

SERFF Tracking Number: UNUM-127014932 State: Arkansas  
 Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 49660  
 Company Tracking Number: CONVERSION WHOLE LIFE  
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
 Product Name: CWL  
 Project Name/Number: CWL/CWL

## Filing at a Glance

Company: Colonial Life & Accident Insurance Company

Product Name: CWL

TOI: L071 Individual Life - Whole

Sub-TOI: L071.101 Fixed/Indeterminate  
 Premium - Single Life

Filing Type: Form

SERFF Tr Num: UNUM-127014932 State: Arkansas

SERFF Status: Closed-Approved-  
 Closed State Tr Num: 49660

Co Tr Num: CONVERSION  
 WHOLE LIFE

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 09/02/2011

Authors: Cathy Brooks, Angela  
 Parker, Lauren Sease, Annette  
 Smith, Tyra Marshall, Jessica  
 Reece

Date Submitted: 08/29/2011

Disposition Status: Approved-  
 Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: CWL

Project Number: CWL

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 09/02/2011

State Status Changed: 09/02/2011

Created By: Jessica Reece

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Annette Smith

Filing Description:

Enclosed for your consideration and approval are the following individual whole life insurance forms:

Form Number	Description	Flesch Score
CWL	Individual Whole Life Conversion Policy	53.2
GTL-Conversion	Conversion Application	

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This policy will be available for satisfaction of conversion rights in term policies and riders previously issued by the Company. To submit a conversion request, the insured may contact the Company's home office, a licensed sales representative or the group policyholder to obtain the conversion application.

The issue ages for this product will range from 0-85. These forms will not be marketed using an illustration.

The interest rate used to calculate the Surrender Value is included on the Policy Schedule.

The forms have been submitted to our domicile state, South Carolina.

An actuarial memorandum is included in this submission. Rates are on a non-tobacco basis, tobacco-distinct basis or uni-tobacco basis.

Also, included is the filing fee of \$50.00.

Application form, GTL-Conversion, is also included for your review and approval. This application will be used to apply for the above forms.

The Conversion Policy (CWL-AR) and the Conversion Application (GTL-Conversion) will be used to convert coverage from our Group Term Life Insurance policy (GTL1.0-P-AR, et al) which was filed through SERFF number UNUM-127084886 and approved by the Arkansas Department of Insurance on July 20, 2011.

## Company and Contact

### Filing Contact Information

Jessica Reece, Contract Consultant jeblack@coloniallife.com  
1200 Colonial Life Boulevard 800-845-7330 [Phone] 86286 [Ext]  
Columbia, SC 29202

### Filing Company Information

Colonial Life & Accident Insurance Company CoCode: 62049 State of Domicile: South Carolina  
1200 Colonial Life Boulevard Group Code: 565 Company Type:  
Post Office Box 1365 Group Name: State ID Number:  
Columbia, SC 29202 FEIN Number: 57-0144607  
(803) 798-7000 ext. [Phone]

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: \$50.00 per filing  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Life & Accident Insurance Company	\$50.00	08/29/2011	51041667
Colonial Life & Accident Insurance Company	\$50.00	08/31/2011	51127916

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/02/2011	09/02/2011

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	09/01/2011	09/01/2011	Annette Smith	09/01/2011	09/01/2011
Pending Industry Response	Linda Bird	08/31/2011	08/31/2011	Annette Smith	08/31/2011	08/31/2011

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## **Disposition**

Disposition Date: 09/02/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		Yes
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Supporting Document</b>	Actuarial Rates		No
<b>Supporting Document</b>	Actuarial Consent To Submit Rates		Yes
<b>Supporting Document</b>	Statement of Variability		Yes
<b>Supporting Document</b>	Response to 8/31/2011 Objection Letter		Yes
<b>Supporting Document</b>	Compliance Certification		Yes
<b>Form</b>	Conversion Whole Life Policy		Yes
<b>Form</b>	GTL Conversion Application		Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 09/01/2011  
Submitted Date 09/01/2011  
Respond By Date 10/03/2011

Dear Jessica Reece,

This will acknowledge receipt of the captioned filing.

### Objection 1

Comment: Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 15-2009 further address this issue.

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

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

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

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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Product Name: CWL  
Project Name/Number: CWL/CWL

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 09/01/2011  
Submitted Date 09/01/2011

Dear Linda Bird,

### Comments:

This is in response to your 9/1/2011 Objection Letter.

### Response 1

Comments: This note is to confirm that Colonial Life & Accident Insurance Company is in compliance with the Life and Health guaranty notice. The guaranty notice is provided to each policyowner at the time of delivery of the policy .

Additionally, I have attached the Compliance Certification required by Regulation 19s10B.

### Related Objection 1

Comment:

Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 15-2009 further address this issue.

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

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

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Compliance Certification

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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Thanks for your review and approval.

Annette

Sincerely,

Angela Parker, Annette Smith, Cathy Brooks, Jessica Reece, Lauren Sease, Tyra Marshall

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*Product Name:* CWL  
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## **Objection Letter**

Objection Letter Status                      Pending Industry Response  
Objection Letter Date                      08/31/2011  
Submitted Date                              08/31/2011  
Respond By Date                              10/03/2011

Dear Jessica Reece,

    This will acknowledge receipt of the captioned filing.

### Objection 1

Comment: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$50.00 is received.

Please feel free to contact me if you have questions.

Sincerely,  
Linda Bird

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## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 08/31/2011  
Submitted Date 08/31/2011

Dear Linda Bird,

### Comments:

This is in response to your Objection Letter dated 8/31/2011.

### Response 1

Comments: Please see the attached correspondence in response to your 8/31/2011 objection letter.

### Related Objection 1

Comment:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$50.00 is received.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Response to 8/31/2011 Objection Letter

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thanks for your review and approval.

Sincerely,

Angela Parker, Annette Smith, Cathy Brooks, Jessica Reece, Lauren Sease, Tyra Marshall

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## Form Schedule

Lead Form Number: CWL-AR

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	CWL-AR	Policy/Cont	Conversion Whole ract/Fratern Life Policy al Certificate	Initial		53.200	CWL-AR 75098.pdf
	GTL	Application/	GTL Conversion Conversion Enrollment Form	Initial			GTL Conversion Form reg 75170 John Doe.pdf

# COLONIAL LIFE & ACCIDENT INSURANCE COMPANY

[1200 Colonial Life Boulevard, P. O. Box 1365, Columbia, South Carolina 29202

1.800.325.4368 coloniallife.com]

A Stock Company

Upon receiving proof satisfactory to us that the insured died while this policy was in force, Colonial Life & Accident Insurance Company will pay the death benefit of this policy to the beneficiary.

We issued this policy in exchange for both the application and your first premium payment.

## **Your Right to Return this Policy**

If for any reason you are dissatisfied with this policy, you may return it to our home office or to the agent through whom you bought it within 31 days after you receive it. We will cancel the policy and refund in full any premiums you have paid.

## **Read Your Policy Carefully**

This policy is a legal contract between you and Colonial Life & Accident Insurance Company.

Signed for Colonial Life & Accident Insurance Company:

[



Secretary



President & Chief Executive Officer]

**LIFE PAID UP AT AGE 100  
PREMIUMS PAYABLE FOR POLICY YEARS SHOWN ON POLICY SCHEDULE  
NON-PARTICIPATING - DOES NOT PAY DIVIDENDS**

**SECTION II – POLICY GUIDE**

**SECTION I – FACE PAGE**

**SECTION II – POLICY GUIDE**

**SECTION III – POLICY SCHEDULE**

**SECTION IV – THE PARTIES IN THIS POLICY**

**SECTION V – GENERAL PROVISIONS**

**SECTION VI – IMPORTANT DATES**

**SECTION VII – IMPORTANT WORDS IN THIS POLICY**

**SECTION VIII – DEATH BENEFIT**

**SECTION IX – MATURITY BENEFIT**

**SECTION X – HOW TO PAY FOR YOUR POLICY**

**SECTION XI – GRACE PERIOD, TERMINATION AND REINSTATEMENT**

**SECTION XII – SURRENDERS AND SURRENDER OPTIONS**

**SECTION XIII – LOANS**

**SECTION XIV – BASIS OF CALCULATIONS**

**SECTION XV – TABLE OF SURRENDER VALUES-[TOBACCO]**

**SECTION III – POLICY SCHEDULE**

Insured:	[John K. Doe]	Policy Number:	[2 000412750] [E9169210]
Owner:	[Charles J. Doe]	Beneficiary:	[Jane A. Doe]
Face Amount:	[\$10,000]	Premium:	[\$200.30]
Coverage Effective Date:	[December 15, 2011]	Policy Fee:	[\$36.00]
Premium Effective Date:	[December 15, 2011]	Premium Period:	[65] Years
Age at Issue:	[35]	Premium Frequency:	[Annual]
Maturity Date:	[December 15, 2076]	[Premium Class:	[Non-tobacco]]

Note: Interest Rate Used to Calculate Surrender Values Is 5.00% Per Year.

Telephone number of the insurance department for [STATE] is [1.XXX.XXX.XXXX]

Schedule of Benefits and Premiums

Form No.	Description of Benefits	Benefit Amount	Premium Amount	Policy Years Payable
CWL-AR	Life Paid Up at Age 100	[\$10,000]	[\$200.30]	[65] Years

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## **SECTION IV – THE PARTIES IN THIS POLICY**

### **The Parties**

When used in this policy, the words **we**, **us** and **our** refer to Colonial Life & Accident Insurance Company, a stock company. **You** and **your** refer to the **owner** of this policy as shown on the policy schedule, unless changed by your written request. The owner of this policy shall be the insured, provided that if the insured has not reached the age of majority, the owner shall be the parent or legal guardian of the insured who signed the application for conversion. In such case, upon attainment of majority by the insured, ownership of this policy shall be transferred to the insured. The **owner** may exercise all the rights described in this policy while the insured is alive. The **insured** is the person specified on the policy schedule whose life is protected by this policy. The male pronoun includes the female whenever used.

