

SERFF Tracking Number: SEFL-126871308 State: Arkansas
 Filing Company: Assurity Life Insurance Company State Tracking Number: 47630
 Company Tracking Number: PLUS ONE ANNUITY
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.004 Modified Single Premium
 Product Name: PLUS ONE ANNUITY
 Project Name/Number: PLUS ONE ANNUITY/PLUS ONE ANNUITY

Filing at a Glance

Company: Assurity Life Insurance Company

Product Name: PLUS ONE ANNUITY

TOI: A02I Individual Annuities- Deferred Non-Variable

Sub-TOI: A02I.004 Modified Single Premium

Filing Type: Form

SERFF Tr Num: SEFL-126871308 State: Arkansas

SERFF Status: Closed-Approved- Closed State Tr Num: 47630

Co Tr Num: PLUS ONE ANNUITY State Status: Approved-Closed

Reviewer(s): Linda Bird

Author: Kristi Hendrickson Disposition Date: 01/18/2011

Date Submitted: 01/03/2011 Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: PLUS ONE ANNUITY

Project Number: PLUS ONE ANNUITY

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments: Approved under IIPRC

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 01/18/2011

State Status Changed: 01/18/2011

Deemer Date:

Created By: Kristi Hendrickson

Submitted By: Kristi Hendrickson

Corresponding Filing Tracking Number:

Filing Description:

Form Numbers Form Title

I A1003 Modified Single Premium Deferred Non-Qualified Annuity

I A1004 Modified Premium Deferred Qualified Annuity

Forms I A1003 and I A1004 are individual, modified single premium deferred annuity policies. Form I A1004 is a qualified annuity intended for use in conjunction with the required prototype form as a modified single premium individual annuity authorized under IRC § 408(b). Form I A1004 is non-qualified.

<i>SERFF Tracking Number:</i>	<i>SEFL-126871308</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Assurity Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47630</i>
<i>Company Tracking Number:</i>	<i>PLUS ONE ANNUITY</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.004 Modified Single Premium</i>
<i>Product Name:</i>	<i>PLUS ONE ANNUITY</i>		
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New Forms/Replacement:

These forms are new and have not been submitted previously. They will replace the forms listed below:

New Form Form being Replaced Approval Date

I A1003	A-L 275	January 21, 2003
I A1004	A-L 272	January 21, 2003

Distribution/Marketing: The products will be distributed by Assurity’s licensed agents and brokers.

The Application for these annuity forms will be taken on, Application for Annuity, form number 47-100-03351 (R09-09) approved by your division on 10/9/2009, under SERFF filing number SEFL-126332952.

Any applications that are taken through an electronic application will require the agent and proposed insured to accept the Terms of Use and Esignature consent before proceeding. There are three points through the process in which the proposed insured is able to reject the process. The three points are Terms of Use and Esignature consent, after reviewing the completed application and just before eSigning the completed application. This electronic application can be signed by the topaz signature pad or through the clickwrap process. There are no additional drop downs, scripts, questions, questionnaires or supplements used through the electronic application process.

Company and Contact

Filing Contact Information

Kristi Hendrickson, Policy Filing Specialist	policyfiling@assurity.com
1526 K Street	402-437-3452 [Phone]
Lincoln, NE 68508	402-437-3802 [FAX]

Filing Company Information

Assurity Life Insurance Company	CoCode: 71439	State of Domicile: Nebraska
1526 K Street	Group Code: -99	Company Type: Life/Health
P.O. Box 82533	Group Name:	State ID Number:
Lincoln, NE 68501-2533	FEIN Number: 38-1843471	
(800) 276-7619 ext. [Phone]		

Filing Fees

SERFF Tracking Number: SEFL-126871308 State: Arkansas
Filing Company: Assurity Life Insurance Company State Tracking Number: 47630
Company Tracking Number: PLUS ONE ANNUITY
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium
Variable
Product Name: PLUS ONE ANNUITY
Project Name/Number: PLUS ONE ANNUITY/PLUS ONE ANNUITY

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: 50.00 Per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Assurity Life Insurance Company	\$100.00	01/03/2011	43392068

SERFF Tracking Number: SEFL-126871308 *State:* Arkansas
Filing Company: Assurity Life Insurance Company *State Tracking Number:* 47630
Company Tracking Number: PLUS ONE ANNUITY
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.004 Modified Single Premium
Variable
Product Name: PLUS ONE ANNUITY
Project Name/Number: PLUS ONE ANNUITY/PLUS ONE ANNUITY

Disposition

Disposition Date: 01/18/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SEFL-126871308 State: Arkansas
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 Variable
 Product Name: PLUS ONE ANNUITY
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	New Form Certification		Yes
Form	Modified Single Premium Deferred Non- Qualified Annuity		Yes
Form (<i>revised</i>)	Modified Premium Deferred Qualified Annuity		Yes
Form	Modified Premium Deferred Qualified Annuity	Replaced	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/12/2011
Submitted Date 01/12/2011
Respond By Date 02/14/2011

Dear Kristi Hendrickson,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 15-2009 further address this issue. Please review your issue procedures and assure us that you are in compliance.

Regulation 49 requires that a Life and Health guaranty notice be given to each policy owner. Please review your issue procedures and assure us that you are in compliance with Regulation 49.

Regulation 19s10B requires that all new or revised filings submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

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 01/14/2011
Submitted Date 01/14/2011

Dear Linda Bird,

Comments:

Thank you for your correspondence.

Response 1

Comments: In compliance with 23-79-138 at time of delivery of the policy the policyholder is given form No. A-AR-23-79-138.

Incompliance with Regulation 49. The Guaranty Association AR (R7-07) is provided to the policyholder at time of issue.

The certification for new forms is now included.

Related Objection 1

Comment:

Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 15-2009 further address this issue. Please review your issue procedures and assure us that you are in compliance.

Regulation 49 requires that a Life and Health guaranty notice be given to each policy owner. Please review your issue procedures and assure us that you are in compliance with Regulation 49.

Regulation 19s10B requires that all new or revised filings submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: New Form Certification

Comment:

No Form Schedule items changed.

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No Rate/Rule Schedule items changed.

Thank you for your time and consideration.

Sincerely,
Kristi Hendrickson



READ YOUR POLICY CAREFULLY! This is a legal contract between You (the Owner) and Us (Assurity Life Insurance Company, a stock company). It is issued in return for Your approved application and Initial Premium. We agree to pay this policy's benefits to the Annuitant, if alive, on the Maturity Date.

RIGHT TO EXAMINE

You may cancel this policy within 30 days of receiving it by returning the policy to Our administrative office. As soon as You deliver or mail the policy to Us, it is treated as if it was never issued. Your premium payment will be refunded when We receive the policy.

Assurity Life Insurance Company has signed this policy on the Issue Date.


President


Secretary

**Assurity Life Insurance Company
Administrative Office
PO Box 82533, Lincoln, Nebraska 68501-2533
Toll-free (800) 869-0355
www.assurity.com**

MODIFIED SINGLE PREMIUM DEFERRED NON-QUALIFIED ANNUITY

**Nonparticipating Policy
Surrender Charges May Be Waived**

Agent Name: [Alex Agent]
Address: [123 Any Boulevard]
[Anytown XX 12345-6789]

Telephone: [(123) 456-7890]

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POLICY SCHEDULE

<u>POLICY YEAR</u>	<u>SURRENDER CHARGE PERCENTAGE</u>
1	9.0%
2	8.0%
3	7.0%
4	6.0%
5	5.0%
6	4.0%
7	3.0%
8	2.0%
9	1.0%
10 and over	0.0%

Maintenance Fee: [Not currently being assessed]

Minimum Acceptable Initial Premium: [\$2,000.00]

Declared Interest Rate: [1.5%]

Guaranteed Interest Rate: [1.5%]

Owner: [John Doe]

Policy Number: [1234567890]

Annuitant: [John Doe]

Issue Date: [October 1, 2010]

Initial Premium: [\$2,000.00]

Maturity Date: [policy anniv > age 90]

DEFINITIONS

12-Month Period means a consecutive period of 12 calendar months.

Adjusted Annuitant's Account means the balance of the Annuitant's Account on the Request Date plus the total amount withdrawn within the 12-Month Period preceding the Request Date.

Anniversary means the same day of the same month in each subsequent year following a given date.

Annuitant means the person on whose life the amount and duration of annuity payments depend.

Annuitant's Account means the Initial Premium, any Supplemental Premiums, and interest credited, reduced by withdrawals and Maintenance Fees.

Beneficiary means the person(s) named by You in the application, or later changed as described in the Change of Beneficiary section, to receive this policy's death benefit, if any.

Current Earnings Rate means the rate credited to the Annuitant's Account.

Date of Receipt means the date We receive any premium.

Declared Interest Rate means the rate credited on the Initial Premium or Supplemental Premium effective on the Date of Receipt. We will state the Declared Interest Rate prior to the date the premium is received.

Earnings Period means a 12-Month Period during which the applicable rate of earnings on the Initial Premium or Supplemental Premium is credited to the Annuitant's Account. The initial Earnings Period for the Initial Premium begins on the Issue Date, with all subsequent Earnings Periods beginning on an Anniversary of the Issue Date. The initial Earnings Period for a Supplemental Premium begins on the Date of Receipt of that Supplemental Premium, with all subsequent Earnings Periods beginning on an Anniversary of that same Date of Receipt.

