	[77]	[105%]	
[48]	[197%]	[78]	[105%]	
[49]	[191%]	[79]	[105%]	
[50]	[185%]	[80]	[105%]	
[51]	[178%]	[81]	[105%]	
[52]	[171%]	[82]	[105%]	
[53]	[164%]	[83]	[105%]	
[54]	[157%]	[84]	[105%]	
[55]	[150%]	[85]	[105%]	
[56]	[146%]	[86]	[105%]	
[57]	[142%]	[87]	[105%]	
[58]	[138%]	[88]	[105%]	
[59]	[134%]	[89]	[105%]	
[60]	[130%]	[90]	[105%]	
[61]	[128%]	[91]	[104%]	
[62]	[126%]	[92]	[103%]	
[63]	[124%]	[93]	[102%]	
[64]	[122%]	[94]	[101%]	
[65]	[120%]	[95]	[100%]	
[66]	[119%]	[96]	[100%]	
[67]	[118%]	[97]	[100%]	
[68]	[117%]	[98]	[100%]	
[69]	[116%]	[99]	[100%]	
		[100+]	[100%]	

~~Insured~~ [~~John Doe~~]

~~Policy Number~~ [~~B500000000~~]

	<u>Attained Age of Insured</u>	<u>Applicable Percentages</u>	<u>Attained Age of Insured</u>	<u>Applicable Percentages</u>
<u>0-40</u>	<u>250%</u>	<u>70</u>	<u>115%</u>	
<u>41</u>	<u>243%</u>	<u>71</u>	<u>113%</u>	
<u>42</u>	<u>236%</u>	<u>72</u>	<u>111%</u>	
<u>43</u>	<u>229%</u>	<u>73</u>	<u>109%</u>	
<u>44</u>	<u>222%</u>	<u>74</u>	<u>107%</u>	
<u>45</u>	<u>215%</u>	<u>75</u>	<u>105%</u>	
<u>46</u>	<u>209%</u>	<u>76</u>	<u>105%</u>	

Insured: [John E Doe]

Policy Number: [B500000000]

<u>47</u>	<u>203%</u>	<u>77</u>	<u>105%</u>
<u>48</u>	<u>197%</u>	<u>78</u>	<u>105%</u>
<u>49</u>	<u>191%</u>	<u>79</u>	<u>105%</u>
<u>50</u>	<u>185%</u>	<u>80</u>	<u>105%</u>
<u>51</u>	<u>178%</u>	<u>81</u>	<u>105%</u>
<u>52</u>	<u>171%</u>	<u>82</u>	<u>105%</u>
<u>53</u>	<u>164%</u>	<u>83</u>	<u>105%</u>
<u>54</u>	<u>157%</u>	<u>84</u>	<u>105%</u>
<u>55</u>	<u>150%</u>	<u>85</u>	<u>105%</u>
<u>56</u>	<u>146%</u>	<u>86</u>	<u>105%</u>
<u>57</u>	<u>142%</u>	<u>87</u>	<u>105%</u>
<u>58</u>	<u>138%</u>	<u>88</u>	<u>105%</u>
<u>59</u>	<u>134%</u>	<u>89</u>	<u>105%</u>
<u>60</u>	<u>130%</u>	<u>90</u>	<u>105%</u>
<u>61</u>	<u>128%</u>	<u>91</u>	<u>104%</u>
<u>62</u>	<u>126%</u>	<u>92</u>	<u>103%</u>
<u>63</u>	<u>124%</u>	<u>93</u>	<u>102%</u>
<u>64</u>	<u>122%</u>	<u>94</u>	<u>101%</u>
<u>65</u>	<u>120%</u>	<u>95</u>	<u>100%</u>
<u>66</u>	<u>119%</u>	<u>96</u>	<u>100%</u>
<u>67</u>	<u>118%</u>	<u>97</u>	<u>100%</u>
<u>68</u>	<u>117%</u>	<u>98</u>	<u>100%</u>
<u>69</u>	<u>116%</u>	<u>99</u>	<u>100%</u>
		<u>100+</u>	<u>100%]</u>

SETTLEMENT OPTION TABLES

**Option 1 - Life Income with Payments Guaranteed
Monthly Installments for each \$1,000 of Proceeds**

Age of Payee Last Birthday		Guaranteed Period Years			Age of Payee Last Birthday		Guaranteed Period Years			Age of Payee Last Birthday		Guaranteed Period Years		
Male	Female	10	15	20	Male	Female	10	15	20	Male	Female	10	15	20
5 & Under	10 & Under	\$2.33	\$2.33	\$2.32	35	40	\$2.75	\$2.75	\$2.75	65	70	\$4.37	\$4.27	\$4.12
6	11	\$2.33	\$2.33	\$2.33	36	41	\$2.78	\$2.78	\$2.77	66	71	\$4.48	\$4.36	\$4.19
7	12	\$2.34	\$2.34	\$2.34	37	42	\$2.81	\$2.80	\$2.80	67	72	\$4.59	\$4.45	\$4.26
8	13	\$2.35	\$2.35	\$2.35	38	43	\$2.83	\$2.83	\$2.82	68	73	\$4.71	\$4.55	\$4.33
9	14	\$2.36	\$2.36	\$2.36	39	44	\$2.86	\$2.86	\$2.85	69	74	\$4.83	\$4.65	\$4.40