You may name a **contingent owner**. This is the person to whom ownership of the policy will pass should you die before the insured. If you die before the insured and have not named a contingent owner, ownership of this policy will pass to your estate.

### **Your Right to Name a Beneficiary**

You have the right to name a **beneficiary**. This is the person or party who will receive the death benefit of this policy if the insured dies while it is in force. The beneficiary's name is shown on the policy schedule unless you have exercised your right to change the beneficiary. You also have the right to name an irrevocable beneficiary. This designation means that no one, including you, can change the beneficiary without his written permission.

If there is more than one beneficiary, benefits will be distributed equally unless you designate otherwise. If a beneficiary is not living when the insured dies, we will pay his interest to any other beneficiaries you named in the order of their interest. If you did not name a beneficiary or if the person you named is not living at the insured's death, any benefits due will be paid to you if you are living or if you are not, in this order to:

- your spouse; or
- your children; or
- your parents; or
- your brothers and sisters; or
- your estate.

### **Your Right to Change the Owner**

While the insured is living, you have the right to change the owner of this policy.

Notify us and we will send you a form to complete. If the form is properly completed, the change will go into effect the day you sign it. The change will not affect any payments made or action we took before we received the change.

### **Your Right to Change the Beneficiary**

While the insured is living, you have the right to change the beneficiary.

Notify us and we will send you a form to complete. If you assigned this policy, you may have given up your right to change the beneficiary. If you named an irrevocable beneficiary, you must have that person's written permission before you can change the beneficiary.

If the form we send you is properly completed, the change will go into effect the day you sign the request. The change will not affect any payments made or actions we took before we received the change.

### **Your Right to Assign this Policy**

You may assign (transfer) all or some of your rights under this policy as security for a loan or for some other reason by sending us a properly completed assignment form. If we receive the form properly completed, the change will go into effect the day you sign the request. The change will not affect any payments made or action we took before we received the change.

Both your rights and those of your beneficiary are subject to the terms of the assignment. We are not responsible for the validity or sufficiency of any assignment.

## **SECTION V – GENERAL PROVISIONS**

### **Entire Contract**

The entire contract consists of this policy, a copy of your application form, and any riders or amendments, if applicable, attached. We issued this policy in exchange for both your application and first premium payment.

Any agreement to change the terms of this contract must appear in writing and must be signed by you and one of our authorized company officers at our home office. No one else has the right to authorize a change in your policy.

We issued this policy based on the statements made in the application by or on behalf of the insured. We consider these statements to be based on the applicant's present knowledge and belief. All statements made by the applicant for the issuance or reinstatement of a policy shall, in the absence of fraud, be deemed representations and not warranties.

### **Qualification Under Internal Revenue Code**

This policy is intended to qualify as a life insurance contract for federal tax purposes. The death benefit under the policy is intended to qualify for the federal income tax exclusion. To that end, the provisions of the policy (including any amendment, or endorsement) are to be interpreted to ensure or maintain such tax qualification, despite any other provision to the contrary.

We reserve the right to amend the policy to reflect any clarifications that may be needed or are appropriate to maintain such tax qualification, or to conform the policy to any applicable changes in the tax qualification requirements. We will send you a copy of any such amendment.

### **Non-participation**

This policy is non-participating. It will not share in our surplus earnings nor will we pay dividends on it.

### **Incontestability**

We can contest this policy or deny a claim for any material misrepresentation of a fact. In order for us to do this, the misrepresentation must have been made in the application, and a copy of the application must have been attached to this policy. **Contest** means that we question the validity of coverage under this policy by letter to you. This contest is effective on the date we mail the letter and refund the premium to you. We cannot contest this policy after it has been in effect during the lifetime of the insured for two years from the coverage effective date or date of reinstatement, unless you fail to pay the premiums.

We will not contest any reinstatement after the reinstated policy has been in force during the insured's lifetime for two years from the effective date of the reinstatement. Any contest will be based on the application for reinstatement.

The end of the contestable period does not prevent us from legally terminating this policy as outlined in the grace period or other provisions.

### **Age**

As used in this policy, **age** means the insured's age on his last birthday on or prior to the premium effective date. **Attained age** is the insured's age on the premium effective date plus the number of years this policy has been in force.

### **Misstatement of Age**

If there is an error in the insured's age, we will adjust the death benefit to the amount of death benefit that the most recent premium paid would have bought at the correct issue age.

If the correct age is outside the issue age ranges of the policy, a premium and death benefit shall be extrapolated.

### **Misstatement of Smoking Status**

If there is a misstatement in the application of the insured's smoking status, we will adjust the death benefit payable to the amount which would have been purchased at the correct smoking status in consideration of the most recent premium. We will not make such an adjustment after this policy has been in force for two years from the coverage effective date.

### **Suicide Exclusion**

If the insured commits suicide, whether he is sane or insane, within two years from the coverage effective date, we will not pay the death benefit. We will terminate this policy and return the premiums paid, minus any loans and loan interest to you.

### **Exemptions from Creditor's Claims**

To the extent allowed by law, no amount payable under this policy will be subject to the claims of a beneficiary's creditors.

## **SECTION VI- IMPORTANT DATES**

### **Policy Dates**

The **premium effective date** is shown on the policy schedule. Premium due dates and policy anniversary dates are measured from the premium effective date. If the premium effective date would fall on the 29th, 30th, or 31st of the month, the premium effective date will be the first of the following month.

The **policy anniversary** occurs annually on the same date and in the same month as the premium effective date.

The **coverage effective date** is the date when coverage under this policy is put in force. It may precede or be the same as the premium effective date.

## **SECTION VII – IMPORTANT WORDS IN THIS POLICY**

### **Death Benefit**

The **death benefit** is the net amount payable to the beneficiary when the insured dies while this policy is in force. The **death benefit** may also be called the **proceeds** of the policy and is equal to the policy's face amount minus any due but unpaid premiums and minus any loans and any accrued loan interest.

If this policy is in effect as extended term or reduced paid up insurance, the death benefit may be different. If this policy is in effect as reduced paid-up insurance, the death benefit will be the face amount of the reduced paid-up policy. If it is in force as extended term insurance, the death benefit will be the face amount of the extended term insurance policy.

### **Cash Surrender Value**

The **cash surrender value** is the cash value minus any loans and accrued loan interest. It is the amount available to you if you surrender this policy and is also the amount used as a net single premium to calculate the amount of reduced paid-up or extended term insurance.

The **cash value** is the guaranteed cash value for this policy as shown in the table of cash values.

## **SECTION VIII – DEATH BENEFIT**

### **Our Obligation**

We will pay the death benefit to the beneficiary of this policy within 30 days after we receive satisfactory proof that the insured died while this policy was in force. If the amount of the death benefit is not paid within such 30-day period, we will pay interest upon the amount of the death benefit at an annual rate of 8%. Interest will be calculated from the date satisfactory proof that the insured died is received by us.

### **How We Pay the Death Benefit**

While the insured is living, you have the right to choose how we will pay the proceeds of this policy. If you do not make a choice before the insured dies, the beneficiary may choose how the proceeds are to be paid.

If death occurs during a period for which premium has been paid, we will add to the death benefit a refund of any premium actually paid for any period beyond the end of the policy month of death.

We will pay the proceeds in a lump sum, or in any other way on which we mutually agree. If the beneficiary chooses to leave the proceeds on deposit with us, we will pay interest at a rate not less than 4%.

### **Payment of Interest on the Death Benefit**

Interest shall accrue and be payable from the date of death. Interest will accrue at the rate or rates applicable to the policy for funds left on deposit. In determining these effective annual rate or rates, we will use the rate in effect on the date due proof is received by us.

Interest will accrue at the effective annual rate determined plus additional interest at a rate of 10% annually beginning with the date that is 31 calendar days from the latest of:

- the date that due proof is received by us;
- the date we receive sufficient information to determine our liability, the extent of the liability, and the appropriate payee legally entitled to the proceeds; and
- the date the legal impediments to payment of proceeds that depend on the action of parties other than us are resolved and sufficient evidence of the same is provided to us. Legal impediments to payment include, but are not limited to:
  - the establishment of guardianships and conservatorships;
  - the appointment and qualification of trustees, executors and administrators; and
  - the submission of information required to satisfy state and federal reporting requirements.

## **SECTION IX – MATURITY BENEFIT**

### **Maturity Benefit**

If the insured is living on the maturity date of this policy (shown on the policy schedule), we will pay the maturity proceeds of the policy to you. The maturity proceeds consist of the cash surrender value on the maturity date.

## **SECTION X – HOW TO PAY FOR YOUR POLICY**

### **When and Where to Pay Premiums**

The first premium is due on the premium effective date and must be paid no later than the coverage effective date. Premiums are payable during the premium period shown on the policy schedule and are payable at our home office. We will provide you with a receipt signed by our authorized officer if you request it.

### **How Often to Pay Premiums**

The **premium frequency** is shown on the policy schedule and indicates how often the premium must be paid. You may change the premium frequency, subject to our approval, by sending us your request in writing.

