

SERFF Tracking Number: AMGN-127692295 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 50127
Company Tracking Number: 11440
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Inheritance Life Plus
Project Name/Number: Inheritance Life Plus/11440

Filing at a Glance

Company: American General Life Insurance Company

Product Name: Inheritance Life Plus

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: AMGN-127692295 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 50127

Co Tr Num: 11440

Authors: Nancy Smith, Janice
Hooey

Date Submitted: 10/28/2011

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 11/08/2011

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Inheritance Life Plus

Project Number: 11440

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Janice Hooey

Filing Description:

RE: 11440 - Single Premium Universal Life Insurance Policy

11446 - Single Premium Universal Life Insurance Policy

11400 - Chronic Illness Accelerated Death Benefit Rider

11401 - Terminal Illness Accelerated Death Benefit Rider

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 11/08/2011

State Status Changed: 11/08/2011

Created By: Janice Hooey

Corresponding Filing Tracking Number: 11440

Dear Sir or Madam:

The referenced forms are being submitted for your consideration and approval. They are new and do not replace any forms previously approved by your Department.

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No part of this filing contains any unusual or possibly controversial items from normal company or industry standards. These policies will be sold with an illustration compliant with the NAIC Model Illustration Regulation.

These policies are individual, single premium, non-participating, universal life insurance policies. They will be offered on a simplified issue underwriting basis. Payment of the Minimum Single Premium provides a guaranteed Death Benefit to the policy's maturity provided there is no indebtedness on the policy. The amount of the guaranteed Death Benefit is equal to the Specified Amount on the date of issue, adjusted for any partial surrenders and reduced by any indebtedness. No changes to the Specified Amount may be requested by the policyowner after policy issue.

Interest is credited to the Accumulation Value monthly at a guaranteed annual interest rate of 2.0%. Deductions from the Accumulation Value are made monthly, and include a Monthly Administration Fee not to exceed \$10.00, cost of insurance provided by the basic policy, cost of benefits provided by riders, and a Monthly Expense Charge.

A surrender charge will apply to a full or partial surrender during the first 7 policy years. Surrender charges are specified as a percentage of the policy's accumulation value and can be found on the policy schedule. Free Withdrawals are available after the first policy anniversary. The amount available for a Free Withdrawal will be 10% of the policy's Accumulation Value less any outstanding loans. The Free Withdrawal Amount is determined at the beginning of each policy year and will not change during such year.

Form 11440 offers a Return of Premium Guarantee; whereas form 11446 does not. The Return of Premium Guarantee provides that at no time while this policy is in force, will the amount paid upon full surrender be less than the Single Premium paid less any partial surrenders and any outstanding loans. This is the only difference between the two policies.

Form 11400 is a Chronic Illness Accelerated Benefits Rider. It provides for a benefit to be paid upon notification that the Insured is chronically ill and has been certified by a licensed health care practitioner within the last 12 months as unable to perform, without substantial assistance, at least two activities of daily living for a period of at least 90 days due to a loss of functional capacity or requires substantial supervision to be protected from threats to health or safety due to a severe cognitive impairment. Only the insured under the policy is covered by this rider. The accelerated benefit will be paid in annual installments over a 4-year period. Upon request the Owner may request payment in a lump sum. When an accelerated benefit is paid a lien will be established against future policy benefits. The lien will accumulate interest at the same rate as the policy's loan interest rate. The Cash Value available for full and partial surrenders or additional loans will be the excess of the Cash Value less the sum of outstanding loans over the sum of the Accelerated Benefit plus accrued interest on the Accelerated Benefit.

Form 11401 is a Terminal Illness Accelerated Benefits Rider. It provides for a benefit to be paid upon notification that the Insured is diagnosed with a terminal illness that is expected to result in death within 24 months. Only the insured

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under the base policy is covered by this rider. The accelerated benefit will be paid in a lump sum. When an accelerated benefit is paid a lien will be established against future policy benefits. The lien will accumulate interest at the same rate as the policy's loan interest rate. The Cash Value available for full and partial surrenders or additional loans will be the excess of the Cash Value less the sum of outstanding loans over the sum of the Accelerated Benefit plus accrued interest on the Accelerated Benefit.

These riders will initially be offered with the submitted policies and will only be offered with new issues. They may not be added to in-force policies.

The policies will normally be issued on a sex distinct basis. However, they may be issued on a gender-neutral basis if required by the Norris Decision. Please be assured that sex distinct forms will be issued with sex-distinct pages and gender-neutral forms will be issued with gender-neutral pages.

Unless otherwise informed, we reserve the right to alter the layout of the enclosed forms, including sequential ordering of the provisions, and type font, size and color.

These forms have been written using simplified language. The Flesh Readability scores are as follows:

Flesch Score	Flesch Score	Words	Sentences	Syllables
11440	50.9	9036	337	13,748
11446	51.0	8974	334	13,637
11400	52.2	1857	119	3,047
11401	52.9	1306	82	2,127

If you have any questions or require additional assistance, please do not hesitate to call or email. I can be reached at 800-247-8837, x 8313194.

Sincerely,

Nancy Smith
Compliance Administrator

Company and Contact

Filing Contact Information

Nancy Smith, Manager	nancy.m.smith@aglife.com
2929 Allen Parkway	713-831-3194 [Phone]
Mail Stop A38-40	713-342-7550 [FAX]

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 Project Name/Number: Inheritance Life Plus/11440
 Houston, TX 77019

Filing Company Information

American General Life Insurance Company	CoCode: 60488	State of Domicile: Texas
2727-A Allen Parkway	Group Code: 12	Company Type:
Houston, TX 77019	Group Name: AIG	State ID Number:
(713) 831-3508 ext. [Phone]	FEIN Number: 25-0598210	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per form x 4 forms = \$200.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life Insurance Company	\$200.00	10/28/2011	53280835

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/08/2011	11/08/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	11/02/2011	11/02/2011	Nancy Smith	11/07/2011	11/07/2011

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Disposition

Disposition Date: 11/08/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Actuarial Memorandums		No
Form (revised)	Single Premium Universal Life Insurance Policy		Yes
Form	Single Premium Universal Life Insurance Policy	Replaced	Yes
Form (revised)	Single Premium Universal Life Insurance Policy		Yes
Form	Single Premium Universal Life Insurance Policy	Replaced	Yes
Form	Chronic Illness Accelerated Death Benefit Rider		Yes
Form	Terminal Illness Accelerated Death Benefit Rider		Yes

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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/02/2011
Submitted Date	11/02/2011
Respond By Date	12/02/2011

Dear Nancy Smith,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: Filings of "universal life" type contracts are subject to Regulation 34. Please assure us that you are in compliance with Regulation 34.

Please refer to policy Suicide Exclusion provision. After the incontestable period expiration you may not restart upon reinstatement. Review Ark. Code Ann. 23-81-115(a)(2)(E).

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

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 11/07/2011
 Submitted Date 11/07/2011

Dear Linda Bird,

Comments:

Dear Ms. Bird,

Response 1

Comments: Our review of Regulation 34 confirms the submitted policies are in compliance.

Attached under the Form Schedule tab are revised policies. A revision has been made to the Suicide Exclusion provision on page 13. The suicide exclusion will not begin anew upon reinstatement. For this reason we have also changed the time period allowed for reinstatements from 5 years to 3 years.

Related Objection 1

Comment:

Filings of "universal life" type contracts are subject to Regulation 34. Please assure us that you are in compliance with Regulation 34.

Please refer to policy Suicide Exclusion provision. After the incontestable period expiration you may not restart upon reinstatement. Review Ark. Code Ann. 23-81-115(a)(2)(E).

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Single Premium Universal Life Insurance Policy	11440		Policy/Contract/Fraternal Certificate	Initial		50.900	11440 INHERITANCE LIFE

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PLUS
AR.pdf

Previous Version

Single Premium	11440	Policy/Contract/Fraternal Initial	50.900	11440
Universal Life		Certificate		INHERITA
Insurance Policy				NCE LIFE
				PLUS.pdf

Single Premium	11446	Policy/Contract/Fraternal Initial	51.000	11446
Universal Life		Certificate		INHERITA
Insurance Policy				NCE
				BUILDER
				AR.pdf

Previous Version

Single Premium	11446	Policy/Contract/Fraternal Initial	51.000	11446
Universal Life		Certificate		INHERITA
Insurance Policy				NCE
				BUILDER.
				pdf

No Rate/Rule Schedule items changed.

If you need additional information or have any further questions please let me know. I can be reached at 800-247-8837, x 8313194. You may also e-mail me at Nancy.M.Smith@aglife.com.

Sincerely,
Nancy Smith

Sincerely,
Janice Hooey, Nancy Smith

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Form Schedule

Lead Form Number: 11440

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	11440	Policy/Cont	Single Premium ract/Fratern Universal Life al Insurance Policy Certificate	Initial		50.900	11440 INHERITANC E LIFE PLUS AR.pdf
	11446	Policy/Cont	Single Premium ract/Fratern Universal Life al Insurance Policy Certificate	Initial		51.000	11446 INHERITANC E BUILDER AR.pdf
	11400	Policy/Cont	Chronic Illness ract/Fratern Accelerated Death al Benefit Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.200	11400 CHRONIC ILLNESS DEATH BENEFIT RIDER.pdf
	11401	Policy/Cont	Terminal Illness ract/Fratern Accelerated Death al Benefit Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.900	11401 TERMINAL ILLNESS DEATH BENEFIT RIDER.pdf

AMERICAN GENERAL LIFE
Insurance Company
A Stock Company

Home Office:
Houston, Texas

JOHN DOE
POLICY NUMBER: 000000000

2727-A Allen Parkway
P.O. Box 1931
Houston, Texas 77251

(713) 522-1111

WE WILL PAY THE DEATH BENEFIT PROCEEDS to the Beneficiary if the Insured dies prior to the Maturity Date and while this policy is in force. Payment will be made after We receive due proof of the Insured's death, and will be subject to the terms of this policy.

WE WILL PAY THE CASH SURRENDER VALUE of this policy to the Owner on the Maturity Date if the policy is in force, the Insured is living on that date, and the Owner chooses not to continue coverage beyond the Maturity Date. (See "Option to Extend Coverage".)

The consideration for this contract is the application and payment of the Single Premium. The full Single Premium must be paid on or before delivery of this policy.

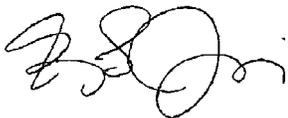
This is a SINGLE PREMIUM UNIVERSAL LIFE INSURANCE POLICY. The Death Benefit is payable upon the Insured's death prior to the Maturity Date and while this policy is in force. ACCUMULATION VALUES and CASH VALUES are flexible and will be based on the amount of interest credited. NON-PARTICIPATING- THIS POLICY IS NOT ELIGIBLE FOR DIVIDENDS.

NOTICE OF RIGHT TO EXAMINE POLICY

You may return this policy within twenty* days after delivery if You are not satisfied with it for any reason. The policy may be returned to Us or to the agent through whom it was purchased. Upon surrender of the policy within the twenty* day period, it will be void from the beginning, and We will refund any premium paid.

*If the application for this policy indicates a replacement, the number of days is thirty days or longer if required by the applicable law in the state where the policy is issued for delivery.

SIGNED AT THE HOME OFFICE ON THE DATE OF ISSUE.



Secretary



President

SINGLE PREMIUM UNIVERSAL LIFE INSURANCE

READ YOUR POLICY CAREFULLY

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DEFINITIONS

Company Reference. The words "We", "Our", "Us", or "Company" mean American General Life Insurance Company.

"You", "Your." The words "You" or "Your" mean the Owner of this policy.

Home Office. Our office at 2727-A Allen Parkway, Houston, Texas 77251; Mailing Address P.O. Box 1931, Houston, Texas 77251.

Written, In Writing. A written request or notice in acceptable form and content, which is signed and dated, and received at Our Home Office.

Premium Class. The Premium Class of this policy is shown on the Policy Schedule as one or a combination of the following terms based on Our underwriting standards:

Preferred. The term "Preferred" means the cost of insurance is based on the Insured being a better than average mortality risk.

Standard. The term "Standard" means the cost of insurance is based on the Insured being an average mortality risk.

Tobacco. The term "Tobacco" means the cost of insurance is based on the Insured being a user of tobacco and/or other products that contain nicotine.

Non-Tobacco. The term "Non-Tobacco" means the cost of insurance is based on the Insured being a non-user of tobacco and/or other products that contain nicotine.

NOTICE

This Policy Is A Legal Contract Between
The Policy Owner And The Company

POLICY SCHEDULE

Insured:	John Doe	Policy Number:	000000000
Insurance Age:	40	Date of Issue:	October 1, 2011
[Sex:	Male]	Maturity Date:	October 1, 2092
Initial Specified Amount:	\$100,000.00		

This Is A [Sex Distinct] Policy

Premium Class:	Preferred	
Single Premium:	\$38,616.00	
Minimum Single Premium:	[\$38,616.00]	
Monthly Deduction Day:	[1 st] Day of Each Month	
Monthly Expense Charge:	[\$136.47]	
Partial Surrender Fee:	[\$25.00]	
Death Benefit Discount Factor:	1.001651	
Guaranteed Interest Rate:	Annual Effective 2.0%	Monthly .1651%
Mortality Table:	2001 Commissioners Standard Ordinary [Male] Composite U ALB Mortality Table	
Monthly Administration Fee:	Guaranteed \$10.00	Initial [\$8.00]

Coverage may expire prior to the Maturity Date if the Cash Value less loans is insufficient to continue coverage to such date.

TABLE OF SURRENDER CHARGE PERCENTAGES

POLICY YEAR	SURRENDER CHARGE PERCENTAGE	POLICY YEAR	SURRENDER CHARGE PERCENTAGE
1	5%	5	4%
2	5%	6	3%
3	5%	7	2%
4	4%	8 & Thereafter	0%

Except as provided in the Free Withdrawal provision of this policy, a surrender charge will apply to a full or partial surrender during the first 7 policy years. Such charge will be deducted from the Accumulation Value. The charge is calculated by multiplying that portion of the Accumulation Value being surrendered by the applicable percentage from the table above.

This Is A(n) [State Name] Policy

Policy Schedule Continued - Policy Number: 0000000000

Additional Benefits Provided By Riders	Monthly Cost	Years Payable
Terminal Illness Accelerated Benefit Rider Providing For Payment Of Accelerated Benefits Terminal Illness Percentage: [80.00%]	None	---
Chronic Illness Accelerated Benefit Rider Providing For Payment Of Accelerated Benefits Chronic Illness Percentage: [70.00%]	None	---

Contract. Your policy is a legal contract that You have entered into with Us. You have paid the Single Premium and have submitted an application, a copy of which is attached. In return, We promise to provide the insurance coverage described in this policy.

The entire contract consists of:

1. The base policy; and
2. The attached riders that add benefits to the base policy, if any; and
3. The attached endorsements, if any; and
4. The attached copy of Your application, and any attached amendments or attached supplemental applications.

Date of Issue. The Date of Issue of this policy is the date on which the entire Single Premium is received. The Date of Issue is also the date from which all policy years, anniversaries, and Monthly Deduction dates are determined. The Date of Issue can be any day of the month except the 29th, 30th or 31st. In the event the

Single Premium is received on the 29th, 30th or 31st, the Date of Issue will be the 1st day of the month following the month in which the Single Premium was received.

Owner. The Owner is as stated in the application unless later changed. During the Insured's lifetime, the Owner may exercise every right the policy confers or We allow (subject to the rights of any assignee of record). You may have multiple Owners of the policy. In that case, the authorizations of all Owners are required In Writing for all policy changes. The Owner and the Insured may be the same person but do not have to be. If an Owner dies while the policy is in force and the Insured is living, ownership rights pass to a successor Owner recorded in Our records, if any; otherwise ownership rights pass to the estate of the Owner.

Death Benefit Guarantee. Payment of the Minimum Single Premium due on the Date of Issue provides a guaranteed Death Benefit to the Maturity Date provided there is no indebtedness on the policy.

PREMIUM

Single Premium. The policy will not be issued until the entire Single Premium has been received. No additional premiums will be accepted after policy issue. Only amounts to repay all or part of a loan will be accepted after policy issue.

Return of Premium Guarantee. The Return of Premium Guarantee provides that at no time while the policy is in force, will the amount paid upon full surrender be less than the Single Premium less any partial surrenders and any outstanding loans.

DEATH BENEFIT PROVISIONS

Death Benefit Amount. The term Death Benefit Amount as used in this policy will be an amount equal to the greater of:

1. The Specified Amount on the date of death; and

2. The Accumulation Value on the date of death multiplied by the Death Benefit Corridor Rate. The Death Benefit Corridor Rate is shown in the Table of Death Benefit Corridor Rates.

DEATH BENEFIT PROVISIONS (Cont'd)

Death Benefit Proceeds. If the Insured dies prior to the Maturity Date and while this policy is in force, We will pay the Death Benefit Proceeds to the Beneficiary. The Death Benefit Proceeds will be the Death Benefit Amount reduced by any outstanding loans plus any amounts that are payable by riders and will be subject to the other provisions of the "Beneficiary and Proceeds" section.

Interest Payable on Death Benefit Proceeds. Interest is paid on the Death Benefit Proceeds as follows:

1. Interest will accrue and be payable from the date of death.
2. Interest will accrue at the rate or rates applicable to the policy for funds left on deposit. In determining the effective annual rate or rates, We will use the rate in effect on the date of death.
3. Interest will accrue at the effective annual rate determined in item 2 above, plus additional interest at a rate of 10% annually beginning with the date that is 31 calendar days from the latest of items a, b and c to the date the claim is paid, where it is:

- a. The date that due proof of death is received by the Company;
- b. The date the Company receives sufficient information to determine its liability, the extent of the liability, and the appropriate payee legally entitled to the proceeds; and
- c. The date that legal impediments to payment of proceeds that depend on the action of parties other than the Company are resolved and sufficient evidence of the same is provided to the Company. Legal impediments to payment include, but are not limited to: (1) the establishment of guardianships and conservatorships; (2) the appointment and qualification of trustees, executors and administrators; and (3) the submission of information required to satisfy state and federal reporting requirements.

Changing the Terms of Your Policy. Any change in Your policy must be approved in writing by the President, a Vice President, an Administrative Officer or the Secretary of the Company. No agent has the authority to make any changes or waive any of the terms of Your policy.

POLICY VALUES PROVISIONS

Accumulation Value

On the Date of Issue. The Accumulation Value on the Date of Issue will be:

1. The Single Premium received; less
2. The Monthly Deduction for the first policy month; (See "How We Calculate a Monthly Deduction".)

The first Deduction Day is the Date of Issue. The Monthly Deduction Day is shown on the Policy Schedule.

On Each Monthly Deduction Day. On each Monthly Deduction Day after the Date of Issue, We will determine the Accumulation Value as follows:

POLICY VALUES PROVISIONS (Cont'd)

1. We will take the Accumulation Value as of the last Monthly Deduction Day; and
2. Add the interest earned for the month:
 - a. Interest will be applied for the entire month on the excess of the Accumulation Value on the last Monthly Deduction Day over any partial surrenders made since the last Monthly Deduction Day;
 - b. If a partial surrender has been made since the last Monthly Deduction Day, interest on the amount of such partial surrender will be added on a pro-rata basis beginning with the last Monthly Deduction Day through the day of such partial surrender; and
3. Subtract any partial surrender made and any charges for partial surrenders since the last Monthly Deduction Day; and
4. Subtract the Monthly Deduction for the policy month. (See "How We Calculate a Monthly Deduction".)

On Any Day Other Than a Monthly Deduction Day. The Accumulation Value on any day other than a Monthly Deduction Day will be:

1. The Accumulation Value as of the last Monthly Deduction Day;
2. Less any partial surrenders paid and any charges for partial surrenders since the last Monthly Deduction Day;
3. Plus interest earned since the last Monthly Deduction Day.

The Accumulation Value will never be less than zero.

Cash Value. The Cash Value of this policy will be equal to the Accumulation Value less the surrender charge, if any.

Cash Surrender Value. The Cash Surrender Value of this policy will be equal to the greater of:

1. The Cash Value less any indebtedness; or
2. The Single Premium less any partial surrenders and any outstanding loans. (See "Return of Premium Guarantee".)

Surrender Charge. Except as provided in the Free Withdrawal provision of this policy, during the first 7 policy years (Surrender Charge Period), a surrender charge will be deducted from the Accumulation Value in the event of a full or partial surrender. The surrender charge will be calculated by multiplying that portion of the Accumulation Value being surrendered by the applicable percentage from the Table of Surrender Charge Percentages shown on the Policy Schedule.

You may make a request for full surrender at any time during the Insured's lifetime before the Maturity Date.

A reduction in Specified Amount due to a partial surrender will be calculated as of the day We receive Your request.

How We Calculate a Monthly Deduction. Each Monthly Deduction includes:

1. The cost of insurance provided by the base policy; and
2. The charges for benefits provided by riders; and
3. The Monthly Administration Fee; and
4. The Monthly Expense Charge.

POLICY VALUES PROVISIONS (Cont'd)

How We Calculate the Cost of Insurance for the Base Policy. We calculate the cost of insurance at the beginning of each policy month. The cost of insurance is determined on the Monthly Deduction Day by multiplying the Net Amount at Risk by the cost of insurance rate per \$1,000 and dividing the result by 1000.

To determine the Net Amount at Risk, We:

1. Divide the Death Benefit Amount under the base policy by the Death Benefit Discount Factor shown on the Policy Schedule; and
2. Reduce the result by the Accumulation Value:
 - a. Before the cost of insurance deduction is taken; and
 - b. After any applicable charges for benefits provided by riders, the Monthly Expense Charge, and the Monthly Administration Fee are deducted.

Charges for Benefits Provided by Riders. All charges for benefits provided by riders will be as stated on the Policy Schedule or in an endorsement to this policy. Riders are not part of the base policy.

Monthly Administration Fee. An administration fee will be deducted monthly. The amount of the Monthly Administration Fee may be adjusted, but will never be greater than the guaranteed Monthly Administration Fee shown on the Policy Schedule.

Monthly Expense Charge. A Monthly Expense Charge will be deducted monthly. Such charge applies to the Initial Specified Amount. The Monthly Expense Charge for the Initial Specified Amount is shown on the Policy Schedule. Any decrease in Specified Amount will not change the Monthly Expense Charge then in effect.

Cost of Insurance Rate. The cost of insurance rate for the Initial Specified Amount is based on the Insured's:

1. Gender (if issued on a Sex Distinct basis); and
2. Age last birthday on each policy anniversary; and
3. Premium Class shown on the Policy Schedule, associated with the Initial Specified Amount.

We can use cost of insurance rates that are lower than the guaranteed rates. Any change in rates will apply to all policies in the same rate class as this policy. The rate class of this policy is determined on its Date of Issue according to:

1. The calendar year of issue and policy year; and
2. The plan of insurance; and
3. The amount of insurance; and
4. The age, gender, and Premium Class of the Insured if issued on a Sex Distinct basis or the age and Premium Class if issued on a Gender Neutral basis.

Changes in Rates, Charges, and Fees. This policy does not participate in Our profits or surplus. Any redetermination of the cost of insurance rates, interest rates or Monthly Administration Fee will be based on Our future expectations as to mortality, persistency, expenses, average amount of benefits to be paid, investment earnings, reinsurance costs, and any state and federal taxes. We will not change these rates or charges in order to recoup any prior losses.

POLICY VALUES PROVISIONS (Cont'd)

Interest Rate. The minimum guaranteed interest rate used in calculating Accumulation Values is shown on the Policy Schedule. We can use interest rates greater than the guaranteed rate to calculate Accumulation Values. Interest credited to the Accumulation Value in excess of the minimum guaranteed interest rate, becomes nonforfeitable except for surrender charges. Interest credited in excess of the minimum guaranteed interest rate, if any, will be credited no less frequently than annually. We can apply a different rate of interest to that portion of the Accumulation Value that equals the amount of a loan. The interest rate applied to amounts equal to loans will be at a rate greater than the minimum guaranteed interest rate used in calculating the Accumulation Value.

Grace Period. If there is an outstanding loan the Grace Period is the 61-day period that follows a Monthly Deduction Day or an annual loan interest due date if there is not enough Cash Value less loans to pay the amount due.

Repayment of all or part of the loan will be required to keep Your policy in force. Any payments sent by U.S. mail must be postmarked within the Grace Period in order to keep Your policy in force. If the amount required to keep Your policy in force is not paid by the end of the Grace Period, this policy will terminate without value. However, We will give You at least 31 days notice prior to termination that Your policy is in the Grace Period. We will determine the amount required to keep Your policy in force and advise You of that amount. Such 31 days prior notice will be sent to You at Your last known address, and to the assignee(s) of record, if any. If death occurs during the Grace Period, Monthly Deductions through the policy month in which death occurred will be deducted from the proceeds, if any.

If a surrender request is received within 31 days after the Grace Period commences, the Cash Surrender Value payable will not be less than the

Cash Surrender Value on the Monthly Deduction Day the Grace Period commenced. The Monthly Deduction for the policy month following such Monthly Deduction Day will not be subtracted in the calculation of such Cash Surrender Value.

Full Surrender. You may return Your policy to Us and request its Cash Surrender Value at any time during the Insured's lifetime before the Maturity Date. The Cash Surrender Value will be calculated as of the day We receive Your request. If surrender takes place within 31 days after a policy anniversary, the Cash Value will not be less than on that anniversary. However, calculation of the Cash Surrender Value will take into account any partial surrender, loan and/or Monthly Deduction taken within those 31 days.

Partial Surrender. At any time after the first policy year and prior to the Maturity Date, You may request a partial surrender. The amount available for a partial surrender will be the difference between the Cash Value and any indebtedness. The partial surrender request must be received In Writing prior to the Maturity Date during the Insured's lifetime.

A partial surrender, including a Free Withdrawal, will result in a reduction of the Cash Value, Accumulation Value, the Specified Amount, and the Death Benefit Amount. The Accumulation Value and the Specified Amount will be reduced in the same proportion as the reduction in Cash Value. We reserve the right to limit the amount of any partial surrender that would cause a reduction in the Death Benefit Amount to where the policy will fail to qualify as life insurance under applicable tax laws and regulations.

There will be a charge not to exceed \$50.00 for each partial surrender (including any Free Withdrawals) in addition to the amounts shown in the Table of Surrender Charge Percentages.

POLICY VALUES PROVISIONS (Cont'd)

Any partial surrender within a policy year that exceeds the Free Withdrawal amount available during a given policy year will be subject to a surrender charge. Such surrender charge will be deducted from the Accumulation Value.

Free Withdrawal. Each policy year after the first, and while the policy is in its Surrender Charge Period, You may take up to 10% of the policy's Accumulation Value less any outstanding loans in the form of partial surrenders, and the surrender charge will be

waived. The Free Withdrawal amount is determined at the beginning of each policy year and will not change during such policy year.

Payment of Cash Value Benefit. We can delay payment of Cash Surrender Values for up to 6 months, or the period allowed by law, whichever is less. However, We cannot delay payment of a partial surrender if the amount is to be used to pay a premium to Us.

POLICY LOANS

You may borrow from Us at any time while this policy is in force, an amount which is equal to or less than the policy's loan value. The loan value will be the Cash Value less:

1. Any prior outstanding loan; and
2. Interest on the amount to be borrowed to the next policy anniversary; and
3. Interest on any prior outstanding loan to the next policy anniversary.

Loan Interest. The Annual Loan Interest Rate is 5.66% due in advance. (This is equivalent to an annual effective rate of 6.0% paid at the end of the policy year.) On each policy anniversary, loan interest for the next year is due in advance. Interest not paid when due will be added to the loan.

How You May Repay a Policy Loan. You may repay all or part of a loan at any time, except that:

1. Repayment may be made only while this policy is in force and prior to the death of the Insured; and
2. A partial repayment must be at least \$10.00.

Except as provided in the "Grace Period" provision, this policy will lapse at any time the sum of Your outstanding loans exceeds the Cash Value. However, at least 31 days prior notice must be mailed by Us to Your last known address and to the assignee of record, if any.

We Can Delay Payment. We can delay lending You money for up to 6 months, or the period allowed by law, whichever is less. However, We cannot delay lending You money if the amount is to be used to pay a premium to Us.

Obtaining a Loan. You may obtain a loan by Written request and assignment of the policy as sole security for the loan.

Preferred Loans. A "Preferred Loan" is a loan that is made at a net cost to the Owner that is less than the net cost of other loans. By "net cost" We mean the amount of interest charged for the loan less interest credited to the amount of the Accumulation Value equal to a loan. Starting on the tenth policy anniversary, this policy will be eligible for "Preferred Loans" subject to the following guidelines:

POLICY LOANS (Cont'd)

1. The maximum amount of the loan value eligible for Preferred Loans during a policy year is restricted to policy earnings, defined as:
 - (a) The Cash Value less any indebtedness at the beginning of the policy year; less
 - (b) The Single Premium paid in excess of partial surrenders since the Date of Issue.
2. When a Preferred Loan is made, loan interest to the next policy anniversary will be charged at the rate shown in the Loan Interest provision.
3. Interest credited to the amount of the Accumulation Value equal to a Preferred Loan will be at an annual effective rate of not less than 3.75% and not more than 4.00%.

