

SERFF Tracking Number: LLNS-126719791 State: Arkansas
Filing Company: Illinois Mutual Life Insurance Company State Tracking Number: 46778
Company Tracking Number: 621
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: Single Premium Deferred Annuity Contract
Project Name/Number: Single Premium Deferred Annuity Contract/621

Filing at a Glance

Company: Illinois Mutual Life Insurance Company

Product Name: Single Premium Deferred Annuity Contract SERFF Tr Num: LLNS-126719791 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 46778

Sub-TOI: A02I.003 Single Premium Co Tr Num: 621 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird

Author: Jennifer Roseboom Disposition Date: 09/16/2010

Date Submitted: 09/13/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Single Premium Deferred Annuity Contract

Project Number: 621

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/16/2010

Deemer Date:

Submitted By: Jennifer Roseboom

Filing Description:

Ref: Illinois Mutual Life Insurance Company

NAIC #64580; FEIN 37-0344290

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/16/2010

Created By: Jennifer Roseboom

Corresponding Filing Tracking Number:

RE: Form 621, Single Premium Deferred Annuity Contract

The enclosed is a new annuity contract submitted for your review and approval. This Contract will be marketed through licensed agents.

SERFF Tracking Number: LLNS-126719791 State: Arkansas
Filing Company: Illinois Mutual Life Insurance Company State Tracking Number: 46778
Company Tracking Number: 621
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Single Premium Deferred Annuity Contract
Project Name/Number: Single Premium Deferred Annuity Contract/621

Form 621 is a Single Premium Deferred Annuity Contract which provides for an initial interest rate guarantee period of 3-10 years. There are specified surrender charges applied to the surrender of the contract prior to the end of the Guarantee Period and a Market Value Adjustment may increase or decrease the surrender value where a surrender charge is applied depending on current market interest rates. If the owner dies prior to the maturity date or payment of a settlement option, the beneficiary will receive a death benefit.

Issue ages are 0-90 for 3 and 4 year guaranteed periods and 0-85 for 5 and 10 year guaranteed periods.

Form 5490(AR) is the Annuity Application, which was Approved by your Department on 10/29/2001 and will be used to apply for the Single Premium Deferred Annuity Contract.

An Actuarial Memorandum is enclosed.

We look forward to your approval of this filing.

Sincerely,

David C. Storlie
Vice President and General Counsel
1-800-437-7355 Ext. 426

Company and Contact

Filing Contact Information

David Storlie, Vice President and General Counsel dcstorlie@illinoismutual.com
300 SW Adams Street 309-674-8255 [Phone] 426 [Ext]
Peoria, IL 61634 309-674-2076 [FAX]

Filing Company Information

Illinois Mutual Life Insurance Company CoCode: 64580 State of Domicile: Illinois
300 SW Adams Street Group Code: -99 Company Type:
Peoria, IL 61634 Group Name: State ID Number:
(309) 674-8255 ext. [Phone] FEIN Number: 37-0344290

SERFF Tracking Number: LLNS-126719791 *State:* Arkansas
Filing Company: Illinois Mutual Life Insurance Company *State Tracking Number:* 46778
Company Tracking Number: 621
TOI: A021 Individual Annuities- Deferred Non-Variable *Sub-TOI:* A021.003 Single Premium
Product Name: Single Premium Deferred Annuity Contract
Project Name/Number: Single Premium Deferred Annuity Contract/621

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 form x \$50=\$50 Total EFT due
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Illinois Mutual Life Insurance Company	\$50.00	09/13/2010	39465832

SERFF Tracking Number: LLNS-126719791 *State:* Arkansas
Filing Company: Illinois Mutual Life Insurance Company *State Tracking Number:* 46778
Company Tracking Number: 621
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: Single Premium Deferred Annuity Contract
Project Name/Number: Single Premium Deferred Annuity Contract/621

Disposition

Disposition Date: 09/16/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.



A Mutual Life Insurance Company

WE AGREE TO PAY, subject to the provisions of this Contract, either:

- (a) the proceeds due under one of the Settlement Options to the Annuitant if the Owner is living on the Maturity Date; or
- (b) a Death Benefit to the Beneficiary if the Owner dies before the Maturity Date. The amount of the Death Benefit will be the greater of the Accumulated Value or the Accumulated Value plus the Market Value Adjustment calculated as of the date of death of the Owner. The Surrender Charge will be waived on death. We will pay the Death Benefit no later than one month after the receipt of due proof of death.

THE CONSIDERATION for this Contract is the application, a copy of which is attached to and made a part of this Contract, and the payment of the Single Premium as stated herein.

NOTICE OF THIRTY-DAY RIGHT TO EXAMINE CONTRACT

Within 30 days after delivery to the Owner, this Contract may be surrendered by mailing or bringing it to our Home Office or to the agent who sold it to you. We shall then return to you the premium that you paid. This Contract will then be deemed void from the Date of Contract.

Signed and issued at the Home Office in Peoria, Illinois as of the Date of Contract.


Secretary


President

**Single Premium Deferred Annuity
Market Value Adjustment May Cause Increases or Decreases in Contract Values
Annuity Commencing on Maturity Date
Death Benefit prior to Maturity Date**

Illinois Mutual Life Insurance Company

Home Office 300 S.W. Adams Street Peoria, IL 61634 Phone 800.437.7355

**SINGLE PREMIUM DEFERRED ANNUITY
Form 621**

This Contract is a legal contract between the Contract Owner and Illinois Mutual Life Insurance Company.

READ YOUR CONTRACT CAREFULLY.

This ANNUITY CONTRACT provides a guaranteed income at the Maturity Date elected.