Guaranteed Interest Rate means the minimum interest rate to be credited on the Annuitant's Account, as shown on the Policy Schedule.

Initial Premium means the amount of the payment that You submitted with the application as shown on the Policy Schedule.

Issue Date means the date the Annuitant is insured for the benefits of this policy, as shown on the Policy Schedule.

Maturity Date means the Anniversary following the Annuitant's 90th birthday.

Nursing Home Confinement means being a resident of a facility that is licensed as a nursing home or the equivalent, by the state in which it is located. The facility must primarily provide nursing care, be supervised by a registered or licensed practical nurse, keep daily patient medical records, and record and control all medications dispensed.

Owner means the person(s) named in the application, or later changed as described in the Change of Ownership section, who is entitled to the ownership rights. If no Owner is designated, the Annuitant is the Owner.

Physician means a licensed medical provider who acts within the scope of his or her license. The Physician must be someone other than You, the Annuitant, a member of Your immediate family, or a member of the Annuitant's immediate family.

Policy Year means a 12-Month Period, the first of which begins on the Issue Date. Policy Years after the first year begin on each successive Anniversary.

Request Date means the date We receive Your withdrawal request.

Supplemental Premium means any premium payment of at least \$100, in addition to the Initial Premium shown on the Policy Schedule. We will only accept a Supplemental Premium that is received within the 12-Month Period that begins on the Issue Date.

Surrender Charge means an amount deducted from the Annuitant's Account for withdrawal amounts in excess of that available in the Withdrawals Free of Surrender Charges section. The Surrender Charge is based on the Request Date.

Surrender Value means the Annuitant's Account, less any applicable Surrender Charge.

Total Disability means a physical or mental impairment that:

- keeps a person from doing the important, substantial and material duties of their own occupation;
- starts while this policy is in force; and
- is expected to be permanent or to result in death.

Total Disability must be certified by a Physician.

We, Us, and Our mean Assurity Life Insurance Company.

You and Your mean the Owner of the policy.

PREMIUMS, RATES and FEES

Premium Payments. You are not required to pay Us any additional money after paying the Initial Premium. You may choose to pay one or more additional premiums within the 12-Month Period that begins on the Issue Date.

Application of Rates – Initial Premium. During the initial Earnings Period, the Initial Premium will earn interest at the Declared Interest Rate in effect on the Issue Date. Each Earnings Period thereafter, the Initial Premium will earn interest at the Current Earnings Rate. A Current Earnings Rate is effective for each Earnings Period following the initial Earnings Period. It applies to the Initial Premium and all interest credited, reduced by withdrawals and Maintenance Fees.

Application of Rates – Supplemental Premium. During the initial Earnings Period, a Supplemental Premium will earn interest at the Declared Interest Rate in effect on the Date of Receipt of the Supplemental Premium. Each Earnings Period thereafter, a Supplemental Premium will earn interest at the Current Earnings Rate. A Current Earnings Rate is effective for each Earnings Period following the initial Earnings Period. It applies to the Supplemental Premiums and all interest credited, reduced by withdrawals and Maintenance Fees.

Maintenance Fee. A Maintenance Fee, which will never exceed \$50, will be deducted from the Annuitant's Account at the end of each Policy Year. The Maintenance Fee is shown on the Policy Schedule.

We may change the Maintenance Fee after giving You 30 days written notice. No change in the Maintenance Fee will reduce this policy's benefits below the minimum benefits required by the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities, model #805.

BENEFITS

This policy's proceeds will be the Annuitant's Account, less any applicable Surrender Charges, on the earlier of the:

- surrender of this policy prior to the Maturity Date;
- Maturity Date;
- Annuitant's date of death; or
- Owner's date of death.

Surrender. You may elect to surrender the policy for the Surrender Value at any time prior to the Maturity Date. The proceeds will be subject to Surrender Charges. We may defer surrenders for up to six months.

You may elect a payment option at the time of surrender by providing a written statement to Our administrative office. If a payment option is not elected under the Payment Options section, the Surrender Value will be paid in a lump sum.

Options at Maturity. Prior to the Maturity Date, You may submit a written notice to elect to receive an annuity benefit or the Annuitant's Account in a lump sum. If You elect a payment option, We will begin payments on the Maturity Date. If You do not choose an option, the automatic benefit will be Life Income with a 10-Year Guaranteed Period. Before payments begin, You must exchange this policy for a supplementary agreement expressing the payment terms.

You are the person who will receive payments under a payment option. We must agree to a payment option if the Owner is not a natural person (such as a corporation or partnership) or there is an assignee. You will receive a payment contract explaining the payment option chosen. The payment contract will control payments if You die before all payments are made. Payment contracts cannot be assigned.

Payment Amount. Annuity payment amounts may be based on the:

- US Annuity 2000 mortality table;
- Surrender Value;
- payment option chosen;
- Guaranteed Interest Rate;
- payment period chosen;
- frequency of payments;
- age of the Annuitant (proof of age may be required); and
- gender of the Annuitant.

The amount of the payment You receive may be reduced by any state or federal income taxes that We are required to withhold. Annuity payments, before income taxes are withheld, will not be less than the payments shown in the Payment Option Table.

The payment amount at the time of commencement will not be less than those that would be provided by the application of the cash surrender value to purchase a single premium immediate annuity contract at purchase rates offered by Us at the time to the same class of annuitants.

Minimum Payment Amount. We reserve the right to pay the Surrender Value in a lump sum if any payment would be less than \$20 monthly.

Payment Options.

Payment Option 1 – Life Income. We will make payments to You as long as the Annuitant lives. Payments will not be less than the amounts shown in the Values for Payment Option 1 Table. Annuity payments stop when the Annuitant dies. You must promptly notify Us when the Annuitant dies and return to Us any payments We made to You after the Annuitant's death. **Note:** No residual value will remain when the Annuitant dies, even if We have made only one payment. No Beneficiary designation is applicable under this payment option.

Payment Option 2 – Fixed Period. We will make equal payments to You for a fixed number of years not to exceed 30 years. Payments will not be less than the amounts shown in the Values for Payment Option 2 Table. Payments may be increased by additional interest. If the Annuitant dies before the end of the guaranteed period, the Beneficiary may choose to receive the balance of the guaranteed payments as they are due or to receive a lump sum payment of the commuted value of any remaining guaranteed payments.

Payment Option 3 – Life Income with Guaranteed Period. We will make payments to You as long as the Annuitant lives. Payments are guaranteed for the number of years chosen. The minimum guaranteed period is five years, unless We agree to a shorter period. Payments will not be less than the amounts shown in the Values for Payment Option 3 Table. If the Annuitant dies before the end of the guaranteed period, the Beneficiary may choose to receive the balance of the guaranteed payments as they are due or to receive a lump sum payment of the commuted value of any remaining guaranteed payments. You must promptly notify Us when the Annuitant dies and return to Us any payments We made to You after the Annuitant's death.

Other Options. We may offer additional payment options on the date You elect a payment option. At Your request, We will provide the payment terms for any available payment option.

WITHDRAWALS

Withdrawal Procedure. You can make withdrawals from the Annuitant's Account by executing and signing the form specified by Us for requesting a withdrawal. The form must be submitted to Our administrative office. The amount of any withdrawal is limited to the Annuitant's Account less Surrender Charges. We may defer withdrawals for up to six months. Payment of withdrawals ends Our responsibility under this policy for the portion of the Annuitant's Account withdrawn.

Withdrawal Amounts.

- 1. Withdrawals Free of Surrender Charges.** The amount You may withdraw free of a Surrender Charge is equal to 10% of the Adjusted Annuitant's Account, less any amount withdrawn during the 12-Month Period preceding the Request Date. The withdrawal amount free of Surrender Charge is limited to 10% of the Annuitant's Account during any 12-Month Period.
- 2. Withdrawals Subject to Surrender Charges.** A withdrawal amount that exceeds the amount withdrawn under Withdrawals Free of Surrender Charges section is subject to a Surrender Charge. The percentage corresponding to the Policy Year, as shown on the Policy Schedule, is used to calculate the Surrender Charge. Such percentage is applied to the amount of the withdrawal in excess of the Withdrawals Free of Surrender Charges. The result is the Surrender Charge, which is deducted from the Annuitant's Account.

Circumstances Allowing Complete Withdrawal without Surrender Charge. Under the following circumstances You may withdraw 100% of the Annuitant's Account without being subject to a Surrender Charge:

1. in the 10th and subsequent Policy Years;
2. upon Our acceptance of proof of the Annuitant's Total Disability;
3. by selection of a payment option after the first Policy Year providing payments for life or at least five years; or
4. 30 consecutive days after the Annuitant's Nursing Home Confinement. The Nursing Home Confinement must begin after the Issue Date.

CLAIM PROCEDURES

If You are requesting complete withdrawal without Surrender Charges, We require that You notify us at Our administrative office at P.O. Box 82533, Lincoln, Nebraska 68501-2533. It should include Your name, the Annuitant's name, if different, and policy number as shown on the Policy Schedule.

When We receive Your notice, We will send any necessary forms to You. If these forms are not sent within 10 calendar days, it shall be deemed that the proof of loss requirement has been met. If We deny Your request, You will be given the option to accept or reject the proceeds, including any Surrender Charges, prior to the proceeds being paid to You.

