

State: Arkansas **Filing Company:** American Income Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Maximum Valuation Interest Rate
Project Name/Number: Maximum Valuation Interest Rate/Maximum Valuation Interest Rate

Filing at a Glance

Company: American Income Life Insurance Company
Product Name: Maximum Valuation Interest Rate
State: Arkansas
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form
Date Submitted: 10/26/2012
SERFF Tr Num: AMLC-128736271
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: PI-450

Implementation: 01/01/2013
Date Requested:
Author(s): Angela Fincher
Reviewer(s): Linda Bird (primary)
Disposition Date: 10/31/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** American Income Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Maximum Valuation Interest Rate
Project Name/Number: Maximum Valuation Interest Rate/Maximum Valuation Interest Rate

General Information

Project Name: Maximum Valuation Interest Rate	Status of Filing in Domicile: Pending
Project Number: Maximum Valuation Interest Rate	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments: Filed concurrently in Indiana, our state of domicile.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 10/31/2012
	State Status Changed: 10/31/2012
Deemer Date:	Created By: Angela Fincher
Submitted By: Angela Fincher	Corresponding Filing Tracking Number:

Filing Description:

Re: Maximum Valuation Interest Rate
 PI-450 – Basis of Calculations Endorsement
 PI-451 – Reserve Basis Endorsement
 PI-452 – Basis of Calculations Endorsement

Enclosed are the above referenced forms, which, upon approval, are intended to be incorporated into previously approved forms as outlined in the attached lists.

This filing is being made to comply with the reduction in the maximum valuation interest rate for 2013 life insurance issues. We are also including the revised specifications pages of the policies and riders for informational purposes. We hereby certify that no other changes will be made to the forms.

The company has elected to defer modifications to nonforfeiture values until 2014.

We wish to thank you for your cooperation in this matter and trust you will find this filing in order. Please contact me if you need any additional information.

Company and Contact

Filing Contact Information

Angela Fincher, Senior Compliance Specialist	afincher@aillife.com
PO Box 2608	254-761-6761 [Phone]
Waco, TX 76797	254-741-5723 [FAX]

Filing Company Information

American Income Life Insurance Company	CoCode: 60577	State of Domicile: Indiana
P.O. Box 2608	Group Code: 290	Company Type: Life and Health
Waco, TX 76797	Group Name: Liberty National	State ID Number: 498
(254) 761-6761 ext. [Phone]	FEIN Number: 74-1365936	

State: Arkansas **Filing Company:** American Income Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Maximum Valuation Interest Rate
Project Name/Number: Maximum Valuation Interest Rate/Maximum Valuation Interest Rate

Filing Fees

Fee Required? Yes
 Fee Amount: \$150.00
 Retaliatory? No
 Fee Explanation: \$50 * 3 forms = \$150
 Per Company: No

Company	Amount	Date Processed	Transaction #
American Income Life Insurance Company	\$150.00	10/26/2012	64323603

SERFF Tracking #:

AMLC-128736271

State Tracking #:

Company Tracking #:

PI-450

State:

Arkansas

Filing Company:

American Income Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Maximum Valuation Interest Rate

Project Name/Number:

Maximum Valuation Interest Rate/Maximum Valuation Interest Rate

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/31/2012	10/31/2012

SERFF Tracking #:

AMLC-128736271

State Tracking #:

Company Tracking #:

PI-450

State:

Arkansas

Filing Company:

American Income Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Maximum Valuation Interest Rate

Project Name/Number:

Maximum Valuation Interest Rate/Maximum Valuation Interest Rate

Disposition

Disposition Date: 10/31/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Schedule Pages for Products with Cash Values		Yes
Supporting Document	Schedule Pages for Products without Cash Values		Yes
Supporting Document	Forms List		Yes
Form	Endorsement Basis of Calculations		Yes
Form	Endorsement Reserve Basis		Yes
Form	Endorsement Basis of Calculations		Yes

State: Arkansas

Filing Company:

American Income Life Insurance Company

TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other

Product Name: Maximum Valuation Interest Rate

Project Name/Number: Maximum Valuation Interest Rate/Maximum Valuation Interest Rate

Form Schedule

Lead Form Number: PI-450

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Endorsement Basis of Calculations	PI-450	POLA	Initial		0.000	PI-450.pdf
2		Endorsement Reserve Basis	PI-451	POLA	Initial		0.000	PI-451.pdf
3		Endorsement Basis of Calculations	PI-452	POLA	Initial		0.000	PI-452.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



AMERICAN INCOME LIFE INSURANCE COMPANY

Executive Office: P.O. Box 2608, Waco, Texas 76797 www.aillife.com 254-761-6400

ENDORSEMENT BASIS OF CALCULATIONS

The "Basis of Calculations" provision is void and replaced by the following:

All cash values, Extended Insurance and net single premiums for Paid-Up Insurance are calculated using the Mortality Table shown on Page 3. Guaranteed Value Option computations are at the Nonforfeiture Interest Rate shown on Page 3. The values shown in the Table of Nonforfeiture Values on Page 3 assume there is no policy debt. The Guaranteed Value Options and statutory reserves on this policy shall be computed to meet at least the minimum requirements of the laws for the calendar year of issue in the state where this policy is delivered.