BENEFICIARY AND PROCEEDS

Beneficiary. The Beneficiary as named in the application, or later changed by You, will receive the proceeds upon the death of the Insured. Unless You have stated otherwise, proceeds will be paid as follows:

1. If any Beneficiary dies before the Insured, that Beneficiary's interest will pass to any other Beneficiaries according to their respective interests;
2. If no Beneficiary survives the Insured, proceeds will be paid to You, as Owner, if You are then living; otherwise proceeds will be paid to Your estate.

Common Disaster. If We cannot determine whether a Beneficiary or the Insured died first in a common disaster, We will assume that the Beneficiary died first. Proceeds will be paid on this basis unless an endorsement to this policy provides otherwise.

Proceeds. Proceeds mean the amount payable on:

1. The Maturity Date; or
2. Exercise of the full surrender benefit; or
3. The Insured's death.

The proceeds on the Maturity Date will be the Cash Surrender Value provided coverage is not continued beyond the Maturity Date. (See "Option to Extend Coverage".) The proceeds on the Insured's death will be the Death Benefit Amount less any outstanding loans and will be subject to the "Beneficiary and Proceeds" section.

All proceeds and partial surrender benefits are subject to the provisions of the "Payment Options" section and the other provisions of this policy.

CHANGE OF OWNERSHIP OR BENEFICIARY

You may change the Owner or the Beneficiary at any time during the lifetime of the Insured unless the previous designation provides otherwise. To do so, send a Written request to Our Home Office. The change will go into effect when We have received the change.

However, after the change is received, it will be deemed effective as of the date You signed the Written request for change. The change will be subject to any payment made or action taken by Us before We received the request.

PAYMENT OPTIONS

Proceeds are payable in one sum. Instead of being paid in one sum, all or part of the proceeds may be applied under any of the Payment Options described below. In addition to these options, other methods of payment may be chosen with Our consent.

Payment Contract. When proceeds become payable under a Payment Option, a Payment Contract will be issued to each payee. The Payment Contract will state the rights and benefits of the payee. It will also name those who are to receive any balance unpaid at the death of the payee.

Election of Options. The Owner may elect or change any Payment Option while the Insured is living, subject to the provisions of this policy. This election or change must be In Writing. Within 60 days after the Insured's death, a payee entitled to proceeds in one sum may elect to receive proceeds under any option, subject to the limitations stated in the "Availability of Options" provision.

Option 1. Payments for a Specified Period: Equal monthly payments will be made for a specified period. The Option 1 Table in this policy shows the monthly income for each \$1,000 of proceeds applied.

Option 2. Payments of a Specified Amount: Equal monthly payments of a specified amount will be made. Each payment must be at least \$60 a year for each \$1,000 of proceeds applied. Payments will continue until the amount applied, with interest, has been paid in full.

Option 3. Monthly Payments for Life with Period Certain: Equal monthly payments will be made for a specified period, and will continue after that period for as long as the payee lives.

The specified period may be 10, 15, or 20 years. The Option 3 Table in this policy shows the monthly income for each \$1,000 of proceeds applied. If issued on a Sex Distinct basis, tables are based on the Annuity 2000 Male or Female Tables adjusted by projection scale G (adjusted by 50% of projection scale G for females and 100% of projection scale G for males) for 20 years, with interest at the rate of 2% per year. If issued on a Gender Neutral basis, tables are based on the Annuity 2000 Male and Female Tables adjusted by projection scale G (adjusted by 50% of projection scale G for females and 100% of projection scale G for males) for 20 years, with Gender Neutral rates based on 60% female and 40% male, and interest at the rate of 2% per year.

At the time payments are to begin under this option, the payee may choose one of the following:

1. Monthly payments based on the Option 3 Table; or
2. Monthly payments equal to a monthly annuity based on Our single immediate annuity rates then in use.

Option 4. Proceeds Left at Interest: Proceeds may be left on deposit with Us for any period up to 30 years. Interest earned on the proceeds may be:

1. Left on deposit to accumulate at the rate of 2% compounded annually; or
2. Paid in installments at the rate for each \$1,000 of proceeds of \$20 annually, \$9.95 semiannually, \$4.96 quarterly or \$1.65 monthly.

PAYMENT OPTIONS (Cont'd)

Upon the death of the payee, or at the end of the specified period, any balance left on deposit will be paid in a lump sum or under Options 1, 2 or 3.

Interest Rates. The guaranteed rate of interest for proceeds held under Payment Options 1, 2, 3 and 4 is 2% compounded annually. We may credit interest at a higher rate. We determine the higher rate.

Payments. The first payment under Options 1, 2 and 3 will be made when the claim for settlement has been approved. Payments after the first will be made according to the manner of payment chosen. Interest under Option 4 will be credited from the date of death and paid or added to the proceeds as provided in the Payment Contract.

Availability of Options. If the proposed payee is not a natural person, payment options may be chosen only with Our consent.

If this policy is assigned, We will have the right to pay the assignee in one sum the amount to which the assignee is entitled. Any balance will be applied according to the option chosen.

The amount to be applied under any one option must be at least \$2,000. The payment elected under any one option must be at least \$20. If the total policy proceeds are less than \$2,000 payment will be made in one lump sum.

Evidence That Payee is Alive. Before making any payment under a Payment Option, We may ask for proof that the payee is alive. If proof is requested, no payment will be made or considered due until We receive proof.

Death of a Payee. If a payee dies, any unpaid balance will be paid as stated in the Payment Contract. If there is no surviving payee named in the Payment Contract, We will pay the estate of the payee:

1. Under Options 1 and 3: The value as of the remaining payments for the specified period as of the date We receive Written notification of death, discounted at the rate of interest used in determining the amount of the monthly payment.
2. Under Options 2 and 4, the balance of any proceeds remaining unpaid with accrued interest, if any.

Withdrawal of Proceeds Under Options 1 or 2. If provided in the Payment Contract, a payee will have the right to withdraw the entire unpaid balance under Options 1 or 2. Under Option 1, the amount will be the value of the remaining payments for the specified period discounted at the rate of interest used in determining monthly income. Under Option 2, the amount will be the entire unpaid balance.

Withdrawal of Proceeds Under Option 4. A payee will have the right to withdraw proceeds left under Option 4 subject to the following rules:

1. The amount to be withdrawn must be \$500 or more;
2. A partial withdrawal must leave a balance on deposit of \$1,000 or more.

Withdrawals May Be Deferred. We may defer payment of any withdrawal for up to 6 months from the date We receive a withdrawal request.

Assignment. Payment Contracts may not be assigned.

Change in Payment. The right to make any change in payment is available only if the Payment Contract provides for a change in payment.

Claims of Creditors. To the extent permitted by law, proceeds will not be subject to any claims of a payee or a Beneficiary's creditors.

GENERAL PROVISIONS

Assigning Your Policy. During the lifetime of the Insured, You may assign this policy as security for an obligation. We will not be bound by an assignment unless it is received In Writing at Our Home Office. The assignment, unless You specify otherwise, will take effect on the date that You signed the notice of assignment, subject to any payments made or actions taken by Us before We received such assignment. Two copies of the assignment must be submitted. We will retain one copy and return the other. We will not be responsible for the validity of any assignment.

Incontestability. We rely on the statements made in the application for the policy and any amendments of application, supplemental applications, and applications for any reinstatements. These statements, in the absence of fraud, are considered representations and not warranties. No statement may be used in defense of a claim under the policy unless it is in such applications.

Except as stated below, We cannot contest this policy after it has been in force during the Insured's lifetime for 2 years from the Date of Issue.

If this policy is reinstated, We cannot contest this policy after it has been in force during the Insured's lifetime for 2 years from the date of reinstatement.

We can contest a reinstatement solely on the basis of the information furnished in the application for such reinstatement.

This 2-year limitation does not apply to benefits provided by any Disability or Accidental Death Benefit rider.

Suicide Exclusion. If the Insured takes his or her own life, while sane or insane, within 2 years from the Date of Issue, We will limit the

Death Benefit Proceeds to the Single Premium paid less any loans and less any partial surrenders paid.

When the laws of the state in which this policy is delivered require less than this 2-year period, the period will be as stated in such laws.

Age or Gender Incorrectly Stated (Age Incorrectly Stated if Issued on a Gender Neutral Basis). If the: (1) age or gender of the Insured (if this policy was issued on a Sex Distinct basis): or (2) age of the Insured (if this policy was issued on a Gender Neutral basis) has been misstated to Us, We will adjust the excess of the Death Benefit Amount over the Accumulation Value on the date of death to that which would have been purchased by the Monthly Deduction for the policy month of death at the correct cost of insurance rate. By age, We mean age last birthday as of the Date of Issue.

Statutory Basis of Policy Values. The Cash Values and paid-up nonforfeiture benefits available under the policy are not less than the minimum values and benefits required by the law of the state where this policy is delivered.

The calculation of Minimum Cash Values, nonforfeiture benefits and Guaranteed Monthly Cost of Insurance Rates are based on the Mortality Table shown on the Policy Schedule for the appropriate gender (if this policy was issued on a Sex Distinct basis) and age last birthday.

A detailed statement of the method of computing values has been filed with the state insurance department where required.

No Dividends. This policy will not pay dividends. It will not participate in any of Our surplus or earnings.

GENERAL PROVISIONS (Cont'd)

Annual Report. We will send You at least once a year, without charge, an annual report which shows the following:

1. The beginning and the end dates of the reporting period; and
2. Interest credited to Your Accumulation Value; and
3. Expense charges and any charges for partial surrenders deducted; and
4. Charges for riders, if any; and
5. The cost of insurance deducted; and
6. Partial surrender benefits paid to You; and
7. The amount of any outstanding loan; and
8. The current Cash Surrender and Accumulation Values at the beginning and the end of the report period; and
9. The Death Benefit Amount at the beginning and end of the reporting period.

Illustration Request. At any time while this policy is in force, the Owner may request from Us an illustration of policy values for the future. The values will be based on both guaranteed and then current assumptions. A reasonable fee, not to exceed \$50.00, may be charged for additional illustrations requested in a policy year.

When This Policy Terminates. This policy will terminate if:

1. You request that this policy be terminated; or
2. The Insured dies; or
3. The policy matures; or

4. The Grace Period ends and there is not enough Cash Value less loans to cover a Monthly Deduction.

Reinstatement. "Reinstating" means placing Your policy in force after it has terminated at the end of the Grace Period. We will reinstate this policy if We receive:

1. Your Written request within three years after the end of the Grace Period and before the Maturity Date; and
2. Evidence of insurability satisfactory to Us; and
3. Repayment of any indebtedness or reinstatement of the loan with interest. Such loan reinstatement must include re-payment of an amount sufficient to keep the policy in force for three months.

The reinstated policy will be in force from the Monthly Deduction Day on or following the date We approve the reinstatement application.

The original surrender charge table will apply to a reinstated policy. The Accumulation Value at the time of reinstatement will be:

1. The surrender charge deducted at the time of lapse (such charge not being greater than the Accumulation Value at the time of lapse before the surrender charge was applied); plus
2. Any loan repaid or reinstated; less
3. The Monthly Deduction for one month.

If a person other than the Insured is covered by an attached rider, coverage will be reinstated according to that rider.

GENERAL PROVISIONS (Cont'd)

Option to Extend Coverage. You may elect to extend the Maturity Date stated on the Schedule Page (Maturity Date), as follows.

If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured.

To elect this option, You must submit a Written request to the Company on a form acceptable to Us, at least 30 days prior to the original Maturity Date.

Starting on the original Maturity Date:

1. The Death Benefit Amount for the base policy will be equal to the base policy Death Benefit Amount in effect on the day prior to the Maturity Date, and if based all, or in part, on the Accumulation Value, will be adjusted by future changes in the Accumulation Value. The Death Benefit Amount will never be less than the Accumulation Value;
2. Unless otherwise stated in a rider attached to this policy, coverage under any riders attached to this policy will not be extended;
3. No Monthly Deductions will be made;
4. Partial surrenders will be allowed;
5. New loans are permitted;
6. Interest on loans will continue to accrue in the same manner as stated in the "Policy Loans" provisions and You may repay all or part of a loan at any time as stated in the "Policy Loans" provisions; and

7. The Accumulation Value will continue to be determined as stated in this policy, subject to item 3 above.

After this option is selected, it may not be revoked.

Policy Changes and Extending Coverage. We will not permit a change to Your policy that would result in the policy not meeting the definition of life insurance under Section 7702 of the Internal Revenue Code. The 2001 CSO Mortality Tables provide a stated termination date of age 121. The Option to Extend Coverage, described above, allows the policy to continue beyond age 121. The tax consequences of extending the Maturity Date beyond the age 121 termination date of the 2001 CSO Mortality Tables are unclear. You should consult Your personal tax advisor about the effect of any change to Your policy as it relates to Section 7702 and the termination date of the Mortality Tables.

Rights Reserved By Us. Upon notice to You, this policy may be modified by Us, but only if such modification is necessary to make any changes as required by the Internal Revenue Code or by any other applicable law, regulation or interpretation in order to continue treatment of this policy as life insurance.

When required by law, We will obtain Your approval of changes and We will obtain approval from any appropriate regulatory authority.

**TABLE OF GUARANTEE MONTHLY COST OF INSURANCE RATES
PER \$1,000 OF NET AMOUNT AT RISK**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	MALE	FEMALE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	MALE	FEMALE
40	\$0.14346	\$0.11174	80	\$6.42913	\$3.96972
41	0.15599	0.11925	81	7.17358	4.45644
42	0.17102	0.12760	82	7.96590	4.97380
43	0.18939	0.13762	83	8.83925	5.52149
44	0.21028	0.14931	84	9.82372	6.13262
45	0.23118	0.16350	85	10.93593	6.75315
46	0.25291	0.18021	86	12.17538	7.49248
47	0.27131	0.19858	87	13.53506	8.41714
48	0.28552	0.22031	88	15.00479	9.40471
49	0.30393	0.24455	89	16.57492	10.39261
50	0.32652	0.27047	90	18.16458	11.11467
51	0.35582	0.30058	91	19.75923	11.82117
52	0.39266	0.33322	92	21.46162	13.01377
53	0.43539	0.36838	93	23.29721	14.65665
54	0.48737	0.40606	94	25.27801	16.76812
55	0.54526	0.44796	95	27.29329	19.13944
56	0.60739	0.49408	96	29.30912	21.54403
57	0.66536	0.54274	97	31.51222	23.14110
58	0.72254	0.59311	98	33.92983	24.01206
59	0.78903	0.64435	99	36.59324	25.87047
60	0.87158	0.69815	100	39.22081	28.35289
61	0.97194	0.75620	101	41.61989	31.14262
62	1.08934	0.81766	102	44.25235	34.33075
63	1.21538	0.88422	103	47.14977	37.98682
64	1.34841	0.95591	104	50.34446	42.17401
65	1.48506	1.03442	105	53.88307	46.84999
66	1.62282	1.12062	106	57.81476	51.93493
67	1.76679	1.21622	107	62.20683	57.45391
68	1.91871	1.32043	108	67.13885	63.48039
69	2.08549	1.43665	109	72.71143	70.21152
70	2.27838	1.56837	110	79.05663	77.55994
71	2.51651	1.71735	111	79.48430	78.13728
72	2.79512	1.88028	112	79.91197	78.71462
73	3.08775	2.05981	113	80.33964	79.29196
74	3.40414	2.25607	114	80.76731	79.86930
75	3.75244	2.47261	115	81.19498	80.44664
76	4.14628	2.70962	116	81.62265	81.02397
77	4.60757	2.97074	117	82.05032	81.60131
78	5.14465	3.25795	118	82.47799	82.17865
79	5.74920	3.57504	119	82.90566	82.75599
			120	83.33333	83.33333

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of net amount at risk.

**DEATH BENEFIT CORRIDOR RATES
BASED ON GUIDELINE PREMIUM**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE
0-40	2.50	60	1.30
41	2.43	61	1.28
42	2.36	62	1.26
43	2.29	63	1.24
44	2.22	64	1.22
45	2.15	65	1.20
46	2.09	66	1.19
47	2.03	67	1.18
48	1.97	68	1.17
49	1.91	69	1.16
50	1.85	70	1.15
51	1.78	71	1.13
52	1.71	72	1.11
53	1.64	73	1.09
54	1.57	74	1.07
55	1.50	75-90	1.05
56	1.46	91	1.04
57	1.42	92	1.03
58	1.38	93	1.02
59	1.34	94	1.01
		95+	1.00

**TABLE OF GUARANTEE MONTHLY COST OF INSURANCE RATES
PER \$1,000 OF NET AMOUNT AT RISK**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE
40	\$0.13678	80	\$5.83724
41	0.14847	81	6.50434
42	0.16267	82	7.21017
43	0.17937	83	7.97699
44	0.19775	84	8.83458
45	0.21780	85	9.77547
46	0.23870	86	10.82657
47	0.25625	87	11.99807
48	0.27214	88	13.24777
49	0.29138	89	14.53994
50	0.31480	90	15.72107
51	0.34493	91	16.84471
52	0.38010	92	18.16774
53	0.42198	93	19.71841
54	0.47144	94	21.54403
55	0.52596	95	23.51899
56	0.58471	96	25.53435
57	0.64099	97	27.24481
58	0.69647	98	28.60860
59	0.76041	99	30.51934
60	0.83619	100	32.73272
61	0.92807	101	35.05910
62	1.03357	102	37.76928
63	1.14768	103	40.94030
64	1.26788	104	44.63367
65	1.39252	105	48.84043
66	1.51905	106	53.51462
67	1.65261	107	58.67584
68	1.79322	108	64.38683
69	1.94947	109	70.81573
70	2.12917	110	77.91722
71	2.34708	111	78.45883
72	2.59921	112	79.00044
73	2.86515	113	79.54205
74	3.15283	114	80.08366
75	3.46949	115	80.62528
76	3.82422	116	81.16689
77	4.23515	117	81.70850
78	4.70849	118	82.25011
79	5.23735	119	82.79172
		120	83.33333

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of net amount at risk.

**DEATH BENEFIT CORRIDOR RATES
BASED ON GUIDELINE PREMIUM**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE
0-40	2.50	60	1.30
41	2.43	61	1.28
42	2.36	62	1.26
43	2.29	63	1.24
44	2.22	64	1.22
45	2.15	65	1.20
46	2.09	66	1.19
47	2.03	67	1.18
48	1.97	68	1.17
49	1.91	69	1.16
50	1.85	70	1.15
51	1.78	71	1.13
52	1.71	72	1.11
53	1.64	73	1.09
54	1.57	74	1.07
55	1.50	75-90	1.05
56	1.46	91	1.04
57	1.42	92	1.03
58	1.38	93	1.02
59	1.34	94	1.01
		95+	1.00

TABLES OF MONTHLY INSTALLMENTS FOR EACH \$1,000 OF PROCEEDS

OPTION 1 TABLE							
INSTALLMENTS FOR A SPECIFIED PERIOD							
Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments
1	\$84.09	11	\$8.42	21	\$4.85	31	\$3.59
2	42.46	12	7.80	22	4.67	32	3.51
3	28.59	13	7.26	23	4.51	33	3.44
4	21.65	14	6.81	24	4.36	34	3.37
5	17.49	15	6.42	25	4.22	35	3.30
6	14.72	16	6.07	26	4.10	36	3.23
7	12.74	17	5.77	27	3.98	37	3.17
8	11.25	18	5.50	28	3.87	38	3.12
9	10.10	19	5.26	29	3.77	39	3.06
10	9.18	20	5.04	30	3.68	40	3.01

OPTION 3 TABLE							
INSTALLMENTS FOR LIFE WITH SPECIFIED MINIMUM PERIOD							
AGE OF PAYEE	GUARANTEED PERIOD			AGE OF PAYEE	GUARANTEED PERIOD		
Female	10 Years	15 Years	20 Years	Female	10 Years	15 Years	20 Years

10	\$2.11	\$2.11	\$2.11	50	\$3.12	\$3.11	\$3.09
11	2.13	2.13	2.12	51	3.18	3.16	3.14
12	2.14	2.14	2.14	52	3.23	3.22	3.19
13	2.15	2.15	2.15	53	3.29	3.27	3.24
14	2.16	2.16	2.16	54	3.35	3.33	3.30
15	2.18	2.18	2.17	55	3.41	3.39	3.36
16	2.19	2.19	2.19	56	3.48	3.46	3.41
17	2.20	2.20	2.20	57	3.55	3.52	3.48
18	2.22	2.22	2.22	58	3.63	3.59	3.54
19	2.23	2.23	2.23	59	3.70	3.67	3.60
20	2.25	2.25	2.25	60	3.79	3.74	3.67
21	2.27	2.26	2.26	61	3.87	3.82	3.74
22	2.28	2.28	2.28	62	3.97	3.91	3.81
23	2.30	2.30	2.30	63	4.06	4.00	3.88
24	2.32	2.32	2.31	64	4.17	4.09	3.96
25	2.33	2.33	2.33	65	4.28	4.18	4.03
26	2.35	2.35	2.35	66	4.39	4.28	4.11
27	2.37	2.37	2.37	67	4.51	4.39	4.18
28	2.39	2.39	2.39	68	4.64	4.49	4.26
29	2.41	2.41	2.41	69	4.77	4.60	4.33
30	2.44	2.43	2.43	70	4.92	4.71	4.41
31	2.46	2.46	2.46	71	5.07	4.83	4.48
32	2.48	2.48	2.48	72	5.22	4.94	4.54
33	2.51	2.50	2.50	73	5.39	5.06	4.61
34	2.53	2.53	2.53	74	5.56	5.18	4.67
35	2.56	2.56	2.55	75	5.74	5.29	4.72
36	2.59	2.58	2.58	76	5.92	5.40	4.77
37	2.61	2.61	2.61	77	6.11	5.51	4.81
38	2.64	2.64	2.64	78	6.31	5.62	4.85
39	2.68	2.67	2.67	79	6.51	5.72	4.89
40	2.71	2.70	2.70	80	6.71	5.81	4.92
41	2.74	2.74	2.73	81	6.91	5.89	4.94
42	2.78	2.77	2.77	82	7.11	5.97	4.96
43	2.81	2.81	2.80	83	7.31	6.04	4.98
44	2.85	2.85	2.84	84	7.50	6.10	5.00
45	2.89	2.89	2.88	85	7.68	6.16	5.01
46	2.93	2.93	2.92	86	7.85	6.21	5.02
47	2.98	2.97	2.96	87	8.01	6.25	5.03
48	3.02	3.02	3.00	88	8.16	6.28	5.03
49	3.07	3.06	3.05	89	8.30	6.31	5.04
				90	8.42	6.34	5.04

Payments are based upon the age, nearest birthday, of the Payee on the date the first payment is due. If monthly installments for two or more specified periods for a given age are the same, the specified period of longer duration will apply.

TABLES OF MONTHLY INSTALLMENTS FOR EACH \$1,000 OF PROCEEDS

OPTION 1 TABLE							
INSTALLMENTS FOR A SPECIFIED PERIOD							
Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments
1	\$84.09	11	\$8.42	21	\$4.85	31	\$3.59
2	42.46	12	7.80	22	4.67	32	3.51
3	28.59	13	7.26	23	4.51	33	3.44
4	21.65	14	6.81	24	4.36	34	3.37
5	17.49	15	6.42	25	4.22	35	3.30
6	14.72	16	6.07	26	4.10	36	3.23
7	12.74	17	5.77	27	3.98	37	3.17
8	11.25	18	5.50	28	3.87	38	3.12
9	10.10	19	5.26	29	3.77	39	3.06
10	9.18	20	5.04	30	3.68	40	3.01

OPTION 3 TABLE							
INSTALLMENTS FOR LIFE WITH SPECIFIED MINIMUM PERIOD							
AGE OF PAYEE	GUARANTEED PERIOD			AGE OF PAYEE	GUARANTEED PERIOD		
Male	10 Years	15 Years	20 Years	Male	10 Years	15 Years	20 Years

10	\$2.17	\$2.17	\$2.16	50	\$3.31	\$3.29	\$3.25
11	2.18	2.18	2.18	51	3.37	3.35	3.31
12	2.19	2.19	2.19	52	3.43	3.41	3.36
13	2.21	2.21	2.20	53	3.50	3.47	3.42
14	2.22	2.22	2.22	54	3.57	3.53	3.47
15	2.24	2.23	2.23	55	3.64	3.60	3.53
16	2.25	2.25	2.25	56	3.72	3.67	3.60
17	2.27	2.26	2.26	57	3.80	3.74	3.66
18	2.28	2.28	2.28	58	3.88	3.82	3.72
19	2.30	2.30	2.29	59	3.97	3.90	3.79
20	2.32	2.31	2.31	60	4.06	3.98	3.86
21	2.33	2.33	2.33	61	4.16	4.07	3.92
22	2.35	2.35	2.35	62	4.26	4.16	3.99
23	2.37	2.37	2.37	63	4.37	4.25	4.06
24	2.39	2.39	2.39	64	4.49	4.34	4.13
25	2.41	2.41	2.41	65	4.61	4.44	4.20
26	2.43	2.43	2.43	66	4.73	4.54	4.27
27	2.45	2.45	2.45	67	4.86	4.64	4.34
28	2.48	2.47	2.47	68	5.00	4.75	4.40
29	2.50	2.50	2.49	69	5.14	4.85	4.47
30	2.52	2.52	2.52	70	5.29	4.95	4.53
31	2.55	2.55	2.54	71	5.44	5.06	4.59
32	2.58	2.57	2.57	72	5.60	5.16	4.64
33	2.60	2.60	2.60	73	5.76	5.27	4.69
34	2.63	2.63	2.62	74	5.92	5.37	4.74
35	2.66	2.66	2.65	75	6.09	5.47	4.78
36	2.69	2.69	2.68	76	6.27	5.56	4.82
37	2.73	2.72	2.72	77	6.44	5.66	4.86
38	2.76	2.76	2.75	78	6.62	5.74	4.89
39	2.80	2.79	2.78	79	6.80	5.82	4.92
40	2.84	2.83	2.82	80	6.98	5.90	4.94
41	2.87	2.87	2.86	81	7.16	5.97	4.96
42	2.92	2.91	2.89	82	7.34	6.04	4.98
43	2.96	2.95	2.93	83	7.51	6.10	5.00
44	3.00	2.99	2.97	84	7.67	6.15	5.01
45	3.05	3.04	3.02	85	7.83	6.20	5.02
46	3.10	3.08	3.06	86	7.98	6.24	5.02
47	3.15	3.13	3.11	87	8.12	6.27	5.03
48	3.20	3.18	3.15	88	8.26	6.30	5.03
49	3.25	3.23	3.20	89	8.38	6.33	5.04
				90	8.50	6.35	5.04

Payments are based upon the age, nearest birthday, of the Payee on the date the first payment is due. If monthly installments for two or more specified periods for a given age are the same, the specified period of longer duration will apply.

TABLES OF MONTHLY INSTALLMENTS FOR EACH \$1,000 OF PROCEEDS

OPTION 1 TABLE							
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1	\$84.09	11	\$8.42	21	\$4.85	31	\$3.59
2	42.46	12	7.80	22	4.67	32	3.51
3	28.59	13	7.26	23	4.51	33	3.44
4	21.65	14	6.81	24	4.36	34	3.37
5	17.49	15	6.42	25	4.22	35	3.30
6	14.72	16	6.07	26	4.10	36	3.23
7	12.74	17	5.77	27	3.98	37	3.17
8	11.25	18	5.50	28	3.87	38	3.12
9	10.10	19	5.26	29	3.77	39	3.06
10	9.18	20	5.04	30	3.68	40	3.01

OPTION 3 TABLE							
INSTALLMENTS FOR LIFE WITH SPECIFIED MINIMUM PERIOD							
	GUARANTEED PERIOD				GUARANTEED PERIOD		
AGE OF PAYEE	10 Years	15 Years	20 Years	AGE OF PAYEE	10 Years	15 Years	20 Years

10	\$2.14	\$2.13	\$2.13	50	\$3.20	\$3.18	\$3.16
11	2.15	2.15	2.15	51	3.25	3.24	3.21
12	2.16	2.16	2.16	52	3.31	3.29	3.26
13	2.17	2.17	2.17	53	3.37	3.35	3.32
14	2.19	2.19	2.18	54	3.44	3.41	3.37
15	2.20	2.20	2.20	55	3.51	3.48	3.43
16	2.21	2.21	2.21	56	3.58	3.54	3.49
17	2.23	2.23	2.23	57	3.65	3.61	3.55
18	2.24	2.24	2.24	58	3.73	3.69	3.61
19	2.26	2.26	2.26	59	3.81	3.76	3.68
20	2.28	2.28	2.27	60	3.90	3.84	3.75
21	2.29	2.29	2.29	61	3.99	3.92	3.82
22	2.31	2.31	2.31	62	4.09	4.01	3.89
23	2.33	2.33	2.32	63	4.19	4.10	3.96
24	2.35	2.34	2.34	64	4.30	4.19	4.03
25	2.37	2.36	2.36	65	4.41	4.29	4.10
26	2.39	2.38	2.38	66	4.53	4.39	4.18
27	2.41	2.40	2.40	67	4.65	4.49	4.25
28	2.43	2.43	2.42	68	4.78	4.60	4.32
29	2.45	2.45	2.44	69	4.92	4.70	4.39
30	2.47	2.47	2.47	70	5.07	4.81	4.46
31	2.50	2.49	2.49	71	5.22	4.92	4.52
32	2.52	2.52	2.52	72	5.37	5.03	4.58
33	2.56	2.54	2.54	73	5.54	5.14	4.64
34	2.57	2.57	2.57	74	5.71	5.26	4.70
35	2.60	2.60	2.59	75	5.88	5.36	4.75
36	2.63	2.63	2.62	76	6.06	5.47	4.79
37	2.66	2.66	2.65	77	6.25	5.57	4.83
38	2.69	2.69	2.68	78	6.44	5.67	4.87
39	2.73	2.72	2.71	79	6.63	5.76	4.90
40	2.76	2.76	2.75	80	6.82	5.85	4.93
41	2.80	2.79	2.78	81	7.02	5.93	4.95
42	2.83	2.83	2.82	82	7.21	6.00	4.97
43	2.87	2.87	2.86	83	7.39	6.06	4.99
44	2.91	2.91	2.89	84	7.57	6.12	5.00
45	2.96	2.95	2.93	85	7.74	6.17	5.01
46	3.00	2.99	2.98	86	7.90	6.22	5.02
47	3.05	3.04	3.02	87	8.06	6.26	5.03
48	3.10	3.08	3.06	88	8.20	6.29	5.03
49	3.15	3.13	3.11	89	8.33	6.32	5.04
				90	8.45	6.35	5.04

Payments are based upon the age, nearest birthday, of the Payee on the date the first payment is due. If monthly installments for two or more specified periods for a given age are the same, the specified period of longer duration will apply.

