

State: Arkansas **Filing Company:** Woodmen of the World Life Insurance Society
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life
Product Name: Revised 8307 5-11 Spec Pages for Increase
Project Name/Number: /

Filing at a Glance

Company: Woodmen of the World Life Insurance Society
Product Name: Revised 8307 5-11 Spec Pages for Increase
State: Arkansas
TOI: L09I Individual Life - Flexible Premium Adjustable Life
Sub-TOI: L09I.001 Single Life
Filing Type: Form
Date Submitted: 11/19/2012
SERFF Tr Num: WDMM-128772519
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: REVISED 8307 5-11 SPEC PAGES FOR INCREASE

Implementation: On Approval
Date Requested:
Author(s): Lee Ann Anderson
Reviewer(s): Linda Bird (primary)
Disposition Date: 11/29/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Woodmen of the World Life Insurance Society
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life
Product Name: Revised 8307 5-11 Spec Pages for Increase
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General Information

Project Name:	Status of Filing in Domicile: Authorized
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: These forms were approved on 10-11-12 by the Interstate Insurance Product Regulation Commission for use in our domicile state of Nebraska.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 11/29/2012
	State Status Changed: 11/29/2012
Deemer Date:	Created By: Lee Ann Anderson
Submitted By: Lee Ann Anderson	Corresponding Filing Tracking Number:

Filing Description:

Attached are revised specification pages and a revised Statement of Variability for Flexible Premium Adjustable Life Certificate Form 8307 5-11 which was previously approved by your Department on August 26, 2011 (SERFF #WDMM-127372131, AR File #49574).

The specification pages and the statement of variability for Certificate Form 8307 5-11 have been revised to reflect what will print and what will not print on the specification pages for a requested face amount increase. Redline copies of the revisions are also included. No other changes have been made to Certificate Form 8307 5-11. Because no increases are allowed in the first year, no increases have yet been made so revisions will not need to be made to any previously issued certificates.

Company and Contact

Filing Contact Information

Lee Ann Anderson, Senior Compliance Analyst	landerson@woodmen.org
1700 FARNAM STREET	402-661-6206 [Phone]
OMAHA, NE 68102	402-449-7732 [FAX]

Filing Company Information

Woodmen of the World Life Insurance Society	CoCode: 57320	State of Domicile: Nebraska
1700 FARNAM STREET	Group Code:	Company Type:
OMAHA, NE 68102	Group Name:	State ID Number:
(402) 271-7279 ext. [Phone]	FEIN Number: 47-0339250	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per policy for filing corrections in previously filed policy
Per Company:	No

State: Arkansas **Filing Company:** Woodmen of the World Life Insurance Society
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life
Product Name: Revised 8307 5-11 Spec Pages for Increase
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Company	Amount	Date Processed	Transaction #
Woodmen of the World Life Insurance Society	\$50.00	11/19/2012	65034316

SERFF Tracking #:

WDMM-128772519

State Tracking #:

Company Tracking #:

REVISED 8307 5-11 SPEC PAGES FOR
INCREAS...

State:

Arkansas

Filing Company:

Woodmen of the World Life Insurance Society

TOI/Sub-TOI:

L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life

Product Name:

Revised 8307 5-11 Spec Pages for Increase

Project Name/Number:

/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/29/2012	11/29/2012

SERFF Tracking #:

WDMM-128772519

State Tracking #:

Company Tracking #:

REVISED 8307 5-11 SPEC PAGES FOR INCREAS...

State:

Arkansas

Filing Company:

Woodmen of the World Life Insurance Society

TOI/Sub-TOI:

L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life

Product Name:

Revised 8307 5-11 Spec Pages for Increase

Project Name/Number:

/

Disposition

Disposition Date: 11/29/2012

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	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	8307 5-11 Revised Specification Pages		Yes
Supporting Document	Revised 8307 5-11 Statement of Variability		Yes

SERFF Tracking #:

WDMM-128772519

State Tracking #:

Company Tracking #:

REVISED 8307 5-11 SPEC PAGES FOR INCREAS...

