

SERFF Tracking Number: AEGD-126794686 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 46664
Company Tracking Number: 1-305 05-107
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 1-305 05-107
Project Name/Number: Revised TLIC Trendsetter Data Pages/1-305 05-107

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: 1-305 05-107

TOI: L04I Individual Life - Term

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

Filing Type: Form

SERFF Tr Num: AEGD-126794686 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 46664

For Informational Purposes

Co Tr Num: 1-305 05-107

State Status: Filed-Closed

Author: Patricia Ray

Date Submitted: 08/31/2010

Reviewer(s): Linda Bird

Disposition Date: 09/02/2010

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Implementation Date Requested: 10/01/2010

State Filing Description:

General Information

Project Name: Revised TLIC Trendsetter Data Pages

Project Number: 1-305 05-107

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/02/2010

Deemer Date:

Submitted By: Patricia Ray

Filing Description:

Transamerica Life Insurance Company

NAIC #: 468-86231

FEIN #: 39-0989781

LIFE INFORMATIONAL FILING

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments: Iowa, our
domiciliary state, accepted a similar
informational filing on 8/30/2010.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/02/2010

Created By: Patricia Ray

Corresponding Filing Tracking Number:
3Y111310

SERFF Tracking Number: AEGD-126794686 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 46664
Company Tracking Number: 1-305 05-107
TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 1-305 05-107
Project Name/Number: Revised TLIC Trendsetter Data Pages/1-305 05-107

Revised Data Pages for Policy Form 1-305 05-107

Dear Commissioner:

We are planning to revise the policy data pages for the policy form listed below. Your Department approved this policy form on July 20, 2007, under SERFF Tracking # AEGD-125224140 and State Tracking #36334.

1-305 05-107, 15-Year Level Term Insurance to Age 105 – Nonparticipating

The policy data pages are being enhanced to inform the policyowner that the amount of premium paid (annual cash outlay) may be higher than the annual premium if a mode other than annual payment is selected.

Five additional data page revision filings are being sent concurrently for the following policy forms, as follows:

1-306 05-107, 10-Year Level Term Ins. to Age 105 – Nonparticipating, SERFF Tracking # AEGD-126794679
1-304 05-107, 20-Year Level Term Ins. to Age 105 – Nonparticipating, SERFF Tracking # AEGD-126794729
1-303 05-107, 25-Year Level Term Ins. to Age 105 – Nonparticipating, SERFF Tracking # AEGD-126794743
1-334 05-107, 30-Year Level Term Ins. to Age 105 – Nonparticipating, SERFF Tracking # AEGD-126794772
1-322 05-107, Yearly Renewal Term Ins. to Age 95 – Nonparticipating, SERFF Tracking # AEGD-126794762

All of the data page revisions for the policy forms listed above are similar in nature. The Statement of Variability denotes the variable items for the revised Data Pages.

This form has been submitted in final printed form in which it will be distributed to Insureds. This form is subject to only minor modifications in paper size and stock, ink, border, and adaptation to computer printing.

Enclosed please find two copies of the revised policy data pages: (1) A clean copy and (2) a copy with changes made in redlined fashion. The policy data pages have been updated to reflect current hypothetical data. To confirm, no other changes have been made to the policy form, and there is no change in the policy form number.

Please contact me if you have any questions, comments or concerns regarding this informational filing. You can reach me by e-mail at pat.ray@transamerica.com, or by phone at 213-741-6762 (call collect), or by fax at 213-741-5839.

Thank you for your time and attention to this filing.

Company and Contact

SERFF Tracking Number: AEGD-126794686 *State:* Arkansas
Filing Company: Transamerica Life Insurance Company *State Tracking Number:* 46664
Company Tracking Number: 1-305 05-107
TOI: L04I Individual Life - Term *Sub-TOI:* L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name: 1-305 05-107
Project Name/Number: Revised TLIC Trendsetter Data Pages/1-305 05-107

Filing Contact Information

Pat Ray, Analyst Pat.Ray@Transamerica.com
 1150 South Olive St 213-741-6762 [Phone]
 T-03-06 213-741-5839 [FAX]
 Los Angeles, CA 90015

Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
Contract Development T-24	Group Code: 468	Company Type:
1150 S. Olive St.	Group Name:	State ID Number:
Los Angeles, CA 90015	FEIN Number: 39-0989781	
(319) 355-4241 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	08/31/2010	39142511