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AMERICAN GENERAL LIFE
Insurance Company
A Stock Company

This is a SINGLE PREMIUM UNIVERSAL LIFE INSURANCE POLICY. The Death Benefit is payable upon the Insured's death prior to the Maturity Date and while this policy is in force. ACCUMULATION VALUES and CASH VALUES are flexible and will be based on the amount of interest credited. NON-PARTICIPATING- THIS POLICY IS NOT ELIGIBLE FOR DIVIDENDS.

For Information, Service or to make a Complaint
Contact Your Servicing Agent, or Our Policyowner Service Department

2727-A Allen Parkway
P.O. Box 1931
Houston, Texas 77251
1-800-231-3655

AMERICAN GENERAL LIFE
Insurance Company
A Stock Company

Home Office:
Houston, Texas

2727-A Allen Parkway
P.O. Box 1931
Houston, Texas 77251

(713) 522-1111

JOHN DOE
POLICY NUMBER: 000000000

WE WILL PAY THE DEATH BENEFIT PROCEEDS to the Beneficiary if the Insured dies prior to the Maturity Date and while this policy is in force. Payment will be made after We receive due proof of the Insured's death, and will be subject to the terms of this policy.

WE WILL PAY THE CASH SURRENDER VALUE of this policy to the Owner on the Maturity Date if the policy is in force, the Insured is living on that date, and the Owner chooses not to continue coverage beyond the Maturity Date. (See "Option to Extend Coverage".)

The consideration for this contract is the application and payment of the Single Premium. The full Single Premium must be paid on or before delivery of this policy.

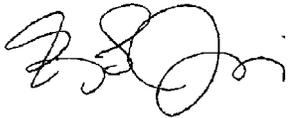
This is a SINGLE PREMIUM UNIVERSAL LIFE INSURANCE POLICY. The Death Benefit is payable upon the Insured's death prior to the Maturity Date and while this policy is in force. ACCUMULATION VALUES and CASH VALUES are flexible and will be based on the amount of interest credited. NON-PARTICIPATING- THIS POLICY IS NOT ELIGIBLE FOR DIVIDENDS.

NOTICE OF RIGHT TO EXAMINE POLICY

You may return this policy within twenty* days after delivery if You are not satisfied with it for any reason. The policy may be returned to Us or to the agent through whom it was purchased. Upon surrender of the policy within the twenty* day period, it will be void from the beginning, and We will refund any premium paid.

*If the application for this policy indicates a replacement, the number of days is thirty days or longer if required by the applicable law in the state where the policy is issued for delivery.

SIGNED AT THE HOME OFFICE ON THE DATE OF ISSUE.



Secretary



President

SINGLE PREMIUM UNIVERSAL LIFE INSURANCE

READ YOUR POLICY CAREFULLY

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DEFINITIONS

Company Reference. The words "We", "Our", "Us", or "Company" mean American General Life Insurance Company.

"You", "Your." The words "You" or "Your" mean the Owner of this policy.

Home Office. Our office at 2727-A Allen Parkway, Houston, Texas 77251; Mailing Address P.O. Box 1931, Houston, Texas 77251.

Written, In Writing. A written request or notice in acceptable form and content, which is signed and dated, and received at Our Home Office.

Premium Class. The Premium Class of this policy is shown on the Policy Schedule as one or a combination of the following terms based on Our underwriting standards:

Preferred. The term "Preferred" means the cost of insurance is based on the Insured being a better than average mortality risk.

Standard. The term "Standard" means the cost of insurance is based on the Insured being an average mortality risk.

Tobacco. The term "Tobacco" means the cost of insurance is based on the Insured being a user of tobacco and/or other products that contain nicotine.

Non-Tobacco. The term "Non-Tobacco" means the cost of insurance is based on the Insured being a non-user of tobacco and/or other products that contain nicotine.

NOTICE

This Policy Is A Legal Contract Between
The Policy Owner And The Company

POLICY SCHEDULE

Insured:	John Doe	Policy Number:	000000000
Insurance Age:	40	Date of Issue:	October 1, 2011
[Sex:	Male]	Maturity Date:	October 1, 2092
Initial Specified Amount:	\$100,000.00		

This Is A [Sex Distinct] Policy

Premium Class:	Preferred	
Single Premium:	\$38,616.00	
Minimum Single Premium:	[\$38,616.00]	
Monthly Deduction Day:	[1 st] Day of Each Month	
Monthly Expense Charge:	[\$136.47]	
Partial Surrender Fee:	[\$25.00]	
Death Benefit Discount Factor:	1.001651	
Guaranteed Interest Rate:	Annual Effective 2.0%	Monthly .1651%
Mortality Table:	2001 Commissioners Standard Ordinary [Male] Composite U ALB Mortality Table	
Monthly Administration Fee:	Guaranteed \$10.00	Initial [\$8.00]

Coverage may expire prior to the Maturity Date if the Cash Value less loans is insufficient to continue coverage to such date.

TABLE OF SURRENDER CHARGE PERCENTAGES

POLICY YEAR	SURRENDER CHARGE PERCENTAGE	POLICY YEAR	SURRENDER CHARGE PERCENTAGE
1	5%	5	4%
2	5%	6	3%
3	5%	7	2%
4	4%	8 & Thereafter	0%

Except as provided in the Free Withdrawal provision of this policy, a surrender charge will apply to a full or partial surrender during the first 7 policy years. Such charge will be deducted from the Accumulation Value. The charge is calculated by multiplying that portion of the Accumulation Value being surrendered by the applicable percentage from the table above.

This Is A(n) [State Name] Policy

Policy Schedule Continued - Policy Number: 0000000000

Additional Benefits Provided By Riders	Monthly Cost	Years Payable
Terminal Illness Accelerated Benefit Rider Providing For Payment Of Accelerated Benefits Terminal Illness Percentage: [80.00%]	None	---
Chronic Illness Accelerated Benefit Rider Providing For Payment Of Accelerated Benefits Chronic Illness Percentage: [70.00%]	None	---

Contract. Your policy is a legal contract that You have entered into with Us. You have paid the Single Premium and have submitted an application, a copy of which is attached. In return, We promise to provide the insurance coverage described in this policy.

The entire contract consists of:

1. The base policy; and
2. The attached riders that add benefits to the base policy, if any; and
3. The attached endorsements, if any; and
4. The attached copy of Your application, and any attached amendments or attached supplemental applications.

Date of Issue. The Date of Issue of this policy is the date on which the entire Single Premium is received. The Date of Issue is also the date from which all policy years, anniversaries, and Monthly Deduction dates are determined. The Date of Issue can be any day of the month except the 29th, 30th or 31st. In the event the Single Premium is received on the 29th, 30th or 31st, the Date of Issue will be the 1st day of the month following the month in which the Single Premium was received.

Owner. The Owner is as stated in the application unless later changed. During the Insured's lifetime, the Owner may exercise every right the policy confers or We allow (subject to the rights of any assignee of record). You may have multiple Owners of the policy. In that case, the authorizations of all Owners are required In Writing for all policy changes. The Owner and the Insured may be the same person but do not have to be. If an Owner dies while the policy is in force and the Insured is living, ownership rights pass to a successor Owner recorded in Our records, if any; otherwise ownership rights pass to the estate of the Owner.

Death Benefit Guarantee. Payment of the Minimum Single Premium due on the Date of Issue provides a guaranteed Death Benefit to the Maturity Date provided there is no indebtedness on the policy.

Single Premium. The policy will not be issued until the entire Single Premium has been received. No additional premiums will be accepted after policy issue. Only amounts to repay all or part of a loan will be accepted after policy issue.

DEATH BENEFIT PROVISIONS

Death Benefit Amount. The term Death Benefit Amount as used in this policy will be an amount equal to the greater of:

1. The Specified Amount on the date of death; and
2. The Accumulation Value on the date of death multiplied by the Death Benefit Corridor Rate. The Death Benefit Corridor Rate is shown in the Table of Death Benefit Corridor Rates.

Death Benefit Proceeds. If the Insured dies prior to the Maturity Date and while this policy is in force, We will pay the Death Benefit Proceeds to the Beneficiary. The Death Benefit Proceeds will be the Death Benefit Amount reduced by any outstanding loans plus any amounts that are payable by riders and will be subject to the other provisions of the "Beneficiary and Proceeds" section.

DEATH BENEFIT PROVISIONS (Cont'd)

Interest Payable on Death Benefit Proceeds.

Interest is paid on the Death Benefit Proceeds as follows:

1. Interest will accrue and be payable from the date of death.
2. Interest will accrue at the rate or rates applicable to the policy for funds left on deposit. In determining the effective annual rate or rates, We will use the rate in effect on the date of death.
3. Interest will accrue at the effective annual rate determined in item 2 above, plus additional interest at a rate of 10% annually beginning with the date that is 31 calendar days from the latest of items a, b and c to the date the claim is paid, where it is:
 - a. The date that due proof of death is received by the Company;
 - b. The date the Company receives sufficient information to determine its liability, the extent of the liability, and the appropriate payee legally entitled to the proceeds; and

- c. The date that legal impediments to payment of proceeds that depend on the action of parties other than the Company are resolved and sufficient evidence of the same is provided to the Company. Legal impediments to payment include, but are not limited to: (1) the establishment of guardianships and conservatorships; (2) the appointment and qualification of trustees, executors and administrators; and (3) the submission of information required to satisfy state and federal reporting requirements.

Changing the Terms of Your Policy. Any change in Your policy must be approved in writing by the President, a Vice President, an Administrative Officer or the Secretary of the Company. No agent has the authority to make any changes or waive any of the terms of Your policy.

POLICY VALUES PROVISIONS

Accumulation Value

On the Date of Issue. The Accumulation Value on the Date of Issue will be:

1. The Single Premium received; less
2. The Monthly Deduction for the first policy month; (See "How We Calculate a Monthly Deduction".)

The first Deduction Day is the Date of Issue. The Monthly Deduction Day is shown on the Policy Schedule.

On Each Monthly Deduction Day. On each Monthly Deduction Day after the Date of Issue, We will determine the Accumulation Value as follows:

1. We will take the Accumulation Value as of the last Monthly Deduction Day; and

POLICY VALUES PROVISIONS (Cont'd)

2. Add the interest earned for the month:
 - a. Interest will be applied for the entire month on the excess of the Accumulation Value on the last Monthly Deduction Day over any partial surrenders made since the last Monthly Deduction Day;
 - b. If a partial surrender has been made since the last Monthly Deduction Day, interest on the amount of such partial surrender will be added on a pro-rata basis beginning with the last Monthly Deduction Day through the day of such partial surrender; and
3. Subtract any partial surrender made and any charges for partial surrenders since the last Monthly Deduction Day; and
4. Subtract the Monthly Deduction for the policy month. (See "How We Calculate a Monthly Deduction".)

On Any Day Other Than a Monthly Deduction Day. The Accumulation Value on any day other than a Monthly Deduction Day will be:

1. The Accumulation Value as of the last Monthly Deduction Day;
2. Less any partial surrenders paid and any charges for partial surrenders since the last Monthly Deduction Day;
3. Plus interest earned since the last Monthly Deduction Day.

The Accumulation Value will never be less than zero.

Cash Value. The Cash Value of this policy will be equal to the Accumulation Value less the surrender charge, if any.

Cash Surrender Value. The Cash Surrender Value of this policy will be equal to the Cash Value less any indebtedness.

Surrender Charge. Except as provided in the Free Withdrawal provision of this policy, during the first 7 policy years (Surrender Charge Period), a surrender charge will be deducted from the Accumulation Value in the event of a full or partial surrender. The surrender charge will be calculated by multiplying that portion of the Accumulation Value being surrendered by the applicable percentage from the Table of Surrender Charge Percentages shown on the Policy Schedule.

You may make a request for full surrender at any time during the Insured's lifetime before the Maturity Date.

A reduction in Specified Amount due to a partial surrender will be calculated as of the day We receive Your request.

How We Calculate a Monthly Deduction. Each Monthly Deduction includes:

1. The cost of insurance provided by the base policy; and
2. The charges for benefits provided by riders; and
3. The Monthly Administration Fee; and
4. The Monthly Expense Charge.

POLICY VALUES PROVISIONS (Cont'd)

How We Calculate the Cost of Insurance for the Base Policy. We calculate the cost of insurance at the beginning of each policy month. The cost of insurance is determined on the Monthly Deduction Day by multiplying the Net Amount at Risk by the cost of insurance rate per \$1,000 and dividing the result by 1000.

To determine the Net Amount at Risk, We:

1. Divide the Death Benefit Amount under the base policy by the Death Benefit Discount Factor shown on the Policy Schedule; and
2. Reduce the result by the Accumulation Value:
 - a. Before the cost of insurance deduction is taken; and
 - b. After any applicable charges for benefits provided by riders, the Monthly Expense Charge, and the Monthly Administration Fee are deducted.

Charges for Benefits Provided by Riders. All charges for benefits provided by riders will be as stated on the Policy Schedule or in an endorsement to this policy. Riders are not part of the base policy.

Monthly Administration Fee. An administration fee will be deducted monthly. The amount of the Monthly Administration Fee may be adjusted, but will never be greater than the guaranteed Monthly Administration Fee shown on the Policy Schedule.

Monthly Expense Charge. A Monthly Expense Charge will be deducted monthly. Such charge applies to the Initial Specified Amount. The Monthly Expense Charge for the Initial Specified Amount is shown on the Policy Schedule. Any decrease in Specified Amount will not change the Monthly Expense Charge then in effect.

Cost of Insurance Rate. The cost of insurance rate for the Initial Specified Amount is based on the Insured's:

1. Gender (if issued on a Sex Distinct basis); and
2. Age last birthday on each policy anniversary; and
3. Premium Class shown on the Policy Schedule, associated with the Initial Specified Amount.

We can use cost of insurance rates that are lower than the guaranteed rates. Any change in rates will apply to all policies in the same rate class as this policy. The rate class of this policy is determined on its Date of Issue according to:

1. The calendar year of issue and policy year; and
2. The plan of insurance; and
3. The amount of insurance; and
4. The age, gender, and Premium Class of the Insured if issued on a Sex Distinct basis or the age and Premium Class if issued on a Gender Neutral basis.

Changes in Rates, Charges, and Fees. This policy does not participate in Our profits or surplus. Any redetermination of the cost of insurance rates, interest rates or Monthly Administration Fee will be based on Our future expectations as to mortality, persistency, expenses, average amount of benefits to be paid, investment earnings, reinsurance costs, and any state and federal taxes. We will not change these rates or charges in order to recoup any prior losses.

POLICY VALUES PROVISIONS (Cont'd)

Interest Rate. The minimum guaranteed interest rate used in calculating Accumulation Values is shown on the Policy Schedule. We can use interest rates greater than the guaranteed rate to calculate Accumulation Values. Interest credited to the Accumulation Value in excess of the minimum guaranteed interest rate, becomes nonforfeitable except for surrender charges. Interest credited in excess of the minimum guaranteed interest rate, if any, will be credited no less frequently than annually. We can apply a different rate of interest to that portion of the Accumulation Value that equals the amount of a loan. The interest rate applied to amounts equal to loans will be at a rate greater than the minimum guaranteed interest rate used in calculating the Accumulation Value.

Grace Period. If there is an outstanding loan the Grace Period is the 61-day period that follows a Monthly Deduction Day or an annual loan interest due date if there is not enough Cash Value less loans to pay the amount due.

Repayment of all or part of the loan will be required to keep Your policy in force. Any payments sent by U.S. mail must be postmarked within the Grace Period in order to keep Your policy in force. If the amount required to keep Your policy in force is not paid by the end of the Grace Period, this policy will terminate without value. However, We will give You at least 31 days notice prior to termination that Your policy is in the Grace Period. We will determine the amount required to keep Your policy in force and advise You of that amount. Such 31 days prior notice will be sent to You at Your last known address, and to the assignee(s) of record, if any. If death occurs during the Grace Period, Monthly Deductions through the policy month in which death occurred will be deducted from the proceeds, if any.

If a surrender request is received within 31 days after the Grace Period commences, the Cash Surrender Value payable will not be less than the

Cash Surrender Value on the Monthly Deduction Day the Grace Period commenced. The Monthly Deduction for the policy month following such Monthly Deduction Day will not be subtracted in the calculation of such Cash Surrender Value.

Full Surrender. You may return Your policy to Us and request its Cash Surrender Value at any time during the Insured's lifetime before the Maturity Date. The Cash Surrender Value will be calculated as of the day We receive Your request. If surrender takes place within 31 days after a policy anniversary, the Cash Value will not be less than on that anniversary. However, calculation of the Cash Surrender Value will take into account any partial surrender, loan and/or Monthly Deduction taken within those 31 days.

Partial Surrender. At any time after the first policy year and prior to the Maturity Date, You may request a partial surrender. The amount available for a partial surrender will be the difference between the Cash Value and any indebtedness. The partial surrender request must be received In Writing prior to the Maturity Date during the Insured's lifetime.

A partial surrender, including a Free Withdrawal, will result in a reduction of the Cash Value, Accumulation Value, the Specified Amount, and the Death Benefit Amount. The Accumulation Value and the Specified Amount will be reduced in the same proportion as the reduction in Cash Value. We reserve the right to limit the amount of any partial surrender that would cause a reduction in the Death Benefit Amount to where the policy will fail to qualify as life insurance under applicable tax laws and regulations.

There will be a charge not to exceed \$50.00 for each partial surrender (including any Free Withdrawals) in addition to the amounts shown in the Table of Surrender Charge Percentages.

POLICY VALUES PROVISIONS (Cont'd)

Any partial surrender within a policy year that exceeds the Free Withdrawal amount available during a given policy year will be subject to a surrender charge. Such surrender charge will be deducted from the Accumulation Value.

Free Withdrawal. Each policy year after the first, and while the policy is in its Surrender Charge Period, You may take up to 10% of the policy's Accumulation Value less any outstanding loans in the form of partial surrenders, and the surrender charge will be

waived. The Free Withdrawal amount is determined at the beginning of each policy year and will not change during such policy year.

Payment of Cash Value Benefit. We can delay payment of Cash Surrender Values for up to 6 months, or the period allowed by law, whichever is less. However, We cannot delay payment of a partial surrender if the amount is to be used to pay a premium to Us.

POLICY LOANS

You may borrow from Us at any time while this policy is in force, an amount which is equal to or less than the policy's loan value. The loan value will be the Cash Value less:

1. Any prior outstanding loan; and
2. Interest on the amount to be borrowed to the next policy anniversary; and
3. Interest on any prior outstanding loan to the next policy anniversary.

Loan Interest. The Annual Loan Interest Rate is 5.66% due in advance. (This is equivalent to an annual effective rate of 6.0% paid at the end of the policy year.) On each policy anniversary, loan interest for the next year is due in advance. Interest not paid when due will be added to the loan.

How You May Repay a Policy Loan. You may repay all or part of a loan at any time, except that:

1. Repayment may be made only while this policy is in force and prior to the death of the Insured; and
2. A partial repayment must be at least \$10.00.

Except as provided in the "Grace Period" provision, this policy will lapse at any time the sum of Your outstanding loans exceeds the Cash Value. However, at least 31 days prior notice must be mailed by Us to Your last known address and to the assignee of record, if any.

We Can Delay Payment. We can delay lending You money for up to 6 months, or the period allowed by law, whichever is less. However, We cannot delay lending You money if the amount is to be used to pay a premium to Us.

Obtaining a Loan. You may obtain a loan by Written request and assignment of the policy as sole security for the loan.

Preferred Loans. A "Preferred Loan" is a loan that is made at a net cost to the Owner that is less than the net cost of other loans. By "net cost" We mean the amount of interest charged for the loan less interest credited to the amount of the Accumulation Value equal to a loan. Starting on the tenth policy anniversary, this policy will be eligible for "Preferred Loans" subject to the following guidelines:

POLICY LOANS (Cont'd)

1. The maximum amount of the loan value eligible for Preferred Loans during a policy year is restricted to policy earnings, defined as:
 - (a) The Cash Surrender Value at the beginning of the policy year; less
 - (b) The Single Premium paid in excess of partial surrenders since the Date of Issue.
2. When a Preferred Loan is made, loan interest to the next policy anniversary will be charged at the rate shown in the Loan Interest provision.
3. Interest credited to the amount of the Accumulation Value equal to a Preferred Loan will be at an annual effective rate of not less than 3.75% and not more than 4.00%.

BENEFICIARY AND PROCEEDS

Beneficiary. The Beneficiary as named in the application, or later changed by You, will receive the proceeds upon the death of the Insured. Unless You have stated otherwise, proceeds will be paid as follows:

1. If any Beneficiary dies before the Insured, that Beneficiary's interest will pass to any other Beneficiaries according to their respective interests;
2. If no Beneficiary survives the Insured, proceeds will be paid to You, as Owner, if You are then living; otherwise proceeds will be paid to Your estate.

Common Disaster. If We cannot determine whether a Beneficiary or the Insured died first in a common disaster, We will assume that the Beneficiary died first. Proceeds will be paid on this basis unless an endorsement to this policy provides otherwise.

Proceeds. Proceeds mean the amount payable on:

1. The Maturity Date; or
2. Exercise of the full surrender benefit; or
3. The Insured's death.

The proceeds on the Maturity Date will be the Cash Surrender Value provided coverage is not continued beyond the Maturity Date. (See "Option to Extend Coverage".) The proceeds on the Insured's death will be the Death Benefit Amount less any outstanding loans and will be subject to the "Beneficiary and Proceeds" section.

All proceeds and partial surrender benefits are subject to the provisions of the "Payment Options" section and the other provisions of this policy.

CHANGE OF OWNERSHIP OR BENEFICIARY

You may change the Owner or the Beneficiary at any time during the lifetime of the Insured unless the previous designation provides otherwise. To do so, send a Written request to Our Home Office. The change will go into effect when We have received the change.

However, after the change is received, it will be deemed effective as of the date You signed the Written request for change. The change will be subject to any payment made or action taken by Us before We received the request.

PAYMENT OPTIONS

Proceeds are payable in one sum. Instead of being paid in one sum, all or part of the proceeds may be applied under any of the Payment Options described below. In addition to these options, other methods of payment may be chosen with Our consent.

Payment Contract. When proceeds become payable under a Payment Option, a Payment Contract will be issued to each payee. The Payment Contract will state the rights and benefits of the payee. It will also name those who are to receive any balance unpaid at the death of the payee.

Election of Options. The Owner may elect or change any Payment Option while the Insured is living, subject to the provisions of this policy. This election or change must be In Writing. Within 60 days after the Insured's death, a payee entitled to proceeds in one sum may elect to receive proceeds under any option, subject to the limitations stated in the "Availability of Options" provision.

Option 1. Payments for a Specified Period: Equal monthly payments will be made for a specified period. The Option 1 Table in this policy shows the monthly income for each \$1,000 of proceeds applied.

Option 2. Payments of a Specified Amount: Equal monthly payments of a specified amount will be made. Each payment must be at least \$60 a year for each \$1,000 of proceeds applied. Payments will continue until the amount applied, with interest, has been paid in full.

Option 3. Monthly Payments for Life with Period Certain: Equal monthly payments will be made for a specified period, and will continue after that period for as long as the payee lives.

The specified period may be 10, 15, or 20 years. The Option 3 Table in this policy shows the monthly income for each \$1,000 of proceeds applied. If issued on a Sex Distinct basis, tables are based on the Annuity 2000 Male or Female Tables adjusted by projection scale G (adjusted by 50% of projection scale G for females and 100% of projection scale G for males) for 20 years, with interest at the rate of 2% per year. If issued on a Gender Neutral basis, tables are based on the Annuity 2000 Male and Female Tables adjusted by projection scale G (adjusted by 50% of projection scale G for females and 100% of projection scale G for males) for 20 years, with Gender Neutral rates based on 60% female and 40% male, and interest at the rate of 2% per year.

At the time payments are to begin under this option, the payee may choose one of the following:

1. Monthly payments based on the Option 3 Table; or
2. Monthly payments equal to a monthly annuity based on Our single immediate annuity rates then in use.

Option 4. Proceeds Left at Interest: Proceeds may be left on deposit with Us for any period up to 30 years. Interest earned on the proceeds may be:

1. Left on deposit to accumulate at the rate of 2% compounded annually; or
2. Paid in installments at the rate for each \$1,000 of proceeds of \$20 annually, \$9.95 semiannually, \$4.96 quarterly or \$1.65 monthly.

PAYMENT OPTIONS (Cont'd)

Upon the death of the payee, or at the end of the specified period, any balance left on deposit will be paid in a lump sum or under Options 1, 2 or 3.

Interest Rates. The guaranteed rate of interest for proceeds held under Payment Options 1, 2, 3 and 4 is 2% compounded annually. We may credit interest at a higher rate. We determine the higher rate.

Payments. The first payment under Options 1, 2 and 3 will be made when the claim for settlement has been approved. Payments after the first will be made according to the manner of payment chosen. Interest under Option 4 will be credited from the date of death and paid or added to the proceeds as provided in the Payment Contract.

Availability of Options. If the proposed payee is not a natural person, payment options may be chosen only with Our consent.

If this policy is assigned, We will have the right to pay the assignee in one sum the amount to which the assignee is entitled. Any balance will be applied according to the option chosen.

The amount to be applied under any one option must be at least \$2,000. The payment elected under any one option must be at least \$20. If the total policy proceeds are less than \$2,000 payment will be made in one lump sum.

Evidence That Payee is Alive. Before making any payment under a Payment Option, We may ask for proof that the payee is alive. If proof is requested, no payment will be made or considered due until We receive proof.

Death of a Payee. If a payee dies, any unpaid balance will be paid as stated in the Payment Contract. If there is no surviving payee named in the Payment Contract, We will pay the estate of the payee:

1. Under Options 1 and 3: The value as of the remaining payments for the specified period as of the date We receive Written notification of death, discounted at the rate of interest used in determining the amount of the monthly payment.
2. Under Options 2 and 4, the balance of any proceeds remaining unpaid with accrued interest, if any.

Withdrawal of Proceeds Under Options 1 or 2. If provided in the Payment Contract, a payee will have the right to withdraw the entire unpaid balance under Options 1 or 2. Under Option 1, the amount will be the value of the remaining payments for the specified period discounted at the rate of interest used in determining monthly income. Under Option 2, the amount will be the entire unpaid balance.

Withdrawal of Proceeds Under Option 4. A payee will have the right to withdraw proceeds left under Option 4 subject to the following rules:

1. The amount to be withdrawn must be \$500 or more;
2. A partial withdrawal must leave a balance on deposit of \$1,000 or more.

Withdrawals May Be Deferred. We may defer payment of any withdrawal for up to 6 months from the date We receive a withdrawal request.

Assignment. Payment Contracts may not be assigned.

Change in Payment. The right to make any change in payment is available only if the Payment Contract provides for a change in payment.

Claims of Creditors. To the extent permitted by law, proceeds will not be subject to any claims of a payee or a Beneficiary's creditors.

GENERAL PROVISIONS

Assigning Your Policy. During the lifetime of the Insured, You may assign this policy as security for an obligation. We will not be bound by an assignment unless it is received In Writing at Our Home Office. The assignment, unless You specify otherwise, will take effect on the date that You signed the notice of assignment, subject to any payments made or actions taken by Us before We received such assignment. Two copies of the assignment must be submitted. We will retain one copy and return the other. We will not be responsible for the validity of any assignment.

Incontestability. We rely on the statements made in the application for the policy and any amendments of application, supplemental applications, and applications for any reinstatements. These statements, in the absence of fraud, are considered representations and not warranties. No statement may be used in defense of a claim under the policy unless it is in such applications.

Except as stated below, We cannot contest this policy after it has been in force during the Insured's lifetime for 2 years from the Date of Issue.

If this policy is reinstated, We cannot contest this policy after it has been in force during the Insured's lifetime for 2 years from the date of reinstatement.

We can contest a reinstatement solely on the basis of the information furnished in the application for such reinstatement.

This 2-year limitation does not apply to benefits provided by any Disability or Accidental Death Benefit rider.

Suicide Exclusion. If the Insured takes his or her own life, while sane or insane, within 2 years from the Date of Issue, We will limit the

Death Benefit Proceeds to the Single Premium paid less any loans and less any partial surrenders paid.

