

State: Arkansas **Filing Company:** Monumental Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: WL08 AR, WL09 AR
Project Name/Number: Senior Markets Final Expense/L086-3

Filing at a Glance

Company: Monumental Life Insurance Company
Product Name: WL08 AR, WL09 AR
State: Arkansas
TOI: L071 Individual Life - Whole
Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Filing Type: Form
Date Submitted: 12/07/2012
SERFF Tr Num: AEGB-128795329
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: WL08 AR, WL09 AR

Implementation: On Approval
Date Requested:
Author(s): Suzanne Voight
Reviewer(s): Linda Bird (primary)
Disposition Date: 12/12/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Monumental Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: WL08 AR, WL09 AR
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General Information

Project Name: Senior Markets Final Expense	Status of Filing in Domicile: Not Filed
Project Number: L086-3	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: 12/12/2012
	State Status Changed: 12/12/2012
Deemer Date:	Created By: Suzanne Voight
Submitted By: Suzanne Voight	Corresponding Filing Tracking Number: 3Y001008

Filing Description:
 Department of Insurance
 1200 W. Third Street
 Little Rock, Arkansas 72201-1904

Re: Monumental Life Insurance Company
 NAIC #: 468-66281
 FEIN #: 52-0419790
 Individual Life Insurance
 Rate Revisions – WL08 AR: Whole Life Insurance Policy
 WL09 AR: Whole Life Insurance Policy with Graded Death Benefit

Dear Sir/Madam:

We plan to revise policy forms WL08 AR and WL09 AR (approved May 20, 2010 under SERFF Tracking Number AEGB-126626428) as follows:

1. New Premium Rates and Policy Fee.
2. Premiums payable until age 121.
3. Nonforfeiture interest rate is 5% for policies issued through 12/31/13 and 4.5% for policies issued 1/1/14 and thereafter.
4. Reserve interest rate is 3.5%.

We have enclosed an updated Actuarial Memo for the policy reflecting these revisions. We certify there have been no changes to the contract language for policy forms WL08 AR and WL09 AR.

Sample policy data pages are enclosed to demonstrate the new policy rates and minor data page adjustments.

We have also included the following supporting documentation in this package:

1. Revised Memorandum of Variable Language
2. Policy disclosures

If you have any questions, comments or concerns or if you need any additional information in order to complete your review, please contact me by e-mail at Suzanne.Voight@transamerica.com, or you may call me at (319) 355-7860 (Central Time).

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Thank you in advance for your time and attention.

MONUMENTAL LIFE INSURANCE COMPANY

Suzanne K. Voight
 Policy Analyst
 Contract Development
 (319) 355-7860 (collect)
 Fax #: (319) 355-2501
 Suzanne.Voight@transamerica.com

Company and Contact

Filing Contact Information

Suzanne Voight, Policy Analyst svoight@aegonusa.com
 4333 Edgewood Road NE 319-355-7860 [Phone]
 Cedar Rapids, IA 52449 319-355-2501 [FAX]

Filing Company Information

Monumental Life Insurance Company	CoCode: 66281	State of Domicile: Iowa
4333 Edgewood Road NE	Group Code: 468	Company Type:
Cedar Rapids, IA 52499	Group Name:	State ID Number:
(319) 355-7888 ext. [Phone]	FEIN Number: 52-0419790	

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 #
Monumental Life Insurance Company	\$50.00	12/07/2012	65551446
Monumental Life Insurance Company	\$100.00	12/11/2012	65634897

SERFF Tracking #:

AEGB-128795329

State Tracking #:

Company Tracking #:

WL08 AR, WL09 AR

State:

Arkansas

Filing Company:

Monumental Life Insurance Company

TOI/Sub-TOI:

L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life

Product Name:

WL08 AR, WL09 AR

Project Name/Number:

Senior Markets Final Expense/L086-3

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/12/2012	12/12/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Linda Bird	12/11/2012	12/11/2012

Response Letters

Responded By	Created On	Date Submitted
Suzanne Voight	12/11/2012	12/11/2012

SERFF Tracking #:

AEGB-128795329

State Tracking #:

Company Tracking #:

WL08 AR, WL09 AR

State: Arkansas **Filing Company:** Monumental Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: WL08 AR, WL09 AR
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Disposition

Disposition Date: 12/12/2012

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	Life & Annuity - Acturial Memo		No
Supporting Document	Policy Disclosures		Yes
Supporting Document	Statement of Variability		Yes
Form	Whole Life Policy LP 121 Data Pages		Yes
Form	Whole Life Policy with Graded Death Benefit Data Pages		Yes
Form	Whole Life Policy 10 Pay Data Pages		Yes
Rate	WL08 Premiums		Yes
Rate	WL09 Premiums		Yes

State: Arkansas **Filing Company:** Monumental Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/11/2012
Submitted Date	12/11/2012
Respond By Date	01/11/2013

Dear Suzanne Voight,

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 additional \$100.00 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*

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TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: WL08 AR, WL09 AR
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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/11/2012
Submitted Date	12/11/2012

Dear Linda Bird,

Introduction:

Thank you for your preliminary review of this filing.