Net Single Premiums for your attained age as of the date the unpaid premium was due will be used to determine the amount of Paid-Up Insurance and period of Extended Insurance that the Net Cash Value will buy.

Cash values of Paid-Up or Extended Insurance are determined by using the net single premium or the present value of the remaining benefits of such insurance at your attained age.

The present value of future benefits guaranteed under this policy less the present value of the Nonforfeiture Factors equal the cash values at the end of the policy years. This is exclusive of any benefits provided by supplemental agreements. Cash values for policy years not shown in the Table of Nonforfeiture Values are calculated in the same way and are available upon request.

Cash values between policy years are calculated allowing for lapse of time and premium payment for part of a year.

Your attained age means the Issue Age plus the number of years and months from the Policy Date to the date the attained age is to be determined.

We have filed a detailed statement of the methods we use to compute values and reserves with the state where this policy is delivered. All these values are not less than those required by the laws of that state.


Secretary


President





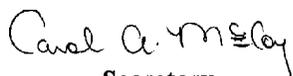
AMERICAN INCOME LIFE INSURANCE COMPANY

Executive Office: P.O. Box 2608, Waco, Texas 76797 www.aillife.com 254-761-6400

ENDORSEMENT RESERVE BASIS

The "Reserve Basis" provision is void and replaced by the following:

The statutory reserves on this policy shall be computed to meet at least the minimum requirements of the laws for the calendar year of issue in the state where this policy is delivered.


Secretary


President





AMERICAN INCOME LIFE INSURANCE COMPANY

Executive Office: P.O. Box 2608, Waco, Texas 76797 www.aillife.com 254-761-6400

ENDORSEMENT BASIS OF CALCULATIONS

The "Basis of Calculations" provision is void and replaced by the following:

All cash values and Extended Insurance are calculated using the Mortality Table shown on Page 3. Guaranteed Value Option computations are at the Nonforfeiture Interest Rate shown on Page 3. The values shown in the Table of Nonforfeiture Values on Page 3 assume there is no policy debt. The Guaranteed Value Options and statutory reserves on this policy shall be computed to meet at least the minimum requirements of the laws for the calendar year of issue in the state where this policy is delivered.

Net Single Premiums for your attained age as of the date the unpaid premium was due will be used to determine the period of Extended Insurance that the Net Cash Value will buy.

Cash values of Extended Insurance are determined by using the net single premium or the present value of the remaining benefits of such insurance at your attained age.

The present value of future benefits guaranteed under this policy less the present value of the Nonforfeiture Factors equal the cash values at the end of the policy years. This is exclusive of any benefits provided by supplemental agreements. Cash values for policy years not shown in the Table of Nonforfeiture Values are calculated in the same way and are available upon request.

Cash values between policy years are calculated allowing for lapse of time and premium payment for part of a year.

Your attained age means the Issue Age plus the number of years and months from the Policy Date to the date the attained age is to be determined.

We have filed a detailed statement of the methods we use to compute values and reserves with the state where this policy is delivered. All these values are not less than those required by the laws of that state.


Secretary


President



SERFF Tracking #:

AMLC-128736271

State Tracking #:

Company Tracking #:

PI-450

State:

Arkansas

Filing Company:

American Income Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Maximum Valuation Interest Rate

Project Name/Number:

Maximum Valuation Interest Rate/Maximum Valuation Interest Rate

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Schedule Pages for Products with Cash Values		
Comments:			
Attachment(s):	Page 3 21wR14wR49.pdf Page 3 22.pdf Page 3 65.pdf Page 3 68.pdf Page 3 69.pdf Page 3 R16.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Schedule Pages for Products without Cash Values		
Comments:			
Attachment(s):	Page 3 60.pdf Page 3 61.pdf Page 3 80.pdf Page 3 R15.pdf Page 3 R78.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Forms List		
Comments:			
Attachment(s):	AR Forms List.pdf		

NONFORFEITURE INTEREST RATE - 5.00 PERCENT
MORTALITY TABLE - 2001 COMMISSIONER'S STANDARD ORDINARY, AGE LAST BIRTHDAY
POLICY LOAN INTEREST RATE - 8.00 PERCENT ANNUAL RATE, PAYABLE IN ARREARS
NONFORFEITURE FACTOR - 95.77210 ALL YEARS