When the laws of the state in which this policy is delivered require less than this 2-year period, the period will be as stated in such laws.

Age or Gender Incorrectly Stated (Age Incorrectly Stated if Issued on a Gender Neutral Basis). If the: (1) age or gender of the Insured (if this policy was issued on a Sex Distinct basis): or (2) age of the Insured (if this policy was issued on a Gender Neutral basis) has been misstated to Us, We will adjust the excess of the Death Benefit Amount over the Accumulation Value on the date of death to that which would have been purchased by the Monthly Deduction for the policy month of death at the correct cost of insurance rate. By age, We mean age last birthday as of the Date of Issue.

Statutory Basis of Policy Values. The Cash Values and paid-up nonforfeiture benefits available under the policy are not less than the minimum values and benefits required by the law of the state where this policy is delivered.

The calculation of Minimum Cash Values, nonforfeiture benefits and Guaranteed Monthly Cost of Insurance Rates are based on the Mortality Table shown on the Policy Schedule for the appropriate gender (if this policy was issued on a Sex Distinct basis) and age last birthday.

A detailed statement of the method of computing values has been filed with the state insurance department where required.

No Dividends. This policy will not pay dividends. It will not participate in any of Our surplus or earnings.

GENERAL PROVISIONS (Cont'd)

Annual Report. We will send You at least once a year, without charge, an annual report which shows the following:

1. The beginning and the end dates of the reporting period; and
2. Interest credited to Your Accumulation Value; and
3. Expense charges and any charges for partial surrenders deducted; and
4. Charges for riders, if any; and
5. The cost of insurance deducted; and
6. Partial surrender benefits paid to You; and
7. The amount of any outstanding loan; and
8. The current Cash Surrender and Accumulation Values at the beginning and the end of the report period; and
9. The Death Benefit Amount at the beginning and end of the reporting period.

Illustration Request. At any time while this policy is in force, the Owner may request from Us an illustration of policy values for the future. The values will be based on both guaranteed and then current assumptions. A reasonable fee, not to exceed \$50.00, may be charged for additional illustrations requested in a policy year.

When This Policy Terminates. This policy will terminate if:

1. You request that this policy be terminated; or
2. The Insured dies; or
3. The policy matures; or

4. The Grace Period ends and there is not enough Cash Value less loans to cover a Monthly Deduction.

Reinstatement. "Reinstating" means placing Your policy in force after it has terminated at the end of the Grace Period. We will reinstate this policy if We receive:

1. Your Written request within three years after the end of the Grace Period and before the Maturity Date; and
2. Evidence of insurability satisfactory to Us; and
3. Repayment of any indebtedness or reinstatement of the loan with interest. Such loan reinstatement must include re-payment of an amount sufficient to keep the policy in force for three months.

The reinstated policy will be in force from the Monthly Deduction Day on or following the date We approve the reinstatement application.

The original surrender charge table will apply to a reinstated policy. The Accumulation Value at the time of reinstatement will be:

1. The surrender charge deducted at the time of lapse (such charge not being greater than the Accumulation Value at the time of lapse before the surrender charge was applied); plus
2. Any loan repaid or reinstated; less
3. The Monthly Deduction for one month.

If a person other than the Insured is covered by an attached rider, coverage will be reinstated according to that rider.

GENERAL PROVISIONS (Cont'd)

Option to Extend Coverage. You may elect to extend the Maturity Date stated on the Schedule Page (Maturity Date), as follows.

If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured.

To elect this option, You must submit a Written request to the Company on a form acceptable to Us, at least 30 days prior to the original Maturity Date.

Starting on the original Maturity Date:

1. The Death Benefit Amount for the base policy will be equal to the base policy Death Benefit Amount in effect on the day prior to the Maturity Date, and if based all, or in part, on the Accumulation Value, will be adjusted by future changes in the Accumulation Value. The Death Benefit Amount will never be less than the Accumulation Value;
2. Unless otherwise stated in a rider attached to this policy, coverage under any riders attached to this policy will not be extended;
3. No Monthly Deductions will be made;
4. Partial surrenders will be allowed;
5. New loans are permitted;
6. Interest on loans will continue to accrue in the same manner as stated in the "Policy Loans" provisions and You may repay all or part of a loan at any time as stated in the "Policy Loans" provisions; and

7. The Accumulation Value will continue to be determined as stated in this policy, subject to item 3 above.

After this option is selected, it may not be revoked.

Policy Changes and Extending Coverage. We will not permit a change to Your policy that would result in the policy not meeting the definition of life insurance under Section 7702 of the Internal Revenue Code. The 2001 CSO Mortality Tables provide a stated termination date of age 121. The Option to Extend Coverage, described above, allows the policy to continue beyond age 121. The tax consequences of extending the Maturity Date beyond the age 121 termination date of the 2001 CSO Mortality Tables are unclear. You should consult Your personal tax advisor about the effect of any change to Your policy as it relates to Section 7702 and the termination date of the Mortality Tables.

Rights Reserved By Us. Upon notice to You, this policy may be modified by Us, but only if such modification is necessary to make any changes as required by the Internal Revenue Code or by any other applicable law, regulation or interpretation in order to continue treatment of this policy as life insurance.

When required by law, We will obtain Your approval of changes and We will obtain approval from any appropriate regulatory authority.

**TABLE OF GUARANTEE MONTHLY COST OF INSURANCE RATES
PER \$1,000 OF NET AMOUNT AT RISK**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	MALE	FEMALE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	MALE	FEMALE
40	\$0.14346	\$0.11174	80	\$6.42913	\$3.96972
41	0.15599	0.11925	81	7.17358	4.45644
42	0.17102	0.12760	82	7.96590	4.97380
43	0.18939	0.13762	83	8.83925	5.52149
44	0.21028	0.14931	84	9.82372	6.13262
45	0.23118	0.16350	85	10.93593	6.75315
46	0.25291	0.18021	86	12.17538	7.49248
47	0.27131	0.19858	87	13.53506	8.41714
48	0.28552	0.22031	88	15.00479	9.40471
49	0.30393	0.24455	89	16.57492	10.39261
50	0.32652	0.27047	90	18.16458	11.11467
51	0.35582	0.30058	91	19.75923	11.82117
52	0.39266	0.33322	92	21.46162	13.01377
53	0.43539	0.36838	93	23.29721	14.65665
54	0.48737	0.40606	94	25.27801	16.76812
55	0.54526	0.44796	95	27.29329	19.13944
56	0.60739	0.49408	96	29.30912	21.54403
57	0.66536	0.54274	97	31.51222	23.14110
58	0.72254	0.59311	98	33.92983	24.01206
59	0.78903	0.64435	99	36.59324	25.87047
60	0.87158	0.69815	100	39.22081	28.35289
61	0.97194	0.75620	101	41.61989	31.14262
62	1.08934	0.81766	102	44.25235	34.33075
63	1.21538	0.88422	103	47.14977	37.98682
64	1.34841	0.95591	104	50.34446	42.17401
65	1.48506	1.03442	105	53.88307	46.84999
66	1.62282	1.12062	106	57.81476	51.93493
67	1.76679	1.21622	107	62.20683	57.45391
68	1.91871	1.32043	108	67.13885	63.48039
69	2.08549	1.43665	109	72.71143	70.21152
70	2.27838	1.56837	110	79.05663	77.55994
71	2.51651	1.71735	111	79.48430	78.13728
72	2.79512	1.88028	112	79.91197	78.71462
73	3.08775	2.05981	113	80.33964	79.29196
74	3.40414	2.25607	114	80.76731	79.86930
75	3.75244	2.47261	115	81.19498	80.44664
76	4.14628	2.70962	116	81.62265	81.02397
77	4.60757	2.97074	117	82.05032	81.60131
78	5.14465	3.25795	118	82.47799	82.17865
79	5.74920	3.57504	119	82.90566	82.75599
			120	83.33333	83.33333

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of net amount at risk.

**DEATH BENEFIT CORRIDOR RATES
BASED ON GUIDELINE PREMIUM**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE
0-40	2.50	60	1.30
41	2.43	61	1.28
42	2.36	62	1.26
43	2.29	63	1.24
44	2.22	64	1.22
45	2.15	65	1.20
46	2.09	66	1.19
47	2.03	67	1.18
48	1.97	68	1.17
49	1.91	69	1.16
50	1.85	70	1.15
51	1.78	71	1.13
52	1.71	72	1.11
53	1.64	73	1.09
54	1.57	74	1.07
55	1.50	75-90	1.05
56	1.46	91	1.04
57	1.42	92	1.03
58	1.38	93	1.02
59	1.34	94	1.01
		95+	1.00

**TABLE OF GUARANTEE MONTHLY COST OF INSURANCE RATES
PER \$1,000 OF NET AMOUNT AT RISK**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE
40	\$0.13678	80	\$5.83724
41	0.14847	81	6.50434
42	0.16267	82	7.21017
43	0.17937	83	7.97699
44	0.19775	84	8.83458
45	0.21780	85	9.77547
46	0.23870	86	10.82657
47	0.25625	87	11.99807
48	0.27214	88	13.24777
49	0.29138	89	14.53994
50	0.31480	90	15.72107
51	0.34493	91	16.84471
52	0.38010	92	18.16774
53	0.42198	93	19.71841
54	0.47144	94	21.54403
55	0.52596	95	23.51899
56	0.58471	96	25.53435
57	0.64099	97	27.24481
58	0.69647	98	28.60860
59	0.76041	99	30.51934
60	0.83619	100	32.73272
61	0.92807	101	35.05910
62	1.03357	102	37.76928
63	1.14768	103	40.94030
64	1.26788	104	44.63367
65	1.39252	105	48.84043
66	1.51905	106	53.51462
67	1.65261	107	58.67584
68	1.79322	108	64.38683
69	1.94947	109	70.81573
70	2.12917	110	77.91722
71	2.34708	111	78.45883
72	2.59921	112	79.00044
73	2.86515	113	79.54205
74	3.15283	114	80.08366
75	3.46949	115	80.62528
76	3.82422	116	81.16689
77	4.23515	117	81.70850
78	4.70849	118	82.25011
79	5.23735	119	82.79172
		120	83.33333

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of net amount at risk.

**DEATH BENEFIT CORRIDOR RATES
BASED ON GUIDELINE PREMIUM**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE
0-40	2.50	60	1.30
41	2.43	61	1.28
42	2.36	62	1.26
43	2.29	63	1.24
44	2.22	64	1.22
45	2.15	65	1.20
46	2.09	66	1.19
47	2.03	67	1.18
48	1.97	68	1.17
49	1.91	69	1.16
50	1.85	70	1.15
51	1.78	71	1.13
52	1.71	72	1.11
53	1.64	73	1.09
54	1.57	74	1.07
55	1.50	75-90	1.05
56	1.46	91	1.04
57	1.42	92	1.03
58	1.38	93	1.02
59	1.34	94	1.01
		95+	1.00

TABLES OF MONTHLY INSTALLMENTS FOR EACH \$1,000 OF PROCEEDS

OPTION 1 TABLE							
INSTALLMENTS FOR A SPECIFIED PERIOD							
Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments
1	\$84.09	11	\$8.42	21	\$4.85	31	\$3.59
2	42.46	12	7.80	22	4.67	32	3.51
3	28.59	13	7.26	23	4.51	33	3.44
4	21.65	14	6.81	24	4.36	34	3.37
5	17.49	15	6.42	25	4.22	35	3.30
6	14.72	16	6.07	26	4.10	36	3.23
7	12.74	17	5.77	27	3.98	37	3.17
8	11.25	18	5.50	28	3.87	38	3.12
9	10.10	19	5.26	29	3.77	39	3.06
10	9.18	20	5.04	30	3.68	40	3.01

OPTION 3 TABLE							
INSTALLMENTS FOR LIFE WITH SPECIFIED MINIMUM PERIOD							
AGE OF PAYEE	GUARANTEED PERIOD			AGE OF PAYEE	GUARANTEED PERIOD		
Female	10 Years	15 Years	20 Years	Female	10 Years	15 Years	20 Years

10	\$2.11	\$2.11	\$2.11	50	\$3.12	\$3.11	\$3.09
11	2.13	2.13	2.12	51	3.18	3.16	3.14
12	2.14	2.14	2.14	52	3.23	3.22	3.19
13	2.15	2.15	2.15	53	3.29	3.27	3.24
14	2.16	2.16	2.16	54	3.35	3.33	3.30
15	2.18	2.18	2.17	55	3.41	3.39	3.36
16	2.19	2.19	2.19	56	3.48	3.46	3.41
17	2.20	2.20	2.20	57	3.55	3.52	3.48
18	2.22	2.22	2.22	58	3.63	3.59	3.54
19	2.23	2.23	2.23	59	3.70	3.67	3.60
20	2.25	2.25	2.25	60	3.79	3.74	3.67
21	2.27	2.26	2.26	61	3.87	3.82	3.74
22	2.28	2.28	2.28	62	3.97	3.91	3.81
23	2.30	2.30	2.30	63	4.06	4.00	3.88
24	2.32	2.32	2.31	64	4.17	4.09	3.96
25	2.33	2.33	2.33	65	4.28	4.18	4.03
26	2.35	2.35	2.35	66	4.39	4.28	4.11
27	2.37	2.37	2.37	67	4.51	4.39	4.18
28	2.39	2.39	2.39	68	4.64	4.49	4.26
29	2.41	2.41	2.41	69	4.77	4.60	4.33
30	2.44	2.43	2.43	70	4.92	4.71	4.41
31	2.46	2.46	2.46	71	5.07	4.83	4.48
32	2.48	2.48	2.48	72	5.22	4.94	4.54
33	2.51	2.50	2.50	73	5.39	5.06	4.61
34	2.53	2.53	2.53	74	5.56	5.18	4.67
35	2.56	2.56	2.55	75	5.74	5.29	4.72
36	2.59	2.58	2.58	76	5.92	5.40	4.77
37	2.61	2.61	2.61	77	6.11	5.51	4.81
38	2.64	2.64	2.64	78	6.31	5.62	4.85
39	2.68	2.67	2.67	79	6.51	5.72	4.89
40	2.71	2.70	2.70	80	6.71	5.81	4.92
41	2.74	2.74	2.73	81	6.91	5.89	4.94
42	2.78	2.77	2.77	82	7.11	5.97	4.96
43	2.81	2.81	2.80	83	7.31	6.04	4.98
44	2.85	2.85	2.84	84	7.50	6.10	5.00
45	2.89	2.89	2.88	85	7.68	6.16	5.01
46	2.93	2.93	2.92	86	7.85	6.21	5.02
47	2.98	2.97	2.96	87	8.01	6.25	5.03
48	3.02	3.02	3.00	88	8.16	6.28	5.03
49	3.07	3.06	3.05	89	8.30	6.31	5.04
				90	8.42	6.34	5.04

Payments are based upon the age, nearest birthday, of the Payee on the date the first payment is due. If monthly installments for two or more specified periods for a given age are the same, the specified period of longer duration will apply.

TABLES OF MONTHLY INSTALLMENTS FOR EACH \$1,000 OF PROCEEDS

OPTION 1 TABLE							
INSTALLMENTS FOR A SPECIFIED PERIOD							
Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments
1	\$84.09	11	\$8.42	21	\$4.85	31	\$3.59
2	42.46	12	7.80	22	4.67	32	3.51
3	28.59	13	7.26	23	4.51	33	3.44
4	21.65	14	6.81	24	4.36	34	3.37
5	17.49	15	6.42	25	4.22	35	3.30
6	14.72	16	6.07	26	4.10	36	3.23
7	12.74	17	5.77	27	3.98	37	3.17
8	11.25	18	5.50	28	3.87	38	3.12
9	10.10	19	5.26	29	3.77	39	3.06
10	9.18	20	5.04	30	3.68	40	3.01

OPTION 3 TABLE							
INSTALLMENTS FOR LIFE WITH SPECIFIED MINIMUM PERIOD							
AGE OF PAYEE	GUARANTEED PERIOD			AGE OF PAYEE	GUARANTEED PERIOD		
Male	10 Years	15 Years	20 Years	Male	10 Years	15 Years	20 Years

10	\$2.17	\$2.17	\$2.16	50	\$3.31	\$3.29	\$3.25
11	2.18	2.18	2.18	51	3.37	3.35	3.31
12	2.19	2.19	2.19	52	3.43	3.41	3.36
13	2.21	2.21	2.20	53	3.50	3.47	3.42
14	2.22	2.22	2.22	54	3.57	3.53	3.47
15	2.24	2.23	2.23	55	3.64	3.60	3.53
16	2.25	2.25	2.25	56	3.72	3.67	3.60
17	2.27	2.26	2.26	57	3.80	3.74	3.66
18	2.28	2.28	2.28	58	3.88	3.82	3.72
19	2.30	2.30	2.29	59	3.97	3.90	3.79
20	2.32	2.31	2.31	60	4.06	3.98	3.86
21	2.33	2.33	2.33	61	4.16	4.07	3.92
22	2.35	2.35	2.35	62	4.26	4.16	3.99
23	2.37	2.37	2.37	63	4.37	4.25	4.06
24	2.39	2.39	2.39	64	4.49	4.34	4.13
25	2.41	2.41	2.41	65	4.61	4.44	4.20
26	2.43	2.43	2.43	66	4.73	4.54	4.27
27	2.45	2.45	2.45	67	4.86	4.64	4.34
28	2.48	2.47	2.47	68	5.00	4.75	4.40
29	2.50	2.50	2.49	69	5.14	4.85	4.47
30	2.52	2.52	2.52	70	5.29	4.95	4.53
31	2.55	2.55	2.54	71	5.44	5.06	4.59
32	2.58	2.57	2.57	72	5.60	5.16	4.64
33	2.60	2.60	2.60	73	5.76	5.27	4.69
34	2.63	2.63	2.62	74	5.92	5.37	4.74
35	2.66	2.66	2.65	75	6.09	5.47	4.78
36	2.69	2.69	2.68	76	6.27	5.56	4.82
37	2.73	2.72	2.72	77	6.44	5.66	4.86
38	2.76	2.76	2.75	78	6.62	5.74	4.89
39	2.80	2.79	2.78	79	6.80	5.82	4.92
40	2.84	2.83	2.82	80	6.98	5.90	4.94
41	2.87	2.87	2.86	81	7.16	5.97	4.96
42	2.92	2.91	2.89	82	7.34	6.04	4.98
43	2.96	2.95	2.93	83	7.51	6.10	5.00
44	3.00	2.99	2.97	84	7.67	6.15	5.01
45	3.05	3.04	3.02	85	7.83	6.20	5.02
46	3.10	3.08	3.06	86	7.98	6.24	5.02
47	3.15	3.13	3.11	87	8.12	6.27	5.03
48	3.20	3.18	3.15	88	8.26	6.30	5.03
49	3.25	3.23	3.20	89	8.38	6.33	5.04
				90	8.50	6.35	5.04

Payments are based upon the age, nearest birthday, of the Payee on the date the first payment is due. If monthly installments for two or more specified periods for a given age are the same, the specified period of longer duration will apply.

TABLES OF MONTHLY INSTALLMENTS FOR EACH \$1,000 OF PROCEEDS

OPTION 1 TABLE							
INSTALLMENTS FOR A SPECIFIED PERIOD							
Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments
1	\$84.09	11	\$8.42	21	\$4.85	31	\$3.59
2	42.46	12	7.80	22	4.67	32	3.51
3	28.59	13	7.26	23	4.51	33	3.44
4	21.65	14	6.81	24	4.36	34	3.37
5	17.49	15	6.42	25	4.22	35	3.30
6	14.72	16	6.07	26	4.10	36	3.23
7	12.74	17	5.77	27	3.98	37	3.17
8	11.25	18	5.50	28	3.87	38	3.12
9	10.10	19	5.26	29	3.77	39	3.06
10	9.18	20	5.04	30	3.68	40	3.01

OPTION 3 TABLE							
INSTALLMENTS FOR LIFE WITH SPECIFIED MINIMUM PERIOD							
	GUARANTEED PERIOD				GUARANTEED PERIOD		
AGE OF PAYEE	10 Years	15 Years	20 Years	AGE OF PAYEE	10 Years	15 Years	20 Years

10	\$2.14	\$2.13	\$2.13	50	\$3.20	\$3.18	\$3.16
11	2.15	2.15	2.15	51	3.25	3.24	3.21
12	2.16	2.16	2.16	52	3.31	3.29	3.26
13	2.17	2.17	2.17	53	3.37	3.35	3.32
14	2.19	2.19	2.18	54	3.44	3.41	3.37
15	2.20	2.20	2.20	55	3.51	3.48	3.43
16	2.21	2.21	2.21	56	3.58	3.54	3.49
17	2.23	2.23	2.23	57	3.65	3.61	3.55
18	2.24	2.24	2.24	58	3.73	3.69	3.61
19	2.26	2.26	2.26	59	3.81	3.76	3.68
20	2.28	2.28	2.27	60	3.90	3.84	3.75
21	2.29	2.29	2.29	61	3.99	3.92	3.82
22	2.31	2.31	2.31	62	4.09	4.01	3.89
23	2.33	2.33	2.32	63	4.19	4.10	3.96
24	2.35	2.34	2.34	64	4.30	4.19	4.03
25	2.37	2.36	2.36	65	4.41	4.29	4.10
26	2.39	2.38	2.38	66	4.53	4.39	4.18
27	2.41	2.40	2.40	67	4.65	4.49	4.25
28	2.43	2.43	2.42	68	4.78	4.60	4.32
29	2.45	2.45	2.44	69	4.92	4.70	4.39
30	2.47	2.47	2.47	70	5.07	4.81	4.46
31	2.50	2.49	2.49	71	5.22	4.92	4.52
32	2.52	2.52	2.52	72	5.37	5.03	4.58
33	2.56	2.54	2.54	73	5.54	5.14	4.64
34	2.57	2.57	2.57	74	5.71	5.26	4.70
35	2.60	2.60	2.59	75	5.88	5.36	4.75
36	2.63	2.63	2.62	76	6.06	5.47	4.79
37	2.66	2.66	2.65	77	6.25	5.57	4.83
38	2.69	2.69	2.68	78	6.44	5.67	4.87
39	2.73	2.72	2.71	79	6.63	5.76	4.90
40	2.76	2.76	2.75	80	6.82	5.85	4.93
41	2.80	2.79	2.78	81	7.02	5.93	4.95
42	2.83	2.83	2.82	82	7.21	6.00	4.97
43	2.87	2.87	2.86	83	7.39	6.06	4.99
44	2.91	2.91	2.89	84	7.57	6.12	5.00
45	2.96	2.95	2.93	85	7.74	6.17	5.01
46	3.00	2.99	2.98	86	7.90	6.22	5.02
47	3.05	3.04	3.02	87	8.06	6.26	5.03
48	3.10	3.08	3.06	88	8.20	6.29	5.03
49	3.15	3.13	3.11	89	8.33	6.32	5.04
				90	8.45	6.35	5.04

Payments are based upon the age, nearest birthday, of the Payee on the date the first payment is due. If monthly installments for two or more specified periods for a given age are the same, the specified period of longer duration will apply.

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AMERICAN GENERAL LIFE
Insurance Company
A Stock Company

This is a SINGLE PREMIUM UNIVERSAL LIFE INSURANCE POLICY. The Death Benefit is payable upon the Insured's death prior to the Maturity Date and while this policy is in force. ACCUMULATION VALUES and CASH VALUES are flexible and will be based on the amount of interest credited. NON-PARTICIPATING- THIS POLICY IS NOT ELIGIBLE FOR DIVIDENDS.

For Information, Service or to make a Complaint
Contact Your Servicing Agent, or Our Policyowner Service Department

2727-A Allen Parkway
P.O. Box 1931
Houston, Texas 77251
1-800-231-3655

AMERICAN GENERAL LIFE INSURANCE COMPANY
CHRONIC ILLNESS ACCELERATED DEATH BENEFIT RIDER

This rider is issued as part of the policy to which it is attached.

IF YOU RECEIVE AN ACCELERATED BENEFIT YOUR DEATH BENEFIT WILL BE REDUCED. RECEIPT OF ACCELERATED BENEFIT PAYMENTS MAY BE TAXABLE. YOU SHOULD CONTACT YOUR PERSONAL TAX ADVISOR FOR SPECIFIC ADVICE BEFORE EXERCISING THIS BENEFIT. PAYMENTS RECEIVED UNDER THIS CHRONIC ILLNESS ACCELERATED BENEFIT RIDER ARE NOT PART OF A HEALTH, LONG TERM CARE, OR NURSING HOME INSURANCE POLICY AND MAY NOT BE SUFFICIENT TO COVER MEDICAL, NURSING HOME OR OTHER BILLS.

ALL PROVISIONS OF THE POLICY THAT DO NOT CONFLICT WITH THIS RIDER APPLY TO THIS RIDER. WHERE THERE IS ANY CONFLICT BETWEEN THE RIDER PROVISIONS AND THE POLICY PROVISIONS, THE RIDER PROVISIONS PREVAIL.

Accelerated Benefit (AB). While the policy to which this rider is attached is in force, You may request an AB if the Insured is Chronically Ill as defined below. Only the Insured under the base policy is covered by this rider. An AB is an amount paid to You, or Your estate, prior to the death of the Insured. The AB payment may be used for any purpose. No AB will be payable on the basis of any other rider attached to the policy. Only one AB is payable under this rider or any other accelerated benefit rider attached to the policy.

Chronically Ill. The term "Chronically Ill" means that the Insured has been certified by a Licensed Health Care Practitioner within the preceding 12-month period as:

1. Being unable to perform, without Substantial Assistance from another person, at least two Activities of Daily Living for a period that is expected to last at least 90 consecutive days due to a loss of functional capacity; or
2. Requiring Substantial Supervision to protect the Insured from threats to health and safety due to Severe Cognitive Impairment.

Before any AB is paid under this rider, We will require You to provide proof, satisfactory to Us, that the Insured is Chronically Ill.

Severe Cognitive Impairment. The term "Severe Cognitive Impairment" means a loss or deterioration in intellectual capacity that is comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia; and is measured by clinical evidence and standardized tests that reliably measure impairment in the person's:

1. Short-term or long-term memory;
2. Orientation as to people, places or time; and
3. Deductive or abstract reasoning.

Activities of Daily Living (ADLs). The term "Activities of Daily Living" means the following self-care functions:

- a) Bathing: Washing oneself by sponge bath, or in either a tub or shower, including the task of getting into or out of the tub or shower.

- b) Continence: The ability to maintain control of bowel and bladder functions; or, when unable to maintain control of bowel or bladder functions, the ability to perform the associated personal hygiene (including caring for catheter or colostomy bag).
- c) Dressing: Putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs.
- d) Eating: Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table), or by feeding tube, or intravenously.
- e) Toileting: Getting to and from the toilet, getting on and off the toilet and performing associated personal hygiene.
- f) Transferring: Moving into or out of a bed, chair, or wheelchair.

Physician. The term "Physician" (as defined in section 1861(r)(1) of the Social Security Act) means a doctor of medicine or osteopathy legally authorized to practice medicine or surgery by the state in which he or she performs such function or action. Physician does not mean:

- 1. You;
- 2. The Insured;
- 3. A person who lives with You or the Insured; or
- 4. A person who is an Immediate Family Member.

Licensed Health Care Practitioner. A "Licensed Health Care Practitioner" means any of the following who is not an Immediate Family Member:

- 1. A Physician;
- 2. A registered professional nurse;
- 3. A licensed social worker; or
- 4. Any other individual who meets such requirements as may be prescribed by the Secretary of the Treasury of the United States.

Licensed Health Care Practitioner does not mean:

- 1. You;
- 2. The Insured; or
- 3. A person who lives with You or the Insured.

Immediate Family Member. The term "Immediate Family Member" means Your or the Insured's:

- 1. Spouse;
- 2. Parents;
- 3. Brothers and sisters; or
- 4. Children by blood, adoption or marriage.

Substantial Assistance. The term "Substantial Supervision" means either Hands-on Assistance or Standby Assistance. Hands-on Assistance is the physical assistance of another person without which the Insured would be unable to perform the ADLs. Standby Assistance means the presence of another person, within the Insured's arm's reach, that is necessary to prevent, by physical intervention, an injury to the Insured while the Insured is performing ADLs.

Substantial Supervision. The term "Substantial Supervision" means continual supervision (which may include cueing by verbal prompting, gestures, or demonstrations) by another person that is necessary to protect the Insured from threats to the Insured's health or safety (including, but not limited to, such threats as may result from wandering.)

Chronically Ill Benefit Amount. The maximum AB amount that You may request is the lesser of A or B where:

A equals the Specified Amount multiplied by the Chronic Illness Percentage shown on the Policy Schedule; and

B equals \$250,000.

The AB amount payable is equal to:

1. The amount of the AB You requested; less
2. The sum of any outstanding loans and accrued loan interest.

The AB will be paid in annual installments over a 4-year period. For each \$1,000 of AB, each annual payment will be at least \$253.74. This is based on a 4-year certain annuity factor with an annual interest rate of 1%. An administrative fee, not to exceed \$250.00, will be deducted from the first annual payment.

If You do not want annual payments, upon Written request, We will pay the AB in a lump sum. An administrative fee, not to exceed \$250.00, will be deducted from the lump sum.

Interest. We will charge interest on the AB. Interest will accrue daily at the same rate as the policy's loan interest rate then in effect as described in the policy.

