

SERFF Tracking Number: AFLC-126775221 State: Arkansas
Filing Company: Americo Financial Life and Annuity Insurance Company State Tracking Number: 46597
Company Tracking Number: 1253: 295, 296, 297, 2162, 2158
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 1253: 295, 296, 297, 2162, 2158
Project Name/Number: 1253: 295, 296, 297, 2162, 2158/1253

Filing at a Glance

Company: Americo Financial Life and Annuity Insurance Company

Product Name: 1253: 295, 296, 297, 2162, 2158 SERFF Tr Num: AFLC-126775221 State: Arkansas

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 46597
Adjustable Life Closed

Sub-TOI: L09I.001 Single Life Co Tr Num: 1253: 295, 296, 297, 2162, 2158 State Status: Approved-Closed

Filing Type: Form

Author: Ronni Jones

Date Submitted: 08/24/2010

Reviewer(s): Linda Bird

Disposition Date: 09/03/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 1253: 295, 296, 297, 2162, 2158

Project Number: 1253

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Texas is our domicile state.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/03/2010

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/03/2010

Deemer Date:

Submitted By: Ronni Jones

Filing Description:

Submission description

Created By: Ronni Jones

Corresponding Filing Tracking Number:

Enclosed, for review and approval, are three flexible premium adjustable life insurance policies, a Children's Term Insurance Rider, and a Waiver of Monthly Specified Premium Rider. These forms are new and do not replace any previously approved forms. These forms will be marketed in the individual life insurance market by our licensed

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independent agents. In addition, these forms contain no unusual or controversial elements. To the best of our knowledge and belief, this filing is complete and complies with the applicable insurance laws and regulations in your jurisdiction. Thank you in advance for your time and consideration.

Policy ABB295 description

Policy ABB295 provides flexible premium adjustable life insurance with an endowment of the cash surrender value on the endowment date and premiums payable to age 105. The policy has a no lapse guarantee period of 15, 20, 25, or 30 years that is elected by the Insured at the time of application. This policy will not be illustrated; therefore, only guarantees are shown.

Policy ABB295 Policy Data Page description

The applicable Policy Data Page will be used based upon the no lapse guarantee period selected by the Insured at the time of application.

Policy ABB296 description

Policy ABB296 provides flexible premium adjustable life insurance with an endowment of the cash surrender value on the endowment date and premiums payable to age 100. The policy has a no lapse guarantee period of 15, 20, 25, or 30 years that is elected by the Insured at the time of application. This policy will not be illustrated; therefore, only guarantees are shown.

Policy ABB296 Policy Data Page description

The applicable Policy Data Pages will be used based upon the no lapse guarantee period selected by the Insured at the time of application.

Policy ABB297 description

Policy ABB297 provides flexible premium adjustable life insurance with an endowment of the cash surrender value on the endowment date and premiums payable to age 95. The policy has a no lapse guarantee period of 15, 20, 25, or 30 years that is elected by the Insured at the time of application. This policy will not be illustrated; therefore, only guarantees are shown.

Policy ABB297 Policy Data Page description

The applicable Policy Data Page will be used based upon the no lapse guarantee period selected by the Insured at the time of application.

Rider AAA2162

Rider AAA2162 is a Children's Term Insurance Rider that provides level term life insurance on the life of a child. This

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rider will be available at the time of application and also after policy issue.

Rider AAA2158-UL description

Rider AAA2158-UL is a Waiver of Monthly Specified Premium Rider that provides a waiver of the monthly specified premium if the Insured becomes totally disabled. After 180 consecutive days of disability, the premium will be waived from the date of disability for the duration of the disability.

Application ABB5118 will be used to apply for the enclosed policies and the enclosed rider and other individual life insurance products approved for use in your jurisdiction. Application ABB5118 was approved in your jurisdiction on August 10, 2010, under SERFF AFLC-126748984.

Company and Contact

Filing Contact Information

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

Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$300.00
 Retaliatory? Yes
 Fee Explanation: Fees are based on Texas domicile status. Fees are retaliatory, non-exempt at \$300.00 (3 base policies x \$100.00 each).

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Americo Financial Life and Annuity Insurance Company	\$300.00	08/24/2010	38992806
Americo Financial Life and Annuity Insurance Company	\$550.00	08/25/2010	39009071

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/03/2010	09/03/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	08/26/2010	08/26/2010	Ronni Jones	09/02/2010	09/02/2010
Pending Industry Response	Linda Bird	08/25/2010	08/25/2010	Ronni Jones	08/25/2010	08/25/2010

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Disposition

Disposition Date: 09/03/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum and Exhibits (295)		No
Supporting Document	Actuarial Memorandum and Exhibits (296)		No
Supporting Document	Actuarial Memorandum and Exhibits (297)		No
Supporting Document	Actuarial Memorandum and Exhibits (2162)		No
Supporting Document	Actuarial Memorandum and Exhibits (2158-UL)		No
Supporting Document	Statements of Variability		Yes
Supporting Document	Sample Annual Statement		Yes
Supporting Document	Certification of Compliance		Yes
Supporting Document	AR Reg 34 Certification of Compliance		Yes
Form	Flexible Premium Adjustable Life Insurance Policy with Endowment to Age 105		Yes
Form	Policy Data Pages		Yes
Form	Policy Data Pages		Yes
Form	Policy Data Pages		Yes
Form	Policy Data Pages		Yes
Form	Flexible Premium Adjustable Life Insurance Policy with Endowment to Age 100		Yes
Form	Policy Data Pages		Yes
Form	Policy Data Pages		Yes
Form	Policy Data Pages		Yes
Form	Policy Data Pages		Yes
Form	Flexible Premium Adjustable Life Insurance Policy with Endowment to Age		Yes

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	95	
Form	Policy Data Pages	Yes
Form	Policy Data Pages	Yes
Form	Policy Data Pages	Yes
Form	Policy Data Pages	Yes
Form	Children's Term Insurance Rider	Yes
Form	Waiver of Premium Rider	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/26/2010
Submitted Date 08/26/2010
Respond By Date 09/27/2010

Dear Ronni Jones,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

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

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/02/2010
Submitted Date 09/02/2010

Dear Linda Bird,

Comments:

Industry response to objection letter dated August 26, 2010.

Response 1

Comments: Pursuant to a phone conversation on March 22, 2007, between you and our company actuaries Eric Petersen and Susan Monk, and Sr. Compliance Analyst, Kristi Dingus, regarding Serfff Tracking No. AFLC-125102278, it was discussed that Regulation 34 supercedes Bulletin 11-83; therefore, we are proceeding to submit a Certification of Compliance to certify that we are in compliance with Regulation 34.

Related Objection 1

Comment:

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

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: AR Reg 34 Certification of Compliance

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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We trust that the information provided will allow the Department to continue its review of this filing. If you have any further questions, please feel free to contact us.

Sincerely,
Ronni Jones

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/25/2010
Submitted Date 08/25/2010
Respond By Date 09/27/2010

Dear Ronni Jones,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$550.00 is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/25/2010
Submitted Date 08/25/2010

Dear Linda Bird,

Comments:

We are responding to your objection letter dated August 25, 2010.

Response 1

Comments: We have submitted additional filing fees in the amount of \$550.00 for this filing.

Related Objection 1

Comment:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$550.00 is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We would appreciate your continued review of this filing.

Sincerely,
Ronni Jones

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Form Schedule

Lead Form Number: ABB295

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ABB295	Policy/Cont	Flexible Premium ract/Fratern al Insurance Policy with Certificate Endowment to Age 105	Initial		51.400	ABB295 [Filing Form 2010-08- 17].pdf
	ABB295 (15/15)	Policy/Cont	Policy Data Pages ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	ABB295 (15) [Filing Form 2010-08- 17].pdf
	ABB295 (20/20)	Policy/Cont	Policy Data Pages ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	ABB295 (20) [Filing Form 2010-08- 17].pdf
	ABB295 (25/25)	Policy/Cont	Policy Data Pages ract/Fratern al Certificate: Amendmen t, Insert	Initial		0.000	ABB295 (25) [Filing Form 2010-08- 17].pdf

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Policy/Cont	Policy Data Pages	Initial	Value	Attachments
ABB295 (30/30)	Policy/Cont Policy Data Pages ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000	ABB295 (30) [Filing Form 2010-08- 17].pdf
ABB296	Policy/Cont Flexible Premium ract/Fratern Adjustable Life al Insurance Policy with Certificate Endowment to Age 100	Initial	51.400	ABB296 [Filing Form 2010-08- 17].pdf
ABB296 (15/15)	Policy/Cont Policy Data Pages ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000	ABB296 (15) [Filing Form 2010-08- 17].pdf
ABB296 (20/20)	Policy/Cont Policy Data Pages ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000	ABB296 (20) [Filing Form 2010-08- 17].pdf
ABB296	Policy/Cont Policy Data Pages ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000	ABB296 (25)

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(25/25)	ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider				[Filing Form 2010-08- 17].pdf
ABB296 (30/30)	Policy/Cont Policy Data Pages ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000		ABB296 (30) [Filing Form 2010-08- 17].pdf
ABB297	Policy/Cont Flexible Premium ract/Fratern Adjustable Life al Insurance Policy with Certificate Endowment to Age 95	Initial	51.400		ABB297 [Filing Form 2010-08- 17].pdf
ABB297 (15/15)	Policy/Cont Policy Data Pages ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000		ABB297 (15) [Filing Form 2010-08- 17].pdf
ABB297 (20/20)	Policy/Cont Policy Data Pages ract/Fratern al Certificate: Amendmen	Initial	0.000		ABB297 (20) [Filing Form 2010-08- 17].pdf

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ABB297 (25/25)	t, Insert Page, Endorseme nt or Rider Policy/Cont Policy Data Pages ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000	ABB297 (25) [Filing Form 2010-08- 17].pdf
ABB297 (30/30)	t, Insert Page, Endorseme nt or Rider Policy/Cont Policy Data Pages ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000	ABB297 (30) [Filing Form 2010-08- 17].pdf
AAA2162	Policy/Cont Children's Term ract/Fratern Insurance Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	51.600	AAA2162 [FILING FORM].pdf
AAA2158- UL	Policy/Cont Waiver of Premium ract/Fratern Rider al Certificate: Amendmen	Initial	53.100	AAA2158-UL [FILING FORM].pdf

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Page,
Endorseme
nt or Rider

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

A STOCK COMPANY

Home Office

[Dallas, Texas]

Administrative Office

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

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

READ YOUR POLICY CAREFULLY

This Policy is a legal contract between the Company and the Owner. The Company will pay the proceeds of this Policy as defined herein. All payments are subject to all of the provisions of this and the following pages of this Policy. This Policy is issued in consideration of the application and payment of the Initial Premium.

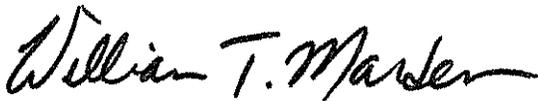
NOTICE OF [THIRTY] [30] DAY RIGHT TO EXAMINE THE POLICY RIGHT TO CANCEL

This Policy may be cancelled by delivering or mailing a written notice to Americo Financial Life and Annuity Insurance Company, [P.O. Box 410288 Kansas City, Missouri 64141-0288], or its agent and by returning the Policy before midnight of the [thirtieth (30th)] day after the date the Policy is delivered. Notice given by mail and return of the Policy by mail are effective on being postmarked, properly addressed and postage prepaid. The Company must return all payments made for this Policy within ten (10) days after it receives written notice of cancellation and the returned Policy.

COMPLAINT NOTICE

To obtain information or to make further inquiries regarding this Policy, You may call Our toll-free number [1-800-231-0801]. You may write to the Company at Our Administrative Office address: Americo Financial Life and Annuity Insurance Company, Attention: Policyowner Service, [300 W. 11th Street, P.O. Box 410288, Kansas City, Missouri 64141-0288].

Signed for the Company at [Kansas City, Missouri] to be effective on the Policy Date.



President



Secretary

**FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE
ENDOWMENT AT AGE 105
PAYMENT OF ENDOWMENT TERMINATES THE POLICY
MINIMUM PREMIUM REQUIRED FIRST POLICY YEAR
DEATH BENEFIT PAYABLE AT DEATH OF INSURED
NON-PARTICIPATING - NO DIVIDENDS**

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OPTIONAL BENEFITS

If You have purchased any optional benefits, they will be listed in the Benefit Description section on a Policy Data Page, and the Rider/Endorsement will be inserted in the Policy.

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

RETURN OF PREMIUM BENEFIT TABLE

END OF POLICY YEAR	RETURN OF PREMIUM DATES	NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY AND RIDERS)	CUMULATIVE NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY ONLY)*	RETURN OF PREMIUM PERCENTAGE	RETURN OF PREMIUM AMOUNT
1	N/A	\$631.20	\$ 573.72	0%	\$0.00
2	N/A	\$631.20	\$ 1,147.44	0%	\$0.00
3	N/A	\$631.20	\$ 1,721.16	0%	\$0.00
4	N/A	\$631.20	\$ 2,294.88	0%	\$0.00
5	N/A	\$631.20	\$ 2,868.60	0%	\$0.00
6	N/A	\$631.20	\$ 3,442.32	0%	\$0.00
7	N/A	\$631.20	\$ 4,016.04	0%	\$0.00
8	N/A	\$631.20	\$ 4,589.76	0%	\$0.00
9	N/A	\$631.20	\$ 5,163.48	0%	\$0.00
10	N/A	\$631.20	\$ 5,737.20	0%	\$0.00
11	N/A	\$631.20	\$ 6,310.92	0%	\$0.00
12	N/A	\$631.20	\$ 6,884.64	0%	\$0.00
13	MARCH 1, 2023	\$631.20	\$ 7,458.36	20%	\$1,491.67*
14	MARCH 1, 2024	\$631.20	\$ 8,032.08	60%	\$4,819.25*
15	MARCH 1, 2025	\$631.20	\$ 8,605.80	100%	\$8,605.80*

*On any Return of Premium Date, if the No Lapse Guarantee is in effect, the Return of Premium Amount will be equal to the cumulative No Lapse Guarantee Annual Premiums for the policy, multiplied by the Return of Premium Percentage.

Any decrease in the Policy's Face Amount will affect the No Lapse Premiums paid and will impact the Return of Premium Amount.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

MONTHLY EXPENSE CHARGES

POLICY YEAR	PER MONTH	POLICY YEAR	PER MONTH
1	\$45.13	9	\$43.59
2	\$45.00	10	\$43.23
3	\$44.86	11	\$42.86
4	\$44.73	12	\$42.42
5	\$44.56	13	\$42.00
6	\$44.38	14	\$ 7.50
7	\$44.17	15	\$ 7.50
8	\$43.90	16+	\$49.25

SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$465.00	11	\$325.50
2	\$465.00	12	\$302.25
3	\$465.00	13	\$279.00
4	\$465.00	14	\$255.75
5	\$465.00	15	\$232.25
6	\$441.75	16	\$209.25
7	\$418.50	17	\$186.00
8	\$395.25	18	\$162.75
9	\$372.00	19	\$139.50
10	\$348.75	20+	\$ 0.00

AT SOME FUTURE TIME, THE CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THE PERIOD, SUBJECT TO THE NO LAPSE PROVISION, IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

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

POLICY DATA PAGE

INSURED [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.08500	59	25	0.65083	83	49	6.45250
36	2	0.09000	60	26	0.71333	84	50	7.11750
37	3	0.09583	61	27	0.78667	85	51	7.81667
38	4	0.10083	62	28	0.87000	86	52	8.60333
39	5	0.10750	63	29	0.95917	87	53	9.50667
40	6	0.11500	64	30	1.05333	88	54	10.45333
41	7	0.12333	65	31	1.15333	89	55	11.40417
42	8	0.13417	66	32	1.25833	90	56	12.18000
43	9	0.14667	67	33	1.37000	91	57	12.89833
44	10	0.16083	68	34	1.49083	92	58	13.88583
45	11	0.17583	69	35	1.62500	93	59	15.14167
46	12	0.19333	70	36	1.77750	94	60	16.67167
47	13	0.21000	71	37	1.95917	95	61	18.33250
48	14	0.22583	72	38	2.16583	96	62	19.98833
49	15	0.24417	73	39	2.38583	97	63	21.17083
50	16	0.26667	74	40	2.62333	98	64	21.91917
51	17	0.29417	75	41	2.88333	99	65	23.21750
52	18	0.32500	76	42	3.17167	100	66	24.83250
53	19	0.36083	77	43	3.49917	101	67	26.56333
54	20	0.40167	78	44	3.86833	102	68	28.49917
55	21	0.44750	79	45	4.27667	103	69	30.65583
56	22	0.49667	80	46	4.74750	104	70	33.03333
57	23	0.54583	81	47	5.28583			
58	24	0.59583	82	48	5.85083			

THE RATES SHOWN ABOVE ARE BASED ON THE 2001 COMMISSIONER'S STANDARD ORDINARY SMOKER CLASSIFIED ULTIMATE MORTALITY TABLE, AGE LAST BIRTHDAY AND THE INSURED'S PREMIUM CLASS AT ISSUE.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]
GUARANTEED INTEREST RATE: 4.0%

PERCENTAGE OF ACCUMULATION VALUE TABLE

ATTAINED AGE	PERCENTAGE	ATTAINED AGE	PERCENTAGE
35	575.89%	70	172.20%
36	556.37%	71	168.06%
37	537.56%	72	164.11%
38	519.43%	73	160.36%
39	501.93%	74	156.79%
40	485.08%	75	153.38%
41	468.85%	76	150.13%
42	453.23%	77	147.03%
43	438.22%	78	144.09%
44	423.82%	79	141.30%
45	410.02%	80	138.66%
46	396.77%	81	136.17%
47	384.09%	82	133.85%
48	362.87%	83	131.67%
49	339.63%	84	129.61%
50	306.73%	85	127.68%
51	296.84%	86	125.86%
52	287.36%	87	124.14%
53	278.28%	88	122.55%
54	269.59%	89	121.06%
55	261.29%	90	119.64%
56	253.37%	91	118.22%
57	245.80%	92	116.73%
58	238.55%	93	115.22%
59	231.59%	94	113.68%
60	224.92%	95	112.10%
61	218.52%	96	110.43%
62	212.41%	97	108.57%
63	206.58%	98	106.33%
64	201.02%	99	105.00%
65	195.69%	100	105.00%
66	190.60%	101	105.00%
67	185.71%	102	105.00%
68	181.03%	103	105.00%
69	176.52%	104	105.00%

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

DEFINITIONS

Certain words, when used in this Policy, have the following definitions and explanations:

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

Beneficiary is the person named in the application who will receive the proceeds upon death of the Insured. The Beneficiary is named in the application or a later writing by the Owner.

If more than one person is named as Beneficiary, the Proceeds will be paid in equal shares to the surviving beneficiary, unless otherwise provided.

If the Beneficiary is "children," this means children born to or legally adopted by the Insured.

Cash Surrender Value is the Accumulation Value at the time of surrender, less any Indebtedness, and less the Surrender Charge, if any.

Code means the U.S. Internal Revenue Code of 1986, as amended, and the rules and regulations issued thereunder.

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

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

Evidence of Insurability is information about a person which We may require to approve, change, or reinstate the Policy or rider(s).

Endowment Date means the Policy Anniversary on which the Insured will be age 105. The Endowment Date is shown on a Policy Data Page.

Expiry Date means a date all rights and options provided by the Policy and/or riders end, except those granted under the terms of the Grace Period. Expiry Dates are shown on a Policy Data Page.

Face Amount means the amount of life insurance shown on a Policy Data Page.

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

In writing means a written form satisfactory to Us and filed at Our Administrative Office in [Kansas City, Missouri].

Indebtedness means all existing loans on this Policy, plus interest, which has either accrued or been added.

Insured is the person, named on a Policy Data Page, whose life is insured under the Policy.

Initial Premium means the Premium due on the Policy Date. The Initial Premium is shown on a Policy Data Page.

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

Minimum Face Amount is the lowest Face Amount permitted under the Policy. The Minimum Face Amount is shown on a Policy Data Page.

Monthly Calculation Day is the same day each month as the day of the Policy Date. If that day does not occur in any month, the Monthly Calculation Day will occur on the next prior day.

Owner is the Insured unless otherwise stated on the application or later changed. The Owner may exercise all rights granted in this Policy while the Insured is living.

Policy means the legal contract between the Company and the Owner.

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

Policy Date is the effective date for all coverage issued on the basis of the original application. Policy Years, Policy Anniversaries and Monthly Calculation Days are computed from the Policy Date. The Policy Date is shown on a Policy Data Page.

Premium is an amount paid to Us as consideration for the benefits provided by the Policy and additional benefits provided by rider, if any. The premium is shown on a Policy Data Page, or a Rider Data Page, if any.

Proceeds means the amount payable under the terms of this Policy.

"We," "Us," "Our," and "Company" means Americo Financial Life and Annuity Insurance Company.

"You" and **"Your"** means the Owner of this Policy.

GENERAL PROVISIONS

Entire Contract

This Policy, including the attached copy of the application(s) and any attached riders and endorsements are the entire contract. This Policy cannot be changed, or any of its provisions waived, including any extension of time to pay Premiums, except by Our President, Vice President or Secretary.

All statements made in an application are assumed, in the absence of fraud, to be representations and not warranties. No statement will be used to void this Policy or defend against a claim unless it is contained in the application or a supplemental application.

Any changes, modifications, or waivers must be in writing. No agent has authority to waive a complete answer to any question, pass on insurability, make or alter any contract, or waive any of the Company's rights or requirements.

Incontestability

We cannot contest this policy after it has been in force for two (2) years from the Issue Date and during the Insured's lifetime, except for nonpayment of premium or in case of fraud.

Reinstated coverage will become incontestable after it has been reinstated for two (2) years from the date of reinstatement and during the Insured's lifetime, except for nonpayment of premium or in case of fraud.

Reinstated coverage will be contestable only as to statements made in the reinstatement application.

Misstatement of Age or Sex

If the age or sex of the Insured has been misstated, all Policy values will be recalculated from the inception of the Policy based on the corrected age and sex of the Insured and the actual assumptions applied to the Policy during the recalculated period.

Recalculation, in and of itself, will not result in termination of this Policy prior to the date of death. The Death Benefit after recalculation will not be less than the Cash Surrender Value that would have been paid had this Policy been surrendered on the date of death based upon the misstated age or sex.

If the correct age is outside the issue ages for the Policy, the mortality charge and benefit will be extrapolated.

Suicide Exclusion

If the Insured, sane or insane, dies by suicide while the Policy is in force and within two (2) years after the Issue Date, the Death Benefit Payable will be limited to the sum of Premiums paid, less any indebtedness.

Elections, Designations, Changes and Requests

All elections, designations, changes and requests must be in a written form satisfactory to the Company and become effective when received and approved by the Company at its Administrative Office.

Nonparticipating

This is a nonparticipating Policy. This Policy will not share in any of the Company's profits or surplus earnings. The Company will not pay dividends on this Policy.

Annual Report

At least once a year, the Company will send You a report at no charge showing:

- (a) The beginning and ending dates of the current report;
- (b) Death Benefit;
- (c) The Accumulation Value;
- (d) Any outstanding loan balance and loan interest charged since the last report;
- (e) The amounts credited or debited during the current period, identified by type;
- (f) The Premiums paid for the year;
- (g) A notice to the Owner if, assuming guaranteed interest, mortality, and expenses, the policy's Cash Surrender Value will not maintain this insurance in force until the end of the next Policy Anniversary; and,
- (h) Any further information required by law.

The report will provide current information as of a date not more than four (4) months prior to the date of mailing. We will provide one report annually, without charge. For each additional report You request, We reserve the right to charge a reasonable fee, not to exceed fifty dollars (\$50).

Assignment of Policy

This Policy may be assigned. The assignment shall take effect on the date the notice of assignment is signed by the Owner, subject to any appointments made or actions taken by Us prior to receipt of such notice. No assignment will be recognized by Us unless a copy is filed with Us. The Company will not be responsible for the validity of any assignment.

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

The claim of any assignee is subordinate to that of the Company, including any Indebtedness to the Company.

Termination of Policy

This Policy will terminate when any one of the following events occurs:

- (a) The Owner requests to terminate coverage in writing;
- (b) The Insured dies;
- (c) Subject to the No Lapse Guarantee provision, the Grace Period ends without payment of a Premium sufficient to cover a Monthly Deduction;
- (d) The total Indebtedness equals or exceeds the Accumulation Value less the Surrender Charge, while the Insured is alive;
- (e) The Owner elects to receive the Cash Surrender Value; or
- (f) The Endowment Date.

Projection of Benefits and Values

The Company will provide a projection of future Death Benefits and Accumulation Values at any time upon written request and payment of a service fee.

The fee payable will be the one then in effect for this service. The projection will be based on:

- (a) assumptions as to Face Amounts, type of coverage option and future premium payments as may be specified by the Owner; and,
- (b) such other assumptions as are necessary and specified by the Company and/or the Owner.

Conformity to State Laws

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

OWNER AND BENEFICIARY PROVISIONS

Owner and Beneficiary Change

The Owner may change the Owner and the Beneficiary at any time during the lifetime of the Insured unless otherwise provided in a previous designation. Any change must be in writing.

The change will take effect on the date the request was signed, but it will not apply to any payments made by the Company before the request is received and recorded by the Company.

An irrevocable Beneficiary must consent, in writing, to any request to change the named Beneficiary.

Death of Beneficiary

If any Beneficiary dies before the Insured, that Beneficiary's interest will pass to any surviving Beneficiaries or contingent Beneficiaries according to their respective interests.

If no Beneficiary or contingent Beneficiary survives the Insured, the proceeds will be paid to the Owner or the Owner's estate.

Death of Owner

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

Simultaneous Death

If any Beneficiary dies within fifteen (15) days after the Insured, but before the Insured's Due Proof of Death is received by the Company, the proceeds will be paid as if the Beneficiary died before such Insured.

PREMIUM PAYMENT PROVISIONS

Amount of Premium

The minimum Premium which must be paid prior to each Monthly Calculation Day during the first Policy Year is the No Lapse Guarantee Premium. Subject to the Grace Period provision, there is no minimum Premium after the first Policy Year. However, any Premium payment must be at least ten dollars (\$10).

The Maximum Premium in any Policy year is the Maximum Premium shown on a Policy Data Page. The Company reserves the right to revise the minimum and maximum Premium amounts by written notice to the Owner at least 30 days prior to any change.

Planned Periodic Premium

The Planned Periodic Premium is the premium shown on a Policy Data Page, and serves as an indication of the Owner's preference as to probable future payments.

Amount and Frequency

The Owner may change the amount of Planned Periodic Premium. The Company reserves the right to limit the amount of any increase.

The frequency of Premium payment shown on a Policy Data Page only serves as an indication of the Owner's preference as to probable future frequency of payment.

The Owner may change the frequency of Planned Periodic Premium at any time. Each Premium payment will be credited by the Company as described in the Accumulation Value Provisions. A check or draft given for all or part of a Premium, unless paid upon its presentation to the bank or person drawn on, shall not be considered as payment.

Other than the Initial Premium, Premiums may be paid at any time before the Insured's age 105. The Company may limit the amount of Premium paid so that the Policy may continue to qualify as a life insurance policy under any applicable law or regulation. We may refuse to accept any additional Premium or return any Premium paid which is in excess of this limit.

Where Payable

Premiums are payable in advance to the Company at its Administrative Office. Premiums may be paid to an authorized representative of the Company upon delivery of a receipt signed by Our President, Vice President, or Secretary.

POLICY CHANGE PROVISION

Change in Face Amount

At any time after the first Policy Year, and upon written request, the Face Amount may be decreased. Decreases in Face Amount are subject to the following conditions:

- (a) Any decreases will be effective on the Monthly Calculation Day on or next following receipt of the request by the Company. A decrease will be applied against the current Face Amount.
- (b) The Face Amount remaining in force after any requested decrease may not be less than the Minimum Face Amount shown on a Policy Data Page.
- (c) Future Surrender Charges will be reduced by the same percentage as the Face Amount. A Surrender Charge will be deducted from the Accumulation Value each time the Face Amount is decreased. The amount of the charge will be equal to the change in the Surrender Charge at the time of the decrease.
- (d) The No Lapse Guarantee Premium will be adjusted based upon the revised Face Amount.

No increases to the Face Amount will be allowed.

ENDOWMENT PROVISION

The Endowment will be paid to the Owner if the Insured is still living on the Endowment Date. The Endowment is equal to the Policy's Cash Surrender Value. The payment of the Endowment will terminate the Policy.

DEATH BENEFIT PROVISIONS

Death Benefit

Upon receipt by the Company at its Administrative Office of the Insured's Due Proof of Death verifying that the Insured died while this Policy was in force, the Company will pay to the Beneficiary the Proceeds of this Policy.

The Death Benefit is equal to the greater of:

- (a) The Face Amount on the date of death; or,
- (b) The Accumulation Value on the date of death multiplied by the percentage at the Attained Age as shown in the Percentage of Accumulation Value Table on a Policy Data Page.

Payment of the Death Benefit is subject to terms of the Payment of Proceeds provision.

Interest on Death Benefit

We will pay interest on the Death Benefit paid as follows:

- (a) Interest shall accrue and be payable from the date of death;
- (b) Interest shall accrue at the rate or rates applicable to the Policy for funds left on deposit or, if We have not established a rate for funds left on deposit, at the Two Year Treasury Constant Maturity Rate as published by the Federal Reserve. In determining these rates, We will use the rate in effect on the date of death;
- (c) Interest shall accrue at the effective annual rate determined in item (b) above, plus additional interest at a rate of 10% annually, beginning with the date that is thirty-one (31) calendar days from the latest of items (i), (ii), and (iii) to the date the claim is paid, where it is:
 - (i) The date that Due Proof of Death is received by Us;
 - (ii) The date We receive sufficient information to determine its liability, the extent of the liability, and the Appropriate payee legally entitled to the Death Benefit; and;
 - (iii) The date that legal impediments to Payment of Death Benefit that depend on the action of parties other than the Company are resolved and sufficient evidence of the same is provided to the Company. Legal impediments to Payment of Death Benefit include, but are not limited to:
 - (a) The establishment of guardianships and conservatorships;
 - (b) The appointment and qualification of trustees, executors, and administrators; and,
 - (c) The submission of information required to satisfy state and federal reporting requirements.

Examination and Autopsy

We may have the Insured's body examined and an autopsy performed at Our expense.

PAYMENT OF PROCEEDS

Proceeds are subject first to any Indebtedness to the Company, then to the interest of any assignee of record, and then any applicable taxes the Company is required to deduct.

Payments to satisfy any Indebtedness to the Company, any assignee, and any taxes, will be paid in one sum. The balance will be the Net Proceeds.

ACCUMULATION VALUE PROVISIONS

Accumulation Value

The Accumulation Value on the Issue Date will be the Initial Premium.

The Accumulation Value on any subsequent Monthly Calculation Day will be calculated as (a) minus (b) plus (c) minus (d) minus (e) where:

- (a) Is the Accumulation Value on the preceding Monthly Calculation Day, plus one month's interest;
- (b) Is any Partial Surrenders since the preceding Monthly Calculation Day, plus interest from the date of deduction;
- (c) Is the Premiums received since the preceding Monthly Calculation Day, plus interest from the date of payment;
- (d) Is the Monthly Deduction for the preceding Monthly Calculation Day;
- (e) Is one (1) month's interest on item (d).

Interest Rate

The Guaranteed Interest Rate applied in the calculation of the Accumulation Value is shown on a Policy Data Page. Interest in excess of the Guaranteed Interest Rate may be applied in the calculation of the Accumulation Value at such increased rate and in such a manner as the Company may determine.

Accumulation Test

This Policy is designed to be life insurance for federal income tax purposes. To assure compliance, the Company reserves the right to refund to the Owner the amount of Premium which would cause the Policy to fail the Cash Value Accumulation Test under Section 7702 of the Internal Revenue Code as amended, or its successor, if such amendment or successor is applicable to the Policy.

For purposes of testing compliance:

- (a) The mortality charges taken into account shall be the maximum cost of insurance charges guaranteed under the Policy, although such charges shall not exceed (except as provided in Internal Revenue Service regulations) the maximum charges permitted to be taken into account under the Cash Value Accumulation Test of Section 7702;
- (b) The interest basis shall be the greater of an annual effective interest rate of 4.0% or other rate or rates guaranteed as of the Policy Date; and,
- (c) The Policy shall be deemed to mature on the Policy Anniversary the Insured is age 100.

The Company reserves the right to amend this Policy to comply with future changes in the Internal Revenue Code or any regulations or rulings issued, thereunder, as they relate to the definition of "life insurance."

GRACE PERIOD AND REINSTATEMENT PROVISIONS

Grace Period

If the Policy on any Monthly Calculation Day will not continue pursuant to the Continuation of Insurance provision, and the Policy will not continue pursuant to the No Lapse Guarantee provision, a Grace Period of sixty-one (61) days from such Monthly Calculation Day will be allowed to pay a Premium that will cover the lesser of three monthly deductions or the amount required to avoid lapse pursuant to the No Lapse Guarantee provision for three (3) months.

The Company will send a written notice thirty (30) days before the end of the Grace Period to the Owner's last address shown in the Company's records. If the Insured dies during the Grace Period, the lesser of any past due monthly deductions or amount required to avoid lapse pursuant to the No Lapse Guarantee provision will be deducted from the Proceeds. The Policy will remain in force during the Grace Period, unless surrendered.

Reinstatement

The Policy may be reinstated within three (3) years after the date of termination during the lifetime of the Insured and prior to the Insured's Attained Age 105 if the Policy has not been surrendered for cash. The requirements for reinstatement are:

- (a) Evidence of Insurability satisfactory to the Company must be submitted;
- (b) A minimum premium sufficient to keep the Policy in force for two months must be paid; and,
- (c) Any Indebtedness must be paid or reinstated.

The minimum Premium sufficient to reinstate the Policy in force for two months may not be sufficient to reinstate the No Lapse Guarantee.

The effective date of a reinstated Policy will be the Monthly Calculation Day on or next following the day the Company approves the application for Reinstatement.

Upon reinstatement, the Accumulation Value, prior to the crediting of any Premiums, is the Accumulation Value on the date of lapse.

NO LAPSE GUARANTEE PROVISIONS

No Lapse Guarantee Period

The No Lapse Guarantee Period begins on the Policy Date and ends on the No Lapse Guarantee Date shown on a Policy Data Page.

No Lapse Guarantee

Prior to the No Lapse Guarantee Date, if the total Premiums paid under this Policy less any:

- (a) Surrenders, including applicable Surrender Charges, and
- (b) Policy Loans, including any accrued but unpaid interest

is greater than or equal to the sum of the No Lapse Guarantee Premiums in effect since the Policy Date, including the current month, this Policy will continue notwithstanding anything in the Continuation of Insurance provision. If this Policy has been reinstated, the number of months since the Policy Date includes any time during which this Policy was not in force.

We will adjust the No Lapse Guarantee Premium if You decrease the Face Amount. The adjusted No Lapse Guarantee Premium will apply on and after the date of the decrease in the Face Amount.

