

<i>SERFF Tracking Number:</i>	<i>NDPL-127038887</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Aviva Life and Annuity Company</i>	<i>State Tracking Number:</i>	<i>48211</i>
<i>Company Tracking Number:</i>	<i>2UHE11</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium Adjustable Life</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
<i>Product Name:</i>	<i>2UHE11</i>		
<i>Project Name/Number:</i>	<i>2UHE11/2UHE11</i>		

## Filing at a Glance

Company: Aviva Life and Annuity Company

Product Name: 2UHE11

TOI: L09I Individual Life - Flexible Premium  
Adjustable Life

Sub-TOI: L09I.001 Single Life

Filing Type: Form

SERFF Tr Num: NDPL-127038887 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 48211

Co Tr Num: 2UHE11

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Ben Warren, Jason Kaster Disposition Date: 03/14/2011

Date Submitted: 03/09/2011 Disposition Status: Approved-  
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: 2UHE11

Project Number: 2UHE11

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 02/24/2011

Domicile Status Comments: Approved by Iowa,  
our state of domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 03/14/2011

State Status Changed: 03/14/2011

Deemer Date:

Created By: Ben Warren

Submitted By: Ben Warren

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval is Form 2UHE11, Flexible Premium Adjustable Life Insurance With No Lapse Guarantee. This form is similar to Form 2UDA10, approved by your Department on 11/30/2009 under SERFF Tracking Number NDPL-126236601.

Form 2UHE11 is a non-participating universal life type policy providing life insurance coverage on the Insured. Various policy features permit the death benefit to be adjusted, flexible premiums to be paid, loans to be taken, and current assumptions to be used in the calculation of policy values. All present values are based on the 2001 CSO Male/Female and Smoker/Nonsmoker Mortality Table, age nearest birthday and 3.00% interest.

SERFF Tracking Number: NDPL-127038887 State: Arkansas  
Filing Company: Aviva Life and Annuity Company State Tracking Number: 48211  
Company Tracking Number: 2UHE11  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: 2UHE11  
Project Name/Number: 2UHE11/2UHE11

At issue, the policyowner will choose which death benefit compliance test (guideline premium or cash value accumulation) his policy will be issued under. This election cannot be changed after issue. The enclosed policy is assembled for the guideline premium test. Sample policy data pages for policies issued under the cash value accumulation test are also attached to the back of the policy for your information.

The policy provides a No Lapse Guarantee through the use of a shadow fund. The No Lapse Guarantee begins at policy issue and will not terminate under the Grace Period and Lapse provisions of the policy if the NLG values test requirement is satisfied. The NLG values test is satisfied if the NLG Value minus any outstanding policy loan(s) is greater than zero.

This policy may be issued on a non-qualified or a qualified basis. The enclosed policy is assembled as a non-qualified issue. A replacement page 18U will be used for policies issued on a qualified basis and is attached to the back of the policy for your information.

The issue ages for this policy are 0-85 years and the minimum face amount is \$25,000 for issue ages 0-17 and \$50,000 for issue ages 18 and above.

This form is written in simplified and readable language and does not contain any unusual or possibly controversial items from normal company or industry standards.

This policy will be marketed with an illustration.

Application Form 14530 2/07, previously filed/approved by your department effective 08/28/2006, will be used to apply for this product and rider.

If you have any questions regarding this submission, please contact me at 515-342-6132 or e-mail me at [ben.warren@avivausa.com](mailto:ben.warren@avivausa.com).

## Company and Contact

### Filing Contact Information

Ben Warren, Product Compliance Specialist [ben.warren@avivausa.com](mailto:ben.warren@avivausa.com)  
Aviva Life and Annuity Company 515-342-6132 [Phone]  
7700 Mills Civic Parkway  
West Des Moines, IA 50266-3862

### Filing Company Information

Aviva Life and Annuity Company CoCode: 61689 State of Domicile: Iowa

SERFF Tracking Number: NDPL-127038887 State: Arkansas  
Filing Company: Aviva Life and Annuity Company State Tracking Number: 48211  
Company Tracking Number: 2UHE11  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: 2UHE11  
Project Name/Number: 2UHE11/2UHE11

7700 Mills Civic Parkway Group Code: 1225 Company Type:  
West Des Moines, IA 50266-3842 Group Name: State ID Number:  
(800) 800-9882 ext. [Phone] FEIN Number: 42-0175020

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**Filing Fees**

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: 1 Policy x \$50.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Aviva Life and Annuity Company	\$50.00	03/09/2011	45430357

SERFF Tracking Number: NDPL-127038887 State: Arkansas  
Filing Company: Aviva Life and Annuity Company State Tracking Number: 48211  
Company Tracking Number: 2UHE11  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: 2UHE11  
Project Name/Number: 2UHE11/2UHE11

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	03/14/2011	03/14/2011

*SERFF Tracking Number:* NDPL-127038887      *State:* Arkansas  
*Filing Company:* Aviva Life and Annuity Company      *State Tracking Number:* 48211  
*Company Tracking Number:* 2UHE11  
*TOI:* L09I Individual Life - Flexible Premium      *Sub-TOI:* L09I.001 Single Life  
Adjustable Life  
*Product Name:* 2UHE11  
*Project Name/Number:* 2UHE11/2UHE11

## **Disposition**

Disposition Date: 03/14/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NDPL-127038887 State: Arkansas  
 Filing Company: Aviva Life and Annuity Company State Tracking Number: 48211  
 Company Tracking Number: 2UHE11  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: 2UHE11  
 Project Name/Number: 2UHE11/2UHE11

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Yes	Yes
Supporting Document	Application	Yes	Yes
Supporting Document	Health - Actuarial Justification	No	No
Supporting Document	Outline of Coverage	No	No
Supporting Document	List of Forms Affected by NLG Monthly Rider Charges Provision	Yes	Yes
Supporting Document	Certifications	Yes	Yes
Supporting Document	Guaranteed COI Rates	Yes	Yes
Supporting Document	Actuarial Memorandum	No	No
Supporting Document	Explanation of Variability	Yes	Yes
Supporting Document	Illustration Actuary Certification	Yes	Yes
Form	Flexible Premium Adjustable Life Insurance with No Lapse Guarantee	Yes	Yes

SERFF Tracking Number: NDPL-127038887 State: Arkansas  
 Filing Company: Aviva Life and Annuity Company State Tracking Number: 48211  
 Company Tracking Number: 2UHE11  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: 2UHE11  
 Project Name/Number: 2UHE11/2UHE11

## Form Schedule

**Lead Form Number: Form 2UHE11**

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	Form 2UHE11	Policy/Cont Flexible Premium ract/Fratern Adjustable Life Insurance with No Certificate Lapse Guarantee	Initial		50.200	2UHE11-AR.pdf



## Read Your Policy Carefully

The Table of Contents provides only a brief outline of some of the important features of your policy. The policy sets forth, in detail, the rights and obligations of both you and the Company.

### TABLE OF CONTENTS

<b>POLICY DATA PAGE</b> .....	<b>Page 3</b>
<b>GENERAL PROVISIONS</b> ..... Contract; Incontestability; Suicide; Misstatement of Age or Sex; Assignment; Annual Report; Issue Age and Attained Age; Monthly Due Date; Elections, Designations, Changes and Requests; Proceeds; Non-participating Policy	<b>Page 4</b>
<b>OWNERSHIP AND BENEFICIARY PROVISIONS</b> ..... Owner; Beneficiary; Change of Owner or Beneficiary; Death of Beneficiary	<b>Page 5</b>
<b>PREMIUM PAYMENT AND REINSTATEMENT PROVISIONS</b> ..... Payment of Premiums; Premiums; Amount and Frequency; Premium Limits; Grace Period; Lapse; No Lapse Guarantee; Reinstatement	<b>Page 6</b>
<b>NLG CALCULATION PROVISIONS</b> ..... NLG Value; NLG Premium; NLG Premium Reduction; NLG Monthly Expense Charges; NLG Monthly Rider Charges; NLG Monthly Cost of Insurance; NLG Monthly Cost of Insurance Rates; NLG Death Benefit; NLG Interest Rates; Restoration Period	<b>Page 8</b>
<b>DEATH BENEFIT PROVISIONS</b> ..... Death Benefit; Death Benefit Options; Death Benefit Compliance Test; Minimum Death Benefit; Death Proceeds; Interest on Death Proceeds	<b>Page 10</b>
<b>POLICY CHANGE PROVISIONS</b> ..... Change In Face Amount; Change In Death Benefit Option; Change in Rate Class; Addition of Riders	<b>Page 11</b>
<b>NONFORFEITURE PROVISIONS</b> ..... Account Value; Monthly Deduction; Policy Expense Charges; Monthly Cost of Insurance; Cost of Insurance Rates; Interest Rates; Cash Value; Surrender Charge; Net Cash Value; Surrender; Withdrawals; Withdrawal Charge; Termination of Insurance; Basis of Computations	<b>Page 12</b>
<b>LOAN PROVISIONS</b> ..... Policy Loan; Loan Interest; Repayment	<b>Page 16</b>
<b>PAYMENT OPTIONS PROVISIONS</b> ..... Election of Options; General Conditions; Description of Payment Options; Requirements for Payments; Supplementary Contract; Payment Option Table	<b>Page 17</b>

Additional benefits or restrictions, if any, follow the last page of this policy.

In this policy, "we", "our", "us" and "Company" mean Aviva Life and Annuity Company. "You" and "your" mean the Owner of this policy.

## POLICY DATA PAGE

POLICY NUMBER: [AVIVA 4 ]  
INSURED: [ JOHN DOE ]  
POLICY DATE: [January 1, 2010]

FACE AMOUNT: [\$100,000 ]

INITIAL PREMIUM: [ \$1,638.48 ]  
PLANNED PREMIUM: [\$1638.48 Annually]

DEATH BENEFIT COMPLIANCE TEST:  
[Guideline Premium Test]

Computed from the Policy Date  
DEATH BENEFIT OPTION: [Option 1]

<u>BENEFIT</u>	<u>FACE AMOUNT AT ISSUE</u>	<u>EXPIRY DATE</u>
INSURED: [ JOHN DOE ] RATE CLASS: [Non-Tobacco] ISSUE AGE: [35] SEX: [M] PLAN: Flexible Premium Adjustable Life Insurance With No Lapse Guarantee	[ \$100,000 ]	Death of Insured

SEE NEXT PAGE FOR ADDITIONAL BENEFITS

Note: It is possible that coverage will end before the death of the Insured if either no premiums are paid after the Initial Premium or if subsequent premiums are insufficient to prevent this policy from lapsing prior to the death of the Insured. This is a flexible premium product where the Planned Premium is only what you have elected to pay. **Payment of only the Planned Premium may not be sufficient to prevent this policy from lapsing prior to the death of the Insured.**

Following the Insured's attained age 121, this policy may or may not qualify as life insurance under the Internal Revenue Code. You should consult your tax advisor.

This policy, including any riders, was issued based on the answers to the questions on the application. A copy of the application is included in this policy. If the answers are incorrect, we may deny benefits or rescind this policy subject to the Incontestability provision. The best time to clear up any question is now, before a claim arises. If, for any reason, any of the answers are incorrect, contact us at our Administrative Office.

**[The following will print on qualified cases only:**

Non-transferable - This policy is issued on a qualified basis, therefore notwithstanding any provision to the contrary, this policy may not be sold, assigned, discounted or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose to any person other than this Company, except that this non-transferable provision shall not preclude the transfer of this policy to the Insured where such transfer represents an interest to which he is entitled pursuant to the provision of any plan or trust agreement under which this policy is purchased.

The Automatic Premium Loan provision, if contained in this policy, shall not be available. ]

**POLICY DATA PAGE (continued)**

POLICY NUMBER: [AVIVA 4]  
INSURED: [JOHN DOE]

<u>BENEFIT</u>	<u>FACE AMOUNT AT ISSUE</u>	<u>EXPIRY DATE</u>
[Accelerated Benefit Rider]	N/A	Death of Insured]

**POLICY DATA PAGE (continued)**

POLICY NUMBER: [ AVIVA 4 ]  
INSURED: [ JOHN DOE ]

ANNUALLY DECLARED LOAN INTEREST: MINIMUM FACE AMOUNT: [\$50,000 ]  
Maximum Annually Declared Loan Rate\*: [ 4.76 %] GUARANTEED INTEREST RATE: 3.0%  
Minimum Annually Declared Loan Rate\*: [ 2.91 %] INTEREST FACTOR: [ 1.00246627 ]  
\* Rate shown is in advance. MAXIMUM MONTHLY POLICY CHARGE: [\$10.00 ]  
MINIMUM NET PREMIUM: [ 95% ] of any premium paid  
PENALTY FREE WITHDRAWAL: [20%]  
MAXIMUM MONTHLY EXPENSE CHARGE RATE:  
If the INSURED FACE AMOUNT is less than \$100,000, the rate is: [\$0.40417 ]  
If the INSURED FACE AMOUNT is \$100,000 or greater, the rate is: [\$0.19667 ]

**TABLE OF SURRENDER CHARGES**

POLICY YEAR	SURRENDER CHARGE
[ 1	1,057.16
2	986.68
3	916.21
4	845.73
5	775.25
6	704.77
7	634.30
8	563.82
9	493.34
10	422.86
11	352.39
12	281.91
13	211.43
14	140.95
15	70.48
16 and thereafter	0.00 ]

The surrender charges shown above are for the Face Amount at Issue.