ALPHABETIC GUIDE TO YOUR CONTRACT

	Page		Page
Accumulated Value Provisions	4	Market Value Adjustment	5
Annuitant	3 & Schedule	Maturity Date	3 & Schedule
Beneficiary	3	Minimum Interest Rate	4
Cash Surrender Value	6	Misstatement of Age or Sex	11
Change of Beneficiary	4	Nontransferability Provision	4
Date of Contract	Schedule	Right to Examine Contract	1
Death Benefit	3	Settlement Options	7
Incontestability	11	Single Premium	Schedule
Interest	5	Surrender Charge	5 & Schedule
Owner	Schedule	Table of Guaranteed Values	Schedule
Ownership	3	Withdrawals	6

CONTRACT SCHEDULE

ANNUITANT: [JOHN B. DOE]
OWNER: [JOHN B. DOE]
CONTRACT NUMBER: [365060]
DATE OF CONTRACT: [01/01/2011]
ISSUE AGE: [45]
MATURITY DATE: [10/10/2086]
SINGLE PREMIUM: [\$5,000]
INTEREST RATE GUARANTEE PERIOD: [10 Years]
INITIAL INTEREST RATE: [3.28%]
SURRENDER CHARGE FOR INITIAL GUARANTEE PERIOD

YEARS FROM BEGINNING OF GUARANTEE PERIOD	SURRENDER CHARGE PERCENTAGE
[1]	9%
[2]	8%
[3]	7%
[4]	6%
[5]	5%
[6]	4%
[7]	3%
[8]	2%
[9]	1%
[10]	0.5%

SURRENDER CHARGES FOR INTEREST RATE GUARANTEE PERIODS

Guarantee Period	Years from Beginning of Guarantee Period									
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
[3 Years	4%	4%	4%]							
[4 Years	4%	4%	4%	4%]						
[5 Years	6%	6%	6%	5%	4%]					
[6 Years	6%	6%	6%	6%	5%	4%]				
[7 Years	8%	7%	6%	6%	6%	4%	3%]			
[8 Years	8%	8%	6%	6%	5%	4%	3%	2%]		
[9 Years	8%	8%	6%	6%	5%	4%	3%	2%	1%	
[10 Years	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.5%

CONTRACT SCHEDULE

ANNUITANT: [JOHN D. DOE]
 CONTRACT NO: [365060]

OWNER: [JOHN D. DOE]
 MATURITY DATE: [10/10/2086]

SINGLE PREMIUM: [\$5,000]
 INTEREST RATE GUARANTEE PERIOD: [10 YEARS]
 INITIAL INTEREST RATE: [3.28%]

TABLE OF GUARANTEED VALUES

THESE VALUES ARE BASED ON THE SINGLE PREMIUM SUBMITTED. THESE VALUES ARE BASED ON AN INTEREST RATE OF 1% AND DO NOT REFLECT THE INITIAL INTEREST RATE GUARANTEE. THE VALUES ASSUME THE POLICY OWNER WILL RENEW FOR THE SAME INTEREST RATE GUARANTEE PERIOD AS THE INITIAL INTEREST RATE GUARANTEE PERIOD. THESE VALUES WILL BE REDUCED BY ANY PARTIAL WITHDRAWALS.

Year	Accumulated Value	Surrender Value	Year	Accumulated Value	Surrender Value
1	[5050]	[4596]	26	[6478]	[6217]
2	[5101]	[4692]	27	[6543]	[6345]
3	[5152]	[4791]	28	[6608]	[6474]
4	[5204]	[4891]	29	[6674]	[6606]
5	[5256]	[4992]	30	[6741]	[6706]
6	[5309]	[5095]	31	[6808]	[6194]
7	[5362]	[5200]	32	[6876]	[6325]
8	[5416]	[5306]	33	[6945]	[6457]
9	[5470]	[5414]	34	[7014]	[6592]
10	[5525]	[5495]	35	[7084]	[6729]
11	[5580]	[5076]	36	[7155]	[6868]
12	[5636]	[5183]	37	[7227]	[7009]
13	[5692]	[5292]	38	[7299]	[7152]
14	[5749]	[5403]	39	[7372]	[7297]
15	[5806]	[5515]	40	[7446]	[7407]
16	[5864]	[5628]	41	[7520]	[6842]
17	[5923]	[5744]	42	[7595]	[6986]
18	[5982]	[5861]	43	[7671]	[7133]
19	[6042]	[5980]	44	[7748]	[7282]
20	[6102]	[6070]	45	[7825]	[7433]
21	[6163]	[5607]	46	[7903]	[7586]
22	[6225]	[5726]	47	[7982]	[7742]
23	[6287]	[5846]	48	[8062]	[7900]
24	[6350]	[5968]	49	[8143]	[8060]
25	[6414]	[6092]	50	[8224]	[8182]

DEFINITIONS

We, Us and Our: As used in this Contract the terms “we,” “us” and “our” shall refer to Illinois Mutual Life Insurance Company.

You and Your: As used in this Contract the terms “you” and “your” shall refer to the Owner, as shown in the Schedule.

MATURITY DATE

The Maturity Date is shown on the Contract Schedule. We may require the surrender of this Contract for the Accumulated Value at the Maturity Date in exchange for a Supplementary Contract that provides for periodic payments.

ANNUITANT

The Annuitant shall be the Owner unless otherwise designated by the Owner. By writing to us, the Owner may, from time to time, change the Annuitant at any time prior to the Maturity Date.

A change of an Annuitant shall not take effect until recorded by us. When so recorded, the change will take effect as of the date of the written request. Such a change is effective whether or not the Owner is living when the change is recorded. There shall be no further liability on our part with respect to any proceeds paid by us or applied under any option in this Contract prior to such recording.

DEATH BENEFIT

The Death Benefit will be the greater of the Accumulated Value or the Accumulated Value plus the Market Value Adjustment calculated as of the date of death of the Owner.