State:

Arkansas

Filing Company:

Woodmen of the World Life Insurance Society

TOI/Sub-TOI:

L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life

Product Name:

Revised 8307 5-11 Spec Pages for Increase

Project Name/Number:

/

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	8307 5-11 Revised Specification Pages		
Comments:			
Attachment(s):			
8307 5-11 Revised Spec Pages.pdf			
Redline 8307 5-11 Revised Spec Pages.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Revised 8307 5-11 Statement of Variability		
Comments:			
Attachment(s):			
Revised 8307 5-11 Variability.pdf			
Redline Revised 8307 5-11 Variability.pdf			

CERTIFICATE INFORMATION [FOR INCREASE]

EFFECTIVE DATE [OF INCREASE] [July 1, 2011]

CERTIFICATE NUMBER [123456789]

INSURED [JOHN L WOODMEN]

INSURED'S AGE [35] **[SEX]** [Male]

OWNER as named in the contract unless ownership has been transferred.

FACE AMOUNT OF [INSURANCE] \$[100,000]

MAXIMUM INITIAL SURRENDER CHARGE [FOR INCREASE] \$[2,517.00]

SURRENDER CHARGE PERIOD [FOR INCREASE] [15 years]

[PLANNED PREMIUM \$[1,002.63]**]

[INTERVAL OF PLANNED PREMIUM PAYMENT [Annual]]

[DEATH BENEFIT OPTION [Includes cash value]]

[MATURITY DATE [July 1, 2096]*]

*[*The maturity date is the certificate anniversary on or after the 120th birthday of the insured. It is possible this certificate may expire prior to the maturity date if premiums or interest credited are insufficient to continue coverage to such date. Rates and charges will not be less favorable than the guarantees shown on the Certificate Guaranteed Rates and Charges page. Current certificate interest rates and charges are not guaranteed and may change over time. Even if this certificate does continue in force to the maturity date, there may be little or no cash surrender value to be paid.*

This certificate may also expire prior to the maturity date if any of the following occur:

- *Changes are made to the face amount or rating class;*
- *Changes are made to the choice of death benefit option;*
- *Loans or partial surrenders are taken;*
- *Reinstatement of the certificate; or*
- *Addition or modification of any rider.]*

[Fraternal dues are not included in premium amounts.]**

PREPARED ON [07/01/11]

SCHEDULE OF BENEFITS

BENEFIT DESCRIPTION	BENEFIT AMOUNT	RATING CLASS	RATING CLASS FACTOR	MONTHLY COST OF INSURANCE
Flexible Premium Adjustable Life Insurance [(Face Amount Increase – Effective [9-1-12])]	[\$100,000]	[Standard/Tobacco][*]	[1.00]	See Page [5]
[Accidental Death Benefit Rider]	[\$100,000]	[Standard/Tobacco][*]	[1.00]	[\$5.92]
[Waiver of Monthly Deduction Rider]		[Standard/Tobacco][*]	[1.00]	[See Page [5a]]
[Applicant Waiver of Monthly Deduction Rider]		[Standard]	[1.00]	[See Page [5a]]
[Guaranteed Insurability Rider]	[\$50,000]	[Standard]	[1.00]	[\$.14]
[Accelerated Death Benefit Rider]				[\$0.00]
[Waiver of Surrender Charge Endorsement]				[\$0.00]
[Premium Deposit Fund Rider]				[\$0.00]

[*Premium must cover an additional amount because of increased risk due to a tobacco classification and/or special rating class.]

[Refunds under this certificate are not guaranteed and are not anticipated to be paid.]

[See riders for rider expiry date as date may vary from certificate maturity date.]

PREPARED ON [07/01/11]

CERTIFICATE GUARANTEED RATES AND CHARGES

INTEREST RATES

Minimum Interest Rate: 2.50% per year
 Loan Interest Rate: 8.00% per year

CERTIFICATE CHARGES

Maximum Monthly Charge: \$[10.00] per month
 Maximum Monthly Unit Charge: \$[.15] per \$1,000 face amount of insurance

SURRENDER CHARGES

See Table of Maximum and Partial Surrender Charges

[MONTHLY FLAT EXTRA RATE]

[\$[0.00005] per \$1,000 until [July 1, 2070]]

**MAXIMUM CERTIFICATE COST OF INSURANCE RATES PER \$1,000
 RATING CLASS FACTOR – [1.00]
 (See Cost of Insurance provision)**