During the No Lapse Guarantee Period, the No Lapse Guarantee prevents this Policy from lapsing. The Accumulation Value and the Cash Surrender Value will continue to be determined as provided in Accumulation Value and Nonforfeiture provisions. However, interest will not be credited to a negative Accumulation Value, and the Cost of Insurance will not increase solely because of a negative Accumulation Value.

After the No Lapse Guarantee Period ends, the Cash Surrender Value may be insufficient to keep this Policy in force. In this event, an additional payment may be required at that time to keep the Policy and coverage in force.

RETURN OF PREMIUM AND REFUND OF MONTHLY EXPENSE CHARGES PROVISIONS

Return of Premium Percentage

The Return of Premium Percentages are shown in the Return of Premium Benefit Table on a Policy Data Page.

Return of Premium Dates

The Return of Premium Dates are shown in the Return of Premium Benefit Table on a Policy Data page.

Return of Premium Benefit

On each Return of Premium Date, if the No Lapse Guarantee is in effect, the Accumulation Value may be credited with a Return of Premium Benefit. If the Accumulation Value is equal to or greater than the Return of Premium Amount, no adjustment will be made.

If the Accumulation Value is less than the Return of Premium Amount, the Company will increase the Accumulation Value. The increase will be equal to the amount required to make the Accumulation Value equal to the Return of Premium Amount.

Return of Premium Amount

The Return of Premium Amount is equal to (a) **multiplied** by the result of (b) **minus** (c) where:

- (a) Is the Return of Premium Percentage;
- (b) Is the sum of the No Lapse Guarantee Premiums in effect since the Policy Date, including the current month; and,
- (c) Is the cost for additional benefits provided by all riders since the Policy Date.

Refund of Monthly Expense Charges Benefit

On each Return of Premium Date, prior to any adjustment made under the Return of Premium Benefit, if the No Lapse Guarantee is in effect, the Accumulation Value will be credited with a Refund of Monthly Expense Charges Benefit.

The Refund of Monthly Expense Charges Benefit will be equal to the sum of all Monthly Expense Charges deducted from the Accumulation Value to date, multiplied by the Return of Premium Percentage, less the sum of all prior Refund of Monthly Expense Charges Benefits.

NONFORFEITURE PROVISIONS

Monthly Deductions

The monthly deduction for a policy month will be calculated as (a) **plus** (b) where:

- (a) Is the cost of insurance **plus** the cost for additional benefits provided by rider, if any, for the policy month; and
- (b) Is the Monthly Expense Charge.

Monthly Expense Charges

The guaranteed maximum Monthly Expense Charges for the Policy are shown on a Policy Data Page. The Monthly Expense Charges are included in the Monthly Deduction.

Cost of Insurance

The Cost of Insurance for the Policy is calculated as (a) **multiplied** by the result of (b) **minus** (c) where:

- (a) Is the Cost of Insurance Rates as described in the Cost of Insurance Rates provision;
- (b) Is the Death Benefit at the beginning of the policy month **divided** by the sum of 1.0 **plus** the monthly equivalent of the Guaranteed Interest Rate; and.
- (c) Is the Accumulation Value on the Monthly Calculation Day, prior to the Monthly Deductions.

Divide the result by (\$1,000).

The cost for additional benefits provided by rider, if any, will be described in the applicable provision of the rider. If not described in the rider, the monthly rider cost is equal to the monthly rider premium and is shown on a Rider Data Page.

Cost of Insurance Rates

The Cost of Insurance Rates for the Policy are based on the Policy Year, the Insured's Attained Age, and Premium Class on the Policy Date.

Monthly Cost of Insurance Rates will be determined by the Company. The monthly Cost of Insurance Rates will not be greater than the Monthly Guaranteed Cost of Insurance Rates shown on a Policy Data Page. The Company may charge less than the maximum rate. Any change in Cost of Insurance Rates will apply to all Insureds of the same premium class and age. Any change will be based upon future anticipated or emerging Experience Factors. Experience Factors include investment earnings, mortality, persistency, taxes and expenses.

The additional monthly cost for any rider is shown on the Rider Data Page of the applicable rider.

Surrender Charge

The Surrender Charge is shown on a Policy Data Page.

Total Surrender

The Owner may surrender the Policy before the Policy terminates, or the Death Benefit becomes payable by making a written request for surrender to the Company.

This Policy, or a lost policy statement, must be returned to the Company. Payment of the Cash Surrender Value will terminate this Policy and the Company's liability under the Policy.

Partial Surrender Charge

The Partial Surrender Charge is a percentage of the Surrender Charge equal to the percentage reduction in the Face Amount, but in no event less than twenty dollars (\$20).

Partial Surrender

Partial Surrender means a surrender of less than the full Cash Surrender Value of this Policy. Partial Surrenders are not allowed in the first Policy Year.

After the first Policy Year, the Owner may partially surrender the Policy before it terminates or the Death Benefit becomes payable. Any Partial Surrender is subject to the following conditions:

- (a) The Company must receive a written request stating the amount of the requested surrender, which must be for five hundred dollars (\$500) or more;
- (b) Only one (1) Partial Surrender may be made in a Policy Year;
- (c) The Accumulation Value is reduced by the amount of the Partial Surrender, plus any Partial Surrender Charge;
- (d) Partial Surrenders will reduce the Face Amount by the amount of the Partial Surrender, not including the Partial Surrender Charge; and,
- (e) The Face Amount remaining in force after any Partial Surrender may not be less than the Minimum Face Amount shown on a Policy Data Page.

Payment of Surrender Benefits

Any Surrender Benefits will be paid to the Owner. The Company may delay payment for up to six (6) months from the date a surrender request is received. This will not be done if a Partial Surrender is to be applied to pay premiums on policies with the Company. If the laws of the state in which this Policy is delivered require Us to pay interest, interest will be paid at a rate not less than that required by law.

If a surrender is requested within thirty (30) days after a Policy Anniversary, the Cash Surrender Value will not be less than the Cash Surrender Value on that anniversary, less any Policy Loans or Partial Surrenders made on, or after, such anniversary.

If a total surrender is requested within thirty (30) days following the later of a Return of Premium Date, or the date upon which the Company sends written notice of the Return of Premium Benefit to the Owner's last address shown in the Company records, the Cash Surrender Value will not be less than the Return of Premium Amount as of the Return of Premium Date.

Continuation of Insurance

Subject to the No-Lapse Guarantee Provision, insurance under this Policy will continue until the Monthly Calculation Day on which the Cash Surrender Value will not cover the Monthly Deduction for the following month.

The amount of insurance under the Policy is the Death Benefit as defined in the Death Benefit Provision. The amount of insurance under any rider is the benefit of the rider.

While this Policy is in force under this provision, it may be surrendered for its Cash Surrender Value in accordance with the Total Surrender provision.

Basis of Computations

The Cash Surrender Value and the nonforfeiture values for this Policy are at least equal to those required by, or pursuant to, the NAIC Universal Life Insurance Regulation, Model #585. A detailed statement of the method of computing values has been filed with the Department of Insurance in the state in which the Policy is delivered.

Settlement Options are based upon the Annuity 2000 Table, Age Last Birthday, and an annual effective interest rate of 1.5%.

POLICY LOAN PROVISIONS

Policy Loan

After the first Policy Year, the Owner may obtain a loan while this Policy is in force and on the sole security thereof.

Loan Value

The loan value is the Cash Surrender Value as of the date of the loan.

The Company may defer making a loan for not more than six (6) months after application for the loan is made, unless the loan is to pay premiums on policies with the Company.

Indebtedness

Indebtedness means all existing loans on this Policy **plus** interest which has either accrued or been added.

At any time the total Indebtedness equals or exceeds the Accumulation Value less the Surrender Charge, the Policy will terminate without value. At least thirty (30) days before the date the Policy terminates without value, the Company will send a notice of its intention to void the Policy to the last known address of the Owner and any assignee of record.

Repayment

A loan may be repaid at any time while this Policy is in force. A loan that exists at the end of the Grace Period may not be repaid unless this Policy is reinstated. Payment not designated as a premium or loan repayment will be treated as a premium even if a loan is outstanding.

Loan Interest

Loan interest will accrue from the date each loan is made. Loan interest is payable in advance at the beginning of each Policy Year or when a loan is made or increased; if interest is not paid when due, it will be added to the loan, and bear interest on the same terms as the loan.

After a loan is made, the remaining Cash Surrender Value must be sufficient to provide for the Monthly Deduction until the next Policy Anniversary.

A loan secured by this Policy will bear interest at the rate of 7.4% per year in advance (8.0% effective rate).

SETTLEMENT OPTIONS PROVISIONS

Election of Settlement Option

Any amount payable at the death of the Insured, or any other termination of this Policy, will be paid in one sum unless otherwise provided. All or part of this sum may be applied to any Settlement Option.

At the time of their commencement, any benefits provided under a Settlement Option will not be less than those provided by the application of the Cash Surrender Value to purchase a single consideration immediate annuity contract at purchase rates offered by the Company at the time to the same class of annuitants.

Payment under a combination of options, or payment to joint or successive payees, or payment to a Beneficiary that is not a natural person may be elected only with the consent of the Company.

Any election must be made in writing to the Company. The Company may require the Policy for endorsement.

Election by Owner

During the lifetime of the Insured, the Owner may elect to have the Net Proceeds paid under one of the Settlement Options contained in this section.

Election by Beneficiary

At the time Net Proceeds are payable, the Beneficiary may elect one of the Settlement Options if Net Proceeds are available to the Beneficiary in one sum. The Beneficiary has twelve (12) months after payment becomes due to elect one of the Settlement Options contained in this section.

Payments

Payments will be made monthly unless otherwise elected. The Company has the right to change the frequency of payments in order to make a periodic payment of at least fifty dollars(\$50).

The option date under Options 1, 2 and 3 is the date the Net Proceeds are payable, or the date of election, whichever is later. Interest under Options 4 and 5 will accrue from such date.

Under Option 3, proof of the age of the payee will be required at the time the first payment is due. The Company reserves the right to require proof that the payee is alive at the time of each payment.

Claims of Creditors

To the extent permitted by law, Net Proceeds will not be subject to any claims of a payee's creditors.

Assignment of Net Proceeds

The Net Proceeds payable under one of these options may not be assigned.

Additional Interest

Additional interest, if any, paid over the guaranteed 1.5%, will be in an amount and by a method determined by the Company.

Change in Payments

Partial withdrawals under Options 1 and 2 may not be made. All payments under Options 1 and 2 may be paid in one sum only with the consent of the Company. The value of any one sum payment will be the sum of any remaining guaranteed payments discounted at an interest rate of not less than 1.5% compounded annually.

Payments under Option 3 will be commuted only in the event of death of the payee. Any payments that remain to be paid under Option 3 at the death of the payee will be paid in one sum. The value of the one sum payment will be the sum of the remaining guaranteed payments, discounted at an interest rate of not less than 1.5% compounded annually.

The minimum Net Proceeds that may be applied under Option 4 or 5 is one thousand (\$1,000). The payee does not have the right to withdraw any portion of the Net Proceeds under Option 4.

The minimum Net Proceeds that may be applied or may remain after a withdrawal under Option 5 is one thousand (\$1,000). The minimum amount that may be withdrawn is one thousand (\$1,000). Net Proceeds less than this amount will be paid in one sum to the payee.

Option 1 - Equal Payments for a Guaranteed Period:

Equal monthly payments for the number of years elected, not to exceed twenty-five (25) years. Payments will begin on the option date.

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds			
Years	Income	Years	Income
1	\$83.90	14	\$6.59
2	42.26	15	6.20
3	28.39	16	5.85
4	21.45	17	5.55
5	17.28	18	5.27
6	14.51	19	5.03
7	12.53	20	4.81
8	11.04	21	4.62
9	9.89	22	4.44
10	8.96	23	4.28
11	8.21	24	4.13
12	7.58	25	3.99
13	7.05		

Option 2 - Equal Payments of a Face Amount:

Equal monthly payments of at least fifty (\$50) per month. Payments will begin on the option date and will continue until the Net Proceeds and interest at the rate of 1.5% compounded annually are exhausted.

Option 3 - Equal Payments for Life:

Equal monthly payments for life, or a guaranteed period of ten (10), fifteen (15), or twenty (20) years as elected and for life thereafter as shown in the tables contained in this section.

Option 4 - Net Proceeds Left at Interest - Withdrawals Not Allowed:

The Net Proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the Net Proceeds will be paid at the rate of 1.5% compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each one thousand (\$1,000) of Net Proceeds.

- (1) Annually \$15.00
- (2) Semi-Annually \$7.47
- (3) Quarterly \$3.73
- (4) Monthly \$1.24

At the end of the period selected, the Net Proceeds with accrued interest will be paid in one sum unless otherwise provided in the election.

Option 5 - Proceeds Left at Interest - Withdrawals Allowed: The Net Proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the Net Proceeds will be paid at the rate of 1.5% compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each one thousand (\$1,000) of Net Proceeds.

- (1) Annually \$15.00
- (2) Semi-Annually \$7.47
- (3) Quarterly \$3.73
- (4) Monthly \$1.24

The payee may withdraw portions of the Net Proceeds under this Option 5 by submitting a written request to the Company. At the end of the specified period, any remaining Net Proceeds with accrued interest will be paid in one sum.

SETTLEMENT OPTIONS

OPTION 3

SETTLEMENT OPTION TABLES - LIFE INCOME WITH GUARANTEED PERIOD

Monthly payments per \$1,000 of Net Proceeds based on the payee age.

Age of Payee	Life Income Only		Life Income with Guaranteed Fixed Period Certain							
	Male	Female	10 years		15 Years		20 Years		Male	Female
			Male	Female	Male	Female	Male	Female		
5	2.15	2.09	2.15	2.09	2.15	2.09	2.15	2.09	2.14	2.09
6	2.16	2.10	2.16	2.10	2.16	2.10	2.16	2.10	2.16	2.10
7	2.17	2.11	2.17	2.11	2.17	2.11	2.17	2.11	2.17	2.11
8	2.19	2.13	2.19	2.13	2.18	2.13	2.18	2.13	2.18	2.13
9	2.20	2.14	2.20	2.14	2.20	2.14	2.20	2.14	2.20	2.14
10	2.21	2.15	2.21	2.15	2.21	2.15	2.21	2.15	2.21	2.15
11	2.23	2.16	2.23	2.16	2.23	2.16	2.23	2.16	2.22	2.16
12	2.24	2.18	2.24	2.18	2.24	2.18	2.24	2.18	2.24	2.18
13	2.26	2.19	2.26	2.19	2.26	2.19	2.26	2.19	2.25	2.19
14	2.27	2.21	2.27	2.21	2.27	2.21	2.27	2.20	2.27	2.20
15	2.29	2.22	2.29	2.22	2.29	2.22	2.29	2.22	2.29	2.22
16	2.31	2.24	2.31	2.23	2.31	2.23	2.31	2.23	2.30	2.23
17	2.33	2.25	2.32	2.25	2.32	2.25	2.32	2.25	2.32	2.25
18	2.34	2.27	2.34	2.27	2.34	2.27	2.34	2.27	2.34	2.26
19	2.36	2.28	2.36	2.28	2.36	2.28	2.36	2.28	2.36	2.28
20	2.38	2.30	2.38	2.30	2.38	2.30	2.38	2.30	2.38	2.30
21	2.40	2.32	2.40	2.32	2.40	2.32	2.40	2.32	2.40	2.31
22	2.42	2.34	2.42	2.34	2.42	2.34	2.42	2.33	2.42	2.33
23	2.45	2.36	2.44	2.35	2.44	2.35	2.44	2.35	2.44	2.35
24	2.47	2.38	2.47	2.37	2.46	2.37	2.46	2.37	2.46	2.37
25	2.49	2.40	2.49	2.39	2.49	2.39	2.49	2.39	2.48	2.39
26	2.51	2.42	2.51	2.42	2.51	2.41	2.51	2.41	2.51	2.41
27	2.54	2.44	2.54	2.44	2.53	2.44	2.53	2.44	2.53	2.43
28	2.57	2.46	2.56	2.46	2.56	2.46	2.56	2.46	2.56	2.46
29	2.59	2.48	2.59	2.48	2.59	2.48	2.59	2.48	2.58	2.48
30	2.62	2.51	2.62	2.51	2.62	2.51	2.62	2.51	2.61	2.50
31	2.65	2.53	2.65	2.53	2.64	2.53	2.64	2.53	2.64	2.53
32	2.68	2.56	2.68	2.56	2.67	2.56	2.67	2.56	2.67	2.55
33	2.71	2.59	2.71	2.59	2.71	2.58	2.71	2.58	2.70	2.58
34	2.75	2.62	2.74	2.62	2.74	2.61	2.74	2.61	2.73	2.61
35	2.78	2.65	2.78	2.65	2.77	2.64	2.77	2.64	2.76	2.64
36	2.82	2.68	2.81	2.68	2.81	2.67	2.81	2.67	2.80	2.67
37	2.86	2.71	2.85	2.71	2.85	2.70	2.85	2.70	2.83	2.70
38	2.90	2.74	2.89	2.74	2.88	2.74	2.88	2.74	2.87	2.73
39	2.94	2.78	2.93	2.78	2.92	2.77	2.92	2.77	2.91	2.76
40	2.98	2.82	2.98	2.81	2.97	2.81	2.97	2.81	2.95	2.80
41	3.03	2.86	3.02	2.85	3.01	2.85	3.01	2.85	2.99	2.84
42	3.08	2.90	3.07	2.89	3.05	2.89	3.05	2.89	3.03	2.87
43	3.13	2.94	3.12	2.93	3.10	2.93	3.10	2.93	3.08	2.91
44	3.18	2.98	3.17	2.98	3.15	2.97	3.15	2.97	3.12	2.95
45	3.23	3.03	3.22	3.02	3.20	3.01	3.20	3.01	3.17	3.00
46	3.29	3.08	3.28	3.07	3.25	3.06	3.25	3.06	3.22	3.04
47	3.35	3.13	3.33	3.12	3.31	3.11	3.31	3.11	3.27	3.09
48	3.41	3.18	3.39	3.17	3.37	3.16	3.37	3.16	3.32	3.14
49	3.48	3.24	3.46	3.23	3.42	3.21	3.42	3.21	3.38	3.19
50	3.55	3.30	3.52	3.28	3.49	3.27	3.49	3.27	3.43	3.24
51	3.62	3.36	3.59	3.34	3.55	3.32	3.55	3.32	3.49	3.29
52	3.70	3.42	3.66	3.41	3.62	3.38	3.62	3.38	3.55	3.35
53	3.78	3.49	3.74	3.47	3.69	3.45	3.69	3.45	3.61	3.40
54	3.86	3.56	3.82	3.54	3.76	3.51	3.76	3.51	3.67	3.46
55	3.95	3.64	3.90	3.62	3.84	3.58	3.84	3.58	3.74	3.53
56	4.04	3.72	3.99	3.69	3.92	3.65	3.92	3.65	3.80	3.59

OPTION 3
SETTLEMENT OPTION TABLES - LIFE INCOME WITH GUARANTEED PERIOD
Monthly payments per \$1,000 of Net Proceeds based on the payee age.

Age of Payee	Life Income Only		Life Income with Guaranteed Fixed Period Certain					
	Male	Female	10 Years		15 Years		20 Years	
			Male	Female	Male	Female	Male	Female
57	4.14	3.80	4.08	3.77	4.00	3.73	3.87	3.66
58	4.25	3.89	4.18	3.86	4.08	3.81	3.94	3.72
59	4.36	3.99	4.28	3.95	4.17	3.89	4.00	3.79
60	4.48	4.09	4.39	4.04	4.26	3.98	4.07	3.87
61	4.61	4.20	4.50	4.14	4.36	4.07	4.14	3.94
62	4.74	4.31	4.62	4.25	4.46	4.16	4.21	4.01
63	4.89	4.43	4.75	4.36	4.56	4.26	4.28	4.09
64	5.04	4.56	4.88	4.48	4.66	4.36	4.35	4.16
65	5.21	4.70	5.02	4.60	4.76	4.46	4.41	4.24
66	5.38	4.85	5.16	4.74	4.87	4.57	4.48	4.31
67	5.57	5.01	5.31	4.87	4.97	4.68	4.54	4.39
68	5.77	5.18	5.46	5.02	5.08	4.79	4.60	4.46
69	5.98	5.36	5.62	5.17	5.18	4.91	4.65	4.53
70	6.21	5.56	5.79	5.34	5.29	5.03	4.70	4.59
71	6.45	5.77	5.95	5.51	5.39	5.14	4.75	4.65
72	6.71	6.00	6.13	5.68	5.49	5.26	4.79	4.71
73	6.99	6.25	6.30	5.87	5.58	5.37	4.83	4.76
74	7.28	6.52	6.48	6.06	5.67	5.49	4.87	4.81
75	7.59	6.81	6.66	6.25	5.76	5.59	4.90	4.85
76	7.93	7.12	6.84	6.46	5.84	5.70	4.92	4.88
77	8.29	7.46	7.02	6.66	5.92	5.79	4.95	4.92
78	8.68	7.83	7.20	6.86	5.99	5.88	4.97	4.94
79	9.09	8.23	7.37	7.07	6.05	5.96	4.98	4.96
80	9.53	8.66	7.54	7.27	6.11	6.03	5.00	4.98
81	10.00	9.12	7.71	7.47	6.16	6.10	5.01	5.00
82	10.50	9.63	7.87	7.66	6.20	6.16	5.02	5.01
83	11.03	10.18	8.01	7.84	6.24	6.21	5.02	5.02
84	11.61	10.77	8.16	8.00	6.28	6.25	5.03	5.03
85	12.21	11.40	8.29	8.16	6.31	6.28	5.03	5.03
86	12.86	12.09	8.41	8.30	6.33	6.31	5.04	5.04
87	13.55	12.82	8.52	8.43	6.35	6.34	5.04	5.04
88	14.28	13.59	8.62	8.55	6.37	6.36	5.04	5.04
89	15.05	14.41	8.71	8.65	6.38	6.37	5.04	5.04
90	15.87	15.27	8.79	8.74	6.39	6.39	5.04	5.04
91	16.74	16.16	8.86	8.82	6.40	6.40	5.04	5.04
92	17.66	17.10	8.93	8.89	6.41	6.40	5.04	5.04
93	18.64	18.06	8.98	8.95	6.41	6.41	5.04	5.04
94	19.68	19.07	9.03	9.00	6.41	6.41	5.04	5.04
95	20.80	20.14	9.07	9.05	6.41	6.41	5.04	5.04
96	22.02	21.26	9.10	9.09	6.42	6.42		
97	23.36	22.49	9.13	9.12	6.42	6.42		
98	24.85	23.84	9.15	9.14	6.42	6.42		
99	26.54	25.38	9.16	9.15	6.42	6.42		
100	28.46	27.14	9.17	9.17	6.42	6.42		
101	30.67	29.17	9.17	9.17				
102	33.22	31.53	9.18	9.18				
103	36.16	34.29	9.18	9.18				
104	39.58	37.53	9.18	9.18				
105	43.56	41.33	9.18	9.18				

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

**FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE
ENDOWMENT AT AGE 105**

PAYMENT OF ENDOWMENT TERMINATES THE POLICY
MINIMUM PREMIUM REQUIRED FIRST POLICY YEAR
DEATH BENEFIT PAYABLE AT DEATH OF INSURED
NON-PARTICIPATING - NO DIVIDENDS

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]
POLICY DATE: [MARCH 1, 2010] **ISSUE DATE:** [MARCH 1, 2010]
PLAN: FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE
NO LAPSE GUARANTEE DATE: [MARCH 1, 2025] **NO LAPSE GUARANTEE PERIOD:** 15 YEARS
INITIAL FACE AMOUNT: [\$25,000.00]
MINIMUM FACE AMOUNT: [\$25,000.00]
MAXIMUM ANNUAL PREMIUM: [\$100,000.00]
INITIAL PREMIUM: [\$631.20]
NO LAPSE GUARANTEE PREMIUM: [\$52.60]/MONTH
PLANNED PERIODIC PREMIUM: [\$631.20]
PREMIUM FREQUENCY: [ANNUAL]

BENEFIT DESCRIPTON

POLICY PREMIUM SCHEDULE			
POLICY BENEFIT DESCRIPTION	INITIAL FACE AMOUNT	MONTHLY NO LAPSE GUARANTEE PREMIUM	ENDOWMENT DATE
Flexible Premium Adjustable Life Policy	[\$25,000.00]	[\$47.81]	[MARCH 1, 2080]

RIDER PREMIUM SCHEDULE			
RIDER BENEFIT DESCRIPTION	RIDER BENEFIT	MONTHLY RIDER PREMIUM	EXPIRY DATE
Accidental Death Benefit Rider		N/A	[March 1, 2025]
Accidental Death Benefit	[\$12,500.00]		
Common Carrier Accidental Death Benefit	[\$12,500.00]		
Children's Term Insurance Rider	[\$10,000.00]	[\$4.79]	[March 1, 2040]

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

RETURN OF PREMIUM BENEFIT TABLE

END OF POLICY YEAR	RETURN OF PREMIUM DATES	NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY AND RIDERS)	CUMULATIVE NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY ONLY)*	RETURN OF PREMIUM PERCENTAGE	RETURN OF PREMIUM AMOUNT
1	N/A	\$631.20	\$ 573.72	0%	\$0.00
2	N/A	\$631.20	\$ 1,147.44	0%	\$0.00
3	N/A	\$631.20	\$ 1,721.16	0%	\$0.00
4	N/A	\$631.20	\$ 2,294.88	0%	\$0.00
5	N/A	\$631.20	\$ 2,868.60	0%	\$0.00
6	N/A	\$631.20	\$ 3,442.32	0%	\$0.00
7	N/A	\$631.20	\$ 4,016.04	0%	\$0.00
8	N/A	\$631.20	\$ 4,589.76	0%	\$0.00
9	N/A	\$631.20	\$ 5,163.48	0%	\$0.00
10	N/A	\$631.20	\$ 5,737.20	0%	\$0.00
11	N/A	\$631.20	\$ 6,310.92	0%	\$0.00
12	N/A	\$631.20	\$ 6,884.64	0%	\$0.00
13	MARCH 1, 2023	\$631.20	\$ 7,458.36	20%	\$1,491.67*
14	MARCH 1, 2024	\$631.20	\$ 8,032.08	60%	\$4,819.25*
15	MARCH 1, 2025	\$631.20	\$ 8,605.80	100%	\$8,605.80*

*On any Return of Premium Date, if the No Lapse Guarantee is in effect, the Return of Premium Amount will be equal to the cumulative No Lapse Guarantee Annual Premiums for the policy, multiplied by the Return of Premium Percentage.

Any decrease in the Policy's Face Amount will affect the No Lapse Premiums paid and will impact the Return of Premium Amount.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

MONTHLY EXPENSE CHARGES

POLICY YEAR	PER MONTH	POLICY YEAR	PER MONTH
1	\$45.13	9	\$43.59
2	\$45.00	10	\$43.23
3	\$44.86	11	\$42.86
4	\$44.73	12	\$42.42
5	\$44.56	13	\$42.00
6	\$44.38	14	\$ 7.50
7	\$44.17	15	\$ 7.50
8	\$43.90	16+	\$49.25

SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$465.00	11	\$325.50
2	\$465.00	12	\$302.25
3	\$465.00	13	\$279.00
4	\$465.00	14	\$255.75
5	\$465.00	15	\$232.25
6	\$441.75	16	\$209.25
7	\$418.50	17	\$186.00
8	\$395.25	18	\$162.75
9	\$372.00	19	\$139.50
10	\$348.75	20+	\$ 0.00

AT SOME FUTURE TIME, THE CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THE PERIOD, SUBJECT TO THE NO LAPSE PROVISION, IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

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

POLICY DATA PAGE

INSURED [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.08500	59	25	0.65083	83	49	6.45250
36	2	0.09000	60	26	0.71333	84	50	7.11750
37	3	0.09583	61	27	0.78667	85	51	7.81667
38	4	0.10083	62	28	0.87000	86	52	8.60333
39	5	0.10750	63	29	0.95917	87	53	9.50667
40	6	0.11500	64	30	1.05333	88	54	10.45333
41	7	0.12333	65	31	1.15333	89	55	11.40417
42	8	0.13417	66	32	1.25833	90	56	12.18000
43	9	0.14667	67	33	1.37000	91	57	12.89833
44	10	0.16083	68	34	1.49083	92	58	13.88583
45	11	0.17583	69	35	1.62500	93	59	15.14167
46	12	0.19333	70	36	1.77750	94	60	16.67167
47	13	0.21000	71	37	1.95917	95	61	18.33250
48	14	0.22583	72	38	2.16583	96	62	19.98833
49	15	0.24417	73	39	2.38583	97	63	21.17083
50	16	0.26667	74	40	2.62333	98	64	21.91917
51	17	0.29417	75	41	2.88333	99	65	23.21750
52	18	0.32500	76	42	3.17167	100	66	24.83250
53	19	0.36083	77	43	3.49917	101	67	26.56333
54	20	0.40167	78	44	3.86833	102	68	28.49917
55	21	0.44750	79	45	4.27667	103	69	30.65583
56	22	0.49667	80	46	4.74750	104	70	33.03333
57	23	0.54583	81	47	5.28583			
58	24	0.59583	82	48	5.85083			

THE RATES SHOWN ABOVE ARE BASED ON THE 2001 COMMISSIONER'S STANDARD ORDINARY SMOKER CLASSIFIED ULTIMATE MORTALITY TABLE, AGE LAST BIRTHDAY AND THE INSURED'S PREMIUM CLASS AT ISSUE.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]
GUARANTEED INTEREST RATE: 4.0%

PERCENTAGE OF ACCUMULATION VALUE TABLE

ATTAINED AGE	PERCENTAGE	ATTAINED AGE	PERCENTAGE
35	575.89%	70	172.20%
36	556.37%	71	168.06%
37	537.56%	72	164.11%
38	519.43%	73	160.36%
39	501.93%	74	156.79%
40	485.08%	75	153.38%
41	468.85%	76	150.13%
42	453.23%	77	147.03%
43	438.22%	78	144.09%
44	423.82%	79	141.30%
45	410.02%	80	138.66%
46	396.77%	81	136.17%
47	384.09%	82	133.85%
48	362.87%	83	131.67%
49	339.63%	84	129.61%
50	306.73%	85	127.68%
51	296.84%	86	125.86%
52	287.36%	87	124.14%
53	278.28%	88	122.55%
54	269.59%	89	121.06%
55	261.29%	90	119.64%
56	253.37%	91	118.22%
57	245.80%	92	116.73%
58	238.55%	93	115.22%
59	231.59%	94	113.68%
60	224.92%	95	112.10%
61	218.52%	96	110.43%
62	212.41%	97	108.57%
63	206.58%	98	106.33%
64	201.02%	99	105.00%
65	195.69%	100	105.00%
66	190.60%	101	105.00%
67	185.71%	102	105.00%
68	181.03%	103	105.00%
69	176.52%	104	105.00%

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]
POLICY DATE: [MARCH 1, 2010] **ISSUE DATE:** [MARCH 1, 2010]
PLAN: FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE
NO LAPSE GUARANTEE DATE: [MARCH 1, 2030] **NO LAPSE GUARANTEE PERIOD:** 20 YEARS
INITIAL FACE AMOUNT: [\$25,000.00]
MINIMUM FACE AMOUNT: [\$25,000.00]
MAXIMUM ANNUAL PREMIUM: [\$100,000.00]
INITIAL PREMIUM: [\$416.28]
NO LAPSE GUARANTEE PREMIUM: [\$34.69 /MONTH]
PLANNED PERIODIC PREMIUM: [\$416.28]
PREMIUM FREQUENCY: [ANNUAL]

BENEFIT DESCRIPTON

POLICY PREMIUM SCHEDULE			
POLICY BENEFIT DESCRIPTION	INITIAL FACE AMOUNT	MONTHLY NO LAPSE GUARANTEE PREMIUM	ENDOWMENT DATE
Flexible Premium Adjustable Life Policy	[\$25,000.00]	[\$29.90]	[MARCH 1, 2080]

RIDER PREMIUM SCHEDULE			
RIDER BENEFIT DESCRIPTION	RIDER BENEFIT	MONTHLY RIDER PREMIUM	EXPIRY DATE
Accidental Death Benefit Rider		N/A	[March 1, 2030]
Accidental Death Benefit	[\$12,500.00]		
Common Carrier Accidental Death Benefit	[\$12,500.00]		
Children's Term Insurance Rider	[\$10,000.00]	[\$4.79]	[March 1, 2040]

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

RETURN OF PREMIUM BENEFIT TABLE

END OF POLICY YEAR	RETURN OF PREMIUM DATES	NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY AND RIDERS)	CUMULATIVE NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY ONLY)*	RETURN OF PREMIUM PERCENTAGE	RETURN OF PREMIUM AMOUNT
1	N/A	\$416.28	\$ 358.80	0%	\$0.00
2	N/A	\$416.28	\$ 717.60	0%	\$0.00
3	N/A	\$416.28	\$1,076.40	0%	\$0.00
4	N/A	\$416.28	\$1,435.20	0%	\$0.00
5	N/A	\$416.28	\$1,794.00	0%	\$0.00
6	N/A	\$416.28	\$2,152.80	0%	\$0.00
7	N/A	\$416.28	\$2,511.60	0%	\$0.00
8	N/A	\$416.28	\$2,870.40	0%	\$0.00
9	N/A	\$416.28	\$3,229.20	0%	\$0.00
10	N/A	\$416.28	\$3,588.00	0%	\$0.00
11	N/A	\$416.28	\$3,946.80	0%	\$0.00
12	N/A	\$416.28	\$4,305.60	0%	\$0.00
13	N/A	\$416.28	\$4,664.40	0%	\$0.00
14	N/A	\$416.28	\$5,023.20	0%	\$0.00
15	N/A	\$416.28	\$5,382.00	0%	\$0.00
16	N/A	\$416.28	\$5,740.80	0%	\$0.00
17	N/A	\$416.28	\$6,099.60	0%	\$0.00
18	MARCH 1, 2028	\$416.28	\$6,458.40	25%	\$1,614.60*
19	MARCH 1, 2029	\$416.28	\$6,817.20	50%	\$3,408.60*
20	MARCH 1, 2030	\$416.28	\$7,176.00	100%	\$7,176.00*

*On any Return of Premium Date, if the No Lapse Guarantee is in effect, the Return of Premium Amount will be equal to the cumulative No Lapse Guarantee Annual Premiums for the policy, multiplied by the Return of Premium Percentage.