In the event of an increase in the Face Amount, the surrender charges and the monthly expense charges will increase. In the event of such increase, a new 15 year surrender charge period will apply to the increase in Face Amount. You will be provided a new Table of Surrender Charges.

In the event of a decrease in the Face Amount, the surrender charges and the monthly expense charges will not decrease.

In the event of a change in the Face Amount, the premium needed to keep the policy inforce may increase. You may want to contact your agent for further information on how such a change will impact your policy.

**POLICY DATA PAGE (continued)**

POLICY NUMBER: [ AVIVA 4 ]

INSURED: [ JOHN DOE ]

**TABLE OF MONTHLY GUARANTEED MAXIMUM COST OF INSURANCE RATES  
RATES PER THOUSAND**

<b>POLICY YEAR</b>	<b>RATE</b>	<b>POLICY YEAR</b>	<b>RATE</b>
[ 1	0.09089	34	1.70627
2	0.09589	35	1.85467
3	0.10007	36	2.03500
4	0.10758	37	2.23720
5	0.11425	38	2.50360
6	0.12176	39	2.78562
7	0.13178	40	3.08342
8	0.14430	41	3.41024
9	0.15850	42	3.76820
10	0.17520	43	4.18587
11	0.19441	44	4.67661
12	0.21279	45	5.24717
13	0.23285	46	5.87410
14	0.24456	47	6.59415
15	0.25793	48	7.35120
16	0.27717	49	8.17591
17	0.29975	50	9.09944
18	0.33071	51	10.14422
19	0.36419	52	11.31891
20	0.40691	53	12.62238
21	0.45970	54	14.04388
22	0.51338	55	15.57220
23	0.57128	56	17.19964
24	0.62083	57	18.76184
25	0.67798	58	20.42406
26	0.74695	59	22.21645
27	0.83114	60	24.15514
28	0.93398	61	26.24421
29	1.04963	62	28.20561
30	1.17137	63	30.35199
31	1.30009	64	32.70866
32	1.43072	65	35.30337
33	1.56327	66	38.17512 ]

The rates shown above are based upon this policy's Issue Age, Rate Class, Sex, and Face Amount at Issue as stated on the Policy Data Page. Any extra rating is reflected in the Table of Monthly Guaranteed Maximum Cost of Insurance Rates.

Guaranteed Mortality Table: Commissioner's 2001 Standard Ordinary Male or Female, Nonsmoker or Smoker Mortality Table, age nearest birthday, ultimate.

**POLICY DATA PAGE (continued)**

POLICY NUMBER: [ AVIVA 4 ]

INSURED: [ JOHN DOE ]

**TABLE OF MONTHLY GUARANTEED MAXIMUM COST OF INSURANCE RATES  
RATES PER THOUSAND**

<b>POLICY YEAR</b>	<b>RATE</b>	<b>POLICY YEAR</b>	<b>RATE</b>
[ 67	40.53000		
68	43.11769		
69	45.96629		
70	49.11196		
71	52.54885		
72	56.37067		
73	60.64050		
74	65.43820		
75	70.86240		
76	77.04002		
77	83.33333		
78	83.33333		
79	83.33333		
80	83.33333		
81	83.33333		
82	83.33333		
83	83.33333		
84	83.33333		
85	83.33333		
86	83.33333		
87 and thereafter	0.00000]		

The rates shown above are based upon this policy's Issue Age, Rate Class, Sex, and Face Amount at Issue as stated on the Policy Data Page. Any extra rating is reflected in the Table of Monthly Guaranteed Maximum Cost of Insurance Rates.

Guaranteed Mortality Table: Commissioner's 2001 Standard Ordinary Male or Female, Nonsmoker or Smoker Mortality Table, age nearest birthday, ultimate.

[POLICY DATA PAGE (continued)]

POLICY NUMBER: [ AVIVA 4 ]  
INSURED: [ JOHN DOE ]

TABLE OF MINIMUM DEATH BENEFITS

<u>ATTAINED AGE OF INSURED</u>	<u>PERCENTAGE OF ACCOUNT VALUE</u>	<u>ATTAINED AGE OF INSURED</u>	<u>PERCENTAGE OF ACCOUNT VALUE</u>
40 or less	250%	61	128%
41	243	62	126
42	236	63	124
43	229	64	122
44	222	65	120
45	215	66	119
46	209	67	118
47	203	68	117
48	197	69	116
49	191	70	115
50	185	71	113
51	178	72	111
52	171	73	109
53	164	74	107
54	157	75-90	105
55	150	91	104
56	146	92	103
57	142	93 and above	102]
58	138		
59	134		
60	130		



**POLICY DATA PAGE (continued)**

POLICY NUMBER: [ AVIVA 4 ]  
 INSURED: [ JOHN DOE ]

**NO LAPSE GUARANTEE PROVISION**

**Table of NLG Factors and Rates**

Policy Year	NLG Monthly Cost of Insurance Rate	NLG Tier 1 Maximum Premium	NLG Tier 2 Maximum Premium	NLG Tier 3 Maximum Premium	NLG Tier Reduction Factors:		
					Tier 2 Factors	Tier 3 Factors	Tier 4 Factors
[34	1.25178	\$1,526.57	\$583.15	\$1,423.50	4.648%	40.256%	41.037%
35	1.35842	1,655.49	583.15	1,423.50	4.583	39.689	40.459
36	1.48907	1,813.20	583.15	1,423.50	4.517	39.122	39.881
37	1.63479	1,988.80	583.15	1,423.50	4.452	38.555	39.303
38	1.82742	2,220.40	583.15	1,423.50	4.386	37.988	38.725
39	2.02953	2,462.81	583.15	1,423.50	4.321	37.421	38.147
40	2.24282	2,717.93	583.15	1,423.50	4.255	36.854	37.569
41	2.47508	2,994.96	583.15	1,423.50	4.190	36.287	36.991
42	2.71572	3,281.12	583.15	1,423.50	4.124	35.720	36.413
43	2.99489	3,611.99	583.15	1,423.50	4.059	35.153	35.835
44	3.31984	3,995.64	583.15	1,423.50	3.993	34.586	35.257
45	3.69336	4,434.67	583.15	1,423.50	3.928	34.019	34.679
46	4.09871	4,908.75	583.15	1,423.50	3.862	33.452	34.101
47	4.55766	5,442.56	583.15	1,423.50	3.797	32.885	33.523
48	5.03168	5,990.64	583.15	1,423.50	3.732	32.318	32.945
49	5.53809	6,572.51	583.15	1,423.50	3.666	31.751	32.367
50	6.09698	7,210.34	583.15	1,423.50	3.601	31.184	31.789
51	6.71728	7,912.96	583.15	1,423.50	3.535	30.617	31.211
52	7.40291	8,683.15	583.15	1,423.50	3.470	30.050	30.633
53	8.14493	9,509.16	583.15	1,423.50	3.404	29.483	30.055
54	8.93441	10,379.48	583.15	1,423.50	3.339	28.916	29.477
55	9.76074	11,281.14	583.15	1,423.50	3.273	28.349	28.899
56	10.61555	12,203.96	583.15	1,423.50	3.208	27.782	28.321
57	11.40670	13,049.21	583.15	1,423.50	3.142	27.215	27.743
58	12.22466	13,914.24	583.15	1,423.50	3.077	26.648	27.165
59	13.08058	14,809.88	583.15	1,423.50	3.011	26.081	26.587
60	13.98005	15,740.71	583.15	1,423.50	2.946	25.514	26.009
61	14.91805	16,700.21	583.15	1,423.50	2.880	24.947	25.431
62	15.84488	17,637.20	583.15	1,423.50	2.815	24.380	24.853
63	16.83312	18,624.29	583.15	1,423.50	2.750	23.813	24.275
64	17.88781	19,664.29	583.15	1,423.50	2.684	23.246	23.697
65	19.01341	20,759.10	583.15	1,423.50	2.619	22.679	23.119
66	20.21717	21,912.93	583.15	1,423.50	2.553	22.112	22.541]

**POLICY DATA PAGE (continued)**

POLICY NUMBER: [ AVIVA 4 ]  
 INSURED: [ JOHN DOE ]

**NO LAPSE GUARANTEE PROVISION**  
**Table of NLG Factors and Rates**

Policy Year	NLG Monthly Cost of Insurance Rate	NLG Tier 1 Maximum Premium	NLG Tier 2 Maximum Premium	NLG Tier 3 Maximum Premium	NLG Tier Reduction Factors:		
					Tier 2 Factors	Tier 3 Factors	Tier 4 Factors
[67	21.17247	\$22,816.29	\$583.15	\$1,423.50	2.032%	21.545%	21.963%
68	22.19031	23,766.96	583.15	1,423.50	1.978	20.978	21.385
69	23.27347	24,765.43	583.15	1,423.50	1.925	20.412	20.807
70	24.42587	25,812.97	583.15	1,423.50	1.871	19.845	20.229
71	25.63466	26,895.70	583.15	1,423.50	1.818	19.278	19.651
72	26.91993	28,029.18	583.15	1,423.50	1.764	18.711	19.073
73	28.28617	29,214.32	583.15	1,423.50	1.711	18.144	18.495
74	29.73839	30,452.16	583.15	1,423.50	1.657	17.577	17.917
75	31.28106	31,742.89	583.15	1,423.50	1.604	17.010	17.339
76	32.91864	33,086.28	583.15	1,423.50	1.550	16.443	16.761
77	34.65784	34,483.54	583.15	1,423.50	1.497	15.876	16.184
78	36.50369	35,934.01	583.15	1,423.50	1.443	15.309	15.606
79	38.46399	37,438.70	583.15	1,423.50	1.390	14.742	15.028
80	40.54321	38,995.52	583.15	1,423.50	1.337	14.175	14.450
81	42.74974	40,604.77	583.15	1,423.50	1.337	14.175	14.450
82	45.09026	42,264.88	583.15	1,423.50	1.337	14.175	14.450
83	47.57260	43,974.49	583.15	1,423.50	1.337	14.175	14.450
84	50.20625	45,732.65	583.15	1,423.50	1.337	14.175	14.450
85	52.99790	47,535.90	583.15	1,423.50	1.337	14.175	14.450
86	55.83311	49,305.91	583.15	1,423.50	1.337	14.175	14.450
87	83.33300	63,686.47	583.15	1,423.50	1.337	14.175	14.450 ]

**POLICY DATA PAGE (continued)**

POLICY NUMBER: [ AVIVA 4 ]  
INSURED: [ JOHN DOE ]

**NO LAPSE GUARANTEE PROVISION**

**TABLE OF NLG MONTHLY RIDER CHARGES**

<b>RIDER</b>	<b>CHARGE</b>
[Monthly Waiver of Specified Premium:	[\$0.35]]
[Children's Insurance Rider:	[ \$6.00]]
[Guaranteed Purchase Option Rider	[\$1.30]]
[Wellness Benefit Rider (charged only in the 1 <sup>st</sup> policy year):	[ \$0.00]]

[POLICY DATA PAGE (continued)]

POLICY NUMBER: [ AVIVA 4 ]  
INSURED: [ JOHN DOE ]

**NO LAPSE GUARANTEE PROVISION**

**TABLE OF NLG MONTHLY RIDER CHARGES**

Rider:

Term Life Insurance Rider:

COVERED INSURED: Jane Doe

POLICY YEAR	CHARGE	POLICY YEAR	CHARGE
[1	0.14083	34	2.41249
2	0.14750	35	2.66082
3	0.15667	36	2.94165
4	0.16667	37	3.31249
5	0.17833	38	3.63082
6	0.19083	39	4.05832
7	0.20583	40	4.54165
8	0.22083	41	5.06248
9	0.23833	42	5.62164
10	0.25667	43	6.21414
11	0.27750	44	6.83331
12	0.30000	45	7.49580
13	0.32417	46	8.22997
14	0.35000	47	9.05413
15	0.37917	48	9.99663
16	0.41000	49	11.07329
17	0.44750	50	12.26745
18	0.49000	51	13.55578
19	0.53750	52	14.91744
20	0.59333	53	16.34410
21	0.65416	54	17.80826
22	0.72250	55	19.33242
23	0.79500	56	20.94158
24	0.87333	57	22.66824
25	0.96166	58	24.57657
26	1.06083	59	26.76406
27	1.17083	60	29.63738
28	1.29583	61	33.93070
29	1.43916	62	41.27900
30	1.60166	63	56.03978
31	1.78166	64	83.33300
32	1.97499	65	83.33300]]
33	2.18582		

## **GENERAL PROVISIONS**

### **CONTRACT**

This policy, including any attached riders, endorsements, amendments, the attached copy of the application and any supplemental applications constitute the entire contract. Only an authorized officer of our Company can modify or waive in writing our rights or requirements under this policy.