If the Owner dies before the Maturity Date, the Beneficiary may elect to receive the Death Benefit as follows:

1. a lump sum, or
2. over a period not to exceed 60 months from the date of death, or
3. in equal or substantially equal payments over the life or life expectancy of the designated beneficiary or beneficiaries. The payments must start within one year of the Owner's death.

If the Beneficiary is the surviving spouse of the Owner, this Contract may be continued with the surviving spouse as the Owner.

If the Annuitant dies after the Maturity Date, the Beneficiary must receive the remaining Settlement Option payments due, if any, at a rate at least as rapid as under the method of distribution being used at the time of the Annuitant's death.

OWNERSHIP

The Owner may exercise such rights or take any other action agreed to by us relating to the Contract.

BENEFICIARY

The Beneficiary shall be as shown in the application for this Contract, subject to this provision. The Owner may change the Beneficiary by writing to us.

BENEFICIARY (cont.)

A change of a Beneficiary shall not take effect until recorded by us. When so recorded, the change will take effect as of the date of the written request. Such a change is effective whether or not the Owner is living when the change is recorded. There shall be no further liability on our part with respect to any proceeds paid by us or applied under any option in this Contract prior to such recording.

If 2 or more persons are shown as Beneficiary, any proceeds due to them upon the Owner's death shall be payable, unless shown otherwise in such designation, in equal shares to such persons as survive the Owner. Such survivor(s) shall be deemed the Beneficiary for the whole of the proceeds so payable.

If none of the primary or contingent Beneficiaries are living at the time of the death of the Owner, the proceeds will be paid to the executors or administrators of the Owner.

NONTRANSFERABILITY

This Contract may not be sold, assigned, discounted or pledged as collateral for a loan, or as security for the performance of an obligation or for any other purpose to any person other than us. This provision shall not preclude the transfer of the Contract to the Annuitant where such transfer represents an interest to which he is entitled under a tax-qualified plan.

PREMIUM PAYMENT

The single premium for this Contract is due with the application.

ACCUMULATED VALUE PROVISIONS

ACCUMULATED VALUE. The Accumulated Value will be equal to the premium, less any premium tax that we are required to pay, plus accumulated interest, less all partial withdrawal amounts.

SPECIFICATION DATE. The Specification Date is the first day of any Interest Rate Guarantee Period. If at the expiration of an Interest Rate Guaranteed Period, you have chosen Option 4, the Specification Date is the first day following the expiration of that Interest Rate Guarantee Period. A new Contract Schedule will be sent out on each Specification Date.

MINIMUM INTEREST RATE. The Minimum Interest Rate for each Interest Rate Guaranteed Period is the Nonforfeiture Rate in effect on the Specification Date. The Minimum Interest Rate will remain unchanged during the Interest Rate Guarantee Period. If at the expiration of an Interest Rate Guaranteed Period you have chosen Option 4, then the Minimum Interest Rate will be determined on that Specification Date and will remain unchanged until the Maturity Date. The Minimum Interest Rate will be shown on the Contract Schedule.

NONFORFEITURE RATE. The Nonforfeiture Rate will be calculated on the fifteenth of each calendar month.

The Nonforfeiture Rate equals the greater of A and B where

A is 1%

B is the lesser of 1 and 2 where

1. is 3%
2. is the average five-year Treasury Constant Maturity Treasury Series rate reported by the Federal Reserve for the calendar month two months prior to the month the Nonforfeiture Rate is calculated, rounded to the nearest one-twentieth of one percent, less 1.25%

ACCUMULATED VALUE PROVISIONS (cont.)

GUARANTEED CASH SURRENDER VALUE. The Guaranteed Cash Surrender Value is 87.5% of the Accumulated Value at the last Specification Date accumulated at the Minimum Interest Rate less any partial withdrawals taken on or after the last Specification Date accumulated at the Minimum Interest Rate.

INTEREST RATE GUARANTEE PERIOD. The Interest Rate Guarantee Period is the length of time that the Interest Rate used to credit interest to the contract is guaranteed. The Interest Rate Guarantee Period will be shown on the Contract Schedule.

CREDITING OF INTEREST. During each Interest Rate Guarantee Period, the Accumulated Value will be credited interest daily at the effective annual rate declared on the Specification Date. If, at the expiration of an Interest Rate Guarantee Period, you select Option 4, the Accumulated Value will be credited interest daily at a Current Interest Rate. In any case, the effective annual rate of interest credited to the Accumulated value will never be less than the Minimum Interest Rate.

CURRENT INTEREST RATE. An interest rate declared by the Board of Directors that will not be less than the Minimum Interest Rate. The Current Interest Rate can be adjusted at our sole discretion.

OPTIONS AT THE EXPIRATION OF THE INTEREST RATE GUARANTEE PERIOD. You may elect one of the following options 30 calendar days prior to the end of any Interest Rate Guarantee Period. The election will be effective on the Contract Anniversary that coincides with the expiration of the previous Interest Rate Guarantee Period.

- Option 1** Renew into an available Interest Rate Guarantee Period at the then offered Interest Rate Guarantee Period interest rate.
- Option 2** Select a Settlement Option.
- Option 3** Take a full surrender of the Accumulated Value with no Surrender Charge or Market Value Adjustment.
- Option 4** Allow the contract to accumulate at the current interest rate to maturity without surrender charges or a Market Value Adjustment.

If no election is made by the date the Interest Rate Guarantee Period expires, we will automatically renew the expiring Accumulated Value for the same Interest Rate Guarantee Period at the then offered Interest Rate Guarantee Period Interest Rate. If the expiring Interest Rate Guarantee Period is no longer offered, we will then select the shortest Interest Rate Guarantee Period available. If the Interest Rate Guarantee Period extends beyond the Maturity Date, we will then select the longest Interest Rate Guarantee Period that will not extend beyond the Maturity Date. If no such Interest Rate Guarantee Period exists, then we will select Option 4.