Impact on Policy Values. The AB plus accrued interest on the AB will be treated as a lien against the policy's Death Benefit Amount. There will be no reduction or lien against any term or accidental death benefit riders attached to the policy. Once a lien has been established it cannot be repaid. The DEATH BENEFIT AMOUNT WILL BE REDUCED by the amount of the AB plus accrued interest on the AB and the sum of any outstanding loans plus accrued loan interest made after the AB is paid.

The Cash Value available for full and partial surrenders or additional loans will be the amount by which (1) exceeds (2) where:

1. Is the Cash Value less the sum of outstanding loans; and
2. Is the sum of the AB plus accrued interest on the AB.

If You request a loan after receiving an annual payment provided by the AB, the remaining annual payments will cease.

The POLICY AND THIS RIDER WILL TERMINATE and NO DEATH BENEFIT WILL BE PAID if the AB plus accrued interest on the AB and the sum of any other outstanding loans plus accrued loan interest exceed the Death Benefit Amount of the policy.

Effects of AB Payments. You should consider that receiving or having the contractual right to receive an AB may affect your eligibility for Medicaid, supplemental security income (SSI), or other government benefits or entitlements. **You are advised to contact the Medicaid Unit of Your local Department of Public Welfare and Social Security Administration for more information. If You initiate an AB claim during the contestability period of the policy to which this rider is attached, a rescission of the entire policy may result if any misrepresentation of any information was made on the insurance application for the policy.**

Not Contestable for Two Years. We will not contest payment of an AB after the policy to which this rider is attached has been in force during the Insured's lifetime for 2 years from the Date of Issue of the policy. If the policy to which this rider is attached to is reinstated, this rider will not be contested after it has been in force during the Insured's lifetime for 2 years following the date We approve Your reinstatement application.

Suicide Exclusion. If You exercised Your right to an AB payment and the Insured commits suicide, while sane or insane, within 2 years from the Date of Issue or the date We approve Your reinstatement application, the amount payable will be that described in the Suicide Exclusion provision of the policy less any AB and accrued interest and could be zero.

Reinstatement. If the policy and this rider terminate at the same time, and the policy is reinstated, this rider will also be reinstated, subject to evidence of insurability provided to Us.

Conditions. The AB will be subject to the following conditions:

1. Written consent by any irrevocable Beneficiary or assignee must be received by the Company before the AB payment is made.
2. We reserve the right to obtain a second medical opinion from a Physician and/or additional medical records of the Insured at Our expense. In the event of conflicting opinions, eligibility for benefits shall be determined by a third medical opinion from a Physician that is mutually acceptable to both the Insured and the Company.
3. This benefit is not intended to allow third parties to cause You to involuntarily access the policy proceeds payable to the named Beneficiary. Therefore, the AB will not be available if You are required to request it for any third party, including any creditor, governmental agency, trustee in bankruptcy or any other person or as the result of a court order.
4. The request must be submitted to the Company. Upon receipt of the request, We will mail a claim form to You within 15 working days.
5. Proof of a Chronic Illness must include, but is not limited to, a completed claim form and a statement signed by a Physician certifying that the Insured is Chronically Ill. When We receive proof, We will pay the AB immediately.
6. If the Insured dies after a request for an AB has been submitted and before You receive an AB payment such request will be voided and the policy's Death Benefit will be payable.
7. If the Insured dies before all AB payments have been received all remaining payments will be voided and the policy's Death Benefit will be payable.

Termination. This rider will terminate upon the earliest of:

1. The date the policy terminates for any reason; or
2. The date the AB plus accrued interest on the AB and the sum of any other outstanding loans plus accrued loan interest exceed the Death Benefit Amount of the policy. In this case coverage under both the policy and this rider will terminate; or
3. Upon Your Written request that this rider be terminated.

The effective date of this rider is the Date of Issue of the policy.

A handwritten signature in black ink that reads "Mary Jane Fortin". The signature is written in a cursive style with a large, looped initial "M".

President

AMERICAN GENERAL LIFE INSURANCE COMPANY

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER

This rider is issued as part of the policy to which it is attached.

IF YOU RECEIVE AN ACCELERATED BENEFIT YOUR DEATH BENEFIT WILL BE REDUCED. RECEIPT OF ACCELERATED BENEFIT PAYMENTS MAY BE TAXABLE. YOU SHOULD CONTACT YOUR PERSONAL TAX ADVISOR FOR SPECIFIC ADVICE BEFORE EXERCISING THIS BENEFIT. PAYMENTS RECEIVED UNDER THIS TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER ARE NOT PART OF A HEALTH, LONG TERM CARE, OR NURSING HOME INSURANCE POLICY AND MAY NOT BE SUFFICIENT TO COVER MEDICAL, NURSING HOME OR OTHER BILLS.

ALL PROVISIONS OF THE POLICY THAT DO NOT CONFLICT WITH THE RIDER APPLY TO THIS RIDER. WHERE THERE IS ANY CONFLICT BETWEEN THE RIDER PROVISIONS AND THE POLICY PROVISIONS, THE RIDER PROVISIONS PREVAIL.

Accelerated Benefit (AB). While the policy to which this rider is attached is in force, You may request an AB if the Insured has a Terminal Illness as defined below. Only the Insured under the base policy is covered by this rider. An AB is an amount paid to You, or Your estate, prior to the death of the Insured. The AB payment may be used for any purpose. No AB will be payable on the basis of any other rider attached to the policy. Only one AB is payable under this rider or any other accelerated benefit rider attached to the policy.

Terminal Illness. A Terminal Illness is an illness that is expected to result in the death of the Insured in 24 months or less from the date of the request for the AB. Before any AB is paid under this rider, We will require You to provide proof, satisfactory to Us, of the Insured's Terminal Illness.

Physician. The term "Physician" (as defined in section 1861(r)(1) of the Social Security Act) means a doctor of medicine or osteopathy legally authorized to practice medicine or surgery by the state in which he or she performs such function or action. Physician does not mean:

1. You;
2. The Insured;
3. A person who lives with You or the Insured; or
4. A person who is an Immediate Family Member.

Immediate Family Member. The term "Immediate Family Member" means Your or the Insured's:

1. Spouse;
2. Parents;
3. Brother and sisters; or
4. Children by blood, adoption or marriage.

Terminal Illness Benefit Amount. The maximum AB amount that You may request is the lesser of A or B where:

A equals the Specified Amount multiplied by the Terminal Illness Percentage shown on the Policy Schedule; and

B equals \$250,000.

The AB amount payable is equal to:

1. The amount of the AB You requested; less
2. The sum of any outstanding loans and accrued loan interest; less
3. An administrative fee, not to exceed \$250.00.

This amount will be paid to You in a lump sum.

Interest. We will charge interest on the AB. Interest will accrue daily at the same rate as the policy's loan interest rate then in effect as described in the policy.

Impact on Policy Values. The AB plus accrued interest on the AB will be treated as a lien against the policy's Death Benefit Amount. There will be no reduction or lien against any term or accidental death benefit riders attached to the policy. Once a lien has been established it cannot be repaid. The DEATH BENEFIT AMOUNT WILL BE REDUCED by the amount of the AB plus accrued interest on the AB and the sum of any other outstanding loans plus accrued loan interest made after the AB is paid.

The Cash Value available for full and partial surrenders or additional loans will be the amount by which (1) exceeds (2) where:

1. Is the Cash Value less the sum of outstanding loans; and
2. Is the sum of the AB plus accrued interest on the AB.

The POLICY AND THIS RIDER WILL TERMINATE and NO DEATH BENEFIT WILL BE PAID if the AB plus accrued interest on the AB and the sum of any other outstanding loans plus accrued loan interest exceed the Death Benefit Amount of the policy.

Effects of AB Payments. You should consider that receiving or having the contractual right to receive an AB may affect Your eligibility for Medicaid, supplemental security income (SSI), or other government benefits or entitlements. **You are advised to contact the Medicaid Unit of Your local Department of Public Welfare and Social Security Administration for more information. If You initiate an AB claim during the contestability period of the policy to which this rider is attached, a rescission of the entire policy may result if any misrepresentation of any information was made on the insurance application for the policy.**

Not Contestable after Two Years. We will not contest payment of an AB after the policy to which this rider is attached has been in force during the Insured's lifetime for 2 years from the Date of Issue of the policy. If the policy to which this rider is attached is reinstated, this rider will not be contested after it has been in force during the Insured's lifetime for 2 years following the date we approve Your reinstatement application.

Suicide Exclusion. If You exercised Your right to an AB payment and the Insured commits suicide, while sane or insane, within 2 years from the Date of Issue or the date we approve Your reinstatement application, the amount payable will be that described in the Suicide Exclusion provision of the policy less any AB and accrued interest, and could be zero.

Reinstatement. If the policy and this rider terminate at the same time, and the policy is reinstated, this rider will also be reinstated, subject to evidence of insurability provided to Us.

Conditions. The AB will be subject to the following conditions:

1. Written consent by any irrevocable Beneficiary or assignee must be received by the Company before the AB payment is made.
2. We reserve the right to obtain a second medical opinion from a Physician and/or additional medical records of the Insured at Our expense. In the event of conflicting opinions, eligibility for benefits shall be determined by a third medical opinion from a Physician that is mutually acceptable to both the Insured and the Company.
3. This benefit is not intended to allow third parties to cause You to involuntarily access the policy proceeds payable to the named Beneficiary. Therefore, the AB will not be available if You are required to request it for any third party, including any creditor, governmental agency, trustee in bankruptcy or any other person or as the result of a court order.
4. The request must be submitted to the Company. Upon receipt of the request, We will mail a claim form to You within 15 working days.
5. Proof of a Terminal Illness must include, but is not limited to, a completed claim form and a statement signed by a Physician certifying that the Insured has been diagnosed with a Terminal Illness that will result in a life expectancy of 24 months or less. When We receive proof, We will pay the AB immediately.
6. If the Insured dies after a request for an AB has been submitted and before You receive the AB payment such request will be voided and the policy's Death Benefit will be payable.

Termination. This rider will terminate upon the earliest of:

1. The date the policy terminates for any reason; or
2. The date the AB plus accrued interest on the AB and the sum of any other outstanding loans plus accrued loan interest exceed the Death Benefit Amount of the policy. In this case coverage under both the policy and this rider will terminate; or
3. Upon Your Written request that this rider be terminated.

The effective date of this rider is the Date of Issue of the policy.



President

SERFF Tracking Number: AMGN-127692295 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 50127
Company Tracking Number: 11440
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Inheritance Life Plus
Project Name/Number: Inheritance Life Plus/11440

Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Attachments:

AR Flesch Certification.pdf
Certificate of Compliance with AK Rule and Regulation 19.pdf

Item Status: **Status**
Date:

Satisfied - Item: Application

Comments:

AGLC102035-2007 - Application for Life Insurance
Approved 03/17/2008

Attachment:

AGLC102035-2007.pdf

Item Status: **Status**
Date:

Satisfied - Item: Actuarial Memorandums

Comments:

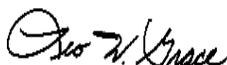
Attachments:

Actuarial Memorandum 11440.pdf
Actuarial Memorandum 11446.pdf
Actuarial Memorandum 11400.pdf
Actuarial Memorandum 11401.pdf

AMERICAN GENERAL LIFE INSURANCE COMPANY

ARKANSAS FLESCH CERTIFICATION

This is to certify that the attached Form No(s). **11440, 11446, 11400 and 11401** (has) achieved Flesch Reading Score of **50.9, 51.0, 52.2, and 52.9** and comply (ies) with the requirements of Arkansas Stat. Ann. §66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.



Leo W. Grace, FLMI
Vice President

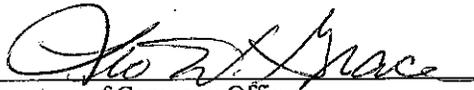
October 13, 2011
Date

**Certificate of Compliance with
Arkansas Rule and Regulation 19**

Insurer: American General Life Insurance Company

Form Number(s): 11440 - Single Premium Universal Life Insurance Policy
11446 - Single Premium Universal Life Insurance Policy
11401- Chronic Illness Accelerated Rider
11401 - Terminal Illness Accelerated Benefit Rider

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



Signature of Company Officer

Leo W. Grace, FLMI

Name

Vice President

Title

October 7, 2011

Date



American General Life Insurance Company, Houston, TX

A member company of American International Group, Inc.

In this application, "Company" refers to the insurance company shown above.

1. Single Premium Amount \$ 10,000.22 2. Initial Specified Amount \$ 37,454
The Initial Specified Amount is considered an estimate until calculated by the Company.

3. Proposed Insured Name John T. Doe Social Security # 123-45-6789
Birthplace: State Anystate Country USA Date of Birth 4-01-1966 Current Age 40 Sex [X] M [] F
Driver's License # D432-6667-2345 State WY Occupation Electrician
U.S. Citizen [X] Y [] N If No, Date of Entry Visa Type
Address 1234 Pine Street City Anystate State WY ZIP 12345
Home Phone (123) 456-4321 Work Phone 123-654-3210 Email Doe@anysead.com

4. Owner Name (if other than Proposed Insured)
Address City State
ZIP Social Security # Relationship to Proposed Insured
Home Phone Work Phone Email

5. Rider(s) (please specify)

Table with 8 columns: Beneficiary Name(s), Relationship (to insured), Primary %, Contingent %, Beneficiary Name(s), Relationship (to insured), Primary %, Contingent %. Row 1: Jane Doe, Spouse, 100.

7. Does the Proposed Insured have any existing or pending annuity or life insurance contracts? [X] YES [] NO
If "YES" please complete Existing/Replacement of Coverage form.

Underwriting Information (* means "diagnosed or treated" by a member of the medical profession.)

Section A

Y N

- 8. Has the Proposed Insured ever been: a. Declined for life insurance? b. *Diagnosed or treated for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or Human Immunodeficiency Virus (HIV)?
9. Within the past 5 years, has the Proposed Insured been *diagnosed or treated for any of the following: a. Any heart disease... b. The results of an abnormal electrocardiogram or x-ray? c. Alzheimer's Disease...
10. Within the past 24 months, has the Proposed Insured: a. Been *diagnosed or treated for a hip fracture? b. Had unexplained or unintentional weight loss greater than 10 lbs? c. Been advised to have any diagnostic testing, hospitalization or treatment that has not been completed?

Section B

Y N

- 11. In the past 24 months, has the Proposed Insured used any form of tobacco or nicotine?
12. Within the past 10 years, has the Proposed Insured been *diagnosed or treated for any of the following: a. Atrial fibrillation, arrhythmia, heart condition, high blood pressure... b. Pneumonia, emphysema, chronic lung or respiratory disorder...

SERFF Tracking Number: AMGN-127692295 State: Arkansas
 Filing Company: American General Life Insurance Company State Tracking Number: 50127
 Company Tracking Number: 11440
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Inheritance Life Plus
 Project Name/Number: Inheritance Life Plus/11440

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/17/2011	Form	Single Premium Universal Life Insurance Policy	11/07/2011	11440 INHERITANCE LIFE PLUS.pdf (Superseded)
10/17/2011	Form	Single Premium Universal Life Insurance Policy	11/07/2011	11446 INHERITANCE BUILDER.pdf (Superseded)

AMERICAN GENERAL LIFE
Insurance Company
A Stock Company

Home Office:
Houston, Texas

JOHN DOE
POLICY NUMBER: 000000000

2727-A Allen Parkway
P.O. Box 1931
Houston, Texas 77251

(713) 522-1111

WE WILL PAY THE DEATH BENEFIT PROCEEDS to the Beneficiary if the Insured dies prior to the Maturity Date and while this policy is in force. Payment will be made after We receive due proof of the Insured's death, and will be subject to the terms of this policy.

WE WILL PAY THE CASH SURRENDER VALUE of this policy to the Owner on the Maturity Date if the policy is in force, the Insured is living on that date, and the Owner chooses not to continue coverage beyond the Maturity Date. (See "Option to Extend Coverage".)

The consideration for this contract is the application and payment of the Single Premium. The full Single Premium must be paid on or before delivery of this policy.

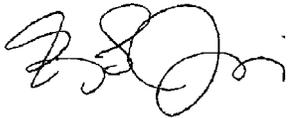
This is a SINGLE PREMIUM UNIVERSAL LIFE INSURANCE POLICY. The Death Benefit is payable upon the Insured's death prior to the Maturity Date and while this policy is in force. ACCUMULATION VALUES and CASH VALUES are flexible and will be based on the amount of interest credited. NON-PARTICIPATING- THIS POLICY IS NOT ELIGIBLE FOR DIVIDENDS.

NOTICE OF RIGHT TO EXAMINE POLICY

You may return this policy within twenty* days after delivery if You are not satisfied with it for any reason. The policy may be returned to Us or to the agent through whom it was purchased. Upon surrender of the policy within the twenty* day period, it will be void from the beginning, and We will refund any premium paid.

*If the application for this policy indicates a replacement, the number of days is thirty days or longer if required by the applicable law in the state where the policy is issued for delivery.

SIGNED AT THE HOME OFFICE ON THE DATE OF ISSUE.



Secretary



President

SINGLE PREMIUM UNIVERSAL LIFE INSURANCE

READ YOUR POLICY CAREFULLY

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DEFINITIONS

Company Reference. The words "We", "Our", "Us", or "Company" mean American General Life Insurance Company.

"You", "Your." The words "You" or "Your" mean the Owner of this policy.

Home Office. Our office at 2727-A Allen Parkway, Houston, Texas 77251; Mailing Address P.O. Box 1931, Houston, Texas 77251.

Written, In Writing. A written request or notice in acceptable form and content, which is signed and dated, and received at Our Home Office.

Premium Class. The Premium Class of this policy is shown on the Policy Schedule as one or a combination of the following terms based on Our underwriting standards:

Preferred. The term "Preferred" means the cost of insurance is based on the Insured being a better than average mortality risk.

Standard. The term "Standard" means the cost of insurance is based on the Insured being an average mortality risk.

Tobacco. The term "Tobacco" means the cost of insurance is based on the Insured being a user of tobacco and/or other products that contain nicotine.

Non-Tobacco. The term "Non-Tobacco" means the cost of insurance is based on the Insured being a non-user of tobacco and/or other products that contain nicotine.

NOTICE

This Policy Is A Legal Contract Between
The Policy Owner And The Company

POLICY SCHEDULE

Insured:	John Doe	Policy Number:	000000000
Insurance Age:	40	Date of Issue:	October 1, 2011
[Sex:	Male]	Maturity Date:	October 1, 2092
Initial Specified Amount:	\$100,000.00		

This Is A [Sex Distinct] Policy

Premium Class:	Preferred	
Single Premium:	\$38,616.00	
Minimum Single Premium:	[\$38,616.00]	
Monthly Deduction Day:	[1 st] Day of Each Month	
Monthly Expense Charge:	[\$136.47]	
Partial Surrender Fee:	[\$25.00]	
Death Benefit Discount Factor:	1.001651	
Guaranteed Interest Rate:	Annual Effective 2.0%	Monthly .1651%
Mortality Table:	2001 Commissioners Standard Ordinary [Male] Composite U ALB Mortality Table	
Monthly Administration Fee:	Guaranteed \$10.00	Initial [\$8.00]

Coverage may expire prior to the Maturity Date if the Cash Value less loans is insufficient to continue coverage to such date.

TABLE OF SURRENDER CHARGE PERCENTAGES

POLICY YEAR	SURRENDER CHARGE PERCENTAGE	POLICY YEAR	SURRENDER CHARGE PERCENTAGE
1	5%	5	4%
2	5%	6	3%
3	5%	7	2%
4	4%	8 & Thereafter	0%

Except as provided in the Free Withdrawal provision of this policy, a surrender charge will apply to a full or partial surrender during the first 7 policy years. Such charge will be deducted from the Accumulation Value. The charge is calculated by multiplying that portion of the Accumulation Value being surrendered by the applicable percentage from the table above.

This Is A(n) [State Name] Policy

Policy Schedule Continued - Policy Number: 0000000000

Additional Benefits Provided By Riders	Monthly Cost	Years Payable
Terminal Illness Accelerated Benefit Rider Providing For Payment Of Accelerated Benefits Terminal Illness Percentage: [80.00%]	None	---
Chronic Illness Accelerated Benefit Rider Providing For Payment Of Accelerated Benefits Chronic Illness Percentage: [70.00%]	None	---

Contract. Your policy is a legal contract that You have entered into with Us. You have paid the Single Premium and have submitted an application, a copy of which is attached. In return, We promise to provide the insurance coverage described in this policy.

The entire contract consists of:

1. The base policy; and
2. The attached riders that add benefits to the base policy, if any; and
3. The attached endorsements, if any; and
4. The attached copy of Your application, and any attached amendments or attached supplemental applications.

Date of Issue. The Date of Issue of this policy is the date on which the entire Single Premium is received. The Date of Issue is also the date from which all policy years, anniversaries, and Monthly Deduction dates are determined. The Date of Issue can be any day of the month except the 29th, 30th or 31st. In the event the

Single Premium is received on the 29th, 30th or 31st, the Date of Issue will be the 1st day of the month following the month in which the Single Premium was received.

Owner. The Owner is as stated in the application unless later changed. During the Insured's lifetime, the Owner may exercise every right the policy confers or We allow (subject to the rights of any assignee of record). You may have multiple Owners of the policy. In that case, the authorizations of all Owners are required In Writing for all policy changes. The Owner and the Insured may be the same person but do not have to be. If an Owner dies while the policy is in force and the Insured is living, ownership rights pass to a successor Owner recorded in Our records, if any; otherwise ownership rights pass to the estate of the Owner.

Death Benefit Guarantee. Payment of the Minimum Single Premium due on the Date of Issue provides a guaranteed Death Benefit to the Maturity Date provided there is no indebtedness on the policy.

PREMIUM

Single Premium. The policy will not be issued until the entire Single Premium has been received. No additional premiums will be accepted after policy issue. Only amounts to repay all or part of a loan will be accepted after policy issue.

Return of Premium Guarantee. The Return of Premium Guarantee provides that at no time while the policy is in force, will the amount paid upon full surrender be less than the Single Premium less any partial surrenders and any outstanding loans.

DEATH BENEFIT PROVISIONS

Death Benefit Amount. The term Death Benefit Amount as used in this policy will be an amount equal to the greater of:

1. The Specified Amount on the date of death; and

2. The Accumulation Value on the date of death multiplied by the Death Benefit Corridor Rate. The Death Benefit Corridor Rate is shown in the Table of Death Benefit Corridor Rates.

DEATH BENEFIT PROVISIONS (Cont'd)

Death Benefit Proceeds. If the Insured dies prior to the Maturity Date and while this policy is in force, We will pay the Death Benefit Proceeds to the Beneficiary. The Death Benefit Proceeds will be the Death Benefit Amount reduced by any outstanding loans plus any amounts that are payable by riders and will be subject to the other provisions of the "Beneficiary and Proceeds" section.

Interest Payable on Death Benefit Proceeds. Interest is paid on the Death Benefit Proceeds as follows:

1. Interest will accrue and be payable from the date of death.
2. Interest will accrue at the rate or rates applicable to the policy for funds left on deposit. In determining the effective annual rate or rates, We will use the rate in effect on the date of death.
3. Interest will accrue at the effective annual rate determined in item 2 above, plus additional interest at a rate of 10% annually beginning with the date that is 31 calendar days from the latest of items a, b and c to the date the claim is paid, where it is:

- a. The date that due proof of death is received by the Company;
- b. The date the Company receives sufficient information to determine its liability, the extent of the liability, and the appropriate payee legally entitled to the proceeds; and
- c. The date that legal impediments to payment of proceeds that depend on the action of parties other than the Company are resolved and sufficient evidence of the same is provided to the Company. Legal impediments to payment include, but are not limited to: (1) the establishment of guardianships and conservatorships; (2) the appointment and qualification of trustees, executors and administrators; and (3) the submission of information required to satisfy state and federal reporting requirements.

Changing the Terms of Your Policy. Any change in Your policy must be approved in writing by the President, a Vice President, an Administrative Officer or the Secretary of the Company. No agent has the authority to make any changes or waive any of the terms of Your policy.

POLICY VALUES PROVISIONS

Accumulation Value

On the Date of Issue. The Accumulation Value on the Date of Issue will be:

1. The Single Premium received; less
2. The Monthly Deduction for the first policy month; (See "How We Calculate a Monthly Deduction".)

The first Deduction Day is the Date of Issue. The Monthly Deduction Day is shown on the Policy Schedule.

On Each Monthly Deduction Day. On each Monthly Deduction Day after the Date of Issue, We will determine the Accumulation Value as follows:

POLICY VALUES PROVISIONS (Cont'd)

1. We will take the Accumulation Value as of the last Monthly Deduction Day; and
2. Add the interest earned for the month:
 - a. Interest will be applied for the entire month on the excess of the Accumulation Value on the last Monthly Deduction Day over any partial surrenders made since the last Monthly Deduction Day;
 - b. If a partial surrender has been made since the last Monthly Deduction Day, interest on the amount of such partial surrender will be added on a pro-rata basis beginning with the last Monthly Deduction Day through the day of such partial surrender; and
3. Subtract any partial surrender made and any charges for partial surrenders since the last Monthly Deduction Day; and
4. Subtract the Monthly Deduction for the policy month. (See "How We Calculate a Monthly Deduction".)

On Any Day Other Than a Monthly Deduction Day. The Accumulation Value on any day other than a Monthly Deduction Day will be:

1. The Accumulation Value as of the last Monthly Deduction Day;
2. Less any partial surrenders paid and any charges for partial surrenders since the last Monthly Deduction Day;
3. Plus interest earned since the last Monthly Deduction Day.

The Accumulation Value will never be less than zero.

Cash Value. The Cash Value of this policy will be equal to the Accumulation Value less the surrender charge, if any.

Cash Surrender Value. The Cash Surrender Value of this policy will be equal to the greater of:

1. The Cash Value less any indebtedness; or
2. The Single Premium less any partial surrenders and any outstanding loans. (See "Return of Premium Guarantee".)

Surrender Charge. Except as provided in the Free Withdrawal provision of this policy, during the first 7 policy years (Surrender Charge Period), a surrender charge will be deducted from the Accumulation Value in the event of a full or partial surrender. The surrender charge will be calculated by multiplying that portion of the Accumulation Value being surrendered by the applicable percentage from the Table of Surrender Charge Percentages shown on the Policy Schedule.

You may make a request for full surrender at any time during the Insured's lifetime before the Maturity Date.

A reduction in Specified Amount due to a partial surrender will be calculated as of the day We receive Your request.

How We Calculate a Monthly Deduction. Each Monthly Deduction includes:

1. The cost of insurance provided by the base policy; and
2. The charges for benefits provided by riders; and
3. The Monthly Administration Fee; and
4. The Monthly Expense Charge.

POLICY VALUES PROVISIONS (Cont'd)

How We Calculate the Cost of Insurance for the Base Policy. We calculate the cost of insurance at the beginning of each policy month. The cost of insurance is determined on the Monthly Deduction Day by multiplying the Net Amount at Risk by the cost of insurance rate per \$1,000 and dividing the result by 1000.

To determine the Net Amount at Risk, We:

1. Divide the Death Benefit Amount under the base policy by the Death Benefit Discount Factor shown on the Policy Schedule; and
2. Reduce the result by the Accumulation Value:
 - a. Before the cost of insurance deduction is taken; and
 - b. After any applicable charges for benefits provided by riders, the Monthly Expense Charge, and the Monthly Administration Fee are deducted.

Charges for Benefits Provided by Riders. All charges for benefits provided by riders will be as stated on the Policy Schedule or in an endorsement to this policy. Riders are not part of the base policy.

Monthly Administration Fee. An administration fee will be deducted monthly. The amount of the Monthly Administration Fee may be adjusted, but will never be greater than the guaranteed Monthly Administration Fee shown on the Policy Schedule.

Monthly Expense Charge. A Monthly Expense Charge will be deducted monthly. Such charge applies to the Initial Specified Amount. The Monthly Expense Charge for the Initial Specified Amount is shown on the Policy Schedule. Any decrease in Specified Amount will not change the Monthly Expense Charge then in effect.

Cost of Insurance Rate. The cost of insurance rate for the Initial Specified Amount is based on the Insured's:

1. Gender (if issued on a Sex Distinct basis); and
2. Age last birthday on each policy anniversary; and
3. Premium Class shown on the Policy Schedule, associated with the Initial Specified Amount.

We can use cost of insurance rates that are lower than the guaranteed rates. Any change in rates will apply to all policies in the same rate class as this policy. The rate class of this policy is determined on its Date of Issue according to:

1. The calendar year of issue and policy year; and
2. The plan of insurance; and
3. The amount of insurance; and
4. The age, gender, and Premium Class of the Insured if issued on a Sex Distinct basis or the age and Premium Class if issued on a Gender Neutral basis.

Changes in Rates, Charges, and Fees. This policy does not participate in Our profits or surplus. Any redetermination of the cost of insurance rates, interest rates or Monthly Administration Fee will be based on Our future expectations as to mortality, persistency, expenses, average amount of benefits to be paid, investment earnings, reinsurance costs, and any state and federal taxes. We will not change these rates or charges in order to recoup any prior losses.

POLICY VALUES PROVISIONS (Cont'd)

Interest Rate. The minimum guaranteed interest rate used in calculating Accumulation Values is shown on the Policy Schedule. We can use interest rates greater than the guaranteed rate to calculate Accumulation Values. Interest credited to the Accumulation Value in excess of the minimum guaranteed interest rate, becomes nonforfeitable except for surrender charges. Interest credited in excess of the minimum guaranteed interest rate, if any, will be credited no less frequently than annually. We can apply a different rate of interest to that portion of the Accumulation Value that equals the amount of a loan. The interest rate applied to amounts equal to loans will be at a rate greater than the minimum guaranteed interest rate used in calculating the Accumulation Value.