ATTAINED AGE	MONTHLY RATE						
[35	[0.17083	[65	[2.30750	[95	[24.78250		
36	0.18083	66	2.48417	96	26.07750		
37	0.19250	67	2.66250	97	27.44250		
38	0.20667	68	2.84500	98	28.88333		
39	0.22250	69	3.04583	99	30.40417		
40	0.24167	70	3.27583	100	31.82667		
41	0.26500	71	3.55833	101	33.04250		
42	0.29250	72	3.88667	102	34.32083		
43	0.32500	73	4.21750	103	35.66333		
44	0.36167	74	4.57583	104	37.19417		
45	0.39833	75	4.97417	105	39.01667		
46	0.43500	76	5.41583	106	40.95167		
47	0.46583	77	5.92667	107	43.00583		
48	0.48917	78	6.51250	108	45.18417		
49	0.51917	79	7.15750	109	47.49500		
50	0.55833	80	7.86250	110	49.94167		
51	0.60917	81	8.61167	111	52.53417		
52	0.67083	82	9.38250	112	55.27917		
53	0.74500	83	10.20417	113	58.18250		
54	0.83333	84	11.13333	114	61.25250		
55	0.92750	85	12.18667	115	64.49583		
56	1.02500	86	13.32917	116	67.91833		
57	1.11500	87	14.54333	117	71.52667		
58	1.20083	88	15.80917	118	75.32667		
59	1.30167	89	17.11083	119	79.31167		
60	1.42583	90	18.36833	120]	83.33333]		
61	1.57750	91	19.56500				
62	1.75167	92	20.79333				
63	1.93833	93	22.06333				
64]	2.12500]	94]	23.41833]				

PREPARED ON [07/01/11]

**[GUARANTEED COST OF INSURANCE RATES PER \$1,000
FOR WAIVER OF MONTHLY DEDUCTION RIDER
RATING CLASS FACTOR – [1.00]**

ATTAINED AGE	MONTHLY RATE	ATTAINED AGE	MONTHLY RATE
[35	[0.00432		
36	0.00500		
37	0.00520		
38	0.00594		
39	0.00672		
40	0.00649		
41	0.00671		
42	0.00693		
43	0.00715		
44	0.00737		
45	0.00770		
46	0.00876		
47	0.01092		
48	0.01260		
49	0.01456		
50	0.01782		
51	0.02052		
52	0.02478		
53	0.02990		
54	0.03718		
55	0.04553		
56	0.05808		
57	0.07371		
58	0.09020		
59	0.10950		
60	0.14271		
61	0.16995		
62	0.20826		
63	0.24816		
64]	0.29557]		

PREPARED ON [07/01/11]

[GUARANTEED COST OF INSURANCE RATES PER \$1,000
FOR APPLICANT WAIVER OF MONTHLY DEDUCTION RIDER

ATTAINED AGE	MONTHLY RATE	ATTAINED AGE	MONTHLY RATE
[1	[0.00350		
2	0.00350		
3	0.00350		
4	0.00350		
5	0.00350		
6	0.00367		
7	0.00367		
8	0.00367		
9	0.00383		
10	0.00400		
11	0.00467		
12	0.00567		
13	0.00667		
14	0.00867		
15	0.01100		
16	0.01300		
17	0.01483		
18	0.01533		
19	0.01567		
20]	0.01583]		

PREPARED ON [07/01/11]

MAXIMUM CASH VALUE FACTORS
(See Minimum Death Benefit provision)

ATTAINED AGE	FACTOR	ATTAINED AGE	FACTOR	ATTAINED AGE	FACTOR
[35	[253.02	[75	[729.83	[115	[1000.00
36	261.59	76	742.49	116	1000.00
37	270.43	77	755.00	117	1000.00
38	279.54	78	767.26	118	1000.00
39	288.91	79	779.17	119	1000.00
40	298.54	80	790.69	120]	1000.00]
41	308.42	81	801.77		
42	318.53	82	812.45		
43	328.85	83	822.81		
44	339.35	84	832.87		
45	350.02	85	842.54		
46	360.88	86	851.70		
47	371.93	87	860.31		
48	383.25	88	868.33		
49	394.92	89	875.80		
50	406.90	90	882.74		
51	419.16	91	889.35		
52	431.63	92	895.86		
53	444.26	93	902.43		
54	457.01	94	909.27		
55	469.79	95	916.61		
56	482.61	96	925.00		
57	495.47	97	935.44		
58	508.45	98	949.37		
59	521.62	99	969.35		
60	534.92	100	1000.00		
61	548.25	101	1000.00		
62	561.52	102	1000.00		
63	574.63	103	1000.00		
64	587.57	104	1000.00		
65	600.39	105	1000.00		
66	613.15	106	1000.00		
67	625.95	107	1000.00		
68	638.83	108	1000.00		
69	651.83	109	1000.00		
70	664.95	110	1000.00		
71	678.13	111	1000.00		
72	691.24	112	1000.00		
73	704.19	113	1000.00		
74]	717.05]	114]	1000.00]		