## **SECTION XI – GRACE PERIOD, TERMINATION, AND REINSTATEMENT**

### **Grace Period**

After you have paid the first premium, you have a 31-day **grace period** in which to pay any premium which is due. The grace period begins on the due date of the premium and ends 31 days later. The policy remains in force during the grace period. At least 30 days before the end of the grace period, we will mail an overdue premium notice to your last address as shown in our records and to the address of any assignee. Should the insured die while the policy is in a grace period, we will reduce the death benefit payable to the beneficiary by the amount of the overdue premium.

### **Premium Unpaid at the End of the Grace Period**

If by the end of 31 days you have not paid the premium, all coverage provided by this policy will stop as of the premium due date, except as provided for by other provisions of this policy. Please refer to the “Surrender Options” provision.

### **When this Policy Ends**

This policy will end and all coverage will stop on the first to occur of the following dates:

- the date a grace period ends without payment of a premium by you;
- the date you surrender this policy for its cash surrender value or exercise a surrender option;
- the date the insured reaches the maturity date shown on the policy schedule;
- the date the loaned amount plus interest due exceeds the cash value of this policy; or
- the date the insured dies.

### **Your Right to Reinstate this Policy**

If this policy ends after a grace period or as described under the loans provision, you have the right to ask us to reinstate it (put it back in force). We will consider doing this within five years of the date coverage stopped provided that the insured is still alive.

In order for us to reinstate the policy, you cannot have surrendered it for its cash surrender value or have exercised a surrender option. You must also fulfill the following requirements:

- you must provide us with proof satisfactory to us that the insured is still insurable. We may require a physical examination;

- you must pay all overdue premiums plus 6% interest, compounded annually, on these premiums; and
- you must repay any loans and accrued loan interest.

### **Effective Date of Reinstated Policy**

If you meet all of these requirements, we will reinstate the policy. The effective date of the reinstated policy will be the date we approve your written request. A new contestable period will begin on that date. Any policy loan will be reinstated upon reinstatement of the policy.

### **Refund of Premium**

If this policy ends because the insured dies, we will refund any premium paid after the policy month in which the insured dies. We will send this refund within 30 days after notice of death is given to us. If the refund is not issued within 30 days after notice of death is given to us, we will pay interest at an annual rate of 8%.

## **SECTION XII – SURRENDERS AND SURRENDER OPTIONS**

### **Surrenders**

If you choose to surrender this policy for its cash surrender value while the insured is still alive, you must send us written notice to that effect. If you choose a lump sum payment, we have the right to defer paying you the cash surrender value for the time period allowed by law, but at no time will the delay be longer than six months.

If the delay is longer than 30 days, we will pay you interest at the annual rate of 4% or the minimum rate required by law. Other payment methods may be available.

### **Surrender Options**

If this policy ends as described under the **premiums unpaid at the end of the grace period** section of this policy, you may choose from three **surrender options**. To do this, you must write to us within 60 days after the premium due date and notify us of your selection. You may choose to receive the cash surrender value, reduced paid-up insurance, or extended term insurance.

**Cash surrender value:** This is the policy's cash value as shown in the **table of cash values** minus any loans and accrued loan interest. You may surrender the policy for the cash surrender value at any time. If the policy is surrendered within 30 days following a policy anniversary, the cash surrender value available will not be less than the anniversary value.

**Reduced paid-up insurance:** The cash surrender value of this policy is used to purchase a fully paid-up policy. The face amount of the paid-up policy will be less than the face amount of this policy. The cash surrender value of this policy will be used as a net single premium to buy the new policy. The net single premium for the paid-up policy will be based on the insured's attained age.

If you selected reduced paid-up insurance and the insured dies within 31 days of the end of the grace period, we will provide extended term insurance if it would have produced a greater death benefit. However, we will only do this if you could have selected extended term insurance as your original surrender option.

**Extended term insurance:** The cash surrender value of this policy is used as a net single premium to purchase term insurance. The face amount of the term insurance is equal to the face amount of this policy minus any loans. The length of the term will be the maximum period of coverage which the cash surrender value will purchase on a net single premium basis using the insured's attained age.

All coverage stops when the extended term insurance ends.

If you do not notify us in writing by the end of 60 days after the premium due date, we will automatically provide you with extended term insurance. The policy has cash value until the coverage ends and may be surrendered at any time.

## **SECTION XIII – LOANS**

### **Your Right to Make a Loan**

You have the right to borrow against the cash surrender value of this policy as long as it is not in force as extended term insurance. Loans are evidenced by our check payable to and endorsed by you.

**Amount of the Loan**

The minimum amount we can lend you is \$100.00. The maximum amount we can lend you is the cash surrender value minus interest on the loaned amount to the next policy anniversary. If at any time the loaned amount plus interest due exceeds the cash value of this policy, the policy will end. We will mail a notice to your address and to the address of any assignee at least 31 days before this policy ends.

**Security and Interest on the Loan**

Unless you are going to use the money to pay a premium due to us, we may defer making your loan for up to six months from the date of your written request. Your policy will serve as the sole security for the loan.

Interest on the loan accrues daily at the rate of 8% per year. Loan interest should be paid on or before each policy anniversary. Interest that is not paid when due will be added to the total amount of the loan and will bear the same rate of interest.

**Repayment of the Loan**

At any time while this policy is in force, you may repay all or part of a loan, unless the policy was continued as extended term or reduced paid up insurance. In this case, you may not repay the loan unless the policy is reinstated on a premium paying basis.

If the insured dies while there is an outstanding loan, we will pay the death benefit to the beneficiary.

**SECTION XIV – BASIS OF CALCULATIONS****Basis of Calculations**

Cash values and net single premiums are based on the 2001 Commissioner's Standard Ordinary 60% Male, Ultimate Age Last Birthday table with interest at the rate shown on the policy schedule. The cash value of the reduced paid up insurance and extended term insurance is the net single premium at the insured's attained age.

A detailed statement of the method of computing values and reserves has been filed with the insurance supervisory official of the jurisdiction in which this policy is delivered.

Cash values on this policy for policy years not shown in the table of cash values are calculated by the standard nonforfeiture method using the nonforfeiture factors shown in the table.

Any cash values and paid-up nonforfeiture benefits available under the policy are not less than the minimum values and benefits required by the laws of the jurisdiction in which this policy is delivered.

**Table of Cash Values**

The table of cash values shows the guaranteed values as of certain policy anniversaries. The values shown are for completed policy years and assume that all premiums have been paid to the end of the year and that there are no outstanding policy loans and loan interest. Values during a policy year will reflect any portion of that year's premium paid and the time elapsed that year. Within 31 days of a policy anniversary, the values will not be less than the values as of the policy anniversary.

The cash value and reduced paid up life insurance values are shown on the basis of \$1,000 face amount. If the face amount of this policy as shown on the policy schedule is greater than \$1,000, the cash value and reduced paid up insurance values will be increased proportionally. The period for extended term insurance does not vary by the face amount.

**SECTION XV – TABLE OF SURRENDER VALUES – [TOBACCO]**

Year	Age at Issue 16					Age at Issue 17					Age at Issue 18				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	1	11	1	11	0	2	20	1	353	0	2	20	1	319	0
5	6	60	5	317	0	6	58	5	211	0	7	64	6	87	0
6	10	96	9	215	0	11	101	10	88	0	12	106	10	305	0
7	15	137	14	125	0	16	141	14	248	0	17	144	14	344	0
8	20	176	18	99	0	21	178	18	86	0	22	179	18	47	0
9	25	211	21	43	0	26	211	20	284	0	28	219	20	362	0
10	30	244	23	84	0	32	250	23	97	0	33	248	22	249	0
11	36	281	25	137	0	37	278	24	240	0	39	281	24	128	0
12	41	308	26	171	0	43	310	26	10	0	46	319	25	320	0
13	47	339	27	212	0	50	347	27	114	0	52	346	26	228	0
14	54	374	28	259	0	56	373	27	346	0	59	377	27	168	0
15	60	399	29	86	0	63	403	28	245	0	67	411	28	122	0
16	67	428	29	310	0	70	430	29	59	0	74	436	28	252	0
17	74	454	30	87	0	78	460	29	256	0	82	464	29	41	0
18	82	483	30	254	0	86	487	30	19	0	90	489	29	133	0
19	89	504	30	275	0	94	511	30	92	0	99	517	29	254	0
20	98	532	31	52	0	102	532	30	121	0	107	536	29	253	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 5.08808					Nonforfeiture Factor 5.30303					Nonforfeiture Factor 5.52398					

Year	Age at Issue 19					Age at Issue 20					Age at Issue 21				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	2	19	1	283	0	3	27	2	188	0	3	26	2	142	0
5	7	62	5	361	0	8	68	6	254	0	9	73	7	141	0
6	13	110	11	128	0	13	106	10	337	0	14	110	11	121	0
7	18	146	15	45	0	19	149	15	78	0	20	150	15	78	0
8	23	180	17	349	0	25	188	18	110	0	26	188	17	346	0
9	29	218	20	200	0	31	224	20	207	0	33	229	20	170	0
10	35	253	22	195	0	37	257	22	102	0	40	266	22	120	0
11	42	291	24	128	0	44	293	23	311	0	47	301	23	230	0
12	48	320	25	99	0	51	326	24	345	0	54	332	24	198	0
13	55	352	26	79	0	58	356	25	270	0	62	365	25	178	0
14	63	387	27	73	0	66	389	26	214	0	70	396	26	68	0
15	70	413	27	239	0	74	419	27	67	0	78	424	26	239	0
16	78	441	28	58	0	82	446	27	208	0	86	449	26	344	0
17	86	467	28	172	0	91	475	28	2	0	95	476	27	103	0
18	95	496	28	311	0	100	501	28	104	0	105	505	27	245	0
19	104	521	29	32	0	109	525	28	160	0	114	527	27	273	0
20	113	544	29	75	0	118	546	28	175	0	124	551	27	327	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 5.75304					Nonforfeiture Factor 5.99190					Nonforfeiture Factor 6.24238					

