

SERFF Tracking Number: MCHX-G126815921 State: Arkansas  
 Filing Company: OM Financial Life Insurance Company State Tracking Number: 46800  
 Company Tracking Number: OM APTP-P (7-10)  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life  
 Adjustable Life  
 Product Name: OM APTP-P (7-10) Indiv One Year Annual Point to Po  
 Project Name/Number: OM APTP-P (7-10) Indiv One Year Annual Point to Point Index Interest Option Rider - OM Financial Ins Co/OM APTP-P (7-10)  
 Indiv One Year Annual Point to Point Index Interest Option Rider - OM Financial Ins Co

## Filing at a Glance

Company: OM Financial Life Insurance Company

Product Name: OM APTP-P (7-10) Indiv One Year Annual Point to Po SERFF Tr Num: MCHX-G126815921 State: Arkansas  
 Year Annual Point to Po  
 TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 46800  
 Adjustable Life Closed  
 Sub-TOI: L09I.101 External Indexed - Single Life Co Tr Num: OM APTP-P (7-10) State Status: Approved-Closed  
 Life  
 Filing Type: Form Reviewer(s): Linda Bird  
 Author: SPI McHughConsulting Disposition Date: 09/20/2010  
 Date Submitted: 09/15/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: OM APTP-P (7-10) Indiv One Year Annual Point to Point Status of Filing in Domicile: Pending  
 Index Interest Option Rider - OM Financial Ins Co

Project Number: OM APTP-P (7-10) Indiv One Year Annual Point to Point Index Interest Option Rider - OM Financial Ins Co Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 09/20/2010

Explanation for Other Group Market Type:

State Status Changed: 09/20/2010

Deemer Date:

Created By: SPI McHughConsulting

Submitted By: SPI McHughConsulting

Corresponding Filing Tracking Number:

Filing Description:

RE: Filing on Behalf of OM Financial Life Insurance Company

Life Rider Filing

Form Number: OM APTP-P (7-10), One Year Annual Point to Point

SERFF Tracking Number: MCHX-G126815921 State: Arkansas  
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## Index Interest Option Rider

### May Be Used With:

Form Number	Title	Approval	Filing Number
OM IUL (1-09)	Universal Life Policy	12/8/2008	41001
OM HCV IUL (3-08)	Universal Life Policy	8/18/2008	39653

Dear Commissioner Bradford:

McHugh Consulting Resources, Inc. has been requested to file the enclosed forms on behalf of OM Financial Life Insurance Company. We have provided an authorization letter for your files.

The above referenced form is enclosed for your review and approval. The form is new and does not replace any forms currently on file with the Department.

The issue ages for this rider are the same as the product to which it is attached.

The fixed index interest crediting option rider may be attached to any previously approved life insurance products at or after issue. All assets supporting the index interest crediting option rider will be held in the company's general account. Based on the index interest crediting option guarantees and the holding of assets in the general account, the fixed index interest crediting option is appropriately regulated under state insurance law and registration is not required under state and federal securities laws.

The rider is designed to provide possible interest crediting based on formulas that use changes in the annual point to point closing values of the S&P 500 Composite Stock Price Index and/or the Dow Jones Industrial Average Index, as well as participation by a certain percentage in that formula, as part of its interest crediting calculation. See the enclosed statement of variability for the participation rate range.

When this rider is attached to a life insurance product, the following new line items will print on the INFORMATION page in the Interest Rates section, Interest Crediting Option(s) subsection depending on which index is selected. If both indices are selected, both line items will print along with their respective allocation percentages, index crediting period, minimum guaranteed cap rates for basic and excess, and the minimum guaranteed account value interest rate:

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One Year S&P 500 Annual Point to Point-Par

One Year DJIA Annual Point to Point-Par

New columns will also print displaying the Index Option(s) Initial Annual Cap and Participation Rates for each index interest crediting option.