Grace Period. If there is an outstanding loan the Grace Period is the 61-day period that follows a Monthly Deduction Day or an annual loan interest due date if there is not enough Cash Value less loans to pay the amount due.

Repayment of all or part of the loan will be required to keep Your policy in force. Any payments sent by U.S. mail must be postmarked within the Grace Period in order to keep Your policy in force. If the amount required to keep Your policy in force is not paid by the end of the Grace Period, this policy will terminate without value. However, We will give You at least 31 days notice prior to termination that Your policy is in the Grace Period. We will determine the amount required to keep Your policy in force and advise You of that amount. Such 31 days prior notice will be sent to You at Your last known address, and to the assignee(s) of record, if any. If death occurs during the Grace Period, Monthly Deductions through the policy month in which death occurred will be deducted from the proceeds, if any.

If a surrender request is received within 31 days after the Grace Period commences, the Cash Surrender Value payable will not be less than the

Cash Surrender Value on the Monthly Deduction Day the Grace Period commenced. The Monthly Deduction for the policy month following such Monthly Deduction Day will not be subtracted in the calculation of such Cash Surrender Value.

Full Surrender. You may return Your policy to Us and request its Cash Surrender Value at any time during the Insured's lifetime before the Maturity Date. The Cash Surrender Value will be calculated as of the day We receive Your request. If surrender takes place within 31 days after a policy anniversary, the Cash Value will not be less than on that anniversary. However, calculation of the Cash Surrender Value will take into account any partial surrender, loan and/or Monthly Deduction taken within those 31 days.

Partial Surrender. At any time after the first policy year and prior to the Maturity Date, You may request a partial surrender. The amount available for a partial surrender will be the difference between the Cash Value and any indebtedness. The partial surrender request must be received In Writing prior to the Maturity Date during the Insured's lifetime.

A partial surrender, including a Free Withdrawal, will result in a reduction of the Cash Value, Accumulation Value, the Specified Amount, and the Death Benefit Amount. The Accumulation Value and the Specified Amount will be reduced in the same proportion as the reduction in Cash Value. We reserve the right to limit the amount of any partial surrender that would cause a reduction in the Death Benefit Amount to where the policy will fail to qualify as life insurance under applicable tax laws and regulations.

There will be a charge not to exceed \$50.00 for each partial surrender (including any Free Withdrawals) in addition to the amounts shown in the Table of Surrender Charge Percentages.

POLICY VALUES PROVISIONS (Cont'd)

Any partial surrender within a policy year that exceeds the Free Withdrawal amount available during a given policy year will be subject to a surrender charge. Such surrender charge will be deducted from the Accumulation Value.

Free Withdrawal. Each policy year after the first, and while the policy is in its Surrender Charge Period, You may take up to 10% of the policy's Accumulation Value less any outstanding loans in the form of partial surrenders, and the surrender charge will be

waived. The Free Withdrawal amount is determined at the beginning of each policy year and will not change during such policy year.

Payment of Cash Value Benefit. We can delay payment of Cash Surrender Values for up to 6 months, or the period allowed by law, whichever is less. However, We cannot delay payment of a partial surrender if the amount is to be used to pay a premium to Us.

POLICY LOANS

You may borrow from Us at any time while this policy is in force, an amount which is equal to or less than the policy's loan value. The loan value will be the Cash Value less:

1. Any prior outstanding loan; and
2. Interest on the amount to be borrowed to the next policy anniversary; and
3. Interest on any prior outstanding loan to the next policy anniversary.

Loan Interest. The Annual Loan Interest Rate is 5.66% due in advance. (This is equivalent to an annual effective rate of 6.0% paid at the end of the policy year.) On each policy anniversary, loan interest for the next year is due in advance. Interest not paid when due will be added to the loan.

How You May Repay a Policy Loan. You may repay all or part of a loan at any time, except that:

1. Repayment may be made only while this policy is in force and prior to the death of the Insured; and
2. A partial repayment must be at least \$10.00.

Except as provided in the "Grace Period" provision, this policy will lapse at any time the sum of Your outstanding loans exceeds the Cash Value. However, at least 31 days prior notice must be mailed by Us to Your last known address and to the assignee of record, if any.

We Can Delay Payment. We can delay lending You money for up to 6 months, or the period allowed by law, whichever is less. However, We cannot delay lending You money if the amount is to be used to pay a premium to Us.

Obtaining a Loan. You may obtain a loan by Written request and assignment of the policy as sole security for the loan.

Preferred Loans. A "Preferred Loan" is a loan that is made at a net cost to the Owner that is less than the net cost of other loans. By "net cost" We mean the amount of interest charged for the loan less interest credited to the amount of the Accumulation Value equal to a loan. Starting on the tenth policy anniversary, this policy will be eligible for "Preferred Loans" subject to the following guidelines:

POLICY LOANS (Cont'd)

1. The maximum amount of the loan value eligible for Preferred Loans during a policy year is restricted to policy earnings, defined as:
 - (a) The Cash Value less any indebtedness at the beginning of the policy year; less
 - (b) The Single Premium paid in excess of partial surrenders since the Date of Issue.
2. When a Preferred Loan is made, loan interest to the next policy anniversary will be charged at the rate shown in the Loan Interest provision.
3. Interest credited to the amount of the Accumulation Value equal to a Preferred Loan will be at an annual effective rate of not less than 3.75% and not more than 4.00%.

BENEFICIARY AND PROCEEDS

Beneficiary. The Beneficiary as named in the application, or later changed by You, will receive the proceeds upon the death of the Insured. Unless You have stated otherwise, proceeds will be paid as follows:

1. If any Beneficiary dies before the Insured, that Beneficiary's interest will pass to any other Beneficiaries according to their respective interests;
2. If no Beneficiary survives the Insured, proceeds will be paid to You, as Owner, if You are then living; otherwise proceeds will be paid to Your estate.

Common Disaster. If We cannot determine whether a Beneficiary or the Insured died first in a common disaster, We will assume that the Beneficiary died first. Proceeds will be paid on this basis unless an endorsement to this policy provides otherwise.

Proceeds. Proceeds mean the amount payable on:

1. The Maturity Date; or
2. Exercise of the full surrender benefit; or
3. The Insured's death.

The proceeds on the Maturity Date will be the Cash Surrender Value provided coverage is not continued beyond the Maturity Date. (See "Option to Extend Coverage".) The proceeds on the Insured's death will be the Death Benefit Amount less any outstanding loans and will be subject to the "Beneficiary and Proceeds" section.

All proceeds and partial surrender benefits are subject to the provisions of the "Payment Options" section and the other provisions of this policy.

CHANGE OF OWNERSHIP OR BENEFICIARY

You may change the Owner or the Beneficiary at any time during the lifetime of the Insured unless the previous designation provides otherwise. To do so, send a Written request to Our Home Office. The change will go into effect when We have received the change.

However, after the change is received, it will be deemed effective as of the date You signed the Written request for change. The change will be subject to any payment made or action taken by Us before We received the request.

PAYMENT OPTIONS

Proceeds are payable in one sum. Instead of being paid in one sum, all or part of the proceeds may be applied under any of the Payment Options described below. In addition to these options, other methods of payment may be chosen with Our consent.

Payment Contract. When proceeds become payable under a Payment Option, a Payment Contract will be issued to each payee. The Payment Contract will state the rights and benefits of the payee. It will also name those who are to receive any balance unpaid at the death of the payee.

Election of Options. The Owner may elect or change any Payment Option while the Insured is living, subject to the provisions of this policy. This election or change must be In Writing. Within 60 days after the Insured's death, a payee entitled to proceeds in one sum may elect to receive proceeds under any option, subject to the limitations stated in the "Availability of Options" provision.

Option 1. Payments for a Specified Period: Equal monthly payments will be made for a specified period. The Option 1 Table in this policy shows the monthly income for each \$1,000 of proceeds applied.

Option 2. Payments of a Specified Amount: Equal monthly payments of a specified amount will be made. Each payment must be at least \$60 a year for each \$1,000 of proceeds applied. Payments will continue until the amount applied, with interest, has been paid in full.

Option 3. Monthly Payments for Life with Period Certain: Equal monthly payments will be made for a specified period, and will continue after that period for as long as the payee lives.

The specified period may be 10, 15, or 20 years. The Option 3 Table in this policy shows the monthly income for each \$1,000 of proceeds applied. If issued on a Sex Distinct basis, tables are based on the Annuity 2000 Male or Female Tables adjusted by projection scale G (adjusted by 50% of projection scale G for females and 100% of projection scale G for males) for 20 years, with interest at the rate of 2% per year. If issued on a Gender Neutral basis, tables are based on the Annuity 2000 Male and Female Tables adjusted by projection scale G (adjusted by 50% of projection scale G for females and 100% of projection scale G for males) for 20 years, with Gender Neutral rates based on 60% female and 40% male, and interest at the rate of 2% per year.

At the time payments are to begin under this option, the payee may choose one of the following:

1. Monthly payments based on the Option 3 Table; or
2. Monthly payments equal to a monthly annuity based on Our single immediate annuity rates then in use.

Option 4. Proceeds Left at Interest: Proceeds may be left on deposit with Us for any period up to 30 years. Interest earned on the proceeds may be:

1. Left on deposit to accumulate at the rate of 2% compounded annually; or
2. Paid in installments at the rate for each \$1,000 of proceeds of \$20 annually, \$9.95 semiannually, \$4.96 quarterly or \$1.65 monthly.

PAYMENT OPTIONS (Cont'd)

Upon the death of the payee, or at the end of the specified period, any balance left on deposit will be paid in a lump sum or under Options 1, 2 or 3.

Interest Rates. The guaranteed rate of interest for proceeds held under Payment Options 1, 2, 3 and 4 is 2% compounded annually. We may credit interest at a higher rate. We determine the higher rate.

Payments. The first payment under Options 1, 2 and 3 will be made when the claim for settlement has been approved. Payments after the first will be made according to the manner of payment chosen. Interest under Option 4 will be credited from the date of death and paid or added to the proceeds as provided in the Payment Contract.

Availability of Options. If the proposed payee is not a natural person, payment options may be chosen only with Our consent.

If this policy is assigned, We will have the right to pay the assignee in one sum the amount to which the assignee is entitled. Any balance will be applied according to the option chosen.

The amount to be applied under any one option must be at least \$2,000. The payment elected under any one option must be at least \$20. If the total policy proceeds are less than \$2,000 payment will be made in one lump sum.

Evidence That Payee is Alive. Before making any payment under a Payment Option, We may ask for proof that the payee is alive. If proof is requested, no payment will be made or considered due until We receive proof.

Death of a Payee. If a payee dies, any unpaid balance will be paid as stated in the Payment Contract. If there is no surviving payee named in the Payment Contract, We will pay the estate of the payee:

1. Under Options 1 and 3: The value as of the remaining payments for the specified period as of the date We receive Written notification of death, discounted at the rate of interest used in determining the amount of the monthly payment.
2. Under Options 2 and 4, the balance of any proceeds remaining unpaid with accrued interest, if any.

Withdrawal of Proceeds Under Options 1 or 2. If provided in the Payment Contract, a payee will have the right to withdraw the entire unpaid balance under Options 1 or 2. Under Option 1, the amount will be the value of the remaining payments for the specified period discounted at the rate of interest used in determining monthly income. Under Option 2, the amount will be the entire unpaid balance.

Withdrawal of Proceeds Under Option 4. A payee will have the right to withdraw proceeds left under Option 4 subject to the following rules:

1. The amount to be withdrawn must be \$500 or more;
2. A partial withdrawal must leave a balance on deposit of \$1,000 or more.

Withdrawals May Be Deferred. We may defer payment of any withdrawal for up to 6 months from the date We receive a withdrawal request.

Assignment. Payment Contracts may not be assigned.

Change in Payment. The right to make any change in payment is available only if the Payment Contract provides for a change in payment.

Claims of Creditors. To the extent permitted by law, proceeds will not be subject to any claims of a payee or a Beneficiary's creditors.

GENERAL PROVISIONS

Assigning Your Policy. During the lifetime of the Insured, You may assign this policy as security for an obligation. We will not be bound by an assignment unless it is received In Writing at Our Home Office. The assignment, unless You specify otherwise, will take effect on the date that You signed the notice of assignment, subject to any payments made or actions taken by Us before We received such assignment. Two copies of the assignment must be submitted. We will retain one copy and return the other. We will not be responsible for the validity of any assignment.

Incontestability. We rely on the statements made in the application for the policy and any amendments of application, supplemental applications, and applications for any reinstatements. These statements, in the absence of fraud, are considered representations and not warranties. No statement may be used in defense of a claim under the policy unless it is in such applications.

Except as stated below, We cannot contest this policy after it has been in force during the Insured's lifetime for 2 years from the Date of Issue.

If this policy is reinstated, We cannot contest this policy after it has been in force during the Insured's lifetime for 2 years from the date of reinstatement.

We can contest a reinstatement solely on the basis of the information furnished in the application for such reinstatement.

This 2-year limitation does not apply to benefits provided by any Disability or Accidental Death Benefit rider.

Suicide Exclusion. If the Insured takes his or her own life, while sane or insane, within 2 years from the Date of Issue or the date We

approve Your reinstatement application, We will limit the Death Benefit Proceeds to the Single Premium paid less any loans and less any partial surrenders paid.

When the laws of the state in which this policy is delivered require less than this 2-year period, the period will be as stated in such laws.

Age or Gender Incorrectly Stated (Age Incorrectly Stated if Issued on a Gender Neutral Basis). If the: (1) age or gender of the Insured (if this policy was issued on a Sex Distinct basis): or (2) age of the Insured (if this policy was issued on a Gender Neutral basis) has been misstated to Us, We will adjust the excess of the Death Benefit Amount over the Accumulation Value on the date of death to that which would have been purchased by the Monthly Deduction for the policy month of death at the correct cost of insurance rate. By age, We mean age last birthday as of the Date of Issue.

Statutory Basis of Policy Values. The Cash Values and paid-up nonforfeiture benefits available under the policy are not less than the minimum values and benefits required by the law of the state where this policy is delivered.

The calculation of Minimum Cash Values, nonforfeiture benefits and Guaranteed Monthly Cost of Insurance Rates are based on the Mortality Table shown on the Policy Schedule for the appropriate gender (if this policy was issued on a Sex Distinct basis) and age last birthday.

A detailed statement of the method of computing values has been filed with the state insurance department where required.

No Dividends. This policy will not pay dividends. It will not participate in any of Our surplus or earnings.

GENERAL PROVISIONS (Cont'd)

Annual Report. We will send You at least once a year, without charge, an annual report which shows the following:

1. The beginning and the end dates of the reporting period; and
2. Interest credited to Your Accumulation Value; and
3. Expense charges and any charges for partial surrenders deducted; and
4. Charges for riders, if any; and
5. The cost of insurance deducted; and
6. Partial surrender benefits paid to You; and
7. The amount of any outstanding loan; and
8. The current Cash Surrender and Accumulation Values at the beginning and the end of the report period; and
9. The Death Benefit Amount at the beginning and end of the reporting period.

Illustration Request. At any time while this policy is in force, the Owner may request from Us an illustration of policy values for the future. The values will be based on both guaranteed and then current assumptions. A reasonable fee, not to exceed \$50.00, may be charged for additional illustrations requested in a policy year.

When This Policy Terminates. This policy will terminate if:

1. You request that this policy be terminated; or
2. The Insured dies; or
3. The policy matures; or

4. The Grace Period ends and there is not enough Cash Value less loans to cover a Monthly Deduction.

Reinstatement. "Reinstating" means placing Your policy in force after it has terminated at the end of the Grace Period. We will reinstate this policy if We receive:

1. Your Written request within five years after the end of the Grace Period and before the Maturity Date; and
2. Evidence of insurability satisfactory to Us; and
3. Repayment of any indebtedness or reinstatement of the loan with interest. Such loan reinstatement must include re-payment of an amount sufficient to keep the policy in force for three months.

The reinstated policy will be in force from the Monthly Deduction Day on or following the date We approve the reinstatement application.

The original surrender charge table will apply to a reinstated policy. The Accumulation Value at the time of reinstatement will be:

1. The surrender charge deducted at the time of lapse (such charge not being greater than the Accumulation Value at the time of lapse before the surrender charge was applied); plus
2. Any loan repaid or reinstated; less
3. The Monthly Deduction for one month.

If a person other than the Insured is covered by an attached rider, coverage will be reinstated according to that rider.

GENERAL PROVISIONS (Cont'd)

Option to Extend Coverage. You may elect to extend the Maturity Date stated on the Schedule Page (Maturity Date), as follows.

If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured.

To elect this option, You must submit a Written request to the Company on a form acceptable to Us, at least 30 days prior to the original Maturity Date.

Starting on the original Maturity Date:

1. The Death Benefit Amount for the base policy will be equal to the base policy Death Benefit Amount in effect on the day prior to the Maturity Date, and if based all, or in part, on the Accumulation Value, will be adjusted by future changes in the Accumulation Value. The Death Benefit Amount will never be less than the Accumulation Value;
2. Unless otherwise stated in a rider attached to this policy, coverage under any riders attached to this policy will not be extended;
3. No Monthly Deductions will be made;
4. Partial surrenders will be allowed;
5. New loans are permitted;
6. Interest on loans will continue to accrue in the same manner as stated in the "Policy Loans" provisions and You may repay all or part of a loan at any time as stated in the "Policy Loans" provisions; and

7. The Accumulation Value will continue to be determined as stated in this policy, subject to item 3 above.

After this option is selected, it may not be revoked.

Policy Changes and Extending Coverage. We will not permit a change to Your policy that would result in the policy not meeting the definition of life insurance under Section 7702 of the Internal Revenue Code. The 2001 CSO Mortality Tables provide a stated termination date of age 121. The Option to Extend Coverage, described above, allows the policy to continue beyond age 121. The tax consequences of extending the Maturity Date beyond the age 121 termination date of the 2001 CSO Mortality Tables are unclear. You should consult Your personal tax advisor about the effect of any change to Your policy as it relates to Section 7702 and the termination date of the Mortality Tables.

Rights Reserved By Us. Upon notice to You, this policy may be modified by Us, but only if such modification is necessary to make any changes as required by the Internal Revenue Code or by any other applicable law, regulation or interpretation in order to continue treatment of this policy as life insurance.

When required by law, We will obtain Your approval of changes and We will obtain approval from any appropriate regulatory authority.

**TABLE OF GUARANTEE MONTHLY COST OF INSURANCE RATES
PER \$1,000 OF NET AMOUNT AT RISK**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	MALE	FEMALE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	MALE	FEMALE
40	\$0.14346	\$0.11174	80	\$6.42913	\$3.96972
41	0.15599	0.11925	81	7.17358	4.45644
42	0.17102	0.12760	82	7.96590	4.97380
43	0.18939	0.13762	83	8.83925	5.52149
44	0.21028	0.14931	84	9.82372	6.13262
45	0.23118	0.16350	85	10.93593	6.75315
46	0.25291	0.18021	86	12.17538	7.49248
47	0.27131	0.19858	87	13.53506	8.41714
48	0.28552	0.22031	88	15.00479	9.40471
49	0.30393	0.24455	89	16.57492	10.39261
50	0.32652	0.27047	90	18.16458	11.11467
51	0.35582	0.30058	91	19.75923	11.82117
52	0.39266	0.33322	92	21.46162	13.01377
53	0.43539	0.36838	93	23.29721	14.65665
54	0.48737	0.40606	94	25.27801	16.76812
55	0.54526	0.44796	95	27.29329	19.13944
56	0.60739	0.49408	96	29.30912	21.54403
57	0.66536	0.54274	97	31.51222	23.14110
58	0.72254	0.59311	98	33.92983	24.01206
59	0.78903	0.64435	99	36.59324	25.87047
60	0.87158	0.69815	100	39.22081	28.35289
61	0.97194	0.75620	101	41.61989	31.14262
62	1.08934	0.81766	102	44.25235	34.33075
63	1.21538	0.88422	103	47.14977	37.98682
64	1.34841	0.95591	104	50.34446	42.17401
65	1.48506	1.03442	105	53.88307	46.84999
66	1.62282	1.12062	106	57.81476	51.93493
67	1.76679	1.21622	107	62.20683	57.45391
68	1.91871	1.32043	108	67.13885	63.48039
69	2.08549	1.43665	109	72.71143	70.21152
70	2.27838	1.56837	110	79.05663	77.55994
71	2.51651	1.71735	111	79.48430	78.13728
72	2.79512	1.88028	112	79.91197	78.71462
73	3.08775	2.05981	113	80.33964	79.29196
74	3.40414	2.25607	114	80.76731	79.86930
75	3.75244	2.47261	115	81.19498	80.44664
76	4.14628	2.70962	116	81.62265	81.02397
77	4.60757	2.97074	117	82.05032	81.60131
78	5.14465	3.25795	118	82.47799	82.17865
79	5.74920	3.57504	119	82.90566	82.75599
			120	83.33333	83.33333

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of net amount at risk.

**DEATH BENEFIT CORRIDOR RATES
BASED ON GUIDELINE PREMIUM**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE
0-40	2.50	60	1.30
41	2.43	61	1.28
42	2.36	62	1.26
43	2.29	63	1.24
44	2.22	64	1.22
45	2.15	65	1.20
46	2.09	66	1.19
47	2.03	67	1.18
48	1.97	68	1.17
49	1.91	69	1.16
50	1.85	70	1.15
51	1.78	71	1.13
52	1.71	72	1.11
53	1.64	73	1.09
54	1.57	74	1.07
55	1.50	75-90	1.05
56	1.46	91	1.04
57	1.42	92	1.03
58	1.38	93	1.02
59	1.34	94	1.01
		95+	1.00

**TABLE OF GUARANTEE MONTHLY COST OF INSURANCE RATES
PER \$1,000 OF NET AMOUNT AT RISK**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE
40	\$0.13678	80	\$5.83724
41	0.14847	81	6.50434
42	0.16267	82	7.21017
43	0.17937	83	7.97699
44	0.19775	84	8.83458
45	0.21780	85	9.77547
46	0.23870	86	10.82657
47	0.25625	87	11.99807
48	0.27214	88	13.24777
49	0.29138	89	14.53994
50	0.31480	90	15.72107
51	0.34493	91	16.84471
52	0.38010	92	18.16774
53	0.42198	93	19.71841
54	0.47144	94	21.54403
55	0.52596	95	23.51899
56	0.58471	96	25.53435
57	0.64099	97	27.24481
58	0.69647	98	28.60860
59	0.76041	99	30.51934
60	0.83619	100	32.73272
61	0.92807	101	35.05910
62	1.03357	102	37.76928
63	1.14768	103	40.94030
64	1.26788	104	44.63367
65	1.39252	105	48.84043
66	1.51905	106	53.51462
67	1.65261	107	58.67584
68	1.79322	108	64.38683
69	1.94947	109	70.81573
70	2.12917	110	77.91722
71	2.34708	111	78.45883
72	2.59921	112	79.00044
73	2.86515	113	79.54205
74	3.15283	114	80.08366
75	3.46949	115	80.62528
76	3.82422	116	81.16689
77	4.23515	117	81.70850
78	4.70849	118	82.25011
79	5.23735	119	82.79172
		120	83.33333

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of net amount at risk.

**DEATH BENEFIT CORRIDOR RATES
BASED ON GUIDELINE PREMIUM**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE
0-40	2.50	60	1.30
41	2.43	61	1.28
42	2.36	62	1.26
43	2.29	63	1.24
44	2.22	64	1.22
45	2.15	65	1.20
46	2.09	66	1.19
47	2.03	67	1.18
48	1.97	68	1.17
49	1.91	69	1.16
50	1.85	70	1.15
51	1.78	71	1.13
52	1.71	72	1.11
53	1.64	73	1.09
54	1.57	74	1.07
55	1.50	75-90	1.05
56	1.46	91	1.04
57	1.42	92	1.03
58	1.38	93	1.02
59	1.34	94	1.01
		95+	1.00

TABLES OF MONTHLY INSTALLMENTS FOR EACH \$1,000 OF PROCEEDS

OPTION 1 TABLE							
INSTALLMENTS FOR A SPECIFIED PERIOD							
Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments
1	\$84.09	11	\$8.42	21	\$4.85	31	\$3.59
2	42.46	12	7.80	22	4.67	32	3.51
3	28.59	13	7.26	23	4.51	33	3.44
4	21.65	14	6.81	24	4.36	34	3.37
5	17.49	15	6.42	25	4.22	35	3.30
6	14.72	16	6.07	26	4.10	36	3.23
7	12.74	17	5.77	27	3.98	37	3.17
8	11.25	18	5.50	28	3.87	38	3.12
9	10.10	19	5.26	29	3.77	39	3.06
10	9.18	20	5.04	30	3.68	40	3.01

OPTION 3 TABLE							
INSTALLMENTS FOR LIFE WITH SPECIFIED MINIMUM PERIOD							
AGE OF PAYEE	GUARANTEED PERIOD			AGE OF PAYEE	GUARANTEED PERIOD		
Female	10 Years	15 Years	20 Years	Female	10 Years	15 Years	20 Years

10	\$2.11	\$2.11	\$2.11	50	\$3.12	\$3.11	\$3.09
11	2.13	2.13	2.12	51	3.18	3.16	3.14
12	2.14	2.14	2.14	52	3.23	3.22	3.19
13	2.15	2.15	2.15	53	3.29	3.27	3.24
14	2.16	2.16	2.16	54	3.35	3.33	3.30
15	2.18	2.18	2.17	55	3.41	3.39	3.36
16	2.19	2.19	2.19	56	3.48	3.46	3.41
17	2.20	2.20	2.20	57	3.55	3.52	3.48
18	2.22	2.22	2.22	58	3.63	3.59	3.54
19	2.23	2.23	2.23	59	3.70	3.67	3.60
20	2.25	2.25	2.25	60	3.79	3.74	3.67
21	2.27	2.26	2.26	61	3.87	3.82	3.74
22	2.28	2.28	2.28	62	3.97	3.91	3.81
23	2.30	2.30	2.30	63	4.06	4.00	3.88
24	2.32	2.32	2.31	64	4.17	4.09	3.96
25	2.33	2.33	2.33	65	4.28	4.18	4.03
26	2.35	2.35	2.35	66	4.39	4.28	4.11
27	2.37	2.37	2.37	67	4.51	4.39	4.18
28	2.39	2.39	2.39	68	4.64	4.49	4.26
29	2.41	2.41	2.41	69	4.77	4.60	4.33
30	2.44	2.43	2.43	70	4.92	4.71	4.41
31	2.46	2.46	2.46	71	5.07	4.83	4.48
32	2.48	2.48	2.48	72	5.22	4.94	4.54
33	2.51	2.50	2.50	73	5.39	5.06	4.61
34	2.53	2.53	2.53	74	5.56	5.18	4.67
35	2.56	2.56	2.55	75	5.74	5.29	4.72
36	2.59	2.58	2.58	76	5.92	5.40	4.77
37	2.61	2.61	2.61	77	6.11	5.51	4.81
38	2.64	2.64	2.64	78	6.31	5.62	4.85
39	2.68	2.67	2.67	79	6.51	5.72	4.89
40	2.71	2.70	2.70	80	6.71	5.81	4.92
41	2.74	2.74	2.73	81	6.91	5.89	4.94
42	2.78	2.77	2.77	82	7.11	5.97	4.96
43	2.81	2.81	2.80	83	7.31	6.04	4.98
44	2.85	2.85	2.84	84	7.50	6.10	5.00
45	2.89	2.89	2.88	85	7.68	6.16	5.01
46	2.93	2.93	2.92	86	7.85	6.21	5.02
47	2.98	2.97	2.96	87	8.01	6.25	5.03
48	3.02	3.02	3.00	88	8.16	6.28	5.03
49	3.07	3.06	3.05	89	8.30	6.31	5.04
				90	8.42	6.34	5.04

Payments are based upon the age, nearest birthday, of the Payee on the date the first payment is due. If monthly installments for two or more specified periods for a given age are the same, the specified period of longer duration will apply.