SURRENDER CHARGE. We will make a Surrender Charge on full or partial withdrawals. The Surrender Charges, applicable during each Interest Rate Guarantee Period, are expressed as a percentage of the full or partial withdrawal and are shown in the Contract Schedule. No Surrender Charge will apply 30 days prior to the end of any Interest Rate Guarantee Period.

MARKET VALUE ADJUSTMENT. Your annuity premium will be used to purchase investments. Should you choose to make an early withdrawal of funds, we may need to sell these investments before their maturity date. If interest conditions are different at the time the investments are sold, the Market Value Adjustment (MVA) provision could increase or decrease the Accumulated Value if any portion of the Contract is surrendered during the Interest Rate Guarantee Period.

The Market Value Adjustment equals the Market Value Adjustment Factor times the Accumulated Value.

The Market Value Adjustment does not apply if no surrender charges are applicable.

ACCUMULATED VALUE PROVISIONS (cont.)

MARKET VALUE ADJUSTMENT FACTOR. In order to calculate the Market Value Adjustment factor, A, B, and C below are defined as:

- A** is an index rate, determined on each Specification Date of the Contract, based on the Treasury Constant Maturity Series published by the Federal Reserve for a security with a time to maturity equal to the Interest Rate Guarantee Period.
- B** is an index rate, determined at the time the surrender, based on the Treasury Constant Maturity Series published by the Federal Reserve for a security with time to maturity equal to the same Interest Rate Guarantee Period noted above.
- C** is the number of complete months from the date of surrender to the end of the Interest Rate Guarantee Period divided by twelve.

The Market Value Adjustment Factor is calculated by the following steps:

1. One plus A.
2. One plus B.
3. The result of 1. divided by the result of 2.
4. The result of 3. to the power of C.
5. The result of 4. minus One.

The Market Value Adjustment Factor equals the result of 5.

CASH SURRENDER VALUE. The Cash Surrender Value is equal to the Accumulated Value plus the Market Value Adjustment, less the appropriate Surrender Charge. At any time prior to the start of annuity payments, this is the amount available for the surrender of the Contract for cash. The Cash Surrender Value will never be less than the Guaranteed Cash Surrender Value.

FULL WITHDRAWAL. You may surrender this Contract any time prior to the Maturity Date. You must give written notice to us. We will then pay you the Cash Surrender Value

PARTIAL WITHDRAWAL. You may make a partial withdrawal prior to the Maturity date by giving notice to us. We will pay you the partial withdrawal amount times one plus the Market Value Adjusted factor, less the Surrender Charge which applies. This will reduce the Accumulated Value by the partial withdrawal amount. You may only make a partial withdrawal to the extent that the remaining Accumulated Value after withdrawal is not less than 15% of the Accumulated Value immediately prior to the partial withdrawal or \$1,000.

After the first Contract Year, you may withdraw all or a portion of the interest credited to the Contract during the prior contract year, without incurring a surrender charge or Market Value Adjustment.

WITHDRAWAL OF FUNDS WHILE NURSING HOME CONFINED. You may make a partial or full withdrawal without the application of a Surrender Charge if: (1) this Contract has been in effect for at least 2 years, and (2) you are currently confined to a nursing home and have been confined for at least 90 consecutive days. The nursing home must be licensed by the state in which it is located to provide skilled, intermediate or custodial nursing care.

WITHDRAWAL OF FUNDS WHEN TERMINALLY ILL. You may make a partial or full withdrawal without the application of a Surrender Charge if: (1) this Contract has been in effect for at least 2 years, and (2) you can give us satisfactory evidence that your life expectancy is 12 months or less from the date of application for withdrawal of funds. Part of that evidence must be certification by a licensed physician who is not the Owner or Annuitant or a member of the Owner or Annuitant's family.

ACCUMULATED VALUE PROVISIONS (cont.)

ANNUAL STATEMENT OF VALUES. We will annually provide you with a statement of values that will show premiums paid, partial or full withdrawals, current Accumulated Value, and current Cash Surrender Value.

SETTLEMENT OPTIONS

Any proceeds of this Contact due as a Death Benefit or Cash Surrender Value may be paid in one sum. However, if requested in writing by the Owner, or by a Beneficiary after the Owner's death, the whole or any part of the proceeds may be paid in accord with one or more of the following options to the person then entitled thereto. This person shall be called the Payee.

These options are not available if the proceeds retained are less than \$5,000 for any Payee or if the Payee is not a natural person.

Monthly, quarterly, semi-annual or annual payments may be chosen. If any payment is less than \$100, the interval between payments may be increased to a quarter, half or full year as may be required to make the payments at least \$100.

Interest under any option will be fixed by us. It will not be less than 1%.

For settlement options involving life contingencies, the mortality table to be used is the Annuity 2000 Mortality Table, without projection, as published by the Society of Actuaries.

The whole or part of such proceeds may be:

OPTION A-Interest: Full proceeds will be held by us for a pre-determined length of time. Interest on the funds held will be paid at the end of each payment period. The right of withdrawal, complete or partial, in sums not less than \$100 will be given to the Payee.

OPTION B-Fixed Payments: paid in periodic installments of an agreed amount until such proceeds plus interest have been paid in full.

OPTION C-Fixed Period: paid in periodic installments for a period of years. Payments per \$1,000 of proceeds are shown on Page 9.

OPTION D-Life Income: paid in installments while the Payee lives. Each installment amount shall be fixed in accord with the gender and age last birthday of the Payee when the first installment is payable. Payments per \$1,000 of proceeds are shown on Page 9.

OPTION E-Life Income With A Guaranteed Period: paid in installments for a guaranteed period and thereafter while the Payee lives. The guaranteed period may be a fixed number of years or until the sum of the installments equals the amount applied under this option. Each installment amount shall be fixed in accord with the gender and age at last birthday of the Payee when the first installment is payable. Payments per \$1,000 of proceeds are shown on Page 9.