### **INCONTESTABILITY**

All statements made in the application or supplemental applications are considered representations and not warranties. Other than for non-payment of premiums sufficient to keep this policy in force, or material misrepresentation of fact, the validity of this policy will not be contestable after both of the following conditions are met:

- a) it has been in force for two years from the Policy Date; and
- b) the Insured is alive two years from the Policy Date.

No statement will be used to void this policy or to defend against a claim unless contained in the application, supplemental applications, or any amendments attached to this policy at issue or made part of this policy when a change becomes effective.

Any increase in the Face Amount will be incontestable only after the increase has been in force for two years during the Insured's lifetime after the effective date of the increase. If this policy is ever reinstated, the policy will become contestable as set forth in the Reinstatement provision.

### **SUICIDE**

If the Insured commits suicide, while sane or insane, during the first two policy years from the Policy Date, our liability is limited to premiums paid less any policy loans, and less any withdrawals. If the Insured commits suicide, while sane or insane, within two years after the effective date of any increase in the Face Amount, our liability as to the increased amount is limited to the monthly deductions for the increase.

### **MISSTATEMENT OF AGE OR SEX**

If the Insured's age or sex is misstated, we will adjust proceeds based on what the monthly deductions would have purchased at the correct sex and age.

### **ASSIGNMENT**

All assignments of this policy must be in a written form satisfactory to us and will become effective only upon being recorded at our Administrative Office. We will not be responsible for the validity of any assignment.

### **ANNUAL REPORT**

We will send you an annual report, at no charge, which shows:

- a) the Account Value;
- b) the cash value;
- c) the net cash value;
- d) premiums paid since the last annual report;
- e) all charges since the last annual report; and
- f) any outstanding policy loans.

In addition to the annual report, we will prepare at your request a projection of values for this policy for future years. We may charge a reasonable fee for the preparation of this projection.

### **ISSUE AGE AND ATTAINED AGE**

The Insured's issue age is shown on the Policy Data Page. The Insured's attained age is the issue age plus the number of years since the Policy Date.

**MONTHLY DUE DATE**

The monthly due date occurs the same day each month as the Policy Date.

**ELECTIONS, DESIGNATIONS, CHANGES AND REQUESTS**

All elections, designations, changes and requests must be in a written form satisfactory to us and will become effective only upon our approval.

**PROCEEDS**

Proceeds means the amount payable on the death of the Insured or on surrender of this policy.

**NON-PARTICIPATING POLICY**

This policy does not participate in our earnings or surplus. No dividends are payable.

**OWNERSHIP AND BENEFICIARY PROVISIONS****OWNER**

The Owner of this policy is the Insured unless stated otherwise in the application. Unless endorsed otherwise, all ownership rights under this policy vest in the Owner during the Insured's lifetime. If the Owner is not the Insured, and dies before the Insured, all rights of ownership vest in the Owner's estate unless a contingent owner was designated in the application or by endorsement, in which case, all rights of ownership will transfer to such contingent owner.

**BENEFICIARY**

The beneficiary is as named in the application unless later changed as provided in this policy. If two or more persons are named, they will share equally unless otherwise stated. We may rely on an affidavit to determine the identity, ages, or existence of any beneficiaries. Any payment we make in reliance on the affidavit relieves our obligations under this policy to the extent of such payment.

**CHANGE OF OWNER OR BENEFICIARY**

During the Insured's lifetime, you may change beneficiary designations and you may change the ownership designation. If a beneficiary is designated as irrevocable, the beneficiary designation may be changed only with the written consent of the irrevocable beneficiary. We must receive all changes in writing at our Administrative Office. No change takes effect unless recorded by us at our Administrative Office. Upon being recorded by us, any change takes effect on the date the request was signed. All changes are subject to any payment we make before we receive the change.

**DEATH OF BENEFICIARY**

The interest of any beneficiary who dies, or whose existence terminates before the Insured's death, will pass to any surviving beneficiaries according to their respective interests. If no beneficiary survives the Insured, we will pay the death proceeds in one sum to the Owner on the date of the Insured's death, if living, otherwise to such Owner's estate unless provided otherwise in the application or by endorsement.

## **PREMIUM PAYMENT AND REINSTATEMENT PROVISIONS**

### **PAYMENT OF PREMIUMS**

Premiums after the first premium are payable to our Administrative Office. Upon request, we will furnish a receipt signed by an authorized officer.

### **PREMIUMS**

**INITIAL PREMIUM**--The premium paid before the policy will be in force.

**PLANNED PREMIUM**--The premium you have elected to pay. The Planned Premium at issue is shown on the Policy Data Page. This is a flexible premium product where the Planned Premium is selected by you. Planned premiums may be paid until the Insured's attained age 121. **Payment of only the Planned Premium may not be sufficient to prevent this policy from lapsing prior to death of the Insured.**

**ADDITIONAL PREMIUM**--You may make additional premium payments at any time before the Insured's attained age 121. We reserve the right to limit the number and amount of additional premium payments. We may also require satisfactory evidence of the Insured's continued insurability.

### **AMOUNT AND FREQUENCY**

You have chosen the amount and frequency of the Planned Premium at issue. This serves only as an indication of your preference as to the future frequency and amount of payment. Payment of the Planned Premium may or may not maintain this policy until the Insured's death. We reserve the right to limit changes to the amount or frequency of the Planned Premium when the changes could cause an increase in the minimum death benefit.

A requested change in benefits provided by this policy may necessitate a re-determination of the premium required to maintain the No Lapse Guarantee.

### **PREMIUM LIMITS**

We may limit the amount of premium paid so that this policy may continue to qualify as a life insurance policy under any applicable law or regulation. To continue this qualification, we may refuse to accept any additional premium payments or return any premium paid which is in excess of this limit.

### **GRACE PERIOD**

We allow a 60 day grace period, if on any monthly due date, the net cash value is not sufficient to cover the current monthly deduction. The net cash value of this policy equals the Account Value less the surrender charge less any outstanding policy loan(s).

We will mail a notice of the premium required to continue this policy at least 30 days before the end of the grace period to your last known address, and the last known address of any assignee of record. If such premium is not received by us before the end of the grace period, this policy will lapse without value. If the Insured dies during the grace period, we will deduct the amount of any unpaid monthly deductions from the death proceeds. This policy continues in force during the grace period unless surrendered.

### **LAPSE**

If you do not pay the required premium within the grace period, all coverage under this policy, including additional benefits or riders, terminates without value.

### **NO LAPSE GUARANTEE (NLG)**

If the requirements for this guarantee, as described below, are met, your policy will not lapse.

If the cash value of the policy is greater than the amount of any outstanding policy loan(s), this No Lapse Guarantee provision will apply. However, if at any point, any outstanding policy loan(s) exceeds the cash value of the policy, this No Lapse Guarantee provision will no longer apply and the Grace Period and Lapse provisions of this policy will apply.

Under this provision, the policy will not terminate under the Grace Period and Lapse provisions if you meet the NLG values test. The NLG values test is satisfied if the NLG Value minus any outstanding policy loan(s) is greater than zero. This NLG values test must be satisfied on each monthly due date. If, at any monthly due date, the NLG values test is not satisfied, and the net cash value is not sufficient to cover the current monthly deduction, this policy will enter the grace period and the Grace Period and Lapse provisions will apply.

The lapse protection period or length of time the NLG provision is available depends on the calculation of a NLG Value that is defined in the NLG Calculation Provisions. The NLG Value is used only for the purpose of determining whether the NLG provision is available. It does not represent value that can be accessed by you. Further, these calculations do not affect this policy's Account Value or any other value described in this policy.

In general, the lapse protection period provided by the NLG provision is subject to change based on:

- a) Taking a policy loan or withdrawal;
- b) Changing the Face Amount;
- c) Changing the Rate Class;
- d) Adding or deleting riders;
- e) Changing your premium payment amount; and
- f) Making a premium payment late.

The NLG provision will no longer be available at the earliest of:

- a) The date of termination as provided in the Restoration Period provision.
- b) The effective date of the exercise of the Life Protector Paid Up Rider, if attached to the policy.
- c) The date the policy terminates under the Lapse provisions.

#### **REINSTATEMENT**

If this policy terminates as described in the Lapse provision, you may reinstate it within five years after the end of the grace period. After reinstatement, the NLG provision will no longer be available. The requirements for reinstatement are:

- a) submit an application for reinstatement;
- b) submit evidence of the Insured's insurability satisfactory to us;
- c) pay the amount that would have been needed to keep the policy in force as of the date of Lapse;
- d) pay a premium sufficient to keep this policy in force for at least two months following the effective date of reinstatement; and
- e) pay an amount equal to three months of loan interest divided by the net premium factor, if applicable.

We will not reinstate this policy if surrendered for its net cash value. If we reinstate, the coverage, except for the NLG provision, will become effective on the monthly due date on or immediately preceding the date of approval.

Any policy loan that existed at the time of lapse will be reinstated if it is not paid. The Account Value, policy loan and surrender charges on the effective date of reinstatement will be those that were in effect on the date this policy terminated.

The Incontestability and Suicide provisions will apply from the effective date of reinstatement, such date replacing the Policy Date in such provisions. If this policy has been in force for two years from the Policy Date and the Insured is alive two years from the Policy Date, it will be contestable only as to statements made in the reinstatement application.

## NLG CALCULATION PROVISIONS

Various terms used in the NLG Calculations Provisions are solely for purposes of calculating the NLG Value. These terms include the NLG Premium, NLG Premium Reduction, NLG Monthly Expense Charge, NLG Tier Reduction Factor, NLG Tier Amount, NLG Monthly Cost of Insurance, NLG Monthly Cost of Insurance Rates, NLG Net Amount At Risk, NLG Monthly Rider Charges, NLG Death Benefit, and NLG Interest Rate. None of these terms represent amounts actually available, credited or payable to you.

### NLG VALUE

The NLG Value on the Policy Date is equal to:

- a) The premium paid less the NLG Premium Reduction; less
- b) The NLG Monthly Expense Charge; less
- c) The NLG Monthly Rider Charges for the first policy month; less
- d) The NLG Monthly Cost of Insurance for the first policy month.

The NLG Value on a monthly due date is:

- a) The NLG Value on the preceding monthly due date; plus
- b) One month's interest on a), calculated using the NLG Interest Rate; plus
- c) Any NLG Premiums less the NLG Premium Reduction; plus
- d) Interest on c), calculated using the NLG Interest Rate, from the date of receipt to the monthly due date; less
- e) Any withdrawals made since the preceding monthly due date plus interest on those withdrawals, calculated using the NLG Interest Rate; less
- f) The NLG Monthly Expense Charge; less
- g) The NLG Monthly Rider Charges for the current monthly due date; less
- h) The NLG Monthly Cost of Insurance for the current monthly due date.

The interest as described above will never be less than zero.

If any premium is received within 14 calendar days prior to a policy anniversary, we will deduct the NLG Premium Reduction effective on that upcoming policy anniversary in Item c) above.

The NLG Value at any time other than on a monthly due date will be calculated in a manner consistent with that described above.

### NLG PREMIUM

The total NLG Premium paid includes:

- a) premiums paid for the policy; plus
- b) an amount equal to any reduction in the policy's current monthly cost of insurance charge and the current monthly term life insurance rider cost of insurance charge for any term riders on the life of the Insured declared as a wellness reward from a wellness reward rider, if applicable; plus
- c) the Amount Specified credited under a waiver of specified premium rider, if applicable.

If within the NLG Exchange Period as shown on the Policy Data Page but after the Policy Date, you add any amounts to this policy from any other life policy that you transfer to us and such transfer qualifies within Section 1035 of the Internal Revenue Code, those amounts will be treated as NLG Premium received as of the Policy Date for the purpose of calculating the NLG Value. All subsequent NLG Values up to the current monthly due date will then be recalculated.

### NLG PREMIUM REDUCTION

The NLG Premium Reduction used in calculating the NLG Value is determined by multiplying the appropriate NLG Tier Amount by the corresponding NLG Tier Reduction Factor, then adding the results for all applicable tiers. There are four levels of NLG Tier Reduction Factors as shown on the Policy Data Page. The NLG Tier Reduction Factors are based on the Insured's issue age, policy duration, sex, rate class, Insured Face Amount and the amount of NLG Premium paid.

