

SERFF Tracking Number: INGD-127036927 State: Arkansas
Filing Company: Security Life of Denver Insurance Company State Tracking Number: 49022
Company Tracking Number: 1185
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
Adjustable Life
Product Name: 1185
Project Name/Number: 1185/1185

Filing at a Glance

Company: Security Life of Denver Insurance Company

Product Name: 1185 SERFF Tr Num: INGD-127036927 State: Arkansas
TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 49022
Adjustable Life Closed
Sub-TOI: L09I.101 External Indexed - Single Life Co Tr Num: 1185 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Disposition Date: 07/20/2011
Authors: Wendy Paquin, Terry Stumpf, Jackie Williams
Date Submitted: 06/09/2011 Disposition Status: Approved-Closed
Implementation Date: Implementation Date:

Implementation Date Requested: On Approval
State Filing Description:

General Information

Project Name: 1185
Project Number: 1185
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: This filing was submitted simultaneously to the Interstate Compact of which Colorado, our state of domicile, is a member state.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 07/20/2011
State Status Changed: 06/14/2011
Created By: Wendy Paquin
Corresponding Filing Tracking Number:

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Wendy Paquin
Filing Description:
Insurance Commissioner
Department of Insurance
Compliance Life & Health
1200 West Third Street

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Adjustable Life
Product Name: 1185
Project Name/Number: 1185/1185
Little Rock, Arkansas 72201-1904

Re: Security Life of Denver Insurance Company
NAIC #68713 FEIN #84-0499703

Form Numbers:

1185-09/11 Flexible Premium Adjustable Universal Life Insurance Policy
159967 Disclosure Supplement to Application

Attention Policy Form Approval Division:

We submit the above referenced forms for your review and approval. The forms do not replace any previously approved forms.

We are exempt from filing in Colorado, our state of domicile, pursuant to Colorado Bulletin B-4.1 (May 8, 2007).

The information bracketed in the forms is subject to change.

The policy form is an individual Flexible Premium Adjustable Universal Life Insurance Policy designed to provide a benefit payable at the death of the Insured. The policy contains an Indexed Strategy in addition to a Fixed Strategy. In the Fixed Strategy, interest is credited based on the current declared interest rate, subject to the guaranteed minimum interest rate of 2%. In the Indexed Strategy, the guaranteed minimum interest rate is 1%, and additional index credits are linked in part to increases, if any, in the Standard & Poor® 500 Composite Stock Price Index. The policy is not registered as a variable life insurance product with the Securities and Exchange Commission.

We certify that any change in the index used will be filed with your department prior to use.

The policy uses either the guideline premium test or the cash value accumulation test for compliance with IRC Section 7702. Sample Schedule pages for both tests are included in the policy, but only the applicable Schedule page will print in an issued policy. The policy also has two loan options: Traditional Loans and Select Loans.

We will illustrate the policy.

The product will be offered as a fully underwritten policy.

The product will be marketed by our licensed agents on an individual basis.

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Product Name: 1185
Project Name/Number: 1185/1185

The policy will be offered on a sex distinct and unisex basis. The unisex version will only be used in situations where sex neutral benefits are required to comply with the United States Supreme Court decision in Arizona Governing Committee v. Norris.

The Disclosure Supplement To Application form will become a part of the specific application used to apply for this policy. The disclosure form provides information to the policyowner specific to this policy.

The following previously approved form(s) will be marketed with the submitted policy form (approval date(s) provided):

153793 - Individual Life Insurance Application and other supplemental forms related to the application as approved - 6/8/09
R2030-03/08 - Accelerated Benefit Rider - 2/05/08
R1343-4/06 - Additional Insured Rider - 3/27/06
R2020-3/01 - Waiver of Specified Premium Rider - 6/23/03
E-2041-03/08 - Unisex Endorsement - 2/05/08
R1378-12/10 - Overloan Lapse Protection Rider - 10/264/10

Supporting documents that are required as part of this submission are included under the Supporting Documentation tab.

Unless otherwise informed, we reserve the right to alter the layout of the enclosed forms, including sequential ordering of the sections, color, and type font and size, and any changes necessary to correct typographical errors or comply with your state requirements, but we will only do so if such changes are within the allowable parameters or requirements set forth in your statutes.

To the best of our knowledge, the forms comply with the laws and regulations of your state.

Sincerely,

Wendy Paquin, FLMI, CLU
Senior Contract Analyst
(612) 342-3595
(612) 342-7531 (fax)
wendy.paquin@us.ing.com

Company and Contact

SERFF Tracking Number: *INGD-127036927* State: *Arkansas*
 Filing Company: *Security Life of Denver Insurance Company* State Tracking Number: *49022*
 Company Tracking Number: *1185*
 TOI: *L09I Individual Life - Flexible Premium* Sub-TOI: *L09I.101 External Indexed - Single Life*
Adjustable Life
 Product Name: *1185*
 Project Name/Number: *1185/1185*

Filing Contact Information

Wendy Paquin, wendy.paquin@us.ing.com
 20 Washington Ave South 612-342-3595 [Phone]
 Minneapolis, MN 55401 612-342-7531 [FAX]

Filing Company Information

Security Life of Denver Insurance Company	CoCode: 68713	State of Domicile: Colorado
1290 Broadway	Group Code: 229	Company Type: Life Insurance
Denver, CO 80203-5699	Group Name:	State ID Number:
(303) 860-2348 ext. [Phone]	FEIN Number: 84-0499703	

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: (1 Policy x \$50 per policy) + (1 app x \$50 per app) = \$100
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Security Life of Denver Insurance Company	\$100.00	06/09/2011	48505382

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Adjustable Life
 Product Name: *1185*
 Project Name/Number: *1185/1185*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/20/2011	07/20/2011
Approved-Closed	Linda Bird	06/14/2011	06/14/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Flexible Premium Adjustable Universal Life Insurance Policy	Wendy Paquin	07/20/2011	07/20/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to re-open	Note To Filer	Linda Bird	07/19/2011	07/19/2011

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Adjustable Life
 Product Name: *1185*
 Project Name/Number: *1185/1185*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Certifications for External Indexed Product		Yes
Supporting Document	Actuarial Memorandum and Exhibits		No
Form (revised)	Flexible Premium Adjustable Universal Life Insurance Policy		Yes
Form	Flexible Premium Adjustable Universal Life Insurance Policy	Replaced	Yes
Form	Disclosure Supplement to Application		Yes

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 Product Name: *1185*
 Project Name/Number: *1185/1185*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Certifications for External Indexed Product		Yes
Supporting Document	Actuarial Memorandum and Exhibits		No
Form (revised)	Flexible Premium Adjustable Universal Life Insurance Policy		Yes
Form	Flexible Premium Adjustable Universal Life Insurance Policy	Replaced	Yes
Form	Disclosure Supplement to Application		Yes

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 Project Name/Number: *1185/1185*

Amendment Letter

Submitted Date: 07/20/2011

Comments:

After the filing was approved, we noticed that we were missing a word on Schedule Page 4A-2. We added "Additional" to "Insured". I attached the revised policy form to the Form Schedule Tab. No other changes were made.

Thank You
 Wendy Paquin

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
1185-09/11	Policy/Contract/Certificate	Flexible Premium Adjustable Universal Life Insurance Policy	Initial				50.000	1185 AR _07-19-11_.pdf

SERFF Tracking Number: *INGD-127036927* State: *Arkansas*
 Filing Company: *Security Life of Denver Insurance Company* State Tracking Number: *49022*
 Company Tracking Number: *1185*
 TOI: *L09I Individual Life - Flexible Premium* Sub-TOI: *L09I.101 External Indexed - Single Life*
Adjustable Life
 Product Name: *1185*
 Project Name/Number: *1185/1185*

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	1185-09/11	Policy/Contract/Fraternal Certificate Flexible Premium Adjustable Universal Life Insurance Policy	Initial		50.000	1185 AR _07-19-11_.pdf
	159967	Application/Enrollment Form Disclosure Supplement to Application	Initial		51.000	159967_0512 2011_State Filing_Bracketed.pdf

**SECURITY LIFE OF DENVER INSURANCE COMPANY
A STOCK COMPANY**

INSURED JOHN DOE
POLICY DATE: [September 15, 2011]
POLICY NUMBER: 67000001

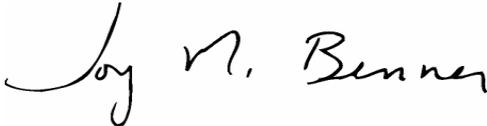
WE AGREE TO PAY the Death Benefit Proceeds to the beneficiary on the death of the Insured while your policy is in force, subject to your policy provisions.

WE ALSO AGREE to provide the other rights and benefits of your policy, subject to its provisions.

PLEASE READ YOUR POLICY CAREFULLY

RIGHT TO EXAMINE PERIOD: You have the right to examine and return your policy. You may return it by mail or other delivery to the agent who sold it to you or to the ING Customer Service Center within 30 days after you receive it. It will then be void from the beginning. Upon return of your policy during the Right to Examine Period, we will return all premiums paid.

Your policy is signed for Security Life of Denver Insurance Company by:

[] []

Donald W. Britton
President

Joy M. Benner
Secretary

In your policy, “you” and “your” refer to the owner of the policy; “we,” “us” and “our” refer to Security Life of Denver Insurance Company.

**YOUR POLICY IS A FLEXIBLE PREMIUM ADJUSTABLE UNIVERSAL LIFE
INSURANCE POLICY WITH AN INDEX-LINKED CREDITING STRATEGY**

The Death Benefit Proceeds are payable on the Insured’s death.
Flexible premiums are payable by you until Attained Age 121.
This policy is nonparticipating and is not eligible for dividends.
This policy has surrender charges.
There is no maturity date.

Your policy contains an index-linked crediting strategy that is calculated based on changes in external indexes. While your policy values may be affected by the external indexes, your policy is not an investment in the stock market and does not participate in any index fund, stock or equity investments.

SECURITY LIFE OF DENVER INSURANCE COMPANY

[Home Office
Denver, Colorado]

[ING Customer Service Center
P.O. Box 5065
Minot, ND 58702-5065
Toll Free Number:
1 (877) 253-5050]

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We place a copy of your application and any amendments, endorsements and riders at the end of your policy provisions and these documents are part of your policy.

SCHEDULE

POLICY NUMBER	[67000001]
POLICY DATE	[September 15 , 2011]
INSURED	[JOHN DOE]
AGE/GENDER	[35, MALE]
RISK CLASS	[STANDARD NO TOBACCO]
[RATING FACTOR]	[1.00]
[FLAT EXTRA AMOUNT (PER MONTH PER \$1,000.00)]	[\$0.00 for 0 policy years]
MINIMUM DEATH BENEFIT	[\$50,000.00]
STATED DEATH BENEFIT	[\$50,000.00]
DEATH BENEFIT OPTION	[1]
MONTHLY PROCESSING DATE	[1st]
SCHEDULED PREMIUM	[\$1,000.00 annual]
DEFINITION OF LIFE INSURANCE TEST	[GUIDELINE PREMIUM TEST]

Coverage will expire prior to Attained Age 121 if premiums are insufficient to continue coverage. Exercise of certain rights under your policy will affect the death benefit coverage, including but not limited to partial withdrawals, loans, changes to the interest rate credited to the Fixed Strategy, changes to amounts affecting the Index Credits under the Indexed Strategy, if elected, and current monthly charges, including the cost of insurance rates, and Index Credits, if any.

If your policy is in force at Attained Age 121, it will continue as stated in the Continuation of Coverage section.

Most of the capitalized terms used in these Schedules are defined in the "Terms to Understand" section of the policy. Please refer to that section for further explanation about these terms.

SCHEDULE (CONTINUED)

ADDITIONAL BENEFITS AND RIDERS

(For charges, if any, see the Guaranteed Maximum Monthly Rider Charges Schedule. For details on each rider, see the rider.)

[ACCELERATED BENEFIT RIDER]

[OVERLOAN LAPSE PROTECTION RIDER]

[WAIVER OF SPECIFIED PREMIUM RIDER

Monthly Specified Premium

[\$x.xx]

The Waiver of Specified Premium Rider rating is x.xx
times standard]

The information provided above is for each rider on its effective date. For details, see your riders and applicable Schedules, if any.

SCHEDULE (CONTINUED)

ADDITIONAL BENEFITS AND RIDERS (CONTINUED)

[Additional Insured Rider #1]

[Effective Date]	[September 15, 2011]
[Additional Insured Rider Death Benefit]	[\$50,000.00]
[Additional Insured]	[Jane Doe]
[Age/Gender]	[25 Female]
[Risk Class]	[Standard No Tobacco]
[Rating Factor]	[1.00]
[Flat Extra Amount (per month per \$1,000.00)]	[\$0.00 for 0 policy years]

SCHEDULE (CONTINUED)

GUARANTEED MAXIMUM POLICY CHARGES

- a. **Guaranteed Maximum Premium Expense Charge** Policy Years 1-4: 23.00% of each premium
Policy Years 5+: 10.00% of each premium

- b. **Guaranteed Maximum Monthly Charges**
 - 1. Cost of Insurance Charge See the Base Policy Table of Guaranteed Rates Schedule

 - 2. Policy Charge \$30.00 to Attained Age 121; zero thereafter

 - 3. Administrative Charge per Policy Years 1-20: [\$0.22917]
\$1,000.00 of Stated Death Benefit Policy Years 21+: [\$0.01]

- c. **Guaranteed Maximum Transaction Charges**
 - 1. Partial Withdrawal Service Fee (for \$10.00
each partial withdrawal)

 - 2. Excess Policy Illustration Fee (for \$25.00
each illustration after the first in a
policy year)

SCHEDULE (CONTINUED)

GUARANTEED MAXIMUM POLICY CHARGES (CONTINUED)

d. **Surrender Charges**

These are the maximum surrender charges for the Stated Death Benefit shown in your Schedule. These charges may change if there is a decrease in the Stated Death Benefit. The surrender charge is zero at the beginning of the 15th year following the Policy Date.

If surrender charges are applicable, a decrease in the Stated Death Benefit will result in the deduction of a surrender charge from the Account Value. See the Requested Decreases in Coverage, Partial Withdrawal Provisions and Surrender Provisions sections for details.

Policy Year	Maximum Surrender Charge Amount
1	[\$922.00]
2	[\$913.00]
3	[\$904.00]
4	[\$895.00]
5	[\$885.50]
6	[\$843.00]
7	[\$783.00]
8	[\$722.50]
9	[\$662.50]
10	[\$602.00]
11	[\$481.50]
12	[\$361.00]
13	[\$241.00]
14	[\$120.50]
15 and later	[\$0.00]

SCHEDULE (CONTINUED)

GUARANTEED MAXIMUM MONTHLY RIDER CHARGES

[ACCELERATED BENEFIT RIDER See the rider for transaction charges]	[\$0.00]
[ADDITIONAL INSURED RIDERS]	[See the Additional Insured Rider Table of Guaranteed Rates [Schedule/Schedules]]
[OVERLOAN LAPSE PROTECTION RIDER See the rider for transaction charges]	[\$0.00]
[WAIVER OF SPECIFIED PREMIUM RIDER]	[Monthly factor multiplied by the monthly specified premium, adjusted if a rated risk class; for details, see your rider]

SCHEDULE (CONTINUED)
POLICY FEATURES AND BENEFITS

a. Policy Loans

- | | |
|--|--|
| 1. Guaranteed Maximum Loan Interest Rate charged – Traditional Loans | [6.00]% per year |
| 2. Guaranteed Maximum Loan Interest Rate charged – Select Loans | [6.00]% per year |
| 3. Minimum Loan Amount | \$1,000.00 |
| 4. Maximum Loan Amount | 100.00% of the Net Surrender Value minus 3 times the Monthly Deduction |

b. Partial Withdrawals

- | | |
|--------------------------------------|--|
| 1. Minimum Partial Withdrawal Amount | \$1,000.00 |
| 2. Maximum Partial Withdrawal Amount | [100.00]% of the value of the Fixed Strategy, plus [100.00]% of the value of the S&P 500 [®] 1 Year Point to Point Indexed Strategy per policy year, but in no event may the partial withdrawal leave less than \$500.00 as the Net Surrender Value |
| 3. Limit on Partial Withdrawals | 12 in a policy year |

c. Elections

- | | |
|----------------------------|---|
| 1. Election Date | The [28 th] day of each calendar month. If the [28 th] is not a day that the New York Stock Exchange (NYSE) is open for trading, the Election Date will be the next day the NYSE is open for trading. |
| 2. Minimum Election Amount | [\$50.00] |

d. Order of Deductions from the Indexed Strategy

[Any amounts deducted from the Indexed Strategy will be deducted in the following order:

Pro rata from the Blocks of the Indexed Strategy in the same proportion as the value of each Block bears to the value of the Indexed Strategy]

SCHEDULE (CONTINUED)

ACCOUNT VALUE POLICY FEATURES AND BENEFITS

- a. **Policy Loan Account** (Traditional Loans only): Guaranteed Minimum Interest Rate Policy Years 1-10: [4.50]% per year
Policy Years 11+: [5.50]% per year
- b. **Fixed Strategy**
1. Guaranteed Minimum Interest Rate [2.00]% per year
 2. Credited Interest Rate Interest is credited at the guaranteed minimum rate shown or, in our discretion, it may be credited at a higher rate. Any higher rate is guaranteed to be in effect for at least 12 months.
- c. **Indexed Strategy Maximum Lockout Period** [36] Months
At our discretion, we may enforce a lockout period shorter than the guaranteed maximum stated here.
- d. **Indexed Strategies ***

S&P 500[®] 1 Year Point to Point Indexed Strategy

1. Index Crediting Period [1 year] from a Block's Start Date
2. Guaranteed Minimum Interest Rate [1.00]% per year
3. Index Credit Rate See the S&P 500[®] 1 Year Point to Point Indexed Strategy section for details
4. Guaranteed Minimum Participation Rate ** [100.00]%
5. Guaranteed Minimum Index Cap: ** [2.50]%
6. Available Index: [Standard & Poor's 500[®] Composite Stock Price Index (S&P 500[®] Index) – An index of stock performance of 500 publicly traded companies. It does not reflect dividends payable on the underlying stocks.]***

* We may provide for one or more indexes and/or indexed strategies under this policy. The available indexes and indexed strategies, and the calculation of the value of the Indexed Strategy, are shown in this Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement.

** For each Block, the Participation Rate and the Index Cap will be set on the Block Start Date and will not change during that Block. The Participation Rate and Index Cap will affect the Index Credit Rate, but they will never be less than the guaranteed minimums shown above.

*** See the Account Value Policy Features and Benefits - Index Disclaimers Schedule for more information about each Index.

The terms used in this Schedule are explained more fully in the “Fixed Strategy,” “Indexed Strategy,” “Available Indexed Strategies” and “Policy Loan Account” sections of the policy. Please refer to these sections for further explanation about these terms.

SCHEDULE (CONTINUED)

ACCOUNT VALUE POLICY FEATURES AND BENEFITS - INDEX DISCLAIMERS

[Standard & Poor's[®], "S&P[®]", "S&P 500[®]", "Standard & Poor's 500", and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Security Life of Denver Insurance Company. The Policy is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Policy.]

SCHEDULE (CONTINUED)

LAPSE PROTECTION PROVISIONS

On each Monthly Processing Date, we test your policy to determine if it will enter the Grace Period. If on a Monthly Processing Date the Net Surrender Value is greater than zero, your policy will not enter the Grace Period. Even if the Net Surrender Value is less than or equal to zero, your policy will not enter the Grace Period on that Monthly Processing Date if it meets the requirements of the Minimum Monthly Premium or the Lapse Protection Value provisions.

a. **Minimum Monthly Premium**

- | | | |
|----|---|-------------------|
| 1. | Minimum Monthly Premium Period | Policy Years 1-10 |
| 2. | Minimum Monthly Premium (the Minimum Monthly Premium may vary if there are changes to your policy; see the Minimum Monthly Premium section for details) | [\$48.21] |

If you pay only the Minimum Monthly Premium, you may forego the advantage of building up significant Account Value. On a current and guaranteed basis, the Account Value at the end of the Minimum Monthly Premium Period may be insufficient to keep your policy in force unless an additional premium payment is made at that time.

b. **Lapse Protection Value***

- | | | |
|----|--|---|
| 1. | Lapse Protection Value Period | From the end of the Minimum Monthly Premium Period to the date of the Insured's death |
| 2. | Lapse Protection Premium Charge | [30.00]% of each premium |
| 3. | Lapse Protection Monthly Charges | |
| | A. Lapse Protection Monthly Cost of Insurance Charge | See the Base Policy Lapse Protection Table of Rates |
| | B. Lapse Protection Monthly Policy Charge | [\$10.00] per policy month to Attained Age 121; zero thereafter |
| | C. Lapse Protection Monthly Administrative Charge per \$1,000.00 of Stated Death Benefit | [\$0.02080] to Attained Age 121; zero thereafter |
| | [D. Lapse Protection Waiver of Specified Premium Monthly Charge | Same as the guaranteed rates in the Waiver of Specified Premium Rider Schedule] |
| | [E. Additional Insured Lapse Protection Monthly Cost of Insurance Charge(s) | See the Additional Insured Rider Lapse Protection Table(s) of Rates] |
| 4. | Lapse Protection Interest Rate | See the Lapse Protection Interest Rates Schedule |

*The charges and rates used to calculate the Lapse Protection Value are for reference purposes only. We do not use the Lapse Protection Value to determine the actual Account Value or death benefit provided by your policy. See the Lapse Protection Value section for details on calculation of the Lapse Protection Value.

(Print for Guideline Premium version)

SCHEDULE (CONTINUED)

**DEFINITION OF LIFE INSURANCE GUIDELINE PREMIUM TEST/CASH VALUE CORRIDOR TEST
DEATH BENEFIT FACTORS**

Your policy's Base Death Benefit at any time will be at least equal to the Account Value times the appropriate Death Benefit Factor from the following table.

Attained Age	Death Benefit Factor	Attained Age	Death Benefit Factor
0-40	2.50		
41	2.43	71	1.13
42	2.36	72	1.11
43	2.29	73	1.09
44	2.22	74	1.07
45	2.15	75	1.05
46	2.09	76	1.05
47	2.03	77	1.05
48	1.97	78	1.05
49	1.91	79	1.05
50	1.85	80	1.05
51	1.78	81	1.05
52	1.71	82	1.05
53	1.64	83	1.05
54	1.57	84	1.05
55	1.50	85	1.05
56	1.46	86	1.05
57	1.42	87	1.05
58	1.38	88	1.05
59	1.34	89	1.05
60	1.30	90	1.05
61	1.28	91	1.04
62	1.26	92	1.03
63	1.24	93	1.02
64	1.22	94	1.01
65	1.20	95	1.00
66	1.19	96	1.00
67	1.18	97	1.00
68	1.17	98	1.00
69	1.16	99	1.00
70	1.15	100 and older	1.00

SCHEDULE (CONTINUED)**DEFINITION OF LIFE INSURANCE CASH VALUE ACCUMULATION TEST
DEATH BENEFIT FACTORS**

(Rates based on Insured's gender and risk class)

Your policy's Base Death Benefit at any time will not be less than:

- a. The Account Value, if any;
- b. Multiplied by the appropriate Death Benefit Factor from the following table;
- c. Multiplied by the sum of one plus the greater of:
 1. The rate or rates guaranteed under your policy, including any interest rate guarantee applicable for any duration, or
 2. 4.00%;
- d. Divided by 1.04.

Attained Age	Death Benefit Factor	Attained Age	Death Benefit Factor	Attained Age	Death Benefit Factor
0	[16.19224]	34	[5.06469]	68	[1.71953]
1	[15.79768]	35	[4.89048]	69	[1.67719]
2	[15.31443]	36	[4.72195]	70	[1.63640]
3	[14.80639]	37	[4.55939]	71	[1.59732]
4	[14.28909]	38	[4.40239]	72	[1.55990]
5	[13.77717]	39	[4.25128]	73	[1.52450]
6	[13.28218]	40	[4.10562]	74	[1.49091]
7	[12.80521]	41	[3.96526]	75	[1.45894]
8	[12.34409]	42	[3.83026]	76	[1.42848]
9	[11.89840]	43	[3.70061]	77	[1.39944]
10	[11.46891]	44	[3.57618]	78	[1.37187]
11	[11.05386]	45	[3.45687]	79	[1.34587]
12	[10.65703]	46	[3.34257]	80	[1.32150]
13	[10.27922]	47	[3.23284]	81	[1.29865]
14	[9.91900]	48	[3.12749]	82	[1.27737]
15	[9.57680]	49	[3.02558]	83	[1.25743]
16	[9.25587]	50	[2.92706]	84	[1.23870]
17	[8.95343]	51	[2.83212]	85	[1.22117]
18	[8.66643]	52	[2.74074]	86	[1.20485]
19	[8.39104]	53	[2.65313]	87	[1.18973]
20	[8.12356]	54	[2.56911]	88	[1.17582]
21	[7.86321]	55	[2.48880]	89	[1.16302]
22	[7.60933]	56	[2.41230]	90	[1.15124]
23	[7.36190]	57	[2.33926]	91	[1.14036]
24	[7.12131]	58	[2.26948]	92	[1.12989]
25	[6.88743]	59	[2.20237]	93	[1.11964]
26	[6.66012]	60	[2.13791]	94	[1.10937]
27	[6.44034]	61	[2.07617]	95	[1.09873]
28	[6.22809]	62	[2.01726]	96	[1.08717]
29	[6.02087]	63	[1.96129]	97	[1.07348]
30	[5.81873]	64	[1.90817]	98	[1.05622]
31	[5.62194]	65	[1.85768]	99	[1.03302]
32	[5.43049]	66	[1.80959]	100 and older	[1.00000]
33	[5.24456]	67	[1.76363]		

SCHEDULE (CONTINUED)

BASE POLICY TABLE OF GUARANTEED RATES

Guaranteed Maximum Cost of Insurance Rates per \$1,000.00 of Net Amount at Risk for your policy.

Attained Age	Monthly Cost of Insurance Rate	Attained Age	Monthly Cost of Insurance Rate	Attained Age	Monthly Cost of Insurance Rate
0	[0.08083]	41	[0.13166]	82	[7.01166]
1	[0.04666]	42	[0.14416]	83	[7.75750]
2	[0.03250]	43	[0.15833]	84	[8.58333]
3	[0.02250]	44	[0.17500]	85	[9.50583]
4	[0.01750]	45	[0.19416]	86	[10.52833]
5	[0.01750]	46	[0.21250]	87	[11.64500]
6	[0.01833]	47	[0.23250]	88	[12.84166]
7	[0.01833]	48	[0.24416]	89	[14.10416]
8	[0.01833]	49	[0.25750]	90	[15.42166]
9	[0.01916]	50	[0.27666]	91	[16.66083]
10	[0.01916]	51	[0.29916]	92	[17.95250]
11	[0.02250]	52	[0.33000]	93	[19.31500]
12	[0.02750]	53	[0.36333]	94	[20.75416]
13	[0.03250]	54	[0.40583]	95	[22.26583]
14	[0.03916]	55	[0.45833]	96	[23.64916]
15	[0.05083]	56	[0.51166]	97	[25.12416]
16	[0.06166]	57	[0.56916]	98	[26.69833]
17	[0.07083]	58	[0.61833]	99	[28.37833]
18	[0.07666]	59	[0.67500]	100	[30.17500]
19	[0.07833]	60	[0.74333]	101	[31.60083]
20	[0.07916]	61	[0.82666]	102	[33.12000]
21	[0.07916]	62	[0.92833]	103	[34.73666]
22	[0.07916]	63	[1.04250]	104	[36.45666]
23	[0.08000]	64	[1.16250]	105	[38.26083]
24	[0.08083]	65	[1.28916]	106	[40.17916]
25	[0.08166]	66	[1.41750]	107	[42.21833]
26	[0.08500]	67	[1.54750]	108	[44.38583]
27	[0.08916]	68	[1.68750]	109	[46.68833]
28	[0.08750]	69	[1.83250]	110	[49.13250]
29	[0.08583]	70	[2.00833]	111	[51.72833]
30	[0.08500]	71	[2.20500]	112	[54.48333]
31	[0.08416]	72	[2.46333]	113	[57.40916]
32	[0.08416]	73	[2.73583]	114	[60.51250]
33	[0.08666]	74	[3.02250]	115	[63.80583]
34	[0.08833]	75	[3.33583]	116	[67.29916]
35	[0.09083]	76	[3.67750]	117	[71.00416]
36	[0.09583]	77	[4.07416]	118	[74.93500]
37	[0.10000]	78	[4.53750]	119	[79.10166]
38	[0.10750]	79	[5.07250]	120	[83.33333]
39	[0.11416]	80	[5.65583]		
40	[0.12166]	81	[6.32000]		

The rates shown above are for a non-rated risk class. If your policy has a rating factor or a flat extra amount, we will adjust the maximum cost of insurance rates using the rating factor or flat extra amount shown in your Schedule. If your policy has a rating factor, we will determine the maximum cost of insurance rates by multiplying the rates shown above by the rating factor shown in your Schedule. If your policy has a flat extra amount, we will determine the maximum cost of insurance rates by adding the rates per \$1,000.00 shown above to the flat extra amount shown in your Schedule. We base the rates shown above on the 2001 Commissioners Standard Ordinary, [Male], [Nonsmoker], Ultimate Mortality Table, age nearest birthday.

SCHEDULE (CONTINUED)

BASE POLICY LAPSE PROTECTION TABLE OF RATES

Table LPV 1 Cost of Insurance Rates per \$1,000.00 of Net Amount at Risk
(These rates apply to the base policy)

Attained Age	Monthly Cost of Insurance Rate	Attained Age	Monthly Cost of Insurance Rate	Attained Age	Monthly Cost of Insurance Rate
[35	0.23540	64	0.45588	93	4.24231
36	0.28425	65	0.45588	94	4.55840
37	0.34200	66	0.50126	95	4.55840
38	0.39973	67	0.54723	96	4.84160
39	0.44859	68	0.59674	97	5.14357
40	0.50633	69	0.64802	98	5.46584
41	0.55963	70	0.67837	99	5.80978
42	0.61293	71	0.74479	100	5.86282
43	0.67511	72	0.81407	101	5.86282
44	0.75061	73	0.90412	102	5.86282
45	0.84833	74	0.99887	103	5.86282
46	0.11300	75	1.02614	104	5.86282
47	0.12503	76	1.13123	105	5.86282
48	0.13817	77	1.24499	106	5.86282
49	0.14309	78	1.36311	107	5.86282
50	0.14615	79	1.48849	108	5.86282
51	0.15908	80	1.60213	109	5.86282
52	0.17379	81	1.60213	110	5.86282
53	0.19116	82	1.75779	111	5.86282
54	0.21032	83	1.93323	112	5.86282
55	0.21034	84	2.12501	113	5.86282
56	0.23156	85	2.33020	114	5.86282
57	0.25406	86	2.54261	115	5.86282
58	0.27843	87	2.76109	116	5.86282
59	0.30517	88	2.98132	117	5.86282
60	0.30518	89	3.20620	118	5.86282
61	0.33589	90	3.43892	119	5.86282
62	0.37085	91	3.68335	120	5.86282
63	0.41077	92	3.94745	121 and older	0.00000]

Table LPV1 rates apply during the first policy year and any policy year for which the Lapse Protection Value at the end of the previous policy year is zero or less.

The Lapse Protection Value is a reference value only. We do not use the Lapse Protection Value to determine the actual Account Value or death benefit provided by your policy.

SCHEDULE (CONTINUED)

BASE POLICY LAPSE PROTECTION TABLE OF RATES

Table LPV 2 Cost of Insurance Rates per \$1,000.00 of Net Amount at Risk
(These rates apply to the base policy)

Attained Age	Monthly Cost of Insurance Rate	Attained Age	Monthly Cost of Insurance Rate	Attained Age	Monthly Cost of Insurance Rate
[35	0.23540	64	0.45588	93	4.24231
36	0.28425	65	0.45588	94	4.55840
37	0.05141	66	0.50126	95	4.55840
38	0.05956	67	0.54723	96	4.84160
39	0.06429	68	0.59674	97	5.14357
40	0.06640	69	0.64802	98	5.46584
41	0.07228	70	0.67837	99	5.80978
42	0.07829	71	0.74479	100	5.86282
43	0.08624	72	0.81407	101	5.86282
44	0.09348	73	0.90412	102	5.86282
45	0.10208	74	0.99887	103	5.86282
46	0.11300	75	1.02614	104	5.86282
47	0.12503	76	1.13123	105	5.86282
48	0.13817	77	1.24499	106	5.86282
49	0.14309	78	1.36311	107	5.86282
50	0.14615	79	1.48849	108	5.86282
51	0.15908	80	1.60213	109	5.86282
52	0.17379	81	1.60213	110	5.86282
53	0.19116	82	1.75779	111	5.86282
54	0.21032	83	1.93323	112	5.86282
55	0.21034	84	2.12501	113	5.86282
56	0.23156	85	2.33020	114	5.86282
57	0.25406	86	2.54261	115	5.86282
58	0.27843	87	2.76109	116	5.86282
59	0.30517	88	2.98132	117	5.86282
60	0.30518	89	3.20620	118	5.86282
61	0.33589	90	3.43892	119	5.86282
62	0.37085	91	3.68335	120	5.86282
63	0.41077	92	3.94745	121 and older	0.00000]

Table LPV2 rates apply during any year other than the first policy year in which the Lapse Protection Value at the end of the previous policy year is greater than zero.

The Lapse Protection Value is a reference value only. We do not use the Lapse Protection Value to determine the actual Account Value or death benefit provided by your policy.

SCHEDULE (CONTINUED)

LAPSE PROTECTION INTEREST RATES

Policy Year	Interest Rate	Policy Year	Interest Rate	Policy Year	Interest Rate
[1	5.25%	30	5.25%	59	5.25%
2	5.25%	31	5.25%	60	5.25%
3	5.25%	32	5.25%	61	5.25%
4	5.25%	33	5.25%	62	5.25%
5	5.25%	34	5.25%	63	5.25%
6	5.25%	35	5.25%	64	5.25%
7	5.25%	36	5.25%	65	5.25%
8	5.25%	37	5.25%	66	5.25%
9	5.25%	38	5.25%	67	5.25%
10	5.25%	39	5.25%	68	5.25%
11	5.25%	40	5.25%	69	5.25%
12	5.25%	41	5.25%	70	5.25%
13	5.25%	42	5.25%	71	5.25%
14	5.25%	43	5.25%	72	5.25%
15	5.25%	44	5.25%	73	5.25%
16	5.25%	45	5.25%	74	5.25%
17	5.25%	46	5.25%	75	5.25%
18	5.25%	47	5.25%	76	5.25%
19	5.25%	48	5.25%	77	5.25%
20	5.25%	49	5.25%	78	5.25%
21	5.25%	50	5.25%	79	5.25%
22	5.25%	51	5.25%	80	5.25%
23	5.25%	52	5.25%	81	5.25%
24	5.25%	53	5.25%	82	5.25%
25	5.25%	54	5.25%	83	5.25%
26	5.25%	55	5.25%	84	5.25%
27	5.25%	56	5.25%	85	5.25%
28	5.25%	57	5.25%	86	5.25%
29	5.25%	58	5.25%	87 and later	5.25%]

The Lapse Protection Value is a reference value only. We do not use the Lapse Protection Value to determine the actual Account Value or death benefit provided by your policy.

SCHEDULE (CONTINUED)

ADDITIONAL INSURED RIDER TABLE OF GUARANTEED RATES

Guaranteed Maximum Cost of Insurance Rates per \$1000.00 of death benefit from your Additional Insured Rider #[1]

Attained Age of Additional Insured	Monthly Cost of Insurance Rate	Attained Age of Additional Insured	Monthly Cost of Insurance Rate	Attained Age of Additional Insured	Monthly Cost of Insurance Rate
0	[0.04000]	30	[0.05333]	60	[0.61666]
1	[0.02916]	31	[0.05666]	61	[0.66916]
2	[0.02166]	32	[0.06000]	62	[0.72666]
3	[0.01666]	33	[0.06333]	63	[0.78583]
4	[0.01583]	34	[0.06833]	64	[0.85000]
5	[0.01500]	35	[0.07416]	65	[0.92083]
6	[0.01500]	36	[0.07916]	66	[0.99916]
7	[0.01750]	37	[0.08583]	67	[1.08500]
8	[0.01750]	38	[0.08916]	68	[1.18083]
9	[0.01750]	39	[0.09416]	69	[1.28583]
10	[0.01833]	40	[0.10000]	70	[1.40166]
11	[0.01916]	41	[0.10583]	71	[1.53500]
12	[0.02250]	42	[0.11250]	72	[1.68416]
13	[0.02500]	43	[0.12083]	73	[1.84583]
14	[0.02750]	44	[0.13083]	74	[2.02333]
15	[0.02916]	45	[0.14250]	75	[2.22000]
16	[0.03250]	46	[0.15583]	76	[2.43583]
17	[0.03416]	47	[0.17250]	77	[2.67333]
18	[0.03500]	48	[0.19083]	78	[2.93583]
19	[0.03750]	49	[0.21083]	79	[3.21916]
20	[0.03750]	50	[0.23416]	80	[3.53583]
21	[0.03833]	51	[0.26000]	81	[3.96583]
22	[0.04000]	52	[0.28916]	82	[4.45083]
23	[0.04000]	53	[0.32083]	83	[4.93416]
24	[0.04166]	54	[0.35416]	84	[5.46833]
25	[0.04166]	55	[0.39000]	85	[6.07000]
26	[0.04416]	56	[0.43166]	86	[6.61583]
27	[0.04750]	57	[0.47500]	87	[7.43750]
28	[0.04833]	58	[0.52166]	88	[8.29583]
29	[0.05166]	59	[0.56833]	89	[9.21083]

The rates shown above are for a non-rated risk class. If your rider has a rating factor or a flat extra amount, we will adjust the maximum cost of insurance rates using the rating factor or flat extra amount shown in the Additional Benefits and Riders Schedule. If your rider has a rating factor, we will determine the maximum cost of insurance rates by multiplying the rates shown above by the rating factor shown in the Additional Benefits and Riders Schedule. If your rider has a flat extra amount, we will determine the maximum cost of insurance rates by adding the rates per \$1,000.00 shown above to the flat extra amount shown in the Additional Benefits and Riders Schedule.

For riders issued at ages 16 and greater, we base the rates shown above on the 2001 Commissioners Standard Ordinary, [Female, Nonsmoker], Ultimate Mortality Table, age nearest birthday.

For riders issued at ages 0-15, we base the rates for ages 0-15 on the 2001 Commissioners Standard Ordinary, [Female], Smoker Composite, Ultimate Mortality Table, age nearest birthday; and the rates for ages 16 and above on the 2001 Commissioners Standard Ordinary [Female, Nonsmoker], Ultimate Mortality Table, age nearest birthday.

SCHEDULE (CONTINUED)

ADDITIONAL INSURED RIDER LAPSE PROTECTION TABLE OF RATES

Lapse Protection Cost of Insurance Rates per \$1000.00 of death benefit from your Additional Insured Rider #[1]

Attained Age of Additional Insured	Monthly Cost of Insurance Rate	Attained Age of Additional Insured	Monthly Cost of Insurance Rate	Attained Age of Additional Insured	Monthly Cost of Insurance Rate
25	0.05262	47	0.17438	68	0.39577
26	0.05522	48	0.17438	69	0.42780
27	0.05846	49	0.17438	70	0.42780
28	0.06223	50	0.17438	71	0.46652
29	0.06366	51	0.17544	72	0.50983
30	0.06680	52	0.17635	73	0.55677
31	0.06992	53	0.17745	74	0.60831
32	0.07457	54	0.17745	75	0.66542
33	0.07766	55	0.17745	76	0.72809
34	0.08232	56	0.18746	77	0.79705
35	0.08731	56	0.19753	78	0.87328
36	0.09230	57	0.17438	79	0.95555
37	0.09812	58	0.20958	80	1.04750
38	0.10311	59	0.21962	81	1.16740
39	0.10893	60	0.23168	82	1.30754
40	0.11641	61	0.24769	83	1.44728
41	0.12389	62	0.26579	84	1.60171
42	0.13137	63	0.28574	85	1.77565
43	0.14052	64	0.30737	86	1.93345
44	0.15133	65	0.31506	87	2.14384
45	0.15650	66	0.34009	88	2.36540
46	0.16537	67	0.36752	89	2.60287]

The Lapse Protection Value is a reference value only. We do not use the Lapse Protection Value to determine the actual Account Value or death benefit provided by your policy.

TERMS TO UNDERSTAND

This section identifies some of the important terms that we have used throughout your policy and that have special meaning.

Account Value: The Account Value equals the sum of the value of: (a) the Fixed Strategy; plus (b) the Indexed Strategy; plus (c) the Policy Loan Account, if applicable.

Age: Age is the age of the Insured on his or her birthday nearest the Policy Date. We issue your policy at the Age shown in your Schedule.

Attained Age: Attained Age is the Insured's Age as of the Policy Date plus the number of completed policy years.

Base Death Benefit: The Base Death Benefit is the death benefit of your policy and does not include any additional death benefit provided by riders attached to your policy, if any.

Block: A Block is a portion of the value of the Indexed Strategy. A new Block is created: (a) upon an Election to move an amount from the Fixed Strategy to the Indexed Strategy; and (b) on the Block Maturity Date if no Election is made to move all of the value of the Block to the Fixed Strategy.

Block Maturity Date: The Block Maturity Date is the date a Block matures. It is the Election Date at the end of the Index Crediting Period. On the Block Maturity Date the value of the Block will automatically create a new Block unless an Election is made to move all of the value of the maturing Block to the Fixed Strategy.

Block Start Date: The Block Start Date is the date a Block is created in the Indexed Strategy and will be on an Election Date. The Block Maturity Date is measured from this date.

Death Benefit Proceeds: Death Benefit Proceeds is the amount we will pay on the Insured's death. Death Benefit Proceeds equals: (a) the Base Death Benefit in effect on the date of the Insured's death, plus the death benefit from other riders, if any; minus (b) any Loan Amount; minus (c) unpaid Monthly Deductions, if any, incurred prior to the date of the Insured's death.

Election: An Election is the movement of an amount between the Fixed Strategy and the Indexed Strategy.

Election Date: An Election Date is the date on which Elections from the Fixed Strategy to the Indexed Strategy will be processed. An Election Date is shown in your Policy Features and Benefits Schedule.

Fixed Strategy: The Fixed Strategy is a strategy available under the policy through which you may elect to have all or part of your Account Value earn interest at a rate declared by us, subject to the guaranteed minimum interest rate shown in the Account Value Policy Features and Benefits Schedule.

Grace Period: The Grace Period is the 61 day period after which your policy will lapse unless you make a required premium payment. The Grace Period will begin on a Monthly Processing Date if on that date the Net Surrender Value is zero or less, except as provided in the Minimum Monthly Premium and the Lapse Protection Value sections.

Index Credit: An Index Credit is the amount credited to a Block at the close of business on the Block Maturity Date. The Index Credit for each indexed strategy is calculated as described in the Available Indexed Strategies section or in a subsequent policy endorsement.

Index Crediting Period: The Index Crediting Period is the number of years between a Block Start Date and a Block Maturity Date. The Index Crediting Period for each indexed strategy is shown in the Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement, and is guaranteed not to change while the policy is in force.

Indexed Strategy: The Indexed Strategy is a strategy available under the policy through which you may elect to have all or part of your Account Value receive Index Credits based in part on changes in the values of the Indexes. We may provide for one or more indexed strategies under this policy. The available indexed strategies, and the calculation of the value of the Indexed Strategy, are set forth in this policy or in a subsequent policy endorsement.

Indexes: The Indexes are shown in the Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement. They are indexes of stock performance that do not reflect dividends payable on the underlying stocks. The Indexes are used to determine the Index Credit.

Insured: The Insured is the person whose life is insured by your policy. The Insured's name is shown in your Schedule and the Insured may or may not be the owner of your policy.

Lapse Protection Monthly Deduction: The Lapse Protection Monthly Deduction is equal to the sum of all the Lapse Protection Monthly Charges shown in the Lapse Protection Provisions Schedule.

Lapse Protection Net Premium: The Lapse Protection Net Premium equals the premium paid, minus the Lapse Protection Premium Charge.

Lapse Protection Premium Charge: Each time we receive a premium we determine the Lapse Protection Premium Charge by multiplying the Lapse Protection Premium Charge percentage shown in your Lapse Protection Provisions Schedule by the premium amount.

Lapse Protection Value: The Lapse Protection Value on the Policy Date will be the Lapse Protection Net Premium paid on that date for your policy, less the Lapse Protection Monthly Deduction for the first policy month. On any Monthly Processing Date other than the Policy Date, the Lapse Protection Value is equal to: (a) the Lapse Protection Value on the first day of the previous policy month; plus (b) one month's lapse protection interest; plus (c) any Lapse Protection Net Premium received since the most recent Monthly Processing Date with lapse protection interest from the date of receipt to the date of calculation; minus (d) the Lapse Protection Monthly Deduction for the current month; minus (e) the amount of any partial withdrawal since the most recent Monthly Processing Date; minus (f) any surrender charge applicable to a decrease in the Stated Death Benefit; minus (g) any policy or rider transaction charges incurred since the most recent Monthly Processing Date with lapse protection interest from the effective date of the transaction to the date of calculation. The Lapse Protection Value is a reference value only. We do not use the Lapse Protection Value to determine the actual Account Value or death benefit provided by your policy.

Lapse Protection Value Period: The Lapse Protection Value Period begins at the end of the Minimum Monthly Premium Period, as shown in the Lapse Protection Provisions Schedule, and ends on the date of the Insured's death. It is the period during which we guarantee that your policy, including any riders, will remain in force and will not enter the Grace Period, provided that the Loan Amount does not exceed the Surrender Value and the Net Lapse Protection Value is greater than or equal to zero. Your policy will enter the Grace Period if, on a Monthly Processing Date, the Loan Amount exceeds the Surrender Value.

Lifetime Guarantee Annual Premium: The Lifetime Guarantee Annual Premium is the minimum amount required to be paid in order to keep your policy in force for the lifetime of the Insured pursuant to the Lapse Protection Value provisions.

Loan Amount: The Loan Amount equals: (a) any outstanding loan plus accrued Loan Interest as of the beginning of the policy year; plus (b) new loans; plus (c) accrued but unpaid Loan Interest; minus (d) loan repayments.

Loan Interest: The amount of interest charged by us on the Loan Amount.

Minimum Death Benefit: The Minimum Death Benefit is the minimum amount of coverage required to issue or continue the policy. We show the Minimum Death Benefit amount in your Schedule. The Minimum Death Benefit applies to the Stated Death Benefit.

Minimum Monthly Premium: The Minimum Monthly Premium is the amount used to determine whether your policy will lapse during the Minimum Monthly Premium Period. The Minimum Monthly Premium on the Policy Date is shown in the Lapse Protection Provisions Schedule.

Minimum Monthly Premium Period: The Minimum Monthly Premium Period is shown in your Lapse Protection Provisions Schedule. It is the period during which we guarantee that your policy, including any riders, will remain in force and will not enter the Grace Period, provided your policy satisfies the minimum monthly premium requirement. See the Minimum Monthly Premium Requirement section for details.

Monthly Deduction: The Monthly Deduction is equal to: (a) the monthly cost of insurance, policy and administrative charges for your policy shown in your Guaranteed Maximum Policy Charges Schedule; plus (b) the monthly charges, if any, for additional benefits provided by your riders shown in your Guaranteed Maximum Monthly Rider Charges Schedule.

Monthly Processing Date: The Monthly Processing Date is the date each month on which the Monthly Deduction from the Account Value is due.

Net Account Value: The Net Account Value equals the Account Value minus any Loan Amount.

Net Lapse Protection Value: The Net Lapse Protection Value is the Lapse Protection Value minus any Loan Amount.

Net Premium: Net Premium equals the premium received, minus the premium expense charge.

Net Surrender Value: The Net Surrender Value on any date equals: (a) the Surrender Value; minus (b) any Loan Amount.

Policy Date: We show the Policy Date in your Schedule. It is the date from which we measure policy years, policy months and policy anniversaries, and it determines the Monthly Processing Date.

Policy Loan Account: The Policy Loan Account is used only with Traditional Loans and not with Select Loans. The portion of the Account Value in the Policy Loan Account equals the Loan Amount (as defined in the Policy Loans section), excluding accrued but unpaid Loan Interest during the policy year, plus credited interest.

Right to Examine Period: The Right to Examine Period is the number of days after delivery of your policy during which you have the right to examine your policy and return it for a return of all premiums paid. See the Cover Page for details.

Scheduled Premium: Scheduled Premium is the amount that you indicate on your application as the amount you intend to pay at fixed intervals over a certain period. You may specify the interval as monthly, quarterly, semiannually or annually.

Select Loans: Select Loans are policy loans in which an amount equal to the loan or Loan Interest due is added to the Loan Amount. No Policy Loan Account is created for Select Loans and therefore the amount is not added to the Policy Loan Account. The amount remains in the Fixed Strategy and/or the Indexed Strategy as you have elected for your policy and is credited as provided in the Fixed Strategy and Indexed Strategy sections. Loan Interest is charged as provided in the Policy Loans – Loan Interest section.

Stated Death Benefit: The Stated Death Benefit is the amount of death benefit coverage provided under your policy as shown in your Schedule. The Stated Death Benefit changes when there is a decrease or a transaction that causes your amount of coverage to change.

Surrender Value: Surrender Value is the Account Value minus surrender charges, if any.

Traditional Loans: Traditional Loans are policy loans in which an amount equal to the loan or Loan Interest due is added to both the Loan Amount and the Policy Loan Account. The amount is deducted from the Fixed Strategy until exhausted, and any excess amount is deducted from the Indexed Strategy in the order shown in the Policy Features and Benefits Schedule. The amount is credited as provided in the Policy Loan Account section. Loan Interest is charged as provided in the Policy Loans – Loan Interest section.

INSURANCE COVERAGE PROVISIONS

POLICY DATES AND PERIODS

Policy Date

We show the Policy Date in your Schedule. It is the date from which we measure policy years, policy months and policy anniversaries, and it determines the Monthly Processing Date. A policy anniversary occurs each year on the same month and day as the Policy Date.

The Policy Date is the effective date for all coverage provided under your policy. No coverage may take effect under your policy unless we receive the amount of premium required for coverage to begin under your policy, and there has been no change in the insurability of the person proposed for insurance from the date of your policy application to the date we receive this required premium.

Monthly Processing Date

The Monthly Processing Date is the date each month on which the Monthly Deduction from the Account Value is due. The first Monthly Processing Date is the Policy Date. Subsequent Monthly Processing Dates are the same calendar day of each month as the Policy Date.

Right to Examine Period

The Right to Examine Period is the number of days after delivery of your policy during which you have the right to examine your policy and return it for a return of all premiums paid. See the Cover Page for details.

DEATH BENEFIT PROVISIONS

Stated Death Benefit

The Stated Death Benefit is the amount of death benefit coverage provided under your policy as shown in your Schedule. The Stated Death Benefit changes when there is a decrease or a transaction that causes your amount of coverage to change. For example, a partial withdrawal under Death Benefit Option 1 may cause the Stated Death Benefit to change.

Death Benefit Options

Death benefit options are different methods of calculating the Base Death Benefit. You select the death benefit option when you apply for the policy, and the death benefit option you selected is shown in your Schedule.

Base Death Benefit

The Base Death Benefit is the death benefit of your policy and does not include any additional death benefit provided by riders attached to your policy, if any. We calculate the Base Death Benefit according to one of the following death benefit options:

Death Benefit Option 1: Under Death Benefit Option 1, the Base Death Benefit is the greater of:

- a. The Stated Death Benefit; or
- b. The Account Value multiplied by the appropriate factor from the Death Benefit Factors shown in your Definition of Life Insurance – Death Benefit Factors Schedule.

Death Benefit Option 2: Under Death Benefit Option 2, the Base Death Benefit is the greater of:

- a. The Stated Death Benefit plus the Account Value; or
- b. The Account Value multiplied by the appropriate factor from the Death Benefit Factors shown in your Definition of Life Insurance – Death Benefit Factors Schedule.

Minimum Death Benefit

The Minimum Death Benefit is the minimum amount of coverage required to issue or continue the policy. We show the Minimum Death Benefit amount in your Schedule. The Minimum Death Benefit applies to the Stated Death Benefit.

Definition of Life Insurance

The definition of life insurance test shown in your Schedule is the specific method by which we determine whether your policy meets the definition of life insurance under the Internal Revenue Code of 1986, as amended, and its rules and regulations. If you do not elect a test on your application, the Guideline Premium Test will apply to your policy. The test is not subject to change unless required by a change in the Internal Revenue Code or by other applicable legal authority.

We design your policy to qualify as a life insurance contract under the Internal Revenue Code, and we will construe all terms and provisions of your policy in a manner consistent with that design. The Base Death Benefit in force at any time will not be less than the amount of insurance necessary to achieve such qualification under the applicable provisions of the Internal Revenue Code. We reserve the right to amend your policy, return or refuse any premium, whether scheduled or unscheduled, adjust the amount of coverage and reject any policy request when required to maintain this tax qualification. We also reserve the right to reject any policy request if the request might cause us to return any premium to you, unless you have agreed in writing.

If premiums paid during any policy year exceed the limits set by the Internal Revenue Code, we will return the excess premiums to you, with interest as required by law, within 60 days after the end of the policy year. However, under current tax law, you have the right to pay the premium required to keep your policy in force to the end of the policy year.

CHANGES IN INSURANCE COVERAGE

The Stated Death Benefit shown on your Schedule is the amount of death benefit coverage under your policy. You may not increase the Stated Death Benefit, but decreases are permitted.

Requested Decreases in Coverage

Once each policy year, you may give us notice requesting a decrease to the Stated Death Benefit. We must approve any decrease to the Stated Death Benefit and the following will apply to all decreases:

- a. The effective date of the decrease will be the Monthly Processing Date immediately following the date of our approval;
- b. Decreases that occur during the Minimum Monthly Premium Period may result in the calculation of a new Minimum Monthly Premium that applies from the effective date of the decrease;
- c. Decreases in insurance coverage have the same effect on the calculation of the Lapse Protection Value as they do on the calculation of Account Value;
- d. Your request must be made after the first policy anniversary and must be for an amount greater than or equal to \$1,000.00;
- e. We will limit the decrease such that, immediately after the requested decrease, the Stated Death Benefit is at least equal to the Minimum Death Benefit; and
- f. A surrender charge will apply if you decrease the Stated Death Benefit during the surrender charge period. If a surrender charge applies, we will deduct it from the Account Value and reduce future surrender charges. For details, see the Surrender Charges section.

Death Benefit Option Changes

Beginning with the first Monthly Processing Date and ending at Attained Age 121, you may give us notice requesting a change to the death benefit option. This change will be effective as of the next Monthly Processing Date following approval. A death benefit option change applies to the entire Stated Death Benefit. We may not allow any change if it would reduce the Stated Death Benefit below the Minimum Death Benefit.

After the effective date of the change, we will change the Stated Death Benefit according to the following table:

DEATH BENEFIT OPTION CHANGE		STATED DEATH BENEFIT FOLLOWING THE CHANGE EQUALS THE:
FROM	TO	
Death Benefit Option 1	Death Benefit Option 2	Stated Death Benefit prior to such change, minus the Account Value as of the effective date of the change.
Death Benefit Option 2	Death Benefit Option 1	Stated Death Benefit prior to such change, plus the Account Value as of the effective date of the change. Although requested increases to the Stated Death Benefit are not permitted under this policy, the Stated Death Benefit may increase due to a change from Death Benefit Option 2 to Death Benefit Option 1.

PAYMENT OF DEATH BENEFIT PROCEEDS

Death Benefit Proceeds is the amount we will pay on the Insured's death and we compute the amount as of the date of the Insured's death.

Death Benefit Proceeds equals:

- a. The Base Death Benefit in effect on the date of the Insured's death, plus the death benefit from other riders, if any; minus
- b. Any Loan Amount; minus
- c. Unpaid Monthly Deductions, if any, incurred prior to the date of the Insured's death.

We will pay the Death Benefit Proceeds within 7 days of when we receive due proof of the death claim. Due proof of the death claim means we have received:

- a. Due proof of the Insured's death;
- b. Sufficient information to determine our liability, the extent of the liability, and the identity of the legally entitled beneficiary or beneficiaries; and
- c. Sufficient evidence that any legal impediments to payment that depend on parties other than us are resolved. Such legal impediments include, but are not limited to, the establishment of guardianships and conservatorships, the appointment and qualification of trustees, executors and administrators and our receipt of information required to satisfy state and federal reporting requirements.

Any Death Benefit Proceeds we pay are subject to adjustments as provided in the Misstatement of Age or Gender, Suicide Exclusion and Incontestability sections. We will pay the Death Benefit Proceeds in one lump sum unless you request an alternate method of payment. We describe other available payout methods in the Settlement Options Provisions section.

We will pay interest on the lump sum Death Benefit Proceeds from the date of the Insured's death to the date of payment. We will compute interest at a rate required by law from the date of death to the date the proceeds are paid.

CONTINUATION OF COVERAGE

If your policy is in force at Attained Age 121, it will continue pursuant to the terms of the policy. On that date, the following will occur:

- a. If your policy has an outstanding Loan Amount and you have chosen Select Loans, the Loan Amount will be converted to a Traditional Loan as provided in the Policy Loans section;
- b. All riders attached to your policy will terminate; and
- c. If the death benefit option in force on your policy is Death Benefit Option 2, we will convert your policy to Death Benefit Option 1 in accordance with the procedures outlined in the Death Benefit Option Changes section. We will not allow further changes to the death benefit option.

Continuing coverage beyond Attained Age 100 may cause your policy to fail to qualify as life insurance under the Internal Revenue Code and you may be subject to adverse tax consequences. You should consult a tax advisor before you choose to continue your policy after Attained Age 100.

After Attained Age 121:

- a. We will calculate the Base Death Benefit as stated in your policy;
- b. No further premiums will be accepted except amounts required to keep your policy from lapsing;
- c. No further Monthly Deductions will be taken;
- d. Transaction charges will continue to be deducted at the time of the applicable transaction;
- e. Interest and Index Credits will continue to be credited to the Account Value;
- f. Partial withdrawals will continue to be available;
- g. Select Loans will no longer be available for your policy; Traditional Loans will continue to be available and any existing Traditional Loans will continue. Loan Interest will continue to accrue and if not paid, may cause your policy to lapse. Repayments of loans and Loan Interest will be accepted; and
- h. Your policy will enter the 61-day Grace Period if the Net Surrender Value is zero or less, unless the Lapse Protection Value provision is keeping your policy in force.

You may surrender your policy if you do not want coverage to continue past Attained Age 121.

PREMIUM PROVISIONS

PREMIUMS

Scheduled Premium

Scheduled Premium is the amount that you indicate on your application as the amount you intend to pay at fixed intervals over a certain period. You may specify the interval as monthly, quarterly, semiannually or annually. You are not required to pay the Scheduled Premium and you may change it at any time. You may pay more or less than the amount of the Scheduled Premium, subject to the Unscheduled Premium and Premium Limitation sections. Payment of the Scheduled Premium does not guarantee that the coverage will not lapse. The timing and amount of your premium payments will affect your Account Value and death benefit coverage.

You may pay the Scheduled Premium shown in your Schedule while your policy is in force prior to Attained Age 121. Under conditions provided in the Grace Period and Lapse section, you may be required to make additional premium payments to keep your policy in force. All premiums after the first will be payable as provided in the ING Customer Service Center section. We will furnish a receipt signed by one of our officers upon your request.

Unscheduled Premium

You may make unscheduled premium payments at any time your policy is in force prior to Attained Age 121, subject to the Premium Limitation section. Unless you give us notice otherwise, we will first apply these premium payments to reduce or pay off any existing loan. We may limit the amount of such unscheduled premium payment if the payment would result in an increase in the Base Death Benefit.

PREMIUM LIMITATION

We will return any premium or any portion of the Account Value that causes your policy not to qualify as a life insurance policy under the Internal Revenue Code. We will also reject or return any unscheduled or Scheduled Premium if that premium would:

- a. Not be allowed under our normal rules of underwriting; or
- b. Cause classification of your policy as a modified endowment contract under the Internal Revenue Code, unless you have agreed to such classification in writing.

You may not pay any premiums after Attained Age 121, except any premiums necessary to keep your policy from lapsing. You may not pay any premiums after the Insured's death.

NET PREMIUM

Net Premium equals the premium received, minus the premium expense charge. We deduct this charge from each premium before allocating the premium to the Account Value. When received, we add the Net Premiums to the Fixed Strategy of the Account Value.

Each time we receive a premium we determine the premium expense charge by multiplying the applicable premium expense charge percentage by the premium amount. The guaranteed maximum premium expense charge percentage is shown in your Guaranteed Maximum Policy Charges Schedule.

FAILURE TO PAY PREMIUM

We deduct the Monthly Deduction to cover your policy and rider charges until Attained Age 121. If you stop paying premiums prior to Attained Age 121, your Net Surrender Value may be insufficient to cover the Monthly Deduction and your coverage may lapse. See the Grace Period and Lapse section for details.

ACCOUNT VALUE PROVISIONS

ACCOUNT VALUE

The Account Value equals the sum of the value of:

- a. The Fixed Strategy; plus
- b. The Indexed Strategy; plus
- c. The Policy Loan Account, if applicable.

Net Account Value

The Net Account Value equals the Account Value minus any Loan Amount (as defined in the Policy Loans section).

Account Value Deductions

All deductions from the Account Value are taken first from the Fixed Strategy until it is exhausted. Any remaining deductions are taken from the Indexed Strategy in the order shown in the Policy Features and Benefits Schedule. Deductions include, but are not limited to, all Monthly Deductions, partial withdrawals and partial withdrawal service fees, amounts added to the Policy Loan Account, if applicable, and policy transaction charges.

FIXED STRATEGY

The value of the Fixed Strategy equals the sum of:

- a. Net Premiums paid; plus
- b. Credited interest; plus
- c. Election amounts added from the Indexed Strategy; plus
- d. Amounts added from the Policy Loan Account, if applicable; minus
- e. Monthly Deductions; minus
- f. Partial withdrawals; minus
- g. Policy and rider transaction charges; minus
- h. Any surrender charges incurred; minus
- i. Election amounts added to the Indexed Strategy; minus
- j. Amounts added to the Policy Loan Account, if applicable.

Fixed Strategy Values

On the Policy Date, the value of the Fixed Strategy is the Net Premium paid on that date, minus the Monthly Deduction for the first policy month.

On any Monthly Processing Date other than the Policy Date, the value of the Fixed Strategy equals:

- a. The value of the Fixed Strategy on the first day of the previous policy month; plus
- b. One month's interest on the value of the Fixed Strategy as of the first day of the previous policy month; plus
- c. Any Net Premium received since the most recent Monthly Processing Date with interest from the date of receipt to the date of calculation; plus
- d. Any amounts added to the Fixed Strategy since the most recent Monthly Processing Date with interest from the effective date of the transaction to the date of calculation; minus
- e. Any amounts elected to the Indexed Strategy or added to the Policy Loan Account, if applicable, since the most recent Monthly Processing Date with interest from the effective date of the transaction to the date of calculation; minus
- f. The Monthly Deduction subtracted from the Fixed Strategy for the current month; minus
- g. The amount of any partial withdrawal subtracted from the Fixed Strategy on the current Monthly Processing Date and the service fee for such partial withdrawal; minus
- h. Any policy or rider transaction charges subtracted from the Fixed Strategy since the most recent Monthly Processing Date with interest from the effective date of the transaction to the date of calculation; minus
- i. Any surrender charges subtracted from the Fixed Strategy since the most recent Monthly Processing Date with interest from the effective date of the transaction to the date of calculation.

On any other day, the value of the Fixed Strategy is calculated in a manner consistent with the preceding formula.

INDEXED STRATEGY

The Indexed Strategy is a strategy available under the policy through which you may elect to have all or part of your Account Value receive Index Credits based in part on changes in the values of the Indexes. We may provide for one or more indexed strategies under this policy. The available indexed strategies are shown in the Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement. The value of the Indexed Strategy equals the sum of the values of the indexed strategies.

If we determine, in our sole discretion, that this product may be subject to registration under the Securities Act of 1933, we reserve the right to close the Indexed Strategy after 30 days advance notice to you. If we close the Indexed Strategy, no new Elections to the Indexed Strategy will be allowed and any prior Elections to the Indexed Strategy will not be processed. All new premiums, prior Elections amounts to the Indexed Strategy, and amounts maturing on each Block Maturity Date will be moved by us to the Fixed Strategy until no Account Value remains in the Indexed Strategy.

Block

A Block is a portion of the value of the Indexed Strategy. A new Block is created:

- a. Upon an Election to move an amount from the Fixed Strategy to the Indexed Strategy; and
- b. On the Block Maturity Date if no Election is made to move all of the value of the Block to the Fixed Strategy.

The value of a Block equals:

- a. The Block's initial value at the close of business on the Block Start Date; plus
- b. Interest credited to the Block at the guaranteed minimum interest rate for the applicable indexed strategy; plus
- c. Index Credits earned at the close of business on the Block Maturity Date, if any; minus
- d. Any amounts withdrawn or deducted from the Block.

Block Start Date

The Block Start Date is the date a Block is created in the Indexed Strategy and will be on an Election Date. The Block Maturity Date is measured from this date.

Block Maturity Date

The Block Maturity Date is the date a Block matures. It is the Election Date at the end of the Index Crediting Period. On the Block Maturity Date the value of the Block will automatically create a new Block unless an Election is made to move all of the value of the maturing Block to the Fixed Strategy.

Index Crediting Period

The Index Crediting Period for each indexed strategy is shown in the Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement and is guaranteed not to change while the policy is in force.

Indexes

The Indexes are shown in the Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement. They are indexes of stock performance that do not reflect dividends payable on the underlying stocks. The Indexes are used to determine the Index Credit.

Changing an Index

If an Index is discontinued, becomes unavailable to us, if the calculation of an Index is substantially changed, or we determine that an Index should no longer be used, we will substitute a comparable alternative index, as approved by the Insurance Department of the state in which your policy is delivered, if required, and notify you in writing before the substitute index is used.

Available Indexed Strategies

S&P 500[®] 1 Year Point to Point Indexed Strategy

The value of the S&P 500[®] 1 Year Point to Point Indexed Strategy equals the sum of the values of all Blocks attributable to the S&P 500[®] 1 Year Point to Point Indexed Strategy. Guaranteed interest of the S&P 500[®] 1 Year Point to Point Indexed Strategy is calculated and added daily to the value of each Block. On each Block Maturity Date, an Index Credit, if any, is added to the value of the Block. The Index Credit is subject to an Index Cap and is based on the Index Change Rate, the Participation Rate and the guaranteed minimum interest rate of the S&P 500[®] 1 Year Point to Point Indexed Strategy. The Index Credit, Index Credit Rate, Index Change Rate, Index Cap and Participation Rate for the S&P 500[®] 1 Year Point to Point Indexed Strategy are more fully explained below.

We may close the S&P 500[®] 1 Year Point to Point Indexed Strategy to new Elections if the Index Cap is ever set to the Guaranteed Minimum Index Cap and the Participation Rate is set to the Guaranteed Minimum Participation Rate. If we close the S&P 500[®] 1 Year Point to Point Indexed Strategy, no new Elections to the S&P 500[®] 1 Year Point to Point Indexed Strategy will be allowed and any prior Elections to the S&P 500[®] 1 Year Point to Point Indexed Strategy will not be processed. All prior Election amounts to the S&P 500[®] 1 Year Point to Point Indexed Strategy and amounts maturing on each Block Maturity Date will be moved by us to the Fixed Strategy until such time as no Account Value remains in the S&P 500[®] 1 Year Point to Point Indexed Strategy. We may reopen the S&P 500[®] 1 Year Point to Point Indexed Strategy to new Elections if either the Index Cap or the Minimum Participation Rate is set above the guaranteed minimums.

Index Credit

An Index Credit is calculated and added to a Block at the close of business on the Block Maturity Date only. Any amounts withdrawn or deducted from a Block prior to the Block Maturity Date will not be eligible for an Index Credit.

The Index Credit on the Block Maturity Date is equal to (a) multiplied by (b), where:

- (a) Is the Index Credit Rate calculated on the Block Maturity Date, less the guaranteed interest rate for the block; and
- (b) Is the value of the Block on the Block Maturity Date prior to the addition of the Index Credit.

Index Credit Rate

The Index Credit Rate equals:

- a. The Index Change Rate calculated at the Block Maturity Date; multiplied by
- b. The Participation Rate.

The Index Credit Rate will have a minimum rate equal to the guaranteed minimum interest rate of the S&P 500[®] 1 Year Point to Point Indexed Strategy and a maximum rate of the Index Cap.

Index Change Rate

The Index Change Rate for the S&P 500[®] 1 Year Point to Point Indexed Strategy is equal to (b) minus (a), divided by (a), where:

- (a) Is the value of the Index at the close of business on the Block Start Date; and
- (b) Is the value of the Index at the close of business on the Block Maturity Date.

The value of the Index is determined as of the close of trading on the New York Stock Exchange (NYSE) on any Election Date that the NYSE is open for trading, except for days on which valuations are suspended by the Securities and Exchange Commission, or as may be required by law. If the NYSE is not open for trading on an Election Date corresponding to a Block Start Date or a Block Maturity Date, the value of the Index will be determined as of the close of trading on the next day the NYSE is open for trading. If an Index is not valued on an Election Date when the NYSE is open for trading, the value of the Index on that Election Date will be its value as of the close of trading on the most recent previous day that the NYSE was open for trading and the Index was valued.

Index Cap

The Index Cap is a limit on the amount of the Index growth that will be used in calculating the Index Credit Rate. The Index Cap in effect on the Block Start Date will not change for that Block. We may periodically change the Index Cap for new Blocks based on future anticipated experience, but the Index Cap will never be less than the Guaranteed Minimum Index Cap shown in your Account Value Policy Features and Benefits Schedule for the S&P 500[®] 1 Year Point to Point Indexed Strategy.

Participation Rate

The Participation Rate is the percentage of the Index Change Rate that will be recognized in the calculation of the Index Credit. The Participation Rate in effect on the Block Start Date will not change for that Block. We may periodically change the Participation Rate for new Blocks based on future anticipated experience, but the Participation Rate will never be less than the Guaranteed Minimum Participation Rate shown in your Account Value Policy Features and Benefits Schedule for the S&P 500[®] 1 Year Point to Point Indexed Strategy.

Loan and Partial Withdrawal Limitations

If a loan or partial withdrawal results in amounts being deducted from a Block of the S&P 500[®] 1 Year Point to Point Indexed Strategy prior to its Block Maturity Date, no additional Elections from the Fixed Strategy to the S&P 500[®] 1 Year Point to Point Indexed Strategy may be made during the Indexed Strategy Maximum Lockout Period shown in your Account Value Policy Features and Benefits Schedule.

POLICY LOAN ACCOUNT

The Policy Loan Account is used only with Traditional Loans and not with Select Loans. The portion of the Account Value in the Policy Loan Account equals:

- a. The Loan Amount (as defined in the Policy Loans section), excluding accrued but unpaid Loan Interest during the policy year; plus
- b. Credited interest.

For Traditional Loans, when you take a loan, or if you do not pay the Loan Interest when due, an amount equal to the loan or Loan Interest due is added to both the Loan Amount and the Policy Loan Account. The amount is deducted from the Fixed Strategy until exhausted, and any excess amount is deducted from the Indexed Strategy in the order shown in the Policy Features and Benefits Schedule. Please refer to the Loan and Partial Withdrawal Limitations provision under the Available Indexed Strategies section or a subsequent policy endorsement for the restrictions on Elections when a loan results in amounts being deducted from a Block of an indexed strategy prior to its Block Maturity Date. If on a policy anniversary the value of the Policy Loan Account exceeds the Loan Amount, we will subtract the difference from the Policy Loan Account and add it to the Fixed Strategy.

We charge you Loan Interest on the Loan Amount. The guaranteed maximum Loan Interest rates charged on Traditional Loans are shown in your Policy Features and Benefits Schedule. These rates are effective annual interest rates. For more details about Loan Interest, see the Policy Loans – Loan Interest section.

The interest rate used to calculate the interest credited on the Policy Loan Account will not be less than the guaranteed minimum interest rate shown in your Account Value Policy Features and Benefits Schedule. In our discretion, the interest rate may be higher and may change from time to time.

ELECTIONS AND ELECTION LIMITATIONS

An Election is the movement of an amount between the Fixed Strategy and the Indexed Strategy. Elections occur as a result of your written instructions to us on an acceptable form. An Election Date is the date shown in your Policy Features and Benefits Schedule, subject to our procedures and the following limitations:

- a. To be processed on the next Election Date, the premium, other amounts and your written instructions must be received in our Customer Service Center by the close of business at least 3 business days prior to the next Election Date;
- b. Elections from the Fixed Strategy to the Indexed Strategy will be processed on the next Election Date;
- c. Elections from the Indexed Strategy to the Fixed Strategy will be processed on the Block Maturity Date;
- d. No Election is allowed during the Right to Examine Period;
- e. Elections are subject to the minimum election amount shown in your Policy Features and Benefits Schedule; and
- f. If we close the Indexed Strategy as provided in the Indexed Strategy section above, no new Elections to the Indexed Strategy will be allowed and any prior Elections to the Indexed Strategy will not be processed. All new premium, prior Election amounts to the Indexed Strategy and amounts maturing on each Block Maturity Date will be moved by us to the Fixed Strategy until such time as no Account Value remains in the Indexed Strategy.

Elections are processed at the close of trading of the New York Stock Exchange (NYSE) on any Election Date that the NYSE is open for trading, except for days on which valuations are suspended by the Securities and Exchange Commission, or as may be required by law. If the NYSE is not open for trading on an Election processing date, the Election will be processed as of the close of trading on the next day the NYSE is open for trading.

GUARANTEED MINIMUM INTEREST RATES

The interest rates applied in the calculation of the values of the Fixed Strategy and the Indexed Strategy will not be less than the guaranteed minimum interest rates shown in your Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement. These rates are effective annual interest rates. We guarantee that the interest rate in effect for the Fixed Strategy on each policy anniversary and the rate in effect on each Block Start Date for the Indexed Strategy will not change for the next 12 months.

LAPSE PROTECTION PROVISIONS

MINIMUM MONTHLY PREMIUM

Minimum Monthly Premium Requirement

The Minimum Monthly Premium provision applies during the Minimum Monthly Premium Period in your Lapse Protection Provisions Schedule. If on each Monthly Processing Date during this period your policy satisfies the minimum monthly premium requirement, your policy and any riders will remain in force and will not enter the Grace Period. Your policy satisfies the minimum monthly premium requirement if (a) equals or exceeds (b), where:

- (a) Is the sum of the premiums paid since the Policy Date, minus all partial withdrawals, partial withdrawal service fees and any Loan Amounts; and
- (b) Is the sum of the Minimum Monthly Premiums since the Policy Date.

Minimum Monthly Premium

The Minimum Monthly Premium is the amount used to determine whether your policy will lapse during the Minimum Monthly Premium Period. The Minimum Monthly Premium on the Policy Date is shown in the Lapse Protection Provisions Schedule. The following may cause the Minimum Monthly Premium to change and any new Minimum Monthly Premium will apply from the effective date of the change. These changes do not cause the Minimum Monthly Premium Period to restart:

- a. A decrease in the Stated Death Benefit;
- b. The addition or deletion of a rider;
- c. A change in death benefit option; or
- d. A partial withdrawal resulting in a decrease in the Stated Death Benefit.

If you pay only the Minimum Monthly Premium, you may forego the advantage of building up significant Account Value. On a current and guaranteed basis, the Account Value at the end of the Minimum Monthly Premium Period may be insufficient to keep your policy in force unless an additional premium payment is made at that time. As provided in the Grace Period and Lapse section, if this policy enters the Grace Period during the Minimum Monthly Premium Period, you will receive written notice of the premium required to continue this policy in force.

If the Minimum Monthly Premium provision is keeping your policy in force, and the Account Value is less than zero, the Account Value will be set to zero for the purposes of calculating cost of insurance charges, interest credits and Death Benefit Proceeds. Changes in insurance coverage that occur during the Minimum Monthly Premium Period may result in the calculation of a new Minimum Monthly Premium applicable from the effective date of the change in coverage.

LAPSE PROTECTION VALUE

The Lapse Protection Value Period is shown in the Lapse Protection Provisions Schedule. This period begins at the end of the Minimum Monthly Premium Period and ends on the date of the Insured's death. If on each Monthly Processing Date during this period the Loan Amount does not exceed the Surrender Value and the Net Lapse Protection Value is greater than or equal to zero, your policy and any riders will remain in force and will not enter the Grace Period. Your policy will enter the Grace Period if, on a Monthly Processing Date, the Loan Amount exceeds the Surrender Value. The Lapse Protection Value is a reference value only. We do not use the Lapse Protection Value to determine the actual Account Value or death benefit provided by your policy. We calculate the Lapse Protection Value in the same way as the Account Value except we use the lapse protection information in the Lapse Protection Provisions Schedule.

The Lapse Protection Value on the Policy Date will be the Lapse Protection Net Premium (premium paid minus the Lapse Protection Premium Charge shown in the Lapse Protection Provisions Schedule) paid on that date for your policy, less the Lapse Protection Monthly Deduction for the first policy month. The Lapse Protection Monthly Deduction is equal to the sum of all the Lapse Protection Monthly Charges shown in the Lapse Protection Provisions Schedule.

On any Monthly Processing Date other than the Policy Date, the Lapse Protection Value is equal to:

- a. The Lapse Protection Value on the first day of the previous policy month; plus
- b. One month's lapse protection interest; plus
- c. Any Lapse Protection Net Premium received since the most recent Monthly Processing Date with lapse protection interest from the date of receipt to the date of calculation; minus
- d. The Lapse Protection Monthly Deduction for the current month; minus
- e. The amount of any partial withdrawal since the most recent Monthly Processing Date; minus
- f. Any surrender charge applicable to a decrease in the Stated Death Benefit; minus
- g. Any policy or rider transaction charges incurred since the most recent Monthly Processing Date with lapse protection interest from the effective date of the transaction to the date of calculation.