Response 1

Comments:

I have attached the additional \$100.00 filing fee.

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 additional \$100.00 filing fee is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

We appreciate your continued review and approval of this filing.

Sincerely,

Suzanne Voight

State: Arkansas

Filing Company:

Monumental Life Insurance Company

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

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Form Schedule

Lead Form Number: WL08 AR

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		Whole Life Policy LP 121 Data Pages	WL08 AR	SCH	Revised	Previous Filing Number:	AEGB-126626428	53.800	WL08 AR LP 121 Data Pages.pdf
						Replaced Form Number:	WL08 AR		
2		Whole Life Policy with Graded Death Benefit Data Pages	WL09 AR	SCH	Revised	Previous Filing Number:	AEGB-126626428	52.500	WL09 AR Data Pages.pdf
						Replaced Form Number:	WL09 AR		
3		Whole Life Policy 10 Pay Data Pages	WL08 AR	SCH	Revised	Previous Filing Number:	AEGB-126626428	53.800	WL08 AR 10 Pay Data Pages.pdf
						Replaced Form Number:	WL08 AR		

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

TABLE OF POLICY VALUES

IF ALL THE PREMIUMS DUE HAVE BEEN PAID TO THE POLICY ANNIVERSARY AND THERE IS NO LOAN BALANCE OUTSTANDING, THE POLICY VALUES WILL BE:

POLICY NUMBER: [110 01 SAMPLE]
NONFORFEITURE INTEREST RATE: [5.00%]

<u>END OF POLICY YEAR</u>	<u>AGE OF INSURED</u>	<u>CASH VALUE</u>	<u>EXTENDED TERM INSURANCE</u>		<u>REDUCED PAID UP INSURANCE</u>
			<u>YEARS</u>	<u>DAYS</u>	
[1	36	\$ 0.00	0	0	\$ 0.00]
[2	37	0.00	0	0	0.00]
[3	38	37.40	2	309	223.00]
[4	39	124.40	7	329	708.00]
[5	40	215.00	11	310	1173.00]
[6	41	309.20	14	296	1617.00]
[7	42	407.00	16	348	2041.00]
[8	43	508.30	18	227	2445.00]
[9	44	613.00	19	313	2829.00]
[10	45	721.10	20	288	3194.00]
[11	46	832.80	21	194	3542.00]
[12	47	948.10	22	50	3873.00]
[13	48	1067.80	22	225	4190.00]
[14	49	1192.50	22	358	4495.00]
[15	50	1322.10	23	80	4787.00]
[16	51	1456.50	23	136	5067.00]
[17	52	1595.20	23	163	5334.00]
[18	53	1738.10	23	168	5588.00]
[19	54	1885.00	23	150	5829.00]
[20	55	2035.30	23	112	6058.00]
	[@55	2035.30	23	112	6058.00]
	[@60	2840.40	22	45	7039.00]
	[@65	3722.00	20	100	7796.00]

POLICY DATA

POLICY NUMBER: [110 01 SAMPLE] **DATE OF ISSUE:** [APRIL 01, 2012]
POLICY DATE: [APRIL 01, 2012] **MATURITY DATE:** [MARCH 31, 2098]
FACE AMOUNT: \$[10,000.00] **ISSUE AGE/SEX:** [35/MALE]
INSURED: [JOHN DOE]
OWNER: [JOHN DOE]

TYPE OF COVERAGE	FACE AMOUNT	PREMIUMS PAYABLE	*ANNUAL PREMIUM
BASIC POLICY **LIMITED DEATH BENEFIT DURING FIRST TWO POLICY YEARS	\$[10,000.00]	[86] YEARS	\$[508.30]

***Total Annual Premium on Policy Date** \$[508.30]

*THE "ANNUAL PREMIUM" AND "TOTAL ANNUAL PREMIUM ON POLICY DATE" LISTED ON THIS PAGE ARE THE AMOUNT YOU WILL PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE. THE "ANNUAL PREMIUM" AND "TOTAL ANNUAL PREMIUM ON POLICY DATE" INCLUDE AN ANNUAL POLICY FEE OF \$[42.00]. THE POLICY FEE MAY BE HIGHER IF YOU PAY PURSUANT TO ANY PAYMENT MODE OTHER THAN ANNUAL.