SERFF Tracking Number: AEGD-126794686 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 46664
Company Tracking Number: 1-305 05-107
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 1-305 05-107
Project Name/Number: Revised TLIC Trendsetter Data Pages/1-305 05-107

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	09/02/2010	09/02/2010

SERFF Tracking Number: AEGD-126794686 *State:* Arkansas
Filing Company: Transamerica Life Insurance Company *State Tracking Number:* 46664
Company Tracking Number: 1-305 05-107
TOI: L04I Individual Life - Term *Sub-TOI:* L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Product Name: 1-305 05-107
Project Name/Number: Revised TLIC Trendsetter Data Pages/1-305 05-107

Disposition

Disposition Date: 09/02/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AEGD-126794686 State: Arkansas
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 46664
 Company Tracking Number: 1-305 05-107
 TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: 1-305 05-107
 Project Name/Number: Revised TLIC Trendsetter Data Pages/1-305 05-107

Form Schedule

Lead Form Number: 1-305 05-107

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1-305 05-107	Schedule Pages	Revised Data Pages	Other	Other Explanation: Informational	60.000	1-305 05-107 Rev. Data Pages 2, 2A & 2B.pdf

POLICY DATA

[OCT 01 2010] POLICY DATE

EXPIRY DATE [OCT 01 2080] [35] AGE OF INSURED

INSURED [JOHN DOE] [SPECIMEN] POLICY NUMBER

FACE AMOUNT \$[100,000] [OCT 01 2010] DATE OF ISSUE

SEX OF INSURED [MALE] [OCT 01 2025] LAST DATE TO CONVERT

OWNER [THE INSURED] [STANDARD NON-SMOKER] CLASS OF RISK

THE CHARGE FOR ANY ADDITIONAL BENEFITS WHICH ARE PROVIDED BY RIDER IS SHOWN BELOW. ONLY A BRIEF DESCRIPTION IS GIVEN. THE COMPLETE PROVISIONS ARE INCLUDED IN THE RIDER.

RIDERS NUMBER -----	SCHEDULE OF ADDITIONAL BENEFITS -----	ANNUAL PREMIUM* -----
	[NONE]	

TOTAL ANNUAL PREMIUM ON POLICY DATE \$[159.00]*

*THE "ANNUAL PREMIUM" AND "TOTAL ANNUAL PREMIUM ON POLICY DATE" LISTED ON THIS PAGE ARE THE AMOUNT YOU WILL PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

INITIAL PREMIUM AMOUNT AND MODE \$[159.00] [ANNUALLY] [DIRECT]
 TOTAL PAYMENTS PER YEAR \$[159.00]

SCHEDULE OF PREMIUMS

TOTAL FIRST YEAR PREMIUMS (SEE FOLLOWING PAGES FOR PREMIUMS FOR LATER YEARS):

POLICY YEAR	ANNUALLY	SEMI-ANNUALLY	QUARTERLY	MONTHLY
YEARS 1 - 15	\$[159.00]	\$[81.09]	\$[41.34]	[* * *]
TOTAL PAYMENTS PER YEAR	\$[159.00]	\$[162.18]	\$[165.36]	[* * *]

THE SCHEDULE OF PREMIUMS ABOVE IS FOR [DIRECT] BILLING ONLY. A SCHEDULE OF PREMIUMS FOR OTHER PAYMENT MODES WILL BE PROVIDED ON REQUEST.