OPTION F-Joint and Survivor Option: paid in installments to two Payees during their joint lifetime and, upon the death of the first Payee, to the remaining Payee at the level initially elected. Each joint installment amount will be based upon the gender and age at last birthday of each Payee. Payments per \$1,000 of proceeds for Joint and 2/3 to the Survivor and Joint and 1/2 to the Survivor are shown on Page 10. Both Payees must be at least 40 years old to elect this option.

We will need adequate proof of the date of Birth of any Payee for whom lifetime payments are to be made.

SETTLEMENT OPTIONS (cont.)

If Option A, B, or C is elected, the proceeds must be completely paid within 30 years after the Owner's death.

Unless expressly stated elsewhere, the first installment under Options B, C, D, E, and F will be payable on the date when the proceeds of this Contract become payable.

Upon the death of all Payees, any remaining guaranteed payments will be paid to any Beneficiary or, if none, to the estate of the last Payee to die.

MONTHLY PAYMENTS FOR EACH \$1,000 OF PROCEEDS APPLIED UNDER THE RESPECTIVE OPTIONS

OPTION C- LIFE PERIOD		OPTION D- LIFE INCOME			OPTION E- LIFE INCOME WITH A GUARANTEED PERIOD					
Number of Years	Amount of Payment	Age of Payee	Male	Female	Guaranteed Period					
					10 Years		20 Years		Installment Refund	
					Male	Female	Male	Female	Male	Female
5	\$17.08	10	\$1.64	\$1.58	\$1.64	\$1.58	\$1.64	\$1.58	\$1.62	\$1.56
6	14.30	11	1.66	1.59	1.66	1.59	1.65	1.59	1.63	1.58
7	12.32	12	1.67	1.61	1.67	1.61	1.67	1.61	1.65	1.59
8	10.83	13	1.69	1.62	1.69	1.62	1.69	1.62	1.66	1.61
9	9.68	14	1.71	1.64	1.71	1.64	1.70	1.64	1.68	1.62
10	8.75	15	1.72	1.65	1.72	1.65	1.72	1.65	1.69	1.63
11	7.99	16	1.74	1.67	1.74	1.67	1.74	1.67	1.71	1.65
12	7.36	17	1.76	1.69	1.76	1.69	1.76	1.68	1.73	1.67
13	6.83	18	1.78	1.70	1.78	1.70	1.78	1.70	1.74	1.68
14	6.37	19	1.80	1.72	1.80	1.72	1.80	1.72	1.76	1.70
15	5.98	20	1.82	1.74	1.82	1.74	1.82	1.74	1.78	1.71
16	5.63	21	1.84	1.76	1.84	1.76	1.84	1.76	1.80	1.73
17	5.33	22	1.86	1.78	1.86	1.78	1.86	1.77	1.82	1.75
18	5.05	23	1.89	1.80	1.88	1.80	1.88	1.79	1.84	1.77
19	4.81	24	1.91	1.82	1.91	1.82	1.90	1.82	1.86	1.79
20	4.59	25	1.93	1.84	1.93	1.84	1.93	1.84	1.88	1.81
21	4.40	26	1.96	1.86	1.96	1.86	1.95	1.86	1.90	1.83
22	4.22	27	1.98	1.88	1.98	1.88	1.98	1.88	1.93	1.85
23	4.05	28	2.01	1.91	2.01	1.91	2.00	1.90	1.95	1.87
24	3.90	29	2.04	1.93	2.04	1.93	2.03	1.93	1.97	1.89
25	3.76	30	2.07	1.96	2.07	1.96	2.06	1.95	2.00	1.91
26	3.64	31	2.10	1.98	2.10	1.98	2.09	1.98	2.02	1.94
27	3.52	32	2.13	2.01	2.13	2.01	2.12	2.01	2.05	1.96
28	3.41	33	2.16	2.04	2.16	2.04	2.15	2.03	2.08	1.99
29	3.31	34	2.19	2.07	2.19	2.07	2.18	2.06	2.10	2.01
30	3.21	35	2.23	2.10	2.23	2.10	2.22	2.09	2.13	2.04
		36	2.27	2.13	2.26	2.13	2.25	2.12	2.16	2.07
		37	2.30	2.16	2.30	2.16	2.29	2.15	2.19	2.09
		38	2.34	2.20	2.34	2.20	2.32	2.19	2.23	2.12
		39	2.39	2.23	2.38	2.23	2.36	2.22	2.26	2.15
		40	2.43	2.27	2.42	2.27	2.40	2.26	2.29	2.18
		41	2.47	2.31	2.47	2.31	2.45	2.30	2.33	2.22
		42	2.52	2.35	2.52	2.35	2.49	2.33	2.36	2.25
		43	2.57	2.39	2.56	2.39	2.53	2.37	2.40	2.29
		44	2.62	2.44	2.62	2.43	2.58	2.42	2.44	2.32
		45	2.68	2.48	2.67	2.48	2.63	2.46	2.48	2.36
		46	2.73	2.53	2.72	2.53	2.68	2.50	2.52	2.40
		47	2.79	2.58	2.78	2.57	2.73	2.55	2.57	2.44
		48	2.85	2.63	2.84	2.63	2.78	2.60	2.61	2.48
		49	2.92	2.69	2.90	2.68	2.84	2.65	2.66	2.52
		50	2.98	2.75	2.97	2.74	2.89	2.70	2.71	2.57
		51	3.06	2.81	3.03	2.80	2.95	2.75	2.76	2.62
		52	3.13	2.87	3.11	2.86	3.01	2.81	2.81	2.66
		53	3.21	2.94	3.18	2.92	3.07	2.87	2.87	2.71
		54	3.29	3.01	3.26	2.99	3.14	2.93	2.92	2.77
		55	3.37	3.08	3.34	3.06	3.20	2.99	2.98	2.82
		56	3.47	3.16	3.43	3.14	3.27	3.06	3.04	2.88
		57	3.56	3.24	3.52	3.22	3.34	3.12	3.11	2.94
		58	3.66	3.33	3.61	3.30	3.41	3.19	3.17	3.00
		59	3.77	3.42	3.71	3.39	3.48	3.26	3.24	3.07
		60	3.89	3.52	3.82	3.49	3.55	3.34	3.32	3.14
		61	4.01	3.62	3.93	3.58	3.62	3.41	3.39	3.21
		62	4.14	3.73	4.05	3.69	3.69	3.49	3.47	3.28
		63	4.28	3.85	4.17	3.80	3.76	3.57	3.56	3.36
		64	4.43	3.98	4.30	3.91	3.83	3.64	3.64	3.44
		65	4.58	4.11	4.43	4.03	3.90	3.72	3.74	3.53
		66	4.75	4.25	4.57	4.16	3.97	3.80	3.83	3.62
		67	4.93	4.40	4.72	4.30	4.04	3.88	3.93	3.72
		68	5.12	4.57	4.87	4.44	4.10	3.95	4.04	3.82
		69	5.33	4.74	5.03	4.59	4.16	4.02	4.15	3.92
		70	5.54	4.93	5.20	4.75	4.21	4.09	4.26	4.03
		71	5.78	5.13	5.36	4.92	4.26	4.16	4.39	4.15
		72	6.02	5.35	5.54	5.09	4.31	4.22	4.51	4.27
		73	6.29	5.59	5.71	5.28	4.35	4.28	4.64	4.41
		74	6.57	5.84	5.89	5.47	4.39	4.33	4.78	4.54
		75	6.87	6.12	6.08	5.66	4.43	4.37	4.93	4.69
		76	7.19	6.42	6.26	5.86	4.46	4.41	5.08	4.84
		77	7.53	6.74	6.45	6.07	4.48	4.45	5.25	5.00
		78	7.90	7.09	6.63	6.28	4.51	4.48	5.41	5.17
		79	8.30	7.47	6.81	6.49	4.52	4.50	5.59	5.35
		80*	8.72	7.88	6.99	6.70	4.54	4.52	5.78	5.54