The Net Lapse Protection Value is the Lapse Protection Value minus any Loan Amount.

There are two tables used in calculating the Lapse Protection Value cost of insurance for the base policy coverage. Table LPV1 rates apply during policy year one and during any policy year for which the Lapse Protection Value at the end of the previous policy year is zero or less. Table LPV2 rates apply during any year other than policy year one in which the Lapse Protection Value at the end of the previous policy year is greater than zero.

As provided in the Grace Period and Lapse section, if your policy enters the Grace Period during the Lapse Protection Value Period, you will receive written notice of the premium required to continue this policy in force. If the Lapse Protection Value provision is keeping your policy in force, and the Account Value is less than zero, the Account Value will be set to zero for the purposes of calculating cost of insurance charges, interest credits and Death Benefit Proceeds. Changes in insurance coverage have the same effect on the calculation of the Lapse Protection Value as they do on the calculation of Account Value.

Lifetime Guarantee Annual Premium

The Lifetime Guarantee Annual Premium is the minimum amount required to be paid in order to keep your policy in force for the lifetime of the Insured pursuant to the Lapse Protection Value provisions. If you pay the Lifetime Guarantee Annual Premium on the first day of each policy year until the earlier of the Insured's death or Attained Age 121, we guarantee that your policy will remain in force and will not enter the Grace Period, provided, however, that no loans, partial withdrawals, scheduled or unscheduled decreases in the Stated Death Benefit, changes to the Death Benefit Option or other policy or rider changes are made. For the amount of such Lifetime Guarantee Annual Premium or to request an illustration, please contact our Customer Service Center or your agent.

DEDUCTIONS

PREMIUM EXPENSE CHARGE

Each time we receive a premium we determine the premium expense charge by multiplying the applicable premium expense charge percentage by the premium amount. The guaranteed maximum premium expense charge percentage is shown in your Guaranteed Maximum Policy Charges Schedule.

MONTHLY DEDUCTION

The Monthly Deduction is equal to:

- a. The monthly cost of insurance, policy and administrative charges for your policy shown in your Guaranteed Maximum Policy Charges Schedule; plus
- b. The monthly charges, if any, for additional benefits provided by your riders shown in your Guaranteed Maximum Monthly Rider Charges Schedule.

We deduct the Monthly Deduction from the Account Value as of the Monthly Processing Date. We will show the Monthly Deductions in periodic reports that we send you at least once per policy year, and we show the guaranteed maximum monthly charges in your Guaranteed Maximum Policy Charges Schedule. After Attained Age 121, we will not subtract any further Monthly Deductions.

Cost of Insurance

The cost of insurance charge for your policy is the cost of insurance rate for the risk class of the Insured, multiplied by the net amount at risk. It is determined on a monthly basis.

We use the net amount at risk to determine the cost of insurance charges; it is equal to (a) divided by (b), minus (c), where:

- (a) Is the Base Death Benefit as of the Monthly Processing Date (after subtracting those Monthly Deductions that are deducted before calculating the Base Death Benefit cost of insurance);
- (b) Is the result of one plus the monthly equivalent of the guaranteed minimum interest rate of the Fixed Strategy as shown in your Account Value Policy Features and Benefits Schedule; and
- (c) Is the Account Value as of the Monthly Processing Date (after subtracting those Monthly Deductions that are deducted before calculating the Base Death Benefit cost of insurance).

We will determine the cost of insurance rate from time to time. We will base the rates on the gender and Age of the Insured, the duration since the coverage began and the risk class of the Insured.

TRANSACTION CHARGES

We deduct transaction charges, as described in your Guaranteed Maximum Policy Charges Schedule and in each rider, as applicable, at the time of the applicable transaction.

ADJUSTMENT TO POLICY COST FACTORS

We may periodically change the rates for the cost of insurance and other charges, the interest rates we credit to the Account Value, and the Participation Rate and Index Cap for each indexed strategy (as such terms are defined in the Available Indexed Strategies section or in a subsequent policy endorsement). We may base any changes on our expectations of future cost factors including, but not limited to, mortality, expenses including taxes, persistency, investment earnings and reinsurance. Any change will apply to all policies of the same Age, gender and risk class for the Insured that have been in force for the same period. The cost of insurance and other charges will never exceed the guaranteed maximum rates shown in your Guaranteed Maximum Policy Charges Schedule. The interest rates we credit to the Account Value will never be less than the guaranteed minimum interest rates shown in your Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement, and the Participation Rate and Index Cap for each indexed strategy will never be less than the Guaranteed Minimum Participation Rate and Index Cap shown in your Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement. We will not change cost of insurance rates or other charges, the interest rates we credit to the Account Value or the Index Cap for each indexed strategy to recover past losses.

POLICY LOAN PROVISIONS

POLICY LOANS

You may give us notice requesting a loan, secured only by your policy, on or after the first Monthly Processing Date. The minimum and maximum amount you may borrow is shown in your Policy Features and Benefits Schedule. However, requesting a maximum loan may cause your policy to enter the Grace Period.

Loan Choices

The first time you request a policy loan, including any loan carryover from a prior policy, each time you request a Select Loan and if you choose to change from a Select Loan to a Traditional Loan, you must give us notice of your choice between the two types of loans available for your policy: Traditional Loans and Select Loans. We have described both types of loans more fully below. You cannot have both Traditional Loans and Select Loans on your policy at the same time. Your choice of loan type applies to all loans on your policy until you give us notice that you have changed your choice, subject to the conditions below. If you have not given us notice of your choice, we will assume that you have chosen Select Loans.

If at any time you give us notice that you choose Traditional Loans, you may never later change to Select Loans, and Select Loans will no longer be available for your policy. If you give us notice that you choose Select Loans, then one time during the life of your policy you may give us notice that you choose to change to Traditional Loans. Once you have chosen Traditional Loans, you may never change back to Select Loans and the choice applies to all existing and future loans.

Loan Amount

The Loan Amount equals:

- a. Any outstanding loan plus accrued Loan Interest as of the beginning of the policy year; plus
- b. New loans; plus
- c. Accrued but unpaid Loan Interest; minus
- d. Loan repayments.

When you take a loan or if you do not pay the Loan Interest when due, an amount equal to the loan or Loan Interest due is added to the Loan Amount. If the Loan Amount equals or exceeds the Surrender Value, you must pay a premium sufficient to keep your policy in force. For details, see the Grace Period and Lapse section. Loans may generate an income tax liability, reduce the available Surrender Value and Death Benefit Proceeds or cause your policy to lapse.

Loan Interest

For both Select Loans and Traditional Loans, we charge you Loan Interest on the Loan Amount. Loan Interest is due and payable at the end of each policy year. If Loan Interest is not paid when due, it is added to the Loan Amount.

For Select Loans, the Loan Interest rate charged on the loan is shown in your Policy Features and Benefits Schedule and cannot be changed for your policy. This rate is an effective annual interest rate.

For Traditional Loans, the guaranteed maximum Loan Interest rate charged on the loan is shown in your Policy Features and Benefits Schedule. The rate is an effective annual interest rate. The current Loan Interest rate charged may be less than the maximum rate and may change from time to time. We will

notify you of the current Loan Interest rate when you receive a loan and give you reasonable advance notice of any increase in the current Loan Interest rate. We will not terminate your policy in a policy year as the sole result of a change in the Loan Interest rate in that policy year; and will maintain coverage until your policy would have otherwise terminated without the change in Loan Interest rate in such policy year.

Loan Repayment

You may repay all or part of a loan at any time while your policy is in force. Unless you indicate otherwise, we will apply any payments other than Scheduled Premiums as loan repayments and not as premiums. When you make a loan repayment, the Loan Amount is decreased by the repayment amount. For Traditional Loans, the repayment amount is deducted from the Policy Loan Account as provided in the Policy Loan Account section.

TRADITIONAL LOANS

Traditional Loans are policy loans in which an amount equal to the loan or Loan Interest due is added to both the Loan Amount and the Policy Loan Account. The amount is deducted from the Fixed Strategy until exhausted, and any excess amount is deducted from the Indexed Strategy in the order shown in the Policy Features and Benefits Schedule. The amount is credited as provided in the Policy Loan Account section. Please refer to the Loan and Partial Withdrawal Limitations provision under the Available Indexed Strategies section or a subsequent policy endorsement for the restrictions on Elections when a loan results in amounts being deducted from a Block of an indexed strategy prior to its Block Maturity Date.

The interest rates used to calculate the interest credited on the Policy Loan Account will not be less than the guaranteed minimum interest rate shown in your Account Value Policy Features and Benefits Schedule. For more details about Traditional Loans, see the Policy Loan Account section.

SELECT LOANS

Select Loans are policy loans in which an amount equal to the loan or Loan Interest due is added to the Loan Amount. No Policy Loan Account is created for Select Loans and therefore the amount is not added to the Policy Loan Account. The amount remains in the Fixed Strategy and/or the Indexed Strategy as you have elected for your policy and is credited as provided in the Fixed Strategy and Indexed Strategy sections.

If you give us notice that you choose Select Loans, then one time during the life of your policy you may give us notice that you choose to change to Traditional Loans. Once you have chosen Traditional Loans, you may never change back to Select Loans and the choice applies to all existing and future loans.

If you exercise the Accelerated Benefits Rider on your policy, the Accelerated Benefit is first used to repay any Loan Amount. Once there is a lien against your policy, remaining Select Loans, if any, will be converted to Traditional Loans. Select Loans will no longer be available for your policy. Traditional Loans will be available, subject to the terms and conditions of your rider.

If your policy includes an Overloan Lapse Protection Rider and you exercise that rider, any Select Loans will be converted to Traditional Loans and Select Loans will no longer be available for your policy. Traditional Loans will continue to be available and any existing Traditional Loans will continue.

PARTIAL WITHDRAWAL PROVISIONS

PARTIAL WITHDRAWALS

A partial withdrawal is a withdrawal of a portion of the Net Surrender Value. Taking a partial withdrawal may reduce your Death Benefit Proceeds and may result in a surrender charge. We deduct a partial withdrawal service fee each time you take a partial withdrawal. The amount of the partial withdrawal service fee and the surrender charge are shown in your Guaranteed Maximum Policy Charges Schedule.

You may give us notice requesting a partial withdrawal on any Monthly Processing Date after the first policy anniversary. The partial withdrawal will be effective as of the Monthly Processing Date after we approve your request. The minimum and maximum partial withdrawal amounts are shown in your Policy Features and Benefits Schedule. We limit the number of partial withdrawals in a policy year to the number shown in your Policy Features and Benefits Schedule. We will also limit the amount of the partial withdrawal so that, immediately after the requested partial withdrawal, the Stated Death Benefit is at least equal to the Minimum Death Benefit we require to issue your policy.

The amount of the partial withdrawal and the partial withdrawal service fee will reduce the Account Value and will be deducted from the Fixed Strategy until exhausted. Any remaining amount will be deducted from the Indexed Strategy in the order shown in the Policy Features and Benefits Schedule. Please refer to the Loan and Partial Withdrawal Limitations provision under the Available Indexed Strategies section or a subsequent policy endorsement for the restrictions on Elections when a partial withdrawal results in amounts being deducted from a Block of an indexed strategy prior to its Block Maturity Date.

PARTIAL WITHDRAWAL EFFECT ON DEATH BENEFIT

A partial withdrawal does not reduce the Stated Death Benefit when:

- a. The Base Death Benefit has been increased to qualify your policy as life insurance under the Internal Revenue Code; and
- b. The amount withdrawn is not greater than that which reduces the Account Value to the level that no longer requires the Base Death Benefit to be increased for Internal Revenue Code purposes.

In all other situations, a partial withdrawal may reduce the Stated Death Benefit, depending on the death benefit option in effect:

- a. For a policy with Death Benefit Option 1, a partial withdrawal reduces the Stated Death Benefit by the amount of the partial withdrawal.
- b. For a policy with Death Benefit Option 2, a partial withdrawal does not reduce the Stated Death Benefit.

Any reduction in death benefit will be effective as of the Monthly Processing Date after we approve your partial withdrawal request. We will notify you if a partial withdrawal results in a change to the death benefit. We may ask you to return your policy to our Customer Service Center to make this change. The withdrawal and the reductions in death benefits, if any, will be effective as of the Monthly Processing Date after we approve your request.

SURRENDER PROVISIONS

POLICY SURRENDERS

You may give us notice requesting a surrender of your policy at any time after the Right to Examine Period and before the death of the Insured, and receive the Net Surrender Value. Notice should be given as provided in the Required Notice and Procedures section. Once we receive both your notice and your policy at our Customer Service Center, we will compute the Net Surrender Value as of the last Monthly Processing Date. We will cancel your policy as of the date we receive your notice, and you will not have any further benefits under your policy. You cannot reinstate your policy once you have surrendered it.

We will pay the Net Surrender Value in one lump sum unless you request an alternate method of payment. We describe other available payout methods in the Settlement Options Provisions section.

Surrender Value

Surrender Value is the Account Value minus surrender charges, if any. The Surrender Value will not be less than the minimums required as of the Policy Date by the state in which your policy is delivered.

Net Surrender Value

The Net Surrender Value on any date equals:

- a. The Surrender Value; minus
- b. Any Loan Amount.

SURRENDER CHARGES

The surrender charge is the charge subtracted from the Account Value in the event of surrender, policy lapse, a requested reduction in the Stated Death Benefit or certain partial withdrawals. The surrender charge is shown in your Guaranteed Maximum Policy Charges Schedule. The surrender charge is based on the amount of Stated Death Benefit surrendered and may change with any decrease in your policy's death benefit.

During the surrender charge period, if you request a decrease to the Stated Death Benefit or take a partial withdrawal that causes the Stated Death Benefit to decrease, the surrender charge amount will decrease in the same proportion that the Stated Death Benefit decreases.

If there is a decrease in the Stated Death Benefit, we deduct the applicable surrender charge from the Fixed Strategy until exhausted. Any remaining amount will be deducted from the Indexed Strategy in the order shown in the Policy Features and Benefits Schedule. The amount of the surrender charge that we deduct will equal the surrender charge in effect before the decrease minus the surrender charge in effect after the decrease. If the amount deducted causes the Net Surrender Value to become zero or less, your policy may enter the Grace Period. See the Grace Period and Lapse section for details.

If you surrender your policy within 30 days following a policy anniversary, the Net Surrender Value will not be less than it was on that policy anniversary.

BASIS OF COMPUTATION

The Surrender Value under your policy is not less than the minimum required, as of the Policy Date, by the Standard Nonforfeiture Laws of the state in which your policy was delivered. We have filed a detailed statement of the method of computation of the policy values with the insurance department of the state in which your policy was delivered, if required.

GRACE PERIOD, TERMINATION AND REINSTATEMENT PROVISIONS

GRACE PERIOD AND LAPSE

On a Monthly Processing Date, if the Net Surrender Value is zero or less, your policy will enter into the Grace Period for 61 days, except as provided in the Minimum Monthly Premium and the Lapse Protection Value sections.

Once your policy has entered the Grace Period, to keep it in force you must make a required premium payment. This required premium payment will be equal to the past due charges plus an amount we expect to be sufficient to keep your policy and any riders in force for 2 months following receipt of this required premium payment. We will mail notice of the amount of this required premium payment to you and any assignee at the last known address at least 30 days before the end of the Grace Period. If you send this required premium payment by U.S. mail, postmarked within the Grace Period, we will apply the Net Premium payment to your policy and deduct the past due amounts. We will consider any required premium payment received by us within 7 days of the end of the Grace Period as having been mailed within the Grace Period.

If you do not send us at least the required premium payment by the end of the Grace Period, your policy will lapse. Lapse means that your policy terminates without value. Elections to any Blocks of the Indexed Strategy also terminate when your policy lapses.

If the death of the Insured occurs during the Grace Period, we will deduct any unpaid Monthly Deductions from the Death Benefit Proceeds of your policy. If you surrender your policy during the Grace Period, we will deduct any unpaid Monthly Deductions from the Surrender Value.

TERMINATION

All coverage provided by your policy will end as of the earliest of:

- a. The date your policy is surrendered;
- b. The date of the Insured's death; or
- c. The date your policy lapses (when the Grace Period ends without payment of the required premium).

Coverage provided by your riders will end according to their terms.

REINSTATEMENT

Reinstatement means putting a lapsed policy back in force. If your policy has lapsed at the end of the Grace Period, we will reinstate your policy if you meet all of the conditions listed below. The effective date of reinstatement will be the Monthly Processing Date on or next following the date you meet all of the conditions. If you have met all of the conditions listed below, and the Insured's death occurs before the Monthly Processing Date on which we reinstate your policy, we will pay the Death Benefit Proceeds as of that Monthly Processing Date. We will allow reinstatement subject to the following conditions:

You have not surrendered your policy for its Net Surrender Value;

- a. We receive your notice to reinstate your policy on or before the earlier of:
 1. 5 years after the date your policy lapses, or
 2. Attained Age 121;
- b. You submit evidence satisfactory to us that the Insured is still insurable according to our normal rules of underwriting applicable to the original risk class and rating of your policy;
- c. Payment of a premium that meets one of the following (we will notify you of the required reinstatement premium amount in a reinstatement letter):
 1. An amount projected to keep your policy and any applicable riders in force from the beginning of the Grace Period to the end of the expired Grace Period and for an additional 2 months after the date of reinstatement; or
 2. If reinstatement occurs during the Minimum Monthly Premium Period, an amount that satisfies the Minimum Monthly Premium requirement on the reinstatement effective date as if your policy had not lapsed, plus the Minimum Monthly Premium for 2 months after the reinstatement effective date; and
- d. We receive any requested payment amounts within the period provided in the reinstatement letter.

Once we reinstate your policy:

- a. We will reinstate the Loan Amount, if any, as the same type of loan and calculated as of the end of the Grace Period;
- b. The surrender charge period, Minimum Monthly Premium Period and Lapse Protection Value Period for your reinstated policy will be determined as if your policy had not lapsed;
- c. The Account Value on the reinstatement date will be allocated to the Fixed Strategy notwithstanding any election to the Indexed Strategy in effect at the start of the Grace Period. Subsequent Elections to the Indexed Strategy are permitted, subject to our procedures and the limitations described in the Elections and Election Limitations section; and
- d. The Account Value on the reinstatement date will equal:
 1. The Account Value at the end of the Grace Period; plus
 2. The Net Premium paid on reinstatement; minus
 3. Any unpaid Monthly Deductions through the end of the Grace Period.

You may reinstate your riders subject to the provisions in the rider forms.

GENERAL POLICY PROVISIONS

YOUR POLICY

Your initial policy, including a copy of your application and any amendments, endorsements and riders, plus any subsequent applications for changes to your policy or reinstatement and Schedules, amendments, riders, endorsements, make up your entire policy between you and us. We will attach a copy of your original application to your policy at issue. If there is a change in coverage, we will send you a copy of any application and any applicable Schedules for you to attach to your policy. In the absence of fraud, we will consider all statements made in your initial application, and any application for reinstatement, as representations and not warranties. No statement will be used to deny a claim unless it is in an application that is made part of your policy.

Both our president, or an officer, and our secretary or assistant secretary must sign all changes to your policy. No other person can change any of your policy's terms and conditions.

Your policy does not participate in our surplus earnings.

REQUIRED NOTICE AND PROCEDURES

Unless we allow otherwise, you must send us notice of all Elections, selections, designations, assignments and requests in a written form acceptable to us. You should send any notice to our Customer Service Center at P.O. Box 5065, Minot, ND 58702-5065. For overnight delivery, the address is 2000 21st Ave NW, Minot, ND 58703-0890. We may require a return of your policy or proof of your lost policy for the surrender of, or any change to, your policy. We are not liable for any action we take before we receive and record your written notification at our Customer Service Center.

Where applicable, all changes to your policy will be subject to our normal rules of underwriting, to include availability of reinsurance coverage, risk classifications and ratings.

In the event of the death of the Insured, please let us know as soon as possible. Once we receive notification of the Insured's death, we will promptly send claim filing instructions to you or the beneficiary. We may require proof of Age and a certified copy of the death certificate. We may require the beneficiary and next of kin to sign authorizations as part of due proof of the death claim. These authorization forms allow us to obtain information about the decedent, including, but not limited to, medical records of physicians and hospitals used by the decedent.

AGES

Age

Age is the age of the Insured on his or her birthday nearest the Policy Date. We issue your policy at the Age shown in your Schedule.

Attained Age

Attained Age is the Insured's Age as of the Policy Date plus the number of completed policy years.

INSURED

The Insured is the person whose life is insured by your policy. The Insured's name is shown in your Schedule and the Insured may or may not be the owner of your policy. Insureds between Ages 0-15 are classified as non-tobacco users, and this classification automatically continues at Age 16 and above.

OWNERS

The original owner is the person or entity named as the owner in your application. You, as the owner, can exercise all rights and receive the benefits until the Insured's death. This includes the right to change the owner, beneficiaries and methods for the payment of Death Benefit Proceeds. All rights of the owner are subject to the rights of any assignee and any irrevocable beneficiary.

You may name a new owner by sending us notice. Unless you state otherwise, the new owner designation will take effect on the date you sign the notice, subject to any payments or actions we take prior to receipt of your notice at our Customer Service Center.

BENEFICIARIES

Your beneficiary designation will be on file with us or at a location designated by us. Until the Insured's death, you may name a new beneficiary by sending us notice. An irrevocable beneficiary cannot be changed without the consent of the irrevocable beneficiary. Unless you state otherwise, the new beneficiary designation will take effect on the date you sign the notice, subject to any payments or actions we take prior to receipt of your notice at our Customer Service Center. We will pay Death Benefit Proceeds to the beneficiaries listed on your most recent beneficiary designation and we will not be subject to multiple payments.

We will pay the Death Benefit Proceeds to the primary beneficiary or beneficiaries surviving the Insured's death. If no primary beneficiaries survive the Insured's death, we will pay the surviving contingent beneficiary or beneficiaries. If more than one beneficiary in a class survives the Insured's death, they will share the Death Benefit Proceeds equally, unless your beneficiary designation provides otherwise. We will pay the Death Benefit Proceeds to you or your estate if there is no surviving designated beneficiary.

ASSIGNMENT

You may assign your policy as security by giving us notice. Unless you state otherwise, the assignment will take effect on the date you sign the notice, subject to any payments or actions we take prior to receipt of your notice at our Customer Service Center. The rights of the owner and beneficiaries are subject to the assignment. We are not liable for the validity of any assignment.

INCONTESTABILITY

After your policy has been in force during the lifetime of the Insured for 2 years from the date of issue, we will not contest its validity, except for nonpayment of premiums. After your policy has been in force during the lifetime of the Insured for 2 years from the effective date of any approved request requiring underwriting, we will not contest the validity of the approved request, except for nonpayment of premiums. We will base any contest only on statements made in your application for your policy or in your request requiring underwriting, whichever is applicable; and the statements must be material to the risk accepted or the hazard assumed by us. Notwithstanding the above, we may contest your policy at any time if it was procured by fraud, as permitted by the law of the state in which your policy was delivered.

MISSTATEMENT OF AGE OR GENDER

We will adjust the death benefit if the Insured's Age or gender has been misstated. Notwithstanding the Incontestability section, the adjusted death benefit will be equal to the death benefit that would have been purchased at the Insured's correct Age and gender using the most recent cost of insurance charge and adjusting the net amount at risk by the ratio of the incorrect cost of insurance rate to the correct cost of insurance rate.

CHANGE IN TOBACCO USE

If there is a change in the Insured's tobacco use habits during the time your policy is in force, you may apply for a change to the Insured's risk class by sending notice to us at our Customer Service Center. Your policy must have been in force for one year from the date of issue before you may make your request. We will base any change on our normal rules of underwriting.

SUICIDE EXCLUSION

Regardless of whether the Insured is sane or insane, if the Insured's death results from suicide within 2 policy years of the date of issue, we will make a limited payment to the beneficiary. We will pay in one lump sum the amount of all premiums paid to us during that time, minus any Loan Amount and partial withdrawals. Coverage under your policy and all riders will then terminate.

DEFERRAL OF PAYMENT

We may defer payment of any partial withdrawal, surrender or loan, except for any loan used to pay premiums, for up to 6 months after receipt of your notice. We will not defer payment of Death Benefit Proceeds.

PERIODIC REPORTS

We will send you, without charge, at least once each year a report that shows the report period date, the Account Value at the beginning and the end of the report period, the Surrender Value at the end of the report period, the amounts credited and debited to your policy, the death benefit, any Loan Amount at the end of the report period and a notice if your policy will enter the Grace Period before the end of the next reporting period based on guaranteed charges and no additional premium payments. The report will also show the allocation of the Account Value as of the date of the report and the amounts added to or deducted from the Account Value since the last report. The report will include any other required information by the insurance supervisory official of the jurisdiction in which your policy is delivered.

ILLUSTRATION OF BENEFITS AND VALUES

You may give us notice requesting a hypothetical illustration of future death benefits and Account Values. Notice should be given as provided in the Required Notice and Procedures section. This illustration will include the information required by the laws of the state where your policy is delivered. If you request more than one illustration during a policy year, we reserve the right to charge a reasonable fee for each additional illustration. The maximum amount of this fee is shown in your Guaranteed Maximum Policy Charges Schedule.

ING CUSTOMER SERVICE CENTER

The ING Customer Service Center is located at P.O. Box 5065, Minot, ND 58702-5065. For overnight delivery, the address is 2000 21st Ave NW, Minot, ND 58703-0890. Unless we give you notice otherwise, you should send:

- a. All payments to the address on any provided premium notice or coupon and return envelope; and
- b. All other payments, notices and requests to our Customer Service Center as provided in the Required Notice and Procedures section.

SETTLEMENT OPTIONS PROVISIONS

SETTLEMENT OPTION SELECTION

A settlement option provides for payment of Death Benefit Proceeds or the Net Surrender Value in other than a lump sum. You may select a settlement option by giving us notice before the death of the Insured. If you have not selected a settlement option, the beneficiary may give us notice within 60 days after we receive due proof of the death claim or prior to our payment of the lump sum Death Benefit Proceeds, whichever is earlier. You may not name a payee that is not a natural person without our consent.

SETTLEMENT OPTIONS

- a. **Settlement Option I:**
Payouts for a Designated Period. Based on your selection, we will pay annual, semi-annual, quarterly or monthly installments per year for a designated period that may be 5 to 30 years. The installment dollar amounts will be equal except for any excess interest as described below. The amount of the first monthly payout for each \$1,000.00 of proceeds applied is in Settlement Option Table I.
- b. **Settlement Option II:**
Life Income with Payouts for a Designated Period. Based on your selection, we will pay annual, semi-annual, quarterly or monthly installments per year throughout the payee's lifetime, or if longer, for a period of 5, 10, 15 or 20 years. The installment dollar amounts will be equal except for any excess interest as described below. The amount of the first monthly payout for each \$1,000.00 of proceeds applied is in Settlement Option Table II. This settlement option is available only for ages shown in the table. Payouts for Settlement Option II will be determined by using the 2000 Individual Annuitant Mortality Table for the appropriate gender at 1.50% interest annually.
- c. **Settlement Option III:**
Hold at Interest. You may leave amounts on deposit with us that we will pay on the death of the payee, or at any earlier date you select. Interest on any unpaid balance will be at the rate declared by us or at any higher rate required by law. You select whether interest will be left on deposit with us and accumulated or paid in monthly, quarterly, semi-annual or annual payments each year. You may not leave any amount on deposit for more than 30 years.
- d. **Settlement Option IV:**
Payouts of a Designated Amount. Based on your selection, we will pay a designated amount in annual, semi-annual, quarterly or monthly equal installments per year until the proceeds, together with interest at the rate declared by us or at any higher rate required by law, are exhausted.
- e. **Settlement Option V:**
Other. Settlement may be made in any other manner as agreed in writing between you (or the beneficiary) and us.

SETTLEMENT OPTION CHANGES AND WITHDRAWALS

You may change any settlement option at any time before the Insured's death. If you have given the beneficiary the right to make changes or withdrawals, or if the beneficiary has selected the settlement option, the beneficiary (as primary payee) may take the following actions:

- a. Make a change from Settlement Options I, III and IV to another settlement option;
- b. Take a full withdrawal under Settlement Option III or IV; and partial withdrawals of not less than \$300.00 under Settlement Option III;
- c. Commute and receive in one sum any remaining installments under Settlement Option I at 1.50% interest annually; and
- d. Change any contingent payee designation.

You may give us notice requesting a change or withdrawal. We also may require that you send in the supplementary policy or provide proof of your lost policy. We may defer payment of a commuted payment and any withdrawals for a period up to 6 months.

SETTLEMENT OPTION EXCESS INTEREST

We may declare an interest rate above the guaranteed rate on Settlement Options I, II, III and IV. The crediting of excess interest for one period does not guarantee the higher rate for other periods.

SETTLEMENT OPTION MINIMUM AMOUNTS

The minimum amount you may apply under any settlement option is \$2,000.00. If the payments to the payee are ever less than \$20.00, we may change the frequency of payments to result in payments of at least that amount.

SUPPLEMENTARY POLICY

When a settlement option becomes effective, we will surrender your policy in exchange for a supplementary policy. It will provide for the manner of settlement and rights of the payees. The supplementary policy's effective date will be the date of the Insured's death or the date of surrender. The first payment under Settlement Options I, II and IV will be payable as of the effective date. The first interest payment under Settlement Option III will be made as of the end of the interest payment period selected. We will make subsequent payments in accordance with the frequency of payment selected. You may not assign the supplementary policy or payments without our consent.

INCOME PROTECTION

Unless otherwise provided in the selection, a payee does not have the right to commute, transfer or encumber amounts held or installments to become payable. To the extent provided by law, the proceeds, retained amounts and installments are not subject to any payee's debts, policies or engagements.

DEATH OF PRIMARY PAYEE

On the primary payee's death, we will continue any payments certain under Settlement Option I or II, interest payments under Settlement Option III, or payments under Settlement Option IV to the contingent payee, or release any amounts in one lump sum, if permitted by your policy. The final payee will be the estate of the last to die of the primary payee and any contingent payee.

PAYMENTS OTHER THAN MONTHLY

The tables that follow show monthly installments for Settlement Options I and II. To arrive at annual, semi-annual or quarterly payments, multiply the appropriate figures by 11.813, 5.957 or 2.991 respectively. We will provide factors for other periods, or for other options provided by mutual agreement, on reasonable request.

SETTLEMENT OPTION TABLES

SETTLEMENT OPTION TABLE I

(Per \$1,000.00 of proceeds)

No. of Years Payable	Monthly Installments	No. of Years Payable	Monthly Installments
5	\$17.28	18	\$5.27
6	\$14.51	19	\$5.03
7	\$12.53	20	\$4.81
8	\$11.04	21	\$4.62
9	\$9.89	22	\$4.44
10	\$8.96	23	\$4.28
11	\$8.21	24	\$4.13
12	\$7.58	25	\$3.99
13	\$7.05	26	\$3.86
14	\$6.59	27	\$3.75
15	\$6.20	28	\$3.64
16	\$5.85	29	\$3.54
17	\$5.55	30	\$3.44

We base these monthly income factors on an interest rate of 1.50% per year.

SETTLEMENT OPTION TABLES (CONTINUED)

SETTLEMENT OPTION TABLE II

Female

(Per \$1,000.00 of proceeds)

Age of Payee's Nearest Birthday When First Installment is Payable	Monthly Installment				Age of Payee's Nearest Birthday When First Installment is Payable	Monthly Installment			
	Life With 5 Years Certain	Life With 10 Years Certain	Life With 15 Years Certain	Life With 20 Years Certain		Life With 5 Years Certain	Life With 10 Years Certain	Life With 15 Years Certain	Life With 20 Years Certain
Female					Female				
15	1.92	1.92	1.92	1.92	41	2.57	2.56	2.56	2.55
16	1.94	1.94	1.94	1.94	42	2.61	2.60	2.60	2.59
17	1.95	1.95	1.95	1.95	43	2.65	2.64	2.64	2.63
18	1.97	1.97	1.97	1.97	44	2.69	2.69	2.68	2.67
19	1.99	1.99	1.99	1.99	45	2.74	2.73	2.73	2.71
20	2.01	2.01	2.01	2.00	46	2.79	2.78	2.77	2.76
21	2.02	2.02	2.02	2.02	47	2.84	2.83	2.82	2.80
22	2.04	2.04	2.04	2.04	48	2.89	2.88	2.87	2.85
23	2.06	2.06	2.06	2.06	49	2.94	2.94	2.92	2.90
24	2.08	2.08	2.08	2.08	50	3.00	2.99	2.98	2.95
25	2.10	2.10	2.10	2.10	51	3.06	3.05	3.03	3.00
26	2.13	2.12	2.12	2.12	52	3.12	3.11	3.09	3.06
27	2.15	2.15	2.15	2.14	53	3.19	3.18	3.16	3.12
28	2.17	2.17	2.17	2.17	54	3.26	3.25	3.22	3.18
29	2.19	2.19	2.19	2.19	55	3.33	3.32	3.29	3.24
30	2.22	2.22	2.22	2.21	56	3.41	3.39	3.36	3.30
31	2.25	2.24	2.24	2.24	57	3.49	3.47	3.43	3.37
32	2.27	2.27	2.27	2.27	58	3.58	3.56	3.51	3.44
33	2.30	2.30	2.30	2.29	59	3.67	3.65	3.59	3.51
34	2.33	2.33	2.32	2.32	60	3.77	3.74	3.68	3.58
35	2.36	2.36	2.35	2.35	61	3.87	3.84	3.77	3.66
36	2.39	2.39	2.39	2.38	62	3.98	3.94	3.86	3.73
37	2.42	2.42	2.42	2.41	63	4.10	4.05	3.96	3.81
38	2.46	2.45	2.45	2.44	64	4.22	4.16	4.06	3.88
39	2.49	2.49	2.49	2.48	65	4.35	4.29	4.16	3.96
40	2.53	2.53	2.52	2.51	66	4.49	4.42	4.27	4.04

We will furnish rates for ages not shown on request.

We base these monthly income factors on the 2000 Individual Annuitant Mortality Table and interest at the rate of 1.50% per year.

SETTLEMENT OPTION TABLES (CONTINUED)

SETTLEMENT OPTION TABLE II
Female (Continued)
 (Per \$1,000.00 of proceeds)

Age of Payee's Nearest Birthday When First Installment is Payable	Monthly Installment			
	Life With 5 Years Certain	Life With 10 Years Certain	Life With 15 Years Certain	Life With 20 Years Certain
67	4.64	4.55	4.38	4.11
68	4.80	4.69	4.49	4.19
69	4.97	4.85	4.61	4.26
70	5.15	5.00	4.73	4.33
71	5.35	5.17	4.85	4.39
72	5.56	5.35	4.97	4.45
73	5.78	5.53	5.09	4.51
74	6.03	5.72	5.20	4.56
75	6.28	5.92	5.31	4.60
76	6.56	6.12	5.42	4.64
77	6.85	6.32	5.52	4.68
78	7.17	6.53	5.62	4.70
79	7.50	6.74	5.70	4.73
80	7.86	6.95	5.78	4.75
81	8.23	7.15	5.85	4.76
82	8.63	7.35	5.91	4.78
83	9.04	7.54	5.97	4.79
84	9.47	7.71	6.01	4.80
85	9.91	7.88	6.05	4.80
86	10.36	8.03	6.08	4.81
87	10.82	8.17	6.11	4.81
88	11.28	8.29	6.13	4.81
89	11.73	8.40	6.15	4.81
90	12.17	8.50	6.16	4.81

We will furnish rates for ages not shown on request.

We base these monthly income factors on the 2000 Individual Annuitant Mortality Table and interest at the rate of 1.50% per year.

SETTLEMENT OPTION TABLES (CONTINUED)

SETTLEMENT OPTION TABLE II

Male

(Per \$1,000.00 of proceeds)

Age of Payee's Nearest Birthday When First Installment is Payable	Monthly Installment				Age of Payee's Nearest Birthday When First Installment is Payable	Monthly Installment			
	Life With 5 Years Certain	Life With 10 Years Certain	Life With 15 Years Certain	Life With 20 Years Certain		Life With 5 Years Certain	Life With 10 Years Certain	Life With 15 Years Certain	Life With 20 Years Certain
Male					Male				
15	1.99	1.99	1.99	1.99	41	2.73	2.73	2.72	2.70
16	2.01	2.01	2.01	2.01	42	2.78	2.78	2.76	2.74
17	2.03	2.03	2.03	2.03	43	2.83	2.82	2.81	2.79
18	2.05	2.05	2.05	2.04	44	2.88	2.87	2.86	2.83
19	2.07	2.07	2.07	2.06	45	2.94	2.93	2.91	2.88
20	2.09	2.09	2.09	2.08	46	2.99	2.98	2.96	2.93
21	2.11	2.11	2.11	2.10	47	3.05	3.04	3.02	2.98
22	2.13	2.13	2.13	2.12	48	3.11	3.10	3.07	3.03
23	2.15	2.15	2.15	2.15	49	3.18	3.16	3.13	3.09
24	2.17	2.17	2.17	2.17	50	3.24	3.22	3.19	3.14
25	2.20	2.20	2.19	2.19	51	3.31	3.29	3.26	3.20
26	2.22	2.22	2.22	2.22	52	3.39	3.36	3.32	3.26
27	2.25	2.25	2.24	2.24	53	3.47	3.44	3.39	3.32
28	2.27	2.27	2.27	2.27	54	3.55	3.52	3.47	3.39
29	2.30	2.30	2.30	2.29	55	3.63	3.60	3.54	3.45
30	2.33	2.33	2.33	2.32	56	3.73	3.68	3.62	3.52
31	2.36	2.36	2.35	2.35	57	3.82	3.77	3.70	3.58
32	2.39	2.39	2.38	2.38	58	3.92	3.87	3.79	3.65
33	2.42	2.42	2.42	2.41	59	4.03	3.97	3.87	3.72
34	2.46	2.45	2.45	2.44	60	4.15	4.08	3.97	3.79
35	2.49	2.49	2.48	2.47	61	4.27	4.19	4.06	3.86
36	2.53	2.52	2.52	2.51	62	4.40	4.30	4.16	3.93
37	2.56	2.56	2.56	2.54	63	4.54	4.43	4.26	4.01
38	2.60	2.60	2.59	2.58	64	4.69	4.56	4.36	4.07
39	2.65	2.64	2.63	2.62	65	4.85	4.69	4.46	4.14
40	2.69	2.68	2.68	2.66					

We will furnish rates for ages not shown on request.

We base these monthly income factors on the 2000 Individual Annuitant Mortality Table and interest at the rate of 1.50% per year.

SETTLEMENT OPTION TABLES (CONTINUED)

SETTLEMENT OPTION TABLE II
Male (Continued)
 (Per \$1,000.00 of proceeds)

Age of Payee's Nearest Birthday When First Installment is Payable	Monthly Installment			
	Male	Life With 5 Years Certain	Life With 10 Years Certain	Life With 15 Years Certain
66	4.98	4.83	4.57	4.21
67	5.15	4.98	4.68	4.27
68	5.34	5.13	4.78	4.33
69	5.53	5.29	4.89	4.39
70	5.74	5.45	5.00	4.45
71	5.95	5.62	5.10	4.50
72	6.18	5.80	5.21	4.54
73	6.42	5.97	5.31	4.58
74	6.68	6.15	5.40	4.62
75	6.95	6.33	5.49	4.66
76	7.23	6.52	5.58	4.68
77	7.53	6.70	5.66	4.71
78	7.85	6.88	5.73	4.73
79	8.17	7.06	5.80	4.75
80	8.52	7.24	5.86	4.76
81	8.87	7.41	5.92	4.78
82	9.24	7.57	5.97	4.79
83	9.62	7.73	6.01	4.80
84	10.01	7.88	6.05	4.80
85	10.41	8.02	6.08	4.81
86	10.81	8.14	6.10	4.81
87	11.22	8.26	6.13	4.81
88	11.63	8.37	6.14	4.81
89	12.04	8.47	6.16	4.81
90	12.45	8.55	6.17	4.81

We will furnish rates for ages not shown on request.

We base these monthly income factors on the 2000 Individual Annuitant Mortality Table and interest at the rate of 1.50% per year.

**YOUR POLICY IS A FLEXIBLE PREMIUM ADJUSTABLE UNIVERSAL LIFE
INSURANCE POLICY WITH AN INDEX-LINKED CREDITING STRATEGY**

The Death Benefit Proceeds are payable on the Insured's death.
Flexible premiums are payable by you until Attained Age 121.
This policy is nonparticipating and is not eligible for dividends.
This policy has surrender charges.
There is no maturity date.

Your policy contains an index-linked crediting strategy that is calculated based on changes in external indexes. While your policy values may be affected by the external indexes, your policy is not an investment in the stock market and does not participate in any index fund, stock or equity investments.

To obtain information or make a complaint, contact Security Life of Denver Insurance Company

[ING Customer Service Center
P. O. Box 5065
Minot, ND 58702-5065

Toll Free Number: 1 (877) 253-5050]

**SECURITY LIFE OF DENVER INSURANCE COMPANY
A STOCK COMPANY**

ING INDEXED UNIVERSAL LIFE - GUARANTEED DEATH BENEFIT DISCLOSURE SUPPLEMENT TO APPLICATION

Security Life of Denver Insurance Company
("the Company")

A member of the ING family of companies

ING Customer Service Center: 2000 21st Ave. NW, Minot, ND 58703



Your future. Made easier.®

This product is a flexible premium, adjustable, universal life insurance policy with an indexed-linked crediting strategy, whose calculation is based on external indexes. This product and some features of this product may not be available in all states or may vary by state. This document contains a summary of important information and a description of certain key elements of the policy. Please consult the policy for a more detailed description, including definitions and restrictions. Most of the capitalized terms used in this document are defined in the "Terms to Understand" section of the policy. Please refer to that section for further explanation about these terms.

Proposed Insured Name _____

Owner Name (if other than Proposed Insured) _____

Writing Agent Name _____

WHAT TYPE OF POLICY HAVE I APPLIED TO PURCHASE?

This is a flexible premium, adjustable, universal life insurance policy with an indexed-linked crediting strategy, whose calculation is based on external indexes. Flexible premium means you can reduce, skip or add payments, subject to certain limitations, until the Insured reaches age 121. Upon the Insured's death, the Death Benefit Proceeds are paid to named beneficiaries. The death benefit is not subject to an index crediting adjustment. Premium may be elected to one or both of two strategies, a Fixed Strategy and an Indexed Strategy. The policy is nonparticipating, so it is not eligible for dividends. **The policy is not a variable contract or any type of investment contract.**

WHAT IS THE DIFFERENCE BETWEEN THE FIXED STRATEGY AND THE INDEXED STRATEGY?

The Fixed Strategy offers a current credited interest rate declared by us that will be in effect to the next policy anniversary (usually 12 months). At each policy anniversary we may change this rate, but it will never be less than the guaranteed minimum interest rate of [2%] per year.

The Indexed Strategy offers a guaranteed minimum interest rate of [1%] per year. It also offers an Index Credit that is based upon a portion of the increases, if any, in the [S&P 500®]¹ index (subject to an Index Cap). While the policy values may be affected by external indexes, the policy is not an investment in the stock market and does not participate in any index fund, stock or equity investment. This product is not designed to be an investment vehicle.

WHAT HAPPENS TO MY PREMIUMS?

Premiums can be elected to either the Fixed Strategy or the Indexed Strategy.

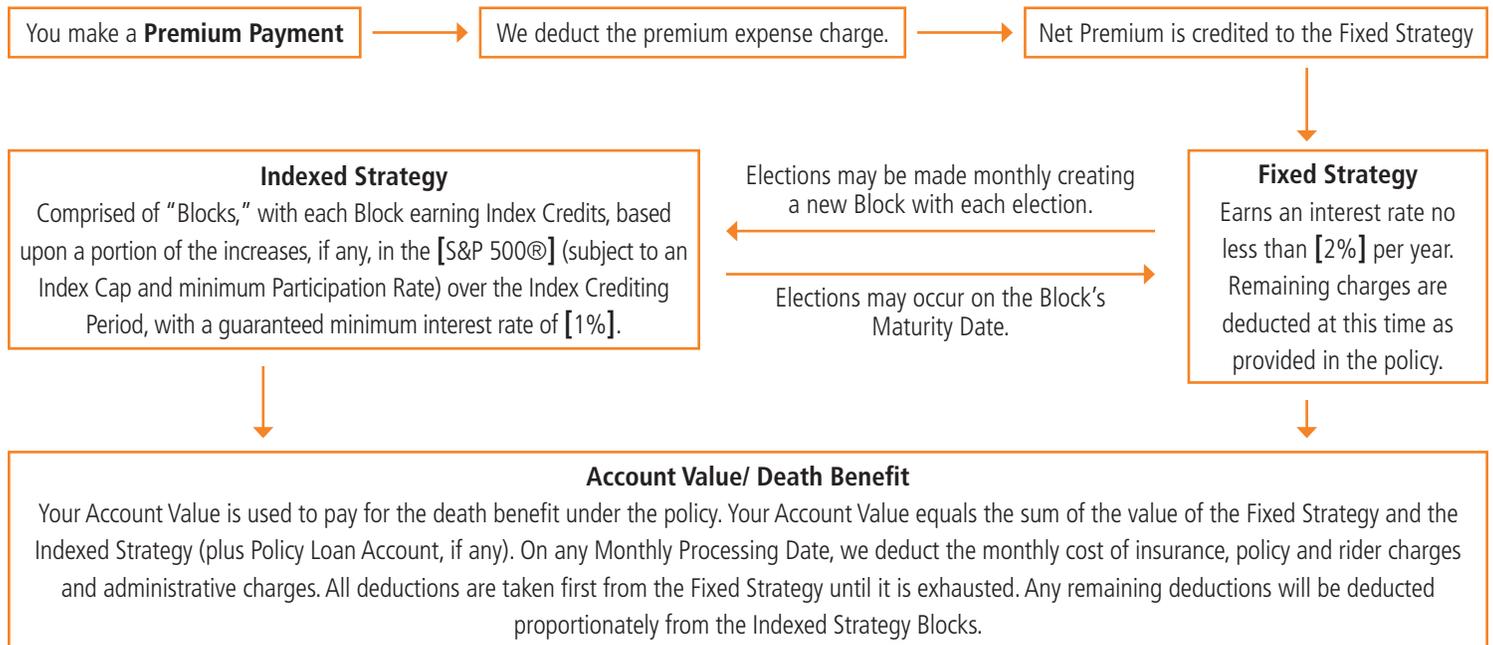
The premium payments, minus any premium expense charges (the Net Premiums), are initially credited to the Fixed Strategy. You may choose to automatically have a percentage of each of the Net Premiums elected to the Indexed Strategy. The cost of insurance, administrative, and rider charges are then deducted from the Fixed Strategy. If the Fixed Strategy amount is depleted, the remainder will be deducted proportionately from the Indexed Strategy Blocks. On a monthly basis, you may also elect an additional amount to the Indexed Strategy, to be effective on the Election Date, if we have received your instructions at least 3 business days prior to the Election Date. Any amount elected in a particular month to the Indexed Strategy belongs to that month's "Block." There can be up to [12] active blocks at any time. Each Block within the Indexed Strategy matures on the Election Date [12] months from its start date. The Index Credit is applied on the Block Maturity Date. On the Block Maturity Date, you may elect to move some or all of the value to the Fixed Strategy, or allow it to automatically start a new Block. Because the Index Credit is applied on the Block Maturity Date, if you surrender the policy, Blocks that have not matured will not receive an Index Credit. Additionally, amounts withdrawn or deducted from a block prior to the Block Maturity Date will not receive an Index Credit.

The chart on the next page illustrates how this works.

¹ [The S&P 500® (Standard & Poor's 500® Composite Stock Price Index) is an index of the stock performance of 500 publicly traded companies that does not reflect the dividends payable on the underlying stocks. If the S&P 500® is discontinued, becomes unavailable to us or if calculation of the index is substantially changed, we will substitute a successor index of our choosing (subject to the approval of the state insurance authorities), and communicate the change to you in writing.

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WHAT HAPPENS TO MY PREMIUMS? (Continued)



WHAT ARE "ELECTIONS" AND WHAT ELECTION LIMITATIONS EXIST IN THIS POLICY?

An Election is the movement, by you, of an amount between the Fixed Strategy and the Indexed Strategy. These Elections may be written or made by telephone, if you have accepted telephone privileges at the end of this Disclosure Supplement. The Election Date, the date on which the election will be processed, is the [28th] day of each month, subject to our procedures and the following limitations:

- If the [28th] is not a day that the New York Stock Exchange (NYSE) is open for trading, the Election Date will be the next day the NYSE is open for trading.
- To be processed on the next Election Date, the premium payment, other amounts, and your instructions must be received in our Customer Service Center at least three business days prior to the next Election Date.
- Elections from the Fixed Strategy to the Indexed Strategy will be processed on the next Election Date.
- Elections from the Indexed Strategy to the Fixed Strategy will be processed on the Block Maturity Date.
- No Election will occur during the Right to Examine Period.
- Elections must be at least [\$50.00].
- If a policy loan or partial withdrawal results in amounts being subtracted from a Block prior to its Block Maturity Date, no elections from the Fixed Strategy to the Indexed Strategy will be processed in the [36] months following the loan or partial withdrawal. At our discretion, we may enforce a lockout period shorter than the guaranteed maximum stated here.

WHAT ARE THE PARTICIPATION RATE, THE INDEX CAP, AND THE INDEX CREDIT RATE MINIMUM AND MAXIMUM?

- The Participation Rate is the percentage of the Index Change Rate that will be recognized in the calculation of the Index Credit. The Participation Rate for each Block is set on the Block Start Date and will not change for that Block. The Participation Rate can be changed by us at any time for new Blocks, subject to the guaranteed minimum Participation Rate of [100%].
- The Index Cap is a limit on the amount of the Index growth used in calculating the Index Credit Rate. The Index Cap for each Block is set on the Block Start Date and will not change for that Block. The Index Cap can be changed by us at any time for new Blocks, subject to a Guaranteed Minimum Index Cap of [2.5%]. There is no maximum Index Cap.
- The Index Credit Rate minimum is [1%]. The Index Credit Rate maximum is the Index Cap for the Block.

HOW IS THE INDEX CREDIT CALCULATED?

The Index Credit is calculated for each Block on the Block Maturity Date (the Election Date [12] months from the Block Start Date), as follows:

- Determine the Index Change Rate by dividing the change in the [S&P 500®] index value (from the Block Start Date to the Block Maturity Date), by the index value on the Block Start Date.
- Multiply the Index Change Rate by the Participation Rate to find the Index Credit Rate.
- Apply the Index Credit rate minimum and maximum limits.
- The Index Credit is the Index Credit Rate, less the guaranteed minimum interest rate for the Block, times the value of the Block on the Block Maturity Date (before the Index Credit is added).

CAN YOU SHOW SOME EXAMPLES OF HOW THE INDEX CREDITS ARE CALCULATED?

Yes, but all values in the following examples are hypothetical and do not attempt to predict or reflect actual figures. Additionally, the examples use an Index Cap and Participation Rate that may be more or less than the actual Index Cap and Participation Rate on the Index Credit Rate for any particular Block. Please contact your agent or go to www.inglifeinsurance.com to access current Index Cap and Participation Rate information. Example 4 uses the Guaranteed Minimum Index Cap and the guaranteed minimum Participation Rate.

All examples apply to one hypothetical Block in the Indexed Strategy. Values applicable to all examples are outlined below:

On the Block Start Date:

- Index value [S&P500®]: 1,000
- Index Cap: [10%]
- Index Participation Rate: [100%]
- Indexed Strategy Guaranteed Minimum Interest Rate: [1%]
- The Indexed Strategy Block value: \$800, with no deductions from the Block during the Index Crediting Period.
- Indexed Strategy Block will earn [1%] interest per year throughout the Index Crediting Period and the Block value on the Block Maturity Date prior to the addition of the Index Credit is [\$808].

CAUTION: All calculations assume no deductions from the Account Value during the Index Crediting Period. The results below would change if such deductions were subtracted from the Account Value assumed in the examples. Such deductions include the cost of insurance, policy and rider charges and administrative charges.

Example 1

Index value on the Block Maturity Date:

[S&P 500®] 1,150

Index Change Rate [S&P 500®]: $\{1150 - 1000\} / 1000 = 15\%$

Index Credit Rate:

$[15\%] \times [100\%]$ (Participation Rate) = [15%], but subject to an Index Cap of [10%] = [10%]

Index Credit on the Block Maturity Date:

$[10\%] - [1\%]$ (guaranteed minimum interest rate for the Indexed Strategy) = [9%]

$[\$808] \times [9\%] = [\$72.72]$

Example 3

Index value on the Block Maturity Date:

[S&P 500®] 1,040

Index Change Rate [S&P 500®]: $\{1040 - 1000\} / 1000 = 4\%$

Index Credit Rate:

$[4\%] \times [100\%]$ (Participation Rate) = [4%], but subject to an Index Cap of [10%] = [4%]

Index Credit on the Block Maturity Date:

$[4\%] - [1\%]$ (guaranteed minimum interest rate for the Indexed Strategy) = [3%]

$[\$808] \times [3\%] = [\$24.24]$

Example 2

Index value on the Block Maturity Date:

[S&P 500®] 950

Index Change Rate [S&P 500®]: $\{950 - 1000\} / 1000 = -5\%$

Index Credit Rate:

$[-5\%] \times [100\%]$ (Participation Rate) = [-5%], but subject to a minimum [1%] guaranteed minimum interest rate for the Indexed Strategy = [1%]

Index Credit on the Block Maturity Date:

$[1\%] - [1\%]$ (guaranteed minimum interest rate for the Indexed Strategy) = [0%]

$[\$808] \times [0\%] = [\$0]$

Example 4

Index value on the Block Maturity Date:

[S&P 500®] 1,040

Index Change Rate [S&P 500®]: $\{1040 - 1000\} / 1000 = 4\%$

Index Credit Rate:

$[4\%] \times [100\%]$ (guaranteed minimum Participation Rate) = [4%], but subject to a guaranteed minimum Index Cap of [2.5%] = [2.5%]

Index Credit on the Block Maturity Date:

$[2.5\%] - [1\%]$ (guaranteed minimum interest rate for the Indexed Strategy) = [1.5%]

$[\$808] \times [1.5\%] = [\$12.12]$

POLICY LOANS

There are two types of policy loans available: Traditional Loans and Select Loans. These are available anytime on or after the first policy month. You cannot have both Traditional Loans and Select Loans on your policy at the same time. Your choice of loan type applies to all loans on your policy until you give us notice that you have changed your choice. If you have not given us notice of your choice, we will assume that you have chosen Select Loans.

You must give us notice of your choice between the two types of loans available under the following circumstances:

- the first time you request a policy loan, including any loan carryover from a prior policy,
- each time you request a Select Loan or
- if you choose to change from Select Loans to Traditional Loans.

Loans and withdrawals may reduce or eliminate Index Credits, generate an income tax liability, reduce available surrender value and reduce the death benefit, or cause the policy to lapse. Additionally, loans may limit your ability to make elections in to the Indexed Strategy. If a loan results in amounts being deducted from a Block prior to its Block Maturity Date, no elections from the Fixed Strategy to the Indexed Strategy will be processed in the [36] months following the loan. At our discretion, we may enforce a lockout period shorter than the guaranteed maximum stated here.

Traditional Loans

Traditional Loans are policy loans in which an amount equal to the loan or Loan Interest due is added to both the Loan Amount and the Policy Loan Account. The amount is deducted from the Fixed Strategy until exhausted, and any excess amount is deducted from the Blocks of the Indexed Strategy proportionately. The Policy Loan Account for Traditional Loans will be charged with an annual interest rate of [6.00%] on a current basis ([6.00%] guaranteed).

Annual interest rate credited on Traditional Loans (accrued daily)		
	policy years 1-10	policy years 11+
Current basis	[5.00%]	[6.00%]
Guaranteed basis	[4.50%]	[5.50%]

If you choose Traditional Loans, Select Loans will no longer be available for your policy.

Select Loans

Select Loans are policy loans in which an amount equal to the loan or Loan Interest due is added to the Loan Amount while remaining in the Fixed Strategy and/or Indexed Strategy as elected by you, the policy owner.

The interest rate charged on the Loan Amount for a Select Loan is fixed at [6.00%] per year, regardless of the Index Credits earned and/or the credited interest rates. If the Index Credits earned and/or the credited interest rates are less than [6.00%], the policy performance may be less than projected and the policy could lapse.

If you choose Select Loans, then one time during the life of your policy you may change to Traditional Loans. Once you have chosen Traditional Loans, that choice applies to all existing and future loans.

WHAT IS THE VALUE OF THE POLICY IF IT IS SURRENDERED?

If you decide to surrender the policy, you will receive its Net Surrender Value which is:

- The Account Value (the sum of the Fixed Strategy, the Indexed Strategy and the Policy Loan Account, if any); minus
- The surrender charge, if any; minus
- Any policy loan including accrued but unpaid policy loan interest.

Because the Index Credit is applied on the Block Maturity Date, if your surrender the policy, Blocks that have not matured will not receive an Index Credit. Additionally, amounts withdrawn or deducted from a Block prior to the Block Maturity Date will not receive an Index Credit.

SURRENDER CHARGES

The surrender charge is subtracted from the Account Value in the event that you surrender the policy, request a reduction in the death benefit, make certain partial withdrawals or allow the policy to lapse. The surrender charge applies during the first fourteen policy years. The surrender charge is deducted from the Fixed Strategy until it is exhausted. Any remaining amount will be deducted proportionately from the Indexed Strategy Blocks.

TELEPHONE PRIVILEGES

Unless you accept below, telephone privileges are not provided to you, your agent, or his/her assistant. Telephone privileges allow an authorized person to call the Company to provide Election instructions. The Company may use procedures to ensure instructions received by telephone are genuine, such as requiring forms of personal identification and tape recording phone calls. You agree that the Company will not be liable for any loss, damage, costs or expenses incurred in acting on your telephone instructions, when the Company reasonably believes the instructions to be authentic. You understand that if you want to authorize telephone privileges, you must indicate this below. You also understand that once granted, such privileges can be revoked only upon receipt of your signed, written instructions.

- I want telephone privileges.
- I want telephone privileges granted to my agent and his/her assistant.

ACKNOWLEDGEMENT AND STATEMENTS OF UNDERSTANDING

- ING Indexed Universal Life - GDB is a life insurance policy that is not a variable contract or any type of investment contract.
- Any personalized illustrations are based on hypothetical rates of return which may not be indicative of future Index Credits or of actual interest credited in the Fixed Strategy. **Any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties.**
- You have the right to examine and return the policy within 30 days after you receive it. Upon returning the policy during the Right to Examine Period, you will receive a refund of all premiums paid.
- This policy may be covered under the State Guaranty Fund of the state in which you purchased your policy in the event of the Company's insolvency. You should contact the Guaranty Fund for more information about the details of this coverage.
- We may set the interest rate on the Fixed Strategy, the Policy Loan Account, the Participation Rate and the Index Cap, subject to the guaranteed minimums contained in the policy. The interest rate on the Fixed Strategy, the Policy Loan Account, the Participation Rate and the Index Cap may change as described above.
- You acknowledge that this Disclosure Supplement to Application is made part of your application for an ING Indexed Universal Life - GDB policy.
- ING Indexed Universal Life - GDB is a flexible premium, adjustable, universal life insurance policy, which contains an index-linked crediting strategy, whose calculation is based on external indexes. **While the policy may be affected by external indexes, the policy is not an investment in the stock market and does not participate in any index fund, stock or equity investment. This product is not designed to be an investment vehicle. The Policy is not a variable product or any type of investment contract.**

By signing below, I acknowledge that I have received, read and understand this Disclosure Supplement. (NOT APPLICABLE IN ARKANSAS)

 Proposed Owner Signature _____ Date _____

NORTH DAKOTA AGENTS ONLY

Agent's certification:

I certify that this Disclosure Supplement has been presented to the applicant and a copy was provided to the applicant. I have not made any promises about future results and I have not made any statements that differ from the information in this form.

 Writing Agent Signature _____ Date _____

ING Indexed Universal Life - GDB, policy form series #1185-09/11, with an index-linked crediting strategy, whose calculations is based on external indexes, varies by state and may not be available in every state. It is issued by Security Life of Denver Insurance Company, a member of the ING family of companies. Neither ING nor its affiliated companies and representatives offer legal or tax advice. You should consult tax and legal advisors regarding your individual situation. All guarantees are based on the financial strength and claims paying ability of Security Life of Denver Insurance Company who is solely responsible for the obligations under its own policies.

SERFF Tracking Number: *INGD-127036927* State: *Arkansas*
 Filing Company: *Security Life of Denver Insurance Company* State Tracking Number: *49022*
 Company Tracking Number: *1185*
 TOI: *L09I Individual Life - Flexible Premium* Sub-TOI: *L09I.101 External Indexed - Single Life*
Adjustable Life
 Product Name: *1185*
 Project Name/Number: *1185/1185*

Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Attachments:

AR Certification Reg 19 and 49.pdf
 AR E-1208 Notice.Rev.pdf
 AR E-1299 Guaranty Assoc.Rev 1-04.pdf
 IUL-GDB 1185 AR Certificate of Compliance Reg and Rule 34.pdf
 Flesch Readability Certification.pdf

Item Status: **Status**
Date:

Satisfied - Item: Application

Comments:

The application attached below was approved by your department on 06/08/2009.

Attachment:

153793_05292009_StateFiled.pdf

Item Status: **Status**
Date:

Bypassed - Item: Health - Actuarial Justification

Bypass Reason: Not applicable.

Comments:

Item Status: **Status**
Date:

Bypassed - Item: Outline of Coverage

Bypass Reason: Not applicable.

Comments:

**ARKANSAS
CERTIFICATION**

RE: 1185-09/11 Flexible Premium Adjustable Universal Life Insurance Policy

As an officer of Security Life of Denver Insurance Company, I certify that this submission meet the provisions of Regulation 19 (unfair sex discrimination in the sale of life insurance), Regulation 49 (guaranty association notice) and all applicable requirements of the Arkansas Insurance Department.

SECURITY LIFE OF DENVER INSURANCE COMPANY

By: 

Terry Stumpf, Assistant Secretary

Date: 06/01/2011

**SECURITY LIFE OF DENVER INSURANCE COMPANY
Denver, Colorado**

Arkansas Act 197 of 1987

**Customer Service Center
P.O. Box 5065
Minot, ND 58702-5065
1-877-253-5050**

Name of Agent _____

Address _____

Telephone Number _____

If we at Security Life of Denver Insurance Company fail to provide you with reasonable and adequate service, you should feel free to contact:

Arkansas Insurance Department
Consumer Services Division
1200 West Third Street
Little Rock, Arkansas 72201-1904
Telephone (800) 852-5494

**LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH INSURANCE
GUARANTY ASSOCIATION ACT**

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of this Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in the state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

**The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capitol, Suite 2
Little Rock, Arkansas 72201**

**Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904**

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Acts coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity, or health insurance contract or policy, or if they are insured under a group insurance contract, issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However persons holding such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contract holders, not individuals).
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC") (whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliated benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 -- no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

**STATE OF ARKANSAS
CERTIFICATE OF COMPLIANCE**

I hereby certify that for life insurance policy form number:

1185-09/11 – Flexible Premium Adjustable Universal Life Insurance Policy

1. The reserves under this policy shall be at least equal to the reserves provided under the minimum valuation standard set forth under Section 6 of Arkansas Insurance Department Regulation 34.
2. When calculating the reserves under the minimum reserves method in Regulation 34, in no case shall the reserves be less than the actual cash surrender values provided for under the policy contract.
3. The minimum cash surrender values under this policy and the minimum paid-up nonforfeiture benefits shall be determined in accordance with the terms of Section 7 of Regulation 34 pertaining to fixed premium universal life insurance policies.

Security Life of Denver Insurance Company



By: _____

Neil Kulkarni, FSA, MAAA
Actuary

Date: 6/1/2011

**SECURITY LIFE OF DENVER INSURANCE COMPANY
Denver, Colorado**

FLESCH READABILITY CERTIFICATE

I certify that the Certificate form included in this submission has been printed in not less than ten point type.

The style, arrangement and overall appearance of the form gives no undue prominence to any portion of the text of the form.

The section titles are captioned in bold face type. The layout and spacing of the form separate the paragraphs from each other and from the border of the paper.

Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in this form.

Flesch Scale Reading Ease Score

I have supervised the computation of the Flesch scale reading ease score of this form, using the complete text of the form except for headings, indexes and tabular material, and the scores are listed below.

Form Number	Flesch Reading Ease Scores
1185-09/11	50.0
159967	51.0

Signed



Terry Stumpf
Assistant Secretary

Date:

June 6, 2011

INDIVIDUAL LIFE INSURANCE APPLICATION

ReliaStar Life Insurance Company, 20 Washington Avenue South, Minneapolis, MN 55401

Security Life of Denver Insurance Company, 1290 Broadway, Denver, CO 80203

A member of the ING family of companies ("the Company")

PART I - A. PRODUCT INFORMATION

1. Product Requested 2. Product Type: General Account Variable Account

If applying for a variable life insurance policy, the proposed owner must receive a current prospectus and complete the Fund Allocation of Premium Payments form. THE DEATH BENEFIT MAY BE VARIABLE OR FIXED UNDER SPECIFIED CONDITIONS AND THE CASH VALUES MAY INCREASE OR DECREASE IN ACCORDANCE WITH THE EXPERIENCE OF THE SEPARATE ACCOUNTS. AN ILLUSTRATION OF BENEFITS, INCLUDING DEATH BENEFITS, POLICY VALUES AND CASH VALUES, IS AVAILABLE UPON REQUEST.

3. Base Coverage: \$ (Not including Term Riders - See Section B for Adjustable Term Insurance Rider.)

4. Death Benefit Option: (If no option is selected, option will default to A.)

- A or 1 - Level B or 2 - Increasing or Variable C or 3 - Face Amount + Premium D or 4 - Face Amount + Premium + Interest %

5. Death Benefit Qualification Test: (If no option is selected, option will default to Guideline Premium Test.)

- Guideline Premium Test Cash Value Accumulation Test

6. Is the insurance employer-sponsored? Yes No

7. List all applications that are concurrently being submitted to ING for the Insured's family members and/or business partners.

Company Name Amount \$

Company Name Amount \$

If the policy will be owned by a "Funded ERISA Plan", complete question 8, specify the plan and trust type and provide the other information requested.

8. Is the insurance for a tax-qualified, pension, profit sharing or defined contribution ERISA plan, or a VEBA or welfare benefit arrangement? Yes No

Plan Provider Name

Tax-qualified plan (specify profit sharing, defined benefit, or defined contribution)

Section 419/419A(f)(6) welfare benefit or VEBA plan Other (specify type and name of plan)

PART I - B. RIDER INFORMATION (Check appropriate box and enter amounts. Automatic riders are not listed below. NOT ALL RIDERS ARE AVAILABLE WITH ALL PRODUCTS OR IN ALL STATES.)

Signed illustration is required for permanent products.

- Accidental Death Benefit Rider \$ Additional Insured Rider (Complete Part I - D.) \$ Adjustable Term Insurance Rider (Specify Target Death Benefit) \$ Children's Insurance Rider (Complete Children's Insurance Rider Application.) Guaranteed Death Benefit Rider (An option below must be selected.) Lifetime 20-Year To age 65 or 20 years, if later Guaranteed Minimum Accumulation Benefit Rider

- Waiver of Cost of Insurance Rider Waiver of Monthly Deduction Rider Waiver of Premium (Term only) Waiver of Specified Premium Total Disability Rider (Specify monthly premium - illustration required) \$ Waiver of Surrender Charge Rider Other Other Other

PART I - C. PROPOSED PRIMARY INSURED INFORMATION

1. First Name MI Last Name

2. Birth Date SSN Birth State/Country Gender: M F

3. Residence Address (PO Boxes are not permitted.)

City State ZIP

4. Daytime Phone Evening Phone

5. Best Time to Call E-mail

6. Are you a U.S. Citizen? (If "No", complete the Foreign Travel and Residence Questionnaire.) Yes No

7. Occupation/Duties

8. Employer Phone

PART I - C. PROPOSED PRIMARY INSURED INFORMATION (CONTINUED)

- 9. Employer Address _____
- 10. Do you currently use or have you ever used tobacco or nicotine products in any form? (e.g., cigarettes, cigars, pipes, chewing tobacco, nicotine gum, or nicotine patches) Yes No
If "Yes", indicate Type _____ Amount & Frequency _____ Month/Year Last Used _____
- 11. Driver's License Number _____ 12. Driver's License State _____
(If you do not have a driver's license, then provide government photo ID #, issuer and expiration date.)
- 13. Name on Driver's License (if different than above) _____

PART I - D. PROPOSED OTHER INSURED INFORMATION

- 1. First Name _____ MI _____ Last Name _____
- 2. Birth Date _____ SSN _____ Birth State/Country _____ Gender: M F
- 3. Residence Address (PO Boxes are not permitted.) _____
City _____ State _____ ZIP _____
- 4. Daytime Phone (_____) _____ Evening Phone (_____) _____
- 5. Best Time to Call _____ E-mail _____
- 6. Are you a U.S. Citizen? (If "No", complete the Foreign Travel and Residence Questionnaire.) Yes No
- 7. Occupation/Duties _____
- 8. Employer _____ Phone (_____) _____
- 9. Employer Address _____
- 10. Do you currently use or have you ever used tobacco or nicotine products in any form? (e.g., cigarettes, cigars, pipes, chewing tobacco, nicotine gum, or nicotine patches) Yes No
If "Yes", indicate Type _____ Amount & Frequency _____ Month/Year Last Used _____
- 11. Driver's License Number _____ 12. Driver's License State _____
(If you do not have a driver's license, then provide government photo ID #, issuer and expiration date.)
- 13. Name on Driver's License (if different than above) _____

PART I - E. PROPOSED OWNER/TRUST/CORPORATION INFORMATION (If Proposed Owner is a Trust or Corporation, provide first and last pages of the Trust document, including signatures. The Trust must be established prior to the application date.)

- 1. Full Name of Owner/Trust/Corporation (30 character limit) _____
- 2. Owner Relationship to Proposed Primary Insured _____
- 3. Owner Birth Date _____ Owner Phone (_____) _____ Owner SSN/TIN _____
- 4. Owner Address (PO Boxes are not permitted.) _____
City _____ State _____ ZIP _____
- 5. Corporation Contact Name _____
- 6. Address of Trust/Corporation _____
- 7. Billing Address _____
- 8. Type of Government Issued ID (Driver's License/Passport) _____ Document Number _____
Issuing State or Country _____ Issuance Date _____ Expiration Date _____
- 9. Trust Contact Name _____ TIN _____ Trust Date _____
- 10. Purpose of the Trust _____ Type of Trust: Revocable Irrevocable
- 11. State of Incorporation _____ Trustee/Corporate Officer Name _____
- 12. Does the above trustee have sole authority to act on behalf of the Trust? Yes No
(If "No", list the names & addresses of all trustees on a separate page, and obtain signatures from all trustees on the application.)

PART I - F. BENEFICIARY INFORMATION

Unless otherwise stated, the beneficiary designation is revocable and beneficiaries of like class shall share rights of survivorship equally. If Trust or Corporation, provide name and date of trust agreement and state of incorporation. Percentages must total 100%, using whole percentages only. If additional space is needed, use Section Q.

1. Is the Beneficiary a Trust? Yes No

2. Trust Name _____ Trust Date _____ State of Incorporation _____

	Name (First, MI, Last)	Birth Date	Gender	SSN	Relationship	%	Beneficiary Type
Proposed Primary Insured			<input type="checkbox"/> Male <input type="checkbox"/> Female				<input type="checkbox"/> Primary <input type="checkbox"/> Contingent
			<input type="checkbox"/> Male <input type="checkbox"/> Female				<input type="checkbox"/> Primary <input type="checkbox"/> Contingent
			<input type="checkbox"/> Male <input type="checkbox"/> Female				<input type="checkbox"/> Primary <input type="checkbox"/> Contingent
			<input type="checkbox"/> Male <input type="checkbox"/> Female				<input type="checkbox"/> Primary <input type="checkbox"/> Contingent
Proposed Other Insured			<input type="checkbox"/> Male <input type="checkbox"/> Female				<input type="checkbox"/> Primary <input type="checkbox"/> Contingent
			<input type="checkbox"/> Male <input type="checkbox"/> Female				<input type="checkbox"/> Primary <input type="checkbox"/> Contingent
			<input type="checkbox"/> Male <input type="checkbox"/> Female				<input type="checkbox"/> Primary <input type="checkbox"/> Contingent
			<input type="checkbox"/> Male <input type="checkbox"/> Female				<input type="checkbox"/> Primary <input type="checkbox"/> Contingent

PART I - G. PERSONAL HISTORY (Questions 1-7 must be completed for all Proposed Insureds.)

- | | | |
|--|--|--|
| | Proposed Insured | Proposed Other Insured |
| 1. Are you, or do you intend to become a member of the armed forces, including the Reserves, or on alert?
(If "Yes", complete Military Questionnaire.) | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Do you intend to travel or reside outside the United States or Canada in the next two years? (If "Yes", complete the Foreign Travel and Residence Questionnaire.) | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Have you in the last five years made or do you anticipate in the next two years making flights in an aircraft OTHER than as a passenger on a scheduled airline? (If "Yes", complete the Aviation Questionnaire.) | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Do you participate in hang-gliding, soaring, sky-diving, ballooning, skin or scuba diving, mountain climbing, competitive skiing, rodeos, or any other hazardous sports or activities?
(If "Yes", complete the appropriate questionnaire.) | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Do you race, test or stunt drive automobiles, motorcycles, motor boats, or jet powered vehicles, or do you use or race snowmobiles, dirt bikes, dune buggies, etc.? (If "Yes", complete Avocations and Professional Sports Questionnaire.) | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6. Except for traffic violations, have you been convicted in a criminal proceeding or been the subject of a pending criminal proceeding? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7. Have you in the last five years had any motor vehicle accidents, alcohol or drug related convictions, or other moving violations while operating a motor vehicle? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

For any "Yes" answer to questions 6-7, please record information in the chart below.

Question	Proposed Insured/Proposed Other Insured	Explanation

PART I - H. PAYMENT INFORMATION

- 1. Initial Payment: Check Cash on Delivery 1035 Exchange ING Internal or Affiliated Exchange/Surrender
- 2. Initial Payment Amount \$ _____ Planned/Scheduled/Modal Payment \$ _____
- 3. Frequency of Subsequent Payments: Annually Semi-Annually Quarterly Monthly¹
- Military Allotment² (Active or retired military members must complete the Military Allotment form and return it to the military finance department.)
- Civil Service Allotment (The Federal Civil Service Application Checklist, Bank Allotment Authority, and Employer 1199 for Direct Deposit forms must be completed.)

¹ Available with electronic funds transfer.
² Two monthly premium payments are required before the policy becomes active.

PART I - I. LIST BILL INFORMATION - EMPLOYER-SPONSORED PLANS ONLY (For a new List Bill Plan, please contact the List Bill Department at 877-886-5050.)

- 1. List Bill/File Code # (if plan already exists) _____
- 2. Employer Plan Name (if plan already exists) _____ 3. Phone _____
- 4. Address _____
- City _____ State _____ ZIP _____

PART I - J. POLICY BACKDATING INFORMATION

You may choose to backdate your policy up to six months (depending on state requirements). Backdating your policy may benefit you if you will become a year older within six months of the date your policy is issued. If you backdate your policy we will calculate the premium for your policy based on your "backdated" age. This could save you money in the future by allowing you to receive a lower premium. You would be required to pay the accumulated premium for the length of time that the policy is backdated. For instance, if you apply for a policy on August 1 and backdate the policy to June 1, you will be responsible for premium from June 1. This amount will be part of your initial premium payment only. Please consult your agent to determine the availability of backdating in your state and whether it is appropriate for your circumstances.

Would you like to backdate your policy? Yes (If "Yes", review the policy backdating notice below.)

POLICY BACKDATING NOTICE: As a policyholder, you have elected to backdate your policy, which enables you to gain benefits of lower age for the purposes of calculating cost of insurance charges on your policy.

If you choose to pay your premiums by automatic bank draft, your account will be drafted for each month that your policy is backdated unless this amount was already included in the initial premium payment. You are encouraged to obtain overdraft protection from your bank to avoid any unhonored withdrawals and associated fees.

I understand, on backdated policies, that the accrued cost of insurance charges deducted from the initial premium results in the values within the policy being lower than those illustrated. **I also understand that if I choose to pay premiums by automatic bank draft, my bank account will be drafted to "catch up" my policy premiums for each month that my policy is backdated.**

PART I - K. FINANCIAL DETAILS

- 1. Will the applicant accept this policy if it is a "Modified Endowment Contract" at issue? Yes No
- 2. Is the policy in accordance with your insurance objectives and your anticipated financial needs? Yes No
- 3. Do you believe you have the financial ability to continue making premium payments on this policy? Yes No
- 4. Have you or your company ever declared bankruptcy? (If "Yes", provide details including date discharged.) Yes No

5. Personal Insurance (For Personal Insurance complete questions 5-7; for Business Insurance complete questions 8-11.)

- Estate Liquidity Family Protection Tax Planning Retirement Planning Cash Accumulation
- Other _____

6.	Annual Earned Income	Annual Interest and Other Income
Proposed Primary Insured		
Proposed Other Insured		

7. Total Assets \$ _____ Total Liabilities \$ _____ Total Net Worth \$ _____

PART I - K. FINANCIAL DETAILS (CONTINUED)

8. Business Insurance: Buy/Sell Key Person Other _____

9. Total Business Assets \$ _____ Total Business Liabilities \$ _____ Total Business Net Worth \$ _____

10. Business Net Profit After Taxes for Past Two Years: Last Year \$ _____ Previous Year \$ _____

11. Owner Name	Title	Amount of Business Coverage in force	Percentage of Ownership	Active in Business?
		\$	%	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	%	<input type="checkbox"/> Yes <input type="checkbox"/> No

PART I - L. IN FORCE/REPLACEMENT INFORMATION (Questions 1-3 must be completed for each Proposed Insured/Other Insured/Owner.)