TABLES OF MONTHLY INSTALLMENTS FOR EACH \$1,000 OF PROCEEDS

OPTION 1 TABLE							
INSTALLMENTS FOR A SPECIFIED PERIOD							
Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments
1	\$84.09	11	\$8.42	21	\$4.85	31	\$3.59
2	42.46	12	7.80	22	4.67	32	3.51
3	28.59	13	7.26	23	4.51	33	3.44
4	21.65	14	6.81	24	4.36	34	3.37
5	17.49	15	6.42	25	4.22	35	3.30
6	14.72	16	6.07	26	4.10	36	3.23
7	12.74	17	5.77	27	3.98	37	3.17
8	11.25	18	5.50	28	3.87	38	3.12
9	10.10	19	5.26	29	3.77	39	3.06
10	9.18	20	5.04	30	3.68	40	3.01

OPTION 3 TABLE							
INSTALLMENTS FOR LIFE WITH SPECIFIED MINIMUM PERIOD							
AGE OF PAYEE	GUARANTEED PERIOD			AGE OF PAYEE	GUARANTEED PERIOD		
Male	10 Years	15 Years	20 Years	Male	10 Years	15 Years	20 Years

10	\$2.17	\$2.17	\$2.16	50	\$3.31	\$3.29	\$3.25
11	2.18	2.18	2.18	51	3.37	3.35	3.31
12	2.19	2.19	2.19	52	3.43	3.41	3.36
13	2.21	2.21	2.20	53	3.50	3.47	3.42
14	2.22	2.22	2.22	54	3.57	3.53	3.47
15	2.24	2.23	2.23	55	3.64	3.60	3.53
16	2.25	2.25	2.25	56	3.72	3.67	3.60
17	2.27	2.26	2.26	57	3.80	3.74	3.66
18	2.28	2.28	2.28	58	3.88	3.82	3.72
19	2.30	2.30	2.29	59	3.97	3.90	3.79
20	2.32	2.31	2.31	60	4.06	3.98	3.86
21	2.33	2.33	2.33	61	4.16	4.07	3.92
22	2.35	2.35	2.35	62	4.26	4.16	3.99
23	2.37	2.37	2.37	63	4.37	4.25	4.06
24	2.39	2.39	2.39	64	4.49	4.34	4.13
25	2.41	2.41	2.41	65	4.61	4.44	4.20
26	2.43	2.43	2.43	66	4.73	4.54	4.27
27	2.45	2.45	2.45	67	4.86	4.64	4.34
28	2.48	2.47	2.47	68	5.00	4.75	4.40
29	2.50	2.50	2.49	69	5.14	4.85	4.47
30	2.52	2.52	2.52	70	5.29	4.95	4.53
31	2.55	2.55	2.54	71	5.44	5.06	4.59
32	2.58	2.57	2.57	72	5.60	5.16	4.64
33	2.60	2.60	2.60	73	5.76	5.27	4.69
34	2.63	2.63	2.62	74	5.92	5.37	4.74
35	2.66	2.66	2.65	75	6.09	5.47	4.78
36	2.69	2.69	2.68	76	6.27	5.56	4.82
37	2.73	2.72	2.72	77	6.44	5.66	4.86
38	2.76	2.76	2.75	78	6.62	5.74	4.89
39	2.80	2.79	2.78	79	6.80	5.82	4.92
40	2.84	2.83	2.82	80	6.98	5.90	4.94
41	2.87	2.87	2.86	81	7.16	5.97	4.96
42	2.92	2.91	2.89	82	7.34	6.04	4.98
43	2.96	2.95	2.93	83	7.51	6.10	5.00
44	3.00	2.99	2.97	84	7.67	6.15	5.01
45	3.05	3.04	3.02	85	7.83	6.20	5.02
46	3.10	3.08	3.06	86	7.98	6.24	5.02
47	3.15	3.13	3.11	87	8.12	6.27	5.03
48	3.20	3.18	3.15	88	8.26	6.30	5.03
49	3.25	3.23	3.20	89	8.38	6.33	5.04
				90	8.50	6.35	5.04

Payments are based upon the age, nearest birthday, of the Payee on the date the first payment is due. If monthly installments for two or more specified periods for a given age are the same, the specified period of longer duration will apply.

TABLES OF MONTHLY INSTALLMENTS FOR EACH \$1,000 OF PROCEEDS

OPTION 1 TABLE							
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1	\$84.09	11	\$8.42	21	\$4.85	31	\$3.59
2	42.46	12	7.80	22	4.67	32	3.51
3	28.59	13	7.26	23	4.51	33	3.44
4	21.65	14	6.81	24	4.36	34	3.37
5	17.49	15	6.42	25	4.22	35	3.30
6	14.72	16	6.07	26	4.10	36	3.23
7	12.74	17	5.77	27	3.98	37	3.17
8	11.25	18	5.50	28	3.87	38	3.12
9	10.10	19	5.26	29	3.77	39	3.06
10	9.18	20	5.04	30	3.68	40	3.01

OPTION 3 TABLE							
INSTALLMENTS FOR LIFE WITH SPECIFIED MINIMUM PERIOD							
	GUARANTEED PERIOD				GUARANTEED PERIOD		
AGE OF PAYEE	10 Years	15 Years	20 Years	AGE OF PAYEE	10 Years	15 Years	20 Years

10	\$2.14	\$2.13	\$2.13	50	\$3.20	\$3.18	\$3.16
11	2.15	2.15	2.15	51	3.25	3.24	3.21
12	2.16	2.16	2.16	52	3.31	3.29	3.26
13	2.17	2.17	2.17	53	3.37	3.35	3.32
14	2.19	2.19	2.18	54	3.44	3.41	3.37
15	2.20	2.20	2.20	55	3.51	3.48	3.43
16	2.21	2.21	2.21	56	3.58	3.54	3.49
17	2.23	2.23	2.23	57	3.65	3.61	3.55
18	2.24	2.24	2.24	58	3.73	3.69	3.61
19	2.26	2.26	2.26	59	3.81	3.76	3.68
20	2.28	2.28	2.27	60	3.90	3.84	3.75
21	2.29	2.29	2.29	61	3.99	3.92	3.82
22	2.31	2.31	2.31	62	4.09	4.01	3.89
23	2.33	2.33	2.32	63	4.19	4.10	3.96
24	2.35	2.34	2.34	64	4.30	4.19	4.03
25	2.37	2.36	2.36	65	4.41	4.29	4.10
26	2.39	2.38	2.38	66	4.53	4.39	4.18
27	2.41	2.40	2.40	67	4.65	4.49	4.25
28	2.43	2.43	2.42	68	4.78	4.60	4.32
29	2.45	2.45	2.44	69	4.92	4.70	4.39
30	2.47	2.47	2.47	70	5.07	4.81	4.46
31	2.50	2.49	2.49	71	5.22	4.92	4.52
32	2.52	2.52	2.52	72	5.37	5.03	4.58
33	2.56	2.54	2.54	73	5.54	5.14	4.64
34	2.57	2.57	2.57	74	5.71	5.26	4.70
35	2.60	2.60	2.59	75	5.88	5.36	4.75
36	2.63	2.63	2.62	76	6.06	5.47	4.79
37	2.66	2.66	2.65	77	6.25	5.57	4.83
38	2.69	2.69	2.68	78	6.44	5.67	4.87
39	2.73	2.72	2.71	79	6.63	5.76	4.90
40	2.76	2.76	2.75	80	6.82	5.85	4.93
41	2.80	2.79	2.78	81	7.02	5.93	4.95
42	2.83	2.83	2.82	82	7.21	6.00	4.97
43	2.87	2.87	2.86	83	7.39	6.06	4.99
44	2.91	2.91	2.89	84	7.57	6.12	5.00
45	2.96	2.95	2.93	85	7.74	6.17	5.01
46	3.00	2.99	2.98	86	7.90	6.22	5.02
47	3.05	3.04	3.02	87	8.06	6.26	5.03
48	3.10	3.08	3.06	88	8.20	6.29	5.03
49	3.15	3.13	3.11	89	8.33	6.32	5.04
				90	8.45	6.35	5.04

Payments are based upon the age, nearest birthday, of the Payee on the date the first payment is due. If monthly installments for two or more specified periods for a given age are the same, the specified period of longer duration will apply.

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AMERICAN GENERAL LIFE
Insurance Company
A Stock Company

This is a SINGLE PREMIUM UNIVERSAL LIFE INSURANCE POLICY. The Death Benefit is payable upon the Insured's death prior to the Maturity Date and while this policy is in force. ACCUMULATION VALUES and CASH VALUES are flexible and will be based on the amount of interest credited. NON-PARTICIPATING- THIS POLICY IS NOT ELIGIBLE FOR DIVIDENDS.

For Information, Service or to make a Complaint
Contact Your Servicing Agent, or Our Policyowner Service Department

2727-A Allen Parkway
P.O. Box 1931
Houston, Texas 77251
1-800-231-3655

AMERICAN GENERAL LIFE
Insurance Company
A Stock Company

Home Office:
Houston, Texas

JOHN DOE
POLICY NUMBER: 000000000

2727-A Allen Parkway
P.O. Box 1931
Houston, Texas 77251

(713) 522-1111

WE WILL PAY THE DEATH BENEFIT PROCEEDS to the Beneficiary if the Insured dies prior to the Maturity Date and while this policy is in force. Payment will be made after We receive due proof of the Insured's death, and will be subject to the terms of this policy.

WE WILL PAY THE CASH SURRENDER VALUE of this policy to the Owner on the Maturity Date if the policy is in force, the Insured is living on that date, and the Owner chooses not to continue coverage beyond the Maturity Date. (See "Option to Extend Coverage".)

The consideration for this contract is the application and payment of the Single Premium. The full Single Premium must be paid on or before delivery of this policy.

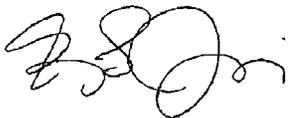
This is a SINGLE PREMIUM UNIVERSAL LIFE INSURANCE POLICY. The Death Benefit is payable upon the Insured's death prior to the Maturity Date and while this policy is in force. ACCUMULATION VALUES and CASH VALUES are flexible and will be based on the amount of interest credited. NON-PARTICIPATING- THIS POLICY IS NOT ELIGIBLE FOR DIVIDENDS.

NOTICE OF RIGHT TO EXAMINE POLICY

You may return this policy within twenty* days after delivery if You are not satisfied with it for any reason. The policy may be returned to Us or to the agent through whom it was purchased. Upon surrender of the policy within the twenty* day period, it will be void from the beginning, and We will refund any premium paid.

*If the application for this policy indicates a replacement, the number of days is thirty days or longer if required by the applicable law in the state where the policy is issued for delivery.

SIGNED AT THE HOME OFFICE ON THE DATE OF ISSUE.



Secretary



President

SINGLE PREMIUM UNIVERSAL LIFE INSURANCE

READ YOUR POLICY CAREFULLY

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DEFINITIONS

Company Reference. The words "We", "Our", "Us", or "Company" mean American General Life Insurance Company.

"You", "Your." The words "You" or "Your" mean the Owner of this policy.

Home Office. Our office at 2727-A Allen Parkway, Houston, Texas 77251; Mailing Address P.O. Box 1931, Houston, Texas 77251.

Written, In Writing. A written request or notice in acceptable form and content, which is signed and dated, and received at Our Home Office.

Premium Class. The Premium Class of this policy is shown on the Policy Schedule as one or a combination of the following terms based on Our underwriting standards:

Preferred. The term "Preferred" means the cost of insurance is based on the Insured being a better than average mortality risk.

Standard. The term "Standard" means the cost of insurance is based on the Insured being an average mortality risk.

Tobacco. The term "Tobacco" means the cost of insurance is based on the Insured being a user of tobacco and/or other products that contain nicotine.

Non-Tobacco. The term "Non-Tobacco" means the cost of insurance is based on the Insured being a non-user of tobacco and/or other products that contain nicotine.

NOTICE

This Policy Is A Legal Contract Between
The Policy Owner And The Company

POLICY SCHEDULE

Insured:	John Doe	Policy Number:	000000000
Insurance Age:	40	Date of Issue:	October 1, 2011
[Sex:	Male]	Maturity Date:	October 1, 2092
Initial Specified Amount:	\$100,000.00		

This Is A [Sex Distinct] Policy

Premium Class:	Preferred	
Single Premium:	\$38,616.00	
Minimum Single Premium:	[\$38,616.00]	
Monthly Deduction Day:	[1 st] Day of Each Month	
Monthly Expense Charge:	[\$136.47]	
Partial Surrender Fee:	[\$25.00]	
Death Benefit Discount Factor:	1.001651	
Guaranteed Interest Rate:	Annual Effective 2.0%	Monthly .1651%
Mortality Table:	2001 Commissioners Standard Ordinary [Male] Composite U ALB Mortality Table	
Monthly Administration Fee:	Guaranteed \$10.00	Initial [\$8.00]

Coverage may expire prior to the Maturity Date if the Cash Value less loans is insufficient to continue coverage to such date.

TABLE OF SURRENDER CHARGE PERCENTAGES

POLICY YEAR	SURRENDER CHARGE PERCENTAGE	POLICY YEAR	SURRENDER CHARGE PERCENTAGE
1	5%	5	4%
2	5%	6	3%
3	5%	7	2%
4	4%	8 & Thereafter	0%

Except as provided in the Free Withdrawal provision of this policy, a surrender charge will apply to a full or partial surrender during the first 7 policy years. Such charge will be deducted from the Accumulation Value. The charge is calculated by multiplying that portion of the Accumulation Value being surrendered by the applicable percentage from the table above.

This Is A(n) [State Name] Policy

Policy Schedule Continued - Policy Number: 0000000000

Additional Benefits Provided By Riders	Monthly Cost	Years Payable
Terminal Illness Accelerated Benefit Rider Providing For Payment Of Accelerated Benefits Terminal Illness Percentage: [80.00%]	None	---
Chronic Illness Accelerated Benefit Rider Providing For Payment Of Accelerated Benefits Chronic Illness Percentage: [70.00%]	None	---

Contract. Your policy is a legal contract that You have entered into with Us. You have paid the Single Premium and have submitted an application, a copy of which is attached. In return, We promise to provide the insurance coverage described in this policy.

The entire contract consists of:

1. The base policy; and
2. The attached riders that add benefits to the base policy, if any; and
3. The attached endorsements, if any; and
4. The attached copy of Your application, and any attached amendments or attached supplemental applications.

Date of Issue. The Date of Issue of this policy is the date on which the entire Single Premium is received. The Date of Issue is also the date from which all policy years, anniversaries, and Monthly Deduction dates are determined. The Date of Issue can be any day of the month except the 29th, 30th or 31st. In the event the Single Premium is received on the 29th, 30th or 31st, the Date of Issue will be the 1st day of the month following the month in which the Single Premium was received.

Owner. The Owner is as stated in the application unless later changed. During the Insured's lifetime, the Owner may exercise every right the policy confers or We allow (subject to the rights of any assignee of record). You may have multiple Owners of the policy. In that case, the authorizations of all Owners are required In Writing for all policy changes. The Owner and the Insured may be the same person but do not have to be. If an Owner dies while the policy is in force and the Insured is living, ownership rights pass to a successor Owner recorded in Our records, if any; otherwise ownership rights pass to the estate of the Owner.

Death Benefit Guarantee. Payment of the Minimum Single Premium due on the Date of Issue provides a guaranteed Death Benefit to the Maturity Date provided there is no indebtedness on the policy.

Single Premium. The policy will not be issued until the entire Single Premium has been received. No additional premiums will be accepted after policy issue. Only amounts to repay all or part of a loan will be accepted after policy issue.

DEATH BENEFIT PROVISIONS

Death Benefit Amount. The term Death Benefit Amount as used in this policy will be an amount equal to the greater of:

1. The Specified Amount on the date of death; and
2. The Accumulation Value on the date of death multiplied by the Death Benefit Corridor Rate. The Death Benefit Corridor Rate is shown in the Table of Death Benefit Corridor Rates.

Death Benefit Proceeds. If the Insured dies prior to the Maturity Date and while this policy is in force, We will pay the Death Benefit Proceeds to the Beneficiary. The Death Benefit Proceeds will be the Death Benefit Amount reduced by any outstanding loans plus any amounts that are payable by riders and will be subject to the other provisions of the "Beneficiary and Proceeds" section.

DEATH BENEFIT PROVISIONS (Cont'd)

Interest Payable on Death Benefit Proceeds.

Interest is paid on the Death Benefit Proceeds as follows:

1. Interest will accrue and be payable from the date of death.
2. Interest will accrue at the rate or rates applicable to the policy for funds left on deposit. In determining the effective annual rate or rates, We will use the rate in effect on the date of death.
3. Interest will accrue at the effective annual rate determined in item 2 above, plus additional interest at a rate of 10% annually beginning with the date that is 31 calendar days from the latest of items a, b and c to the date the claim is paid, where it is:
 - a. The date that due proof of death is received by the Company;
 - b. The date the Company receives sufficient information to determine its liability, the extent of the liability, and the appropriate payee legally entitled to the proceeds; and

- c. The date that legal impediments to payment of proceeds that depend on the action of parties other than the Company are resolved and sufficient evidence of the same is provided to the Company. Legal impediments to payment include, but are not limited to: (1) the establishment of guardianships and conservatorships; (2) the appointment and qualification of trustees, executors and administrators; and (3) the submission of information required to satisfy state and federal reporting requirements.

Changing the Terms of Your Policy. Any change in Your policy must be approved in writing by the President, a Vice President, an Administrative Officer or the Secretary of the Company. No agent has the authority to make any changes or waive any of the terms of Your policy.

POLICY VALUES PROVISIONS

Accumulation Value

On the Date of Issue. The Accumulation Value on the Date of Issue will be:

1. The Single Premium received; less
2. The Monthly Deduction for the first policy month; (See "How We Calculate a Monthly Deduction".)

The first Deduction Day is the Date of Issue. The Monthly Deduction Day is shown on the Policy Schedule.

On Each Monthly Deduction Day. On each Monthly Deduction Day after the Date of Issue, We will determine the Accumulation Value as follows:

1. We will take the Accumulation Value as of the last Monthly Deduction Day; and

POLICY VALUES PROVISIONS (Cont'd)

2. Add the interest earned for the month:
 - a. Interest will be applied for the entire month on the excess of the Accumulation Value on the last Monthly Deduction Day over any partial surrenders made since the last Monthly Deduction Day;
 - b. If a partial surrender has been made since the last Monthly Deduction Day, interest on the amount of such partial surrender will be added on a pro-rata basis beginning with the last Monthly Deduction Day through the day of such partial surrender; and
3. Subtract any partial surrender made and any charges for partial surrenders since the last Monthly Deduction Day; and
4. Subtract the Monthly Deduction for the policy month. (See "How We Calculate a Monthly Deduction".)

On Any Day Other Than a Monthly Deduction Day. The Accumulation Value on any day other than a Monthly Deduction Day will be:

1. The Accumulation Value as of the last Monthly Deduction Day;
2. Less any partial surrenders paid and any charges for partial surrenders since the last Monthly Deduction Day;
3. Plus interest earned since the last Monthly Deduction Day.

The Accumulation Value will never be less than zero.

Cash Value. The Cash Value of this policy will be equal to the Accumulation Value less the surrender charge, if any.

Cash Surrender Value. The Cash Surrender Value of this policy will be equal to the Cash Value less any indebtedness.

Surrender Charge. Except as provided in the Free Withdrawal provision of this policy, during the first 7 policy years (Surrender Charge Period), a surrender charge will be deducted from the Accumulation Value in the event of a full or partial surrender. The surrender charge will be calculated by multiplying that portion of the Accumulation Value being surrendered by the applicable percentage from the Table of Surrender Charge Percentages shown on the Policy Schedule.

You may make a request for full surrender at any time during the Insured's lifetime before the Maturity Date.

A reduction in Specified Amount due to a partial surrender will be calculated as of the day We receive Your request.

How We Calculate a Monthly Deduction. Each Monthly Deduction includes:

1. The cost of insurance provided by the base policy; and
2. The charges for benefits provided by riders; and
3. The Monthly Administration Fee; and
4. The Monthly Expense Charge.

POLICY VALUES PROVISIONS (Cont'd)

How We Calculate the Cost of Insurance for the Base Policy. We calculate the cost of insurance at the beginning of each policy month. The cost of insurance is determined on the Monthly Deduction Day by multiplying the Net Amount at Risk by the cost of insurance rate per \$1,000 and dividing the result by 1000.

To determine the Net Amount at Risk, We:

1. Divide the Death Benefit Amount under the base policy by the Death Benefit Discount Factor shown on the Policy Schedule; and
2. Reduce the result by the Accumulation Value:
 - a. Before the cost of insurance deduction is taken; and
 - b. After any applicable charges for benefits provided by riders, the Monthly Expense Charge, and the Monthly Administration Fee are deducted.

Charges for Benefits Provided by Riders. All charges for benefits provided by riders will be as stated on the Policy Schedule or in an endorsement to this policy. Riders are not part of the base policy.

Monthly Administration Fee. An administration fee will be deducted monthly. The amount of the Monthly Administration Fee may be adjusted, but will never be greater than the guaranteed Monthly Administration Fee shown on the Policy Schedule.

Monthly Expense Charge. A Monthly Expense Charge will be deducted monthly. Such charge applies to the Initial Specified Amount. The Monthly Expense Charge for the Initial Specified Amount is shown on the Policy Schedule. Any decrease in Specified Amount will not change the Monthly Expense Charge then in effect.

Cost of Insurance Rate. The cost of insurance rate for the Initial Specified Amount is based on the Insured's:

1. Gender (if issued on a Sex Distinct basis); and
2. Age last birthday on each policy anniversary; and
3. Premium Class shown on the Policy Schedule, associated with the Initial Specified Amount.

We can use cost of insurance rates that are lower than the guaranteed rates. Any change in rates will apply to all policies in the same rate class as this policy. The rate class of this policy is determined on its Date of Issue according to:

1. The calendar year of issue and policy year; and
2. The plan of insurance; and
3. The amount of insurance; and
4. The age, gender, and Premium Class of the Insured if issued on a Sex Distinct basis or the age and Premium Class if issued on a Gender Neutral basis.

Changes in Rates, Charges, and Fees. This policy does not participate in Our profits or surplus. Any redetermination of the cost of insurance rates, interest rates or Monthly Administration Fee will be based on Our future expectations as to mortality, persistency, expenses, average amount of benefits to be paid, investment earnings, reinsurance costs, and any state and federal taxes. We will not change these rates or charges in order to recoup any prior losses.

POLICY VALUES PROVISIONS (Cont'd)

Interest Rate. The minimum guaranteed interest rate used in calculating Accumulation Values is shown on the Policy Schedule. We can use interest rates greater than the guaranteed rate to calculate Accumulation Values. Interest credited to the Accumulation Value in excess of the minimum guaranteed interest rate, becomes nonforfeitable except for surrender charges. Interest credited in excess of the minimum guaranteed interest rate, if any, will be credited no less frequently than annually. We can apply a different rate of interest to that portion of the Accumulation Value that equals the amount of a loan. The interest rate applied to amounts equal to loans will be at a rate greater than the minimum guaranteed interest rate used in calculating the Accumulation Value.

Grace Period. If there is an outstanding loan the Grace Period is the 61-day period that follows a Monthly Deduction Day or an annual loan interest due date if there is not enough Cash Value less loans to pay the amount due.

Repayment of all or part of the loan will be required to keep Your policy in force. Any payments sent by U.S. mail must be postmarked within the Grace Period in order to keep Your policy in force. If the amount required to keep Your policy in force is not paid by the end of the Grace Period, this policy will terminate without value. However, We will give You at least 31 days notice prior to termination that Your policy is in the Grace Period. We will determine the amount required to keep Your policy in force and advise You of that amount. Such 31 days prior notice will be sent to You at Your last known address, and to the assignee(s) of record, if any. If death occurs during the Grace Period, Monthly Deductions through the policy month in which death occurred will be deducted from the proceeds, if any.

If a surrender request is received within 31 days after the Grace Period commences, the Cash Surrender Value payable will not be less than the

Cash Surrender Value on the Monthly Deduction Day the Grace Period commenced. The Monthly Deduction for the policy month following such Monthly Deduction Day will not be subtracted in the calculation of such Cash Surrender Value.

Full Surrender. You may return Your policy to Us and request its Cash Surrender Value at any time during the Insured's lifetime before the Maturity Date. The Cash Surrender Value will be calculated as of the day We receive Your request. If surrender takes place within 31 days after a policy anniversary, the Cash Value will not be less than on that anniversary. However, calculation of the Cash Surrender Value will take into account any partial surrender, loan and/or Monthly Deduction taken within those 31 days.

Partial Surrender. At any time after the first policy year and prior to the Maturity Date, You may request a partial surrender. The amount available for a partial surrender will be the difference between the Cash Value and any indebtedness. The partial surrender request must be received In Writing prior to the Maturity Date during the Insured's lifetime.

A partial surrender, including a Free Withdrawal, will result in a reduction of the Cash Value, Accumulation Value, the Specified Amount, and the Death Benefit Amount. The Accumulation Value and the Specified Amount will be reduced in the same proportion as the reduction in Cash Value. We reserve the right to limit the amount of any partial surrender that would cause a reduction in the Death Benefit Amount to where the policy will fail to qualify as life insurance under applicable tax laws and regulations.

There will be a charge not to exceed \$50.00 for each partial surrender (including any Free Withdrawals) in addition to the amounts shown in the Table of Surrender Charge Percentages.

POLICY VALUES PROVISIONS (Cont'd)

Any partial surrender within a policy year that exceeds the Free Withdrawal amount available during a given policy year will be subject to a surrender charge. Such surrender charge will be deducted from the Accumulation Value.

Free Withdrawal. Each policy year after the first, and while the policy is in its Surrender Charge Period, You may take up to 10% of the policy's Accumulation Value less any outstanding loans in the form of partial surrenders, and the surrender charge will be

waived. The Free Withdrawal amount is determined at the beginning of each policy year and will not change during such policy year.

Payment of Cash Value Benefit. We can delay payment of Cash Surrender Values for up to 6 months, or the period allowed by law, whichever is less. However, We cannot delay payment of a partial surrender if the amount is to be used to pay a premium to Us.

POLICY LOANS

You may borrow from Us at any time while this policy is in force, an amount which is equal to or less than the policy's loan value. The loan value will be the Cash Value less:

1. Any prior outstanding loan; and
2. Interest on the amount to be borrowed to the next policy anniversary; and
3. Interest on any prior outstanding loan to the next policy anniversary.

Loan Interest. The Annual Loan Interest Rate is 5.66% due in advance. (This is equivalent to an annual effective rate of 6.0% paid at the end of the policy year.) On each policy anniversary, loan interest for the next year is due in advance. Interest not paid when due will be added to the loan.

How You May Repay a Policy Loan. You may repay all or part of a loan at any time, except that:

1. Repayment may be made only while this policy is in force and prior to the death of the Insured; and
2. A partial repayment must be at least \$10.00.

Except as provided in the "Grace Period" provision, this policy will lapse at any time the sum of Your outstanding loans exceeds the Cash Value. However, at least 31 days prior notice must be mailed by Us to Your last known address and to the assignee of record, if any.

We Can Delay Payment. We can delay lending You money for up to 6 months, or the period allowed by law, whichever is less. However, We cannot delay lending You money if the amount is to be used to pay a premium to Us.

Obtaining a Loan. You may obtain a loan by Written request and assignment of the policy as sole security for the loan.

Preferred Loans. A "Preferred Loan" is a loan that is made at a net cost to the Owner that is less than the net cost of other loans. By "net cost" We mean the amount of interest charged for the loan less interest credited to the amount of the Accumulation Value equal to a loan. Starting on the tenth policy anniversary, this policy will be eligible for "Preferred Loans" subject to the following guidelines:

POLICY LOANS (Cont'd)

1. The maximum amount of the loan value eligible for Preferred Loans during a policy year is restricted to policy earnings, defined as:
 - (a) The Cash Surrender Value at the beginning of the policy year; less
 - (b) The Single Premium paid in excess of partial surrenders since the Date of Issue.
2. When a Preferred Loan is made, loan interest to the next policy anniversary will be charged at the rate shown in the Loan Interest provision.
3. Interest credited to the amount of the Accumulation Value equal to a Preferred Loan will be at an annual effective rate of not less than 3.75% and not more than 4.00%.

BENEFICIARY AND PROCEEDS

Beneficiary. The Beneficiary as named in the application, or later changed by You, will receive the proceeds upon the death of the Insured. Unless You have stated otherwise, proceeds will be paid as follows:

1. If any Beneficiary dies before the Insured, that Beneficiary's interest will pass to any other Beneficiaries according to their respective interests;
2. If no Beneficiary survives the Insured, proceeds will be paid to You, as Owner, if You are then living; otherwise proceeds will be paid to Your estate.

Common Disaster. If We cannot determine whether a Beneficiary or the Insured died first in a common disaster, We will assume that the Beneficiary died first. Proceeds will be paid on this basis unless an endorsement to this policy provides otherwise.

Proceeds. Proceeds mean the amount payable on:

1. The Maturity Date; or
2. Exercise of the full surrender benefit; or
3. The Insured's death.

The proceeds on the Maturity Date will be the Cash Surrender Value provided coverage is not continued beyond the Maturity Date. (See "Option to Extend Coverage".) The proceeds on the Insured's death will be the Death Benefit Amount less any outstanding loans and will be subject to the "Beneficiary and Proceeds" section.

All proceeds and partial surrender benefits are subject to the provisions of the "Payment Options" section and the other provisions of this policy.

CHANGE OF OWNERSHIP OR BENEFICIARY

You may change the Owner or the Beneficiary at any time during the lifetime of the Insured unless the previous designation provides otherwise. To do so, send a Written request to Our Home Office. The change will go into effect when We have received the change.

However, after the change is received, it will be deemed effective as of the date You signed the Written request for change. The change will be subject to any payment made or action taken by Us before We received the request.

PAYMENT OPTIONS

Proceeds are payable in one sum. Instead of being paid in one sum, all or part of the proceeds may be applied under any of the Payment Options described below. In addition to these options, other methods of payment may be chosen with Our consent.

Payment Contract. When proceeds become payable under a Payment Option, a Payment Contract will be issued to each payee. The Payment Contract will state the rights and benefits of the payee. It will also name those who are to receive any balance unpaid at the death of the payee.

Election of Options. The Owner may elect or change any Payment Option while the Insured is living, subject to the provisions of this policy. This election or change must be In Writing. Within 60 days after the Insured's death, a payee entitled to proceeds in one sum may elect to receive proceeds under any option, subject to the limitations stated in the "Availability of Options" provision.