DEATH PROCEEDS

Death Benefit. The death benefit is equal to the Annuitant's Account. Upon receiving proof of Your or the Annuitant's death at Our administrative office, We will process the death benefit as set forth below:

1. If You are the Annuitant and You die while this policy is in force and before the Maturity Date, We will pay the death benefit to the Beneficiary. If the Beneficiary is Your spouse, he or she may elect to a) continue the policy and exercise all of the Owner's rights until the Maturity Date or b) receive full distribution of the proceeds within five years after Your date of death.
2. If You are not the Annuitant and the Annuitant dies while this policy is in force and before the Maturity Date, We will pay the death benefit to the Beneficiary.
3. If You are not the Annuitant and You die while this policy is in force and before the Maturity Date, We will pay the death benefit to the Beneficiary. If the Beneficiary is Your spouse, he or she may elect to continue the policy and exercise all of the Owner's rights.
4. If this policy is jointly owned and only one joint Owner dies, the other joint Owner will become the Owner and no Death Benefit will be paid. The other joint Owner must survive the deceased joint Owner by at least 120 hours.
5. If You die on or after the Maturity Date, no death benefit is payable. Payments will be made in accordance with the payment option chosen.

Method of Payment. A Beneficiary entitled to a death benefit may choose one of the following methods of receiving the death benefit:

1. payment in a lump sum;
2. equal payments for a fixed period, measured from the date of Your or the Annuitant's death, not to exceed five years; or
3. substantially equal installments over the Beneficiary's life or over a period not to exceed the Beneficiary's life expectancy. Payment must begin no later than one year after Your or the Annuitant's date of death.

If no Beneficiary is named or survives You or the Annuitant, the death benefit will be paid to You or Your estate.

The recipient of the death benefit must choose how the proceeds will be paid within 60 days of Your or the Annuitant's date of death. If a choice is not made, the death benefit will be paid in a lump sum.

GENERAL PROVISIONS

Annual Report. A report on this policy is furnished annually to You. The annual report will show:

- the beginning and ending dates of the current report period;
- the account value at the beginning and ending of the current report period;
- the amounts that have been credited or debited to the account value during the current report period;
- the cash surrender value at the end of the current report period; and
- the amount of the death benefit at the end of the current report period.

You may request a report at any time while this policy is in force by contacting Our office. There is no fee for additional reports.

Assignment. You may assign the benefits, if any, available under this policy. An assignment is a transfer of some or all of Your rights under this policy to an assignee. You assign this policy by entering into a contract with the assignee. The assignment must be in writing. Unless specified by You, the assignment becomes effective on the date it is signed. We will not be responsible for the legal effect of any assignment or for any payments We make or other action taken prior to receiving the signed request.

Change of Beneficiary. The Beneficiary may be changed while the Annuitant is alive. You may change the Beneficiary by completing and signing a form approved by Us for changing a Beneficiary and returning the form to Our administrative office for Our written acknowledgement.

Naming a new Beneficiary voids any prior designation unless otherwise stated in the new designation.

When We furnish You written acknowledgement of the change of Beneficiary, the change becomes effective on the date You signed Our form. We are not liable for payments made or action taken prior to Our written acknowledgment of the Beneficiary change.

Change of Ownership. Policy ownership may be changed while the Annuitant is alive. You may change ownership by completing and signing a form approved by Us for changing ownership and returning the form to Our administrative office for Our written acknowledgment.

Naming a new Owner voids any prior designation unless stated otherwise in the new designation. This policy does not allow the naming of a contingent Owner.

When We furnish You written acknowledgment of a change of ownership, the change becomes effective on the date You signed Our form. We are not liable for payment made or action taken prior to Our written acknowledgment of the ownership change. An ownership change will not change the Beneficiary or the payment option.

Contestable Period. We will not contest the validity of this policy.

Entire Contract; Changes. This policy is a legal contract between You and Us. The entire contract consists of the policy, which includes the application and any endorsements or amendments We have attached. All statements made by You in Your application shall, in the absence of fraud, be deemed as representations and not warranties. No change in this policy will be effective until approved by one of Our officers. No agent has authority to change this policy or to waive any of its provisions.

Minimum Benefit. This policy's benefits will not be less than the minimum benefits required by the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities, model #805.

Misstatement of Age or Gender. If the age or gender of the Annuitant has been misstated and the annuity benefit would be affected, We will adjust the annuity benefit to account for the correct age or gender. We will adjust any underpayments immediately, using the guaranteed minimum annual interest rate shown on the Policy Schedule. Any overpayments will be deducted from future payments.

Ownership. This policy may have joint Owners. If this policy is jointly owned, references to Owner means all joint Owners. Joint Owners have an undivided interest in this policy. All joint Owners must be in agreement to exercise any ownership right and must sign a request to do so. Upon the death of a joint Owner, the surviving joint Owners will remain the Owners. This policy does not allow the naming of a contingent Owner.

VALUES FOR PAYMENT OPTION 1 TABLE

Assumes [1.50]% interest and the Annuity 2000 Mortality Table.
 Monthly payments for each \$1,000.00 applied under the payment option.

AGE OF PAYEE	LIFE ONLY										
	Male	Female									
18	\$2.15	\$2.04	42	\$2.96	\$2.70	66	\$5.49	\$4.70	89	\$16.48	\$14.58
19	2.17	2.05	43	3.01	2.74	67	5.70	4.86	90	17.43	15.50
20	2.19	2.07	44	3.07	2.79	68	5.92	5.03	91	18.43	16.45
21	2.21	2.09	45	3.13	2.84	69	6.16	5.22	92	19.50	17.45
22	2.24	2.11	46	3.19	2.89	70	6.41	5.42	93	20.63	18.47
23	2.26	2.13	47	3.26	2.94	71	6.68	5.63	94	21.84	19.53
24	2.28	2.15	48	3.33	2.99	72	6.97	5.87	95	23.13	20.62
25	2.31	2.17	49	3.40	3.05	73	7.27	6.12	96	24.51	21.77
26	2.34	2.20	50	3.47	3.11	74	7.60	6.39	97	26.02	22.98
27	2.37	2.22	51	3.55	3.17	75	7.96	6.69	98	27.68	24.31
28	2.39	2.24	52	3.63	3.24	76	8.34	7.01	99	29.52	25.80
29	2.42	2.27	53	3.72	3.31	77	8.74	7.35	100	31.60	27.49
30	2.46	2.29	54	3.81	3.39	78	9.18	7.73	101	33.95	29.43
31	2.49	2.32	55	3.91	3.46	79	9.65	8.13	102	36.63	31.70
32	2.52	2.35	56	4.01	3.55	80	10.15	8.57	103	39.70	34.34
33	2.56	2.38	57	4.12	3.63	81	10.68	9.01	104	43.22	37.45
34	2.59	2.41	58	4.24	3.72	82	11.26	9.56	105	47.28	41.13
35	2.63	2.44	59	4.36	3.82	83	11.87	10.12	106	51.98	45.46
36	2.67	2.47	60	4.49	3.92	84	12.52	10.73	107	57.44	50.60
37	2.71	2.51	61	4.63	4.03	85	13.22	11.39	108	63.80	56.73
38	2.76	2.54	62	4.78	4.15	86	13.96	12.11	109	71.26	64.06
39	2.80	2.58	63	4.94	4.27	87	14.75	12.88	110	80.05	72.88
40	2.85	2.62	64	5.11	4.41	88	15.59	13.70			
41	2.90	2.66	65	5.29	4.55						

VALUES FOR PAYMENT OPTION 2 TABLE

Assumes [1.50]% interest and the Annuity 2000 Mortality Table.
 Payments are shown for each \$1,000.00 applied under the payment option.
 Figures not shown will be furnished on request.

Fixed Period (Years)	Amount of Each Payment			
	Annual	Semi-Annual	Quarterly	Monthly
5	\$206.00	\$103.38	\$51.79	\$17.28
6	172.93	86.79	43.47	14.51
7	149.32	74.94	37.54	12.53
8	131.61	66.05	33.09	11.04
9	117.84	59.14	29.63	9.89
10	106.83	53.61	26.86	8.96
11	97.83	49.10	24.59	8.21
12	90.33	45.33	22.71	7.58
13	83.98	42.15	21.11	7.05
14	78.55	39.42	19.75	6.59
15	73.84	37.06	18.56	6.20
16	69.72	34.99	17.53	5.85
17	66.09	33.17	16.61	5.55
18	62.86	31.55	15.80	5.27
19	59.98	30.10	15.08	5.03
20	57.38	28.80	14.43	4.81

VALUES FOR PAYMENT OPTION 3 TABLE (Life Income with Guaranteed Period)

Assumes [1.50]% interest and the Annuity 2000 Mortality Table.

Monthly payments for each \$1,000.00 applied under the payment option.

Guaranteed periods now shown will be furnished on request.