POLICY DATA (CONTINUED)
 SCHEDULE OF NON-GUARANTEED PREMIUMS
 - ANNUAL PREMIUMS -

POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS	POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS
[OCT 01 2011]	\$[159.00]	[OCT 01 2046]	\$[5,017.00]
[OCT 01 2012]	[159.00]	[OCT 01 2047]	[5,849.00]
[OCT 01 2013]	[159.00]	[OCT 01 2048]	[6,558.00]
[OCT 01 2014]	[159.00]	[OCT 01 2049]	[7,535.00]
[OCT 01 2015]	[159.00]	[OCT 01 2050]	[8,663.00]
[OCT 01 2016]	[159.00]	[OCT 01 2051]	[9,790.00]
[OCT 01 2017]	[159.00]	[OCT 01 2052]	[10,373.00]
[OCT 01 2018]	[159.00]	[OCT 01 2053]	[11,229.00]
[OCT 01 2019]	[159.00]	[OCT 01 2054]	[12,194.00]
[OCT 01 2020]	[159.00]	[OCT 01 2055]	[13,745.00]
[OCT 01 2021]	[159.00]	[OCT 01 2056]	[15,406.00]
[OCT 01 2022]	[159.00]	[OCT 01 2057]	[17,167.00]
[OCT 01 2023]	[159.00]	[OCT 01 2058]	[19,130.00]
[OCT 01 2024]	[159.00]	[OCT 01 2059]	[21,336.00]
[OCT 01 2025]	[687.00]	[OCT 01 2060]	[23,401.00]
[OCT 01 2026]	[751.00]	[OCT 01 2061]	[25,610.00]
[OCT 01 2027]	[816.00]	[OCT 01 2062]	[28,726.00]
[OCT 01 2028]	[899.00]	[OCT 01 2063]	[30,766.00]
[OCT 01 2029]	[990.00]	[OCT 01 2064]	[33,660.00]
[OCT 01 2030]	[1,129.00]	[OCT 01 2065]	[35,774.00]
[OCT 01 2031]	[1,239.00]	[OCT 01 2066]	[39,486.00]
[OCT 01 2032]	[1,359.00]	[OCT 01 2067]	[40,069.00]
[OCT 01 2033]	[1,480.00]	[OCT 01 2068]	[42,689.00]
[OCT 01 2034]	[1,606.00]	[OCT 01 2069]	[45,485.00]
[OCT 01 2035]	[1,761.00]	[OCT 01 2070]	[49,258.00]
[OCT 01 2036]	[1,923.00]	[OCT 01 2071]	[52,749.00]
[OCT 01 2037]	[2,087.00]	[OCT 01 2072]	[56,464.00]
[OCT 01 2038]	[2,291.00]	[OCT 01 2073]	[60,420.00]
[OCT 01 2039]	[2,563.00]	[OCT 01 2074]	[64,628.00]
[OCT 01 2040]	[2,791.00]	[OCT 01 2075]	[67,974.00]
[OCT 01 2041]	[3,042.00]	[OCT 01 2076]	[71,972.00]
[OCT 01 2042]	[3,329.00]	[OCT 01 2077]	[76,206.00]
[OCT 01 2043]	[3,656.00]	[OCT 01 2078]	[80,683.00]
[OCT 01 2044]	[4,063.00]	[OCT 01 2079]	[85,423.00]
[OCT 01 2045]	[4,453.00]		

THE "SCHEDULE OF NON-GUARANTEED PREMIUMS" ON THIS PAGE SHOWS THE AMOUNT YOU PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

INCLUDES ANNUAL POLICY FEE OF \$[30.00]. POLICY FEE MAY BE HIGHER IF YOU PAY PURSUANT TO ANY PAYMENT MODE OTHER THAN ANNUAL.

POLICY DATA (CONTINUED)