The one asterisked statement below the table on the INFORMATION page that is based on the fixed index interest crediting option contained within the life insurance contract is revised to print as:

\*The cap rates are declared in advance of each segment's buy date and are guaranteed for 12 months dating from that segment's buy date.

This rider may be used with the above captioned life insurance products and may also be used with any approved life insurance products.

Enclosed are the actuarial memorandums for the base forms this rider will be attached to with updated information regarding the rider.

Any bracketed language is intended to be variable. See the enclosed statement of variability.

The form has been written in clear and simplified language and has passed the Flesch Reading Ease test.

The form is in final printed format subject only to changes in font style, margins, page numbers, ink, and paper stock. Printing standards will never be less than those required by law.

Thank you for your time and consideration of this filing. If you should have any questions regarding this filing, please do not hesitate to contact me at the telephone or fax numbers shown below.

Sincerely,

Tim Hager  
Compliance Project Specialist  
McHugh Consulting Resources, Inc.  
215-230-7960  
mcr@mchughconsulting.com

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## Company and Contact

### Filing Contact Information

Tim Hager, Compliance Project Specialist mcr@mchughconsulting.com  
 McHugh Consulting Resources, Inc. 215-230-7960 [Phone]  
 2005 South Easton Road, Suite 207 215-230-7961 [FAX]  
 Doylestown, PA 18901

### Filing Company Information

(This filing was made by a third party - McHughConsulting)

OM Financial Life Insurance Company	CoCode: 63274	State of Domicile: Maryland
1001 Fleet Street	Group Code: 2598	Company Type:
Baltimore, MD 21202	Group Name:	State ID Number:
(410) 895-0091 ext. [Phone]	FEIN Number: 52-6033321	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$125.00
Retaliatory?	Yes
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
OM Financial Life Insurance Company	\$125.00	09/15/2010	39525361

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/20/2010	09/20/2010

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## Disposition

Disposition Date: 09/20/2010

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		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Authorization Letter		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Actuarial Memorandum OM IUL (1-09)		No
Supporting Document	Actuarial Memorandum OM HCV IUL (3-08)		No
Form	One Year Annual Point to Point Index Interest Option Rider		Yes

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## Form Schedule

### Lead Form Number: OM APTP-P (7-10)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	OM APTP-P (7-10)	Policy/Contract	One Year Annual Point to Point Index Interest Option Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		63.400	std OM APTP-P (7-10)-09_07_10.PDF

# One Year Annual Point To Point Index Interest Option Rider

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This rider is a part of the life insurance contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the contract. This rider supersedes any conflicting provisions in the contract.

ANY INDEX INTEREST CREDITS ARE CREDITED ON THE INDEX INTEREST CREDITING DATE AT THE END OF THE INDEX CREDITING PERIOD AS DETERMINED BY FORMULA(S) BASED ON THE ANNUAL POINT-TO-POINT VALUES OF THE INDEX (WHICH EXCLUDES DIVIDENDS). THE CONTRACT VALUES MAY BE AFFECTED BY EXTERNAL INDEX(ES), BUT THE LIFE INSURANCE CONTRACT DOES NOT PARTICIPATE IN ANY STOCK, BOND, OR EQUITY INVESTMENTS.

**Effective Date** Date of Issue. If this rider is attached to your life insurance contract on the Date of Issue, the effective date is the Date of Issue.

After Date of Issue. If this rider is added to your life insurance contract after the Date of Issue, the effective date is the date it is mailed to your last known address.

**Benefit** This rider provides a one year annual point to point index interest option to the life insurance contract to which it is attached. The percentage of account value allocated to this index interest option is subject to an annual interest crediting formula that uses changes in the index as part of the calculation.

When this rider is attached at issue, the **INFORMATION** page shows the index interest option, initial percent allocated, index crediting period, participation rate, and initial cap rate.

