

State: Arkansas **Filing Company:** Thrivent Financial for Lutherans
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Life Valuation Interest Rate Change (2012)
Project Name/Number: /

Filing at a Glance

Company: Thrivent Financial for Lutherans
Product Name: Life Valuation Interest Rate Change (2012)
State: Arkansas
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form
Date Submitted: 11/07/2012
SERFF Tr Num: THRV-128761543
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num:

Implementation: 01/01/2013
Date Requested:
Author(s): Karen Guyette, Matt Holderness, Jane Larson
Reviewer(s): Linda Bird (primary)
Disposition Date: 11/14/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Thrivent Financial for Lutherans
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Life Valuation Interest Rate Change (2012)
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General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 11/14/2012
State Status Changed: 11/14/2012
Deemer Date: Created By: Karen Guyette
Submitted By: Karen Guyette Corresponding Filing Tracking Number:

Filing Description:
RE: 2013 Statutory Valuation Interest Rate Change

This filing is being made to comply with the reduction in the maximum valuation interest rates for 2013 life insurance issues.

The valuation interest rate is stated on contract schedule page 4 for each of our previously approved life insurance contracts and reads as follows:

VALUATION INTEREST RATE: 4%

For contracts issued on or after 1/01/2013, that wording will be changed to the following:

VALUATION INTEREST RATE: 3.5%

This decrease in the valuation interest rate is the only change being made to these contracts. No other changes to the contracts are included in this filing.

The following revised contract schedule pages are being submitted for use beginning on 1/01/2013:

1) Contract schedule page form L-WX-WL65 (12).

This contract schedule page will be used with Whole Life Insurance Contract, form L-WX-WL (08), which was approved by your Department on 6/06/2008 (SERFF Tracking No. THRV-125595289).

2) Contract schedule page form L-WX-WL121 (12).

This contract schedule page will be used with Whole Life Insurance Contract, form L-WX-WL (08), which was approved by your Department on 6/06/2008 (SERFF Tracking No. THRV-125595289).

3) Contract schedule page form L-SX-SPWL (12).

This contract schedule page will be used with Single Premium Whole Life Insurance Contract, form L-SX-SPWL (08), which was approved by your Department on 5/22/2008 (SERFF Tracking No. THRV-125596738).

4) Contract schedule page form L-JX-SWL (12).

This contract schedule page will be used with Survivor Whole Life Insurance with Additional Protection Contract, form L-JX-SWL (08), which was approved by your Department on 5/22/2008 (SERFF Tracking No. THRV-125596793).

Company and Contact

Filing Contact Information

Karen Guyette, Compliance Specialist II karen.guyette@Thrivent.com
625 Fourth Ave. South 800-847-4836 [Phone] 37251 [Ext]
Minneapolis, MN 55415 612-340-5040 [FAX]

State: Arkansas

Filing Company: Thrivent Financial for Lutherans

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

Product Name: Life Valuation Interest Rate Change (2012)

Project Name/Number: /

Filing Company Information

Thrivent Financial for Lutherans
 4321 North Ballard Road
 Appleton, WI 54919-0001
 (800) 847-4836 ext. [Phone]

CoCode: 56014
 Group Code: 2938
 Group Name:
 FEIN Number: 39-0123480

State of Domicile: Wisconsin
 Company Type: Fraternal
 State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: No

| Company | Amount | Date Processed | Transaction # |
|----------------------------------|----------|----------------|---------------|
| Thrivent Financial for Lutherans | \$200.00 | 11/13/2012 | 64850898 |

SERFF Tracking #:

THR-128761543

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Thrivent Financial for Lutherans

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Life Valuation Interest Rate Change (2012)

Project Name/Number:

/

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|------------|------------|----------------|
| Approved-Closed | Linda Bird | 11/14/2012 | 11/14/2012 |

Objection Letters and Response Letters

Objection Letters

| Status | Created By | Created On | Date Submitted |
|---------------------------|------------|------------|----------------|
| Pending Industry Response | Linda Bird | 11/13/2012 | 11/13/2012 |

Response Letters

| Responded By | Created On | Date Submitted |
|---------------|------------|----------------|
| Karen Guyette | 11/13/2012 | 11/13/2012 |