Year	Age at Issue 22					Age at Issue 23					Age at Issue 24				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	4	33	3	30	0	5	39	3	299	0	5	38	3	276	0
5	10	78	8	7	0	10	75	7	280	0	11	80	8	87	0
6	16	120	12	146	0	17	123	12	196	0	18	125	12	201	0
7	22	159	15	255	0	23	160	15	160	0	25	167	15	223	0
8	28	194	18	12	0	30	200	18	4	0	32	205	17	325	0
9	35	233	20	96	0	37	237	19	356	0	39	240	19	220	0
10	42	269	21	322	0	44	270	21	135	0	47	277	21	49	0
11	49	301	23	3	0	52	307	22	233	0	55	311	22	77	0
12	57	336	24	30	0	60	340	23	208	0	64	348	23	98	0
13	65	368	24	328	0	69	375	24	187	0	72	376	23	306	0
14	73	397	25	175	0	77	402	24	357	0	81	406	24	153	0
15	82	428	26	29	0	86	431	25	167	0	91	438	24	363	0
16	91	456	26	174	0	96	462	25	349	0	101	467	25	141	0
17	100	481	26	262	0	105	486	26	41	0	111	493	25	234	0
18	110	509	27	7	0	115	511	26	121	0	121	517	25	286	0
19	120	533	27	73	0	126	538	26	223	0	132	542	25	362	0
20	130	555	27	101	0	136	559	26	229	0	143	565	26	38	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 6.50529					Nonforfeiture Factor 6.78151					Nonforfeiture Factor 7.07141					

Year	Age at Issue 25					Age at Issue 26					Age at Issue 27				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	1	7	0	254	0
4	6	44	4	162	0	7	49	5	10	0	8	54	5	182	0
5	12	84	8	212	0	14	94	9	168	0	15	96	9	199	0
6	19	127	12	169	0	21	135	12	292	0	23	141	12	357	0
7	27	173	15	240	0	28	172	15	65	0	30	177	15	31	0
8	34	209	17	248	0	36	212	17	146	0	39	221	17	145	0
9	42	248	19	189	0	44	249	19	8	0	47	256	18	281	0
10	50	283	20	296	0	53	288	20	154	0	56	292	19	361	0
11	58	315	21	269	0	62	324	21	169	0	65	326	20	328	0
12	67	350	22	243	0	71	356	22	93	0	75	361	21	289	0
13	76	381	23	129	0	80	385	22	300	0	85	393	22	159	0
14	86	414	24	8	0	90	416	23	136	0	95	422	22	321	0
15	96	444	24	174	0	101	449	23	336	0	106	453	23	120	0
16	106	471	24	285	0	111	474	24	53	0	117	481	23	235	0
17	116	496	24	352	0	122	501	24	154	0	128	506	23	312	0
18	127	522	25	75	0	133	526	24	219	0	139	529	23	355	0
19	138	545	25	127	0	145	551	24	303	0	151	553	24	52	0
20	150	570	25	200	0	156	571	24	301	0	163	575	24	80	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 7.37539					Nonforfeiture Factor 7.69448					Nonforfeiture Factor 8.02981					

Year	Age at Issue 28					Age at Issue 29					Age at Issue 30				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	1	7	0	248	0	2	13	1	115	0	3	19	1	321	0
4	9	58	5	317	0	10	62	6	54	0	11	65	6	128	0
5	16	99	9	196	0	18	106	9	342	0	19	108	9	271	0
6	24	142	12	224	0	26	147	12	224	0	28	152	12	200	0
7	33	187	15	104	0	35	190	15	12	0	37	193	14	263	0
8	41	223	16	360	0	44	230	16	296	0	46	231	16	109	0
9	50	261	18	164	0	53	266	18	27	0	56	270	17	235	0
10	59	296	19	184	0	63	303	19	76	0	66	305	18	237	0
11	69	332	20	188	0	73	338	20	32	0	77	342	19	224	0
12	79	365	21	102	0	83	369	20	268	0	88	376	20	120	0
13	89	396	21	299	0	94	402	21	126	0	99	407	20	307	0
14	100	427	22	125	0	105	431	21	285	0	110	435	21	72	0
15	111	456	22	260	0	116	458	22	30	0	122	464	21	211	0
16	122	482	22	353	0	128	487	22	153	0	134	491	21	310	0
17	134	510	23	96	0	140	513	22	239	0	146	515	22	10	0
18	146	535	23	170	0	152	536	22	291	0	159	541	22	87	0
19	158	557	23	209	0	165	561	22	355	0	172	564	22	125	0
20	171	581	23	259	0	178	583	23	15	0	186	588	22	169	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 8.38320					Nonforfeiture Factor 8.75845					Nonforfeiture Factor 9.15788					

Year	Age at Issue 31					Age at Issue 32					Age at Issue 33				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	3	18	1	286	0	4	23	2	84	0	5	28	2	223	0
4	12	68	6	172	0	13	71	6	191	0	14	73	6	185	0
5	21	114	9	331	0	22	115	9	221	0	24	121	9	226	0
6	30	157	12	154	0	32	161	12	89	0	34	164	12	5	0
7	39	196	14	132	0	42	202	14	85	0	44	204	13	285	0
8	49	236	16	2	0	52	241	15	237	0	55	245	15	93	0
9	59	273	17	65	0	63	280	16	322	0	66	282	16	130	0
10	70	311	18	97	0	74	316	17	309	0	77	316	17	82	0
11	81	346	19	40	0	85	349	18	211	0	89	352	18	13	0
12	92	378	19	265	0	96	379	19	40	0	101	384	18	229	0
13	104	411	20	113	0	108	411	19	226	0	113	414	19	22	0
14	115	437	20	219	0	121	443	20	44	0	126	445	19	181	0
15	128	469	21	18	0	133	469	20	137	0	139	473	19	297	0
16	140	494	21	96	0	146	496	20	239	0	153	502	20	52	0
17	153	520	21	185	0	160	524	20	347	0	166	525	20	95	0
18	166	544	21	236	0	173	547	21	11	0	181	552	20	184	0
19	180	569	21	293	0	187	570	21	47	0	195	574	20	201	0
20	194	591	21	315	0	202	594	21	90	0	210	597	20	227	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 9.58218					Nonforfeiture Factor 10.03277					Nonforfeiture Factor 10.51120					

Year	Age at Issue 34					Age at Issue 35					Age at Issue 36				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	5	27	2	165	0	6	31	2	270	0	7	34	2	349	0
4	15	76	6	157	0	16	77	6	111	0	17	79	6	52	0
5	25	121	9	95	0	27	125	9	69	0	28	125	8	291	0
6	36	167	11	266	0	38	169	11	151	0	40	171	11	27	0
7	46	205	13	112	0	49	210	13	11	0	52	214	12	259	0
8	58	248	14	303	0	61	251	14	141	0	64	253	13	340	0
9	69	284	15	301	0	73	289	15	164	0	76	289	14	330	0
10	81	320	16	279	0	85	323	16	105	0	89	326	15	291	0
11	93	354	17	173	0	97	355	16	332	0	102	360	16	168	0
12	106	388	18	47	0	110	388	17	175	0	115	391	16	347	0
13	118	416	18	179	0	124	422	18	8	0	129	423	17	151	0
14	132	449	18	356	0	137	449	18	116	0	143	452	17	277	0
15	145	475	19	82	0	151	477	18	227	0	158	482	18	42	0
16	159	503	19	180	0	166	506	18	344	0	173	509	18	139	0
17	173	527	19	244	0	181	533	19	61	0	188	534	18	204	0
18	188	553	19	314	0	196	557	19	112	0	203	558	18	241	0
19	203	577	19	351	0	211	580	19	135	0	219	582	18	285	0
20	218	599	19	363	0	226	600	19	137	0	234	602	18	277	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 11.01794					Nonforfeiture Factor 11.55540					Nonforfeiture Factor 12.12437					

Year	Age at Issue 37					Age at Issue 38					Age at Issue 39				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	8	37	3	35	0	8	36	2	306	0	9	39	2	327	0
4	19	85	6	88	0	20	86	6	8	0	21	87	5	295	0
5	30	129	8	242	0	32	132	8	181	0	34	135	8	112	0
6	42	173	10	259	0	44	174	10	123	0	46	175	9	351	0
7	54	214	12	70	0	57	217	11	308	0	59	216	11	119	0
8	67	255	13	173	0	70	257	13	6	0	73	258	12	200	0
9	80	293	14	183	0	83	293	13	346	0	87	296	13	187	0
10	93	328	15	106	0	97	330	14	281	0	101	331	14	85	0
11	106	361	15	317	0	111	364	15	138	0	116	367	14	318	0
12	120	393	16	145	0	125	395	15	304	0	131	400	15	133	0
13	135	427	16	329	0	140	427	16	100	0	146	430	15	274	0
14	149	454	17	70	0	155	456	16	227	0	162	460	16	53	0
15	164	483	17	182	0	171	486	16	357	0	177	486	16	135	0
16	180	512	17	297	0	187	514	17	91	0	193	513	16	222	0
17	195	536	17	348	0	202	537	17	131	0	210	540	16	309	0
18	211	561	18	40	0	218	561	17	175	0	226	563	16	342	0
19	226	581	18	43	0	234	583	17	198	0	242	584	16	352	0
20	242	603	18	55	0	251	606	17	225	0	259	607	16	364	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 12.72701					Nonforfeiture Factor 13.36572					Nonforfeiture Factor 14.04320					