Option 1. Payments for a Specified Period: Equal monthly payments will be made for a specified period. The Option 1 Table in this policy shows the monthly income for each \$1,000 of proceeds applied.

Option 2. Payments of a Specified Amount: Equal monthly payments of a specified amount will be made. Each payment must be at least \$60 a year for each \$1,000 of proceeds applied. Payments will continue until the amount applied, with interest, has been paid in full.

Option 3. Monthly Payments for Life with Period Certain: Equal monthly payments will be made for a specified period, and will continue after that period for as long as the payee lives.

The specified period may be 10, 15, or 20 years. The Option 3 Table in this policy shows the monthly income for each \$1,000 of proceeds applied. If issued on a Sex Distinct basis, tables are based on the Annuity 2000 Male or Female Tables adjusted by projection scale G (adjusted by 50% of projection scale G for females and 100% of projection scale G for males) for 20 years, with interest at the rate of 2% per year. If issued on a Gender Neutral basis, tables are based on the Annuity 2000 Male and Female Tables adjusted by projection scale G (adjusted by 50% of projection scale G for females and 100% of projection scale G for males) for 20 years, with Gender Neutral rates based on 60% female and 40% male, and interest at the rate of 2% per year.

At the time payments are to begin under this option, the payee may choose one of the following:

1. Monthly payments based on the Option 3 Table; or
2. Monthly payments equal to a monthly annuity based on Our single immediate annuity rates then in use.

Option 4. Proceeds Left at Interest: Proceeds may be left on deposit with Us for any period up to 30 years. Interest earned on the proceeds may be:

1. Left on deposit to accumulate at the rate of 2% compounded annually; or
2. Paid in installments at the rate for each \$1,000 of proceeds of \$20 annually, \$9.95 semiannually, \$4.96 quarterly or \$1.65 monthly.

PAYMENT OPTIONS (Cont'd)

Upon the death of the payee, or at the end of the specified period, any balance left on deposit will be paid in a lump sum or under Options 1, 2 or 3.

Interest Rates. The guaranteed rate of interest for proceeds held under Payment Options 1, 2, 3 and 4 is 2% compounded annually. We may credit interest at a higher rate. We determine the higher rate.

Payments. The first payment under Options 1, 2 and 3 will be made when the claim for settlement has been approved. Payments after the first will be made according to the manner of payment chosen. Interest under Option 4 will be credited from the date of death and paid or added to the proceeds as provided in the Payment Contract.

Availability of Options. If the proposed payee is not a natural person, payment options may be chosen only with Our consent.

If this policy is assigned, We will have the right to pay the assignee in one sum the amount to which the assignee is entitled. Any balance will be applied according to the option chosen.

The amount to be applied under any one option must be at least \$2,000. The payment elected under any one option must be at least \$20. If the total policy proceeds are less than \$2,000 payment will be made in one lump sum.

Evidence That Payee is Alive. Before making any payment under a Payment Option, We may ask for proof that the payee is alive. If proof is requested, no payment will be made or considered due until We receive proof.

Death of a Payee. If a payee dies, any unpaid balance will be paid as stated in the Payment Contract. If there is no surviving payee named in the Payment Contract, We will pay the estate of the payee:

1. Under Options 1 and 3: The value as of the remaining payments for the specified period as of the date We receive Written notification of death, discounted at the rate of interest used in determining the amount of the monthly payment.
2. Under Options 2 and 4, the balance of any proceeds remaining unpaid with accrued interest, if any.

Withdrawal of Proceeds Under Options 1 or 2. If provided in the Payment Contract, a payee will have the right to withdraw the entire unpaid balance under Options 1 or 2. Under Option 1, the amount will be the value of the remaining payments for the specified period discounted at the rate of interest used in determining monthly income. Under Option 2, the amount will be the entire unpaid balance.

Withdrawal of Proceeds Under Option 4. A payee will have the right to withdraw proceeds left under Option 4 subject to the following rules:

1. The amount to be withdrawn must be \$500 or more;
2. A partial withdrawal must leave a balance on deposit of \$1,000 or more.

Withdrawals May Be Deferred. We may defer payment of any withdrawal for up to 6 months from the date We receive a withdrawal request.

Assignment. Payment Contracts may not be assigned.

Change in Payment. The right to make any change in payment is available only if the Payment Contract provides for a change in payment.

Claims of Creditors. To the extent permitted by law, proceeds will not be subject to any claims of a payee or a Beneficiary's creditors.

GENERAL PROVISIONS

Assigning Your Policy. During the lifetime of the Insured, You may assign this policy as security for an obligation. We will not be bound by an assignment unless it is received In Writing at Our Home Office. The assignment, unless You specify otherwise, will take effect on the date that You signed the notice of assignment, subject to any payments made or actions taken by Us before We received such assignment. Two copies of the assignment must be submitted. We will retain one copy and return the other. We will not be responsible for the validity of any assignment.

Incontestability. We rely on the statements made in the application for the policy and any amendments of application, supplemental applications, and applications for any reinstatements. These statements, in the absence of fraud, are considered representations and not warranties. No statement may be used in defense of a claim under the policy unless it is in such applications.

Except as stated below, We cannot contest this policy after it has been in force during the Insured's lifetime for 2 years from the Date of Issue.

If this policy is reinstated, We cannot contest this policy after it has been in force during the Insured's lifetime for 2 years from the date of reinstatement.

We can contest a reinstatement solely on the basis of the information furnished in the application for such reinstatement.

This 2-year limitation does not apply to benefits provided by any Disability or Accidental Death Benefit rider.

Suicide Exclusion. If the Insured takes his or her own life, while sane or insane, within 2 years from the Date of Issue or the date We

approve Your reinstatement application, We will limit the Death Benefit Proceeds to the Single Premium paid less any loans and less any partial surrenders paid.

When the laws of the state in which this policy is delivered require less than this 2-year period, the period will be as stated in such laws.

Age or Gender Incorrectly Stated (Age Incorrectly Stated if Issued on a Gender Neutral Basis). If the: (1) age or gender of the Insured (if this policy was issued on a Sex Distinct basis): or (2) age of the Insured (if this policy was issued on a Gender Neutral basis) has been misstated to Us, We will adjust the excess of the Death Benefit Amount over the Accumulation Value on the date of death to that which would have been purchased by the Monthly Deduction for the policy month of death at the correct cost of insurance rate. By age, We mean age last birthday as of the Date of Issue.

Statutory Basis of Policy Values. The Cash Values and paid-up nonforfeiture benefits available under the policy are not less than the minimum values and benefits required by the law of the state where this policy is delivered.

The calculation of Minimum Cash Values, nonforfeiture benefits and Guaranteed Monthly Cost of Insurance Rates are based on the Mortality Table shown on the Policy Schedule for the appropriate gender (if this policy was issued on a Sex Distinct basis) and age last birthday.

A detailed statement of the method of computing values has been filed with the state insurance department where required.

No Dividends. This policy will not pay dividends. It will not participate in any of Our surplus or earnings.

GENERAL PROVISIONS (Cont'd)

Annual Report. We will send You at least once a year, without charge, an annual report which shows the following:

1. The beginning and the end dates of the reporting period; and
2. Interest credited to Your Accumulation Value; and
3. Expense charges and any charges for partial surrenders deducted; and
4. Charges for riders, if any; and
5. The cost of insurance deducted; and
6. Partial surrender benefits paid to You; and
7. The amount of any outstanding loan; and
8. The current Cash Surrender and Accumulation Values at the beginning and the end of the report period; and
9. The Death Benefit Amount at the beginning and end of the reporting period.

Illustration Request. At any time while this policy is in force, the Owner may request from Us an illustration of policy values for the future. The values will be based on both guaranteed and then current assumptions. A reasonable fee, not to exceed \$50.00, may be charged for additional illustrations requested in a policy year.

When This Policy Terminates. This policy will terminate if:

1. You request that this policy be terminated; or
2. The Insured dies; or
3. The policy matures; or

4. The Grace Period ends and there is not enough Cash Value less loans to cover a Monthly Deduction.

Reinstatement. "Reinstating" means placing Your policy in force after it has terminated at the end of the Grace Period. We will reinstate this policy if We receive:

1. Your Written request within five years after the end of the Grace Period and before the Maturity Date; and
2. Evidence of insurability satisfactory to Us; and
3. Repayment of any indebtedness or reinstatement of the loan with interest. Such loan reinstatement must include re-payment of an amount sufficient to keep the policy in force for three months.

The reinstated policy will be in force from the Monthly Deduction Day on or following the date We approve the reinstatement application.

The original surrender charge table will apply to a reinstated policy. The Accumulation Value at the time of reinstatement will be:

1. The surrender charge deducted at the time of lapse (such charge not being greater than the Accumulation Value at the time of lapse before the surrender charge was applied); plus
2. Any loan repaid or reinstated; less
3. The Monthly Deduction for one month.

If a person other than the Insured is covered by an attached rider, coverage will be reinstated according to that rider.

GENERAL PROVISIONS (Cont'd)

Option to Extend Coverage. You may elect to extend the Maturity Date stated on the Schedule Page (Maturity Date), as follows.

If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured.

To elect this option, You must submit a Written request to the Company on a form acceptable to Us, at least 30 days prior to the original Maturity Date.

Starting on the original Maturity Date:

1. The Death Benefit Amount for the base policy will be equal to the base policy Death Benefit Amount in effect on the day prior to the Maturity Date, and if based all, or in part, on the Accumulation Value, will be adjusted by future changes in the Accumulation Value. The Death Benefit Amount will never be less than the Accumulation Value;
2. Unless otherwise stated in a rider attached to this policy, coverage under any riders attached to this policy will not be extended;
3. No Monthly Deductions will be made;
4. Partial surrenders will be allowed;
5. New loans are permitted;
6. Interest on loans will continue to accrue in the same manner as stated in the "Policy Loans" provisions and You may repay all or part of a loan at any time as stated in the "Policy Loans" provisions; and
7. The Accumulation Value will continue to be determined as stated in this policy, subject to item 3 above.

After this option is selected, it may not be revoked.

Policy Changes and Extending Coverage. We will not permit a change to Your policy that would result in the policy not meeting the definition of life insurance under Section 7702 of the Internal Revenue Code. The 2001 CSO Mortality Tables provide a stated termination date of age 121. The Option to Extend Coverage, described above, allows the policy to continue beyond age 121. The tax consequences of extending the Maturity Date beyond the age 121 termination date of the 2001 CSO Mortality Tables are unclear. You should consult Your personal tax advisor about the effect of any change to Your policy as it relates to Section 7702 and the termination date of the Mortality Tables.

Rights Reserved By Us. Upon notice to You, this policy may be modified by Us, but only if such modification is necessary to make any changes as required by the Internal Revenue Code or by any other applicable law, regulation or interpretation in order to continue treatment of this policy as life insurance.

When required by law, We will obtain Your approval of changes and We will obtain approval from any appropriate regulatory authority.

**TABLE OF GUARANTEE MONTHLY COST OF INSURANCE RATES
PER \$1,000 OF NET AMOUNT AT RISK**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	MALE	FEMALE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	MALE	FEMALE
40	\$0.14346	\$0.11174	80	\$6.42913	\$3.96972
41	0.15599	0.11925	81	7.17358	4.45644
42	0.17102	0.12760	82	7.96590	4.97380
43	0.18939	0.13762	83	8.83925	5.52149
44	0.21028	0.14931	84	9.82372	6.13262
45	0.23118	0.16350	85	10.93593	6.75315
46	0.25291	0.18021	86	12.17538	7.49248
47	0.27131	0.19858	87	13.53506	8.41714
48	0.28552	0.22031	88	15.00479	9.40471
49	0.30393	0.24455	89	16.57492	10.39261
50	0.32652	0.27047	90	18.16458	11.11467
51	0.35582	0.30058	91	19.75923	11.82117
52	0.39266	0.33322	92	21.46162	13.01377
53	0.43539	0.36838	93	23.29721	14.65665
54	0.48737	0.40606	94	25.27801	16.76812
55	0.54526	0.44796	95	27.29329	19.13944
56	0.60739	0.49408	96	29.30912	21.54403
57	0.66536	0.54274	97	31.51222	23.14110
58	0.72254	0.59311	98	33.92983	24.01206
59	0.78903	0.64435	99	36.59324	25.87047
60	0.87158	0.69815	100	39.22081	28.35289
61	0.97194	0.75620	101	41.61989	31.14262
62	1.08934	0.81766	102	44.25235	34.33075
63	1.21538	0.88422	103	47.14977	37.98682
64	1.34841	0.95591	104	50.34446	42.17401
65	1.48506	1.03442	105	53.88307	46.84999
66	1.62282	1.12062	106	57.81476	51.93493
67	1.76679	1.21622	107	62.20683	57.45391
68	1.91871	1.32043	108	67.13885	63.48039
69	2.08549	1.43665	109	72.71143	70.21152
70	2.27838	1.56837	110	79.05663	77.55994
71	2.51651	1.71735	111	79.48430	78.13728
72	2.79512	1.88028	112	79.91197	78.71462
73	3.08775	2.05981	113	80.33964	79.29196
74	3.40414	2.25607	114	80.76731	79.86930
75	3.75244	2.47261	115	81.19498	80.44664
76	4.14628	2.70962	116	81.62265	81.02397
77	4.60757	2.97074	117	82.05032	81.60131
78	5.14465	3.25795	118	82.47799	82.17865
79	5.74920	3.57504	119	82.90566	82.75599
			120	83.33333	83.33333

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of net amount at risk.

**DEATH BENEFIT CORRIDOR RATES
BASED ON GUIDELINE PREMIUM**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE
0-40	2.50	60	1.30
41	2.43	61	1.28
42	2.36	62	1.26
43	2.29	63	1.24
44	2.22	64	1.22
45	2.15	65	1.20
46	2.09	66	1.19
47	2.03	67	1.18
48	1.97	68	1.17
49	1.91	69	1.16
50	1.85	70	1.15
51	1.78	71	1.13
52	1.71	72	1.11
53	1.64	73	1.09
54	1.57	74	1.07
55	1.50	75-90	1.05
56	1.46	91	1.04
57	1.42	92	1.03
58	1.38	93	1.02
59	1.34	94	1.01
		95+	1.00

**TABLE OF GUARANTEE MONTHLY COST OF INSURANCE RATES
PER \$1,000 OF NET AMOUNT AT RISK**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE
40	\$0.13678	80	\$5.83724
41	0.14847	81	6.50434
42	0.16267	82	7.21017
43	0.17937	83	7.97699
44	0.19775	84	8.83458
45	0.21780	85	9.77547
46	0.23870	86	10.82657
47	0.25625	87	11.99807
48	0.27214	88	13.24777
49	0.29138	89	14.53994
50	0.31480	90	15.72107
51	0.34493	91	16.84471
52	0.38010	92	18.16774
53	0.42198	93	19.71841
54	0.47144	94	21.54403
55	0.52596	95	23.51899
56	0.58471	96	25.53435
57	0.64099	97	27.24481
58	0.69647	98	28.60860
59	0.76041	99	30.51934
60	0.83619	100	32.73272
61	0.92807	101	35.05910
62	1.03357	102	37.76928
63	1.14768	103	40.94030
64	1.26788	104	44.63367
65	1.39252	105	48.84043
66	1.51905	106	53.51462
67	1.65261	107	58.67584
68	1.79322	108	64.38683
69	1.94947	109	70.81573
70	2.12917	110	77.91722
71	2.34708	111	78.45883
72	2.59921	112	79.00044
73	2.86515	113	79.54205
74	3.15283	114	80.08366
75	3.46949	115	80.62528
76	3.82422	116	81.16689
77	4.23515	117	81.70850
78	4.70849	118	82.25011
79	5.23735	119	82.79172
		120	83.33333

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of net amount at risk.

**DEATH BENEFIT CORRIDOR RATES
BASED ON GUIDELINE PREMIUM**

ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE	ATTAINED AGE Last Birthday (On Each Policy Anniversary)	RATE
0-40	2.50	60	1.30
41	2.43	61	1.28
42	2.36	62	1.26
43	2.29	63	1.24
44	2.22	64	1.22
45	2.15	65	1.20
46	2.09	66	1.19
47	2.03	67	1.18
48	1.97	68	1.17
49	1.91	69	1.16
50	1.85	70	1.15
51	1.78	71	1.13
52	1.71	72	1.11
53	1.64	73	1.09
54	1.57	74	1.07
55	1.50	75-90	1.05
56	1.46	91	1.04
57	1.42	92	1.03
58	1.38	93	1.02
59	1.34	94	1.01
		95+	1.00

TABLES OF MONTHLY INSTALLMENTS FOR EACH \$1,000 OF PROCEEDS

OPTION 1 TABLE							
INSTALLMENTS FOR A SPECIFIED PERIOD							
Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments
1	\$84.09	11	\$8.42	21	\$4.85	31	\$3.59
2	42.46	12	7.80	22	4.67	32	3.51
3	28.59	13	7.26	23	4.51	33	3.44
4	21.65	14	6.81	24	4.36	34	3.37
5	17.49	15	6.42	25	4.22	35	3.30
6	14.72	16	6.07	26	4.10	36	3.23
7	12.74	17	5.77	27	3.98	37	3.17
8	11.25	18	5.50	28	3.87	38	3.12
9	10.10	19	5.26	29	3.77	39	3.06
10	9.18	20	5.04	30	3.68	40	3.01

OPTION 3 TABLE							
INSTALLMENTS FOR LIFE WITH SPECIFIED MINIMUM PERIOD							
AGE OF PAYEE	GUARANTEED PERIOD			AGE OF PAYEE	GUARANTEED PERIOD		
Female	10 Years	15 Years	20 Years	Female	10 Years	15 Years	20 Years

10	\$2.11	\$2.11	\$2.11	50	\$3.12	\$3.11	\$3.09
11	2.13	2.13	2.12	51	3.18	3.16	3.14
12	2.14	2.14	2.14	52	3.23	3.22	3.19
13	2.15	2.15	2.15	53	3.29	3.27	3.24
14	2.16	2.16	2.16	54	3.35	3.33	3.30
15	2.18	2.18	2.17	55	3.41	3.39	3.36
16	2.19	2.19	2.19	56	3.48	3.46	3.41
17	2.20	2.20	2.20	57	3.55	3.52	3.48
18	2.22	2.22	2.22	58	3.63	3.59	3.54
19	2.23	2.23	2.23	59	3.70	3.67	3.60
20	2.25	2.25	2.25	60	3.79	3.74	3.67
21	2.27	2.26	2.26	61	3.87	3.82	3.74
22	2.28	2.28	2.28	62	3.97	3.91	3.81
23	2.30	2.30	2.30	63	4.06	4.00	3.88
24	2.32	2.32	2.31	64	4.17	4.09	3.96
25	2.33	2.33	2.33	65	4.28	4.18	4.03
26	2.35	2.35	2.35	66	4.39	4.28	4.11
27	2.37	2.37	2.37	67	4.51	4.39	4.18
28	2.39	2.39	2.39	68	4.64	4.49	4.26
29	2.41	2.41	2.41	69	4.77	4.60	4.33
30	2.44	2.43	2.43	70	4.92	4.71	4.41
31	2.46	2.46	2.46	71	5.07	4.83	4.48
32	2.48	2.48	2.48	72	5.22	4.94	4.54
33	2.51	2.50	2.50	73	5.39	5.06	4.61
34	2.53	2.53	2.53	74	5.56	5.18	4.67
35	2.56	2.56	2.55	75	5.74	5.29	4.72
36	2.59	2.58	2.58	76	5.92	5.40	4.77
37	2.61	2.61	2.61	77	6.11	5.51	4.81
38	2.64	2.64	2.64	78	6.31	5.62	4.85
39	2.68	2.67	2.67	79	6.51	5.72	4.89
40	2.71	2.70	2.70	80	6.71	5.81	4.92
41	2.74	2.74	2.73	81	6.91	5.89	4.94
42	2.78	2.77	2.77	82	7.11	5.97	4.96
43	2.81	2.81	2.80	83	7.31	6.04	4.98
44	2.85	2.85	2.84	84	7.50	6.10	5.00
45	2.89	2.89	2.88	85	7.68	6.16	5.01
46	2.93	2.93	2.92	86	7.85	6.21	5.02
47	2.98	2.97	2.96	87	8.01	6.25	5.03
48	3.02	3.02	3.00	88	8.16	6.28	5.03
49	3.07	3.06	3.05	89	8.30	6.31	5.04
				90	8.42	6.34	5.04

Payments are based upon the age, nearest birthday, of the Payee on the date the first payment is due. If monthly installments for two or more specified periods for a given age are the same, the specified period of longer duration will apply.

TABLES OF MONTHLY INSTALLMENTS FOR EACH \$1,000 OF PROCEEDS

OPTION 1 TABLE							
INSTALLMENTS FOR A SPECIFIED PERIOD							
Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments
1	\$84.09	11	\$8.42	21	\$4.85	31	\$3.59
2	42.46	12	7.80	22	4.67	32	3.51
3	28.59	13	7.26	23	4.51	33	3.44
4	21.65	14	6.81	24	4.36	34	3.37
5	17.49	15	6.42	25	4.22	35	3.30
6	14.72	16	6.07	26	4.10	36	3.23
7	12.74	17	5.77	27	3.98	37	3.17
8	11.25	18	5.50	28	3.87	38	3.12
9	10.10	19	5.26	29	3.77	39	3.06
10	9.18	20	5.04	30	3.68	40	3.01

OPTION 3 TABLE							
INSTALLMENTS FOR LIFE WITH SPECIFIED MINIMUM PERIOD							
AGE OF PAYEE	GUARANTEED PERIOD			AGE OF PAYEE	GUARANTEED PERIOD		
Male	10 Years	15 Years	20 Years	Male	10 Years	15 Years	20 Years

10	\$2.17	\$2.17	\$2.16	50	\$3.31	\$3.29	\$3.25
11	2.18	2.18	2.18	51	3.37	3.35	3.31
12	2.19	2.19	2.19	52	3.43	3.41	3.36
13	2.21	2.21	2.20	53	3.50	3.47	3.42
14	2.22	2.22	2.22	54	3.57	3.53	3.47
15	2.24	2.23	2.23	55	3.64	3.60	3.53
16	2.25	2.25	2.25	56	3.72	3.67	3.60
17	2.27	2.26	2.26	57	3.80	3.74	3.66
18	2.28	2.28	2.28	58	3.88	3.82	3.72
19	2.30	2.30	2.29	59	3.97	3.90	3.79
20	2.32	2.31	2.31	60	4.06	3.98	3.86
21	2.33	2.33	2.33	61	4.16	4.07	3.92
22	2.35	2.35	2.35	62	4.26	4.16	3.99
23	2.37	2.37	2.37	63	4.37	4.25	4.06
24	2.39	2.39	2.39	64	4.49	4.34	4.13
25	2.41	2.41	2.41	65	4.61	4.44	4.20
26	2.43	2.43	2.43	66	4.73	4.54	4.27
27	2.45	2.45	2.45	67	4.86	4.64	4.34
28	2.48	2.47	2.47	68	5.00	4.75	4.40
29	2.50	2.50	2.49	69	5.14	4.85	4.47
30	2.52	2.52	2.52	70	5.29	4.95	4.53
31	2.55	2.55	2.54	71	5.44	5.06	4.59
32	2.58	2.57	2.57	72	5.60	5.16	4.64
33	2.60	2.60	2.60	73	5.76	5.27	4.69
34	2.63	2.63	2.62	74	5.92	5.37	4.74
35	2.66	2.66	2.65	75	6.09	5.47	4.78
36	2.69	2.69	2.68	76	6.27	5.56	4.82
37	2.73	2.72	2.72	77	6.44	5.66	4.86
38	2.76	2.76	2.75	78	6.62	5.74	4.89
39	2.80	2.79	2.78	79	6.80	5.82	4.92
40	2.84	2.83	2.82	80	6.98	5.90	4.94
41	2.87	2.87	2.86	81	7.16	5.97	4.96
42	2.92	2.91	2.89	82	7.34	6.04	4.98
43	2.96	2.95	2.93	83	7.51	6.10	5.00
44	3.00	2.99	2.97	84	7.67	6.15	5.01
45	3.05	3.04	3.02	85	7.83	6.20	5.02
46	3.10	3.08	3.06	86	7.98	6.24	5.02
47	3.15	3.13	3.11	87	8.12	6.27	5.03
48	3.20	3.18	3.15	88	8.26	6.30	5.03
49	3.25	3.23	3.20	89	8.38	6.33	5.04
				90	8.50	6.35	5.04

Payments are based upon the age, nearest birthday, of the Payee on the date the first payment is due. If monthly installments for two or more specified periods for a given age are the same, the specified period of longer duration will apply.

TABLES OF MONTHLY INSTALLMENTS FOR EACH \$1,000 OF PROCEEDS

OPTION 1 TABLE							
INSTALLMENTS FOR A SPECIFIED PERIOD							
Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments	Number of Years Payable	Amount of Monthly Installments
1	\$84.09	11	\$8.42	21	\$4.85	31	\$3.59
2	42.46	12	7.80	22	4.67	32	3.51
3	28.59	13	7.26	23	4.51	33	3.44
4	21.65	14	6.81	24	4.36	34	3.37
5	17.49	15	6.42	25	4.22	35	3.30
6	14.72	16	6.07	26	4.10	36	3.23
7	12.74	17	5.77	27	3.98	37	3.17
8	11.25	18	5.50	28	3.87	38	3.12
9	10.10	19	5.26	29	3.77	39	3.06
10	9.18	20	5.04	30	3.68	40	3.01

OPTION 3 TABLE							
INSTALLMENTS FOR LIFE WITH SPECIFIED MINIMUM PERIOD							
	GUARANTEED PERIOD				GUARANTEED PERIOD		
AGE OF PAYEE	10 Years	15 Years	20 Years	AGE OF PAYEE	10 Years	15 Years	20 Years

10	\$2.14	\$2.13	\$2.13	50	\$3.20	\$3.18	\$3.16
11	2.15	2.15	2.15	51	3.25	3.24	3.21
12	2.16	2.16	2.16	52	3.31	3.29	3.26
13	2.17	2.17	2.17	53	3.37	3.35	3.32
14	2.19	2.19	2.18	54	3.44	3.41	3.37
15	2.20	2.20	2.20	55	3.51	3.48	3.43
16	2.21	2.21	2.21	56	3.58	3.54	3.49
17	2.23	2.23	2.23	57	3.65	3.61	3.55
18	2.24	2.24	2.24	58	3.73	3.69	3.61
19	2.26	2.26	2.26	59	3.81	3.76	3.68
20	2.28	2.28	2.27	60	3.90	3.84	3.75
21	2.29	2.29	2.29	61	3.99	3.92	3.82
22	2.31	2.31	2.31	62	4.09	4.01	3.89
23	2.33	2.33	2.32	63	4.19	4.10	3.96
24	2.35	2.34	2.34	64	4.30	4.19	4.03
25	2.37	2.36	2.36	65	4.41	4.29	4.10
26	2.39	2.38	2.38	66	4.53	4.39	4.18
27	2.41	2.40	2.40	67	4.65	4.49	4.25
28	2.43	2.43	2.42	68	4.78	4.60	4.32
29	2.45	2.45	2.44	69	4.92	4.70	4.39
30	2.47	2.47	2.47	70	5.07	4.81	4.46
31	2.50	2.49	2.49	71	5.22	4.92	4.52
32	2.52	2.52	2.52	72	5.37	5.03	4.58
33	2.56	2.54	2.54	73	5.54	5.14	4.64
34	2.57	2.57	2.57	74	5.71	5.26	4.70
35	2.60	2.60	2.59	75	5.88	5.36	4.75
36	2.63	2.63	2.62	76	6.06	5.47	4.79
37	2.66	2.66	2.65	77	6.25	5.57	4.83
38	2.69	2.69	2.68	78	6.44	5.67	4.87
39	2.73	2.72	2.71	79	6.63	5.76	4.90
40	2.76	2.76	2.75	80	6.82	5.85	4.93
41	2.80	2.79	2.78	81	7.02	5.93	4.95
42	2.83	2.83	2.82	82	7.21	6.00	4.97
43	2.87	2.87	2.86	83	7.39	6.06	4.99
44	2.91	2.91	2.89	84	7.57	6.12	5.00
45	2.96	2.95	2.93	85	7.74	6.17	5.01
46	3.00	2.99	2.98	86	7.90	6.22	5.02
47	3.05	3.04	3.02	87	8.06	6.26	5.03
48	3.10	3.08	3.06	88	8.20	6.29	5.03
49	3.15	3.13	3.11	89	8.33	6.32	5.04
				90	8.45	6.35	5.04

Payments are based upon the age, nearest birthday, of the Payee on the date the first payment is due. If monthly installments for two or more specified periods for a given age are the same, the specified period of longer duration will apply.

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AMERICAN GENERAL LIFE
Insurance Company
A Stock Company

This is a SINGLE PREMIUM UNIVERSAL LIFE INSURANCE POLICY. The Death Benefit is payable upon the Insured's death prior to the Maturity Date and while this policy is in force. ACCUMULATION VALUES and CASH VALUES are flexible and will be based on the amount of interest credited. NON-PARTICIPATING- THIS POLICY IS NOT ELIGIBLE FOR DIVIDENDS.

For Information, Service or to make a Complaint
Contact Your Servicing Agent, or Our Policyowner Service Department

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