Any decrease in the Policy's Face Amount will affect the No Lapse Premiums paid and will impact the Return of Premium Amount.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

MONTHLY EXPENSE CHARGES

Policy Year	Per Month	Policy Year	Per Month
1	\$26.94	12	\$24.23
2	\$26.82	13	\$23.82
3	\$26.67	14	\$23.42
4	\$26.55	15	\$22.96
5	\$26.38	16	\$22.40
6	\$26.19	17	\$21.71
7	\$25.98	18	\$20.94
8	\$25.71	19	\$ 7.50
9	\$25.40	20	\$ 7.50
10	\$25.05	21+	\$17.50
11	\$24.67		

SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$465.00	11	\$325.50
2	\$465.00	12	\$302.25
3	\$465.00	13	\$279.00
4	\$465.00	14	\$255.75
5	\$465.00	15	\$232.25
6	\$441.75	16	\$209.25
7	\$418.50	17	\$186.00
8	\$395.25	18	\$162.75
9	\$372.00	19	\$139.50
10	\$348.75	20+	\$ 0.00

AT SOME FUTURE TIME, THE CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THE PERIOD, SUBJECT TO THE NO LAPSE PROVISION, IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

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

POLICY DATA PAGE

INSURED [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.08500	59	25	0.65083	83	49	6.45250
36	2	0.09000	60	26	0.71333	84	50	7.11750
37	3	0.09583	61	27	0.78667	85	51	7.81667
38	4	0.10083	62	28	0.87000	86	52	8.60333
39	5	0.10750	63	29	0.95917	87	53	9.50667
40	6	0.11500	64	30	1.05333	88	54	10.45333
41	7	0.12333	65	31	1.15333	89	55	11.40417
42	8	0.13417	66	32	1.25833	90	56	12.18000
43	9	0.14667	67	33	1.37000	91	57	12.89833
44	10	0.16083	68	34	1.49083	92	58	13.88583
45	11	0.17583	69	35	1.62500	93	59	15.14167
46	12	0.19333	70	36	1.77750	94	60	16.67167
47	13	0.21000	71	37	1.95917	95	61	18.33250
48	14	0.22583	72	38	2.16583	96	62	19.98833
49	15	0.24417	73	39	2.38583	97	63	21.17083
50	16	0.26667	74	40	2.62333	98	64	21.91917
51	17	0.29417	75	41	2.88333	99	65	23.21750
52	18	0.32500	76	42	3.17167	100	66	24.83250
53	19	0.36083	77	43	3.49917	101	67	26.56333
54	20	0.40167	78	44	3.86833	102	68	28.49917
55	21	0.44750	79	45	4.27667	103	69	30.65583
56	22	0.49667	80	46	4.74750	104	70	33.03333
57	23	0.54583	81	47	5.28583			
58	24	0.59583	82	48	5.85083			

THE RATES SHOWN ABOVE ARE BASED ON THE 2001 COMMISSIONER'S STANDARD ORDINARY SMOKER CLASSIFIED ULTIMATE MORTALITY TABLE, AGE LAST BIRTHDAY AND THE INSURED'S PREMIUM CLASS AT ISSUE.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]
GUARANTEED INTEREST RATE: 4.0%

PERCENTAGE OF ACCUMULATION VALUE TABLE

ATTAINED AGE	PERCENTAGE	ATTAINED AGE	PERCENTAGE
35	698.19%	70	172.20%
36	675.36%	71	168.06%
37	653.35%	72	164.11%
38	632.14%	73	160.36%
39	611.67%	74	156.79%
40	591.96%	75	153.38%
41	572.98%	76	150.13%
42	554.73%	77	147.03%
43	537.23%	78	144.09%
44	520.48%	79	141.30%
45	504.45%	80	138.66%
46	489.12%	81	136.17%
47	474.48%	82	133.85%
48	460.46%	83	131.67%
49	447.01%	84	129.61%
50	434.12%	85	127.68%
51	421.81%	86	125.86%
52	410.13%	87	124.14%
53	392.41%	88	122.55%
54	335.09%	89	121.06%
55	261.29%	90	119.64%
56	253.37%	91	118.22%
57	245.80%	92	116.73%
58	238.55%	93	115.22%
59	231.59%	94	113.68%
60	224.92%	95	112.10%
61	218.52%	96	110.43%
62	212.41%	97	108.57%
63	206.58%	98	106.33%
64	201.02%	99	105.00%
65	195.69%	100	105.00%
66	190.60%	101	105.00%
67	185.71%	102	105.00%
68	181.03%	103	105.00%
69	176.52%	104	105.00%

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]
POLICY DATE: [MARCH 1, 2010] **ISSUE DATE:** [MARCH 1, 2010]
PLAN: FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE
NO LAPSE GUARANTEE DATE: [MARCH 1, 2035] **NO LAPSE GUARANTEE PERIOD:** 25 YEARS
INITIAL FACE AMOUNT: [\$25,000.00]
MINIMUM FACE AMOUNT: [\$25,000.00]
MAXIMUM ANNUAL PREMIUM: [\$100,000.00]
INITIAL PREMIUM: [\$343.80]
NO LAPSE GUARANTEE PREMIUM: [\$28.65]/MONTH
PLANNED PERIODIC PREMIUM: [\$343.80]
PREMIUM FREQUENCY: [ANNUAL]

BENEFIT DESCRIPTON

POLICY PREMIUM SCHEDULE			
POLICY BENEFIT DESCRIPTION	INITIAL FACE AMOUNT	MONTHLY NO LAPSE GUARANTEE PREMIUM	ENDOWMENT DATE
Flexible Premium Adjustable Life Policy	[\$25,000.00]	[\$23.86]	[MARCH 1, 2080]

RIDER PREMIUM SCHEDULE			
RIDER BENEFIT DESCRIPTION	RIDER BENEFIT	MONTHLY RIDER PREMIUM	EXPIRY DATE
Accidental Death Benefit Rider		N/A	[March 1, 2035]
Accidental Death Benefit	[\$12,500.00]		
Common Carrier Accidental Death Benefit	[\$12,500.00]		
Children's Term Insurance Rider	[\$10,000.00]	[\$4.79]	[March 1, 2040]

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

RETURN OF PREMIUM BENEFIT TABLE

END OF POLICY YEAR	RETURN OF PREMIUM DATES	NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY AND RIDERS)	CUMULATIVE NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY ONLY)*	RETURN OF PREMIUM PERCENTAGE	RETURN OF PREMIUM AMOUNT
1	N/A	\$ 343.80	\$ 286.32	0%	\$0.00
2	N/A	\$ 343.80	\$ 572.64	0%	\$0.00
3	N/A	\$ 343.80	\$ 858.96	0%	\$0.00
4	N/A	\$ 343.80	\$ 1,145.28	0%	\$0.00
5	N/A	\$ 343.80	\$ 1,431.60	0%	\$0.00
6	N/A	\$ 343.80	\$ 1,717.92	0%	\$0.00
7	N/A	\$ 343.80	\$ 2,004.24	0%	\$0.00
8	N/A	\$ 343.80	\$ 2,290.56	0%	\$0.00
9	N/A	\$ 343.80	\$ 2,576.88	0%	\$0.00
10	N/A	\$ 343.80	\$ 2,863.20	0%	\$0.00
11	N/A	\$ 343.80	\$ 3,149.52	0%	\$0.00
12	N/A	\$ 343.80	\$ 3,435.84	0%	\$0.00
13	N/A	\$ 343.80	\$ 3,722.16	0%	\$0.00
14	N/A	\$ 343.80	\$ 4,008.48	0%	\$0.00
15	N/A	\$ 343.80	\$ 4,294.80	0%	\$0.00
16	N/A	\$ 343.80	\$ 4,581.12	0%	\$0.00
17	N/A	\$ 343.80	\$ 4,867.44	0%	\$0.00
18	N/A	\$ 343.80	\$ 5,153.76	0%	\$0.00
19	N/A	\$ 343.80	\$ 5,440.08	0%	\$0.00
20	N/A	\$ 343.80	\$ 5,726.40	0%	\$0.00
21	N/A	\$ 343.80	\$ 6,012.72	0%	\$0.00
22	MARCH 1, 2032	\$ 343.80	\$ 6,299.04	20%	\$ 1,259.81*
23	MARCH 1, 2033	\$ 343.80	\$ 6,585.36	40%	\$ 2,634.14*
24	MARCH 1, 2034	\$ 343.80	\$ 6,871.68	65%	\$ 4,466.59*
25	MARCH 1, 2035	\$ 343.80	\$ 7,158.00	100%	\$ 7,158.00*

*On any Return of Premium Date, if the No Lapse Guarantee is in effect, the Return of Premium Amount will be equal to the cumulative No Lapse Guarantee Annual Premiums for the policy, multiplied by the Return of Premium Percentage.

Any decrease in the Policy's Face Amount will affect the No Lapse Premiums paid and will impact the Return of Premium Amount.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

MONTHLY EXPENSE CHARGES

Policy Year	Per Month	Policy Year	Per Month
1	\$21.01	14	\$17.49
2	\$20.88	15	\$17.03
3	\$20.74	16	\$16.47
4	\$20.61	17	\$15.78
5	\$20.45	18	\$15.01
6	\$20.26	19	\$14.11
7	\$20.05	20	\$13.09
8	\$19.78	21	\$11.95
9	\$19.47	22	\$10.72
10	\$19.11	23	\$ 7.50
11	\$18.74	24	\$ 7.50
12	\$18.30	25	\$ 7.50
13	\$17.88	26+	\$ 7.50

SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$465.00	11	\$325.50
2	\$465.00	12	\$302.25
3	\$465.00	13	\$279.00
4	\$465.00	14	\$255.75
5	\$465.00	15	\$232.25
6	\$441.75	16	\$209.25
7	\$418.50	17	\$186.00
8	\$395.25	18	\$162.75
9	\$372.00	19	\$139.50
10	\$348.75	20+	\$ 0.00

AT SOME FUTURE TIME, THE CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THE PERIOD, SUBJECT TO THE NO LAPSE PROVISION, IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

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

POLICY DATA PAGE

INSURED [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.08500	59	25	0.65083	83	49	6.45250
36	2	0.09000	60	26	0.71333	84	50	7.11750
37	3	0.09583	61	27	0.78667	85	51	7.81667
38	4	0.10083	62	28	0.87000	86	52	8.60333
39	5	0.10750	63	29	0.95917	87	53	9.50667
40	6	0.11500	64	30	1.05333	88	54	10.45333
41	7	0.12333	65	31	1.15333	89	55	11.40417
42	8	0.13417	66	32	1.25833	90	56	12.18000
43	9	0.14667	67	33	1.37000	91	57	12.89833
44	10	0.16083	68	34	1.49083	92	58	13.88583
45	11	0.17583	69	35	1.62500	93	59	15.14167
46	12	0.19333	70	36	1.77750	94	60	16.67167
47	13	0.21000	71	37	1.95917	95	61	18.33250
48	14	0.22583	72	38	2.16583	96	62	19.98833
49	15	0.24417	73	39	2.38583	97	63	21.17083
50	16	0.26667	74	40	2.62333	98	64	21.91917
51	17	0.29417	75	41	2.88333	99	65	23.21750
52	18	0.32500	76	42	3.17167	100	66	24.83250
53	19	0.36083	77	43	3.49917	101	67	26.56333
54	20	0.40167	78	44	3.86833	102	68	28.49917
55	21	0.44750	79	45	4.27667	103	69	30.65583
56	22	0.49667	80	46	4.74750	104	70	33.03333
57	23	0.54583	81	47	5.28583			
58	24	0.59583	82	48	5.85083			

THE RATES SHOWN ABOVE ARE BASED ON THE 2001 COMMISSIONER'S STANDARD ORDINARY SMOKER CLASSIFIED ULTIMATE MORTALITY TABLE, AGE LAST BIRTHDAY AND THE INSURED'S PREMIUM CLASS AT ISSUE.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]
GUARANTEED INTEREST RATE: 4.0%

PERCENTAGE OF ACCUMULATION VALUE TABLE

ATTAINED AGE	PERCENTAGE	ATTAINED AGE	PERCENTAGE
35	888.28%	70	172.20%
36	860.88%	71	168.06%
37	834.46%	72	164.11%
38	809.04%	73	160.36%
39	784.50%	74	156.79%
40	760.89%	75	153.38%
41	738.20%	76	150.13%
42	716.41%	77	147.03%
43	695.60%	78	144.09%
44	675.76%	79	141.30%
45	656.89%	80	138.66%
46	638.96%	81	136.17%
47	621.98%	82	133.85%
48	605.83%	83	131.67%
49	590.43%	84	129.61%
50	575.80%	85	127.68%
51	562.01%	86	125.86%
52	549.13%	87	124.14%
53	537.20%	88	122.55%
54	526.26%	89	121.06%
55	516.38%	90	119.64%
56	507.60%	91	118.22%
57	495.27%	92	116.73%
58	361.20%	93	115.22%
59	283.65%	94	113.68%
60	224.92%	95	112.10%
61	218.52%	96	110.43%
62	212.41%	97	108.57%
63	206.58%	98	106.33%
64	201.02%	99	105.00%
65	195.69%	100	105.00%
66	190.60%	101	105.00%
67	185.71%	102	105.00%
68	181.03%	103	105.00%
69	176.52%	104	105.00%

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

RETURN OF PREMIUM BENEFIT TABLE

END OF POLICY YEAR	RETURN OF PREMIUM DATES	NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY AND RIDERS)	CUMULATIVE NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY ONLY)*	RETURN OF PREMIUM PERCENTAGE	RETURN OF PREMIUM AMOUNT
1	N/A	\$315.00	\$ 257.52	0%	\$0.00
2	N/A	\$315.00	\$ 515.04	0%	\$0.00
3	N/A	\$315.00	\$ 772.56	0%	\$0.00
4	N/A	\$315.00	\$ 1,030.08	0%	\$0.00
5	N/A	\$315.00	\$ 1,287.60	0%	\$0.00
6	N/A	\$315.00	\$ 1,545.12	0%	\$0.00
7	N/A	\$315.00	\$ 1,802.64	0%	\$0.00
8	N/A	\$315.00	\$ 2,060.16	0%	\$0.00
9	N/A	\$315.00	\$ 2,317.68	0%	\$0.00
10	N/A	\$315.00	\$ 2,575.20	0%	\$0.00
11	N/A	\$315.00	\$ 2,832.72	0%	\$0.00
12	N/A	\$315.00	\$ 3,090.24	0%	\$0.00
13	N/A	\$315.00	\$ 3,347.76	0%	\$0.00
14	N/A	\$315.00	\$ 3,605.28	0%	\$0.00
15	N/A	\$315.00	\$ 3,862.80	0%	\$0.00
16	N/A	\$315.00	\$ 4,120.32	0%	\$0.00
17	N/A	\$315.00	\$ 4,377.84	0%	\$0.00
18	N/A	\$315.00	\$ 4,635.36	0%	\$0.00
19	N/A	\$315.00	\$ 4,892.88	0%	\$0.00
20	N/A	\$315.00	\$ 5,150.40	0%	\$0.00
21	N/A	\$315.00	\$ 5,407.92	0%	\$0.00
22	N/A	\$315.00	\$ 5,665.44	0%	\$0.00
23	N/A	\$315.00	\$ 5,922.96	0%	\$0.00
24	N/A	\$315.00	\$ 6,180.48	0%	\$0.00
25	N/A	\$315.00	\$ 6,438.00	0%	\$0.00
26	MARCH 1, 2036	\$315.00	\$ 6,695.52	20%	\$ 1,339.10*
27	MARCH 1, 2037	\$315.00	\$ 6,953.04	30%	\$ 2,085.91*
28	MARCH 1, 2038	\$315.00	\$ 7,210.56	50%	\$ 3,605.28*
29	MARCH 1, 2039	\$315.00	\$ 7,468.08	70%	\$ 5,227.66*
30	MARCH 1, 2040	\$315.00	\$ 7,725.60	100%	\$ 7,725.60*

*On any Return of Premium Date, if the No Lapse Guarantee is in effect, the Return of Premium Amount will be equal to the cumulative No Lapse Guarantee Annual Premiums for the policy, multiplied by the Return of Premium Percentage.

Any decrease in the Policy's Face Amount will affect the No Lapse Premiums paid and will impact the Return of Premium Amount.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

MONTHLY EXPENSE CHARGES

Policy Year	Per Month	Policy Year	Per Month
1	\$18.31	17	\$13.09
2	\$18.19	18	\$12.31
3	\$18.04	19	\$11.42
4	\$17.92	20	\$10.40
5	\$17.75	21	\$ 9.25
6	\$17.56	22	\$ 8.02
7	\$17.36	23	\$ 7.50
8	\$17.09	24	\$ 7.50
9	\$16.77	25	\$ 7.50
10	\$16.42	26	\$ 7.50
11	\$16.04	27	\$ 7.50
12	\$15.61	28	\$ 7.50
13	\$15.19	29	\$ 7.50
14	\$14.79	30	\$ 7.50
15	\$14.34	31+	\$ 7.50
16	\$13.77		

SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$465.00	11	\$325.50
2	\$465.00	12	\$302.25
3	\$465.00	13	\$279.00
4	\$465.00	14	\$255.75
5	\$465.00	15	\$232.25
6	\$441.75	16	\$209.25
7	\$418.50	17	\$186.00
8	\$395.25	18	\$162.75
9	\$372.00	19	\$139.50
10	\$348.75	20+	\$ 0.00

AT SOME FUTURE TIME, THE CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THE PERIOD, SUBJECT TO THE NO LAPSE PROVISION, IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

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

POLICY DATA PAGE

INSURED [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.08500	59	25	0.65083	83	49	6.45250
36	2	0.09000	60	26	0.71333	84	50	7.11750
37	3	0.09583	61	27	0.78667	85	51	7.81667
38	4	0.10083	62	28	0.87000	86	52	8.60333
39	5	0.10750	63	29	0.95917	87	53	9.50667
40	6	0.11500	64	30	1.05333	88	54	10.45333
41	7	0.12333	65	31	1.15333	89	55	11.40417
42	8	0.13417	66	32	1.25833	90	56	12.18000
43	9	0.14667	67	33	1.37000	91	57	12.89833
44	10	0.16083	68	34	1.49083	92	58	13.88583
45	11	0.17583	69	35	1.62500	93	59	15.14167
46	12	0.19333	70	36	1.77750	94	60	16.67167
47	13	0.21000	71	37	1.95917	95	61	18.33250
48	14	0.22583	72	38	2.16583	96	62	19.98833
49	15	0.24417	73	39	2.38583	97	63	21.17083
50	16	0.26667	74	40	2.62333	98	64	21.91917
51	17	0.29417	75	41	2.88333	99	65	23.21750
52	18	0.32500	76	42	3.17167	100	66	24.83250
53	19	0.36083	77	43	3.49917	101	67	26.56333
54	20	0.40167	78	44	3.86833	102	68	28.49917
55	21	0.44750	79	45	4.27667	103	69	30.65583
56	22	0.49667	80	46	4.74750	104	70	33.03333
57	23	0.54583	81	47	5.28583			
58	24	0.59583	82	48	5.85083			

THE RATES SHOWN ABOVE ARE BASED ON THE 2001 COMMISSIONER'S STANDARD ORDINARY SMOKER CLASSIFIED ULTIMATE MORTALITY TABLE, AGE LAST BIRTHDAY AND THE INSURED'S PREMIUM CLASS AT ISSUE.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]
GUARANTEED INTEREST RATE: 4.0%

PERCENTAGE OF ACCUMULATION VALUE TABLE

ATTAINED AGE	PERCENTAGE	ATTAINED AGE	PERCENTAGE
35	1,057.45%	70	172.20%
36	1,026.58%	71	168.06%
37	996.84%	72	164.11%
38	968.26%	73	160.36%
39	940.68%	74	156.79%
40	914.19%	75	153.38%
41	888.78%	76	150.13%
42	864.46%	77	147.03%
43	841.33%	78	144.09%
44	819.41%	79	141.30%
45	798.73%	80	138.66%
46	779.24%	81	136.17%
47	760.98%	82	133.85%
48	743.82%	83	131.67%
49	727.61%	84	129.61%
50	712.43%	85	127.68%
51	698.40%	86	125.86%
52	685.69%	87	124.14%
53	674.37%	88	122.55%
54	664.59%	89	121.06%
55	656.49%	90	119.64%
56	650.24%	91	118.22%
57	645.94%	92	116.73%
58	643.61%	93	115.22%
59	643.32%	94	113.68%
60	645.38%	95	112.10%
61	634.71%	96	110.43%
62	474.12%	97	108.57%
63	328.38%	98	106.33%
64	255.40%	99	105.00%
65	195.69%	100	105.00%
66	190.60%	101	105.00%
67	185.71%	102	105.00%
68	181.03%	103	105.00%
69	176.52%	104	105.00%

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

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

A STOCK COMPANY

Home Office

[Dallas, Texas]

Administrative Office

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

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

READ YOUR POLICY CAREFULLY

This Policy is a legal contract between the Company and the Owner. The Company will pay the proceeds of this Policy as defined herein. All payments are subject to all of the provisions of this and the following pages of this Policy. This Policy is issued in consideration of the application and payment of the Initial Premium.

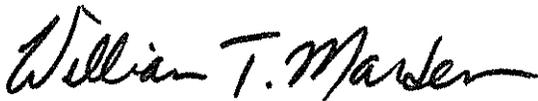
NOTICE OF [THIRTY] [30] DAY RIGHT TO EXAMINE THE POLICY RIGHT TO CANCEL

This Policy may be cancelled by delivering or mailing a written notice to Americo Financial Life and Annuity Insurance Company, [P.O. Box 410288 Kansas City, Missouri 64141-0288], or its agent and by returning the Policy before midnight of the [thirtieth (30th)] day after the date the Policy is delivered. Notice given by mail and return of the Policy by mail are effective on being postmarked, properly addressed and postage prepaid. The Company must return all payments made for this Policy within ten (10) days after it receives written notice of cancellation and the returned Policy.

COMPLAINT NOTICE

To obtain information or to make further inquiries regarding this Policy, You may call Our toll-free number [1-800-231-0801]. You may write to the Company at Our Administrative Office address: Americo Financial Life and Annuity Insurance Company, Attention: Policyowner Service, [300 W. 11th Street, P.O. Box 410288, Kansas City, Missouri 64141-0288].

Signed for the Company at [Kansas City, Missouri] to be effective on the Policy Date.



President



Secretary

**FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE
ENDOWMENT AT AGE 100
PAYMENT OF ENDOWMENT TERMINATES THE POLICY
MINIMUM PREMIUM REQUIRED FIRST POLICY YEAR
DEATH BENEFIT PAYABLE AT DEATH OF INSURED
NON-PARTICIPATING - NO DIVIDENDS**

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OPTIONAL BENEFITS

If You have purchased any optional benefits, they will be listed in the Benefit Description section on a Policy Data Page, and the Rider/Endorsement will be inserted in the Policy.

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]
POLICY DATE: [MARCH 1, 2010] **ISSUE DATE:** [MARCH 1, 2010]
PLAN: FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE

NO LAPSE GUARANTEE DATE: [MARCH 1, 2025] **NO LAPSE GUARANTEE PERIOD:** 15 YEARS
INITIAL FACE AMOUNT: [\$25,000.00]
MINIMUM FACE AMOUNT: [\$25,000.00]
MAXIMUM ANNUAL PREMIUM: [\$100,000.00]
INITIAL PREMIUM: [\$566.28]
NO LAPSE GUARANTEE PREMIUM: [\$ 47.19]/MONTH
PLANNED PERIODIC PREMIUM: [\$566.28]
PREMIUM FREQUENCY: [ANNUAL]

BENEFIT DESCRIPTION

POLICY PREMIUM SCHEDULE			
POLICY BENEFIT DESCRIPTION	INITIAL FACE AMOUNT	MONTHLY NO LAPSE GUARANTEE PREMIUM	ENDOWMENT DATE
Flexible Premium Adjustable Life Policy	[\$25,000.00]	[\$42.40]	[MARCH 1, 2075]

RIDER PREMIUM SCHEDULE			
RIDER BENEFIT DESCRIPTION	RIDER BENEFIT	MONTHLY RIDER PREMIUM	EXPIRY DATE
Accidental Death Benefit Rider		N/A	[March 1, 2025]
Accidental Death Benefit	[\$ 6,250.00]		
Common Carrier Accidental Death Benefit	[\$ 6,250.00]		
Children's Term Insurance Rider	[\$10,000.00]	[\$4.79]	[March 1, 2040]

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

RETURN OF PREMIUM BENEFIT TABLE

END OF POLICY YEAR	RETURN OF PREMIUM DATES	NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY AND RIDERS)	CUMULATIVE NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY ONLY)*	RETURN OF PREMIUM PERCENTAGE	RETURN OF PREMIUM AMOUNT
1	N/A	\$ 566.28	\$ 508.80	0%	\$0.00
2	N/A	\$ 566.28	\$ 1,017.60	0%	\$0.00
3	N/A	\$ 566.28	\$ 1,526.40	0%	\$0.00
4	N/A	\$ 566.28	\$ 2,035.20	0%	\$0.00
5	N/A	\$ 566.28	\$ 2,544.00	0%	\$0.00
6	N/A	\$ 566.28	\$ 3,052.80	0%	\$0.00
7	N/A	\$ 566.28	\$ 3,561.60	0%	\$0.00
8	N/A	\$ 566.28	\$ 4,070.40	0%	\$0.00
9	N/A	\$ 566.28	\$ 4,579.20	0%	\$0.00
10	N/A	\$ 566.28	\$ 5,088.00	0%	\$0.00
11	N/A	\$ 566.28	\$ 5,596.80	0%	\$0.00
12	N/A	\$ 566.28	\$ 6,105.60	0%	\$0.00
13	MARCH 1, 2023	\$ 566.28	\$ 6,614.40	20%	\$ 1,322.88*
14	MARCH 1, 2024	\$ 566.28	\$ 7,123.20	60%	\$ 4,273.92*
15	MARCH 1, 2025	\$ 566.28	\$ 7,632.00	100%	\$ 7,632.00*

*On any Return of Premium Date, if the No Lapse Guarantee is in effect, the Return of Premium Amount will be equal to the cumulative No Lapse Guarantee Annual Premiums for the policy, multiplied by the Return of Premium Percentage.

Any decrease in the Policy's Face Amount will affect the No Lapse Premiums paid and will impact the Return of Premium Amount.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

MONTHLY EXPENSE CHARGES

POLICY YEAR	PER MONTH	POLICY YEAR	PER MONTH
1	\$39.71	9	\$38.16
2	\$39.58	10	\$37.81
3	\$39.44	11	\$37.44
4	\$39.31	12	\$37.00
5	\$39.14	13	\$36.58
6	\$38.96	14	\$ 7.50
7	\$38.75	15	\$ 7.50
8	\$38.48	16+	\$40.00

SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$464.75	11	\$325.25
2	\$464.75	12	\$302.00
3	\$464.75	13	\$278.75
4	\$464.75	14	\$255.50
5	\$464.75	15	\$232.25
6	\$441.50	16	\$209.00
7	\$418.25	17	\$185.75
8	\$395.00	18	\$162.50
9	\$371.75	19	\$139.25
10	\$348.50	20+	\$ 0.00

AT SOME FUTURE TIME, THE CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THE PERIOD, SUBJECT TO THE NO LAPSE PROVISION, IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

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

POLICY DATA PAGE

INSURED [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.08500	59	25	0.65083	83	49	6.45250
36	2	0.09000	60	26	0.71333	84	50	7.11750
37	3	0.09583	61	27	0.78667	85	51	7.81667
38	4	0.10083	62	28	0.87000	86	52	8.60333
39	5	0.10750	63	29	0.95917	87	53	9.50667
40	6	0.11500	64	30	1.05333	88	54	10.45333
41	7	0.12333	65	31	1.15333	89	55	11.40417
42	8	0.13417	66	32	1.25833	90	56	12.18000
43	9	0.14667	67	33	1.37000	91	57	12.89833
44	10	0.16083	68	34	1.49083	92	58	13.88583
45	11	0.17583	69	35	1.62500	93	59	15.14167
46	12	0.19333	70	36	1.77750	94	60	16.67167
47	13	0.21000	71	37	1.95917	95	61	18.33250
48	14	0.22583	72	38	2.16583	96	62	19.98833
49	15	0.24417	73	39	2.38583	97	63	21.17083
50	16	0.26667	74	40	2.62333	98	64	21.91917
51	17	0.29417	75	41	2.88333	99	65	23.21750
52	18	0.32500	76	42	3.17167			
53	19	0.36083	77	43	3.49917			
54	20	0.40167	78	44	3.86833			
55	21	0.44750	79	45	4.27667			
56	22	0.49667	80	46	4.74750			
57	23	0.54583	81	47	5.28583			
58	24	0.59583	82	48	5.85083			

THE RATES SHOWN ABOVE ARE BASED ON THE 2001 COMMISSIONER'S STANDARD ORDINARY SMOKER CLASSIFIED ULTIMATE MORTALITY TABLE, AGE LAST BIRTHDAY AND THE INSURED'S PREMIUM CLASS AT ISSUE.

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

DEFINITIONS

Certain words, when used in this Policy, have the following definitions and explanations:

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

Beneficiary is the person named in the application who will receive the proceeds upon death of the Insured. The Beneficiary is named in the application or a later writing by the Owner.

If more than one person is named as Beneficiary, the Proceeds will be paid in equal shares to the surviving beneficiary, unless otherwise provided.

If the Beneficiary is "children," this means children born to or legally adopted by the Insured.

Cash Surrender Value is the Accumulation Value at the time of surrender, less any Indebtedness, and less the Surrender Charge, if any.

Code means the U.S. Internal Revenue Code of 1986, as amended, and the rules and regulations issued thereunder.

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

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

Evidence of Insurability is information about a person which We may require to approve, change, or reinstate the Policy or rider(s).

Endowment Date means the Policy Anniversary on which the Insured will be age 100. The Endowment Date is shown on a Policy Data Page.

Expiry Date means a date all rights and options provided by the Policy and/or riders end, except those granted under the terms of the Grace Period. Expiry Dates are shown on a Policy Data Page.

Face Amount means the amount of life insurance shown on a Policy Data Page.

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

In writing means a written form satisfactory to Us and filed at Our Administrative Office in [Kansas City, Missouri].

Indebtedness means all existing loans on this Policy, plus interest, which has either accrued or been added.

Insured is the person, named on a Policy Data Page, whose life is insured under the Policy.

Initial Premium means the Premium due on the Policy Date. The Initial Premium is shown on a Policy Data Page.

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

Minimum Face Amount is the lowest Face Amount permitted under the Policy. The Minimum Face Amount is shown on a Policy Data Page.

Monthly Calculation Day is the same day each month as the day of the Policy Date. If that day does not occur in any month, the Monthly Calculation Day will occur on the next prior day.

Owner is the Insured unless otherwise stated on the application or later changed. The Owner may exercise all rights granted in this Policy while the Insured is living.

Policy means the legal contract between the Company and the Owner.

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

Policy Date is the effective date for all coverage issued on the basis of the original application. Policy Years, Policy Anniversaries and Monthly Calculation Days are computed from the Policy Date. The Policy Date is shown on a Policy Data Page.

Premium is an amount paid to Us as consideration for the benefits provided by the Policy and additional benefits provided by rider, if any. The premium is shown on a Policy Data Page, or a Rider Data Page, if any.

Proceeds means the amount payable under the terms of this Policy.

"We," "Us," "Our," and "Company" means Americo Financial Life and Annuity Insurance Company.

"You" and **"Your"** means the Owner of this Policy.

GENERAL PROVISIONS

Entire Contract

This Policy, including the attached copy of the application(s) and any attached riders and endorsements are the entire contract. This Policy cannot be changed, or any of its provisions waived, including any extension of time to pay Premiums, except by Our President, Vice President or Secretary.

All statements made in an application are assumed, in the absence of fraud, to be representations and not warranties. No statement will be used to void this Policy or defend against a claim unless it is contained in the application or a supplemental application.

Any changes, modifications, or waivers must be in writing. No agent has authority to waive a complete answer to any question, pass on insurability, make or alter any contract, or waive any of the Company's rights or requirements.

Incontestability

We cannot contest this policy after it has been in force for two (2) years from the Issue Date and during the Insured's lifetime, except for nonpayment of premium or in case of fraud.

Reinstated coverage will become incontestable after it has been reinstated for two (2) years from the date of reinstatement and during the Insured's lifetime, except for nonpayment of premium or in case of fraud.

Reinstated coverage will be contestable only as to statements made in the reinstatement application.

Misstatement of Age or Sex

If the age or sex of the Insured has been misstated, all Policy values will be recalculated from the inception of the Policy based on the corrected age and sex of the Insured and the actual assumptions applied to the Policy during the recalculated period.

Recalculation, in and of itself, will not result in termination of this Policy prior to the date of death. The Death Benefit after recalculation will not be less than the Cash Surrender Value that would have been paid had this Policy been surrendered on the date of death based upon the misstated age or sex.

If the correct age is outside the issue ages for the Policy, the mortality charge and benefit will be extrapolated.

Suicide Exclusion

If the Insured, sane or insane, dies by suicide while the Policy is in force and within two (2) years after the Issue Date, the Death Benefit Payable will be limited to the sum of Premiums paid, less any indebtedness.

Elections, Designations, Changes and Requests

All elections, designations, changes and requests must be in a written form satisfactory to the Company and become effective when received and approved by the Company at its Administrative Office.

Nonparticipating

This is a nonparticipating Policy. This Policy will not share in any of the Company's profits or surplus earnings. The Company will not pay dividends on this Policy.

Annual Report

At least once a year, the Company will send You a report at no charge showing:

- (a) The beginning and ending dates of the current report;
- (b) Death Benefit;
- (c) The Accumulation Value;
- (d) Any outstanding loan balance and loan interest charged since the last report;
- (e) The amounts credited or debited during the current period, identified by type;
- (f) The Premiums paid for the year;
- (g) A notice to the Owner if, assuming guaranteed interest, mortality, and expenses, the policy's Cash Surrender Value will not maintain this insurance in force until the end of the next Policy Anniversary; and,
- (h) Any further information required by law.

The report will provide current information as of a date not more than four (4) months prior to the date of mailing. We will provide one report annually, without charge. For each additional report You request, We reserve the right to charge a reasonable fee, not to exceed fifty dollars (\$50).

Assignment of Policy

This Policy may be assigned. The assignment shall take effect on the date the notice of assignment is signed by the Owner, subject to any appointments made or actions taken by Us prior to receipt of such notice. No assignment will be recognized by Us unless a copy is filed with Us. The Company will not be responsible for the validity of any assignment.

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

The claim of any assignee is subordinate to that of the Company, including any Indebtedness to the Company.

Termination of Policy

This Policy will terminate when any one of the following events occurs:

- (a) The Owner requests to terminate coverage in writing;
- (b) The Insured dies;
- (c) Subject to the No Lapse Guarantee provision, the Grace Period ends without payment of a Premium sufficient to cover a Monthly Deduction;
- (d) The total Indebtedness equals or exceeds the Accumulation Value less the Surrender Charge, while the Insured is alive;
- (e) The Owner elects to receive the Cash Surrender Value; or
- (f) The Endowment Date.

Projection of Benefits and Values

The Company will provide a projection of future Death Benefits and Accumulation Values at any time upon written request and payment of a service fee.