**Index Crediting Date** The date on which index crediting occurs. Index interest credits are made annually for each account value segment allocated to this index option. The first possible index crediting date is 12 months following the first segment allocation date following the addition of this interest crediting option to your life insurance contract.

The index crediting date is the segment anniversary date, and may or may not coincide with the contract anniversary date.

**Allocations** You may allocate any percentage of the account value to this index option on the segment date following your contract anniversary or the index crediting date if these dates do not coincide.

Net premiums, as they are received, will be allocated to a short-term account value segment until the next segment allocation date. Interest is credited on a daily basis at an effective annual interest rate of no less than the Minimum Guaranteed Account Value Interest Rate shown in the **INFORMATION** section, **Interest Rates** subsection of the life insurance contract to which this rider is attached.

Net premiums move from the short-term account value segment and become part of the account value segment on the next account value segment date. The first possible allocation date is the next account value segment date following the contract or segment anniversary date on which this rider becomes effective.

Premiums, other than the Initial Premium, must be received at least [two] business days prior to the next account value segment date. Premiums not received [two] business days in advance will be added to the next account value segment.

# One Year Annual Point To Point Index Interest Option Rider (Continued)

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## Index Interest Credit

The index interest credit is the amount of interest credited to this index option.

For each account value segment allocated to this index crediting option, the index interest credit will equal:

- The current segment anniversary's account value; less
- Any outstanding loans; multiplied by
- The percentage allocated to this index interest option; multiplied by
- The participation rate of the index change, subject to the cap rate.

No index interest credits will be applied:

- To any portion of the contract surrendered between index crediting dates.
- If the contract is fully surrendered between index crediting dates.
- If death of the Primary Insured occurs between index crediting dates.

The index interest credit will never be less than zero. Index interest credits are not credited to any portion of the account value deducted to pay cost of insurance charges.

## Index Value

The index value on any specified date is the closing value of the index at the close of business on that date. If no index value is published, we will use the index value on the next business day for which the index value is published.

If publication of the index is discontinued, or if we are unable to utilize it, or if the calculation is substantially changed, subject to approval by the state insurance department, if required; we will substitute a suitable alternative index and notify you at your last known address.

## Index Change

The index change for any account value segment is calculated on each index crediting date and is used to calculate the index credit. The index change equals  $(A \text{ divided by } B) - 1$ , where:

- A is the index value as of the end-of-year account value segment of this index option;
- B is the index value as of the beginning-of-year account value segment of this index option.

## Participation Rate

The participation rate determines how much of any index change will be used to calculate any index interest credits. This rate is expressed as a percentage of any index change.

When this rider is attached at issue, the applicable participation rate is set at issue and is shown on the **INFORMATION** page of the life insurance contract to which this rider is attached.

When this rider is added after issue, the applicable participation rate is set on the effective date.

## Cap Rate

The cap rate is the maximum percentage that may be credited on each index crediting date.

The cap rate will be determined and fixed in advance of:

- Each segment date; and
- Each subsequent segment anniversary date for subsequent segment anniversaries.

The cap rate is guaranteed for 12 months and will never be less than the Minimum Guaranteed Cap Rate.

# One Year Annual Point To Point Index Interest Option Rider (Continued)

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## Reallocations

Account value segments may be reallocated between any interest crediting options within the contract to which this rider is attached. The reallocation will become effective on the account value segment anniversary date after any index credits are applied.

You must notify us of any reallocation at least [30] days prior to the account segment anniversary.

## Allocation and Reallocation Limitations

We may change, limit, suspend, or discontinue any further allocations or reallocations to this interest crediting option at any time. You will be notified at your last known address at least [30] days prior to such action.

If such notification is made, you may reallocate this interest crediting option prior to the next index crediting date. Any action taken is effective on the next index crediting date.

If no allocation or reallocation is made prior to the next index crediting date, we will reallocate the percentage of account value allocated to this interest crediting option proportionately to the remaining interest crediting options.