AGE OF PAYEE	LIFE WITH										
	10 YEAR CERTAIN Male	CERTAIN Female									
18	\$2.15	\$2.04	42	\$2.95	\$2.69	66	\$5.23	\$4.59	89	\$8.87	\$8.69
19	2.17	2.05	43	3.00	2.74	67	5.39	4.73	90	8.94	8.78
20	2.19	2.07	44	3.06	2.78	68	5.56	4.88	91	9.00	8.87
21	2.21	2.09	45	3.11	2.83	69	5.73	5.04	92	9.05	8.94
22	2.23	2.11	46	3.17	2.88	70	5.91	5.21	93	9.09	9.00
23	2.26	2.13	47	3.24	2.93	71	6.09	5.38	94	9.13	9.05
24	2.28	2.15	48	3.30	2.99	72	6.28	5.57	95	9.16	9.09
25	2.31	2.17	49	3.37	3.04	73	6.47	5.76	96	9.18	9.13
26	2.34	2.20	50	3.44	3.10	74	6.66	5.96	97	9.20	9.16
27	2.36	2.22	51	3.52	3.16	75	6.85	6.16	98	9.21	9.19
28	2.39	2.24	52	3.60	3.23	76	7.04	6.37	99	9.23	9.20
29	2.42	2.27	53	3.68	3.30	77	7.22	6.58	100	9.23	9.22
30	2.45	2.29	54	3.77	3.37	78	7.41	6.80	101	9.23	9.22
31	2.48	2.32	55	3.86	3.44	79	7.59	7.01	102	9.23	9.23
32	2.52	2.35	56	3.95	3.52	80	7.76	7.23	103	9.23	9.23
33	2.55	2.38	57	4.06	3.60	81	7.93	7.44	104	9.23	9.23
34	2.59	2.41	58	4.16	3.69	82	8.08	7.64	105	9.23	9.23
35	2.63	2.44	59	4.27	3.78	83	8.23	7.83	106	9.23	9.23
36	2.67	2.47	60	4.39	3.88	84	8.36	8.01	107	9.23	9.23
37	2.71	2.50	61	4.52	3.99	85	8.49	8.18	108	9.23	9.23
38	2.75	2.54	62	4.65	4.09	86	8.60	8.33	109	9.23	9.23
39	2.80	2.58	63	4.78	4.21	87	8.70	8.46	110	9.23	9.23
40	2.85	2.61	64	4.93	4.33	88	8.79	8.58			
41	2.90	2.65	65	5.08	4.46						

MODIFIED SINGLE PREMIUM DEFERRED NON-QUALIFIED ANNUITY

**Nonparticipating Policy
Surrender Charges May Be Waived**

READ YOUR POLICY CAREFULLY



READ YOUR POLICY CAREFULLY! This is a legal contract between You (the Annuitant and Owner) and Us (Assurity Life Insurance Company, a stock company). It is issued in return for Your approved application and Initial Premium. We agree to pay this policy's benefits to You, if alive, on the Maturity Date.

RIGHT TO EXAMINE

You may cancel this policy within 30 days of receiving it by returning the policy to Our administrative office. As soon as You deliver or mail the policy to Us, it is treated as if it was never issued. Your premium payment will be refunded when We receive the policy.

Assurity Life Insurance Company has signed this policy on the Issue Date.

[

President

[

Secretary

**Assurity Life Insurance Company
Administrative Office
PO Box 82533, Lincoln, Nebraska 68501-2533
Toll-free (800) 869-0355
www.assurity.com**

MODIFIED SINGLE PREMIUM DEFERRED QUALIFIED ANNUITY

**Nonparticipating Policy
Surrender Charges May Be Waived**

Agent Name: [Alex Agent]
Address: [123 Any Boulevard]
[Anytown XX 12345-6789]

Telephone: [(123) 456-7890]

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POLICY SCHEDULE

<u>POLICY YEAR</u>	<u>SURRENDER CHARGE PERCENTAGE</u>
1	9.0%
2	8.0%
3	7.0%
4	6.0%
5	5.0%
6	4.0%
7	3.0%
8	2.0%
9	1.0%
10 and over	0.0%

Maintenance Fee: [Not currently being assessed]

Minimum Acceptable Initial Premium: [\$2,000.00]

Declared Interest Rate: [1.5%]

Guaranteed Interest Rate: [1.5%]

Owner: [John Doe]

Policy Number: [1234567890]

Annuitant: [John Doe]

Issue Date: [October 1, 2010]

Initial Premium: [\$2,000.00]

Maturity Date: [policy anniv > age 90]

DEFINITIONS

12-Month Period means a consecutive period of 12 calendar months.

Adjusted Annuitant's Account means the balance of the Annuitant's Account on the Request Date plus the total amount withdrawn within the 12-Month Period preceding the Request Date.

Anniversary means the same day of the same month in each subsequent year following a given date.

Annuitant means the person on whose life the amount and duration of annuity payments depend.

Annuitant's Account means the Initial Premium, any Supplemental Premiums, and interest credited, reduced by withdrawals and Maintenance Fees.

Beneficiary means the person(s) named by You in the application, or later changed as described in the Change of Beneficiary section, to receive this policy's death benefit, if any.

Current Earnings Rate means the rate credited to the Annuitant's Account.

Date of Receipt means the date We receive any premium.

Declared Interest Rate means the rate credited on the Initial Premium or Supplemental Premium effective on the Date of Receipt. We will state the Declared Interest Rate prior to the date the premium is received.

Earnings Period means a 12-Month Period during which the applicable rate of earnings on the Initial Premium or Supplemental Premium is credited to the Annuitant's Account. The initial Earnings Period for the Initial Premium begins on the Issue Date, with all subsequent Earnings Periods beginning on an Anniversary of the Issue Date. The initial Earnings Period for a Supplemental Premium begins on the Date of Receipt of that Supplemental Premium, with all subsequent Earnings Periods beginning on an Anniversary of that same Date of Receipt.

Guaranteed Interest Rate means the minimum interest rate to be credited on the Annuitant's Account, as shown on the Policy Schedule.

Initial Premium means the amount of the payment that You submitted with the application as shown on the Policy Schedule.

Issue Date means the date the Annuitant is insured for the benefits of this policy, as shown on the Policy Schedule.

Maturity Date means the Anniversary following Your 90th birthday.

Nursing Home Confinement means being a resident of a facility that is licensed as a nursing home or the equivalent, by the state in which it is located. The facility must primarily provide nursing care, be supervised by a registered or licensed practical nurse, keep daily patient medical records, and record and control all medications dispensed.

Owner means the Annuitant.

Physician means a licensed medical provider who acts within the scope of his or her license. The Physician must be someone other than You or a member of Your immediate family.

Policy Year means a 12-Month Period, the first of which begins on the Issue Date. Policy Years after the first year begin on each successive Anniversary.

Request Date means the date We receive Your withdrawal request.

Supplemental Premium means any premium payment of at least \$100, in addition to the Initial Premium shown on the Policy Schedule. We will only accept a Supplemental Premium that is received within the 12-Month Period that begins on the Issue Date.

Surrender Charge means an amount deducted from the Annuitant's Account for withdrawal amounts in excess of that available in the Withdrawals Free of Surrender Charges section. The Surrender Charge is based on the Request Date.

Surrender Value means the Annuitant's Account, less any applicable Surrender Charge.

Total Disability means a physical or mental impairment that:

- keeps a person from doing the important, substantial and material duties of their own occupation;
- starts while this policy is in force; and
- is expected to be permanent or to result in death.

Total Disability must be certified by a Physician.

We, Us, and Our mean Assurity Life Insurance Company.

You and Your mean the Annuitant and Owner of the policy.

PREMIUMS, RATES and FEES

Premium Payments. You are not required to pay Us any additional money after paying the Initial Premium. You may choose to pay one or more additional premiums within the 12-Month Period that begins on the Issue Date.

Application of Rates – Initial Premium. During the initial Earnings Period, the Initial Premium will earn interest at the Declared Interest Rate in effect on the Issue Date. Each Earnings Period thereafter, the Initial Premium will earn interest at the Current Earnings Rate. A Current Earnings Rate is effective for each Earnings Period following the initial Earnings Period. It applies to the Initial Premium and all interest credited, reduced by withdrawals and Maintenance Fees.

Application of Rates – Supplemental Premium. During the initial Earnings Period, a Supplemental Premium will earn interest at the Declared Interest Rate in effect on the Date of Receipt of the Supplemental Premium. Each Earnings Period thereafter, a Supplemental Premium will earn interest at the Current Earnings Rate. A Current Earnings Rate is effective for each Earnings Period following the initial Earnings Period. It applies to the Supplemental Premiums and all interest credited, reduced by withdrawals and Maintenance Fees.

Maintenance Fee. A Maintenance Fee, which will never exceed \$50, will be deducted from the Annuitant's Account at the end of each Policy Year. The Maintenance Fee is shown on the Policy Schedule.

We may change the Maintenance Fee after giving You 30 days written notice. No change in the Maintenance Fee will reduce this policy's benefits below the minimum benefits required by the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities, model #805.

BENEFITS

This policy's proceeds will be the Annuitant's Account, less any applicable Surrender Charges, on the earlier of the:

- surrender of this policy prior to the Maturity Date;
- Maturity Date; or
- Your date of death.

Surrender. You may elect to surrender the policy for the Surrender Value at any time prior to the Maturity Date. The proceeds will be subject to Surrender Charges. We may defer surrenders for up to six months.

You may elect a payment option at the time of surrender by providing a written statement to Our administrative office. If a payment option is not elected under the Payment Options section, the Surrender Value will be paid in a lump sum.

Options at Maturity. Prior to the Maturity Date, You may submit a written notice to elect to receive an annuity benefit or the Annuitant's Account in a lump sum. If You elect a payment option, We will begin payments on the Maturity Date. If You do not choose an option, the automatic benefit will be Life Income with a 10-Year Guaranteed Period. Before payments begin, You must exchange this policy for a supplementary agreement expressing the payment terms.

You are the person who will receive payments under a payment option. You will receive a payment contract explaining the payment option chosen. The payment contract will control payments if You die before all payments are made.