1. Do you currently have life insurance in force or applied for? (If "Yes", provide details below. Complete state required replacement form for Model Replacement Regulation States ONLY.)

	Proposed Insured	Proposed Other Insured	Proposed Owner
	Yes No	Yes No	Yes No
	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

Insured Name	Insurance Company (Do not include group policies.)	Policy Number	Amount	Date Issued

2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? (If "Yes", complete state required replacement form and provide details below.)

	Proposed Insured	Proposed Other Insured	Proposed Owner
	Yes No	Yes No	Yes No
	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

3. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? (If "Yes", complete state required replacement form and provide details below.)

	Proposed Insured	Proposed Other Insured	Proposed Owner
	Yes No	Yes No	Yes No
	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

4. For any "Yes" answer to questions 2-3, provide details regarding the policies being replaced in the chart below.

Insured Name	Insurance Company	Policy Number	Amount

5. Is this insurance intended to be a tax free or 1035 Exchange? (1035 not available on term insurance). Yes No

6. If "Yes", will a policy loan be carried over? Yes No

PART I - M. MEDICAL TRANSFER STATEMENT (Complete when submitting medical examinations of another insurance company.)

1. Insurance Company Name _____ 2. Examination Date _____

	Proposed Insured	Proposed Other Insured
	Yes No	Yes No
3. To the best of your knowledge and belief, are the statements in the examination true and complete today?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
4. Have you consulted a medical doctor or other practitioner since the examination indicated in question 1 above? (If "Yes", complete Part II - Medical Declarations.)	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

PART I - N. SUITABILITY/NEEDS ANALYSIS - VARIABLE PRODUCTS ONLY (Completed by the Proposed Owner. Failing to provide this information will result in a delay in the issuing of new business.)

1. Have you received a current prospectus including supplements for the variable life insurance policy? Yes No
Provide date of policy prospectus/supplement _____
2. Do you understand that:
- a. The amount or duration of the policy death benefit may vary under specified conditions; **Policy values may increase or decrease with the investment experience of the variable investment options; Policy values may also increase with the interest credited in the Guaranteed Interest Division and/or the Indexed Credit Strategy, if applicable; The amount payable is not guaranteed, but is dependent on the account value and amounts owed under the policy?** Yes No
 - b. The fluctuation in values under the policy means that scheduled premium payments may not be sufficient to keep the policy in force in the event of market declines? Yes No
 - c. Personalized illustrations are based on hypothetical rates of return which may not be indicative of future investment experience of the variable investment options or of actual interest credited in the general account option(s)? Yes No

PART I - O. TELEPHONE PRIVILEGES - INDEXED AND VARIABLE PRODUCTS ONLY

I understand that I may indicate below whether to allow telephone privileges to be provided to me and/or my agent/registered representative and his/her assistant. Telephone privileges allow an authorized person to call the Company to make certain elections and request certain transactions. The Company may use procedures to ensure instructions received by telephone are genuine, such as requiring forms of personal identification and tape recording phone calls. By accepting telephone privileges, I authorize the Company to record my telephone calls to the Company. The Company and its distributor will not be liable for any loss, damage, costs or expenses incurred in acting on telephone instructions reasonably believed to be genuine.

I understand that if I do not want to authorize telephone privileges, I should not check either of the two boxes below. I also understand that once granted, such privileges will be revoked by upon receipt by the Company of signed, written instructions to terminate telephone privileges.

- I want telephone privileges.
- I want telephone privileges granted to my agent/registered representative and his/her assistant.

PART I - P. REPLACEMENT VERIFICATION (For Agent use ONLY)

1. To the best of your knowledge and belief, will any existing life or annuity coverage be replaced, lapsed, surrendered, or borrowed against? (If "Yes", submit state required replacement forms.) Yes No
- a. Is the applicant considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer or otherwise terminating their existing policy or contract? (If "Yes", complete state required replacement form and provide details below.) Yes No
 - b. Is the applicant considering using funds from their existing policies or contracts to pay premiums due on the new policy or contract? (If "Yes", complete state required replacement form.) Yes No
- Company _____ Policy Number _____ Amount \$ _____

PART I - Q. NOTES

Use this space to provide any additional details to questions answered throughout the application. Please understand that if you provide the Company with information on this page it will be considered part of your Individual Life Insurance Application.

Section	Question	Details

PART I - R. ING'S POLICY ON STRANGER-OWNED OR STRANGER-ORIGINATED LIFE INSURANCE (STOLI)

As established leaders in the financial services industry, the Company along with other ING Life Companies strongly opposes arrangements designed to obtain life insurance for the benefit of a third party that lacks an insurable interest in the insured. We believe this position supports the best interests of our policy owners, as these stranger-owned or stranger-originated life insurance transactions ("STOLI") will lead to higher costs for consumers and undermine the concept of insurable interest, a core element of the life insurance business.

To help prevent STOLI and protect our policy owners, we require that all parties confirm they have read and will abide by the Company's policy on STOLI arrangements. The Company will seek to rescind or cancel the insurance coverage of any contract where material misrepresentation occurred regarding the facts presented to the Company for underwriting the application. Attempts to defraud the Company may result in additional legal action.

Company appointed producers are prohibited from selling any Company life insurance product and an applicant may not purchase a product in the following circumstances:

- If, at the time of sale, a plan exists to directly or indirectly sell, assign, settle or otherwise transfer the policy (or the rights to its death benefits), or an ownership or beneficial interest in an entity that will own the policy, to a life settlement company or other third party;
- If, in connection with the sale, the policy owner and/or insured is offered any consideration or inducement, including, but not limited to, cash payments, "free" or "no cost" insurance;

- Using a sales concept, design, marketing plan, marketing material or other program (including, but not limited to, any nontraditional premium finance program, such as "non-recourse" lending) that has not been made available by the Company; or
- Where the producer and/or applicant knows, or has reason to know that the true source of funds (e.g., premium financing, third party funding) for premium payments of a policy have not been disclosed to the Company.

Company appointed producers are also prohibited from providing, or aiding and abetting the provision of, fraudulent or misleading answers to application or inspection questions, including, but not limited to, questions on the Agent Report section.

Participation in a Prohibited Practice May Result in Disciplinary Action to Producers.

Producers involved in any prohibited practice will be subject to contract and appointment termination, including termination for cause, which may include loss of all current and future commissions. The Company will also report cases of fraud and material misrepresentation to state fraud departments for investigation and potential regulatory action.

By my signature in Section S on this application, I affirmatively represent that I have read the Company's policy on STOLI arrangements set forth above, that I have not engaged in any prohibited conduct described above in connection with this application, and that I will abide by the policy on STOLI arrangements.

PART I - S. AUTHORIZATION AND ACKNOWLEDGEMENT

Verification. By signing this form, I acknowledge that I have read this application and I agree with the statements in this application and declare that all questions have been truthfully answered to the best of my knowledge and belief. The Company may seek to rescind the life insurance coverage if it determines that any question was not answered truthfully. This application consists of all pages of the Application, appendices, and supplemental questionnaires. It will be the basis for any life insurance coverage issued and no information will be considered to have been given by me to the Company or authorized by me unless it is stated herein. Unless otherwise stated in a Temporary Insurance Receipt, the Company will have no liability until all requirements are met, a policy is delivered to and accepted by me, and the first premium is received by the Company while the Proposed Insured is alive. If I have paid premium with this application, I have completed the Temporary Insurance Receipt, which is Appendix A of this application. The producer does not have the authority—unless permitted by law—to waive the answer to any question in the application, to accept risk or pass on insurability, to make or alter any contract, or to waive any of the Company's rights or requirements. No change in the amount, classification, age at issue, insurance plan, or benefits shown on this application will be effective unless both the Company and I agree in writing. I understand that by signing this application, I am applying for life insurance coverage issued by the Company.

Statements of Understanding. I understand that this authorization will be valid for 24 months from the date of signature on this application. I have the right to receive a copy of this authorization, and a photocopy will be as valid as the original. I give my permission to the Company and other insurance companies affiliated with the company to collect medical record information and consumer or investigative consumer reports about me for the purposes described in this application. I authorize any organization or medically related facility to release to the Company or its authorized representatives all requested information about me and any minor children who are to be insured. I give my permission to the Company to send any information obtained to MIB, Inc., reinsurers, the producer who solicited my application and his or her principals, employees or contractors who process transactions regarding insurance coverage for which I have applied.

I acknowledge receipt of the following disclosures and notices: Accelerated Benefit Rider and Critical Illness Disclosures, Notice Regarding Consumer Reports, Notice Regarding MIB, Inc., and Notice Regarding Collection of Information and Information Practices. I certify, under penalty of perjury, that my Social Security Number/tax identification number is shown and is correct and that I am not subject to back-up withholding.

PART I - S. AUTHORIZATION AND ACKNOWLEDGEMENT *(Continued)*

If an investigative consumer report is prepared, I request to be interviewed. Yes No

Daytime phone number: () .

Contact me between the hours of ____ a.m./p.m. and ____ a.m./p.m.

By signing below I acknowledge and agree that any policy issued in relation to this application (the "Policy") shall be subject to the following Governing Law and Jurisdiction provisions:

Governing Law. The Policy shall be governed in all respects, including validity, interpretation and effect, without regard to principles of conflicts of law, by the laws of the state in which it is delivered, which shall be deemed to be the state in which this Application is executed as shown below.

Jurisdiction. Any dispute, claim, demand, controversy, action or proceeding, however characterized, relating to, arising under, in connection with, or incident to the Policy or sale of the Policy ("Action or Proceeding") shall be filed and heard in the state or federal courts located in the state in which the Policy is delivered. The state and federal courts located in the state in which the Policy is delivered shall have jurisdiction over the parties to the Action or Proceeding.

All completed materials must be sent to the ING Customer Service Center at: 2000 21st Ave. NW, Minot, ND 58703

I understand and agree that any person who knowingly provides false, incomplete or misleading information to an insurance company for the purpose of defrauding or attempting to defraud the company commits a fraudulent insurance act, which is a crime, and may be subject to criminal and civil penalties and denial of insurance benefits. Penalties may include imprisonment and/or fines.

Proposed Owner Signed at *(city/state)* _____ Date _____

 Proposed Owner Signature *(if other than the Insured)* _____ Date _____

 Proposed Insured Signature _____ Date _____
(if other than the owner & age 15 or older)

 Proposed Other Insured Signature _____ Date _____

Proposed Owner/Trustee Name *(please print)* _____

 Parent or Guardian Signature _____
(if the Proposed Owner or the Proposed Primary Insured is a minor)

 Writing Agent/Registered Rep. Signature _____ Date _____

Writing Agent State Lic. Number _____ Writing Agent/Registered Rep. Number _____

Agent/Registered Rep. Name _____

Agent State Lic. Number _____ Agent/Registered Rep. Number _____

Agent/Registered Rep. Name _____

Agent State Lic. Number _____ Agent/Registered Rep. Number _____

SECURITY LIFE OF DENVER INSURANCE COMPANY

STATEMENT OF VARIABILITY

FLEXIBLE PREMIUM ADJUSTABLE UNIVERSAL LIFE INSURANCE POLICY WITH AN INDEX-LINKED CREDITING STRATEGY

Policy Form Number 1185-09/11

The Statement of Variability will be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

This document will address the variability of the following factors found in the above-referenced policy form.

<u>FACTOR</u>	<u>RANGE OF FACTORS</u>
Company Officer's Names, Titles and Signatures	Shown in brackets because of changes in personnel for future issues. In the event of such change, any new name, title or signature utilized will be of an officer of the company.
Home Office, Customer Service Center	Shown in brackets as these items could change for future issues. In the event of such a change, the new address and/or contact information will be referenced in these fields.
Policy Number, Policy Date, Insured, Age/Gender, Scheduled Premium	All are insured specific.
Risk Class	May be "STANDARD NO TOBACCO", "STANDARD TOBACCO", "SUPER PREFERRED NO TOBACCO", "PREFERRED NO TOBACCO", "PREFERRED TOBACCO", "RATED NO TOBACCO", or "RATED TOBACCO." Risk class is determined by the results of underwriting and is insured specific.
Rating Factor	Insured specific. Any amount from 1.00 to 5.00. This language only prints if the insured has a table rating.
Flat Extra Amount (Per Month Per \$1000.00)	Insured specific. Any amount \$0.00 to \$83.33. This language only prints if the insured has a flat extra amount.
Minimum Death Benefit	\$50,000 - \$250,000. Once a policy is issued, it will not change for the life of the policy. May change for future issues only. Please see explanation below.
Stated Death Benefit	Any amount greater than or equal to the Minimum Death Benefit. Maximum amount subject to reinsurance.
Death Benefit Option	1 or 2 and is selected by the policy owner.
Monthly Processing Date	Any number from 1 to 31, based on Policy Date.
Definition of Life Insurance Test	"GUIDELINE PREMIUM TEST" or "CASH VALUE ACCUMULATION TEST" and is selected by the policy owner.
Additional Benefits and Riders	Additional rider information will only appear if coverage is selected by policy owner. The Overloan Lapse Protection Rider is not available for policies using the "CASH VALUE ACCUMULATION TEST".
Waiver of Specified Premium Rider – Monthly Specified Premium	\$0 or greater, up to one-twelfth of the guideline level premium. This is an optional benefit. This language only prints if the benefit is selected. Rating is insured specific.

<u>FACTOR</u>	<u>RANGE OF FACTORS</u>
Additional Insured Rider	<p>This is an optional benefit. The amount printed is the initial value. This language only prints if the benefit is selected. Up to 5 Additional Insureds allowed. Sequential number is from 1 to 5.</p> <p>Additional Insured Rider Death Benefit: Minimum varies by issue age (\$10,000 for issue ages 0-15; \$50,000 for issue ages 16 and above). Maximum of 5 times Stated Death Benefit.</p> <p>Effective Date: Date rider goes into effect. Must be a date later than or equal to the policy date.</p> <p>Additional Insured, Age/Gender, Risk Class, Rating Factor, and Flat Extra Amount (Per Month Per \$1,000) are specific to the additional insured.</p>
Guaranteed Maximum Monthly Charges: Administrative Charge per \$1,000 of Stated Death Benefit	\$0.0000 - \$2.5000. Varies by issue age, gender, risk class, and duration.
Maximum Surrender Charge Amount	\$0.00 – \$55.00 per \$1,000 of stated death benefit. Varies by issue age, gender, risk class, and duration.
Guaranteed Maximum Monthly Rider Charges	<p>Will only appear if coverage is selected by the policy owner.</p> <p>Additional Insured Riders Charge – Rates for each additional insured are shown in the ADDITIONAL INSURED RIDER TABLE OF GUARANTEED RATES in schedule</p> <p>Overloan Lapse Protection Rider charge – no monthly charge. One-time transaction charge is shown in rider.</p> <p>Waiver of Specified Premium Rider charge - Monthly factor multiplied by the monthly specified premium, adjusted if a rated risk class</p>
Guaranteed Maximum Loan Interest Rate Charged - Traditional Loans	<p>1.00% - 8.00% per year</p> <p>Once a policy is issued, it will not change for the life of the policy. May change for future issues only. Please see explanation below.</p>
Guaranteed Loan Interest Rate Charged - Select Loans	<p>1.00% - 8.00% per year</p> <p>Once a policy is issued, it will not change for the life of the policy. May change for future issues only. Please see explanation below.</p>
Maximum Partial Withdrawal Amount - percentage of value of Fixed Strategy available for withdrawal	<p>0% - 100%</p> <p>Once a policy is issued, it will not change for the life of the policy. May change for future issues only. Please see explanation below.</p>
Maximum Partial Withdrawal Amount - percentage of value of S&P 500 1 Year Point to Point Indexed Strategy available for withdrawal	<p>0% - 100%</p> <p>Once a policy is issued, it will not change for the life of the policy. May change for future issues only. Please see explanation below.</p>
Elections- Election Date	<p>1st day – 28th day</p> <p>Once a policy is issued, it will not change for the life of the policy. May change for future issues only. Please see explanation below.</p>
Elections- Minimum Election Amount	\$1.00 - \$50.00. Once a policy is issued, it will not change for the life of the policy. This amount does not vary by policy. May change for future issues only. Please see explanation below.
Order of Deductions from the Indexed Strategy	Once a policy is issued, it will not change for the life of the policy for the S&P 500 1 Year Point to Point Indexed Strategy. The order could change for additional Indexed Strategies added by endorsement.
Policy Loan Account (Traditional Loans only): Guaranteed Minimum Interest Rate	1.0%-8.0%. May change for future issues only. Please see explanation below.

<u>FACTOR</u>	<u>RANGE OF FACTORS</u>
Fixed Strategy - Guaranteed Minimum Interest Rate	1.0%-4.0%. May change for future issues only. Please see explanation below.
Indexed Strategy Maximum Lockout Period	12-60. Once a policy is issued, it will not change for the life of the policy. May change for future issues only. Please see explanation below.
Indexed Strategies- S&P 500 1 Year Point to Point Index Crediting Period	This rate is currently set at 1 year. Once a policy is issued, it will not change for the life of the policy. May change for future issues only. Please see explanation below.
Indexed Strategies - S&P 500 1 Year Point to Point Guaranteed Minimum Interest Rate	0.0%-4.0%. May change for future issues only. Please see explanation below.
Indexed Strategies - S&P 500 1 Year Point to Point Guaranteed Minimum Participation Rate	15.00%-100.00% . Once a policy is issued, it will not change for the life of the policy. May change for future issues only. Please see explanation below.
Indexed Strategies - S&P 500 1 Year Point to Point Guaranteed Minimum Index Cap	1.50%-100.00%. Once a policy is issued, it will not change for the life of the policy. May change for future issues only. Please see explanation below.
S&P 500 1 Year Point to Point Available Index	The index used in the calculation of the index credit may change for future issues. Once a policy is issued, the index will not change for the life of the policy unless an index is discontinued, becomes unavailable to us, its calculation is substantially changed, or we determine that it should no longer be used.
Minimum Monthly Premium	Insured specific. Varies by issue age, gender, risk class, amount of Stated Death Benefit, Rating Factor and Flat Extra Amount, and any optional rider coverage selected by the policy owner. After issue, this value is recalculated only upon a change in Stated Death Benefit (e.g. increase, decrease, partial withdrawal) or changes in rider coverage.
Lapse Protection Value – Lapse Protection Premium Charge	0% - 50%. Once a policy is issued, it will not change for the life of the policy. May change for future issues only. Please see explanation below.
Lapse Protection Value – Lapse Protection Monthly Policy Charge	\$0.00 - \$25.00. Once a policy is issued, it will not change for the life of the policy. May change for future issues only. Please see explanation below.
Lapse Protection Value – Lapse Protection Monthly Administrative Charge per \$1,000.00 of Stated Death Benefit	\$0.00 - \$1.00. Once a policy is issued, it will not change for the life of the policy. May change for future issues only. Please see explanation below.
Lapse Protection Value – Lapse Protection Waiver of Specified Premium Monthly Charge	This is an optional benefit. This language only prints if the benefit is selected.
Lapse Protection Value – Additional Insured Lapse Protection Monthly Cost of Insurance Charge(s)	This is an optional benefit. This language only prints if the benefit is selected.
Definition of Life Insurance Guideline Premium Test Death Benefit Factors	Only prints if Guideline Premium Test is selected by the policy owner.
Definition of Life Insurance Cash Value Accumulation Test Death Benefit Factors	Only prints if Cash Value Accumulation Test is selected by the policy owner. Vary by attained age, gender, and risk class.
Guaranteed Maximum Cost of Insurance Rates per \$1,000.00 of Net Amount at Risk	COI rates for base coverage vary by issue age, gender, risk class, and duration. “Male”, “Female”, or “Unisex (80% Male/20% Female)”, and “Nonsmoker” or “Smoker” will print in the footnote depending on the gender and risk class of the insured.

<u>FACTOR</u>	<u>RANGE OF FACTORS</u>
Base Policy Lapse Protection Table of Rates - Table LPV 1 Cost of Insurance Rates	LPV 1 COI rates for base coverage vary by issue age, gender, risk class, rating factor, flat extra amount, and duration. Once a policy is issued, these rates will not change for the life of the policy. May change for future issues only. Please see explanation below.
Base Policy Lapse Protection Table of Rates - Table LPV 2 Cost of Insurance Rates	LPV 2 COI rates for base coverage vary by issue age, gender, risk class, rating factor, flat extra amount, and duration. Once a policy is issued, these rates will not change for the life of the policy. May change for future issues only. Please see explanation below.
Lapse Protection Interest Rates	Vary by issue age, risk class, and duration. Once a policy is issued, these rates will not change for the life of the policy. May change for future issues only. Please see explanation below.
Guaranteed Maximum Cost of Insurance Rates per \$1,000 of death benefit from your Additional Insured Rider	COI rates for AIR coverage vary by issue age, gender, risk class, and duration of the additional insured. This table only prints if the Additional Insured Rider is selected. "Male" or "Female" will print in the footnote depending on the gender of the additional insured. "Smoker" or "Nonsmoker" will print in the footnote depending on the risk status of the additional insured.
Additional Insured Rider Lapse Protection Table of Rates	LPV COI rates for AIR coverage vary by issue age, gender, risk class, and duration of the additional insured. This table only prints if the Additional Insured Rider is selected.

Specific items noted above are not eligible to be changed once a policy has been issued. Any change to these factors will be applied to new business policies only. As such, once a policy has been issued, no insured must assume the risk that this factor will be changed.

Any changes to these rates will be for competitive purposes and in response to the effects of the changing economic environment, including but not limited to changes in interest rates, mortality, lapsation and reinsurance costs. Only one set of rates will be available at any one time for any of these factors. The factors established at the filing of this product have been set considering the same driving forces of competitive purpose and changing economic environment. The set of factors used for any policy issued will be the prevailing set of factors used at the time of policy issue.

STATE OF ARKANSAS
CERTIFICATE OF COMPLIANCE
with External-Indexed Guidelines

I hereby certify that for life insurance policy form number(s):

FORM NUMBER: 1185-09/11

1. The company will address external-indexed contracts separately in the Annual (Section 8) actuarial opinion and memorandum addressing each year the amount and type of assets held and the level of reserves and how developed.
2. The company will establish and maintain a detailed file defining the system for hedging. Results of regular analysis of the effectiveness of the system will be made a part of this file.

SECURITY LIFE OF DENVER INSURANCE COMPANY



By: _____
Neil Kulkarni, FSA, MAAA
Actuary

Date: 6/1/2011

State of Arkansas

**CERTIFICATE OF COMPLIANCE
with External-Indexed Guidelines
For**

**Flexible Premium Adjustable Universal Life Insurance Policy
1185-09/11**

As an officer of Security Life of Denver Life Insurance Company, I certify that:

1. The Company will be responsible for assuring that no policy of the type listed above will be solicited by an agent who is not trained and qualified; and
2. The Company will maintain detailed files of training procedures available for inspection by the Commissioner.



Name: Kurt Fasen
Title: Vice President
Security Life of Denver Life Insurance Company

SECURITY LIFE OF DENVER INSURANCE COMPANY
DESCRIPTION AND ACTUARIAL MEMORANDUM FOR
FLEXIBLE PREMIUM ADJUSTABLE UNIVERSAL LIFE INSURANCE POLICY
Policy Form Number 1185-09/11

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SECURITY LIFE OF DENVER INSURANCE COMPANY

**DESCRIPTION AND ACTUARIAL MEMORANDUM FOR
FLEXIBLE PREMIUM ADJUSTABLE UNIVERSAL LIFE INSURANCE POLICY**

Policy Form Number 1185-09/11

I. DESCRIPTION OF POLICY CHARACTERISTICS

This policy provides flexible premium adjustable universal life insurance coverage until the death of the insured or prior termination. The minimum death benefit amount of the policy will be \$50,000. The minimum issue age for the policy is 0 and the maximum issue age is 70.

A. Death Benefits

At any time prior to the policy anniversary nearest the insured's age 121, the death benefit may be one of two types as follows:

Option 1: Under Option 1, the base death benefit is the greater of:

- (a) The stated death benefit; or
- (b) The account value multiplied by the appropriate factor from the Death Benefit Factors shown in the policy Schedule.

Option 2: Under Option 2, the base death benefit is the greater of:

- (a) The stated death benefit plus the account value; or
- (b) The account value multiplied by the appropriate factor from the Death Benefit Factors shown in the policy Schedule.

At attained age 121, any policy under Option 2 will be converted to Option 1. For a policy that converts from Option 2 to Option 1, the death benefit will be set equal to the stated death benefit prior to the change plus the account value at the time of the change. After age 121, only Option 1 will be used to determine the death benefit.

Certain other supplemental benefits and/or riders may be available with the policy that provide additional benefits on the insured.

B. Account Values

The account value equals the sum of the Fixed Strategy Account, the Indexed Strategy Account and the Policy Loan Account.

Premiums are credited to the Fixed Strategy Account after the percent of premium expense charge is deducted. The percent of premium expense charge is a flexible factor subject to adjustment, but will not exceed the guaranteed maximum premium expense charge of 23% of all premiums in policy years one through four and 10% of all premiums thereafter.

C. Index Feature

An Election, movement of an amount between the Fixed Strategy and the Indexed Strategy, can be made once a month on the election date stated in the contract, if desired. In the Fixed Strategy, interest is credited based on the current declared interest rate, subject to the guaranteed minimum interest rate of 2%. In the Indexed Strategy, the guaranteed minimum interest rate is 1%, and additional index credits are based on the growth of an index value. Within the Indexed Strategy:

- The minimum participation rate is defined in the contract.
- The index used is the S&P 500 Composite Stock Index, excluding gains from dividends.
- If the index is discontinued, an alternative index will be substituted and the change communicated to the policyholder in writing.
- Guaranteed interest is calculated and added daily to the value of each Block.
- An index credit is applied at each block maturity date, which is one year after the block start date.

The Index Credit is equal to (a) multiplied by (b), where:

(a) Is the Index Credit Rate calculated on the Block Maturity Date, less the guaranteed interest rate for the block; and

(b) Is the value of the Block on the Block Maturity Date prior to the addition of the Index Credit.

- A block is a portion of the value of the Indexed Strategy account. A new block is created as a result of either of the following:
 1. An election from the Fixed Strategy to the Indexed Strategy; or
 2. On the Block Maturity Date if no Election is made to move all of the value of the Block to the Fixed Strategy.
- The index credit rate is the Participation Rate x $\frac{\{(a) - (b)\}}{(b)}$ where, (a) is the index value on the block maturity date and (b) is the index value on the block start date
- The index credit rate is subject to a minimum of 1% and a maximum of an index cap. The index cap is declared by the company at each block start date. The index cap will never be less than 2.5%.

D. Net Surrender Value

The net surrender value is the account value less the sum of the following items:

- i) the amount of any Loan Amount
- ii) a Surrender Charge as defined in Section II D.

E. Duration of Coverage

The policy has a non-maturing feature which is contained in the Continuation of Coverage provision. Under this provision, coverage never matures and the death benefit will not be paid until the death of the insured. On the policy anniversary the insured reaches attained age 121,

- All riders attached to the policy will terminate.
- If the policy has an outstanding Select Loan, the Loan Amount is converted to a Traditional Loan. Loan balances will remain unchanged.
- If the policy is Death Benefit Option 2, it will be converted to Death Benefit Option 1.

After the effective date:

- No further premiums will be accepted.
- Select Loans will no longer be available. Traditional Loans will continue to be available and any existing Traditional Loans will continue.
- Interest will continue to be charged on loan balances.
- Loan balances and loan interest may be repaid.
- The monthly expense load will be zero.
- Current and guaranteed maximum costs of insurance charges are zero.
- The corridor value for the Guideline Premium Test is 1.0.
- Partial withdrawals and new loans are permitted.

F. No-Lapse Provision

The policy has a minimum premium no lapse provision of 10 years. This premium consists of a rate per unit plus a per policy element. The rate per unit varies by stated death benefit, issue age, gender and risk class, and is adjusted for any substandard ratings on the policy. The minimum premium requirement only needs to be satisfied when it is relied upon to prevent a policy from lapsing. If the Net Cash Surrender Value is sufficient to meet monthly deductions, the minimum premium is not required.

Once a policy is issued, the minimum premium period will not change on that policy and is guaranteed unless the policy owner requests changes in the benefits provided. These changes would include a change in death benefit level or the addition or removal of policy riders. The minimum premium rates and

period may change for future issues, reflecting changes in the competitive and economic environment.

If, on a Monthly Processing Date during the minimum premium no lapse period, the Net Cash Surrender Value is not sufficient to cover the Monthly Deduction due for the following month, the policy will not enter the grace period at that time if the Minimum Monthly Premium No Lapse Provision criteria is met. The minimum monthly premium requirement is met on any monthly policy date if (a) equals or exceeds (b) where:

(a) is the sum of the premiums paid since the policy date, less all partial surrenders (including any service fees), and less any policy indebtedness and

(b) is the sum of the minimum monthly premiums in effect from the policy date to the end of the current policy month.

In addition, this policy has a provision that becomes effective after the minimum premium no lapse period expires and continues until the policy anniversary on which the insured reaches Insured Age 121. Under this provision, a Lapse Protection Value ("LPV") is calculated each month. This value is calculated using the same methodology as is used for the Account Value for the Policy, but with a separate credited interest rate, premium load, monthly per unit fees, monthly per policy fees and LPV COI charges. The LPV COIs may vary by policy characteristics such as age, gender, and risk class. The policy will have two sets of LPV COI's. One set will apply in the first policy year and in any subsequent policy year in which the LPV balance at the end of the previous year is not greater than zero. The LPV COI rate from the second set will apply in any year for which the previous years' ending LPV balance was greater than zero. The LPV is calculated monthly from issue, even though the LPV lapse protection provision will not provide lapse protection until after the Minimum Monthly Premium No Lapse Provision period has expired.

If, on a Monthly Processing Date while this lapse protection provision is effective, the Net Cash Surrender Value is not sufficient to cover the Monthly Deduction due for the following month, the policy will not enter the grace period as long as the LPV, less any Loan Amount, is not less than zero. The LPV value is used only for reference purposes and is not an account value that is used in any way to determine surrender values available to the policy owner.

The policy will enter the Grace Period, if on a Monthly Processing Date, the Loan Amount exceeds the Surrender Value.

In the event the policy account value becomes negative while the policy is kept in force by either of the lapse protection provisions described above, the account value will be set equal to zero for purposes of calculating cost of insurance charges, interest credited on account value, and death benefit proceeds.

The factors used in determining the LPV may be varied from the values initially determined by the Company for future issues to reflect future changes in the competitive and economic environment. Applicable factors and rates used in the determination of the LPV are provided in each policy when issued and are guaranteed not to change for the coverage once issued.

G. Flexibility

At issue, the owner selects both a premium amount and the amount of insurance subject to the maximum and minimum amounts. A continuation of the original combination of premium and amount of insurance will result in a coverage period which could range from a very short period to a period extending for the life of the insured, depending upon the relationship of the selected values as well as the credited interest rate that is applied to the account value.

Once each policy year, the owner may decrease the amount of insurance. Decreases may not lower the amount of insurance below the minimum amount and may not occur during the first policy year. Increases are not allowed.

II. **BASIS OF VALUES**

A. Expense Charges

Premiums are credited to the account value after the percent of premium expense charge is deducted. The percent of premium expense charge is a flexible factor subject to adjustment, but will not exceed the guaranteed maximum premium expense charge of 23% of all premiums in policy years one through four and 10% of all premiums thereafter.

At the beginning of each policy month prior to attained age 121, a monthly per policy and monthly administrative charge per thousand of stated death benefit are deducted from the Account Value. The guaranteed maximum monthly per policy charge is \$30.00 per month. The guaranteed maximum monthly administrative charge per thousand of stated death benefit is shown in **Exhibit I**. The guaranteed maximum monthly policy fee and the guaranteed maximum administrative charge per thousand are shown in the policy Schedule. The company may use current charges producing charges lower than guaranteed maximum charges. Monthly fees equal zero at attained ages 121 and older.

The transaction charges include a \$10 partial withdrawal service fee and a \$25 charge for each additional policy illustration after the first in a policy year.

B. Interest

The guaranteed minimum interest rate credited to the Fixed Strategy is 2% per annum. At each policy anniversary, the current declared credited interest rate in the Fixed Strategy is guaranteed for 12 months. The guaranteed minimum

interest rate credited to the Indexed Strategy is 1% per annum. An index credit is also applied at each block maturity date as described in Section I. C. above.

The guaranteed minimum interest rate applicable to the policy loan account is 4.5% in policy years 1-10 and 5.5% thereafter.

C. Cost of Insurance

For policies issued on a sex distinct basis, the guaranteed maximum cost of insurance rates applied in the calculation of account values are based on the 2001 Commissioners Standard Ordinary, Sex Distinct, Smoker Distinct, Ultimate Mortality Tables, on an age nearest birthday basis. For standard risks, 100% of the 2001 CSO Tables is used. For substandard risks, multiples of the 2001 CSO Tables are used. The company may use current cost of insurance rates which produce a lower cost of insurance, thus producing higher account values than those generated using the guaranteed maximum rates.

For those situations where unisex rates are required, the guaranteed maximum cost of insurance rates applied in the calculation of account values are based on the 2001 Commissioners Standard Ordinary Ultimate, Smoker Distinct, gender-blended (80% male and 20% female) Mortality Tables, age nearest birthday.

Exhibit II contains the guaranteed maximum monthly COI rate per thousand of net amount at risk for standard risks by attained age and gender.

Monthly costs of insurance rates are determined by dividing the annual rates by 12.

D. Surrender Charges

A surrender charge is imposed if the policy is surrendered prior to the beginning of the 15th policy year. The surrender charge is less than the maximum charge allowed under the Standard Nonforfeiture Law as demonstrated in Section III below.

Exhibit III shows the maximum expense allowance under the Standard Nonforfeiture Law for policy years one through fifteen using the 2001 CSO age nearest birthday tables and 1.00% interest. **Exhibit IV** contains surrender charges per unit. In all instances the initial surrender charge per unit is less than or equal to the maximum allowed.

The Surrender Charges are zero beginning in the 15th policy year.

Death benefit increases due to the application of the Death Benefit Factors shown in the policy Schedule will not result in an increase in surrender charges.

E. Policy Provisions Affecting Policy Charges

A decrease in the stated death benefit (except for those resulting from changes in the death benefit option or application of the Death Benefit Factors) or a change in risk class may cause the guaranteed maximum monthly administrative charge rates per \$1,000 of stated death benefit to change. In addition, a decrease in the stated death benefit may cause the surrender charges to change. If any of these events occur, a new policy Schedule page will be sent to the policy owner showing the new guaranteed maximum rates.

The monthly policy charge and the premium expense charge will not be affected by a decrease in the stated death benefit or a change in risk class. The guaranteed maximum cost of insurance rates per \$1,000 of net amount at risk are not affected by a decrease in the stated death benefit since these rates vary by attained age of the insured, but these rates may be affected by a change in risk class.

Such changes may affect currently-charged cost of insurance rates per \$1,000 of net amount at risk and currently-charged monthly administrative charge rates per \$1,000 of stated death benefit but the rates will not exceed the guaranteed maximums.

III. DEMONSTRATION OF COMPLIANCE WITH STANDARD NONFORFEITURE LAW

The NAIC Universal Life Insurance Model Regulation defines the minimum cash surrender value for Flexible Premium Universal Life products on a retrospective basis, as an accumulation of premiums and interest less permissible benefit and acquisition charges (set forth in the Model Regulation) and any unamortized unused initial expense allowance. The retrospective definition is actuarially equivalent to the prospective definition of minimum nonforfeiture benefits contained in the Standard Nonforfeiture Law of Life Insurance (as amended in 1980). The initial expense allowance defined in the Model Regulation is that provided for a fixed level premium, fixed benefit endowment policy under the Standard Nonforfeiture Law (as amended in 1980).

We will show that the cash surrender values under this form are as least as large as the minimum cash surrender values required on a retrospective basis under the Model Regulation and using interest and mortality bases prescribed by the Standard Nonforfeiture Law.

In my opinion, the nonforfeiture values available under this policy equal or exceed the minimums required under Section 6A of the NAIC Universal Life Insurance Regulation, Model #585 for all ages, rate classes, and durations at which the policy is available.

I have performed the following analysis, in accordance with all applicable actuarial Standards of Practice and Actuarial Guidelines, in support of this opinion:

1. The account value is the value as defined in section 1 B.
2. The Cash Surrender Value is the account value less the surrender charge. The initial expense allowance is calculated as:

$$(1.25 \times \min[\text{NLP}, 40] + 10) \times (\text{Stated Death Benefit} \div 1000)$$

where NLP is the net level premium, $1000 \times (A_x / \ddot{a}_x)$, calculated using the 2001 CSO mortality table and 1.00% interest. The results of this calculation are contained in **Exhibit III**. **Exhibit V** contains a sample calculation of the initial acquisition expense charge for a male insured, issue age 35.

3. In order to comply with the Standard Nonforfeiture Law, four conditions must be met. The following are these conditions along with demonstrations that the policy complies.
 - a) Maximum cost of insurance rates must not exceed rates derived from the appropriate 2001 Commissioners Standard Ordinary Tables.

Maximum cost of insurance rates for this policy are equal to the rates derived from the 2001 Commissioners Standard Ordinary Tables.

- b) The initial expense allowance must be reduced by any excess of first year expense charges over average expense charges in policy years 2 through 20.

The initial surrender charge per thousand shown in **Exhibit IV** is less than or equal to the maximum expense allowance shown in **Exhibit III**.

- c) The initial expense allowance must be amortized no longer than over the life of the policy.

Amortization of the maximum expense allowance over the life of the contract is compared with the surrender charge schedule used for this policy form. Surrender charges under this form are zero at the earlier of the fifteenth policy year or insured age 121. The surrender charges under this form (**Exhibit IV**) are less than or equal to the maximum allowed in all policy years (**Exhibit III**).

- d) The present value calculations must be made using a rate of interest not exceeding the nonforfeiture interest rate. The maximum nonforfeiture interest rate for 2011 is 4.00%. This interest rate is subject to variation for new issues of each subsequent calendar year, in accordance with the Standard Nonforfeiture Law.

The present value calculations for this policy form are based on an interest rate of 4.00%.

4. Since all four requirements are met, this policy complies with the Standard Nonforfeiture Law.

IV. RESERVES

The minimum statutory reserves will be calculated in accordance with the Commissioner's Reserve Valuation Method at an interest rate no higher than the prevailing maximum valuation interest rate for the calendar year of issue, NAIC Valuation Regulation Guideline XXX, Actuarial Guideline 36, Actuarial Guideline 38, and any regulations which may become applicable subsequent to this filing. Reserves will never be less than the cash surrender value.

V. INVESTMENT POLICY

How the insurer addressed the reinvestment risks

The company purchases over the counter options to cover the indexed return in excess of the guaranteed minimum interest rate in the Indexed Strategy up to the cap. The guaranteed minimum interest rate in the Indexed Strategy is 1%. High quality assets are purchased to meet this very low guarantee.

How the insurer plans to address the risk of capital loss on cash outflows

If a policyholder withdraws any money from a block in the Indexed Strategy prior to the block's maturity date, then no partial index credit is applied to that block. Any withdrawals on a block maturity date receive full index credit and the proceeds from the over the counter options are used to fund this credit.

How the insurer plans to address the risk that appropriate investments may not be available or not available in sufficient quantities

The company purchases one year over the counter options which are readily available within a very liquid market. In the extremely unlikely event that such options are no longer available, the company will use similar types of options.

How the insurer plans to address the risk that the indexed interest rate may fall below the minimum contractual interest rate guaranteed in the policy

The guaranteed minimum interest rate in the Indexed Strategy is a very low 1%. The product is priced to support scenarios where the indexed interest rate falls below the guarantee.

The amount and type of assets currently held for interest indexed policies

As of 4/30/2011, the company holds about \$90 million in notional of S&P 500 call options with an estimated market value of \$8.3 million.

The amount and type of assets expected to be acquired in the future

In the first twelve months after product introduction, we estimate that we will purchase in the region of \$20 million of notional assets to hedge the indexed return. We expect these assets to be over the counter S&P 500 call options. The notional amount of options purchased each month on the block start date reflects amounts allocated by policyholders from the Fixed Strategy to the Indexed Strategy and any Indexed Strategy Account Value maturing from a block and allocated to a new block by policyholders. The notional amount purchased will also reflect expected decrements and charges between the block start date and the block maturity date.

Administration

An annual statement will be provided to the policyholder including information on the index credit rate and the index credit by Block. The policyholder can make changes to Elections subject to the terms and conditions specified in the policy form.

How the insurer will support this product if the index gains exceed those of their general fund investments

The company purchases over the counter options to hedge the S&P 500 index return in excess of the Indexed Strategy guaranteed interest rate but below the cap.

VI. CERTIFICATION

I, Neil Kulkarni, am an Actuary for Security Life of Denver Insurance Company. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.



Neil Kulkarni, FSA, MAAA
June 6, 2011

Exhibit I

Guaranteed Maximum Monthly Administrative Charge Rates per \$1,000 of Stated Death Benefit
Rates below apply in Policy Years 1-20; the rate is \$0.01 in Policy Years 21 and later

Issue Age	Male	Male	Male	Male	Male	Female	Female	Female	Female	Female
	Super Preferred No Tobacco	Preferred No Tobacco	Standard No Tobacco	Preferred Tobacco	Standard Tobacco	Super Preferred No Tobacco	Preferred No Tobacco	Standard No Tobacco	Preferred Tobacco	Standard Tobacco
0	n/a	n/a	0.05333	n/a	n/a	n/a	n/a	0.05000	n/a	n/a
1	n/a	n/a	0.06133	n/a	n/a	n/a	n/a	0.05333	n/a	n/a
2	n/a	n/a	0.06933	n/a	n/a	n/a	n/a	0.05667	n/a	n/a
3	n/a	n/a	0.07733	n/a	n/a	n/a	n/a	0.06000	n/a	n/a
4	n/a	n/a	0.08533	n/a	n/a	n/a	n/a	0.06334	n/a	n/a
5	n/a	n/a	0.09333	n/a	n/a	n/a	n/a	0.06667	n/a	n/a
6	n/a	n/a	0.09633	n/a	n/a	n/a	n/a	0.07334	n/a	n/a
7	n/a	n/a	0.09933	n/a	n/a	n/a	n/a	0.08000	n/a	n/a
8	n/a	n/a	0.10233	n/a	n/a	n/a	n/a	0.08667	n/a	n/a
9	n/a	n/a	0.10533	n/a	n/a	n/a	n/a	0.09333	n/a	n/a
10	n/a	n/a	0.10833	n/a	n/a	n/a	n/a	0.10000	n/a	n/a
11	n/a	n/a	0.11083	n/a	n/a	n/a	n/a	0.08217	n/a	n/a
12	n/a	n/a	0.11333	n/a	n/a	n/a	n/a	0.06433	n/a	n/a
13	n/a	n/a	0.11583	n/a	n/a	n/a	n/a	0.04650	n/a	n/a
14	n/a	n/a	0.11833	n/a	n/a	n/a	n/a	0.02866	n/a	n/a
15	n/a	n/a	0.12083	n/a	n/a	n/a	n/a	0.01083	n/a	n/a
16	n/a	n/a	0.12333	n/a	0.25000	n/a	n/a	0.03433	n/a	0.18333
17	n/a	n/a	0.12583	n/a	0.26333	n/a	n/a	0.05783	n/a	0.19750
18	0.03750	0.05833	0.12833	0.21667	0.27521	0.03333	0.05417	0.08133	0.15833	0.21167
19	0.03875	0.06250	0.13083	0.22500	0.28599	0.03542	0.05834	0.10483	0.16250	0.22583
20	0.04000	0.06667	0.13333	0.23333	0.29583	0.03750	0.06250	0.12833	0.16667	0.22917
21	0.04200	0.07000	0.13666	0.24066	0.30333	0.03783	0.06500	0.13016	0.17500	0.24000
22	0.04400	0.07333	0.14000	0.24800	0.31083	0.03817	0.06750	0.13200	0.18333	0.25083
23	0.04600	0.07667	0.14333	0.25533	0.31833	0.03850	0.07000	0.13383	0.19167	0.26167
24	0.04800	0.08000	0.14667	0.26267	0.32583	0.03884	0.07250	0.13567	0.20000	0.27250
25	0.05000	0.08333	0.15000	0.27000	0.33333	0.03917	0.07500	0.13750	0.20833	0.28333
26	0.05267	0.08700	0.15750	0.28383	0.35166	0.04267	0.07917	0.14667	0.22500	0.30366
27	0.05533	0.09067	0.16500	0.29767	0.37000	0.04617	0.08333	0.15583	0.24167	0.32400
28	0.05800	0.09433	0.17250	0.31150	0.38833	0.04967	0.08750	0.16500	0.25833	0.34433
29	0.06066	0.09800	0.18000	0.32534	0.40667	0.05317	0.09166	0.17416	0.27500	0.36467
30	0.06333	0.10167	0.18750	0.33917	0.42500	0.05667	0.09583	0.18333	0.29167	0.38500
31	0.06483	0.10634	0.19583	0.34300	0.43167	0.05900	0.10000	0.18833	0.29500	0.39800
32	0.06633	0.11100	0.20417	0.34683	0.43833	0.06133	0.10417	0.19333	0.29833	0.41100
33	0.06783	0.11567	0.21250	0.35067	0.44500	0.06367	0.10833	0.19833	0.30167	0.42400
34	0.06933	0.12033	0.22084	0.35450	0.45166	0.06600	0.11250	0.20333	0.30500	0.43700
35	0.07083	0.12500	0.22917	0.35833	0.45833	0.06833	0.11667	0.20833	0.30833	0.45000
36	0.08500	0.14508	0.24500	0.37925	0.47583	0.08133	0.13417	0.22500	0.33000	0.46750
37	0.09917	0.16517	0.26083	0.40017	0.49333	0.09433	0.15167	0.24167	0.35167	0.48500
38	0.11333	0.18525	0.27667	0.42108	0.51083	0.10733	0.16917	0.25833	0.37333	0.50250
39	0.12750	0.20534	0.29250	0.44200	0.52833	0.12033	0.18667	0.27500	0.39500	0.52000
40	0.14167	0.22542	0.30833	0.46292	0.54583	0.13333	0.20417	0.29167	0.41667	0.53750
41	0.15500	0.23867	0.32583	0.47034	0.55750	0.14333	0.21750	0.30834	0.43167	0.54917
42	0.16833	0.25192	0.34333	0.47775	0.56917	0.15333	0.23083	0.32500	0.44667	0.56083
43	0.18167	0.26517	0.36083	0.48517	0.58083	0.16333	0.24417	0.34167	0.46167	0.57250
44	0.19500	0.27842	0.37833	0.49258	0.59250	0.17333	0.25750	0.35833	0.47667	0.58416
45	0.20833	0.29167	0.39583	0.50000	0.60417	0.18333	0.27083	0.37500	0.49167	0.59583
46	0.22833	0.31584	0.41883	0.52033	0.62084	0.20750	0.29750	0.40000	0.51250	0.61250
47	0.24833	0.34000	0.44183	0.54067	0.63750	0.23167	0.32417	0.42500	0.53333	0.62917
48	0.26833	0.36417	0.46483	0.56100	0.65417	0.25583	0.35083	0.45000	0.55417	0.64583
49	0.28833	0.38833	0.48783	0.58134	0.67083	0.28000	0.37750	0.47500	0.57500	0.66250
50	0.30833	0.41250	0.51083	0.60167	0.68750	0.30417	0.40417	0.50000	0.59583	0.67917
51	0.34666	0.43000	0.53366	0.60634	0.70000	0.34250	0.42167	0.52000	0.60083	0.69167
52	0.38500	0.44750	0.55650	0.61100	0.71250	0.38083	0.43917	0.54000	0.60583	0.70417
53	0.42333	0.46500	0.57933	0.61567	0.72500	0.41917	0.45667	0.56000	0.61083	0.71667
54	0.46167	0.48250	0.60217	0.62033	0.73750	0.45750	0.47417	0.58000	0.61583	0.72917
55	0.50000	0.50000	0.62500	0.62500	0.75000	0.49583	0.49167	0.60000	0.62083	0.74167
56	0.50833	0.51250	0.64667	0.62833	0.76250	0.50500	0.50417	0.62167	0.62416	0.75417
57	0.51667	0.52500	0.66833	0.63167	0.77500	0.51417	0.51667	0.64333	0.62750	0.76667
58	0.52500	0.53750	0.69000	0.63500	0.78750	0.52333	0.52917	0.66500	0.63083	0.77917
59	0.53334	0.55000	0.71166	0.63834	0.80000	0.53250	0.54167	0.68666	0.63417	0.79167
60	0.54167	0.56250	0.73333	0.64167	0.81250	0.54167	0.55417	0.70833	0.63750	0.80417
61	0.56667	0.58333	0.75333	0.65334	0.82333	0.56584	0.57500	0.72500	0.64917	0.81500
62	0.59167	0.60417	0.77333	0.66500	0.83417	0.59000	0.59583	0.74167	0.66083	0.82583
63	0.61667	0.62500	0.79333	0.67667	0.84500	0.61417	0.61667	0.75833	0.67250	0.83667
64	0.64167	0.64584	0.81333	0.68833	0.85584	0.63833	0.63750	0.77500	0.68416	0.84750
65	0.66667	0.66667	0.83333	0.70000	0.86667	0.66250	0.65833	0.79167	0.69583	0.85833
66	0.71667	0.73334	0.88333	0.75167	0.94334	0.77167	0.76833	0.87500	0.73166	0.92000
67	0.76667	0.80000	0.93333	0.80333	1.02000	0.88083	0.87833	0.95833	0.76750	0.98167
68	0.81667	0.86667	0.98333	0.85500	1.09667	0.99000	0.98833	1.04167	0.80333	1.04333
69	0.86667	0.93333	1.03333	0.90666	1.17333	1.09916	1.09833	1.12500	0.83917	1.10500
70	0.91667	1.00000	1.08333	0.95833	1.25000	1.20833	1.20833	1.20833	0.87500	1.16667

Exhibit I

Guaranteed Maximum Monthly Administrative Charge Rates per \$1,000 of Stated Death Benefit
Rates below apply in Policy Years 1-20; the rate is \$0.01 in Policy Years 21 and later

Issue Age	Unisex	Unisex	Unisex	Unisex	Unisex
	Super Preferred No Tobacco	Preferred No Tobacco	Standard No Tobacco	Preferred Tobacco	Standard Tobacco
0	n/a	n/a	0.05000	n/a	n/a
1	n/a	n/a	0.05760	n/a	n/a
2	n/a	n/a	0.06520	n/a	n/a
3	n/a	n/a	0.07280	n/a	n/a
4	n/a	n/a	0.08040	n/a	n/a
5	n/a	n/a	0.08800	n/a	n/a
6	n/a	n/a	0.09173	n/a	n/a
7	n/a	n/a	0.09546	n/a	n/a
8	n/a	n/a	0.09920	n/a	n/a
9	n/a	n/a	0.10293	n/a	n/a
10	n/a	n/a	0.10666	n/a	n/a
11	n/a	n/a	0.10510	n/a	n/a
12	n/a	n/a	0.10353	n/a	n/a
13	n/a	n/a	0.10196	n/a	n/a
14	n/a	n/a	0.10040	n/a	n/a
15	n/a	n/a	0.09883	n/a	n/a
16	n/a	n/a	0.10553	n/a	0.23667
17	n/a	n/a	0.11223	n/a	0.25017
18	0.03667	0.05750	0.11893	0.20500	0.26250
19	0.03808	0.06167	0.12563	0.21250	0.27396
20	0.03950	0.06584	0.13233	0.22000	0.28250
21	0.04117	0.06900	0.13536	0.22753	0.29066
22	0.04283	0.07217	0.13840	0.23507	0.29883
23	0.04450	0.07533	0.14143	0.24260	0.30700
24	0.04617	0.07850	0.14447	0.25013	0.31516
25	0.04783	0.08166	0.14750	0.25767	0.32333
26	0.05067	0.08543	0.15533	0.27207	0.34206
27	0.05350	0.08920	0.16317	0.28647	0.36080
28	0.05633	0.09297	0.17100	0.30087	0.37953
29	0.05917	0.09673	0.17883	0.31527	0.39827
30	0.06200	0.10050	0.18667	0.32967	0.41700
31	0.06366	0.10507	0.19433	0.33340	0.42493
32	0.06533	0.10963	0.20200	0.33713	0.43287
33	0.06700	0.11420	0.20967	0.34087	0.44080
34	0.06866	0.11877	0.21733	0.34460	0.44873
35	0.07033	0.12333	0.22500	0.34833	0.45666
36	0.08426	0.14290	0.24100	0.36940	0.47416
37	0.09820	0.16247	0.25700	0.39047	0.49166
38	0.11213	0.18204	0.27300	0.41153	0.50916
39	0.12607	0.20160	0.28900	0.43260	0.52666
40	0.14000	0.22117	0.30500	0.45367	0.54416
41	0.15267	0.23444	0.32233	0.46260	0.55583
42	0.16533	0.24770	0.33966	0.47154	0.56750
43	0.17800	0.26097	0.35700	0.48047	0.57917
44	0.19066	0.27424	0.37433	0.48940	0.59083
45	0.20333	0.28750	0.39166	0.49833	0.60250
46	0.22416	0.31217	0.41506	0.51877	0.61917
47	0.24500	0.33683	0.43846	0.53920	0.63583
48	0.26583	0.36150	0.46186	0.55963	0.65250
49	0.28666	0.38617	0.48526	0.58007	0.66917
50	0.30750	0.41083	0.50866	0.60050	0.68583
51	0.34583	0.42833	0.53093	0.60523	0.69833
52	0.38417	0.44583	0.55320	0.60997	0.71083
53	0.42250	0.46333	0.57547	0.61470	0.72333
54	0.46083	0.48083	0.59773	0.61943	0.73583
55	0.49917	0.49833	0.62000	0.62417	0.74833
56	0.50767	0.51083	0.64167	0.62750	0.76083
57	0.51617	0.52333	0.66333	0.63083	0.77333
58	0.52467	0.53583	0.68500	0.63417	0.78583
59	0.53317	0.54833	0.70666	0.63750	0.79833
60	0.54167	0.56083	0.72833	0.64084	0.81083
61	0.56650	0.58167	0.74766	0.65250	0.82167
62	0.59134	0.60250	0.76700	0.66417	0.83250
63	0.61617	0.62333	0.78633	0.67583	0.84333
64	0.64100	0.64417	0.80566	0.68750	0.85417
65	0.66584	0.66500	0.82500	0.69917	0.86500
66	0.72767	0.74033	0.88166	0.74767	0.93867
67	0.78950	0.81567	0.93833	0.79617	1.01233
68	0.85134	0.89100	0.99500	0.84466	1.08600
69	0.91317	0.96633	1.05166	0.89316	1.15967
70	0.97500	1.04167	1.10833	0.94166	1.23333

Exhibit II

Security Life of Denver Insurance Company

Table of Guaranteed Maximum Monthly Cost of Insurance
Rates per \$1,000 of Net Amount at Risk

<u>Attained Age</u>	<u>Male</u> <u>Non-Smoker</u>	<u>Male</u> <u>Smoker</u>	<u>Female</u> <u>Non-Smoker</u>	<u>Female</u> <u>Smoker</u>	<u>Unisex</u> <u>Non-Smoker</u>	<u>Unisex</u> <u>Smoker</u>
0	0.08083	0.08083	0.04000	0.04000	0.07250	0.07250
1	0.04667	0.04667	0.02917	0.02917	0.04333	0.04333
2	0.03250	0.03250	0.02167	0.02167	0.03000	0.03000
3	0.02250	0.02250	0.01667	0.01667	0.02167	0.02167
4	0.01750	0.01750	0.01583	0.01583	0.01750	0.01750
5	0.01750	0.01750	0.01500	0.01500	0.01667	0.01667
6	0.01833	0.01833	0.01500	0.01500	0.01750	0.01750
7	0.01833	0.01833	0.01750	0.01750	0.01833	0.01833
8	0.01833	0.01833	0.01750	0.01750	0.01833	0.01833
9	0.01917	0.01917	0.01750	0.01750	0.01917	0.01917
10	0.01917	0.01917	0.01833	0.01833	0.01917	0.01917
11	0.02250	0.02250	0.01917	0.01917	0.02167	0.02167
12	0.02750	0.02750	0.02250	0.02250	0.02667	0.02667
13	0.03250	0.03250	0.02500	0.02500	0.03083	0.03083
14	0.03917	0.03917	0.02750	0.02750	0.03667	0.03667
15	0.05083	0.05083	0.02917	0.02917	0.04667	0.04667
16	0.06167	0.06583	0.03250	0.03417	0.05583	0.06000
17	0.07083	0.08083	0.03417	0.03833	0.06333	0.07250
18	0.07667	0.09250	0.03500	0.04167	0.06833	0.08250
19	0.07833	0.10083	0.03750	0.04500	0.07000	0.09000
20	0.07917	0.10583	0.03750	0.04833	0.07083	0.09417
21	0.07917	0.11083	0.03833	0.05083	0.07083	0.09917
22	0.07917	0.11667	0.04000	0.05417	0.07167	0.10417
23	0.08000	0.12167	0.04000	0.05583	0.07167	0.10833
24	0.08083	0.12833	0.04167	0.06000	0.07333	0.11500
25	0.08167	0.13583	0.04167	0.06417	0.07333	0.12167
26	0.08500	0.14250	0.04417	0.06750	0.07667	0.12750
27	0.08917	0.15083	0.04750	0.07250	0.08083	0.13500
28	0.08750	0.15167	0.04833	0.07667	0.08000	0.13667
29	0.08583	0.15083	0.05167	0.08250	0.07917	0.13750
30	0.08500	0.15000	0.05333	0.08583	0.07833	0.13750
31	0.08417	0.15000	0.05667	0.09333	0.07833	0.13917
32	0.08417	0.15167	0.06000	0.09917	0.07917	0.14083
33	0.08667	0.15583	0.06333	0.10667	0.08167	0.14583
34	0.08833	0.16167	0.06833	0.11583	0.08417	0.15250
35	0.09083	0.16667	0.07417	0.12750	0.08750	0.15917
36	0.09583	0.17583	0.07917	0.13750	0.09250	0.16833
37	0.10000	0.18583	0.08583	0.14917	0.09750	0.17833
38	0.10750	0.20000	0.08917	0.15667	0.10417	0.19167
39	0.11417	0.21417	0.09417	0.16667	0.11000	0.20500
40	0.12167	0.23083	0.10000	0.17667	0.11750	0.22000
41	0.13167	0.25250	0.10583	0.18833	0.12667	0.24000
42	0.14417	0.27750	0.11250	0.20250	0.13750	0.26250
43	0.15833	0.30750	0.12083	0.21917	0.15083	0.29000
44	0.17500	0.34333	0.13083	0.23833	0.16583	0.32250
45	0.19417	0.38083	0.14250	0.26083	0.18417	0.35667
46	0.21250	0.41583	0.15583	0.28583	0.20083	0.39000
47	0.23250	0.45500	0.17250	0.31750	0.22083	0.42750
48	0.24417	0.47667	0.19083	0.35667	0.23333	0.45250
49	0.25750	0.50167	0.21083	0.40083	0.24833	0.48167
50	0.27667	0.53750	0.23417	0.44917	0.26833	0.52000
51	0.29917	0.58000	0.26000	0.50167	0.29167	0.56417
52	0.33000	0.63833	0.28917	0.55917	0.32167	0.62250
53	0.36333	0.70417	0.32083	0.62000	0.35500	0.68750
54	0.40583	0.78667	0.35417	0.68667	0.39583	0.76667
55	0.45833	0.88000	0.39000	0.75667	0.44500	0.85500
56	0.51167	0.97500	0.43167	0.83167	0.49583	0.94583
57	0.56917	1.07583	0.47500	0.91167	0.55000	1.04250
58	0.61833	1.15500	0.52167	0.98917	0.59917	1.12167
59	0.67500	1.24667	0.56833	1.07500	0.65333	1.21167
60	0.74333	1.35750	0.61667	1.16417	0.71750	1.31833
61	0.82667	1.49500	0.66917	1.25667	0.79500	1.44667
62	0.92833	1.66083	0.72667	1.36083	0.88750	1.59917
63	1.04250	1.84500	0.78583	1.46500	0.99083	1.76750
64	1.16250	2.03333	0.85000	1.57500	1.09917	1.93917
65	1.28917	2.21917	0.92083	1.69500	1.21417	2.11083

Exhibit III

Rating Class: Male Super Preferred No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Maximum Unused Initial Expense Allowances

Issue Age	SNFL Initial Expense Allowance (IEA)	Gross Premium	Actual Excess 1st Yr Expense (IAEC)	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess Initial Expense Allowance End of Year:													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14
18	16.13	25.36	2.78	13.36	13.30	13.24	13.18	13.12	13.05	12.99	12.92	12.84	12.77	12.69	12.61	12.52	12.43	12.34
19	16.36	25.60	2.80	13.56	13.50	13.44	13.37	13.31	13.24	13.17	13.09	13.01	12.93	12.85	12.76	12.67	12.58	12.48
20	16.60	25.84	2.83	13.77	13.71	13.64	13.57	13.50	13.43	13.35	13.28	13.19	13.11	13.02	12.93	12.83	12.73	12.63
21	16.85	26.08	2.86	13.99	13.93	13.86	13.78	13.71	13.63	13.55	13.47	13.38	13.29	13.20	13.10	13.00	12.89	12.78
22	17.11	26.34	2.88	14.23	14.16	14.08	14.01	13.93	13.84	13.76	13.67	13.58	13.48	13.38	13.28	13.17	13.06	12.94
23	17.39	26.60	2.91	14.47	14.40	14.32	14.24	14.16	14.07	13.98	13.88	13.79	13.68	13.58	13.46	13.35	13.23	13.11
24	17.67	26.86	2.94	14.73	14.65	14.57	14.49	14.40	14.30	14.21	14.11	14.00	13.89	13.78	13.66	13.54	13.41	13.28
25	17.98	27.12	2.97	15.01	14.92	14.84	14.75	14.65	14.55	14.45	14.34	14.23	14.11	13.99	13.87	13.74	13.60	13.47
26	18.30	27.40	3.00	15.30	15.21	15.12	15.02	14.92	14.81	14.70	14.59	14.47	14.34	14.21	14.08	13.94	13.80	13.66
27	18.63	27.68	3.03	15.60	15.51	15.41	15.30	15.19	15.08	14.96	14.84	14.71	14.58	14.45	14.30	14.16	14.01	13.85
28	18.98	28.04	3.07	15.91	15.81	15.70	15.59	15.47	15.35	15.23	15.10	14.96	14.82	14.68	14.53	14.37	14.22	14.05
29	19.35	28.30	3.10	16.25	16.14	16.03	15.91	15.78	15.66	15.52	15.38	15.24	15.09	14.94	14.78	14.61	14.44	14.27
30	19.74	28.62	3.13	16.61	16.49	16.37	16.24	16.11	15.97	15.83	15.68	15.53	15.37	15.20	15.03	14.86	14.68	14.50
31	20.15	28.92	3.17	16.99	16.86	16.73	16.59	16.45	16.30	16.15	15.99	15.83	15.66	15.49	15.31	15.13	14.94	14.74
32	20.59	29.28	3.21	17.39	17.25	17.11	16.96	16.81	16.65	16.49	16.32	16.15	15.97	15.79	15.60	15.40	15.20	14.99
33	21.05	29.62	3.24	17.81	17.66	17.51	17.36	17.19	17.03	16.85	16.67	16.49	16.30	16.10	15.90	15.69	15.48	15.26
34	21.54	30.00	3.28	18.25	18.10	17.94	17.77	17.60	17.42	17.23	17.04	16.84	16.64	16.43	16.22	16.00	15.77	15.54
35	22.05	30.36	3.32	18.73	18.56	18.39	18.21	18.02	17.83	17.63	17.43	17.22	17.00	16.78	16.56	16.32	16.08	15.84
36	22.60	30.84	3.38	19.22	19.04	18.85	18.66	18.46	18.26	18.05	17.83	17.61	17.38	17.14	16.90	16.65	16.40	16.13
37	23.17	31.30	3.43	19.74	19.55	19.35	19.14	18.93	18.71	18.49	18.26	18.02	17.77	17.52	17.27	17.00	16.73	16.44
38	23.77	31.86	3.49	20.28	20.08	19.86	19.64	19.42	19.18	18.94	18.70	18.44	18.18	17.92	17.64	17.36	17.06	16.76
39	24.41	32.44	3.55	20.86	20.64	20.41	20.17	19.93	19.68	19.42	19.16	18.89	18.61	18.32	18.03	17.73	17.41	17.09
40	25.08	33.02	3.61	21.47	21.23	20.98	20.73	20.47	20.20	19.93	19.65	19.36	19.06	18.75	18.44	18.11	17.78	17.44
41	25.79	33.72	3.69	22.10	21.84	21.58	21.31	21.03	20.75	20.45	20.15	19.84	19.52	19.19	18.86	18.51	18.15	17.79
42	26.54	34.56	3.78	22.75	22.48	22.20	21.91	21.61	21.31	20.99	20.67	20.34	20.00	19.64	19.28	18.91	18.54	18.15
43	27.32	35.40	3.88	23.45	23.16	22.85	22.54	22.23	21.90	21.56	21.22	20.86	20.49	20.11	19.73	19.34	18.94	18.53
44	28.16	36.36	3.98	24.17	23.86	23.54	23.21	22.87	22.51	22.15	21.78	21.39	21.00	20.60	20.19	19.77	19.35	18.92
45	29.03	37.34	4.09	24.94	24.60	24.26	23.90	23.53	23.16	22.76	22.36	21.95	21.53	21.10	20.67	20.23	19.78	19.32
46	29.95	38.42	4.21	25.74	25.38	25.01	24.63	24.23	23.82	23.40	22.97	22.53	22.08	21.63	21.16	20.69	20.21	19.73
47	30.92	39.58	4.33	26.59	26.20	25.80	25.38	24.95	24.51	24.06	23.60	23.13	22.65	22.17	21.68	21.18	20.66	20.14
48	31.95	40.80	4.47	27.48	27.06	26.62	26.17	25.71	25.24	24.76	24.26	23.76	23.26	22.74	22.21	21.68	21.13	20.58
49	33.04	42.04	4.60	28.44	27.98	27.51	27.02	26.53	26.02	25.50	24.98	24.44	23.90	23.35	22.78	22.21	21.63	21.04
50	34.21	43.40	4.75	29.46	28.96	28.45	27.93	27.39	26.85	26.29	25.73	25.16	24.58	23.98	23.38	22.77	22.15	21.54
51	35.45	44.98	4.92	30.53	29.99	29.44	28.87	28.30	27.71	27.12	26.52	25.91	25.28	24.64	24.00	23.35	22.70	22.05
52	36.77	46.62	5.10	31.67	31.08	30.49	29.88	29.27	28.64	28.01	27.36	26.70	26.02	25.34	24.66	23.97	23.29	22.60
53	38.17	48.36	5.29	32.88	32.25	31.61	30.95	30.29	29.62	28.94	28.24	27.52	26.81	26.08	25.36	24.63	23.90	23.16
54	39.66	50.22	5.50	34.16	33.48	32.79	32.09	31.38	30.65	29.91	29.16	28.40	27.63	26.86	26.09	25.32	24.54	23.75
55	41.24	52.14	5.71	35.53	34.80	34.06	33.30	32.53	31.74	30.94	30.14	29.32	28.51	27.69	26.87	26.04	25.21	24.36
56	42.91	53.84	5.89	37.02	36.22	35.42	34.60	33.76	32.91	32.05	31.19	30.32	29.45	28.58	27.70	26.81	25.91	25.01
57	44.68	55.68	6.10	38.58	37.73	36.85	35.96	35.06	34.14	33.22	32.30	31.37	30.44	29.50	28.56	27.60	26.63	25.66
58	46.55	57.62	6.31	40.25	39.31	38.36	37.40	36.42	35.44	34.45	33.47	32.47	31.47	30.46	29.44	28.41	27.37	26.33
59	48.56	59.82	6.55	42.01	41.00	39.97	38.92	37.87	36.82	35.76	34.70	33.63	32.55	31.46	30.36	29.25	28.14	27.04
60	50.71	61.82	6.77	43.94	42.83	41.72	40.59	39.46	38.33	37.19	36.05	34.89	33.72	32.54	31.35	30.16	28.98	27.80
61	53.00	64.32	7.04	45.96	44.76	43.55	42.34	41.13	39.91	38.68	37.44	36.18	34.92	33.64	32.36	31.09	29.83	28.58
62	55.44	66.98	7.33	48.11	46.81	45.51	44.21	42.89	41.57	40.24	38.89	37.53	36.16	34.78	33.42	32.07	30.72	29.38
63	58.04	69.70	7.63	50.41	49.00	47.60	46.19	44.76	43.33	41.88	40.41	38.94	37.45	35.98	34.53	33.08	31.63	30.20
64	60.00	72.66	7.95	52.05	50.55	49.05	47.54	46.02	44.48	42.92	41.35	39.78	38.22	36.67	35.13	33.60	32.08	30.57
65	60.00	75.76	8.29	51.71	50.17	48.63	47.07	45.49	43.90	42.30	40.69	39.09	37.51	35.93	34.37	32.81	31.27	29.76
66	60.00	79.32	8.68	51.32	49.74	48.14	46.53	44.90	43.26	41.61	39.98	38.36	36.75	35.15	33.56	31.99	30.44	28.94
67	60.00	83.10	9.10	50.90	49.27	47.62	45.95	44.28	42.59	40.92	39.26	37.61	35.97	34.34	32.73	31.16	29.62	28.13
68	60.00	87.14	9.54	50.46	48.77	47.06	45.34	43.62	41.91	40.21	38.52	36.84	35.17	33.53	31.91	30.34	28.81	27.35
69	60.00	91.42	10.01	49.99	48.24	46.48	44.71	42.96	41.22	39.48	37.76	36.05	34.36	32.71	31.10	29.53	28.03	26.58
70	60.00	96.04	10.51	49.49	47.68	45.86	44.06	42.28	40.50	38.74	36.98	35.25	33.55	31.90	30.30	28.75	27.26	25.82

Exhibit III

Rating Class: Male Preferred No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Maximum Unused Initial Expense Allowances

Issue Age	SNFL Initial Expense Allowance (IEA)	Gross Premium	Actual Excess 1st Yr Expense (IAEC)	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess Initial Expense Allowance End of Year:													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14
18	16.13	25.46	2.79	13.34	13.29	13.23	13.17	13.11	13.04	12.98	12.91	12.83	12.76	12.68	12.60	12.51	12.42	12.33
19	16.36	25.70	2.81	13.55	13.49	13.43	13.36	13.30	13.23	13.16	13.08	13.00	12.92	12.84	12.75	12.66	12.57	12.47
20	16.60	25.94	2.84	13.76	13.70	13.63	13.56	13.49	13.42	13.34	13.26	13.18	13.10	13.01	12.92	12.82	12.72	12.62
21	16.85	26.18	2.87	13.98	13.92	13.85	13.77	13.70	13.62	13.54	13.46	13.37	13.28	13.19	13.09	12.99	12.88	12.77
22	17.11	26.46	2.90	14.21	14.14	14.07	13.99	13.91	13.83	13.75	13.66	13.57	13.47	13.37	13.27	13.16	13.04	12.93
23	17.39	26.72	2.93	14.46	14.39	14.31	14.23	14.14	14.06	13.97	13.87	13.77	13.67	13.56	13.45	13.34	13.22	13.09
24	17.67	26.98	2.95	14.72	14.64	14.56	14.47	14.38	14.29	14.20	14.09	13.99	13.88	13.77	13.65	13.53	13.40	13.27
25	17.98	27.24	2.98	15.00	14.91	14.82	14.73	14.64	14.54	14.44	14.33	14.22	14.10	13.98	13.86	13.73	13.59	13.45
26	18.30	27.52	3.01	15.29	15.20	15.10	15.01	14.90	14.80	14.69	14.57	14.45	14.33	14.20	14.07	13.93	13.79	13.64
27	18.63	27.80	3.04	15.59	15.49	15.39	15.29	15.18	15.07	14.95	14.83	14.70	14.57	14.43	14.29	14.15	14.00	13.84
28	18.98	28.12	3.08	15.90	15.80	15.69	15.58	15.47	15.35	15.22	15.09	14.96	14.82	14.67	14.52	14.37	14.21	14.04
29	19.35	28.46	3.12	16.23	16.12	16.01	15.89	15.77	15.64	15.50	15.37	15.22	15.07	14.92	14.76	14.60	14.43	14.26
30	19.74	28.76	3.15	16.59	16.47	16.35	16.22	16.09	15.95	15.81	15.66	15.51	15.35	15.19	15.02	14.85	14.67	14.48
31	20.15	29.08	3.18	16.97	16.84	16.71	16.58	16.43	16.29	16.14	15.98	15.81	15.65	15.47	15.29	15.11	14.92	14.73
32	20.59	29.46	3.23	17.37	17.23	17.09	16.94	16.79	16.63	16.47	16.30	16.13	15.95	15.77	15.58	15.38	15.18	14.98
33	21.05	29.86	3.27	17.78	17.64	17.49	17.33	17.17	17.00	16.83	16.65	16.46	16.27	16.08	15.88	15.67	15.46	15.24
34	21.54	30.18	3.30	18.24	18.08	17.92	17.75	17.58	17.40	17.21	17.02	16.82	16.62	16.41	16.20	15.98	15.76	15.52
35	22.05	30.60	3.35	18.70	18.54	18.36	18.18	18.00	17.81	17.61	17.41	17.20	16.98	16.76	16.53	16.30	16.06	15.81
36	22.60	31.14	3.41	19.19	19.01	18.82	18.63	18.43	18.23	18.02	17.80	17.58	17.35	17.11	16.87	16.62	16.37	16.10
37	23.17	31.62	3.46	19.71	19.51	19.32	19.11	18.90	18.68	18.45	18.22	17.99	17.74	17.49	17.24	16.97	16.70	16.41
38	23.77	32.20	3.53	20.25	20.04	19.83	19.61	19.38	19.15	18.91	18.66	18.41	18.15	17.88	17.61	17.32	17.03	16.73
39	24.41	32.86	3.60	20.81	20.59	20.36	20.13	19.88	19.63	19.38	19.12	18.85	18.57	18.28	17.99	17.69	17.37	17.05
40	25.08	33.56	3.67	21.41	21.17	20.92	20.67	20.41	20.15	19.87	19.59	19.31	19.01	18.70	18.39	18.06	17.73	17.39
41	25.79	34.28	3.75	22.04	21.78	21.52	21.25	20.97	20.69	20.40	20.10	19.79	19.47	19.14	18.80	18.46	18.10	17.74
42	26.54	35.20	3.85	22.68	22.41	22.13	21.84	21.55	21.24	20.93	20.61	20.28	19.93	19.58	19.22	18.85	18.48	18.10
43	27.32	36.08	3.95	23.38	23.08	22.78	22.47	22.16	21.83	21.50	21.15	20.79	20.43	20.05	19.67	19.27	18.88	18.47
44	28.16	37.02	4.05	24.10	23.79	23.47	23.14	22.80	22.45	22.08	21.71	21.33	20.94	20.54	20.13	19.71	19.29	18.86
45	29.03	38.02	4.16	24.87	24.53	24.19	23.83	23.46	23.09	22.70	22.30	21.89	21.47	21.04	20.61	20.17	19.72	19.26
46	29.95	39.16	4.29	25.66	25.30	24.93	24.55	24.15	23.74	23.33	22.90	22.46	22.01	21.56	21.10	20.63	20.15	19.66
47	30.92	40.36	4.42	26.50	26.12	25.71	25.30	24.87	24.43	23.98	23.52	23.06	22.58	22.10	21.61	21.11	20.60	20.08
48	31.95	41.60	4.55	27.39	26.97	26.54	26.09	25.63	25.16	24.68	24.19	23.69	23.18	22.67	22.14	21.61	21.06	20.51
49	33.04	42.96	4.70	28.34	27.88	27.41	26.93	26.43	25.93	25.41	24.89	24.35	23.81	23.26	22.70	22.13	21.55	20.97
50	34.21	44.34	4.85	29.35	28.86	28.35	27.83	27.30	26.75	26.20	25.64	25.07	24.49	23.90	23.30	22.69	22.08	21.46
51	35.45	45.72	5.01	29.91	29.36	28.79	28.22	27.64	27.05	26.45	25.84	25.21	24.58	23.94	23.29	22.64	21.99	21.33
52	36.77	47.22	5.17	31.60	31.02	30.43	29.82	29.21	28.58	27.95	27.30	26.64	25.97	25.29	24.61	23.92	23.24	22.55
53	38.17	48.82	5.34	32.83	32.20	31.56	30.91	30.25	29.58	28.89	28.19	27.48	26.77	26.04	25.32	24.59	23.86	23.13
54	39.66	50.44	5.52	34.14	33.46	32.77	32.07	31.36	30.63	29.89	29.14	28.38	27.61	26.85	26.08	25.30	24.52	23.74
55	41.24	52.14	5.71	35.53	34.80	34.06	33.30	32.53	31.74	30.94	30.14	29.32	28.51	27.69	26.87	26.04	25.21	24.36
56	42.91	53.92	5.90	37.01	36.22	35.41	34.59	33.76	32.91	32.05	31.18	30.32	29.45	28.57	27.69	26.80	25.91	25.00
57	44.68	55.78	6.11	38.57	37.72	36.84	35.95	35.05	34.13	33.21	32.29	31.36	30.43	29.49	28.55	27.59	26.63	25.65
58	46.55	57.76	6.32	40.23	39.30	38.35	37.38	36.41	35.43	34.44	33.45	32.46	31.46	30.45	29.43	28.40	27.36	26.32
59	48.56	59.88	6.56	42.01	40.99	39.96	38.92	37.87	36.81	35.76	34.70	33.63	32.55	31.46	30.36	29.25	28.14	27.03
60	50.71	62.04	6.79	43.94	42.81	41.69	40.57	39.44	38.31	37.17	36.03	34.87	33.71	32.52	31.34	30.14	28.96	27.79
61	53.00	64.54	7.07	45.94	44.74	43.53	42.32	41.10	39.89	38.66	37.42	36.17	34.90	33.62	32.34	31.08	29.82	28.56
62	55.44	67.10	7.35	48.10	46.80	45.50	44.19	42.88	41.56	40.23	38.88	37.52	36.15	34.77	33.41	32.06	30.71	29.37
63	58.04	69.80	7.64	50.39	48.99	47.59	46.18	44.75	43.32	41.87	40.40	38.93	37.44	35.98	34.52	33.07	31.63	30.20
64	60.00	72.70	7.96	52.04	50.55	49.05	47.54	46.01	44.47	42.92	41.35	39.77	38.21	36.67	35.13	33.60	32.07	30.57
65	60.00	75.76	8.29	51.71	50.17	48.63	47.07	45.49	43.90	42.30	40.69	39.09	37.51	35.93	34.37	32.81	31.27	29.76
66	60.00	79.52	8.71	51.29	49.72	48.12	46.51	44.88	43.24	41.60	39.96	38.35	36.74	35.13	33.54	31.97	30.43	28.93
67	60.00	83.54	9.15	50.85	49.22	47.58	45.91	44.23	42.55	40.88	39.22	37.58	35.94	34.31	32.70	31.13	29.60	28.11
68	60.00	87.82	9.61	50.39	48.70	46.99	45.28	43.55	41.85	40.15	38.46	36.79	35.12	33.48	31.86	30.29	28.77	27.31
69	60.00	92.30	10.10	49.90	48.15	46.39	44.62	42.87	41.14	39.41	37.69	35.98	34.30	32.64	31.04	29.48	27.98	26.52
70	60.00	97.08	10.63	49.37	47.57	45.76	43.96	42.18	40.41	38.65	36.90	35.17	33.48	31.83	30.23	28.69	27.20	25.76