* and over

MONTHLY PAYMENTS FOR EACH \$1,000 OF PROCEEDS APPLIED UNDER THE RESPECTIVE OPTIONS

**OPTION F-
JOINT INCOME WITH TWO-THIRDS
TO THE SURVIVOR**

**OPTION F-
JOINT INCOME WITH ONE-HALF
TO THE SURVIVOR**

Age of Female Payee	Age of Male Payee										Age of Male Payee										Age of Female Payee
	40	45	50	55	60	62	65	70	75	80*	40	45	50	55	60	62	65	70	75	80*	
40	\$2.25	\$2.34	\$2.43	\$2.52	\$2.62	\$2.66	\$2.72	\$2.82	\$2.92	\$3.01	\$2.35	\$2.46	\$2.58	\$2.71	\$2.87	\$2.93	\$3.04	\$3.22	\$3.41	\$3.60	40
41	2.27	2.36	2.46	2.55	2.65	2.69	2.76	2.86	2.96	3.06	2.37	2.48	2.60	2.74	2.90	2.96	3.07	3.26	3.46	3.65	41
42	2.29	2.39	2.49	2.58	2.69	2.73	2.79	2.90	3.00	3.10	2.39	2.50	2.63	2.77	2.93	3.00	3.11	3.30	3.50	3.70	42
43	2.31	2.41	2.51	2.62	2.72	2.76	2.83	2.94	3.05	3.15	2.41	2.53	2.66	2.80	2.96	3.03	3.14	3.34	3.55	3.75	43
44	2.33	2.44	2.54	2.65	2.76	2.80	2.87	2.99	3.10	3.20	2.43	2.55	2.68	2.83	2.99	3.07	3.18	3.38	3.60	3.81	44
45	2.35	2.46	2.57	2.68	2.79	2.84	2.91	3.03	3.15	3.25	2.46	2.58	2.71	2.86	3.03	3.10	3.22	3.43	3.65	3.86	45
46	2.37	2.48	2.60	2.71	2.83	2.88	2.95	3.08	3.20	3.31	2.48	2.60	2.74	2.89	3.06	3.14	3.26	3.47	3.70	3.92	46
47	2.39	2.51	2.63	2.75	2.87	2.92	3.00	3.12	3.25	3.37	2.50	2.63	2.77	2.92	3.10	3.18	3.30	3.52	3.75	3.98	47
48	2.41	2.53	2.66	2.78	2.91	2.96	3.04	3.17	3.30	3.42	2.53	2.66	2.80	2.96	3.14	3.22	3.34	3.57	3.81	4.04	48
49	2.44	2.56	2.69	2.82	2.95	3.00	3.09	3.23	3.36	3.49	2.55	2.68	2.83	2.99	3.18	3.26	3.39	3.62	3.86	4.11	49
50	2.46	2.58	2.72	2.85	2.99	3.05	3.13	3.28	3.42	3.55	2.58	2.71	2.86	3.03	3.22	3.30	3.43	3.67	3.92	4.18	50
51	2.48	2.61	2.75	2.89	3.03	3.09	3.18	3.33	3.48	3.62	2.60	2.74	2.89	3.06	3.26	3.34	3.48	3.73	3.99	4.25	51
52	2.50	2.64	2.78	2.93	3.08	3.14	3.23	3.39	3.54	3.69	2.63	2.77	2.93	3.10	3.30	3.39	3.53	3.78	4.05	4.32	52
53	2.52	2.66	2.81	2.96	3.12	3.19	3.29	3.45	3.61	3.76	2.66	2.80	2.96	3.14	3.35	3.44	3.58	3.84	4.11	4.39	53
54	2.54	2.69	2.84	3.00	3.17	3.24	3.34	3.51	3.68	3.83	2.69	2.83	3.00	3.18	3.39	3.48	3.63	3.90	4.18	4.47	54
55	2.56	2.71	2.87	3.04	3.21	3.29	3.39	3.57	3.75	3.91	2.72	2.87	3.03	3.22	3.44	3.53	3.69	3.96	4.25	4.55	55
56	2.58	2.74	2.91	3.08	3.26	3.34	3.45	3.64	3.82	3.99	2.75	2.90	3.07	3.26	3.49	3.58	3.74	4.03	4.33	4.64	56
57	2.61	2.77	2.94	3.12	3.31	3.39	3.51	3.71	3.90	4.08	2.78	2.93	3.11	3.31	3.54	3.64	3.80	4.09	4.41	4.73	57
58	2.63	2.79	2.97	3.16	3.36	3.44	3.57	3.78	3.98	4.17	2.81	2.97	3.15	3.35	3.59	3.69	3.86	4.16	4.49	4.82	58
59	2.65	2.82	3.00	3.20	3.41	3.50	3.63	3.85	4.06	4.26	2.84	3.00	3.19	3.40	3.64	3.75	3.92	4.23	4.57	4.92	59
60	2.67	2.85	3.04	3.24	3.46	3.55	3.69	3.92	4.15	4.36	2.87	3.04	3.23	3.45	3.69	3.80	3.98	4.31	4.65	5.02	60