10	15	\$2.37	\$2.37	\$2.37	40	45	\$2.89	\$2.89	\$2.88	70	75	\$4.96	\$4.75	\$4.47
11	16	\$2.38	\$2.38	\$2.38	41	46	\$2.92	\$2.92	\$2.91	71	76	\$5.10	\$4.86	\$4.54
12	17	\$2.39	\$2.39	\$2.39	42	47	\$2.96	\$2.95	\$2.94	72	77	\$5.24	\$4.97	\$4.61
13	18	\$2.40	\$2.40	\$2.40	43	48	\$2.99	\$2.99	\$2.97	73	78	\$5.39	\$5.07	\$4.68
14	19	\$2.41	\$2.41	\$2.41	44	49	\$3.03	\$3.02	\$3.01	74	79	\$5.55	\$5.18	\$4.75

15	20	\$2.42	\$2.42	\$2.42	45	50	\$3.07	\$3.06	\$3.04	75	80	\$5.71	\$5.29	\$4.81
16	21	\$2.43	\$2.43	\$2.43	46	51	\$3.11	\$3.10	\$3.08	76	81	\$5.87	\$5.40	\$4.87
17	22	\$2.44	\$2.44	\$2.44	47	52	\$3.15	\$3.14	\$3.12	77	82	\$6.05	\$5.51	\$4.92
18	23	\$2.46	\$2.45	\$2.45	48	53	\$3.19	\$3.18	\$3.16	78	83	\$6.22	\$5.61	\$4.97
19	24	\$2.47	\$2.47	\$2.46	49	54	\$3.24	\$3.22	\$3.20	79	84	\$6.40	\$5.72	\$5.02

20	25	\$2.48	\$2.48	\$2.48	50	55	\$3.29	\$3.27	\$3.25	80	85	\$6.58	\$5.82	\$5.06
21	26	\$2.49	\$2.49	\$2.49	51	56	\$3.34	\$3.32	\$3.29	81	86	\$6.77	\$5.91	\$5.10
22	27	\$2.51	\$2.51	\$2.50	52	57	\$3.39	\$3.37	\$3.34	82	87	\$6.96	\$6.00	\$5.13
23	28	\$2.52	\$2.52	\$2.52	53	58	\$3.45	\$3.42	\$3.39	83	88	\$7.14	\$6.09	\$5.16
24	29	\$2.54	\$2.54	\$2.53	54	59	\$3.50	\$3.48	\$3.44	84	89	\$7.33	\$6.16	\$5.18

25	30	\$2.55	\$2.55	\$2.55	55	60	\$3.56	\$3.53	\$3.49	85	90	\$7.51	\$6.24	\$5.21
26	31	\$2.57	\$2.57	\$2.57	56	61	\$3.63	\$3.59	\$3.54	86	91	\$7.69	\$6.30	\$5.22
27	32	\$2.59	\$2.59	\$2.58	57	62	\$3.69	\$3.66	\$3.60	87	92	\$7.87	\$6.36	\$5.24
28	33	\$2.61	\$2.60	\$2.60	58	63	\$3.76	\$3.72	\$3.66	88	93	\$8.03	\$6.41	\$5.25
29	34	\$2.62	\$2.62	\$2.62	59	64	\$3.84	\$3.79	\$3.72	89	94	\$8.19	\$6.46	\$5.26

30	35	\$2.64	\$2.64	\$2.64	60	65	\$3.91	\$3.86	\$3.78	90	95	\$8.34	\$6.50	\$5.26
31	36	\$2.66	\$2.66	\$2.66	61	66	\$3.99	\$3.93	\$3.84	91	96	\$8.48	\$6.53	\$5.27
32	37	\$2.68	\$2.68	\$2.68	62	67	\$4.08	\$4.01	\$3.91	92	97	\$8.61	\$6.56	\$5.27
33	38	\$2.71	\$2.70	\$2.70	63	68	\$4.17	\$4.09	\$3.98	93	98	\$8.73	\$6.58	\$5.27
34	39	\$2.73	\$2.73	\$2.72	64	69	\$4.27	\$4.18	\$4.05	94	99	\$8.84	\$6.60	\$5.27
										95 & Over	100 & Over	\$8.94	\$6.61	\$5.27

If the income payable for a specific guaranteed period is equal to that for other guarantee periods the longer period will be deemed to have been elected.

~~Insured [John Doe]~~

~~Policy Number [B500000000]~~

Option 2 - Joint & Survivor Life Income
Monthly Installments for each \$1,000 of Proceeds

M/F	50	55	60	65	70	75	80	85	90	95	100
50	\$2.86	\$2.96	\$3.04	\$3.11	\$3.17	\$3.21	\$3.24	\$3.26	\$3.28	\$3.29	\$3.29
55	\$2.92	\$3.04	\$3.15	\$3.26	\$3.35	\$3.43	\$3.48	\$3.52	\$3.55	\$3.56	\$3.57
60	\$2.96	\$3.11	\$3.26	\$3.41	\$3.55	\$3.67	\$3.77	\$3.84	\$3.88	\$3.91	\$3.93
65	\$3.00	\$3.17	\$3.35	\$3.55	\$3.75	\$3.94	\$4.10	\$4.22	\$4.31	\$4.37	\$4.40
70	\$3.02	\$3.21	\$3.43	\$3.67	\$3.94	\$4.21	\$4.47	\$4.68	\$4.85	\$4.96	\$5.03
75	\$3.04	\$3.24	\$3.48	\$3.77	\$4.10	\$4.47	\$4.85	\$5.20	\$5.50	\$5.72	\$5.86
80	\$3.05	\$3.26	\$3.52	\$3.84	\$4.22	\$4.68	\$5.20	\$5.73	\$6.22	\$6.63	\$6.92
85	\$3.06	\$3.28	\$3.55	\$3.88	\$4.31	\$4.85	\$5.50	\$6.22	\$6.98	\$7.67	\$8.22
90	\$3.07	\$3.29	\$3.56	\$3.91	\$4.37	\$4.96	\$5.72	\$6.63	\$7.67	\$8.73	\$9.68
95	\$3.07	\$3.29	\$3.57	\$3.93	\$4.40	\$5.03	\$5.86	\$6.92	\$8.22	\$9.68	\$11.16
100	\$3.07	\$3.30	\$3.58	\$3.94	\$4.42	\$5.07	\$5.96	\$7.12	\$8.62	\$10.46	\$12.49