SERFF Tracking #:

THRV-128761543

State Tracking #:

Company Tracking #:

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Life Valuation Interest Rate Change (2012)
Project Name/Number: /

Filing Company: Thrivent Financial for Lutherans

Disposition

Disposition Date: 11/14/2012

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 | Statement of Variability | | Yes |
| Form | Contract Schedule Page | | Yes |
| Form | Contract Schedule Page | | Yes |
| Form | Contract Schedule Page | | Yes |
| Form | Contract Schedule Page | | Yes |

State: Arkansas **Filing Company:** Thrivent Financial for Lutherans
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Life Valuation Interest Rate Change (2012)
Project Name/Number: /

Objection Letter

| | |
|-------------------------|---------------------------|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 11/13/2012 |
| Submitted Date | 11/13/2012 |
| Respond By Date | 12/13/2012 |

Dear Karen Guyette,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

Comments: 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 \$200.00 filing fee is received.

Conclusion:

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*

State: Arkansas **Filing Company:** Thrivent Financial for Lutherans
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Life Valuation Interest Rate Change (2012)
Project Name/Number: /

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 11/13/2012 |
| Submitted Date | 11/13/2012 |

Dear Linda Bird,

Introduction:

The following is in reply to your objection letter of 11/13/2012.

Response 1

Comments:

The \$200.00 filing fee has been submitted.

Related Objection 1

Comments: 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 \$200.00 filing fee is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued review of this filing.

Sincerely,

Karen Guyette

State: Arkansas
 TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
 Product Name: Life Valuation Interest Rate Change (2012)
 Project Name/Number: /

Filing Company: Thrivent Financial for Lutherans

Form Schedule

Lead Form Number: L-WX-WL65 (12)

| Item No. | Schedule Item Status | Form Name | Form Number | Form Type | Form Action | Action Specific Data | Readability Score | Attachments |
|----------|----------------------|------------------------|-----------------|-----------|-------------|----------------------|-------------------|-----------------------------------|
| 1 | | Contract Schedule Page | L-WX-WL65 (12) | SCH | Initial | | 0.000 | Schedule Page L-WX-WL65 (12).pdf |
| 2 | | Contract Schedule Page | L-WX-WL121 (12) | SCH | Initial | | 0.000 | Schedule Page L-WX-WL121 (12).pdf |
| 3 | | Contract Schedule Page | L-SX-SPWL (12) | SCH | Initial | | 0.000 | Schedule Page L-SX-SPWL (12).pdf |
| 4 | | Contract Schedule Page | L-JX-SWL (12) | SCH | Initial | | 0.000 | Schedule Page L-JX-SWL (12).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 |

Date of Issue: [JANUARY 1, 2013]

Contract Number: [1234567]

INSURED: [JOHN DOE]

AGE: [35] SEX: [MALE]

FACE AMOUNT: [\$25,000]

WHOLE LIFE
INSURANCE

TABLE OF VALUES

| END OF CONTRACT YEAR | CONTRACT ANNIVERSARY | CASH VALUE | PAID-UP LIFE INSURANCE | EXTENDED TERM INSURANCE YEARS - DAYS |
|----------------------|----------------------|------------|------------------------|--------------------------------------|
| | [JAN 1,] | | | |
| 1 | [2014] | \$[0] | \$[0] | [0] [0] |
| 2 | [2015] | [0] | [0] | [0] [0] |
| 3 | [2016] | [200] | [1,187] | [5] [293] |
| 4 | [2017] | [475] | [2,702] | [11] [149] |
| 5 | [2018] | [750] | [4,090] | [15] [171] |
| 6 | [2019] | [1,025] | [5,359] | [18] [61] |
| 7 | [2020] | [1,325] | [6,643] | [20] [138] |
| 8 | [2021] | [1,625] | [7,814] | [21] [332] |
| 9 | [2022] | [1,950] | [8,997] | [23] [81] |
| 10 | [2023] | [2,275] | [10,075] | [24] [86] |
| 11 | [2024] | [2,625] | [11,162] | [25] [63] |
| 12 | [2025] | [2,975] | [12,151] | [25] [308] |
| 13 | [2026] | [3,350] | [13,143] | [26] [157] |
| 14 | [2027] | [3,725] | [14,039] | [26] [301] |
| 15 | [2028] | [4,125] | [14,934] | [27] [64] |
| 16 | [2029] | [4,525] | [15,741] | [27] [135] |
| 17 | [2030] | [4,950] | [16,549] | [27] [198] |
| 18 | [2031] | [5,400] | [17,358] | [27] [254] |
| 19 | [2032] | [5,850] | [18,088] | [27] [272] |
| 20 | [2033] | [6,325] | [18,823] | [27] [296] |
| [AGE 55] | [2033] | [6,325] | [18,823] | [27] [296] |
| [AGE 60] | [2038] | [8,925] | [22,117] | [28] [43] |
| [AGE 65] | [2043] | [11,950] | PAID-UP | [] [] |
| [AGE 70] | [2048] | [13,900] | [] | [] [] |