You will be notified at your last known address when the interest crediting option is available for allocation or reallocation.

## Index

**S&P 500® Index.** The Index used for calculating any index interest credits is the Standard & Poor's 500® Composite Stock Price Index (which excludes dividends). The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's, a division of the McGraw-Hill Companies, Inc. ("S&P"). S&P makes no representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the S&P 500® Index to track general stock market performance. S&P's only relationship to the Licensee is the licensing of certain trademarks and trade names of S&P and of the S&P 500® Index which is determined, composed and calculated by S&P without regard to the Licensee or the Product.

S&P has no obligation to take the needs of the Licensee or the owners of the Product into consideration in determining, composing or calculating the S&P 500® Index. S&P is not responsible for and has not participated in the determination of the prices and amount of the Product or the timing of the issuance or sale of the Product or in the determination or calculation of the equation by which the Product is to be converted into cash. S&P has no obligation or liability in connection with the administration, marketing or trading of the Product.

S&P DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF THE S&P 500® INDEX OR ANY DATA INCLUDED THEREIN AND S&P SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. S&P MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, OWNERS OF THE PRODUCT, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500® INDEX OR ANY DATA INCLUDED THEREIN. S&P MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE S&P 500® INDEX OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL S&P HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES (INCLUDING LOST PROFITS), EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.]

## One Year Annual Point To Point Index Interest Option Rider (Continued)

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### Rider Termination

This rider will terminate at the earliest of the following events:

- Death of the Primary Insured.
- When the life insurance contract ends.
- When the Primary Insured is age 120.
- The date written notice is mailed to your last known address.

### Nonparticipating

Dividends are not payable.

Signed for the Company.

[OM Financial Life Insurance Company]

[

A handwritten signature in black ink, appearing to read "John A. Phelps". The signature is written in a cursive style with a large, looping initial "J".

John A. Phelps  
President]

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## Supporting Document Schedules

**Item Status:** **Status Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

**Attachments:**

AR Readability Certification.PDF  
 AR Certificate of Compliance 23-79-138 and R&R 49.PDF  
 AR Certification of Compliance Bulletin 11-83.PDF  
 AR, Cert of Compliance, Rule 19, OM APTP-P (7-10).PDF

**Item Status:** **Status Date:**

**Satisfied - Item:** Authorization Letter

**Comments:**

**Attachment:**

2010 MCR Vendor Authorization letter new address eff 2-11-2010.PDF

**Item Status:** **Status Date:**

**Satisfied - Item:** Statement of Variability

**Comments:**

**Attachment:**

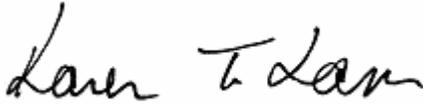
std SOV OM APTP-P (7-10)-09\_07\_10.PDF

**STATE OF ARKANSAS**  
**READABILITY CERTIFICATION**

**COMPANY NAME:** OM Financial Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<b>Form Number</b>	<b>Score</b>
OM APTP-P (7-10)	63.4

Signed:   
Name: Karen T. Lam  
Title: AVP, Compliance Oversight  
Date: 9/15/2010

**CERTIFICATE OF COMPLIANCE**

Insurer: OM Financial Life Insurance Company

Form Numbers: OM APTP-P (7-10)

I hereby certify that the filing above meets all applicable Arkansas requirements including Regulation 49 (Life and Health Guaranty Fund Notice) and Ark. Code Ann. 23-79-138 and Bulletin 11-88 (Consumer Information Notice).



\_\_\_\_\_  
Signature of Company Officer

Karen T. Lam  
\_\_\_\_\_  
Name

AVP, Compliance Oversight  
\_\_\_\_\_  
Title

9/15/2010  
\_\_\_\_\_  
Date

**STATE OF ARKANSAS**

**Certification**

Name of Company: OM Financial Life Insurance Company

The above named company certifies that One Year Annual Point to Point Fixed Index Interest Option Rider Form Nos. OM APTP-P (7-10) has been reviewed and complies with Arkansas Insurance Department Guidelines identified in its Bulletin No. 11-83.