There are four levels of NLG Tier Amounts. The NLG Tier Amounts are determined each policy year as follows:

- Tier 1 Amount - total NLG Premiums paid for that policy year up to and including the NLG Tier 1 Maximum Premium.
- Tier 2 Amount - total NLG Premiums paid for that policy year above the NLG Tier 1 Maximum Premium up to and including the NLG Tier 2 Maximum Premium.
- Tier 3 Amount - total NLG Premiums paid for that policy year above the NLG Tier 2 Maximum Premium up to and including the NLG Tier 3 Maximum Premium.
- Tier 4 Amount - total NLG Premiums paid for that policy year above the NLG Tier 3 Maximum Premium.

In the event of a change in the Face Amount, corresponding changes will be made to the Table of NLG Factors and Rates.

#### **NLG MONTHLY EXPENSE CHARGE**

The NLG Monthly Expense Charge is used in the NLG Value calculation. The NLG Monthly Expense Charge is calculated by multiplying the NLG Monthly Expense Charge Rate per \$1,000, shown on the Policy Data Page, by the NLG Death Benefit.

#### **NLG MONTHLY RIDER CHARGES**

The NLG Monthly Rider Charges used in calculating the NLG Value for riders attached to this policy are equal to:

- a) Zero for any term riders on the life of the policy Insured and any riders that do not have a monthly cost; plus
- b) The monthly costs as shown in the Table of NLG Monthly Rider Charges on the Policy Data Page for all other riders attached to this policy.

#### **NLG MONTHLY COST OF INSURANCE**

The NLG Monthly Cost of Insurance used in calculating the NLG Value is determined on each monthly due date and is calculated as follows:

- a) Calculate the NLG Net Amount At Risk by:
  - 1. Dividing the NLG Death Benefit on the monthly due date by 1.00246627; then
  - 2. Subtracting the NLG Value on the monthly due date before deduction of the NLG Monthly Cost of Insurance; then
- b) Divide the NLG Net Amount At Risk by 1,000; then
- c) Multiply the result of b) by the applicable NLG Monthly Cost of Insurance Rate.

The minimum NLG Net Amount at Risk is zero.

#### **NLG MONTHLY COST OF INSURANCE RATES**

The NLG Monthly Cost of Insurance Rates used in calculating the NLG Monthly Cost of Insurance are based on the Insured's issue age, policy duration, sex, band, Insured Face Amount, current rate class and rating, if any. The NLG Monthly Cost of Insurance Rates are shown on the Policy Data Page for the NLG provision.

#### **NLG DEATH BENEFIT**

Under Death Benefit Option 1, the NLG Death Benefit is calculated by multiplying the NLG Face Amount by the NLG Face Amount Multiplier. The NLG Death Benefit is used in calculating the NLG Monthly Cost of Insurance and the NLG Monthly Expense Charge. The NLG Face Amount Multiplier used will vary based upon the NLG Face Amount. The NLG Face Amount is equal to the current policy Face Amount plus the current face amount of any term riders on the life of the Insured.

Under Death Benefit Option 2, the NLG Death Benefit is calculated by multiplying the NLG Face Amount by the NLG Face Amount Multiplier and then adding the NLG Value. The NLG Death Benefit is used in calculating the NLG Monthly Cost of Insurance and the NLG Monthly Expense Charge. The NLG Face Amount Multiplier used will vary based upon the NLG Face Amount. The NLG Face Amount is equal to the current policy Face Amount plus the current face amount of any term riders on the life of the Insured.

### **NLG INTEREST RATE**

The NLG Interest Rate is the interest rate used in the NLG Value calculation. The NLG Interest Rate is based on the Insured's issue age, sex, rate class and death benefit option chosen on the policy and is shown on the Policy Data Page for the NLG provision.

### **RESTORATION PERIOD**

If the NLG values test is not satisfied, you will no longer have the lapse protection provided under the NLG provision and the restoration period will begin. The restoration period lasts for 60 consecutive monthly due dates. If the NLG Value minus any outstanding policy loan(s) remains at or below zero for the entire restoration period, the NLG provision will terminate. If the NLG Value minus any outstanding policy loan(s) exceeds zero at any monthly due date within such restoration period, then the NLG lapse protection will be deemed restored. A new five-year restoration period will begin at any subsequent monthly due date at which the NLG Value minus any outstanding policy loan(s) equals or is below zero.

## **DEATH BENEFIT PROVISIONS**

### **DEATH BENEFIT**

The death benefit depends on the Death Benefit Option in effect on the date of the Insured's death. The Death Benefit Option on the Policy Date is shown on the Policy Data Page.

After the Insured's attained age 121, the death benefit will be equal to the death benefit in effect at the Insured's Attained Age 121, but not less than the Account Value multiplied by the Percentage of Account Value shown in the Table of Minimum Death Benefits on the Policy Data Page.

### **DEATH BENEFIT OPTIONS**

OPTION 1. The death benefit is the greater of:

- a) the current policy Face Amount plus the Face Amount of any term riders on the life of the Insured; or
- b) the minimum death benefit described below.

OPTION 2. The death benefit is the greater of:

- a) the current policy Face Amount plus the Face Amount of any term riders on the life of the Insured plus the Account Value; or
- b) the minimum death benefit described below.

Any death benefit referenced within a term rider on the life of the Insured attached to this policy is included in these calculations and will not be paid separately.

### **DEATH BENEFIT COMPLIANCE TEST**

Death Benefit Compliance Tests are used to determine if a policy will qualify as life insurance under applicable tax laws. There are two compliance tests which may be used:

- a) the Guideline Premium Test; and
- b) the Cash Value Accumulation Test.

The test which you selected when this policy was issued is shown on the Policy Date Page. You cannot change your election of the Death Benefit Compliance Test after the Policy Date.

### **MINIMUM DEATH BENEFIT**

At any time, the minimum death benefit is equal to a percentage of the Account Value. The applicable percentage is based on the attained age of the Insured at death and is shown in the Table of Minimum Death Benefits on the Policy Data Page.

## **DEATH PROCEEDS**

Proceeds payable on the death of the Insured equal the death benefit calculated as of the date of the death of the Insured less any policy loan.

We will pay the proceeds to the beneficiary:

- a) if this policy is in force on the date of the Insured's death;
- b) upon our receipt of due proof of the Insured's death; and
- c) subject to the provisions, terms and conditions of this policy.

Death proceeds will be paid in a single sum unless a payment option is elected as described in the Payment Options Provisions of this policy.

We will pay death proceeds on the death of any person(s) insured by any rider attached to this policy as provided in the rider.

## **INTEREST ON DEATH PROCEEDS**

We will pay interest on death proceeds as required by the law of the state in which the application was signed. Interest, if any, will be paid in a single lump sum for the period from the date of death to the earliest of:

- a) the date of payment; or
- b) the date of any agreement issued under the Payment Options Provisions of this policy; or
- c) one year from the date of death, unless otherwise required by law.

The rate of interest will be the amount required by law.

Payment may be made by providing access to the death proceeds through a draft account.

## **POLICY CHANGE PROVISIONS**

### **CHANGE IN FACE AMOUNT**

After the first policy year, you may request to change the Face Amount, subject to our approval, by sending a written request to our Administrative Office, subject to the following conditions:

a) **Face Amount decreases**

The decrease becomes effective on the monthly due date on or immediately preceding the date of our approval of your request.

We will apply decreases in the following order:

- 1) against the Face Amount provided by the most recent increase; then
- 2) against the next most recent increases successively; then
- 3) against the Face Amount At Issue.

The Face Amount remaining in force after any requested decrease may not be less than the Minimum Face Amount shown on the Policy Data Page. Your surrender charges and the monthly expense charges do not reduce when decreasing the Face Amount. We reserve the right to refuse any requested decrease which would cause this policy not to qualify as a life insurance policy.

We may limit the number of decreases to not more than one in any 12-month period.

b) **Face Amount increases**

A request for an increase in the Face Amount will be subject to the following requirements:

- 1) submit a supplemental application;
- 2) submit evidence of the Insured's insurability satisfactory to us; and
- 3) submit a premium applicable to the increase, if required.

Increases in the Face Amount are subject to our normal underwriting rules, issue amounts, and age limits. Upon our approval, a request becomes effective on the monthly due date on or immediately preceding the date of our approval of your request. Your surrender charges and monthly expense charges will increase when increasing the Face Amount.

In the event of a change in the Face Amount, the premium needed to keep the policy in force may increase. You may want to contact your agent for further information on how such a change will impact your policy.

We will send you updated Policy Data Pages including a Table of Surrender Charges applicable to the requested increase.

We may limit the number of increases to not more than one in any 12-month period.

#### **CHANGE IN DEATH BENEFIT OPTION**

After the first policy year, you may request to change from Death Benefit Option 1 to Death Benefit Option 2. We require evidence satisfactory to us of the Insured's continued insurability. The new Face Amount will be the death benefit under Death Benefit Option 1 less the Account Value on the effective date of the change. You may not change the Death Benefit Option if it results in a Face Amount below the Minimum Face Amount shown on the Policy Data Page.

After the first policy year, you may change from Death Benefit Option 2 to Death Benefit Option 1. The new Face Amount will be the death benefit under Death Benefit Option 2 on the effective date of the change.

Changes in the Death Benefit Option are effective on the monthly due date on or immediately preceding the date of our approval of your request. You may not change the Death Benefit Option more than once in any 12-month period.

#### **CHANGE IN RATE CLASS**

You may request a change in the Rate Class of the Insured or any Covered Insured under a rider attached to the policy at any time while the policy is in force by sending a written request to our Administrative Office. Evidence of the Insured's and/or Covered Insured's insurability under the requested rate class must be submitted to us. All changes in the Rate Class are subject to our then current underwriting rules, issue amounts, and age limits. Upon our approval, a request becomes effective on the monthly due date on or immediately preceding the date of our approval of your request. We will send you revised Policy Data Pages based on the new rate classification.

#### **ADDITION OF RIDERS**

You may request that additional benefits provided by rider be added to the policy after the Policy Date, if that rider can be added to a policy after issue, by sending a written request to our Administrative Office. Evidence of insurability may be required depending on the rider you choose to add. The addition of any rider is subject to its availability with the policy to which it will be attached at the time the request is received and our then current underwriting rules, issue amounts, and age limits. Upon our approval, a request becomes effective on the monthly due date on or immediately preceding the date of our approval of your request. We will send you the requested rider form and revised policy data pages based on the new rider.

### **NONFORFEITURE PROVISIONS**

#### **ACCOUNT VALUE**

The Account Value of this policy on the Policy Date is the initial Net Premium minus the monthly deduction for the first month.

We calculate the Account Value on a monthly due date as:

- a) the Account Value on the preceding monthly due date; plus
- b) one month's interest on a); plus
- c) any net premiums received since the preceding monthly due date plus interest on those net premiums paid to the monthly due date; minus
- d) any withdrawals made since the preceding monthly due date plus interest on those withdrawals paid to the monthly due date; minus
- e) the monthly deduction for the current monthly due date.

The Account Value at any time other than at the beginning of a policy month will be calculated in a consistent manner.

## **MONTHLY DEDUCTION**

We calculate monthly deductions for a policy month as:

- a) the monthly cost of insurance; plus
- b) the monthly cost of additional benefits provided by rider; plus
- c) the monthly expense charge; plus
- d) the monthly policy charge for this policy period.

There are no monthly deductions after the Insured's Attained Age 121.

## **POLICY EXPENSE CHARGES**

This policy includes both a monthly policy charge and a monthly expense charge.

The monthly policy charge will never be more than the Maximum Monthly Policy Charge shown on the Policy Data Page. The monthly policy charge is based on the policy form. Any change in the monthly policy charge will apply uniformly to all members that have been issued this policy form.

The maximum monthly expense charge for the face amount on the Policy Date is equal to the Maximum Monthly Expense Charge Rate shown on the Policy Data Page for the appropriate Insured Face Amount multiplied by the Face Amount at Issue shown on the Policy Data Page divided by \$1,000. We base the monthly expense charge rate on the Insured's issue age, sex, rate class and Insured Face Amount. Any change in the monthly expense charge rates will apply uniformly to all members of the same issue age, sex, rate class and Insured Face Amount. The monthly expense charge rate for the Face Amount at Issue will never be greater than the Maximum Monthly Expense Charge Rate for the appropriate Insured Face Amount shown on the Policy Data Page.

There will be a separate maximum monthly expense charge applicable to any face amount increase. The maximum monthly expense charge for a face amount increase is equal to the maximum monthly expense charge rate for the Insured's attained age, sex, rate class and Insured Face Amount on the effective date of the face amount increase multiplied by the face amount increase divided by \$1,000. We base the monthly expense charge rate on the Insured's attained age, sex, rate class and Insured Face Amount on the effective date of the face amount increase. Any change in the monthly expense charge rates will apply uniformly to all members of the same attained age, sex, rate class and Insured Face Amount on the effective date of the face amount increase. The monthly expense charge rate for a face amount increase will never be greater than the maximum monthly expense charge rate based on the Insured's attained age, sex, rate class and Insured Face Amount at the time of the face amount increase.