FOR ALL CONTRACT YEARS, CASH VALUES ARE EQUAL TO THE AMOUNT CALCULATED BY THE STANDARD NONFORFEITURE METHOD. UPON REQUEST WE WILL GIVE VALUES FOR CONTRACT YEARS NOT SHOWN.

CONTRACT VALUES AND RESERVES ARE BASED ON THE 2001 CSO [(M) NON-SMOKER] S&U ALB MORTALITY TABLE. NET SINGLE PREMIUMS ARE BASED ON THE 2001 CSO [(M) NON-SMOKER] U ALB MORTALITY TABLE. WE USE CONTINUOUS FUNCTIONS AND THE NONFORFEITURE INTEREST RATE SHOWN BELOW FOR CONTRACT VALUES AND NET SINGLE PREMIUMS AND THE VALUATION INTEREST RATE SHOWN BELOW FOR RESERVES.

NONFORFEITURE INTEREST RATE: 5%
VALUATION INTEREST RATE: 3.5%
LOAN INTEREST RATE: 8%

MINIMUM FACE AMOUNT: [\$10,000]

Date of Issue: [JANUARY 1, 2013]

Contract Number: [1234567]

INSURED: [JOHN DOE]

AGE: [35] SEX: [MALE]

FACE AMOUNT: [\$25,000]

WHOLE LIFE
INSURANCE

TABLE OF VALUES

| END OF CONTRACT YEAR | CONTRACT ANNIVERSARY | CASH VALUE | PAID-UP LIFE INSURANCE | EXTENDED TERM INSURANCE YEARS - DAYS |
|----------------------|----------------------|------------|------------------------|--------------------------------------|
| | [JAN 1,] | | | |
| 1 | [2014] | \$ [0] | \$ [0] | [0] [0] |
| 2 | [2015] | [0] | [0] | [0] [0] |
| 3 | [2016] | [125] | [742] | [3] [276] |
| 4 | [2017] | [350] | [1,991] | [8] [270] |
| 5 | [2018] | [575] | [3,136] | [12] [196] |
| 6 | [2019] | [825] | [4,313] | [15] [196] |
| 7 | [2020] | [1,075] | [5,389] | [17] [231] |
| 8 | [2021] | [1,325] | [6,371] | [19] [59] |
| 9 | [2022] | [1,600] | [7,382] | [20] [155] |
| 10 | [2023] | [1,875] | [8,304] | [21] [121] |
| 11 | [2024] | [2,175] | [9,249] | [22] [62] |
| 12 | [2025] | [2,450] | [10,006] | [22] [234] |
| 13 | [2026] | [2,775] | [10,887] | [23] [85] |
| 14 | [2027] | [3,075] | [11,589] | [23] [173] |
| 15 | [2028] | [3,400] | [12,309] | [23] [250] |
| 16 | [2029] | [3,725] | [12,958] | [23] [276] |
| 17 | [2030] | [4,075] | [13,624] | [23] [300] |
| 18 | [2031] | [4,450] | [14,304] | [23] [322] |
| 19 | [2032] | [4,800] | [14,841] | [23] [271] |
| 20 | [2033] | [5,175] | [15,401] | [23] [225] |
| [AGE 55] | [2033] | [5,175] | [15,401] | [23] [225] |
| [AGE 60] | [2038] | [7,225] | [17,904] | [22] [173] |
| [AGE 65] | [2043] | [9,425] | [19,739] | [20] [207] |
| [AGE 70] | [2048] | [11,775] | [21,178] | [18] [123] |