PREPARED ON [07/01/11]

**TABLE OF MAXIMUM AND PARTIAL SURRENDER CHARGES
FOR EACH \$1,000 FACE AMOUNT OF INSURANCE**

END OF CERTIFICATE YEAR	SURRENDER CHARGE
[1	[21.10
2	19.69
3	18.29
4	16.88
5	15.47
6	14.07
7	12.66
8	11.25
9	9.85
10	8.44
11	7.03
12	5.63
13	4.22
14	2.81
15]	1.41]

PREPARED ON [07/01/11]

CERTIFICATE INFORMATION [FOR INCREASE]

EFFECTIVE DATE [OF INCREASE] [July 1, 2011]

CERTIFICATE NUMBER [123456789]

INSURED [JOHN L WOODMEN]

INSURED'S AGE [35] **[SEX]** [Male]

OWNER as named in the contract unless ownership has been transferred.

FACE AMOUNT OF [INSURANCE] \$[100,000]

MAXIMUM INITIAL SURRENDER CHARGE [FOR INCREASE] \$[2,517.00]

SURRENDER CHARGE PERIOD [FOR INCREASE] [15 years]

[PLANNED PREMIUM \$[1,002.63]]**

[INTERVAL OF PLANNED PREMIUM PAYMENT [Annual]]

[DEATH BENEFIT OPTION [Includes cash value]]

[MATURITY DATE [July 1, 2096]*]

*[*The maturity date is the certificate anniversary on or after the 120th birthday of the insured. It is possible this certificate may expire prior to the maturity date if premiums or interest credited are insufficient to continue coverage to such date. Rates and charges will not be less favorable than the guarantees shown on the Certificate Guaranteed Rates and Charges page. Current certificate interest rates and charges are not guaranteed and may change over time. Even if this certificate does continue in force to the maturity date, there may be little or no cash surrender value to be paid.]*

This certificate may also expire prior to the maturity date if any of the following occur:

- *Changes are made to the face amount or rating class;*
- *Changes are made to the choice of death benefit option;*
- *Loans or partial surrenders are taken;*
- *Reinstatement of the certificate; or*
- *Addition or modification of any rider.]*

[Fraternal dues are not included in premium amounts.]**

PREPARED ON [07/01/11]

SCHEDULE OF BENEFITS

BENEFIT DESCRIPTION	BENEFIT AMOUNT	RATING CLASS	RATING CLASS FACTOR	MONTHLY COST OF INSURANCE
Flexible Premium Adjustable Life Insurance [(Face Amount Increase – Effective [9-1-12])]	[\$100,000]	[Standard/ Tobacco][*]	[1.00]	See Page [5]
[Accidental Death Benefit Rider]	[\$100,000]	[Standard/ Tobacco][*]	[1.00]	[\$5.92]
[Waiver of Monthly Deduction Rider]		[Standard/ Tobacco][*]	[1.00]	[See Page [5a]]
[Applicant Waiver of Monthly Deduction Rider]		[Standard]	[1.00]	[See Page [5a]]
[Guaranteed Insurability Rider]	[\$50,000]	[Standard]	[1.00]	[\$.14]
[Accelerated Death Benefit Rider]				[\$0.00]
[Waiver of Surrender Charge Endorsement]				[\$0.00]
[Premium Deposit Fund Rider]				[\$0.00]

[*Premium must cover an additional amount because of increased risk due to a tobacco classification and/or special rating class.]

[Refunds under this certificate are not guaranteed and are not anticipated to be paid.]

[See riders for rider expiry date as date may vary from certificate maturity date.]