**IF THE INSURED DIES WITHIN THE FIRST TWO POLICY YEARS, THE DEATH BENEFIT WILL BE LIMITED TO 30% OF THE FACE AMOUNT OF THE POLICY DURING THE FIRST POLICY YEAR, OR 60% OF THE AMOUNT OF THE POLICY DURING THE SECOND POLICY YEAR, MINUS THE AMOUNT OF ANY LOAN BALANCE.

Initial Premium Payment Amount and Mode.....\$[508.30] [ANNUALLY] [DIRECT BILL]
Total Payments Per Year.....\$[508.30]

SCHEDULE OF PREMIUMS

	Annually	Semi-Annually	Quarterly	Monthly
Premium Due Per Payment	\$[508.30]	\$[258.81]	\$[131.74]	\$[43.14]
Total Payments Per Year	\$[508.30]	\$[517.62]	\$[526.96]	\$[517.68]

The Schedule of Premiums above is for direct billing only. A Schedule of Premiums for other payment modes will be provided on request.

TABLE OF POLICY VALUES

IF ALL THE PREMIUMS DUE HAVE BEEN PAID TO THE POLICY ANNIVERSARY AND THERE IS NO LOAN BALANCE OUTSTANDING, THE POLICY VALUES WILL BE:

POLICY NUMBER: [110 01 SAMPLE]
NONFORFEITURE INTEREST RATE: [5.00%]

<u>END OF POLICY YEAR</u>	<u>AGE OF INSURED</u>	<u>CASH VALUE</u>	<u>REDUCED PAID UP INSURANCE</u>
[1	36	\$ 0.00	\$ 0.00]
[2	37	0.00	0.00]
[3	38	86.00	492.00]
[4	39	175.50	963.00]
[5	40	268.70	1414.00]
[6	41	365.30	1844.00]
[7	42	465.50	2254.00]
[8	43	569.10	2645.00]
[9	44	676.00	3016.00]
[10	45	786.20	3369.00]
[11	46	899.80	3705.00]
[12	47	1017.00	4025.00]
[13	48	1138.50	4332.00]
[14	49	1264.90	4627.00]
[15	50	1396.10	4909.00]
[16	51	1532.10	5181.00]
[17	52	1672.30	5439.00]
[18	53	1816.50	5685.00]
[19	54	1964.40	5919.00]
[20	55	2115.40	6140.00]
	[@55	2115.40	6140.00]
	[@60	2920.50	7091.00]
	[@65	3795.20	7825.00]

POLICY DATA

POLICY NUMBER:	[110 01 SAMPLE]	DATE OF ISSUE:	[APRIL 01, 2012]
POLICY DATE:	[APRIL 01, 2012]	MATURITY DATE:	[MARCH 31, 2098]
FACE AMOUNT:	[\$10,000.00]	ISSUE AGE/SEX:	[35/MALE]
INSURED:	[JOHN DOE]		
OWNER:	[JOHN DOE]		
 CLASS OF RISK:	 [PREFERRED NON-TOBACCO]		

TYPE OF COVERAGE	FACE AMOUNT	PREMIUMS PAYABLE	*ANNUAL PREMIUM
BASIC POLICY	\$[10,000.00]	[10] YEARS	\$[419.10]

***Total Annual Premium on Policy Date** \$[419.10]

*THE "ANNUAL PREMIUM" AND "TOTAL ANNUAL PREMIUM ON POLICY DATE" LISTED ON THIS PAGE ARE THE AMOUNT YOU WILL PAY PER YEAR ONLY IF YOU CHOOSE THE ANNUAL PREMIUM PAYMENT MODE. THE AMOUNT YOU PAY PER YEAR MAY BE HIGHER IF YOU PAY PURSUANT TO ANY OTHER PAYMENT MODE. THE "ANNUAL PREMIUM" AND "TOTAL ANNUAL PREMIUM ON POLICY DATE" INCLUDE AN ANNUAL POLICY FEE OF \$[42.00]. THE POLICY FEE MAY BE HIGHER IF YOU PAY PURSUANT TO ANY PAYMENT MODE OTHER THAN ANNUAL.