TABLE OF NONFORFEITURE VALUES

END OF POLICY YEAR	CASH OR LOAN VALUE	PAID UP INSURANCE	EXTENDED TERM YEARS	EXTENDED TERM DAYS	END OF POLICY YEAR
1					1
2					2
3	40.00	240	2	282	3
4	130.00	740	7	193	4
5	220.00	1,190	11	29	5
6	320.00	1,660	14	42	6
7	410.00	2,040	15	332	7
8	520.00	2,480	17	284	8
9	620.00	2,840	18	334	9
10	730.00	3,210	19	326	10
11	840.00	3,550	20	220	11
12	960.00	3,900	21	104	12
13	1,070.00	4,180	21	233	13
14	1,200.00	4,500	22	43	14
15	1,330.00	4,800	22	151	15
16	1,460.00	5,060	22	204	16
17	1,600.00	5,340	22	254	17
18	1,740.00	5,580	22	264	18
19	1,880.00	5,810	22	241	19
20	2,030.00	6,040	22	223	20
AT 60	2,820.00	7,020	21	216	AT 60
AT 65	3,680.00	7,780	19	315	AT 65
AT 70	4,580.00	8,350	17	259	AT 70

PLAN-FORM	BENEFIT DESCRIPTION	ANNUAL PREMIUM
1220 MNS	- WHOLE LIFE	\$ 164.20 FOR LIFE
5230 10YMNS	- RENEWABLE/CONVERTIBLE LEVEL TERM RIDER	40.20 FOR 10 YEARS
5239 FNS	- SPOUSE'S DEATH BENEFIT \$5,000.00	30.55 FOR 20 YEARS

TOTAL ANNUAL PREMIUM	\$ 234.95
ISSUED METHOD OF PAYMENT-----ANNUAL	\$ 234.95
OTHER METHODS OF PAYMENT	
SEMI-ANNUAL	\$ 117.48
QUARTERLY	\$ 58.74
MONTHLY	\$ 21.15
BANK DRAFT MONTHLY	\$ 19.58

NAME AND ADDRESS OF INSURED
JOHN DOE
1200 WOODDED ACRES
WACO TX 76797

MALE ISSUE AGE 35
FACE AMOUNT \$10,000
INITIAL FACE AMOUNT \$20,000
POLICY NUMBER 1234567
POLICY DATE JAN 01, 2013
EFFECTIVE DATE JAN 01, 2013

10 YEAR RENEWABLE AND CONVERTIBLE
LEVEL TERM RIDER

RENEWAL DATE	AGE	RENEWAL PREMIUM
JAN 1, 2023	45	\$ 77.00 FOR 10 YEARS - PLAN 5230
* JAN 1, 2033	55	\$ 179.40 FOR 10 YEARS - PLAN 5230

* THE FINAL RENEWAL TERM WHICH WILL EXPIRE JAN 1, 2043.

THIS RIDER MAY BE CONVERTED BEFORE JAN 1, 2041.

NAME AND ADDRESS OF POLICYOWNER
JOHN DOE
1200 WOODED ACRES
WACO TX 76797

MALE ISSUE AGE 35
TERM RIDER DEATH BENEFIT \$ 10,000
POLICY NUMBER 1234567
RIDER DATE JAN 1, 2013
EFFECTIVE DATE JAN 1, 2013

SPOUSE'S TERM RIDER

NAME AND ADDRESS OF POLICYOWNER

JOHN DOE
1200 WOODDED ACRES
WACO TX 76797

FEMALE ISSUE AGE

35

POLICY NUMBER

1234567

RIDER DATE

JAN 1, 2013

EFFECTIVE DATE

JAN 1, 2013

EXPIRY DATE

JAN 1, 2033



NONFORFEITURE INTEREST RATE - 5.00 PERCENT
MORTALITY TABLE - 2001 COMMISSIONER'S STANDARD ORDINARY, AGE LAST BIRTHDAY
POLICY LOAN INTEREST RATE - 8.00 PERCENT ANNUAL RATE, PAYABLE IN ARREARS
NONFORFEITURE FACTOR - 109.98700 ALL YEARS

TABLE OF NONFORFEITURE VALUES

END OF POLICY YEAR	CASH OR LOAN VALUE \$	PAID UP INSURANCE \$	EXTENDED TERM YEARS DAYS	END OF POLICY YEAR
1				1
2				2
3	70.00	420.00	4 259	3
4	180.00	1,102.00	9 353	4
5	290.00	1,570.00	13 357	5
6	400.00	2,070.00	16 248	6
7	520.00	2,580.00	18 344	7
8	640.00	3,050.00	20 202	8
9	760.00	3,480.00	21 261	9
10	890.00	3,910.00	22 281	10
11	1,030.00	4,350.00	23 277	11
12	1,170.00	4,750.00	24 190	12
13	1,320.00	5,150.00	25 72	13
14	1,470.00	5,510.00	25 243	14
15	1,630.00	5,880.00	26 33	15
16	1,790.00	6,210.00	26 132	16
17	1,960.00	6,540.00	26 222	17
18	2,140.00	6,870.00	26 304	18
19	2,320.00	7,170.00	26 346	19
20	2,510.00	7,470.00	27 27	20
AT 60	3,540.00	8,810.00	27 216	AT 60
AT 65	4,740.00	10,000.00	PAID-UP	AT 65