## **MONTHLY COST OF INSURANCE**

We calculate monthly cost of insurance for this policy as the cost of insurance rate multiplied by the net amount at risk.

The cost of insurance rate is described in the Cost of Insurance Rates provision. The net amount at risk is equal to:

- a) the death benefit on the monthly due date divided by the Interest Factor shown on the Policy Data Page; minus
- b) the Account Value on the monthly due date after deduction of the monthly expense charge, the monthly cost of additional benefits provided by rider and the monthly policy charge; divided by
- c) 1000.

If Death Benefit Option 1 is in effect and there have been increases in the Face Amount, the Account Value is first considered a part of the Face Amount at Issue for the purpose of determining the net amount at risk. If the Account Value exceeds the Face Amount at Issue, such excess is considered a part of any Face Amount increase in the order of the increases and then considered part of the death benefit attributed to any riders on the Insured, if attached to this policy.

#### **COST OF INSURANCE RATES**

We base cost of insurance rates on the Insured's sex, issue age, policy duration, rate class, and Insured Face Amount. For the Face Amount at Issue, the rate class on the Policy Date will apply. For each increase in the Face Amount, the rate class applicable to the increases will apply. When the death benefit is equal to the minimum death benefit, the rate class for the most recent increase will apply to that portion of the death benefit equal to the excess of the death benefit over the Face Amount.

We can change the rates from time to time. We will determine the monthly cost of insurance rates charged according to our expectations of future mortality, interest, persistency and expenses. Any change in the cost of insurance rates will apply uniformly to all members of the same sex, issue age, policy duration, and rate class and the Insured Face Amount and will never be greater than those shown in the Table of Monthly Guaranteed Maximum Cost of Insurance Rates shown on the Policy Data Page.

#### **INTEREST RATES**

The Guaranteed Interest Rate is shown on the Policy Data Page. We may apply interest rates in excess of the Guaranteed Interest Rate in the calculation of the Account Value at an increased rate and in a manner we determine. This current interest rate will be declared no more frequently than once per policy year.

#### **CASH VALUE**

The cash value equals the Account Value less the surrender charge.

#### **SURRENDER CHARGE**

The Table of Surrender Charges is shown on the Policy Data Page.

If we approve a requested increase in the Face Amount, we will send you a Table of Surrender Charges applicable to the requested increase. Your surrender charges do not reduce when decreasing the Face Amount.

#### **NET CASH VALUE**

The net cash value of this policy equals the cash value of this policy less any outstanding policy loan(s).

#### **SURRENDER**

You may surrender this policy while this policy is in force and the Insured is living. On surrender, the proceeds will be the net cash value. You must send written notice of surrender to our Administrative Office. If you surrender this policy within 30 days after a policy anniversary, the net cash value will not be less than the net cash value on that anniversary, less any policy loans or withdrawals made and withdrawal charges deducted on or after the anniversary. A surrender terminates this policy.

We may delay payment, except to pay premiums on other policies with us, for up to six months after we receive the surrender request.

## **WITHDRAWALS**

After the first policy year you may make withdrawals from this policy, while the Insured is living. You must make your request to us in writing. We may limit the number of withdrawals to not more than two in any 12-month period.

The amount of the withdrawal will equal the amount paid to you plus any applicable withdrawal charge. Each policy year after the first policy year, you are eligible for a penalty free withdrawal. A penalty free withdrawal is a withdrawal made without incurring a withdrawal charge. The penalty free withdrawal amount on the date of withdrawal is equal to the Free Withdrawal Percentage shown on the Policy Data Page multiplied by the cash value as of the date of the withdrawal, less any prior penalty free withdrawals taken in that policy year, but not less than zero. If less than the Free Withdrawal Percentage is withdrawn in any policy year, the remaining amount does not roll over to future policy years.

The amount of a withdrawal may not be more than the net cash value less a premium sufficient to keep this policy in force to the end of the current policy year.

When you make a withdrawal, we reduce the Account Value by the amount paid to you and the withdrawal charge. If Death Benefit Option 1 is in effect, the Face Amount will be reduced by the amount of the withdrawal. We apply the reduction in the Face Amount in the following order:

- a) against the Face Amount at Issue; then
- b) against coverage provided by the next earliest increase; then
- c) against coverage provided by the most recent increase.

We will not allow a withdrawal if it results in a Face Amount less than the Minimum Face Amount shown on the Policy Data Page.

We may delay payment, except to pay premiums on policies with us, for up to six months after the withdrawal request.

## **WITHDRAWAL CHARGE**

The withdrawal charge is equal to  $A \times (B-D)/(C-D) + E$  where:

- A is the surrender charge on the date of withdrawal.
- B is the amount withdrawn from the Account Value.
- C is the net cash value on the date of withdrawal.
- D is the penalty free withdrawal amount on the date of withdrawal.
- E is a withdrawal fee up to \$25.00.

In this calculation, the result of  $A \times (B-D)/(C-D)$  cannot be less than zero.

## **TERMINATION OF INSURANCE**

This policy terminates when any one of the following occurs:

- a) we receive your written request for full surrender;
- b) the Insured dies; or
- c) the required premium has not been paid when the grace period ends.

## **BASIS OF COMPUTATIONS**

Minimum cash values are based on the guaranteed mortality table and Guaranteed Interest Rate shown on the Policy Data Page.

The non-forfeiture values for this policy are never less than the minimums required on the Policy Date by the state in which the application is signed. A detailed statement of the method of computing values has been filed with the insurance supervisory official of the state in which the application was signed.

## LOAN PROVISIONS

### POLICY LOAN

At any time while this policy is in force you may request a policy loan. You must make your request to us in writing. Your policy and its values are automatically assigned to us as security for a policy loan. We may postpone making a policy loan, except for loans to pay premiums on policies with us, for up to six months after receiving the loan request.

The maximum amount available for a policy loan is:

- a) the net cash value as of the date of the policy loan; less
- b) loan interest to the next policy anniversary; less
- c) a premium sufficient to keep this policy in force to the end of the current policy year.

You may make more than one policy loan on this policy subject to the maximum amount available for a policy loan. All outstanding policy loans and any unpaid loan interest will be added together and called the outstanding loan balance. If the outstanding loan balance ever exceeds the cash value, the Grace Period and Lapse provisions of this policy will apply immediately.

We will notify you of:

- a) the loan interest rate at the time the policy loan is made; and
- b) any loan interest rate change on existing policy loans. The change will be effective on the next policy anniversary.

We will send notification of the change to you not less than 31 days before making the change.

### LOAN INTEREST

Loan interest is payable in advance at the time of the new loan and on each policy anniversary through the next policy anniversary and accrues daily at the annual interest rate we establish. Interest not paid when due will be added to the policy loan and will bear interest at the rate then in effect.

We calculate loan interest at the following rates:

- a) The Annually Declared Loan Rate per annum payable in advance, for any loans made during the first ten policy years, or on the balance of any policy loan made after the tenth policy year in excess of the greater of:
  - 1) 10% of the net cash value; or
  - 2) the net cash value, less the sum of all premiums paid, plus the sum of all withdrawals.

We may change the Annually Declared Loan Rate from time to time. It will be no greater than the Maximum Annually Declared Loan Rate shown on the Policy Data Page. The new rate will apply to all new and outstanding loans other than those described in b) below.

- b) The Minimum Annually Declared Loan Rate shown on the Policy Data Page per annum payable in advance, for any loans made after the tenth policy year on any new policy loan made that does not exceed the greater of:
  - 1) 10% of the net cash value; or
  - 2) the net cash value, less the sum of all premiums paid plus, the sum of all withdrawals.

If more than one loan is taken in a given policy year under b) above, the maximum amount available for each loan is equal to the maximum of:

- 1) 10% of the net cash value less the sum of all loans previously received during that policy year under b) above; or
- 2) the net cash value, less the sum of all premiums paid, plus the sum of all withdrawals.

We will credit interest at least annually at the Guaranteed Interest Rate shown on the Policy Data Page on the outstanding balance of any policy loans under the Annually Declared Loan Interest Option.

### REPAYMENT

You may repay any loan in whole or in part at any time while this policy is in force and the Insured is living.

You may not make partial repayment of any loan less than \$10.00 except with our consent. Unless otherwise designated, any payment received will be treated as a loan repayment to the extent a loan is outstanding.

## PAYMENT OPTIONS PROVISIONS

### ELECTION OF OPTIONS

In lieu of payment of a single sum, you may elect to have any proceeds payable under this policy paid in whole or in part under one of the payment options provided below. These options shall be available whether the proceeds are payable from a death claim or from surrender of this policy. If no option is elected by you during the Insured's lifetime, the beneficiary may do so. Election must be made before payment of the proceeds of this policy has been made.

### GENERAL CONDITIONS

Election of any payment option is subject to the following conditions:

- a) Election or revocation will become effective only when a properly written request has been recorded at our Administrative Office. Any election may be revoked during the lifetime of the Insured and before the proceeds of this policy are payable.
- b) Any change of beneficiary subsequent to the election of an option will automatically revoke the election.
- c) If this policy is assigned, or if the payee is a corporation, association, partnership, or trustee, the options will be available only with our consent.
- d) A settlement agreement attached to this policy will be effective only when countersigned by us.

### DESCRIPTION OF PAYMENT OPTIONS

Subject to the stated conditions, all or part of the policy proceeds may be applied under one of the following options:

- **Interest income.** Proceeds may be left with us until death of the payee or for a fixed number of years not in excess of 30. Interest will be calculated on the proceeds at the current rate we set but not less than 1.5%. The interest may be left with us to accumulate or the payee may request to receive interest payments periodically.
- **Life income.** Periodic payments will be made during the lifetime of the payee. A guaranteed payment period can be selected. Payments will not be less than shown in the Payment Option Table that follows. In the event of the death of the payee during the guaranteed payment period, payments will be continued to a beneficiary named by the payee for the remainder of the guaranteed payment period. With our approval, proceeds may be applied under any other payment option in use by us at the time of settlement.
- **Other Options.** Additional payment options are available upon request including joint and 50% survivor life income. You may contact us for the rates and terms of any additional payment options.

### REQUIREMENTS FOR PAYMENTS

The minimum proceeds that may be applied under any payment option is \$5,000. Proceeds less than this amount will be paid in one lump sum to the payee. Interest payments or periodic payments may be made annually, semi-annually, quarterly or monthly as long as each payment is at least \$25.00. If the payments become less than \$25.00, we will have the right to decrease the frequency with which the payments are made. All periodic payments are computed on the basis of payments being due at the beginning of each installment period. The size of periodic payments under life income are based on the sex and age nearest birthday at the time payments begin, of the person or persons on whose life payments are based. Payment will be subject to satisfactory proof of age and sex.

### SUPPLEMENTARY CONTRACT

When settlement is made, we will issue a supplementary contract upon surrender of this policy.

## PAYMENT OPTION TABLE

Minimum monthly periodic payments for each \$1,000 of proceeds

MALE	LIFE	10 YEAR CERTAIN & LIFE	FEMALE	LIFE	10 YEAR CERTAIN & LIFE
50	3.06	3.05	50	2.84	2.84
51	3.12	3.11	51	2.90	2.89
52	3.19	3.17	52	2.95	2.94
53	3.26	3.24	53	3.01	3.00
54	3.33	3.31	54	3.07	3.06
55	3.41	3.38	55	3.14	3.13
56	3.49	3.46	56	3.21	3.19
57	3.57	3.54	57	3.28	3.26
58	3.66	3.62	58	3.35	3.33
59	3.75	3.71	59	3.43	3.41
60	3.85	3.81	60	3.52	3.49
61	3.96	3.90	61	3.61	3.58
62	4.07	4.01	62	3.70	3.67
63	4.19	4.12	63	3.80	3.77
64	4.32	4.23	64	3.91	3.87
65	4.46	4.35	65	4.02	3.97
66	4.61	4.48	66	4.15	4.09
67	4.76	4.61	67	4.28	4.21
68	4.93	4.75	68	4.41	4.33
69	5.10	4.89	69	4.56	4.47
70	5.29	5.04	70	4.72	4.61
71	5.49	5.20	71	4.90	4.76
72	5.70	5.36	72	5.08	4.91
73	5.92	5.52	73	5.28	5.08
74	6.16	5.69	74	5.50	5.25
75	6.41	5.86	75	5.73	5.43
76	6.69	6.04	76	5.98	5.62
77	6.98	6.22	77	6.24	5.81
78	7.29	6.41	78	6.53	6.01
79	7.62	6.59	79	6.85	6.21
80	7.98	6.78	80	7.18	6.42
81	8.36	6.96	81	7.55	6.62
82	8.77	7.14	82	7.95	6.83
83	9.21	7.32	83	8.38	7.04
84	9.69	7.49	84	8.84	7.24
85	10.20	7.66	85	9.35	7.43
86	10.74	7.82	86	9.90	7.62
87	11.34	7.97	87	10.49	7.80
88	11.98	8.12	88	11.14	7.96
89	12.66	8.25	89	11.83	8.12
90	13.40	8.38	90	12.56	8.27
91	14.18	8.49	91	13.34	8.40
92	15.02	8.59	92	14.17	8.52
93	15.92	8.68	93	15.05	8.62
94	16.91	8.75	94	16.01	8.70
95	18.02	8.81	95	17.07	8.78

This table is based on the Annuity 2000 Mortality Table projected for 20 years using 100% of Projection Scale G, at 1.5% interest, compounded annually. Guaranteed payments for ages not shown in the table are available upon request.