\_\_\_\_\_  
Signature

Karen T. Lam

\_\_\_\_\_  
Print or Type Name

AVP, Compliance Oversight

\_\_\_\_\_  
Title

## Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: OM Financial Life Insurance Company

Form                    OM APTP-P (7-10)  
Number(s):

I hereby certify that to the best of my knowledge and belief, the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



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Signature of Company Officer

Karen T. Lam  
Name

AVP, Compliance Oversight  
Title

9/15/2010  
Date



OLD MUTUAL  
1001 Fleet Street  
Baltimore, Maryland 21202  
PH 410.895.0100  
1.888.697.LIFE  
FX 410.895.0162  
www.omfn.com

January 1, 2010

NAIC Company Code: 63274

To: The Insurance Commissioner

Re: Authorization

This letter, or a copy thereof, will authorize the consulting firm of McHugh Consulting Resources, Inc., 2005 South Easton Road, Suite 207, Doylestown, PA 18901, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

OM Financial Life Insurance Company

BY:

Karen T. Lam, FLMI, AIRC  
Assistant Vice President, Compliance Oversight

**Statement of Variability**  
**One Year Annual Point To Point Index Interest Option Rider**  
**OM APTP-P (7-10)**

Variable Item	Need for Variability	Anticipated Frequency of Change	Time At Which These Items Become Fixed	Anticipated Range
<b>Page 1</b>				
Allocations provision:				
Allocation Dates	May change if the business decision is made to add additional dates or change from the 15 <sup>th</sup> of the month.	Currently there is no anticipation of changing this item.	This item does not become fixed at issue.	The range for this item is between the 1 <sup>st</sup> and 31 of each month.
Allocation Deadline Dates	May change if the business decision is made to increase or decrease the time required to allocate to the crediting option.	Currently there is no anticipation of changing this item.	This item does not become fixed at issue.	The range for this item is between 1 and 31 days.
<b>Page 3</b>				
Reallocations provision:				
Number of Business Days Notification is Required for Reallocations	May change if the business decision is made to increase or decrease the number of business days required for any reallocations from one interest crediting option to another within the life insurance contract to which this rider is attached.	Currently, there is no anticipation of changing this item.	This item does not become fixed at issue.	The range for this item is between 2 and 60 business days.
Allocation and Reallocation Limitations provision:				
Number of Business Days Notification is Required for Allocations and Reallocations and Limitations to this interest crediting option	May change if the business decision is made to increase or decrease the number of business days required for any reallocations from one interest crediting option to another or to change, limit, suspend, or discontinue any further allocations or reallocations to this interest crediting option.	Currently, there is no anticipation of changing this items.	This item does not become fixed at issue.	The range for this item is between 2 and 60 business days.  The range for notification of any change, limitation, suspension, or discontinuance of allocations to this interest crediting option is between 15 and 90 days prior to the change, limitation, suspension, or discontinuance of allocations or reallocations to this interest crediting option.