SCHEDULE OF GUARANTEED PREMIUMS
- ANNUAL PREMIUMS -

POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS	POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS
[OCT 01 2011]	[\$159.00]	[OCT 01 2046]	[\$7,239.00]
[OCT 01 2012]	[159.00]	[OCT 01 2047]	[8,075.00]
[OCT 01 2013]	[159.00]	[OCT 01 2048]	[8,950.00]
[OCT 01 2014]	[159.00]	[OCT 01 2049]	[9,878.00]
[OCT 01 2015]	[159.00]	[OCT 01 2050]	[11,292.00]
[OCT 01 2016]	[159.00]	[OCT 01 2051]	[12,446.00]
[OCT 01 2017]	[159.00]	[OCT 01 2052]	[13,797.00]
[OCT 01 2018]	[159.00]	[OCT 01 2053]	[15,376.00]
[OCT 01 2019]	[159.00]	[OCT 01 2054]	[17,060.00]
[OCT 01 2020]	[159.00]	[OCT 01 2055]	[18,654.00]
[OCT 01 2021]	[159.00]	[OCT 01 2056]	[20,419.00]
[OCT 01 2022]	[159.00]	[OCT 01 2057]	[22,427.00]
[OCT 01 2023]	[159.00]	[OCT 01 2058]	[24,681.00]
[OCT 01 2024]	[159.00]	[OCT 01 2059]	[27,155.00]
[OCT 01 2025]	[905.00]	[OCT 01 2060]	[29,774.00]
[OCT 01 2026]	[972.00]	[OCT 01 2061]	[32,505.00]
[OCT 01 2027]	[1,069.00]	[OCT 01 2062]	[35,308.00]
[OCT 01 2028]	[1,174.00]	[OCT 01 2063]	[38,140.00]
[OCT 01 2029]	[1,309.00]	[OCT 01 2064]	[41,031.00]
[OCT 01 2030]	[1,472.00]	[OCT 01 2065]	[44,042.00]
[OCT 01 2031]	[1,641.00]	[OCT 01 2066]	[47,198.00]
[OCT 01 2032]	[1,819.00]	[OCT 01 2067]	[50,580.00]
[OCT 01 2033]	[1,963.00]	[OCT 01 2068]	[54,356.00]
[OCT 01 2034]	[2,131.00]	[OCT 01 2069]	[59,160.00]
[OCT 01 2035]	[2,338.00]	[OCT 01 2070]	[66,022.00]
[OCT 01 2036]	[2,607.00]	[OCT 01 2071]	[76,940.00]
[OCT 01 2037]	[2,944.00]	[OCT 01 2072]	[89,509.00]
[OCT 01 2038]	[3,319.00]	[OCT 01 2073]	[90,413.00]
[OCT 01 2039]	[3,713.00]	[OCT 01 2074]	[91,326.00]
[OCT 01 2040]	[4,131.00]	[OCT 01 2075]	[92,248.00]
[OCT 01 2041]	[4,550.00]	[OCT 01 2076]	[93,179.00]
[OCT 01 2042]	[4,973.00]	[OCT 01 2077]	[94,120.00]
[OCT 01 2043]	[5,429.00]	[OCT 01 2078]	[95,070.00]
[OCT 01 2044]	[5,896.00]	[OCT 01 2079]	[96,030.00]
[OCT 01 2045]	[6,624.00]		

THE "SCHEDULE OF GUARANTEED PREMIUMS" ON THIS PAGE SHOWS THE AMOUNT YOU PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

INCLUDES ANNUAL POLICY FEE OF \$[30.00]. POLICY FEE MAY BE HIGHER IF YOU PAY PURSUANT TO ANY PAYMENT MODE OTHER THAN ANNUAL.

SERFF Tracking Number: AEGD-126794686 State: Arkansas
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 46664
 Company Tracking Number: 1-305 05-107
 TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life - Fixed/Indeterminate Premium
 Product Name: 1-305 05-107
 Project Name/Number: Revised TLIC Trendsetter Data Pages/1-305 05-107

Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Flesch Certification

Comments:

Readability Certification

Attachment:

AR Readability Certification 10019 -T15.pdf

Item Status: **Status Date:**

Satisfied - Item: Regulation 49 Certification

Comments:

Regulation 49 Certification

Attachment:

AR Regulation 49 Certification 10019-T15.pdf

Item Status: **Status Date:**

Satisfied - Item: Statement of Variability

Comments:

Statement of Variability

Attachment:

Statement of Variability 1-305 05-107.pdf

Item Status: **Status Date:**

Satisfied - Item: Redline for the Revised Data Pages

Comments:

Redline for the revised Data Pages

Attachment:

Redline 1-305 05-107 Rev. Data Pages 2, 2A & 2B.pdf

TRANSAMERICA LIFE INSURANCE COMPANY
Home Office: Cedar Rapids, Iowa

ARKANSAS CERTIFICATION OF READABILITY

This is to certify that the attached life insurance forms have each achieved a Flesch Reading Ease Score as shown.

<u>Form Number</u>	<u>Form Description</u>	<u>Flesch Score</u>
1-305 05-107	Term Life Insurance Policy Data Pages	60.0

and each form complies with the requirements of Arkansas Statutes Annotated Sections 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.



Cheryl Bock
Assistant Vice President

08/31/2010
Date

TRANSAMERICA LIFE INSURANCE COMPANY

Home Office: Cedar Rapids, Iowa

REGULATION 49 CERTIFICATION

Policy Form: 1-305-05-107 Data Pages

We certify that, for policies issued in Arkansas on the above-referenced policy form number, we will deliver the Life and Health Guaranty Fund Notice required by Regulation 49.