**AVIVA**

**Aviva Life and Annuity Company**

Home Office: [7700 Mills Civic Parkway, West Des Moines, Iowa 50266-3842]

Administrative Office: [7700 Mills Civic Parkway, West Des Moines, Iowa 50266-3842]

[1-800-800-9882]

**FLEXIBLE PREMIUM ADJUSTABLE  
LIFE INSURANCE  
WITH NO LAPSE GUARANTEE**

**Death proceeds payable upon the death of the Insured.  
Flexible premiums payable until the Insured's Age 121.  
Adjustable death benefit.  
Non-participating.**

[ POLICY DATA PAGE (continued) ]

POLICY NUMBER: [ AVIVA 4 ]  
 INSURED: [ JOHN DOE ]

**TABLE OF MINIMUM DEATH BENEFITS**

<b>POLICY YEAR</b>	<b>ATTAINED AGE OF INSURED</b>	<b>PERCENTAGE OF ACCOUNT VALUE</b>	<b>POLICY YEAR</b>	<b>ATTAINED AGE OF INSURED</b>	<b>PERCENTAGE OF ACCOUNT VALUE</b>
[1	35	489.02%	34	68	171.94%
2	36	472.17%	35	69	167.70%
3	37	455.91%	36	70	163.62%
4	38	440.21%	37	71	159.72%
5	39	425.10%	38	72	155.97%
6	40	410.54%	39	73	152.43%
7	41	396.50%	40	74	149.07%
8	42	383.00%	41	75	145.88%
9	43	370.04%	42	76	142.83%
10	44	357.60%	43	77	139.92%
11	45	345.67%	44	78	137.17%
12	46	334.24%	45	79	134.56%
13	47	323.26%	46	80	132.13%
14	48	312.73%	47	81	129.84%
15	49	302.54%	48	82	127.71%
16	50	292.69%	49	83	125.71%
17	51	283.19%	50	84	123.84%
18	52	274.06%	51	85	122.08%
19	53	265.30%	52	86	120.44%
20	54	256.89%	53	87	118.92%
21	55	248.86%	54	88	117.52%
22	56	241.21%	55	89	116.23%
23	57	233.91%	56	90	115.04%
24	58	226.93%	57	91	113.93%
25	59	220.22%	58	92	112.85%
26	60	213.77%	59	93	111.78%
27	61	207.60%	60	94	110.70%
28	62	201.71%	61	95	109.55%
29	63	196.11%	62	96	108.27%
30	64	190.80%	63	97	106.71%
31	65	185.75%	64	98	104.71%
32	66	180.94%	65	99	101.97%
33	67	176.35%	66	100 and older	101.97%]]

## PAYMENT OPTION TABLE

Minimum monthly periodic payments for each \$1,000 of proceeds

AGE	LIFE	10 YEAR CERTAIN & LIFE
50	2.95	2.94
51	3.01	3.00
52	3.07	3.06
53	3.14	3.12
54	3.20	3.19
55	3.27	3.25
56	3.35	3.33
57	3.42	3.40
58	3.51	3.48
59	3.59	3.56
60	3.69	3.65
61	3.78	3.74
62	3.89	3.84
63	4.00	3.94
64	4.12	4.05
65	4.24	4.17
66	4.37	4.29
67	4.52	4.41
68	4.67	4.54
69	4.83	4.68
70	5.00	4.83
71	5.19	4.98
72	5.39	5.14
73	5.60	5.30
74	5.82	5.47
75	6.07	5.65
76	6.33	5.83
77	6.61	6.02
78	6.91	6.21
79	7.23	6.40
80	7.58	6.60
81	7.95	6.80
82	8.35	6.99
83	8.79	7.18
84	9.26	7.37
85	9.77	7.55
86	10.32	7.72
87	10.91	7.89
88	11.55	8.04
89	12.24	8.19
90	12.98	8.32
91	13.76	8.45
92	14.59	8.56
93	15.48	8.65
94	16.46	8.73
95	17.54	8.80

This table is based on the Annuity 2000 Mortality Table projected for 20 years using 100% of Projection Scale G, at 1.5% interest, compounded annually, assuming 50% of the payees are male and 50% of the payees are female.

Guaranteed payments for ages not shown in the table are available upon request.

SERFF Tracking Number: NDPL-127038887 State: Arkansas  
 Filing Company: Aviva Life and Annuity Company State Tracking Number: 48211  
 Company Tracking Number: 2UHE11  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: 2UHE11  
 Project Name/Number: 2UHE11/2UHE11

## Supporting Document Schedules

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

**Satisfied - Item:** Flesch Certification

**Comments:**

**Attachment:**

AR Readability Cert.pdf

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

**Satisfied - Item:** Application

**Comments:**

Application Form 14530 2/07, approved by your Department on 8/28/06, will be used to apply for this product.

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

**Satisfied - Item:** List of Forms Affected by NLG  
 Monthly Rider Charges Provision

**Comments:**

**Attachment:**

List of Forms Affected by NLG - AR.pdf

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

**Satisfied - Item:** Certifications

**Comments:**

**Attachments:**

AR Reg 19 cert.pdf

AR Reg 34 cert.pdf

AR Reg 49 cert.pdf

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

SERFF Tracking Number: NDPL-127038887 State: Arkansas  
Filing Company: Aviva Life and Annuity Company State Tracking Number: 48211  
Company Tracking Number: 2UHE11  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: 2UHE11  
Project Name/Number: 2UHE11/2UHE11

**Date:**

**Satisfied - Item:** Guaranteed COI Rates

**Comments:**

**Attachment:**

Guaranteed COIs.pdf

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Explanation of Variability

**Comments:**

**Attachment:**

AR, NM GUSIII EOv.pdf

AR

**ARKANSAS READABILITY CERTIFICATION**

**This is to certify that the following forms have achieved a Flesch Reading Ease Score of as indicated below and comply with the requirements of Arkansas Statute Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.**

**FORM NUMBER  
AND NAME**

**FLESCH SCORE**

**Form 2UHE11 – Flexible Premium Adjustable Life Insurance with No Lapse Guarantee      51.2**

**Aviva Life and Annuity Company**



**Chris Guttin  
ASA / Vice President-Product Operations**

**3/9/2011  
Date**

**RD/CRT/AR**

**List of Approved Forms Affected By NLG Monthly Rider Charges Provision  
State of Arkansas**

<b>Form Name</b>	<b>Form Number</b>	<b>Approval Date</b>	<b>SERFF Tracking Number</b>	<b>State Tracking Number</b>
Waiver of Specified Premium Rider	21043F02	4/29/02	N/A	N/A
Guaranteed Purchase Option Rider	21011F02	5/1/02	N/A	N/A
Wellness Benefits and Rewards Rider	2WFLAJ07-2	7/24/08	NDPL-125731602	39670
Children's Insurance Rider	2CIBUA09	8/28/08	NDPL-125760216	40082
Term Life Insurance Rider	21052F02	5/1/02	N/A	N/A

**Arkansas Certification  
Regulation 19**

**I certify that this submission meets the provisions of Regulation 19, Section 10B, as well as all applicable statutes, regulations, and bulletins of the State of Arkansas.**

**Aviva Life and Annuity Company**



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**Chris Guttin, ASA  
Vice-President-Product Operations**

**2/15/2011**

---

**Date**

**Form Numbers**

Form 2UHE11 – Flexible Premium Adjustable Life Insurance with No Lapse Guarantee

**Regulation 19**

**Arkansas Certification  
Regulation 34**

**I certify that this submission meets the provisions of Arkansas Rule and Regulation 34.**

**Aviva Life and Annuity Company**



---

**Chris Guttin, ASA  
Vice-President-Product Operations**

**2/15/2011**

---

**Date**

**Form Numbers**

Form 2UHE11 – Flexible Premium Adjustable Life Insurance with No Lapse Guarantee

**Regulation 34**

**Arkansas Certification  
Regulation 49**

**We have reviewed Regulation 49 against the issue procedures of the Company and certify that we are in compliance with the requirements of Regulation 49.**

**Aviva Life and Annuity Company**



---

**Chris Guttin, ASA  
Vice-President-Product Operations**

**2/15/2011**

**Date**

**Form Numbers**

Form 2UHE11 – Flexible Premium Adjustable Life Insurance with No Lapse Guarantee

**Guaranteed Cost of Insurance Charges**  
**Form 2UHE11**

Attained Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
0	0.00000	0.00000	0.97051	0.00000	0.00000	0.00000	0.00000	0.48012	0.00000	0.00000
1	0.00000	0.00000	0.56017	0.00000	0.00000	0.00000	0.00000	0.35007	0.00000	0.00000
2	0.00000	0.00000	0.39008	0.00000	0.00000	0.00000	0.00000	0.26004	0.00000	0.00000
3	0.00000	0.00000	0.27004	0.00000	0.00000	0.00000	0.00000	0.20002	0.00000	0.00000
4	0.00000	0.00000	0.21002	0.00000	0.00000	0.00000	0.00000	0.19002	0.00000	0.00000
5	0.00000	0.00000	0.21002	0.00000	0.00000	0.00000	0.00000	0.18002	0.00000	0.00000
6	0.00000	0.00000	0.22003	0.00000	0.00000	0.00000	0.00000	0.18002	0.00000	0.00000
7	0.00000	0.00000	0.22003	0.00000	0.00000	0.00000	0.00000	0.21002	0.00000	0.00000
8	0.00000	0.00000	0.22003	0.00000	0.00000	0.00000	0.00000	0.21002	0.00000	0.00000
9	0.00000	0.00000	0.23003	0.00000	0.00000	0.00000	0.00000	0.21002	0.00000	0.00000
10	0.00000	0.00000	0.23003	0.00000	0.00000	0.00000	0.00000	0.22003	0.00000	0.00000
11	0.00000	0.00000	0.27004	0.00000	0.00000	0.00000	0.00000	0.23003	0.00000	0.00000
12	0.00000	0.00000	0.33006	0.00000	0.00000	0.00000	0.00000	0.27004	0.00000	0.00000
13	0.00000	0.00000	0.39008	0.00000	0.00000	0.00000	0.00000	0.30005	0.00000	0.00000
14	0.00000	0.00000	0.47012	0.00000	0.00000	0.00000	0.00000	0.33006	0.00000	0.00000
15	0.00000	0.00000	0.61020	0.00000	0.00000	0.00000	0.00000	0.35007	0.00000	0.00000
16	0.00000	0.00000	0.74030	0.00000	0.79034	0.00000	0.00000	0.39008	0.00000	0.41009
17	0.00000	0.00000	0.85039	0.00000	0.97051	0.00000	0.00000	0.41009	0.00000	0.46011
18	0.92046	0.92046	0.92046	1.11067	1.11067	0.42010	0.42010	0.42010	0.50014	0.50014
19	0.94048	0.94048	0.94048	1.21079	1.21079	0.45011	0.45011	0.45011	0.54016	0.54016
20	0.95049	0.95049	0.95049	1.27087	1.27087	0.45011	0.45011	0.45011	0.58018	0.58018
21	0.95049	0.95049	0.95049	1.33096	1.33096	0.46011	0.46011	0.46011	0.61020	0.61020
22	0.95049	0.95049	0.95049	1.40106	1.40106	0.48012	0.48012	0.48012	0.65023	0.65023
23	0.96050	0.96050	0.96050	1.46116	1.46116	0.48012	0.48012	0.48012	0.67024	0.67024
24	0.97051	0.97051	0.97051	1.54129	1.54129	0.50014	0.50014	0.50014	0.72028	0.72028
25	0.98052	0.98052	0.98052	1.63144	1.63144	0.50014	0.50014	0.50014	0.77032	0.77032
26	1.02056	1.02056	1.02056	1.71159	1.71159	0.53015	0.53015	0.53015	0.81036	0.81036
27	1.07062	1.07062	1.07062	1.81178	1.81178	0.57018	0.57018	0.57018	0.87041	0.87041
28	1.05060	1.05060	1.05060	1.82180	1.82180	0.58018	0.58018	0.58018	0.92046	0.92046
29	1.03058	1.03058	1.03058	1.81178	1.81178	0.62021	0.62021	0.62021	0.99053	0.99053
30	1.02056	1.02056	1.02056	1.80176	1.80176	0.64022	0.64022	0.64022	1.03058	1.03058
31	1.01055	1.01055	1.01055	1.80176	1.80176	0.68025	0.68025	0.68025	1.12068	1.12068
32	1.01055	1.01055	1.01055	1.82180	1.82180	0.72028	0.72028	0.72028	1.19077	1.19077
33	1.04059	1.04059	1.04059	1.87190	1.87190	0.76031	0.76031	0.76031	1.28089	1.28089
34	1.06061	1.06061	1.06061	1.94204	1.94204	0.82036	0.82036	0.82036	1.39105	1.39105
35	1.09064	1.09064	1.09064	2.00217	2.00217	0.89043	0.89043	0.89043	1.53127	1.53127
36	1.15072	1.15072	1.15072	2.11242	2.11242	0.95049	0.95049	0.95049	1.65148	1.65148
37	1.20078	1.20078	1.20078	2.23270	2.23270	1.03058	1.03058	1.03058	1.79174	1.79174
38	1.29090	1.29090	1.29090	2.40313	2.40313	1.07062	1.07062	1.07062	1.88192	1.88192
39	1.37102	1.37102	1.37102	2.57358	2.57358	1.13069	1.13069	1.13069	2.00217	2.00217
40	1.46116	1.46116	1.46116	2.77416	2.77416	1.20078	1.20078	1.20078	2.12244	2.12244
41	1.58135	1.58135	1.58135	3.03498	3.03498	1.27087	1.27087	1.27087	2.26277	2.26277
42	1.73162	1.73162	1.73162	3.33602	3.33602	1.35099	1.35099	1.35099	2.43320	2.43320
43	1.90196	1.90196	1.90196	3.69739	3.69739	1.45114	1.45114	1.45114	2.63375	2.63375
44	2.10239	2.10239	2.10239	4.12922	4.12922	1.57134	1.57134	1.57134	2.86444	2.86444
45	2.33295	2.33295	2.33295	4.58135	4.58135	1.71159	1.71159	1.71159	3.13532	3.13532
46	2.55353	2.55353	2.55353	5.00353	5.00353	1.87190	1.87190	1.87190	3.43639	3.43639
47	2.79422	2.79422	2.79422	5.47621	5.47621	2.07232	2.07232	2.07232	3.81788	3.81788
48	2.93466	2.93466	2.93466	5.73779	5.73779	2.29285	2.29285	2.29285	4.28995	4.28995
49	3.09518	3.09518	3.09518	6.03971	6.03971	2.53347	2.53347	2.53347	4.82257	4.82257
50	3.32598	3.32598	3.32598	6.47264	6.47264	2.81429	2.81429	2.81429	5.40580	5.40580