The fee payable will be the one then in effect for this service. The projection will be based on:

- (a) assumptions as to Face Amounts, type of coverage option and future premium payments as may be specified by the Owner; and,
- (b) such other assumptions as are necessary and specified by the Company and/or the Owner.

Conformity to State Laws

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

OWNER AND BENEFICIARY PROVISIONS

Owner and Beneficiary Change

The Owner may change the Owner and the Beneficiary at any time during the lifetime of the Insured unless otherwise provided in a previous designation. Any change must be in writing.

The change will take effect on the date the request was signed, but it will not apply to any payments made by the Company before the request is received and recorded by the Company.

An irrevocable Beneficiary must consent, in writing, to any request to change the named Beneficiary.

Death of Beneficiary

If any Beneficiary dies before the Insured, that Beneficiary's interest will pass to any surviving Beneficiaries or contingent Beneficiaries according to their respective interests.

If no Beneficiary or contingent Beneficiary survives the Insured, the proceeds will be paid to the Owner or the Owner's estate.

Death of Owner

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

Simultaneous Death

If any Beneficiary dies within fifteen (15) days after the Insured, but before the Insured's Due Proof of Death is received by the Company, the proceeds will be paid as if the Beneficiary died before such Insured.

PREMIUM PAYMENT PROVISIONS

Amount of Premium

The minimum Premium which must be paid prior to each Monthly Calculation Day during the first Policy Year is the No Lapse Guarantee Premium. Subject to the Grace Period provision, there is no minimum Premium after the first Policy Year. However, any Premium payment must be at least ten dollars (\$10).

The Maximum Premium in any Policy year is the Maximum Premium shown on a Policy Data Page. The Company reserves the right to revise the minimum and maximum Premium amounts by written notice to the Owner at least 30 days prior to any change.

Planned Periodic Premium

The Planned Periodic Premium is the premium shown on a Policy Data Page, and serves as an indication of the Owner's preference as to probable future payments.

Amount and Frequency

The Owner may change the amount of Planned Periodic Premium. The Company reserves the right to limit the amount of any increase.

The frequency of Premium payment shown on a Policy Data Page only serves as an indication of the Owner's preference as to probable future frequency of payment.

The Owner may change the frequency of Planned Periodic Premium at any time. Each Premium payment will be credited by the Company as described in the Accumulation Value Provisions. A check or draft given for all or part of a Premium, unless paid upon its presentation to the bank or person drawn on, shall not be considered as payment.

Other than the Initial Premium, Premiums may be paid at any time before the Insured's age 100. The Company may limit the amount of Premium paid so that the Policy may continue to qualify as a life insurance policy under any applicable law or regulation. We may refuse to accept any additional Premium or return any Premium paid which is in excess of this limit.

Where Payable

Premiums are payable in advance to the Company at its Administrative Office. Premiums may be paid to an authorized representative of the Company upon delivery of a receipt signed by Our President, Vice President, or Secretary.

POLICY CHANGE PROVISION

Change in Face Amount

At any time after the first Policy Year, and upon written request, the Face Amount may be decreased. Decreases in Face Amount are subject to the following conditions:

- (a) Any decreases will be effective on the Monthly Calculation Day on or next following receipt of the request by the Company. A decrease will be applied against the current Face Amount.
- (b) The Face Amount remaining in force after any requested decrease may not be less than the Minimum Face Amount shown on a Policy Data Page.
- (c) Future Surrender Charges will be reduced by the same percentage as the Face Amount. A Surrender Charge will be deducted from the Accumulation Value each time the Face Amount is decreased. The amount of the charge will be equal to the change in the Surrender Charge at the time of the decrease.
- (d) The No Lapse Guarantee Premium will be adjusted based upon the revised Face Amount.

No increases to the Face Amount will be allowed.

ENDOWMENT PROVISION

The Endowment will be paid to the Owner if the Insured is still living on the Endowment Date. The Endowment is equal to the Policy's Cash Surrender Value. The payment of the Endowment will terminate the Policy.

DEATH BENEFIT PROVISIONS

Death Benefit

Upon receipt by the Company at its Administrative Office of the Insured's Due Proof of Death verifying that the Insured died while this Policy was in force, the Company will pay to the Beneficiary the Proceeds of this Policy.

The Death Benefit is equal to the greater of:

- (a) The Face Amount on the date of death; or,
- (b) The Accumulation Value on the date of death multiplied by the percentage at the Attained Age as shown in the Percentage of Accumulation Value Table on a Policy Data Page.

Payment of the Death Benefit is subject to terms of the Payment of Proceeds provision.

Interest on Death Benefit

We will pay interest on the Death Benefit paid as follows:

- (a) Interest shall accrue and be payable from the date of death;
- (b) Interest shall accrue at the rate or rates applicable to the Policy for funds left on deposit or, if We have not established a rate for funds left on deposit, at the Two Year Treasury Constant Maturity Rate as published by the Federal Reserve. In determining these rates, We will use the rate in effect on the date of death;
- (c) Interest shall accrue at the effective annual rate determined in item (b) above, plus additional interest at a rate of 10% annually, beginning with the date that is thirty-one (31) calendar days from the latest of items (i), (ii), and (iii) to the date the claim is paid, where it is:
 - (i) The date that Due Proof of Death is received by Us;
 - (ii) The date We receive sufficient information to determine its liability, the extent of the liability, and the Appropriate payee legally entitled to the Death Benefit; and;
 - (iii) The date that legal impediments to Payment of Death Benefit that depend on the action of parties other than the Company are resolved and sufficient evidence of the same is provided to the Company. Legal impediments to Payment of Death Benefit include, but are not limited to:
 - (a) The establishment of guardianships and conservatorships;
 - (b) The appointment and qualification of trustees, executors, and administrators; and,
 - (c) The submission of information required to satisfy state and federal reporting requirements.

Examination and Autopsy

We may have the Insured's body examined and an autopsy performed at Our expense.

PAYMENT OF PROCEEDS

Proceeds are subject first to any Indebtedness to the Company, then to the interest of any assignee of record, and then any applicable taxes the Company is required to deduct.

Payments to satisfy any Indebtedness to the Company, any assignee, and any taxes, will be paid in one sum. The balance will be the Net Proceeds.

ACCUMULATION VALUE PROVISIONS

Accumulation Value

The Accumulation Value on the Issue Date will be the Initial Premium.

The Accumulation Value on any subsequent Monthly Calculation Day will be calculated as (a) minus (b) plus (c) minus (d) minus (e) where:

- (a) Is the Accumulation Value on the preceding Monthly Calculation Day, plus one month's interest;
- (b) Is any Partial Surrenders since the preceding Monthly Calculation Day, plus interest from the date of deduction;
- (c) Is the Premiums received since the preceding Monthly Calculation Day, plus interest from the date of payment;
- (d) Is the Monthly Deduction for the preceding Monthly Calculation Day;
- (e) Is one (1) month's interest on item (d).

Interest Rate

The Guaranteed Interest Rate applied in the calculation of the Accumulation Value is shown on a Policy Data Page. Interest in excess of the Guaranteed Interest Rate may be applied in the calculation of the Accumulation Value at such increased rate and in such a manner as the Company may determine.

Accumulation Test

This Policy is designed to be life insurance for federal income tax purposes. To assure compliance, the Company reserves the right to refund to the Owner the amount of Premium which would cause the Policy to fail the Cash Value Accumulation Test under Section 7702 of the Internal Revenue Code as amended, or its successor, if such amendment or successor is applicable to the Policy.

For purposes of testing compliance:

- (a) The mortality charges taken into account shall be the maximum cost of insurance charges guaranteed under the Policy, although such charges shall not exceed (except as provided in Internal Revenue Service regulations) the maximum charges permitted to be taken into account under the Cash Value Accumulation Test of Section 7702;
- (b) The interest basis shall be the greater of an annual effective interest rate of 4.0% or other rate or rates guaranteed as of the Policy Date; and,
- (c) The Policy shall be deemed to mature on the Policy Anniversary the Insured is age 100.

The Company reserves the right to amend this Policy to comply with future changes in the Internal Revenue Code or any regulations or rulings issued, thereunder, as they relate to the definition of "life insurance."

GRACE PERIOD AND REINSTATEMENT PROVISIONS

Grace Period

If the Policy on any Monthly Calculation Day will not continue pursuant to the Continuation of Insurance provision, and the Policy will not continue pursuant to the No Lapse Guarantee provision, a Grace Period of sixty-one (61) days from such Monthly Calculation Day will be allowed to pay a Premium that will cover the lesser of three monthly deductions or the amount required to avoid lapse pursuant to the No Lapse Guarantee provision for three (3) months.

The Company will send a written notice thirty (30) days before the end of the Grace Period to the Owner's last address shown in the Company's records. If the Insured dies during the Grace Period, the lesser of any past due monthly deductions or amount required to avoid lapse pursuant to the No Lapse Guarantee provision will be deducted from the Proceeds. The Policy will remain in force during the Grace Period, unless surrendered.

Reinstatement

The Policy may be reinstated within three (3) years after the date of termination during the lifetime of the Insured and prior to the Insured's Attained Age 100 if the Policy has not been surrendered for cash. The requirements for reinstatement are:

- (a) Evidence of Insurability satisfactory to the Company must be submitted;
- (b) A minimum premium sufficient to keep the Policy in force for two months must be paid; and,
- (c) Any Indebtedness must be paid or reinstated.

The minimum Premium sufficient to reinstate the Policy in force for two months may not be sufficient to reinstate the No Lapse Guarantee.

The effective date of a reinstated Policy will be the Monthly Calculation Day on or next following the day the Company approves the application for Reinstatement.

Upon reinstatement, the Accumulation Value, prior to the crediting of any Premiums, is the Accumulation Value on the date of lapse.

NO LAPSE GUARANTEE PROVISIONS

No Lapse Guarantee Period

The No Lapse Guarantee Period begins on the Policy Date and ends on the No Lapse Guarantee Date shown on a Policy Data Page.

No Lapse Guarantee

Prior to the No Lapse Guarantee Date, if the total Premiums paid under this Policy less any:

- (a) Surrenders, including applicable Surrender Charges, and
- (b) Policy Loans, including any accrued but unpaid interest

is greater than or equal to the sum of the No Lapse Guarantee Premiums in effect since the Policy Date, including the current month, this Policy will continue notwithstanding anything in the Continuation of Insurance provision. If this Policy has been reinstated, the number of months since the Policy Date includes any time during which this Policy was not in force.

We will adjust the No Lapse Guarantee Premium if You decrease the Face Amount. The adjusted No Lapse Guarantee Premium will apply on and after the date of the decrease in the Face Amount.

During the No Lapse Guarantee Period, the No Lapse Guarantee prevents this Policy from lapsing. The Accumulation Value and the Cash Surrender Value will continue to be determined as provided in Accumulation Value and Nonforfeiture provisions. However, interest will not be credited to a negative Accumulation Value, and the Cost of Insurance will not increase solely because of a negative Accumulation Value.

After the No Lapse Guarantee Period ends, the Cash Surrender Value may be insufficient to keep this Policy in force. In this event, an additional payment may be required at that time to keep the Policy and coverage in force.

RETURN OF PREMIUM AND REFUND OF MONTHLY EXPENSE CHARGES PROVISIONS

Return of Premium Percentage

The Return of Premium Percentages are shown in the Return of Premium Benefit Table on a Policy Data Page.

Return of Premium Dates

The Return of Premium Dates are shown in the Return of Premium Benefit Table on a Policy Data page.

Return of Premium Benefit

On each Return of Premium Date, if the No Lapse Guarantee is in effect, the Accumulation Value may be credited with a Return of Premium Benefit. If the Accumulation Value is equal to or greater than the Return of Premium Amount, no adjustment will be made.

If the Accumulation Value is less than the Return of Premium Amount, the Company will increase the Accumulation Value. The increase will be equal to the amount required to make the Accumulation Value equal to the Return of Premium Amount.

Return of Premium Amount

The Return of Premium Amount is equal to (a) **multiplied** by the result of (b) **minus** (c) where:

- (a) Is the Return of Premium Percentage;
- (b) Is the sum of the No Lapse Guarantee Premiums in effect since the Policy Date, including the current month; and,
- (c) Is the cost for additional benefits provided by all riders since the Policy Date.

Refund of Monthly Expense Charges Benefit

On each Return of Premium Date, prior to any adjustment made under the Return of Premium Benefit, if the No Lapse Guarantee is in effect, the Accumulation Value will be credited with a Refund of Monthly Expense Charges Benefit.

The Refund of Monthly Expense Charges Benefit will be equal to the sum of all Monthly Expense Charges deducted from the Accumulation Value to date, multiplied by the Return of Premium Percentage, less the sum of all prior Refund of Monthly Expense Charges Benefits.

NONFORFEITURE PROVISIONS

Monthly Deductions

The monthly deduction for a policy month will be calculated as (a) **plus** (b) where:

- (a) Is the cost of insurance **plus** the cost for additional benefits provided by rider, if any, for the policy month; and
- (b) Is the Monthly Expense Charge.

Monthly Expense Charges

The guaranteed maximum Monthly Expense Charges for the Policy are shown on a Policy Data Page. The Monthly Expense Charges are included in the Monthly Deduction.

Cost of Insurance

The Cost of Insurance for the Policy is calculated as (a) **multiplied** by the result of (b) **minus** (c) where:

- (a) Is the Cost of Insurance Rates as described in the Cost of Insurance Rates provision;
- (b) Is the Death Benefit at the beginning of the policy month **divided** by the sum of 1.0 **plus** the monthly equivalent of the Guaranteed Interest Rate; and.
- (c) Is the Accumulation Value on the Monthly Calculation Day, prior to the Monthly Deductions.

Divide the result by (\$1,000).

The cost for additional benefits provided by rider, if any, will be described in the applicable provision of the rider. If not described in the rider, the monthly rider cost is equal to the monthly rider premium and is shown on a Rider Data Page.

Cost of Insurance Rates

The Cost of Insurance Rates for the Policy are based on the Policy Year, the Insured's Attained Age, and Premium Class on the Policy Date.

Monthly Cost of Insurance Rates will be determined by the Company. The monthly Cost of Insurance Rates will not be greater than the Monthly Guaranteed Cost of Insurance Rates shown on a Policy Data Page. The Company may charge less than the maximum rate. Any change in Cost of Insurance Rates will apply to all Insureds of the same premium class and age. Any change will be based upon future anticipated or emerging Experience Factors. Experience Factors include investment earnings, mortality, persistency, taxes and expenses.

The additional monthly cost for any rider is shown on the Rider Data Page of the applicable rider.

Surrender Charge

The Surrender Charge is shown on a Policy Data Page.

Total Surrender

The Owner may surrender the Policy before the Policy terminates, or the Death Benefit becomes payable by making a written request for surrender to the Company.

This Policy, or a lost policy statement, must be returned to the Company. Payment of the Cash Surrender Value will terminate this Policy and the Company's liability under the Policy.

Partial Surrender Charge

The Partial Surrender Charge is a percentage of the Surrender Charge equal to the percentage reduction in the Face Amount, but in no event less than twenty dollars (\$20).

Partial Surrender

Partial Surrender means a surrender of less than the full Cash Surrender Value of this Policy. Partial Surrenders are not allowed in the first Policy Year.

After the first Policy Year, the Owner may partially surrender the Policy before it terminates or the Death Benefit becomes payable. Any Partial Surrender is subject to the following conditions:

- (a) The Company must receive a written request stating the amount of the requested surrender, which must be for five hundred dollars (\$500) or more;
- (b) Only one (1) Partial Surrender may be made in a Policy Year;
- (c) The Accumulation Value is reduced by the amount of the Partial Surrender, plus any Partial Surrender Charge;
- (d) Partial Surrenders will reduce the Face Amount by the amount of the Partial Surrender, not including the Partial Surrender Charge; and,
- (e) The Face Amount remaining in force after any Partial Surrender may not be less than the Minimum Face Amount shown on a Policy Data Page.

Payment of Surrender Benefits

Any Surrender Benefits will be paid to the Owner. The Company may delay payment for up to six (6) months from the date a surrender request is received. This will not be done if a Partial Surrender is to be applied to pay premiums on policies with the Company. If the laws of the state in which this Policy is delivered require Us to pay interest, interest will be paid at a rate not less than that required by law.

If a surrender is requested within thirty (30) days after a Policy Anniversary, the Cash Surrender Value will not be less than the Cash Surrender Value on that anniversary, less any Policy Loans or Partial Surrenders made on, or after, such anniversary.

If a total surrender is requested within thirty (30) days following the later of a Return of Premium Date, or the date upon which the Company sends written notice of the Return of Premium Benefit to the Owner's last address shown in the Company records, the Cash Surrender Value will not be less than the Return of Premium Amount as of the Return of Premium Date.

Continuation of Insurance

Subject to the No-Lapse Guarantee Provision, insurance under this Policy will continue until the Monthly Calculation Day on which the Cash Surrender Value will not cover the Monthly Deduction for the following month.

The amount of insurance under the Policy is the Death Benefit as defined in the Death Benefit Provision. The amount of insurance under any rider is the benefit of the rider.

While this Policy is in force under this provision, it may be surrendered for its Cash Surrender Value in accordance with the Total Surrender provision.

Basis of Computations

The Cash Surrender Value and the nonforfeiture values for this Policy are at least equal to those required by, or pursuant to, the NAIC Universal Life Insurance Regulation, Model #585. A detailed statement of the method of computing values has been filed with the Department of Insurance in the state in which the Policy is delivered.

Settlement Options are based upon the Annuity 2000 Table, Age Last Birthday, and an annual effective interest rate of 1.5%.

POLICY LOAN PROVISIONS

Policy Loan

After the first Policy Year, the Owner may obtain a loan while this Policy is in force and on the sole security thereof.

Loan Value

The loan value is the Cash Surrender Value as of the date of the loan.

The Company may defer making a loan for not more than six (6) months after application for the loan is made, unless the loan is to pay premiums on policies with the Company.

Indebtedness

Indebtedness means all existing loans on this Policy **plus** interest which has either accrued or been added.

At any time the total Indebtedness equals or exceeds the Accumulation Value less the Surrender Charge, the Policy will terminate without value. At least thirty (30) days before the date the Policy terminates without value, the Company will send a notice of its intention to void the Policy to the last known address of the Owner and any assignee of record.

Repayment

A loan may be repaid at any time while this Policy is in force. A loan that exists at the end of the Grace Period may not be repaid unless this Policy is reinstated. Payment not designated as a premium or loan repayment will be treated as a premium even if a loan is outstanding.

Loan Interest

Loan interest will accrue from the date each loan is made. Loan interest is payable in advance at the beginning of each Policy Year or when a loan is made or increased; if interest is not paid when due, it will be added to the loan, and bear interest on the same terms as the loan.

After a loan is made, the remaining Cash Surrender Value must be sufficient to provide for the Monthly Deduction until the next Policy Anniversary.

A loan secured by this Policy will bear interest at the rate of 7.4% per year in advance (8.0% effective rate).

SETTLEMENT OPTIONS PROVISIONS

Election of Settlement Option

Any amount payable at the death of the Insured, or any other termination of this Policy, will be paid in one sum unless otherwise provided. All or part of this sum may be applied to any Settlement Option.

At the time of their commencement, any benefits provided under a Settlement Option will not be less than those provided by the application of the Cash Surrender Value to purchase a single consideration immediate annuity contract at purchase rates offered by the Company at the time to the same class of annuitants.

Payment under a combination of options, or payment to joint or successive payees, or payment to a Beneficiary that is not a natural person may be elected only with the consent of the Company.

Any election must be made in writing to the Company. The Company may require the Policy for endorsement.

Election by Owner

During the lifetime of the Insured, the Owner may elect to have the Net Proceeds paid under one of the Settlement Options contained in this section.

Election by Beneficiary

At the time Net Proceeds are payable, the Beneficiary may elect one of the Settlement Options if Net Proceeds are available to the Beneficiary in one sum. The Beneficiary has twelve (12) months after payment becomes due to elect one of the Settlement Options contained in this section.

Payments

Payments will be made monthly unless otherwise elected. The Company has the right to change the frequency of payments in order to make a periodic payment of at least fifty dollars(\$50).

The option date under Options 1, 2 and 3 is the date the Net Proceeds are payable, or the date of election, whichever is later. Interest under Options 4 and 5 will accrue from such date.

Under Option 3, proof of the age of the payee will be required at the time the first payment is due. The Company reserves the right to require proof that the payee is alive at the time of each payment.

Claims of Creditors

To the extent permitted by law, Net Proceeds will not be subject to any claims of a payee's creditors.

Assignment of Net Proceeds

The Net Proceeds payable under one of these options may not be assigned.

Additional Interest

Additional interest, if any, paid over the guaranteed 1.5%, will be in an amount and by a method determined by the Company.

Change in Payments

Partial withdrawals under Options 1 and 2 may not be made. All payments under Options 1 and 2 may be paid in one sum only with the consent of the Company. The value of any one sum payment will be the sum of any remaining guaranteed payments discounted at an interest rate of not less than 1.5% compounded annually.

Payments under Option 3 will be commuted only in the event of death of the payee. Any payments that remain to be paid under Option 3 at the death of the payee will be paid in one sum. The value of the one sum payment will be the sum of the remaining guaranteed payments, discounted at an interest rate of not less than 1.5% compounded annually.

The minimum Net Proceeds that may be applied under Option 4 or 5 is one thousand (\$1,000). The payee does not have the right to withdraw any portion of the Net Proceeds under Option 4.

The minimum Net Proceeds that may be applied or may remain after a withdrawal under Option 5 is one thousand (\$1,000). The minimum amount that may be withdrawn is one thousand (\$1,000). Net Proceeds less than this amount will be paid in one sum to the payee.

Option 1 - Equal Payments for a Guaranteed Period:

Equal monthly payments for the number of years elected, not to exceed twenty-five (25) years. Payments will begin on the option date.

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds			
Years	Income	Years	Income
1	\$83.90	14	\$6.59
2	42.26	15	6.20
3	28.39	16	5.85
4	21.45	17	5.55
5	17.28	18	5.27
6	14.51	19	5.03
7	12.53	20	4.81
8	11.04	21	4.62
9	9.89	22	4.44
10	8.96	23	4.28
11	8.21	24	4.13
12	7.58	25	3.99
13	7.05		

Option 2 - Equal Payments of a Face Amount:

Equal monthly payments of at least fifty (\$50) per month. Payments will begin on the option date and will continue until the Net Proceeds and interest at the rate of 1.5% compounded annually are exhausted.

Option 3 - Equal Payments for Life:

Equal monthly payments for life, or a guaranteed period of ten (10), fifteen (15), or twenty (20) years as elected and for life thereafter as shown in the tables contained in this section.

Option 4 - Net Proceeds Left at Interest - Withdrawals Not Allowed:

The Net Proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the Net Proceeds will be paid at the rate of 1.5% compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each one thousand (\$1,000) of Net Proceeds.

- (1) Annually \$15.00
- (2) Semi-Annually \$7.47
- (3) Quarterly \$3.73
- (4) Monthly \$1.24

At the end of the period selected, the Net Proceeds with accrued interest will be paid in one sum unless otherwise provided in the election.

Option 5 - Proceeds Left at Interest - Withdrawals Allowed: The Net Proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the Net Proceeds will be paid at the rate of 1.5% compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each one thousand (\$1,000) of Net Proceeds.

- (1) Annually \$15.00
- (2) Semi-Annually \$7.47
- (3) Quarterly \$3.73
- (4) Monthly \$1.24

The payee may withdraw portions of the Net Proceeds under this Option 5 by submitting a written request to the Company. At the end of the specified period, any remaining Net Proceeds with accrued interest will be paid in one sum.

SETTLEMENT OPTIONS
OPTION 3
SETTLEMENT OPTION TABLES - LIFE INCOME WITH GUARANTEED PERIOD
Monthly payments per \$1,000 of Net Proceeds based on the payee age.

Age of Payee	Life Income Only		Life Income with Guaranteed Fixed Period Certain							
	Male	Female	10 years		15 Years		20 Years			
			Male	Female	Male	Female	Male	Female		
5	2.15	2.09	2.15	2.09	2.15	2.09	2.14	2.09		
6	2.16	2.10	2.16	2.10	2.16	2.10	2.16	2.10		
7	2.17	2.11	2.17	2.11	2.17	2.11	2.17	2.11		
8	2.19	2.13	2.19	2.13	2.18	2.13	2.18	2.13		
9	2.20	2.14	2.20	2.14	2.20	2.14	2.20	2.14		
10	2.21	2.15	2.21	2.15	2.21	2.15	2.21	2.15		
11	2.23	2.16	2.23	2.16	2.23	2.16	2.22	2.16		
12	2.24	2.18	2.24	2.18	2.24	2.18	2.24	2.18		
13	2.26	2.19	2.26	2.19	2.26	2.19	2.25	2.19		
14	2.27	2.21	2.27	2.21	2.27	2.20	2.27	2.20		
15	2.29	2.22	2.29	2.22	2.29	2.22	2.29	2.22		
16	2.31	2.24	2.31	2.23	2.31	2.23	2.30	2.23		
17	2.33	2.25	2.32	2.25	2.32	2.25	2.32	2.25		
18	2.34	2.27	2.34	2.27	2.34	2.27	2.34	2.26		
19	2.36	2.28	2.36	2.28	2.36	2.28	2.36	2.28		
20	2.38	2.30	2.38	2.30	2.38	2.30	2.38	2.30		
21	2.40	2.32	2.40	2.32	2.40	2.32	2.40	2.31		
22	2.42	2.34	2.42	2.34	2.42	2.33	2.42	2.33		
23	2.45	2.36	2.44	2.35	2.44	2.35	2.44	2.35		
24	2.47	2.38	2.47	2.37	2.46	2.37	2.46	2.37		
25	2.49	2.40	2.49	2.39	2.49	2.39	2.48	2.39		
26	2.51	2.42	2.51	2.42	2.51	2.41	2.51	2.41		
27	2.54	2.44	2.54	2.44	2.53	2.44	2.53	2.43		
28	2.57	2.46	2.56	2.46	2.56	2.46	2.56	2.46		
29	2.59	2.48	2.59	2.48	2.59	2.48	2.58	2.48		
30	2.62	2.51	2.62	2.51	2.62	2.51	2.61	2.50		
31	2.65	2.53	2.65	2.53	2.64	2.53	2.64	2.53		
32	2.68	2.56	2.68	2.56	2.67	2.56	2.67	2.55		
33	2.71	2.59	2.71	2.59	2.71	2.58	2.70	2.58		
34	2.75	2.62	2.74	2.62	2.74	2.61	2.73	2.61		
35	2.78	2.65	2.78	2.65	2.77	2.64	2.76	2.64		
36	2.82	2.68	2.81	2.68	2.81	2.67	2.80	2.67		
37	2.86	2.71	2.85	2.71	2.85	2.70	2.83	2.70		
38	2.90	2.74	2.89	2.74	2.88	2.74	2.87	2.73		
39	2.94	2.78	2.93	2.78	2.92	2.77	2.91	2.76		
40	2.98	2.82	2.98	2.81	2.97	2.81	2.95	2.80		
41	3.03	2.86	3.02	2.85	3.01	2.85	2.99	2.84		
42	3.08	2.90	3.07	2.89	3.05	2.89	3.03	2.87		
43	3.13	2.94	3.12	2.93	3.10	2.93	3.08	2.91		
44	3.18	2.98	3.17	2.98	3.15	2.97	3.12	2.95		
45	3.23	3.03	3.22	3.02	3.20	3.01	3.17	3.00		
46	3.29	3.08	3.28	3.07	3.25	3.06	3.22	3.04		
47	3.35	3.13	3.33	3.12	3.31	3.11	3.27	3.09		
48	3.41	3.18	3.39	3.17	3.37	3.16	3.32	3.14		
49	3.48	3.24	3.46	3.23	3.42	3.21	3.38	3.19		
50	3.55	3.30	3.52	3.28	3.49	3.27	3.43	3.24		
51	3.62	3.36	3.59	3.34	3.55	3.32	3.49	3.29		
52	3.70	3.42	3.66	3.41	3.62	3.38	3.55	3.35		
53	3.78	3.49	3.74	3.47	3.69	3.45	3.61	3.40		
54	3.86	3.56	3.82	3.54	3.76	3.51	3.67	3.46		
55	3.95	3.64	3.90	3.62	3.84	3.58	3.74	3.53		
56	4.04	3.72	3.99	3.69	3.92	3.65	3.80	3.59		

SETTLEMENT OPTIONS

OPTION 3

SETTLEMENT OPTION TABLES - LIFE INCOME WITH GUARANTEED PERIOD

Monthly payments per \$1,000 of Net Proceeds based on the payee age.

Age of Payee	Life Income Only		Life Income with Guaranteed Fixed Period Certain					
			10 Years		15 Years		20 Years	
	Male	Female	Male	Female	Male	Female	Male	Female
57	4.14	3.80	4.08	3.77	4.00	3.73	3.87	3.66
58	4.25	3.89	4.18	3.86	4.08	3.81	3.94	3.72
59	4.36	3.99	4.28	3.95	4.17	3.89	4.00	3.79
60	4.48	4.09	4.39	4.04	4.26	3.98	4.07	3.87
61	4.61	4.20	4.50	4.14	4.36	4.07	4.14	3.94
62	4.74	4.31	4.62	4.25	4.46	4.16	4.21	4.01
63	4.89	4.43	4.75	4.36	4.56	4.26	4.28	4.09
64	5.04	4.56	4.88	4.48	4.66	4.36	4.35	4.16
65	5.21	4.70	5.02	4.60	4.76	4.46	4.41	4.24
66	5.38	4.85	5.16	4.74	4.87	4.57	4.48	4.31
67	5.57	5.01	5.31	4.87	4.97	4.68	4.54	4.39
68	5.77	5.18	5.46	5.02	5.08	4.79	4.60	4.46
69	5.98	5.36	5.62	5.17	5.18	4.91	4.65	4.53
70	6.21	5.56	5.79	5.34	5.29	5.03	4.70	4.59
71	6.45	5.77	5.95	5.51	5.39	5.14	4.75	4.65
72	6.71	6.00	6.13	5.68	5.49	5.26	4.79	4.71
73	6.99	6.25	6.30	5.87	5.58	5.37	4.83	4.76
74	7.28	6.52	6.48	6.06	5.67	5.49	4.87	4.81
75	7.59	6.81	6.66	6.25	5.76	5.59	4.90	4.85
76	7.93	7.12	6.84	6.46	5.84	5.70	4.92	4.88
77	8.29	7.46	7.02	6.66	5.92	5.79	4.95	4.92
78	8.68	7.83	7.20	6.86	5.99	5.88	4.97	4.94
79	9.09	8.23	7.37	7.07	6.05	5.96	4.98	4.96
80	9.53	8.66	7.54	7.27	6.11	6.03	5.00	4.98
81	10.00	9.12	7.71	7.47	6.16	6.10	5.01	5.00
82	10.50	9.63	7.87	7.66	6.20	6.16	5.02	5.01
83	11.03	10.18	8.01	7.84	6.24	6.21	5.02	5.02
84	11.61	10.77	8.16	8.00	6.28	6.25	5.03	5.03
85	12.21	11.40	8.29	8.16	6.31	6.28	5.03	5.03
86	12.86	12.09	8.41	8.30	6.33	6.31	5.04	5.04
87	13.55	12.82	8.52	8.43	6.35	6.34	5.04	5.04
88	14.28	13.59	8.62	8.55	6.37	6.36	5.04	5.04
89	15.05	14.41	8.71	8.65	6.38	6.37	5.04	5.04
90	15.87	15.27	8.79	8.74	6.39	6.39	5.04	5.04
91	16.74	16.16	8.86	8.82	6.40	6.40	5.04	5.04
92	17.66	17.10	8.93	8.89	6.41	6.40	5.04	5.04
93	18.64	18.06	8.98	8.95	6.41	6.41	5.04	5.04
94	19.68	19.07	9.03	9.00	6.41	6.41	5.04	5.04
95	20.80	20.14	9.07	9.05	6.41	6.41	5.04	5.04
96	22.02	21.26	9.10	9.09	6.42	6.42		
97	23.36	22.49	9.13	9.12	6.42	6.42		
98	24.85	23.84	9.15	9.14	6.42	6.42		
99	26.54	25.38	9.16	9.15	6.42	6.42		
100	28.46	27.14	9.17	9.17	6.42	6.42		
101	30.67	29.17	9.17	9.17				
102	33.22	31.53	9.18	9.18				
103	36.16	34.29	9.18	9.18				
104	39.58	37.53	9.18	9.18				
105	43.56	41.33	9.18	9.18				

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

**FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE
ENDOWMENT AT AGE 100**

PAYMENT OF ENDOWMENT TERMINATES THE POLICY
MINIMUM PREMIUM REQUIRED FIRST POLICY YEAR
DEATH BENEFIT PAYABLE AT DEATH OF INSURED
NON-PARTICIPATING - NO DIVIDENDS

POLICY DATA PAGE

INSURED:	[JOHN DOE]	ISSUE AGE AND SEX:	[35, MALE]
POLICY NUMBER:	[XXX122333]	PREMIUM CLASS:	[STANDARD, NON-NICOTINE]
POLICY DATE:	[MARCH 1, 2010]	ISSUE DATE:	[MARCH 1, 2010]
PLAN:	FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE		

NO LAPSE GUARANTEE DATE:	[MARCH 1, 2025]	NO LAPSE GUARANTEE PERIOD:	15 YEARS
INITIAL FACE AMOUNT:	[\$25,000.00]		
MINIMUM FACE AMOUNT:	[\$25,000.00]		
MAXIMUM ANNUAL PREMIUM:	[\$100,000.00]		
INITIAL PREMIUM:	[\$566.28]		
NO LAPSE GUARANTEE PREMIUM:	[\$ 47.19]/MONTH		
PLANNED PERIODIC PREMIUM:	[\$566.28]		
PREMIUM FREQUENCY:	[ANNUAL]		

BENEFIT DESCRIPTON

POLICY PREMIUM SCHEDULE			
POLICY BENEFIT DESCRIPTION	INITIAL FACE AMOUNT	MONTHLY NO LAPSE GUARANTEE PREMIUM	ENDOWMENT DATE
Flexible Premium Adjustable Life Policy	[\$25,000.00]	[\$42.40]	[MARCH 1, 2075]

RIDER PREMIUM SCHEDULE			
RIDER BENEFIT DESCRIPTION	RIDER BENEFIT	MONTHLY RIDER PREMIUM	EXPIRY DATE
Accidental Death Benefit Rider		N/A	[March 1, 2025]
Accidental Death Benefit	[\$6,250.00]		
Common Carrier Accidental Death Benefit	[\$6,250.00]		
Children's Term Insurance Rider	[\$10,000.00]	[\$4.79]	[March 1, 2040]

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

RETURN OF PREMIUM BENEFIT TABLE

END OF POLICY YEAR	RETURN OF PREMIUM DATES	NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY AND RIDERS)	CUMULATIVE NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY ONLY)*	RETURN OF PREMIUM PERCENTAGE	RETURN OF PREMIUM AMOUNT
1	N/A	\$ 566.28	\$ 508.80	0%	\$0.00
2	N/A	\$ 566.28	\$ 1,017.60	0%	\$0.00
3	N/A	\$ 566.28	\$ 1,526.40	0%	\$0.00
4	N/A	\$ 566.28	\$ 2,035.20	0%	\$0.00
5	N/A	\$ 566.28	\$ 2,544.00	0%	\$0.00
6	N/A	\$ 566.28	\$ 3,052.80	0%	\$0.00
7	N/A	\$ 566.28	\$ 3,561.60	0%	\$0.00
8	N/A	\$ 566.28	\$ 4,070.40	0%	\$0.00
9	N/A	\$ 566.28	\$ 4,579.20	0%	\$0.00
10	N/A	\$ 566.28	\$ 5,088.00	0%	\$0.00
11	N/A	\$ 566.28	\$ 5,596.80	0%	\$0.00
12	N/A	\$ 566.28	\$ 6,105.60	0%	\$0.00
13	MARCH 1, 2023	\$ 566.28	\$ 6,614.40	20%	\$ 1,322.88*
14	MARCH 1, 2024	\$ 566.28	\$ 7,123.20	60%	\$ 4,273.92*
15	MARCH 1, 2025	\$ 566.28	\$ 7,632.00	100%	\$ 7,632.00*

*On any Return of Premium Date, if the No Lapse Guarantee is in effect, the Return of Premium Amount will be equal to the cumulative No Lapse Guarantee Annual Premiums for the policy, multiplied by the Return of Premium Percentage.