Year	Age at Issue 40					Age at Issue 41					Age at Issue 42				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	10	42	2	335	0	10	40	2	243	0	11	42	2	248	0
4	22	87	5	221	0	23	88	5	149	0	25	92	5	151	0
5	35	133	7	330	0	37	136	7	251	0	39	138	7	164	0
6	49	180	9	269	0	51	180	9	123	0	53	181	8	340	0
7	62	219	10	354	0	65	221	10	217	0	68	223	10	76	0
8	76	259	12	29	0	79	259	11	217	0	83	263	11	81	0
9	91	298	13	21	0	94	297	12	172	0	98	299	11	365	0
10	105	332	13	249	0	110	336	13	86	0	114	336	12	250	0
11	121	369	14	129	0	126	371	13	305	0	131	372	13	118	0
12	136	400	14	289	0	142	404	14	116	0	147	404	13	279	0
13	152	432	15	83	0	158	434	14	260	0	164	436	14	77	0
14	168	462	15	213	0	174	462	15	12	0	180	463	14	182	0
15	184	489	15	315	0	191	491	15	131	0	197	491	14	287	0
16	200	514	16	23	0	207	516	15	191	0	214	517	14	359	0
17	217	541	16	97	0	224	541	15	250	0	232	543	15	63	0
18	233	563	16	118	0	241	564	15	283	0	249	566	15	82	0
19	250	585	16	140	0	259	588	15	316	0	267	589	15	105	0
20	268	609	16	165	0	276	609	15	307	0	285	611	15	111	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 14.76179					Nonforfeiture Factor 15.52343					Nonforfeiture Factor 16.32965					

Year	Age at Issue 43					Age at Issue 44					Age at Issue 45				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	12	44	2	253	0	12	43	2	182	0	13	45	2	185	0
4	26	92	5	74	0	27	92	4	358	0	28	92	4	267	0
5	40	136	7	16	0	42	138	6	279	0	44	139	6	171	0
6	55	181	8	188	0	58	184	8	83	0	60	183	7	297	0
7	71	225	9	295	0	74	226	9	148	0	77	227	9	4	0
8	86	262	10	265	0	90	265	10	123	0	94	267	9	347	0
9	103	303	11	227	0	107	304	11	54	0	111	305	10	251	0
10	119	338	12	87	0	124	341	11	291	0	128	340	11	106	0
11	136	374	12	300	0	141	375	12	123	0	146	376	11	317	0
12	152	404	13	84	0	158	406	12	289	0	163	406	12	106	0
13	169	435	13	234	0	175	436	13	61	0	181	437	12	254	0
14	186	464	13	356	0	193	466	13	192	0	199	466	13	1	0
15	204	493	14	106	0	210	492	13	263	0	217	493	13	82	0
16	221	518	14	162	0	229	520	13	353	0	236	521	13	158	0
17	239	543	14	217	0	247	545	14	30	0	255	546	13	213	0
18	257	567	14	249	0	265	568	14	54	0	273	569	13	230	0
19	275	589	14	264	0	284	592	14	82	0	292	592	13	251	0
20	293	611	14	263	0	302	612	14	75	0	310	612	13	236	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 17.18143					Nonforfeiture Factor 18.08063					Nonforfeiture Factor 19.02933					

Year	Age at Issue 46					Age at Issue 47					Age at Issue 48				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	14	46	2	175	0	15	48	2	154	0	15	46	2	76	0
4	30	95	4	222	0	31	95	4	123	0	33	98	4	68	0
5	46	141	6	63	0	48	142	5	322	0	50	142	5	220	0
6	63	186	7	191	0	66	188	7	87	0	68	187	6	317	0
7	80	228	8	226	0	83	228	8	87	0	86	229	7	320	0
8	98	269	9	206	0	101	269	9	40	0	105	270	8	275	0
9	115	306	10	89	0	119	306	9	298	0	123	307	9	149	0
10	133	342	10	321	0	137	342	10	150	0	142	343	10	8	0
11	151	376	11	153	0	156	377	10	356	0	161	377	10	196	0
12	169	408	11	316	0	174	408	11	138	0	180	409	10	350	0
13	187	438	12	81	0	193	439	11	275	0	199	439	11	106	0
14	206	468	12	200	0	212	468	12	13	0	219	469	11	218	0
15	224	494	12	267	0	231	495	12	92	0	238	496	11	287	0
16	243	521	12	333	0	251	523	12	169	0	258	523	11	355	0
17	262	546	13	15	0	270	548	12	208	0	277	547	12	21	0
18	281	570	13	45	0	289	571	12	230	0	297	571	12	50	0
19	300	592	13	58	0	308	593	12	233	0	317	594	12	59	0
20	319	614	13	52	0	328	615	12	234	0	337	616	12	49	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 20.03135					Nonforfeiture Factor 21.09103					Nonforfeiture Factor 22.21558					

Year	Age at Issue 49					Age at Issue 50					Age at Issue 51				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	16	48	2	48	0	17	49	2	17	0	17	47	1	310	0
4	34	97	3	336	0	35	97	3	248	0	36	96	3	170	0
5	52	143	5	126	0	54	144	5	40	0	56	144	4	324	0
6	71	189	6	220	0	73	188	6	98	0	75	187	5	347	0
7	89	229	7	191	0	92	230	7	69	0	95	230	6	313	0
8	108	269	8	123	0	111	268	7	341	0	115	270	7	221	0
9	127	307	9	3	0	131	307	8	225	0	135	307	8	86	0
10	146	342	9	209	0	151	343	9	72	0	155	342	8	283	0
11	166	377	10	38	0	171	377	9	251	0	176	377	9	104	0
12	186	410	10	199	0	191	409	10	32	0	197	411	9	256	0
13	205	439	10	306	0	211	440	10	149	0	217	440	9	361	0
14	225	469	11	43	0	232	471	10	258	0	238	470	10	95	0
15	245	497	11	123	0	252	498	10	327	0	258	496	10	154	0
16	265	523	11	182	0	272	523	11	10	0	279	523	10	207	0
17	285	548	11	220	0	292	548	11	37	0	300	549	10	237	0
18	305	572	11	237	0	313	572	11	59	0	322	574	10	260	0
19	325	594	11	236	0	334	596	11	60	0	343	597	10	251	0
20	346	617	11	230	0	355	618	11	43	0	365	620	10	238	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 23.41481					Nonforfeiture Factor 24.69129					Nonforfeiture Factor 26.04718					

Year	Age at Issue 52					Age at Issue 53					Age at Issue 54				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	18	48	1	283	0	18	47	1	227	0	18	45	1	181	0
4	37	96	3	102	0	38	95	3	42	0	39	95	2	349	0
5	57	142	4	218	0	58	140	4	116	0	60	141	4	40	0
6	77	186	5	232	0	79	185	5	120	0	81	184	5	11	0
7	97	227	6	171	0	100	228	6	56	0	103	228	5	312	0
8	118	268	7	81	0	122	269	6	333	0	125	268	6	209	0
9	139	307	7	317	0	143	307	7	191	0	147	307	7	73	0
10	160	343	8	156	0	164	342	8	18	0	169	343	7	269	0
11	181	377	8	328	0	186	377	8	193	0	190	375	8	47	0
12	202	410	9	102	0	207	409	8	319	0	212	408	8	176	0
13	223	440	9	214	0	229	441	9	69	0	235	441	8	291	0
14	244	470	9	300	0	250	469	9	143	0	257	470	8	365	0
15	265	497	9	362	0	272	497	9	208	0	280	500	9	65	0
16	287	525	10	52	0	294	524	9	248	0	302	526	9	93	0
17	308	549	10	70	0	317	552	9	281	0	325	552	9	115	0
18	330	574	10	82	0	339	576	9	282	0	348	578	9	121	0
19	352	598	10	76	0	362	601	9	280	0	371	602	9	113	0
20	374	621	10	55	0	384	623	9	257	0	394	625	9	95	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 27.48413					Nonforfeiture Factor 29.00395					Nonforfeiture Factor 30.60784					

Year	Age at Issue 55					Age at Issue 56					Age at Issue 57				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	18	44	1	140	0	18	43	1	101	0	19	44	1	86	0
4	39	92	2	263	0	41	94	2	226	0	42	93	2	165	0
5	62	141	3	327	0	63	139	3	231	0	65	140	3	162	0
6	84	186	4	292	0	86	185	4	195	0	88	184	4	108	0
7	106	227	5	210	0	109	227	5	117	0	112	227	5	32	0
8	128	267	6	94	0	132	268	6	5	0	135	267	5	270	0
9	151	306	6	327	0	155	306	6	221	0	159	306	6	117	0
10	173	342	7	141	0	177	341	7	17	0	182	341	6	274	0
11	195	375	7	285	0	201	377	7	174	0	206	377	7	49	0
12	218	409	8	48	0	224	410	7	286	0	230	410	7	159	0
13	241	441	8	149	0	248	442	8	19	0	255	444	7	255	0
14	264	471	8	223	0	271	472	8	80	0	279	474	7	314	0
15	287	500	8	274	0	296	503	8	143	0	304	505	7	365	0
16	311	528	8	315	0	319	529	8	164	0	328	532	8	25	0
17	334	554	8	328	0	343	556	8	181	0	352	559	8	33	0
18	358	581	8	337	0	367	582	8	183	0	377	585	8	38	0
19	381	605	8	323	0	391	607	8	174	0	401	610	8	23	0
20	404	627	8	301	0	414	629	8	147	0	425	633	7	365	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 32.29616					Nonforfeiture Factor 34.07461					Nonforfeiture Factor 35.94978					