**Guaranteed Cost of Insurance Charges**  
**Form 2UHE11**

Attained Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
51	3.59700	3.59700	3.59700	6.98637	6.98637	3.12528	3.12528	3.12528	6.03971	6.03971
52	3.96852	3.96852	3.96852	7.69195	7.69195	3.47654	3.47654	3.47654	6.73450	6.73450
53	4.37033	4.37033	4.37033	8.48890	8.48890	3.85805	3.85805	3.85805	7.47014	7.47014
54	4.88289	4.88289	4.88289	9.48859	9.48859	4.25981	4.25981	4.25981	8.27699	8.27699
55	5.51645	5.51645	5.51645	10.62085	10.62085	4.69190	4.69190	4.69190	9.12494	9.12494
56	6.16051	6.16051	6.16051	11.77476	11.77476	5.19459	5.19459	5.19459	10.03433	10.03433
57	6.85539	6.85539	6.85539	13.00110	13.00110	5.71767	5.71767	5.71767	11.00533	11.00533
58	7.44998	7.44998	7.44998	13.96507	13.96507	6.28132	6.28132	6.28132	11.94695	11.94695
59	8.13574	8.13574	8.13574	15.08250	15.08250	6.84531	6.84531	6.84531	12.99095	12.99095
60	8.96337	8.96337	8.96337	16.43539	16.43539	7.42981	7.42981	7.42981	14.07675	14.07675
61	9.97367	9.97367	9.97367	18.11653	18.11653	8.06512	8.06512	8.06512	15.20448	15.20448
62	11.20775	11.20775	11.20775	20.14818	20.14818	8.76144	8.76144	8.76144	16.47610	16.47610
63	12.59551	12.59551	12.59551	22.40967	22.40967	9.47849	9.47849	9.47849	17.74948	17.74948
64	14.05644	14.05644	14.05644	24.72806	24.72806	10.25676	10.25676	10.25676	19.09607	19.09607
65	15.60104	15.60104	15.60104	27.02138	27.02138	11.11665	11.11665	11.11665	20.56731	20.56731
66	17.16860	17.16860	17.16860	29.23783	29.23783	12.06852	12.06852	12.06852	22.13308	22.13308
67	18.75923	18.75923	18.75923	31.39752	31.39752	13.11266	13.11266	13.11266	23.89646	23.89646
68	20.47529	20.47529	20.47529	33.67634	33.67634	14.27984	14.27984	14.27984	25.83801	25.83801
69	22.25600	22.25600	22.25600	35.93999	35.93999	15.56036	15.56036	15.56036	27.94855	27.94855
70	24.41997	24.41997	24.41997	38.68872	38.68872	16.97506	16.97506	16.97506	30.31188	30.31188
71	26.84635	26.84635	26.84635	41.70714	41.70714	18.60617	18.60617	18.60617	33.01283	33.01283
72	30.04325	30.04325	30.04325	45.82760	45.82760	20.43439	20.43439	20.43439	36.00237	36.00237
73	33.42747	33.42747	33.42747	49.98759	49.98759	22.41991	22.41991	22.41991	39.23110	39.23110
74	37.00103	37.00103	37.00103	54.20874	54.20874	24.60481	24.60481	24.60481	42.78528	42.78528
75	40.92287	40.92287	40.92287	59.14184	59.14184	27.03168	27.03168	27.03168	46.37418	46.37418
76	45.21834	45.21834	45.21834	64.42288	64.42288	29.70241	29.70241	29.70241	50.30430	50.30430
77	50.23039	50.23039	50.23039	70.56475	70.56475	32.65018	32.65018	32.65018	54.54811	54.54811
78	56.11933	56.11933	56.11933	77.71494	77.71494	35.91920	35.91920	35.91920	59.14184	59.14184
79	62.96599	62.96599	62.96599	85.91848	85.91848	39.46067	39.46067	39.46067	64.13346	64.13346
80	70.48921	70.48921	70.48921	94.75979	94.75979	43.43487	43.43487	43.43487	69.54008	69.54008
81	79.12982	79.12982	79.12982	104.76015	104.76015	48.85886	48.85886	48.85886	77.20393	77.20393
82	88.21443	88.21443	88.21443	114.95964	114.95964	55.01495	55.01495	55.01495	85.60035	85.60035
83	98.11096	98.11096	98.11096	125.77572	125.77572	61.19082	61.19082	61.19082	93.85195	93.85195
84	109.19322	109.19322	109.19322	137.68089	137.68089	68.06438	68.06438	68.06438	102.80286	102.80286
85	121.73063	121.73063	121.73063	151.88067	151.88067	75.86795	75.86795	75.86795	111.90836	111.90836
86	135.82695	135.82695	135.82695	167.67581	167.67581	83.00454	83.00454	83.00454	119.56674	119.56674
87	151.46859	151.46859	151.46859	184.96128	184.96128	93.85195	93.85195	93.85195	131.84187	131.84187
88	168.52655	168.52655	168.52655	203.47943	203.47943	105.32013	105.32013	105.32013	144.25724	144.25724
89	186.86640	186.86640	186.86640	223.03067	223.03067	117.70300	117.70300	117.70300	156.91088	156.91088
90	206.39566	206.39566	206.39566	243.39949	243.39949	129.26353	129.26353	129.26353	167.26868	167.26868
91	225.14204	225.14204	225.14204	262.15030	262.15030	135.16737	135.16737	135.16737	169.53406	169.53406
92	245.08877	245.08877	245.08877	281.67344	281.67344	146.88909	146.88909	146.88909	178.84471	178.84471
93	266.59741	266.59741	266.59741	302.28541	302.28541	164.55505	164.55505	164.55505	194.04530	194.04530
94	289.86166	289.86166	289.86166	324.14792	324.14792	187.34329	187.34329	187.34329	213.80158	213.80158
95	314.93046	314.93046	314.93046	348.94753	348.94753	216.25803	216.25803	216.25803	244.49068	244.49068
96	338.46730	338.46730	338.46730	371.39015	371.39015	244.56867	244.56867	244.56867	273.44835	273.44835
97	364.22388	364.22388	364.22388	395.63937	395.63937	274.62857	274.62857	274.62857	303.46071	303.46071
98	392.50397	392.50397	392.50397	421.93077	421.93077	279.87693	279.87693	279.87693	304.92842	304.92842
99	423.64046	423.64046	423.64046	450.51490	450.51490	297.65377	297.65377	297.65377	319.95729	319.95729
100	458.10143	458.10143	458.10143	481.66160	481.66160	326.58332	326.58332	326.58332	346.36728	346.36728



## Explanation of Variable Material Flexible Premium Adjustable Life Insurance with No Lapse Guarantee Form 2UHE11

Explanation of Variable Material: All material that we consider variable is shown contained in brackets in the policy. Variable information is information that is unique to the specific Policy or Rider issued and information that can be changed for all new issues of the Policy without re-filing. Most of the variable material found on the policy cover and the data pages is personal information (John Doe information) relative to the particular policy. This document summarizes the other variable material and explains the timing, frequency, and basis for all potential variations.

<b>DATA PAGE FIELD</b>	<b>EXPLANATION</b>	<b>RANGE</b>
<b>Company Home Office Address, Administrative Office Address and Phone Number</b>	These items are marked as variable to enable us to update the policy without re-filing should any of these items change in the normal course of business.	<b>N/A</b>
<b>Death Benefit Compliance Test</b>	The death benefit compliance test the policy is issued under and is chosen by the Owner at issue. The election cannot be changed after issue. Will be shown as either "Guideline Premium Test" or "Cash Value Accumulation Test" on the policy data page.	<b>N/A</b>
<b>Death Benefit Option</b>	This will be shown as either "Option 1" or "Option 2" on the policy data page.	<b>N/A</b>
<b>Non-transferable paragraphs</b>	This section will only print for cases issued on a qualified basis.	<b>N/A</b>
<b>Benefit</b>	Optional benefit riders may be added to the policy. Such riders may be listed here.	<b>N/A</b>
<b>Maximum Annually Declared Loan Rate</b>	The maximum loan interest rate that may be applied under the Annually Declared Loan Interest Option. This interest rate is payable in advance. It is the same rate for new and in force policies and will not change.	<b>The Minimum Annually Declared Loan Rate to 10%.</b>
<b>Minimum Annually Declared Loan Rate</b>	The minimum loan interest rate that may be applied under the Annually Declared Loan Interest Option after the 10 <sup>th</sup> policy year on any new policy loan that does not exceed the maximum of 10% of the net cash value or the net cash value plus withdrawals less premiums. This interest rate is payable in advance. It will not change on an in force policy. It may differ between new and in force policies.	<b>The Guaranteed Interest Rate to the Annually Declared Loan Rate</b>
<b>Minimum Face Amount</b>	The smallest possible Face Amount allowed following a requested decrease or a withdrawal. It will not change on an in force policy. It may differ between new and in force policies.	<b>\$10,000 to \$250,000</b>
<b>Interest Factor</b>	Discount factor applied to the death benefit in the monthly cost of insurance calculation. It is equal to one month's interest at the Guaranteed Interest Rate plus 1. It will not change on an in force policy. It may differ between new and in force policies.	<b>N/A</b>