Any decrease in the Policy's Face Amount will affect the No Lapse Premiums paid and will impact the Return of Premium Amount.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

MONTHLY EXPENSE CHARGES

POLICY YEAR	PER MONTH	POLICY YEAR	PER MONTH
1	\$39.71	9	\$38.16
2	\$39.58	10	\$37.81
3	\$39.44	11	\$37.44
4	\$39.31	12	\$37.00
5	\$39.14	13	\$36.58
6	\$38.96	14	\$ 7.50
7	\$38.75	15	\$ 7.50
8	\$38.48	16+	\$40.00

SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$464.75	11	\$325.25
2	\$464.75	12	\$302.00
3	\$464.75	13	\$278.75
4	\$464.75	14	\$255.50
5	\$464.75	15	\$232.25
6	\$441.50	16	\$209.00
7	\$418.25	17	\$185.75
8	\$395.00	18	\$162.50
9	\$371.75	19	\$139.25
10	\$348.50	20+	\$ 0.00

AT SOME FUTURE TIME, THE CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THE PERIOD, SUBJECT TO THE NO LAPSE PROVISION, IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

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

POLICY DATA PAGE

INSURED [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.08500	59	25	0.65083	83	49	6.45250
36	2	0.09000	60	26	0.71333	84	50	7.11750
37	3	0.09583	61	27	0.78667	85	51	7.81667
38	4	0.10083	62	28	0.87000	86	52	8.60333
39	5	0.10750	63	29	0.95917	87	53	9.50667
40	6	0.11500	64	30	1.05333	88	54	10.45333
41	7	0.12333	65	31	1.15333	89	55	11.40417
42	8	0.13417	66	32	1.25833	90	56	12.18000
43	9	0.14667	67	33	1.37000	91	57	12.89833
44	10	0.16083	68	34	1.49083	92	58	13.88583
45	11	0.17583	69	35	1.62500	93	59	15.14167
46	12	0.19333	70	36	1.77750	94	60	16.67167
47	13	0.21000	71	37	1.95917	95	61	18.33250
48	14	0.22583	72	38	2.16583	96	62	19.98833
49	15	0.24417	73	39	2.38583	97	63	21.17083
50	16	0.26667	74	40	2.62333	98	64	21.91917
51	17	0.29417	75	41	2.88333	99	65	23.21750
52	18	0.32500	76	42	3.17167			
53	19	0.36083	77	43	3.49917			
54	20	0.40167	78	44	3.86833			
55	21	0.44750	79	45	4.27667			
56	22	0.49667	80	46	4.74750			
57	23	0.54583	81	47	5.28583			
58	24	0.59583	82	48	5.85083			

THE RATES SHOWN ABOVE ARE BASED ON THE 2001 COMMISSIONER'S STANDARD ORDINARY SMOKER CLASSIFIED ULTIMATE MORTALITY TABLE, AGE LAST BIRTHDAY AND THE INSURED'S PREMIUM CLASS AT ISSUE.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]
GUARANTEED INTEREST RATE: 4.0%

PERCENTAGE OF ACCUMULATION VALUE TABLE

ATTAINED AGE	PERCENTAGE	ATTAINED AGE	PERCENTAGE
35	594.38%	70	172.20%
36	574.35%	71	168.06%
37	555.03%	72	164.11%
38	536.42%	73	160.36%
39	518.46%	74	156.79%
40	501.15%	75	153.38%
41	484.49%	76	150.13%
42	468.45%	77	147.03%
43	453.05%	78	144.09%
44	438.28%	79	141.30%
45	424.12%	80	138.66%
46	410.54%	81	136.17%
47	397.54%	82	133.85%
48	377.60%	83	131.67%
49	343.07%	84	129.61%
50	306.73%	85	127.68%
51	296.84%	86	125.86%
52	287.36%	87	124.14%
53	278.28%	88	122.55%
54	269.59%	89	121.06%
55	261.29%	90	119.64%
56	253.37%	91	118.22%
57	245.80%	92	116.73%
58	238.55%	93	115.22%
59	231.59%	94	113.68%
60	224.92%	95	112.10%
61	218.52%	96	110.43%
62	212.41%	97	108.57%
63	206.58%	98	106.33%
64	201.02%	99	105.00%
65	195.69%		
66	190.60%		
67	185.71%		
68	181.03%		
69	176.52%		

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

POLICY DATA PAGE

INSURED:	[JOHN DOE]	ISSUE AGE AND SEX:	[35, MALE]
POLICY NUMBER:	[XXX122333]	PREMIUM CLASS:	[STANDARD, NON-NICOTINE]
POLICY DATE:	[MARCH 1, 2010]	ISSUE DATE:	[MARCH 1, 2010]
PLAN:	FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE		

NO LAPSE GUARANTEE DATE:	[MARCH 1, 2030]	NO LAPSE GUARANTEE PERIOD:	20 YEARS
INITIAL FACE AMOUNT:	[\$25,000.00]		
MINIMUM FACE AMOUNT:	[\$25,000.00]		
MAXIMUM ANNUAL PREMIUM:	[\$100,000.00]		
INITIAL PREMIUM:	[\$366.24]		
NO LAPSE GUARANTEE PREMIUM:	[\$ 30.52]/MONTH		
PLANNED PERIODIC PREMIUM:	[\$366.24]		
PREMIUM FREQUENCY:	[ANNUAL]		

BENEFIT DESCRIPTON

POLICY PREMIUM SCHEDULE			
POLICY BENEFIT DESCRIPTION	INITIAL FACE AMOUNT	MONTHLY NO LAPSE GUARANTEE PREMIUM	ENDOWMENT DATE
Flexible Premium Adjustable Life Policy	[\$25,000.00]	[\$23.73]	[MARCH 1, 2075]

RIDER PREMIUM SCHEDULE			
RIDER BENEFIT DESCRIPTION	RIDER BENEFIT	MONTHLY RIDER PREMIUM	EXPIRY DATE
Accidental Death Benefit Rider		N/A	[March 1, 2030]
Accidental Death Benefit	[\$6,250.00]		
Common Carrier Accidental Death Benefit	[\$6,250.00]		
Children's Term Insurance Rider	[\$10,000.00]	[\$4.79]	[March 1, 2040]

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

RETURN OF PREMIUM BENEFIT TABLE

END OF POLICY YEAR	RETURN OF PREMIUM DATES	NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY AND RIDERS)	CUMULATIVE NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY ONLY)*	RETURN OF PREMIUM PERCENTAGE	RETURN OF PREMIUM AMOUNT
1	N/A	\$366.24	\$ 308.76	0%	\$0.00
2	N/A	\$366.24	\$ 617.52	0%	\$0.00
3	N/A	\$366.24	\$ 926.28	0%	\$0.00
4	N/A	\$366.24	\$1,235.04	0%	\$0.00
5	N/A	\$366.24	\$1,543.80	0%	\$0.00
6	N/A	\$366.24	\$1,852.56	0%	\$0.00
7	N/A	\$366.24	\$2,161.32	0%	\$0.00
8	N/A	\$366.24	\$2,470.08	0%	\$0.00
9	N/A	\$366.24	\$2,778.84	0%	\$0.00
10	N/A	\$366.24	\$3,087.60	0%	\$0.00
11	N/A	\$366.24	\$3,396.36	0%	\$0.00
12	N/A	\$366.24	\$3,705.12	0%	\$0.00
13	N/A	\$366.24	\$4,013.88	0%	\$0.00
14	N/A	\$366.24	\$4,322.64	0%	\$0.00
15	N/A	\$366.24	\$4,631.40	0%	\$0.00
16	N/A	\$366.24	\$4,940.16	0%	\$0.00
17	N/A	\$366.24	\$5,248.92	0%	\$0.00
18	[MARCH 1, 2028]	\$366.24	\$5,557.68	25%	\$ 1,389.42*
19	[MARCH 1, 2029]	\$366.24	\$5,866.44	50%	\$ 2,933.22*
20	[MARCH 1, 2030]	\$366.24	\$6,175.20	100%	\$ 6,175.20*

*On any Return of Premium Date, if the No Lapse Guarantee is in effect, the Return of Premium Amount will be equal to the cumulative No Lapse Guarantee Annual Premiums for the policy, multiplied by the Return of Premium Percentage.

Any decrease in the Policy's Face Amount will affect the No Lapse Premiums paid and will impact the Return of Premium Amount.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

MONTHLY EXPENSE CHARGES

POLICY YEAR	PER MONTH	POLICY YEAR	PER MONTH
1	\$22.78	12	\$20.08
2	\$22.66	13	\$19.66
3	\$22.51	14	\$19.26
4	\$22.39	15	\$18.80
5	\$22.22	16	\$18.24
6	\$22.03	17	\$17.55
7	\$21.83	18	\$16.78
8	\$21.55	19	\$ 7.50
9	\$21.24	20	\$ 7.50
10	\$20.89	21+	\$ 8.00
11	\$20.51		

SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$464.75	11	\$325.25
2	\$464.75	12	\$302.00
3	\$464.75	13	\$278.75
4	\$464.75	14	\$255.50
5	\$464.75	15	\$232.25
6	\$441.50	16	\$209.00
7	\$418.25	17	\$185.75
8	\$395.00	18	\$162.50
9	\$371.75	19	\$139.25
10	\$348.50	20+	\$ 0.00

AT SOME FUTURE TIME, THE CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THE PERIOD, SUBJECT TO THE NO LAPSE PROVISION, IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

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

POLICY DATA PAGE

INSURED [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.08500	59	25	0.65083	83	49	6.45250
36	2	0.09000	60	26	0.71333	84	50	7.11750
37	3	0.09583	61	27	0.78667	85	51	7.81667
38	4	0.10083	62	28	0.87000	86	52	8.60333
39	5	0.10750	63	29	0.95917	87	53	9.50667
40	6	0.11500	64	30	1.05333	88	54	10.45333
41	7	0.12333	65	31	1.15333	89	55	11.40417
42	8	0.13417	66	32	1.25833	90	56	12.18000
43	9	0.14667	67	33	1.37000	91	57	12.89833
44	10	0.16083	68	34	1.49083	92	58	13.88583
45	11	0.17583	69	35	1.62500	93	59	15.14167
46	12	0.19333	70	36	1.77750	94	60	16.67167
47	13	0.21000	71	37	1.95917	95	61	18.33250
48	14	0.22583	72	38	2.16583	96	62	19.98833
49	15	0.24417	73	39	2.38583	97	63	21.17083
50	16	0.26667	74	40	2.62333	98	64	21.91917
51	17	0.29417	75	41	2.88333	99	65	23.21750
52	18	0.32500	76	42	3.17167			
53	19	0.36083	77	43	3.49917			
54	20	0.40167	78	44	3.86833			
55	21	0.44750	79	45	4.27667			
56	22	0.49667	80	46	4.74750			
57	23	0.54583	81	47	5.28583			
58	24	0.59583	82	48	5.85083			

THE RATES SHOWN ABOVE ARE BASED ON THE 2001 COMMISSIONER'S STANDARD ORDINARY SMOKER CLASSIFIED ULTIMATE MORTALITY TABLE, AGE LAST BIRTHDAY AND THE INSURED'S PREMIUM CLASS AT ISSUE.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]
 GUARANTEED INTEREST RATE: 4.0%

PERCENTAGE OF ACCUMULATION VALUE TABLE

ATTAINED AGE	PERCENTAGE	ATTAINED AGE	PERCENTAGE
35	761.76%	70	172.20%
36	737.32%	71	168.06%
37	713.76%	72	164.11%
38	691.07%	73	160.36%
39	669.16%	74	156.79%
40	648.07%	75	153.38%
41	627.78%	76	150.13%
42	608.27%	77	147.03%
43	589.58%	78	144.09%
44	571.71%	79	141.30%
45	554.64%	80	138.66%
46	538.35%	81	136.17%
47	522.83%	82	133.85%
48	508.00%	83	131.67%
49	493.79%	84	129.61%
50	480.20%	85	127.68%
51	467.27%	86	125.86%
52	455.05%	87	124.14%
53	432.36%	88	122.55%
54	349.73%	89	121.06%
55	261.29%	90	119.64%
56	253.37%	91	118.22%
57	245.80%	92	116.73%
58	238.55%	93	115.22%
59	231.59%	94	113.68%
60	224.92%	95	112.10%
61	218.52%	96	110.43%
62	212.41%	97	108.57%
63	206.58%	98	106.33%
64	201.02%	99	105.00%
65	195.69%		
66	190.60%		
67	185.71%		
68	181.03%		
69	176.52%		

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

RETURN OF PREMIUM BENEFIT TABLE

END OF POLICY YEAR	RETURN OF PREMIUM DATES	NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY AND RIDERS)	CUMULATIVE NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY ONLY)*	RETURN OF PREMIUM PERCENTAGE	RETURN OF PREMIUM AMOUNT
1	N/A	\$315.00	\$ 257.52	0%	\$0.00
2	N/A	\$315.00	\$ 515.04	0%	\$0.00
3	N/A	\$315.00	\$ 772.56	0%	\$0.00
4	N/A	\$315.00	\$1,030.08	0%	\$0.00
5	N/A	\$315.00	\$1,287.60	0%	\$0.00
6	N/A	\$315.00	\$1,545.12	0%	\$0.00
7	N/A	\$315.00	\$1,802.64	0%	\$0.00
8	N/A	\$315.00	\$2,060.16	0%	\$0.00
9	N/A	\$315.00	\$2,317.68	0%	\$0.00
10	N/A	\$315.00	\$2,575.20	0%	\$0.00
11	N/A	\$315.00	\$2,832.72	0%	\$0.00
12	N/A	\$315.00	\$3,090.24	0%	\$0.00
13	N/A	\$315.00	\$3,347.76	0%	\$0.00
14	N/A	\$315.00	\$3,605.28	0%	\$0.00
15	N/A	\$315.00	\$3,862.80	0%	\$0.00
16	N/A	\$315.00	\$4,120.32	0%	\$0.00
17	N/A	\$315.00	\$4,377.84	0%	\$0.00
18	N/A	\$315.00	\$4,635.36	0%	\$0.00
19	N/A	\$315.00	\$4,892.88	0%	\$0.00
20	N/A	\$315.00	\$5,150.40	0%	\$0.00
21	N/A	\$315.00	\$5,407.92	0%	\$0.00
22	MARCH 1, 2032	\$315.00	\$5,665.44	20%	\$ 1,133.09*
23	MARCH 1, 2033	\$315.00	\$5,922.96	40%	\$ 2,369.18*
24	MARCH 1, 2034	\$315.00	\$6,180.48	65%	\$ 4,017.31*
25	MARCH 1, 2035	\$315.00	\$6,438.00	100%	\$ 6,438.00*

*On any Return of Premium Date, if the No Lapse Guarantee is in effect, the Return of Premium Amount will be equal to the cumulative No Lapse Guarantee Annual Premiums for the policy, multiplied by the Return of Premium Percentage.

Any decrease in the Policy's Face Amount will affect the No Lapse Premiums paid and will impact the Return of Premium Amount.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

MONTHLY EXPENSE CHARGES

Policy Year	Per Month	Policy Year	Per Month
1	\$18.62	14	\$15.10
2	\$18.50	15	\$14.64
3	\$18.35	16	\$14.08
4	\$18.23	17	\$13.39
5	\$18.06	18	\$12.62
6	\$17.87	19	\$11.73
7	\$17.66	20	\$10.70
8	\$17.39	21	\$ 9.56
9	\$17.08	22	\$ 8.33
10	\$16.73	23	\$ 7.50
11	\$16.35	24	\$ 7.50
12	\$15.91	25	\$ 7.50
13	\$15.50	26+	\$ 7.50

SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$464.75	11	\$325.25
2	\$464.75	12	\$302.00
3	\$464.75	13	\$278.75
4	\$464.75	14	\$255.50
5	\$464.75	15	\$232.25
6	\$441.50	16	\$209.00
7	\$418.25	17	\$185.75
8	\$395.00	18	\$162.50
9	\$371.75	19	\$139.25
10	\$348.50	20+	\$ 0.00

AT SOME FUTURE TIME, THE CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THE PERIOD, SUBJECT TO THE NO LAPSE PROVISION, IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

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

POLICY DATA PAGE

INSURED [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.08500	59	25	0.65083	83	49	6.45250
36	2	0.09000	60	26	0.71333	84	50	7.11750
37	3	0.09583	61	27	0.78667	85	51	7.81667
38	4	0.10083	62	28	0.87000	86	52	8.60333
39	5	0.10750	63	29	0.95917	87	53	9.50667
40	6	0.11500	64	30	1.05333	88	54	10.45333
41	7	0.12333	65	31	1.15333	89	55	11.40417
42	8	0.13417	66	32	1.25833	90	56	12.18000
43	9	0.14667	67	33	1.37000	91	57	12.89833
44	10	0.16083	68	34	1.49083	92	58	13.88583
45	11	0.17583	69	35	1.62500	93	59	15.14167
46	12	0.19333	70	36	1.77750	94	60	16.67167
47	13	0.21000	71	37	1.95917	95	61	18.33250
48	14	0.22583	72	38	2.16583	96	62	19.98833
49	15	0.24417	73	39	2.38583	97	63	21.17083
50	16	0.26667	74	40	2.62333	98	64	21.91917
51	17	0.29417	75	41	2.88333	99	65	23.21750
52	18	0.32500	76	42	3.17167			
53	19	0.36083	77	43	3.49917			
54	20	0.40167	78	44	3.86833			
55	21	0.44750	79	45	4.27667			
56	22	0.49667	80	46	4.74750			
57	23	0.54583	81	47	5.28583			
58	24	0.59583	82	48	5.85083			

THE RATES SHOWN ABOVE ARE BASED ON THE 2001 COMMISSIONER'S STANDARD ORDINARY SMOKER CLASSIFIED ULTIMATE MORTALITY TABLE, AGE LAST BIRTHDAY AND THE INSURED'S PREMIUM CLASS AT ISSUE.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
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POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]
GUARANTEED INTEREST RATE: 4.0%

PERCENTAGE OF ACCUMULATION VALUE TABLE

ATTAINED AGE	PERCENTAGE	ATTAINED AGE	PERCENTAGE
35	982.89%	70	172.20%
36	953.48%	71	168.06%
37	925.14%	72	164.11%
38	897.88%	73	160.36%
39	871.57%	74	156.79%
40	846.27%	75	153.38%
41	821.99%	76	150.13%
42	798.71%	77	147.03%
43	776.53%	78	144.09%
44	755.45%	79	141.30%
45	735.48%	80	138.66%
46	716.58%	81	136.17%
47	698.78%	82	133.85%
48	681.95%	83	131.67%
49	665.98%	84	129.61%
50	650.91%	85	127.68%
51	636.84%	86	125.86%
52	623.89%	87	124.14%
53	612.11%	88	122.55%
54	601.60%	89	121.06%
55	592.46%	90	119.64%
56	584.78%	91	118.22%
57	567.05%	92	116.73%
58	387.95%	93	115.22%
59	292.72%	94	113.68%
60	224.92%	95	112.10%
61	218.52%	96	110.43%
62	212.41%	97	108.57%
63	206.58%	98	106.33%
64	201.02%	99	105.00%
65	195.69%		
66	190.60%		
67	185.71%		
68	181.03%		
69	176.52%		

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POLICY DATA PAGE

INSURED:	[JOHN DOE]	ISSUE AGE AND SEX:	[35, MALE]
POLICY NUMBER:	[XXX122333]	PREMIUM CLASS:	[STANDARD, NON-NICOTINE]
POLICY DATE:	[MARCH 1, 2010]	ISSUE DATE:	[MARCH 1, 2010]
PLAN:	FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE		
NO LAPSE GUARANTEE DATE:	[MARCH 1, 2040]	NO LAPSE GUARANTEE PERIOD:	30 YEARS
INITIAL FACE AMOUNT:	[\$25,000.00]		
MINIMUM FACE AMOUNT:	[\$25,000.00]		
MAXIMUM ANNUAL PREMIUM:	[\$100,000.00]		
INITIAL PREMIUM:	[\$294.96]		
NO LAPSE GUARANTEE PREMIUM:	[\$ 24.58]/MONTH		
PLANNED PERIODIC PREMIUM:	[\$294.96]		
PREMIUM FREQUENCY:	[ANNUAL]		

BENEFIT DESCRIPTON

POLICY PREMIUM SCHEDULE			
POLICY BENEFIT DESCRIPTION	INITIAL FACE AMOUNT	MONTHLY NO LAPSE GUARANTEE PREMIUM	ENDOWMENT DATE
Flexible Premium Adjustable Life Policy	[\$25,000.00]	[\$19.79]	[MARCH 1, 2075]

RIDER PREMIUM SCHEDULE			
RIDER BENEFIT DESCRIPTION	RIDER BENEFIT	MONTHLY RIDER PREMIUM	EXPIRY DATE
Accidental Death Benefit Rider		N/A	[March 1, 2040]
Accidental Death Benefit	[\$6,250.00]		
Common Carrier Accidental Death Benefit	[\$6,250.00]		
Children's Term Insurance Rider	[\$10,000.00]	[\$4.79]	[March 1, 2040]

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

RETURN OF PREMIUM BENEFIT TABLE

END OF POLICY YEAR	RETURN OF PREMIUM DATES	NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY AND RIDERS)	CUMULATIVE NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY ONLY)*	RETURN OF PREMIUM PERCENTAGE	RETURN OF PREMIUM AMOUNT
1	N/A	\$ 294.96	\$ 237.48	0%	\$0.00
2	N/A	\$ 294.96	\$ 474.96	0%	\$0.00
3	N/A	\$ 294.96	\$ 712.44	0%	\$0.00
4	N/A	\$ 294.96	\$ 949.92	0%	\$0.00
5	N/A	\$ 294.96	\$ 1,187.40	0%	\$0.00
6	N/A	\$ 294.96	\$ 1,424.88	0%	\$0.00
7	N/A	\$ 294.96	\$ 1,662.36	0%	\$0.00
8	N/A	\$ 294.96	\$ 1,899.84	0%	\$0.00
9	N/A	\$ 294.96	\$ 2,137.32	0%	\$0.00
10	N/A	\$ 294.96	\$ 2,374.80	0%	\$0.00
11	N/A	\$ 294.96	\$ 2,612.28	0%	\$0.00
12	N/A	\$ 294.96	\$ 2,849.76	0%	\$0.00
13	N/A	\$ 294.96	\$ 3,087.24	0%	\$0.00
14	N/A	\$ 294.96	\$ 3,324.72	0%	\$0.00
15	N/A	\$ 294.96	\$ 3,562.20	0%	\$0.00
16	N/A	\$ 294.96	\$ 3,799.68	0%	\$0.00
17	N/A	\$ 294.96	\$ 4,037.16	0%	\$0.00
18	N/A	\$ 294.96	\$ 4,274.64	0%	\$0.00
19	N/A	\$ 294.96	\$ 4,512.12	0%	\$0.00
20	N/A	\$ 294.96	\$ 4,749.60	0%	\$0.00
21	N/A	\$ 294.96	\$ 4,987.08	0%	\$0.00
22	N/A	\$ 294.96	\$ 5,224.56	0%	\$0.00
23	N/A	\$ 294.96	\$ 5,462.04	0%	\$0.00
24	N/A	\$ 294.96	\$ 5,699.52	0%	\$0.00
25	N/A	\$ 294.96	\$ 5,937.00	0%	\$0.00
26	MARCH 1, 2036	\$ 294.96	\$ 6,174.48	20%	\$1,234.90*
27	MARCH 1, 2037	\$ 294.96	\$ 6,411.96	30%	\$1,923.59*
28	MARCH 1, 2038	\$ 294.96	\$ 6,649.44	50%	\$3,324.72*
29	MARCH 1, 2039	\$ 294.96	\$ 6,886.92	70%	\$4,820.84*
30	MARCH 1, 2040	\$ 294.96	\$ 7,124.40	100%	\$7,124.40*

*On any Return of Premium Date, if the No Lapse Guarantee is in effect, the Return of Premium Amount will be equal to the cumulative No Lapse Guarantee Annual Premiums for the policy, multiplied by the Return of Premium Percentage.

Any decrease in the Policy's Face Amount will affect the No Lapse Premiums paid and will impact the Return of Premium Amount.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

MONTHLY EXPENSE CHARGES

Policy Year	Per Month	Policy Year	Per Month
1	\$16.44	17	\$11.21
2	\$16.31	18	\$10.44
3	\$16.17	19	\$ 9.54
4	\$16.04	20	\$ 8.52
5	\$15.88	21	\$ 7.50
6	\$15.69	22	\$ 7.50
7	\$15.48	23	\$ 7.50
8	\$15.21	24	\$ 7.50
9	\$14.90	25	\$ 7.50
10	\$14.54	26	\$ 7.50
11	\$14.17	27	\$ 7.50
12	\$13.73	28	\$ 7.50
13	\$13.31	29	\$ 7.50
14	\$12.92	30	\$ 7.50
15	\$12.46	31+	\$ 7.50
16	\$11.90		

SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$464.75	11	\$325.25
2	\$464.75	12	\$302.00
3	\$464.75	13	\$278.75
4	\$464.75	14	\$255.50
5	\$464.75	15	\$232.25
6	\$441.50	16	\$209.00
7	\$418.25	17	\$185.75
8	\$395.00	18	\$162.50
9	\$371.75	19	\$139.25
10	\$348.50	20+	\$ 0.00

AT SOME FUTURE TIME, THE CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THE PERIOD, SUBJECT TO THE NO LAPSE PROVISION, IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

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

POLICY DATA PAGE

INSURED [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.08500	59	25	0.65083	83	49	6.45250
36	2	0.09000	60	26	0.71333	84	50	7.11750
37	3	0.09583	61	27	0.78667	85	51	7.81667
38	4	0.10083	62	28	0.87000	86	52	8.60333
39	5	0.10750	63	29	0.95917	87	53	9.50667
40	6	0.11500	64	30	1.05333	88	54	10.45333
41	7	0.12333	65	31	1.15333	89	55	11.40417
42	8	0.13417	66	32	1.25833	90	56	12.18000
43	9	0.14667	67	33	1.37000	91	57	12.89833
44	10	0.16083	68	34	1.49083	92	58	13.88583
45	11	0.17583	69	35	1.62500	93	59	15.14167
46	12	0.19333	70	36	1.77750	94	60	16.67167
47	13	0.21000	71	37	1.95917	95	61	18.33250
48	14	0.22583	72	38	2.16583	96	62	19.98833
49	15	0.24417	73	39	2.38583	97	63	21.17083
50	16	0.26667	74	40	2.62333	98	64	21.91917
51	17	0.29417	75	41	2.88333	99	65	23.21750
52	18	0.32500	76	42	3.17167			
53	19	0.36083	77	43	3.49917			
54	20	0.40167	78	44	3.86833			
55	21	0.44750	79	45	4.27667			
56	22	0.49667	80	46	4.74750			
57	23	0.54583	81	47	5.28583			
58	24	0.59583	82	48	5.85083			

THE RATES SHOWN ABOVE ARE BASED ON THE 2001 COMMISSIONER'S STANDARD ORDINARY SMOKER CLASSIFIED ULTIMATE MORTALITY TABLE, AGE LAST BIRTHDAY AND THE INSURED'S PREMIUM CLASS AT ISSUE.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

GUARANTEED INTEREST RATE: 4.0%

PERCENTAGE OF ACCUMULATION VALUE TABLE

ATTAINED AGE	PERCENTAGE	ATTAINED AGE	PERCENTAGE
35	1,128.26%	70	172.20%
36	1,096.10%	71	168.06%
37	1,065.15%	72	164.11%
38	1,035.41%	73	160.36%
39	1,006.72%	74	156.79%
40	979.20%	75	153.38%
41	952.83%	76	150.13%
42	927.63%	77	147.03%
43	903.72%	78	144.09%
44	881.14%	79	141.30%
45	859.92%	80	138.66%
46	840.01%	81	136.17%
47	821.48%	82	133.85%
48	804.18%	83	131.67%
49	787.94%	84	129.61%
50	772.86%	85	127.68%
51	759.11%	86	125.86%
52	746.90%	87	124.14%
53	736.33%	88	122.55%
54	727.61%	89	121.06%
55	720.96%	90	119.64%
56	716.60%	91	118.22%
57	714.73%	92	116.73%
58	715.43%	93	115.22%
59	718.88%	94	113.68%
60	725.57%	95	112.10%
61	732.63%	96	110.43%
62	523.20%	97	108.57%
63	347.21%	98	106.33%
64	262.33%	99	105.00%
65	195.69%		
66	190.60%		
67	185.71%		
68	181.03%		
69	176.52%		

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

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

A STOCK COMPANY

Home Office

[Dallas, Texas]

Administrative Office

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

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

READ YOUR POLICY CAREFULLY

This Policy is a legal contract between the Company and the Owner. The Company will pay the proceeds of this Policy as defined herein. All payments are subject to all of the provisions of this and the following pages of this Policy. This Policy is issued in consideration of the application and payment of the Initial Premium.

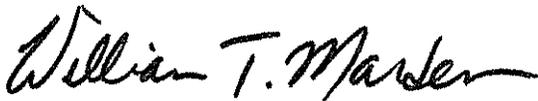
NOTICE OF [THIRTY] [30] DAY RIGHT TO EXAMINE THE POLICY RIGHT TO CANCEL

This Policy may be cancelled by delivering or mailing a written notice to Americo Financial Life and Annuity Insurance Company, [P.O. Box 410288 Kansas City, Missouri 64141-0288], or its agent and by returning the Policy before midnight of the [thirtieth (30th)] day after the date the Policy is delivered. Notice given by mail and return of the Policy by mail are effective on being postmarked, properly addressed and postage prepaid. The Company must return all payments made for this Policy within ten (10) days after it receives written notice of cancellation and the returned Policy.

COMPLAINT NOTICE

To obtain information or to make further inquiries regarding this Policy, You may call Our toll-free number [1-800-231-0801]. You may write to the Company at Our Administrative Office address: Americo Financial Life and Annuity Insurance Company, Attention: Policyowner Service, [300 W. 11th Street, P.O. Box 410288, Kansas City, Missouri 64141-0288].

Signed for the Company at [Kansas City, Missouri] to be effective on the Policy Date.



President



Secretary

**FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE
ENDOWMENT AT AGE 95
PAYMENT OF ENDOWMENT TERMINATES THE POLICY
MINIMUM PREMIUM REQUIRED FIRST POLICY YEAR
DEATH BENEFIT PAYABLE AT DEATH OF INSURED
NON-PARTICIPATING - NO DIVIDENDS**

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OPTIONAL BENEFITS

If You have purchased any optional benefits, they will be listed in the Benefit Description section on a Policy Data Page, and the Rider/Endorsement will be inserted in the Policy.

POLICY DATA PAGE

INSURED:	[JOHN DOE]	ISSUE AGE AND SEX:	[35, MALE]
POLICY NUMBER:	[XXX122333]	PREMIUM CLASS:	[STANDARD, NON-NICOTINE]
POLICY DATE:	[MARCH 1, 2010]	ISSUE DATE:	[MARCH 1, 2010]
PLAN:	FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE		
NO LAPSE GUARANTEE DATE:	[MARCH 1, 2025]	NO LAPSE GUARANTEE PERIOD:	15 YEARS
INITIAL FACE AMOUNT:	[\$25,000.00]		
MINIMUM FACE AMOUNT:	[\$25,000.00]		
MAXIMUM ANNUAL PREMIUM:	[\$100,000.00]		
INITIAL PREMIUM:	[\$383.76]		
NO LAPSE GUARANTEE PREMIUM:	[\$ 31.98]/MONTH		
PLANNED PERIODIC PREMIUM:	[\$383.76]		
PREMIUM FREQUENCY:	[ANNUAL]		

BENEFIT DESCRIPTION

POLICY PREMIUM SCHEDULE			
POLICY BENEFIT DESCRIPTION	INITIAL FACE AMOUNT	MONTHLY NO LAPSE GUARANTEE PREMIUM	ENDOWMENT DATE
Flexible Premium Adjustable Life Policy	[\$25,000.00]	[\$27.19]	[MARCH 1, 2070]

RIDER PREMIUM SCHEDULE			
RIDER BENEFIT DESCRIPTION	RIDER BENEFIT	MONTHLY RIDER PREMIUM	EXPIRY DATE
Children's Term Insurance Rider	[\$10,000.00]	[\$4.79]	[March 1, 2040]

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

RETURN OF PREMIUM BENEFIT TABLE

END OF POLICY YEAR	RETURN OF PREMIUM DATES	NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY AND RIDERS)	CUMULATIVE NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY ONLY)*	RETURN OF PREMIUM PERCENTAGE	RETURN OF PREMIUM AMOUNT
1	N/A	\$ 383.76	\$ 326.28	0%	\$0.00
2	N/A	\$ 383.76	\$ 652.56	0%	\$0.00
3	N/A	\$ 383.76	\$ 978.84	0%	\$0.00
4	N/A	\$ 383.76	\$ 1,305.12	0%	\$0.00
5	N/A	\$ 383.76	\$ 1,631.40	0%	\$0.00
6	N/A	\$ 383.76	\$ 1,957.68	0%	\$0.00
7	N/A	\$ 383.76	\$ 2,283.96	0%	\$0.00
8	N/A	\$ 383.76	\$ 2,610.24	0%	\$0.00
9	N/A	\$ 383.76	\$ 2,936.52	0%	\$0.00
10	N/A	\$ 383.76	\$ 3,262.80	0%	\$0.00
11	N/A	\$ 383.76	\$ 3,589.08	0%	\$0.00
12	N/A	\$ 383.76	\$ 3,915.36	0%	\$0.00
13	MARCH 1, 2023	\$ 383.76	\$ 4,241.64	20%	\$ 848.33*
14	MARCH 1, 2024	\$ 383.76	\$ 4,567.92	60%	\$ 2,740.75*
15	MARCH 1, 2025	\$ 383.76	\$ 4,894.20	100%	\$ 4,894.20*

*On any Return of Premium Date, if the No Lapse Guarantee is in effect, the Return of Premium Amount will be equal to the cumulative No Lapse Guarantee Annual Premiums for the policy, multiplied by the Return of Premium Percentage.