Initial Premium Payment Amount and Mode..... \$[419.10] [ANNUALLY] [DIRECT BILL]
Total Payments Per Year..... \$[419.10]

SCHEDULE OF PREMIUMS

	Annually	Semi-Annually	Quarterly	Monthly
Premium Due Per Payment	\$[419.10]	\$[213.32]	\$[108.55]	\$ [35.55]
Total Payments Per Year	\$[419.10]	\$[426.64]	\$[434.20]	\$[426.60]

The Schedule of Premiums above is for direct billing only. A Schedule of Premiums for other payment modes will be provided on request.

TABLE OF POLICY VALUES

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POLICY NUMBER: [110 01 SAMPLE]
NONFORFEITURE INTEREST RATE: [5.00%]

<u>END OF POLICY YEAR</u>	<u>AGE OF INSURED</u>	<u>CASH VALUE</u>	<u>EXTENDED TERM INSURANCE</u>		<u>REDUCED PAID UP INSURANCE</u>
			<u>YEARS</u>	<u>DAYS</u>	
[1	36	\$ 0.00	0	0	\$ 0.00]
[2	37	96.20	7	125	596.00]
[3	38	324.70	18	216	1928.00]
[4	39	564.00	25	89	3210.00]
[5	40	814.90	29	319	4445.00]
[6	41	1077.80	33	235	5636.00]
[7	42	1353.00	36	322	6784.00]
[8	43	1641.10	39	336	7893.00]
[9	44	1942.50	43	179	8964.00]
[10	45	2258.00	PAID UP		10,000.00]
[11	46	2351.60	PAID UP		10,000.00]
[12	47	2448.40	PAID UP		10,000.00]
[13	48	2548.80	PAID UP		10,000.00]
[14	49	2653.30	PAID UP		10,000.00]
[15	50	2762.00	PAID UP		10,000.00]
[16	51	2874.70	PAID UP		10,000.00]
[17	52	2991.10	PAID UP		10,000.00]
[18	53	3110.90	PAID UP		10,000.00]
[19	54	3234.10	PAID UP		10,000.00]
[20	55	3360.20	PAID UP		10,000.00]
	[@55	3360.20	PAID UP		10,000.00]
	[@60	4035.40	PAID UP		10,000.00]
	[@65	4774.80	PAID UP		10,000.00]

SERFF Tracking #:

AEGB-128795329

State Tracking #:**Company Tracking #:**

WL08 AR, WL09 AR

State:

Arkansas

Filing Company:

Monumental Life Insurance Company

TOI/Sub-TOI:

L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life

Product Name:

WL08 AR, WL09 AR

Project Name/Number:

Senior Markets Final Expense/L086-3

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		WL08 Premiums	WL08 AR	New		WL08_Premiums_AR.pdf
2		WL09 Premiums	WL09 AR	New		WL09_premiums_AR_CT_MA_NC_NM_OR_PA_TX.pdf

2013 WL08 full-pay gross annual premium rates

Modal Factor and Policy Fee

<u>Payment Mode</u>	<u>Modal Factor</u>	<u>Model Fee:</u>	
		<u>Face <5000</u>	<u>Face >=5000</u>
Annual	1.000	60.00	42.00
Semi-Annual	0.510	30.00	21.00
Quarterly	0.260	15.00	10.50
Monthly	0.085	5.00	3.50

Annual Premiums per unit (\$1,000) of insurance.

Age	Male Preferred	Female Preferred	Male Standard	Female Standard
0	12.72	11.03	14.59	11.98
1	12.82	11.11	14.60	12.01
2	12.92	11.20	14.62	12.05
3	13.03	11.28	14.64	12.07
4	13.13	11.38	14.65	12.10
5	13.22	11.46	14.67	12.14
6	13.50	11.63	15.09	12.37
7	13.79	11.80	15.52	12.60
8	14.08	11.99	15.94	12.83
9	14.36	12.16	16.36	13.06
10	14.64	12.33	16.79	13.29
11	15.04	12.56	17.55	13.57
12	15.46	12.80	18.31	13.86
13	15.86	13.01	19.05	14.13
14	16.28	13.25	19.81	14.42
15	16.68	13.48	20.57	14.70
16	16.85	13.53	20.86	14.80
17	16.93	13.52	20.95	14.80

2013 WL08 full-pay gross annual premium rates

Annual Premiums per unit (\$1,000) of insurance.