The Option 1 and Option 2 Settlement option tables are based on the Male Annuity 2000 Mortality table (male ages set back five years, female ages set back ten years) with male projection scale G at 2.50% interest. For purposes of the settlement option tables, the payees' actual ages as of their respective last birthdays are used.

The Option 2 Settlement option table shows purchase rates applicable when the joint payees are of different sexes, one female and one male. Purchase rates applicable for same sex joint payees are available upon request.

OVERLOAN LAPSE PROTECTION RIDER CHARGE RATES

The Rider charge rates vary by Attained Age. If the Rider is invoked, the one-time Rider charge is the product of Accumulated or Cash Value and the rate shown below:

<u>Attained Age</u>	<u>Rider Charge</u>
	<u>4.25%</u>
	<u>4.15%</u>
	<u>4.10%</u>
	<u>4.05%</u>
	<u>4.00%</u>
	<u>3.90%</u>
	<u>3.80%</u>
	<u>3.70%</u>
	<u>3.55%</u>
	<u>3.40%</u>
	<u>3.20%</u>
	<u>3.00%</u>
	<u>2.75%</u>
	<u>2.50%</u>
	<u>2.15%</u>
	<u>1.75%</u>
	<u>1.30%</u>
	<u>0.90%</u>
	<u>0.55%</u>
	<u>0.30%</u>
	<u>0.15%</u>

Document comparison done by DeltaView on Friday, March 19, 2010 12:02:45 PM

Input:	
Document 1	file:///Z:/ACTCO350810/ACTCO_COMPLY/Forms/NWLA/Products/2001 CSO CAUL (NWLA-370-AO)/PDPs/NWLA-370-AO PDPs 02-2008/NWLA-370-AO_Final PDP - Corrected pages 04-16-08.doc
Document 2	file:///Z:/ACTCO350810/ACTCO_COMPLY/Forms/NWLA/Products/2001 CSO CAUL (NWLA-370-AO)/PDPs/NWLA-370-AO PDP Enhancements 02-2010/NWLA-370-AO.1 PDP.doc
Rendering set	Standard

Legend:	
<u>Insertion</u>	
Deletion	
Moved from	
<u>Moved to</u>	
Style change	
Format change	
Moved deletion	
Inserted cell	
Deleted cell	
Moved cell	
Split/Merged cell	
Padding cell	

Statistics:	
	Count
Insertions	285
Deletions	249
Moved from	3
Moved to	3
Style change	0
Format changed	0
Total changes	540

Forms : [NWLA-371-M2](#)

Riders:

POLICY DATA PAGES

The Policy Data Pages include information about this Policy as of the Policy Date based on information you provided us on the application including any supplemental application. Post-issue Policy activity, such as Policy loans, partial Surrenders and penalty free partial Surrenders will affect the Policy coverage. We will provide replacement Policy Data Pages reflecting coverage changes you make after the Policy Date.

POLICY ISSUE INFORMATION

~~Policy Owner(s): [John Doe]~~

~~Policy Number: [B500000000]~~

~~State of Issue: [Anystate]~~

~~Policy Date: [July 1, 2008]~~

[Policy Owner\[s\]: \[John E Doe\]](#)

[Policy Number: \[B500000000\]](#)

[Policy Date: \[February 1, 2010\]](#)

[State of Issue: \[Anystate\]](#)

[Policy Type: Modified Single Premium
Universal Life Insurance, Non-Participating](#)

~~Policy Type: Modified Single Premium~~

~~Universal Life Insurance, Non-Participating~~

INSURED'S INFORMATION

Insured: [John [E](#) Doe]

Sex: [Male]

Issue Age: [35]

Rate Class: [Preferred]

Rate Type: [Non-Tobacco]

PREMIUM INFORMATION*

~~Initial Premium:~~ [Payment:](#) [\$10,000.00] Minimum Additional Premium: [\$10,000.00]

Premium Payment Frequency: Single [Premium](#) Maximum Additional Premium: [~~\$10,000.00~~
[15,000.00](#)]

*This is a single Premium Policy. The Initial Premium [Payment](#) must be paid before coverage begins. Premium payments after the Initial Premium [Payment](#) are not required. If you choose to make additional Premium payments, the amount of each payment must be at least the Minimum Additional Premium, but may not exceed the Maximum Additional Premium, and must be paid no later than [~~July~~[January](#) 31, ~~2009~~[2012](#)].