Cheryl Bock

Cheryl Bock
Assistant Vice President

08/31/2010
Date

TRANSAMERICA LIFE INSURANCE COMPANY
Home Office: Cedar Rapids, Iowa

Statement of Variability
Policy Form: 1-305 05-107 Data Pages

Page 2

1. The issue ages for this product are 18 - 75 (nonsmokers) and 18 - 70 (smokers) for Band 1, and 18 - 78 (nonsmokers) and 18 - 73 (smokers) for Bands 2 - 5.
2. The Face Amounts for this product are banded as follows:

Band	Face Amount
1	\$25,000 – 99,999
2	\$100,000 – 249,999
3	\$250,000 – 499,999
4	\$500,000 – 999,999
5	\$1,000,000 and up

3. The Class of Risk will be one of the following classes, depending on the insured's underwriting status:

Preferred Plus
Preferred Nonsmoker
Standard Plus
Standard Nonsmoker
Preferred Smoker
Standard Smoker

4. The Total Annual Premium on Policy Date is the annual policy/benefit premium if the premium is paid annually.
5. The Initial Premium Amount and Mode are based on benefits selected; annually, semi-annually, quarterly, monthly; Direct Bill, Pre-authorized Check (PAC), Salary Deduction, and Government Allotment.
6. The Total Payments Per Year is the annual policy/benefit premiums based on mode of payment(s).
7. The Schedule of Premiums is based on a modal factor times the annual premium.

Annually Direct	1.00
Annually PAC	1.00
Semi-Annually Direct	.51
Semi-Annually PAC	.51
Quarterly Direct	.26
Quarterly PAC	.26
Monthly Direct	.0875
Monthly PAC	.0875
Salary Deduction	.0875
Government Allotment	.0875

The Schedule of Premiums will vary based on: (a) the insured's age, sex, class of risk and rating; and (b) the face amount of the policy. The premiums shown represent the total first year premiums payable for a 35 year old male who is classified as a standard nonsmoker and a policy face amount of \$100,000.

Page 2A

1. The Schedule of Non-Guaranteed Premiums will vary based on: (a) the insured's age, sex, class of risk and rating; and (b) the face amount of the policy. The premiums shown represent the non-guaranteed annual premiums payable for a 35 year old male who is classified as a standard nonsmoker and a policy face amount of \$100,000.

2. The minimum Annual Policy Fee is \$60.00 for Band 1 and \$30.00 for Bands 2 - 5. The annual policy fee is set at issue and will not be changed for in-force contracts. The maximum annual policy fee for new issues is \$150.

Page 2B

1. The Schedule of Guaranteed Premiums will vary based on: (a) the insured's age, sex, class of risk and rating; and (b) the face amount of the policy. The premiums shown represent the guaranteed annual premiums payable for a 35 year old male who is classified as a standard nonsmoker and a policy face amount of \$100,000.
2. The minimum Annual Policy Fee is \$60.00 for Band 1 and \$30.00 for Bands 2 - 5. The annual policy fee is set at issue and will not be changed for in-force contracts. The maximum annual policy fee for new issues is \$150.

POLICY DATA

[OCT 01 2010] POLICY DATE

EXPIRY DATE [OCT 01 2080] [35] AGE OF INSURED

INSURED [JOHN DOE] [SPECIMEN] POLICY NUMBER

FACE AMOUNT \$[100,000] [OCT 01 2010] DATE OF ISSUE

SEX OF INSURED [MALE] [OCT 01 2025] LAST DATE TO CONVERT

OWNER [THE INSURED] [STANDARD NON-SMOKER] CLASS OF RISK

THE CHARGE FOR ANY ADDITIONAL BENEFITS WHICH ARE PROVIDED BY RIDER IS SHOWN BELOW. ONLY A BRIEF DESCRIPTION IS GIVEN. THE COMPLETE PROVISIONS ARE INCLUDED IN THE RIDER.