Age	Male Non-Tobacco Preferred	Male Tobacco Preferred	Female Non-Tobacco Preferred	Female Tobacco Preferred	Male Non-Tobacco Standard	Male Tobacco Standard	Female Non-Tobacco Standard	Female Tobacco Standard
18	14.16	19.93	11.47	13.69	16.58	24.63	12.11	15.02
19	14.21	19.98	11.45	13.69	16.60	24.61	12.15	15.04
20	14.31	20.13	11.56	13.79	16.62	24.69	12.24	15.17
21	14.56	20.46	11.80	14.12	16.80	24.92	12.54	15.53
22	14.80	20.80	12.05	14.45	17.00	25.16	12.84	15.88
23	15.06	21.13	12.30	14.78	17.18	25.39	13.13	16.24
24	15.30	21.48	12.54	15.10	17.38	25.64	13.43	16.59
25	15.55	21.81	12.78	15.43	17.56	25.87	13.73	16.94
26	15.86	22.27	13.07	15.82	17.86	26.28	14.04	17.39
27	16.22	22.79	13.37	16.23	18.19	26.77	14.35	17.86
28	16.58	23.33	13.70	16.66	18.55	27.32	14.69	18.37
29	16.99	23.94	14.03	17.13	18.97	27.94	15.06	18.93
30	17.43	24.60	14.41	17.65	19.43	28.65	15.50	19.58
31	17.84	25.23	14.78	18.17	19.88	29.37	15.98	20.24
32	18.32	25.97	15.21	18.76	20.43	30.24	16.52	20.99
33	18.86	26.79	15.68	19.42	21.06	31.21	17.12	21.84
34	19.47	27.69	16.20	20.14	21.78	32.35	17.79	22.79
35	20.08	28.64	16.73	20.88	22.52	33.54	18.50	23.77
36	20.82	29.66	17.33	21.59	23.42	34.88	19.23	24.79
37	21.55	30.70	17.90	22.28	24.34	36.25	19.98	25.80
38	22.34	31.81	18.53	23.02	25.33	37.74	20.77	26.86
39	23.17	32.98	19.18	23.77	26.39	39.34	21.59	27.96

40	24.06	34.24	19.84	24.54	27.54	41.07	22.45	29.08
41	24.77	35.06	20.40	25.67	28.52	42.28	23.23	30.61
42	25.51	35.92	20.95	26.83	29.55	43.57	24.05	32.15
43	26.23	36.75	21.46	27.96	30.57	44.85	24.91	33.64
44	26.95	37.56	21.93	29.07	31.60	46.11	25.77	35.08
45	27.75	38.47	22.45	30.29	32.77	47.65	26.25	36.97
46	28.42	39.02	22.96	30.68	33.75	48.71	27.02	38.00
47	29.20	39.72	23.57	31.22	34.92	49.99	27.94	39.25
48	30.06	40.49	24.22	31.78	36.20	51.41	28.92	40.60
49	31.03	41.38	24.94	32.44	37.64	53.01	30.01	42.12
50	31.95	42.16	25.59	32.97	39.03	54.48	31.01	43.47
51	32.85	44.09	26.35	34.65	41.39	58.05	32.70	46.09
52	33.60	45.93	26.99	36.21	43.69	61.56	34.29	48.53
53	34.37	47.87	27.66	37.86	46.12	65.29	35.96	51.11
54	36.14	49.82	28.80	39.54	48.61	69.13	37.66	53.69
55	38.15	52.07	30.14	41.50	51.46	73.48	39.62	56.67
56	39.86	54.63	31.17	42.97	54.11	77.57	41.13	58.89
57	41.49	57.10	32.10	44.29	56.67	81.55	42.49	60.87
58	43.18	59.68	33.04	45.63	59.33	85.71	43.88	62.84
59	45.08	62.59	34.13	47.16	62.27	90.32	45.42	65.03
60	47.34	66.02	35.47	49.02	65.67	95.68	47.28	67.65
61	50.46	70.77	37.42	51.72	70.22	102.87	49.88	71.28
62	53.58	75.53	39.37	54.42	74.78	110.07	52.47	74.91
63	56.12	80.27	40.91	57.11	79.33	117.26	55.06	78.55
64	59.21	85.03	42.84	59.81	83.88	124.45	57.66	82.18
65	62.30	89.78	44.77	62.51	88.44	131.65	60.25	85.81
66	66.56	96.36	47.68	66.70	94.56	141.37	64.21	91.59
67	70.83	102.95	50.59	70.90	100.68	151.10	68.16	97.35
68	75.10	109.54	53.50	75.09	106.81	160.83	72.11	103.13
69	79.37	116.13	56.41	79.29	112.93	170.56	76.06	108.89
70	83.63	122.71	59.32	83.48	119.05	180.28	80.02	114.66
71	89.15	131.45	63.44	89.47	127.07	191.62	85.85	123.31
72	94.67	140.19	67.56	95.47	135.09	202.97	91.68	131.97
73	102.22	148.91	73.14	101.46	143.10	214.31	97.51	140.61
74	107.85	157.65	77.35	107.46	151.13	225.67	103.34	149.27
75	113.48	166.38	81.55	113.45	159.15	237.01	109.17	157.92
76	124.81	184.14	90.22	125.98	175.04	255.42	120.90	169.51
77	135.41	200.96	98.38	137.88	189.96	278.81	132.01	184.40
78	146.39	218.40	106.85	150.24	205.44	305.52	143.54	201.46
79	153.58	230.46	112.56	158.90	215.81	324.77	151.54	213.58
80	160.77	242.51	118.28	167.56	226.18	344.02	159.53	225.70
81	177.64	263.83	130.74	181.14	243.33	375.26	171.36	243.97
82	193.49	285.15	142.45	194.72	260.46	406.50	183.21	262.25
83	206.18	306.48	151.86	208.30	277.61	437.74	195.04	280.51
84	218.89	327.80	161.25	221.88	294.75	468.98	206.89	298.78
85	231.60	349.12	170.65	235.46	311.89	500.22	218.72	317.06