PLAN-FORM	BENEFIT DESCRIPTION	ANNUAL PREMIUM
1223 NS	- WHOLE LIFE PAID UP AT 65	\$ 198.60 FOR 30 YEARS

TOTAL ANNUAL PREMIUM \$ 198.60

ISSUED METHOD OF PAYMENT-----ANNUAL \$ 198.60

OTHER METHODS OF PAYMENT

SEMI-ANNUAL	\$ 99.30
QUARTERLY	\$ 49.65
MONTHLY	\$ 17.88
BANK DRAFT MONTHLY	\$ 16.55

NAME AND ADDRESS OF INSURED
JOHN DOE
1200 WOODED ACRES
WACO TX 76797

MALE ISSUE AGE 35
FACE AMOUNT \$10,000
POLICY NUMBER 1234567
POLICY DATE JAN 01, 2013
EFFECTIVE DATE JAN 01, 2013

NONFORFEITURE INTEREST RATE - 5.00 PERCENT
MORTALITY TABLE - 2001 COMMISSIONER'S STANDARD ORDINARY, AGE LAST BIRTHDAY
POLICY LOAN INTEREST RATE - 8.00 PERCENT ANNUAL RATE, PAYABLE IN ARREARS
NONFORFEITURE FACTOR - 45.89750 ALL YEARS

LEVEL TERM TO AGE 65

IF THE INSURED DIES WHILE THE POLICY IS IN FORCE, SETTLEMENT OPTION 2
WILL PROVIDE THE CHOICE OF THE FOLLOWING PAYMENT INSTALLEMNTS:

NUMBER OF YEARS GUARANTEED	MONTHLY INSTALLMENT
1	\$ 844.70
2	\$ 428.60
3	\$ 289.90
5	\$ 179.10
7	\$ 131.60

PLAN-FORM	BENEFIT DESCRIPTION	ANNUAL PREMIUM
5236 MNS	- LEVEL TERM TO AGE 65	98.40 FOR 30 YEARS

TOTAL ANNUAL PREMIUM	\$	98.40
ISSUED METHOD OF PAYMENT-----ANNUAL	\$	98.40
OTHER METHODS OF PAYMENT		
SEMI-ANNUAL	\$	49.20
QUARTERLY	\$	24.60
MONTHLY	\$	8.86
BANK DRAFT MONTHLY	\$	8.20

NAME AND ADDRESS OF POLICYOWNER
JOHN DOE
1200 WOODDED ACRES
WACO TX 76797

MALE ISSUE AGE 35
FACE AMOUNT \$ 10,000
POLICY NUMBER 1234567
POLICY DATE JAN 1, 2013
EFFECTIVE DATE JAN 1, 2013
EXPIRY DATE JAN 1, 2043
CONVERTIBLE PERIOD ENDS JAN 1, 2041

LEVEL TERM TO AGE 65
TABLE OF NONFORFEITURE VALUES

END OF POLICY YEAR	CASH OR LOAN VALUE \$	PAID UP INSURANCE \$	EXTENDED TERM YEARS DAYS		END OF POLICY YEAR
1					1
2					2
3					3
4					4
5	10.00	160		223	5
6	40.00	600	2	68	6
7	70.00	1,020	3	134	7
8	100.00	1,420	4	102	8
9	130.00	1,800	5	26	9
10	160.00	2,180	5	283	10
11	190.00	2,550	6	126	11
12	220.00	2,910	6	280	12
13	250.00	3,280	7	14	13
14	270.00	3,510	6	345	14
15	300.00	3,870	6	360	15
16	320.00	4,120	6	283	16
17	350.00	4,500	6	262	17
18	370.00	4,790	6	173	18
19	380.00	4,980	6	32	19
20	390.00	5,220	5	263	20
AT 60	350.00	6,400	3	119	AT 60
AT 65	EXPIRED				AT 65

NAME AND ADDRESS OF POLICYOWNER

JOHN DOE
1200 WOODDED ACRES
WACO TX 76797

POLICY NUMBER 1234567

NONFORFEITURE INTEREST RATE - 5.00 PERCENT
MORTALITY TABLE - 2001 COMMISSIONER'S STANDARD ORDINARY, AGE LAST BIRTHDAY
POLICY LOAN INTEREST RATE - 8.00 PERCENT ANNUAL RATE, PAYABLE IN ARREARS
NONFORFEITURE FACTOR - 256.68770

POLICY SCHEDULE
TABLE OF GUARANTEED VALUES

END OF POLICY YEAR	CASH OR LOAN VALUE	EXTENDED TERM YEARS DAYS	END OF POLICY YEAR
1	\$		1
2	30.00	110	2
3	150.00	338	3
4	200.00	311	4
5	240.00	342	5
6	260.00	336	6
7	250.00	291	7
8	210.00	222	8
9	130.00	125	9
10	0.00		10