RIDER NUMBER	SCHEDULE OF ADDITIONAL BENEFITS	ANNUAL PREMIUM*
-----	-----	-----
	[NONE]	

TOTAL ANNUAL PREMIUM ON POLICY DATE [\$159.00]*

*THE "ANNUAL PREMIUM" AND "TOTAL ANNUAL PREMIUM ON POLICY DATE" LISTED ON THIS PAGE ARE THE AMOUNT YOU WILL PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

<u>INITIAL PREMIUM AMOUNT AND MODE</u>	<u>[\$159.00]</u>	<u>[ANNUALLY]</u>	<u>[DIRECT]</u>
<u>TOTAL PAYMENTS PER YEAR</u>			<u>[\$159.00]</u>

SCHEDULE OF PREMIUMS

TOTAL FIRST YEAR PREMIUMS (SEE FOLLOWING PAGES FOR PREMIUMS FOR LATER YEARS):

<u>POLICY YEAR</u>	<u>ANNUALLY</u>	<u>SEMI-ANNUALLY</u>	<u>QUARTERLY</u>	<u>MONTHLY</u>
<u>YEARS 1 - 15</u>	<u>[\$159.00]</u>	<u>[\$81.09]</u>	<u>[\$41.34]</u>	<u>[* * *]</u>
<u>TOTAL PAYMENTS PER YEAR</u>	<u>[\$159.00]</u>	<u>[\$162.18]</u>	<u>[\$165.36]</u>	<u>[* * *]</u>

THE SCHEDULE OF PREMIUMS ABOVE IS FOR [DIRECT] BILLING ONLY. A SCHEDULE OF PREMIUMS FOR OTHER PAYMENT MODES WILL BE PROVIDED ON REQUEST.

POLICY DATA (CONTINUED)
 SCHEDULE OF NON-GUARANTEED PREMIUMS
 - ANNUAL PREMIUMS -

POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS	POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS
[OCT 01 2011]	\$[159.00]	[OCT 01 2046]	\$[5,017.00]
[OCT 01 2012]	[159.00]	[OCT 01 2047]	[5,849.00]
[OCT 01 2013]	[159.00]	[OCT 01 2048]	[6,558.00]
[OCT 01 2014]	[159.00]	[OCT 01 2049]	[7,535.00]
[OCT 01 2015]	[159.00]	[OCT 01 2050]	[8,663.00]
[OCT 01 2016]	[159.00]	[OCT 01 2051]	[9,790.00]
[OCT 01 2017]	[159.00]	[OCT 01 2052]	[10,373.00]
[OCT 01 2018]	[159.00]	[OCT 01 2053]	[11,229.00]
[OCT 01 2019]	[159.00]	[OCT 01 2054]	[12,194.00]
[OCT 01 2020]	[159.00]	[OCT 01 2055]	[13,745.00]
[OCT 01 2021]	[159.00]	[OCT 01 2056]	[15,406.00]
[OCT 01 2022]	[159.00]	[OCT 01 2057]	[17,167.00]
[OCT 01 2023]	[159.00]	[OCT 01 2058]	[19,130.00]
[OCT 01 2024]	[159.00]	[OCT 01 2059]	[21,336.00]
[OCT 01 2025]	[687.00]	[OCT 01 2060]	[23,401.00]
[OCT 01 2026]	[751.00]	[OCT 01 2061]	[25,610.00]
[OCT 01 2027]	[816.00]	[OCT 01 2062]	[28,726.00]
[OCT 01 2028]	[899.00]	[OCT 01 2063]	[30,766.00]
[OCT 01 2029]	[990.00]	[OCT 01 2064]	[33,660.00]
[OCT 01 2030]	[1,129.00]	[OCT 01 2065]	[35,774.00]
[OCT 01 2031]	[1,239.00]	[OCT 01 2066]	[39,486.00]
[OCT 01 2032]	[1,359.00]	[OCT 01 2067]	[40,069.00]
[OCT 01 2033]	[1,480.00]	[OCT 01 2068]	[42,689.00]
[OCT 01 2034]	[1,606.00]	[OCT 01 2069]	[45,485.00]
[OCT 01 2035]	[1,761.00]	[OCT 01 2070]	[49,258.00]
[OCT 01 2036]	[1,923.00]	[OCT 01 2071]	[52,749.00]
[OCT 01 2037]	[2,087.00]	[OCT 01 2072]	[56,464.00]
[OCT 01 2038]	[2,291.00]	[OCT 01 2073]	[60,420.00]
[OCT 01 2039]	[2,563.00]	[OCT 01 2074]	[64,628.00]
[OCT 01 2040]	[2,791.00]	[OCT 01 2075]	[67,974.00]
[OCT 01 2041]	[3,042.00]	[OCT 01 2076]	[71,972.00]
[OCT 01 2042]	[3,329.00]	[OCT 01 2077]	[76,206.00]
[OCT 01 2043]	[3,656.00]	[OCT 01 2078]	[80,683.00]
[OCT 01 2044]	[4,063.00]	[OCT 01 2079]	[85,423.00]
[OCT 01 2045]	[4,453.00]		

THE "SCHEDULE OF NON-GUARANTEED PREMIUMS" ON THIS PAGE SHOWS THE AMOUNT YOU PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE.