PREPARED ON [07/01/11]

CERTIFICATE GUARANTEED RATES AND CHARGES

INTEREST RATES

Minimum Interest Rate: 2.50% per year
 Loan Interest Rate: 8.00% per year

CERTIFICATE CHARGES

Maximum Monthly Charge: \$[10.00] per month
 Maximum Monthly Unit Charge: \$[.15] per \$1,000 face amount of insurance

SURRENDER CHARGES

See Table of Maximum and Partial Surrender Charges

[MONTHLY FLAT EXTRA RATE]

[\$[0.00005] per \$1,000 until [July 1, 2070]]

**MAXIMUM CERTIFICATE COST OF INSURANCE RATES PER \$1,000
 RATING CLASS FACTOR – [1.00]
 (See Cost of Insurance provision)**

ATTAINED AGE	MONTHLY RATE						
[35	[0.17083	[65	[2.30750	[95	[24.78250		
36	0.18083	66	2.48417	96	26.07750		
37	0.19250	67	2.66250	97	27.44250		
38	0.20667	68	2.84500	98	28.88333		
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40	0.24167	70	3.27583	100	31.82667		
41	0.26500	71	3.55833	101	33.04250		
42	0.29250	72	3.88667	102	34.32083		
43	0.32500	73	4.21750	103	35.66333		
44	0.36167	74	4.57583	104	37.19417		
45	0.39833	75	4.97417	105	39.01667		
46	0.43500	76	5.41583	106	40.95167		
47	0.46583	77	5.92667	107	43.00583		
48	0.48917	78	6.51250	108	45.18417		
49	0.51917	79	7.15750	109	47.49500		
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53	0.74500	83	10.20417	113	58.18250		
54	0.83333	84	11.13333	114	61.25250		
55	0.92750	85	12.18667	115	64.49583		
56	1.02500	86	13.32917	116	67.91833		
57	1.11500	87	14.54333	117	71.52667		
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60	1.42583	90	18.36833	120]	83.33333]		
61	1.57750	91	19.56500				
62	1.75167	92	20.79333				
63	1.93833	93	22.06333				
64]	2.12500]	94]	23.41833]				

PREPARED ON [07/01/11]

[GUARANTEED COST OF INSURANCE RATES PER \$1,000
 FOR WAIVER OF MONTHLY DEDUCTION RIDER
 RATING CLASS FACTOR – [1.00]

ATTAINED AGE	MONTHLY RATE	ATTAINED AGE	MONTHLY RATE
[35	[0.00432		
36	0.00500		
37	0.00520		
38	0.00594		
39	0.00672		
40	0.00649		
41	0.00671		
42	0.00693		
43	0.00715		
44	0.00737		
45	0.00770		
46	0.00876		
47	0.01092		
48	0.01260		
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51	0.02052		
52	0.02478		
53	0.02990		
54	0.03718		
55	0.04553		
56	0.05808		
57	0.07371		
58	0.09020		
59	0.10950		
60	0.14271		
61	0.16995		
62	0.20826		
63	0.24816		
64]	0.29557]		

PREPARED ON [07/01/11]

[GUARANTEED COST OF INSURANCE RATES PER \$1,000
FOR APPLICANT WAIVER OF MONTHLY DEDUCTION RIDER

ATTAINED AGE	MONTHLY RATE	ATTAINED AGE	MONTHLY RATE
[1	[0.00350		
2	0.00350		
3	0.00350		
4	0.00350		
5	0.00350		
6	0.00367		
7	0.00367		
8	0.00367		
9	0.00383		
10	0.00400		
11	0.00467		
12	0.00567		
13	0.00667		
14	0.00867		
15	0.01100		
16	0.01300		
17	0.01483		
18	0.01533		
19	0.01567		
20]	0.01583]		

PREPARED ON [07/01/11]

MAXIMUM CASH VALUE FACTORS
(See Minimum Death Benefit provision)