61	2.70	2.87	3.07	3.29	3.51	3.61	3.76	4.00	4.24	4.46	2.91	3.08	3.27	3.49	3.75	3.86	4.05	4.38	4.74	5.12	61
62	2.72	2.90	3.11	3.33	3.57	3.67	3.82	4.08	4.33	4.57	2.94	3.12	3.32	3.55	3.81	3.93	4.12	4.46	4.84	5.23	62
63	2.74	2.93	3.14	3.37	3.62	3.73	3.89	4.16	4.43	4.68	2.98	3.16	3.36	3.60	3.87	3.99	4.19	4.55	4.94	5.34	63
64	2.77	2.96	3.17	3.41	3.68	3.79	3.96	4.25	4.53	4.80	3.02	3.20	3.41	3.65	3.93	4.06	4.26	4.63	5.04	5.46	64
65	2.79	2.99	3.21	3.46	3.73	3.85	4.03	4.33	4.64	4.92	3.05	3.24	3.46	3.71	3.99	4.12	4.33	4.72	5.14	5.59	65
66	2.81	3.01	3.24	3.50	3.79	3.91	4.10	4.42	4.74	5.05	3.09	3.29	3.51	3.76	4.06	4.19	4.41	4.81	5.25	5.72	66
67	2.84	3.04	3.28	3.55	3.84	3.97	4.17	4.52	4.86	5.18	3.13	3.33	3.56	3.82	4.13	4.27	4.49	4.91	5.37	5.85	67
68	2.86	3.07	3.31	3.59	3.90	4.04	4.25	4.61	4.97	5.32	3.17	3.38	3.61	3.88	4.20	4.34	4.57	5.01	5.49	5.99	68
69	2.88	3.10	3.35	3.63	3.96	4.10	4.32	4.71	5.09	5.46	3.21	3.42	3.66	3.94	4.27	4.42	4.66	5.11	5.61	6.14	69
70	2.91	3.13	3.39	3.68	4.02	4.16	4.40	4.80	5.22	5.62	3.25	3.47	3.72	4.01	4.35	4.50	4.75	5.22	5.74	6.30	70
71	2.93	3.16	3.42	3.73	4.08	4.23	4.47	4.91	5.35	5.77	3.30	3.52	3.77	4.07	4.42	4.58	4.84	5.33	5.87	6.46	71
72	2.96	3.19	3.46	3.77	4.13	4.30	4.55	5.01	5.48	5.94	3.34	3.57	3.83	4.14	4.50	4.67	4.94	5.45	6.02	6.63	72
73	2.98	3.22	3.49	3.82	4.19	4.36	4.63	5.11	5.61	6.11	3.39	3.62	3.89	4.21	4.58	4.76	5.04	5.57	6.16	6.81	73
74	3.01	3.25	3.53	3.86	4.25	4.43	4.71	5.22	5.75	6.29	3.43	3.67	3.95	4.28	4.67	4.85	5.14	5.69	6.31	7.00	74
75	3.03	3.28	3.57	3.91	4.31	4.50	4.79	5.33	5.90	6.47	3.48	3.72	4.01	4.35	4.75	4.94	5.24	5.82	6.47	7.19	75
76	3.06	3.31	3.60	3.95	4.37	4.56	4.87	5.44	6.04	6.66	3.52	3.78	4.07	4.42	4.84	5.03	5.35	5.95	6.63	7.39	76
77	3.08	3.34	3.64	4.00	4.43	4.63	4.95	5.54	6.19	6.85	3.57	3.83	4.14	4.50	4.93	5.13	5.46	6.08	6.80	7.60	77
78	3.10	3.36	3.67	4.04	4.49	4.69	5.03	5.65	6.34	7.05	3.62	3.89	4.20	4.57	5.02	5.23	5.57	6.22	6.98	7.82	78
79	3.13	3.39	3.71	4.09	4.55	4.76	5.11	5.76	6.49	7.25	3.67	3.94	4.26	4.65	5.11	5.33	5.68	6.36	7.15	8.04	79
80*	3.15	3.42	3.74	4.13	4.61	4.82	5.19	5.87	6.64	7.46	3.71	4.00	4.33	4.72	5.20	5.43	5.80	6.51	7.34	8.28	80*

* and over

GENERAL PROVISIONS

THE CONTRACT. This Contract and its application, a copy of which is attached hereto and made a part hereof, and any riders or endorsements form the entire Contract between the parties. All statements made by the Owner shall be deemed representations and not warranties. No such statement shall void the Contract or be used in defense of a claim hereunder unless it is contained in such application. No changes in the Contract and no waiver of any of its terms shall be valid unless made in writing by us and signed by our Secretary or by one of our Vice Presidents.