Year	Age at Issue 58					Age at Issue 59					Age at Issue 60				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	19	42	1	47	0	19	41	1	11	0	19	40	0	344	0
4	43	93	2	109	0	44	92	2	59	0	44	90	1	363	0
5	67	140	3	101	0	68	138	3	29	0	69	137	2	331	0
6	91	185	4	46	0	93	184	3	339	0	94	181	3	257	0
7	115	227	4	319	0	117	225	4	229	0	120	225	4	155	0
8	139	268	5	187	0	142	267	5	90	0	145	265	4	358	0
9	163	306	6	12	0	167	306	5	274	0	171	305	5	170	0
10	187	342	6	167	0	192	343	6	58	0	198	345	5	325	0
11	212	378	6	301	0	218	380	6	189	0	224	381	6	76	0
12	237	413	7	43	0	244	415	6	292	0	251	417	6	179	0
13	262	445	7	125	0	270	448	7	7	0	277	450	6	250	0
14	287	476	7	186	0	295	479	7	60	0	303	481	6	301	0
15	312	506	7	229	0	321	509	7	103	0	329	511	6	332	0
16	337	535	7	254	0	346	537	7	120	0	355	540	6	350	0
17	362	562	7	265	0	371	564	7	124	0	381	568	6	356	0
18	386	587	7	255	0	396	590	7	118	0	406	593	6	347	0
19	411	612	7	246	0	421	615	7	106	0	431	618	6	334	0
20	435	635	7	223	0	445	638	7	80	0	455	640	6	309	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 37.94069					Nonforfeiture Factor 40.06504					Nonforfeiture Factor 42.32881					

Year	Age at Issue 61					Age at Issue 62					Age at Issue 63				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	18	37	0	299	0	20	40	0	307	0	22	43	0	314	0
4	44	87	1	311	0	46	89	1	292	0	49	92	1	288	0
5	70	135	2	273	0	73	137	2	247	0	77	141	2	230	0
6	96	180	3	193	0	100	183	3	155	0	105	188	3	123	0
7	123	225	4	80	0	128	229	4	26	0	134	234	3	345	0
8	149	266	4	274	0	155	270	4	211	0	162	276	4	156	0
9	176	307	5	78	0	183	311	5	8	0	191	317	4	312	0
10	204	347	5	229	0	211	350	5	144	0	219	355	5	69	0
11	231	384	5	341	0	239	388	5	254	0	247	392	5	167	0
12	258	419	6	68	0	266	422	5	332	0	275	427	5	241	0
13	284	451	6	129	0	293	455	6	25	0	303	461	5	295	0
14	311	483	6	179	0	321	488	6	72	0	331	493	5	331	0
15	338	514	6	211	0	348	519	6	97	0	358	523	5	350	0
16	364	542	6	223	0	374	546	6	105	0	385	552	5	360	0
17	390	570	6	226	0	401	575	6	112	0	412	580	5	364	0
18	416	596	6	223	0	426	599	6	100	0	437	604	5	352	0
19	441	620	6	208	0	451	624	6	84	0	462	628	5	338	0
20	465	643	6	183	0	475	646	6	60	0	485	649	5	311	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 44.73582					Nonforfeiture Factor 47.08968					Nonforfeiture Factor 49.51095					

Year	Age at Issue 64					Age at Issue 65					Age at Issue 66				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	24	45	0	319	0	27	50	0	335	0	31	56	0	358	0
4	53	97	1	294	0	57	102	1	294	0	62	108	1	299	0
5	82	147	2	220	0	87	152	2	202	0	93	158	2	188	0
6	111	194	3	95	0	117	199	3	63	0	123	204	3	29	0
7	140	238	3	296	0	147	244	3	256	0	154	250	3	215	0
8	170	282	4	110	0	177	287	4	53	0	185	294	4	4	0
9	199	323	4	252	0	207	329	4	189	0	215	334	4	124	0
10	228	362	5	1	0	236	367	4	290	0	245	373	4	219	0
11	256	398	5	86	0	266	405	5	10	0	275	410	4	291	0
12	285	434	5	156	0	295	440	5	68	0	305	446	4	345	0
13	313	466	5	200	0	324	473	5	112	0	334	479	5	17	0
14	342	500	5	238	0	352	505	5	138	0	363	511	5	46	0
15	369	529	5	252	0	380	535	5	156	0	390	539	5	56	0
16	396	557	5	260	0	407	563	5	163	0	417	567	5	63	0
17	422	584	5	258	0	433	589	5	161	0	442	592	5	53	0
18	447	608	5	246	0	457	612	5	143	0	467	616	5	40	0
19	472	632	5	233	0	481	635	5	124	0	491	639	5	23	0
20	495	653	5	207	0	504	656	5	102	0	513	659	5	2	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 52.05723					Nonforfeiture Factor 54.74448					Nonforfeiture Factor 57.59523					

Year	Age at Issue 67					Age at Issue 68					Age at Issue 69				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	3	6	0	35	0	5	9	0	54	0	8	14	0	79	0
3	34	60	0	364	0	38	65	1	9	0	42	70	1	15	0
4	66	113	1	285	0	71	118	1	279	0	75	122	1	263	0
5	98	163	2	162	0	103	167	2	137	0	109	173	2	118	0
6	130	211	3	4	0	136	216	2	333	0	142	221	2	296	0
7	161	256	3	172	0	168	261	3	127	0	175	266	3	79	0
8	192	298	3	310	0	200	304	3	257	0	208	310	3	201	0
9	223	339	4	57	0	232	346	3	359	0	240	351	3	291	0
10	254	379	4	146	0	263	384	4	71	0	272	390	3	361	0
11	285	416	4	215	0	294	421	4	133	0	303	426	4	52	0
12	315	452	4	263	0	324	456	4	176	0	333	461	4	92	0
13	344	484	4	294	0	354	490	4	211	0	362	492	4	122	0
14	373	516	4	319	0	382	520	4	231	0	390	522	4	139	0
15	400	544	4	329	0	409	548	4	239	0	417	550	4	145	0
16	426	571	4	328	0	435	574	4	237	0	443	576	4	144	0
17	452	596	4	323	0	460	598	4	229	0	468	601	4	141	0
18	476	619	4	309	0	484	621	4	221	0	492	624	4	142	0
19	499	641	4	296	0	507	643	4	219	0	514	644	4	147	0
20	522	662	4	295	0	529	663	4	224	0	535	663	4	155	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 60.63578					Nonforfeiture Factor 63.89152					Nonforfeiture Factor 67.39260					

Year	Age at Issue 70					Age at Issue 71					Age at Issue 72				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	10	17	0	91	0	12	20	0	100	0	14	23	0	108	0
3	45	73	1	10	0	48	77	1	3	0	51	80	0	361	0
4	79	126	1	246	0	84	131	1	234	0	88	134	1	214	0
5	114	177	2	88	0	119	181	2	57	0	124	185	2	24	0
6	148	225	2	256	0	154	230	2	215	0	160	234	2	172	0
7	182	271	3	29	0	189	276	2	343	0	195	280	2	286	0
8	215	314	3	137	0	223	320	3	78	0	230	324	3	15	0
9	248	356	3	223	0	256	360	3	156	0	263	364	3	88	0
10	280	394	3	287	0	288	398	3	217	0	295	401	3	146	0
11	312	432	3	341	0	319	434	3	263	0	326	437	3	190	0
12	341	464	4	7	0	349	467	3	298	0	356	470	3	221	0
13	370	496	4	34	0	378	499	3	319	0	384	500	3	236	0
14	398	525	4	49	0	405	527	3	326	0	412	529	3	249	0
15	425	553	4	54	0	432	555	3	332	0	438	555	3	257	0
16	451	579	4	55	0	457	579	3	336	0	463	580	3	274	0
17	475	602	4	56	0	481	603	3	349	0	485	601	3	288	0
18	498	624	4	66	0	503	624	3	361	0	507	622	3	304	0
19	519	644	4	75	0	524	643	4	8	0	530	644	3	314	0
20	540	663	4	86	0	546	663	4	12	0	555	667	3	314	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 71.16171					Nonforfeiture Factor 75.21181					Nonforfeiture Factor 79.53875					

Year	Age at Issue 73					Age at Issue 74					Age at Issue 75				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	17	27	0	121	0	19	29	0	124	0	22	33	0	132	0
3	55	84	0	359	0	58	87	0	347	0	62	91	0	340	0
4	92	137	1	191	0	97	142	1	173	0	101	145	1	149	0
5	129	189	1	355	0	135	194	1	326	0	140	197	1	291	0
6	166	238	2	128	0	172	242	2	84	0	177	245	2	36	0
7	202	284	2	236	0	208	288	2	184	0	213	290	2	131	0
8	236	327	2	317	0	242	329	2	261	0	247	331	2	204	0
9	269	366	3	18	0	275	368	2	322	0	281	371	2	264	0
10	301	403	3	73	0	307	405	3	3	0	312	406	2	303	0
11	332	438	3	114	0	338	440	3	40	0	343	440	2	333	0
12	362	471	3	142	0	368	473	3	66	0	373	473	2	356	0
13	391	502	3	161	0	396	502	3	84	0	400	501	3	14	0
14	418	530	3	175	0	422	529	3	105	0	425	527	3	45	0
15	443	555	3	192	0	447	554	3	134	0	450	552	3	80	0
16	467	579	3	215	0	470	577	3	158	0	475	577	3	105	0
17	489	600	3	233	0	495	601	3	181	0	503	604	3	123	0
18	513	623	3	249	0	522	627	3	193	0	534	634	3	138	0
19	539	647	3	255	0	551	654	3	200	0	567	664	3	157	0
20	567	673	3	258	0	584	684	3	220	0	604	697	3	207	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 84.14570					Nonforfeiture Factor 89.07703					Nonforfeiture Factor 94.36891					