ATTAINED AGE	FACTOR	ATTAINED AGE	FACTOR	ATTAINED AGE	FACTOR
[35	[253.02	[75	[729.83	[115	[1000.00
36	261.59	76	742.49	116	1000.00
37	270.43	77	755.00	117	1000.00
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39	288.91	79	779.17	119	1000.00
40	298.54	80	790.69	120]	1000.00]
41	308.42	81	801.77		
42	318.53	82	812.45		
43	328.85	83	822.81		
44	339.35	84	832.87		
45	350.02	85	842.54		
46	360.88	86	851.70		
47	371.93	87	860.31		
48	383.25	88	868.33		
49	394.92	89	875.80		
50	406.90	90	882.74		
51	419.16	91	889.35		
52	431.63	92	895.86		
53	444.26	93	902.43		
54	457.01	94	909.27		
55	469.79	95	916.61		
56	482.61	96	925.00		
57	495.47	97	935.44		
58	508.45	98	949.37		
59	521.62	99	969.35		
60	534.92	100	1000.00		
61	548.25	101	1000.00		
62	561.52	102	1000.00		
63	574.63	103	1000.00		
64	587.57	104	1000.00		
65	600.39	105	1000.00		
66	613.15	106	1000.00		
67	625.95	107	1000.00		
68	638.83	108	1000.00		
69	651.83	109	1000.00		
70	664.95	110	1000.00		
71	678.13	111	1000.00		
72	691.24	112	1000.00		
73	704.19	113	1000.00		
74]	717.05]	114]	1000.00]		

PREPARED ON [07/01/11]

**TABLE OF MAXIMUM AND PARTIAL SURRENDER CHARGES
FOR EACH \$1,000 FACE AMOUNT OF INSURANCE**

END OF CERTIFICATE YEAR	SURRENDER CHARGE
[1	[21.10
2	19.69
3	18.29
4	16.88
5	15.47
6	14.07
7	12.66
8	11.25
9	9.85
10	8.44
11	7.03
12	5.63
13	4.22
14	2.81
15]	1.41]

PREPARED ON [07/01/11]

STATEMENT OF VARIABILITY – FLEXIBLE PREMIUM ADJUSTABLE
LIFE INSURANCE CERTIFICATE FORM 8307 5-11

PAGE 1

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- WAIVER OF SURRENDER CHARGE ENDORSEMENT – prints when this endorsement is attached.
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- CERTIFICATE NUMBER – The unique number assigned to the certificate (the same number will be shown in all fields labeled “CERTIFICATE NUMBER” throughout the certificate).
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PAGE 3

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- EFFECTIVE DATE – Date the certificate takes effect.
- CERTIFICATE NUMBER - The unique number assigned to the certificate (the same number will be shown in all fields labeled “CERTIFICATE NUMBER” throughout the certificate).
- INSURED – Name of the insured.
- INSURED’S AGE – Age of insured on the effective date. Range: 0-85
- INSURED’S SEX – Sex of insured. Range: Male, Female or will not be shown if unisex rating.
- FACE AMOUNT OF INSURANCE OR OF INCREASE – The dollar amount of benefit provided by the coverage or the dollar amount of increase. Range: \$25,000 & up
- MAXIMUM INITIAL SURRENDER CHARGE – The maximum dollar amount of initial surrender charge for base face amount or for amount of increase - will vary by gender, tobacco class, and issue age.
- SURRENDER CHARGE PERIOD – The number of years a surrender charge will apply to base face amount or to amount of increase. Range:
 - Ages 0-75 = 15 years
 - Ages 76-80 = 12 years
 - Ages 81-85 = 8 years
- PLANNED PREMIUM – Total amount of certificate & riders cost for mode chosen. Will not be included when page is printed for a requested face amount increase.
- INTERVAL OF PLANNED PREMIUM PAYMENT – Range: Annual, Semiannual, Quarterly, Monthly. Will not be included when page is printed for a requested face amount increase.

STATEMENT OF VARIABILITY – FORM 8307 5-11 continued

PAGE 3 continued

- DEATH BENEFIT OPTION – Range: Includes cash value or Excludes cash value. Will not be included when page is printed for a requested face amount increase.
- MATURITY DATE – The certificate anniversary after the 120th birthday of the insured. Will not be included when page is printed for a requested face amount increase.
- SINGLE ASTERISKED WORDING – Will not be included when page is printed for a requested face amount increase.
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PAGE 4