RENEWAL PREMIUMS

RENEWAL DATE	AGE	ANNUAL PREMIUM
JAN 01, 2023	75	\$1,120.00 FOR 10 YEARS - PLAN 5218
JAN 01, 2033	85	\$1,310.00 FOR 10 YEARS - PLAN 5218
JAN 01, 2043	95	\$1,500.00 FOR 10 YEARS - PLAN 5218
JAN 01, 2053	105	\$1,690.00 FOR 10 YEARS - PLAN 5218
JAN 01, 2063	115	\$1,880.00 FOR 5 YEARS - PLAN 5218

DEATH BENEFIT

YEAR 1	\$2,500
YEAR 2	5,000
YEAR 3	7,500
THEREAFTER	10,000

PLAN-FORM	BENEFIT DESCRIPTION	ANNUAL PREMIUM
5218 10YMNS	- GRADED BENEFIT RENEWABLE TERM	\$ 930.00 FOR 10 YEARS

TOTAL ANNUAL PREMIUM \$ 930.00

ISSUED METHOD OF PAYMENT-----ANNUAL \$ 930.00

OTHER METHODS OF PAYMENT

SEMI-ANNUAL	\$ 465.00
QUARTERLY	\$ 232.50
MONTHLY	\$ 83.70
BANK DRAFT MONTHLY	\$ 77.50

NAME AND ADDRESS OF INSURED

JOHN DOE
1200 WOODED ACRES
WACO, TX 76797

MALE ISSUE AGE 65
FACE AMOUNT \$10,000
POLICY NUMBER 1234567
POLICY DATE JAN 01, 2013
EFFECTIVE DATE JAN 01, 2013
EXPIRY DATE JAN 01, 2068

NONFORFEITURE INTEREST RATE - 5.00 PERCENT
MORTALITY TABLE - 2001 COMMISSIONER'S STANDARD ORDINARY, AGE LAST BIRTHDAY
POLICY LOAN INTEREST RATE - 8.00 PERCENT ANNUAL RATE, PAYABLE IN ARREARS
NONFORFEITURE FACTOR - 299.02360

POLICY SCHEDULE
TABLE OF GUARANTEED VALUES

END OF POLICY YEAR	CASH OR LOAN VALUE \$	EXTENDED TERM YEARS DAYS	END OF POLICY YEAR
1			1
2			2
3			3
4			4
5	60.00	86	5
6	110.00	142	6
7	130.00	152	7
8	130.00	138	8
9	90.00	87	9
10	0.00		10

RENEWAL PREMIUMS

RENEWAL DATE	AGE	ANNUAL PREMIUM
JAN 01, 2023	75	\$1,120.00 FOR 10 YEARS - PLAN 5219
JAN 01, 2033	85	\$1,310.00 FOR 10 YEARS - PLAN 5219
JAN 01, 2043	95	\$1,500.00 FOR 10 YEARS - PLAN 5219
JAN 01, 2053	105	\$1,690.00 FOR 10 YEARS - PLAN 5219
JAN 01, 2063	115	\$1,880.00 FOR 5 YEARS - PLAN 5219

PLAN-FORM	BENEFIT DESCRIPTION	ANNUAL PREMIUM
5219 10YMNS	- RENEWABLE TERM	\$ 930.00 FOR 10 YEARS

TOTAL ANNUAL PREMIUM \$ 930.00

ISSUED METHOD OF PAYMENT-----ANNUAL \$ 930.00

OTHER METHODS OF PAYMENT

SEMI-ANNUAL	\$ 465.00
QUARTERLY	\$ 232.50
MONTHLY	\$ 83.70
BANK DRAFT MONTHLY	\$ 77.50

NAME AND ADDRESS OF INSURED

JOHN DOE
1200 WOODED ACRES
WACO, TX 76797

MALE ISSUE AGE 65
FACE AMOUNT \$10,000
POLICY NUMBER 1234567
POLICY DATE JAN 01, 2013
EFFECTIVE DATE JAN 01, 2013
EXPIRY DATE JAN 01, 2068

NONFORFEITURE INTEREST RATE - 5.00 PERCENT
MORTALITY TABLE - 2001 COMMISSIONER'S STANDARD ORDINARY, AGE LAST BIRTHDAY
POLICY LOAN INTEREST RATE - 8.00 PERCENT ANNUAL RATE, PAYABLE IN ARREARS
NONFORFEITURE FACTOR - 95.77210 ALL YEARS

TABLE OF NONFORFEITURE VALUES

END OF POLICY YEAR	CASH OR LOAN VALUE \$	PAID UP INSURANCE \$	EXTENDED TERM YEARS DAYS		END OF POLICY YEAR
1					1
2					2
3	40.00	240	2	282	3
4	130.00	740	7	193	4
5	220.00	1,190	11	29	5
6	320.00	1,660	14	42	6
7	410.00	2,040	15	332	7
8	520.00	2,480	17	284	8
9	620.00	2,840	18	334	9
10	730.00	3,210	19	326	10
11	840.00	3,550	20	220	11
12	960.00	3,900	21	104	12
13	1,070.00	4,180	21	233	13
14	1,200.00	4,500	22	43	14
15	1,330.00	4,800	22	151	15
16	1,460.00	5,060	22	204	16
17	1,600.00	5,340	22	254	17
18	1,740.00	5,580	22	264	18
19	1,880.00	5,810	22	241	19
20	2,030.00	6,040	22	223	20
AT 60	2,820.00	7,020	21	216	AT 60
AT 65	3,680.00	7,780	19	315	AT 65
AT 70	4,580.00	8,350	17	259	AT 70