Payment Amount. Annuity payment amounts may be based on the:

- US Annuity 2000 mortality table;
- Surrender Value;
- payment option chosen;
- Guaranteed Interest Rate;
- payment period chosen;
- frequency of payments;
- Your age (proof of age may be required); and
- Your gender.

The amount of the payment You receive may be reduced by any state or federal income taxes that We are required to withhold. Annuity payments, before income taxes are withheld, will not be less than the payments shown in the Payment Option Table.

The payment amount at the time of commencement will not be less than those that would be provided by the application of the cash surrender value to purchase a single premium immediate annuity contract at purchase rates offered by Us at the time to the same class of annuitants.

Minimum Payment Amount. We reserve the right to pay the Surrender Value in a lump sum if any payment would be less than \$20 monthly.

Payment Options.

Payment Option 1 – Life Income. We will make payments to You as long as You are alive. Payments will not be less than the amounts shown in the Values for Payment Option 1 Table. Annuity payments stop when You die. We must be notified promptly of Your death and any payments We made after Your death are to be returned to Us. **Note:** No residual value will remain when You die, even if We have made only one payment. No Beneficiary designation is applicable under this payment option.

Payment Option 2 – Fixed Period. We will make equal payments to You for a fixed number of years not to exceed 30 years. Payments will not be less than the amounts shown in the Values for Payment Option 2 Table. Payments may be increased by additional interest. If You die before the end of the guaranteed period, the Beneficiary may choose to receive the balance of the guaranteed payments as they are due or to receive a lump sum payment of the commuted value of any remaining guaranteed payments.

Payment Option 3 – Life Income with Guaranteed Period. We will make payments to You as long as You are alive. Payments are guaranteed for the number of years chosen. The minimum guaranteed period is five years, unless We agree to a shorter period. Payments will not be less than the amounts shown in the Values for Payment Option 3 Table. If You die before the end of the guaranteed period, the Beneficiary may choose to receive the balance of the guaranteed payments as they are due or to receive a lump sum payment of the commuted value of any remaining guaranteed payments. We must be notified promptly of Your death and any payments We made after Your death are to be returned to Us.

Other Options. We may offer additional payment options on the date You elect a payment option. At Your request, We will provide the payment terms for any available payment option.

WITHDRAWALS

Withdrawal Procedure. You can make withdrawals from the Annuitant's Account by executing and signing the form specified by Us for requesting a withdrawal. The form must be submitted to Our administrative office. The amount of any withdrawal is limited to the Annuitant's Account less Surrender Charges. We may defer withdrawals for up to six months. Payment of withdrawals ends Our responsibility under this policy for the portion of the Annuitant's Account withdrawn.

Withdrawal Amounts.

- 1. Withdrawals Free of Surrender Charges.** The amount You may withdraw free of a Surrender Charge is equal to 10% of the Adjusted Annuitant's Account, less any amount withdrawn during the 12-Month Period preceding the Request Date. The withdrawal amount free of Surrender Charge is limited to 10% of the Annuitant's Account during any 12-Month Period.
- 2. Withdrawals Subject to Surrender Charges.** A withdrawal amount that exceeds the amount withdrawn under Withdrawals Free of Surrender Charges section is subject to a Surrender Charge. The percentage corresponding to the Policy Year, as shown on the Policy Schedule, is used to calculate the Surrender Charge. Such percentage is applied to the amount of the withdrawal in excess of the Withdrawals Free of Surrender Charges. The result is the Surrender Charge, which is deducted from the Annuitant's Account.

Circumstances Allowing Complete Withdrawal without Surrender Charge. Under the following circumstances You may withdraw 100% of the Annuitant's Account without being subject to a Surrender Charge:

- in the 10th and subsequent Policy Years;
- upon Our acceptance of proof of Your Total Disability;
- by selection of a payment option after the first Policy Year providing payments for life or at least five years; or
- 30 consecutive days after Your Nursing Home Confinement. The Nursing Home Confinement must begin after the Issue Date.

CLAIM PROCEDURES

If You are requesting complete withdrawal without Surrender Charges, We require that You notify us at Our administrative office at P.O. Box 82533, Lincoln, Nebraska 68501-2533. It should include Your name, the Annuitant's name, if different, and policy number as shown on the Policy Schedule.

When We receive Your notice, We will send any necessary forms to You. If these forms are not sent within 10 calendar days, it shall be deemed that the proof of loss requirement has been met. If We deny Your request, You will be given the option to accept or reject the proceeds, including any Surrender Charges, prior to the proceeds being paid to You.

DEATH PROCEEDS

Death Benefit. The death benefit is equal to the Annuitant's Account. Upon receiving proof of Your death at Our administrative office, We will process the death benefit as set forth below:

1. If You die while this policy is in force and before the Maturity Date, We will pay the death benefit to the Beneficiary. If the Beneficiary is Your spouse, he or she may elect to a) continue the policy and exercise all of the Owner's rights until the Maturity Date or b) receive full distribution of the proceeds within five years after Your date of death.
2. If You die on or after the Maturity Date, no death benefit is payable. Payments will be made in accordance with the payment option chosen.

Method of Payment. A Beneficiary entitled to a death benefit may choose one of the following methods of receiving the death benefit:

1. payment in a lump sum;
2. equal payments for a fixed period, measured from the date of Your death, not to exceed five years; or
3. substantially equal installments over the Beneficiary's life or over a period not to exceed the Beneficiary's life expectancy. Payment must begin no later than one year after Your date of death.

If no Beneficiary is named or survives You, the death benefit will be paid to Your estate.

The recipient of the death benefit must choose how the proceeds will be paid within 60 days of Your date of death. If a choice is not made, the death benefit will be paid in a lump sum.

GENERAL PROVISIONS

Annual Report. A report on this policy is furnished annually to You. The annual report will show:

- the beginning and ending dates of the current report period;
- the account value at the beginning and ending of the current report period;
- the amounts that have been credited or debited to the account value during the current report period;
- the cash surrender value at the end of the current report period; and
- the amount of the death benefit at the end of the current report period.

You may request a report at any time while this policy is in force by contacting Our office. There is no fee for additional reports.

Assignment. As required by federal law, neither the policy nor the benefits it provides can be assigned.

Change of Beneficiary. The Beneficiary may be changed while You are alive. You may change the Beneficiary by completing and signing a form approved by Us for changing a Beneficiary and returning the form to Our administrative office for Our written acknowledgement.

Naming a new Beneficiary voids any prior designation unless otherwise stated in the new designation.

When We furnish You written acknowledgement of the change of Beneficiary, the change becomes effective on the date You signed Our form. We are not liable for payments made or action taken prior to Our written acknowledgment of the Beneficiary change.

Contestable Period. We will not contest the validity of this policy.

Entire Contract; Changes. This policy is a legal contract between You and Us. The entire contract consists of the policy, which includes the application and any endorsements or amendments We have attached. All statements made by You in Your application shall, in the absence of fraud, be deemed as representations and not warranties. No change in this policy will be effective until approved by one of Our officers. No agent has authority to change this policy or to waive any of its provisions.

Minimum Benefit. This policy's benefits will not be less than the minimum benefits required by the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities, model #805.

Misstatement of Age or Gender. If Your age or gender has been misstated and the annuity benefit would be affected, We will adjust the annuity benefit to account for the correct age or gender. We will adjust any underpayments immediately, using the guaranteed minimum annual interest rate shown on the Policy Schedule. Any overpayments will be deducted from future payments.

Required Minimum Distributions. Receipt of proceeds under this policy must begin no later than April 1 of the year following the year You turn age 70 ½ or such other age as the law specifies.

VALUES FOR PAYMENT OPTION 1 TABLE

Assumes [1.50]% interest and the Annuity 2000 Mortality Table.
Monthly payments for each \$1,000.00 applied under the payment option.

AGE OF PAYEE	LIFE ONLY										
	Male	Female									
18	\$2.15	\$2.04	42	\$2.96	\$2.70	66	\$5.49	\$4.70	89	\$16.48	\$14.58
19	2.17	2.05	43	3.01	2.74	67	5.70	4.86	90	17.43	15.50
20	2.19	2.07	44	3.07	2.79	68	5.92	5.03	91	18.43	16.45
21	2.21	2.09	45	3.13	2.84	69	6.16	5.22	92	19.50	17.45
22	2.24	2.11	46	3.19	2.89	70	6.41	5.42	93	20.63	18.47
23	2.26	2.13	47	3.26	2.94	71	6.68	5.63	94	21.84	19.53
24	2.28	2.15	48	3.33	2.99	72	6.97	5.87	95	23.13	20.62
25	2.31	2.17	49	3.40	3.05	73	7.27	6.12	96	24.51	21.77
26	2.34	2.20	50	3.47	3.11	74	7.60	6.39	97	26.02	22.98
27	2.37	2.22	51	3.55	3.17	75	7.96	6.69	98	27.68	24.31
28	2.39	2.24	52	3.63	3.24	76	8.34	7.01	99	29.52	25.80
29	2.42	2.27	53	3.72	3.31	77	8.74	7.35	100	31.60	27.49
30	2.46	2.29	54	3.81	3.39	78	9.18	7.73	101	33.95	29.43
31	2.49	2.32	55	3.91	3.46	79	9.65	8.13	102	36.63	31.70
32	2.52	2.35	56	4.01	3.55	80	10.15	8.57	103	39.70	34.34
33	2.56	2.38	57	4.12	3.63	81	10.68	9.01	104	43.22	37.45
34	2.59	2.41	58	4.24	3.72	82	11.26	9.56	105	47.28	41.13
35	2.63	2.44	59	4.36	3.82	83	11.87	10.12	106	51.98	45.46
36	2.67	2.47	60	4.49	3.92	84	12.52	10.73	107	57.44	50.60
37	2.71	2.51	61	4.63	4.03	85	13.22	11.39	108	63.80	56.73
38	2.76	2.54	62	4.78	4.15	86	13.96	12.11	109	71.26	64.06
39	2.80	2.58	63	4.94	4.27	87	14.75	12.88	110	80.05	72.88
40	2.85	2.62	64	5.11	4.41	88	15.59	13.70			
41	2.90	2.66	65	5.29	4.55						

VALUES FOR PAYMENT OPTION 2 TABLE

Assumes [1.50]% interest and the Annuity 2000 Mortality Table.
 Payments are shown for each \$1,000.00 applied under the payment option.
 Figures not shown will be furnished on request.