Any decrease in the Policy's Face Amount will affect the No Lapse Premiums paid and will impact the Return of Premium Amount.

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

POLICY DATA PAGE

INSURED:	[JOHN DOE]	ISSUE AGE AND SEX:	[35, MALE]
POLICY NUMBER:	[XXX122333]	PREMIUM CLASS:	[STANDARD, NON-NICOTINE]

MONTHLY EXPENSE CHARGES

POLICY YEAR	PER MONTH	POLICY YEAR	PER MONTH
1	\$24.52	9	\$22.98
2	\$24.39	10	\$22.62
3	\$24.25	11	\$22.25
4	\$24.12	12	\$21.81
5	\$23.96	13	\$21.39
6	\$23.77	14	\$ 7.50
7	\$23.56	15	\$ 7.50
8	\$23.29	16+	\$11.50

SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$444.50	11	\$311.00
2	\$444.50	12	\$288.75
3	\$444.50	13	\$266.50
4	\$444.50	14	\$244.25
5	\$444.50	15	\$222.00
6	\$422.25	16	\$200.00
7	\$400.00	17	\$177.75
8	\$377.75	18	\$155.50
9	\$355.50	19	\$133.25
10	\$333.25	20+	\$ 0.00

AT SOME FUTURE TIME, THE CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THE PERIOD, SUBJECT TO THE NO LAPSE PROVISION, IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

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

POLICY DATA PAGE

INSURED [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.08500	59	25	0.65083	83	49	6.45250
36	2	0.09000	60	26	0.71333	84	50	7.11750
37	3	0.09583	61	27	0.78667	85	51	7.81667
38	4	0.10083	62	28	0.87000	86	52	8.60333
39	5	0.10750	63	29	0.95917	87	53	9.50667
40	6	0.11500	64	30	1.05333	88	54	10.45333
41	7	0.12333	65	31	1.15333	89	55	11.40417
42	8	0.13417	66	32	1.25833	90	56	12.18000
43	9	0.14667	67	33	1.37000	91	57	12.89833
44	10	0.16083	68	34	1.49083	92	58	13.88583
45	11	0.17583	69	35	1.62500	93	59	15.14167
46	12	0.19333	70	36	1.77750	94	60	16.67167
47	13	0.21000	71	37	1.95917			
48	14	0.22583	72	38	2.16583			
49	15	0.24417	73	39	2.38583			
50	16	0.26667	74	40	2.62333			
51	17	0.29417	75	41	2.88333			
52	18	0.32500	76	42	3.17167			
53	19	0.36083	77	43	3.49917			
54	20	0.40167	78	44	3.86833			
55	21	0.44750	79	45	4.27667			
56	22	0.49667	80	46	4.74750			
57	23	0.54583	81	47	5.28583			
58	24	0.59583	82	48	5.85083			

THE RATES SHOWN ABOVE ARE BASED ON THE 2001 COMMISSIONER'S STANDARD ORDINARY SMOKER CLASSIFIED ULTIMATE MORTALITY TABLE, AGE LAST BIRTHDAY AND THE INSURED'S PREMIUM CLASS AT ISSUE.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]
 GUARANTEED INTEREST RATE: 4.0%

PERCENTAGE OF ACCUMULATION VALUE TABLE

ATTAINED AGE	PERCENTAGE	ATTAINED AGE	PERCENTAGE
35	738.61%	70	170.76%
36	714.75%	71	166.60%
37	691.74%	72	162.63%
38	669.58%	73	158.85%
39	648.19%	74	155.24%
40	627.59%	75	151.79%
41	607.77%	76	148.49%
42	588.71%	77	145.34%
43	570.44%	78	142.33%
44	552.97%	79	139.45%
45	536.27%	80	136.72%
46	520.32%	81	134.11%
47	505.11%	82	131.65%
48	463.68%	83	129.30%
49	360.49%	84	127.04%
50	304.99%	85	124.86%
51	295.14%	86	122.73%
52	285.70%	87	120.65%
53	276.65%	88	118.60%
54	268.00%	89	116.54%
55	259.73%	90	114.42%
56	251.83%	91	112.13%
57	244.28%	92	109.61%
58	237.05%	93	106.81%
59	230.12%	94	105.00%
60	223.46%		
61	217.08%		
62	210.98%		
63	205.16%		
64	199.60%		
65	194.28%		
66	189.19%		
67	184.30%		
68	179.60%		
69	175.09%		

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

DEFINITIONS

Certain words, when used in this Policy, have the following definitions and explanations:

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

Beneficiary is the person named in the application who will receive the proceeds upon death of the Insured. The Beneficiary is named in the application or a later writing by the Owner.

If more than one person is named as Beneficiary, the Proceeds will be paid in equal shares to the surviving beneficiary, unless otherwise provided.

If the Beneficiary is "children," this means children born to or legally adopted by the Insured.

Cash Surrender Value is the Accumulation Value at the time of surrender, less any Indebtedness, and less the Surrender Charge, if any.

Code means the U.S. Internal Revenue Code of 1986, as amended, and the rules and regulations issued thereunder.

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

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

Evidence of Insurability is information about a person which We may require to approve, change, or reinstate the Policy or rider(s).

Endowment Date means the Policy Anniversary on which the Insured will be age 95. The Endowment Date is shown on a Policy Data Page.

Expiry Date means a date all rights and options provided by the Policy and/or riders end, except those granted under the terms of the Grace Period. Expiry Dates are shown on a Policy Data Page.

Face Amount means the amount of life insurance shown on a Policy Data Page.

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

In writing means a written form satisfactory to Us and filed at Our Administrative Office in [Kansas City, Missouri].

Indebtedness means all existing loans on this Policy, plus interest, which has either accrued or been added.

Insured is the person, named on a Policy Data Page, whose life is insured under the Policy.

Initial Premium means the Premium due on the Policy Date. The Initial Premium is shown on a Policy Data Page.

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

Minimum Face Amount is the lowest Face Amount permitted under the Policy. The Minimum Face Amount is shown on a Policy Data Page.

Monthly Calculation Day is the same day each month as the day of the Policy Date. If that day does not occur in any month, the Monthly Calculation Day will occur on the next prior day.

Owner is the Insured unless otherwise stated on the application or later changed. The Owner may exercise all rights granted in this Policy while the Insured is living.

Policy means the legal contract between the Company and the Owner.

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

Policy Date is the effective date for all coverage issued on the basis of the original application. Policy Years, Policy Anniversaries and Monthly Calculation Days are computed from the Policy Date. The Policy Date is shown on a Policy Data Page.

Premium is an amount paid to Us as consideration for the benefits provided by the Policy and additional benefits provided by rider, if any. The premium is shown on a Policy Data Page, or a Rider Data Page, if any.

Proceeds means the amount payable under the terms of this Policy.

"We," "Us," "Our," and "Company" means Americo Financial Life and Annuity Insurance Company.

"You" and **"Your"** means the Owner of this Policy.

GENERAL PROVISIONS

Entire Contract

This Policy, including the attached copy of the application(s) and any attached riders and endorsements are the entire contract. This Policy cannot be changed, or any of its provisions waived, including any extension of time to pay Premiums, except by Our President, Vice President or Secretary.

All statements made in an application are assumed, in the absence of fraud, to be representations and not warranties. No statement will be used to void this Policy or defend against a claim unless it is contained in the application or a supplemental application.

Any changes, modifications, or waivers must be in writing. No agent has authority to waive a complete answer to any question, pass on insurability, make or alter any contract, or waive any of the Company's rights or requirements.

Incontestability

We cannot contest this policy after it has been in force for two (2) years from the Issue Date and during the Insured's lifetime, except for nonpayment of premium or in case of fraud.

Reinstated coverage will become incontestable after it has been reinstated for two (2) years from the date of reinstatement and during the Insured's lifetime, except for nonpayment of premium or in case of fraud.

Reinstated coverage will be contestable only as to statements made in the reinstatement application.

Misstatement of Age or Sex

If the age or sex of the Insured has been misstated, all Policy values will be recalculated from the inception of the Policy based on the corrected age and sex of the Insured and the actual assumptions applied to the Policy during the recalculated period.

Recalculation, in and of itself, will not result in termination of this Policy prior to the date of death. The Death Benefit after recalculation will not be less than the Cash Surrender Value that would have been paid had this Policy been surrendered on the date of death based upon the misstated age or sex.

If the correct age is outside the issue ages for the Policy, the mortality charge and benefit will be extrapolated.

Suicide Exclusion

If the Insured, sane or insane, dies by suicide while the Policy is in force and within two (2) years after the Issue Date, the Death Benefit Payable will be limited to the sum of Premiums paid, less any indebtedness.

Elections, Designations, Changes and Requests

All elections, designations, changes and requests must be in a written form satisfactory to the Company and become effective when received and approved by the Company at its Administrative Office.

Nonparticipating

This is a nonparticipating Policy. This Policy will not share in any of the Company's profits or surplus earnings. The Company will not pay dividends on this Policy.

Annual Report

At least once a year, the Company will send You a report at no charge showing:

- (a) The beginning and ending dates of the current report;
- (b) Death Benefit;
- (c) The Accumulation Value;
- (d) Any outstanding loan balance and loan interest charged since the last report;
- (e) The amounts credited or debited during the current period, identified by type;
- (f) The Premiums paid for the year;
- (g) A notice to the Owner if, assuming guaranteed interest, mortality, and expenses, the policy's Cash Surrender Value will not maintain this insurance in force until the end of the next Policy Anniversary; and,
- (h) Any further information required by law.

The report will provide current information as of a date not more than four (4) months prior to the date of mailing. We will provide one report annually, without charge. For each additional report You request, We reserve the right to charge a reasonable fee, not to exceed fifty dollars (\$50).

Assignment of Policy

This Policy may be assigned. The assignment shall take effect on the date the notice of assignment is signed by the Owner, subject to any appointments made or actions taken by Us prior to receipt of such notice. No assignment will be recognized by Us unless a copy is filed with Us. The Company will not be responsible for the validity of any assignment.

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

The claim of any assignee is subordinate to that of the Company, including any Indebtedness to the Company.

Termination of Policy

This Policy will terminate when any one of the following events occurs:

- (a) The Owner requests to terminate coverage in writing;
- (b) The Insured dies;
- (c) Subject to the No Lapse Guarantee provision, the Grace Period ends without payment of a Premium sufficient to cover a Monthly Deduction;
- (d) The total Indebtedness equals or exceeds the Accumulation Value less the Surrender Charge, while the Insured is alive;
- (e) The Owner elects to receive the Cash Surrender Value; or
- (f) The Endowment Date.

Projection of Benefits and Values

The Company will provide a projection of future Death Benefits and Accumulation Values at any time upon written request and payment of a service fee.

The fee payable will be the one then in effect for this service. The projection will be based on:

- (a) assumptions as to Face Amounts, type of coverage option and future premium payments as may be specified by the Owner; and,
- (b) such other assumptions as are necessary and specified by the Company and/or the Owner.

Conformity to State Laws

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

OWNER AND BENEFICIARY PROVISIONS

Owner and Beneficiary Change

The Owner may change the Owner and the Beneficiary at any time during the lifetime of the Insured unless otherwise provided in a previous designation. Any change must be in writing.

The change will take effect on the date the request was signed, but it will not apply to any payments made by the Company before the request is received and recorded by the Company.

An irrevocable Beneficiary must consent, in writing, to any request to change the named Beneficiary.

Death of Beneficiary

If any Beneficiary dies before the Insured, that Beneficiary's interest will pass to any surviving Beneficiaries or contingent Beneficiaries according to their respective interests.

If no Beneficiary or contingent Beneficiary survives the Insured, the proceeds will be paid to the Owner or the Owner's estate.

Death of Owner

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

Simultaneous Death

If any Beneficiary dies within fifteen (15) days after the Insured, but before the Insured's Due Proof of Death is received by the Company, the proceeds will be paid as if the Beneficiary died before such Insured.

PREMIUM PAYMENT PROVISIONS

Amount of Premium

The minimum Premium which must be paid prior to each Monthly Calculation Day during the first Policy Year is the No Lapse Guarantee Premium. Subject to the Grace Period provision, there is no minimum Premium after the first Policy Year. However, any Premium payment must be at least ten dollars (\$10).

The Maximum Premium in any Policy year is the Maximum Premium shown on a Policy Data Page. The Company reserves the right to revise the minimum and maximum Premium amounts by written notice to the Owner at least 30 days prior to any change.

Planned Periodic Premium

The Planned Periodic Premium is the premium shown on a Policy Data Page, and serves as an indication of the Owner's preference as to probable future payments.

Amount and Frequency

The Owner may change the amount of Planned Periodic Premium. The Company reserves the right to limit the amount of any increase.

The frequency of Premium payment shown on a Policy Data Page only serves as an indication of the Owner's preference as to probable future frequency of payment.

The Owner may change the frequency of Planned Periodic Premium at any time. Each Premium payment will be credited by the Company as described in the Accumulation Value Provisions. A check or draft given for all or part of a Premium, unless paid upon its presentation to the bank or person drawn on, shall not be considered as payment.

Other than the Initial Premium, Premiums may be paid at any time before the Insured's age 95. The Company may limit the amount of Premium paid so that the Policy may continue to qualify as a life insurance policy under any applicable law or regulation. We may refuse to accept any additional Premium or return any Premium paid which is in excess of this limit.

Where Payable

Premiums are payable in advance to the Company at its Administrative Office. Premiums may be paid to an authorized representative of the Company upon delivery of a receipt signed by Our President, Vice President, or Secretary.

POLICY CHANGE PROVISION

Change in Face Amount

At any time after the first Policy Year, and upon written request, the Face Amount may be decreased. Decreases in Face Amount are subject to the following conditions:

- (a) Any decreases will be effective on the Monthly Calculation Day on or next following receipt of the request by the Company. A decrease will be applied against the current Face Amount.
- (b) The Face Amount remaining in force after any requested decrease may not be less than the Minimum Face Amount shown on a Policy Data Page.
- (c) Future Surrender Charges will be reduced by the same percentage as the Face Amount. A Surrender Charge will be deducted from the Accumulation Value each time the Face Amount is decreased. The amount of the charge will be equal to the change in the Surrender Charge at the time of the decrease.
- (d) The No Lapse Guarantee Premium will be adjusted based upon the revised Face Amount.

No increases to the Face Amount will be allowed.

ENDOWMENT PROVISION

The Endowment will be paid to the Owner if the Insured is still living on the Endowment Date. The Endowment is equal to the Policy's Cash Surrender Value. The payment of the Endowment will terminate the Policy.

DEATH BENEFIT PROVISIONS

Death Benefit

Upon receipt by the Company at its Administrative Office of the Insured's Due Proof of Death verifying that the Insured died while this Policy was in force, the Company will pay to the Beneficiary the Proceeds of this Policy.

The Death Benefit is equal to the greater of:

- (a) The Face Amount on the date of death; or,
- (b) The Accumulation Value on the date of death multiplied by the percentage at the Attained Age as shown in the Percentage of Accumulation Value Table on a Policy Data Page.

Payment of the Death Benefit is subject to terms of the Payment of Proceeds provision.

Interest on Death Benefit

We will pay interest on the Death Benefit paid as follows:

- (a) Interest shall accrue and be payable from the date of death;
- (b) Interest shall accrue at the rate or rates applicable to the Policy for funds left on deposit or, if We have not established a rate for funds left on deposit, at the Two Year Treasury Constant Maturity Rate as published by the Federal Reserve. In determining these rates, We will use the rate in effect on the date of death;
- (c) Interest shall accrue at the effective annual rate determined in item (b) above, plus additional interest at a rate of 10% annually, beginning with the date that is thirty-one (31) calendar days from the latest of items (i), (ii), and (iii) to the date the claim is paid, where it is:
 - (i) The date that Due Proof of Death is received by Us;
 - (ii) The date We receive sufficient information to determine its liability, the extent of the liability, and the Appropriate payee legally entitled to the Death Benefit; and;
 - (iii) The date that legal impediments to Payment of Death Benefit that depend on the action of parties other than the Company are resolved and sufficient evidence of the same is provided to the Company. Legal impediments to Payment of Death Benefit include, but are not limited to:
 - (a) The establishment of guardianships and conservatorships;
 - (b) The appointment and qualification of trustees, executors, and administrators; and,
 - (c) The submission of information required to satisfy state and federal reporting requirements.

Examination and Autopsy

We may have the Insured's body examined and an autopsy performed at Our expense.

PAYMENT OF PROCEEDS

Proceeds are subject first to any Indebtedness to the Company, then to the interest of any assignee of record, and then any applicable taxes the Company is required to deduct.

Payments to satisfy any Indebtedness to the Company, any assignee, and any taxes, will be paid in one sum. The balance will be the Net Proceeds.

ACCUMULATION VALUE PROVISIONS

Accumulation Value

The Accumulation Value on the Issue Date will be the Initial Premium.

The Accumulation Value on any subsequent Monthly Calculation Day will be calculated as (a) minus (b) plus (c) minus (d) minus (e) where:

- (a) Is the Accumulation Value on the preceding Monthly Calculation Day, plus one month's interest;
- (b) Is any Partial Surrenders since the preceding Monthly Calculation Day, plus interest from the date of deduction;
- (c) Is the Premiums received since the preceding Monthly Calculation Day, plus interest from the date of payment;
- (d) Is the Monthly Deduction for the preceding Monthly Calculation Day;
- (e) Is one (1) month's interest on item (d).

Interest Rate

The Guaranteed Interest Rate applied in the calculation of the Accumulation Value is shown on a Policy Data Page. Interest in excess of the Guaranteed Interest Rate may be applied in the calculation of the Accumulation Value at such increased rate and in such a manner as the Company may determine.

Accumulation Test

This Policy is designed to be life insurance for federal income tax purposes. To assure compliance, the Company reserves the right to refund to the Owner the amount of Premium which would cause the Policy to fail the Cash Value Accumulation Test under Section 7702 of the Internal Revenue Code as amended, or its successor, if such amendment or successor is applicable to the Policy.

For purposes of testing compliance:

- (a) The mortality charges taken into account shall be the maximum cost of insurance charges guaranteed under the Policy, although such charges shall not exceed (except as provided in Internal Revenue Service regulations) the maximum charges permitted to be taken into account under the Cash Value Accumulation Test of Section 7702;
- (b) The interest basis shall be the greater of an annual effective interest rate of 4.0% or other rate or rates guaranteed as of the Policy Date; and,
- (c) The Policy shall be deemed to mature on the Policy Anniversary the Insured is age 95.

The Company reserves the right to amend this Policy to comply with future changes in the Internal Revenue Code or any regulations or rulings issued, thereunder, as they relate to the definition of "life insurance."

GRACE PERIOD AND REINSTATEMENT PROVISIONS

Grace Period

If the Policy on any Monthly Calculation Day will not continue pursuant to the Continuation of Insurance provision, and the Policy will not continue pursuant to the No Lapse Guarantee provision, a Grace Period of sixty-one (61) days from such Monthly Calculation Day will be allowed to pay a Premium that will cover the lesser of three monthly deductions or the amount required to avoid lapse pursuant to the No Lapse Guarantee provision for three (3) months.

The Company will send a written notice thirty (30) days before the end of the Grace Period to the Owner's last address shown in the Company's records. If the Insured dies during the Grace Period, the lesser of any past due monthly deductions or amount required to avoid lapse pursuant to the No Lapse Guarantee provision will be deducted from the Proceeds. The Policy will remain in force during the Grace Period, unless surrendered.

Reinstatement

The Policy may be reinstated within three (3) years after the date of termination during the lifetime of the Insured and prior to the Insured's Attained Age 95 if the Policy has not been surrendered for cash. The requirements for reinstatement are:

- (a) Evidence of Insurability satisfactory to the Company must be submitted;
- (b) A minimum premium sufficient to keep the Policy in force for two months must be paid; and,
- (c) Any Indebtedness must be paid or reinstated.

The minimum Premium sufficient to reinstate the Policy in force for two months may not be sufficient to reinstate the No Lapse Guarantee.

The effective date of a reinstated Policy will be the Monthly Calculation Day on or next following the day the Company approves the application for Reinstatement.

Upon reinstatement, the Accumulation Value, prior to the crediting of any Premiums, is the Accumulation Value on the date of lapse.

NO LAPSE GUARANTEE PROVISIONS

No Lapse Guarantee Period

The No Lapse Guarantee Period begins on the Policy Date and ends on the No Lapse Guarantee Date shown on a Policy Data Page.

No Lapse Guarantee

Prior to the No Lapse Guarantee Date, if the total Premiums paid under this Policy less any:

- (a) Surrenders, including applicable Surrender Charges, and
- (b) Policy Loans, including any accrued but unpaid interest

is greater than or equal to the sum of the No Lapse Guarantee Premiums in effect since the Policy Date, including the current month, this Policy will continue notwithstanding anything in the Continuation of Insurance provision. If this Policy has been reinstated, the number of months since the Policy Date includes any time during which this Policy was not in force.

We will adjust the No Lapse Guarantee Premium if You decrease the Face Amount. The adjusted No Lapse Guarantee Premium will apply on and after the date of the decrease in the Face Amount.

During the No Lapse Guarantee Period, the No Lapse Guarantee prevents this Policy from lapsing. The Accumulation Value and the Cash Surrender Value will continue to be determined as provided in Accumulation Value and Nonforfeiture provisions. However, interest will not be credited to a negative Accumulation Value, and the Cost of Insurance will not increase solely because of a negative Accumulation Value.

After the No Lapse Guarantee Period ends, the Cash Surrender Value may be insufficient to keep this Policy in force. In this event, an additional payment may be required at that time to keep the Policy and coverage in force.

RETURN OF PREMIUM AND REFUND OF MONTHLY EXPENSE CHARGES PROVISIONS

Return of Premium Percentage

The Return of Premium Percentages are shown in the Return of Premium Benefit Table on a Policy Data Page.

Return of Premium Dates

The Return of Premium Dates are shown in the Return of Premium Benefit Table on a Policy Data page.

Return of Premium Benefit

On each Return of Premium Date, if the No Lapse Guarantee is in effect, the Accumulation Value may be credited with a Return of Premium Benefit. If the Accumulation Value is equal to or greater than the Return of Premium Amount, no adjustment will be made.

If the Accumulation Value is less than the Return of Premium Amount, the Company will increase the Accumulation Value. The increase will be equal to the amount required to make the Accumulation Value equal to the Return of Premium Amount.

Return of Premium Amount

The Return of Premium Amount is equal to (a) **multiplied** by the result of (b) **minus** (c) where:

- (a) Is the Return of Premium Percentage;
- (b) Is the sum of the No Lapse Guarantee Premiums in effect since the Policy Date, including the current month; and,
- (c) Is the cost for additional benefits provided by all riders since the Policy Date.

Refund of Monthly Expense Charges Benefit

On each Return of Premium Date, prior to any adjustment made under the Return of Premium Benefit, if the No Lapse Guarantee is in effect, the Accumulation Value will be credited with a Refund of Monthly Expense Charges Benefit.

The Refund of Monthly Expense Charges Benefit will be equal to the sum of all Monthly Expense Charges deducted from the Accumulation Value to date, multiplied by the Return of Premium Percentage, less the sum of all prior Refund of Monthly Expense Charges Benefits.

NONFORFEITURE PROVISIONS

Monthly Deductions

The monthly deduction for a policy month will be calculated as (a) **plus** (b) where:

- (a) Is the cost of insurance **plus** the cost for additional benefits provided by rider, if any, for the policy month; and
- (b) Is the Monthly Expense Charge.

Monthly Expense Charges

The guaranteed maximum Monthly Expense Charges for the Policy are shown on a Policy Data Page. The Monthly Expense Charges are included in the Monthly Deduction.

Cost of Insurance

The Cost of Insurance for the Policy is calculated as (a) **multiplied** by the result of (b) **minus** (c) where:

- (a) Is the Cost of Insurance Rates as described in the Cost of Insurance Rates provision;
- (b) Is the Death Benefit at the beginning of the policy month **divided** by the sum of 1.0 **plus** the monthly equivalent of the Guaranteed Interest Rate; and.
- (c) Is the Accumulation Value on the Monthly Calculation Day, prior to the Monthly Deductions.

Divide the result by (\$1,000).

The cost for additional benefits provided by rider, if any, will be described in the applicable provision of the rider. If not described in the rider, the monthly rider cost is equal to the monthly rider premium and is shown on a Rider Data Page.

Cost of Insurance Rates

The Cost of Insurance Rates for the Policy are based on the Policy Year, the Insured's Attained Age, and Premium Class on the Policy Date.

Monthly Cost of Insurance Rates will be determined by the Company. The monthly Cost of Insurance Rates will not be greater than the Monthly Guaranteed Cost of Insurance Rates shown on a Policy Data Page. The Company may charge less than the maximum rate. Any change in Cost of Insurance Rates will apply to all Insureds of the same premium class and age. Any change will be based upon future anticipated or emerging Experience Factors. Experience Factors include investment earnings, mortality, persistency, taxes and expenses.

The additional monthly cost for any rider is shown on the Rider Data Page of the applicable rider.

Surrender Charge

The Surrender Charge is shown on a Policy Data Page.

Total Surrender

The Owner may surrender the Policy before the Policy terminates, or the Death Benefit becomes payable by making a written request for surrender to the Company.

This Policy, or a lost policy statement, must be returned to the Company. Payment of the Cash Surrender Value will terminate this Policy and the Company's liability under the Policy.

Partial Surrender Charge

The Partial Surrender Charge is a percentage of the Surrender Charge equal to the percentage reduction in the Face Amount, but in no event less than twenty dollars (\$20).

Partial Surrender

Partial Surrender means a surrender of less than the full Cash Surrender Value of this Policy. Partial Surrenders are not allowed in the first Policy Year.

After the first Policy Year, the Owner may partially surrender the Policy before it terminates or the Death Benefit becomes payable. Any Partial Surrender is subject to the following conditions:

- (a) The Company must receive a written request stating the amount of the requested surrender, which must be for five hundred dollars (\$500) or more;
- (b) Only one (1) Partial Surrender may be made in a Policy Year;
- (c) The Accumulation Value is reduced by the amount of the Partial Surrender, plus any Partial Surrender Charge;
- (d) Partial Surrenders will reduce the Face Amount by the amount of the Partial Surrender, not including the Partial Surrender Charge; and,
- (e) The Face Amount remaining in force after any Partial Surrender may not be less than the Minimum Face Amount shown on a Policy Data Page.

Payment of Surrender Benefits

Any Surrender Benefits will be paid to the Owner. The Company may delay payment for up to six (6) months from the date a surrender request is received. This will not be done if a Partial Surrender is to be applied to pay premiums on policies with the Company. If the laws of the state in which this Policy is delivered require Us to pay interest, interest will be paid at a rate not less than that required by law.

If a surrender is requested within thirty (30) days after a Policy Anniversary, the Cash Surrender Value will not be less than the Cash Surrender Value on that anniversary, less any Policy Loans or Partial Surrenders made on, or after, such anniversary.

If a total surrender is requested within thirty (30) days following the later of a Return of Premium Date, or the date upon which the Company sends written notice of the Return of Premium Benefit to the Owner's last address shown in the Company records, the Cash Surrender Value will not be less than the Return of Premium Amount as of the Return of Premium Date.

Continuation of Insurance

Subject to the No-Lapse Guarantee Provision, insurance under this Policy will continue until the Monthly Calculation Day on which the Cash Surrender Value will not cover the Monthly Deduction for the following month.

The amount of insurance under the Policy is the Death Benefit as defined in the Death Benefit Provision. The amount of insurance under any rider is the benefit of the rider.

While this Policy is in force under this provision, it may be surrendered for its Cash Surrender Value in accordance with the Total Surrender provision.

Basis of Computations

The Cash Surrender Value and the nonforfeiture values for this Policy are at least equal to those required by, or pursuant to, the NAIC Universal Life Insurance Regulation, Model #585. A detailed statement of the method of computing values has been filed with the Department of Insurance in the state in which the Policy is delivered.

Settlement Options are based upon the Annuity 2000 Table, Age Last Birthday, and an annual effective interest rate of 1.5%.

POLICY LOAN PROVISIONS

Policy Loan

After the first Policy Year, the Owner may obtain a loan while this Policy is in force and on the sole security thereof.

Loan Value

The loan value is the Cash Surrender Value as of the date of the loan.

The Company may defer making a loan for not more than six (6) months after application for the loan is made, unless the loan is to pay premiums on policies with the Company.

Indebtedness

Indebtedness means all existing loans on this Policy **plus** interest which has either accrued or been added.

At any time the total Indebtedness equals or exceeds the Accumulation Value less the Surrender Charge, the Policy will terminate without value. At least thirty (30) days before the date the Policy terminates without value, the Company will send a notice of its intention to void the Policy to the last known address of the Owner and any assignee of record.

Repayment

A loan may be repaid at any time while this Policy is in force. A loan that exists at the end of the Grace Period may not be repaid unless this Policy is reinstated. Payment not designated as a premium or loan repayment will be treated as a premium even if a loan is outstanding.

Loan Interest

Loan interest will accrue from the date each loan is made. Loan interest is payable in advance at the beginning of each Policy Year or when a loan is made or increased; if interest is not paid when due, it will be added to the loan, and bear interest on the same terms as the loan.

After a loan is made, the remaining Cash Surrender Value must be sufficient to provide for the Monthly Deduction until the next Policy Anniversary.

A loan secured by this Policy will bear interest at the rate of 7.4% per year in advance (8.0% effective rate).

SETTLEMENT OPTIONS PROVISIONS

Election of Settlement Option

Any amount payable at the death of the Insured, or any other termination of this Policy, will be paid in one sum unless otherwise provided. All or part of this sum may be applied to any Settlement Option.

At the time of their commencement, any benefits provided under a Settlement Option will not be less than those provided by the application of the Cash Surrender Value to purchase a single consideration immediate annuity contract at purchase rates offered by the Company at the time to the same class of annuitants.

Payment under a combination of options, or payment to joint or successive payees, or payment to a Beneficiary that is not a natural person may be elected only with the consent of the Company.

Any election must be made in writing to the Company. The Company may require the Policy for endorsement.

Election by Owner

During the lifetime of the Insured, the Owner may elect to have the Net Proceeds paid under one of the Settlement Options contained in this section.

Election by Beneficiary

At the time Net Proceeds are payable, the Beneficiary may elect one of the Settlement Options if Net Proceeds are available to the Beneficiary in one sum. The Beneficiary has twelve (12) months after payment becomes due to elect one of the Settlement Options contained in this section.

Payments

Payments will be made monthly unless otherwise elected. The Company has the right to change the frequency of payments in order to make a periodic payment of at least fifty dollars(\$50).

The option date under Options 1, 2 and 3 is the date the Net Proceeds are payable, or the date of election, whichever is later. Interest under Options 4 and 5 will accrue from such date.

Under Option 3, proof of the age of the payee will be required at the time the first payment is due. The Company reserves the right to require proof that the payee is alive at the time of each payment.

Claims of Creditors

To the extent permitted by law, Net Proceeds will not be subject to any claims of a payee's creditors.

Assignment of Net Proceeds

The Net Proceeds payable under one of these options may not be assigned.

Additional Interest

Additional interest, if any, paid over the guaranteed 1.5%, will be in an amount and by a method determined by the Company.

Change in Payments

Partial withdrawals under Options 1 and 2 may not be made. All payments under Options 1 and 2 may be paid in one sum only with the consent of the Company. The value of any one sum payment will be the sum of any remaining guaranteed payments discounted at an interest rate of not less than 1.5% compounded annually.

Payments under Option 3 will be commuted only in the event of death of the payee. Any payments that remain to be paid under Option 3 at the death of the payee will be paid in one sum. The value of the one sum payment will be the sum of the remaining guaranteed payments, discounted at an interest rate of not less than 1.5% compounded annually.

The minimum Net Proceeds that may be applied under Option 4 or 5 is one thousand (\$1,000). The payee does not have the right to withdraw any portion of the Net Proceeds under Option 4.

The minimum Net Proceeds that may be applied or may remain after a withdrawal under Option 5 is one thousand (\$1,000). The minimum amount that may be withdrawn is one thousand (\$1,000). Net Proceeds less than this amount will be paid in one sum to the payee.

Option 1 - Equal Payments for a Guaranteed Period:

Equal monthly payments for the number of years elected, not to exceed twenty-five (25) years. Payments will begin on the option date.

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds			
Years	Income	Years	Income
1	\$83.90	14	\$6.59
2	42.26	15	6.20
3	28.39	16	5.85
4	21.45	17	5.55
5	17.28	18	5.27
6	14.51	19	5.03
7	12.53	20	4.81
8	11.04	21	4.62
9	9.89	22	4.44
10	8.96	23	4.28
11	8.21	24	4.13
12	7.58	25	3.99
13	7.05		

Option 2 - Equal Payments of a Face Amount:

Equal monthly payments of at least fifty (\$50) per month. Payments will begin on the option date and will continue until the Net Proceeds and interest at the rate of 1.5% compounded annually are exhausted.

Option 3 - Equal Payments for Life:

Equal monthly payments for life, or a guaranteed period of ten (10), fifteen (15), or twenty (20) years as elected and for life thereafter as shown in the tables contained in this section.

Option 4 - Net Proceeds Left at Interest - Withdrawals Not Allowed:

The Net Proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the Net Proceeds will be paid at the rate of 1.5% compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each one thousand (\$1,000) of Net Proceeds.

- (1) Annually \$15.00
- (2) Semi-Annually \$7.47
- (3) Quarterly \$3.73
- (4) Monthly \$1.24

At the end of the period selected, the Net Proceeds with accrued interest will be paid in one sum unless otherwise provided in the election.

Option 5 - Proceeds Left at Interest - Withdrawals Allowed: The Net Proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the Net Proceeds will be paid at the rate of 1.5% compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each one thousand (\$1,000) of Net Proceeds.

- (1) Annually \$15.00
- (2) Semi-Annually \$7.47
- (3) Quarterly \$3.73
- (4) Monthly \$1.24

The payee may withdraw portions of the Net Proceeds under this Option 5 by submitting a written request to the Company. At the end of the specified period, any remaining Net Proceeds with accrued interest will be paid in one sum.

SETTLEMENT OPTIONS
OPTION 3
SETTLEMENT OPTION TABLES - LIFE INCOME WITH GUARANTEED PERIOD
Monthly payments per \$1,000 of Net Proceeds based on the payee age.