FOR ALL CONTRACT YEARS, CASH VALUES ARE EQUAL TO THE AMOUNT CALCULATED BY THE STANDARD NONFORFEITURE METHOD. UPON REQUEST WE WILL GIVE VALUES FOR CONTRACT YEARS NOT SHOWN.

CONTRACT VALUES AND RESERVES ARE BASED ON THE 2001 CSO [(M) NON-SMOKER] S&U ALB MORTALITY TABLE. NET SINGLE PREMIUMS ARE BASED ON THE 2001 CSO [(M) NON-SMOKER] U ALB MORTALITY TABLE. WE USE CONTINUOUS FUNCTIONS AND THE NONFORFEITURE INTEREST RATE SHOWN BELOW FOR CONTRACT VALUES AND NET SINGLE PREMIUMS AND THE VALUATION INTEREST RATE SHOWN BELOW FOR RESERVES.

NONFORFEITURE INTEREST RATE: 5%
VALUATION INTEREST RATE: 3.5%
LOAN INTEREST RATE: 8%

MINIMUM FACE AMOUNT: [\$10,000]

Date of Issue: [JANUARY 1, 2013]

Contract Number: [1234567]

INSURED: [JOHN DOE]

AGE: [35] SEX: [MALE]

FACE AMOUNT: [\$25,000]

SINGLE PREMIUM
WHOLE LIFE INSURANCE

TABLE OF VALUES

| END OF CONTRACT YEAR | CONTRACT ANNIVERSARY [JAN 1,] | CASH VALUE |
|----------------------------|--------------------------------------|---------------|
| 1 | [2014] | \$[3,868] |
| 2 | [2015] | [4,036] |
| 3 | [2016] | [4,211] |
| 4 | [2017] | [4,393] |
| 5 | [2018] | [4,583] |
| 6 | [2019] | [4,781] |
| 7 | [2020] | [4,986] |
| 8 | [2021] | [5,198] |
| 9 | [2022] | [5,418] |
| 10 | [2023] | [5,644] |
| 11 | [2024] | [5,879] |
| 12 | [2025] | [6,120] |
| 13 | [2026] | [6,371] |
| 14 | [2027] | [6,633] |
| 15 | [2028] | [6,905] |
| 16 | [2029] | [7,186] |
| 17 | [2030] | [7,477] |
| 18 | [2031] | [7,777] |
| 19 | [2032] | [8,085] |
| 20 | [2033] | [8,400] |
| [AGE 55] | [2033] | [8,400] |
| [AGE 60] | [2038] | [10,088] |
| [AGE 65] | [2043] | [11,936] |
| [AGE 70] | [2048] | [13,900] |

FOR ALL CONTRACT YEARS, CASH VALUES ARE EQUAL TO THE AMOUNT CALCULATED BY THE STANDARD NONFORFEITURE METHOD. UPON REQUEST WE WILL GIVE VALUES FOR CONTRACT YEARS NOT SHOWN.

CONTRACT VALUES, RESERVES, AND NET SINGLE PREMIUMS ARE BASED ON THE 2001 CSO [(M) NON-SMOKER] U ALB MORTALITY TABLE. WE USE CONTINUOUS FUNCTIONS AND THE NONFORFEITURE INTEREST RATE SHOWN BELOW FOR CONTRACT VALUES AND NET SINGLE PREMIUMS AND THE VALUATION INTEREST RATE SHOWN BELOW FOR RESERVES.