Fixed Period (Years)	Amount of Each Payment			
	Annual	Semi-Annual	Quarterly	Monthly
5	\$206.00	\$103.38	\$51.79	\$17.28
6	172.93	86.79	43.47	14.51
7	149.32	74.94	37.54	12.53
8	131.61	66.05	33.09	11.04
9	117.84	59.14	29.63	9.89
10	106.83	53.61	26.86	8.96
11	97.83	49.10	24.59	8.21
12	90.33	45.33	22.71	7.58
13	83.98	42.15	21.11	7.05
14	78.55	39.42	19.75	6.59
15	73.84	37.06	18.56	6.20
16	69.72	34.99	17.53	5.85
17	66.09	33.17	16.61	5.55
18	62.86	31.55	15.80	5.27
19	59.98	30.10	15.08	5.03
20	57.38	28.80	14.43	4.81

VALUES FOR PAYMENT OPTION 3 TABLE (Life Income with Guaranteed Period)

Assumes [1.50]% interest and the Annuity 2000 Mortality Table.
 Monthly payments for each \$1,000.00 applied under the payment option.
 Guaranteed periods now shown will be furnished on request.

AGE OF PAYEE	LIFE WITH 10 YEAR CERTAIN		AGE OF PAYEE	LIFE WITH 10 YEAR CERTAIN		AGE OF PAYEE	LIFE WITH 10 YEAR CERTAIN		AGE OF PAYEE	LIFE WITH 10 YEAR CERTAIN	
	Male	Female									
18	\$2.15	\$2.04	42	\$2.95	\$2.69	66	\$5.23	\$4.59	89	\$8.87	\$8.69
19	2.17	2.05	43	3.00	2.74	67	5.39	4.73	90	8.94	8.78
20	2.19	2.07	44	3.06	2.78	68	5.56	4.88	91	9.00	8.87
21	2.21	2.09	45	3.11	2.83	69	5.73	5.04	92	9.05	8.94
22	2.23	2.11	46	3.17	2.88	70	5.91	5.21	93	9.09	9.00
23	2.26	2.13	47	3.24	2.93	71	6.09	5.38	94	9.13	9.05
24	2.28	2.15	48	3.30	2.99	72	6.28	5.57	95	9.16	9.09
25	2.31	2.17	49	3.37	3.04	73	6.47	5.76	96	9.18	9.13
26	2.34	2.20	50	3.44	3.10	74	6.66	5.96	97	9.20	9.16
27	2.36	2.22	51	3.52	3.16	75	6.85	6.16	98	9.21	9.19
28	2.39	2.24	52	3.60	3.23	76	7.04	6.37	99	9.23	9.20
29	2.42	2.27	53	3.68	3.30	77	7.22	6.58	100	9.23	9.22
30	2.45	2.29	54	3.77	3.37	78	7.41	6.80	101	9.23	9.22
31	2.48	2.32	55	3.86	3.44	79	7.59	7.01	102	9.23	9.23
32	2.52	2.35	56	3.95	3.52	80	7.76	7.23	103	9.23	9.23
33	2.55	2.38	57	4.06	3.60	81	7.93	7.44	104	9.23	9.23
34	2.59	2.41	58	4.16	3.69	82	8.08	7.64	105	9.23	9.23
35	2.63	2.44	59	4.27	3.78	83	8.23	7.83	106	9.23	9.23
36	2.67	2.47	60	4.39	3.88	84	8.36	8.01	107	9.23	9.23
37	2.71	2.50	61	4.52	3.99	85	8.49	8.18	108	9.23	9.23
38	2.75	2.54	62	4.65	4.09	86	8.60	8.33	109	9.23	9.23
39	2.80	2.58	63	4.78	4.21	87	8.70	8.46	110	9.23	9.23
40	2.85	2.61	64	4.93	4.33	88	8.79	8.58			
41	2.90	2.65	65	5.08	4.46						

MODIFIED SINGLE PREMIUM DEFERRED QUALIFIED ANNUITY

**Nonparticipating Policy
Surrender Charges May Be Waived**

READ YOUR POLICY CAREFULLY



READABILITY CERTIFICATION

I hereby certify the following forms were tested for readability using Microsoft® Word 97-2003 program and achieved the following test results:

Form No.	Description	Flesch Score
I A1003	Modified Single Premium Deferred Non-Qualified Annuity	58.0
I A1004	Modified Single Premium Deferred Qualified Annuity	57.0

Carol S Watson

Signature

January 3, 2011

Date

Carol Watson
Vice President, General Counsel and Secretary



Company Name: Assurity Life Insurance Company

Form Title(s) and Numbers:

I A1003 Modified Single Premium Deferred Non-Qualified Annuity
I A1004 Modified Premium Deferred Qualified Annuity

I hereby certify that to the best of my knowledge and belief, the above forms and submission complies with the following:

- Regulation 19, as well as the other laws and regulations of the State of Arkansas.
- The company's policy issue procedure includes the notice required by Ark. Code Ann. 23-79-138 as addressed in Bulletins 6-87 and 11-88.
- The company's policy issue procedure includes the Life and Health Guaranty Association Notice as set form in Regulation 49.

A handwritten signature in black ink that reads "Carol S. Watson". The signature is written in a cursive style and is positioned above a horizontal line.

Carol S. Watson
Vice President, General Counsel & Secretary

January 14, 2011



READ YOUR POLICY CAREFULLY! This is a legal contract between You (the Annuitant and Owner) and Us (Assurity Life Insurance Company, a stock company). It is issued in return for Your approved application and Initial Premium. We agree to pay this policy's benefits to You, if alive, on the Maturity Date.

RIGHT TO EXAMINE

You may cancel this policy within 30 days of receiving it by returning the policy to Our administrative office. As soon as You deliver or mail the policy to Us, it is treated as if it was never issued. Your premium payment will be refunded when We receive the policy.

Assurity Life Insurance Company has signed this policy on the Issue Date.

[

President

[

Secretary

**Assurity Life Insurance Company
Administrative Office
PO Box 82533, Lincoln, Nebraska 68501-2533
Toll-free (800) 869-0355
www.assurity.com**

MODIFIED SINGLE PREMIUM DEFERRED QUALIFIED ANNUITY

**Nonparticipating Policy
Surrender Charges May Be Waived**

Agent Name: [Alex Agent]
Address: [123 Any Boulevard]
[Anytown XX 12345-6789]

Telephone: [(123) 456-7890]

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POLICY SCHEDULE

<u>POLICY YEAR</u>	<u>SURRENDER CHARGE PERCENTAGE</u>
1	9.0%
2	8.0%
3	7.0%
4	6.0%
5	5.0%
6	4.0%
7	3.0%
8	2.0%
9	1.0%
10 and over	0.0%

Maintenance Fee: [Not currently being assessed]

Minimum Acceptable Initial Premium: [\$2,000.00]

Declared Interest Rate: [1.5%]

Guaranteed Interest Rate: [1.5%]

Owner: [John Doe]

Policy Number: [1234567890]

Annuitant: [John Doe]

Issue Date: [October 1, 2010]

Initial Premium: [\$2,000.00]

Maturity Date: [policy anniv > age 90]

DEFINITIONS

12-Month Period means a consecutive period of 12 calendar months.

Adjusted Annuitant's Account means the balance of the Annuitant's Account on the Request Date plus the total amount withdrawn within the 12-Month Period preceding the Request Date.

Anniversary means the same day of the same month in each subsequent year following a given date.

Annuitant means the person on whose life the amount and duration of annuity payments depend.

Annuitant's Account means the Initial Premium, any Supplemental Premiums, and interest credited, reduced by withdrawals and Maintenance Fees.

Beneficiary means the person(s) named by You in the application, or later changed as described in the Change of Beneficiary section, to receive this policy's death benefit, if any.

Current Earnings Rate means the rate credited to the Annuitant's Account.

Date of Receipt means the date We receive any premium.

Declared Interest Rate means the rate credited on the Initial Premium or Supplemental Premium effective on the Date of Receipt. We will state the Declared Interest Rate prior to the date the premium is received.

Earnings Period means a 12-Month Period during which the applicable rate of earnings on the Initial Premium or Supplemental Premium is credited to the Annuitant's Account. The initial Earnings Period for the Initial Premium begins on the Issue Date, with all subsequent Earnings Periods beginning on an Anniversary of the Issue Date. The initial Earnings Period for a Supplemental Premium begins on the Date of Receipt of that Supplemental Premium, with all subsequent Earnings Periods beginning on an Anniversary of that same Date of Receipt.