Exhibit III

Rating Class: Male Standard No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Maximum Unused Initial Expense Allowances

Issue Age	SNFL Initial Expense Allowance (IEA)	Gross Premium	Actual Excess 1st Yr Expense (IAEC)	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess Initial Expense Allowance End of Year:													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14
0	13.10	22.04	2.41	10.69	10.67	10.65	10.62	10.59	10.56	10.53	10.50	10.47	10.44	10.40	10.37	10.33	10.29	10.25
1	13.18	22.22	2.43	10.75	10.73	10.70	10.67	10.64	10.61	10.58	10.55	10.52	10.48	10.44	10.41	10.37	10.33	10.29
2	13.29	22.42	2.45	10.83	10.81	10.78	10.75	10.72	10.69	10.66	10.62	10.59	10.55	10.51	10.47	10.43	10.39	10.35
3	13.41	22.58	2.47	10.94	10.91	10.88	10.85	10.82	10.78	10.75	10.71	10.67	10.64	10.60	10.55	10.51	10.47	10.43
4	13.54	22.80	2.50	11.05	11.02	10.98	10.95	10.92	10.88	10.85	10.81	10.77	10.73	10.69	10.65	10.60	10.56	10.52
5	13.68	22.96	2.51	11.17	11.14	11.10	11.07	11.03	11.00	10.96	10.92	10.88	10.84	10.79	10.75	10.71	10.66	10.62
6	13.83	23.16	2.54	11.30	11.26	11.23	11.19	11.15	11.11	11.07	11.03	10.99	10.95	10.90	10.86	10.82	10.77	10.72
7	13.99	23.34	2.56	11.43	11.40	11.36	11.32	11.28	11.24	11.20	11.15	11.11	11.07	11.02	10.98	10.93	10.88	10.84
8	14.15	23.54	2.58	11.57	11.53	11.49	11.45	11.41	11.37	11.33	11.28	11.24	11.19	11.15	11.10	11.05	11.00	10.95
9	14.32	23.74	2.60	11.72	11.68	11.64	11.60	11.55	11.51	11.46	11.42	11.37	11.33	11.28	11.23	11.18	11.12	11.07
10	14.49	23.92	2.62	11.87	11.83	11.79	11.75	11.70	11.66	11.61	11.56	11.52	11.47	11.42	11.37	11.31	11.26	11.20
11	14.68	24.12	2.64	12.04	11.99	11.95	11.90	11.86	11.81	11.76	11.72	11.67	11.62	11.56	11.51	11.45	11.39	11.33
12	14.87	24.34	2.66	12.21	12.16	12.11	12.07	12.02	11.97	11.92	11.87	11.82	11.77	11.71	11.65	11.59	11.53	11.46
13	15.07	24.56	2.69	12.38	12.33	12.28	12.24	12.19	12.14	12.09	12.03	11.98	11.92	11.86	11.80	11.74	11.67	11.60
14	15.27	24.78	2.71	12.56	12.51	12.46	12.41	12.36	12.31	12.26	12.20	12.14	12.08	12.02	11.95	11.89	11.82	11.74
15	15.48	25.02	2.74	12.74	12.69	12.64	12.59	12.54	12.48	12.43	12.37	12.31	12.24	12.18	12.11	12.04	11.96	11.89
16	15.70	25.24	2.76	12.93	12.88	12.83	12.77	12.72	12.66	12.60	12.54	12.47	12.41	12.34	12.26	12.19	12.11	12.03
17	15.91	25.42	2.78	13.13	13.07	13.02	12.96	12.90	12.84	12.78	12.71	12.64	12.57	12.50	12.42	12.34	12.26	12.17
18	16.13	25.70	2.81	13.32	13.26	13.20	13.14	13.08	13.02	12.95	12.88	12.81	12.73	12.65	12.57	12.49	12.40	12.31
19	16.36	25.94	2.84	13.52	13.46	13.40	13.34	13.27	13.20	13.13	13.06	12.98	12.90	12.82	12.73	12.64	12.55	12.45
20	16.60	26.14	2.86	13.74	13.67	13.61	13.54	13.47	13.40	13.32	13.24	13.16	13.08	12.99	12.90	12.80	12.70	12.60
21	16.85	26.44	2.89	13.95	13.89	13.82	13.75	13.67	13.59	13.51	13.43	13.34	13.25	13.16	13.06	12.96	12.85	12.75
22	17.11	26.66	2.92	14.19	14.12	14.05	13.97	13.89	13.81	13.73	13.64	13.55	13.45	13.35	13.24	13.14	13.02	12.91
23	17.39	26.96	2.95	14.43	14.36	14.28	14.20	14.12	14.03	13.94	13.85	13.75	13.65	13.54	13.43	13.31	13.19	13.07
24	17.67	27.22	2.98	14.69	14.62	14.53	14.45	14.36	14.27	14.17	14.07	13.96	13.86	13.74	13.62	13.50	13.38	13.25
25	17.98	27.50	3.01	14.97	14.88	14.80	14.71	14.61	14.51	14.41	14.30	14.19	14.07	13.95	13.83	13.70	13.57	13.43
26	18.30	27.80	3.04	15.25	15.16	15.07	14.97	14.87	14.77	14.66	14.54	14.43	14.30	14.17	14.04	13.90	13.76	13.62
27	18.63	28.08	3.07	15.56	15.46	15.36	15.26	15.15	15.04	14.92	14.80	14.67	14.54	14.41	14.26	14.12	13.97	13.81
28	18.98	28.40	3.11	15.87	15.77	15.66	15.55	15.44	15.32	15.19	15.06	14.93	14.79	14.64	14.49	14.34	14.18	14.02
29	19.35	28.76	3.15	16.20	16.09	15.98	15.86	15.74	15.61	15.47	15.33	15.19	15.04	14.89	14.73	14.57	14.40	14.23
30	19.74	29.08	3.18	16.56	16.44	16.32	16.19	16.06	15.92	15.78	15.63	15.48	15.32	15.16	14.99	14.82	14.64	14.45
31	20.15	29.46	3.23	16.93	16.80	16.67	16.54	16.39	16.25	16.10	15.94	15.78	15.61	15.43	15.26	15.07	14.88	14.69
32	20.59	29.86	3.27	17.32	17.19	17.05	16.90	16.75	16.59	16.43	16.26	16.09	15.91	15.73	15.54	15.34	15.14	14.94
33	21.05	30.22	3.31	17.74	17.60	17.45	17.29	17.13	16.96	16.79	16.61	16.43	16.24	16.04	15.84	15.63	15.42	15.21
34	21.54	30.62	3.35	18.19	18.03	17.87	17.70	17.53	17.35	17.17	16.98	16.78	16.58	16.37	16.16	15.94	15.71	15.48
35	22.05	31.06	3.40	18.65	18.49	18.31	18.13	17.95	17.76	17.56	17.36	17.15	16.93	16.71	16.49	16.26	16.02	15.77
36	22.60	31.58	3.46	19.14	18.96	18.77	18.58	18.39	18.18	17.97	17.75	17.53	17.30	17.07	16.83	16.58	16.33	16.06
37	23.17	32.08	3.51	19.66	19.46	19.27	19.06	18.85	18.63	18.41	18.18	17.94	17.70	17.45	17.19	16.93	16.65	16.37
38	23.77	32.70	3.58	20.19	19.99	19.77	19.55	19.33	19.10	18.86	18.61	18.36	18.10	17.83	17.56	17.28	16.99	16.69
39	24.41	33.34	3.65	20.76	20.54	20.31	20.07	19.83	19.58	19.33	19.07	18.80	18.52	18.24	17.94	17.64	17.33	17.01
40	25.08	34.10	3.73	21.35	21.11	20.87	20.61	20.36	20.09	19.82	19.54	19.25	18.96	18.65	18.34	18.01	17.68	17.34
41	25.79	34.96	3.83	21.96	21.71	21.45	21.18	20.90	20.62	20.33	20.03	19.72	19.40	19.08	18.74	18.40	18.04	17.68
42	26.54	35.84	3.92	22.61	22.34	22.06	21.77	21.48	21.18	20.87	20.54	20.21	19.87	19.52	19.16	18.80	18.42	18.04
43	27.32	36.78	4.03	23.30	23.01	22.71	22.40	22.08	21.76	21.43	21.08	20.72	20.36	19.98	19.60	19.21	18.82	18.41
44	28.16	37.80	4.14	24.02	23.70	23.38	23.05	22.72	22.37	22.01	21.63	21.25	20.86	20.46	20.05	19.64	19.22	18.80
45	29.03	38.88	4.26	24.77	24.44	24.09	23.74	23.38	23.00	22.61	22.21	21.80	21.39	20.96	20.53	20.09	19.64	19.19
46	29.95	40.04	4.38	25.57	25.21	24.84	24.46	24.06	23.66	23.24	22.81	22.37	21.93	21.48	21.02	20.55	20.08	19.59
47	30.92	41.20	4.51	26.41	26.03	25.62	25.21	24.79	24.35	23.90	23.44	22.98	22.50	22.02	21.53	21.03	20.53	20.01
48	31.95	42.48	4.65	27.30	26.88	26.45	26.00	25.54	25.07	24.59	24.10	23.60	23.10	22.59	22.06	21.53	20.99	20.44
49	33.04	43.84	4.80	28.24	27.79	27.32	26.84	26.34	25.84	25.32	24.80	24.27	23.73	23.18	22.62	22.05	21.48	20.90
50	34.21	45.20	4.95	29.26	28.77	28.26	27.74	27.21	26.67	26.12	25.56	24.99	24.41	23.82	23.22	22.62	22.01	21.39
51	35.45	46.68	5.11	30.34	29.80	29.26	28.70	28.12	27.54	26.96	26.36	25.75	25.13	24.49	23.85	23.21	22.56	21.92
52	36.77	48.18	5.27	31.50	30.92	30.32	29.72	29.11	28.49	27.85	27.21	26.55	25.88	25.21	24.53	23.85	23.16	22.47
53	38.17	49.86	5.46	32.71	32.09	31.45	30.80	30.14	29.47	28.79	28.09	27.39	26.67	25.95	25.23	24.51	23.78	23.05
54	39.66	51.60	5.65	34.01	33.34	32.65	31.95	31.24	30.52	29.78	29.03	28.27	27.51	26.75	25.98	25.21	24.43	23.65
55	41.24	53.46	5.85	35.39	34.66	33.92	33.17	32.40	31.61	30.82	30.01	29.20	28.39	27.58	26.76	25.94	25.10	24.26
56	42.91	55.24	6.05	36.86	36.07	35.27	34.46	33.62	32.78	31.92	31.06	30.20	29.33	28.46	27.58	26.70	25.81	24.90
57	44.68	57.24	6.27	38.41	37.56	36.69	35.80	34.90	33.99	33.07	32.15	31.23	30.30	29.37	28.43	27.48	26.52	25.55
58	46.55	59.32	6.49	40.06	39.13	38.19	37.23	36.25	35.28	34.29	33.31	32.32	31.33	30.32	29.31	28.28	27.25	26.21
59	48.56	61.56	6.74	41.82	40.81	39.78	38.75	37.70	36.65	35.60	34.54	33.48	32.41	31.32	30.22	29.12	28.01	26.91
60	50.71	63.92	7.00	43.71	42.61	41.50	40.38	39.26	38.13	37.00	35.86	34.71	33.55	32.37	31.19	30.00	28.83	27.66
61	53.00	66.42	7.27	45.73	44.54	43.33	42.13	40.92	39.71	38.48	37.25	36.00	34.74	33.47	32.20	30.94	29.68	28.44
62	55.44	69.00	7.55	47.89	46.60	45.30	44.00	42.70	41.38	40.06	38.72							

Exhibit III

Rating Class: Male Preferred Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Maximum Unused Initial Expense Allowances

Issue Age	SNFL Initial Expense Allowance (IEA)	Gross Premium	Actual Excess 1st Yr Expense (IAEC)	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess Initial Expense Allowance End of Year:													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14
18	17.87	27.78	3.04	14.83	14.75	14.67	14.58	14.49	14.40	14.31	14.21	14.12	14.01	13.91	13.80	13.69	13.57	13.44
19	18.18	28.06	3.07	15.11	15.02	14.93	14.84	14.75	14.66	14.56	14.46	14.35	14.25	14.13	14.02	13.90	13.77	13.64
20	18.49	28.32	3.10	15.39	15.30	15.21	15.12	15.02	14.92	14.82	14.71	14.60	14.48	14.37	14.24	14.11	13.98	13.84
21	18.82	28.58	3.13	15.70	15.60	15.50	15.40	15.30	15.19	15.08	14.97	14.85	14.73	14.61	14.47	14.33	14.19	14.04
22	19.17	28.90	3.16	16.01	15.91	15.80	15.70	15.59	15.48	15.36	15.24	15.11	14.98	14.85	14.71	14.56	14.41	14.25
23	19.53	29.20	3.20	16.33	16.23	16.12	16.01	15.89	15.77	15.65	15.52	15.39	15.25	15.10	14.95	14.79	14.63	14.46
24	19.90	29.50	3.23	16.67	16.56	16.45	16.33	16.21	16.08	15.95	15.81	15.67	15.52	15.36	15.20	15.04	14.86	14.69
25	20.30	29.78	3.26	17.04	16.92	16.80	16.67	16.54	16.40	16.26	16.11	15.96	15.80	15.64	15.46	15.29	15.11	14.92
26	20.70	30.16	3.30	17.40	17.28	17.15	17.01	16.87	16.73	16.58	16.42	16.25	16.08	15.91	15.73	15.54	15.35	15.15
27	21.13	30.54	3.34	17.79	17.66	17.52	17.37	17.22	17.07	16.90	16.73	16.56	16.38	16.19	16.00	15.80	15.60	15.39
28	21.58	30.94	3.39	18.19	18.05	17.90	17.74	17.58	17.41	17.24	17.06	16.87	16.68	16.48	16.28	16.07	15.85	15.63
29	22.05	31.34	3.43	18.62	18.46	18.30	18.14	17.96	17.78	17.60	17.41	17.21	17.00	16.79	16.57	16.35	16.12	15.89
30	22.55	31.78	3.48	19.07	18.90	18.73	18.55	18.37	18.17	17.98	17.77	17.56	17.34	17.12	16.89	16.65	16.41	16.16
31	23.08	32.20	3.53	19.55	19.37	19.19	19.00	18.80	18.59	18.38	18.16	17.94	17.70	17.47	17.22	16.97	16.72	16.46
32	23.64	32.70	3.58	20.06	19.87	19.67	19.46	19.25	19.03	18.80	18.57	18.33	18.08	17.83	17.57	17.31	17.04	16.77
33	24.23	33.24	3.64	20.59	20.39	20.17	19.95	19.73	19.49	19.25	19.00	18.74	18.48	18.21	17.94	17.66	17.38	17.10
34	24.86	33.86	3.71	21.15	20.93	20.70	20.47	20.22	19.97	19.71	19.45	19.18	18.90	18.62	18.33	18.04	17.74	17.44
35	25.52	34.54	3.78	21.74	21.50	21.26	21.01	20.75	20.48	20.20	19.92	19.63	19.34	19.04	18.74	18.43	18.11	17.79
36	26.23	35.40	3.88	22.35	22.10	21.83	21.56	21.28	21.00	20.70	20.40	20.10	19.79	19.47	19.15	18.83	18.49	18.14
37	26.97	36.30	3.97	23.00	22.72	22.44	22.15	21.85	21.55	21.23	20.92	20.59	20.27	19.93	19.59	19.24	18.88	18.51
38	27.75	37.28	4.08	23.67	23.38	23.08	22.77	22.45	22.12	21.79	21.46	21.11	20.77	20.41	20.05	19.67	19.28	18.89
39	28.58	38.32	4.20	24.39	24.07	23.75	23.42	23.08	22.73	22.38	22.02	21.66	21.29	20.91	20.52	20.11	19.70	19.29
40	29.45	39.38	4.31	25.14	24.80	24.46	24.10	23.74	23.38	23.00	22.62	22.24	21.84	21.43	21.01	20.58	20.15	19.71
41	30.37	40.38	4.42	25.95	25.59	25.22	24.84	24.46	24.07	23.67	23.27	22.85	22.42	21.98	21.53	21.08	20.62	20.16
42	31.34	41.46	4.54	26.80	26.42	26.02	25.62	25.21	24.80	24.37	23.94	23.49	23.03	22.56	22.08	21.60	21.11	20.63
43	32.36	42.54	4.66	27.71	27.29	26.87	26.44	26.01	25.56	25.10	24.63	24.15	23.66	23.16	22.65	22.14	21.63	21.12
44	33.43	43.70	4.78	28.65	28.21	27.76	27.30	26.83	26.35	25.86	25.35	24.83	24.31	23.78	23.24	22.71	22.17	21.63
45	34.56	44.92	4.92	29.64	29.17	28.68	28.19	27.69	27.17	26.64	26.09	25.54	24.98	24.42	23.86	23.30	22.73	22.16
46	35.73	46.26	5.06	30.67	30.16	29.65	29.12	28.57	28.01	27.44	26.86	26.27	25.68	25.09	24.50	23.90	23.30	22.68
47	36.97	47.72	5.22	31.75	31.20	30.64	30.07	29.48	28.88	28.27	27.65	27.03	26.41	25.78	25.16	24.52	23.88	23.23
48	38.27	49.28	5.39	32.88	32.29	31.68	31.06	30.43	29.78	29.13	28.48	27.82	27.17	26.51	25.84	25.16	24.47	23.79
49	39.67	50.78	5.56	34.11	33.47	32.81	32.14	31.46	30.77	30.08	29.39	28.69	28.00	27.29	26.57	25.85	25.13	24.42
50	41.15	52.44	5.74	35.41	34.72	34.01	33.29	32.56	31.83	31.10	30.36	29.63	28.88	28.12	27.35	26.59	25.84	25.09
51	42.74	54.04	5.92	36.82	36.07	35.31	34.53	33.76	32.98	32.20	31.42	30.63	29.82	29.01	28.20	27.40	26.61	25.83
52	44.42	55.74	6.10	38.32	37.51	36.69	35.86	35.04	34.21	33.38	32.54	31.68	30.82	29.96	29.11	28.27	27.44	26.62
53	46.20	57.50	6.29	39.91	39.04	38.16	37.28	36.40	35.52	34.62	33.71	32.79	31.88	30.97	30.08	29.20	28.32	27.44
54	48.09	59.54	6.52	41.57	40.63	39.70	38.76	37.82	36.86	35.89	34.92	33.95	32.98	32.03	31.09	30.16	29.22	28.29
55	50.06	61.36	6.72	43.35	42.35	41.35	40.34	39.32	38.29	37.25	36.21	35.18	34.17	33.17	32.17	31.17	30.17	29.17
56	52.14	63.44	6.95	45.20	44.13	43.06	41.97	40.87	39.76	38.65	37.55	36.46	35.39	34.33	33.27	32.20	31.13	30.04
57	54.33	65.58	7.18	47.15	46.00	44.84	43.66	42.47	41.29	40.12	38.96	37.82	36.68	35.55	34.41	33.26	32.09	30.92
58	56.63	67.86	7.43	49.20	47.95	46.69	45.42	44.16	42.90	41.66	40.44	39.23	38.01	36.79	35.57	34.32	33.07	31.82
59	59.08	70.18	7.68	51.40	50.05	48.69	47.33	45.99	44.66	43.35	42.05	40.75	39.44	38.12	36.79	35.45	34.10	32.78
60	60.00	72.76	7.97	52.03	50.62	49.21	47.81	46.43	45.07	43.72	42.36	41.00	39.63	38.25	36.86	35.46	34.08	32.71
61	60.00	75.54	8.27	51.73	50.29	48.86	47.45	46.06	44.67	43.29	41.90	40.50	39.09	37.66	36.23	34.82	33.43	32.04
62	60.00	78.46	8.59	51.41	49.95	48.51	47.08	45.67	44.26	42.84	41.41	39.96	38.50	37.04	35.60	34.18	32.76	31.35
63	60.00	81.54	8.93	51.07	49.60	48.14	46.70	45.25	43.80	42.34	40.86	39.37	37.88	36.40	34.95	33.49	32.05	30.63
64	60.00	84.70	9.27	50.73	49.24	47.76	46.28	44.80	43.30	41.79	40.27	38.74	37.23	35.74	34.25	32.78	31.32	29.89
65	60.00	88.02	9.64	50.36	48.85	47.34	45.82	44.29	42.74	41.19	39.62	38.08	36.56	35.04	33.53	32.04	30.57	29.14
66	60.00	92.08	10.08	49.92	48.38	46.82	45.26	43.68	42.09	40.49	38.91	37.36	35.80	34.26	32.74	31.24	29.78	28.36
67	60.00	96.28	10.54	49.46	47.87	46.27	44.66	43.03	41.40	39.79	38.19	36.60	35.03	33.47	31.94	30.44	29.00	27.60
68	60.00	100.80	11.03	48.97	47.33	45.68	44.01	42.34	40.69	39.06	37.44	35.83	34.24	32.67	31.14	29.66	28.23	26.86
69	60.00	105.56	11.56	48.44	46.75	45.05	43.34	41.65	39.98	38.32	36.68	35.04	33.44	31.87	30.36	28.89	27.49	26.14
70	60.00	110.70	12.12	47.88	46.14	44.38	42.66	40.95	39.25	37.56	35.89	34.25	32.64	31.09	29.59	28.16	26.77	25.42

Exhibit III

Rating Class: Male Standard Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Maximum Unused Initial Expense Allowances

Issue Age	SNFL Initial Expense Allowance (IEA)	Gross Premium	Actual Excess 1st Yr Expense (IAEC)	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess Initial Expense Allowance End of Year:													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14
16	17.28	27.42	3.00	14.28	14.20	14.13	14.05	13.97	13.89	13.81	13.72	13.63	13.54	13.45	13.35	13.25	13.15	13.04
17	17.57	27.70	3.03	14.54	14.46	14.38	14.30	14.22	14.13	14.05	13.96	13.86	13.77	13.67	13.56	13.46	13.35	13.23
18	17.87	27.96	3.06	14.81	14.73	14.65	14.56	14.47	14.38	14.29	14.20	14.10	14.00	13.89	13.78	13.67	13.55	13.43
19	18.18	28.24	3.09	15.09	15.00	14.91	14.82	14.73	14.64	14.54	14.44	14.33	14.23	14.12	14.00	13.88	13.75	13.62
20	18.49	28.56	3.13	15.37	15.28	15.19	15.09	14.99	14.89	14.79	14.68	14.57	14.46	14.34	14.22	14.09	13.95	13.81
21	18.82	28.82	3.16	15.67	15.58	15.48	15.38	15.27	15.17	15.06	14.95	14.83	14.71	14.58	14.45	14.31	14.17	14.02
22	19.17	29.10	3.19	15.98	15.88	15.78	15.68	15.57	15.45	15.34	15.22	15.09	14.96	14.83	14.69	14.54	14.39	14.23
23	19.53	29.46	3.23	16.30	16.20	16.09	15.98	15.86	15.74	15.62	15.49	15.36	15.22	15.07	14.92	14.77	14.61	14.44
24	19.90	29.74	3.26	16.65	16.54	16.42	16.30	16.18	16.06	15.92	15.79	15.64	15.49	15.34	15.18	15.01	14.84	14.66
25	20.30	30.04	3.29	17.01	16.89	16.77	16.64	16.51	16.38	16.23	16.09	15.93	15.77	15.61	15.44	15.26	15.08	14.89
26	20.70	30.42	3.33	17.25	17.12	17.12	16.99	16.85	16.70	16.55	16.39	16.23	16.06	15.88	15.70	15.51	15.32	15.12
27	21.13	30.84	3.38	17.76	17.62	17.48	17.34	17.19	17.03	16.87	16.70	16.53	16.35	16.16	15.97	15.77	15.57	15.36
28	21.58	31.24	3.42	18.16	18.01	17.87	17.71	17.55	17.38	17.21	17.03	16.84	16.65	16.45	16.25	16.04	15.82	15.60
29	22.05	31.68	3.47	18.58	18.43	18.27	18.10	17.93	17.75	17.56	17.37	17.17	16.97	16.76	16.54	16.32	16.09	15.86
30	22.55	32.18	3.52	19.02	18.86	18.69	18.51	18.32	18.13	17.93	17.73	17.52	17.30	17.08	16.85	16.61	16.37	16.13
31	23.08	32.62	3.57	19.50	19.33	19.14	18.95	18.75	18.55	18.34	18.12	17.89	17.66	17.42	17.18	16.93	16.68	16.42
32	23.64	33.16	3.63	20.01	19.82	19.62	19.41	19.20	18.98	18.75	18.52	18.28	18.04	17.79	17.53	17.27	17.00	16.73
33	24.23	33.80	3.70	20.53	20.33	20.11	19.89	19.67	19.43	19.19	18.94	18.69	18.43	18.16	17.89	17.61	17.33	17.05
34	24.86	34.48	3.77	21.08	20.86	20.64	20.40	20.16	19.91	19.65	19.39	19.12	18.84	18.56	18.27	17.98	17.68	17.38
35	25.52	35.24	3.86	21.63	21.43	21.18	20.93	20.67	20.41	20.13	19.85	19.56	19.27	18.97	18.67	18.36	18.05	17.72
36	26.23	36.14	3.96	22.27	22.02	21.75	21.48	21.21	20.92	20.63	20.33	20.03	19.72	19.40	19.08	18.76	18.42	18.08
37	26.97	37.04	4.05	22.91	22.64	22.36	22.07	21.78	21.47	21.16	20.84	20.52	20.19	19.86	19.52	19.17	18.81	18.44
38	27.75	38.00	4.16	23.59	23.30	23.00	22.69	22.37	22.05	21.72	21.38	21.04	20.70	20.34	19.98	19.60	19.22	18.83
39	28.58	39.00	4.27	24.31	24.00	23.67	23.34	23.01	22.66	22.31	21.96	21.59	21.22	20.84	20.45	20.05	19.64	19.23
40	29.45	40.08	4.39	25.07	24.73	24.38	24.03	23.67	23.30	22.93	22.56	22.17	21.77	21.36	20.95	20.52	20.08	19.65
41	30.37	41.08	4.50	25.88	25.52	25.15	24.77	24.39	24.00	23.60	23.20	22.78	22.36	21.92	21.47	21.02	20.56	20.10
42	31.34	42.22	4.62	26.72	26.33	25.94	25.54	25.13	24.72	24.30	23.86	23.41	22.95	22.49	22.01	21.53	21.05	20.56
43	32.36	43.38	4.75	27.61	27.20	26.78	26.35	25.92	25.48	25.02	24.55	24.07	23.58	23.08	22.58	22.07	21.56	21.05
44	33.43	44.56	4.88	28.56	28.11	27.67	27.21	26.75	26.27	25.77	25.27	24.75	24.23	23.70	23.17	22.63	22.10	21.56
45	34.56	45.80	5.01	29.54	29.07	28.59	28.10	27.60	27.08	26.55	26.01	25.46	24.90	24.34	23.78	23.22	22.66	22.08
46	35.73	47.20	5.17	30.56	30.06	29.55	29.02	28.47	27.91	27.34	26.77	26.18	25.59	25.00	24.41	23.82	23.22	22.61
47	36.97	48.58	5.32	31.65	31.11	30.55	29.98	29.39	28.79	28.18	27.57	26.95	26.33	25.71	25.08	24.45	23.81	23.16
48	38.27	50.06	5.48	32.79	32.21	31.60	30.98	30.35	29.71	29.06	28.41	27.75	27.10	26.44	25.77	25.09	24.41	23.73
49	39.67	51.64	5.65	34.01	33.37	32.72	32.05	31.37	30.69	30.00	29.31	28.62	27.92	27.21	26.50	25.78	25.06	24.35
50	41.15	53.26	5.83	35.32	34.63	33.92	33.21	32.48	31.75	31.02	30.29	29.55	28.80	28.05	27.29	26.52	25.77	25.03
51	42.74	54.96	6.02	36.72	35.97	35.21	34.44	33.67	32.89	32.11	31.33	30.54	29.74	28.93	28.12	27.33	26.54	25.76
52	44.42	56.78	6.22	38.20	37.40	36.58	35.76	34.94	34.11	33.28	32.44	31.59	30.73	29.87	29.02	28.19	27.36	26.54
53	46.20	58.62	6.42	39.78	38.92	38.04	37.17	36.29	35.41	34.51	33.60	32.69	31.78	30.88	29.99	29.11	28.23	27.36
54	48.09	60.60	6.63	41.45	40.52	39.59	38.65	37.71	36.76	35.79	34.82	33.85	32.89	31.94	31.00	30.07	29.14	28.21
55	50.06	62.66	6.86	43.21	42.21	41.21	40.21	39.20	38.17	37.13	36.09	35.07	34.06	33.06	32.06	31.07	30.08	29.07
56	52.14	64.84	7.10	45.04	43.98	42.91	41.83	40.73	39.62	38.52	37.42	36.34	35.27	34.22	33.16	32.09	31.02	29.94
57	54.33	67.14	7.35	46.98	45.83	44.68	43.50	42.32	41.14	39.97	38.82	37.68	36.55	35.42	34.28	33.14	31.98	30.81
58	56.63	69.52	7.61	49.01	47.78	46.52	45.26	43.99	42.74	41.51	40.29	39.08	37.87	36.66	35.43	34.20	32.95	31.70
59	59.08	72.00	7.88	51.20	49.85	48.50	47.15	45.81	44.49	43.18	41.88	40.59	39.29	37.97	36.65	35.31	33.97	32.65
60	60.00	74.70	8.18	51.82	50.41	49.01	47.62	46.24	44.88	43.54	42.19	40.84	39.47	38.09	36.71	35.31	33.94	32.58
61	60.00	77.52	8.49	51.51	50.08	48.65	47.25	45.86	44.49	43.11	41.73	40.33	38.92	37.51	36.08	34.68	33.29	31.91
62	60.00	80.42	8.80	51.20	49.74	48.31	46.89	45.48	44.07	42.66	41.24	39.79	38.34	36.89	35.45	34.03	32.62	31.22
63	60.00	83.56	9.15	50.85	49.39	47.94	46.50	45.06	43.61	42.16	40.68	39.20	37.71	36.25	34.79	33.35	31.92	30.50
64	60.00	86.72	9.49	50.51	49.02	47.55	46.08	44.60	43.11	41.61	40.09	38.57	37.07	35.58	34.10	32.64	31.19	29.76
65	60.00	90.10	9.86	50.14	48.63	47.13	45.62	44.09	42.55	41.00	39.44	37.91	36.39	34.88	33.38	31.90	30.43	29.01
66	60.00	94.42	10.34	49.66	48.13	46.58	45.03	43.45	41.87	40.28	38.71	37.16	35.62	34.09	32.57	31.08	29.62	28.21
67	60.00	99.06	10.84	49.16	47.58	45.99	44.38	42.76	41.14	39.54	37.96	36.38	34.82	33.27	31.74	30.26	28.82	27.43
68	60.00	103.84	11.37	48.63	47.01	45.36	43.71	42.05	40.42	38.80	37.19	35.59	34.00	32.45	30.93	29.46	28.04	26.68
69	60.00	109.02	11.93	48.07	46.38	44.69	43.00	41.33	39.67	38.02	36.39	34.77	33.18	31.62	30.12	28.67	27.28	25.93
70	60.00	114.50	12.53	47.47	45.74	44.00	42.29	40.60	38.91	37.24	35.58	33.95	32.36	30.82	29.33	27.91	26.54	25.20

Exhibit III

Rating Class: Female Super Preferred No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Maximum Unused Initial Expense Allowances

Issue Age	SNFL Initial Expense Allowance (IEA)	Gross Premium	Actual Excess 1st Yr Expense (IAEC)	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess Initial Expense Allowance End of Year:													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14
18	15.17	23.90	2.62	12.55	12.50	12.45	12.40	12.34	12.29	12.23	12.17	12.11	12.04	11.97	11.90	11.83	11.76	11.68
19	15.37	24.16	2.64	12.73	12.68	12.62	12.57	12.51	12.45	12.39	12.33	12.26	12.19	12.12	12.05	11.97	11.89	11.81
20	15.59	24.36	2.67	12.92	12.87	12.81	12.75	12.69	12.63	12.56	12.50	12.43	12.35	12.28	12.20	12.12	12.04	11.95
21	15.82	24.58	2.69	13.13	13.07	13.01	12.95	12.88	12.82	12.75	12.67	12.60	12.52	12.44	12.36	12.28	12.19	12.10
22	16.05	24.82	2.72	13.34	13.28	13.21	13.15	13.08	13.01	12.94	12.86	12.78	12.70	12.62	12.53	12.44	12.35	12.25
23	16.30	25.06	2.74	13.56	13.49	13.43	13.36	13.28	13.21	13.13	13.05	12.97	12.88	12.80	12.70	12.61	12.51	12.41
24	16.56	25.28	2.77	13.79	13.73	13.65	13.58	13.51	13.43	13.34	13.26	13.17	13.08	12.99	12.89	12.79	12.69	12.58
25	16.83	25.56	2.80	14.04	13.96	13.89	13.81	13.73	13.65	13.56	13.47	13.38	13.28	13.18	13.08	12.97	12.86	12.75
26	17.12	25.82	2.83	14.29	14.22	14.14	14.05	13.97	13.88	13.79	13.69	13.59	13.49	13.39	13.28	13.17	13.05	12.93
27	17.42	26.10	2.86	14.56	14.48	14.40	14.31	14.22	14.12	14.03	13.93	13.82	13.71	13.60	13.49	13.37	13.25	13.12
28	17.73	26.40	2.89	14.84	14.76	14.67	14.57	14.48	14.38	14.27	14.17	14.06	13.94	13.83	13.70	13.58	13.45	13.31
29	18.06	26.68	2.92	15.14	15.05	14.95	14.85	14.75	14.65	14.54	14.42	14.31	14.19	14.06	13.93	13.80	13.66	13.52
30	18.41	26.96	2.95	15.45	15.36	15.25	15.15	15.04	14.93	14.81	14.69	14.57	14.44	14.31	14.17	14.03	13.88	13.73
31	18.77	27.26	2.98	15.78	15.68	15.57	15.46	15.34	15.22	15.10	14.97	14.84	14.71	14.57	14.42	14.27	14.11	13.95
32	19.15	27.56	3.02	16.13	16.02	15.90	15.78	15.66	15.53	15.40	15.27	15.13	14.98	14.83	14.68	14.52	14.36	14.19
33	19.54	27.90	3.05	16.49	16.37	16.25	16.12	15.99	15.86	15.72	15.57	15.42	15.27	15.11	14.95	14.78	14.60	14.42
34	19.96	28.28	3.10	16.86	16.74	16.61	16.47	16.34	16.19	16.04	15.89	15.73	15.57	15.40	15.22	15.04	14.86	14.67
35	20.40	28.60	3.13	17.27	17.13	16.99	16.85	16.70	16.55	16.39	16.23	16.06	15.88	15.70	15.52	15.33	15.13	14.93
36	20.86	29.00	3.17	17.68	17.54	17.39	17.24	17.08	16.92	16.75	16.57	16.39	16.21	16.01	15.82	15.62	15.41	15.20
37	21.34	29.42	3.22	18.12	17.96	17.79	17.64	17.47	17.30	17.12	16.93	16.74	16.54	16.34	16.13	15.92	15.70	15.47
38	21.84	29.86	3.27	18.57	18.41	18.24	18.06	17.88	17.70	17.51	17.31	17.10	16.89	16.68	16.46	16.23	16.00	15.76
39	22.37	30.38	3.33	19.05	18.87	18.69	18.50	18.31	18.11	17.91	17.69	17.48	17.25	17.03	16.79	16.55	16.31	16.06
40	22.93	30.86	3.38	19.55	19.37	19.17	18.97	18.77	18.55	18.33	18.11	17.88	17.64	17.40	17.15	16.90	16.64	16.37
41	23.52	31.38	3.44	20.09	19.88	19.68	19.46	19.24	19.02	18.78	18.54	18.30	18.04	17.79	17.52	17.26	16.98	16.70
42	24.14	32.00	3.50	20.64	20.42	20.20	19.97	19.74	19.49	19.25	18.99	18.73	18.46	18.19	17.91	17.63	17.34	17.04
43	24.80	32.62	3.57	21.23	21.00	20.76	20.51	20.26	20.00	19.74	19.47	19.19	18.90	18.61	18.32	18.02	17.71	17.40
44	25.49	33.32	3.65	21.84	21.59	21.34	21.08	20.81	20.53	20.25	19.96	19.67	19.36	19.06	18.74	18.42	18.10	17.77
45	26.22	34.10	3.73	22.49	22.22	21.95	21.67	21.38	21.09	20.78	20.48	20.16	19.84	19.52	19.18	18.85	18.50	18.15
46	26.99	35.06	3.84	23.15	22.86	22.57	22.27	21.97	21.65	21.33	21.01	20.67	20.33	19.99	19.63	19.28	18.91	18.54
47	27.80	36.06	3.95	23.85	23.54	23.23	22.91	22.58	22.25	21.91	21.56	21.21	20.85	20.48	20.11	19.73	19.34	18.95
48	28.65	37.14	4.07	24.58	24.26	23.92	23.58	23.23	22.88	22.51	22.14	21.77	21.38	20.99	20.60	20.19	19.78	19.36
49	29.54	38.22	4.18	25.36	25.01	24.65	24.29	23.92	23.54	23.15	22.76	22.36	21.95	21.53	21.11	20.68	20.25	19.80
50	30.49	39.34	4.31	26.18	25.81	25.43	25.04	24.64	24.23	23.82	23.40	22.97	22.54	22.10	21.65	21.19	20.73	20.26
51	31.48	40.72	4.46	27.02	26.62	26.21	25.80	25.37	24.94	24.50	24.06	23.60	23.14	22.67	22.19	21.71	21.21	20.71
52	32.53	42.08	4.61	27.92	27.49	27.05	26.61	26.16	25.70	25.23	24.75	24.27	23.77	23.27	22.76	22.24	21.71	21.18
53	33.62	43.52	4.76	28.86	28.40	27.93	27.46	26.98	26.48	25.98	25.48	24.96	24.43	23.89	23.35	22.79	22.23	21.66
54	34.78	45.00	4.93	29.85	29.36	28.86	28.35	27.84	27.31	26.78	26.23	25.68	25.12	24.54	23.96	23.37	22.76	22.15
55	36.00	46.60	5.10	30.90	30.37	29.84	29.29	28.74	28.18	27.60	27.02	26.43	25.82	25.21	24.59	23.95	23.31	22.66
56	37.28	47.96	5.25	32.03	31.47	30.89	30.31	29.72	29.11	28.50	27.87	27.24	26.59	25.93	25.26	24.58	23.90	23.20
57	38.63	49.52	5.42	33.21	32.61	31.99	31.36	30.73	30.08	29.42	28.75	28.06	27.37	26.66	25.95	25.22	24.49	23.75
58	40.06	50.92	5.57	34.48	33.83	33.17	32.49	31.81	31.11	30.40	29.68	28.94	28.20	27.44	26.67	25.90	25.12	24.33
59	41.56	52.50	5.75	35.81	35.11	34.40	33.67	32.93	32.18	31.41	30.64	29.85	29.05	28.24	27.42	26.59	25.75	24.91
60	43.15	54.22	5.94	37.21	36.46	35.69	34.90	34.11	33.29	32.47	31.63	30.79	29.93	29.06	28.18	27.29	26.40	25.51
61	44.83	56.12	6.14	38.69	37.87	37.04	36.20	35.33	34.46	33.57	32.67	31.76	30.84	29.90	28.97	28.02	27.07	26.12
62	46.62	58.14	6.36	40.26	39.37	38.47	37.56	36.63	35.69	34.73	33.76	32.78	31.79	30.79	29.79	28.78	27.77	26.75
63	48.52	60.26	6.60	41.92	40.97	39.99	39.00	38.00	36.98	35.95	34.90	33.85	32.78	31.72	30.64	29.57	28.49	27.41
64	50.55	62.64	6.86	43.69	42.65	41.59	40.52	39.43	38.33	37.22	36.10	34.96	33.82	32.68	31.53	30.38	29.23	28.08
65	52.70	64.94	7.11	45.59	44.47	43.32	42.16	40.98	39.79	38.59	37.38	36.16	34.93	33.71	32.48	31.25	30.01	28.78
66	55.01	68.42	7.49	47.52	46.29	45.05	43.79	42.52	41.24	39.94	38.64	37.33	36.02	34.71	33.39	32.07	30.76	29.45
67	57.47	72.06	7.89	49.58	48.25	46.90	45.54	44.16	42.78	41.38	39.98	38.58	37.17	35.76	34.35	32.95	31.54	30.14
68	60.00	75.92	8.31	51.69	50.25	48.79	47.31	45.83	44.33	42.83	41.33	39.82	38.31	36.80	35.29	33.79	32.29	30.82
69	60.00	80.00	8.76	51.24	49.75	48.25	46.73	45.21	43.68	42.15	40.61	39.07	37.53	35.99	34.46	32.93	31.43	29.99
70	60.00	84.26	9.22	50.78	49.24	47.69	46.14	44.58	43.01	41.44	39.87	38.30	36.73	35.16	33.60	32.08	30.60	29.16

Exhibit III

Rating Class: Female Preferred No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Maximum Unused Initial Expense Allowances

Issue Age	SNFL Initial Expense Allowance (IEA)	Gross Premium	Actual Excess 1st Yr Expense (IAEC)	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess Initial Expense Allowance End of Year:													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14
18	15.17	24.02	2.63	12.54	12.49	12.44	12.39	12.33	12.28	12.22	12.16	12.09	12.03	11.96	11.89	11.82	11.74	11.67
19	15.37	24.22	2.65	12.72	12.67	12.62	12.56	12.51	12.45	12.38	12.32	12.25	12.18	12.11	12.04	11.96	11.88	11.80
20	15.59	24.44	2.68	12.91	12.86	12.80	12.75	12.68	12.62	12.56	12.49	12.42	12.35	12.27	12.19	12.11	12.03	11.94
21	15.82	24.70	2.70	13.11	13.06	13.00	12.93	12.87	12.80	12.73	12.66	12.59	12.51	12.43	12.35	12.26	12.18	12.09
22	16.05	24.94	2.73	13.32	13.26	13.20	13.13	13.07	13.00	12.92	12.85	12.77	12.69	12.60	12.52	12.43	12.33	12.24
23	16.30	25.14	2.75	13.55	13.48	13.42	13.35	13.28	13.20	13.12	13.04	12.96	12.88	12.79	12.70	12.60	12.50	12.40
24	16.56	25.44	2.79	13.78	13.71	13.64	13.56	13.49	13.41	13.33	13.24	13.15	13.06	12.97	12.87	12.77	12.67	12.56
25	16.83	25.68	2.81	14.02	13.95	13.88	13.80	13.72	13.63	13.55	13.46	13.36	13.27	13.17	13.07	12.96	12.85	12.74
26	17.12	25.96	2.84	14.28	14.20	14.12	14.04	13.95	13.87	13.77	13.68	13.58	13.48	13.37	13.27	13.15	13.04	12.92
27	17.42	26.26	2.87	14.55	14.46	14.38	14.29	14.20	14.11	14.01	13.91	13.81	13.70	13.59	13.47	13.35	13.23	13.11
28	17.73	26.54	2.91	14.83	14.74	14.65	14.56	14.46	14.36	14.26	14.15	14.04	13.93	13.81	13.69	13.56	13.43	13.30
29	18.06	26.82	2.94	15.13	15.03	14.94	14.84	14.74	14.63	14.52	14.41	14.29	14.17	14.05	13.92	13.79	13.65	13.51
30	18.41	27.12	2.97	15.44	15.34	15.24	15.13	15.02	14.91	14.80	14.68	14.55	14.42	14.29	14.16	14.01	13.87	13.72
31	18.77	27.46	3.01	15.76	15.66	15.55	15.44	15.32	15.20	15.08	14.95	14.82	14.69	14.55	14.40	14.25	14.09	13.94
32	19.15	27.76	3.04	16.11	16.00	15.88	15.76	15.64	15.51	15.38	15.25	15.11	14.96	14.81	14.66	14.50	14.34	14.17
33	19.54	28.12	3.08	16.47	16.35	16.22	16.10	15.97	15.83	15.70	15.55	15.40	15.25	15.09	14.93	14.76	14.58	14.40
34	19.96	28.46	3.12	16.85	16.72	16.59	16.46	16.32	16.17	16.03	15.87	15.71	15.55	15.38	15.21	15.03	14.84	14.65
35	20.40	28.82	3.16	17.24	17.11	16.97	16.83	16.68	16.53	16.37	16.21	16.04	15.86	15.68	15.50	15.31	15.11	14.91
36	20.86	29.24	3.20	17.65	17.51	17.36	17.21	17.05	16.89	16.72	16.55	16.37	16.18	15.99	15.79	15.59	15.39	15.17
37	21.34	29.70	3.25	18.08	17.93	17.78	17.61	17.44	17.27	17.09	16.90	16.71	16.51	16.31	16.10	15.89	15.67	15.45
38	21.84	30.16	3.30	18.54	18.38	18.21	18.03	17.85	17.67	17.47	17.28	17.07	16.86	16.65	16.43	16.20	15.97	15.73
39	22.37	30.68	3.36	19.01	18.84	18.66	18.47	18.28	18.08	17.88	17.66	17.45	17.22	17.00	16.76	16.52	16.28	16.03
40	22.93	31.24	3.42	19.51	19.32	19.13	18.93	18.73	18.51	18.30	18.07	17.84	17.60	17.36	17.11	16.86	16.60	16.34
41	23.52	31.80	3.48	20.04	19.84	19.63	19.42	19.20	18.97	18.74	18.50	18.25	18.00	17.75	17.48	17.22	16.94	16.66
42	24.14	32.48	3.56	20.59	20.37	20.15	19.92	19.69	19.44	19.20	18.94	18.68	18.41	18.14	17.86	17.58	17.29	17.00
43	24.80	33.16	3.63	21.17	20.94	20.70	20.46	20.20	19.95	19.68	19.41	19.13	18.85	18.56	18.27	17.97	17.66	17.35
44	25.49	33.96	3.72	21.77	21.53	21.27	21.01	20.74	20.47	20.18	19.90	19.60	19.30	19.00	18.68	18.37	18.04	17.71
45	26.22	34.78	3.81	22.41	22.15	21.87	21.60	21.31	21.02	20.72	20.41	20.10	19.78	19.45	19.12	18.78	18.44	18.09
46	26.99	35.78	3.92	23.07	22.79	22.50	22.20	21.89	21.58	21.26	20.93	20.60	20.26	19.92	19.57	19.21	18.85	18.48
47	27.80	36.80	4.03	23.77	23.46	23.15	22.83	22.51	22.18	21.84	21.49	21.14	20.78	20.41	20.04	19.66	19.28	18.88
48	28.65	37.90	4.15	24.50	24.17	23.84	23.50	23.15	22.80	22.44	22.07	21.69	21.31	20.92	20.53	20.12	19.72	19.30
49	29.54	39.02	4.27	25.27	24.92	24.57	24.20	23.83	23.46	23.07	22.68	22.28	21.87	21.46	21.04	20.61	20.18	19.73
50	30.49	40.18	4.40	26.09	25.72	25.34	24.95	24.55	24.15	23.74	23.32	22.89	22.46	22.02	21.57	21.12	20.66	20.18
51	31.48	41.34	4.53	26.95	26.56	26.15	25.73	25.31	24.88	24.44	24.00	23.54	23.08	22.61	22.14	21.65	21.16	20.65
52	32.53	42.58	4.66	27.86	27.44	27.00	26.56	26.11	25.65	25.18	24.70	24.22	23.73	23.23	22.72	22.20	21.67	21.13
53	33.62	43.84	4.80	28.82	28.37	27.90	27.43	26.94	26.45	25.95	25.45	24.93	24.40	23.87	23.32	22.77	22.20	21.63
54	34.78	45.22	4.95	29.83	29.34	28.84	28.33	27.82	27.29	26.76	26.21	25.66	25.10	24.52	23.94	23.35	22.75	22.14
55	36.00	46.54	5.09	30.90	30.38	29.84	29.30	28.74	28.18	27.61	27.03	26.43	25.83	25.22	24.59	23.96	23.32	22.66
56	37.28	47.96	5.25	32.03	31.47	30.89	30.31	29.72	29.11	28.50	27.87	27.24	26.59	25.93	25.26	24.58	23.90	23.20
57	38.63	49.54	5.42	33.21	32.60	31.99	31.36	30.72	30.08	29.42	28.74	28.06	27.37	26.66	25.95	25.22	24.49	23.75
58	40.06	50.98	5.58	34.47	33.82	33.16	32.49	31.80	31.10	30.39	29.67	28.94	28.19	27.44	26.67	25.89	25.11	24.32
59	41.56	52.60	5.76	35.80	35.10	34.39	33.66	32.92	32.17	31.40	30.63	29.84	29.04	28.23	27.41	26.58	25.74	24.90
60	43.15	54.32	5.95	37.20	36.44	35.67	34.89	34.10	33.28	32.46	31.62	30.78	29.92	29.05	28.17	27.29	26.40	25.50
61	44.83	56.20	6.15	38.68	37.86	37.03	36.19	35.33	34.45	33.56	32.66	31.75	30.83	29.90	28.96	28.02	27.07	26.12
62	46.62	58.20	6.37	40.25	39.37	38.47	37.55	36.62	35.68	34.72	33.75	32.77	31.78	30.78	29.78	28.77	27.76	26.75
63	48.52	60.28	6.60	41.92	40.97	39.99	39.00	38.00	36.98	35.95	34.90	33.85	32.78	31.71	30.64	29.56	28.49	27.41
64	50.55	62.64	6.86	43.69	42.65	41.59	40.52	39.43	38.33	37.22	36.10	34.96	33.82	32.68	31.53	30.38	29.23	28.08
65	52.70	64.88	7.10	45.60	44.47	43.33	42.16	40.99	39.80	38.59	37.38	36.16	34.94	33.71	32.48	31.25	30.02	28.79
66	55.01	68.38	7.49	47.52	46.30	45.06	43.80	42.53	41.24	39.95	38.64	37.34	36.02	34.71	33.39	32.08	30.76	29.45
67	57.47	72.04	7.89	49.58	48.25	46.91	45.54	44.17	42.78	41.39	39.99	38.58	37.17	35.76	34.35	32.95	31.54	30.14
68	60.00	75.92	8.31	51.69	50.25	48.79	47.31	45.83	44.33	42.83	41.33	39.82	38.31	36.80	35.29	33.79	32.29	30.82
69	60.00	79.98	8.76	51.24	49.76	48.25	46.74	45.21	43.68	42.15	40.61	39.07	37.53	35.99	34.46	32.93	31.43	29.99
70	60.00	84.26	9.22	50.78	49.24	47.69	46.14	44.58	43.01	41.44	39.87	38.30	36.73	35.16	33.60	32.08	30.60	29.16

Exhibit III

Rating Class: Female Standard No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Maximum Unused Initial Expense Allowances

Issue Age	SNFL Initial Expense Allowance (IEA)	Gross Premium	Actual Excess 1st Yr Expense (IAEC)	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess Initial Expense Allowance End of Year:													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14
0	12.59	20.76	2.27	10.32	10.30	10.28	10.26	10.24	10.21	10.19	10.16	10.14	10.11	10.08	10.05	10.02	9.99	9.96
1	12.67	20.90	2.29	10.39	10.37	10.35	10.32	10.30	10.28	10.25	10.22	10.20	10.17	10.14	10.11	10.07	10.04	10.01
2	12.77	21.06	2.31	10.46	10.44	10.42	10.40	10.37	10.35	10.32	10.29	10.26	10.23	10.20	10.17	10.14	10.10	10.07
3	12.87	21.24	2.33	10.55	10.53	10.50	10.48	10.45	10.42	10.40	10.37	10.34	10.30	10.27	10.24	10.20	10.17	10.13
4	12.99	21.40	2.34	10.64	10.62	10.59	10.57	10.54	10.51	10.48	10.45	10.42	10.39	10.35	10.32	10.28	10.25	10.21
5	13.10	21.60	2.36	10.74	10.71	10.69	10.66	10.63	10.60	10.57	10.54	10.50	10.47	10.44	10.40	10.36	10.32	10.28
6	13.23	21.78	2.38	10.84	10.82	10.79	10.76	10.73	10.70	10.66	10.63	10.60	10.56	10.52	10.49	10.45	10.41	10.37
7	13.36	21.98	2.41	10.95	10.92	10.89	10.86	10.83	10.80	10.76	10.73	10.69	10.66	10.62	10.58	10.54	10.49	10.45
8	13.49	22.14	2.42	11.07	11.04	11.00	10.97	10.94	10.91	10.87	10.83	10.80	10.76	10.72	10.68	10.63	10.59	10.54
9	13.63	22.36	2.45	11.18	11.15	11.12	11.08	11.05	11.01	10.98	10.94	10.90	10.86	10.82	10.77	10.73	10.68	10.63
10	13.77	22.52	2.47	11.31	11.28	11.24	11.21	11.17	11.13	11.09	11.05	11.01	10.97	10.93	10.88	10.83	10.78	10.73
11	13.93	22.66	2.48	11.45	11.41	11.38	11.34	11.30	11.26	11.22	11.18	11.14	11.09	11.04	11.00	10.95	10.89	10.84
12	14.08	22.82	2.50	11.59	11.55	11.51	11.47	11.43	11.39	11.35	11.31	11.26	11.21	11.16	11.11	11.06	11.01	10.95
13	14.25	22.94	2.51	11.74	11.70	11.66	11.62	11.58	11.53	11.49	11.44	11.40	11.35	11.29	11.24	11.18	11.13	11.07
14	14.42	23.06	2.52	11.89	11.85	11.81	11.77	11.73	11.68	11.63	11.59	11.53	11.48	11.43	11.37	11.31	11.25	11.19
15	14.59	23.20	2.54	12.05	12.01	11.97	11.93	11.88	11.83	11.78	11.73	11.68	11.62	11.56	11.50	11.44	11.38	11.31
16	14.78	23.50	2.57	12.21	12.16	12.12	12.07	12.02	11.97	11.92	11.86	11.81	11.75	11.69	11.62	11.56	11.49	11.42
17	14.97	23.80	2.61	12.36	12.32	12.27	12.22	12.17	12.12	12.06	12.00	11.94	11.88	11.82	11.75	11.68	11.61	11.54
18	15.17	24.06	2.63	12.53	12.48	12.43	12.38	12.33	12.27	12.21	12.15	12.09	12.02	11.96	11.89	11.81	11.74	11.66
19	15.37	24.36	2.67	12.71	12.66	12.60	12.55	12.49	12.43	12.37	12.31	12.24	12.17	12.10	12.03	11.95	11.87	11.79
20	15.59	24.70	2.70	12.89	12.83	12.78	12.72	12.66	12.59	12.53	12.46	12.39	12.32	12.24	12.17	12.09	12.00	11.92
21	15.82	24.88	2.72	13.09	13.04	12.98	12.91	12.85	12.78	12.71	12.64	12.57	12.49	12.41	12.33	12.25	12.16	12.07
22	16.05	25.16	2.75	13.30	13.24	13.18	13.11	13.04	12.97	12.90	12.82	12.75	12.66	12.58	12.49	12.40	12.31	12.22
23	16.30	25.38	2.78	13.52	13.46	13.39	13.32	13.25	13.18	13.10	13.02	12.94	12.85	12.76	12.67	12.58	12.48	12.38
24	16.56	25.64	2.81	13.76	13.69	13.62	13.54	13.47	13.39	13.31	13.22	13.13	13.04	12.95	12.85	12.75	12.65	12.54
25	16.83	25.92	2.84	14.00	13.92	13.85	13.77	13.69	13.61	13.52	13.43	13.34	13.24	13.14	13.04	12.94	12.83	12.71
26	17.12	26.20	2.87	14.25	14.18	14.10	14.01	13.93	13.84	13.75	13.65	13.56	13.45	13.35	13.24	13.13	13.01	12.90
27	17.42	26.48	2.90	14.52	14.44	14.36	14.27	14.18	14.08	13.99	13.89	13.78	13.68	13.56	13.45	13.33	13.21	13.08
28	17.73	26.82	2.94	14.80	14.71	14.62	14.53	14.43	14.33	14.23	14.12	14.01	13.90	13.78	13.66	13.54	13.41	13.27
29	18.06	27.12	2.97	15.09	15.00	14.91	14.81	14.71	14.60	14.49	14.38	14.26	14.14	14.02	13.89	13.76	13.62	13.48
30	18.41	27.44	3.00	15.40	15.30	15.20	15.10	14.99	14.88	14.76	14.64	14.52	14.39	14.26	14.12	13.98	13.84	13.69
31	18.77	27.78	3.04	15.73	15.62	15.51	15.40	15.29	15.17	15.05	14.92	14.79	14.65	14.51	14.37	14.22	14.06	13.90
32	19.15	28.14	3.08	16.07	15.96	15.84	15.72	15.60	15.47	15.34	15.21	15.07	14.93	14.78	14.62	14.46	14.30	14.13
33	19.54	28.46	3.12	16.43	16.31	16.19	16.06	15.93	15.80	15.66	15.52	15.37	15.21	15.06	14.89	14.72	14.55	14.37
34	19.96	28.80	3.15	16.81	16.68	16.55	16.42	16.28	16.14	15.99	15.84	15.68	15.51	15.35	15.17	14.99	14.81	14.62
35	20.40	29.22	3.20	17.20	17.07	16.93	16.79	16.64	16.48	16.33	16.16	16.00	15.82	15.64	15.46	15.27	15.07	14.87
36	20.86	29.66	3.25	17.61	17.47	17.32	17.17	17.01	16.85	16.68	16.50	16.32	16.14	15.95	15.75	15.55	15.35	15.13
37	21.34	30.12	3.30	18.04	17.89	17.73	17.57	17.40	17.23	17.05	16.86	16.67	16.47	16.27	16.06	15.85	15.63	15.41
38	21.84	30.60	3.35	18.49	18.33	18.16	17.99	17.81	17.62	17.43	17.23	17.03	16.82	16.60	16.38	16.16	15.93	15.69
39	22.37	31.12	3.41	18.96	18.79	18.61	18.42	18.23	18.03	17.83	17.62	17.40	17.18	16.95	16.72	16.48	16.24	15.99
40	22.93	31.74	3.47	19.46	19.27	19.08	18.88	18.67	18.46	18.24	18.02	17.79	17.55	17.31	17.07	16.81	16.55	16.29
41	23.52	32.34	3.54	19.98	19.78	19.57	19.36	19.14	18.92	18.68	18.45	18.20	17.95	17.69	17.43	17.16	16.89	16.61
42	24.14	33.04	3.62	20.53	20.31	20.09	19.86	19.63	19.39	19.14	18.89	18.63	18.36	18.09	17.81	17.53	17.24	16.95
43	24.80	33.82	3.70	21.10	20.87	20.63	20.39	20.14	19.88	19.62	19.35	19.07	18.79	18.50	18.21	17.91	17.60	17.29
44	25.49	34.68	3.80	21.69	21.45	21.19	20.93	20.67	20.39	20.11	19.82	19.53	19.23	18.93	18.62	18.30	17.98	17.65
45	26.22	35.56	3.89	22.33	22.06	21.79	21.51	21.23	20.94	20.64	20.33	20.02	19.70	19.38	19.05	18.71	18.37	18.03
46	26.99	36.54	4.00	22.99	22.70	22.41	22.12	21.81	21.50	21.18	20.86	20.53	20.19	19.85	19.50	19.14	18.78	18.41
47	27.80	37.56	4.11	23.68	23.38	23.07	22.75	22.43	22.10	21.76	21.41	21.06	20.70	20.34	19.97	19.59	19.21	18.82
48	28.65	38.68	4.23	24.41	24.09	23.76	23.42	23.07	22.72	22.36	21.99	21.62	21.24	20.85	20.46	20.05	19.65	19.23
49	29.54	39.80	4.36	25.19	24.84	24.49	24.12	23.75	23.38	22.99	22.60	22.20	21.80	21.39	20.97	20.54	20.11	19.67
50	30.49	40.98	4.49	26.00	25.63	25.25	24.86	24.47	24.07	23.66	23.24	22.82	22.39	21.95	21.50	21.05	20.59	20.12
51	31.48	42.20	4.62	26.86	26.46	26.06	25.64	25.22	24.79	24.36	23.91	23.46	23.00	22.53	22.06	21.57	21.08	20.58
52	32.53	43.42	4.75	27.77	27.35	26.91	26.47	26.02	25.56	25.10	24.62	24.14	23.65	23.15	22.64	22.12	21.60	21.06
53	33.62	44.74	4.90	28.73	28.27	27.81	27.33	26.85	26.36	25.86	25.36	24.84	24.32	23.78	23.24	22.69	22.13	21.56
54	34.78	46.10	5.05	29.73	29.24	28.75	28.24	27.73	27.20	26.67	26.13	25.58	25.02	24.44	23.86	23.27	22.67	22.06
55	36.00	47.52	5.20	30.80	30.27	29.74	29.20	28.65	28.08	27.51	26.93	26.34	25.74	25.13	24.51	23.87	23.23	22.59
56	37.28	49.02	5.37	31.91	31.35	30.78	30.20	29.61	29.01	28.39	27.77	27.14	26.49	25.84	25.17	24.50	23.81	23.12
57	38.63	50.62	5.54	33.09	32.49	31.87	31.25	30.62	29.97	29.31	28.64	27.96	27.27	26.57	25.85	25.13	24.40	23.66
58	40.06	52.28	5.72	34.33	33.68	33.03	32.35	31.67	30.98	30.27	29.55	28.82	28.07	27.32	26.56	25.79	25.01	24.22
59	41.56	54.02	5.91	35.64	34.95	34.24	33.51	32.78	32.03	31.27	30.49	29.71	28.91	28.10	27.29	26.46	25.63	24.80
60	43.15	55.90	6.12	37.03	36.28	35.51	34.73	33.94	33.13	32.31	31.48	30.63	29.78	28.91	28.04	27.16	26.27	25.38
61	44.83	57.72	6.32	38.51	37.70	36.87	36.03	35.17	34.30	33.42	32.52	31.62	30.70	29.77	28.83	27.89	26.95	26.00
62	46.62	59.72	6.54	40.08	39.20	38.31	37.40	36.47	35.53	34.58	33.61							

Exhibit III

Rating Class: Female Preferred Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Maximum Unused Initial Expense Allowances

Issue Age	SNFL Initial Expense Allowance (IEA)	Gross Premium	Actual Excess 1st Yr Expense (IAEC)	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess Initial Expense Allowance End of Year:													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14
18	16.68	26.40	2.89	13.79	13.72	13.65	13.58	13.50	13.42	13.34	13.25	13.16	13.07	12.98	12.88	12.78	12.68	12.57
19	16.96	26.64	2.92	14.05	13.97	13.90	13.82	13.74	13.65	13.56	13.47	13.38	13.28	13.18	13.08	12.97	12.86	12.75
20	17.25	26.94	2.95	14.31	14.23	14.15	14.06	13.98	13.89	13.79	13.70	13.60	13.50	13.39	13.28	13.17	13.05	12.93
21	17.56	27.22	2.98	14.58	14.50	14.41	14.32	14.23	14.13	14.04	13.94	13.83	13.72	13.61	13.50	13.38	13.25	13.13
22	17.88	27.48	3.01	14.87	14.78	14.69	14.59	14.50	14.40	14.29	14.19	14.07	13.96	13.84	13.72	13.59	13.46	13.33
23	18.21	27.76	3.04	15.17	15.08	14.98	14.88	14.78	14.67	14.56	14.45	14.33	14.21	14.08	13.95	13.82	13.68	13.54
24	18.56	28.04	3.07	15.49	15.39	15.29	15.18	15.07	14.96	14.84	14.72	14.60	14.47	14.33	14.20	14.06	13.91	13.76
25	18.92	28.32	3.10	15.82	15.72	15.61	15.50	15.38	15.26	15.13	15.01	14.87	14.74	14.60	14.45	14.30	14.15	13.99
26	19.30	28.68	3.14	16.16	16.05	15.94	15.82	15.69	15.57	15.43	15.30	15.16	15.01	14.86	14.71	14.55	14.39	14.22
27	19.71	29.06	3.18	16.52	16.40	16.28	16.15	16.02	15.89	15.75	15.60	15.45	15.30	15.14	14.98	14.81	14.64	14.46
28	20.13	29.42	3.22	16.90	16.78	16.65	16.51	16.37	16.23	16.08	15.92	15.77	15.60	15.44	15.27	15.09	14.90	14.71
29	20.57	29.78	3.26	17.31	17.17	17.03	16.89	16.74	16.58	16.43	16.26	16.10	15.92	15.75	15.56	15.37	15.18	14.98
30	21.03	30.18	3.30	17.72	17.58	17.43	17.28	17.12	16.95	16.79	16.61	16.44	16.25	16.06	15.87	15.67	15.46	15.25
31	21.51	30.54	3.34	18.17	18.02	17.86	17.69	17.52	17.35	17.17	16.99	16.80	16.60	16.40	16.19	15.98	15.76	15.53
32	22.02	30.96	3.39	18.63	18.47	18.30	18.12	17.94	17.76	17.57	17.37	17.17	16.96	16.75	16.53	16.30	16.06	15.83
33	22.56	31.36	3.43	19.12	18.95	18.77	18.58	18.39	18.19	17.99	17.78	17.57	17.34	17.11	16.88	16.63	16.39	16.13
34	23.12	31.86	3.49	19.63	19.44	19.25	19.05	18.85	18.64	18.42	18.20	17.97	17.73	17.48	17.23	16.98	16.71	16.45
35	23.71	32.38	3.54	20.16	19.96	19.76	19.55	19.33	19.10	18.87	18.63	18.39	18.13	17.87	17.61	17.33	17.05	16.77
36	24.33	33.06	3.62	20.71	20.49	20.27	20.05	19.81	19.57	19.32	19.07	18.81	18.54	18.26	17.98	17.69	17.40	17.10
37	24.97	33.88	3.71	21.26	21.04	20.80	20.56	20.31	20.05	19.79	19.51	19.23	18.95	18.65	18.35	18.05	17.74	17.43
38	25.65	34.70	3.80	21.86	21.61	21.36	21.10	20.83	20.56	20.27	19.98	19.68	19.38	19.07	18.75	18.43	18.11	17.78
39	26.37	35.62	3.90	22.47	22.21	21.94	21.66	21.38	21.08	20.78	20.47	20.15	19.83	19.50	19.17	18.83	18.49	18.15
40	27.13	36.54	4.00	23.13	22.85	22.56	22.26	21.96	21.64	21.32	20.99	20.65	20.31	19.96	19.61	19.26	18.90	18.54
41	27.94	37.48	4.10	23.83	23.53	23.22	22.90	22.57	22.23	21.89	21.54	21.18	20.82	20.45	20.08	19.71	19.33	18.95
42	28.79	38.46	4.21	24.57	24.25	23.92	23.57	23.22	22.86	22.49	22.12	21.74	21.36	20.98	20.59	20.19	19.80	19.40
43	29.68	39.52	4.33	25.36	25.01	24.65	24.28	23.90	23.52	23.13	22.74	22.34	21.93	21.52	21.11	20.70	20.28	19.86
44	30.63	40.62	4.45	26.18	25.81	25.42	25.03	24.63	24.22	23.80	23.39	22.96	22.54	22.11	21.67	21.23	20.79	20.35
45	31.63	41.74	4.57	27.06	26.66	26.24	25.82	25.39	24.96	24.52	24.08	23.63	23.18	22.72	22.27	21.80	21.34	20.87
46	32.68	42.96	4.70	27.98	27.55	27.10	26.66	26.20	25.74	25.27	24.80	24.33	23.85	23.37	22.89	22.40	21.91	21.42
47	33.80	44.26	4.85	28.95	28.49	28.02	27.54	27.05	26.56	26.07	25.57	25.07	24.56	24.06	23.54	23.03	22.51	21.98
48	34.97	45.62	4.99	29.98	29.48	28.98	28.47	27.95	27.43	26.91	26.38	25.85	25.31	24.77	24.23	23.68	23.13	22.58
49	36.20	47.00	5.15	31.05	30.52	29.99	29.45	28.90	28.35	27.79	27.23	26.67	26.10	25.53	24.95	24.37	23.78	23.19
50	37.49	48.50	5.31	32.18	31.62	31.04	30.47	29.88	29.30	28.71	28.11	27.51	26.91	26.30	25.69	25.07	24.45	23.83
51	38.84	49.94	5.47	33.38	32.77	32.16	31.55	30.93	30.30	29.68	29.05	28.41	27.77	27.12	26.47	25.81	25.15	24.49
52	40.26	51.30	5.62	34.64	34.00	33.35	32.69	32.04	31.37	30.70	30.03	29.35	28.67	27.98	27.29	26.59	25.88	25.17
53	41.74	52.80	5.78	35.96	35.28	34.58	33.89	33.18	32.48	31.77	31.05	30.33	29.60	28.86	28.13	27.38	26.63	25.87
54	43.30	54.42	5.96	37.34	36.61	35.87	35.13	34.38	33.63	32.87	32.10	31.33	30.55	29.77	28.98	28.19	27.39	26.58
55	44.93	56.08	6.14	38.79	38.01	37.22	36.43	35.63	34.82	34.01	33.20	32.37	31.55	30.71	29.87	29.02	28.16	27.31
56	46.63	57.76	6.32	40.31	39.48	38.64	37.79	36.94	36.08	35.21	34.34	33.46	32.57	31.68	30.78	29.87	28.96	28.05
57	48.43	59.52	6.52	41.91	41.02	40.12	39.21	38.30	37.38	36.46	35.52	34.58	33.63	32.67	31.71	30.75	29.78	28.82
58	50.31	61.40	6.72	43.58	42.63	41.67	40.70	39.72	38.73	37.74	36.74	35.73	34.72	33.70	32.67	31.64	30.62	29.60
59	52.29	63.36	6.94	45.35	44.33	43.30	42.25	41.21	40.15	39.09	38.02	36.93	35.85	34.76	33.66	32.57	31.49	30.41
60	54.37	65.42	7.16	47.21	46.11	45.00	43.89	42.77	41.63	40.49	39.34	38.18	37.02	35.86	34.69	33.54	32.39	31.26
61	56.58	67.70	7.41	49.17	47.98	46.80	45.60	44.39	43.17	41.94	40.71	39.47	38.23	36.99	35.76	34.53	33.32	32.13
62	58.91	70.08	7.67	51.24	49.97	48.69	47.40	46.10	44.78	43.47	42.14	40.82	39.50	38.18	36.88	35.58	34.31	33.04
63	60.00	72.60	7.95	52.05	50.72	49.37	48.02	46.65	45.28	43.90	42.52	41.15	39.77	38.41	37.07	35.74	34.42	33.11
64	60.00	75.20	8.23	51.77	50.39	49.01	47.62	46.22	44.81	43.40	42.00	40.60	39.21	37.83	36.48	35.13	33.79	32.47
65	60.00	77.98	8.54	51.46	50.05	48.63	47.20	45.76	44.32	42.89	41.46	40.04	38.64	37.25	35.87	34.51	33.16	31.82
66	60.00	81.24	8.89	51.11	49.65	48.19	46.73	45.26	43.79	42.33	40.88	39.45	38.04	36.63	35.24	33.86	32.49	31.13
67	60.00	84.66	9.27	50.73	49.24	47.74	46.24	44.74	43.25	41.77	40.31	38.86	37.43	36.00	34.59	33.19	31.81	30.44
68	60.00	88.26	9.66	50.34	48.81	47.27	45.74	44.22	42.70	41.21	39.73	38.26	36.81	35.36	33.93	32.52	31.12	29.78
69	60.00	92.08	10.08	49.92	48.35	46.78	45.22	43.68	42.15	40.64	39.13	37.65	36.17	34.71	33.26	31.83	30.46	29.16
70	60.00	96.12	10.52	49.48	47.87	46.28	44.70	43.13	41.58	40.05	38.52	37.01	35.52	34.04	32.57	31.17	29.84	28.58

Exhibit III

Rating Class: Female Standard Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Maximum Unused Initial Expense Allowances