NONFORFEITURE INTEREST RATE: 5%

VALUATION INTEREST RATE: 3.5%

LOAN INTEREST RATE: 8%

MINIMUM FACE AMOUNT: [\$10,000]

Date of Issue: [JANUARY 1, 2013]

Contract Number: [1234567]

INSURED: [JOHN DOE]

INSURED: [JANE DOE]

INITIAL INSURANCE AMOUNT: [\$100,000]

SURVIVOR WHOLE LIFE INSURANCE
WITH ADDITIONAL PROTECTION

TABLE OF VALUES

| END OF CONTRACT YEAR | CONTRACT ANNIVERSARY [JAN 1,] | CASH VALUE | PAID-UP LIFE INSURANCE |
|----------------------|------------------------------------|------------|------------------------|
| 1 | [2014] | \$[0] | \$[0] |
| 2 | [2015] | [0] | [0] |
| 3 | [2016] | [0] | [0] |
| 4 | [2017] | [488] | [4,655] |
| 5 | [2018] | [1,073] | [9,754] |
| 6 | [2019] | [1,658] | [14,357] |
| 7 | [2020] | [2,340] | [19,305] |
| 8 | [2021] | [2,925] | [22,985] |
| 9 | [2022] | [3,608] | [27,002] |
| 10 | [2023] | [4,388] | [31,282] |
| 11 | [2024] | [5,168] | [35,097] |
| 12 | [2025] | [5,948] | [38,482] |
| 13 | [2026] | [6,728] | [41,470] |
| 14 | [2027] | [7,605] | [44,666] |
| 15 | [2028] | [8,580] | [48,018] |
| 16 | [2029] | [9,458] | [50,439] |
| 17 | [2030] | [10,530] | [53,524] |
| 18 | [2031] | [11,505] | [55,742] |
| 19 | [2032] | [12,675] | [58,545] |
| 20 | [2033] | [13,748] | [60,547] |
| 25 | [2038] | [20,280] | [70,638] |
| 30 | [2043] | [28,178] | [78,333] |
| 35 | [2048] | [37,343] | [83,978] |
| 40 | [2053] | [47,580] | [88,219] |

FOR ALL CONTRACT YEARS, CASH VALUES ARE EQUAL TO THE AMOUNT CALCULATED BY THE STANDARD NONFORFEITURE METHOD. UPON REQUEST WE WILL GIVE VALUES FOR CONTRACT YEARS NOT SHOWN.

CONTRACT VALUES, RESERVES, AND NET SINGLE PREMIUMS ARE BASED ON THE 2001 CSO [(M) AND (F) NON-SMOKER S&U ALB MORTALITY TABLES.] WE USE CONTINUOUS FUNCTIONS AND THE NONFORFEITURE INTEREST RATE SHOWN BELOW FOR CONTRACT VALUES AND NET SINGLE PREMIUMS AND THE VALUATION INTEREST RATE SHOWN BELOW FOR RESERVES.

NONFORFEITURE INTEREST RATE: 5%
VALUATION INTEREST RATE: 3.5%
LOAN INTEREST RATE: 8%

MINIMUM FACE AMOUNT: \$97,500

SERFF Tracking #:

THRV-128761543

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Thrivent Financial for Lutherans

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Life Valuation Interest Rate Change (2012)

Project Name/Number:

/

Supporting Document Schedules

| | | Item Status: | Status Date: |
|------------------------|--------------------------|--------------|--------------|
| Satisfied - Item: | Statement of Variability | | |
| Comments: | | | |
| Attachment(s): | | | |
| Schedule Pages SOV.pdf | | | |

Statement of Variability

Schedule Pages, Forms L-WX-WL65 (12) and L-WX-WL121 (12)

The following items have been bracketed to indicate that the information may be different in different schedule pages or may be subject to change.