Year	Age at Issue 76					Age at Issue 77					Age at Issue 78				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	24	36	0	132	0	26	38	0	131	0	28	40	0	129	0
3	65	94	0	327	0	68	96	0	313	0	70	97	0	294	0
4	105	148	1	123	0	108	150	1	93	0	111	151	1	66	0
5	144	199	1	252	0	147	200	1	214	0	150	201	1	179	0
6	181	246	1	354	0	185	248	1	313	0	187	247	1	267	0
7	217	291	2	78	0	221	292	2	26	0	224	292	1	342	0
8	252	333	2	149	0	255	332	2	90	0	258	331	2	31	0
9	285	371	2	202	0	289	371	2	141	0	291	369	2	77	0
10	317	407	2	240	0	320	406	2	176	0	322	404	2	116	0
11	347	440	2	268	0	350	439	2	210	0	351	435	2	158	0
12	376	471	2	297	0	378	469	2	247	0	378	464	2	200	0
13	402	499	2	326	0	404	496	2	283	0	407	495	2	241	0
14	428	525	2	359	0	431	524	2	315	0	439	527	2	275	0
15	454	552	3	25	0	462	555	2	342	0	473	561	2	300	0
16	483	580	3	49	0	495	587	2	362	0	511	598	2	327	0
17	515	611	3	68	0	531	622	3	22	0	553	638	3	8	0
18	550	644	3	93	0	571	659	3	78	0	599	681	3	113	0
19	588	679	3	144	0	615	699	3	176	0	655	730	3	0	222
20	631	717	3	239	0	669	746	3	0	267	731	795	2	0	584
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 100.05693					Nonforfeiture Factor 106.17217					Nonforfeiture Factor 112.72882					

Year	Age at Issue 79					Age at Issue 80					Age at Issue 81				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	30	42	0	126	0	30	41	0	116	0	31	42	0	110	0
3	72	98	0	277	0	73	98	0	258	0	74	98	0	241	0
4	113	152	1	38	0	114	151	1	7	0	115	150	0	346	0
5	152	201	1	142	0	153	199	1	105	0	155	199	1	72	0
6	190	247	1	228	0	191	246	1	184	0	192	244	1	142	0
7	226	290	1	293	0	227	288	1	244	0	227	285	1	199	0
8	260	330	1	340	0	261	327	1	293	0	260	323	1	251	0
9	293	367	2	20	0	292	362	1	336	0	292	359	1	305	0
10	323	401	2	66	0	322	395	2	21	0	324	394	1	354	0
11	351	431	2	114	0	353	429	2	76	0	360	433	2	44	0
12	381	463	2	161	0	388	466	2	126	0	400	475	2	95	0
13	414	497	2	202	0	426	506	2	168	0	443	519	2	141	0
14	450	534	2	235	0	467	547	2	206	0	490	566	2	198	0
15	490	574	2	269	0	512	591	2	258	0	543	617	2	289	0
16	533	615	2	316	0	563	640	2	345	0	607	677	3	0	68
17	581	660	3	43	0	624	696	3	0	122	694	755	2	0	502
18	640	714	3	0	174	707	769	2	0	531	818	859	1	0	799
19	719	782	2	0	557	826	868	1	0	811	1000	1000	0	0	0
20	833	875	1	0	822	1000	1000	0	0	0	0	0	0	0	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 119.73445					Nonforfeiture Factor 127.21512					Nonforfeiture Factor 135.13412					

Year	Age at Issue 82					Age at Issue 83					Age at Issue 84				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	32	43	0	105	0	32	42	0	97	0	33	43	0	92	0
3	75	98	0	226	0	76	98	0	211	0	76	97	0	194	0
4	116	149	0	322	0	117	149	0	299	0	116	146	0	274	0
5	156	198	1	38	0	155	195	1	1	0	154	191	0	339	0
6	192	241	1	103	0	191	237	1	67	0	190	234	1	41	0
7	227	282	1	163	0	225	276	1	132	0	227	276	1	114	0
8	259	318	1	220	0	261	317	1	198	0	268	322	1	183	0
9	293	356	1	277	0	301	362	1	261	0	313	372	1	246	0
10	331	398	1	332	0	344	408	1	316	0	363	425	1	305	0
11	373	443	2	19	0	391	458	1	364	0	417	481	1	363	0
12	418	490	2	72	0	442	510	2	66	0	477	542	2	105	0
13	467	539	2	135	0	500	568	2	169	0	550	613	2	267	0
14	522	593	2	231	0	570	636	2	321	0	649	706	2	0	403
15	589	657	3	0	10	665	723	2	0	438	791	831	1	0	759
16	680	740	2	0	471	801	842	1	0	774	1000	1000	0	0	0
17	809	850	1	0	786	1000	1000	0	0	0	0	0	0	0	0
18	1000	1000	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Age 100	1000	1000	0	0	0	1000	1000	0	0	0	1000	1000	0	0	0
Nonforfeiture Factor 143.43486					Nonforfeiture Factor 152.18052					Nonforfeiture Factor 161.42259					

Year	Age at Issue 85				
	Cash Value	Paid Up Insurance	ETI Years	ETI Days	ETI Maturity Amount
1	0	0	0	0	0
2	33	42	0	85	0
3	75	94	0	177	0
4	114	142	0	251	0
5	152	187	0	319	0
6	191	232	1	25	0
7	234	281	1	102	0
8	282	335	1	177	0
9	333	390	1	242	0
10	390	450	1	309	0
11	453	515	2	38	0
12	529	590	2	209	0
13	633	689	2	0	368
14	782	822	1	0	745
15	1000	1000	0	0	0
16	0	0	0	0	0
17	0	0	0	0	0
18	0	0	0	0	0
19	0	0	0	0	0
20	0	0	0	0	0
Age 100	1000	1000	0	0	0
Nonforfeiture Factor 171.13391					

## **LIFE INSURANCE, NOTIFICATION OF CONVERSION PRIVILEGE COLONIAL LIFE & ACCIDENT INSURANCE COMPANY**

- 1. Conversion rights** – When your group life insurance coverage ends you can convert to individual life coverage without evidence of insurability. You may convert a lower amount of insurance.
- 2. Start Conversion within 31 days** – Your life insurance coverage under your employer's group policy remains in effect for 31 days after the date of termination or reduction of coverage. You may apply for conversion any time within that period.

If you do not apply within 31 days, the option to convert will no longer be available to you.

### **How to apply for Conversion**

If you wish to convert your group life insurance coverage to an individual policy, complete the attached application and send it with your first premium payment (made payable to Colonial Life & Accident Insurance Company) to:

Colonial Life & Accident Insurance Company  
PO Box 1365 Columbia, SC 29202

- 3. Amount of coverage you can buy** – When your group coverage terminates or reduces, you can apply for any amount of life insurance up to, but not exceeding the amount you had under your group plan.
- 4. Cost of an individual policy** – The rates included in this package show the cost of an individual policy. If your rate is not listed, please call Colonial at 1-800-845-7330.

### **COMPLETING THE APPLICATION**

**Section 1:** Employee must complete this section in order to continue this coverage, printing all required information.

**Section 2:** Coverage information must be provided to include plan code, face amount and monthly premium. tobacco status question must be completed to determine tobacco status. Premium payment option must be selected.

**Section 3:** Beneficiary information – Enter the full name, relationship and SSN of your Primary and Contingent beneficiaries.

**Section 4:** Complete this section if you are naming an owner other than the Proposed Insured or if Proposed Insured is a juvenile.

**Section 5:** Employer must sign this section.

**Section 6:** The person whose life is being covered for insurance must sign the application as the proposed insured unless he/she is under 18 years of age. The person who is the owner of the policy, if other than the proposed insured must sign the application.

**Section 7:** If present, licensed agent will sign the section.

- **A separate application must be completed for each applicant applying for coverage.**
- **Any changes made to your answers must be initialed and dated.**

## COLONIAL LIFE & ACCIDENT INSURANCE COMPANY

PO Box 1365 Columbia, SC 29202

### Application for CONVERSION of Group Term Life Insurance to an Individual Life Insurance Policy

SECTION 1: EMPLOYEE (APPLICANT) INFORMATION – Always complete			
Proposed Insured Name (First, MI, Last) John D. Doe	Employee <input checked="" type="checkbox"/>	Spouse <input type="checkbox"/>	Dependent <input type="checkbox"/>
	Gender <input checked="" type="checkbox"/> M <input type="checkbox"/> F	Birthdate (mm/dd/yyyy) 01/01/1966	Social Security No. 111-11-1111
Home Address – Street 123 Any Street	City Any City	State Any State	Zip Code 12345
Home Address – Street 123 Any Street			Home Phone No. 555-555-5555
Email Address anyemail@anywhere.com		State of Birth any	Business Phone No. 555-555-5555
Payroll Deduction Policyholder Name ABC Company	Employer Address (Street-City-State-Zip) 345 Any Street, Any City, Any State 12345		Billing Control Number E5555555
Certificate Number 1234567980	Date of Termination of Applicant's Group Coverage (mm/dd/yyyy) 03/15/2011		Reason for Termination of Applicant's Group Coverage Job change

SECTION 2: COVERAGE INFORMATION – Always complete for the insured choosing conversion.			
Coverage Elections	Plan Code	Face Amount	Monthly Premium
<b>NOTE:</b> The individual policy will not contain waiver of premium, AD&D or any other benefits provided under the group coverage, if any.	xxxx	\$xx,xxx	\$xx.xx
Within the past 12 months, have you used any tobacco products (cigarettes, cigars, snuff, dip, chew, pipe) and/or any nicotine delivery system?			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>Select a premium payment option:</b> <input checked="" type="checkbox"/> Bank Draft (monthly premium) <input type="checkbox"/> Semi-Annually (monthly premium x6) <input type="checkbox"/> Quarterly (monthly x3) <input type="checkbox"/> Annually (monthly premium x12)			

SECTION 3: BENEFICIARY INFORMATION - If completed this beneficiary designation will replace any current beneficiary designation on file with us.						
Beneficiary's Name (First, MI, Last) Jane A. Doe	Primary <input checked="" type="checkbox"/>	Contingent <input type="checkbox"/>	Age 40	Benefit % 100	Relationship to Proposed Insured wife	Social Security No. 222-22-2222
Beneficiary's Name (First, MI, Last)	Primary <input type="checkbox"/>	Contingent <input type="checkbox"/>	Age	Benefit %	Relationship to Proposed Insured	Social Security No.