Issue Age	SNFL Initial Expense Allowance (IEA)	Gross Premium	Actual Excess 1st Yr Expense (IAEC)	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess Initial Expense Allowance End of Year:													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14
16	16.16	26.06	2.85	13.31	13.24	13.18	13.11	13.04	12.97	12.90	12.82	12.74	12.66	12.58	12.49	12.40	12.31	12.21
17	16.42	26.30	2.88	13.54	13.47	13.40	13.33	13.26	13.19	13.11	13.03	12.94	12.86	12.77	12.68	12.58	12.48	12.38
18	16.68	26.60	2.91	13.77	13.70	13.63	13.56	13.48	13.40	13.32	13.23	13.14	13.05	12.96	12.86	12.76	12.66	12.55
19	16.96	26.88	2.94	14.02	13.95	13.87	13.79	13.71	13.63	13.54	13.45	13.36	13.26	13.16	13.06	12.96	12.86	12.75
20	17.25	27.12	2.97	14.29	14.21	14.13	14.04	13.96	13.87	13.77	13.68	13.58	13.48	13.37	13.26	13.15	13.04	12.92
21	17.56	27.40	3.00	14.56	14.48	14.39	14.30	14.21	14.12	14.02	13.92	13.81	13.70	13.59	13.48	13.36	13.24	13.11
22	17.88	27.68	3.03	14.85	14.76	14.67	14.57	14.48	14.38	14.27	14.16	14.05	13.94	13.82	13.70	13.57	13.44	13.31
23	18.21	27.98	3.06	15.15	15.05	14.96	14.86	14.75	14.65	14.54	14.42	14.31	14.18	14.06	13.93	13.80	13.66	13.52
24	18.56	28.30	3.10	15.46	15.36	15.26	15.15	15.04	14.93	14.81	14.69	14.57	14.44	14.31	14.17	14.03	13.89	13.74
25	18.92	28.64	3.14	15.79	15.68	15.57	15.46	15.34	15.23	15.10	14.97	14.84	14.70	14.56	14.42	14.27	14.12	13.96
26	19.30	28.98	3.17	16.13	16.02	15.90	15.79	15.66	15.53	15.40	15.27	15.13	14.98	14.83	14.68	14.52	14.36	14.20
27	19.71	29.34	3.21	16.49	16.37	16.25	16.12	15.99	15.86	15.72	15.57	15.43	15.27	15.12	14.95	14.79	14.61	14.44
28	20.13	29.74	3.26	16.87	16.74	16.61	16.48	16.34	16.19	16.04	15.89	15.73	15.57	15.41	15.23	15.06	14.87	14.68
29	20.57	30.14	3.30	17.27	17.13	16.99	16.85	16.70	16.55	16.39	16.23	16.06	15.89	15.71	15.53	15.34	15.14	14.94
30	21.03	30.58	3.35	17.68	17.54	17.39	17.23	17.08	16.91	16.75	16.57	16.40	16.21	16.02	15.83	15.63	15.42	15.21
31	21.51	31.06	3.40	18.11	17.96	17.80	17.64	17.47	17.30	17.12	16.94	16.75	16.55	16.35	16.14	15.93	15.71	15.48
32	22.02	31.48	3.45	18.58	18.41	18.24	18.07	17.89	17.71	17.52	17.32	17.12	16.91	16.70	16.48	16.25	16.02	15.78
33	22.56	32.00	3.50	19.05	18.88	18.70	18.51	18.32	18.13	17.93	17.72	17.50	17.28	17.05	16.82	16.57	16.33	16.07
34	23.12	32.56	3.56	19.55	19.37	19.18	18.98	18.78	18.57	18.35	18.13	17.90	17.66	17.42	17.17	16.91	16.65	16.38
35	23.71	33.20	3.63	20.07	19.87	19.67	19.46	19.24	19.02	18.79	18.55	18.30	18.05	17.79	17.53	17.26	16.98	16.70
36	24.33	33.98	3.72	20.61	20.39	20.18	19.95	19.72	19.48	19.23	18.98	18.71	18.45	18.17	17.89	17.60	17.31	17.02
37	24.97	34.82	3.81	21.16	20.94	20.70	20.46	20.21	19.96	19.69	19.42	19.14	18.86	18.56	18.27	17.96	17.66	17.35
38	25.65	35.64	3.90	21.75	21.51	21.26	21.00	20.73	20.46	20.18	19.89	19.59	19.29	18.98	18.66	18.35	18.02	17.70
39	26.37	36.52	4.00	22.38	22.12	21.85	21.57	21.28	20.99	20.69	20.38	20.07	19.74	19.42	19.08	18.75	18.41	18.07
40	27.13	37.46	4.10	23.03	22.75	22.46	22.17	21.86	21.55	21.23	20.90	20.56	20.22	19.88	19.53	19.17	18.82	18.46
41	27.94	38.42	4.21	23.73	23.43	23.12	22.80	22.47	22.14	21.80	21.45	21.09	20.73	20.37	20.00	19.63	19.25	18.87
42	28.79	39.38	4.31	24.47	24.15	23.82	23.48	23.13	22.77	22.40	22.03	21.65	21.27	20.89	20.50	20.11	19.71	19.32
43	29.68	40.40	4.42	25.26	24.91	24.55	24.19	23.81	23.43	23.04	22.65	22.25	21.85	21.44	21.03	20.62	20.20	19.79
44	30.63	41.48	4.54	26.09	25.71	25.33	24.94	24.54	24.13	23.72	23.30	22.88	22.46	22.03	21.59	21.16	20.72	20.28
45	31.63	42.62	4.67	26.96	26.56	26.15	25.73	25.30	24.87	24.43	23.99	23.55	23.10	22.64	22.19	21.73	21.26	20.80
46	32.68	43.80	4.79	27.89	27.46	27.02	26.57	26.11	25.66	25.19	24.72	24.25	23.77	23.30	22.81	22.33	21.84	21.35
47	33.80	45.06	4.93	28.86	28.40	27.93	27.45	26.97	26.48	25.99	25.49	24.99	24.49	23.98	23.47	22.96	22.44	21.92
48	34.97	46.40	5.08	29.89	29.39	28.89	28.39	27.87	27.35	26.83	26.30	25.77	25.24	24.70	24.16	23.62	23.07	22.51
49	36.20	47.80	5.23	30.97	30.44	29.90	29.36	28.82	28.27	27.71	27.15	26.59	26.03	25.45	24.88	24.30	23.72	23.13
50	37.49	49.22	5.39	32.10	31.54	30.97	30.39	29.81	29.23	28.64	28.04	27.45	26.85	26.24	25.63	25.01	24.39	23.77
51	38.84	50.70	5.55	33.29	32.69	32.08	31.47	30.85	30.23	29.60	28.97	28.34	27.70	27.05	26.40	25.75	25.09	24.43
52	40.26	52.24	5.72	34.54	33.90	33.25	32.60	31.94	31.28	30.61	29.94	29.27	28.59	27.90	27.21	26.51	25.81	25.10
53	41.74	53.82	5.89	35.85	35.17	34.48	33.78	33.08	32.38	31.67	30.95	30.23	29.51	28.78	28.04	27.29	26.55	25.79
54	43.30	55.50	6.08	37.22	36.49	35.76	35.02	34.27	33.52	32.76	32.00	31.23	30.46	29.68	28.89	28.10	27.30	26.50
55	44.93	57.24	6.27	38.66	37.88	37.10	36.31	35.51	34.71	33.90	33.09	32.27	31.44	30.61	29.77	28.92	28.07	27.22
56	46.63	59.08	6.47	40.17	39.34	38.50	37.66	36.81	35.95	35.08	34.22	33.34	32.46	31.56	30.67	29.76	28.86	27.95
57	48.43	60.94	6.67	41.75	40.87	39.97	39.07	38.16	37.24	36.32	35.39	34.45	33.51	32.55	31.60	30.63	29.67	28.71
58	50.31	63.00	6.90	43.41	42.46	41.50	40.53	39.56	38.58	37.59	36.59	35.59	34.58	33.56	32.54	31.52	30.50	29.48
59	52.29	65.04	7.12	45.17	44.15	43.12	42.08	41.04	39.99	38.93	37.86	36.78	35.70	34.62	33.53	32.44	31.36	30.29
60	54.37	67.26	7.36	47.01	45.92	44.81	43.70	42.58	41.45	40.32	39.17	38.02	36.86	35.70	34.55	33.39	32.25	31.12
61	56.58	69.52	7.61	48.97	47.79	46.61	45.41	44.21	42.99	41.77	40.54	39.31	38.07	36.84	35.61	34.39	33.19	32.00
62	58.91	71.92	7.87	51.03	49.77	48.50	47.21	45.91	44.61	43.30	41.98	40.66	39.34	38.03	36.73	35.44	34.17	32.91
63	60.00	74.42	8.15	51.85	50.52	49.19	47.84	46.47	45.11	43.74	42.36	40.99	39.62	38.27	36.93	35.60	34.29	32.98
64	60.00	77.10	8.44	51.56	50.19	48.81	47.43	46.03	44.63	43.23	41.83	40.43	39.05	37.68	36.33	34.99	33.66	32.34
65	60.00	79.90	8.75	51.25	49.85	48.43	47.00	45.57	44.14	42.71	41.29	39.88	38.48	37.10	35.73	34.37	33.02	31.69
66	60.00	83.46	9.14	50.86	49.42	47.96	46.50	45.04	43.58	42.13	40.69	39.26	37.86	36.46	35.07	33.70	32.33	30.99
67	60.00	87.24	9.55	48.97	47.48	45.98	44.49	43.01	41.54	40.08	38.65	37.22	35.80	34.40	33.01	31.63	30.27	
68	60.00	91.20	9.98	50.02	48.50	46.97	45.45	43.93	42.43	40.94	39.48	38.02	36.57	35.14	33.72	32.31	30.92	29.59
69	60.00	95.36	10.44	49.56	48.00	46.45	44.90	43.36	41.84	40.34	38.85	37.37	35.91	34.46	33.02	31.60	30.24	28.95
70	60.00	99.76	10.92	49.08	47.49	45.90	44.34	42.78	41.25	39.72	38.21	36.71	35.23	33.76	32.31	30.92	29.60	28.35

Exhibit III

Rating Class: Unisex Super Preferred No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Maximum Unused Initial Expense Allowances

Issue Age	SNFL Initial Expense Allowance (IEA)	Gross Premium	Actual Excess 1st Yr Expense (IAEC)	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess Initial Expense Allowance End of Year:													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14
18	15.94	25.08	2.75	13.19	13.14	13.08	13.02	12.96	12.90	12.83	12.76	12.69	12.62	12.54	12.46	12.38	12.30	12.21
19	16.16	25.26	2.77	13.40	13.34	13.28	13.22	13.15	13.08	13.01	12.94	12.87	12.79	12.71	12.63	12.54	12.45	12.35
20	16.39	25.54	2.80	13.60	13.54	13.47	13.41	13.34	13.27	13.20	13.12	13.04	12.96	12.87	12.78	12.69	12.59	12.49
21	16.64	25.74	2.82	13.82	13.76	13.69	13.62	13.55	13.47	13.39	13.31	13.23	13.14	13.05	12.96	12.86	12.75	12.65
22	16.90	25.98	2.84	14.05	13.98	13.91	13.84	13.76	13.68	13.60	13.51	13.42	13.33	13.23	13.13	13.03	12.92	12.81
23	17.17	26.24	2.87	14.29	14.22	14.14	14.07	13.98	13.90	13.81	13.72	13.63	13.53	13.42	13.32	13.21	13.09	12.97
24	17.45	26.52	2.90	14.55	14.47	14.39	14.31	14.22	14.13	14.04	13.94	13.84	13.73	13.62	13.51	13.39	13.27	13.14
25	17.75	26.78	2.93	14.82	14.73	14.65	14.56	14.47	14.37	14.27	14.17	14.06	13.95	13.83	13.71	13.59	13.46	13.32
26	18.06	27.08	2.96	15.09	15.01	14.92	14.82	14.73	14.62	14.52	14.41	14.29	14.17	14.05	13.92	13.79	13.65	13.51
27	18.39	27.34	2.99	15.39	15.30	15.20	15.10	15.00	14.89	14.78	14.66	14.54	14.41	14.28	14.14	14.00	13.86	13.71
28	18.73	27.64	3.03	15.70	15.60	15.50	15.39	15.28	15.16	15.04	14.92	14.79	14.65	14.51	14.37	14.22	14.07	13.91
29	19.09	27.92	3.06	16.03	15.93	15.82	15.70	15.58	15.46	15.33	15.19	15.06	14.91	14.77	14.61	14.46	14.29	14.13
30	19.47	28.26	3.09	16.38	16.26	16.14	16.02	15.89	15.76	15.62	15.48	15.33	15.18	15.03	14.86	14.70	14.52	14.35
31	19.87	28.56	3.13	16.75	16.62	16.50	16.37	16.23	16.09	15.94	15.79	15.63	15.47	15.31	15.13	14.96	14.77	14.59
32	20.30	28.92	3.17	17.13	17.00	16.86	16.72	16.58	16.43	16.27	16.11	15.94	15.77	15.60	15.41	15.22	15.03	14.83
33	20.75	29.24	3.20	17.54	17.40	17.26	17.11	16.95	16.79	16.63	16.46	16.28	16.09	15.91	15.71	15.51	15.31	15.10
34	21.22	29.60	3.24	17.98	17.83	17.67	17.51	17.35	17.17	17.00	16.81	16.62	16.43	16.23	16.02	15.81	15.60	15.37
35	21.72	29.96	3.28	18.44	18.28	18.11	17.94	17.76	17.58	17.39	17.19	16.99	16.78	16.57	16.35	16.13	15.90	15.66
36	22.24	30.46	3.33	18.91	18.73	18.56	18.37	18.18	17.99	17.79	17.58	17.36	17.14	16.92	16.68	16.45	16.20	15.95
37	22.79	30.86	3.38	19.42	19.23	19.04	18.84	18.64	18.43	18.22	17.99	17.77	17.53	17.29	17.04	16.79	16.53	16.26
38	23.38	31.38	3.44	19.94	19.74	19.54	19.33	19.11	18.89	18.66	18.42	18.18	17.93	17.67	17.41	17.14	16.86	16.57
39	23.99	31.94	3.50	20.49	20.28	20.06	19.84	19.61	19.37	19.12	18.87	18.61	18.35	18.07	17.79	17.50	17.20	16.90
40	24.64	32.52	3.56	21.08	20.85	20.62	20.38	20.13	19.87	19.61	19.34	19.07	18.78	18.49	18.19	17.88	17.56	17.23
41	25.32	33.20	3.63	21.69	21.44	21.19	20.94	20.67	20.40	20.12	19.83	19.53	19.23	18.92	18.59	18.26	17.93	17.58
42	26.04	33.96	3.72	22.33	22.06	21.80	21.52	21.24	20.94	20.65	20.34	20.02	19.69	19.36	19.01	18.66	18.31	17.94
43	26.80	34.80	3.81	22.99	22.71	22.43	22.13	21.83	21.52	21.20	20.86	20.52	20.17	19.82	19.45	19.08	18.70	18.31
44	27.61	35.74	3.91	23.69	23.39	23.08	22.77	22.44	22.11	21.76	21.41	21.04	20.67	20.29	19.90	19.50	19.10	18.70
45	28.45	36.68	4.02	24.43	24.11	23.78	23.44	23.09	22.73	22.36	21.98	21.59	21.19	20.78	20.37	19.95	19.53	19.09
46	29.34	37.74	4.13	25.21	24.86	24.51	24.14	23.76	23.37	22.98	22.57	22.15	21.73	21.30	20.86	20.41	19.96	19.50
47	30.27	38.82	4.25	26.02	25.65	25.27	24.88	24.47	24.05	23.63	23.19	22.74	22.29	21.84	21.37	20.90	20.41	19.92
48	31.26	39.98	4.38	26.89	26.48	26.07	25.64	25.21	24.76	24.30	23.84	23.36	22.88	22.40	21.90	21.39	20.88	20.35
49	32.31	41.24	4.51	27.80	27.36	26.92	26.46	25.99	25.51	25.02	24.52	24.02	23.51	22.99	22.45	21.91	21.36	20.81
50	33.43	42.56	4.66	28.77	28.30	27.82	27.33	26.82	26.31	25.79	25.26	24.72	24.17	23.61	23.04	22.46	21.88	21.30
51	34.62	44.04	4.82	29.80	29.29	28.77	28.24	27.70	27.15	26.59	26.02	25.45	24.86	24.26	23.65	23.04	22.43	21.81
52	35.88	45.62	4.99	30.88	30.34	29.78	29.21	28.63	28.04	27.44	26.83	26.21	25.58	24.94	24.29	23.65	23.00	22.34
53	37.21	47.30	5.18	32.04	31.44	30.84	30.23	29.61	28.98	28.33	27.68	27.01	26.34	25.66	24.97	24.28	23.59	22.89
54	38.63	49.06	5.37	33.26	32.62	31.98	31.32	30.65	29.97	29.28	28.57	27.86	27.14	26.41	25.69	24.95	24.22	23.47
55	40.13	50.92	5.57	34.55	33.87	33.17	32.47	31.74	31.01	30.26	29.51	28.74	27.98	27.21	26.43	25.65	24.86	24.06
56	41.71	52.56	5.75	35.96	35.22	34.47	33.70	32.92	32.13	31.32	30.52	29.70	28.88	28.06	27.23	26.39	25.55	24.69
57	43.39	54.28	5.94	37.44	36.65	35.83	35.00	34.16	33.30	32.44	31.58	30.71	29.83	28.95	28.06	27.16	26.25	25.34
58	45.16	56.14	6.15	39.01	38.15	37.26	36.37	35.46	34.54	33.62	32.69	31.76	30.82	29.88	28.92	27.95	26.98	26.00
59	47.05	58.08	6.36	40.69	39.75	38.79	37.82	36.85	35.86	34.88	33.88	32.88	31.87	30.85	29.82	28.78	27.73	26.70
60	49.07	60.12	6.58	42.49	41.47	40.43	39.39	38.34	37.28	36.22	35.15	34.07	32.97	31.87	30.76	29.64	28.53	27.43
61	51.22	62.48	6.84	44.38	43.28	42.16	41.03	39.90	38.77	37.62	36.46	35.30	34.11	32.92	31.73	30.54	29.36	28.19
62	53.51	65.00	7.12	46.40	45.20	44.00	42.78	41.56	40.34	39.10	37.84	36.58	35.30	34.02	32.75	31.48	30.23	28.97
63	55.94	67.60	7.40	48.54	47.25	45.95	44.64	43.32	41.99	40.64	39.28	37.91	36.53	35.17	33.81	32.46	31.12	29.78
64	58.52	70.34	7.70	50.82	49.42	48.01	46.59	45.16	43.71	42.25	40.77	39.29	37.82	36.36	34.91	33.47	32.03	30.61
65	60.00	73.28	8.02	51.98	50.50	49.00	47.50	45.97	44.44	42.89	41.33	39.78	38.25	36.72	35.20	33.69	32.20	30.73
66	60.00	76.78	8.41	51.59	50.07	48.53	46.97	45.40	43.82	42.23	40.65	39.08	37.52	35.97	34.42	32.90	31.40	29.93
67	60.00	80.48	8.81	51.19	49.61	48.02	46.42	44.80	43.17	41.56	39.95	38.36	36.77	35.19	33.63	32.10	30.60	29.15
68	60.00	84.44	9.24	50.76	49.13	47.48	45.83	44.16	42.51	40.87	39.24	37.62	36.00	34.41	32.84	31.31	29.82	28.38
69	60.00	88.64	9.70	50.30	48.61	46.92	45.21	43.52	41.84	40.17	38.51	36.86	35.22	33.62	32.05	30.53	29.06	27.64
70	60.00	93.08	10.19	49.81	48.07	46.33	44.60	42.88	41.16	39.46	37.77	36.09	34.45	32.84	31.28	29.77	28.32	26.92

Exhibit III

Rating Class: Unisex Preferred No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Maximum Unused Initial Expense Allowances

Issue Age	SNFL Initial Expense Allowance (IEA)	Gross Premium	Actual Excess 1st Yr Expense (IAEC)	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess Initial Expense Allowance End of Year:													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14
18	15.94	25.12	2.75	13.19	13.13	13.08	13.02	12.96	12.89	12.83	12.76	12.69	12.62	12.54	12.46	12.38	12.29	12.20
19	16.16	25.36	2.78	13.38	13.33	13.27	13.21	13.14	13.07	13.00	12.93	12.86	12.78	12.70	12.62	12.53	12.44	12.34
20	16.39	25.60	2.80	13.59	13.53	13.47	13.40	13.33	13.26	13.19	13.11	13.03	12.95	12.87	12.78	12.68	12.59	12.49
21	16.64	25.84	2.83	13.81	13.75	13.68	13.61	13.54	13.46	13.38	13.30	13.22	13.13	13.04	12.95	12.85	12.75	12.64
22	16.90	26.10	2.86	14.04	13.97	13.90	13.83	13.75	13.67	13.59	13.50	13.41	13.32	13.22	13.12	13.02	12.91	12.80
23	17.17	26.36	2.89	14.28	14.21	14.13	14.05	13.97	13.89	13.80	13.71	13.61	13.51	13.41	13.30	13.19	13.08	12.96
24	17.45	26.64	2.92	14.53	14.46	14.38	14.29	14.21	14.12	14.02	13.93	13.82	13.72	13.61	13.50	13.38	13.26	13.13
25	17.75	26.92	2.95	14.80	14.72	14.63	14.54	14.45	14.36	14.26	14.15	14.05	13.93	13.82	13.70	13.57	13.44	13.31
26	18.06	27.20	2.98	15.08	14.99	14.90	14.81	14.71	14.61	14.50	14.39	14.28	14.16	14.04	13.91	13.78	13.64	13.50
27	18.39	27.48	3.01	15.38	15.29	15.19	15.09	14.98	14.87	14.76	14.64	14.52	14.40	14.26	14.13	13.99	13.84	13.70
28	18.73	27.78	3.04	15.69	15.59	15.48	15.38	15.27	15.15	15.03	14.90	14.77	14.64	14.50	14.36	14.21	14.06	13.90
29	19.09	28.10	3.08	16.01	15.91	15.80	15.68	15.56	15.44	15.31	15.18	15.04	14.90	14.75	14.60	14.44	14.28	14.11
30	19.47	28.40	3.11	16.36	16.25	16.13	16.01	15.88	15.75	15.61	15.47	15.32	15.17	15.01	14.85	14.68	14.51	14.33
31	19.87	28.76	3.15	16.72	16.60	16.48	16.34	16.21	16.07	15.92	15.77	15.61	15.45	15.29	15.11	14.94	14.75	14.57
32	20.30	29.08	3.18	17.11	16.98	16.85	16.71	16.56	16.41	16.26	16.09	15.93	15.76	15.58	15.40	15.21	15.02	14.82
33	20.75	29.42	3.22	17.52	17.39	17.24	17.09	16.93	16.77	16.61	16.44	16.26	16.08	15.89	15.69	15.50	15.29	15.08
34	21.22	29.80	3.26	17.96	17.81	17.65	17.49	17.32	17.15	16.98	16.79	16.60	16.41	16.21	16.00	15.79	15.58	15.35
35	21.72	30.22	3.31	18.41	18.25	18.08	17.91	17.73	17.55	17.36	17.17	16.96	16.76	16.54	16.33	16.10	15.87	15.64
36	22.24	30.68	3.36	18.88	18.71	18.53	18.35	18.16	17.96	17.76	17.55	17.34	17.12	16.90	16.66	16.43	16.18	15.93
37	22.79	31.20	3.42	19.38	19.19	19.01	18.81	18.61	18.40	18.18	17.96	17.73	17.50	17.26	17.01	16.76	16.50	16.23
38	23.38	31.78	3.48	19.90	19.70	19.50	19.29	19.07	18.85	18.62	18.38	18.14	17.89	17.64	17.37	17.10	16.82	16.53
39	23.99	32.34	3.54	20.45	20.24	20.02	19.80	19.56	19.33	19.08	18.83	18.57	18.31	18.03	17.75	17.46	17.16	16.86
40	24.64	33.04	3.62	21.02	20.80	20.56	20.32	20.07	19.82	19.56	19.29	19.01	18.73	18.44	18.14	17.83	17.51	17.19
41	25.32	33.74	3.69	21.63	21.39	21.14	20.88	20.61	20.34	20.06	19.78	19.48	19.18	18.86	18.54	18.21	17.88	17.53
42	26.04	34.56	3.78	22.26	22.00	21.73	21.46	21.17	20.88	20.59	20.28	19.96	19.64	19.30	18.96	18.61	18.25	17.89
43	26.80	35.46	3.88	22.92	22.64	22.36	22.06	21.76	21.45	21.13	20.80	20.46	20.11	19.75	19.39	19.02	18.64	18.26
44	27.61	36.36	3.98	23.62	23.33	23.02	22.70	22.38	22.04	21.70	21.35	20.98	20.61	20.23	19.84	19.45	19.05	18.64
45	28.45	37.36	4.09	24.36	24.04	23.71	23.37	23.02	22.66	22.29	21.91	21.52	21.13	20.72	20.31	19.89	19.47	19.04
46	29.34	38.42	4.21	25.13	24.79	24.43	24.07	23.69	23.31	22.91	22.50	22.09	21.66	21.23	20.80	20.35	19.90	19.44
47	30.27	39.58	4.33	25.94	25.57	25.19	24.80	24.39	23.98	23.55	23.12	22.67	22.22	21.77	21.30	20.83	20.35	19.86
48	31.26	40.80	4.47	26.80	26.40	25.98	25.56	25.12	24.68	24.22	23.76	23.29	22.81	22.32	21.83	21.32	20.81	20.29
49	32.31	42.10	4.61	27.70	27.27	26.83	26.37	25.90	25.42	24.94	24.44	23.94	23.43	22.91	22.38	21.84	21.29	20.74
50	33.43	43.46	4.76	28.67	28.21	27.72	27.23	26.73	26.22	25.70	25.17	24.63	24.09	23.53	22.96	22.39	21.81	21.23
51	34.62	44.78	4.90	29.72	29.21	28.69	28.16	27.62	27.07	26.52	25.95	25.38	24.79	24.19	23.59	22.98	22.36	21.75
52	35.88	46.20	5.06	30.82	30.27	29.72	29.15	28.57	27.98	27.38	26.78	26.16	25.52	24.89	24.24	23.60	22.95	22.29
53	37.21	47.70	5.22	31.99	31.40	30.80	30.19	29.57	28.94	28.30	27.64	26.97	26.30	25.62	24.94	24.25	23.56	22.86
54	38.63	49.24	5.39	33.24	32.60	31.96	31.30	30.63	29.95	29.26	28.55	27.84	27.12	26.40	25.67	24.94	24.20	23.46
55	40.13	50.92	5.57	34.55	33.87	33.17	32.47	31.74	31.01	30.26	29.51	28.74	27.98	27.21	26.43	25.65	24.86	24.06
56	41.71	52.62	5.76	35.95	35.21	34.46	33.70	32.91	32.12	31.32	30.51	29.70	28.88	28.06	27.23	26.39	25.54	24.69
57	43.39	54.38	5.95	37.43	36.64	35.82	34.99	34.15	33.29	32.43	31.57	30.70	29.83	28.94	28.05	27.15	26.25	25.33
58	45.16	56.24	6.16	39.00	38.14	37.25	36.36	35.45	34.53	33.61	32.69	31.75	30.82	29.87	28.91	27.94	26.97	25.99
59	47.05	58.22	6.37	40.68	39.74	38.78	37.81	36.83	35.85	34.86	33.87	32.87	31.86	30.84	29.80	28.77	27.72	26.69
60	49.07	60.32	6.60	42.47	41.44	40.41	39.36	38.32	37.26	36.20	35.13	34.05	32.96	31.85	30.74	29.63	28.52	27.42
61	51.22	62.64	6.86	44.37	43.26	42.14	41.02	39.89	38.75	37.61	36.45	35.28	34.10	32.91	31.72	30.53	29.35	28.18
62	53.51	65.08	7.12	46.39	45.19	43.99	42.78	41.56	40.33	39.09	37.84	36.57	35.29	34.01	32.74	31.48	30.22	28.97
63	55.94	67.66	7.41	48.54	47.24	45.94	44.63	43.31	41.98	40.64	39.27	37.90	36.53	35.16	33.81	32.46	31.11	29.78
64	58.52	70.36	7.70	50.81	49.41	48.01	46.59	45.15	43.71	42.24	40.77	39.29	37.82	36.36	34.91	33.47	32.03	30.61
65	60.00	73.26	8.02	51.98	50.50	49.01	47.50	45.98	44.44	42.89	41.33	39.79	38.25	36.72	35.20	33.69	32.20	30.73
66	60.00	76.92	8.42	51.58	50.05	48.51	46.96	45.39	43.80	42.21	40.64	39.07	37.51	35.96	34.41	32.89	31.39	29.93
67	60.00	80.82	8.85	51.15	49.58	47.99	46.38	44.76	43.14	41.53	39.93	38.33	36.74	35.17	33.61	32.08	30.58	29.13
68	60.00	84.92	9.30	50.70	49.08	47.43	45.78	44.12	42.47	40.83	39.20	37.58	35.96	34.37	32.80	31.28	29.79	28.35
69	60.00	89.30	9.78	50.22	48.54	46.85	45.15	43.46	41.78	40.11	38.45	36.80	35.17	33.57	32.01	30.48	29.01	27.60
70	60.00	93.90	10.28	49.72	47.99	46.24	44.52	42.80	41.09	39.39	37.70	36.03	34.38	32.78	31.22	29.72	28.27	26.87

Exhibit III

Rating Class: Unisex Standard No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Maximum Unused Initial Expense Allowances

Issue Age	SNFL Initial Expense Allowance (IEA)	Gross Premium	Actual Excess 1st Yr Expense (IAEC)	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess Initial Expense Allowance End of Year:													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14
0	13.00	21.76	2.38	10.61	10.60	10.58	10.55	10.53	10.50	10.47	10.44	10.41	10.37	10.34	10.31	10.27	10.23	10.19
1	13.08	21.92	2.40	10.68	10.66	10.63	10.61	10.58	10.55	10.52	10.49	10.46	10.42	10.39	10.35	10.31	10.27	10.24
2	13.18	22.12	2.42	10.76	10.74	10.71	10.68	10.65	10.62	10.59	10.56	10.52	10.49	10.45	10.41	10.38	10.34	10.30
3	13.30	22.30	2.44	10.86	10.83	10.81	10.78	10.74	10.71	10.68	10.64	10.61	10.57	10.53	10.49	10.45	10.41	10.37
4	13.43	22.48	2.46	10.97	10.94	10.91	10.88	10.85	10.81	10.78	10.74	10.70	10.66	10.62	10.58	10.54	10.50	10.46
5	13.57	22.70	2.49	11.08	11.05	11.02	10.99	10.95	10.92	10.88	10.84	10.80	10.76	10.72	10.68	10.64	10.60	10.55
6	13.71	22.86	2.50	11.21	11.18	11.14	11.11	11.07	11.03	10.99	10.96	10.91	10.87	10.83	10.79	10.75	10.70	10.66
7	13.86	23.04	2.52	11.34	11.30	11.27	11.23	11.19	11.15	11.11	11.07	11.03	10.99	10.95	10.90	10.86	10.81	10.76
8	14.02	23.24	2.54	11.47	11.44	11.40	11.36	11.32	11.28	11.24	11.19	11.15	11.11	11.06	11.02	10.97	10.92	10.87
9	14.18	23.44	2.57	11.61	11.57	11.54	11.50	11.45	11.41	11.37	11.32	11.28	11.23	11.19	11.14	11.09	11.04	10.98
10	14.35	23.66	2.59	11.76	11.72	11.68	11.64	11.59	11.55	11.50	11.46	11.41	11.37	11.32	11.27	11.21	11.16	11.10
11	14.53	23.84	2.61	11.92	11.88	11.83	11.79	11.74	11.70	11.65	11.61	11.56	11.51	11.46	11.40	11.35	11.29	11.23
12	14.71	24.02	2.63	12.08	12.04	11.99	11.95	11.90	11.86	11.81	11.76	11.71	11.66	11.60	11.55	11.49	11.43	11.36
13	14.90	24.22	2.65	12.25	12.21	12.16	12.11	12.07	12.02	11.97	11.92	11.86	11.81	11.75	11.69	11.63	11.56	11.50
14	15.10	24.42	2.67	12.43	12.38	12.33	12.28	12.23	12.18	12.13	12.08	12.02	11.96	11.90	11.84	11.77	11.70	11.63
15	15.30	24.62	2.70	12.61	12.56	12.51	12.46	12.41	12.36	12.30	12.24	12.18	12.12	12.06	11.99	11.92	11.85	11.77
16	15.51	24.84	2.72	12.79	12.74	12.69	12.64	12.58	12.53	12.47	12.41	12.34	12.28	12.21	12.14	12.07	11.99	11.91
17	15.72	25.10	2.75	12.97	12.92	12.87	12.81	12.76	12.70	12.63	12.57	12.50	12.43	12.36	12.29	12.21	12.13	12.04
18	15.94	25.34	2.77	13.16	13.11	13.05	12.99	12.93	12.87	12.80	12.74	12.67	12.59	12.52	12.44	12.36	12.27	12.18
19	16.16	25.58	2.80	13.36	13.30	13.24	13.18	13.12	13.05	12.98	12.91	12.83	12.76	12.68	12.59	12.50	12.41	12.32
20	16.39	25.84	2.83	13.57	13.50	13.44	13.38	13.31	13.24	13.16	13.09	13.01	12.93	12.84	12.75	12.66	12.56	12.46
21	16.64	26.08	2.86	13.78	13.72	13.65	13.58	13.51	13.44	13.36	13.28	13.19	13.11	13.02	12.92	12.82	12.72	12.61
22	16.90	26.34	2.88	14.01	13.94	13.87	13.80	13.72	13.64	13.56	13.48	13.39	13.29	13.20	13.10	12.99	12.88	12.77
23	17.17	26.60	2.91	14.25	14.18	14.11	14.03	13.95	13.86	13.77	13.68	13.59	13.49	13.39	13.28	13.17	13.05	12.94
24	17.45	26.84	2.94	14.51	14.43	14.35	14.27	14.18	14.10	14.00	13.90	13.80	13.70	13.59	13.48	13.36	13.24	13.11
25	17.75	27.12	2.97	14.78	14.70	14.61	14.52	14.43	14.34	14.24	14.13	14.02	13.91	13.80	13.68	13.55	13.42	13.29
26	18.06	27.42	3.00	15.06	14.97	14.88	14.79	14.69	14.59	14.48	14.37	14.26	14.14	14.01	13.89	13.75	13.62	13.48
27	18.39	27.74	3.04	15.35	15.26	15.16	15.06	14.96	14.85	14.73	14.62	14.49	14.37	14.24	14.10	13.96	13.82	13.67
28	18.73	28.06	3.07	15.66	15.56	15.45	15.35	15.24	15.12	15.00	14.87	14.74	14.61	14.47	14.33	14.18	14.03	13.87
29	19.09	28.42	3.11	15.98	15.87	15.76	15.65	15.53	15.40	15.28	15.14	15.00	14.86	14.72	14.56	14.41	14.24	14.08
30	19.47	28.72	3.14	16.33	16.21	16.09	15.97	15.84	15.71	15.58	15.43	15.29	15.14	14.98	14.82	14.65	14.48	14.30
31	19.87	29.10	3.19	16.69	16.56	16.44	16.31	16.17	16.03	15.89	15.73	15.58	15.42	15.25	15.08	14.90	14.72	14.53
32	20.30	29.48	3.23	17.07	16.94	16.80	16.66	16.52	16.37	16.21	16.05	15.89	15.72	15.54	15.36	15.17	14.98	14.78
33	20.75	29.82	3.26	17.48	17.34	17.20	17.05	16.89	16.73	16.57	16.40	16.22	16.04	15.85	15.66	15.46	15.25	15.04
34	21.22	30.24	3.31	17.91	17.76	17.60	17.44	17.28	17.11	16.93	16.75	16.56	16.37	16.17	15.96	15.75	15.53	15.31
35	21.72	30.66	3.36	18.36	18.20	18.03	17.86	17.69	17.50	17.32	17.12	16.92	16.71	16.50	16.28	16.06	15.83	15.60
36	22.24	31.12	3.41	18.83	18.66	18.49	18.30	18.11	17.92	17.72	17.51	17.30	17.08	16.85	16.62	16.38	16.14	15.89
37	22.79	31.66	3.47	19.33	19.15	18.96	18.76	18.56	18.35	18.13	17.91	17.69	17.45	17.21	16.97	16.71	16.45	16.18
38	23.38	32.24	3.53	19.85	19.65	19.45	19.24	19.02	18.80	18.57	18.33	18.09	17.85	17.59	17.33	17.06	16.78	16.49
39	23.99	32.82	3.59	20.40	20.19	19.97	19.75	19.51	19.28	19.03	18.78	18.52	18.26	17.99	17.71	17.42	17.12	16.82
40	24.64	33.60	3.68	20.96	20.74	20.50	20.26	20.01	19.76	19.50	19.23	18.96	18.68	18.38	18.08	17.78	17.46	17.14
41	25.32	34.36	3.76	21.56	21.32	21.07	20.81	20.55	20.28	20.00	19.71	19.42	19.12	18.80	18.48	18.16	17.82	17.48
42	26.04	35.24	3.86	22.19	21.93	21.66	21.38	21.10	20.81	20.52	20.21	19.89	19.57	19.24	18.89	18.55	18.19	17.83
43	26.80	36.20	3.96	22.84	22.56	22.28	21.98	21.68	21.37	21.05	20.72	20.39	20.04	19.68	19.32	18.95	18.57	18.19
44	27.61	37.14	4.07	23.54	23.24	22.93	22.62	22.30	21.97	21.62	21.27	20.91	20.54	20.16	19.77	19.38	18.98	18.57
45	28.45	38.14	4.18	24.27	23.95	23.63	23.29	22.94	22.58	22.21	21.84	21.45	21.05	20.65	20.24	19.82	19.40	18.97
46	29.34	39.28	4.30	25.04	24.69	24.34	23.98	23.60	23.22	22.82	22.42	22.00	21.58	21.15	20.72	20.28	19.83	19.37
47	30.27	40.48	4.43	25.84	25.47	25.09	24.70	24.30	23.88	23.46	23.03	22.59	22.14	21.68	21.22	20.75	20.27	19.78
48	31.26	41.66	4.56	26.70	26.30	25.89	25.47	25.04	24.59	24.14	23.67	23.21	22.73	22.24	21.75	21.25	20.73	20.21
49	32.31	42.98	4.71	27.61	27.18	26.73	26.28	25.81	25.34	24.85	24.36	23.86	23.35	22.83	22.30	21.76	21.22	20.67
50	33.43	44.30	4.85	28.58	28.12	27.64	27.15	26.64	26.13	25.62	25.09	24.55	24.01	23.45	22.89	22.31	21.74	21.16
51	34.62	45.70	5.00	29.62	29.11	28.59	28.07	27.53	26.98	26.43	25.86	25.29	24.70	24.11	23.51	22.90	22.29	21.67
52	35.88	47.18	5.16	30.71	30.17	29.61	29.04	28.47	27.88	27.29	26.68	26.06	25.44	24.80	24.16	23.52	22.87	22.22
53	37.21	48.72	5.33	31.88	31.29	30.69	30.08	29.47	28.84	28.20	27.54	26.88	26.21	25.53	24.85	24.17	23.48	22.78
54	38.63	50.36	5.51	33.12	32.48	31.84	31.18	30.52	29.84	29.15	28.45	27.74	27.02	26.30	25.58	24.85	24.11	23.37
55	40.13	52.08	5.70	34.43	33.74	33.05	32.35	31.63	30.90	30.15	29.40	28.64	27.87	27.11	26.33	25.56	24.77	23.98
56	41.71	53.86	5.90	35.82	35.08	34.33	33.57	32.79	32.00	31.20	30.39	29.58	28.77	27.95	27.12	26.29	25.45	24.59
57	43.39	55.78	6.11	37.28	36.49	35.67	34.85	34.01	33.16	32.30	31.44	30.57	29.70	28.83	27.94	27.04	26.14	25.23
58	45.16	57.76	6.32	38.84	37.97	37.09	36.20	35.30	34.38	33.47	32.55	31.62	30.68	29.74	28.79	27.82	26.85	25.88
59	47.05	59.86	6.55	40.50	39.56	38.61	37.64	36.67	35.69	34.71	33.72	32.72	31.72	30.70	29.67	28.64	27.60	26.57
60	49.07	62.14	6.80	42.27	41.25	40.22	39.18	38.14	37.09	36.03	34.96	33.89	32.80	31.70	30.60	29.49	28.39	27.29
61	51.22	64.46	7.06	44.17	43.06	41.95	40.83	39.71	38.58	37.44	36.29	35.12	33.95	32.76	31.57	30.39	29.22	28.05
62	53.51	66.90	7.32	46.19	45.00	43.80	42.59	41.38	40.16	38.92	37.67</							

Exhibit III

Rating Class: Unisex Preferred Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Maximum Unused Initial Expense Allowances

Issue Age	SNFL Initial Expense Allowance (IEA)	Gross Premium	Actual Excess 1st Yr Expense (IAEC)	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess Initial Expense Allowance End of Year:													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14
18	17.63	27.48	3.01	14.63	14.55	14.47	14.38	14.30	14.21	14.12	14.02	13.93	13.83	13.73	13.62	13.51	13.39	13.27
19	17.93	27.80	3.04	14.89	14.81	14.72	14.64	14.55	14.45	14.36	14.26	14.16	14.05	13.94	13.83	13.71	13.59	13.46
20	18.25	28.00	3.07	15.18	15.09	15.00	14.91	14.82	14.72	14.62	14.51	14.40	14.29	14.18	14.05	13.93	13.80	13.66
21	18.57	28.32	3.10	15.47	15.38	15.28	15.19	15.08	14.98	14.87	14.76	14.65	14.53	14.41	14.28	14.14	14.00	13.86
22	18.91	28.58	3.13	15.78	15.68	15.58	15.48	15.37	15.26	15.15	15.03	14.91	14.78	14.65	14.51	14.37	14.22	14.07
23	19.26	28.88	3.16	16.10	16.00	15.89	15.78	15.67	15.55	15.43	15.31	15.18	15.04	14.90	14.75	14.60	14.44	14.28
24	19.63	29.22	3.20	16.43	16.33	16.21	16.10	15.98	15.85	15.72	15.59	15.45	15.31	15.16	15.00	14.84	14.67	14.50
25	20.02	29.48	3.23	16.79	16.68	16.56	16.43	16.31	16.17	16.04	15.89	15.74	15.59	15.43	15.26	15.09	14.92	14.74
26	20.42	29.86	3.27	17.15	17.03	16.90	16.77	16.64	16.49	16.35	16.19	16.03	15.87	15.70	15.52	15.34	15.16	14.96
27	20.84	30.20	3.31	17.54	17.41	17.27	17.13	16.99	16.83	16.68	16.51	16.34	16.17	15.99	15.80	15.61	15.41	15.21
28	21.28	30.58	3.35	17.94	17.80	17.65	17.50	17.34	17.18	17.01	16.84	16.66	16.47	16.28	16.08	15.88	15.67	15.45
29	21.75	30.98	3.39	18.36	18.21	18.05	17.89	17.72	17.55	17.37	17.18	16.99	16.79	16.59	16.38	16.16	15.94	15.71
30	22.24	31.40	3.44	18.80	18.64	18.47	18.30	18.12	17.93	17.74	17.54	17.34	17.13	16.91	16.69	16.46	16.23	15.99
31	22.76	31.80	3.48	19.28	19.11	18.93	18.74	18.55	18.35	18.14	17.93	17.71	17.49	17.26	17.02	16.78	16.53	16.28
32	23.31	32.32	3.54	19.77	19.59	19.39	19.19	18.99	18.78	18.56	18.33	18.10	17.86	17.62	17.37	17.11	16.85	16.59
33	23.89	32.80	3.59	20.30	20.10	19.90	19.68	19.46	19.23	19.00	18.76	18.51	18.26	18.00	17.74	17.47	17.19	16.91
34	24.51	33.36	3.65	20.85	20.64	20.42	20.19	19.96	19.71	19.46	19.21	18.94	18.67	18.40	18.12	17.84	17.54	17.25
35	25.16	34.08	3.73	21.42	21.19	20.96	20.71	20.46	20.20	19.94	19.66	19.38	19.10	18.81	18.51	18.21	17.90	17.59
36	25.84	34.90	3.82	22.02	21.77	21.52	21.26	20.99	20.71	20.43	20.14	19.84	19.54	19.23	18.92	18.60	18.27	17.94
37	26.56	35.80	3.92	22.64	22.38	22.11	21.83	21.54	21.25	20.94	20.64	20.32	20.00	19.68	19.35	19.00	18.65	18.30
38	27.33	36.74	4.02	23.30	23.02	22.73	22.43	22.12	21.81	21.49	21.16	20.83	20.49	20.14	19.79	19.42	19.05	18.67
39	28.13	37.76	4.13	24.00	23.69	23.38	23.06	22.73	22.40	22.06	21.71	21.36	21.00	20.63	20.25	19.86	19.46	19.06
40	28.98	38.80	4.25	24.73	24.41	24.07	23.73	23.38	23.02	22.66	22.29	21.92	21.53	21.14	20.73	20.32	19.90	19.48
41	29.87	39.76	4.35	25.52	25.17	24.81	24.45	24.08	23.70	23.31	22.92	22.52	22.10	21.68	21.25	20.81	20.37	19.92
42	30.82	40.84	4.47	26.35	25.97	25.59	25.20	24.81	24.40	23.99	23.57	23.13	22.69	22.24	21.78	21.32	20.85	20.38
43	31.81	41.90	4.59	27.22	26.82	26.42	26.00	25.58	25.15	24.70	24.25	23.78	23.31	22.83	22.35	21.86	21.37	20.88
44	32.86	43.02	4.71	28.15	27.72	27.28	26.84	26.39	25.92	25.44	24.96	24.46	23.96	23.45	22.93	22.42	21.90	21.39
45	33.95	44.22	4.84	29.11	28.65	28.19	27.71	27.22	26.72	26.21	25.69	25.16	24.62	24.09	23.55	23.00	22.46	21.91
46	35.10	45.58	4.99	30.11	29.62	29.12	28.61	28.08	27.54	27.00	26.44	25.88	25.31	24.74	24.18	23.60	23.03	22.44
47	36.31	46.96	5.14	31.17	30.65	30.11	29.55	28.99	28.41	27.82	27.23	26.64	26.04	25.44	24.84	24.23	23.61	22.99
48	37.59	48.44	5.30	32.28	31.72	31.13	30.53	29.93	29.31	28.69	28.06	27.43	26.80	26.17	25.53	24.88	24.22	23.57
49	38.94	49.96	5.47	33.47	32.86	32.23	31.59	30.94	30.28	29.62	28.95	28.29	27.62	26.94	26.26	25.57	24.87	24.19
50	40.39	51.58	5.65	34.74	34.08	33.40	32.71	32.01	31.31	30.61	29.91	29.20	28.49	27.76	27.03	26.30	25.58	24.86
51	41.92	53.14	5.82	36.10	35.38	34.66	33.92	33.18	32.43	31.69	30.94	30.18	29.41	28.64	27.87	27.10	26.34	25.58
52	43.55	54.78	6.00	37.55	36.78	35.99	35.21	34.42	33.63	32.83	32.03	31.21	30.39	29.57	28.76	27.95	27.15	26.35
53	45.26	56.52	6.19	39.08	38.25	37.41	36.57	35.73	34.89	34.03	33.16	32.29	31.42	30.55	29.70	28.85	28.00	27.15
54	47.07	58.30	6.38	40.69	39.80	38.91	38.02	37.12	36.21	35.29	34.36	33.43	32.51	31.60	30.69	29.79	28.89	27.98
55	48.98	60.20	6.59	42.39	41.44	40.48	39.53	38.56	37.58	36.59	35.60	34.62	33.65	32.68	31.72	30.76	29.80	28.83
56	50.97	62.18	6.81	44.16	43.15	42.13	41.10	40.05	39.00	37.94	36.90	35.86	34.83	33.81	32.79	31.76	30.73	29.68
57	53.07	64.24	7.03	46.03	44.95	43.84	42.73	41.60	40.48	39.36	38.26	37.16	36.07	34.98	33.89	32.78	31.67	30.55
58	55.27	66.40	7.27	48.00	46.82	45.63	44.43	43.23	42.04	40.86	39.69	38.53	37.36	36.19	35.01	33.82	32.62	31.43
59	57.62	68.70	7.52	50.10	48.82	47.54	46.26	44.98	43.72	42.47	41.22	39.97	38.72	37.46	36.18	34.91	33.62	32.36
60	60.00	71.12	7.79	52.21	50.84	49.47	48.10	46.75	45.41	44.08	42.75	41.41	40.06	38.70	37.33	35.96	34.61	33.27
61	60.00	73.78	8.08	51.92	50.52	49.13	47.75	46.38	45.02	43.66	42.29	40.91	39.52	38.12	36.72	35.34	33.98	32.62
62	60.00	76.56	8.38	51.62	50.20	48.79	47.39	46.00	44.61	43.21	41.80	40.38	38.95	37.52	36.11	34.72	33.33	31.96
63	60.00	79.48	8.70	51.30	49.86	48.43	47.01	45.59	44.16	42.72	41.27	39.81	38.35	36.91	35.48	34.06	32.66	31.27
64	60.00	82.52	9.03	50.97	49.51	48.05	46.60	45.14	43.67	42.18	40.69	39.20	37.73	36.27	34.82	33.39	31.97	30.57
65	60.00	85.78	9.39	50.61	49.12	47.64	46.14	44.64	43.12	41.60	40.07	38.57	37.08	35.60	34.13	32.68	31.25	29.85
66	60.00	89.58	9.81	50.19	48.67	47.15	45.61	44.06	42.50	40.94	39.41	37.88	36.37	34.87	33.39	31.93	30.50	29.12
67	60.00	93.60	10.25	49.75	48.19	46.62	45.04	43.45	41.85	40.28	38.72	37.18	35.65	34.13	32.64	31.18	29.76	28.39
68	60.00	97.86	10.71	49.29	47.68	46.06	44.43	42.80	41.19	39.60	38.02	36.45	34.90	33.38	31.89	30.44	29.04	27.70
69	60.00	102.40	11.21	48.79	47.13	45.46	43.80	42.15	40.52	38.90	37.30	35.72	34.15	32.63	31.15	29.71	28.34	27.03
70	60.00	107.22	11.74	48.26	46.56	44.85	43.16	41.50	39.84	38.20	36.57	34.97	33.41	31.90	30.43	29.02	27.68	26.38

Exhibit III

Rating Class: Unisex Standard Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Maximum Unused Initial Expense Allowances

Issue Age	SNFL Initial Expense Allowance (IEA)	Gross Premium	Actual Excess 1st Yr Expense (IAEC)	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess Initial Expense Allowance End of Year:													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14
16	17.06	27.12	2.97	14.09	14.01	13.94	13.87	13.79	13.71	13.63	13.54	13.46	13.37	13.28	13.18	13.08	12.98	12.88
17	17.34	27.42	3.00	14.34	14.26	14.19	14.11	14.03	13.95	13.86	13.77	13.68	13.58	13.49	13.39	13.28	13.18	13.06
18	17.63	27.70	3.03	14.60	14.52	14.44	14.36	14.27	14.19	14.10	14.00	13.91	13.81	13.70	13.60	13.49	13.37	13.25
19	17.93	27.96	3.06	14.87	14.79	14.71	14.62	14.53	14.44	14.34	14.24	14.14	14.03	13.93	13.81	13.69	13.57	13.44
20	18.25	28.22	3.09	15.16	15.07	14.98	14.89	14.79	14.69	14.59	14.49	14.38	14.27	14.15	14.03	13.91	13.78	13.64
21	18.57	28.50	3.12	15.45	15.36	15.26	15.17	15.07	14.96	14.85	14.74	14.63	14.51	14.39	14.26	14.12	13.99	13.84
22	18.91	28.78	3.15	15.76	15.66	15.56	15.46	15.35	15.24	15.13	15.01	14.89	14.76	14.63	14.49	14.35	14.20	14.05
23	19.26	29.12	3.19	16.08	15.97	15.87	15.76	15.64	15.53	15.41	15.28	15.15	15.02	14.87	14.73	14.58	14.42	14.26
24	19.63	29.40	3.22	16.42	16.31	16.19	16.08	15.96	15.83	15.71	15.57	15.43	15.29	15.14	14.98	14.82	14.66	14.48
25	20.02	29.70	3.25	16.77	16.65	16.53	16.41	16.28	16.15	16.01	15.87	15.72	15.57	15.41	15.24	15.07	14.90	14.71
26	20.42	30.10	3.30	17.13	17.00	16.88	16.75	16.61	16.47	16.32	16.17	16.01	15.85	15.68	15.50	15.32	15.13	14.94
27	20.84	30.48	3.34	17.51	17.38	17.24	17.10	16.96	16.80	16.65	16.48	16.31	16.14	15.96	15.77	15.58	15.38	15.18
28	21.28	30.90	3.38	17.90	17.76	17.62	17.47	17.31	17.15	16.98	16.81	16.63	16.44	16.25	16.05	15.85	15.64	15.42
29	21.75	31.38	3.44	18.31	18.16	18.01	17.85	17.68	17.51	17.33	17.14	16.95	16.75	16.55	16.34	16.12	15.90	15.68
30	22.24	31.82	3.48	18.76	18.60	18.43	18.26	18.08	17.89	17.70	17.50	17.30	17.09	16.87	16.65	16.42	16.19	15.95
31	22.76	32.32	3.54	19.22	19.05	18.87	18.68	18.49	18.29	18.09	17.88	17.66	17.44	17.21	16.97	16.73	16.49	16.23
32	23.31	32.84	3.60	19.71	19.53	19.34	19.14	18.93	18.72	18.50	18.28	18.05	17.81	17.57	17.32	17.06	16.80	16.54
33	23.89	33.40	3.66	20.24	20.04	19.83	19.62	19.40	19.17	18.94	18.70	18.45	18.20	17.94	17.68	17.41	17.14	16.86
34	24.51	34.12	3.74	20.77	20.56	20.34	20.11	19.88	19.63	19.39	19.13	18.87	18.60	18.33	18.05	17.76	17.47	17.18
35	25.16	34.80	3.81	21.35	21.12	20.88	20.64	20.39	20.13	19.86	19.59	19.31	19.03	18.74	18.44	18.14	17.84	17.52
36	25.84	35.70	3.91	21.93	21.69	21.43	21.17	20.91	20.63	20.35	20.06	19.76	19.46	19.16	18.84	18.53	18.20	17.87
37	26.56	36.54	4.00	22.56	22.30	22.03	21.75	21.46	21.17	20.87	20.56	20.25	19.93	19.61	19.28	18.94	18.59	18.23
38	27.33	37.52	4.11	23.22	22.94	22.65	22.35	22.04	21.73	21.41	21.08	20.75	20.41	20.07	19.72	19.35	18.98	18.60
39	28.13	38.46	4.21	23.92	23.62	23.31	22.99	22.66	22.33	21.99	21.64	21.29	20.93	20.56	20.18	19.80	19.40	19.00
40	28.98	39.50	4.32	24.65	24.33	24.00	23.66	23.31	22.95	22.59	22.22	21.85	21.46	21.07	20.67	20.25	19.84	19.42
41	29.87	40.58	4.44	25.43	25.08	24.73	24.36	23.99	23.62	23.23	22.84	22.44	22.02	21.60	21.17	20.74	20.30	19.85
42	30.82	41.60	4.55	26.26	25.89	25.51	25.12	24.73	24.32	23.91	23.49	23.06	22.62	22.17	21.71	21.25	20.79	20.32
43	31.81	42.74	4.68	27.13	26.73	26.33	25.91	25.49	25.06	24.62	24.17	23.70	23.23	22.75	22.27	21.78	21.30	20.81
44	32.86	43.90	4.81	28.05	27.62	27.19	26.75	26.30	25.83	25.36	24.87	24.38	23.87	23.37	22.86	22.34	21.83	21.31
45	33.95	45.14	4.94	29.01	28.55	28.09	27.62	27.13	26.63	26.12	25.60	25.07	24.54	24.00	23.46	22.93	22.38	21.83
46	35.10	46.46	5.09	30.01	29.53	29.03	28.52	27.99	27.46	26.91	26.35	25.79	25.23	24.67	24.10	23.53	22.95	22.37
47	36.31	47.82	5.24	31.08	30.55	30.02	29.46	28.90	28.32	27.74	27.15	26.56	25.96	25.36	24.77	24.16	23.54	22.92
48	37.59	49.28	5.39	32.19	31.62	31.04	30.45	29.84	29.23	28.61	27.98	27.35	26.72	26.09	25.45	24.81	24.15	23.50
49	38.94	50.82	5.56	33.38	32.77	32.14	31.50	30.85	30.19	29.53	28.87	28.21	27.54	26.87	26.18	25.49	24.81	24.12
50	40.39	52.40	5.74	34.65	33.99	33.31	32.62	31.93	31.23	30.53	29.83	29.13	28.41	27.69	26.96	26.23	25.51	24.79
51	41.92	54.04	5.92	36.01	35.29	34.56	33.83	33.09	32.35	31.60	30.86	30.10	29.33	28.56	27.79	27.02	26.27	25.51
52	43.55	55.76	6.10	37.44	36.67	35.89	35.11	34.32	33.53	32.74	31.94	31.12	30.31	29.49	28.67	27.87	27.07	26.28
53	45.26	57.60	6.31	38.96	38.13	37.30	36.46	35.62	34.78	33.93	33.06	32.20	31.33	30.46	29.61	28.76	27.91	27.07
54	47.07	59.50	6.51	40.56	39.67	38.79	37.89	37.00	36.09	35.17	34.25	33.32	32.40	31.49	30.59	29.69	28.80	27.89
55	48.98	61.48	6.73	42.25	41.30	40.35	39.40	38.43	37.45	36.47	35.48	34.50	33.54	32.58	31.62	30.66	29.70	28.73
56	50.97	63.62	6.96	44.01	42.99	41.98	40.95	39.91	38.86	37.81	36.76	35.73	34.71	33.69	32.67	31.65	30.62	29.58
57	53.07	65.80	7.20	45.86	44.78	43.68	42.57	41.45	40.33	39.22	38.12	37.03	35.94	34.85	33.76	32.66	31.55	30.43
58	55.27	68.08	7.45	47.82	46.65	45.46	44.26	43.07	41.88	40.70	39.54	38.38	37.22	36.05	34.88	33.69	32.50	31.31
59	57.62	70.48	7.72	49.90	48.63	47.36	46.08	44.81	43.55	42.30	41.06	39.82	38.57	37.31	36.04	34.77	33.49	32.24
60	60.00	73.06	8.00	52.00	50.63	49.27	47.91	46.56	45.23	43.90	42.57	41.24	39.90	38.54	37.18	35.81	34.47	33.14
61	60.00	75.70	8.29	51.71	50.32	48.93	47.56	46.19	44.84	43.48	42.12	40.75	39.36	37.97	36.58	35.20	33.84	32.49
62	60.00	78.54	8.60	51.40	49.98	48.58	47.19	45.81	44.42	43.03	41.63	40.21	38.79	37.36	35.96	34.57	33.19	31.82
63	60.00	81.44	8.92	51.08	49.65	48.23	46.81	45.40	43.97	42.54	41.09	39.64	38.19	36.75	35.33	33.92	32.52	31.14
64	60.00	84.52	9.25	50.75	49.29	47.85	46.40	44.94	43.48	42.00	40.52	39.03	37.56	36.11	34.67	33.24	31.83	30.44
65	60.00	87.76	9.61	50.39	48.91	47.43	45.95	44.45	42.94	41.42	39.90	38.40	36.92	35.44	33.98	32.54	31.12	29.73
66	60.00	91.94	10.07	49.93	48.42	46.91	45.38	43.83	42.29	40.73	39.20	37.69	36.18	34.69	33.22	31.76	30.35	28.97
67	60.00	96.30	10.54	49.46	47.91	46.35	44.77	43.19	41.60	40.04	38.49	36.96	35.43	33.93	32.44	30.99	29.59	28.22
68	60.00	100.92	11.05	48.95	47.36	45.75	44.13	42.51	40.91	39.33	37.76	36.21	34.67	33.15	31.67	30.23	28.84	27.51
69	60.00	105.76	11.58	48.42	46.78	45.12	43.47	41.83	40.22	38.61	37.02	35.45	33.90	32.38	30.91	29.49	28.13	26.82
70	60.00	110.94	12.15	47.85	46.16	44.47	42.80	41.15	39.50	37.88	36.26	34.68	33.13	31.63	30.17	28.78	27.44	26.16

Exhibit IV

Rating Class: Male Super Preferred No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Surrender Charges

Issue Age	Initial Surrender Charge	Surrender Charge End of Year:														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
18	13.12	13.12	13.07	13.01	12.95	12.89	12.09	11.23	10.36	9.50	8.64	6.91	5.18	3.46	1.73	0.00
19	13.32	13.32	13.26	13.20	13.14	13.08	12.27	11.39	10.52	9.64	8.76	7.01	5.26	3.50	1.75	0.00
20	13.53	13.53	13.47	13.41	13.34	13.27	12.45	11.56	10.67	9.78	8.89	7.11	5.33	3.56	1.78	0.00
21	13.76	13.76	13.69	13.62	13.55	13.48	12.63	11.73	10.83	9.92	9.02	7.22	5.41	3.61	1.80	0.00
22	14.00	14.00	13.93	13.86	13.78	13.75	12.83	11.91	11.00	10.08	9.16	7.33	5.50	3.66	1.83	0.00
23	14.27	14.27	14.19	14.12	14.04	13.98	13.04	12.11	11.18	10.25	9.32	7.46	5.59	3.73	1.86	0.00
24	14.56	14.56	14.48	14.40	14.32	14.21	13.26	12.31	11.36	10.42	9.47	7.58	5.68	3.79	1.89	0.00
25	14.89	14.89	14.81	14.72	14.63	14.47	13.50	12.54	11.57	10.61	9.64	7.71	5.78	3.86	1.93	0.00
26	15.16	15.16	15.07	14.97	14.87	14.74	13.75	12.77	11.79	10.80	9.82	7.86	5.89	3.93	1.96	0.00
27	15.46	15.46	15.36	15.25	15.14	15.03	14.02	13.02	12.02	11.02	10.02	8.02	6.01	4.01	2.00	0.00
28	15.76	15.76	15.65	15.54	15.42	15.34	14.31	13.29	12.27	11.24	10.22	8.18	6.13	4.09	2.04	0.00
29	16.09	16.09	15.98	15.86	15.73	15.61	14.61	13.57	12.52	11.48	10.44	8.35	6.26	4.18	2.09	0.00
30	16.44	16.44	16.32	16.19	16.06	15.92	14.94	13.87	12.80	11.74	10.67	8.54	6.40	4.27	2.13	0.00
31	16.81	16.81	16.68	16.54	16.40	16.25	15.28	14.19	13.10	12.01	10.92	8.74	6.55	4.37	2.18	0.00
32	17.20	17.20	17.06	16.91	16.76	16.60	15.65	14.53	13.41	12.29	11.18	8.94	6.71	4.47	2.24	0.00
33	17.61	17.61	17.46	17.31	17.14	16.98	16.03	14.88	13.74	12.59	11.45	9.16	6.87	4.58	2.29	0.00
34	18.05	18.05	17.89	17.72	17.55	17.37	16.44	15.27	14.09	12.92	11.74	9.39	7.04	4.70	2.35	0.00
35	18.51	18.51	18.34	18.16	17.97	17.78	16.86	15.66	14.45	13.25	12.04	9.63	7.22	4.82	2.41	0.00
36	18.99	18.99	18.80	18.61	18.41	18.21	17.32	16.08	14.84	13.61	12.37	9.90	7.42	4.95	2.47	0.00
37	19.50	19.50	19.30	19.09	18.88	18.66	17.80	16.53	15.26	13.99	12.72	10.18	7.63	5.09	2.54	0.00
38	20.03	20.03	19.81	19.59	19.37	19.13	18.31	17.00	15.69	14.38	13.08	10.46	7.85	5.23	2.62	0.00
39	20.59	20.59	20.36	20.12	19.88	19.63	18.86	17.51	16.16	14.82	13.47	10.78	8.08	5.39	2.69	0.00
40	21.18	21.18	20.93	20.68	20.42	20.15	19.42	18.03	16.64	15.26	13.87	11.10	8.32	5.55	2.77	0.00
41	21.79	21.79	21.53	21.26	20.98	20.70	20.02	18.59	17.16	15.73	14.30	11.44	8.58	5.72	2.86	0.00
42	22.43	22.43	22.15	21.86	21.56	21.26	20.65	19.17	17.70	16.22	14.75	11.80	8.85	5.90	2.95	0.00
43	23.11	23.11	22.80	22.49	22.18	21.85	21.32	19.80	18.28	16.75	15.23	12.18	9.14	6.09	3.05	0.00
44	23.81	23.81	23.49	23.16	22.82	22.46	22.04	20.47	18.89	17.32	15.74	12.59	9.44	6.30	3.15	0.00
45	24.55	24.55	24.21	23.85	23.48	23.11	22.71	21.17	19.54	17.91	16.28	13.02	9.77	6.51	3.26	0.00
46	25.33	25.33	24.96	24.58	24.18	23.77	23.35	21.90	20.22	18.53	16.85	13.48	10.11	6.74	3.37	0.00
47	26.15	26.15	25.75	25.33	24.90	24.46	24.01	22.69	20.95	19.20	17.46	13.97	10.48	6.98	3.49	0.00
48	27.01	27.01	26.57	26.12	25.66	25.19	24.71	23.49	21.68	19.88	18.07	14.46	10.84	7.23	3.61	0.00
49	27.93	27.93	27.46	26.97	26.48	25.97	25.45	24.24	22.37	20.51	18.64	14.91	11.18	7.46	3.73	0.00
50	28.91	28.91	28.40	27.88	27.34	26.80	26.24	25.05	23.12	21.20	19.27	15.42	11.56	7.71	3.85	0.00
51	29.94	29.94	29.39	28.82	28.25	27.66	27.07	25.91	23.92	21.92	19.93	15.94	11.96	7.97	3.99	0.00
52	31.03	31.03	30.44	29.83	29.22	28.59	27.96	26.84	24.78	22.71	20.65	16.52	12.39	8.26	4.13	0.00
53	32.20	32.20	31.56	30.90	30.24	29.57	28.89	27.83	25.69	23.55	21.41	17.13	12.85	8.56	4.28	0.00
54	33.43	33.43	32.74	32.04	31.33	30.60	29.86	28.86	26.64	24.42	22.20	17.76	13.32	8.88	4.44	0.00
55	34.75	34.75	34.01	33.25	32.48	31.69	30.89	29.94	27.64	25.33	23.03	18.42	13.82	9.21	4.61	0.00
56	36.17	36.17	35.37	34.55	33.62	32.91	32.00	30.65	28.71	26.30	23.91	19.13	14.35	9.56	4.78	0.00
57	37.68	37.68	36.80	35.91	33.96	33.31	32.63	31.36	29.78	27.33	24.84	19.87	14.90	9.94	4.97	0.00
58	39.26	39.26	38.31	37.01	34.30	33.71	33.08	32.07	30.85	28.38	25.80	20.64	15.48	10.32	5.16	0.00
59	40.95	40.95	39.92	38.00	34.64	34.11	33.53	32.78	31.92	29.54	26.86	21.49	16.12	10.74	5.37	0.00
60	42.78	42.78	41.67	39.00	35.00	34.50	34.00	33.50	33.00	30.78	27.98	22.38	16.79	11.19	5.60	0.00
61	44.71	44.71	43.50	40.80	36.25	35.80	35.20	34.60	34.00	31.99	29.18	23.34	17.51	11.67	5.84	0.00
62	46.76	46.76	45.46	42.60	37.50	37.10	36.40	35.70	35.00	33.20	30.46	24.37	18.28	12.18	6.09	0.00
63	48.55	48.55	47.18	44.40	38.75	38.40	37.60	36.80	36.00	34.41	31.78	25.42	19.07	12.71	6.36	0.00
64	50.12	50.12	48.66	46.20	40.00	39.70	38.80	37.90	37.00	35.62	33.16	26.53	19.90	13.26	6.63	0.00
65	50.12	50.12	48.58	47.02	41.25	41.00	40.00	39.00	38.00	36.82	33.48	26.78	20.09	13.39	6.70	0.00
66	49.69	49.69	48.09	46.00	39.80	39.60	37.88	37.06	36.20	35.16	32.38	26.63	19.97	13.32	6.66	0.00
67	47.83	47.83	46.29	44.00	38.35	38.20	35.76	35.12	34.40	33.50	31.28	26.37	19.78	13.18	6.59	0.00
68	45.90	45.90	44.36	42.00	36.90	36.80	33.64	33.18	32.60	31.84	30.18	26.18	19.64	13.09	6.55	0.00
69	43.97	43.97	42.43	40.00	35.45	35.40	31.52	31.24	30.80	30.18	29.08	26.00	19.50	13.00	6.50	0.00
70	42.06	42.06	40.52	38.00	34.00	33.99	29.40	29.30	29.00	28.50	28.00	25.85	19.39	12.92	6.46	0.00

Exhibit IV

Rating Class: Male Preferred No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Surrender Charges

Issue Age	Initial Surrender Charge	Surrender Charge End of Year:														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
18	13.12	13.12	13.06	13.00	12.94	12.88	12.09	11.23	10.36	9.50	8.64	6.91	5.18	3.46	1.73	0.00
19	13.31	13.31	13.25	13.19	13.13	13.07	12.27	11.39	10.52	9.64	8.76	7.01	5.26	3.50	1.75	0.00
20	13.52	13.52	13.46	13.40	13.33	13.26	12.45	11.56	10.67	9.78	8.89	7.11	5.33	3.56	1.78	0.00
21	13.75	13.75	13.68	13.61	13.54	13.47	12.63	11.73	10.83	9.92	9.02	7.22	5.41	3.61	1.80	0.00
22	13.99	13.99	13.92	13.85	13.77	13.69	12.83	11.91	11.00	10.08	9.16	7.33	5.50	3.66	1.83	0.00
23	14.26	14.26	14.18	14.10	14.02	13.98	13.04	12.11	11.18	10.25	9.32	7.46	5.59	3.73	1.86	0.00
24	14.55	14.55	14.47	14.39	14.30	14.21	13.26	12.31	11.36	10.42	9.47	7.58	5.68	3.79	1.89	0.00
25	14.88	14.88	14.80	14.71	14.62	14.47	13.50	12.54	11.57	10.61	9.64	7.71	5.78	3.86	1.93	0.00
26	15.15	15.15	15.05	14.96	14.85	14.74	13.75	12.77	11.79	10.80	9.82	7.86	5.89	3.93	1.96	0.00
27	15.44	15.44	15.34	15.24	15.13	15.03	14.02	13.02	12.02	11.02	10.02	8.02	6.01	4.01	2.00	0.00
28	15.75	15.75	15.64	15.53	15.42	15.34	14.31	13.29	12.27	11.24	10.22	8.18	6.13	4.09	2.04	0.00
29	16.07	16.07	15.96	15.84	15.72	15.59	14.61	13.57	12.52	11.48	10.44	8.35	6.26	4.18	2.09	0.00
30	16.42	16.42	16.30	16.17	16.04	15.90	14.94	13.87	12.80	11.74	10.67	8.54	6.40	4.27	2.13	0.00
31	16.79	16.79	16.66	16.53	16.38	16.24	15.28	14.19	13.10	12.01	10.92	8.74	6.55	4.37	2.18	0.00
32	17.18	17.18	17.04	16.89	16.74	16.58	15.65	14.53	13.41	12.29	11.18	8.94	6.71	4.47	2.24	0.00
33	17.59	17.59	17.44	17.28	17.12	16.95	16.03	14.88	13.74	12.59	11.45	9.16	6.87	4.58	2.29	0.00
34	18.03	18.03	17.87	17.70	17.53	17.35	16.44	15.27	14.09	12.92	11.74	9.39	7.04	4.70	2.35	0.00
35	18.49	18.49	18.31	18.13	17.95	17.76	16.86	15.66	14.45	13.25	12.04	9.63	7.22	4.82	2.41	0.00
36	18.96	18.96	18.77	18.58	18.38	18.18	17.32	16.08	14.84	13.61	12.37	9.90	7.42	4.95	2.47	0.00
37	19.46	19.46	19.27	19.06	18.85	18.63	17.80	16.53	15.26	13.99	12.72	10.18	7.63	5.09	2.54	0.00
38	19.99	19.99	19.78	19.56	19.33	19.10	18.31	17.00	15.69	14.38	13.08	10.46	7.85	5.23	2.62	0.00
39	20.54	20.54	20.31	20.08	19.83	19.58	18.86	17.51	16.16	14.82	13.47	10.78	8.08	5.39	2.69	0.00
40	21.12	21.12	20.87	20.62	20.36	20.10	19.42	18.03	16.64	15.26	13.87	11.10	8.32	5.55	2.77	0.00
41	21.73	21.73	21.47	21.20	20.92	20.64	20.02	18.59	17.16	15.73	14.30	11.44	8.58	5.72	2.86	0.00
42	22.36	22.36	22.08	21.79	21.50	21.19	20.65	19.17	17.70	16.22	14.75	11.80	8.85	5.90	2.95	0.00
43	23.03	23.03	22.73	22.42	22.11	21.78	21.32	19.80	18.28	16.75	15.23	12.18	9.14	6.09	3.05	0.00
44	23.74	23.74	23.42	23.09	22.75	22.40	22.04	20.47	18.89	17.32	15.74	12.59	9.44	6.30	3.15	0.00
45	24.48	24.48	24.14	23.78	23.41	23.04	22.65	21.17	19.54	17.91	16.28	13.02	9.77	6.51	3.26	0.00
46	25.25	25.25	24.88	24.50	24.10	23.69	23.28	21.90	20.22	18.53	16.85	13.48	10.11	6.74	3.37	0.00
47	26.07	26.07	25.66	25.25	24.82	24.38	23.93	22.69	20.95	19.20	17.46	13.97	10.48	6.98	3.49	0.00
48	26.92	26.92	26.49	26.04	25.58	25.11	24.63	23.49	21.68	19.88	18.07	14.46	10.84	7.23	3.61	0.00
49	27.83	27.83	27.36	26.88	26.38	25.88	25.36	24.24	22.37	20.51	18.64	14.91	11.18	7.46	3.73	0.00
50	28.81	28.81	28.30	27.78	27.25	26.70	26.15	25.05	23.12	21.20	19.27	15.42	11.56	7.71	3.85	0.00
51	29.86	29.86	29.31	28.74	28.17	27.59	27.00	25.91	23.92	21.92	19.93	15.94	11.96	7.97	3.99	0.00
52	30.97	30.97	30.38	29.77	29.16	28.53	27.90	26.84	24.78	22.71	20.65	16.52	12.39	8.26	4.13	0.00
53	32.15	32.15	31.51	30.86	30.20	29.53	28.84	27.83	25.69	23.55	21.41	17.13	12.85	8.56	4.28	0.00
54	33.41	33.41	32.72	32.02	31.31	30.58	29.84	28.86	26.64	24.42	22.20	17.76	13.32	8.88	4.44	0.00
55	34.75	34.75	34.01	33.25	32.48	31.69	30.89	29.94	27.64	25.33	23.03	18.42	13.82	9.21	4.61	0.00
56	36.17	36.17	35.36	34.54	33.42	32.71	31.98	30.45	28.51	26.30	23.91	19.13	14.35	9.56	4.78	0.00
57	37.67	37.67	36.79	35.90	33.56	32.91	32.23	30.96	29.38	27.33	24.84	19.87	14.90	9.94	4.97	0.00
58	39.25	39.25	38.30	37.01	33.70	33.11	32.48	31.47	30.25	28.38	25.80	20.64	15.48	10.32	5.16	0.00
59	40.94	40.94	39.91	38.00	33.84	33.31	32.73	31.98	31.12	29.54	26.86	21.49	16.12	10.74	5.37	0.00
60	42.76	42.76	41.64	39.00	34.00	33.50	33.00	32.50	32.00	30.78	27.98	22.38	16.79	11.19	5.60	0.00
61	44.69	44.69	43.48	40.88	35.50	35.00	34.40	33.80	33.20	31.99	29.18	23.34	17.51	11.67	5.84	0.00
62	46.75	46.75	45.45	42.76	37.00	36.50	35.80	35.10	34.40	33.20	30.46	24.37	18.28	12.18	6.09	0.00
63	48.53	48.53	47.18	44.64	38.50	38.00	37.20	36.40	35.60	34.41	31.78	25.42	19.07	12.71	6.36	0.00
64	50.10	50.10	48.67	46.52	40.00	39.50	38.60	37.70	36.80	35.62	33.16	26.53	19.90	13.26	6.63	0.00
65	50.12	50.12	48.58	47.02	41.20	41.00	40.00	39.00	38.00	36.82	33.48	26.78	20.09	13.39	6.70	0.00
66	49.61	49.61	47.18	45.77	40.25	39.87	38.77	37.67	36.58	35.33	32.38	26.63	19.97	13.32	6.66	0.00
67	47.53	47.53	44.21	43.14	39.00	38.74	37.54	36.34	35.16	33.84	31.28	26.37	19.78	13.18	6.59	0.00
68	45.45	45.45	41.24	40.51	37.75	37.61	36.31	35.01	33.74	32.35	30.18	26.18	19.64	13.09	6.55	0.00
69	43.37	43.37	38.27	37.88	36.50	36.48	35.08	33.68	32.32	30.86	29.08	26.00	19.50	13.00	6.50	0.00
70	41.27	41.27	35.28	35.27	35.26	35.25	33.85	32.37	30.90	29.39	27.97	25.85	19.39	12.92	6.46	0.00

Exhibit IV

Rating Class: Male Standard No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Surrender Charges