- BENEFIT DESCRIPTION – A description of each coverage provided by any chosen optional riders. All options shown.
- (FACE AMOUNT INCREASE-EFFECTIVE XX-XX-XX) – will only be included on this page when page is printed for a requested face amount increase.
- BENEFIT AMOUNT – The dollar amount of benefit provided by the coverage, if applicable. Range for Flexible Premium Adjustable Life Insurance: \$25,000 & Up. Range for Accidental Death Insurance Rider: \$25,000 - \$300,000 (for adults) & \$25,000 only for juveniles. Range for Guaranteed Insurability Rider: \$5,000-\$50,000 (no more than two times face amount).
- RATING CLASS – Rating class of the insured on the effective date. For issue ages 0-17 will be standard or special. Starting at age 18, rating class for the certificate, Accidental Death Benefit Rider and Waiver of Monthly Deduction Rider will be either Tobacco or Non-Tobacco and may be:
 - SUPER PREFERRED (Non-Tobacco only) (Certificate only)
 - PREFERRED (Non-Tobacco or Tobacco) (Certificate only)
 - STANDARD (Non-Tobacco or Tobacco) (Certificate or riders)
 - SPECIAL (Non-Tobacco or Tobacco) (Certificate or riders)
- *Premiums must cover an additional amount because of increased risk due to a tobacco classification and/or special rating class. – Only shown if the insured’s rating class indicates tobacco use and/or special.
- RATING CLASS FACTOR – Rating class factor used in calculating costs for the applicable form (based on the rating class for each applicable form).
- MONTHLY COST OF INSURANCE – Page numbers shown bracketed under this column will vary depending on whether this page is printed for base coverage or for a requested face amount increase. When printed for face amount increase, page number will be followed by .1 for first increase, .2 for second increase and so on. Each option shown bracketed will only print if applicable optional rider is chosen. For Waiver of Monthly Deduction Rider will always print “See Page ___”. For Accidental Death Insurance Rider amount that prints will depend on issue age, rating class (tobacco or nontobacco), and benefit amount chosen for this rider. For Accelerated Death Benefit Rider, Waiver of Surrender Charge Endorsement, and Premium Deposit Fund Rider will always be “\$0.00”.
- REFUNDS UNDER THIS CERTIFICATE ARE NOT GUARANTEED AND ARE NOT ANTICIPATED TO BE PAID - Will not be included when page is printed for a requested face amount increase.
- SEE RIDERS FOR RIDER EXPIRY DATE AS DATE MAY VARY FROM CERTIFICATE MATURITY DATE - Will not be included when page is printed for a requested face amount increase.
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STATEMENT OF VARIABILITY – FORM 8307 5-11 continued

PAGE 5

- **MAXIMUM MONTHLY CHARGE** – The maximum monthly charge varies by issue age and face amount. Ranges from \$6.00 to \$18.00
- **MAXIMUM MONTHLY UNIT CHARGE** – The maximum monthly per \$1,000 charge. Varies by issue age. Ranges from \$.15 to \$.45 per unit of insurance.
- **MONTHLY FLAT EXTRA RATE** – Temporary flat extra rate (only appears if required). Date range: 1 year to 99 years. Dollar amount range: \$2.50 to \$20.00 in \$2.50 increments.
- **RATING CLASS FACTOR** – Rating class factor used in calculating costs for the certificate (based on the rating class for the certificate).
- **ATTAINED AGE** – Age of the insured on the specified certificate anniversary. Beginning age shown will be 0 or higher depending on age at issue. Ending age shown will always be 120.
- **MONTHLY RATE** - The monthly cost of insurance rate for each specified attained age shown based on sex, tobacco class, rating class, face amount, attained age, and certificate duration.
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PAGE 5a – This page will only print if the optional Waiver of Monthly Deduction Rider is chosen.

- **RATING CLASS FACTOR** – Rating class factor used in calculating costs for the Waiver of Monthly Deduction Rider (based on the rating class for the Waiver of Monthly Deduction Rider)
- **ATTAINED AGE** – Age of the insured on the specified certificate anniversary. Beginning age shown will be 16 to 55 depending on age at issue. Ending age shown will always be 64.
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STATEMENT OF VARIABILITY – FORM 8307 5-11 continued

PAGE 6

- **ATTAINED AGE** – Age of the insured on the specified certificate anniversary. Beginning age shown will be 0 or higher depending on age at issue. Ending age shown will always be 120.
- **FACTOR** – The minimum death benefit factor for each specified attained age – will vary by attained age, gender and tobacco class.
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PAGE 7

- **END OF CERTIFICATE YEAR** – The number of years shown will vary depending on surrender charge period. Range:
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 - Ages 76-80 = 12 years
 - Ages 81-85 = 8 years
- **SURRENDER CHARGE** – The dollar amount of surrender charge - will vary by gender, tobacco class, issue age and duration.
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PAGES 8 – 19

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- **COST OF INSURANCE [A-B]** – This is not variable but instead denotes a calculation.

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