~~Insured [John Doe]~~

~~Policy Number [B500000000]~~

BASE POLICY COVERAGE INFORMATION

~~Initial Specified Amount:~~ [~~\$46,575.90~~]

~~Minimum Specified Amount:~~ [~~\$46,575.90~~]

~~Maturity Date*:~~ [~~July 1, 2093~~]

Insured: [John E Doe]

Policy Number: [B500000000]

~~Death Benefit Discount Rate:~~ ~~1.00246627~~

~~Internal Revenue Code Life Insurance Qualification Test:~~ ~~Cash Value Accumulation Test~~

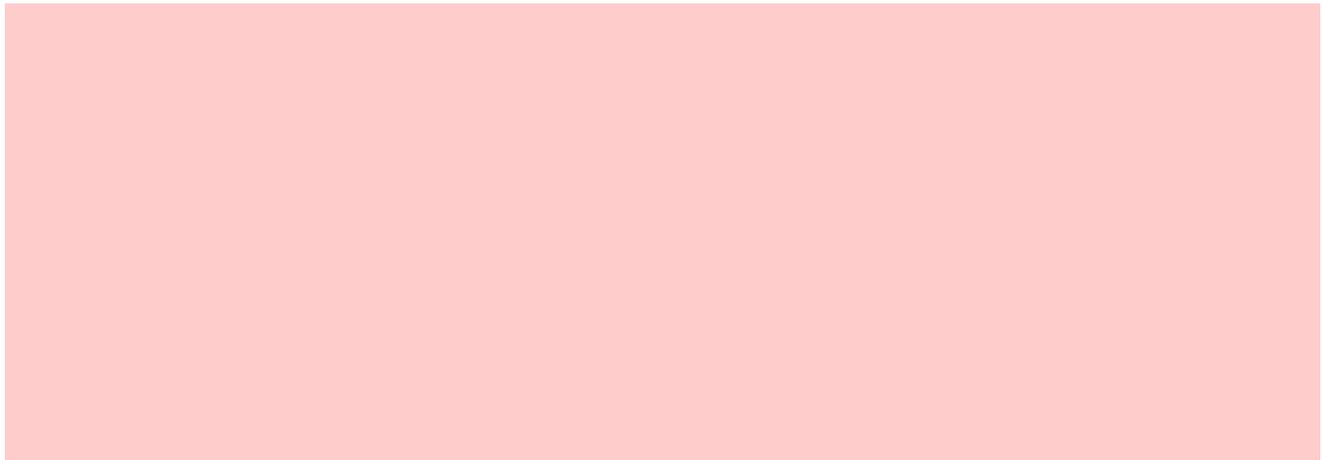
<u>Specified Amount:</u>	<u>[\$46,575.90]</u>	<u>Death Benefit Option:</u>	<u>Option 1 - Level</u>
<u>Minimum Specified Amount:</u>	<u>[\$46,575.90]</u>	<u>Death Benefit Discount Rate:</u>	<u>1.00246627</u>
<u>Maturity Date*:</u>	<u>[February 1, 2095]</u>	<u>Internal Revenue Code Life Insurance Qualification Test:</u>	<u>Cash Value Accumulation Test</u>

*Coverage may expire prior to the Maturity Date if you take out Policy loans, partial Surrenders or penalty free partial Surrenders. If your Policy is in force on the Maturity Date, you may elect to receive the Maturity Proceeds which will equal the Net Surrender Value on the Maturity Date; however, there may be little or no Net Surrender Value to be paid. If you do not elect to receive the Maturity Proceeds on the Maturity Date, the Maturity Date will automatically be extended. Such extension is subject to the conditions stated in the Maturity Date Extension section of your Policy. You should consult a qualified tax advisor before the Maturity Date of your Policy is extended.

SCHEDULE OF BENEFITS

Schedule of Benefits

<u>Form</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Start Date</u>	<u>End Date**</u>
<u>Form Number</u> N WL A- 371 - M2	Modified Single Premium <u>Adjustable</u> Universal Life Insurance			
	Initial Specified Amount	[\$46,575.90]	[72/1/2008 2010]	[72/1/2093 2095]



**Coverage may expire prior to the date shown if you take out Loans, partial Surrenders or penalty free partial Surrenders. Refer to the Guaranteed Policy Continuation, Grace Period, Lapse and Reinstatement Provision for additional information.

~~Insured~~ ~~[John Doe]~~

~~Policy Number~~ ~~[B500000000]~~

MONTHLY POLICY CHARGES AND DEDUCTIONS***

Guaranteed Maximum Percent of Premium Expense Charge: ~~5.0%~~ All Policy Years 5.00% of each Premium Payment

Insured: [John E Doe]

Policy Number: [B500000000]

Guaranteed Maximum Monthly Per \$1,000 of

Specified Amount Expense Charge: All Policy Years \$0.30 each Policy Monthaversary ~~in all years.~~

***The charges described in the Policy Charges and Deductions section are reduced to zero when the Insured reaches Attained Age 120.