<b>Maximum Monthly Policy Charge</b>	The maximum value for that portion of the monthly deduction associated with per policy expense loading. The Maximum Monthly Policy Charge may vary based on changes in any pricing factor that impacts anticipated product profitability for new sales. If the long term expected cost to provide coverage increases, the maximum policy charge would increase. It will not change on an in force policy. It may differ between new and in force policies.	<b>\$0.00 to \$50.00</b>
<b>Minimum Net Premium</b>	The portion of the paid premium that is added to the Account Value when received. The Net Premium may vary based on changes in any pricing factor that impacts anticipated product profitability for new sales. If the long term expected cost to provide coverage increases, the net premium would decrease.	<b>80% to 100%</b>
<b>Maximum Monthly Expense Charge Rates</b>	The maximum rate per \$1,000 of face amount for that portion of the monthly deduction associated with face amount expense loading. One set of rates per \$1,000 are used if the face amount is less than \$100,000. A different set of rates is used if the face amount is \$100,000 or higher. The Maximum Monthly Expense Charge Rate may vary based on changes in any pricing factor that impacts anticipated product profitability for new sales. If the long term expected cost to provide coverage increases, the maximum expense charge rate would increase. It may differ between new and in force policies.	<b>\$0.00 to \$85.00</b>
<b>Penalty Free Withdrawal Percentage</b>	The percent of account value that can be withdrawn without incurring a surrender charge each policy year. This percentage will be set at policy issue and will not change on an in force policy.	<b>0.00% to 25.00%</b>
<b>Table of Surrender Charges</b>	The source of the surrender charges which, when subtracted from the Account Value, produce the cash value of the policy. They will not decrease with respect to face amount decreases on an in force policy. They will increase with respect to face amount increases on an in force policy. They may differ between new and in force policies, but will never be greater than the surrender charges permitted under the standard nonforfeiture law.	<b>\$0.00 to unlimited, due to unlimited face amount limits</b>
<b>Table of Monthly Guaranteed Maximum Cost of Insurance Rates</b>	The highest guaranteed rates that the Insurer will apply to calculate the monthly cost of insurance. These rates are obtained directly from the 2001 CSO Male and Female, Nonsmoker and Smoker Tables. They will not differ between new and in force policies of the same issue age and underwriting class. The Table of Monthly Guaranteed Maximum Cost of Insurance Rates will vary based upon the issue age, gender and underwriting class of each insured. Higher guaranteed cost of insurance rates are used with older insureds and tobacco risk classes as the cost of providing coverage increases for each of those factors.	<b>0.00 to 83.33333</b>

<b>Table of Minimum Death Benefits</b>	The minimum death benefit percentages required under either the guideline premium test or the cash value accumulation test. The appropriate factors will print depending on which death benefit compliance test is chosen. If the guideline premium test is chosen, the percentages will be set as determined by the IRS. They will not change on an in force policy. They may differ between new and in force contracts. New contracts will receive factors compliant with IRS published factors at the time of issue. If the cash value accumulation test is chosen, the percentages will vary by male/female, smoker/non-smoker and substandard rating. They will not differ between new and in force policies of the same issue age, sex and underwriting class.	<b>100.00% to 2500.00%</b>
<b>NLG Exchange Period</b>	The length of time that the NLG Exchange Period is available. It will not change on an in force policy. It may differ between new and in force policies. The NLG Exchange Period may vary based on changes in the cost of providing additional months for the exchange. If the long term expected cost of an additional month provided by the NLG Exchange Period increases, then the number of months in NLG Exchange Period would decrease.	<b>0 to 12 months</b>
<b>NLG Interest Rate for Death Benefit Option 1</b>	The interest rate used solely in the calculation of the NLG Value within the NLG Rider if the owner has elected Death Benefit Option 1. The NLG Interest Rate is an annual effective interest rate with the monthly rate credited each month within the NLG Value calculation. It will not change on an in force contract. It may differ between new and in force contracts. The NLG Interest Rate may vary based on changes in any pricing factor for no lapse guarantee coverage that impacts anticipated NLG profitability for new sales. If the long term expected cost to providing NLG coverage increases, the NLG Interest Rate would decrease.	<b>2.00% to 25.00%</b>
<b>NLG Interest Rate for Death Benefit Option 2</b>	The interest rate used solely in the calculation of the NLG Value within the NLG Rider if the owner has elected Death Benefit Option 2. The NLG Interest Rate is an annual effective interest rate with the monthly rate credited each month within the NLG Value calculation. It will not change on an in force contract. It may differ between new and in force contracts. The NLG Interest Rate may vary based on changes in any pricing factor for no lapse guarantee coverage that impacts anticipated NLG profitability for new sales. If the long term expected cost to providing NLG coverage increases, the NLG Interest Rate would decrease.	<b>2.00% to 25.00%</b>
<b>NLG Monthly Expense Charge Rate per \$1,000</b>	The rate that the Insurer will use in calculating the NLG Monthly Expense Charge. The rate differs by issue age and underwriting class. It will not change on an in force contract. It may differ between new and in force contracts. Higher NLG Monthly Expense Charge Rates per \$1,000 are used with older insureds and tobacco risk classes as the cost of providing coverage increases for each of these factors.	<b>0.00 to 85.00</b>
<b>NLG Monthly Expense Charge Rate per \$1,000 (Year Ranges)</b>	The range of years used within the NLG Monthly Expense Charge Rate per \$1,000 may vary. The ranges will not change on an in force contract. The ranges may differ between new and in force contracts.	<b>N/A</b>
<b>NLG Face Amount Multiplier</b>	A multiplier used within the calculation of the NLG Value within the NLG Rider. The multiplier is applied to the face amount to vary NLG Premiums required to satisfy the NLG Value Test by face amount. The multiplier will vary by face amount, gender, risk class and issue age. The multiplier will not change on a given contract unless the policyholder changes the face amount of the policy. The multiplier may differ between new and in force contracts. Higher NLG Face Amount Multiplier causes a higher premium to satisfy the NLG Value test.	<b>0.01 to 2.00</b>

<b>NLG Face Amount Multiplier (Dollar Ranges)</b>	The dollar figures used within the ranges may vary. In addition, the number of ranges may also vary. The ranges will not change on an in force contract. The ranges may differ between new and in force contracts.	<b>N/A</b>
<b>NLG Monthly Cost of Insurance Rate</b>	The rates that the Insurer will apply solely to calculate the NLG monthly cost of insurance within the Extended NLG section of the policy. They differ by issue age and underwriting class. They will not change on an in force policy. They may differ between new and in force policies.	<b>0.00 to 83.33333</b>
<b>NLG Tier 1 Maximum Premium</b>	The highest premium amounts that are assessed the Tier 1 Factor within the NLG Premium Reduction of the Extended NLG section of the policy. Higher NLG Tier 1 Maximum Premiums are used with higher face amounts, older insureds and tobacco risk classes as the cost of providing coverage increases for each of these factors. They differ by issue age, underwriting class and policy size. They will not change on an in force policy. They may differ between new and in force policies.	<b>0.00 to unlimited due to unlimited face amounts</b>
<b>NLG Tier 2 Maximum Premium</b>	The highest premium amounts that are assessed the Tier 2 Factor within the NLG Premium Reduction of the Extended NLG section of the policy. Higher NLG Tier 2 Maximum Premiums are used with higher face amounts, older insureds and tobacco risk classes as the cost of providing coverage increases for each of these factors. They differ by issue age, underwriting class and policy size. They will not change on an in force policy. They may differ between new and in force policies.	<b>0.00 to unlimited due to unlimited face amounts</b>
<b>NLG Tier 3 Maximum Premium</b>	The highest premium amounts that are assessed the Tier 3 Factor within the NLG Premium Reduction of the Extended NLG section of the policy. Higher NLG Tier 3 Maximum Premiums are used with higher face amounts, older insureds and tobacco risk classes as the cost of providing coverage increases for each of these factors. They differ by issue age, underwriting class and policy size. They will not change on an in force policy. They may differ between new and in force policies.	<b>0.00 to unlimited due to unlimited face amounts</b>
<b>NLG Tier Reduction Factors: Tier 2 Factors</b>	The portions of premiums received above the NLG Tier 1 Maximum Premium up to and including the NLG Tier 2 Maximum Premium that are deducted from the NLG Value within the Extended NLG section of the policy. The Tier 2 Factors may vary based on changes in any pricing factor for no lapse guarantee coverage that impacts anticipated NLG profitability for new sales. If the long term expected cost to providing NLG coverage increases, the Tier 2 Factors would increase. They differ by issue age and underwriting class. They will not change on an in force policy. They may differ between new and in force policies.	<b>0.00% to 100.00%</b>
<b>NLG Tier Reduction Factors: Tier 3 Factors</b>	The portions of premiums received above the NLG Tier 2 Maximum Premium up to and including the NLG Tier 3 Maximum Premium that are deducted from the NLG Value within the Extended NLG section of the policy. The Tier 3 Factors may vary based on changes in any pricing factor for no lapse guarantee coverage that impacts anticipated NLG profitability for new sales. If the long term expected cost to providing NLG coverage increases, the Tier 3 Factors would increase. They differ by issue age and underwriting class. They will not change on an in force policy. They may differ between new and in force policies.	<b>0.00% to 100.00%</b>

<b>NLG Tier Reduction Factors: Tier 4 Factors</b>	The portions of premiums received above the NLG Tier 3 Maximum Premium that are deducted from the NLG Value within the Extended NLG section of the policy. The Tier 4 Factors may vary based on changes in any pricing factor for no lapse guarantee coverage that impacts anticipated NLG profitability for new sales. If the long term expected cost to providing NLG coverage increases, the Tier 4 Factors would increase They differ by issue age and underwriting class. They will not change on an in force policy. They may differ between new and in force policies.	<b>0.00% to 100.00%</b>
<b>Waiver of Specified Premium Rider</b>	This wording will appear if the Waiver of Specified Premium Rider was elected by the policyowner at issue.	<b>N/A</b>
<b>Waiver of Specified Premium Rider: Charge</b>	The charge assessed solely in the calculation of the NLG Monthly Rider Charges within the NLG provision. The charge is assessed only if the Waiver of Specified Premium Rider is active. It will not change on an in force policy. It may differ between new and in force policies. The Waiver of Specified Premium Rider Charge may vary based on changes in any pricing factor for waiver benefits that impacts anticipated NLG profitability for new sales. If the long term expected cost to providing waiver coverage on NLG sales increases, the Waiver of Specified Premium Rider Charge would increase.	<b>0.00 to 15.00</b>
<b>Children's Insurance Rider</b>	This wording will appear if the Children's Insurance Rider was elected by the policyowner at issue.	<b>N/A</b>
<b>Children's Insurance Rider: Charge</b>	The charge assessed solely in the calculation of the NLG Monthly Rider Charges within the NLG provision. The charge is assessed only if the Children's Insurance Rider is active. It will not change on an in force policy. It may differ between new and in force policies. The Children's Insurance Rider Charge may vary based on changes in any pricing factor for child benefits that impacts anticipated NLG profitability for new sales. If the long term expected cost to providing coverage to children on NLG sales increases, the Children's Insurance Rider Charge would increase.	<b>0.00 to 15.00</b>
<b>Guaranteed Purchase Option Rider</b>	This wording will appear if the Guaranteed Purchase Option Rider was elected by the policyowner at issue.	<b>N/A</b>
<b>Guaranteed Purchase Option Rider: Charge</b>	The charge assessed solely in the calculation of the NLG Monthly Rider Charges within the NLG provision. The charge is assessed only if the Guaranteed Purchase Option Rider is active. It will not change on an in force policy. It may differ between new and in force policies. The Guaranteed Purchase Option Rider Charge may vary based on changes in any pricing factor for guaranteed purchase option benefits that impacts anticipated NLG profitability for new sales. If the long term expected cost to providing GPO coverage on NLG sales increases, the Guaranteed Purchase Option Rider Charge would increase.	<b>0.00 to 15.00</b>
<b>Wellness Benefits and Rewards Rider (charged only in Policy Year 1)</b>	This wording will appear if the Wellness Benefits and Rewards Rider was elected by the policyowner at issue.	<b>N/A</b>

<b>Wellness Benefits and Rewards Rider (charged only in Policy Year 1): Charge</b>	<p>The charge assessed solely in the calculation of the NLG Monthly Rider Charges within the NLG provision. The charge is assessed only if the Wellness Benefits and Rewards Rider is active. It will not change on an in force policy. It may differ between new and in force policies. The Wellness Benefits and Rewards Rider Charge may vary based on changes in any pricing factor for wellness benefits and/ or rewards that impact anticipated NLG profitability for new sales. If the long term expected cost to providing wellness benefits and/or rewards coverage on NLG sales increases, the Wellness Benefits and Rewards Rider Charge would increase.</p>	<b>0.00 to 15.00</b>
<b>Term Life Insurance Rider</b>	<p>This wording will appear if the Term Life Insurance Rider was elected by the policyowner at issue.</p>	<b>N/A</b>
<b>Term Life Insurance Rider: Charge</b>	<p>The charge assessed solely in the calculation of the NLG Monthly Rider Charges within the NLG provision. The charge is assessed only if the Term Life Insurance Rider is active. It will not change on an in force policy. It may differ between new and in force policies. The Term Life Insurance Rider Charge may vary based on changes in any pricing factor for term life benefits that impacts anticipated NLG profitability for new sales. If the long term expected cost to providing term life coverage on NLG sales increases, the Term Life Insurance Rider Charge would increase.</p>	<b>0.00 to 83.33333</b>