2013 WL08 10-pay gross annual premium rates

Modal Factor and Policy Fee

<u>Payment Mode</u>	<u>Modal Factor</u>	<u>Model Fee:</u>	
		<u>Face <5000</u>	<u>Face >=5000</u>
Annual	1.000	60.00	42.00
Semi-Annual	0.510	30.00	21.00
Quarterly	0.260	15.00	10.50
Monthly	0.085	5.00	3.50

Annual Premiums per unit (\$1,000) of insurance.

Age	Male Preferred		Female Preferred		Male Standard		Female Standard	
0	18.99		17.13		21.54		18.59	
1	19.32		17.41		21.71		18.76	
2	19.65		17.70		21.88		18.95	
3	19.97		17.99		22.06		19.13	
4	20.30		18.28		22.23		19.32	
5	20.62		18.56		22.41		19.50	
6	21.19		18.99		23.15		19.98	
7	21.76		19.43		23.90		20.46	
8	22.31		19.85		24.65		20.94	
9	22.88		20.28		25.40		21.42	
10	23.45		20.71		26.15		21.90	
11	24.27		21.24		27.35		22.52	
12	25.07		21.78		28.56		23.14	
13	25.89		22.30		29.76		23.76	
14	26.70		22.84		30.96		24.38	
15	27.52		23.37		32.17		25.00	
16	28.11		23.81		32.93		25.49	
17	28.59		24.20		33.48		25.91	

2013 WL08 10-pay gross annual premium rates

Annual Premiums per unit (\$1,000) of insurance.

Age	Male Non-Tobacco Preferred	Male Tobacco Preferred	Female Non-Tobacco Preferred	Female Tobacco Preferred	Male Non-Tobacco Standard	Male Tobacco Standard	Female Non-Tobacco Standard	Female Tobacco Standard
18	23.95	29.03	20.43	24.59	27.01	33.94	21.50	26.32
19	24.38	29.51	20.79	25.03	27.45	34.39	21.88	26.79
20	24.80	30.06	21.25	25.58	27.77	34.90	22.35	27.36
21	25.46	30.81	21.91	26.39	28.36	35.52	23.04	28.20
22	26.12	31.56	22.58	27.20	28.95	36.15	23.71	29.03
23	26.79	32.31	23.23	28.00	29.54	36.77	24.39	29.87
24	27.45	33.06	23.89	28.81	30.12	37.40	25.06	30.70
25	28.11	33.81	24.55	29.62	30.71	38.02	25.75	31.54
26	28.89	34.71	25.28	30.52	31.46	38.85	26.51	32.50
27	29.72	35.66	26.03	31.45	32.26	39.74	27.31	33.48
28	30.58	36.67	26.81	32.40	33.10	40.71	28.14	34.52
29	31.47	37.72	27.63	33.41	34.00	41.75	29.03	35.64
30	32.41	38.81	28.50	34.49	34.97	42.86	29.99	36.84
31	33.33	39.87	29.39	35.60	35.90	43.96	31.00	38.12
32	34.32	41.03	30.35	36.78	36.96	45.20	32.07	39.49
33	35.40	42.29	31.36	38.04	38.09	46.55	33.22	40.96
34	36.55	43.65	32.46	39.39	39.34	48.04	34.47	42.56
35	37.71	45.00	33.57	40.76	40.61	49.56	35.75	44.18
36	39.56	47.19	35.22	42.80	42.25	51.53	37.26	46.13
37	41.44	49.40	36.92	44.90	43.91	53.53	38.82	48.11
38	43.43	51.74	38.71	47.10	45.66	55.64	40.44	50.18
39	43.84	54.17	40.58	49.41	47.48	57.84	42.13	52.33