INCLUDES ANNUAL POLICY FEE OF \$[30.00]. POLICY FEE MAY BE HIGHER IF YOU PAY PURSUANT TO ANY PAYMENT MODE OTHER THAN ANNUAL.

POLICY DATA (CONTINUED)

SCHEDULE OF GUARANTEED PREMIUMS
- ANNUAL PREMIUMS -

POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS	POLICY YEAR BEGINNING	POLICY EXCLUDING RIDERS
[OCT 01 2011]	[\$159.00]	[OCT 01 2046]	[\$7,239.00]
[OCT 01 2012]	[159.00]	[OCT 01 2047]	[8,075.00]
[OCT 01 2013]	[159.00]	[OCT 01 2048]	[8,950.00]
[OCT 01 2014]	[159.00]	[OCT 01 2049]	[9,878.00]
[OCT 01 2015]	[159.00]	[OCT 01 2050]	[11,292.00]
[OCT 01 2016]	[159.00]	[OCT 01 2051]	[12,446.00]
[OCT 01 2017]	[159.00]	[OCT 01 2052]	[13,797.00]
[OCT 01 2018]	[159.00]	[OCT 01 2053]	[15,376.00]
[OCT 01 2019]	[159.00]	[OCT 01 2054]	[17,060.00]
[OCT 01 2020]	[159.00]	[OCT 01 2055]	[18,654.00]
[OCT 01 2021]	[159.00]	[OCT 01 2056]	[20,419.00]
[OCT 01 2022]	[159.00]	[OCT 01 2057]	[22,427.00]
[OCT 01 2023]	[159.00]	[OCT 01 2058]	[24,681.00]
[OCT 01 2024]	[159.00]	[OCT 01 2059]	[27,155.00]
[OCT 01 2025]	[905.00]	[OCT 01 2060]	[29,774.00]
[OCT 01 2026]	[972.00]	[OCT 01 2061]	[32,505.00]
[OCT 01 2027]	[1,069.00]	[OCT 01 2062]	[35,308.00]
[OCT 01 2028]	[1,174.00]	[OCT 01 2063]	[38,140.00]
[OCT 01 2029]	[1,309.00]	[OCT 01 2064]	[41,031.00]
[OCT 01 2030]	[1,472.00]	[OCT 01 2065]	[44,042.00]
[OCT 01 2031]	[1,641.00]	[OCT 01 2066]	[47,198.00]
[OCT 01 2032]	[1,819.00]	[OCT 01 2067]	[50,580.00]
[OCT 01 2033]	[1,963.00]	[OCT 01 2068]	[54,356.00]
[OCT 01 2034]	[2,131.00]	[OCT 01 2069]	[59,160.00]
[OCT 01 2035]	[2,338.00]	[OCT 01 2070]	[66,022.00]
[OCT 01 2036]	[2,607.00]	[OCT 01 2071]	[76,940.00]
[OCT 01 2037]	[2,944.00]	[OCT 01 2072]	[89,509.00]
[OCT 01 2038]	[3,319.00]	[OCT 01 2073]	[90,413.00]
[OCT 01 2039]	[3,713.00]	[OCT 01 2074]	[91,326.00]
[OCT 01 2040]	[4,131.00]	[OCT 01 2075]	[92,248.00]
[OCT 01 2041]	[4,550.00]	[OCT 01 2076]	[93,179.00]
[OCT 01 2042]	[4,973.00]	[OCT 01 2077]	[94,120.00]
[OCT 01 2043]	[5,429.00]	[OCT 01 2078]	[95,070.00]
[OCT 01 2044]	[5,896.00]	[OCT 01 2079]	[96,030.00]
[OCT 01 2045]	[6,624.00]		

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