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Table of Guaranteed Cash Values Per \$1000 of Specified Amount

Insured ~~[John Doe]~~ Policy Number ~~[B500000000]~~
 Specified Amount: ~~[\$46,575.90]~~ Policy Date: ~~[February 1, 2010]~~

**Table of Guaranteed Cash Values
 —Per \$1000 of Specified Amount**

~~Specified Amount: [\$46,575.90] Policy Date: [7/1/2008]~~

<u>Attained Age of Insured</u>	<u>Guaranteed Cash Values</u>	<u>Attained Age of Insured</u>	<u>Guaranteed Cash Values</u>
<u>Age of Insured</u>	<u>Cash Values</u>	<u>Age of Insured</u>	<u>Cash Values</u>
[35]	[\$204.43]	[80 78]	[\$ 769.47 728.52]
[36]	[\$211.73]	[81 79]	[\$ 782.23 742.56]
[37]	[\$219.28]	[82 80]	[\$ 794.56 756.22]
[38]	[\$227.10]	[83 81]	[\$ 806.48 769.47]
[39]	[\$235.17]	[84 82]	[\$ 817.94 782.23]
[40]	[\$243.51]	[85 83]	[\$ 828.86 794.56]
[41]	[\$252.13]	[86 84]	[\$ 839.19 806.48]
[42]	[\$261.02]	[87 85]	[\$ 848.86 817.94]
[43]	[\$270.16]	[88 86]	[\$ 857.85 828.86]
[44]	[\$279.56]	[89 87]	[\$ 866.15 839.19]
[45]	[\$289.21]	[90 88]	[\$ 873.75 848.86]
[46]	[\$299.10]	[91 89]	[\$ 880.93 857.85]
[47]	[\$309.25]	[92 90]	[\$ 887.69 866.15]
[48]	[\$319.67]	[93 91]	[\$ 894.03 873.75]
[49]	[\$330.44]	[94 92]	[\$ 899.91 880.93]
[50]	[\$341.56]	[95 93]	[\$ 905.29 887.69]
[51]	[\$353.00]	[96 94]	[\$ 910.46 894.03]
[52]	[\$364.77]	[97 95]	[\$ 915.37 899.91]
[53]	[\$376.82]	[98 96]	[\$ 919.98 905.29]
[54]	[\$389.14]	[99 97]	[\$ 924.20 910.46]
[55]	[\$401.70]	[100 98]	[\$ 927.85 915.37]
[56]	[\$414.43]	[101 99]	[\$ 931.42 919.98]
[57]	[\$427.37]	[102 100]	[\$ 934.92 924.20]
[58]	[\$440.51]	[103 101]	[\$ 938.33 927.85]
[59]	[\$453.93]	[104 102]	[\$ 941.63 931.42]
[60]	[\$467.62]	[105 103]	[\$ 944.85 934.92]
[61]	[\$481.52]	[106 104]	[\$ 947.99 938.33]
[62]	[\$495.58]	[107 105]	[\$ 951.05 941.63]
[63]	[\$509.72]	[108 106]	[\$ 954.01 944.85]
[64]	[\$523.90]	[109 107]	[\$ 956.89 947.99]
[65]	[\$538.14]	[110 108]	[\$ 959.68 951.05]
[66]	[\$552.43]	[111 109]	[\$ 962.37 954.01]
[67]	[\$566.82]	[112 110]	[\$ 964.98 956.89]
[68]	[\$581.35]	[113 111]	[\$ 967.49 959.68]
[69]	[\$596.02]	[114 112]	[\$ 969.91 962.37]
[70]	[\$610.87]	[115 113]	[\$ 972.25 964.98]
[71]	[\$625.81]	[116 114]	[\$ 974.51 967.49]
[72]	[\$640.81]	[117 115]	[\$ 976.75 969.91]
[73]	[\$655.68]	[118 116]	[\$ 979.67 972.25]
[74]	[\$670.43]	[119 117]	[\$ 1,000.00 974.51]
[75]	[\$685.11]	[120 118]	[\$ 1,000.00 976.75]
[76]	[\$699.70]	[119]	[\$979.67]
[77]	[\$714.20]	[120+]	[\$1,000.00]
[78]	[\$728.52]		
[79]	[\$742.56]		
[80]	[\$756.22]		

Insured: [John E Doe]

Policy Number: [B500000000]

~~Insured [John Doe]~~

~~Policy Number [B500000000]~~

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Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount At Risk:

Specified Amount: [\$46,575.90]

Policy Date: ~~[7/1/2008]~~ [February

1, 2010]

Attained Age of Insured	Maximum Rate	Attained Age of Insured	Maximum Rate	Attained Age of Insured	Maximum Rate
[35]	[0.09088]	[69]	[1.85123]	[103]	[43.94625]
[36]	[0.09588]	[70]	[2.03086]	[104]	[46.81288]
[37]	[0.10006]	[71]	[2.23220]	[105]	[49.92533]
[38]	[0.10756]	[72]	[2.49735]	[106]	[53.36259]
[39]	[0.11424]	[73]	[2.77788]	[107]	[57.17347]
[40]	[0.12175]	[74]	[3.07394]	[108]	[61.41905]
[41]	[0.13176]	[75]	[3.39865]	[109]	[66.17321]
[42]	[0.14428]	[76]	[3.75405]	[110]	[71.52939]
[43]	[0.15847]	[77]	[4.16842]	[111]	[77.61672]
[44]	[0.17517]	[78]	[4.65484]	[112]	[83.33333] <u>[83.33000]</u>
[45]	[0.19437]	[79]	[5.21978]	[113]	[83.33333] <u>[83.33000]</u>
[46]	[0.21275]	[80]	[5.83980]	[114]	[83.33333] <u>[83.33000]</u>
[47]	[0.23280]	[81]	[6.55095]	[115]	[83.33333] <u>[83.33000]</u>
[48]	[0.24450]	[82]	[7.29756]	[116]	[83.33333] <u>[83.33000]</u>
[49]	[0.25787]	[83]	[8.10961]	[117]	[83.33333] <u>[83.33000]</u>
[50]	[0.27709]	[84]	[9.01738]	[118]	[83.33333] <u>[83.33000]</u>
[51]	[0.29966]	[85]	[10.04235]	[119]	[83.33333] <u>[83.33000]</u>
[52]	[0.33060]	[86]	[11.19223]	[120+]	0.00000
[53]	[0.36406]	[87]	[12.46504]		
[54]	[0.40674]	[88]	[13.84938]		
[55]	[0.45949]	[89]	[15.33342]		
[56]	[0.51311]	[90]	[16.90881]		
[57]	[0.57096]	[91]	[18.41631]		
[58]	[0.62045]	[92]	[20.01527]		
[59]	[0.67752]	[93]	[21.73361]		
[60]	[0.74639]	[94]	[23.58543]		
[61]	[0.83045]	[95]	[25.57306]		
[62]	[0.93311]	[96]	[27.43188]		
[63]	[1.04853]	[97]	[29.45788]		
[64]	[1.17000]	[98]	[31.67269]		
[65]	[1.29840]	[99]	[34.09954]		
[66]	[1.42867]	[100]	[36.77137]		
[67]	[1.56083]	[101]	[38.95131]		
[68]	[1.70337]	[102]	[41.33540]		