1. **Date of Issue, INSURED, AGE, SEX, and Contract Number** are specific to each insured.
2. **FACE AMOUNT**
(\$10,000 minimum (or the amount of insurance purchased via conversion of term insurance or exercise of a guaranteed purchase option on another contract if the amount of term insurance/purchase option is less than \$10,000) – maximum is subject to financial underwriting, suitability and reinsurance.)
3. **END OF CONTRACT YEAR** is the number of years from the date of issue or the attained age of the insured (when ages 55, 60, 65 and 70 are after the date of issue).
4. **CONTRACT ANNIVERSARY** is based on the contract's date of issue.
5. **CASH VALUE** is based on the face amount of the contract. Assumptions are described below the Table of Values.
6. **PAID-UP LIFE INSURANCE** is based on face amount of contract. Assumptions are described below the Table of Values.
7. **EXTENDED TERM INSURANCE** is based on face amount of contract. Assumptions are described below the Table of Values.
8. The **2001 CSO S & U ALB MORTALITY TABLES** for cash value and reserves and the 2001 CSO U ALB Mortality Tables for net single premiums used in the second paragraph below the Table of Value will be:
 - for male non-tobacco issue ages 18 and over: (M) Non-Smoker
 - for female non-tobacco issue ages 18 and over: (F) Non-Smoker
 - for male tobacco issue ages 18 and over: (M) Smoker
 - for female tobacco issue ages 18 and over: (F) Smoker
 - for male issue ages 0-17: (M) Composite
 - for female issue ages 0-17: (F) Composite
9. **MINIMUM FACE AMOUNT**
\$10,000 except that the minimum will be 1) the amount of term insurance converted to purchase whole life insurance when the amount of term insurance is less than \$10,000; or 2) the amount of insurance purchased under a guaranteed purchase (insurability) option under another contract when the option amount is less than \$10,000.

Schedule Page, Form L-SX-SPWL (12)

The following items have been bracketed to indicate that the information may be different in different schedule pages or may be subject to change.

1. **Date of Issue, INSURED, AGE, SEX, and Contract Number** are specific to each insured.
2. **FACE AMOUNT**
(\$10,000 minimum [except when owner of a universal life or variable universal life contract elects a paid-up insurance option, the minimum will be the amount of paid-up insurance purchased if less than \$10,000] – maximum is subject to financial underwriting, suitability and reinsurance)
3. **END OF CONTRACT YEAR** is the number of years from the date of issue.

4. **CONTRACT ANNIVERSARY** is based on the contract's date of issue or the attained age of the insured (when ages 55, 60, 65 and 70 are after the date of issue).
5. **CASH VALUE** is based on the face amount of the contract. Assumptions described below the Table of Values.
6. The **2001 CSO U ALB MORTALITY TABLES** used in the second paragraph below the Table of Values will be:
 - for male non-tobacco issue ages 18 and over: (M) Non-Smoker
 - for female non-tobacco issue ages 18 and over: (F) Non-Smoker
 - for male tobacco issue ages 18 and over: (M) Smoker
 - for female tobacco issue ages 18 and over: (F) Smoker
 - for male issue ages 0-17: (M) Composite
 - for female issue ages 0-17: (F) Composite
7. **MINIMUM FACE AMOUNT** is \$10,000 except that when an insured on a universal life/variable universal life contract exercises a contractual right on that contract to buy paid-up insurance the minimum face amount will be the amount of paid-up insurance if that amount is less than \$10,000

Schedule Page, Form L-JX-SWL (12)

The following items have been bracketed to indicate that the information may be different in different schedule pages or may be subject to change.

1. **Date of Issue, INSURED, and Contract Number** are specific to each insured.
2. **INITIAL INSURANCE AMOUNT** is the sum of the Face Amount plus the Additional Protection.
3. **CONTRACT ANNIVERSARY** is based on the contract's date of issue.
4. **CASH VALUE** is based on the face amount of the contract. Assumptions described below the Table of Values.
5. **PAID-UP LIFE INSURANCE** is based on face amount of contract. Assumptions described below the Table of Values.
6. The **2001 CSO S & U ALB MORTALITY TABLES** used in the second footnote below the Table of Values will be:
 - for male and female non-tobacco insureds: (M) and (F) Non-Smoker
 - for male and female tobacco insureds: (M) and (F) Smoker
 - for male non-tobacco and female tobacco insureds: (M) Non-Smoker and (F) Smoker
 - for male tobacco and female non-tobacco insureds: (M) Smoker and (F) Non-Smoker
 - for two male non-tobacco insureds: (M) Non-Smoker
 - for two female non-tobacco insureds: (F) Non-Smoker
 - for two male tobacco insureds: (M) Smoker
 - for two female tobacco insureds: (F) Smoker

Any minor typographical errors that are discovered in these forms will be corrected.