PLAN-FORM	BENEFIT DESCRIPTION	ANNUAL PREMIUM	
1220 MNS	- WHOLE LIFE	\$ 164.20	FOR LIFE
8233 30YMNS	- ANNUAL DECREASING TERM	632.80	FOR 30 YEARS

TOTAL ANNUAL PREMIUM \$ 797.00
ISSUED METHOD OF PAYMENT-----BD MONTHLY \$ 66.42
OTHER METHODS OF PAYMENT SEMI-ANNUAL \$ 398.50
QUARTERLY \$ 199.25
MONTHLY \$ 71.73

NAME AND ADDRESS OF INSURED	MALE ISSUE AGE 35
JOHN DOE	FACE AMOUNT \$ 10,000
1200 WOODED ACRES	INITIAL FACE AMOUNT \$110,000
WACO TX 76797	POLICY NUMBER 1234567
	POLICY DATE JAN 01, 2013
	EFFECTIVE DATE JAN 01, 2013



ANNUAL DECREASING TERM RIDER

BEGINNING OF RIDER YEAR	TERM RIDER DEATH BENEFIT	BEGINNING OF RIDER YEAR	TERM RIDER DEATH BENEFIT
1	\$100,000	16	\$ 76,800
2	99,200	17	74,000
3	98,300	18	71,000
4	97,300	19	67,800
5	96,200	20	64,300
6	95,100	21	60,500
7	93,800	22	56,400
8	92,500	23	51,900
9	91,000	24	47,100
10	89,400	25	41,800
11	87,700	26	36,200
12	85,900	27	30,100
13	83,900	28	23,400
14	81,700	29	20,000
15	79,300	30	20,000

NAME AND ADDRESS OF INSURED

JOHN DOE
1200 WOODDED ACRES
WACO TX 76797

MALE ISSUE AGE 35
INITIAL FACE AMOUNT \$100,000
POLICY NUMBER 1234567
RIDER DATE JAN 1, 2013
EFFECTIVE DATE JAN 1, 2013
EXPIRY DATE JAN 1, 2043
CONVERTIBLE PERIOD ENDS JAN 1, 2041

BENEFIT DESCRIPTION

ANNUAL PREMIUM

PLAN 5232 - 20 YR LEVEL TERM

\$ 69.70 FOR 20 YEARS

TOTAL ANNUAL PREMIUM \$ 69.70

ISSUED METHOD OF PAYMENT--BD	MONTHLY	\$	5.81
OTHER METHODS OF PAYMENT	SEMI-ANNUAL	\$	34.85
	QUARTERLY	\$	17.43
	MONTHLY	\$	6.28

NAME AND ADDRESS OF INSURED

JOHN DOE
1200 WOODED ACRES
WACO TX 76797

MALE ISSUE AGE 35

FACE AMOUNT \$ 10,000

POLICY NUMBER	1234567
POLICY DATE	JAN 1, 2013
EFFECTIVE DATE	JAN 1, 2013
EXPIRY DATE	JAN 1, 2033
CONVERTIBLE PERIOD ENDS	JAN 1, 2031

RENEWAL DATE	AGE	RENEWAL PREMIUM
JAN 1, 2023	45	\$ 87.00 FOR 10 YEARS - PLAN 5230
* JAN 1, 2033	55	\$189.40 FOR 10 YEARS - PLAN 5230

* THE FINAL RENEWAL TERM WHICH WILL EXPIRE JAN 1, 2043.

THIS POLICY MAY BE CONVERTED BEFORE JAN 1, 2041.

PLAN-FORM	BENEFIT DESCRIPTION	ANNUAL PREMIUM
5230 MNS	- 10 YR RENEWABLE/CONVERTIBLE LEVEL TERM	\$ 50.20 FOR 10 YEARS

TOTAL ANNUAL PREMIUM \$ 50.20

ISSUED METHOD OF PAYMENT--BD MONTHLY \$ 4.19

OTHER METHODS OF PAYMENT SEMI-ANNUAL \$ 25.10
 QUARTERLY \$ 12.55
 MONTHLY \$ 4.52

NAME AND ADDRESS OF INSURED
 JOHN DOE
 1200 WOODED ACRES
 WACO TX 76710

MALE ISSUE AGE 35
 FACE AMOUNT \$ 10,000
 POLICY NUMBER 1234567
 POLICY DATE JAN 1, 2013
 EFFECTIVE DATE JAN 1, 2013
 EXPIRY DATE JAN 1, 2043