Actual monthly cost of insurance rates will be determined by us based on our expectations as to our future experience. However, the actual cost of insurance rates will not be greater than those shown above.

~~*The charges described in the Monthly Charges and deductions sections are reduced to zero when the insured reaches Attained Age 120.~~

NONFORFEITURE - BASIS OF CALCULATION FOR MINIMUM CASH SURRENDER VALUES

~~Accumulated Value Guaranteed Minimum Interest Rate (Per Annum): 3.00% in all Policy Years~~

Guaranteed Cash Values:

Mortality Table: 2001 Commissioner's ~~2001~~ Standard Ordinary Mortality ~~Tables, Table, [Male], [Non-Tobacco] and~~ Age Nearest Birthday ~~[Sex Distinct] and [Smoker Distinct].~~

Interest Rate: ~~4.00%, annual effective rate~~ [4.00%], Annual Effective Rate
~~Insured [John Doe]~~ ~~Policy Number [B500000000]~~

SURRENDER CHARGE TABLE

Surrender Charge Table:

Specified Amount: [\$46,575.90]
~~[7/1/2008]~~ [February 1, 2010]

Policy Date:

<u>Surrender Charge by year as measured from the Policy Date stated above</u>	<u>Surrender Charge</u>
1	[\$800.00]
2	[\$750.00]
3	[\$700.00]
4	[\$650.00]
5	[\$600.00]
6	[\$550.00]
7	[\$500.00]
8	[\$400.00]
9	[\$300.00]
10	[\$200.00]
11+	[\$0.00]

For Surrender Charge purposes, years begin on the Policy Date stated above and on each ~~anniversary~~Policy Anniversary of that date thereafter and end on the day before the next ~~anniversary~~Policy Anniversary of the Policy Date.

For a complete Surrender of this Policy, the applicable Surrender ~~charge~~Charge will be deducted from the Accumulated Value based on the Policy Year and we will pay you the Net Surrender Value.

SERVICE FEES

Maximum Projection of Benefits and Values Fee: \$25.00 per projection processed

Maximum Partial Surrender Fee: \$25.00 per partial Surrender processed

PARTIAL SURRENDERS AND LOANS

Minimum Partial Surrender: \$1,000.00 per request

Minimum Penalty Free Partial Surrender: \$1,000.00 per request

Maximum Penalty Free Partial Surrender Percentage: 5%

Minimum Loan Repayment: \$25.00

Loan Interest Charged (Per Annum): 5.00% in all Policy Years

Loan Interest Credited (Per Annum): 3.00% in all Policy Years

~~Insured [John Doe]~~ ~~Policy Number [B500000000]~~

Accumulated Value Guaranteed Minimum Interest Rate (Per Annum): 3.00% in all Policy Years

Insured: [John E Doe]

Policy Number: [B500000000]

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INTERNAL REVENUE CODE LIFE INSURANCE QUALIFICATION TEST TABLE

Your Policy complies with section 7702 of the Internal Revenue Code, as amended, under the Cash Value Accumulation Test. It requires that the death benefit be greater than or equal to the product of the Accumulated Value and the Applicable Percentages from the following table.