Age of Payee	Life Income Only		Life Income with Guaranteed Fixed Period Certain							
	Male	Female	10 years		15 Years		20 Years			
			Male	Female	Male	Female	Male	Female		
5	2.15	2.09	2.15	2.09	2.15	2.09	2.14	2.09		
6	2.16	2.10	2.16	2.10	2.16	2.10	2.16	2.10		
7	2.17	2.11	2.17	2.11	2.17	2.11	2.17	2.11		
8	2.19	2.13	2.19	2.13	2.18	2.13	2.18	2.13		
9	2.20	2.14	2.20	2.14	2.20	2.14	2.20	2.14		
10	2.21	2.15	2.21	2.15	2.21	2.15	2.21	2.15		
11	2.23	2.16	2.23	2.16	2.23	2.16	2.22	2.16		
12	2.24	2.18	2.24	2.18	2.24	2.18	2.24	2.18		
13	2.26	2.19	2.26	2.19	2.26	2.19	2.25	2.19		
14	2.27	2.21	2.27	2.21	2.27	2.20	2.27	2.20		
15	2.29	2.22	2.29	2.22	2.29	2.22	2.29	2.22		
16	2.31	2.24	2.31	2.23	2.31	2.23	2.30	2.23		
17	2.33	2.25	2.32	2.25	2.32	2.25	2.32	2.25		
18	2.34	2.27	2.34	2.27	2.34	2.27	2.34	2.26		
19	2.36	2.28	2.36	2.28	2.36	2.28	2.36	2.28		
20	2.38	2.30	2.38	2.30	2.38	2.30	2.38	2.30		
21	2.40	2.32	2.40	2.32	2.40	2.32	2.40	2.31		
22	2.42	2.34	2.42	2.34	2.42	2.33	2.42	2.33		
23	2.45	2.36	2.44	2.35	2.44	2.35	2.44	2.35		
24	2.47	2.38	2.47	2.37	2.46	2.37	2.46	2.37		
25	2.49	2.40	2.49	2.39	2.49	2.39	2.48	2.39		
26	2.51	2.42	2.51	2.42	2.51	2.41	2.51	2.41		
27	2.54	2.44	2.54	2.44	2.53	2.44	2.53	2.43		
28	2.57	2.46	2.56	2.46	2.56	2.46	2.56	2.46		
29	2.59	2.48	2.59	2.48	2.59	2.48	2.58	2.48		
30	2.62	2.51	2.62	2.51	2.62	2.51	2.61	2.50		
31	2.65	2.53	2.65	2.53	2.64	2.53	2.64	2.53		
32	2.68	2.56	2.68	2.56	2.67	2.56	2.67	2.55		
33	2.71	2.59	2.71	2.59	2.71	2.58	2.70	2.58		
34	2.75	2.62	2.74	2.62	2.74	2.61	2.73	2.61		
35	2.78	2.65	2.78	2.65	2.77	2.64	2.76	2.64		
36	2.82	2.68	2.81	2.68	2.81	2.67	2.80	2.67		
37	2.86	2.71	2.85	2.71	2.85	2.70	2.83	2.70		
38	2.90	2.74	2.89	2.74	2.88	2.74	2.87	2.73		
39	2.94	2.78	2.93	2.78	2.92	2.77	2.91	2.76		
40	2.98	2.82	2.98	2.81	2.97	2.81	2.95	2.80		
41	3.03	2.86	3.02	2.85	3.01	2.85	2.99	2.84		
42	3.08	2.90	3.07	2.89	3.05	2.89	3.03	2.87		
43	3.13	2.94	3.12	2.93	3.10	2.93	3.08	2.91		
44	3.18	2.98	3.17	2.98	3.15	2.97	3.12	2.95		
45	3.23	3.03	3.22	3.02	3.20	3.01	3.17	3.00		
46	3.29	3.08	3.28	3.07	3.25	3.06	3.22	3.04		
47	3.35	3.13	3.33	3.12	3.31	3.11	3.27	3.09		
48	3.41	3.18	3.39	3.17	3.37	3.16	3.32	3.14		
49	3.48	3.24	3.46	3.23	3.42	3.21	3.38	3.19		
50	3.55	3.30	3.52	3.28	3.49	3.27	3.43	3.24		
51	3.62	3.36	3.59	3.34	3.55	3.32	3.49	3.29		
52	3.70	3.42	3.66	3.41	3.62	3.38	3.55	3.35		
53	3.78	3.49	3.74	3.47	3.69	3.45	3.61	3.40		
54	3.86	3.56	3.82	3.54	3.76	3.51	3.67	3.46		
55	3.95	3.64	3.90	3.62	3.84	3.58	3.74	3.53		
56	4.04	3.72	3.99	3.69	3.92	3.65	3.80	3.59		

OPTION 3
SETTLEMENT OPTION TABLES - LIFE INCOME WITH GUARANTEED PERIOD
Monthly payments per \$1,000 of Net Proceeds based on the payee age.

Age of Payee	Life Income Only		Life Income with Guaranteed Fixed Period Certain					
	Male	Female	10 Years		15 Years		20 Years	
			Male	Female	Male	Female	Male	Female
57	4.14	3.80	4.08	3.77	4.00	3.73	3.87	3.66
58	4.25	3.89	4.18	3.86	4.08	3.81	3.94	3.72
59	4.36	3.99	4.28	3.95	4.17	3.89	4.00	3.79
60	4.48	4.09	4.39	4.04	4.26	3.98	4.07	3.87
61	4.61	4.20	4.50	4.14	4.36	4.07	4.14	3.94
62	4.74	4.31	4.62	4.25	4.46	4.16	4.21	4.01
63	4.89	4.43	4.75	4.36	4.56	4.26	4.28	4.09
64	5.04	4.56	4.88	4.48	4.66	4.36	4.35	4.16
65	5.21	4.70	5.02	4.60	4.76	4.46	4.41	4.24
66	5.38	4.85	5.16	4.74	4.87	4.57	4.48	4.31
67	5.57	5.01	5.31	4.87	4.97	4.68	4.54	4.39
68	5.77	5.18	5.46	5.02	5.08	4.79	4.60	4.46
69	5.98	5.36	5.62	5.17	5.18	4.91	4.65	4.53
70	6.21	5.56	5.79	5.34	5.29	5.03	4.70	4.59
71	6.45	5.77	5.95	5.51	5.39	5.14	4.75	4.65
72	6.71	6.00	6.13	5.68	5.49	5.26	4.79	4.71
73	6.99	6.25	6.30	5.87	5.58	5.37	4.83	4.76
74	7.28	6.52	6.48	6.06	5.67	5.49	4.87	4.81
75	7.59	6.81	6.66	6.25	5.76	5.59	4.90	4.85
76	7.93	7.12	6.84	6.46	5.84	5.70	4.92	4.88
77	8.29	7.46	7.02	6.66	5.92	5.79	4.95	4.92
78	8.68	7.83	7.20	6.86	5.99	5.88	4.97	4.94
79	9.09	8.23	7.37	7.07	6.05	5.96	4.98	4.96
80	9.53	8.66	7.54	7.27	6.11	6.03	5.00	4.98
81	10.00	9.12	7.71	7.47	6.16	6.10	5.01	5.00
82	10.50	9.63	7.87	7.66	6.20	6.16	5.02	5.01
83	11.03	10.18	8.01	7.84	6.24	6.21	5.02	5.02
84	11.61	10.77	8.16	8.00	6.28	6.25	5.03	5.03
85	12.21	11.40	8.29	8.16	6.31	6.28	5.03	5.03
86	12.86	12.09	8.41	8.30	6.33	6.31	5.04	5.04
87	13.55	12.82	8.52	8.43	6.35	6.34	5.04	5.04
88	14.28	13.59	8.62	8.55	6.37	6.36	5.04	5.04
89	15.05	14.41	8.71	8.65	6.38	6.37	5.04	5.04
90	15.87	15.27	8.79	8.74	6.39	6.39	5.04	5.04
91	16.74	16.16	8.86	8.82	6.40	6.40	5.04	5.04
92	17.66	17.10	8.93	8.89	6.41	6.40	5.04	5.04
93	18.64	18.06	8.98	8.95	6.41	6.41	5.04	5.04
94	19.68	19.07	9.03	9.00	6.41	6.41	5.04	5.04
95	20.80	20.14	9.07	9.05	6.41	6.41	5.04	5.04
96	22.02	21.26	9.10	9.09	6.42	6.42		
97	23.36	22.49	9.13	9.12	6.42	6.42		
98	24.85	23.84	9.15	9.14	6.42	6.42		
99	26.54	25.38	9.16	9.15	6.42	6.42		
100	28.46	27.14	9.17	9.17	6.42	6.42		
101	30.67	29.17	9.17	9.17				
102	33.22	31.53	9.18	9.18				
103	36.16	34.29	9.18	9.18				
104	39.58	37.53	9.18	9.18				
105	43.56	41.33	9.18	9.18				

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

**FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE
ENDOWMENT AT AGE 95**

PAYMENT OF ENDOWMENT TERMINATES THE POLICY
MINIMUM PREMIUM REQUIRED FIRST POLICY YEAR
DEATH BENEFIT PAYABLE AT DEATH OF INSURED
NON-PARTICIPATING - NO DIVIDENDS

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

RETURN OF PREMIUM BENEFIT TABLE

END OF POLICY YEAR	RETURN OF PREMIUM DATES	NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY AND RIDERS)	CUMULATIVE NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY ONLY)*	RETURN OF PREMIUM PERCENTAGE	RETURN OF PREMIUM AMOUNT
1	N/A	\$ 383.76	\$ 326.28	0%	\$0.00
2	N/A	\$ 383.76	\$ 652.56	0%	\$0.00
3	N/A	\$ 383.76	\$ 978.84	0%	\$0.00
4	N/A	\$ 383.76	\$ 1,305.12	0%	\$0.00
5	N/A	\$ 383.76	\$ 1,631.40	0%	\$0.00
6	N/A	\$ 383.76	\$ 1,957.68	0%	\$0.00
7	N/A	\$ 383.76	\$ 2,283.96	0%	\$0.00
8	N/A	\$ 383.76	\$ 2,610.24	0%	\$0.00
9	N/A	\$ 383.76	\$ 2,936.52	0%	\$0.00
10	N/A	\$ 383.76	\$ 3,262.80	0%	\$0.00
11	N/A	\$ 383.76	\$ 3,589.08	0%	\$0.00
12	N/A	\$ 383.76	\$ 3,915.36	0%	\$0.00
13	MARCH 1, 2023	\$ 383.76	\$ 4,241.64	20%	\$ 848.33*
14	MARCH 1, 2024	\$ 383.76	\$ 4,567.92	60%	\$ 2,740.75*
15	MARCH 1, 2025	\$ 383.76	\$ 4,894.20	100%	\$ 4,894.20*

*On any Return of Premium Date, if the No Lapse Guarantee is in effect, the Return of Premium Amount will be equal to the cumulative No Lapse Guarantee Annual Premiums for the policy, multiplied by the Return of Premium Percentage.

Any decrease in the Policy's Face Amount will affect the No Lapse Premiums paid and will impact the Return of Premium Amount.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

MONTHLY EXPENSE CHARGES

POLICY YEAR	PER MONTH	POLICY YEAR	PER MONTH
1	\$24.52	9	\$22.98
2	\$24.39	10	\$22.62
3	\$24.25	11	\$22.25
4	\$24.12	12	\$21.81
5	\$23.96	13	\$21.39
6	\$23.77	14	\$ 7.50
7	\$23.56	15	\$ 7.50
8	\$23.29	16+	\$11.50

SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$444.50	11	\$311.00
2	\$444.50	12	\$288.75
3	\$444.50	13	\$266.50
4	\$444.50	14	\$244.25
5	\$444.50	15	\$222.00
6	\$422.25	16	\$200.00
7	\$400.00	17	\$177.75
8	\$377.75	18	\$155.50
9	\$355.50	19	\$133.25
10	\$333.25	20+	\$ 0.00

AT SOME FUTURE TIME, THE CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THE PERIOD, SUBJECT TO THE NO LAPSE PROVISION, IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

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

POLICY DATA PAGE

INSURED [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.08500	59	25	0.65083	83	49	6.45250
36	2	0.09000	60	26	0.71333	84	50	7.11750
37	3	0.09583	61	27	0.78667	85	51	7.81667
38	4	0.10083	62	28	0.87000	86	52	8.60333
39	5	0.10750	63	29	0.95917	87	53	9.50667
40	6	0.11500	64	30	1.05333	88	54	10.45333
41	7	0.12333	65	31	1.15333	89	55	11.40417
42	8	0.13417	66	32	1.25833	90	56	12.18000
43	9	0.14667	67	33	1.37000	91	57	12.89833
44	10	0.16083	68	34	1.49083	92	58	13.88583
45	11	0.17583	69	35	1.62500	93	59	15.14167
46	12	0.19333	70	36	1.77750	94	60	16.67167
47	13	0.21000	71	37	1.95917			
48	14	0.22583	72	38	2.16583			
49	15	0.24417	73	39	2.38583			
50	16	0.26667	74	40	2.62333			
51	17	0.29417	75	41	2.88333			
52	18	0.32500	76	42	3.17167			
53	19	0.36083	77	43	3.49917			
54	20	0.40167	78	44	3.86833			
55	21	0.44750	79	45	4.27667			
56	22	0.49667	80	46	4.74750			
57	23	0.54583	81	47	5.28583			
58	24	0.59583	82	48	5.85083			

THE RATES SHOWN ABOVE ARE BASED ON THE 2001 COMMISSIONER'S STANDARD ORDINARY SMOKER CLASSIFIED ULTIMATE MORTALITY TABLE, AGE LAST BIRTHDAY AND THE INSURED'S PREMIUM CLASS AT ISSUE.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]
GUARANTEED INTEREST RATE: 4.0%

PERCENTAGE OF ACCUMULATION VALUE TABLE

ATTAINED AGE	PERCENTAGE	ATTAINED AGE	PERCENTAGE
35	738.61%	70	170.76%
36	714.75%	71	166.60%
37	691.74%	72	162.63%
38	669.58%	73	158.85%
39	648.19%	74	155.24%
40	627.59%	75	151.79%
41	607.77%	76	148.49%
42	588.71%	77	145.34%
43	570.44%	78	142.33%
44	552.97%	79	139.45%
45	536.27%	80	136.72%
46	520.32%	81	134.11%
47	505.11%	82	131.65%
48	463.68%	83	129.30%
49	360.49%	84	127.04%
50	304.99%	85	124.86%
51	295.14%	86	122.73%
52	285.70%	87	120.65%
53	276.65%	88	118.60%
54	268.00%	89	116.54%
55	259.73%	90	114.42%
56	251.83%	91	112.13%
57	244.28%	92	109.61%
58	237.05%	93	106.81%
59	230.12%	94	105.00%
60	223.46%		
61	217.08%		
62	210.98%		
63	205.16%		
64	199.60%		
65	194.28%		
66	189.19%		
67	184.30%		
68	179.60%		
69	175.09%		

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

RETURN OF PREMIUM BENEFIT TABLE

END OF POLICY YEAR	RETURN OF PREMIUM DATES	NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY AND RIDERS)	CUMULATIVE NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY ONLY)*	RETURN OF PREMIUM PERCENTAGE	RETURN OF PREMIUM AMOUNT
1	N/A	\$ 290.04	\$ 232.56	0%	\$0.00
2	N/A	\$ 290.04	\$ 465.12	0%	\$0.00
3	N/A	\$ 290.04	\$ 697.68	0%	\$0.00
4	N/A	\$ 290.04	\$ 930.24	0%	\$0.00
5	N/A	\$ 290.04	\$ 1,162.80	0%	\$0.00
6	N/A	\$ 290.04	\$ 1,395.36	0%	\$0.00
7	N/A	\$ 290.04	\$ 1,627.92	0%	\$0.00
8	N/A	\$ 290.04	\$ 1,860.48	0%	\$0.00
9	N/A	\$ 290.04	\$ 2,093.04	0%	\$0.00
10	N/A	\$ 290.04	\$ 2,325.60	0%	\$0.00
11	N/A	\$ 290.04	\$ 2,558.16	0%	\$0.00
12	N/A	\$ 290.04	\$ 2,790.72	0%	\$0.00
13	N/A	\$ 290.04	\$ 3,023.28	0%	\$0.00
14	N/A	\$ 290.04	\$ 3,255.84	0%	\$0.00
15	N/A	\$ 290.04	\$ 3,488.40	0%	\$0.00
16	N/A	\$ 290.04	\$ 3,720.96	0%	\$0.00
17	N/A	\$ 290.04	\$ 3,953.52	0%	\$0.00
18	MARCH 1, 2028	\$ 290.04	\$ 4,186.08	25%	\$ 1,046.52*
19	MARCH 1, 2029	\$ 290.04	\$ 4,418.64	50%	\$ 2,209.32*
20	MARCH 1, 2030	\$ 290.04	\$ 4,651.20	100%	\$ 4,651.20*

*On any Return of Premium Date, if the No Lapse Guarantee is in effect, the Return of Premium Amount will be equal to the cumulative No Lapse Guarantee Annual Premiums for the policy, multiplied by the Return of Premium Percentage.

Any decrease in the Policy's Face Amount will affect the No Lapse Premiums paid and will impact the Return of Premium Amount.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

MONTHLY EXPENSE CHARGES

POLICY YEAR	PER MONTH	POLICY YEAR	PER MONTH
1	\$16.42	12	\$13.71
2	\$16.29	13	\$13.29
3	\$16.15	14	\$12.90
4	\$16.02	15	\$12.44
5	\$15.86	16	\$11.88
6	\$15.67	17	\$11.19
7	\$15.46	18	\$10.42
8	\$15.19	19	\$ 7.50
9	\$14.88	20	\$ 7.50
10	\$14.52	21+	\$ 7.50
11	\$14.15		

SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$444.50	11	\$311.00
2	\$444.50	12	\$288.75
3	\$444.50	13	\$266.50
4	\$444.50	14	\$244.25
5	\$444.50	15	\$222.00
6	\$422.25	16	\$200.00
7	\$400.00	17	\$177.75
8	\$377.75	18	\$155.50
9	\$355.50	19	\$133.25
10	\$333.25	20+	\$ 0.00

AT SOME FUTURE TIME, THE CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THE PERIOD, SUBJECT TO THE NO LAPSE PROVISION, IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

[P.O. BOX 410288/KANSAS CITY, MISSOURI 64141-0288]

POLICY DATA PAGE

INSURED [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.08500	59	25	0.65083	83	49	6.45250
36	2	0.09000	60	26	0.71333	84	50	7.11750
37	3	0.09583	61	27	0.78667	85	51	7.81667
38	4	0.10083	62	28	0.87000	86	52	8.60333
39	5	0.10750	63	29	0.95917	87	53	9.50667
40	6	0.11500	64	30	1.05333	88	54	10.45333
41	7	0.12333	65	31	1.15333	89	55	11.40417
42	8	0.13417	66	32	1.25833	90	56	12.18000
43	9	0.14667	67	33	1.37000	91	57	12.89833
44	10	0.16083	68	34	1.49083	92	58	13.88583
45	11	0.17583	69	35	1.62500	93	59	15.14167
46	12	0.19333	70	36	1.77750	94	60	16.67167
47	13	0.21000	71	37	1.95917			
48	14	0.22583	72	38	2.16583			
49	15	0.24417	73	39	2.38583			
50	16	0.26667	74	40	2.62333			
51	17	0.29417	75	41	2.88333			
52	18	0.32500	76	42	3.17167			
53	19	0.36083	77	43	3.49917			
54	20	0.40167	78	44	3.86833			
55	21	0.44750	79	45	4.27667			
56	22	0.49667	80	46	4.74750			
57	23	0.54583	81	47	5.28583			
58	24	0.59583	82	48	5.85083			

THE RATES SHOWN ABOVE ARE BASED ON THE 2001 COMMISSIONER'S STANDARD ORDINARY SMOKER CLASSIFIED ULTIMATE MORTALITY TABLE, AGE LAST BIRTHDAY AND THE INSURED'S PREMIUM CLASS AT ISSUE.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]
GUARANTEED INTEREST RATE: 4.0%

PERCENTAGE OF ACCUMULATION VALUE TABLE

ATTAINED AGE	PERCENTAGE	ATTAINED AGE	PERCENTAGE
35	925.45%	70	170.76%
36	897.23%	71	166.60%
37	870.04%	72	162.63%
38	843.88%	73	158.85%
39	818.62%	74	155.24%
40	794.33%	75	151.79%
41	770.99%	76	148.49%
42	748.60%	77	145.34%
43	727.22%	78	142.33%
44	706.87%	79	139.45%
45	687.55%	80	136.72%
46	669.20%	81	134.11%
47	651.87%	82	131.65%
48	635.43%	83	129.30%
49	619.77%	84	127.04%
50	604.92%	85	124.86%
51	590.98%	86	122.73%
52	578.03%	87	120.65%
53	557.15%	88	118.60%
54	390.00%	89	116.54%
55	259.73%	90	114.42%
56	251.83%	91	112.13%
57	244.28%	92	109.61%
58	237.05%	93	106.81%
59	230.12%	94	105.00%
60	223.46%		
61	217.08%		
62	210.98%		
63	205.16%		
64	199.60%		
65	194.28%		
66	189.19%		
67	184.30%		
68	179.60%		
69	175.09%		

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

POLICY DATA PAGE

INSURED:	[JOHN DOE]	ISSUE AGE AND SEX:	[35, MALE]
POLICY NUMBER:	[XXX122333]	PREMIUM CLASS:	[STANDARD, NON-NICOTINE]
POLICY DATE:	[MARCH 1, 2010]	ISSUE DATE:	[MARCH 1, 2010]
PLAN:	FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE		
NO LAPSE GUARANTEE DATE:	[MARCH 1, 2035]	NO LAPSE GUARANTEE PERIOD:	25 YEARS
INITIAL FACE AMOUNT:	[\$25,000.00]		
MINIMUM FACE AMOUNT:	[\$25,000.00]		
MAXIMUM ANNUAL PREMIUM:	[\$100,000.00]		
INITIAL PREMIUM:	[\$270.00]		
NO LAPSE GUARANTEE PREMIUM:	[\$ 22.50]/MONTH		
PLANNED PERIODIC PREMIUM:	[\$270.00]		
PREMIUM FREQUENCY:	[ANNUAL]		

BENEFIT DESCRIPTON

POLICY PREMIUM SCHEDULE			
POLICY BENEFIT DESCRIPTION	INITIAL FACE AMOUNT	MONTHLY NO LAPSE GUARANTEE PREMIUM	ENDOWMENT DATE
Flexible Premium Adjustable Life Policy	[\$25,000.00]	[\$17.71]	[MARCH 1, 2070]

RIDER PREMIUM SCHEDULE			
RIDER BENEFIT DESCRIPTION	RIDER BENEFIT	MONTHLY RIDER PREMIUM	EXPIRY DATE
Children's Term Insurance Rider	[\$10,000.00]	[\$4.79]	[March 1, 2040]

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

RETURN OF PREMIUM BENEFIT TABLE

END OF POLICY YEAR	RETURN OF PREMIUM DATES	NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY AND RIDERS)	CUMULATIVE NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY ONLY)*	RETURN OF PREMIUM PERCENTAGE	RETURN OF PREMIUM AMOUNT
1	N/A	\$ 270.00	\$ 212.52	0%	\$0.00
2	N/A	\$ 270.00	\$ 425.04	0%	\$0.00
3	N/A	\$ 270.00	\$ 637.56	0%	\$0.00
4	N/A	\$ 270.00	\$ 850.08	0%	\$0.00
5	N/A	\$ 270.00	\$ 1,062.60	0%	\$0.00
6	N/A	\$ 270.00	\$ 1,275.12	0%	\$0.00
7	N/A	\$ 270.00	\$ 1,487.64	0%	\$0.00
8	N/A	\$ 270.00	\$ 1,700.16	0%	\$0.00
9	N/A	\$ 270.00	\$ 1,912.68	0%	\$0.00
10	N/A	\$ 270.00	\$ 2,125.20	0%	\$0.00
11	N/A	\$ 270.00	\$ 2,337.72	0%	\$0.00
12	N/A	\$ 270.00	\$ 2,550.24	0%	\$0.00
13	N/A	\$ 270.00	\$ 2,762.76	0%	\$0.00
14	N/A	\$ 270.00	\$ 2,975.28	0%	\$0.00
15	N/A	\$ 270.00	\$ 3,187.80	0%	\$0.00
16	N/A	\$ 270.00	\$ 3,400.32	0%	\$0.00
17	N/A	\$ 270.00	\$ 3,612.84	0%	\$0.00
18	N/A	\$ 270.00	\$ 3,825.36	0%	\$0.00
19	N/A	\$ 270.00	\$ 4,037.88	0%	\$0.00
20	N/A	\$ 270.00	\$ 4,250.40	0%	\$0.00
21	N/A	\$ 270.00	\$ 4,462.92	0%	\$0.00
22	[MARCH 1, 2032]	\$ 270.00	\$ 4,675.44	20%	\$ 935.09*
23	[MARCH 1, 2033]	\$ 270.00	\$ 4,887.96	40%	\$ 1,955.18*
24	[MARCH 1, 2034]	\$ 270.00	\$ 5,100.48	65%	\$ 3,315.31*
25	[MARCH 1, 2035]	\$ 270.00	\$ 5,313.00	100%	\$ 5,313.00*

*On any Return of Premium Date, if the No Lapse Guarantee is in effect, the Return of Premium Amount will be equal to the cumulative No Lapse Guarantee Annual Premiums for the policy, multiplied by the Return of Premium Percentage.

Any decrease in the Policy's Face Amount will affect the No Lapse Premiums paid and will impact the Return of Premium Amount.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

MONTHLY EXPENSE CHARGES

POLICY YEAR	PER MONTH	POLICY YEAR	PER MONTH
1	\$14.72	14	\$11.20
2	\$14.59	15	\$10.74
3	\$14.45	16	\$10.17
4	\$14.32	17	\$ 9.49
5	\$14.15	18	\$ 8.72
6	\$13.97	19	\$ 7.82
7	\$13.76	20	\$ 7.50
8	\$13.49	21	\$ 7.50
9	\$13.17	22	\$ 7.50
10	\$12.82	23	\$ 7.50
11	\$12.45	24	\$ 7.50
12	\$12.01	25	\$ 7.50
13	\$11.59	26+	\$ 7.50

SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$444.50	11	\$311.00
2	\$444.50	12	\$288.75
3	\$444.50	13	\$266.50
4	\$444.50	14	\$244.25
5	\$444.50	15	\$222.00
6	\$422.25	16	\$200.00
7	\$400.00	17	\$177.75
8	\$377.75	18	\$155.50
9	\$355.50	19	\$133.25
10	\$333.25	20+	\$ 0.00

AT SOME FUTURE TIME, THE CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THE PERIOD, SUBJECT TO THE NO LAPSE PROVISION, IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

POLICY DATA PAGE

INSURED [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.08500	59	25	0.65083	83	49	6.45250
36	2	0.09000	60	26	0.71333	84	50	7.11750
37	3	0.09583	61	27	0.78667	85	51	7.81667
38	4	0.10083	62	28	0.87000	86	52	8.60333
39	5	0.10750	63	29	0.95917	87	53	9.50667
40	6	0.11500	64	30	1.05333	88	54	10.45333
41	7	0.12333	65	31	1.15333	89	55	11.40417
42	8	0.13417	66	32	1.25833	90	56	12.18000
43	9	0.14667	67	33	1.37000	91	57	12.89833
44	10	0.16083	68	34	1.49083	92	58	13.88583
45	11	0.17583	69	35	1.62500	93	59	15.14167
46	12	0.19333	70	36	1.77750	94	60	16.67167
47	13	0.21000	71	37	1.95917			
48	14	0.22583	72	38	2.16583			
49	15	0.24417	73	39	2.38583			
50	16	0.26667	74	40	2.62333			
51	17	0.29417	75	41	2.88333			
52	18	0.32500	76	42	3.17167			
53	19	0.36083	77	43	3.49917			
54	20	0.40167	78	44	3.86833			
55	21	0.44750	79	45	4.27667			
56	22	0.49667	80	46	4.74750			
57	23	0.54583	81	47	5.28583			
58	24	0.59583	82	48	5.85083			

THE RATES SHOWN ABOVE ARE BASED ON THE 2001 COMMISSIONER'S STANDARD ORDINARY SMOKER CLASSIFIED ULTIMATE MORTALITY TABLE, AGE LAST BIRTHDAY AND THE INSURED'S PREMIUM CLASS AT ISSUE.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]
GUARANTEED INTEREST RATE: 4.0%

PERCENTAGE OF ACCUMULATION VALUE TABLE

ATTAINED AGE	PERCENTAGE	ATTAINED AGE	PERCENTAGE
35	1,186.26%	70	170.76%
36	1,153.13%	71	166.60%
37	1,121.24%	72	162.63%
38	1,090.64%	73	158.85%
39	1,061.12%	74	155.24%
40	1,032.83%	75	151.79%
41	1,005.76%	76	148.49%
42	979.91%	77	145.34%
43	955.45%	78	142.33%
44	932.43%	79	139.45%
45	910.87%	80	136.72%
46	890.73%	81	134.11%
47	872.11%	82	131.65%
48	854.82%	83	129.30%
49	838.71%	84	127.04%
50	823.89%	85	124.86%
51	810.56%	86	122.73%
52	798.97%	87	120.65%
53	789.28%	88	118.60%
54	781.74%	89	116.54%
55	776.64%	90	114.42%
56	774.29%	91	112.13%
57	764.98%	92	109.61%
58	453.83%	93	106.81%
59	312.61%	94	105.00%
60	223.46%		
61	217.08%		
62	210.98%		
63	205.16%		
64	199.60%		
65	194.28%		
66	189.19%		
67	184.30%		
68	179.60%		
69	175.09%		

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
 POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

RETURN OF PREMIUM BENEFIT TABLE

END OF POLICY YEAR	RETURN OF PREMIUM DATES	NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY AND RIDERS)	CUMULATIVE NO LAPSE GUARANTEE ANNUAL PREMIUM (POLICY ONLY)*	RETURN OF PREMIUM PERCENTAGE	RETURN OF PREMIUM AMOUNT
1	N/A	\$ 258.72	\$ 201.24	0%	\$0.00
2	N/A	\$ 258.72	\$ 402.48	0%	\$0.00
3	N/A	\$ 258.72	\$ 603.72	0%	\$0.00
4	N/A	\$ 258.72	\$ 804.96	0%	\$0.00
5	N/A	\$ 258.72	\$ 1,006.20	0%	\$0.00
6	N/A	\$ 258.72	\$ 1,207.44	0%	\$0.00
7	N/A	\$ 258.72	\$ 1,408.68	0%	\$0.00
8	N/A	\$ 258.72	\$ 1,609.92	0%	\$0.00
9	N/A	\$ 258.72	\$ 1,811.16	0%	\$0.00
10	N/A	\$ 258.72	\$ 2,012.40	0%	\$0.00
11	N/A	\$ 258.72	\$ 2,213.64	0%	\$0.00
12	N/A	\$ 258.72	\$ 2,414.88	0%	\$0.00
13	N/A	\$ 258.72	\$ 2,616.12	0%	\$0.00
14	N/A	\$ 258.72	\$ 2,817.36	0%	\$0.00
15	N/A	\$ 258.72	\$ 3,018.60	0%	\$0.00
16	N/A	\$ 258.72	\$ 3,219.84	0%	\$0.00
17	N/A	\$ 258.72	\$ 3,421.08	0%	\$0.00
18	N/A	\$ 258.72	\$ 3,622.32	0%	\$0.00
19	N/A	\$ 258.72	\$ 3,823.56	0%	\$0.00
20	N/A	\$ 258.72	\$ 4,024.80	0%	\$0.00
21	N/A	\$ 258.72	\$ 4,226.04	0%	\$0.00
22	N/A	\$ 258.72	\$ 4,427.28	0%	\$0.00
23	N/A	\$ 258.72	\$ 4,628.52	0%	\$0.00
24	N/A	\$ 258.72	\$ 4,829.76	0%	\$0.00
25	N/A	\$ 258.72	\$ 5,031.00	0%	\$0.00
26	MARCH 1, 2036	\$ 258.72	\$ 5,232.24	20%	\$1,046.45*
27	MARCH 1, 2037	\$ 258.72	\$ 5,433.48	30%	\$1,630.04*
28	MARCH 1, 2038	\$ 258.72	\$ 5,634.72	50%	\$2,817.36*
29	MARCH 1, 2039	\$ 258.72	\$ 5,835.96	70%	\$4,085.17*
30	MARCH 1, 2040	\$ 258.72	\$ 6,037.20	100%	\$6,037.20*

*On any Return of Premium Date, if the No Lapse Guarantee is in effect, the Return of Premium Amount will be equal to the cumulative No Lapse Guarantee Annual Premiums for the policy, multiplied by the Return of Premium Percentage.