Guaranteed Interest Rate means the minimum interest rate to be credited on the Annuitant's Account, as shown on the Policy Schedule.

Initial Premium means the amount of the payment that You submitted with the application as shown on the Policy Schedule.

Issue Date means the date the Annuitant is insured for the benefits of this policy, as shown on the Policy Schedule.

Maturity Date means the Anniversary following Your 90th birthday.

Nursing Home Confinement means being a resident of a facility that is licensed as a nursing home or the equivalent, by the state in which it is located. The facility must primarily provide nursing care, be supervised by a registered or licensed practical nurse, keep daily patient medical records, and record and control all medications dispensed.

Owner means the Annuitant.

Physician means a licensed medical provider who acts within the scope of his or her license. The Physician must be someone other than You or a member of Your immediate family.

Policy Year means a 12-Month Period, the first of which begins on the Issue Date. Policy Years after the first year begin on each successive Anniversary.

Request Date means the date We receive Your withdrawal request.

Supplemental Premium means any premium payment of at least \$100, in addition to the Initial Premium shown on the Policy Schedule. We will only accept a Supplemental Premium that is received within the 12-Month Period that begins on the Issue Date.

Surrender Charge means an amount deducted from the Annuitant's Account for withdrawal amounts in excess of that available in the Withdrawals Free of Surrender Charges section. The Surrender Charge is based on the Request Date.

Surrender Value means the Annuitant's Account, less any applicable Surrender Charge.

Total Disability means a physical or mental impairment that:

- keeps a person from doing the important, substantial and material duties of their own occupation;
- starts while this policy is in force; and
- is expected to be permanent or to result in death.

Total Disability must be certified by a Physician.

We, Us, and Our mean Assurity Life Insurance Company.

You and Your mean the Annuitant and Owner of the policy.

PREMIUMS, RATES and FEES

Premium Payments. You are not required to pay Us any additional money after paying the Initial Premium. You may choose to pay one or more additional premiums within the 12-Month Period that begins on the Issue Date.

Application of Rates – Initial Premium. During the initial Earnings Period, the Initial Premium will earn interest at the Declared Interest Rate in effect on the Issue Date. Each Earnings Period thereafter, the Initial Premium will earn interest at the Current Earnings Rate. A Current Earnings Rate is effective for each Earnings Period following the initial Earnings Period. It applies to the Initial Premium and all interest credited, reduced by withdrawals and Maintenance Fees.

Application of Rates – Supplemental Premium. During the initial Earnings Period, a Supplemental Premium will earn interest at the Declared Interest Rate in effect on the Date of Receipt of the Supplemental Premium. Each Earnings Period thereafter, a Supplemental Premium will earn interest at the Current Earnings Rate. A Current Earnings Rate is effective for each Earnings Period following the initial Earnings Period. It applies to the Supplemental Premiums and all interest credited, reduced by withdrawals and Maintenance Fees.

Maintenance Fee. A Maintenance Fee, which will never exceed \$50, will be deducted from the Annuitant's Account at the end of each Policy Year. The Maintenance Fee is shown on the Policy Schedule.

We may change the Maintenance Fee after giving You 30 days written notice. No change in the Maintenance Fee will reduce this policy's benefits below the minimum benefits required by the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities, model #805.

BENEFITS

This policy's proceeds will be the Annuitant's Account, less any applicable Surrender Charges, on the earlier of the:

- surrender of this policy prior to the Maturity Date;
- Maturity Date; or
- Your date of death.

Surrender. You may elect to surrender the policy for the Surrender Value at any time prior to the Maturity Date. The proceeds will be subject to Surrender Charges. We may defer surrenders for up to six months.

You may elect a payment option at the time of surrender by providing a written statement to Our administrative office. If a payment option is not elected under the Payment Options section, the Surrender Value will be paid in a lump sum.

Options at Maturity. Prior to the Maturity Date, You may submit a written notice to elect to receive an annuity benefit or the Annuitant's Account in a lump sum. If You elect a payment option, We will begin payments on the Maturity Date. If You do not choose an option, the automatic benefit will be Life Income with a 10-Year Guaranteed Period. Before payments begin, You must exchange this policy for a supplementary agreement expressing the payment terms.

You are the person who will receive payments under a payment option. You will receive a payment contract explaining the payment option chosen. The payment contract will control payments if You die before all payments are made.

Payment Amount. Annuity payment amounts may be based on the:

- US Annuity 2000 mortality table;
- Surrender Value;
- payment option chosen;
- Guaranteed Interest Rate;
- payment period chosen;
- frequency of payments;
- Your age (proof of age may be required); and
- Your gender.

The amount of the payment You receive may be reduced by any state or federal income taxes that We are required to withhold. Annuity payments, before income taxes are withheld, will not be less than the payments shown in the Payment Option Table.

The payment amount at the time of commencement will not be less than those that would be provided by the application of the cash surrender value to purchase a single premium immediate annuity contract at purchase rates offered by Us at the time to the same class of annuitants.

Minimum Payment Amount. We reserve the right to pay the Surrender Value in a lump sum if any payment would be less than \$20 monthly.

Payment Options.

Payment Option 1 – Life Income. We will make payments to You as long as You are alive. Payments will not be less than the amounts shown in the Values for Payment Option 1 Table. Annuity payments stop when You die. We must be notified promptly of Your death and any payments We made after Your death are to be returned to Us. **Note:** No residual value will remain when You die, even if We have made only one payment. No Beneficiary designation is applicable under this payment option.

Payment Option 2 – Fixed Period. We will make equal payments to You for a fixed number of years not to exceed 30 years. Payments will not be less than the amounts shown in the Values for Payment Option 2 Table. Payments may be increased by additional interest. If You die before the end of the guaranteed period, the Beneficiary may choose to receive the balance of the guaranteed payments as they are due or to receive a lump sum payment of the commuted value of any remaining guaranteed payments.

Payment Option 3 – Life Income with Guaranteed Period. We will make payments to You as long as You are alive. Payments are guaranteed for the number of years chosen. The minimum guaranteed period is five years, unless We agree to a shorter period. Payments will not be less than the amounts shown in the Values for Payment Option 3 Table. If You die before the end of the guaranteed period, the Beneficiary may choose to receive the balance of the guaranteed payments as they are due or to receive a lump sum payment of the commuted value of any remaining guaranteed payments. We must be notified promptly of Your death and any payments We made after Your death are to be returned to Us.

Other Options. We may offer additional payment options on the date You elect a payment option. At Your request, We will provide the payment terms for any available payment option.

WITHDRAWALS

Withdrawal Procedure. You can make withdrawals from the Annuitant's Account by executing and signing the form specified by Us for requesting a withdrawal. The form must be submitted to Our administrative office. The amount of any withdrawal is limited to the Annuitant's Account less Surrender Charges. We may defer withdrawals for up to six months. Payment of withdrawals ends Our responsibility under this policy for the portion of the Annuitant's Account withdrawn.

Withdrawal Amounts.

- 1. Withdrawals Free of Surrender Charges.** The amount You may withdraw free of a Surrender Charge is equal to 10% of the Adjusted Annuitant's Account, less any amount withdrawn during the 12-Month Period preceding the Request Date. The withdrawal amount free of Surrender Charge is limited to 10% of the Annuitant's Account during any 12-Month Period.
- 2. Withdrawals Subject to Surrender Charges.** A withdrawal amount that exceeds the amount withdrawn under Withdrawals Free of Surrender Charges section is subject to a Surrender Charge. The percentage corresponding to the Policy Year, as shown on the Policy Schedule, is used to calculate the Surrender Charge. Such percentage is applied to the amount of the withdrawal in excess of the Withdrawals Free of Surrender Charges. The result is the Surrender Charge, which is deducted from the Annuitant's Account.

Circumstances Allowing Complete Withdrawal without Surrender Charge. Under the following circumstances You may withdraw 100% of the Annuitant's Account without being subject to a Surrender Charge:

- in the 10th and subsequent Policy Years;
- upon Our acceptance of proof of Your Total Disability;
- by selection of a payment option after the first Policy Year providing payments for life or at least five years; or
- 30 consecutive days after Your Nursing Home Confinement. The Nursing Home Confinement must begin after the Issue Date.

CLAIM PROCEDURES

If You are requesting complete withdrawal without Surrender Charges, We require that You notify us at Our administrative office at P.O. Box 82533, Lincoln, Nebraska 68501-2533. It should include Your name, the Annuitant's name, if different, and policy number as shown on the Policy Schedule.

When We receive Your notice, We will send any necessary forms to You. If these forms are not sent within 10 calendar days, it shall be deemed that the proof of loss requirement has been met. If We deny Your request, You will be given the option to accept or reject the proceeds, including any Surrender Charges, prior to the proceeds being paid to You.

DEATH PROCEEDS

Death Benefit. The death benefit is equal to the Annuitant's Account. Upon receiving proof of Your death at Our administrative office, We will process the death benefit as set forth below:

1. If You die while this policy is in force and before the Maturity Date, We will pay the death benefit to the Beneficiary. If the Beneficiary is Your spouse, he or she may elect to a) continue the policy and exercise all of the Owner's rights until the Maturity Date or b) receive full distribution of the proceeds within five years after Your date of death.
2. If You die on or after the Maturity Date, no death benefit is payable. Payments will be made in accordance with the payment option chosen.