SECTION 4: POLICYOWNER- complete this section if you are naming an owner other than the Proposed Insured or if Proposed Insured is a juvenile		
Owner (Name and Address)	Relationship to Proposed Insured	Social Security No.
Contingent Owner (if applicable) (Name and Address)	Relationship to Proposed Insured	Social Security No.

SECTION 5: EMPLOYER VERIFICATION	
I confirm that the proposed insured is no longer a member of an eligible class or no longer eligible to participate in the coverage of the policy, and that conversion is being applied for in accordance with the provisions of the policy.	
(x) <u>Bob K. Employer</u> Signature of Employer / Plan Administrator	Date <u>04/01/2011</u> mm/dd/yyyy

**SECTION 6: AGREEMENT SECTION**

## THE PROPOSED INSURED AGREES AS FOLLOWS:

With my signature below, I confirm I have read and understand the Fraud Statement attached to this application. I hereby state the statements are true and have been completed to the best of my knowledge and belief. Any policy issued will be issued in accordance with the conversion privilege contained in the group policy. The policy will become effective on the day following the last day of the conversion period prescribed under the group policy.

Signed at: City \_\_\_\_\_ Any City \_\_\_\_\_ State Any Date 04/01/2011  
mm/dd/yyyy

(x) John D. Doe  
Signature of Proposed Insured / Owner for minor child

(x) \_\_\_\_\_  
Signature of Owner (if other than proposed insured)

(x) Sally K. Witness  
Witness

**SECTION 7: AGENT SECTION**

I have explained to the Proposed Insured all exceptions and limitations pertaining to the coverage applied for. I hereby certify that I know nothing affecting the insurability of the Proposed Insured, which is not fully set forth in this application. I further certify that I am a licensed agent in the state where this application is being taken. I understand that I do not have Colonial Life's authorization to accept risk, pass on insurability, or make, void, waive or change any conditions or provisions of the application, policy or receipt, as applicable.

Date 04/01/2011 (x) Joe R. Agent  
Signature of Licensed Agent (if applicable)

Agent Name Joe R. Agent License No. 12345 Code No. 67890

## Fraud Warning Notice

<b>For all states except those listed below:</b>	Any person who knowingly and with the intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
<b>Arizona</b>	For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.
<b>Arkansas, Louisiana and West Virginia</b>	Any person who knowingly presents a false or fraudulent claim for payment for a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
<b>Colorado</b>	It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines and denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.
<b>District of Columbia</b>	<b>WARNING:</b> It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefit if false information materially related to a claim was provided by the applicant.
<b>Florida</b>	<b>All statements and information found in the application are deemed representations and not warranties. Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.</b>
<b>Kentucky, Kansas and North Carolina</b>	Any person who knowingly and with the intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties.
<b>Maine and Washington</b>	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.
<b>New Jersey</b>	Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
<b>New Mexico</b>	ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRUADULENT CLAIM FOR PAYMENT OR LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.
<b>Oklahoma</b>	WARNING: Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
<b>Oregon and Texas</b>	Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.
<b>Pennsylvania</b>	Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. If coverage is contested, the company's only obligation will be to refund all premiums paid.
<b>Tennessee</b>	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purposes of defrauding the company. Penalties include imprisonment, fines and denial of coverage.
<b>Virginia</b>	Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.

SERFF Tracking Number: UNUM-127014932 State: Arkansas  
 Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 49660  
 Company Tracking Number: CONVERSION WHOLE LIFE  
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
 Product Name: CWL  
 Project Name/Number: CWL/CWL

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachment:</b> READABILITY COMPLIANCE CERTIFICATION.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Application		
<b>Comments:</b> The application has been placed under the Form Schedule tab.		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Life & Annuity - Acturial Memo		
<b>Comments:</b>		
<b>Attachment:</b> AM-CWL.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Actuarial Rates		
<b>Comments:</b>		
<b>Attachment:</b> Attachment A - CWL.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Actuarial Consent To Submit Rates		
<b>Comments:</b>		

SERFF Tracking Number: UNUM-127014932 State: Arkansas  
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 49660  
Company Tracking Number: CONVERSION WHOLE LIFE  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: CWL  
Project Name/Number: CWL/CWL

**Attachment:**  
CONSENT TO SUBMIT RATES - AR.pdf

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

**Satisfied - Item:** Statement of Variability

**Comments:**

**Attachment:**

Statement of Variability for CWL.pdf

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

**Satisfied - Item:** Response to 8/31/2011 Objection  
Letter

**Comments:**

**Attachment:**

Response to 08312011 Disapproval.pdf

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

**Satisfied - Item:** Compliance Certification

**Comments:**

**Attachment:**

COMPLIANCE CERTIFICATION.pdf

READABILITY COMPLIANCE CERTIFICATION

<u>Form No.</u>	<u>Flesch Score</u>
CWL-AR GTL Conversion	53.2

This is to certify that the attached Forms (listed above) have achieved the above Flesch Reading Ease Score and comply with the requirements of Arkansas Stat. Ann. § §66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

8/29/11

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Date



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Annette B. Smith  
Senior Compliance Contract Consultant

**CONSENT TO SUBMIT RATES AND/OR COST BASES FOR  
APPROVAL**

Colonial Life & Accident Insurance Company of Columbia, SC does hereby consent and agree that all premium rates and/or cost bases used in relation to policy form number CWL-AR must be filed with the Insurance Commissioner for the State of Arkansas (“Commissioner”) at least sixty (60) days prior to the proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days.

Colonial Life & Accident Insurance Company

\_\_\_\_\_  
(Company Name)



By \_\_\_\_\_  
Associate Actuary, ASA, MAAA

## Statement of Variability for form: CWL

### **CONVERSION POLICY, CWL**

#### **SECTION I: FACE PAGE**

1. Our company address, phone number and website address may be modified on any forms included in this filing.
2. Officer signatures and titles are subject to updates as officer's names and/or titles change.

#### **SECTION II: POLICY GUIDE**

1. The Table of Surrender Values will vary based on responses received on the application from the insured and will display one of the three options: Tobacco, Non-Tobacco or Uni-Tobacco.

#### **SECTION III: POLICY SCHEDULE**

1. The Insured, Policy Number, Owner, Beneficiary, Face Amount, Premium, Coverage Effective Date, Policy Fee, Premium Effective Date, Premium Period, Age at Issue, Premium Frequency, Maturity Date and Premium Class will vary by insured.
2. The telephone number of the insurance department will vary by state and appropriate phone number for the state insurance department.
3. The Benefit Amount, Premium Amount and Policy Years Payable will vary by insured.

#### **SECTION XV: TABLE OF SURRENDER VALUES**

1. The Table of Surrender Values will vary based on responses received on the application from the insured and will display one of the three options: Tobacco, Non-Tobacco or Uni-Tobacco.



**Colonial Life & Accident  
Insurance Company**  
1200 Colonial Life Boulevard  
Columbia, SC 29210  
803.798.7000  
coloniallife.com

August 31, 2011

Linda Bird  
State Insurance Commissioner  
Arkansas Insurance Dept.  
Attention: Life and Health  
1200 West 3rd Street  
Little Rock AR 72201-1904

RE:   Group/NAIC#:       0565/62049  
      Insurer:           Colonial Life & Accident Insurance Company  
      Form:               CWL-AR  
      Type of Filing:     Life Paid up at Age 100  
      State Tracking #:   49660

Dear Ms Bird:

This correspondence is in response to your Objection Letter dated 8/31/2011.

As requested, we have submitted the additional \$50.00 through EFT under our SERFF filing UNUM-127014932.

If acceptable, we shall appreciate your notifying us via SERFF. If you have any questions, please contact me at (800) 845-7330, extension 86676. My email address is [absmith@coloniallife.com](mailto:absmith@coloniallife.com). The fax number is (803) 750-7341.

Sincerely,

A handwritten signature in cursive script that reads 'Annette B. Smith'.

Annette B. Smith  
Sr. Compliance Contract Consultant

## COMPLIANCE CERTIFICATION

FORM: CWL-AR, et al

I certify that this submission meets the provisions of Rule and Regulation 19 as well as all applicable requirements.

September 1, 2011

\_\_\_\_\_  
Date



\_\_\_\_\_  
John J. Garrison  
VP, Compliance & Managing Cnsl. CL