Issue Age	Initial Surrender Charge	Surrender Charge End of Year:														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
0	10.56	10.56	10.55	10.52	10.50	10.47	9.96	9.25	8.54	7.83	7.12	5.70	4.27	2.85	1.42	0.00
1	10.62	10.62	10.60	10.57	10.55	10.52	9.91	9.20	8.49	7.78	7.08	5.66	4.25	2.83	1.42	0.00
2	10.70	10.70	10.68	10.65	10.62	10.59	9.99	9.28	8.56	7.85	7.14	5.71	4.28	2.86	1.43	0.00
3	10.80	10.80	10.77	10.74	10.71	10.68	10.08	9.36	8.64	7.92	7.20	5.76	4.32	2.88	1.44	0.00
4	10.90	10.90	10.87	10.84	10.81	10.77	10.17	9.44	8.72	7.99	7.26	5.81	4.36	2.90	1.45	0.00
5	11.01	11.01	10.98	10.95	10.91	10.88	10.27	9.54	8.80	8.07	7.34	5.87	4.40	2.94	1.47	0.00
6	11.13	11.13	11.10	11.06	11.03	10.99	10.37	9.63	8.89	8.15	7.41	5.93	4.45	2.96	1.48	0.00
7	11.26	11.26	11.22	11.18	11.15	11.11	10.48	9.73	8.98	8.23	7.48	5.98	4.49	2.99	1.50	0.00
8	11.39	11.39	11.35	11.31	11.27	11.23	10.60	9.84	9.08	8.33	7.57	6.06	4.54	3.03	1.51	0.00
9	11.53	11.53	11.49	11.45	11.41	11.37	10.73	9.96	9.20	8.43	7.66	6.13	4.60	3.06	1.53	0.00
10	11.68	11.68	11.64	11.60	11.55	11.51	10.86	10.08	9.31	8.53	7.76	6.21	4.66	3.10	1.55	0.00
11	11.84	11.84	11.80	11.76	11.71	11.67	11.00	10.21	9.43	8.64	7.86	6.29	4.72	3.14	1.57	0.00
12	12.02	12.02	11.97	11.93	11.88	11.83	11.16	10.36	9.56	8.77	7.97	6.38	4.78	3.19	1.59	0.00
13	12.21	12.21	12.16	12.11	12.06	12.02	11.31	10.50	9.69	8.88	8.08	6.46	4.85	3.23	1.62	0.00
14	12.41	12.41	12.31	12.26	12.21	12.16	11.46	10.64	9.82	9.00	8.18	6.54	4.91	3.27	1.64	0.00
15	12.54	12.54	12.49	12.44	12.39	12.33	11.62	10.79	9.96	9.13	8.30	6.64	4.98	3.32	1.66	0.00
16	12.72	12.72	12.66	12.61	12.56	12.51	11.77	10.93	10.09	9.25	8.41	6.73	5.05	3.36	1.68	0.00
17	12.90	12.90	12.85	12.79	12.74	12.68	11.93	11.08	10.23	9.37	8.52	6.82	5.11	3.41	1.70	0.00
18	13.09	13.09	13.03	12.98	12.92	12.86	12.09	11.23	10.36	9.50	8.64	6.91	5.18	3.46	1.73	0.00
19	13.29	13.29	13.23	13.17	13.10	13.04	12.27	11.39	10.52	9.64	8.76	7.01	5.26	3.50	1.75	0.00
20	13.50	13.50	13.43	13.37	13.30	13.23	12.45	11.56	10.67	9.78	8.89	7.11	5.33	3.56	1.78	0.00
21	13.72	13.72	13.65	13.59	13.52	13.44	12.63	11.73	10.83	9.92	9.02	7.22	5.41	3.61	1.80	0.00
22	13.96	13.96	13.89	13.82	13.75	13.67	12.83	11.91	11.00	10.08	9.16	7.33	5.50	3.66	1.83	0.00
23	14.23	14.23	14.16	14.08	14.00	13.92	13.04	12.11	11.18	10.25	9.32	7.46	5.59	3.73	1.86	0.00
24	14.52	14.52	14.45	14.36	14.28	14.21	13.26	12.31	11.36	10.42	9.47	7.58	5.68	3.79	1.89	0.00
25	14.86	14.86	14.77	14.68	14.59	14.50	13.50	12.54	11.57	10.61	9.64	7.71	5.78	3.86	1.93	0.00
26	15.11	15.11	15.02	14.92	14.82	14.74	13.75	12.77	11.79	10.80	9.82	7.86	5.89	3.93	1.96	0.00
27	15.41	15.41	15.31	15.21	15.10	15.03	14.02	13.02	12.02	11.02	10.02	8.02	6.01	4.01	2.00	0.00
28	15.72	15.72	15.61	15.50	15.39	15.27	14.31	13.29	12.27	11.24	10.22	8.18	6.13	4.09	2.04	0.00
29	16.04	16.04	15.93	15.81	15.69	15.56	14.61	13.57	12.52	11.48	10.44	8.35	6.26	4.18	2.09	0.00
30	16.39	16.39	16.27	16.14	16.01	15.87	14.94	13.87	12.80	11.74	10.67	8.54	6.40	4.27	2.13	0.00
31	16.75	16.75	16.62	16.49	16.34	16.20	15.28	14.19	13.10	12.01	10.92	8.74	6.55	4.37	2.18	0.00
32	17.14	17.14	17.00	16.85	16.70	16.54	15.65	14.53	13.41	12.29	11.18	8.94	6.71	4.47	2.24	0.00
33	17.55	17.55	17.40	17.24	17.08	16.91	16.03	14.88	13.74	12.59	11.45	9.16	6.87	4.58	2.29	0.00
34	17.98	17.98	17.82	17.65	17.48	17.30	16.44	15.27	14.09	12.92	11.74	9.39	7.04	4.70	2.35	0.00
35	18.44	18.44	18.26	18.08	17.90	17.71	16.86	15.66	14.45	13.25	12.04	9.63	7.22	4.82	2.41	0.00
36	18.91	18.91	18.72	18.53	18.34	18.13	17.32	16.08	14.84	13.61	12.37	9.90	7.42	4.95	2.47	0.00
37	19.41	19.41	19.22	19.01	18.80	18.58	17.80	16.53	15.26	13.99	12.72	10.18	7.63	5.09	2.54	0.00
38	19.94	19.94	19.72	19.50	19.28	19.05	18.31	17.00	15.69	14.38	13.08	10.46	7.85	5.23	2.62	0.00
39	20.49	20.49	20.26	20.02	19.78	19.53	18.86	17.51	16.16	14.82	13.47	10.78	8.08	5.39	2.69	0.00
40	21.06	21.06	20.82	20.56	20.31	20.04	19.42	18.03	16.64	15.26	13.87	11.10	8.32	5.55	2.77	0.00
41	21.66	21.66	21.40	21.13	20.85	20.57	20.02	18.59	17.16	15.73	14.30	11.44	8.58	5.72	2.86	0.00
42	22.29	22.29	22.01	21.72	21.43	21.13	20.65	19.17	17.70	16.22	14.75	11.80	8.85	5.90	2.95	0.00
43	22.96	22.96	22.66	22.35	22.03	21.71	21.32	19.80	18.28	16.75	15.23	12.18	9.14	6.09	3.05	0.00
44	23.65	23.65	23.33	23.00	22.67	22.32	21.96	20.47	18.89	17.32	15.74	12.59	9.44	6.30	3.15	0.00
45	24.39	24.39	24.04	23.69	23.33	22.95	22.56	21.17	19.54	17.91	16.28	13.02	9.77	6.51	3.26	0.00
46	25.16	25.16	24.79	24.41	24.01	23.61	23.19	21.90	20.22	18.53	16.85	13.48	10.11	6.74	3.37	0.00
47	25.98	25.98	25.57	25.16	24.74	24.30	23.85	22.69	20.95	19.20	17.46	13.97	10.48	6.98	3.49	0.00
48	26.83	26.83	26.40	25.95	25.49	25.02	24.54	23.49	21.68	19.88	18.07	14.46	10.84	7.23	3.61	0.00
49	27.74	27.74	27.27	26.79	26.29	25.79	25.27	24.24	22.37	20.51	18.64	14.91	11.18	7.46	3.73	0.00
50	28.72	28.72	28.21	27.69	27.16	26.62	26.07	25.05	23.12	21.20	19.27	15.42	11.56	7.71	3.85	0.00
51	29.75	29.75	29.21	28.65	28.07	27.49	26.91	25.91	23.92	21.92	19.93	15.94	11.96	7.97	3.99	0.00
52	30.87	30.87	30.27	29.67	29.06	28.44	27.80	26.84	24.78	22.71	20.65	16.52	12.39	8.26	4.13	0.00
53	32.04	32.04	31.40	30.75	30.09	29.42	28.74	27.83	25.69	23.55	21.41	17.13	12.85	8.56	4.28	0.00
54	33.29	33.29	32.60	31.90	31.19	30.47	29.73	28.86	26.64	24.42	22.20	17.76	13.32	8.88	4.44	0.00
55	34.61	34.61	33.87	33.12	32.00	31.56	30.77	29.94	27.64	25.33	23.03	18.42	13.82	9.21	4.61	0.00
56	36.02	36.02	35.22	34.41	32.88	32.36	31.69	30.25	28.31	26.30	23.91	19.13	14.35	9.56	4.78	0.00
57	37.51	37.51	36.64	35.55	32.76	32.33	31.77	30.56	28.98	27.33	24.84	19.87	14.90	9.94	4.97	0.00
58	39.08	39.08	38.14	36.37	32.64	32.30	31.85	30.87	29.65	28.38	25.80	20.64	15.48	10.32	5.16	0.00
59	40.76	40.76	39.73	37.19	32.52	32.27	31.93	31.18	30.32	29.54	26.86	21.49	16.12	10.74	5.37	0.00
60	42.56	42.56	41.45	38.00	32.40	32.25	32.00	31.00	30.78	29.98	27.98	22.38	16.79	11.19	5.60	0.00
61	44.49	44.49	43.28	40.00	34.12	33.90	33.60	33.00	32.40	32.10	29.18	23.34	17.51	11.67	5.84	0.00
62	46.55	46.55	45.25	42.00	35.84	35.55	35.20	34.50	33.80	33.51	30.46	24.37	18.28	12.18	6.09	0.00
63	48.33	48.33	46.99	44.00	37.56	37.20	36.80	36.00	35.20	34.95	31.78	25.42	19.07	12.71	6.36	0.00
64	49.89	49.89	48.47	46.00	39.28	38.85	38.40	37.50	36.60	36.48	33.16	26.53	19.90	13.26	6.63	0.00
65	49.91	49.91	48.37	46.82	41.00	40.50	40.00	39.00	38.00	36.82	33.48	26.78	20.09	13.39	6.70	0.00
66	49.27	49.27	47.15	45.40	39.72	39.32	37.50	36.69	35.89	35.22	32.27	26.63	19.97	13.32	6.66	0.00
67	47.07	47.07	44.36	42.80	38.44	38.14	35.00	34.38	33.78	33.62	31.06	26.37	19.78	13.18	6.59	0.00
68	44.87	44.87	41.57	40.20	37.16	36.96	32.50	32.07	31.67	30.25	29.85	26.18	19.64	13.09	6.55	0.00
69	42.67	42.67	38.78	37.60	35.88	35.78	30.00	29.76	29.56	29.25	28.64	26.00	19.50	13.00	6.50	0.00
70	40.48	40.48	36.00	35.00	34.60	34.58	27.48	27.47	27.46	27.45	27.43	25.85	19.39	12.92	6.46	0.00

Exhibit IV

Rating Class: Male Preferred Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Surrender Charges

Issue Age	Initial Surrender Charge	Surrender Charge End of Year:														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
18	14.70	14.70	14.62	14.53	14.44	14.35	13.56	12.59	11.62	10.65	9.68	7.74	5.81	3.87	1.94	0.00
19	14.97	14.97	14.88	14.79	14.61	14.61	13.78	12.80	11.81	10.83	9.84	7.87	5.90	3.94	1.97	0.00
20	15.25	15.25	15.16	15.07	14.97	14.87	14.01	13.01	12.01	11.01	10.01	8.01	6.01	4.00	2.00	0.00
21	15.55	15.55	15.45	15.35	15.25	15.14	14.26	13.24	12.22	11.20	10.18	8.14	6.11	4.07	2.04	0.00
22	15.86	15.86	15.75	15.65	15.54	15.43	14.53	13.49	12.45	11.41	10.38	8.30	6.23	4.15	2.08	0.00
23	16.18	16.18	16.07	15.96	15.84	15.72	14.81	13.75	12.69	11.63	10.58	8.46	6.35	4.23	2.12	0.00
24	16.51	16.51	16.40	16.28	16.16	16.03	15.10	14.02	12.94	11.86	10.78	8.62	6.47	4.31	2.16	0.00
25	16.87	16.87	16.75	16.62	16.49	16.35	15.41	14.31	13.21	12.11	11.01	8.81	6.61	4.40	2.20	0.00
26	17.23	17.23	17.10	16.96	16.82	16.68	15.75	14.62	13.50	12.37	11.25	9.00	6.75	4.50	2.25	0.00
27	17.61	17.61	17.47	17.32	17.17	17.02	16.11	14.96	13.81	12.66	11.51	9.21	6.91	4.60	2.30	0.00
28	18.00	18.00	17.85	17.69	17.53	17.36	16.51	15.33	14.15	12.97	11.79	9.43	7.07	4.72	2.36	0.00
29	18.41	18.41	18.25	18.09	17.91	17.73	16.92	15.71	14.50	13.29	12.08	9.66	7.25	4.83	2.42	0.00
30	18.85	18.85	18.68	18.50	18.32	18.12	17.36	16.12	14.88	13.64	12.40	9.92	7.44	4.96	2.48	0.00
31	19.32	19.32	19.14	18.95	18.75	18.54	17.82	16.55	15.28	14.00	12.73	10.18	7.64	5.09	2.55	0.00
32	19.82	19.82	19.62	19.41	19.20	18.98	18.32	17.01	15.70	14.39	13.08	10.46	7.85	5.23	2.62	0.00
33	20.34	20.34	20.12	19.90	19.68	19.44	18.85	17.50	16.16	14.81	13.46	10.77	8.08	5.38	2.69	0.00
34	20.88	20.88	20.65	20.42	20.17	19.92	19.40	18.01	16.63	15.24	13.86	11.09	8.32	5.54	2.77	0.00
35	21.45	21.45	21.21	20.96	20.70	20.43	19.99	18.56	17.13	15.70	14.28	11.42	8.57	5.71	2.86	0.00
36	22.05	22.05	21.78	21.51	21.23	20.95	20.61	19.14	17.67	16.19	14.72	11.78	8.83	5.89	2.94	0.00
37	22.67	22.67	22.39	22.10	21.80	21.50	21.18	19.76	18.24	16.72	15.20	12.16	9.12	6.08	3.04	0.00
38	23.33	23.33	23.03	22.72	22.40	22.07	21.74	20.41	18.84	17.27	15.70	12.56	9.42	6.28	3.14	0.00
39	24.02	24.02	23.70	23.37	23.03	22.68	22.33	21.09	19.47	17.84	16.22	12.98	9.73	6.49	3.24	0.00
40	24.75	24.75	24.41	24.05	23.69	23.33	22.95	21.81	20.13	18.45	16.78	13.42	10.07	6.71	3.36	0.00
41	25.54	25.54	25.17	24.79	24.41	24.02	23.62	22.57	20.84	19.10	17.36	13.89	10.42	6.94	3.47	0.00
42	26.37	26.37	25.97	25.57	25.16	24.75	24.32	23.28	21.49	19.70	17.91	14.33	10.75	7.16	3.58	0.00
43	27.24	27.24	26.82	26.39	25.96	25.51	25.05	24.01	22.16	20.32	18.47	14.78	11.08	7.39	3.69	0.00
44	28.16	28.16	27.71	27.25	26.78	26.30	25.81	24.79	22.88	20.98	19.07	15.26	11.44	7.63	3.81	0.00
45	29.12	29.12	28.63	28.14	27.64	27.12	26.59	25.59	23.62	21.65	19.68	15.74	11.81	7.87	3.94	0.00
46	30.11	30.11	29.60	29.07	28.52	27.96	27.39	26.39	24.36	22.33	20.30	16.24	12.18	8.12	4.06	0.00
47	31.15	31.15	30.59	30.02	29.43	28.83	28.22	27.27	25.17	23.07	20.98	16.78	12.59	8.39	4.20	0.00
48	32.24	32.24	31.63	31.01	30.38	29.73	29.08	28.16	26.00	23.83	21.66	17.33	13.00	8.66	4.33	0.00
49	33.42	33.42	32.76	32.09	31.41	30.72	30.03	29.12	26.88	24.64	22.40	17.92	13.44	8.96	4.48	0.00
50	34.67	34.67	33.96	33.24	32.51	31.78	31.05	30.16	27.84	25.52	23.20	18.56	13.92	9.28	4.64	0.00
51	36.02	36.02	35.26	34.48	33.71	32.93	32.15	31.29	28.88	26.48	24.07	19.26	14.44	9.63	4.81	0.00
52	37.46	37.46	36.64	35.81	34.99	34.16	33.33	32.49	29.99	27.49	24.99	19.99	14.99	10.00	5.00	0.00
53	38.99	38.99	38.11	37.23	36.35	35.47	34.57	33.66	31.16	28.56	25.96	20.77	15.58	10.38	5.19	0.00
54	40.58	40.58	39.65	38.71	37.77	36.81	35.84	34.87	32.39	29.69	26.99	21.59	16.19	10.80	5.40	0.00
55	42.30	42.30	41.30	40.29	39.30	38.24	37.20	36.16	33.64	30.84	28.04	22.43	16.82	11.22	5.61	0.00
56	44.08	44.08	43.01	41.92	40.80	39.71	38.60	37.50	35.00	32.08	29.16	23.33	17.50	11.66	5.83	0.00
57	45.95	45.95	44.79	43.61	42.20	41.24	40.07	38.91	36.37	33.34	30.31	24.25	18.19	12.12	6.06	0.00
58	47.90	47.90	46.64	45.37	43.60	42.85	41.61	40.39	37.82	34.67	31.52	25.22	18.91	12.61	6.30	0.00
59	50.00	50.00	48.64	47.28	45.00	44.61	43.30	42.00	39.40	36.12	32.84	26.27	19.70	13.14	6.57	0.00
60	50.57	50.57	49.16	47.76	45.25	45.02	43.67	42.31	40.88	37.47	34.06	27.25	20.44	13.62	6.81	0.00
61	50.24	50.24	48.81	47.40	45.35	44.62	43.24	41.85	40.45	37.27	33.88	27.10	20.33	13.55	6.78	0.00
62	49.90	49.90	48.46	47.03	44.30	44.21	42.79	41.36	39.91	37.23	33.84	27.07	20.30	13.54	6.77	0.00
63	49.55	49.55	48.09	46.65	43.25	43.24	42.29	40.81	39.32	37.18	33.80	27.04	20.28	13.52	6.76	0.00
64	49.19	49.19	47.71	46.23	42.20	42.19	41.74	40.22	38.69	36.98	33.62	26.90	20.17	13.45	6.72	0.00
65	48.80	48.80	47.29	45.77	41.17	41.16	41.15	39.57	38.03	36.51	32.00	26.78	20.09	13.39	6.70	0.00
66	48.26	48.26	46.76	45.26	39.79	39.78	39.77	38.65	37.31	35.19	31.06	26.63	19.97	13.32	6.66	0.00
67	46.21	46.21	44.72	43.23	38.41	38.40	37.09	36.16	35.21	33.56	30.12	26.60	19.95	13.30	6.65	0.00
68	44.16	44.16	42.68	41.20	37.03	37.02	34.29	33.67	33.03	31.93	29.18	26.46	19.84	13.23	6.61	0.00
69	42.11	42.11	40.64	39.17	35.65	35.64	31.49	31.18	30.85	30.30	28.24	26.19	19.64	13.10	6.55	0.00
70	40.08	40.08	38.61	37.15	34.28	34.27	28.68	28.67	28.66	28.65	27.31	26.01	19.62	13.08	6.54	0.00

Exhibit IV

Rating Class: Male Standard Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Surrender Charges

Issue Age	Initial Surrender Charge	Surrender Charge End of Year:														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
16	14.20	14.20	14.12	14.00	13.97	13.89	13.12	12.18	11.24	10.31	9.37	7.50	5.62	3.75	1.87	0.00
17	14.41	14.41	14.33	14.25	14.17	14.08	13.33	12.38	11.43	10.47	9.52	7.62	5.71	3.81	1.90	0.00
18	14.68	14.68	14.60	14.51	14.42	14.33	13.56	12.59	11.62	10.65	9.68	7.74	5.81	3.87	1.94	0.00
19	14.95	14.95	14.86	14.77	14.68	14.59	13.78	12.80	11.81	10.83	9.84	7.87	5.90	3.94	1.97	0.00
20	15.23	15.23	15.14	15.04	14.94	14.84	14.01	13.01	12.01	11.01	10.01	8.01	6.01	4.00	2.00	0.00
21	15.53	15.53	15.43	15.33	15.22	15.12	14.26	13.24	12.22	11.20	10.18	8.14	6.11	4.07	2.04	0.00
22	15.83	15.83	15.73	15.63	15.52	15.40	14.53	13.49	12.45	11.41	10.38	8.30	6.23	4.15	2.08	0.00
23	16.15	16.15	16.04	15.93	15.81	15.69	14.81	13.75	12.69	11.63	10.58	8.46	6.35	4.23	2.12	0.00
24	16.49	16.49	16.37	16.25	16.13	16.01	15.10	14.02	12.94	11.86	10.78	8.62	6.47	4.31	2.16	0.00
25	16.84	16.84	16.72	16.59	16.46	16.33	15.41	14.31	13.21	12.11	11.01	8.81	6.61	4.40	2.20	0.00
26	17.20	17.20	17.07	16.94	16.80	16.65	15.75	14.62	13.50	12.37	11.25	9.00	6.75	4.50	2.25	0.00
27	17.57	17.57	17.43	17.29	17.14	16.98	16.11	14.96	13.81	12.66	11.51	9.21	6.91	4.60	2.30	0.00
28	17.96	17.96	17.82	17.66	17.50	17.33	16.51	15.33	14.15	12.97	11.79	9.43	7.07	4.72	2.36	0.00
29	18.38	18.38	18.22	18.05	17.88	17.70	16.92	15.71	14.50	13.29	12.08	9.66	7.25	4.83	2.42	0.00
30	18.81	18.81	18.64	18.46	18.27	18.08	17.36	16.12	14.88	13.64	12.40	9.92	7.44	4.96	2.48	0.00
31	19.28	19.28	19.09	18.90	18.70	18.50	17.82	16.55	15.28	14.00	12.73	10.18	7.64	5.09	2.55	0.00
32	19.77	19.77	19.57	19.36	19.15	18.93	18.32	17.01	15.70	14.39	13.08	10.46	7.85	5.23	2.62	0.00
33	20.28	20.28	20.06	19.84	19.62	19.38	18.85	17.50	16.16	14.81	13.46	10.77	8.08	5.38	2.69	0.00
34	20.81	20.81	20.59	20.35	20.11	19.86	19.40	18.01	16.63	15.24	13.86	11.09	8.32	5.54	2.77	0.00
35	21.38	21.38	21.13	20.88	20.62	20.36	19.99	18.56	17.13	15.70	14.28	11.42	8.57	5.71	2.86	0.00
36	21.97	21.97	21.70	21.43	21.16	20.87	20.61	19.14	17.67	16.19	14.72	11.78	8.83	5.89	2.94	0.00
37	22.59	22.59	22.31	22.02	21.73	21.42	21.11	19.76	18.24	16.72	15.20	12.16	9.12	6.08	3.04	0.00
38	23.25	23.25	22.95	22.64	22.32	22.00	21.67	20.41	18.84	17.27	15.70	12.56	9.42	6.28	3.14	0.00
39	23.95	23.95	23.62	23.29	22.96	22.61	22.26	21.09	19.47	17.84	16.22	12.98	9.73	6.49	3.24	0.00
40	24.68	24.68	24.33	23.98	23.62	23.25	22.88	21.81	20.13	18.45	16.78	13.42	10.07	6.71	3.36	0.00
41	25.47	25.47	25.10	24.72	24.34	23.95	23.55	22.57	20.84	19.10	17.36	13.89	10.42	6.94	3.47	0.00
42	26.28	26.28	25.89	25.49	25.08	24.67	24.25	23.28	21.49	19.70	17.91	14.33	10.75	7.16	3.58	0.00
43	27.15	27.15	26.73	26.30	25.87	25.43	24.97	24.01	22.16	20.32	18.47	14.78	11.08	7.39	3.69	0.00
44	28.06	28.06	27.62	27.16	26.70	26.22	25.72	24.79	22.88	20.98	19.07	15.26	11.44	7.63	3.81	0.00
45	29.02	29.02	28.54	28.05	27.55	27.03	26.50	25.59	23.62	21.65	19.68	15.74	11.81	7.87	3.94	0.00
46	30.01	30.01	29.50	28.97	28.42	27.86	27.29	26.39	24.36	22.33	20.30	16.24	12.18	8.12	4.06	0.00
47	31.06	31.06	30.50	29.93	29.34	28.74	28.13	27.27	25.17	23.07	20.98	16.78	12.59	8.39	4.20	0.00
48	32.16	32.16	31.55	30.93	30.30	29.66	29.01	28.16	26.00	23.83	21.66	17.33	13.00	8.66	4.33	0.00
49	33.32	33.32	32.67	32.00	31.32	30.64	29.95	29.12	26.88	24.64	22.40	17.92	13.44	8.96	4.48	0.00
50	34.58	34.58	33.87	33.16	32.00	31.70	30.97	30.16	27.84	25.52	23.20	18.56	13.92	9.28	4.64	0.00
51	35.92	35.92	35.16	34.39	33.62	32.84	32.06	31.29	28.88	26.48	24.07	19.26	14.44	9.63	4.81	0.00
52	37.35	37.35	36.53	35.71	34.89	34.06	33.23	32.39	29.99	27.49	24.99	19.99	14.99	10.00	5.00	0.00
53	38.87	38.87	37.99	37.12	36.24	35.36	34.46	33.55	31.16	28.56	25.96	20.77	15.58	10.38	5.19	0.00
54	40.47	40.47	39.54	38.60	37.66	36.71	35.74	34.77	32.39	29.69	26.99	21.59	16.19	10.80	5.40	0.00
55	42.16	42.16	41.16	40.16	38.20	38.12	37.08	36.04	33.64	30.84	28.04	22.43	16.82	11.22	5.61	0.00
56	43.93	43.93	42.86	41.78	39.54	39.46	38.47	37.37	35.00	32.08	29.16	23.33	17.50	11.66	5.83	0.00
57	45.78	45.78	44.63	43.45	40.88	40.80	39.92	38.77	36.37	33.34	30.31	24.25	18.19	12.12	6.06	0.00
58	47.73	47.73	46.47	45.21	42.22	42.14	41.46	40.24	37.82	34.67	31.52	25.22	18.91	12.61	6.30	0.00
59	49.80	49.80	48.45	47.10	43.56	43.48	43.13	41.83	39.40	36.12	32.84	26.27	19.70	13.14	6.57	0.00
60	50.36	50.36	48.96	47.57	44.90	44.83	43.49	42.14	40.79	37.47	34.06	27.25	20.44	13.62	6.81	0.00
61	50.03	50.03	48.60	47.20	44.34	44.26	43.06	41.68	40.28	37.27	33.88	27.10	20.33	13.55	6.78	0.00
62	49.69	49.69	48.26	46.84	43.78	43.69	42.61	41.19	39.74	37.23	33.84	27.07	20.30	13.54	6.77	0.00
63	49.34	49.34	47.89	46.45	43.22	43.12	42.11	40.63	39.15	37.18	33.80	27.04	20.28	13.52	6.76	0.00
64	48.97	48.97	47.50	46.03	42.66	42.55	41.56	40.04	38.52	36.98	33.62	26.90	20.17	13.45	6.72	0.00
65	48.58	48.58	47.08	45.57	42.10	42.00	40.95	39.39	37.86	36.34	33.00	26.78	20.09	13.39	6.70	0.00
66	47.54	47.54	46.07	44.12	41.65	41.62	38.86	37.62	36.37	34.30	31.24	26.27	19.97	13.32	6.66	0.00
67	44.98	44.98	43.54	41.15	39.24	39.19	35.21	34.28	33.34	31.78	29.48	25.76	19.95	13.30	6.65	0.00
68	42.42	42.42	41.01	38.18	36.83	36.76	31.56	30.94	30.31	29.26	27.72	25.25	19.84	13.23	6.61	0.00
69	39.86	39.86	38.48	35.21	34.42	34.33	27.91	27.60	27.28	26.74	25.96	24.74	19.64	13.10	6.55	0.00
70	37.30	37.30	35.94	32.25	32.00	31.89	24.26	24.25	24.24	24.23	24.22	24.21	19.62	13.08	6.54	0.00

Exhibit IV

Rating Class: Female Super Preferred No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Surrender Charges

Issue Age	Initial Surrender Charge	Surrender Charge End of Year:														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
18	12.50	12.50	12.40	12.35	12.29	12.17	11.35	10.54	9.73	8.92	8.11	6.49	4.87	3.24	1.62	0.00
19	12.63	12.63	12.57	12.52	12.46	12.34	11.51	10.69	9.87	9.04	8.22	6.58	4.93	3.29	1.64	0.00
20	12.82	12.82	12.76	12.70	12.64	12.52	11.68	10.85	10.01	9.18	8.34	6.67	5.00	3.34	1.67	0.00
21	13.02	13.02	12.96	12.90	12.83	12.71	11.86	11.01	10.16	9.32	8.47	6.78	5.08	3.39	1.69	0.00
22	13.23	13.23	13.16	13.10	13.03	12.91	12.04	11.18	10.32	9.46	8.60	6.88	5.16	3.44	1.72	0.00
23	13.44	13.44	13.38	13.31	13.23	13.11	12.23	11.36	10.48	9.61	8.74	6.99	5.24	3.50	1.75	0.00
24	13.68	13.68	13.60	13.53	13.46	13.33	12.44	11.55	10.66	9.77	8.88	7.10	5.33	3.55	1.78	0.00
25	13.91	13.91	13.84	13.76	13.68	13.55	12.64	11.74	10.84	9.93	9.03	7.22	5.42	3.61	1.81	0.00
26	14.17	14.17	14.09	14.00	13.92	13.80	12.88	11.96	11.04	10.12	9.20	7.36	5.52	3.68	1.84	0.00
27	14.43	14.43	14.35	14.26	14.17	14.05	13.11	12.17	11.24	10.30	9.36	7.49	5.62	3.74	1.87	0.00
28	14.71	14.71	14.62	14.52	14.43	14.32	13.36	12.41	11.45	10.50	9.54	7.63	5.72	3.82	1.91	0.00
29	15.00	15.00	14.90	14.80	14.70	14.59	13.61	12.64	11.67	10.69	9.72	7.78	5.83	3.89	1.94	0.00
30	15.31	15.31	15.20	15.10	14.99	14.89	13.89	12.90	11.91	10.91	9.92	7.94	5.95	3.97	1.98	0.00
31	15.63	15.63	15.52	15.41	15.29	15.20	14.18	13.17	12.16	11.14	10.13	8.10	6.08	4.05	2.03	0.00
32	15.97	15.97	15.85	15.73	15.61	15.53	14.49	13.45	12.42	11.38	10.35	8.28	6.21	4.14	2.07	0.00
33	16.32	16.32	16.20	16.07	15.94	15.81	14.81	13.75	12.69	11.63	10.58	8.46	6.35	4.23	2.12	0.00
34	16.69	16.69	16.56	16.42	16.29	16.14	15.15	14.07	12.99	11.90	10.82	8.66	6.49	4.33	2.16	0.00
35	17.08	17.08	16.94	16.80	16.65	16.50	15.51	14.40	13.29	12.18	11.08	8.86	6.65	4.43	2.22	0.00
36	17.49	17.49	17.34	17.19	17.03	16.87	15.88	14.75	13.61	12.48	11.34	9.07	6.80	4.54	2.27	0.00
37	17.91	17.91	17.76	17.59	17.42	17.25	16.28	15.12	13.96	12.79	11.63	9.30	6.98	4.65	2.33	0.00
38	18.36	18.36	18.19	18.01	17.83	17.65	16.69	15.50	14.31	13.11	11.92	9.54	7.15	4.77	2.38	0.00
39	18.82	18.82	18.64	18.45	18.26	18.06	17.14	15.92	14.69	13.47	12.24	9.79	7.34	4.90	2.45	0.00
40	19.32	19.32	19.12	18.92	18.72	18.50	17.60	16.34	15.08	13.83	12.57	10.06	7.54	5.03	2.51	0.00
41	19.83	19.83	19.63	19.41	19.19	18.97	18.08	16.79	15.50	14.21	12.92	10.34	7.75	5.17	2.58	0.00
42	20.37	20.37	20.15	19.92	19.69	19.44	18.59	17.26	15.93	14.60	13.28	10.62	7.97	5.31	2.66	0.00
43	20.95	20.95	20.71	20.46	20.21	19.95	19.13	17.76	16.40	15.03	13.66	10.93	8.20	5.46	2.73	0.00
44	21.54	21.54	21.29	21.03	20.76	20.48	19.68	18.27	16.87	15.46	14.06	11.25	8.44	5.62	2.81	0.00
45	22.17	22.17	21.90	21.62	21.33	21.04	20.28	18.83	17.38	15.93	14.48	11.58	8.69	5.79	2.90	0.00
46	22.81	22.81	22.52	22.22	21.92	21.60	20.91	19.42	17.92	16.43	14.94	11.95	8.96	5.98	2.99	0.00
47	23.49	23.49	23.18	22.86	22.53	22.20	21.56	20.02	18.48	16.94	15.40	12.32	9.24	6.16	3.08	0.00
48	24.21	24.21	23.87	23.53	23.18	22.83	22.26	20.67	19.08	17.49	15.90	12.72	9.54	6.36	3.18	0.00
49	24.96	24.96	24.60	24.24	23.87	23.49	23.01	21.37	19.72	18.08	16.44	13.15	9.86	6.58	3.29	0.00
50	25.76	25.76	25.38	24.99	24.59	24.18	23.80	22.10	20.40	18.70	17.00	13.60	10.20	6.80	3.40	0.00
51	26.57	26.57	26.16	25.75	25.32	24.89	24.45	22.86	21.10	19.34	17.58	14.06	10.55	7.03	3.52	0.00
52	27.44	27.44	27.00	26.56	26.11	25.65	25.18	23.68	21.86	20.04	18.22	14.58	10.93	7.29	3.64	0.00
53	28.35	28.35	27.88	27.41	26.93	26.43	25.93	24.55	22.66	20.77	18.88	15.10	11.33	7.55	3.78	0.00
54	29.31	29.31	28.81	28.30	27.79	27.26	26.73	25.47	23.51	21.55	19.59	15.67	11.75	7.84	3.92	0.00
55	30.32	30.32	29.79	29.24	28.69	28.13	27.55	26.44	24.40	22.37	20.34	16.27	12.20	8.14	4.07	0.00
56	31.42	31.42	30.84	30.26	29.67	29.06	28.45	27.43	25.32	23.21	21.10	16.88	12.66	8.44	4.22	0.00
57	32.56	32.56	31.94	31.31	30.68	30.03	29.37	28.38	26.20	24.01	21.83	17.46	13.10	8.73	4.37	0.00
58	33.78	33.78	33.12	32.44	31.76	31.06	30.35	29.38	27.12	24.86	22.60	18.08	13.56	9.04	4.52	0.00
59	35.06	35.06	34.35	33.62	32.88	32.13	31.36	30.42	28.08	25.74	23.40	18.72	14.04	9.36	4.68	0.00
60	36.41	36.41	35.64	34.85	33.50	33.24	32.42	31.50	29.08	26.65	24.23	19.38	14.54	9.69	4.85	0.00
61	37.82	37.82	36.99	36.15	35.10	34.41	33.52	32.65	30.14	27.63	25.12	20.10	15.07	10.05	5.02	0.00
62	39.32	39.32	38.42	37.51	35.95	35.64	34.68	33.71	31.27	28.66	26.06	20.85	15.64	10.42	5.21	0.00
63	40.92	40.92	39.94	38.95	36.80	36.42	35.82	34.85	32.46	29.75	27.05	21.64	16.23	10.82	5.41	0.00
64	42.60	42.60	41.54	40.47	37.65	37.20	36.67	36.05	33.69	30.88	28.08	22.46	16.85	11.23	5.62	0.00
65	44.42	44.42	43.27	42.11	38.50	38.00	37.50	37.00	35.00	32.09	29.17	23.34	17.50	11.67	5.83	0.00
66	44.66	44.66	43.50	42.33	38.25	37.60	35.94	35.54	33.93	31.60	29.27	23.88	17.91	11.94	5.97	0.00
67	43.75	43.75	42.56	41.37	38.00	37.20	34.38	34.08	32.86	31.11	29.37	24.42	18.32	12.21	6.11	0.00
68	42.84	42.84	41.62	40.41	37.75	36.80	32.82	32.62	31.79	30.62	29.47	24.96	18.73	12.48	6.25	0.00
69	41.93	41.93	40.68	39.45	37.50	36.40	31.26	31.16	30.72	30.13	29.57	25.50	19.14	12.75	6.39	0.00
70	41.00	41.00	39.76	38.51	37.26	36.00	29.69	29.68	29.67	29.66	29.65	26.06	19.55	13.03	6.52	0.00

Exhibit IV

Rating Class: Female Preferred No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Surrender Charges

Issue Age	Initial Surrender Charge	Surrender Charge End of Year:														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
18	12.44	12.44	12.39	12.34	12.28	12.17	11.35	10.54	9.73	8.92	8.11	6.49	4.87	3.24	1.62	0.00
19	12.62	12.62	12.57	12.51	12.46	12.34	11.51	10.69	9.87	9.04	8.22	6.58	4.93	3.29	1.64	0.00
20	12.81	12.81	12.75	12.70	12.63	12.52	11.68	10.85	10.01	9.18	8.34	6.67	5.00	3.34	1.67	0.00
21	13.01	13.01	12.95	12.88	12.82	12.71	11.86	11.01	10.16	9.32	8.47	6.78	5.08	3.39	1.69	0.00
22	13.21	13.21	13.15	13.08	13.02	12.91	12.04	11.18	10.32	9.46	8.60	6.88	5.16	3.44	1.72	0.00
23	13.43	13.43	13.37	13.30	13.23	13.11	12.23	11.36	10.48	9.61	8.74	6.99	5.24	3.50	1.75	0.00
24	13.66	13.66	13.59	13.51	13.44	13.33	12.44	11.55	10.66	9.77	8.88	7.10	5.33	3.55	1.78	0.00
25	13.90	13.90	13.83	13.75	13.67	13.55	12.64	11.74	10.84	9.93	9.03	7.22	5.42	3.61	1.81	0.00
26	14.15	14.15	14.07	13.99	13.90	13.80	12.88	11.96	11.04	10.12	9.20	7.36	5.52	3.68	1.84	0.00
27	14.41	14.41	14.33	14.24	14.15	14.05	13.11	12.17	11.24	10.30	9.36	7.49	5.62	3.74	1.87	0.00
28	14.69	14.69	14.60	14.51	14.41	14.32	13.36	12.41	11.45	10.50	9.54	7.63	5.72	3.82	1.91	0.00
29	14.98	14.98	14.89	14.79	14.69	14.59	13.61	12.64	11.67	10.69	9.72	7.78	5.83	3.89	1.94	0.00
30	15.29	15.29	15.19	15.08	14.97	14.89	13.89	12.90	11.91	10.91	9.92	7.94	5.95	3.97	1.98	0.00
31	15.61	15.61	15.50	15.39	15.27	15.20	14.18	13.17	12.16	11.14	10.13	8.10	6.08	4.05	2.03	0.00
32	15.95	15.95	15.83	15.71	15.59	15.46	14.49	13.45	12.42	11.38	10.35	8.28	6.21	4.14	2.07	0.00
33	16.30	16.30	16.17	16.05	15.92	15.78	14.81	13.75	12.69	11.63	10.58	8.46	6.35	4.23	2.12	0.00
34	16.67	16.67	16.54	16.41	16.27	16.12	15.15	14.07	12.99	11.90	10.82	8.66	6.49	4.33	2.16	0.00
35	17.06	17.06	16.92	16.78	16.63	16.48	15.51	14.40	13.29	12.18	11.08	8.86	6.65	4.43	2.22	0.00
36	17.46	17.46	17.31	17.16	17.00	16.84	15.88	14.75	13.61	12.48	11.34	9.07	6.80	4.54	2.27	0.00
37	17.88	17.88	17.73	17.56	17.39	17.22	16.28	15.12	13.96	12.79	11.63	9.30	6.98	4.65	2.33	0.00
38	18.33	18.33	18.16	17.98	17.80	17.62	16.69	15.50	14.31	13.11	11.92	9.54	7.15	4.77	2.38	0.00
39	18.79	18.79	18.61	18.42	18.23	18.03	17.14	15.92	14.69	13.47	12.24	9.79	7.34	4.90	2.45	0.00
40	19.27	19.27	19.08	18.88	18.68	18.46	17.60	16.34	15.08	13.83	12.57	10.06	7.54	5.03	2.51	0.00
41	19.79	19.79	19.58	19.37	19.15	18.92	18.08	16.79	15.50	14.21	12.92	10.34	7.75	5.17	2.58	0.00
42	20.32	20.32	20.10	19.87	19.64	19.39	18.59	17.26	15.93	14.60	13.28	10.62	7.97	5.31	2.66	0.00
43	20.89	20.89	20.65	20.41	20.15	19.90	19.13	17.76	16.40	15.03	13.66	10.93	8.20	5.46	2.73	0.00
44	21.48	21.48	21.22	20.96	20.69	20.42	19.68	18.27	16.87	15.46	14.06	11.25	8.44	5.62	2.81	0.00
45	22.10	22.10	21.82	21.55	21.26	20.97	20.28	18.83	17.38	15.93	14.48	11.58	8.69	5.79	2.90	0.00
46	22.74	22.74	22.45	22.15	21.84	21.53	20.91	19.42	17.92	16.43	14.94	11.95	8.96	5.98	2.99	0.00
47	23.41	23.41	23.10	22.78	22.46	22.13	21.56	20.02	18.48	16.94	15.40	12.32	9.24	6.16	3.08	0.00
48	24.12	24.12	23.79	23.45	23.10	22.75	22.26	20.67	19.08	17.49	15.90	12.72	9.54	6.36	3.18	0.00
49	24.87	24.87	24.52	24.15	23.78	23.41	23.01	21.37	19.72	18.08	16.44	13.15	9.86	6.58	3.29	0.00
50	25.67	25.67	25.29	24.90	24.50	24.10	23.69	22.10	20.40	18.70	17.00	13.60	10.20	6.80	3.40	0.00
51	26.51	26.51	26.10	25.68	25.26	24.83	24.39	22.86	21.10	19.34	17.58	14.06	10.55	7.03	3.52	0.00
52	27.39	27.39	26.95	26.51	26.06	25.60	25.13	23.68	21.86	20.04	18.22	14.58	10.93	7.29	3.64	0.00
53	28.32	28.32	27.85	27.38	26.89	26.40	25.90	24.55	22.66	20.77	18.88	15.10	11.33	7.55	3.78	0.00
54	29.29	29.29	28.79	28.28	27.77	27.24	26.71	25.47	23.51	21.55	19.59	15.67	11.75	7.84	3.92	0.00
55	30.33	30.33	29.79	29.25	28.69	28.13	27.56	26.44	24.40	22.37	20.34	16.27	12.20	8.14	4.07	0.00
56	31.42	31.42	30.84	30.26	29.67	29.06	28.45	27.43	25.32	23.21	21.10	16.88	12.66	8.44	4.22	0.00
57	32.55	32.55	31.94	31.31	30.67	30.03	29.37	28.38	26.20	24.01	21.83	17.46	13.10	8.73	4.37	0.00
58	33.77	33.77	33.11	32.44	31.75	31.05	30.34	29.38	27.12	24.86	22.60	18.08	13.56	9.04	4.52	0.00
59	35.05	35.05	34.34	33.61	32.87	32.12	31.35	30.42	28.08	25.74	23.40	18.72	14.04	9.36	4.68	0.00
60	36.39	36.39	35.62	34.84	33.50	33.23	32.41	31.50	29.08	26.65	24.23	19.38	14.54	9.69	4.85	0.00
61	37.81	37.81	36.98	36.14	34.70	34.40	33.51	32.30	30.14	27.63	25.12	20.10	15.07	10.05	5.02	0.00
62	39.32	39.32	38.42	37.50	35.15	34.95	34.36	33.10	31.27	28.66	26.06	20.85	15.64	10.42	5.21	0.00
63	40.92	40.92	39.94	38.95	35.60	35.39	34.91	33.90	32.46	29.75	27.05	21.64	16.23	10.82	5.41	0.00
64	42.60	42.60	41.54	40.47	36.05	35.83	35.46	34.70	33.69	30.88	28.08	22.46	16.85	11.23	5.62	0.00
65	44.42	44.42	43.28	42.11	36.50	36.25	36.00	35.50	35.00	32.09	29.17	23.34	17.50	11.67	5.83	0.00
66	44.66	44.66	43.51	42.10	36.64	36.22	34.68	34.28	33.87	31.54	29.21	23.88	17.91	11.94	5.97	0.00
67	43.75	43.75	42.57	41.20	36.78	36.19	33.36	33.06	32.74	30.99	29.25	24.42	18.32	12.21	6.11	0.00
68	42.84	42.84	41.63	40.30	36.92	36.16	32.04	31.84	31.61	30.44	29.29	24.96	18.73	12.48	6.25	0.00
69	41.93	41.93	40.69	39.40	37.06	36.13	30.72	30.62	30.48	29.89	29.33	25.50	19.14	12.75	6.39	0.00
70	41.00	41.00	39.76	38.51	37.21	36.08	29.39	29.38	29.37	29.36	29.35	26.06	19.55	13.03	6.52	0.00

Exhibit IV

Rating Class: Female Standard No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Surrender Charges

Issue Age	Initial Surrender Charge	Surrender Charge End of Year:														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
0	10.14	10.14	10.13	10.11	10.09	10.06	9.52	8.84	8.16	7.48	6.80	5.44	4.08	2.72	1.36	0.00
1	10.21	10.21	10.19	10.17	10.14	10.12	9.51	8.83	8.15	7.47	6.79	5.43	4.07	2.72	1.36	0.00
2	10.28	10.28	10.26	10.24	10.21	10.19	9.57	8.89	8.20	7.52	6.84	5.47	4.10	2.74	1.37	0.00
3	10.36	10.36	10.34	10.31	10.29	10.26	9.65	8.96	8.27	7.58	6.89	5.51	4.13	2.76	1.38	0.00
4	10.45	10.45	10.42	10.40	10.37	10.35	9.73	9.03	8.34	7.64	6.95	5.56	4.17	2.78	1.39	0.00
5	10.54	10.54	10.51	10.49	10.46	10.43	9.80	9.10	8.40	7.70	7.00	5.60	4.20	2.80	1.40	0.00
6	10.64	10.64	10.61	10.59	10.56	10.53	9.90	9.19	8.48	7.78	7.07	5.66	4.24	2.83	1.41	0.00
7	10.75	10.75	10.72	10.69	10.66	10.63	9.98	9.27	8.56	7.84	7.13	5.70	4.28	2.85	1.43	0.00
8	10.86	10.86	10.83	10.80	10.77	10.73	10.08	9.36	8.64	7.92	7.20	5.76	4.32	2.88	1.44	0.00
9	10.98	10.98	10.94	10.91	10.88	10.85	10.18	9.45	8.72	8.00	7.27	5.82	4.36	2.91	1.45	0.00
10	11.10	11.10	11.07	11.03	11.00	10.96	10.29	9.55	8.82	8.08	7.35	5.88	4.41	2.94	1.47	0.00
11	11.23	11.23	11.20	11.16	11.13	11.09	10.41	9.67	8.92	8.18	7.44	5.95	4.46	2.98	1.49	0.00
12	11.38	11.38	11.34	11.30	11.27	11.23	10.52	9.77	9.02	8.27	7.52	6.02	4.51	3.01	1.50	0.00
13	11.53	11.53	11.50	11.46	11.42	11.38	10.65	9.89	9.13	8.37	7.61	6.09	4.57	3.04	1.52	0.00
14	11.71	11.71	11.67	11.63	11.59	11.54	10.78	10.01	9.24	8.47	7.70	6.16	4.62	3.08	1.54	0.00
15	11.90	11.90	11.86	11.82	11.77	11.71	10.92	10.14	9.36	8.58	7.80	6.24	4.68	3.12	1.56	0.00
16	12.09	12.09	12.05	12.00	11.96	11.86	11.06	10.27	9.48	8.69	7.90	6.32	4.74	3.16	1.58	0.00
17	12.28	12.28	12.23	12.18	12.13	12.01	11.20	10.40	9.60	8.80	8.00	6.40	4.80	3.20	1.60	0.00
18	12.46	12.46	12.41	12.36	12.31	12.17	11.35	10.54	9.73	8.92	8.11	6.49	4.87	3.24	1.62	0.00
19	12.65	12.65	12.60	12.50	12.49	12.34	11.51	10.69	9.87	9.04	8.22	6.58	4.93	3.29	1.64	0.00
20	12.78	12.78	12.73	12.67	12.61	12.52	11.68	10.85	10.01	9.18	8.34	6.67	5.00	3.34	1.67	0.00
21	12.99	12.99	12.93	12.86	12.80	12.71	11.86	11.01	10.16	9.32	8.47	6.78	5.08	3.39	1.69	0.00
22	13.19	13.19	13.13	13.06	12.99	12.91	12.04	11.18	10.32	9.46	8.60	6.88	5.16	3.44	1.72	0.00
23	13.41	13.41	13.34	13.27	13.20	13.11	12.23	11.36	10.48	9.61	8.74	6.99	5.24	3.50	1.75	0.00
24	13.64	13.64	13.57	13.49	13.42	13.33	12.44	11.55	10.66	9.77	8.88	7.10	5.33	3.55	1.78	0.00
25	13.87	13.87	13.80	13.72	13.64	13.55	12.64	11.74	10.84	9.93	9.03	7.22	5.42	3.61	1.81	0.00
26	14.13	14.13	14.05	13.96	13.88	13.80	12.88	11.96	11.04	10.12	9.20	7.36	5.52	3.68	1.84	0.00
27	14.39	14.39	14.31	14.22	14.13	14.05	13.11	12.17	11.24	10.30	9.36	7.49	5.62	3.74	1.87	0.00
28	14.66	14.66	14.57	14.48	14.38	14.32	13.36	12.41	11.45	10.50	9.54	7.63	5.72	3.82	1.91	0.00
29	14.95	14.95	14.86	14.76	14.66	14.59	13.61	12.64	11.67	10.69	9.72	7.78	5.83	3.89	1.94	0.00
30	15.25	15.25	15.15	15.05	14.94	14.83	13.89	12.90	11.91	10.91	9.92	7.94	5.95	3.97	1.98	0.00
31	15.57	15.57	15.46	15.35	15.24	15.12	14.18	13.17	12.16	11.14	10.13	8.10	6.08	4.05	2.03	0.00
32	15.91	15.91	15.79	15.67	15.55	15.42	14.49	13.45	12.42	11.38	10.35	8.28	6.21	4.14	2.07	0.00
33	16.26	16.26	16.14	16.01	15.88	15.75	14.81	13.75	12.69	11.63	10.58	8.46	6.35	4.23	2.12	0.00
34	16.63	16.63	16.50	16.37	16.23	16.09	15.15	14.07	12.99	11.90	10.82	8.66	6.49	4.33	2.16	0.00
35	17.02	17.02	16.88	16.74	16.59	16.43	15.51	14.40	13.29	12.18	11.08	8.86	6.65	4.43	2.22	0.00
36	17.42	17.42	17.27	17.12	16.96	16.80	15.88	14.75	13.61	12.48	11.34	9.07	6.80	4.54	2.27	0.00
37	17.84	17.84	17.68	17.52	17.35	17.18	16.28	15.12	13.96	12.79	11.63	9.30	6.98	4.65	2.33	0.00
38	18.28	18.28	18.11	17.94	17.76	17.57	16.69	15.50	14.31	13.11	11.92	9.54	7.15	4.77	2.38	0.00
39	18.74	18.74	18.56	18.37	18.18	17.98	17.14	15.92	14.69	13.47	12.24	9.79	7.34	4.90	2.45	0.00
40	19.22	19.22	19.03	18.83	18.62	18.41	17.60	16.34	15.08	13.83	12.57	10.06	7.54	5.03	2.51	0.00
41	19.73	19.73	19.52	19.31	19.09	18.87	18.08	16.79	15.50	14.21	12.92	10.34	7.75	5.17	2.58	0.00
42	20.26	20.26	20.04	19.81	19.58	19.34	18.59	17.26	15.93	14.60	13.28	10.62	7.97	5.31	2.66	0.00
43	20.82	20.82	20.58	20.34	20.09	19.83	19.13	17.76	16.40	15.03	13.66	10.93	8.20	5.46	2.73	0.00
44	21.40	21.40	21.14	20.88	20.62	20.34	19.68	18.27	16.87	15.46	14.06	11.25	8.44	5.62	2.81	0.00
45	22.01	22.01	21.74	21.46	21.18	20.89	20.28	18.83	17.38	15.93	14.48	11.58	8.69	5.79	2.90	0.00
46	22.65	22.65	22.36	22.07	21.76	21.45	20.91	19.42	17.92	16.43	14.94	11.95	8.96	5.98	2.99	0.00
47	23.33	23.33	23.02	22.70	22.38	22.05	21.56	20.02	18.48	16.94	15.40	12.32	9.24	6.16	3.08	0.00
48	24.04	24.04	23.71	23.37	23.02	22.67	22.26	20.67	19.08	17.49	15.90	12.72	9.54	6.36	3.18	0.00
49	24.79	24.79	24.44	24.07	23.70	23.33	22.94	21.37	19.72	18.08	16.44	13.15	9.86	6.58	3.29	0.00
50	25.58	25.58	25.20	24.81	24.42	24.02	23.61	22.10	20.40	18.70	17.00	13.60	10.20	6.80	3.40	0.00
51	26.41	26.41	26.01	25.59	25.17	24.74	24.31	22.86	21.10	19.34	17.58	14.06	10.55	7.03	3.52	0.00
52	27.30	27.30	26.86	26.42	25.97	25.51	25.05	23.68	21.86	20.04	18.22	14.58	10.93	7.29	3.64	0.00
53	28.22	28.22	27.76	27.28	26.80	26.31	25.81	24.55	22.66	20.77	18.88	15.10	11.33	7.55	3.78	0.00
54	29.19	29.19	28.70	28.19	27.68	27.15	26.62	25.47	23.51	21.55	19.59	15.67	11.75	7.84	3.92	0.00
55	30.22	30.22	29.69	29.15	28.60	28.03	27.46	26.44	24.40	22.37	20.34	16.27	12.20	8.14	4.07	0.00
56	31.30	31.30	30.73	30.15	29.56	28.96	28.34	27.43	25.32	23.21	21.10	16.88	12.66	8.44	4.22	0.00
57	32.44	32.44	31.82	31.20	30.57	29.92	29.26	28.38	26.20	24.01	21.83	17.46	13.10	8.73	4.37	0.00
58	33.63	33.63	32.98	32.30	31.62	30.93	30.22	29.38	27.12	24.86	22.60	18.08	13.56	9.04	4.52	0.00
59	34.90	34.90	34.19	33.46	32.73	31.98	31.22	30.42	28.08	25.74	23.40	18.72	14.04	9.36	4.68	0.00
60	36.23	36.23	35.46	34.68	33.60	33.08	32.26	31.43	29.08	26.65	24.23	19.38	14.54	9.69	4.85	0.00
61	37.65	37.65	36.82	35.98	33.98	33.80	33.39	32.00	29.96	27.63	25.12	20.10	15.07	10.05	5.02	0.00
62	39.15	39.15	38.26	37.35	34.36	34.10	33.67	32.50	30.84	28.66	26.06	20.85	15.64	10.42	5.21	0.00
63	40.75	40.75	39.78	38.80	34.74	34.40	33.95	33.00	31.72	29.75	27.05	21.64	16.23	10.82	5.41	0.00
64	42.45	42.45	41.40	40.33	35.12	34.70	34.23	33.50	32.60	30.88	28.08	22.46	16.85	11.23	5.62	0.00
65	44.27	44.27	43.13	42.00	35.50	35.00	34.50	34.00	33.50	32.09	29.17	23.34	17.50	11.67	5.83	0.00
66	44.53	44.53	43.38	41.30	35.70	35.20	33.30	32.90	32.48	31.33	28.98	23.88	17.91	11.94	5.97	0.00
67	43.65	43.65	42.47	40.60	35.90	35.40	32.10	31.80	31.46	30.57	28.79	24.42	18.32	12.21	6.11	0.00
68	42.77	42.77	41.56	39.90	36.10	35.60	30.90	30.70	30.44	29.81	28.60	24.96	18.73	12.48	6.25	0.00
69	41.89	41.89	40.65	39.20	36.30	35.80	29.70	29.60	29.42	29.05	28.41	25.50	19.14	12.75	6.39	0.00
70	41.00	41.00	39.76	38.51	36.50	36.00	28.52	28.50	28.40	28.30	28.20	26.06	19.55	13.03	6.52	0.00

Exhibit IV

Rating Class: Female Preferred Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Surrender Charges

Issue Age	Initial Surrender Charge	Surrender Charge End of Year:														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
18	13.67	13.67	13.60	13.53	13.45	12.93	12.06	11.20	10.34	9.48	8.62	6.90	5.17	3.45	1.72	0.00
19	13.92	13.92	13.85	13.77	13.69	13.13	12.25	11.37	10.50	9.62	8.75	7.00	5.25	3.50	1.75	0.00
20	14.18	14.18	14.10	14.01	13.93	13.34	12.45	11.56	10.67	9.78	8.89	7.11	5.33	3.56	1.78	0.00
21	14.45	14.45	14.36	14.27	14.18	13.56	12.65	11.75	10.84	9.94	9.04	7.23	5.42	3.62	1.81	0.00
22	14.73	14.73	14.64	14.54	14.45	13.80	12.88	11.96	11.04	10.12	9.20	7.36	5.52	3.68	1.84	0.00
23	15.03	15.03	14.93	14.83	14.73	14.05	13.11	12.17	11.24	10.30	9.36	7.49	5.62	3.74	1.87	0.00
24	15.34	15.34	15.24	15.13	15.02	14.31	13.35	12.40	11.44	10.49	9.54	7.63	5.72	3.82	1.91	0.00
25	15.67	15.67	15.56	15.45	15.33	14.58	13.60	12.63	11.66	10.69	9.72	7.78	5.83	3.89	1.94	0.00
26	16.00	16.00	15.89	15.77	15.64	14.87	13.87	12.88	11.89	10.90	9.91	7.93	5.95	3.96	1.98	0.00
27	16.35	16.35	16.23	16.10	15.97	15.18	14.16	13.15	12.14	11.13	10.12	8.10	6.07	4.05	2.02	0.00
28	16.73	16.73	16.60	16.46	16.32	15.50	14.46	13.43	12.40	11.36	10.33	8.26	6.20	4.13	2.07	0.00
29	17.12	17.12	16.98	16.84	16.69	15.83	14.77	13.71	12.66	11.60	10.55	8.44	6.33	4.22	2.11	0.00
30	17.53	17.53	17.38	17.23	17.07	16.20	15.12	14.04	12.96	11.88	10.80	8.64	6.48	4.32	2.16	0.00
31	17.97	17.97	17.81	17.64	17.47	16.57	15.46	14.36	13.25	12.15	11.04	8.83	6.62	4.42	2.21	0.00
32	18.42	18.42	18.25	18.07	17.89	16.96	15.82	14.69	13.56	12.43	11.30	9.04	6.78	4.52	2.26	0.00
33	18.90	18.90	18.72	18.53	18.34	17.38	16.22	15.06	13.90	12.74	11.58	9.26	6.95	4.63	2.32	0.00
34	19.39	19.39	19.20	19.00	18.80	17.82	16.63	15.44	14.25	13.06	11.88	9.50	7.13	4.75	2.38	0.00
35	19.91	19.91	19.71	19.50	19.28	18.28	17.06	15.84	14.62	13.40	12.18	9.74	7.31	4.87	2.44	0.00
36	20.44	20.44	20.22	20.00	19.76	18.77	17.51	16.26	15.01	13.76	12.51	10.01	7.51	5.00	2.50	0.00
37	20.99	20.99	20.75	20.51	20.26	19.28	17.99	16.70	15.42	14.13	12.85	10.28	7.71	5.14	2.57	0.00
38	21.56	21.56	21.31	21.05	20.78	19.81	18.48	17.16	15.84	14.52	13.20	10.56	7.92	5.28	2.64	0.00
39	22.16	22.16	21.89	21.61	21.33	20.37	19.01	17.65	16.29	14.93	13.58	10.86	8.15	5.43	2.72	0.00
40	22.80	22.80	22.51	22.21	21.91	20.96	19.56	18.16	16.76	15.37	13.97	11.18	8.38	5.59	2.79	0.00
41	23.48	23.48	23.17	22.85	22.52	21.57	20.13	18.69	17.25	15.81	14.38	11.50	8.63	5.75	2.88	0.00
42	24.20	24.20	23.87	23.52	23.17	22.22	20.73	19.25	17.77	16.29	14.81	11.85	8.89	5.92	2.96	0.00
43	24.96	24.96	24.60	24.23	23.85	22.89	21.36	19.83	18.31	16.78	15.26	12.21	9.16	6.10	3.05	0.00
44	25.76	25.76	25.37	24.98	24.58	23.59	22.01	20.44	18.87	17.29	15.72	12.58	9.43	6.29	3.14	0.00
45	26.61	26.61	26.19	25.77	25.34	24.32	22.69	21.07	19.45	17.83	16.21	12.97	9.73	6.48	3.24	0.00
46	27.50	27.50	27.05	26.61	26.15	25.09	23.41	21.74	20.07	18.39	16.72	13.38	10.03	6.69	3.34	0.00
47	28.44	28.44	27.97	27.49	27.00	25.91	24.18	22.45	20.72	19.00	17.27	13.82	10.36	6.91	3.45	0.00
48	29.43	29.43	28.93	28.42	27.90	26.75	24.96	23.18	21.40	19.61	17.83	14.26	10.70	7.13	3.57	0.00
49	30.47	30.47	29.94	29.40	28.85	27.66	25.81	23.97	22.12	20.28	18.44	14.75	11.06	7.38	3.69	0.00
50	31.57	31.57	30.99	30.42	29.85	28.61	26.70	24.79	22.88	20.98	19.07	15.26	11.44	7.63	3.81	0.00
51	32.72	32.72	32.11	31.50	30.92	29.29	27.63	25.66	23.68	21.71	19.74	15.79	11.84	7.90	3.95	0.00
52	33.95	33.95	33.30	32.64	32.00	30.09	29.97	28.62	26.58	24.53	22.49	16.35	12.26	8.18	4.09	0.00
53	35.23	35.23	34.53	33.84	33.16	30.76	30.65	29.67	27.55	25.43	23.31	17.19	12.71	8.48	4.24	0.00
54	36.56	36.56	35.82	35.08	34.33	31.33	31.33	30.76	28.56	26.36	24.17	18.17	13.18	8.79	4.39	0.00
55	37.96	37.96	37.17	36.38	35.58	32.10	32.00	31.92	29.64	27.36	25.08	18.24	13.68	9.12	4.56	0.00
56	39.43	39.43	38.59	37.74	36.89	33.47	33.39	33.15	30.78	28.41	26.04	18.94	14.21	9.47	4.74	0.00
57	40.97	40.97	40.07	39.16	38.24	34.78	34.44	34.44	31.98	29.52	27.06	19.68	14.76	9.84	4.92	0.00
58	42.58	42.58	41.62	40.65	39.65	36.21	36.17	36.17	33.28	30.72	28.16	20.48	15.36	10.24	5.12	0.00
59	44.28	44.28	43.25	42.20	41.13	37.58	37.56	37.33	34.66	32.00	29.33	21.33	16.00	10.66	5.33	0.00
60	46.06	46.06	44.95	43.84	42.73	38.95	38.94	38.93	36.15	33.37	30.59	22.25	16.69	11.12	5.56	0.00
61	47.93	47.93	46.75	45.55	44.35	40.31	40.30	40.00	37.49	34.91	32.00	23.27	17.46	11.63	5.82	0.00
62	48.88	48.88	47.67	46.42	45.17	41.67	41.66	41.07	38.83	36.45	33.41	24.29	18.23	12.14	6.08	0.00
63	49.73	49.73	48.46	47.14	45.83	43.03	43.02	42.14	40.17	37.99	34.82	25.31	19.00	12.65	6.34	0.00
64	50.34	50.34	48.96	47.57	46.14	44.39	44.38	43.21	41.51	39.53	36.23	26.33	19.77	13.16	6.60	0.00
65	50.00	50.00	48.58	47.15	45.75	44.27	44.24	42.84	41.41	39.99	37.63	27.37	20.53	13.68	6.84	0.00
66	49.62	49.62	48.14	46.68	45.25	43.74	43.74	42.23	40.09	38.62	35.70	28.27	21.10	14.15	7.08	0.00
67	47.81	47.81	46.40	45.02	43.75	42.21	42.21	40.73	39.32	37.32	34.77	27.10	20.22	13.48	6.74	0.00
68	46.00	46.00	44.59	43.23	41.95	40.45	40.45	39.11	37.76	35.84	33.19	26.66	20.00	13.33	6.67	0.00
69	44.19	44.19	42.78	41.44	39.75	38.69	38.69	37.45	35.91	34.33	32.05	25.49	19.87	13.24	6.62	0.00
70	42.37	42.37	40.99	39.63	38.27	36.93	36.93	35.78	34.33	32.89	31.40	24.37	18.84	12.65	6.52	0.00

Exhibit IV

Rating Class: Female Standard Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Surrender Charges

Issue Age	Initial Surrender Charge	Surrender Charge End of Year:														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
16	13.23	13.23	13.17	13.10	13.04	12.54	11.70	10.86	10.03	9.19	8.36	6.69	5.02	3.34	1.67	0.00
17	13.47	13.47	13.35	13.28	13.21	12.73	11.88	11.03	10.18	9.33	8.48	6.78	5.09	3.39	1.70	0.00
18	13.65	13.65	13.58	13.51	13.43	12.93	12.06	11.20	10.34	9.48	8.62	6.90	5.17	3.45	1.72	0.00
19	13.90	13.90	13.82	13.74	13.66	13.13	12.25	11.37	10.50	9.62	8.75	7.00	5.25	3.50	1.75	0.00
20	14.16	14.16	14.08	13.99	13.91	13.34	12.45	11.56	10.67	9.78	8.89	7.11	5.33	3.56	1.78	0.00
21	14.43	14.43	14.34	14.25	14.16	13.56	12.65	11.75	10.84	9.94	9.04	7.23	5.42	3.62	1.81	0.00
22	14.71	14.71	14.62	14.52	14.43	13.80	12.88	11.96	11.04	10.12	9.20	7.36	5.52	3.68	1.84	0.00
23	15.00	15.00	14.91	14.81	14.70	14.05	13.11	12.17	11.24	10.30	9.36	7.49	5.62	3.74	1.87	0.00
24	15.31	15.31	15.21	15.10	14.99	14.31	13.35	12.40	11.44	10.49	9.54	7.63	5.72	3.82	1.91	0.00
25	15.63	15.63	15.52	15.41	15.29	14.58	13.60	12.63	11.66	10.69	9.72	7.78	5.83	3.89	1.94	0.00
26	15.97	15.97	15.85	15.74	15.61	14.87	13.87	12.88	11.89	10.90	9.91	7.93	5.95	3.96	1.98	0.00
27	16.32	16.32	16.20	16.07	15.94	15.18	14.16	13.15	12.14	11.13	10.12	8.10	6.07	4.05	2.02	0.00
28	16.69	16.69	16.56	16.43	16.29	15.50	14.46	13.43	12.40	11.36	10.33	8.26	6.20	4.13	2.07	0.00
29	17.08	17.08	16.94	16.80	16.65	15.83	14.77	13.71	12.66	11.60	10.55	8.44	6.33	4.22	2.11	0.00
30	17.49	17.49	17.34	17.18	17.03	16.20	15.12	14.04	12.96	11.88	10.80	8.64	6.48	4.32	2.16	0.00
31	17.91	17.91	17.75	17.59	17.42	16.57	15.46	14.36	13.25	12.15	11.04	8.83	6.62	4.42	2.21	0.00
32	18.36	18.36	18.19	18.02	17.84	16.96	15.82	14.69	13.56	12.43	11.30	9.04	6.78	4.52	2.26	0.00
33	18.83	18.83	18.65	18.46	18.27	17.38	16.22	15.06	13.90	12.74	11.58	9.26	6.95	4.63	2.32	0.00
34	19.32	19.32	19.13	18.93	18.73	17.82	16.63	15.44	14.25	13.06	11.88	9.50	7.13	4.75	2.38	0.00
35	19.82	19.82	19.62	19.41	19.19	18.28	17.06	15.84	14.62	13.40	12.18	9.74	7.31	4.87	2.44	0.00
36	20.34	20.34	20.13	19.90	19.67	18.77	17.51	16.26	15.01	13.76	12.51	10.01	7.51	5.00	2.50	0.00
37	20.89	20.89	20.65	20.41	20.16	19.28	17.99	16.70	15.42	14.13	12.85	10.28	7.71	5.14	2.57	0.00
38	21.46	21.46	21.21	20.95	20.68	19.81	18.48	17.16	15.84	14.52	13.20	10.56	7.92	5.28	2.64	0.00
39	22.07	22.07	21.80	21.52	21.23	20.37	19.01	17.65	16.29	14.93	13.58	10.86	8.15	5.43	2.72	0.00
40	22.70	22.70	22.41	22.12	21.81	20.96	19.56	18.16	16.76	15.37	13.97	11.18	8.38	5.59	2.79	0.00
41	23.38	23.38	23.07	22.75	22.42	21.57	20.13	18.69	17.25	15.81	14.38	11.50	8.63	5.75	2.88	0.00
42	24.10	24.10	23.77	23.43	23.08	22.22	20.73	19.25	17.77	16.29	14.81	11.85	8.89	5.92	2.96	0.00
43	24.86	24.86	24.50	24.14	23.76	22.89	21.36	19.83	18.31	16.78	15.26	12.21	9.16	6.10	3.05	0.00
44	25.66	25.66	25.28	24.89	24.49	23.59	22.01	20.44	18.87	17.29	15.72	12.58	9.43	6.29	3.14	0.00
45	26.51	26.51	26.10	25.68	25.20	24.32	22.69	21.07	19.45	17.83	16.21	12.97	9.73	6.48	3.24	0.00
46	27.41	27.41	26.97	26.52	26.06	25.09	23.41	21.74	20.07	18.39	16.72	13.38	10.03	6.69	3.34	0.00
47	28.35	28.35	27.88	27.40	26.92	25.91	24.18	22.45	20.72	19.00	17.27	13.82	10.36	6.91	3.45	0.00
48	29.34	29.34	28.84	28.34	27.82	26.75	24.96	23.18	21.40	19.61	17.83	14.26	10.70	7.13	3.57	0.00
49	30.39	30.39	29.85	29.31	28.77	27.66	25.81	23.97	22.12	20.28	18.44	14.75	11.06	7.38	3.69	0.00
50	31.49	31.49	30.92	30.34	29.75	28.61	26.70	24.79	22.88	20.98	19.07	15.26	11.44	7.63	3.81	0.00
51	32.64	32.64	32.03	31.42	30.80	29.61	27.63	25.66	23.68	21.71	19.74	15.79	11.84	7.90	3.95	0.00
52	33.85	33.85	33.20	32.55	31.89	30.67	28.62	26.58	24.53	22.49	20.44	16.35	12.26	8.18	4.09	0.00
53	35.12	35.12	34.43	33.73	33.03	31.79	29.67	27.55	25.43	23.31	21.19	16.95	12.71	8.48	4.24	0.00
54	36.44	36.44	35.71	34.97	34.22	32.96	30.76	28.56	26.36	24.17	21.97	17.58	13.18	8.79	4.39	0.00
55	37.83	37.83	37.05	36.26	35.00	34.20	31.92	29.64	27.36	25.08	22.80	18.24	13.68	9.12	4.56	0.00
56	39.29	39.29	38.45	37.61	36.35	35.52	33.15	30.78	28.41	26.04	23.68	18.94	14.21	9.47	4.74	0.00
57	40.82	40.82	39.92	39.02	37.70	36.91	34.44	31.98	29.52	27.06	24.60	19.68	14.76	9.84	4.92	0.00
58	42.41	42.41	41.45	40.48	39.05	38.41	35.84	33.28	30.72	28.16	25.60	20.48	15.36	10.24	5.12	0.00
59	44.10	44.10	43.07	42.03	40.40	39.94	37.33	34.66	32.00	29.33	26.66	21.33	16.00	10.66	5.33	0.00
60	45.87	45.87	44.76	43.65	41.45	41.40	38.93	36.15	33.37	30.59	27.81	22.25	16.69	11.12	5.56	0.00
61	47.74	47.74	46.56	45.36	42.49	42.48	39.96	37.45	34.91	32.00	29.09	23.27	17.46	11.63	5.82	0.00
62	48.67	48.67	47.45	46.21	43.25	43.24	40.99	38.75	36.45	33.41	30.37	24.29	18.23	12.14	6.08	0.00
63	49.52	49.52	48.24	46.93	44.01	44.00	42.02	40.05	37.99	34.82	31.65	25.31	19.00	12.65	6.34	0.00
64	50.14	50.14	48.76	47.38	44.77	44.58	43.05	41.35	39.53	36.23	32.93	26.33	19.77	13.16	6.60	0.00
65	49.80	49.80	48.38	46.95	45.54	44.09	42.66	41.24	39.83	37.63	34.21	27.37	20.53	13.68	6.84	0.00
66	48.89	48.89	47.50	45.90	43.34	43.33	40.49	39.35	38.06	35.32	32.58	27.10	20.33	13.55	6.78	0.00
67	46.57	46.57	45.20	43.42	41.14	41.13	36.89	36.04	35.07	33.01	30.95	26.96	20.22	13.48	6.74	0.00
68	44.25	44.25	42.90	40.94	38.94	38.93	33.29	32.73	32.08	30.70	29.32	26.66	20.00	13.33	6.67	0.00
69	41.93	41.93	40.60	38.46	36.74	36.73	29.69	29.42	29.09	28.39	27.69	26.49	19.87	13.24	6.62	0.00
70	39.61	39.61	38.32	36.00	34.53	34.52	26.11	26.10	26.09	26.08	26.07	26.06	19.55	13.03	6.52	0.00

Exhibit IV

Rating Class: Unisex Super Preferred No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Surrender Charges

Issue Age	Initial Surrender Charge	Surrender Charge End of Year:														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
18	13.00	13.00	12.94	12.88	12.82	12.75	11.94	11.09	10.23	9.38	8.53	6.83	5.12	3.42	1.71	0.00
19	13.18	13.18	13.12	13.06	13.00	12.93	12.12	11.25	10.39	9.52	8.65	6.92	5.19	3.46	1.73	0.00
20	13.39	13.39	13.33	13.27	13.20	13.12	12.30	11.42	10.54	9.66	8.78	7.02	5.26	3.52	1.76	0.00
21	13.61	13.61	13.54	13.48	13.41	13.33	12.48	11.59	10.70	9.80	8.91	7.13	5.34	3.57	1.78	0.00
22	13.85	13.85	13.78	13.71	13.63	13.58	12.67	11.76	10.86	9.96	9.05	7.24	5.43	3.62	1.81	0.00
23	14.10	14.10	14.03	13.96	13.88	13.81	12.88	11.96	11.04	10.12	9.20	7.37	5.52	3.68	1.84	0.00
24	14.38	14.38	14.30	14.23	14.15	14.03	13.10	12.16	11.22	10.29	9.35	7.48	5.61	3.74	1.87	0.00
25	14.68	14.68	14.60	14.51	14.42	14.29	13.33	12.38	11.42	10.47	9.52	7.61	5.71	3.81	1.91	0.00
26	14.96	14.96	14.87	14.77	14.68	14.55	13.58	12.61	11.64	10.66	9.70	7.76	5.82	3.88	1.94	0.00
27	15.25	15.25	15.15	15.05	14.95	14.83	13.84	12.85	11.86	10.88	9.89	7.91	5.93	3.96	1.97	0.00
28	15.55	15.55	15.44	15.34	15.22	15.11	14.12	13.11	12.11	11.09	10.08	8.07	6.05	4.04	2.01	0.00
29	15.87	15.87	15.76	15.65	15.52	15.41	14.41	13.38	12.35	11.32	10.30	8.24	6.17	4.12	2.06	0.00
30	16.21	16.21	16.09	15.97	15.84	15.71	14.73	13.68	12.62	11.57	10.52	8.42	6.31	4.21	2.10	0.00
31	16.57	16.57	16.45	16.31	16.18	16.04	15.06	13.99	12.91	11.84	10.76	8.61	6.46	4.31	2.15	0.00
32	16.95	16.95	16.81	16.67	16.53	16.38	15.42	14.31	13.21	12.11	11.01	8.81	6.61	4.40	2.21	0.00
33	17.35	17.35	17.21	17.06	16.90	16.74	15.79	14.65	13.53	12.40	11.28	9.02	6.77	4.51	2.26	0.00
34	17.78	17.78	17.62	17.46	17.30	17.12	16.18	15.03	13.87	12.72	11.56	9.24	6.93	4.63	2.31	0.00
35	18.22	18.22	18.06	17.89	17.71	17.52	16.59	15.41	14.22	13.04	11.85	9.48	7.11	4.74	2.37	0.00
36	18.68	18.68	18.51	18.32	18.13	17.94	17.03	15.81	14.59	13.38	12.16	9.73	7.30	4.87	2.43	0.00
37	19.18	19.18	18.99	18.79	18.59	18.38	17.50	16.25	15.00	13.75	12.50	10.00	7.50	5.00	2.50	0.00
38	19.69	19.69	19.49	19.27	19.06	18.83	17.99	16.70	15.41	14.13	12.85	10.28	7.71	5.14	2.57	0.00
39	20.23	20.23	20.01	19.79	19.56	19.32	18.52	17.19	15.87	14.55	13.22	10.58	7.93	5.29	2.64	0.00
40	20.80	20.80	20.57	20.33	20.08	19.82	19.06	17.69	16.33	14.97	13.61	10.89	8.16	5.45	2.72	0.00
41	21.39	21.39	21.14	20.89	20.62	20.35	19.63	18.23	16.83	15.43	14.02	11.22	8.41	5.61	2.80	0.00
42	22.01	22.01	21.75	21.47	21.19	20.89	20.24	18.79	17.35	15.90	14.46	11.56	8.67	5.78	2.89	0.00
43	22.66	22.66	22.38	22.08	21.78	21.47	20.88	19.39	17.90	16.41	14.92	11.93	8.95	5.96	2.99	0.00
44	23.34	23.34	23.03	22.72	22.39	22.06	21.57	20.03	18.49	16.95	15.40	12.32	9.24	6.16	3.08	0.00
45	24.06	24.06	23.73	23.39	23.04	22.68	22.22	20.70	19.11	17.51	15.92	12.73	9.55	6.37	3.19	0.00
46	24.81	24.81	24.46	24.09	23.71	23.32	22.86	21.40	19.76	18.11	16.47	13.17	9.88	6.59	3.29	0.00
47	25.60	25.60	25.22	24.83	24.42	24.00	23.52	22.16	20.46	18.75	17.05	13.64	10.23	6.82	3.41	0.00
48	26.43	26.43	26.02	25.59	25.16	24.71	24.22	22.93	21.16	19.40	17.64	14.11	10.58	7.06	3.52	0.00
49	27.31	27.31	26.87	26.41	25.94	25.46	24.96	23.67	21.84	20.02	18.20	14.56	10.92	7.28	3.64	0.00
50	28.25	28.25	27.77	27.28	26.77	26.26	25.74	24.46	22.58	20.70	18.82	15.06	11.29	7.53	3.76	0.00
51	29.24	29.24	28.72	28.19	27.65	27.10	26.54	25.30	23.36	21.40	19.46	15.56	11.68	7.78	3.90	0.00
52	30.29	30.29	29.73	29.16	28.58	27.99	27.39	26.21	24.20	22.18	20.16	16.13	12.10	8.07	4.03	0.00
53	31.39	31.39	30.79	30.18	29.56	28.93	28.28	27.17	25.08	22.99	20.90	16.72	12.55	8.36	4.18	0.00
54	32.57	32.57	31.93	31.27	30.60	29.92	29.23	28.18	26.01	23.85	21.68	17.34	13.01	8.67	4.34	0.00
55	33.82	33.82	33.12	32.42	31.69	30.96	30.21	29.24	26.99	24.74	22.49	17.99	13.50	9.00	4.50	0.00
56	35.17	35.17	34.42	33.65	32.83	32.08	31.27	30.01	28.03	25.68	23.35	18.68	14.01	9.34	4.67	0.00
57	36.60	36.60	35.78	34.95	33.30	32.65	31.98	30.76	29.06	26.67	24.24	19.39	14.54	9.70	4.85	0.00
58	38.10	38.10	37.21	36.10	33.79	33.18	32.53	31.53	30.10	27.68	25.16	20.13	15.10	10.06	5.03	0.00
59	39.70	39.70	38.74	37.12	34.29	33.71	33.10	32.31	31.15	28.78	26.17	20.94	15.70	10.46	5.23	0.00
60	41.42	41.42	40.38	38.17	34.70	34.25	33.68	33.10	32.22	29.95	27.23	21.78	16.34	10.89	5.45	0.00
61	43.23	43.23	42.11	39.87	36.02	35.52	34.86	34.21	33.23	31.12	28.37	22.69	17.02	11.35	5.68	0.00
62	45.15	45.15	43.95	41.58	37.19	36.81	36.06	35.30	34.25	32.29	29.58	23.67	17.75	11.83	5.91	0.00
63	47.02	47.02	45.73	43.31	38.36	38.00	37.24	36.41	35.29	33.48	30.83	24.66	18.50	12.33	6.17	0.00
64	48.62	48.62	47.24	45.05	39.53	39.20	38.37	37.53	36.34	34.67	32.14	25.72	19.29	12.85	6.43	0.00
65	48.98	48.98	47.52	46.04	40.70	40.40	39.50	38.60	37.40	35.87	32.62	26.09	19.57	13.05	6.53	0.00
66	48.68	48.68	47.17	45.27	39.49	39.20	37.49	36.76	35.75	34.45	31.76	26.08	19.56	13.04	6.52	0.00
67	47.01	47.01	45.54	43.47	38.28	38.00	35.48	34.91	34.09	33.02	30.90	25.98	19.49	12.99	6.49	0.00
68	45.29	45.29	43.81	41.68	37.07	36.80	33.48	33.07	32.44	31.60	30.04	25.94	19.46	12.97	6.49	0.00
69	43.56	43.56	42.08	39.89	35.86	35.60	31.47	31.22	30.78	30.17	29.18	25.90	19.43	12.95	6.48	0.00
70	41.85	41.85	40.37	38.10	34.65	34.39	29.46	29.38	29.13	28.73	28.33	25.89	19.42	12.94	6.47	0.00