Variable Item	Need for Variability	Anticipated Frequency of Change	Time At Which These Items Become Fixed	Anticipated Range
<b>Page 3 (Continued)</b>				
Index provision:				
Index Used to Record and Calculate Fixed Index Interest Credits	May change if the business decision is made to use another index for index interest crediting.	Currently, there is no anticipation of changing this item.	This item does not become fixed at issue.	<p>The current range for this item is the:</p> <ul style="list-style-type: none"> <li>• S&amp;P Index; and</li> <li>• Dow Jones Index.</li> </ul> <p>Depending on which index is chosen, the appropriate disclosure will print on the rider.</p> <p>The S&amp;P Index disclosure language is contained in the rider.</p> <p>Following is the Dow Jones Index disclosure language:</p>
Dow Jones Industrial Average disclosure language:	<p>The Dow Jones Industrial Average<sup>SM</sup> is a product of Dow Jones Indexes, a licensed trademark of CME Group Index Services LLC ("CME"), and has been licensed for use. "Dow Jones<sup>®</sup>", "Dow Jones Industrial Average<sup>SM</sup>", "DJIA<sup>SM</sup>" and "Dow Jones Indexes" are service marks of Dow Jones Trademark Holdings, LLC ("Dow Jones") [and have been licensed to CME] and have been [sub]licensed for use for certain purposes by [issuer]. Dow Jones, CME and their respective affiliates have no relationship to the [issuer], other than the licensing of the Dow Jones Industrial Average (DJIA) and their respective service marks for use in connection with the [products].</p> <p><b>Dow Jones, CME and their respective affiliates do not:</b></p> <ul style="list-style-type: none"> <li>⌘ Sponsor, endorse, sell or promote the [products].</li> <li>⌘ Recommend that any person invest in the [products].</li> <li>⌘ Have any responsibility or liability for or make any decisions about the timing, amount or pricing of [products].</li> <li>⌘ Have any responsibility or liability for the administration, management or marketing of the [products].</li> <li>⌘ Consider the needs of the [products] or the owners of the [products] in determining, composing or calculating the DJIA or have any obligation to do so.</li> <li>⌘ Notwithstanding the foregoing, CME Group Inc. and its affiliates may independently issue and/or sponsor financial products unrelated to the [products] currently being issued by [issuer], but which may be similar to and competitive with the [products]. In addition, CME Group Inc. and its affiliates actively trade financial products which are linked to the performance of the DJIA. It is possible that this trading activity will affect the value of the DJIA and [products].</li> </ul>			

Variable Item	Need for Variability	Anticipated Frequency of Change	Time At Which These Items Become Fixed	Anticipated Range
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**Page 3 (Continued)**

Index provision (Continued):

<p>Dow Jones Industrial Average disclosure language (Continued):</p>	<div style="border: 1px solid black; padding: 10px;"> <p>Dow Jones, CME and their respective affiliates will not have any liability in connection with the [products]. Specifically,</p> <ul style="list-style-type: none"> <li>• Dow Jones, CME and their respective affiliates do not make any warranty, express or implied, and Dow Jones, CME and their respective affiliates disclaim any warranty about:</li> <li>• The results to be obtained by the [products], the owner of the [products] or any other person in connection with the use of the DJIA and the data included in the DJIA;</li> <li>• The accuracy or completeness of the DJIA or its data;</li> <li>• The merchantability and the fitness for a particular purpose or use of the DJIA or its data;</li> <li>• Dow Jones, CME and/or their respective affiliates will have no liability for any errors, omissions or interruptions in the DJIA or its data;</li> <li>• Under no circumstances will Dow Jones, CME and/or their respective affiliates be liable for any lost profits or indirect, punitive, special or consequential damages or losses, even if they know that they might occur.</li> </ul> <p>The licensing relating to the use of the indexes and trademarks referred to above by [the issuer] is solely for the benefit of [the issuer], and not for any other third parties.</p> </div>			
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<p>Company Name</p>	<p>May change if the business decision is made to change the name of the company.</p>	<p>Currently, the company is anticipating a possible name change within the next year.</p>	<p>This item becomes fixed at issue.</p>	<p>The range for this item is open to any name chosen by the company.</p> <p>If the company's name changes, a filing will be made and the name changed for new issues. In addition to changing for new issues, a name change endorsement will be filed, approved, and forwarded to all inforce contract holders.</p>
<p>President's Name, Signature, and Title</p>	<p>May change if the President's name or title changes.</p>	<p>Currently, there is no anticipation of changing this item.</p>	<p>This item becomes fixed at issue.</p>	<p>The range for this item is open to anyone named President of the company. If this item changes, it will be changed for all new issues.</p>