INCONTESTABILITY. This Contract shall be incontestable from the Date of Contract.

MISSTATEMENT OF AGE OR SEX. Age in the Contract means age last birthday. If the age or sex of any person entitled to receive benefits under this Contract has been misstated, we will adjust the Contract benefits to those that the values of the Contract would have purchased at the correct age and sex.

DIVIDENDS. Each year that this Contract stays in force our Board of Directors will decide what the divisible surplus will be, if any. We will credit this Contract with its fair share, if any, of such surplus accruing as a dividend. This credit will occur on each Contract anniversary while this Contract is in force.

SETTLEMENT AND DEFERMENT. Any sums payable by us under this Contract shall be payable at our Home Office. We may defer payment of the Cash Surrender Value for up to six months upon making a written request and receiving written approval from the Commissioner for the state in which this Contract was delivered. If payment is deferred for 30 or more days, interest at the rate required by the state in which this Contract is delivered will be paid.

CONFORMANCE TO STATUTES. Any annuity, surrender value or benefit payable under this Contract is not less than the minimum benefit required by any statute of the state in which this Contract is delivered.

ANNUAL MEETING. We shall hold our Annual Meeting of policyholders at our Home Office. Such meeting shall be held on the third Tuesday of July each year. However, if said day falls on a legal holiday, it shall be held on the following Wednesday.

**Single Premium Deferred Annuity
Market Value Adjustment May Cause Increases or Decreases in Contract Values
Annuity Commencing on Maturity Date
Death Benefit prior to Maturity Date**

Illinois Mutual Life Insurance Company
Home Office 300 S.W. Adams Street Peoria, IL 61634 Phone 800.437.7355

SERFF Tracking Number: LLNS-126719791 State: Arkansas
Filing Company: Illinois Mutual Life Insurance Company State Tracking Number: 46778
Company Tracking Number: 621
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: Single Premium Deferred Annuity Contract
Project Name/Number: Single Premium Deferred Annuity Contract/621

Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification
Comments:
Attachments:
AR Certification Reg 19.pdf
AZ Readability.pdf

Item Status: **Status**
Date:

Satisfied - Item: Application
Comments:
5490(AZ) Approved on 10/29/2001.
Attachment:
5490 (AZ).pdf

CERTIFICATION

Re: Form 621, Single Premium Deferred Annuity Contract

Date: September 13, 2010

I hereby certify that the filing on the above policy form meets the provision of Arkansas Regulation 49 and all applicable requirements of the Department.



David C. Storlie
Vice President
General Counsel
Illinois Mutual Life Insurance Company
300 SW Adams ST
Peoria IL 61634
800-437-7355, Ext 426



Department of Insurance
State of Arizona
 Life and Health Division
 Telephone: (602) 364-2393
 Facsimile: (602) 364-2175

JANICE K. BREWER
 Governor

2910 North 44th Street, Suite 210
 Phoenix, Arizona 85018-7269
www.id.state.az.us

CHRISTINA URIAS
 Director of Insurance

READABILITY CERTIFICATION

Arizona Administrative Code R20-6-213
 Life and Disability Insurance Policy Language Simplification

COMPANY NAME Illinois Mutual Life Insurance, NAIC # 64580,
 hereby certifies that the following form(s) comply with the requirements of paragraph (C)(1)(a) of
 the captioned Rule and achieve a Flesch reading ease test score of:

<u>FORM NUMBER</u>	<u>FLESCH SCORE</u>
621	51.7

Signature of Insurance Company Officer
(rubber stamp, copy or facsimile NOT ACCEPTED)

David C. Storlie, Vice President & General Counsel
 Typed Name and Title

09-13-2010

Date

Certification is required for all policy forms. A photocopy of this specimen is acceptable.



300 S.W. Adams Street Peoria, IL 61634
800.437.7355

SINGLE PREMIUM DEFERRED ANNUITY APPLICATION

1). OWNER (joint ownership is not permitted)

a). Name _____
Address _____ City _____ St. _____ Zip _____
b). SS # or Tax # _____ Birth Date _____ Sex _____

2). ANNUITANT (if other than Owner)

a). Name _____
Address _____ City _____ St. _____ Zip _____
b). SS # _____ Birth Date _____ Sex _____

3). BENEFICIARY

a). Name _____
Address _____ City _____ St. _____ Zip _____
b). Relationship to Owner _____ Birth Date _____ Sex _____

4). CONTINGENT BENEFICIARY

a). Name _____
Address _____ City _____ St. _____ Zip _____
b). Relationship to Owner _____ Birth Date _____ Sex _____

5). CONTRACT INFORMATION

a). Guaranteed Interest Period _____ years
b). A sum of: \$_____ is submitted with this application.
Make checks payable to Illinois Mutual Life Insurance Company.
c). Type of Annuity: Non – Qualified Ordinary IRA Roth IRA Other _____
d). Will the Contract applied for replace any life or annuity contract? Yes No
If yes, what company? _____ Contract # _____

I declare that all statements and answers contained herein are complete and true and are correctly recorded to the best of my knowledge and belief. I agree that this application will become a part of any Annuity issued.

For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Annuities have a 20* Day Free Look and you may request a written explanation of the benefits and provisions of the Annuity. Within 20* days after the Annuity is delivered, you may return the Annuity for a full refund. *30 days for persons who are 65 or older on date of application.

Signature of Annuitant, if other than Owner

Signature of Owner

FOR AGENT: To the best of my knowledge, the answers and information on the above application are correct, and the annuity being applied for will will not replace any existing insurance or annuity.

Signature of Licensed Resident Agent Code # _____

Signed at _____ on _____
City and State Date