Exhibit IV

Rating Class: Unisex Preferred No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Surrender Charges

Issue Age	Initial Surrender Charge	Surrender Charge End of Year:																					
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+							
18	12.98	12.98	12.93	12.87	12.81	12.74	11.94	11.09	10.23	9.38	8.53	6.83	5.12	3.42	1.71	0.00							
19	13.17	13.17	13.11	13.05	13.00	12.92	12.12	11.25	10.39	9.52	8.65	6.92	5.19	3.46	1.73	0.00							
20	13.38	13.38	13.32	13.26	13.19	13.11	12.30	11.42	10.54	9.66	8.78	7.02	5.26	3.52	1.76	0.00							
21	13.60	13.60	13.53	13.46	13.40	13.32	12.48	11.59	10.70	9.80	8.91	7.13	5.34	3.57	1.78	0.00							
22	13.83	13.83	13.77	13.70	13.62	13.53	12.67	11.76	10.86	9.96	9.05	7.24	5.43	3.62	1.81	0.00							
23	14.09	14.09	14.02	13.94	13.86	13.81	12.88	11.96	11.04	10.12	9.20	7.37	5.52	3.68	1.84	0.00							
24	14.37	14.37	14.29	14.21	14.13	14.03	13.10	12.16	11.22	10.29	9.35	7.48	5.61	3.74	1.87	0.00							
25	14.67	14.67	14.58	14.49	14.40	14.29	13.33	12.38	11.42	10.47	9.52	7.61	5.71	3.81	1.91	0.00							
26	14.94	14.94	14.85	14.76	14.66	14.55	13.58	12.61	11.64	10.66	9.70	7.76	5.82	3.88	1.94	0.00							
27	15.23	15.23	15.14	15.04	14.93	14.82	13.84	12.85	11.86	10.88	9.89	7.91	5.93	3.96	1.97	0.00							
28	15.54	15.54	15.43	15.33	15.22	15.10	14.12	13.11	12.11	11.09	10.08	8.07	6.05	4.04	2.01	0.00							
29	15.85	15.85	15.75	15.63	15.51	15.39	14.41	13.38	12.35	11.32	10.30	8.24	6.17	4.12	2.06	0.00							
30	16.19	16.19	16.08	15.95	15.83	15.70	14.73	13.68	12.62	11.57	10.52	8.42	6.31	4.21	2.10	0.00							
31	16.55	16.55	16.43	16.29	16.16	16.02	15.06	13.99	12.91	11.84	10.76	8.61	6.46	4.31	2.15	0.00							
32	16.93	16.93	16.80	16.65	16.51	16.36	15.42	14.31	13.21	12.11	11.01	8.81	6.61	4.40	2.21	0.00							
33	17.33	17.33	17.19	17.03	16.88	16.72	15.79	14.65	13.53	12.40	11.28	9.02	6.77	4.51	2.26	0.00							
34	17.76	17.76	17.60	17.44	17.27	17.10	16.18	15.03	13.87	12.72	11.56	9.24	6.93	4.63	2.31	0.00							
35	18.20	18.20	18.03	17.86	17.68	17.50	16.59	15.41	14.22	13.04	11.85	9.48	7.11	4.74	2.37	0.00							
36	18.66	18.66	18.48	18.30	18.10	17.91	17.03	15.81	14.59	13.38	12.16	9.73	7.30	4.87	2.43	0.00							
37	19.14	19.14	18.96	18.76	18.56	18.35	17.50	16.25	15.00	13.75	12.50	10.00	7.50	5.00	2.50	0.00							
38	19.65	19.65	19.45	19.24	19.02	18.80	17.99	16.70	15.41	14.13	12.85	10.28	7.71	5.14	2.57	0.00							
39	20.19	20.19	19.97	19.75	19.51	19.27	18.52	17.19	15.87	14.55	13.22	10.58	7.93	5.29	2.64	0.00							
40	20.75	20.75	20.51	20.27	20.02	19.77	19.06	17.69	16.33	14.97	13.61	10.89	8.16	5.45	2.72	0.00							
41	21.34	21.34	21.09	20.83	20.56	20.29	19.63	18.23	16.83	15.43	14.02	11.22	8.41	5.61	2.80	0.00							
42	21.95	21.95	21.68	21.41	21.12	20.83	20.24	18.79	17.35	15.90	14.46	11.56	8.67	5.78	2.89	0.00							
43	22.59	22.59	22.31	22.01	21.71	21.40	20.88	19.39	17.90	16.41	14.92	11.93	8.95	5.96	2.99	0.00							
44	23.28	23.28	22.97	22.65	22.33	21.99	21.57	20.03	18.49	16.95	15.40	12.32	9.24	6.16	3.08	0.00							
45	23.99	23.99	23.66	23.32	22.97	22.61	22.18	20.70	19.11	17.51	15.92	12.73	9.55	6.37	3.19	0.00							
46	24.74	24.74	24.38	24.02	23.64	23.26	22.81	21.40	19.76	18.11	16.47	13.17	9.88	6.59	3.29	0.00							
47	25.52	25.52	25.14	24.75	24.34	23.93	23.46	22.16	20.46	18.75	17.05	13.64	10.23	6.82	3.41	0.00							
48	26.35	26.35	25.93	25.51	25.07	24.63	24.16	22.93	21.16	19.40	17.64	14.11	10.58	7.06	3.52	0.00							
49	27.22	27.22	26.78	26.32	25.85	25.37	24.89	23.67	21.84	20.02	18.20	14.56	10.92	7.28	3.64	0.00							
50	28.16	28.16	27.67	27.18	26.68	26.17	25.65	24.46	22.58	20.70	18.82	15.06	11.29	7.53	3.76	0.00							
51	29.16	29.16	28.64	28.11	27.57	27.02	26.47	25.30	23.36	21.40	19.46	15.56	11.68	7.78	3.90	0.00							
52	30.22	30.22	29.67	29.10	28.52	27.93	27.33	26.21	24.20	22.18	20.16	16.13	12.10	8.07	4.03	0.00							
53	31.35	31.35	30.75	30.14	29.52	28.89	28.25	27.17	25.08	22.99	20.90	16.72	12.55	8.36	4.18	0.00							
54	32.55	32.55	31.91	31.25	30.58	29.90	29.21	28.18	26.01	23.85	21.68	17.34	13.01	8.67	4.34	0.00							
55	33.82	33.82	33.12	32.42	31.69	30.96	30.21	29.24	26.99	24.74	22.49	17.99	13.50	9.00	4.50	0.00							
56	35.16	35.16	34.41	33.65	32.87	32.08	31.27	29.85	27.87	25.68	23.35	18.68	14.01	9.34	4.67	0.00							
57	36.59	36.59	35.77	34.94	34.08	33.23	32.36	30.44	28.74	26.67	24.24	19.39	14.54	9.70	4.85	0.00							
58	38.09	38.09	37.20	36.10	35.31	34.70	34.05	31.05	29.62	27.68	25.16	20.13	15.10	10.06	5.03	0.00							
59	39.69	39.69	38.73	37.12	36.65	36.07	35.45	32.45	31.67	30.51	28.78	26.17	20.94	15.70	10.46	5.23	0.00						
60	41.39	41.39	40.36	38.17	37.90	37.45	36.83	33.50	32.88	32.30	31.42	29.95	27.23	21.78	16.34	10.89	5.45	0.00					
61	43.21	43.21	42.09	39.93	39.84	39.48	38.88	35.34	34.88	34.22	33.50	32.59	31.12	28.37	22.69	17.02	11.35	5.68	0.00				
62	45.14	45.14	43.94	41.71	41.71	41.35	40.75	37.03	36.63	36.19	35.51	34.70	33.77	32.29	29.58	23.67	17.75	11.83	5.91	0.00			
63	47.01	47.01	45.73	43.50	43.50	43.13	42.53	38.71	38.37	38.03	37.40	36.57	35.54	34.51	33.48	30.83	24.66	18.50	12.33	6.17	0.00		
64	48.60	48.60	47.24	45.31	45.31	45.31	45.31	41.49	41.15	40.81	40.18	39.35	38.32	37.29	36.26	35.23	32.14	25.72	19.29	12.85	6.43	0.00	
65	48.98	48.98	47.52	46.04	46.04	46.04	46.04	42.22	41.88	41.54	40.91	40.08	39.05	38.02	37.00	35.97	34.94	32.60	26.09	19.57	13.05	6.53	0.00
66	48.62	48.62	46.45	45.04	45.04	45.04	45.04	41.22	40.88	40.54	40.10	39.47	38.64	37.61	36.58	35.55	34.52	32.18	26.08	19.56	13.04	6.52	0.00
67	46.77	46.77	43.88	42.75	42.75	42.75	42.75	38.93	38.59	38.25	37.81	37.18	36.35	35.32	34.29	33.26	32.23	30.87	25.98	19.49	12.99	6.49	0.00
68	44.93	44.93	41.32	40.47	40.47	40.47	40.47	36.65	36.31	35.97	35.53	34.90	34.07	33.04	32.01	31.00	29.97	28.59	25.94	19.46	12.97	6.49	0.00
69	43.08	43.08	38.75	38.18	38.18	38.18	38.18	34.36	34.02	33.68	33.24	32.61	31.78	30.75	29.72	28.70	27.67	26.29	25.90	19.43	12.95	6.48	0.00
70	41.22	41.22	36.18	35.92	35.92	35.92	35.92	32.10	31.76	31.42	31.00	30.37	29.54	28.51	27.48	26.45	25.42	24.04	23.65	19.42	12.94	6.47	0.00

Exhibit IV

Rating Class: Unisex Standard No Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Surrender Charges

Issue Age	Initial Surrender Charge	Surrender Charge End of Year:														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
0	10.48	10.48	10.47	10.44	10.42	10.39	9.87	9.17	8.46	7.76	7.06	5.65	4.23	2.82	1.41	0.00
1	10.54	10.54	10.52	10.49	10.47	10.44	9.83	9.13	8.42	7.72	7.02	5.61	4.21	2.81	1.41	0.00
2	10.62	10.62	10.60	10.57	10.54	10.51	9.91	9.20	8.49	7.78	7.08	5.66	4.24	2.84	1.42	0.00
3	10.71	10.71	10.68	10.65	10.63	10.60	9.99	9.28	8.57	7.85	7.14	5.71	4.28	2.86	1.43	0.00
4	10.81	10.81	10.78	10.75	10.72	10.69	10.08	9.36	8.64	7.92	7.20	5.76	4.32	2.88	1.44	0.00
5	10.92	10.92	10.89	10.86	10.82	10.79	10.18	9.45	8.72	8.00	7.27	5.82	4.36	2.91	1.46	0.00
6	11.03	11.03	11.00	10.97	10.94	10.90	10.28	9.54	8.81	8.08	7.34	5.88	4.41	2.93	1.47	0.00
7	11.16	11.16	11.12	11.08	11.05	11.01	10.38	9.64	8.90	8.15	7.41	5.92	4.45	2.96	1.49	0.00
8	11.28	11.28	11.25	11.21	11.17	11.13	10.50	9.74	8.99	8.25	7.50	6.00	4.50	3.00	1.50	0.00
9	11.42	11.42	11.38	11.34	11.30	11.27	10.62	9.86	9.10	8.34	7.58	6.07	4.55	3.03	1.51	0.00
10	11.56	11.56	11.53	11.49	11.44	11.40	10.75	9.97	9.21	8.44	7.68	6.14	4.61	3.07	1.53	0.00
11	11.72	11.72	11.68	11.64	11.59	11.55	10.88	10.10	9.33	8.55	7.78	6.22	4.67	3.11	1.55	0.00
12	11.89	11.89	11.84	11.80	11.76	11.71	11.03	10.24	9.45	8.67	7.88	6.31	4.73	3.15	1.57	0.00
13	12.07	12.07	12.03	11.98	11.93	11.89	11.18	10.38	9.58	8.78	7.99	6.39	4.79	3.19	1.60	0.00
14	12.27	12.27	12.18	12.13	12.09	12.04	11.32	10.51	9.70	8.89	8.08	6.46	4.85	3.23	1.62	0.00
15	12.41	12.41	12.36	12.32	12.27	12.21	11.48	10.66	9.84	9.02	8.20	6.56	4.92	3.28	1.64	0.00
16	12.59	12.59	12.54	12.49	12.44	12.38	11.63	10.80	9.97	9.14	8.31	6.65	4.99	3.32	1.66	0.00
17	12.78	12.78	12.73	12.67	12.62	12.55	11.78	10.94	10.10	9.26	8.42	6.74	5.05	3.37	1.68	0.00
18	12.96	12.96	12.91	12.86	12.80	12.72	11.94	11.09	10.23	9.38	8.53	6.83	5.12	3.42	1.71	0.00
19	13.16	13.16	13.10	13.04	12.98	12.90	12.12	11.25	10.39	9.52	8.65	6.92	5.19	3.46	1.73	0.00
20	13.36	13.36	13.29	13.23	13.16	13.09	12.30	11.42	10.54	9.66	8.78	7.02	5.26	3.52	1.76	0.00
21	13.57	13.57	13.51	13.44	13.38	13.29	12.48	11.59	10.70	9.80	8.91	7.13	5.34	3.57	1.78	0.00
22	13.81	13.81	13.74	13.67	13.60	13.52	12.67	11.76	10.86	9.96	9.05	7.24	5.43	3.62	1.81	0.00
23	14.07	14.07	14.00	13.92	13.84	13.76	12.88	11.96	11.04	10.12	9.20	7.37	5.52	3.68	1.84	0.00
24	14.34	14.34	14.27	14.19	14.11	14.03	13.10	12.16	11.22	10.29	9.35	7.48	5.61	3.74	1.87	0.00
25	14.65	14.65	14.56	14.47	14.38	14.29	13.33	12.38	11.42	10.47	9.52	7.61	5.71	3.81	1.91	0.00
26	14.91	14.91	14.83	14.73	14.63	14.54	13.58	12.61	11.64	10.66	9.70	7.76	5.82	3.88	1.94	0.00
27	15.21	15.21	15.11	15.01	14.91	14.80	13.84	12.85	11.86	10.88	9.89	7.91	5.93	3.96	1.97	0.00
28	15.51	15.51	15.40	15.30	15.19	15.07	14.12	13.11	12.11	11.09	10.08	8.07	6.05	4.04	2.01	0.00
29	15.82	15.82	15.71	15.60	15.48	15.35	14.41	13.38	12.35	11.32	10.30	8.24	6.17	4.12	2.06	0.00
30	16.16	16.16	16.04	15.92	15.79	15.66	14.73	13.68	12.62	11.57	10.52	8.42	6.31	4.21	2.10	0.00
31	16.51	16.51	16.39	16.26	16.12	15.98	15.06	13.99	12.91	11.84	10.76	8.61	6.46	4.31	2.15	0.00
32	16.89	16.89	16.75	16.61	16.47	16.32	15.42	14.31	13.21	12.11	11.01	8.81	6.61	4.40	2.21	0.00
33	17.29	17.29	17.15	16.99	16.84	16.68	15.79	14.65	13.53	12.40	11.28	9.02	6.77	4.51	2.26	0.00
34	17.71	17.71	17.55	17.39	17.23	17.06	16.18	15.03	13.87	12.72	11.56	9.24	6.93	4.63	2.31	0.00
35	18.05	18.05	17.89	17.73	17.57	17.40	16.32	15.15	13.99	12.82	11.66	9.33	7.00	4.66	2.33	0.00
36	18.61	18.61	18.43	18.25	18.06	17.86	17.03	15.81	14.59	13.38	12.16	9.73	7.30	4.87	2.43	0.00
37	19.10	19.10	18.91	18.71	18.51	18.30	17.50	16.25	15.00	13.75	12.50	10.00	7.50	5.00	2.50	0.00
38	19.60	19.60	19.40	19.19	18.97	18.75	17.99	16.70	15.41	14.13	12.85	10.28	7.71	5.14	2.57	0.00
39	20.14	20.14	19.92	19.69	19.46	19.22	18.52	17.19	15.87	14.55	13.22	10.58	7.93	5.29	2.64	0.00
40	20.69	20.69	20.45	20.21	19.96	19.71	19.06	17.69	16.33	14.97	13.61	10.89	8.16	5.45	2.72	0.00
41	21.27	21.27	21.02	20.76	20.50	20.23	19.63	18.23	16.83	15.43	14.02	11.22	8.41	5.61	2.80	0.00
42	21.88	21.88	21.61	21.33	21.05	20.76	20.24	18.79	17.35	15.90	14.46	11.56	8.67	5.78	2.89	0.00
43	22.51	22.51	22.23	21.93	21.63	21.32	20.88	19.39	17.90	16.41	14.92	11.93	8.95	5.96	2.99	0.00
44	23.19	23.19	22.88	22.57	22.25	21.92	21.50	20.03	18.49	16.95	15.40	12.32	9.24	6.16	3.08	0.00
45	23.90	23.90	23.58	23.24	22.89	22.53	22.10	20.70	19.11	17.51	15.92	12.73	9.55	6.37	3.19	0.00
46	24.64	24.64	24.29	23.93	23.55	23.17	22.73	21.40	19.76	18.11	16.47	13.17	9.88	6.59	3.29	0.00
47	25.42	25.42	25.04	24.65	24.25	23.83	23.39	22.16	20.46	18.75	17.05	13.64	10.23	6.82	3.41	0.00
48	26.25	26.25	25.84	25.42	24.99	24.54	24.08	22.93	21.16	19.40	17.64	14.11	10.58	7.06	3.52	0.00
49	27.13	27.13	26.68	26.23	25.76	25.29	24.80	23.67	21.84	20.02	18.20	14.56	10.92	7.28	3.64	0.00
50	28.07	28.07	27.59	27.10	26.59	26.08	25.57	24.46	22.58	20.70	18.82	15.06	11.29	7.53	3.76	0.00
51	29.06	29.06	28.54	28.02	27.48	26.93	26.38	25.30	23.36	21.40	19.46	15.56	11.68	7.78	3.90	0.00
52	30.12	30.12	29.56	28.99	28.42	27.83	27.24	26.21	24.20	22.18	20.16	16.13	12.10	8.07	4.03	0.00
53	31.24	31.24	30.64	30.03	29.42	28.79	28.15	27.17	25.08	22.99	20.90	16.72	12.55	8.36	4.18	0.00
54	32.43	32.43	31.79	31.13	30.47	29.79	29.10	28.18	26.01	23.85	21.68	17.34	13.01	8.67	4.34	0.00
55	33.69	33.69	33.00	32.30	31.52	30.85	30.10	29.24	26.99	24.74	22.49	17.99	13.50	9.00	4.50	0.00
56	35.03	35.03	34.28	33.52	32.72	31.98	31.02	29.69	27.71	25.68	23.35	18.68	14.01	9.34	4.67	0.00
57	36.44	36.44	35.62	34.68	33.72	32.85	31.77	30.12	28.42	26.67	24.24	19.39	14.54	9.70	4.85	0.00
58	37.92	37.92	37.04	35.96	34.84	33.68	32.43	30.57	29.14	27.68	25.16	20.13	15.10	10.06	5.03	0.00
59	39.51	39.51	38.56	37.44	36.25	35.00	33.59	31.03	29.87	28.78	26.17	20.94	15.70	10.46	5.23	0.00
60	41.20	41.20	40.17	39.04	37.76	36.44	34.93	32.27	30.62	29.95	27.23	21.78	16.34	10.89	5.45	0.00
61	43.01	43.01	41.90	39.20	37.80	36.38	34.80	33.20	31.91	31.21	28.37	22.69	17.02	11.35	5.68	0.00
62	44.95	44.95	43.75	41.07	39.54	37.92	36.23	34.10	33.21	32.54	29.58	23.67	17.75	11.83	5.91	0.00
63	46.81	46.81	45.55	42.96	41.00	39.40	37.23	35.40	34.50	33.91	30.83	24.66	18.50	12.33	6.17	0.00
64	48.40	48.40	47.06	44.87	42.45	39.82	37.57	36.70	35.80	35.36	32.14	25.72	19.29	12.85	6.43	0.00
65	48.78	48.78	47.32	45.86	43.00	39.40	38.00	37.10	35.87	35.32	32.62	26.09	19.57	13.05	6.53	0.00
66	48.32	48.32	46.40	44.58	41.92	38.50	36.66	35.93	35.21	34.44	31.61	26.08	19.56	13.04	6.52	0.00
67	46.39	46.39	43.98	42.36	39.93	37.59	34.42	33.86	33.32	33.01	30.61	25.98	19.49	12.99	6.49	0.00
68	44.45	44.45	41.57	40.14	36.95	36.69	32.18	31.80	31.42	30.16	29.60	25.94	19.46	12.97	6.49	0.00
69	42.51	42.51	39.15	37.92	35.96	35.78	29.94	29.73	29.53	29.21	28.59	25.90	19.43	12.95	6.48	0.00
70	40.58	40.58	36.75	35.70	34.98	34.86	27.69	27.68	27.65	27.62	27.58	25.89	19.42	12.94	6.47	0.00

Exhibit IV

Rating Class: Unisex Preferred Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Surrender Charges

Issue Age	Initial Surrender Charge	Surrender Charge End of Year:														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
18	14.49	14.49	14.42	14.33	14.24	14.07	13.26	12.31	11.36	10.42	9.47	7.57	5.68	3.79	1.90	0.00
19	14.76	14.76	14.67	14.59	14.50	14.31	13.47	12.51	11.55	10.59	9.62	7.70	5.77	3.85	1.93	0.00
20	15.04	15.04	14.95	14.86	14.76	14.56	13.70	12.72	11.74	10.76	9.79	7.83	5.87	3.91	1.96	0.00
21	15.33	15.33	15.23	15.13	15.03	14.82	13.94	12.94	11.94	10.95	9.95	7.96	5.97	3.98	1.99	0.00
22	15.63	15.63	15.53	15.43	15.32	15.10	14.20	13.18	12.17	11.15	10.14	8.11	6.09	4.06	2.03	0.00
23	15.95	15.95	15.84	15.73	15.62	15.39	14.47	13.43	12.40	11.36	10.34	8.27	6.20	4.13	2.07	0.00
24	16.28	16.28	16.16	16.05	15.93	15.69	14.75	13.70	12.64	11.59	10.53	8.42	6.32	4.21	2.11	0.00
25	16.63	16.63	16.51	16.38	16.26	16.00	15.05	13.97	12.90	11.83	10.75	8.60	6.45	4.30	2.15	0.00
26	16.98	16.98	16.85	16.72	16.58	16.32	15.37	14.27	13.18	12.08	10.98	8.79	6.59	4.39	2.20	0.00
27	17.36	17.36	17.22	17.08	16.93	16.65	15.72	14.60	13.48	12.35	11.23	8.99	6.74	4.49	2.24	0.00
28	17.75	17.75	17.60	17.44	17.29	16.99	16.10	14.95	13.80	12.65	11.50	9.20	6.90	4.60	2.30	0.00
29	18.15	18.15	18.00	17.84	17.67	17.35	16.49	15.31	14.13	12.95	11.77	9.42	7.07	4.71	2.36	0.00
30	18.59	18.59	18.42	18.25	18.07	17.74	16.91	15.70	14.50	13.29	12.08	9.66	7.25	4.83	2.42	0.00
31	19.05	19.05	18.87	18.69	18.49	18.15	17.35	16.11	14.87	13.63	12.39	9.91	7.44	4.96	2.48	0.00
32	19.54	19.54	19.34	19.14	18.94	18.58	17.82	16.55	15.27	14.00	12.72	10.18	7.64	5.09	2.55	0.00
33	20.05	20.05	19.84	19.63	19.41	19.03	18.32	17.01	15.71	14.40	13.08	10.47	7.85	5.23	2.62	0.00
34	20.58	20.58	20.36	20.14	19.90	19.50	18.85	17.50	16.15	14.80	13.46	10.77	8.08	5.38	2.69	0.00
35	21.14	21.14	20.91	20.66	20.41	20.00	19.40	18.02	16.63	15.24	13.86	11.08	8.32	5.54	2.78	0.00
36	21.72	21.72	21.47	21.21	20.94	20.51	19.99	18.56	17.14	15.70	14.28	11.43	8.57	5.71	2.85	0.00
37	22.33	22.33	22.06	21.78	21.49	21.06	20.54	19.15	17.68	16.20	14.73	11.78	8.84	5.89	2.95	0.00
38	22.97	22.97	22.68	22.38	22.07	21.62	21.09	19.76	18.24	16.72	15.20	12.16	9.12	6.08	3.04	0.00
39	23.64	23.64	23.33	23.01	22.68	22.22	21.67	20.40	18.83	17.26	15.69	12.56	9.41	6.28	3.14	0.00
40	24.36	24.36	24.02	23.68	23.33	22.86	22.27	21.08	19.46	17.83	16.22	12.97	9.73	6.49	3.25	0.00
41	25.12	25.12	24.76	24.40	24.03	23.53	22.92	21.79	20.12	18.44	16.76	13.41	10.06	6.70	3.35	0.00
42	25.92	25.92	25.54	25.15	24.76	24.24	23.60	22.47	20.75	19.02	17.29	13.83	10.38	6.91	3.46	0.00
43	26.77	26.77	26.37	25.95	25.53	24.99	24.31	23.17	21.39	19.61	17.83	14.27	10.70	7.13	3.56	0.00
44	27.67	27.67	27.23	26.79	26.34	25.76	25.05	23.92	22.08	20.24	18.40	14.72	11.04	7.36	3.68	0.00
45	28.60	28.60	28.14	27.66	27.01	26.56	25.81	24.69	22.79	20.89	18.99	15.19	11.39	7.59	3.80	0.00
46	29.57	29.57	29.07	28.56	28.03	27.39	26.59	25.46	23.50	21.54	19.58	15.67	11.75	7.83	3.92	0.00
47	30.60	30.60	30.06	29.50	28.94	28.25	27.41	26.31	24.28	22.26	20.24	16.19	12.14	8.09	4.05	0.00
48	31.67	31.67	31.08	30.48	29.88	29.13	28.26	27.16	25.08	22.99	20.89	16.72	12.54	8.35	4.18	0.00
49	32.81	32.81	32.18	31.54	30.89	30.11	29.19	28.09	25.93	23.77	21.61	17.29	12.96	8.64	4.32	0.00
50	34.03	34.03	33.35	32.66	31.76	31.15	30.18	29.09	26.85	24.61	22.37	17.90	13.42	8.95	4.47	0.00
51	35.33	35.33	34.61	33.87	32.85	32.20	31.25	30.16	27.84	25.53	23.20	18.57	13.92	9.28	4.64	0.00
52	36.73	36.73	35.94	35.16	34.01	33.32	32.39	31.31	28.90	26.49	24.08	19.26	14.44	9.64	4.82	0.00
53	38.20	38.20	37.36	36.52	35.23	34.51	33.59	32.44	30.01	27.51	25.01	20.01	15.01	10.00	5.00	0.00
54	39.75	39.75	38.86	37.97	36.50	35.71	34.82	33.61	31.18	28.59	25.99	20.79	15.59	10.40	5.20	0.00
55	41.39	41.39	40.43	39.48	37.06	36.99	36.14	34.86	32.38	29.69	26.99	21.59	16.19	10.80	5.40	0.00
56	43.10	43.10	42.08	41.05	39.33	38.45	37.51	36.16	33.68	30.87	28.06	22.45	16.84	11.22	5.61	0.00
57	44.90	44.90	43.79	42.68	40.73	39.95	38.94	37.52	35.00	32.08	29.17	23.34	17.50	11.66	5.83	0.00
58	46.77	46.77	45.58	44.38	42.12	41.51	40.46	38.97	36.40	33.37	30.34	24.27	18.20	12.14	6.06	0.00
59	48.77	48.77	47.49	46.21	43.52	43.20	42.11	40.53	37.92	34.76	31.60	25.28	18.96	12.64	6.32	0.00
60	49.67	49.67	48.32	46.98	43.99	43.80	42.72	41.08	39.38	36.09	32.81	26.25	19.69	13.12	6.56	0.00
61	49.78	49.78	48.40	47.03	44.34	43.76	42.59	40.98	39.34	36.22	32.92	26.33	19.76	13.17	6.59	0.00
62	49.70	49.70	48.30	46.91	43.77	43.70	42.45	40.85	39.22	36.47	33.15	26.51	19.89	13.26	6.63	0.00
63	49.59	49.59	48.16	46.75	43.21	43.20	42.26	40.68	39.05	36.71	33.37	26.69	20.02	13.35	6.68	0.00
64	49.42	49.42	47.96	46.50	42.64	42.63	42.03	40.48	38.86	36.83	33.48	26.79	20.09	13.39	6.70	0.00
65	49.04	49.04	47.55	46.05	42.09	41.78	41.49	39.94	38.42	36.73	32.44	26.90	20.18	13.45	6.73	0.00
66	48.53	48.53	47.04	45.54	40.68	40.57	40.06	38.94	37.57	35.29	31.42	26.72	20.04	13.37	6.68	0.00
67	46.53	46.53	45.06	43.59	39.28	39.16	37.31	36.39	35.41	33.60	30.40	26.67	20.00	13.34	6.67	0.00
68	44.53	44.53	43.06	41.61	37.87	37.71	34.45	33.85	33.18	31.91	29.38	26.50	19.87	13.25	6.62	0.00
69	42.53	42.53	41.07	39.62	36.47	36.25	31.60	31.30	30.95	30.22	28.36	26.25	19.69	13.13	6.56	0.00
70	40.54	40.54	39.09	37.65	35.08	34.80	28.74	28.73	28.71	28.52	27.35	26.02	19.61	13.07	6.54	0.00

Exhibit IV

Rating Class: Unisex Standard Tobacco Specified Amount Assumption: \$ 50,000

Table of Per \$1,000 Surrender Charges

Issue Age	Initial Surrender Charge	Surrender Charge End of Year:														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
16	13.96	13.96	13.89	13.82	13.74	13.62	12.84	11.92	11.00	10.09	9.17	7.34	5.50	3.67	1.83	0.00
17	14.21	14.21	14.13	14.06	13.98	13.81	13.04	12.11	11.18	10.24	9.31	7.45	5.59	3.73	1.86	0.00
18	14.47	14.47	14.39	14.31	14.22	14.05	13.26	12.31	11.36	10.42	9.47	7.57	5.68	3.79	1.90	0.00
19	14.74	14.74	14.65	14.56	14.48	14.30	13.47	12.51	11.55	10.59	9.62	7.70	5.77	3.85	1.93	0.00
20	15.02	15.02	14.93	14.83	14.73	14.54	13.70	12.72	11.74	10.76	9.79	7.83	5.87	3.91	1.96	0.00
21	15.31	15.31	15.21	15.11	15.01	14.81	13.94	12.94	11.94	10.95	9.95	7.96	5.97	3.98	1.99	0.00
22	15.61	15.61	15.51	15.41	15.30	15.08	14.20	13.18	12.17	11.15	10.14	8.11	6.09	4.06	2.03	0.00
23	15.92	15.92	15.81	15.71	15.59	15.36	14.47	13.43	12.40	11.36	10.34	8.27	6.20	4.13	2.07	0.00
24	16.25	16.25	16.14	16.02	15.90	15.67	14.75	13.70	12.64	11.59	10.53	8.42	6.32	4.21	2.11	0.00
25	16.60	16.60	16.48	16.35	16.23	15.98	15.05	13.97	12.90	11.83	10.75	8.60	6.45	4.30	2.15	0.00
26	16.95	16.95	16.83	16.70	16.56	16.29	15.37	14.27	13.18	12.08	10.98	8.79	6.59	4.39	2.20	0.00
27	17.32	17.32	17.18	17.05	16.90	16.62	15.72	14.60	13.48	12.35	11.23	8.99	6.74	4.49	2.24	0.00
28	17.71	17.71	17.57	17.41	17.26	16.96	16.10	14.95	13.80	12.65	11.50	9.20	6.90	4.60	2.30	0.00
29	18.11	18.11	17.96	17.80	17.63	17.33	16.49	15.31	14.13	12.95	11.77	9.42	7.07	4.71	2.36	0.00
30	18.55	18.55	18.38	18.20	18.02	17.70	16.91	15.70	14.50	13.29	12.08	9.66	7.25	4.83	2.42	0.00
31	19.00	19.00	18.82	18.63	18.44	18.11	17.35	16.11	14.87	13.63	12.39	9.91	7.44	4.96	2.48	0.00
32	19.48	19.48	19.29	19.09	18.88	18.54	17.82	16.55	15.27	14.00	12.72	10.18	7.64	5.09	2.55	0.00
33	19.99	19.99	19.78	19.56	19.35	18.98	18.32	17.01	15.71	14.40	13.08	10.47	7.85	5.23	2.62	0.00
34	20.51	20.51	20.29	20.06	19.83	19.45	18.85	17.50	16.15	14.80	13.46	10.77	8.08	5.38	2.69	0.00
35	21.07	21.07	20.83	20.59	20.33	19.94	19.40	18.02	16.63	15.24	13.86	11.08	8.32	5.54	2.78	0.00
36	21.64	21.64	21.38	21.12	20.86	20.45	19.99	18.56	17.14	15.70	14.28	11.43	8.57	5.71	2.85	0.00
37	22.25	22.25	21.98	21.70	21.41	20.99	20.49	19.15	17.68	16.20	14.73	11.78	8.84	5.89	2.95	0.00
38	22.89	22.89	22.60	22.30	21.99	21.56	21.03	19.76	18.24	16.72	15.20	12.16	9.12	6.08	3.04	0.00
39	23.57	23.57	23.26	22.94	22.61	22.16	21.61	20.40	18.83	17.26	15.69	12.56	9.41	6.28	3.14	0.00
40	24.28	24.28	23.95	23.61	23.26	22.79	22.22	21.08	19.46	17.83	16.22	12.97	9.73	6.49	3.25	0.00
41	25.03	25.03	24.68	24.31	23.94	23.47	22.87	21.79	20.12	18.44	16.76	13.41	10.06	6.70	3.35	0.00
42	25.84	25.84	25.46	25.07	24.68	24.18	23.55	22.47	20.75	19.02	17.29	13.83	10.38	6.91	3.46	0.00
43	26.68	26.68	26.28	25.86	25.44	24.92	24.25	23.17	21.39	19.61	17.83	14.27	10.70	7.13	3.56	0.00
44	27.57	27.57	27.14	26.70	26.25	25.69	24.98	23.92	22.08	20.24	18.40	14.72	11.04	7.36	3.68	0.00
45	28.50	28.50	28.04	27.57	27.04	26.49	25.74	24.69	22.79	20.89	18.99	15.19	11.39	7.59	3.80	0.00
46	29.48	29.48	28.98	28.47	27.94	27.31	26.51	25.46	23.50	21.54	19.58	15.67	11.75	7.83	3.92	0.00
47	30.50	30.50	29.97	29.41	28.85	28.17	27.34	26.31	24.28	22.26	20.24	16.19	12.14	8.09	4.05	0.00
48	31.57	31.57	30.99	30.40	29.79	29.08	28.20	27.16	25.08	22.99	20.89	16.72	12.54	8.35	4.18	0.00
49	32.72	32.72	32.09	31.45	30.80	30.04	29.12	28.09	25.93	23.77	21.61	17.29	12.96	8.64	4.32	0.00
50	33.94	33.94	33.26	32.57	31.85	31.08	30.12	29.09	26.85	24.61	22.37	17.90	13.42	8.95	4.47	0.00
51	35.24	35.24	34.51	33.78	33.04	32.19	31.17	30.16	27.84	25.53	23.20	18.57	13.92	9.28	4.64	0.00
52	36.62	36.62	35.84	35.06	34.27	33.38	32.31	31.23	28.90	26.49	24.08	19.26	14.44	9.64	4.82	0.00
53	38.08	38.08	37.25	36.41	35.57	34.65	33.50	32.35	30.01	27.51	25.01	20.01	15.01	10.00	5.00	0.00
54	39.62	39.62	38.74	37.84	36.95	35.96	34.74	33.53	31.18	28.59	25.99	20.79	15.59	10.40	5.20	0.00
55	41.25	41.25	40.30	39.35	37.56	37.34	36.05	34.76	32.38	29.69	26.99	21.59	16.19	10.80	5.40	0.00
56	42.94	42.94	41.93	40.90	38.90	38.67	37.41	36.05	33.68	30.87	28.06	22.45	16.84	11.22	5.61	0.00
57	44.73	44.73	43.63	42.52	40.24	40.02	38.82	37.41	35.00	32.08	29.17	23.34	17.50	11.66	5.83	0.00
58	46.60	46.60	45.41	44.21	41.59	41.39	40.34	38.85	36.40	33.37	30.34	24.27	18.20	12.14	6.06	0.00
59	48.58	48.58	47.31	46.03	42.93	42.77	41.97	40.40	37.92	34.76	31.60	25.28	18.96	12.64	6.32	0.00
60	49.46	49.46	48.12	46.79	44.21	44.14	42.58	40.94	39.31	36.09	32.81	26.25	19.69	13.12	6.56	0.00
61	49.57	49.57	48.19	46.83	43.97	43.90	42.44	40.83	39.21	36.22	32.92	26.33	19.76	13.17	6.59	0.00
62	49.49	49.49	48.10	46.71	43.67	43.60	42.29	40.70	39.08	36.47	33.15	26.51	19.89	13.26	6.63	0.00
63	49.38	49.38	47.96	46.55	43.38	43.30	42.09	40.51	38.92	36.71	33.37	26.69	20.02	13.35	6.68	0.00
64	49.20	49.20	47.75	46.30	43.08	42.96	41.86	40.30	38.72	36.83	33.48	26.79	20.09	13.39	6.70	0.00
65	48.82	48.82	47.34	45.85	42.79	42.42	41.29	39.76	38.25	36.60	33.24	26.90	20.18	13.45	6.73	0.00
66	47.81	47.81	46.36	44.48	41.99	41.96	39.19	37.97	36.71	34.50	31.51	26.44	20.04	13.37	6.68	0.00
67	45.30	45.30	43.87	41.60	39.62	39.58	35.55	34.63	33.69	32.03	29.77	26.00	20.00	13.34	6.67	0.00
68	42.79	42.79	41.39	38.73	37.25	37.19	31.91	31.30	30.66	29.55	28.04	25.53	19.87	13.25	6.62	0.00
69	40.27	40.27	38.90	35.86	34.88	34.81	28.27	27.96	27.64	27.07	26.31	25.09	19.69	13.13	6.56	0.00
70	37.76	37.76	36.42	33.00	32.51	32.42	24.63	24.62	24.61	24.60	24.59	24.58	19.61	13.07	6.54	0.00

Exhibit V

Sample Calculation of the Initial Expense Allowance

Male, Age 35, Standard No Tobacco, \$50,000 Stated Death Benefit

Initial Expense Allowance per \$1,000:

Assumes 2001 CSO mortality and 4% interest

Initial Expense Allowance = 1.25 x Minimum(Net Level Premium, \$40) + \$10

Net Level Premium = 1000 x (Ax / äx)

Ax = 0.20045

äx = 20.78828

Net Level Premium = 1000 x (Ax / äx) = \$9.642

Initial Expense Allowance = 1.25 x Minimum(\$9.642, \$40) + \$10

Initial Expense Allowance = 1.25 x \$9.642 + \$10

Initial Expense Allowance = \$12.0525 + \$10

Initial Expense Allowance = \$22.0525

Initial Acquisition Expense Charges (IAEC) = Year 1 Expense Charges - average expense charges in policy years 2-20

IAEC = \$16.93 - \$13.69 = \$3.40

Excess Initial Expense Allowance = Initial Expense Allowance - Initial Acquisition Expense Charges

Excess Initial Expense Allowance = \$22.0525 - \$3.40 = \$18.6525

SNFL Max Excess 1st Year Expense Allowance = \$18.6525

Exhibit V

Sample Calculation of the Initial Expense Allowance

Unisex, Age 35, Standard No Tobacco, \$50,000 Stated Death Benefit

Initial Expense Allowance per \$1,000:

Assumes 2001 CSO mortality and 4% interest

Initial Expense Allowance = 1.25 x Minimum(Net Level Premium, \$40) + \$10

$$\text{Net Level Premium} = 1000 \times (A_x / \ddot{a}_x)$$

$$A_x = 0.19594$$

$$\ddot{a}_x = 20.90544$$

$$\text{Net Level Premium} = 1000 \times (A_x / \ddot{a}_x) = \$9.373$$

Initial Expense Allowance = 1.25 x Minimum(\$9.642, \$40) + \$10

Initial Expense Allowance = 1.25 x \$9.373 + \$10

Initial Expense Allowance = \$11.7163 + \$10

Initial Expense Allowance = \$21.7163

Initial Acquisition Expense Charges (IAEC) = Year 1 Expense Charges - average expense charges in policy years 2-20

IAEC = \$16.96 - \$13.60 = \$3.36

Excess Initial Expense Allowance = Initial Expense Allowance - Initial Acquisition Expense Charges

Excess Initial Expense Allowance = \$21.7163 - \$3.36 = \$18.3563

SNFL Max Excess 1st Year Expense Allowance = \$18.3563

Exhibit VI

Security Life of Denver Insurance Company

Example of Index Credit Calculation

Block Start Date 04/28/2010
Block Maturity Date 04/28/2011

Block Value on 04/28/2010 \$10,000.00
Block Value on 04/28/2011 \$10,100.00 (prior to Index Credit; 1% guaranteed minimum interest rate credited daily from Block Start Date to Block Maturity Date)

	(a) <u>04/28/2010</u>	(b) Index Value on <u>04/28/2011</u>	(d) = [(b) - (a)] / (a) <u>Index Change Rate</u>
Standard & Poor's 500® Composite Stock Price Index	1,191.36	1,360.48	14.20%
(e) Index Cap:		11%	
(f) Participation Rate:		100%	
(g) Guaranteed Minimum Interest Rate:		1.00%	
(h) Index Credit Rate:		11.00%	(h) = MAX{ (g), MIN[(f) * (d), (e)] }
(i) Index Credit		\$1,010.00	(i) = [(h) - (g)] * \$10,100

On the Block Maturity Date, after crediting of the Index Credit, the Block value is equal to:
\$10,100 + \$1,010.00 = \$11,100.00

SERFF Tracking Number: *INGD-127036927* State: *Arkansas*
 Filing Company: *Security Life of Denver Insurance Company* State Tracking Number: *49022*
 Company Tracking Number: *1185*
 TOI: *L09I Individual Life - Flexible Premium* Sub-TOI: *L09I.101 External Indexed - Single Life*
Adjustable Life
 Product Name: *1185*
 Project Name/Number: *1185/1185*

Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/25/2011	Form	Flexible Premium Adjustable Universal Life Insurance Policy	07/20/2011	1185 AR.pdf (Superceded)

**SECURITY LIFE OF DENVER INSURANCE COMPANY
A STOCK COMPANY**

INSURED JOHN DOE
POLICY DATE: [September 15, 2011]
POLICY NUMBER: 67000001

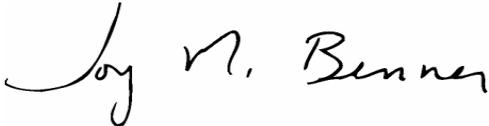
WE AGREE TO PAY the Death Benefit Proceeds to the beneficiary on the death of the Insured while your policy is in force, subject to your policy provisions.

WE ALSO AGREE to provide the other rights and benefits of your policy, subject to its provisions.

PLEASE READ YOUR POLICY CAREFULLY

RIGHT TO EXAMINE PERIOD: You have the right to examine and return your policy. You may return it by mail or other delivery to the agent who sold it to you or to the ING Customer Service Center within 30 days after you receive it. It will then be void from the beginning. Upon return of your policy during the Right to Examine Period, we will return all premiums paid.

Your policy is signed for Security Life of Denver Insurance Company by:

[] []

Donald W. Britton
President

Joy M. Benner
Secretary

In your policy, “you” and “your” refer to the owner of the policy; “we,” “us” and “our” refer to Security Life of Denver Insurance Company.

**YOUR POLICY IS A FLEXIBLE PREMIUM ADJUSTABLE UNIVERSAL LIFE
INSURANCE POLICY WITH AN INDEX-LINKED CREDITING STRATEGY**

The Death Benefit Proceeds are payable on the Insured’s death.
Flexible premiums are payable by you until Attained Age 121.
This policy is nonparticipating and is not eligible for dividends.
This policy has surrender charges.
There is no maturity date.

Your policy contains an index-linked crediting strategy that is calculated based on changes in external indexes. While your policy values may be affected by the external indexes, your policy is not an investment in the stock market and does not participate in any index fund, stock or equity investments.

SECURITY LIFE OF DENVER INSURANCE COMPANY

[Home Office
Denver, Colorado]

[ING Customer Service Center
P.O. Box 5065
Minot, ND 58702-5065
Toll Free Number:
1 (877) 253-5050]

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We place a copy of your application and any amendments, endorsements and riders at the end of your policy provisions and these documents are part of your policy.

SCHEDULE

POLICY NUMBER	[67000001]
POLICY DATE	[September 15 , 2011]
INSURED	[JOHN DOE]
AGE/GENDER	[35, MALE]
RISK CLASS	[STANDARD NO TOBACCO]
[RATING FACTOR]	[1.00]
[FLAT EXTRA AMOUNT (PER MONTH PER \$1,000.00)]	[\$0.00 for 0 policy years]
MINIMUM DEATH BENEFIT	[\$50,000.00]
STATED DEATH BENEFIT	[\$50,000.00]
DEATH BENEFIT OPTION	[1]
MONTHLY PROCESSING DATE	[1st]
SCHEDULED PREMIUM	[\$1,000.00 annual]
DEFINITION OF LIFE INSURANCE TEST	[GUIDELINE PREMIUM TEST]

Coverage will expire prior to Attained Age 121 if premiums are insufficient to continue coverage. Exercise of certain rights under your policy will affect the death benefit coverage, including but not limited to partial withdrawals, loans, changes to the interest rate credited to the Fixed Strategy, changes to amounts affecting the Index Credits under the Indexed Strategy, if elected, and current monthly charges, including the cost of insurance rates, and Index Credits, if any.

If your policy is in force at Attained Age 121, it will continue as stated in the Continuation of Coverage section.

Most of the capitalized terms used in these Schedules are defined in the "Terms to Understand" section of the policy. Please refer to that section for further explanation about these terms.

SCHEDULE (CONTINUED)

ADDITIONAL BENEFITS AND RIDERS

(For charges, if any, see the Guaranteed Maximum Monthly Rider Charges Schedule. For details on each rider, see the rider.)

[ACCELERATED BENEFIT RIDER]

[OVERLOAN LAPSE PROTECTION RIDER]

[WAIVER OF SPECIFIED PREMIUM RIDER

Monthly Specified Premium

[\$x.xx]

The Waiver of Specified Premium Rider rating is x.xx
times standard]

The information provided above is for each rider on its effective date. For details, see your riders and applicable Schedules, if any.

SCHEDULE (CONTINUED)

ADDITIONAL BENEFITS AND RIDERS (CONTINUED)

[Additional Insured Rider #1]

[Effective Date]	[September 15, 2011]
[Additional Insured Rider Death Benefit]	[\$50,000.00]
[Insured]	[Jane Doe]
[Age/Gender]	[25 Female]
[Risk Class]	[Standard No Tobacco]
[Rating Factor]	[1.00]
[Flat Extra Amount (per month per \$1,000.00)]	[\$0.00 for 0 policy years]

SCHEDULE (CONTINUED)

GUARANTEED MAXIMUM POLICY CHARGES

- a. **Guaranteed Maximum Premium Expense Charge** Policy Years 1-4: 23.00% of each premium
Policy Years 5+: 10.00% of each premium

- b. **Guaranteed Maximum Monthly Charges**
 - 1. Cost of Insurance Charge See the Base Policy Table of Guaranteed Rates Schedule

 - 2. Policy Charge \$30.00 to Attained Age 121; zero thereafter

 - 3. Administrative Charge per Policy Years 1-20: [\$0.22917]
\$1,000.00 of Stated Death Benefit Policy Years 21+: [\$0.01]

- c. **Guaranteed Maximum Transaction Charges**
 - 1. Partial Withdrawal Service Fee (for \$10.00
each partial withdrawal)

 - 2. Excess Policy Illustration Fee (for \$25.00
each illustration after the first in a
policy year)

SCHEDULE (CONTINUED)

GUARANTEED MAXIMUM POLICY CHARGES (CONTINUED)

d. **Surrender Charges**

These are the maximum surrender charges for the Stated Death Benefit shown in your Schedule. These charges may change if there is a decrease in the Stated Death Benefit. The surrender charge is zero at the beginning of the 15th year following the Policy Date.

If surrender charges are applicable, a decrease in the Stated Death Benefit will result in the deduction of a surrender charge from the Account Value. See the Requested Decreases in Coverage, Partial Withdrawal Provisions and Surrender Provisions sections for details.

Policy Year	Maximum Surrender Charge Amount
1	[\$922.00]
2	[\$913.00]
3	[\$904.00]
4	[\$895.00]
5	[\$885.50]
6	[\$843.00]
7	[\$783.00]
8	[\$722.50]
9	[\$662.50]
10	[\$602.00]
11	[\$481.50]
12	[\$361.00]
13	[\$241.00]
14	[\$120.50]
15 and later	[\$0.00]

SCHEDULE (CONTINUED)

GUARANTEED MAXIMUM MONTHLY RIDER CHARGES

[ACCELERATED BENEFIT RIDER See the rider for transaction charges]	[\$0.00]
[ADDITIONAL INSURED RIDERS]	[See the Additional Insured Rider Table of Guaranteed Rates [Schedule/Schedules]]
[OVERLOAN LAPSE PROTECTION RIDER See the rider for transaction charges]	[\$0.00]
[WAIVER OF SPECIFIED PREMIUM RIDER]	[Monthly factor multiplied by the monthly specified premium, adjusted if a rated risk class; for details, see your rider]

SCHEDULE (CONTINUED)
POLICY FEATURES AND BENEFITS

a. Policy Loans

- | | |
|--|--|
| 1. Guaranteed Maximum Loan Interest Rate charged – Traditional Loans | [6.00]% per year |
| 2. Guaranteed Maximum Loan Interest Rate charged – Select Loans | [6.00]% per year |
| 3. Minimum Loan Amount | \$1,000.00 |
| 4. Maximum Loan Amount | 100.00% of the Net Surrender Value minus 3 times the Monthly Deduction |

b. Partial Withdrawals

- | | |
|--------------------------------------|--|
| 1. Minimum Partial Withdrawal Amount | \$1,000.00 |
| 2. Maximum Partial Withdrawal Amount | [100.00]% of the value of the Fixed Strategy, plus [100.00]% of the value of the S&P 500 [®] 1 Year Point to Point Indexed Strategy per policy year, but in no event may the partial withdrawal leave less than \$500.00 as the Net Surrender Value |
| 3. Limit on Partial Withdrawals | 12 in a policy year |

c. Elections

- | | |
|----------------------------|---|
| 1. Election Date | The [28 th] day of each calendar month. If the [28 th] is not a day that the New York Stock Exchange (NYSE) is open for trading, the Election Date will be the next day the NYSE is open for trading. |
| 2. Minimum Election Amount | [\$50.00] |

d. Order of Deductions from the Indexed Strategy

[Any amounts deducted from the Indexed Strategy will be deducted in the following order:

Pro rata from the Blocks of the Indexed Strategy in the same proportion as the value of each Block bears to the value of the Indexed Strategy]

SCHEDULE (CONTINUED)

ACCOUNT VALUE POLICY FEATURES AND BENEFITS

- a. **Policy Loan Account** (Traditional Loans only): Guaranteed Minimum Interest Rate Policy Years 1-10: [4.50]% per year
Policy Years 11+: [5.50]% per year
- b. **Fixed Strategy**
1. Guaranteed Minimum Interest Rate [2.00]% per year
 2. Credited Interest Rate Interest is credited at the guaranteed minimum rate shown or, in our discretion, it may be credited at a higher rate. Any higher rate is guaranteed to be in effect for at least 12 months.
- c. **Indexed Strategy Maximum Lockout Period** [36] Months
At our discretion, we may enforce a lockout period shorter than the guaranteed maximum stated here.
- d. **Indexed Strategies ***

S&P 500[®] 1 Year Point to Point Indexed Strategy

1. Index Crediting Period [1 year] from a Block's Start Date
2. Guaranteed Minimum Interest Rate [1.00]% per year
3. Index Credit Rate See the S&P 500[®] 1 Year Point to Point Indexed Strategy section for details
4. Guaranteed Minimum Participation Rate ** [100.00]%
5. Guaranteed Minimum Index Cap: ** [2.50]%
6. Available Index: [Standard & Poor's 500[®] Composite Stock Price Index (S&P 500[®] Index) – An index of stock performance of 500 publicly traded companies. It does not reflect dividends payable on the underlying stocks.]***

* We may provide for one or more indexes and/or indexed strategies under this policy. The available indexes and indexed strategies, and the calculation of the value of the Indexed Strategy, are shown in this Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement.

** For each Block, the Participation Rate and the Index Cap will be set on the Block Start Date and will not change during that Block. The Participation Rate and Index Cap will affect the Index Credit Rate, but they will never be less than the guaranteed minimums shown above.

*** See the Account Value Policy Features and Benefits - Index Disclaimers Schedule for more information about each Index.

The terms used in this Schedule are explained more fully in the “Fixed Strategy,” “Indexed Strategy,” “Available Indexed Strategies” and “Policy Loan Account” sections of the policy. Please refer to these sections for further explanation about these terms.

SCHEDULE (CONTINUED)

ACCOUNT VALUE POLICY FEATURES AND BENEFITS - INDEX DISCLAIMERS

[Standard & Poor's[®], "S&P[®]", "S&P 500[®]", "Standard & Poor's 500", and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Security Life of Denver Insurance Company. The Policy is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Policy.]

SCHEDULE (CONTINUED)

LAPSE PROTECTION PROVISIONS

On each Monthly Processing Date, we test your policy to determine if it will enter the Grace Period. If on a Monthly Processing Date the Net Surrender Value is greater than zero, your policy will not enter the Grace Period. Even if the Net Surrender Value is less than or equal to zero, your policy will not enter the Grace Period on that Monthly Processing Date if it meets the requirements of the Minimum Monthly Premium or the Lapse Protection Value provisions.

a. **Minimum Monthly Premium**

- | | | |
|----|---|-------------------|
| 1. | Minimum Monthly Premium Period | Policy Years 1-10 |
| 2. | Minimum Monthly Premium (the Minimum Monthly Premium may vary if there are changes to your policy; see the Minimum Monthly Premium section for details) | [\$48.21] |

If you pay only the Minimum Monthly Premium, you may forego the advantage of building up significant Account Value. On a current and guaranteed basis, the Account Value at the end of the Minimum Monthly Premium Period may be insufficient to keep your policy in force unless an additional premium payment is made at that time.

b. **Lapse Protection Value***

- | | | |
|----|--|---|
| 1. | Lapse Protection Value Period | From the end of the Minimum Monthly Premium Period to the date of the Insured's death |
| 2. | Lapse Protection Premium Charge | [30.00]% of each premium |
| 3. | Lapse Protection Monthly Charges | |
| | A. Lapse Protection Monthly Cost of Insurance Charge | See the Base Policy Lapse Protection Table of Rates |
| | B. Lapse Protection Monthly Policy Charge | [\$10.00] per policy month to Attained Age 121; zero thereafter |
| | C. Lapse Protection Monthly Administrative Charge per \$1,000.00 of Stated Death Benefit | [\$0.02080] to Attained Age 121; zero thereafter |
| | [D. Lapse Protection Waiver of Specified Premium Monthly Charge | Same as the guaranteed rates in the Waiver of Specified Premium Rider Schedule] |
| | [E. Additional Insured Lapse Protection Monthly Cost of Insurance Charge(s) | See the Additional Insured Rider Lapse Protection Table(s) of Rates] |
| 4. | Lapse Protection Interest Rate | See the Lapse Protection Interest Rates Schedule |

*The charges and rates used to calculate the Lapse Protection Value are for reference purposes only. We do not use the Lapse Protection Value to determine the actual Account Value or death benefit provided by your policy. See the Lapse Protection Value section for details on calculation of the Lapse Protection Value.

(Print for Guideline Premium version)

SCHEDULE (CONTINUED)

**DEFINITION OF LIFE INSURANCE GUIDELINE PREMIUM TEST/CASH VALUE CORRIDOR TEST
DEATH BENEFIT FACTORS**

Your policy's Base Death Benefit at any time will be at least equal to the Account Value times the appropriate Death Benefit Factor from the following table.

Attained Age	Death Benefit Factor	Attained Age	Death Benefit Factor
0-40	2.50		
41	2.43	71	1.13
42	2.36	72	1.11
43	2.29	73	1.09
44	2.22	74	1.07
45	2.15	75	1.05
46	2.09	76	1.05
47	2.03	77	1.05
48	1.97	78	1.05
49	1.91	79	1.05
50	1.85	80	1.05
51	1.78	81	1.05
52	1.71	82	1.05
53	1.64	83	1.05
54	1.57	84	1.05
55	1.50	85	1.05
56	1.46	86	1.05
57	1.42	87	1.05
58	1.38	88	1.05
59	1.34	89	1.05
60	1.30	90	1.05
61	1.28	91	1.04
62	1.26	92	1.03
63	1.24	93	1.02
64	1.22	94	1.01
65	1.20	95	1.00
66	1.19	96	1.00
67	1.18	97	1.00
68	1.17	98	1.00
69	1.16	99	1.00
70	1.15	100 and older	1.00

SCHEDULE (CONTINUED)**DEFINITION OF LIFE INSURANCE CASH VALUE ACCUMULATION TEST
DEATH BENEFIT FACTORS**

(Rates based on Insured's gender and risk class)

Your policy's Base Death Benefit at any time will not be less than:

- a. The Account Value, if any;
- b. Multiplied by the appropriate Death Benefit Factor from the following table;
- c. Multiplied by the sum of one plus the greater of:
 1. The rate or rates guaranteed under your policy, including any interest rate guarantee applicable for any duration, or
 2. 4.00%;
- d. Divided by 1.04.

Attained Age	Death Benefit Factor	Attained Age	Death Benefit Factor	Attained Age	Death Benefit Factor
0	[16.19224]	34	[5.06469]	68	[1.71953]
1	[15.79768]	35	[4.89048]	69	[1.67719]
2	[15.31443]	36	[4.72195]	70	[1.63640]
3	[14.80639]	37	[4.55939]	71	[1.59732]
4	[14.28909]	38	[4.40239]	72	[1.55990]
5	[13.77717]	39	[4.25128]	73	[1.52450]
6	[13.28218]	40	[4.10562]	74	[1.49091]
7	[12.80521]	41	[3.96526]	75	[1.45894]
8	[12.34409]	42	[3.83026]	76	[1.42848]
9	[11.89840]	43	[3.70061]	77	[1.39944]
10	[11.46891]	44	[3.57618]	78	[1.37187]
11	[11.05386]	45	[3.45687]	79	[1.34587]
12	[10.65703]	46	[3.34257]	80	[1.32150]
13	[10.27922]	47	[3.23284]	81	[1.29865]
14	[9.91900]	48	[3.12749]	82	[1.27737]
15	[9.57680]	49	[3.02558]	83	[1.25743]
16	[9.25587]	50	[2.92706]	84	[1.23870]
17	[8.95343]	51	[2.83212]	85	[1.22117]
18	[8.66643]	52	[2.74074]	86	[1.20485]
19	[8.39104]	53	[2.65313]	87	[1.18973]
20	[8.12356]	54	[2.56911]	88	[1.17582]
21	[7.86321]	55	[2.48880]	89	[1.16302]
22	[7.60933]	56	[2.41230]	90	[1.15124]
23	[7.36190]	57	[2.33926]	91	[1.14036]
24	[7.12131]	58	[2.26948]	92	[1.12989]
25	[6.88743]	59	[2.20237]	93	[1.11964]
26	[6.66012]	60	[2.13791]	94	[1.10937]
27	[6.44034]	61	[2.07617]	95	[1.09873]
28	[6.22809]	62	[2.01726]	96	[1.08717]
29	[6.02087]	63	[1.96129]	97	[1.07348]
30	[5.81873]	64	[1.90817]	98	[1.05622]
31	[5.62194]	65	[1.85768]	99	[1.03302]
32	[5.43049]	66	[1.80959]	100 and older	[1.00000]
33	[5.24456]	67	[1.76363]		

SCHEDULE (CONTINUED)

BASE POLICY TABLE OF GUARANTEED RATES

Guaranteed Maximum Cost of Insurance Rates per \$1,000.00 of Net Amount at Risk for your policy.

Attained Age	Monthly Cost of Insurance Rate	Attained Age	Monthly Cost of Insurance Rate	Attained Age	Monthly Cost of Insurance Rate
0	[0.08083]	41	[0.13166]	82	[7.01166]
1	[0.04666]	42	[0.14416]	83	[7.75750]
2	[0.03250]	43	[0.15833]	84	[8.58333]
3	[0.02250]	44	[0.17500]	85	[9.50583]
4	[0.01750]	45	[0.19416]	86	[10.52833]
5	[0.01750]	46	[0.21250]	87	[11.64500]
6	[0.01833]	47	[0.23250]	88	[12.84166]
7	[0.01833]	48	[0.24416]	89	[14.10416]
8	[0.01833]	49	[0.25750]	90	[15.42166]
9	[0.01916]	50	[0.27666]	91	[16.66083]
10	[0.01916]	51	[0.29916]	92	[17.95250]
11	[0.02250]	52	[0.33000]	93	[19.31500]
12	[0.02750]	53	[0.36333]	94	[20.75416]
13	[0.03250]	54	[0.40583]	95	[22.26583]
14	[0.03916]	55	[0.45833]	96	[23.64916]
15	[0.05083]	56	[0.51166]	97	[25.12416]
16	[0.06166]	57	[0.56916]	98	[26.69833]
17	[0.07083]	58	[0.61833]	99	[28.37833]
18	[0.07666]	59	[0.67500]	100	[30.17500]
19	[0.07833]	60	[0.74333]	101	[31.60083]
20	[0.07916]	61	[0.82666]	102	[33.12000]
21	[0.07916]	62	[0.92833]	103	[34.73666]
22	[0.07916]	63	[1.04250]	104	[36.45666]
23	[0.08000]	64	[1.16250]	105	[38.26083]
24	[0.08083]	65	[1.28916]	106	[40.17916]
25	[0.08166]	66	[1.41750]	107	[42.21833]
26	[0.08500]	67	[1.54750]	108	[44.38583]
27	[0.08916]	68	[1.68750]	109	[46.68833]
28	[0.08750]	69	[1.83250]	110	[49.13250]
29	[0.08583]	70	[2.00833]	111	[51.72833]
30	[0.08500]	71	[2.20500]	112	[54.48333]
31	[0.08416]	72	[2.46333]	113	[57.40916]
32	[0.08416]	73	[2.73583]	114	[60.51250]
33	[0.08666]	74	[3.02250]	115	[63.80583]
34	[0.08833]	75	[3.33583]	116	[67.29916]
35	[0.09083]	76	[3.67750]	117	[71.00416]
36	[0.09583]	77	[4.07416]	118	[74.93500]
37	[0.10000]	78	[4.53750]	119	[79.10166]
38	[0.10750]	79	[5.07250]	120	[83.33333]
39	[0.11416]	80	[5.65583]		
40	[0.12166]	81	[6.32000]		

The rates shown above are for a non-rated risk class. If your policy has a rating factor or a flat extra amount, we will adjust the maximum cost of insurance rates using the rating factor or flat extra amount shown in your Schedule. If your policy has a rating factor, we will determine the maximum cost of insurance rates by multiplying the rates shown above by the rating factor shown in your Schedule. If your policy has a flat extra amount, we will determine the maximum cost of insurance rates by adding the rates per \$1,000.00 shown above to the flat extra amount shown in your Schedule. We base the rates shown above on the 2001 Commissioners Standard Ordinary, [Male], [Nonsmoker], Ultimate Mortality Table, age nearest birthday.

SCHEDULE (CONTINUED)

BASE POLICY LAPSE PROTECTION TABLE OF RATES

Table LPV 1 Cost of Insurance Rates per \$1,000.00 of Net Amount at Risk
(These rates apply to the base policy)

Attained Age	Monthly Cost of Insurance Rate	Attained Age	Monthly Cost of Insurance Rate	Attained Age	Monthly Cost of Insurance Rate
[35	0.23540	64	0.45588	93	4.24231
36	0.28425	65	0.45588	94	4.55840
37	0.34200	66	0.50126	95	4.55840
38	0.39973	67	0.54723	96	4.84160
39	0.44859	68	0.59674	97	5.14357
40	0.50633	69	0.64802	98	5.46584
41	0.55963	70	0.67837	99	5.80978
42	0.61293	71	0.74479	100	5.86282
43	0.67511	72	0.81407	101	5.86282
44	0.75061	73	0.90412	102	5.86282
45	0.84833	74	0.99887	103	5.86282
46	0.11300	75	1.02614	104	5.86282
47	0.12503	76	1.13123	105	5.86282
48	0.13817	77	1.24499	106	5.86282
49	0.14309	78	1.36311	107	5.86282
50	0.14615	79	1.48849	108	5.86282
51	0.15908	80	1.60213	109	5.86282
52	0.17379	81	1.60213	110	5.86282
53	0.19116	82	1.75779	111	5.86282
54	0.21032	83	1.93323	112	5.86282
55	0.21034	84	2.12501	113	5.86282
56	0.23156	85	2.33020	114	5.86282
57	0.25406	86	2.54261	115	5.86282
58	0.27843	87	2.76109	116	5.86282
59	0.30517	88	2.98132	117	5.86282
60	0.30518	89	3.20620	118	5.86282
61	0.33589	90	3.43892	119	5.86282
62	0.37085	91	3.68335	120	5.86282
63	0.41077	92	3.94745	121 and older	0.00000]

Table LPV1 rates apply during the first policy year and any policy year for which the Lapse Protection Value at the end of the previous policy year is zero or less.

The Lapse Protection Value is a reference value only. We do not use the Lapse Protection Value to determine the actual Account Value or death benefit provided by your policy.

SCHEDULE (CONTINUED)

BASE POLICY LAPSE PROTECTION TABLE OF RATES

Table LPV 2 Cost of Insurance Rates per \$1,000.00 of Net Amount at Risk
(These rates apply to the base policy)

Attained Age	Monthly Cost of Insurance Rate	Attained Age	Monthly Cost of Insurance Rate	Attained Age	Monthly Cost of Insurance Rate
[35	0.23540	64	0.45588	93	4.24231
36	0.28425	65	0.45588	94	4.55840
37	0.05141	66	0.50126	95	4.55840
38	0.05956	67	0.54723	96	4.84160
39	0.06429	68	0.59674	97	5.14357
40	0.06640	69	0.64802	98	5.46584
41	0.07228	70	0.67837	99	5.80978
42	0.07829	71	0.74479	100	5.86282
43	0.08624	72	0.81407	101	5.86282
44	0.09348	73	0.90412	102	5.86282
45	0.10208	74	0.99887	103	5.86282
46	0.11300	75	1.02614	104	5.86282
47	0.12503	76	1.13123	105	5.86282
48	0.13817	77	1.24499	106	5.86282
49	0.14309	78	1.36311	107	5.86282
50	0.14615	79	1.48849	108	5.86282
51	0.15908	80	1.60213	109	5.86282
52	0.17379	81	1.60213	110	5.86282
53	0.19116	82	1.75779	111	5.86282
54	0.21032	83	1.93323	112	5.86282
55	0.21034	84	2.12501	113	5.86282
56	0.23156	85	2.33020	114	5.86282
57	0.25406	86	2.54261	115	5.86282
58	0.27843	87	2.76109	116	5.86282
59	0.30517	88	2.98132	117	5.86282
60	0.30518	89	3.20620	118	5.86282
61	0.33589	90	3.43892	119	5.86282
62	0.37085	91	3.68335	120	5.86282
63	0.41077	92	3.94745	121 and older	0.00000]

Table LPV2 rates apply during any year other than the first policy year in which the Lapse Protection Value at the end of the previous policy year is greater than zero.

The Lapse Protection Value is a reference value only. We do not use the Lapse Protection Value to determine the actual Account Value or death benefit provided by your policy.

SCHEDULE (CONTINUED)

LAPSE PROTECTION INTEREST RATES

Policy Year	Interest Rate	Policy Year	Interest Rate	Policy Year	Interest Rate
[1	5.25%	30	5.25%	59	5.25%
2	5.25%	31	5.25%	60	5.25%
3	5.25%	32	5.25%	61	5.25%
4	5.25%	33	5.25%	62	5.25%
5	5.25%	34	5.25%	63	5.25%
6	5.25%	35	5.25%	64	5.25%
7	5.25%	36	5.25%	65	5.25%
8	5.25%	37	5.25%	66	5.25%
9	5.25%	38	5.25%	67	5.25%
10	5.25%	39	5.25%	68	5.25%
11	5.25%	40	5.25%	69	5.25%
12	5.25%	41	5.25%	70	5.25%
13	5.25%	42	5.25%	71	5.25%
14	5.25%	43	5.25%	72	5.25%
15	5.25%	44	5.25%	73	5.25%
16	5.25%	45	5.25%	74	5.25%
17	5.25%	46	5.25%	75	5.25%
18	5.25%	47	5.25%	76	5.25%
19	5.25%	48	5.25%	77	5.25%
20	5.25%	49	5.25%	78	5.25%
21	5.25%	50	5.25%	79	5.25%
22	5.25%	51	5.25%	80	5.25%
23	5.25%	52	5.25%	81	5.25%
24	5.25%	53	5.25%	82	5.25%
25	5.25%	54	5.25%	83	5.25%
26	5.25%	55	5.25%	84	5.25%
27	5.25%	56	5.25%	85	5.25%
28	5.25%	57	5.25%	86	5.25%
29	5.25%	58	5.25%	87 and later	5.25%]

The Lapse Protection Value is a reference value only. We do not use the Lapse Protection Value to determine the actual Account Value or death benefit provided by your policy.

SCHEDULE (CONTINUED)

ADDITIONAL INSURED RIDER TABLE OF GUARANTEED RATES

Guaranteed Maximum Cost of Insurance Rates per \$1000.00 of death benefit from your Additional Insured Rider #[1]

Attained Age of Additional Insured	Monthly Cost of Insurance Rate	Attained Age of Additional Insured	Monthly Cost of Insurance Rate	Attained Age of Additional Insured	Monthly Cost of Insurance Rate
0	[0.04000]	30	[0.05333]	60	[0.61666]
1	[0.02916]	31	[0.05666]	61	[0.66916]
2	[0.02166]	32	[0.06000]	62	[0.72666]
3	[0.01666]	33	[0.06333]	63	[0.78583]
4	[0.01583]	34	[0.06833]	64	[0.85000]
5	[0.01500]	35	[0.07416]	65	[0.92083]
6	[0.01500]	36	[0.07916]	66	[0.99916]
7	[0.01750]	37	[0.08583]	67	[1.08500]
8	[0.01750]	38	[0.08916]	68	[1.18083]
9	[0.01750]	39	[0.09416]	69	[1.28583]
10	[0.01833]	40	[0.10000]	70	[1.40166]
11	[0.01916]	41	[0.10583]	71	[1.53500]
12	[0.02250]	42	[0.11250]	72	[1.68416]
13	[0.02500]	43	[0.12083]	73	[1.84583]
14	[0.02750]	44	[0.13083]	74	[2.02333]
15	[0.02916]	45	[0.14250]	75	[2.22000]
16	[0.03250]	46	[0.15583]	76	[2.43583]
17	[0.03416]	47	[0.17250]	77	[2.67333]
18	[0.03500]	48	[0.19083]	78	[2.93583]
19	[0.03750]	49	[0.21083]	79	[3.21916]
20	[0.03750]	50	[0.23416]	80	[3.53583]
21	[0.03833]	51	[0.26000]	81	[3.96583]
22	[0.04000]	52	[0.28916]	82	[4.45083]
23	[0.04000]	53	[0.32083]	83	[4.93416]
24	[0.04166]	54	[0.35416]	84	[5.46833]
25	[0.04166]	55	[0.39000]	85	[6.07000]
26	[0.04416]	56	[0.43166]	86	[6.61583]
27	[0.04750]	57	[0.47500]	87	[7.43750]
28	[0.04833]	58	[0.52166]	88	[8.29583]
29	[0.05166]	59	[0.56833]	89	[9.21083]

The rates shown above are for a non-rated risk class. If your rider has a rating factor or a flat extra amount, we will adjust the maximum cost of insurance rates using the rating factor or flat extra amount shown in the Additional Benefits and Riders Schedule. If your rider has a rating factor, we will determine the maximum cost of insurance rates by multiplying the rates shown above by the rating factor shown in the Additional Benefits and Riders Schedule. If your rider has a flat extra amount, we will determine the maximum cost of insurance rates by adding the rates per \$1,000.00 shown above to the flat extra amount shown in the Additional Benefits and Riders Schedule.

For riders issued at ages 16 and greater, we base the rates shown above on the 2001 Commissioners Standard Ordinary, [Female, Nonsmoker], Ultimate Mortality Table, age nearest birthday.

For riders issued at ages 0-15, we base the rates for ages 0-15 on the 2001 Commissioners Standard Ordinary, [Female], Smoker Composite, Ultimate Mortality Table, age nearest birthday; and the rates for ages 16 and above on the 2001 Commissioners Standard Ordinary [Female, Nonsmoker], Ultimate Mortality Table, age nearest birthday.

SCHEDULE (CONTINUED)

ADDITIONAL INSURED RIDER LAPSE PROTECTION TABLE OF RATES

Lapse Protection Cost of Insurance Rates per \$1000.00 of death benefit from your Additional Insured Rider #[1]

Attained Age of Additional Insured	Monthly Cost of Insurance Rate	Attained Age of Additional Insured	Monthly Cost of Insurance Rate	Attained Age of Additional Insured	Monthly Cost of Insurance Rate
25	0.05262	47	0.17438	68	0.39577
26	0.05522	48	0.17438	69	0.42780
27	0.05846	49	0.17438	70	0.42780
28	0.06223	50	0.17438	71	0.46652
29	0.06366	51	0.17544	72	0.50983
30	0.06680	52	0.17635	73	0.55677
31	0.06992	53	0.17745	74	0.60831
32	0.07457	54	0.17745	75	0.66542
33	0.07766	55	0.17745	76	0.72809
34	0.08232	56	0.18746	77	0.79705
35	0.08731	56	0.19753	78	0.87328
36	0.09230	57	0.17438	79	0.95555
37	0.09812	58	0.20958	80	1.04750
38	0.10311	59	0.21962	81	1.16740
39	0.10893	60	0.23168	82	1.30754
40	0.11641	61	0.24769	83	1.44728
41	0.12389	62	0.26579	84	1.60171
42	0.13137	63	0.28574	85	1.77565
43	0.14052	64	0.30737	86	1.93345
44	0.15133	65	0.31506	87	2.14384
45	0.15650	66	0.34009	88	2.36540
46	0.16537	67	0.36752	89	2.60287]

The Lapse Protection Value is a reference value only. We do not use the Lapse Protection Value to determine the actual Account Value or death benefit provided by your policy.

TERMS TO UNDERSTAND

This section identifies some of the important terms that we have used throughout your policy and that have special meaning.

Account Value: The Account Value equals the sum of the value of: (a) the Fixed Strategy; plus (b) the Indexed Strategy; plus (c) the Policy Loan Account, if applicable.