40	47.70	56.76	42.50	51.78	49.42	60.21	43.85	54.54
41	48.90	58.14	43.71	53.27	51.24	62.39	45.62	56.78
42	50.14	59.58	44.88	54.70	53.14	64.70	47.39	59.03
43	51.35	60.98	46.00	56.06	55.06	67.04	49.14	61.24
44	52.52	62.35	47.04	57.31	57.00	69.43	50.85	63.38
45	53.76	63.80	48.17	58.68	59.07	71.97	52.70	65.70
46	55.28	65.64	49.30	59.99	61.53	75.05	54.57	67.98
47	56.96	67.65	50.58	61.49	64.22	78.41	56.65	70.53
48	58.73	69.77	51.88	63.02	67.09	82.00	58.81	73.19
49	60.63	72.08	53.27	64.67	67.61	85.90	61.12	76.06
50	62.45	74.30	54.54	66.13	73.26	89.79	63.31	78.72
51	65.03	77.40	56.54	68.62	76.63	94.04	65.90	82.05
52	67.50	80.38	58.42	70.90	79.88	98.16	68.32	85.12
53	70.07	83.46	60.38	73.26	83.28	102.45	70.84	88.30
54	72.64	86.56	62.33	75.62	86.71	106.79	73.36	91.45
55	75.50	90.00	64.51	78.26	90.49	111.57	76.15	94.96
56	77.85	92.80	66.26	80.25	93.68	115.59	78.36	97.59
57	80.06	95.39	67.87	82.04	96.71	119.38	80.40	99.94
58	82.27	98.00	69.46	83.76	99.75	123.21	82.40	102.17
59	84.61	100.78	71.15	85.59	102.97	127.30	84.48	104.49
60	87.26	103.95	73.05	87.64	106.56	131.90	86.80	107.09
61	90.57	108.01	75.43	90.24	110.98	137.72	89.63	110.24
62	93.89	112.09	77.82	92.83	115.40	143.54	92.46	113.39
63	97.22	116.15	80.21	95.41	119.82	149.36	95.27	116.55
64	100.54	120.23	82.59	98.01	124.25	155.18	98.10	119.69
65	103.86	124.29	84.98	100.60	128.67	161.00	100.93	122.85
66	107.79	129.35	87.96	104.02	133.88	168.20	104.62	127.31
67	111.73	134.40	90.94	107.45	139.10	175.41	108.32	131.77
68	115.66	139.46	93.93	110.86	144.32	182.61	112.00	136.24
69	119.60	144.51	96.92	114.28	149.53	189.82	115.70	140.69
70	123.53	149.57	99.90	117.71	154.75	197.02	119.39	145.16
71	127.95	155.74	103.71	122.40	160.94	206.23	124.53	151.87
72	132.37	161.90	107.52	127.09	167.15	215.44	129.67	158.58
73	136.79	168.07	111.33	131.79	173.34	224.64	134.82	165.28
74	141.21	174.24	115.14	136.48	179.54	233.85	139.95	171.99
75	145.64	180.40	118.95	141.17	185.74	243.06	145.09	178.70
76	154.60	194.17	125.98	150.90	196.97	262.13	153.36	191.17
77	163.72	208.17	133.11	160.79	208.20	281.20	161.65	203.65
78	172.97	222.39	140.36	170.82	219.44	300.28	169.92	216.13
79	182.38	236.85	147.71	181.03	230.67	319.35	178.20	228.61
80	191.92	251.53	155.18	191.39	241.90	338.43	186.47	241.09
81	203.46	272.28	162.92	203.52	258.59	370.58	197.02	258.64
82	214.98	293.04	170.67	215.67	275.28	402.74	207.58	276.20
83	226.52	313.80	178.40	227.80	291.95	434.90	218.13	293.76
84	238.05	334.55	186.14	239.94	308.64	467.06	228.69	311.31
85	249.59	355.31	193.89	252.08	325.33	499.21	239.24	328.87