Method of Payment. A Beneficiary entitled to a death benefit may choose one of the following methods of receiving the death benefit:

1. payment in a lump sum;
2. equal payments for a fixed period, measured from the date of Your death, not to exceed five years; or
3. substantially equal installments over the Beneficiary's life or over a period not to exceed the Beneficiary's life expectancy. Payment must begin no later than one year after Your date of death.

If no Beneficiary is named or survives You, the death benefit will be paid to Your estate.

The recipient of the death benefit must choose how the proceeds will be paid within 60 days of Your date of death. If a choice is not made, the death benefit will be paid in a lump sum.

GENERAL PROVISIONS

Annual Report. A report on this policy is furnished annually to You. The annual report will show:

- the beginning and ending dates of the current report period;
- the account value at the beginning and ending of the current report period;
- the amounts that have been credited or debited to the account value during the current report period;
- the cash surrender value at the end of the current report period; and
- the amount of the death benefit at the end of the current report period.

You may request a report at any time while this policy is in force by contacting Our office. There is no fee for additional reports.

Assignment. As required by federal law, neither the policy nor the benefits it provides can be assigned.

Change of Beneficiary. The Beneficiary may be changed while You are alive. You may change the Beneficiary by completing and signing a form approved by Us for changing a Beneficiary and returning the form to Our administrative office for Our written acknowledgement.

Naming a new Beneficiary voids any prior designation unless otherwise stated in the new designation.

When We furnish You written acknowledgement of the change of Beneficiary, the change becomes effective on the date You signed Our form. We are not liable for payments made or action taken prior to Our written acknowledgment of the Beneficiary change.

Contestable Period. We will not contest the validity of this policy.

Entire Contract; Changes. This policy is a legal contract between You and Us. The entire contract consists of the policy, which includes the application and any endorsements or amendments We have attached. All statements made by You in Your application shall, in the absence of fraud, be deemed as representations and not warranties. No change in this policy will be effective until approved by one of Our officers. No agent has authority to change this policy or to waive any of its provisions.

Minimum Benefit. This policy's benefits will not be less than the minimum benefits required by the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities, model #805.

Misstatement of Age or Gender. If Your age or gender has been misstated and the annuity benefit would be affected, We will adjust the annuity benefit to account for the correct age or gender. We will adjust any underpayments immediately, using the guaranteed minimum annual interest rate shown on the Policy Schedule. Any overpayments will be deducted from future payments.

Required Minimum Distributions. Receipt of proceeds under this policy must begin no later than April 1 of the year following the year You turn age 70 ½ or such other age as the law specifies.

VALUES FOR PAYMENT OPTION 1 TABLE

Assumes [1.50]% interest and the Annuity 2000 Mortality Table.

Monthly payments for each \$1,000.00 applied under the payment option.

AGE OF PAYEE	LIFE ONLY										
	Male	Female									
18	\$2.15	\$2.04	42	\$2.96	\$2.70	66	\$5.49	\$4.70	89	\$16.48	\$14.58
19	2.17	2.05	43	3.01	2.74	67	5.70	4.86	90	17.43	15.50
20	2.19	2.07	44	3.07	2.79	68	5.92	5.03	91	18.43	16.45
21	2.21	2.09	45	3.13	2.84	69	6.16	5.22	92	19.50	17.45
22	2.24	2.11	46	3.19	2.89	70	6.41	5.42	93	20.63	18.47
23	2.26	2.13	47	3.26	2.94	71	6.68	5.63	94	21.84	19.53
24	2.28	2.15	48	3.33	2.99	72	6.97	5.87	95	23.13	20.62
25	2.31	2.17	49	3.40	3.05	73	7.27	6.12	96	24.51	21.77
26	2.34	2.20	50	3.47	3.11	74	7.60	6.39	97	26.02	22.98
27	2.37	2.22	51	3.55	3.17	75	7.96	6.69	98	27.68	24.31
28	2.39	2.24	52	3.63	3.24	76	8.34	7.01	99	29.52	25.80
29	2.42	2.27	53	3.72	3.31	77	8.74	7.35	100	31.60	27.49
30	2.46	2.29	54	3.81	3.39	78	9.18	7.73	101	33.95	29.43
31	2.49	2.32	55	3.91	3.46	79	9.65	8.13	102	36.63	31.70
32	2.52	2.35	56	4.01	3.55	80	10.15	8.57	103	39.70	34.34
33	2.56	2.38	57	4.12	3.63	81	10.68	9.01	104	43.22	37.45
34	2.59	2.41	58	4.24	3.72	82	11.26	9.56	105	47.28	41.13
35	2.63	2.44	59	4.36	3.82	83	11.87	10.12	106	51.98	45.46
36	2.67	2.47	60	4.49	3.92	84	12.52	10.73	107	57.44	50.60
37	2.71	2.51	61	4.63	4.03	85	13.22	11.39	108	63.80	56.73
38	2.76	2.54	62	4.78	4.15	86	13.96	12.11	109	71.26	64.06
39	2.80	2.58	63	4.94	4.27	87	14.75	12.88	110	80.05	72.88
40	2.85	2.62	64	5.11	4.41	88	15.59	13.70			
41	2.90	2.66	65	5.29	4.55						

VALUES FOR PAYMENT OPTION 2 TABLE

Assumes [1.50]% interest and the Annuity 2000 Mortality Table.
 Payments are shown for each \$1,000.00 applied under the payment option.
 Figures not shown will be furnished on request.

Fixed Period (Years)	Amount of Each Payment			
	Annual	Semi-Annual	Quarterly	Monthly
5	\$206.00	\$103.38	\$51.79	\$17.28
6	172.93	86.79	43.47	14.51
7	149.32	74.94	37.54	12.53
8	131.61	66.05	33.09	11.04
9	117.84	59.14	29.63	9.89
10	106.83	53.61	26.86	8.96
11	97.83	49.10	24.59	8.21
12	90.33	45.33	22.71	7.58
13	83.98	42.15	21.11	7.05
14	78.55	39.42	19.75	6.59
15	73.84	37.06	18.56	6.20
16	69.72	34.99	17.53	5.85
17	66.09	33.17	16.61	5.55
18	62.86	31.55	15.80	5.27
19	59.98	30.10	15.08	5.03
20	57.38	28.80	14.43	4.81

VALUES FOR PAYMENT OPTION 3 TABLE (Life Income with Guaranteed Period)

Assumes [1.50]% interest and the Annuity 2000 Mortality Table.
 Monthly payments for each \$1,000.00 applied under the payment option.
 Guaranteed periods now shown will be furnished on request.

AGE OF PAYEE	LIFE WITH 10 YEAR CERTAIN		AGE OF PAYEE	LIFE WITH 10 YEAR CERTAIN		AGE OF PAYEE	LIFE WITH 10 YEAR CERTAIN		AGE OF PAYEE	LIFE WITH 10 YEAR CERTAIN	
	Male	Female									
18	\$2.15	\$2.04	42	\$2.95	\$2.69	66	\$5.23	\$4.59	89	\$8.87	\$8.69
19	2.17	2.05	43	3.00	2.74	67	5.39	4.73	90	8.94	8.78
20	2.19	2.07	44	3.06	2.78	68	5.56	4.88	91	9.00	8.87
21	2.21	2.09	45	3.11	2.83	69	5.73	5.04	92	9.05	8.94
22	2.23	2.11	46	3.17	2.88	70	5.91	5.21	93	9.09	9.00
23	2.26	2.13	47	3.24	2.93	71	6.09	5.38	94	9.13	9.05
24	2.28	2.15	48	3.30	2.99	72	6.28	5.57	95	9.16	9.09
25	2.31	2.17	49	3.37	3.04	73	6.47	5.76	96	9.18	9.13
26	2.34	2.20	50	3.44	3.10	74	6.66	5.96	97	9.20	9.16
27	2.36	2.22	51	3.52	3.16	75	6.85	6.16	98	9.21	9.19
28	2.39	2.24	52	3.60	3.23	76	7.04	6.37	99	9.23	9.20
29	2.42	2.27	53	3.68	3.30	77	7.22	6.58	100	9.23	9.22
30	2.45	2.29	54	3.77	3.37	78	7.41	6.80	101	9.23	9.22
31	2.48	2.32	55	3.86	3.44	79	7.59	7.01	102	9.23	9.23
32	2.52	2.35	56	3.95	3.52	80	7.76	7.23	103	9.23	9.23
33	2.55	2.38	57	4.06	3.60	81	7.93	7.44	104	9.23	9.23
34	2.59	2.41	58	4.16	3.69	82	8.08	7.64	105	9.23	9.23
35	2.63	2.44	59	4.27	3.78	83	8.23	7.83	106	9.23	9.23
36	2.67	2.47	60	4.39	3.88	84	8.36	8.01	107	9.23	9.23
37	2.71	2.50	61	4.52	3.99	85	8.49	8.18	108	9.23	9.23
38	2.75	2.54	62	4.65	4.09	86	8.60	8.33	109	9.23	9.23
39	2.80	2.58	63	4.78	4.21	87	8.70	8.46	110	9.23	9.23
40	2.85	2.61	64	4.93	4.33	88	8.79	8.58			
41	2.90	2.65	65	5.08	4.46						

MODIFIED SINGLE PREMIUM DEFERRED QUALIFIED ANNUITY

**Nonparticipating Policy
Surrender Charges May Be Waived**

READ YOUR POLICY CAREFULLY