BEGINNING OF POLICY YEAR	POLICY DEATH BENEFIT	BEGINNING OF POLICY YEAR	POLICY DEATH BENEFIT
1	\$100,000	16	\$ 76,800
2	99,200	17	74,000
3	98,300	18	71,000
4	97,300	19	67,800
5	96,200	20	64,300
6	95,100	21	60,500
7	93,800	22	56,400
8	92,500	23	51,900
9	91,000	24	47,100
10	89,400	25	41,800
11	87,700	26	36,200
12	85,900	27	30,100
13	83,900	28	23,400
14	81,700	29	20,000
15	79,300	30	20,000

PLAN-FORM	BENEFIT DESCRIPTION	ANNUAL PREMIUM
8233 30Y	- ANNUAL DECREASING TERM	\$ 642.80 FOR 30 YEARS

TOTAL ANNUAL PREMIUM	\$	642.80
ISSUED METHOD OF PAYMENT-----BD MONTHLY	\$	53.57
OTHER METHODS OF PAYMENT	SEMI-ANNUAL	\$ 321.40
	QUARTERLY	\$ 160.70
	MONTHLY	\$ 57.86

NAME AND ADDRESS OF INSURED

JOHN DOE
1200 WOODED ACRES
WACO TX 76797

MALE ISSUE AGE	35
INITIAL FACE AMOUNT	\$100,000
POLICY NUMBER	1234567
POLICY DATE	JAN 1, 2013
EFFECTIVE DATE	JAN 1, 2013
EXPIRY DATE	JAN 1, 2043
CONVERTIBLE PERIOD ENDS	JAN 1, 2041

NONFORFEITURE INTEREST RATE - 5.00 PERCENT
MORTALITY TABLE - 2001 COMMISSIONER'S STANDARD ORDINARY, AGE LAST BIRTHDAY
POLICY LOAN INTEREST RATE - 8.00 PERCENT ANNUAL RATE, PAYABLE IN ARREARS
NONFORFEITURE FACTOR - 95.77210 ALL YEARS

TABLE OF NONFORFEITURE VALUES

END OF POLICY YEAR	CASH OR LOAN VALUE	PAID UP INSURANCE	EXTENDED TERM YEARS DAYS		END OF POLICY YEAR
1					1
2					2
3	40.00	240	2	282	3
4	130.00	740	7	193	4
5	220.00	1,190	11	29	5
6	320.00	1,660	14	42	6
7	410.00	2,040	15	332	7
8	520.00	2,480	17	284	8
9	620.00	2,840	18	334	9
10	730.00	3,210	19	326	10
11	840.00	3,550	20	220	11
12	960.00	3,900	21	104	12
13	1,070.00	4,180	21	233	13
14	1,200.00	4,500	22	43	14
15	1,330.00	4,800	22	151	15
16	1,460.00	5,060	22	204	16
17	1,600.00	5,340	22	254	17
18	1,740.00	5,580	22	264	18
19	1,880.00	5,810	22	241	19
20	2,030.00	6,040	22	223	20
AT 60	2,820.00	7,020	21	216	AT 60
AT 65	3,680.00	7,780	19	315	AT 65
AT 70	4,580.00	8,350	17	259	AT 70

PLAN-FORM	BENEFIT DESCRIPTION	ANNUAL PREMIUM	
1220 MNS	- WHOLE LIFE	\$ 183.20	FOR LIFE
5236 MNS	- LEVEL TERM TO AGE 65	88.40	FOR 30 YEARS

TOTAL ANNUAL PREMIUM	\$ 271.60
ISSUED METHOD OF PAYMENT-----ANNUAL	\$ 271.60
OTHER METHODS OF PAYMENT	
SEMI-ANNUAL	\$ 135.80
QUARTERLY	\$ 67.90
MONTHLY	\$ 24.45
BANK DRAFT MONTHLY	\$ 22.64

NAME AND ADDRESS OF INSURED
JOHN DOE
1200 WOODED ACRES
WACO TX 76797

MALE ISSUE AGE 35
FACE AMOUNT \$10,000
INITIAL FACE AMOUNT \$20,000
POLICY NUMBER 1234567
POLICY DATE JAN 01, 2013
EFFECTIVE DATE JAN 01, 2013

NONFORFEITURE INTEREST RATE - 5.00 PERCENT
 MORTALITY TABLE - 2001 COMMISSIONER'S STANDARD ORDINARY, AGE LAST BIRTHDAY
 POLICY LOAN INTEREST RATE - 8.00 PERCENT ANNUAL RATE, PAYABLE IN ARREARS
 NONFORFEITURE FACTOR - 45.89750 ALL YEARS

LEVEL TERM TO AGE 65 RIDER

END OF POLICY YEAR	CASH OR LOAN VALUE \$
1	
2	
3	
4	
5	10.00
6	40.00
7	70.00
8	100.00
9	130.00
10	160.00
11	190.00
12	220.00
13	250.00
14	270.00
15	300.00
16	320.00
17	350.00
18	370.00
19	380.00
20	390.00
AT 60	350.00
AT 65	EXPIRED

THIS RIDER MAY BE CONVERTED BEFORE JAN 1, 2041.