Age: Age is the age of the Insured on his or her birthday nearest the Policy Date. We issue your policy at the Age shown in your Schedule.

Attained Age: Attained Age is the Insured's Age as of the Policy Date plus the number of completed policy years.

Base Death Benefit: The Base Death Benefit is the death benefit of your policy and does not include any additional death benefit provided by riders attached to your policy, if any.

Block: A Block is a portion of the value of the Indexed Strategy. A new Block is created: (a) upon an Election to move an amount from the Fixed Strategy to the Indexed Strategy; and (b) on the Block Maturity Date if no Election is made to move all of the value of the Block to the Fixed Strategy.

Block Maturity Date: The Block Maturity Date is the date a Block matures. It is the Election Date at the end of the Index Crediting Period. On the Block Maturity Date the value of the Block will automatically create a new Block unless an Election is made to move all of the value of the maturing Block to the Fixed Strategy.

Block Start Date: The Block Start Date is the date a Block is created in the Indexed Strategy and will be on an Election Date. The Block Maturity Date is measured from this date.

Death Benefit Proceeds: Death Benefit Proceeds is the amount we will pay on the Insured's death. Death Benefit Proceeds equals: (a) the Base Death Benefit in effect on the date of the Insured's death, plus the death benefit from other riders, if any; minus (b) any Loan Amount; minus (c) unpaid Monthly Deductions, if any, incurred prior to the date of the Insured's death.

Election: An Election is the movement of an amount between the Fixed Strategy and the Indexed Strategy.

Election Date: An Election Date is the date on which Elections from the Fixed Strategy to the Indexed Strategy will be processed. An Election Date is shown in your Policy Features and Benefits Schedule.

Fixed Strategy: The Fixed Strategy is a strategy available under the policy through which you may elect to have all or part of your Account Value earn interest at a rate declared by us, subject to the guaranteed minimum interest rate shown in the Account Value Policy Features and Benefits Schedule.

Grace Period: The Grace Period is the 61 day period after which your policy will lapse unless you make a required premium payment. The Grace Period will begin on a Monthly Processing Date if on that date the Net Surrender Value is zero or less, except as provided in the Minimum Monthly Premium and the Lapse Protection Value sections.

Index Credit: An Index Credit is the amount credited to a Block at the close of business on the Block Maturity Date. The Index Credit for each indexed strategy is calculated as described in the Available Indexed Strategies section or in a subsequent policy endorsement.

Index Crediting Period: The Index Crediting Period is the number of years between a Block Start Date and a Block Maturity Date. The Index Crediting Period for each indexed strategy is shown in the Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement, and is guaranteed not to change while the policy is in force.

Indexed Strategy: The Indexed Strategy is a strategy available under the policy through which you may elect to have all or part of your Account Value receive Index Credits based in part on changes in the values of the Indexes. We may provide for one or more indexed strategies under this policy. The available indexed strategies, and the calculation of the value of the Indexed Strategy, are set forth in this policy or in a subsequent policy endorsement.

Indexes: The Indexes are shown in the Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement. They are indexes of stock performance that do not reflect dividends payable on the underlying stocks. The Indexes are used to determine the Index Credit.

Insured: The Insured is the person whose life is insured by your policy. The Insured's name is shown in your Schedule and the Insured may or may not be the owner of your policy.

Lapse Protection Monthly Deduction: The Lapse Protection Monthly Deduction is equal to the sum of all the Lapse Protection Monthly Charges shown in the Lapse Protection Provisions Schedule.

Lapse Protection Net Premium: The Lapse Protection Net Premium equals the premium paid, minus the Lapse Protection Premium Charge.

Lapse Protection Premium Charge: Each time we receive a premium we determine the Lapse Protection Premium Charge by multiplying the Lapse Protection Premium Charge percentage shown in your Lapse Protection Provisions Schedule by the premium amount.

Lapse Protection Value: The Lapse Protection Value on the Policy Date will be the Lapse Protection Net Premium paid on that date for your policy, less the Lapse Protection Monthly Deduction for the first policy month. On any Monthly Processing Date other than the Policy Date, the Lapse Protection Value is equal to: (a) the Lapse Protection Value on the first day of the previous policy month; plus (b) one month's lapse protection interest; plus (c) any Lapse Protection Net Premium received since the most recent Monthly Processing Date with lapse protection interest from the date of receipt to the date of calculation; minus (d) the Lapse Protection Monthly Deduction for the current month; minus (e) the amount of any partial withdrawal since the most recent Monthly Processing Date; minus (f) any surrender charge applicable to a decrease in the Stated Death Benefit; minus (g) any policy or rider transaction charges incurred since the most recent Monthly Processing Date with lapse protection interest from the effective date of the transaction to the date of calculation. The Lapse Protection Value is a reference value only. We do not use the Lapse Protection Value to determine the actual Account Value or death benefit provided by your policy.

Lapse Protection Value Period: The Lapse Protection Value Period begins at the end of the Minimum Monthly Premium Period, as shown in the Lapse Protection Provisions Schedule, and ends on the date of the Insured's death. It is the period during which we guarantee that your policy, including any riders, will remain in force and will not enter the Grace Period, provided that the Loan Amount does not exceed the Surrender Value and the Net Lapse Protection Value is greater than or equal to zero. Your policy will enter the Grace Period if, on a Monthly Processing Date, the Loan Amount exceeds the Surrender Value.

Lifetime Guarantee Annual Premium: The Lifetime Guarantee Annual Premium is the minimum amount required to be paid in order to keep your policy in force for the lifetime of the Insured pursuant to the Lapse Protection Value provisions.

Loan Amount: The Loan Amount equals: (a) any outstanding loan plus accrued Loan Interest as of the beginning of the policy year; plus (b) new loans; plus (c) accrued but unpaid Loan Interest; minus (d) loan repayments.

Loan Interest: The amount of interest charged by us on the Loan Amount.

Minimum Death Benefit: The Minimum Death Benefit is the minimum amount of coverage required to issue or continue the policy. We show the Minimum Death Benefit amount in your Schedule. The Minimum Death Benefit applies to the Stated Death Benefit.

Minimum Monthly Premium: The Minimum Monthly Premium is the amount used to determine whether your policy will lapse during the Minimum Monthly Premium Period. The Minimum Monthly Premium on the Policy Date is shown in the Lapse Protection Provisions Schedule.

Minimum Monthly Premium Period: The Minimum Monthly Premium Period is shown in your Lapse Protection Provisions Schedule. It is the period during which we guarantee that your policy, including any riders, will remain in force and will not enter the Grace Period, provided your policy satisfies the minimum monthly premium requirement. See the Minimum Monthly Premium Requirement section for details.

Monthly Deduction: The Monthly Deduction is equal to: (a) the monthly cost of insurance, policy and administrative charges for your policy shown in your Guaranteed Maximum Policy Charges Schedule; plus (b) the monthly charges, if any, for additional benefits provided by your riders shown in your Guaranteed Maximum Monthly Rider Charges Schedule.

Monthly Processing Date: The Monthly Processing Date is the date each month on which the Monthly Deduction from the Account Value is due.

Net Account Value: The Net Account Value equals the Account Value minus any Loan Amount.

Net Lapse Protection Value: The Net Lapse Protection Value is the Lapse Protection Value minus any Loan Amount.

Net Premium: Net Premium equals the premium received, minus the premium expense charge.

Net Surrender Value: The Net Surrender Value on any date equals: (a) the Surrender Value; minus (b) any Loan Amount.

Policy Date: We show the Policy Date in your Schedule. It is the date from which we measure policy years, policy months and policy anniversaries, and it determines the Monthly Processing Date.

Policy Loan Account: The Policy Loan Account is used only with Traditional Loans and not with Select Loans. The portion of the Account Value in the Policy Loan Account equals the Loan Amount (as defined in the Policy Loans section), excluding accrued but unpaid Loan Interest during the policy year, plus credited interest.

Right to Examine Period: The Right to Examine Period is the number of days after delivery of your policy during which you have the right to examine your policy and return it for a return of all premiums paid. See the Cover Page for details.

Scheduled Premium: Scheduled Premium is the amount that you indicate on your application as the amount you intend to pay at fixed intervals over a certain period. You may specify the interval as monthly, quarterly, semiannually or annually.

Select Loans: Select Loans are policy loans in which an amount equal to the loan or Loan Interest due is added to the Loan Amount. No Policy Loan Account is created for Select Loans and therefore the amount is not added to the Policy Loan Account. The amount remains in the Fixed Strategy and/or the Indexed Strategy as you have elected for your policy and is credited as provided in the Fixed Strategy and Indexed Strategy sections. Loan Interest is charged as provided in the Policy Loans – Loan Interest section.

Stated Death Benefit: The Stated Death Benefit is the amount of death benefit coverage provided under your policy as shown in your Schedule. The Stated Death Benefit changes when there is a decrease or a transaction that causes your amount of coverage to change.

Surrender Value: Surrender Value is the Account Value minus surrender charges, if any.

Traditional Loans: Traditional Loans are policy loans in which an amount equal to the loan or Loan Interest due is added to both the Loan Amount and the Policy Loan Account. The amount is deducted from the Fixed Strategy until exhausted, and any excess amount is deducted from the Indexed Strategy in the order shown in the Policy Features and Benefits Schedule. The amount is credited as provided in the Policy Loan Account section. Loan Interest is charged as provided in the Policy Loans – Loan Interest section.

INSURANCE COVERAGE PROVISIONS

POLICY DATES AND PERIODS

Policy Date

We show the Policy Date in your Schedule. It is the date from which we measure policy years, policy months and policy anniversaries, and it determines the Monthly Processing Date. A policy anniversary occurs each year on the same month and day as the Policy Date.

The Policy Date is the effective date for all coverage provided under your policy. No coverage may take effect under your policy unless we receive the amount of premium required for coverage to begin under your policy, and there has been no change in the insurability of the person proposed for insurance from the date of your policy application to the date we receive this required premium.

Monthly Processing Date

The Monthly Processing Date is the date each month on which the Monthly Deduction from the Account Value is due. The first Monthly Processing Date is the Policy Date. Subsequent Monthly Processing Dates are the same calendar day of each month as the Policy Date.

Right to Examine Period

The Right to Examine Period is the number of days after delivery of your policy during which you have the right to examine your policy and return it for a return of all premiums paid. See the Cover Page for details.

DEATH BENEFIT PROVISIONS

Stated Death Benefit

The Stated Death Benefit is the amount of death benefit coverage provided under your policy as shown in your Schedule. The Stated Death Benefit changes when there is a decrease or a transaction that causes your amount of coverage to change. For example, a partial withdrawal under Death Benefit Option 1 may cause the Stated Death Benefit to change.

Death Benefit Options

Death benefit options are different methods of calculating the Base Death Benefit. You select the death benefit option when you apply for the policy, and the death benefit option you selected is shown in your Schedule.

Base Death Benefit

The Base Death Benefit is the death benefit of your policy and does not include any additional death benefit provided by riders attached to your policy, if any. We calculate the Base Death Benefit according to one of the following death benefit options:

Death Benefit Option 1: Under Death Benefit Option 1, the Base Death Benefit is the greater of:

- a. The Stated Death Benefit; or
- b. The Account Value multiplied by the appropriate factor from the Death Benefit Factors shown in your Definition of Life Insurance – Death Benefit Factors Schedule.

Death Benefit Option 2: Under Death Benefit Option 2, the Base Death Benefit is the greater of:

- a. The Stated Death Benefit plus the Account Value; or
- b. The Account Value multiplied by the appropriate factor from the Death Benefit Factors shown in your Definition of Life Insurance – Death Benefit Factors Schedule.

Minimum Death Benefit

The Minimum Death Benefit is the minimum amount of coverage required to issue or continue the policy. We show the Minimum Death Benefit amount in your Schedule. The Minimum Death Benefit applies to the Stated Death Benefit.

Definition of Life Insurance

The definition of life insurance test shown in your Schedule is the specific method by which we determine whether your policy meets the definition of life insurance under the Internal Revenue Code of 1986, as amended, and its rules and regulations. If you do not elect a test on your application, the Guideline Premium Test will apply to your policy. The test is not subject to change unless required by a change in the Internal Revenue Code or by other applicable legal authority.

We design your policy to qualify as a life insurance contract under the Internal Revenue Code, and we will construe all terms and provisions of your policy in a manner consistent with that design. The Base Death Benefit in force at any time will not be less than the amount of insurance necessary to achieve such qualification under the applicable provisions of the Internal Revenue Code. We reserve the right to amend your policy, return or refuse any premium, whether scheduled or unscheduled, adjust the amount of coverage and reject any policy request when required to maintain this tax qualification. We also reserve the right to reject any policy request if the request might cause us to return any premium to you, unless you have agreed in writing.

If premiums paid during any policy year exceed the limits set by the Internal Revenue Code, we will return the excess premiums to you, with interest as required by law, within 60 days after the end of the policy year. However, under current tax law, you have the right to pay the premium required to keep your policy in force to the end of the policy year.

CHANGES IN INSURANCE COVERAGE

The Stated Death Benefit shown on your Schedule is the amount of death benefit coverage under your policy. You may not increase the Stated Death Benefit, but decreases are permitted.

Requested Decreases in Coverage

Once each policy year, you may give us notice requesting a decrease to the Stated Death Benefit. We must approve any decrease to the Stated Death Benefit and the following will apply to all decreases:

- a. The effective date of the decrease will be the Monthly Processing Date immediately following the date of our approval;
- b. Decreases that occur during the Minimum Monthly Premium Period may result in the calculation of a new Minimum Monthly Premium that applies from the effective date of the decrease;
- c. Decreases in insurance coverage have the same effect on the calculation of the Lapse Protection Value as they do on the calculation of Account Value;
- d. Your request must be made after the first policy anniversary and must be for an amount greater than or equal to \$1,000.00;
- e. We will limit the decrease such that, immediately after the requested decrease, the Stated Death Benefit is at least equal to the Minimum Death Benefit; and
- f. A surrender charge will apply if you decrease the Stated Death Benefit during the surrender charge period. If a surrender charge applies, we will deduct it from the Account Value and reduce future surrender charges. For details, see the Surrender Charges section.

Death Benefit Option Changes

Beginning with the first Monthly Processing Date and ending at Attained Age 121, you may give us notice requesting a change to the death benefit option. This change will be effective as of the next Monthly Processing Date following approval. A death benefit option change applies to the entire Stated Death Benefit. We may not allow any change if it would reduce the Stated Death Benefit below the Minimum Death Benefit.

After the effective date of the change, we will change the Stated Death Benefit according to the following table:

DEATH BENEFIT OPTION CHANGE		STATED DEATH BENEFIT FOLLOWING THE CHANGE EQUALS THE:
FROM	TO	
Death Benefit Option 1	Death Benefit Option 2	Stated Death Benefit prior to such change, minus the Account Value as of the effective date of the change.
Death Benefit Option 2	Death Benefit Option 1	Stated Death Benefit prior to such change, plus the Account Value as of the effective date of the change. Although requested increases to the Stated Death Benefit are not permitted under this policy, the Stated Death Benefit may increase due to a change from Death Benefit Option 2 to Death Benefit Option 1.

PAYMENT OF DEATH BENEFIT PROCEEDS

Death Benefit Proceeds is the amount we will pay on the Insured's death and we compute the amount as of the date of the Insured's death.

Death Benefit Proceeds equals:

- a. The Base Death Benefit in effect on the date of the Insured's death, plus the death benefit from other riders, if any; minus
- b. Any Loan Amount; minus
- c. Unpaid Monthly Deductions, if any, incurred prior to the date of the Insured's death.

We will pay the Death Benefit Proceeds within 7 days of when we receive due proof of the death claim. Due proof of the death claim means we have received:

- a. Due proof of the Insured's death;
- b. Sufficient information to determine our liability, the extent of the liability, and the identity of the legally entitled beneficiary or beneficiaries; and
- c. Sufficient evidence that any legal impediments to payment that depend on parties other than us are resolved. Such legal impediments include, but are not limited to, the establishment of guardianships and conservatorships, the appointment and qualification of trustees, executors and administrators and our receipt of information required to satisfy state and federal reporting requirements.

Any Death Benefit Proceeds we pay are subject to adjustments as provided in the Misstatement of Age or Gender, Suicide Exclusion and Incontestability sections. We will pay the Death Benefit Proceeds in one lump sum unless you request an alternate method of payment. We describe other available payout methods in the Settlement Options Provisions section.

We will pay interest on the lump sum Death Benefit Proceeds from the date of the Insured's death to the date of payment. We will compute interest at a rate required by law from the date of death to the date the proceeds are paid.

CONTINUATION OF COVERAGE

If your policy is in force at Attained Age 121, it will continue pursuant to the terms of the policy. On that date, the following will occur:

- a. If your policy has an outstanding Loan Amount and you have chosen Select Loans, the Loan Amount will be converted to a Traditional Loan as provided in the Policy Loans section;
- b. All riders attached to your policy will terminate; and
- c. If the death benefit option in force on your policy is Death Benefit Option 2, we will convert your policy to Death Benefit Option 1 in accordance with the procedures outlined in the Death Benefit Option Changes section. We will not allow further changes to the death benefit option.

Continuing coverage beyond Attained Age 100 may cause your policy to fail to qualify as life insurance under the Internal Revenue Code and you may be subject to adverse tax consequences. You should consult a tax advisor before you choose to continue your policy after Attained Age 100.

After Attained Age 121:

- a. We will calculate the Base Death Benefit as stated in your policy;
- b. No further premiums will be accepted except amounts required to keep your policy from lapsing;
- c. No further Monthly Deductions will be taken;
- d. Transaction charges will continue to be deducted at the time of the applicable transaction;
- e. Interest and Index Credits will continue to be credited to the Account Value;
- f. Partial withdrawals will continue to be available;
- g. Select Loans will no longer be available for your policy; Traditional Loans will continue to be available and any existing Traditional Loans will continue. Loan Interest will continue to accrue and if not paid, may cause your policy to lapse. Repayments of loans and Loan Interest will be accepted; and
- h. Your policy will enter the 61-day Grace Period if the Net Surrender Value is zero or less, unless the Lapse Protection Value provision is keeping your policy in force.

You may surrender your policy if you do not want coverage to continue past Attained Age 121.

PREMIUM PROVISIONS

PREMIUMS

Scheduled Premium

Scheduled Premium is the amount that you indicate on your application as the amount you intend to pay at fixed intervals over a certain period. You may specify the interval as monthly, quarterly, semiannually or annually. You are not required to pay the Scheduled Premium and you may change it at any time. You may pay more or less than the amount of the Scheduled Premium, subject to the Unscheduled Premium and Premium Limitation sections. Payment of the Scheduled Premium does not guarantee that the coverage will not lapse. The timing and amount of your premium payments will affect your Account Value and death benefit coverage.

You may pay the Scheduled Premium shown in your Schedule while your policy is in force prior to Attained Age 121. Under conditions provided in the Grace Period and Lapse section, you may be required to make additional premium payments to keep your policy in force. All premiums after the first will be payable as provided in the ING Customer Service Center section. We will furnish a receipt signed by one of our officers upon your request.

Unscheduled Premium

You may make unscheduled premium payments at any time your policy is in force prior to Attained Age 121, subject to the Premium Limitation section. Unless you give us notice otherwise, we will first apply these premium payments to reduce or pay off any existing loan. We may limit the amount of such unscheduled premium payment if the payment would result in an increase in the Base Death Benefit.

PREMIUM LIMITATION

We will return any premium or any portion of the Account Value that causes your policy not to qualify as a life insurance policy under the Internal Revenue Code. We will also reject or return any unscheduled or Scheduled Premium if that premium would:

- a. Not be allowed under our normal rules of underwriting; or
- b. Cause classification of your policy as a modified endowment contract under the Internal Revenue Code, unless you have agreed to such classification in writing.

You may not pay any premiums after Attained Age 121, except any premiums necessary to keep your policy from lapsing. You may not pay any premiums after the Insured's death.

NET PREMIUM

Net Premium equals the premium received, minus the premium expense charge. We deduct this charge from each premium before allocating the premium to the Account Value. When received, we add the Net Premiums to the Fixed Strategy of the Account Value.

Each time we receive a premium we determine the premium expense charge by multiplying the applicable premium expense charge percentage by the premium amount. The guaranteed maximum premium expense charge percentage is shown in your Guaranteed Maximum Policy Charges Schedule.

FAILURE TO PAY PREMIUM

We deduct the Monthly Deduction to cover your policy and rider charges until Attained Age 121. If you stop paying premiums prior to Attained Age 121, your Net Surrender Value may be insufficient to cover the Monthly Deduction and your coverage may lapse. See the Grace Period and Lapse section for details.

ACCOUNT VALUE PROVISIONS

ACCOUNT VALUE

The Account Value equals the sum of the value of:

- a. The Fixed Strategy; plus
- b. The Indexed Strategy; plus
- c. The Policy Loan Account, if applicable.

Net Account Value

The Net Account Value equals the Account Value minus any Loan Amount (as defined in the Policy Loans section).

Account Value Deductions

All deductions from the Account Value are taken first from the Fixed Strategy until it is exhausted. Any remaining deductions are taken from the Indexed Strategy in the order shown in the Policy Features and Benefits Schedule. Deductions include, but are not limited to, all Monthly Deductions, partial withdrawals and partial withdrawal service fees, amounts added to the Policy Loan Account, if applicable, and policy transaction charges.

FIXED STRATEGY

The value of the Fixed Strategy equals the sum of:

- a. Net Premiums paid; plus
- b. Credited interest; plus
- c. Election amounts added from the Indexed Strategy; plus
- d. Amounts added from the Policy Loan Account, if applicable; minus
- e. Monthly Deductions; minus
- f. Partial withdrawals; minus
- g. Policy and rider transaction charges; minus
- h. Any surrender charges incurred; minus
- i. Election amounts added to the Indexed Strategy; minus
- j. Amounts added to the Policy Loan Account, if applicable.

Fixed Strategy Values

On the Policy Date, the value of the Fixed Strategy is the Net Premium paid on that date, minus the Monthly Deduction for the first policy month.

On any Monthly Processing Date other than the Policy Date, the value of the Fixed Strategy equals:

- a. The value of the Fixed Strategy on the first day of the previous policy month; plus
- b. One month's interest on the value of the Fixed Strategy as of the first day of the previous policy month; plus
- c. Any Net Premium received since the most recent Monthly Processing Date with interest from the date of receipt to the date of calculation; plus
- d. Any amounts added to the Fixed Strategy since the most recent Monthly Processing Date with interest from the effective date of the transaction to the date of calculation; minus
- e. Any amounts elected to the Indexed Strategy or added to the Policy Loan Account, if applicable, since the most recent Monthly Processing Date with interest from the effective date of the transaction to the date of calculation; minus
- f. The Monthly Deduction subtracted from the Fixed Strategy for the current month; minus
- g. The amount of any partial withdrawal subtracted from the Fixed Strategy on the current Monthly Processing Date and the service fee for such partial withdrawal; minus
- h. Any policy or rider transaction charges subtracted from the Fixed Strategy since the most recent Monthly Processing Date with interest from the effective date of the transaction to the date of calculation; minus
- i. Any surrender charges subtracted from the Fixed Strategy since the most recent Monthly Processing Date with interest from the effective date of the transaction to the date of calculation.

On any other day, the value of the Fixed Strategy is calculated in a manner consistent with the preceding formula.

INDEXED STRATEGY

The Indexed Strategy is a strategy available under the policy through which you may elect to have all or part of your Account Value receive Index Credits based in part on changes in the values of the Indexes. We may provide for one or more indexed strategies under this policy. The available indexed strategies are shown in the Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement. The value of the Indexed Strategy equals the sum of the values of the indexed strategies.

If we determine, in our sole discretion, that this product may be subject to registration under the Securities Act of 1933, we reserve the right to close the Indexed Strategy after 30 days advance notice to you. If we close the Indexed Strategy, no new Elections to the Indexed Strategy will be allowed and any prior Elections to the Indexed Strategy will not be processed. All new premiums, prior Elections amounts to the Indexed Strategy, and amounts maturing on each Block Maturity Date will be moved by us to the Fixed Strategy until no Account Value remains in the Indexed Strategy.

Block

A Block is a portion of the value of the Indexed Strategy. A new Block is created:

- a. Upon an Election to move an amount from the Fixed Strategy to the Indexed Strategy; and
- b. On the Block Maturity Date if no Election is made to move all of the value of the Block to the Fixed Strategy.

The value of a Block equals:

- a. The Block's initial value at the close of business on the Block Start Date; plus
- b. Interest credited to the Block at the guaranteed minimum interest rate for the applicable indexed strategy; plus
- c. Index Credits earned at the close of business on the Block Maturity Date, if any; minus
- d. Any amounts withdrawn or deducted from the Block.

Block Start Date

The Block Start Date is the date a Block is created in the Indexed Strategy and will be on an Election Date. The Block Maturity Date is measured from this date.

Block Maturity Date

The Block Maturity Date is the date a Block matures. It is the Election Date at the end of the Index Crediting Period. On the Block Maturity Date the value of the Block will automatically create a new Block unless an Election is made to move all of the value of the maturing Block to the Fixed Strategy.

Index Crediting Period

The Index Crediting Period for each indexed strategy is shown in the Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement and is guaranteed not to change while the policy is in force.

Indexes

The Indexes are shown in the Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement. They are indexes of stock performance that do not reflect dividends payable on the underlying stocks. The Indexes are used to determine the Index Credit.

Changing an Index

If an Index is discontinued, becomes unavailable to us, if the calculation of an Index is substantially changed, or we determine that an Index should no longer be used, we will substitute a comparable alternative index, as approved by the Insurance Department of the state in which your policy is delivered, if required, and notify you in writing before the substitute index is used.

Available Indexed Strategies

S&P 500[®] 1 Year Point to Point Indexed Strategy

The value of the S&P 500[®] 1 Year Point to Point Indexed Strategy equals the sum of the values of all Blocks attributable to the S&P 500[®] 1 Year Point to Point Indexed Strategy. Guaranteed interest of the S&P 500[®] 1 Year Point to Point Indexed Strategy is calculated and added daily to the value of each Block. On each Block Maturity Date, an Index Credit, if any, is added to the value of the Block. The Index Credit is subject to an Index Cap and is based on the Index Change Rate, the Participation Rate and the guaranteed minimum interest rate of the S&P 500[®] 1 Year Point to Point Indexed Strategy. The Index Credit, Index Credit Rate, Index Change Rate, Index Cap and Participation Rate for the S&P 500[®] 1 Year Point to Point Indexed Strategy are more fully explained below.

We may close the S&P 500[®] 1 Year Point to Point Indexed Strategy to new Elections if the Index Cap is ever set to the Guaranteed Minimum Index Cap and the Participation Rate is set to the Guaranteed Minimum Participation Rate. If we close the S&P 500[®] 1 Year Point to Point Indexed Strategy, no new Elections to the S&P 500[®] 1 Year Point to Point Indexed Strategy will be allowed and any prior Elections to the S&P 500[®] 1 Year Point to Point Indexed Strategy will not be processed. All prior Election amounts to the S&P 500[®] 1 Year Point to Point Indexed Strategy and amounts maturing on each Block Maturity Date will be moved by us to the Fixed Strategy until such time as no Account Value remains in the S&P 500[®] 1 Year Point to Point Indexed Strategy. We may reopen the S&P 500[®] 1 Year Point to Point Indexed Strategy to new Elections if either the Index Cap or the Minimum Participation Rate is set above the guaranteed minimums.

Index Credit

An Index Credit is calculated and added to a Block at the close of business on the Block Maturity Date only. Any amounts withdrawn or deducted from a Block prior to the Block Maturity Date will not be eligible for an Index Credit.

The Index Credit on the Block Maturity Date is equal to (a) multiplied by (b), where:

- (a) Is the Index Credit Rate calculated on the Block Maturity Date, less the guaranteed interest rate for the block; and
- (b) Is the value of the Block on the Block Maturity Date prior to the addition of the Index Credit.

Index Credit Rate

The Index Credit Rate equals:

- a. The Index Change Rate calculated at the Block Maturity Date; multiplied by
- b. The Participation Rate.

The Index Credit Rate will have a minimum rate equal to the guaranteed minimum interest rate of the S&P 500[®] 1 Year Point to Point Indexed Strategy and a maximum rate of the Index Cap.

Index Change Rate

The Index Change Rate for the S&P 500[®] 1 Year Point to Point Indexed Strategy is equal to (b) minus (a), divided by (a), where:

- (a) Is the value of the Index at the close of business on the Block Start Date; and
- (b) Is the value of the Index at the close of business on the Block Maturity Date.

The value of the Index is determined as of the close of trading on the New York Stock Exchange (NYSE) on any Election Date that the NYSE is open for trading, except for days on which valuations are suspended by the Securities and Exchange Commission, or as may be required by law. If the NYSE is not open for trading on an Election Date corresponding to a Block Start Date or a Block Maturity Date, the value of the Index will be determined as of the close of trading on the next day the NYSE is open for trading. If an Index is not valued on an Election Date when the NYSE is open for trading, the value of the Index on that Election Date will be its value as of the close of trading on the most recent previous day that the NYSE was open for trading and the Index was valued.

Index Cap

The Index Cap is a limit on the amount of the Index growth that will be used in calculating the Index Credit Rate. The Index Cap in effect on the Block Start Date will not change for that Block. We may periodically change the Index Cap for new Blocks based on future anticipated experience, but the Index Cap will never be less than the Guaranteed Minimum Index Cap shown in your Account Value Policy Features and Benefits Schedule for the S&P 500[®] 1 Year Point to Point Indexed Strategy.

Participation Rate

The Participation Rate is the percentage of the Index Change Rate that will be recognized in the calculation of the Index Credit. The Participation Rate in effect on the Block Start Date will not change for that Block. We may periodically change the Participation Rate for new Blocks based on future anticipated experience, but the Participation Rate will never be less than the Guaranteed Minimum Participation Rate shown in your Account Value Policy Features and Benefits Schedule for the S&P 500[®] 1 Year Point to Point Indexed Strategy.

Loan and Partial Withdrawal Limitations

If a loan or partial withdrawal results in amounts being deducted from a Block of the S&P 500[®] 1 Year Point to Point Indexed Strategy prior to its Block Maturity Date, no additional Elections from the Fixed Strategy to the S&P 500[®] 1 Year Point to Point Indexed Strategy may be made during the Indexed Strategy Maximum Lockout Period shown in your Account Value Policy Features and Benefits Schedule.

POLICY LOAN ACCOUNT

The Policy Loan Account is used only with Traditional Loans and not with Select Loans. The portion of the Account Value in the Policy Loan Account equals:

- a. The Loan Amount (as defined in the Policy Loans section), excluding accrued but unpaid Loan Interest during the policy year; plus
- b. Credited interest.

For Traditional Loans, when you take a loan, or if you do not pay the Loan Interest when due, an amount equal to the loan or Loan Interest due is added to both the Loan Amount and the Policy Loan Account. The amount is deducted from the Fixed Strategy until exhausted, and any excess amount is deducted from the Indexed Strategy in the order shown in the Policy Features and Benefits Schedule. Please refer to the Loan and Partial Withdrawal Limitations provision under the Available Indexed Strategies section or a subsequent policy endorsement for the restrictions on Elections when a loan results in amounts being deducted from a Block of an indexed strategy prior to its Block Maturity Date. If on a policy anniversary the value of the Policy Loan Account exceeds the Loan Amount, we will subtract the difference from the Policy Loan Account and add it to the Fixed Strategy.

We charge you Loan Interest on the Loan Amount. The guaranteed maximum Loan Interest rates charged on Traditional Loans are shown in your Policy Features and Benefits Schedule. These rates are effective annual interest rates. For more details about Loan Interest, see the Policy Loans – Loan Interest section.

The interest rate used to calculate the interest credited on the Policy Loan Account will not be less than the guaranteed minimum interest rate shown in your Account Value Policy Features and Benefits Schedule. In our discretion, the interest rate may be higher and may change from time to time.

ELECTIONS AND ELECTION LIMITATIONS

An Election is the movement of an amount between the Fixed Strategy and the Indexed Strategy. Elections occur as a result of your written instructions to us on an acceptable form. An Election Date is the date shown in your Policy Features and Benefits Schedule, subject to our procedures and the following limitations:

- a. To be processed on the next Election Date, the premium, other amounts and your written instructions must be received in our Customer Service Center by the close of business at least 3 business days prior to the next Election Date;
- b. Elections from the Fixed Strategy to the Indexed Strategy will be processed on the next Election Date;
- c. Elections from the Indexed Strategy to the Fixed Strategy will be processed on the Block Maturity Date;
- d. No Election is allowed during the Right to Examine Period;
- e. Elections are subject to the minimum election amount shown in your Policy Features and Benefits Schedule; and
- f. If we close the Indexed Strategy as provided in the Indexed Strategy section above, no new Elections to the Indexed Strategy will be allowed and any prior Elections to the Indexed Strategy will not be processed. All new premium, prior Election amounts to the Indexed Strategy and amounts maturing on each Block Maturity Date will be moved by us to the Fixed Strategy until such time as no Account Value remains in the Indexed Strategy.

Elections are processed at the close of trading of the New York Stock Exchange (NYSE) on any Election Date that the NYSE is open for trading, except for days on which valuations are suspended by the Securities and Exchange Commission, or as may be required by law. If the NYSE is not open for trading on an Election processing date, the Election will be processed as of the close of trading on the next day the NYSE is open for trading.

GUARANTEED MINIMUM INTEREST RATES

The interest rates applied in the calculation of the values of the Fixed Strategy and the Indexed Strategy will not be less than the guaranteed minimum interest rates shown in your Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement. These rates are effective annual interest rates. We guarantee that the interest rate in effect for the Fixed Strategy on each policy anniversary and the rate in effect on each Block Start Date for the Indexed Strategy will not change for the next 12 months.

LAPSE PROTECTION PROVISIONS

MINIMUM MONTHLY PREMIUM

Minimum Monthly Premium Requirement

The Minimum Monthly Premium provision applies during the Minimum Monthly Premium Period in your Lapse Protection Provisions Schedule. If on each Monthly Processing Date during this period your policy satisfies the minimum monthly premium requirement, your policy and any riders will remain in force and will not enter the Grace Period. Your policy satisfies the minimum monthly premium requirement if (a) equals or exceeds (b), where:

- (a) Is the sum of the premiums paid since the Policy Date, minus all partial withdrawals, partial withdrawal service fees and any Loan Amounts; and
- (b) Is the sum of the Minimum Monthly Premiums since the Policy Date.

Minimum Monthly Premium

The Minimum Monthly Premium is the amount used to determine whether your policy will lapse during the Minimum Monthly Premium Period. The Minimum Monthly Premium on the Policy Date is shown in the Lapse Protection Provisions Schedule. The following may cause the Minimum Monthly Premium to change and any new Minimum Monthly Premium will apply from the effective date of the change. These changes do not cause the Minimum Monthly Premium Period to restart:

- a. A decrease in the Stated Death Benefit;
- b. The addition or deletion of a rider;
- c. A change in death benefit option; or
- d. A partial withdrawal resulting in a decrease in the Stated Death Benefit.

If you pay only the Minimum Monthly Premium, you may forego the advantage of building up significant Account Value. On a current and guaranteed basis, the Account Value at the end of the Minimum Monthly Premium Period may be insufficient to keep your policy in force unless an additional premium payment is made at that time. As provided in the Grace Period and Lapse section, if this policy enters the Grace Period during the Minimum Monthly Premium Period, you will receive written notice of the premium required to continue this policy in force.

If the Minimum Monthly Premium provision is keeping your policy in force, and the Account Value is less than zero, the Account Value will be set to zero for the purposes of calculating cost of insurance charges, interest credits and Death Benefit Proceeds. Changes in insurance coverage that occur during the Minimum Monthly Premium Period may result in the calculation of a new Minimum Monthly Premium applicable from the effective date of the change in coverage.

LAPSE PROTECTION VALUE

The Lapse Protection Value Period is shown in the Lapse Protection Provisions Schedule. This period begins at the end of the Minimum Monthly Premium Period and ends on the date of the Insured's death. If on each Monthly Processing Date during this period the Loan Amount does not exceed the Surrender Value and the Net Lapse Protection Value is greater than or equal to zero, your policy and any riders will remain in force and will not enter the Grace Period. Your policy will enter the Grace Period if, on a Monthly Processing Date, the Loan Amount exceeds the Surrender Value. The Lapse Protection Value is a reference value only. We do not use the Lapse Protection Value to determine the actual Account Value or death benefit provided by your policy. We calculate the Lapse Protection Value in the same way as the Account Value except we use the lapse protection information in the Lapse Protection Provisions Schedule.

The Lapse Protection Value on the Policy Date will be the Lapse Protection Net Premium (premium paid minus the Lapse Protection Premium Charge shown in the Lapse Protection Provisions Schedule) paid on that date for your policy, less the Lapse Protection Monthly Deduction for the first policy month. The Lapse Protection Monthly Deduction is equal to the sum of all the Lapse Protection Monthly Charges shown in the Lapse Protection Provisions Schedule.

On any Monthly Processing Date other than the Policy Date, the Lapse Protection Value is equal to:

- a. The Lapse Protection Value on the first day of the previous policy month; plus
- b. One month's lapse protection interest; plus
- c. Any Lapse Protection Net Premium received since the most recent Monthly Processing Date with lapse protection interest from the date of receipt to the date of calculation; minus
- d. The Lapse Protection Monthly Deduction for the current month; minus
- e. The amount of any partial withdrawal since the most recent Monthly Processing Date; minus
- f. Any surrender charge applicable to a decrease in the Stated Death Benefit; minus
- g. Any policy or rider transaction charges incurred since the most recent Monthly Processing Date with lapse protection interest from the effective date of the transaction to the date of calculation.

The Net Lapse Protection Value is the Lapse Protection Value minus any Loan Amount.

There are two tables used in calculating the Lapse Protection Value cost of insurance for the base policy coverage. Table LPV1 rates apply during policy year one and during any policy year for which the Lapse Protection Value at the end of the previous policy year is zero or less. Table LPV2 rates apply during any year other than policy year one in which the Lapse Protection Value at the end of the previous policy year is greater than zero.

As provided in the Grace Period and Lapse section, if your policy enters the Grace Period during the Lapse Protection Value Period, you will receive written notice of the premium required to continue this policy in force. If the Lapse Protection Value provision is keeping your policy in force, and the Account Value is less than zero, the Account Value will be set to zero for the purposes of calculating cost of insurance charges, interest credits and Death Benefit Proceeds. Changes in insurance coverage have the same effect on the calculation of the Lapse Protection Value as they do on the calculation of Account Value.

Lifetime Guarantee Annual Premium

The Lifetime Guarantee Annual Premium is the minimum amount required to be paid in order to keep your policy in force for the lifetime of the Insured pursuant to the Lapse Protection Value provisions. If you pay the Lifetime Guarantee Annual Premium on the first day of each policy year until the earlier of the Insured's death or Attained Age 121, we guarantee that your policy will remain in force and will not enter the Grace Period, provided, however, that no loans, partial withdrawals, scheduled or unscheduled decreases in the Stated Death Benefit, changes to the Death Benefit Option or other policy or rider changes are made. For the amount of such Lifetime Guarantee Annual Premium or to request an illustration, please contact our Customer Service Center or your agent.

DEDUCTIONS

PREMIUM EXPENSE CHARGE

Each time we receive a premium we determine the premium expense charge by multiplying the applicable premium expense charge percentage by the premium amount. The guaranteed maximum premium expense charge percentage is shown in your Guaranteed Maximum Policy Charges Schedule.

MONTHLY DEDUCTION

The Monthly Deduction is equal to:

- a. The monthly cost of insurance, policy and administrative charges for your policy shown in your Guaranteed Maximum Policy Charges Schedule; plus
- b. The monthly charges, if any, for additional benefits provided by your riders shown in your Guaranteed Maximum Monthly Rider Charges Schedule.

We deduct the Monthly Deduction from the Account Value as of the Monthly Processing Date. We will show the Monthly Deductions in periodic reports that we send you at least once per policy year, and we show the guaranteed maximum monthly charges in your Guaranteed Maximum Policy Charges Schedule. After Attained Age 121, we will not subtract any further Monthly Deductions.

Cost of Insurance

The cost of insurance charge for your policy is the cost of insurance rate for the risk class of the Insured, multiplied by the net amount at risk. It is determined on a monthly basis.

We use the net amount at risk to determine the cost of insurance charges; it is equal to (a) divided by (b), minus (c), where:

- (a) Is the Base Death Benefit as of the Monthly Processing Date (after subtracting those Monthly Deductions that are deducted before calculating the Base Death Benefit cost of insurance);
- (b) Is the result of one plus the monthly equivalent of the guaranteed minimum interest rate of the Fixed Strategy as shown in your Account Value Policy Features and Benefits Schedule; and
- (c) Is the Account Value as of the Monthly Processing Date (after subtracting those Monthly Deductions that are deducted before calculating the Base Death Benefit cost of insurance).

We will determine the cost of insurance rate from time to time. We will base the rates on the gender and Age of the Insured, the duration since the coverage began and the risk class of the Insured.

TRANSACTION CHARGES

We deduct transaction charges, as described in your Guaranteed Maximum Policy Charges Schedule and in each rider, as applicable, at the time of the applicable transaction.

ADJUSTMENT TO POLICY COST FACTORS

We may periodically change the rates for the cost of insurance and other charges, the interest rates we credit to the Account Value, and the Participation Rate and Index Cap for each indexed strategy (as such terms are defined in the Available Indexed Strategies section or in a subsequent policy endorsement). We may base any changes on our expectations of future cost factors including, but not limited to, mortality, expenses including taxes, persistency, investment earnings and reinsurance. Any change will apply to all policies of the same Age, gender and risk class for the Insured that have been in force for the same period. The cost of insurance and other charges will never exceed the guaranteed maximum rates shown in your Guaranteed Maximum Policy Charges Schedule. The interest rates we credit to the Account Value will never be less than the guaranteed minimum interest rates shown in your Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement, and the Participation Rate and Index Cap for each indexed strategy will never be less than the Guaranteed Minimum Participation Rate and Index Cap shown in your Account Value Policy Features and Benefits Schedule or in a subsequent policy endorsement. We will not change cost of insurance rates or other charges, the interest rates we credit to the Account Value or the Index Cap for each indexed strategy to recover past losses.

POLICY LOAN PROVISIONS

POLICY LOANS

You may give us notice requesting a loan, secured only by your policy, on or after the first Monthly Processing Date. The minimum and maximum amount you may borrow is shown in your Policy Features and Benefits Schedule. However, requesting a maximum loan may cause your policy to enter the Grace Period.

Loan Choices

The first time you request a policy loan, including any loan carryover from a prior policy, each time you request a Select Loan and if you choose to change from a Select Loan to a Traditional Loan, you must give us notice of your choice between the two types of loans available for your policy: Traditional Loans and Select Loans. We have described both types of loans more fully below. You cannot have both Traditional Loans and Select Loans on your policy at the same time. Your choice of loan type applies to all loans on your policy until you give us notice that you have changed your choice, subject to the conditions below. If you have not given us notice of your choice, we will assume that you have chosen Select Loans.

If at any time you give us notice that you choose Traditional Loans, you may never later change to Select Loans, and Select Loans will no longer be available for your policy. If you give us notice that you choose Select Loans, then one time during the life of your policy you may give us notice that you choose to change to Traditional Loans. Once you have chosen Traditional Loans, you may never change back to Select Loans and the choice applies to all existing and future loans.

Loan Amount

The Loan Amount equals:

- a. Any outstanding loan plus accrued Loan Interest as of the beginning of the policy year; plus
- b. New loans; plus
- c. Accrued but unpaid Loan Interest; minus
- d. Loan repayments.

When you take a loan or if you do not pay the Loan Interest when due, an amount equal to the loan or Loan Interest due is added to the Loan Amount. If the Loan Amount equals or exceeds the Surrender Value, you must pay a premium sufficient to keep your policy in force. For details, see the Grace Period and Lapse section. Loans may generate an income tax liability, reduce the available Surrender Value and Death Benefit Proceeds or cause your policy to lapse.

Loan Interest

For both Select Loans and Traditional Loans, we charge you Loan Interest on the Loan Amount. Loan Interest is due and payable at the end of each policy year. If Loan Interest is not paid when due, it is added to the Loan Amount.

For Select Loans, the Loan Interest rate charged on the loan is shown in your Policy Features and Benefits Schedule and cannot be changed for your policy. This rate is an effective annual interest rate.

For Traditional Loans, the guaranteed maximum Loan Interest rate charged on the loan is shown in your Policy Features and Benefits Schedule. The rate is an effective annual interest rate. The current Loan Interest rate charged may be less than the maximum rate and may change from time to time. We will

notify you of the current Loan Interest rate when you receive a loan and give you reasonable advance notice of any increase in the current Loan Interest rate. We will not terminate your policy in a policy year as the sole result of a change in the Loan Interest rate in that policy year; and will maintain coverage until your policy would have otherwise terminated without the change in Loan Interest rate in such policy year.

Loan Repayment

You may repay all or part of a loan at any time while your policy is in force. Unless you indicate otherwise, we will apply any payments other than Scheduled Premiums as loan repayments and not as premiums. When you make a loan repayment, the Loan Amount is decreased by the repayment amount. For Traditional Loans, the repayment amount is deducted from the Policy Loan Account as provided in the Policy Loan Account section.

TRADITIONAL LOANS

Traditional Loans are policy loans in which an amount equal to the loan or Loan Interest due is added to both the Loan Amount and the Policy Loan Account. The amount is deducted from the Fixed Strategy until exhausted, and any excess amount is deducted from the Indexed Strategy in the order shown in the Policy Features and Benefits Schedule. The amount is credited as provided in the Policy Loan Account section. Please refer to the Loan and Partial Withdrawal Limitations provision under the Available Indexed Strategies section or a subsequent policy endorsement for the restrictions on Elections when a loan results in amounts being deducted from a Block of an indexed strategy prior to its Block Maturity Date.

The interest rates used to calculate the interest credited on the Policy Loan Account will not be less than the guaranteed minimum interest rate shown in your Account Value Policy Features and Benefits Schedule. For more details about Traditional Loans, see the Policy Loan Account section.

SELECT LOANS

Select Loans are policy loans in which an amount equal to the loan or Loan Interest due is added to the Loan Amount. No Policy Loan Account is created for Select Loans and therefore the amount is not added to the Policy Loan Account. The amount remains in the Fixed Strategy and/or the Indexed Strategy as you have elected for your policy and is credited as provided in the Fixed Strategy and Indexed Strategy sections.

If you give us notice that you choose Select Loans, then one time during the life of your policy you may give us notice that you choose to change to Traditional Loans. Once you have chosen Traditional Loans, you may never change back to Select Loans and the choice applies to all existing and future loans.

If you exercise the Accelerated Benefits Rider on your policy, the Accelerated Benefit is first used to repay any Loan Amount. Once there is a lien against your policy, remaining Select Loans, if any, will be converted to Traditional Loans. Select Loans will no longer be available for your policy. Traditional Loans will be available, subject to the terms and conditions of your rider.

If your policy includes an Overloan Lapse Protection Rider and you exercise that rider, any Select Loans will be converted to Traditional Loans and Select Loans will no longer be available for your policy. Traditional Loans will continue to be available and any existing Traditional Loans will continue.

PARTIAL WITHDRAWAL PROVISIONS

PARTIAL WITHDRAWALS

A partial withdrawal is a withdrawal of a portion of the Net Surrender Value. Taking a partial withdrawal may reduce your Death Benefit Proceeds and may result in a surrender charge. We deduct a partial withdrawal service fee each time you take a partial withdrawal. The amount of the partial withdrawal service fee and the surrender charge are shown in your Guaranteed Maximum Policy Charges Schedule.

You may give us notice requesting a partial withdrawal on any Monthly Processing Date after the first policy anniversary. The partial withdrawal will be effective as of the Monthly Processing Date after we approve your request. The minimum and maximum partial withdrawal amounts are shown in your Policy Features and Benefits Schedule. We limit the number of partial withdrawals in a policy year to the number shown in your Policy Features and Benefits Schedule. We will also limit the amount of the partial withdrawal so that, immediately after the requested partial withdrawal, the Stated Death Benefit is at least equal to the Minimum Death Benefit we require to issue your policy.

The amount of the partial withdrawal and the partial withdrawal service fee will reduce the Account Value and will be deducted from the Fixed Strategy until exhausted. Any remaining amount will be deducted from the Indexed Strategy in the order shown in the Policy Features and Benefits Schedule. Please refer to the Loan and Partial Withdrawal Limitations provision under the Available Indexed Strategies section or a subsequent policy endorsement for the restrictions on Elections when a partial withdrawal results in amounts being deducted from a Block of an indexed strategy prior to its Block Maturity Date.

PARTIAL WITHDRAWAL EFFECT ON DEATH BENEFIT

A partial withdrawal does not reduce the Stated Death Benefit when:

- a. The Base Death Benefit has been increased to qualify your policy as life insurance under the Internal Revenue Code; and
- b. The amount withdrawn is not greater than that which reduces the Account Value to the level that no longer requires the Base Death Benefit to be increased for Internal Revenue Code purposes.

In all other situations, a partial withdrawal may reduce the Stated Death Benefit, depending on the death benefit option in effect:

- a. For a policy with Death Benefit Option 1, a partial withdrawal reduces the Stated Death Benefit by the amount of the partial withdrawal.
- b. For a policy with Death Benefit Option 2, a partial withdrawal does not reduce the Stated Death Benefit.

Any reduction in death benefit will be effective as of the Monthly Processing Date after we approve your partial withdrawal request. We will notify you if a partial withdrawal results in a change to the death benefit. We may ask you to return your policy to our Customer Service Center to make this change. The withdrawal and the reductions in death benefits, if any, will be effective as of the Monthly Processing Date after we approve your request.

SURRENDER PROVISIONS

POLICY SURRENDERS

You may give us notice requesting a surrender of your policy at any time after the Right to Examine Period and before the death of the Insured, and receive the Net Surrender Value. Notice should be given as provided in the Required Notice and Procedures section. Once we receive both your notice and your policy at our Customer Service Center, we will compute the Net Surrender Value as of the last Monthly Processing Date. We will cancel your policy as of the date we receive your notice, and you will not have any further benefits under your policy. You cannot reinstate your policy once you have surrendered it.

We will pay the Net Surrender Value in one lump sum unless you request an alternate method of payment. We describe other available payout methods in the Settlement Options Provisions section.

Surrender Value

Surrender Value is the Account Value minus surrender charges, if any. The Surrender Value will not be less than the minimums required as of the Policy Date by the state in which your policy is delivered.

Net Surrender Value

The Net Surrender Value on any date equals:

- a. The Surrender Value; minus
- b. Any Loan Amount.

SURRENDER CHARGES

The surrender charge is the charge subtracted from the Account Value in the event of surrender, policy lapse, a requested reduction in the Stated Death Benefit or certain partial withdrawals. The surrender charge is shown in your Guaranteed Maximum Policy Charges Schedule. The surrender charge is based on the amount of Stated Death Benefit surrendered and may change with any decrease in your policy's death benefit.

During the surrender charge period, if you request a decrease to the Stated Death Benefit or take a partial withdrawal that causes the Stated Death Benefit to decrease, the surrender charge amount will decrease in the same proportion that the Stated Death Benefit decreases.

If there is a decrease in the Stated Death Benefit, we deduct the applicable surrender charge from the Fixed Strategy until exhausted. Any remaining amount will be deducted from the Indexed Strategy in the order shown in the Policy Features and Benefits Schedule. The amount of the surrender charge that we deduct will equal the surrender charge in effect before the decrease minus the surrender charge in effect after the decrease. If the amount deducted causes the Net Surrender Value to become zero or less, your policy may enter the Grace Period. See the Grace Period and Lapse section for details.

If you surrender your policy within 30 days following a policy anniversary, the Net Surrender Value will not be less than it was on that policy anniversary.

BASIS OF COMPUTATION

The Surrender Value under your policy is not less than the minimum required, as of the Policy Date, by the Standard Nonforfeiture Laws of the state in which your policy was delivered. We have filed a detailed statement of the method of computation of the policy values with the insurance department of the state in which your policy was delivered, if required.

GRACE PERIOD, TERMINATION AND REINSTATEMENT PROVISIONS

GRACE PERIOD AND LAPSE

On a Monthly Processing Date, if the Net Surrender Value is zero or less, your policy will enter into the Grace Period for 61 days, except as provided in the Minimum Monthly Premium and the Lapse Protection Value sections.

Once your policy has entered the Grace Period, to keep it in force you must make a required premium payment. This required premium payment will be equal to the past due charges plus an amount we expect to be sufficient to keep your policy and any riders in force for 2 months following receipt of this required premium payment. We will mail notice of the amount of this required premium payment to you and any assignee at the last known address at least 30 days before the end of the Grace Period. If you send this required premium payment by U.S. mail, postmarked within the Grace Period, we will apply the Net Premium payment to your policy and deduct the past due amounts. We will consider any required premium payment received by us within 7 days of the end of the Grace Period as having been mailed within the Grace Period.

If you do not send us at least the required premium payment by the end of the Grace Period, your policy will lapse. Lapse means that your policy terminates without value. Elections to any Blocks of the Indexed Strategy also terminate when your policy lapses.

If the death of the Insured occurs during the Grace Period, we will deduct any unpaid Monthly Deductions from the Death Benefit Proceeds of your policy. If you surrender your policy during the Grace Period, we will deduct any unpaid Monthly Deductions from the Surrender Value.

TERMINATION

All coverage provided by your policy will end as of the earliest of:

- a. The date your policy is surrendered;
- b. The date of the Insured's death; or
- c. The date your policy lapses (when the Grace Period ends without payment of the required premium).

Coverage provided by your riders will end according to their terms.

REINSTATEMENT

Reinstatement means putting a lapsed policy back in force. If your policy has lapsed at the end of the Grace Period, we will reinstate your policy if you meet all of the conditions listed below. The effective date of reinstatement will be the Monthly Processing Date on or next following the date you meet all of the conditions. If you have met all of the conditions listed below, and the Insured's death occurs before the Monthly Processing Date on which we reinstate your policy, we will pay the Death Benefit Proceeds as of that Monthly Processing Date. We will allow reinstatement subject to the following conditions:

You have not surrendered your policy for its Net Surrender Value;

- a. We receive your notice to reinstate your policy on or before the earlier of:
 1. 5 years after the date your policy lapses, or
 2. Attained Age 121;
- b. You submit evidence satisfactory to us that the Insured is still insurable according to our normal rules of underwriting applicable to the original risk class and rating of your policy;
- c. Payment of a premium that meets one of the following (we will notify you of the required reinstatement premium amount in a reinstatement letter):
 1. An amount projected to keep your policy and any applicable riders in force from the beginning of the Grace Period to the end of the expired Grace Period and for an additional 2 months after the date of reinstatement; or
 2. If reinstatement occurs during the Minimum Monthly Premium Period, an amount that satisfies the Minimum Monthly Premium requirement on the reinstatement effective date as if your policy had not lapsed, plus the Minimum Monthly Premium for 2 months after the reinstatement effective date; and
- d. We receive any requested payment amounts within the period provided in the reinstatement letter.

Once we reinstate your policy:

- a. We will reinstate the Loan Amount, if any, as the same type of loan and calculated as of the end of the Grace Period;
- b. The surrender charge period, Minimum Monthly Premium Period and Lapse Protection Value Period for your reinstated policy will be determined as if your policy had not lapsed;
- c. The Account Value on the reinstatement date will be allocated to the Fixed Strategy notwithstanding any election to the Indexed Strategy in effect at the start of the Grace Period. Subsequent Elections to the Indexed Strategy are permitted, subject to our procedures and the limitations described in the Elections and Election Limitations section; and
- d. The Account Value on the reinstatement date will equal:
 1. The Account Value at the end of the Grace Period; plus
 2. The Net Premium paid on reinstatement; minus
 3. Any unpaid Monthly Deductions through the end of the Grace Period.

You may reinstate your riders subject to the provisions in the rider forms.

GENERAL POLICY PROVISIONS

YOUR POLICY

Your initial policy, including a copy of your application and any amendments, endorsements and riders, plus any subsequent applications for changes to your policy or reinstatement and Schedules, amendments, riders, endorsements, make up your entire policy between you and us. We will attach a copy of your original application to your policy at issue. If there is a change in coverage, we will send you a copy of any application and any applicable Schedules for you to attach to your policy. In the absence of fraud, we will consider all statements made in your initial application, and any application for reinstatement, as representations and not warranties. No statement will be used to deny a claim unless it is in an application that is made part of your policy.

Both our president, or an officer, and our secretary or assistant secretary must sign all changes to your policy. No other person can change any of your policy's terms and conditions.

Your policy does not participate in our surplus earnings.

REQUIRED NOTICE AND PROCEDURES

Unless we allow otherwise, you must send us notice of all Elections, selections, designations, assignments and requests in a written form acceptable to us. You should send any notice to our Customer Service Center at P.O. Box 5065, Minot, ND 58702-5065. For overnight delivery, the address is 2000 21st Ave NW, Minot, ND 58703-0890. We may require a return of your policy or proof of your lost policy for the surrender of, or any change to, your policy. We are not liable for any action we take before we receive and record your written notification at our Customer Service Center.

Where applicable, all changes to your policy will be subject to our normal rules of underwriting, to include availability of reinsurance coverage, risk classifications and ratings.

In the event of the death of the Insured, please let us know as soon as possible. Once we receive notification of the Insured's death, we will promptly send claim filing instructions to you or the beneficiary. We may require proof of Age and a certified copy of the death certificate. We may require the beneficiary and next of kin to sign authorizations as part of due proof of the death claim. These authorization forms allow us to obtain information about the decedent, including, but not limited to, medical records of physicians and hospitals used by the decedent.

AGES

Age

Age is the age of the Insured on his or her birthday nearest the Policy Date. We issue your policy at the Age shown in your Schedule.

Attained Age

Attained Age is the Insured's Age as of the Policy Date plus the number of completed policy years.

INSURED

The Insured is the person whose life is insured by your policy. The Insured's name is shown in your Schedule and the Insured may or may not be the owner of your policy. Insureds between Ages 0-15 are classified as non-tobacco users, and this classification automatically continues at Age 16 and above.

OWNERS

The original owner is the person or entity named as the owner in your application. You, as the owner, can exercise all rights and receive the benefits until the Insured's death. This includes the right to change the owner, beneficiaries and methods for the payment of Death Benefit Proceeds. All rights of the owner are subject to the rights of any assignee and any irrevocable beneficiary.

You may name a new owner by sending us notice. Unless you state otherwise, the new owner designation will take effect on the date you sign the notice, subject to any payments or actions we take prior to receipt of your notice at our Customer Service Center.

BENEFICIARIES

Your beneficiary designation will be on file with us or at a location designated by us. Until the Insured's death, you may name a new beneficiary by sending us notice. An irrevocable beneficiary cannot be changed without the consent of the irrevocable beneficiary. Unless you state otherwise, the new beneficiary designation will take effect on the date you sign the notice, subject to any payments or actions we take prior to receipt of your notice at our Customer Service Center. We will pay Death Benefit Proceeds to the beneficiaries listed on your most recent beneficiary designation and we will not be subject to multiple payments.

We will pay the Death Benefit Proceeds to the primary beneficiary or beneficiaries surviving the Insured's death. If no primary beneficiaries survive the Insured's death, we will pay the surviving contingent beneficiary or beneficiaries. If more than one beneficiary in a class survives the Insured's death, they will share the Death Benefit Proceeds equally, unless your beneficiary designation provides otherwise. We will pay the Death Benefit Proceeds to you or your estate if there is no surviving designated beneficiary.

ASSIGNMENT

You may assign your policy as security by giving us notice. Unless you state otherwise, the assignment will take effect on the date you sign the notice, subject to any payments or actions we take prior to receipt of your notice at our Customer Service Center. The rights of the owner and beneficiaries are subject to the assignment. We are not liable for the validity of any assignment.

INCONTESTABILITY

After your policy has been in force during the lifetime of the Insured for 2 years from the date of issue, we will not contest its validity, except for nonpayment of premiums. After your policy has been in force during the lifetime of the Insured for 2 years from the effective date of any approved request requiring underwriting, we will not contest the validity of the approved request, except for nonpayment of premiums. We will base any contest only on statements made in your application for your policy or in your request requiring underwriting, whichever is applicable; and the statements must be material to the risk accepted or the hazard assumed by us. Notwithstanding the above, we may contest your policy at any time if it was procured by fraud, as permitted by the law of the state in which your policy was delivered.

MISSTATEMENT OF AGE OR GENDER

We will adjust the death benefit if the Insured's Age or gender has been misstated. Notwithstanding the Incontestability section, the adjusted death benefit will be equal to the death benefit that would have been purchased at the Insured's correct Age and gender using the most recent cost of insurance charge and adjusting the net amount at risk by the ratio of the incorrect cost of insurance rate to the correct cost of insurance rate.

CHANGE IN TOBACCO USE

If there is a change in the Insured's tobacco use habits during the time your policy is in force, you may apply for a change to the Insured's risk class by sending notice to us at our Customer Service Center. Your policy must have been in force for one year from the date of issue before you may make your request. We will base any change on our normal rules of underwriting.

SUICIDE EXCLUSION

Regardless of whether the Insured is sane or insane, if the Insured's death results from suicide within 2 policy years of the date of issue, we will make a limited payment to the beneficiary. We will pay in one lump sum the amount of all premiums paid to us during that time, minus any Loan Amount and partial withdrawals. Coverage under your policy and all riders will then terminate.

DEFERRAL OF PAYMENT

We may defer payment of any partial withdrawal, surrender or loan, except for any loan used to pay premiums, for up to 6 months after receipt of your notice. We will not defer payment of Death Benefit Proceeds.

PERIODIC REPORTS

We will send you, without charge, at least once each year a report that shows the report period date, the Account Value at the beginning and the end of the report period, the Surrender Value at the end of the report period, the amounts credited and debited to your policy, the death benefit, any Loan Amount at the end of the report period and a notice if your policy will enter the Grace Period before the end of the next reporting period based on guaranteed charges and no additional premium payments. The report will also show the allocation of the Account Value as of the date of the report and the amounts added to or deducted from the Account Value since the last report. The report will include any other required information by the insurance supervisory official of the jurisdiction in which your policy is delivered.

ILLUSTRATION OF BENEFITS AND VALUES

You may give us notice requesting a hypothetical illustration of future death benefits and Account Values. Notice should be given as provided in the Required Notice and Procedures section. This illustration will include the information required by the laws of the state where your policy is delivered. If you request more than one illustration during a policy year, we reserve the right to charge a reasonable fee for each additional illustration. The maximum amount of this fee is shown in your Guaranteed Maximum Policy Charges Schedule.

ING CUSTOMER SERVICE CENTER

The ING Customer Service Center is located at P.O. Box 5065, Minot, ND 58702-5065. For overnight delivery, the address is 2000 21st Ave NW, Minot, ND 58703-0890. Unless we give you notice otherwise, you should send:

- a. All payments to the address on any provided premium notice or coupon and return envelope; and
- b. All other payments, notices and requests to our Customer Service Center as provided in the Required Notice and Procedures section.

SETTLEMENT OPTIONS PROVISIONS

SETTLEMENT OPTION SELECTION

A settlement option provides for payment of Death Benefit Proceeds or the Net Surrender Value in other than a lump sum. You may select a settlement option by giving us notice before the death of the Insured. If you have not selected a settlement option, the beneficiary may give us notice within 60 days after we receive due proof of the death claim or prior to our payment of the lump sum Death Benefit Proceeds, whichever is earlier. You may not name a payee that is not a natural person without our consent.

SETTLEMENT OPTIONS

- a. **Settlement Option I:**
Payouts for a Designated Period. Based on your selection, we will pay annual, semi-annual, quarterly or monthly installments per year for a designated period that may be 5 to 30 years. The installment dollar amounts will be equal except for any excess interest as described below. The amount of the first monthly payout for each \$1,000.00 of proceeds applied is in Settlement Option Table I.
- b. **Settlement Option II:**
Life Income with Payouts for a Designated Period. Based on your selection, we will pay annual, semi-annual, quarterly or monthly installments per year throughout the payee's lifetime, or if longer, for a period of 5, 10, 15 or 20 years. The installment dollar amounts will be equal except for any excess interest as described below. The amount of the first monthly payout for each \$1,000.00 of proceeds applied is in Settlement Option Table II. This settlement option is available only for ages shown in the table. Payouts for Settlement Option II will be determined by using the 2000 Individual Annuitant Mortality Table for the appropriate gender at 1.50% interest annually.
- c. **Settlement Option III:**
Hold at Interest. You may leave amounts on deposit with us that we will pay on the death of the payee, or at any earlier date you select. Interest on any unpaid balance will be at the rate declared by us or at any higher rate required by law. You select whether interest will be left on deposit with us and accumulated or paid in monthly, quarterly, semi-annual or annual payments each year. You may not leave any amount on deposit for more than 30 years.
- d. **Settlement Option IV:**
Payouts of a Designated Amount. Based on your selection, we will pay a designated amount in annual, semi-annual, quarterly or monthly equal installments per year until the proceeds, together with interest at the rate declared by us or at any higher rate required by law, are exhausted.
- e. **Settlement Option V:**
Other. Settlement may be made in any other manner as agreed in writing between you (or the beneficiary) and us.

SETTLEMENT OPTION CHANGES AND WITHDRAWALS

You may change any settlement option at any time before the Insured's death. If you have given the beneficiary the right to make changes or withdrawals, or if the beneficiary has selected the settlement option, the beneficiary (as primary payee) may take the following actions:

- a. Make a change from Settlement Options I, III and IV to another settlement option;
- b. Take a full withdrawal under Settlement Option III or IV; and partial withdrawals of not less than \$300.00 under Settlement Option III;
- c. Commute and receive in one sum any remaining installments under Settlement Option I at 1.50% interest annually; and
- d. Change any contingent payee designation.

You may give us notice requesting a change or withdrawal. We also may require that you send in the supplementary policy or provide proof of your lost policy. We may defer payment of a commuted payment and any withdrawals for a period up to 6 months.

SETTLEMENT OPTION EXCESS INTEREST

We may declare an interest rate above the guaranteed rate on Settlement Options I, II, III and IV. The crediting of excess interest for one period does not guarantee the higher rate for other periods.

SETTLEMENT OPTION MINIMUM AMOUNTS

The minimum amount you may apply under any settlement option is \$2,000.00. If the payments to the payee are ever less than \$20.00, we may change the frequency of payments to result in payments of at least that amount.

SUPPLEMENTARY POLICY

When a settlement option becomes effective, we will surrender your policy in exchange for a supplementary policy. It will provide for the manner of settlement and rights of the payees. The supplementary policy's effective date will be the date of the Insured's death or the date of surrender. The first payment under Settlement Options I, II and IV will be payable as of the effective date. The first interest payment under Settlement Option III will be made as of the end of the interest payment period selected. We will make subsequent payments in accordance with the frequency of payment selected. You may not assign the supplementary policy or payments without our consent.

INCOME PROTECTION

Unless otherwise provided in the selection, a payee does not have the right to commute, transfer or encumber amounts held or installments to become payable. To the extent provided by law, the proceeds, retained amounts and installments are not subject to any payee's debts, policies or engagements.

DEATH OF PRIMARY PAYEE

On the primary payee's death, we will continue any payments certain under Settlement Option I or II, interest payments under Settlement Option III, or payments under Settlement Option IV to the contingent payee, or release any amounts in one lump sum, if permitted by your policy. The final payee will be the estate of the last to die of the primary payee and any contingent payee.

PAYMENTS OTHER THAN MONTHLY

The tables that follow show monthly installments for Settlement Options I and II. To arrive at annual, semi-annual or quarterly payments, multiply the appropriate figures by 11.813, 5.957 or 2.991 respectively. We will provide factors for other periods, or for other options provided by mutual agreement, on reasonable request.

SETTLEMENT OPTION TABLES

SETTLEMENT OPTION TABLE I

(Per \$1,000.00 of proceeds)

No. of Years Payable	Monthly Installments	No. of Years Payable	Monthly Installments
5	\$17.28	18	\$5.27
6	\$14.51	19	\$5.03
7	\$12.53	20	\$4.81
8	\$11.04	21	\$4.62
9	\$9.89	22	\$4.44
10	\$8.96	23	\$4.28
11	\$8.21	24	\$4.13
12	\$7.58	25	\$3.99
13	\$7.05	26	\$3.86
14	\$6.59	27	\$3.75
15	\$6.20	28	\$3.64
16	\$5.85	29	\$3.54
17	\$5.55	30	\$3.44

We base these monthly income factors on an interest rate of 1.50% per year.

SETTLEMENT OPTION TABLES (CONTINUED)

SETTLEMENT OPTION TABLE II

Female

(Per \$1,000.00 of proceeds)

Age of Payee's Nearest Birthday When First Installment is Payable	Monthly Installment				Age of Payee's Nearest Birthday When First Installment is Payable	Monthly Installment			
	Life With 5 Years Certain	Life With 10 Years Certain	Life With 15 Years Certain	Life With 20 Years Certain		Life With 5 Years Certain	Life With 10 Years Certain	Life With 15 Years Certain	Life With 20 Years Certain
Female					Female				
15	1.92	1.92	1.92	1.92	41	2.57	2.56	2.56	2.55
16	1.94	1.94	1.94	1.94	42	2.61	2.60	2.60	2.59
17	1.95	1.95	1.95	1.95	43	2.65	2.64	2.64	2.63
18	1.97	1.97	1.97	1.97	44	2.69	2.69	2.68	2.67
19	1.99	1.99	1.99	1.99	45	2.74	2.73	2.73	2.71
20	2.01	2.01	2.01	2.00	46	2.79	2.78	2.77	2.76
21	2.02	2.02	2.02	2.02	47	2.84	2.83	2.82	2.80
22	2.04	2.04	2.04	2.04	48	2.89	2.88	2.87	2.85
23	2.06	2.06	2.06	2.06	49	2.94	2.94	2.92	2.90
24	2.08	2.08	2.08	2.08	50	3.00	2.99	2.98	2.95
25	2.10	2.10	2.10	2.10	51	3.06	3.05	3.03	3.00
26	2.13	2.12	2.12	2.12	52	3.12	3.11	3.09	3.06
27	2.15	2.15	2.15	2.14	53	3.19	3.18	3.16	3.12
28	2.17	2.17	2.17	2.17	54	3.26	3.25	3.22	3.18
29	2.19	2.19	2.19	2.19	55	3.33	3.32	3.29	3.24
30	2.22	2.22	2.22	2.21	56	3.41	3.39	3.36	3.30
31	2.25	2.24	2.24	2.24	57	3.49	3.47	3.43	3.37
32	2.27	2.27	2.27	2.27	58	3.58	3.56	3.51	3.44
33	2.30	2.30	2.30	2.29	59	3.67	3.65	3.59	3.51
34	2.33	2.33	2.32	2.32	60	3.77	3.74	3.68	3.58
35	2.36	2.36	2.35	2.35	61	3.87	3.84	3.77	3.66
36	2.39	2.39	2.39	2.38	62	3.98	3.94	3.86	3.73
37	2.42	2.42	2.42	2.41	63	4.10	4.05	3.96	3.81
38	2.46	2.45	2.45	2.44	64	4.22	4.16	4.06	3.88
39	2.49	2.49	2.49	2.48	65	4.35	4.29	4.16	3.96
40	2.53	2.53	2.52	2.51	66	4.49	4.42	4.27	4.04

We will furnish rates for ages not shown on request.

We base these monthly income factors on the 2000 Individual Annuitant Mortality Table and interest at the rate of 1.50% per year.

SETTLEMENT OPTION TABLES (CONTINUED)

SETTLEMENT OPTION TABLE II
Female (Continued)
 (Per \$1,000.00 of proceeds)

Age of Payee's Nearest Birthday When First Installment is Payable	Monthly Installment			
	Life With 5 Years Certain	Life With 10 Years Certain	Life With 15 Years Certain	Life With 20 Years Certain
67	4.64	4.55	4.38	4.11
68	4.80	4.69	4.49	4.19
69	4.97	4.85	4.61	4.26
70	5.15	5.00	4.73	4.33
71	5.35	5.17	4.85	4.39
72	5.56	5.35	4.97	4.45
73	5.78	5.53	5.09	4.51
74	6.03	5.72	5.20	4.56
75	6.28	5.92	5.31	4.60
76	6.56	6.12	5.42	4.64
77	6.85	6.32	5.52	4.68
78	7.17	6.53	5.62	4.70
79	7.50	6.74	5.70	4.73
80	7.86	6.95	5.78	4.75
81	8.23	7.15	5.85	4.76
82	8.63	7.35	5.91	4.78
83	9.04	7.54	5.97	4.79
84	9.47	7.71	6.01	4.80
85	9.91	7.88	6.05	4.80
86	10.36	8.03	6.08	4.81
87	10.82	8.17	6.11	4.81
88	11.28	8.29	6.13	4.81
89	11.73	8.40	6.15	4.81
90	12.17	8.50	6.16	4.81

We will furnish rates for ages not shown on request.

We base these monthly income factors on the 2000 Individual Annuitant Mortality Table and interest at the rate of 1.50% per year.

SETTLEMENT OPTION TABLES (CONTINUED)

SETTLEMENT OPTION TABLE II

Male

(Per \$1,000.00 of proceeds)

Age of Payee's Nearest Birthday When First Installment is Payable	Monthly Installment				Age of Payee's Nearest Birthday When First Installment is Payable	Monthly Installment			
	Life With 5 Years Certain	Life With 10 Years Certain	Life With 15 Years Certain	Life With 20 Years Certain		Life With 5 Years Certain	Life With 10 Years Certain	Life With 15 Years Certain	Life With 20 Years Certain
Male					Male				
15	1.99	1.99	1.99	1.99	41	2.73	2.73	2.72	2.70
16	2.01	2.01	2.01	2.01	42	2.78	2.78	2.76	2.74
17	2.03	2.03	2.03	2.03	43	2.83	2.82	2.81	2.79
18	2.05	2.05	2.05	2.04	44	2.88	2.87	2.86	2.83
19	2.07	2.07	2.07	2.06	45	2.94	2.93	2.91	2.88
20	2.09	2.09	2.09	2.08	46	2.99	2.98	2.96	2.93
21	2.11	2.11	2.11	2.10	47	3.05	3.04	3.02	2.98
22	2.13	2.13	2.13	2.12	48	3.11	3.10	3.07	3.03
23	2.15	2.15	2.15	2.15	49	3.18	3.16	3.13	3.09
24	2.17	2.17	2.17	2.17	50	3.24	3.22	3.19	3.14
25	2.20	2.20	2.19	2.19	51	3.31	3.29	3.26	3.20
26	2.22	2.22	2.22	2.22	52	3.39	3.36	3.32	3.26
27	2.25	2.25	2.24	2.24	53	3.47	3.44	3.39	3.32
28	2.27	2.27	2.27	2.27	54	3.55	3.52	3.47	3.39
29	2.30	2.30	2.30	2.29	55	3.63	3.60	3.54	3.45
30	2.33	2.33	2.33	2.32	56	3.73	3.68	3.62	3.52
31	2.36	2.36	2.35	2.35	57	3.82	3.77	3.70	3.58
32	2.39	2.39	2.38	2.38	58	3.92	3.87	3.79	3.65
33	2.42	2.42	2.42	2.41	59	4.03	3.97	3.87	3.72
34	2.46	2.45	2.45	2.44	60	4.15	4.08	3.97	3.79
35	2.49	2.49	2.48	2.47	61	4.27	4.19	4.06	3.86
36	2.53	2.52	2.52	2.51	62	4.40	4.30	4.16	3.93
37	2.56	2.56	2.56	2.54	63	4.54	4.43	4.26	4.01
38	2.60	2.60	2.59	2.58	64	4.69	4.56	4.36	4.07
39	2.65	2.64	2.63	2.62	65	4.85	4.69	4.46	4.14
40	2.69	2.68	2.68	2.66					

We will furnish rates for ages not shown on request.

We base these monthly income factors on the 2000 Individual Annuitant Mortality Table and interest at the rate of 1.50% per year.

SETTLEMENT OPTION TABLES (CONTINUED)

SETTLEMENT OPTION TABLE II
Male (Continued)
 (Per \$1,000.00 of proceeds)

Age of Payee's Nearest Birthday When First Installment is Payable	Monthly Installment			
	Male	Life With 5 Years Certain	Life With 10 Years Certain	Life With 15 Years Certain
66	4.98	4.83	4.57	4.21
67	5.15	4.98	4.68	4.27
68	5.34	5.13	4.78	4.33
69	5.53	5.29	4.89	4.39
70	5.74	5.45	5.00	4.45
71	5.95	5.62	5.10	4.50
72	6.18	5.80	5.21	4.54
73	6.42	5.97	5.31	4.58
74	6.68	6.15	5.40	4.62
75	6.95	6.33	5.49	4.66
76	7.23	6.52	5.58	4.68
77	7.53	6.70	5.66	4.71
78	7.85	6.88	5.73	4.73
79	8.17	7.06	5.80	4.75
80	8.52	7.24	5.86	4.76
81	8.87	7.41	5.92	4.78
82	9.24	7.57	5.97	4.79
83	9.62	7.73	6.01	4.80
84	10.01	7.88	6.05	4.80
85	10.41	8.02	6.08	4.81
86	10.81	8.14	6.10	4.81
87	11.22	8.26	6.13	4.81
88	11.63	8.37	6.14	4.81
89	12.04	8.47	6.16	4.81
90	12.45	8.55	6.17	4.81

We will furnish rates for ages not shown on request.

We base these monthly income factors on the 2000 Individual Annuitant Mortality Table and interest at the rate of 1.50% per year.

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This policy has surrender charges.
There is no maturity date.

Your policy contains an index-linked crediting strategy that is calculated based on changes in external indexes. While your policy values may be affected by the external indexes, your policy is not an investment in the stock market and does not participate in any index fund, stock or equity investments.

To obtain information or make a complaint, contact Security Life of Denver Insurance Company

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