<u>Attained Age of Insured</u>	<u>Applicable Percentages</u>	<u>Attained Age of Insured</u>	<u>Applicable Percentages</u>
[35]	[489%]	[8478]	[130137%]
[36]	[472%]	[8279]	[128135%]
[37]	[456%]	[8380]	[126132%]
[38]	[440%]	[8481]	[124130%]
[39]	[425%]	[8582]	[122128%]
[40]	[411%]	[8683]	[120126%]
[41]	[397%]	[8784]	[119124%]
[42]	[383%]	[8885]	[118122%]
[43]	[370%]	[8986]	[116120%]
[44]	[358%]	[9087]	[115119%]
[45]	[346%]	[9188]	[114118%]
[46]	[334%]	[9289]	[113116%]
[47]	[323%]	[9390]	[112115%]
[48]	[313%]	[9491]	[111114%]
[49]	[303%]	[9592]	[110113%]
[50]	[293%]	[9693]	[109112%]
[51]	[283%]	[9794]	[107111%]
[52]	[274%]	[9895]	[106110%]
[53]	[265%]	[9996]	[103109%]
[54]	[257%]	[10097]	[100107%]
[55]	[249%]	[10198]	[100106%]
[56]	[241%]	[10299]	[100103%]
[57]	[234%]	[103100]	[100%]
[58]	[227%]	[104101]	[100%]
[59]	[220%]	[105102]	[100%]
[60]	[214%]	[106103]	[100%]
[61]	[208%]	[107104]	[100%]
[62]	[202%]	[108105]	[100%]
[63]	[196%]	[109106]	[100%]
[64]	[191%]	[110107]	[100%]
[65]	[186%]	[111108]	[100%]
[66]	[181%]	[112109]	[100%]
[67]	[176%]	[113110]	[100%]
[68]	[172%]	[114111]	[100%]
[69]	[168%]	[115112]	[100%]
[70]	[164%]	[116113]	[100%]
[71]	[160%]	[117114]	[100%]
[72]	[156%]	[118115]	[100%]
[73]	[152%]	[119116]	[100%]
[74]	[149%]	[120+117]	[100%]
[75]	[146%]	[118]	[100%]
[76]	[143%]	[119]	[100%]
[77]	[140%]	[120+]	[100%]
[78]	[137%]		
[79]	[135%]		
[80]	[132%]		

Insured: [John E Doe]

Policy Number: [B500000000]

~~Insured [John Doe]~~

~~Policy Number [B500000000]~~

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SETTLEMENT OPTION TABLES
Option 1 - Life Income with Payments Guaranteed
Monthly Installments for each \$1,000 of Proceeds

Age of Payee Last Birthday		Guaranteed Period Years			Age of Payee Last Birthday		Guaranteed Period Years			Age of Payee Last Birthday		Guaranteed Period Years		
Male	Female	10	15	20	Male	Female	10	15	20	Male	Female	10	15	20
5 & Under	10 & Under	\$2.33	\$2.33	\$2.32	35	40	\$2.75	\$2.75	\$2.75	65	70	\$4.37	\$4.27	\$4.12
	11	\$2.33	\$2.33	\$2.33	36	41	\$2.78	\$2.78	\$2.77	66	71	\$4.48	\$4.36	\$4.19
	12	\$2.34	\$2.34	\$2.34	37	42	\$2.81	\$2.80	\$2.80	67	72	\$4.59	\$4.45	\$4.26
	13	\$2.35	\$2.35	\$2.35	38	43	\$2.83	\$2.83	\$2.82	68	73	\$4.71	\$4.55	\$4.33
9	14	\$2.36	\$2.36	\$2.36	39	44	\$2.86	\$2.86	\$2.85	69	74	\$4.83	\$4.65	\$4.40
10	15	\$2.37	\$2.37	\$2.37	40	45	\$2.89	\$2.89	\$2.88	70	75	\$4.96	\$4.75	\$4.47
11	16	\$2.38	\$2.38	\$2.38	41	46	\$2.92	\$2.92	\$2.91	71	76	\$5.10	\$4.86	\$4.54
	17	\$2.39	\$2.39	\$2.39	42	47	\$2.96	\$2.95	\$2.94	72	77	\$5.24	\$4.97	\$4.61
	18	\$2.40	\$2.40	\$2.40	43	48	\$2.99	\$2.99	\$2.97	73	78	\$5.39	\$5.07	\$4.68
14	19	\$2.41	\$2.41	\$2.41	44	49	\$3.03	\$3.02	\$3.01	74	79	\$5.55	\$5.18	\$4.75
15	20	\$2.42	\$2.42	\$2.42	45	50	\$3.07	\$3.06	\$3.04	75	80	\$5.71	\$5.29	\$4.81
16	21	\$2.43	\$2.43	\$2.43	46	51	\$3.11	\$3.10	\$3.08	76	81	\$5.87	\$5.40	\$4.87
	22	\$2.44	\$2.44	\$2.44	47	52	\$3.15	\$3.14	\$3.12	77	82	\$6.05	\$5.51	\$4.92
	23	\$2.46	\$2.45	\$2.45	48	53	\$3.19	\$3.18	\$3.16	78	83	\$6.22	\$5.61	\$4.97
19	24	\$2.47	\$2.47	\$2.46	49	54	\$3.24	\$3.22	\$3.20	79	84	\$6.40	\$5.72	\$5.02
20	25	\$2.48	\$2.48	\$2.48	50	55	\$3.29	\$3.27	\$3.25	80	85	\$6.58	\$5.82	\$5.06
21	26	\$2.49	\$2.49	\$2.49	51	56	\$3.34	\$3.32	\$3.29	81	86	\$6.77	\$5.91	\$5.10
	27	\$2.51	\$2.51	\$2.50	52	57	\$3.39	\$3.37	\$3.34	82	87	\$6.96	\$6.00	\$5.13
	28	\$2.52	\$2.52	\$2.52	53	58	\$3.45	\$3.42	\$3.39	83	88	\$7.14	\$6.09	\$5.16
24	29	\$2.54	\$2.54	\$2.53	54	59	\$3.50	\$3.48	\$3.44	84	89	\$7.33	\$6.16	\$5.18
25	30	\$2.55	\$2.55	\$2.55	55	60	\$3.56	\$3.53	\$3.49	85	90	\$7.51	\$6.24	\$5.21
26	31	\$2.57	\$2.57	\$2.57	56	61	\$3.63	\$3.59	\$3.54	86	91	\$7.69	\$6.30	\$5.22
	32	\$2.59	\$2.59	\$2.58	57	62	\$3.69	\$3.66	\$3.60	87	92	\$7.87	\$6.36	\$5.24
	33	\$2.61	\$2.60	\$2.60	58	63	\$3.76	\$3.72	\$3.66	88	93	\$8.03	\$6.41	\$5.25
29	34	\$2.62	\$2.62	\$2.62	59	64	\$3.84	\$3.79	\$3.72	89	94	\$8.19	\$6.46	\$5.26
30	35	\$2.64	\$2.64	\$2.64	60	65	\$3.91	\$3.86	\$3.78	90	95	\$8.34	\$6.50	\$5.26
31	36	\$2.66	\$2.66	\$2.66	61	66	\$3.99	\$3.93	\$3.84	91	96	\$8.48	\$6.53	\$5.27
	37	\$2.68	\$2.68	\$2.68	62	67	\$4.08	\$4.01	\$3.91	92	97	\$8.61	\$6.56	\$5.27
	38	\$2.71	\$2.70	\$2.70	63	68	\$4.17	\$4.09	\$3.98	93	98	\$8.73	\$6.58	\$5.27
	39	\$2.73	\$2.73	\$2.72	64	69	\$4.27	\$4.18	\$4.05	94	99	\$8.84	\$6.60	\$5.27
										95 & Over	100 & Over	\$8.94	\$6.61	\$5.27