Any decrease in the Policy's Face Amount will affect the No Lapse Premiums paid and will impact the Return of Premium Amount.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [35, MALE]
POLICY NUMBER: [XXX122333] **PREMIUM CLASS:** [STANDARD, NON-NICOTINE]

MONTHLY EXPENSE CHARGES

POLICY YEAR	PER MONTH	POLICY YEAR	PER MONTH
1	\$12.82	17	\$ 7.59
2	\$12.69	18	\$ 7.50
3	\$12.55	19	\$ 7.50
4	\$12.42	20	\$ 7.50
5	\$12.26	21	\$ 7.50
6	\$12.07	22	\$ 7.50
7	\$11.86	23	\$ 7.50
8	\$11.59	24	\$ 7.50
9	\$11.28	25	\$ 7.50
10	\$10.92	26	\$ 7.50
11	\$10.55	27	\$ 7.50
12	\$10.11	28	\$ 7.50
13	\$ 9.69	29	\$ 7.50
14	\$ 9.30	30	\$ 7.50
15	\$ 8.84	31+	\$ 7.50
16	\$ 8.28		

SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$444.50	11	\$311.00
2	\$444.50	12	\$288.75
3	\$444.50	13	\$266.50
4	\$444.50	14	\$244.25
5	\$444.50	15	\$222.00
6	\$422.25	16	\$200.00
7	\$400.00	17	\$177.75
8	\$377.75	18	\$155.50
9	\$355.50	19	\$133.25
10	\$333.25	20+	\$ 0.00

AT SOME FUTURE TIME, THE CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THE PERIOD, SUBJECT TO THE NO LAPSE PROVISION, IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

[P.O. BOX 410288/KANSAS CITY, MISSOURI 64141-0288]

POLICY DATA PAGE

INSURED [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE	ATTAINED AGE	POLICY YEAR	RATE
35	1	0.08500	59	25	0.65083	83	49	6.45250
36	2	0.09000	60	26	0.71333	84	50	7.11750
37	3	0.09583	61	27	0.78667	85	51	7.81667
38	4	0.10083	62	28	0.87000	86	52	8.60333
39	5	0.10750	63	29	0.95917	87	53	9.50667
40	6	0.11500	64	30	1.05333	88	54	10.45333
41	7	0.12333	65	31	1.15333	89	55	11.40417
42	8	0.13417	66	32	1.25833	90	56	12.18000
43	9	0.14667	67	33	1.37000	91	57	12.89833
44	10	0.16083	68	34	1.49083	92	58	13.88583
45	11	0.17583	69	35	1.62500	93	59	15.14167
46	12	0.19333	70	36	1.77750	94	60	16.67167
47	13	0.21000	71	37	1.95917			
48	14	0.22583	72	38	2.16583			
49	15	0.24417	73	39	2.38583			
50	16	0.26667	74	40	2.62333			
51	17	0.29417	75	41	2.88333			
52	18	0.32500	76	42	3.17167			
53	19	0.36083	77	43	3.49917			
54	20	0.40167	78	44	3.86833			
55	21	0.44750	79	45	4.27667			
56	22	0.49667	80	46	4.74750			
57	23	0.54583	81	47	5.28583			
58	24	0.59583	82	48	5.85083			

THE RATES SHOWN ABOVE ARE BASED ON THE 2001 COMMISSIONER'S STANDARD ORDINARY SMOKER CLASSIFIED ULTIMATE MORTALITY TABLE, AGE LAST BIRTHDAY AND THE INSURED'S PREMIUM CLASS AT ISSUE.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [35, MALE]
POLICY NUMBER: [XXX122333] PREMIUM CLASS: [STANDARD, NON-NICOTINE]
GUARANTEED INTEREST RATE: 4.0%

PERCENTAGE OF ACCUMULATION VALUE TABLE

ATTAINED AGE	PERCENTAGE	ATTAINED AGE	PERCENTAGE
35	1,332.90%	70	170.76%
36	1,297.59%	71	166.60%
37	1,263.66%	72	162.63%
38	1,231.17%	73	158.85%
39	1,199.87%	74	155.24%
40	1,169.95%	75	151.79%
41	1,141.43%	76	148.49%
42	1,114.32%	77	145.34%
43	1,088.85%	78	142.33%
44	1,065.09%	79	139.45%
45	1,043.13%	80	136.72%
46	1,022.91%	81	134.11%
47	1,004.60%	82	131.65%
48	987.98%	83	129.30%
49	972.88%	84	127.04%
50	959.46%	85	124.86%
51	948.06%	86	122.73%
52	939.09%	87	120.65%
53	932.84%	88	118.60%
54	929.77%	89	116.54%
55	930.43%	90	114.42%
56	935.48%	91	112.13%
57	945.61%	92	109.61%
58	961.40%	93	106.81%
59	983.79%	94	105.00%
60	1,014.59%		
61	1,030.03%		
62	659.71%		
63	395.06%		
64	277.99%		
65	194.28%		
66	189.19%		
67	184.30%		
68	179.60%		
69	175.09%		

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



AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

CHILDREN'S TERM INSURANCE RIDER

Americo Financial Life and Annuity Insurance Company has issued this Rider as a part of the Policy to which it is attached, provided this Rider is listed on the Policy Data Page.

This Rider has no cash value or loan value. All terms of the Policy which are not inconsistent with this Rider apply to this Rider. Rider provisions apply in lieu of any Policy provisions to the contrary.

DEFINITIONS

Insured means a person named as Insured on a Policy Data Page.

Insured Child means an Eligible Child who is named on the application for insurance, and any Eligible Child acquired by the Insured after the application date.

Eligible Child means any child, stepchild, or legally adopted child of the Insured, not excluded from coverage, who is at least fifteen (15) days old and is under the age of nineteen (19) years old.

RIDER BENEFIT

The amount of insurance provided by this Rider is shown on a Rider Data Page as the Rider Benefit. The Company will pay such benefit to the Beneficiary upon receipt of Due Proof of Death that an Insured Child died while this Rider was in force.

INCONTESTABILITY

We cannot contest this Rider after it has been in force for two (2) years from the effective date of this Rider. This limitation on our right to contest does not apply to nonpayment of Premiums or for fraud in the procurement of the form.

Reinstated coverage will be incontestable as to statements made in the Reinstatement application after it has been in force for two (2) years from the date of Reinstatement, except for fraud in the procurement of the form.

DEATH OF THE INSURED

If the Insured should die, while this Rider is in force (except as shown in the Suicide of the Insured provision), the insurance on each Insured Child will be continued as paid-up term insurance evidenced by a separate policy issued by the Company. The separate term insurance will expire on the Insured Child's twenty-fifth (25th) birthday.

SUICIDE OF THE INSURED

If the Insured should die by suicide, while sane or insane, within two (2) years from the Policy Date, this Rider will terminate. The amount of all Premiums for this Rider will be included in the amount paid under the Policy. The Insured Child will have thirty-one (31) days in which to convert their insurance. The other provisions of the Conversion Benefit will apply.

BENEFICIARY

The Beneficiary is the Owner, if living, otherwise it is the Beneficiary of the Policy, if living, otherwise the Beneficiary is the estate of the Insured Child.

CONVERSION BENEFIT

If this Rider is in force on an Insured Child's conversion date, the term insurance on the life of that Insured Child may be converted to an individual policy. The new policy will be limited to the conversion product being issued by the Company at the time of conversion. We will not require Evidence of Insurability.

Conversion date

An Insured Child's conversion date is the earlier of an Insured Child's twenty-fifth (25th) birthday or the Policy Anniversary when the Insured is age sixty-five (65).

Application

We must receive the application and the first Premium for the new policy, at our Administrative Office, no later than thirty-one (31) days after the conversion date.

Effective date

The new policy will become effective on the later of the day following the conversion date, or the date We receive the application and payment of the first Premium for the new policy; but, in either case, only if the child to be insured is then alive.

Amount

The amount of a new policy may not be less than the Rider Benefit, nor more than five (5) times that amount.

Premiums

The Premium for the new policy will be based on Our standard rates then in effect and the attained age and sex of the child to be insured.

Riders

Additional benefit riders will be issued with the new policy only with Our consent.

Incontestability and Suicide

Incontestability and Suicide provisions attributable to the converted plan of insurance will run from the original Rider Date shown on a Rider Data Page.

Temporary Death Benefit

If an Insured Child should die during the thirty-one (31) day period after the conversion date and before the effective date of the new policy, We will pay a death benefit to the Beneficiary equal to the Rider Benefit under this Rider.

TERMINATION OF COVERAGE FOR AN INSURED CHILD

Coverage for an Insured Child will automatically cease to be in force on an Insured Child's twenty-fifth (25th) birthday.

CONVERSION OF POLICY

If the Policy has a Conversion Benefit, this Rider may be continued with the new policy only if We issue this Rider with the new policy at the time of conversion.

TERMINATION OF RIDER

This Rider will automatically cease to be in force on the earliest of the following:

1. The Policy Anniversary when the Insured is age sixty-five (65).
2. The date all insurance under this Rider is converted to a permanent plan of insurance.
3. The date the last Insured Child is age twenty-five (25).
4. The death of the last Insured Child.
5. The date the Policy terminates for any reason.
6. The date the Policy continues in force under a Reduced Paid-up or Extended Term Option.

You may have this Rider terminated on any Premium due date by making written request before that date and returning the Policy to us for endorsement.

REINSTATEMENT

If You reinstate the Policy, You may also reinstate this Rider. Evidence of Insurability is an additional requirement for any child to be insured at Reinstatement. If You elect to reinstate the Policy without this Rider, We require that You return the Policy for endorsement.

EFFECTIVE DATE

The effective date of this Rider will be the Policy Date, unless a later date is shown on a Rider Data Page.

CONSIDERATION

This Rider is issued in consideration of the application, a copy of which is attached to the Policy, and payment of the Premium for the Rider Benefit.


Secretary



AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

WAIVER OF MONTHLY SPECIFIED PREMIUM RIDER

Americo Financial Life and Annuity Insurance Company has issued this Rider as a part of the Policy to which it is attached, provided this Rider is listed on a Policy Data Page.

This Rider has no cash value and no loan value. All terms of the Policy, which are not inconsistent with this Rider, apply to this Rider.

RIDER BENEFIT

We will waive, or refund if previously paid, the monthly specified premium for the Policy and any Riders listed on a Policy Data Page if:

- (a) Total Disability commences on or before the Insured's sixtieth (60th) birthday;
- (b) The Insured is totally disabled as defined below; and,
- (c) Total Disability exists continuously for one hundred and eighty (180) consecutive days.

As long as the Insured remains totally disabled as defined below, the Premium will be waived to the Policy Anniversary on which the Insured is age sixty (60) or for two (2) years, whichever is longer.

At the time a claim for benefits is approved under this Rider, the Company will credit the Cash Value with the monthly specified premium.

The Company will provide this benefit for a period prior to the date the Company receives written notice of claim. The longest the period may be is six (6) months, unless proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required.

POLICY VALUES

Values under the Policy will be the same as if the monthly specified premium waived had been paid in cash. Provided, however, if crediting any monthly specified premium disqualifies the Policy as life insurance under applicable federal or state law or regulation, including the Internal Revenue Code, then:

- (a) The amount to be credited to the Policy will be reduced to the maximum amount which would allow qualification as life insurance, and,
- (b) The excess of the monthly specified premium will be paid to the Owner.

EXCLUSIONS AND LIMITATIONS

The Premium will not be waived during a period of Total Disability under the following circumstances:

- (a) If the grace period, as defined in the Policy, expires before the date the Total Disability begins.
- (b) If the Total Disability is a result of:
 - (1) A disease or injury that occurred prior to the effective date of this Rider, unless the condition was shown in the application; or,
 - (2) Intentional self-inflicted injury; or,
 - (3) War or insurrection or any act attributable thereto, whether or not the Insured was in military or naval service. War means declared or undeclared armed aggression by one or more countries resisted by or on orders of any country, combination of countries, or international organizations.

The Face Amount of the Policy cannot be changed while the monthly specified premium is being waived.

TOTAL DISABILITY

Total Disability means a disability which prevents the Insured from performing the material and substantial duties of his or her occupation during the first twenty-four (24) months of disability and from performing the material and substantial duties of any and all employment or occupation for which he or she becomes qualified by reason of education, training or experience thereafter.

Even if working, the Insured will be deemed totally disabled if he or she has lost, and cannot recover, any of the following:

- (a) The sight of both eyes;
- (b) Both hands at, or above, the wrists;
- (c) Both feet at, or above, the ankles; or,
- (d) One hand and one foot at, or above, the joints.

NOTICE AND PROOF OF TOTAL DISABILITY

We must receive at Our Administrative Office written notice and proof satisfactory to Us of the Insured's Total Disability.

The notice must be received:

- (a) While the Insured is living and totally disabled;
- (b) Not later than one (1) year after the termination of this Rider; and,
- (c) Within one (1) year after the due date of the Premium that was requested to be waived or refunded.

Failure to give this notice within the time allowed will not deprive You of the benefit if that notice was given as soon as reasonably possible.

PROOF OF CONTINUANCE OF TOTAL DISABILITY

We may ask for proof that the Insured is still totally disabled.

We may ask that the Insured take one or more physical examinations. We will pay for these examinations and will choose the examiner. We will not ask for such an examination more than once a year unless the disability is less than two (2) years old.

We will stop waiving the Premiums at the earlier of:

- (a) Thirty (30) days after the date We ask for proof and it is not provided; or,
- (b) The date the Insured recovers.

Failure to provide proof within the time allowed will not, however, deprive You of this benefit if evidence is provided that proof was given as soon as reasonably possible.

TOTAL DISABILITY COMMENCING DURING GRACE PERIOD

This Rider will continue to operate during the grace period.

TERMINATION

This Rider will terminate on the earliest of the following dates:

- (a) the Policy Anniversary on which the Insured is age sixty (60), but not less than two (2) years following the onset of the Total Disability;
- (b) The date the Policy is terminated for any reason;
- (c) The date of receipt of a written request for termination; or,
- (d) The date a Death Benefit is payable under the Policy.

COST OF INSURANCE

The cost of insurance for this rider is calculated each month as (a) multiplied by (b) divided by (c) where:

- (a) Is the cost of insurance rate as shown on a Rider Data Page, and,
- (b) Is the face amount of the Policy at the beginning of the Policy Month, and,
- (c) Is one thousand dollars (\$1,000).

CONSIDERATION

This Rider is issued in consideration of the application, a copy of which is attached to the Policy, and payment of the Rider Premium.

EFFECTIVE DATE

The effective date of this Rider will be the Rider Date shown on a Rider Data Page.

A handwritten signature in black ink, reading "J. L. Justice", is centered within a large, thin-lined square bracket.

SECRETARY

SERFF Tracking Number: AFLC-126775221 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46597
 Company
 Company Tracking Number: 1253: 295, 296, 297, 2162, 2158
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: 1253: 295, 296, 297, 2162, 2158
 Project Name/Number: 1253: 295, 296, 297, 2162, 2158/1253

Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification
Comments:
Attachment:
 Readability Certification.pdf

Item Status: **Status**
Date:

Satisfied - Item: Application
Comments:
 Application ABB5118 will be used to apply for the enclosed policies and the enclosed rider and other individual life insurance products approved for use in your jurisdiction. Application ABB5118 was approved in your jurisdiction on August 10, 2010, under SERFF AFLC-126748984.

Item Status: **Status**
Date:

Satisfied - Item: Statements of Variability
Comments:
Attachments:
 ABB295 Statement of Variability.pdf
 ABB296 Statement of Variability.pdf
 ABB297 Statement of Variability.pdf
 AAA2162 Statement of Variability.pdf
 AAA2158-UL Statement of Variability.pdf

Item Status: **Status**
Date:

Satisfied - Item: Sample Annual Statement
Comments:
Attachments:

SERFF Tracking Number: AFLC-126775221 State: Arkansas
Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46597
Company
Company Tracking Number: 1253: 295, 296, 297, 2162, 2158
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 1253: 295, 296, 297, 2162, 2158
Project Name/Number: 1253: 295, 296, 297, 2162, 2158/1253
295 & 296 Sample Annual Report.pdf
297 Sample Annual Report.pdf

Item Status: **Status**
Date:

Satisfied - Item: Certification of Compliance

Comments:

Attachment:

Certification of Compliance.pdf

Item Status: **Status**
Date:

Satisfied - Item: AR Reg 34 Certification of
Compliance

Comments:

Attachment:

AR Reg 34 Cert of Compliance.pdf

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

NAIC number: 0449-61999

FEIN number: 35-0810610

Readability Certification

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

<u>Form Number(s)</u>	<u>Form Description(s)</u>	<u>Readability Score(s)</u>
ABB295	Flexible Premium Adjustable Life Insurance Policy with Endowment to Age 105	51.4
ABB296	Flexible Premium Adjustable Life Insurance Policy with Endowment to Age 100	51.4
ABB297	Flexible Premium Adjustable Life Insurance Policy with Endowment to Age 95	51.4
AAA2162	Children’s Term Insurance Rider	51.6
AAA2158-UL	Waiver of Monthly Specified Premium Rider	53.1

Eric H. Petersen – FSA, MAAA
Assistant Vice President – Product Development

August 24, 2010
Date

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Policy ABB295
Data Page ABB295 (15)
Data Page ABB295 (20)
Data Page ABB295 (25)
Data Page ABB295 (30)

The following items vary according to specifications set by the Insured at the time of application and are not typically regulated variables. No explanation is needed for these items:

ON POLICY DATA PAGES

INSURED
ISSUE AGE AND SEX
INITIAL FACE AMOUNT
INITIAL PREMIUM
NO LAPSE GUARANTEE PREMIUM
MONTHLY NO LAPSE GUARANTEE PREMIUM
PLANNED PERIODIC PREMIUM
PREMIUM FREQUENCY
OPTIONAL RIDERS

The following items vary according to specifications set by Americo Financial Life and Annuity Insurance Company and are not typically regulated variables. No explanation is needed for these items:

ON POLICY DATA PAGES

POLICY DATE
ISSUE DATE
POLICY NUMBER

IN FORM TEXT

Company's Home Office and Administrative Office contact information (throughout form)
Page numbers
Officer Signatures

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

ON POLICY DATA PAGES

PREMIUM CLASS

The product is fully underwritten according to company standards using the following classes:

- Standard Non-nicotine
- Standard Nicotine

NO LAPSE GUARANTEE DATE:

The No Lapse Guarantee Date will vary depending on the No Lapse Guarantee Period elected by the Owner at time of application and the Policy Date.

MINIMUM FACE AMOUNT

The Minimum Face Amount is \$25,000 and is set at issue. Americo reserves the right without re-filing to raise the Minimum Face Amount for new issues only; if raised, it will be raised for all new issues. Americo will never administer in a discriminatory manner.

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Policy ABB295
Data Page ABB295 (15)
Data Page ABB295 (20)
Data Page ABB295 (25)
Data Page ABB295 (30)

MAXIMUM ANNUAL PREMIUM

The Maximum Annual Premium is \$100,000 and is set at issue. Americo reserves the right without re-filing to change the Maximum Annual Premium for new issues only; if changed, it will be changed for all new issues. Americo will never administer in a discriminatory manner.

ENDOWMENT DATE

This date will vary depending on the Insured's age on the Policy Date. The Policy's Endowment Date will be the Policy Anniversary when the Insured reaches the Attained Age 105.

RETURN OF PREMIUM BENEFIT TABLE

The values and dates shown in the Return of Premium Benefit Table will vary depending on Policy Date, the Insured's age on the Policy Date, the Insured's Premium Class, and the Initial Face Amount.

MONTHLY EXPENSE CHARGES

The values will vary depending on the Insured's age on the Policy Data, Premium Class and Initial Face Amount.

SURRENDER CHARGES

The values will vary depending on the Insured's age on the Policy Date, Initial Face Amount, and Premium Class.

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

The values will vary depending on the Insured's age on the Policy Data and Premium Class. See the Actuarial Memorandum provided with this filing for a complete description of methodology.

PERCENTAGE OF ACCUMULATION VALUE TABLE

The values will vary depending on the Insured's age on the Policy Date, Premium Class, Premium Frequency and Initial Face Amount.

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Policy ABB296
Data Page ABB296 (15)
Data Page ABB296 (20)
Data Page ABB296 (25)
Data Page ABB296 (30)

The following items vary according to specifications set by the Insured at the time of application and are not typically regulated variables. No explanation is needed for these items:

ON POLICY DATA PAGES

INSURED
ISSUE AGE AND SEX
INITIAL FACE AMOUNT
INITIAL PREMIUM
NO LAPSE GUARANTEE PREMIUM
MONTHLY NO LAPSE GUARANTEE PREMIUM
PLANNED PERIODIC PREMIUM
PREMIUM FREQUENCY
OPTIONAL RIDERS

The following items vary according to specifications set by Americo Financial Life and Annuity Insurance Company and are not typically regulated variables. No explanation is needed for these items:

ON POLICY DATA PAGES

POLICY DATE
ISSUE DATE
POLICY NUMBER

IN FORM TEXT

Company's Home Office and Administrative Office contact information (throughout form)
Page numbers
Officer Signatures

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

ON POLICY DATA PAGES

PREMIUM CLASS

The product is fully underwritten according to company standards using the following classes:

- Standard Non-nicotine
- Standard Nicotine

NO LAPSE GUARANTEE DATE:

The No Lapse Guarantee Date will vary depending on the No Lapse Guarantee Period elected by the Owner at time of application and the Policy Date.

MINIMUM FACE AMOUNT

The Minimum Face Amount is \$25,000 and is set at issue. Americo reserves the right without re-filing to raise the Minimum Face Amount for new issues only; if raised, it will be raised for all new issues. Americo will never administer in a discriminatory manner.

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Policy ABB296
Data Page ABB296 (15)
Data Page ABB296 (20)
Data Page ABB296 (25)
Data Page ABB296 (30)

MAXIMUM ANNUAL PREMIUM

The Maximum Annual Premium is \$100,000 and is set at issue. Americo reserves the right without re-filing to change the Maximum Annual Premium for new issues only; if changed, it will be changed for all new issues. Americo will never administer in a discriminatory manner.

ENDOWMENT DATE

This date will vary depending on the Insured's age on the Policy Date. The Policy's Endowment Date will be the Policy Anniversary when the Insured reaches the Attained Age 100.

RETURN OF PREMIUM BENEFIT TABLE

The values and dates shown in the Return of Premium Benefit Table will vary depending on Policy Date, the Insured's age on the Policy Date, the Insured's Premium Class, and the Initial Face Amount.

MONTHLY EXPENSE CHARGES

The values will vary depending on the Insured's age on the Policy Data, Premium Class and Initial Face Amount.

SURRENDER CHARGES

The values will vary depending on the Insured's age on the Policy Date, Initial Face Amount, and Premium Class.

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

The values will vary depending on the Insured's age on the Policy Data and Premium Class. See the Actuarial Memorandum provided with this filing for a complete description of methodology.

PERCENTAGE OF ACCUMULATION VALUE TABLE

The values will vary depending on the Insured's age on the Policy Date, Premium Class, Premium Frequency and Initial Face Amount.

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Policy ABB297
Data Page ABB297 (15)
Data Page ABB297 (20)
Data Page ABB297 (25)
Data Page ABB297 (30)

The following items vary according to specifications set by the Insured at the time of application and are not typically regulated variables. No explanation is needed for these items:

ON POLICY DATA PAGES

INSURED
ISSUE AGE AND SEX
INITIAL FACE AMOUNT
INITIAL PREMIUM
NO LAPSE GUARANTEE PREMIUM
MONTHLY NO LAPSE GUARANTEE PREMIUM
PLANNED PERIODIC PREMIUM
PREMIUM FREQUENCY
OPTIONAL RIDERS

The following items vary according to specifications set by Americo Financial Life and Annuity Insurance Company and are not typically regulated variables. No explanation is needed for these items:

ON POLICY DATA PAGES

POLICY DATE
ISSUE DATE
POLICY NUMBER

IN FORM TEXT

Company's Home Office and Administrative Office contact information (throughout form)
Page numbers
Officer Signatures

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

ON POLICY DATA PAGES

PREMIUM CLASS

The product is fully underwritten according to company standards using the following classes:

- Standard Non-nicotine
- Standard Nicotine

NO LAPSE GUARANTEE DATE:

The No Lapse Guarantee Date will vary depending on the No Lapse Guarantee Period elected by the Owner at time of application and the Policy Date.

MINIMUM FACE AMOUNT

The Minimum Face Amount is \$25,000 and is set at issue. Americo reserves the right without re-filing to raise the Minimum Face Amount for new issues only; if raised, it will be raised for all new issues. Americo will never administer in a discriminatory manner.

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Policy ABB297
Data Page ABB297 (15)
Data Page ABB297 (20)
Data Page ABB297 (25)
Data Page ABB297 (30)

MAXIMUM ANNUAL PREMIUM

The Maximum Annual Premium is \$100,000 and is set at issue. Americo reserves the right without re-filing to change the Maximum Annual Premium for new issues only; if changed, it will be changed for all new issues. Americo will never administer in a discriminatory manner.

ENDOWMENT DATE

This date will vary depending on the Insured's age on the Policy Date. The Policy's Endowment Date will be the Policy Anniversary when the Insured reaches the Attained Age 95.

RETURN OF PREMIUM BENEFIT TABLE

The values and dates shown in the Return of Premium Benefit Table will vary depending on Policy Date, the Insured's age on the Policy Date, the Insured's Premium Class, and the Initial Face Amount.

MONTHLY EXPENSE CHARGES

The values will vary depending on the Insured's age on the Policy Data, Premium Class and Initial Face Amount.

SURRENDER CHARGES

The values will vary depending on the Insured's age on the Policy Date, Initial Face Amount, and Premium Class.

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER \$1,000

The values will vary depending on the Insured's age on the Policy Data and Premium Class. See the Actuarial Memorandum provided with this filing for a complete description of methodology.

PERCENTAGE OF ACCUMULATION VALUE TABLE

The values will vary depending on the Insured's age on the Policy Date, Premium Class, Premium Frequency and Initial Face Amount.

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Rider AAA2162

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

IN FORM TEXT

Page numbers

Officer Signature

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Rider AAA2158-UL

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

IN FORM TEXT

Page numbers

Officer Signature



UNIVERSAL LIFE STATEMENT FOR January 1, 2010 – December 31, 2010

OWNER: [John Doe]

AGENT: [Joe Agent]
[123 XYZ Street]
[Suite 600]
[Kansas City, MO 12345]

INSURED: [John Doe]
POLICY NUMBER: [XXXXXXXX]
ISSUE DATE: [03/01/2010]

This is an annual report on the performance of your policy number [XXXXXXXX]. Policy performance is affected by many factors. Specifically, if while your policy has been in force, you have missed any planned premium payments, made a late payment, taken a partial withdrawal or a policy loan, or if the cost of insurance has increased or the interest credit rate has declined, the performance or the longevity of your coverage may have been adversely impacted. You should consider calling our Customer Service department at the number listed below to find out how these changes, if any, may have affected your policy.

Important Policyholder Notice:

You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current projection. You may annually request, without charge, such a projection by contacting your agent, writing to Americo Financial Life and Annuity Insurance Company at P.O. Box 410288, Kansas City, MO 64141-0288 or calling 1-800-231-0801. If you do not receive a current projection of your policy within 30 days from your request, you should contact your state insurance department.

Please see attached Important Privacy Notice.

UNIVERSAL LIFE STATEMENT FOR January 1, 2010 – December 31, 2010

INSURED:	[John Doe]	ISSUE DATE:	[03/01/2010]
POLICY NUMBER:	[XXXXXXXXXX]	DEATH BENEFIT OPTION:	[Level]
MODE PREMIUM:	[\$XXX.XX, Annually]	PLAN CODE:	[BQLRBB]
ISSUE AGE:	[35]		

BENEFITS SUMMARY (Reporting Period January 1, 2010 – May 31, 2010)

Specified Amount as of 01/01/2010	\$XX,XXX
Death Benefit Less Policy Loan as of 01/01/2010	\$XX,XXX
Specified Amount as of 12/31/2010	\$XX,XXX
Death Benefit Less Policy Loan as of 12/31/2010	\$XX,XXX

RIDER SUMMARY (as of December 31, 2010)

Accidental Death Benefit Rider	\$XXX.XX
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ACCUMULATION SUMMARY (Reporting Period January 1, 2010 – December 31, 2010)

Accumulation Value as of 01/01/2010	\$XXX.XX
Premiums Received	\$XXX.XX
Interest Credited	\$XXX.XX
Load and Expenses	\$XXX.XX
Cost of Insurance	\$XXX.XX
Gross Partial Surrenders and Fees*	\$XXX.XX
TOTAL ACCUMULATION VALUE AS OF 12/31/2010	\$XXX.XX

SURRENDER BENEFIT SUMMARY

Total Cash Surrender Value as 01/01/2010	\$XXX.XX
Accumulation Value as of 12/31/2010	\$XXX.XX
Surrender Charge	\$XXX.XX
Outstanding Loan Balance	\$XXX.XX
Total Cash Surrender Value as of 12/31/2010	\$XXX.XX

The Surrender Benefit Information shown here is applicable only if you surrender your policy as of the end of this statement period. Your Cash Surrender Value has been reduced by any Outstanding Loan Balance and prior partial surrenders.

Some policies may generate negative values while in the No Lapse Guarantee Period as defined in the policy. If the policy values remain negative at the end of this period, a premium payment sufficient to return the policy value to a positive value will be required, and premiums may need to be increased.

Additional premiums may be required to keep this policy in force for the life of the insured.

Please note this statement may not reflect your most recent payment as it may have been applied after the statement date.

Values may differ from the previous year's statement due to transactions processed after the report was produced.

IMPORTANT PRIVACY NOTICE

The Americo Companies share your concerns about privacy. We do not disclose or sell our customer's nonpublic personal information to anyone except as permitted or required by law. If a state's law is more restrictive than Federal law, we follow that state's privacy law when doing business in that state.

We collect personal information as part of our insurance business. Most of this comes from your application. We keep information about the products and services you purchase from us. We also collect personal information from outside sources, including consumer reporting agencies and health care providers. This information may include financial and medical information. Information obtained from insurance-support groups may be retained and later disclosed to other such groups. Information obtained from a report prepared by an insurance-support organization may be retained by that organization and disclosed to other persons.

We protect your information in several ways. When nonaffiliated companies work for us, we make them agree to confidentiality. Within Americo, your personal information is limited to those who need it to service your needs. In addition, we train our employees to protect information and have established physical and electronic safeguards. Should your relationship with Americo end, your information will remain protected in accordance with our privacy practices.

You have the right to access and request correction of your nonpublic information as recorded by Americo. Any such request must be specific as to what information is being requested and should be directed in writing to Americo at our administrative office address:

Americo

P.O. Box 410288

Kansas City, MO 64141-0288

If you have any other questions or would like more information, please write us. When you write us, please provide your complete name and address, the company and policy number. If you wish us to stop sending you any further information regarding our customer relationship, please write us or call the toll free number listed below. Our current privacy notice is available to you upon request.

The following Americo Life, Inc. affiliates are covered by this Important Privacy Notice:

- Americo Financial Life and Annuity Insurance Company (formerly The College Life Insurance Company of America) 1-800-634-1181
- Great Southern Life Insurance Company 1-800-231-0801
- The Ohio State Life Insurance Company 1-800-752-1387
- United Fidelity Life Insurance Company 1-800-366-6100
- Financial Assurance Life Insurance Company 1-800-366-6100
- National Farmers Union Life Insurance Company 1-800-786-2589



UNIVERSAL LIFE STATEMENT FOR January 1, 2010 – December 31, 2010

OWNER: [John Doe]

AGENT: [Joe Agent]
[123 XYZ Street]
[Suite 600]
[Kansas City, MO 12345]

INSURED: [John Doe]
POLICY NUMBER: [XXXXXXXXX]
ISSUE DATE: [03/01/2010]

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UNIVERSAL LIFE STATEMENT FOR January 1, 2010 – December 31, 2010

INSURED:	[John Doe]	ISSUE DATE:	[03/01/2010]
POLICY NUMBER:	[XXXXXXXXXX]	DEATH BENEFIT OPTION:	[Level]
MODE PREMIUM:	[\$XXX.XX, Annually]	PLAN CODE:	[BQLRBB]
ISSUE AGE:	[35]		

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Specified Amount as of 01/01/2010	\$XX,XXX
Death Benefit Less Policy Loan as of 01/01/2010	\$XX,XXX
Specified Amount as of 12/31/2010	\$XX,XXX
Death Benefit Less Policy Loan as of 12/31/2010	\$XX,XXX

RIDER SUMMARY (as of December 31, 2010)

None	
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ACCUMULATION SUMMARY (Reporting Period January 1, 2010 – December 31, 2010)

Accumulation Value as of 01/01/2010	\$XXX.XX
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Interest Credited	\$XXX.XX
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We protect your information in several ways. When nonaffiliated companies work for us, we make them agree to confidentiality. Within Americo, your personal information is limited to those who need it to service your needs. In addition, we train our employees to protect information and have established physical and electronic safeguards. Should your relationship with Americo end, your information will remain protected in accordance with our privacy practices.

You have the right to access and request correction of your nonpublic information as recorded by Americo. Any such request must be specific as to what information is being requested and should be directed in writing to Americo at our administrative office address:

Americo

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- United Fidelity Life Insurance Company 1-800-366-6100
- Financial Assurance Life Insurance Company 1-800-366-6100
- National Farmers Union Life Insurance Company 1-800-786-2589

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

NAIC number: 0449-61999

FEIN number: 35-0810610

Certification of Compliance

I, Eric H. Petersen – FSA, MAAA hereby certify that, to the best of my knowledge and belief, that the form(s) listed below comply with the laws, rules, and regulations in your jurisdiction.

<u>Form Number(s)</u>	<u>Form Description(s)</u>
ABB295	Flexible Premium Adjustable Life Insurance Policy with Endowment to Age 105
ABB295 (15)	Policy Data Page for 15/15 No Lapse Guarantee Period
ABB295 (20)	Policy Data Page for 20/20 No Lapse Guarantee Period
ABB295 (25)	Policy Data Page for 25/25 No Lapse Guarantee Period
ABB295 (30)	Policy Data Page for 30/30 No Lapse Guarantee Period
ABB296	Flexible Premium Adjustable Life Insurance Policy with Endowment to Age 100
ABB296 (15)	Policy Data Page for 15/15 No Lapse Guarantee Period
ABB296 (20)	Policy Data Page for 20/20 No Lapse Guarantee Period
ABB296 (25)	Policy Data Page for 25/25 No Lapse Guarantee Period
ABB296 (30)	Policy Data Page for 30/30 No Lapse Guarantee Period
ABB297	Flexible Premium Adjustable Life Insurance Policy with Endowment to Age 95
ABB297 (15)	Policy Data Page for 15/15 No Lapse Guarantee Period
ABB297 (20)	Policy Data Page for 20/20 No Lapse Guarantee Period
ABB297 (25)	Policy Data Page for 25/25 No Lapse Guarantee Period
ABB297 (30)	Policy Data Page for 30/30 No Lapse Guarantee Period
AAA2162	Children's Term Insurance Rider
AAA2158-UL	Waiver of Monthly Specified Premium Rider

Eric H. Petersen – FSA, MAAA
Assistant Vice President – Product Development

August 24, 2010

Date

ARKANSAS

CERTIFICATION OF COMPLIANCE

COMPANY: Americo Financial Life and Annuity Insurance Company

<u>Form Number(s)</u>	<u>Form Description(s)</u>
ABB295	Flexible Premium Adjustable Life Insurance Policy with Endowment at Age 105
ABB295 (15)	Policy Data Page for 15/15 No Lapse Guarantee Period
ABB295 (20)	Policy Data Page for 20/20 No Lapse Guarantee Period
ABB295 (25)	Policy Data Page for 25/25 No Lapse Guarantee Period
ABB295 (30)	Policy Data Page for 30/30 No Lapse Guarantee Period
ABB296	Flexible Premium Adjustable Life Insurance Policy with Endowment at Age 100
ABB296 (15)	Policy Data Page for 15/15 No Lapse Guarantee Period
ABB296 (20)	Policy Data Page for 20/20 No Lapse Guarantee Period
ABB296 (25)	Policy Data Page for 25/25 No Lapse Guarantee Period
ABB296 (30)	Policy Data Page for 30/30 No Lapse Guarantee Period
ABB297	Flexible Premium Adjustable Life Insurance Policy with Endowment at Age 95
ABB297 (15)	Policy Data Page for 15/15 No Lapse Guarantee Period
ABB297 (20)	Policy Data Page for 20/20 No Lapse Guarantee Period
ABB297 (25)	Policy Data Page for 25/25 No Lapse Guarantee Period
ABB297 (30)	Policy Data Page for 30/30 No Lapse Guarantee Period
AAA2162	Children's Term Insurance Rider
AAA2158-UL	Waiver of Monthly Specified Premium Rider

I hereby certify that to the best of my knowledge and belief the above form submission complies with Regulation 34, as well as the other laws and regulations of the State of Arkansas.

Eric H. Petersen, FSA, MAAA

Assistant Vice President - Product Development
Title

September 2, 2010
Date