IF THE INSURED DIES WHILE THE POLICY IS IN FORCE, SETTLEMENT OPTION 2
 WILL PROVIDE THE CHOICE OF THE FOLLOWING PAYMENT INSTALLEMNTS:

NUMBER OF YEARS GUARANTEED	MONTHLY INSTALLMENT
1	\$ 844.70
2	\$ 428.60
3	\$ 289.90
5	\$ 179.10
7	\$ 131.60

NAME AND ADDRESS OF POLICYOWNER
 JOHN DOE
 1200 WOODDED ACRES
 WACO TX 76797

TERM RIDER ANNUAL PREMIUM \$ 88.40
 MALE ISSUE AGE 35
 TERM RIDER DEATH BENEFIT \$ 10,000
 POLICY NUMBER 1234567
 RIDER DATE JAN 1, 2013
 EFFECTIVE DATE JAN 1, 2013
 EXPIRY DATE JAN 1, 2043

SAVE

NONFORFEITURE INTEREST RATE - 5.00 PERCENT
MORTALITY TABLE - 2001 COMMISSIONER'S STANDARD ORDINARY, AGE LAST BIRTHDAY
POLICY LOAN INTEREST RATE - 8.00 PERCENT ANNUAL RATE, PAYABLE IN ARREARS
NONFORFEITURE FACTOR - 95.77210 ALL YEARS

TABLE OF NONFORFEITURE VALUES

END OF POLICY YEAR	CASH OR LOAN VALUE \$	PAID UP INSURANCE \$	EXTENDED TERM YEARS	DAYS	END OF POLICY YEAR
1					1
2					2
3	40.00	240	2	282	3
4	130.00	740	7	193	4
5	220.00	1,190	11	29	5
6	320.00	1,660	14	42	6
7	410.00	2,040	15	332	7
8	520.00	2,480	17	284	8
9	620.00	2,840	18	334	9
10	730.00	3,210	19	326	10
11	840.00	3,550	20	220	11
12	960.00	3,900	21	104	12
13	1,070.00	4,180	21	233	13
14	1,200.00	4,500	22	43	14
15	1,330.00	4,800	22	151	15
16	1,460.00	5,060	22	204	16
17	1,600.00	5,340	22	254	17
18	1,740.00	5,580	22	264	18
19	1,880.00	5,810	22	241	19
20	2,030.00	6,040	22	223	20
AT 60	2,820.00	7,020	21	216	AT 60
AT 65	3,680.00	7,780	19	315	AT 65
AT 70	4,580.00	8,350	17	259	AT 70

PLAN-FORM	BENEFIT DESCRIPTION	ANNUAL PREMIUM
1220 MNS	- WHOLE LIFE	\$ 164.20 FOR LIFE
5232 MNS	- LEVEL TERM	69.70 FOR 20 YEARS

TOTAL ANNUAL PREMIUM \$ 233.90

ISSUED METHOD OF PAYMENT-----ANNUAL \$ 233.90

OTHER METHODS OF PAYMENT

SEMI-ANNUAL	\$ 116.95
QUARTERLY	\$ 58.48
MONTHLY	\$ 21.05
BANK DRAFT MONTHLY	\$ 19.49

NAME AND ADDRESS OF INSURED
JOHN DOE
1200 WOODED ACRES
WACO TX 76797

MALE ISSUE AGE 35
FACE AMOUNT \$10,000
INITIAL FACE AMOUNT \$20,000
POLICY NUMBER 1234567
POLICY DATE JAN 01, 2013
EFFECTIVE DATE JAN 01, 2013

LEVEL TERM RIDER

NAME AND ADDRESS OF POLICYOWNER

JOHN DOE
1200 WOODED ACRES
WACO TX 76797

TERM RIDER DEATH BENEFIT \$10,000

MALE ISSUE AGE 35

POLICY NUMBER 1234567
RIDER DATE JAN 1, 2013
EFFECTIVE DATE JAN 1, 2013
EXPIRY DATE JAN 1, 2033
CONVERTIBLE PERIOD ENDS JAN 1, 2031



Arkansas

Forms Incorporating Language From PI-450

Form #	Approval Date	SERFF Tracking #
21000	04-03-2006	SERT-6MVTKM589
22000	08-31-2006	SERT-6SVT9P576
65000	07-22-2009	AMLC-126181736
R1600	05-22-2009	AMLC-126158479

Forms Incorporating Language From PI-451

Form #	Approval Date	SERFF Tracking #
60000	08-25-2008	AMLC-125778470
61000	04-11-2006	SERT-6N62E2791
80000	10-10-2008	AMLC-125843251
R1400	04-03-2006	SERT-6MVTKM589
R1500	03-05-2009	AMLC-126033311
R4900	04-03-2006	SERT-6MVTKM589
R7800	03-26-2009	AMLC-126086743

Forms Incorporating Language From PI-452

Form #	Approval Date	SERFF Tracking #
68000	08-08-2006	SERT-6RWQS4968
69000	08-08-2006	SERT-6RWQS4968