Insured: [John E Doe]

Policy Number: [B500000000]

If the income payable for a specific guaranteed period is equal to that for other guarantee periods the longer period will be deemed to have been elected.

~~**Insured** [John Doe]~~

~~**Policy Number** [B500000000]~~

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Option 2 - Joint & Survivor Life Income
Monthly Installments for each \$1,000 of Proceeds

M/F	50	55	60	65	70	75	80	85	90	95	100
50	\$2.86	\$2.96	\$3.04	\$3.11	\$3.17	\$3.21	\$3.24	\$3.26	\$3.28	\$3.29	\$3.29
55	\$2.92	\$3.04	\$3.15	\$3.26	\$3.35	\$3.43	\$3.48	\$3.52	\$3.55	\$3.56	\$3.57
	\$2.96	\$3.11	\$3.26	\$3.41	\$3.55	\$3.67	\$3.77	\$3.84	\$3.88	\$3.91	\$3.93
	\$3.00	\$3.17	\$3.35	\$3.55	\$3.75	\$3.94	\$4.10	\$4.22	\$4.31	\$4.37	\$4.40
	\$3.02	\$3.21	\$3.43	\$3.67	\$3.94	\$4.21	\$4.47	\$4.68	\$4.85	\$4.96	\$5.03
	\$3.04	\$3.24	\$3.48	\$3.77	\$4.10	\$4.47	\$4.85	\$5.20	\$5.50	\$5.72	\$5.86
	\$3.05	\$3.26	\$3.52	\$3.84	\$4.22	\$4.68	\$5.20	\$5.73	\$6.22	\$6.63	\$6.92
	\$3.06	\$3.28	\$3.55	\$3.88	\$4.31	\$4.85	\$5.50	\$6.22	\$6.98	\$7.67	\$8.22
	\$3.07	\$3.29	\$3.56	\$3.91	\$4.37	\$4.96	\$5.72	\$6.63	\$7.67	\$8.73	\$9.68
	\$3.07	\$3.29	\$3.57	\$3.93	\$4.40	\$5.03	\$5.86	\$6.92	\$8.22	\$9.68	\$11.16
100	\$3.07	\$3.30	\$3.58	\$3.94	\$4.42	\$5.07	\$5.96	\$7.12	\$8.62	\$10.46	\$12.49

The Option 1 and Option 2 Settlement option tables are based on the Male Annuity 2000 Mortality table (male ages set back five years, female ages set back ten years) with male projection scale G at 2.50% interest. For purposes of the settlement option tables, the payees' actual ages as of their respective last birthdays are used.

The Option 2 Settlement option table shows purchase rates applicable when the joint payees are of different sexes, one female and one male. Purchase rates applicable for same sex joint payees are available upon request.

Insured: [John E Doe]

Policy Number: [B500000000]

NWLA-371-M2.1

3G

(3/2010)

Document comparison done by DeltaView on Friday, March 19, 2010 12:04:11 PM

Input:	
Document 1	file://Z:/ACTCO350810/ACTCO_COMPLY/Forms/NWLA/Products/2001 CSO SPUL (NWLA-371-AO)/PDPs/NWLA-371-AO PDPs 07-2008/NWLA-371-AO pdp.doc
Document 2	file://Z:/ACTCO350810/ACTCO_COMPLY/Forms/NWLA/Products/2001 CSO SPUL (NWLA-371-AO)/PDPs/NWLA-371-AO PDP Enhancements 03-2010/NWLA-371-AO.1 PDP.doc
Rendering set	Standard

Legend:	
Insertion	
Deletion	
Moved from	
<u>Moved to</u>	
Style change	
Format change	
Moved deletion	
Inserted cell	
Deleted cell	
Moved cell	
Split/Merged cell	
Padding cell	

Statistics:	
	Count
Insertions	238
Deletions	223
Moved from	2
Moved to	2
Style change	0
Format changed	0
Total changes	465