2013 WL12 gross annual premium rates

Modal Factor and Policy Fee

<u>Payment Mode</u>	<u>Modal</u>	<u>Model Fee:</u>	
	<u>Factor</u>	<u>Face <5000</u>	<u>Face >=5000</u>
Annual	1.000	60.00	42.00
Semi-Annual	0.510	30.00	21.00
Quarterly	0.260	15.00	10.50
Monthly	0.085	5.00	3.50

Annual Premiums per unit (\$1,000) of insurance.

Age	Male	Female
18	\$ 38.82	\$ 29.30
19	\$ 39.39	\$ 29.89
20	\$ 39.95	\$ 30.46
21	\$ 40.51	\$ 31.04
22	\$ 41.08	\$ 31.63
23	\$ 41.65	\$ 32.20
24	\$ 42.22	\$ 32.79
25	\$ 42.78	\$ 33.36
26	\$ 43.41	\$ 33.90
27	\$ 44.08	\$ 34.41
28	\$ 44.75	\$ 34.94
29	\$ 45.33	\$ 35.55
30	\$ 45.80	\$ 36.32
31	\$ 45.92	\$ 37.10
32	\$ 46.03	\$ 38.07
33	\$ 46.15	\$ 39.22
34	\$ 46.30	\$ 40.61
35	\$ 46.63	\$ 41.98
36	\$ 49.17	\$ 43.90
37	\$ 51.34	\$ 45.71
38	\$ 53.86	\$ 47.64
39	\$ 57.04	\$ 50.06
40	\$ 60.74	\$ 52.65
41	\$ 63.25	\$ 54.79
42	\$ 66.11	\$ 57.02
43	\$ 68.86	\$ 59.15
44	\$ 71.51	\$ 61.17
45	\$ 74.21	\$ 63.25
46	\$ 76.73	\$ 64.90
47	\$ 79.39	\$ 66.67
48	\$ 82.14	\$ 68.44
49	\$ 84.30	\$ 69.65
50	\$ 86.35	\$ 70.74

51	\$ 89.99	\$ 73.03
52	\$ 93.53	\$ 75.24
53	\$ 97.17	\$ 77.55
54	\$ 100.84	\$ 79.89
55	\$ 105.05	\$ 82.56
56	\$ 108.49	\$ 84.87
57	\$ 111.66	\$ 87.05
58	\$ 114.95	\$ 89.34
59	\$ 118.79	\$ 91.96
60	\$ 123.56	\$ 95.11
61	\$ 130.64	\$ 99.57
62	\$ 137.71	\$ 104.04
63	\$ 144.77	\$ 108.52
64	\$ 151.84	\$ 112.98
65	\$ 158.92	\$ 117.45
66	\$ 166.02	\$ 123.13
67	\$ 173.14	\$ 128.82
68	\$ 180.25	\$ 134.50
69	\$ 187.36	\$ 140.18
70	\$ 194.47	\$ 145.87
71	\$ 205.94	\$ 153.13
72	\$ 217.42	\$ 160.38
73	\$ 228.88	\$ 167.64
74	\$ 240.35	\$ 174.89
75	\$ 251.82	\$ 182.15
76	\$ 270.71	\$ 194.49
77	\$ 289.60	\$ 206.83
78	\$ 308.48	\$ 219.19
79	\$ 327.37	\$ 231.53
80	\$ 346.26	\$ 243.87

SERFF Tracking #:

AEGB-128795329

State Tracking #:**Company Tracking #:**

WL08 AR, WL09 AR

State:

Arkansas

Filing Company:

Monumental Life Insurance Company

TOI/Sub-TOI:

L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life

Product Name:

WL08 AR, WL09 AR

Project Name/Number:

Senior Markets Final Expense/L086-3

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Policy Disclosures		
Comments:			
Attachment(s):			
~WL08 Disclosure_STD.pdf			
~WL09 Disclosure_STD.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
ML Statement of Variability WL08 et al 11-2012.pdf			

4333 EDGEWOOD RD NE
CEDAR RAPIDS, IOWA 52499

10/19/12
POLICY NUMBER
1234567

FOR MORE INFORMATION ABOUT THIS POLICY PLEASE CONTACT:

QUALITY AGENT
INSURANCE AGENCY
123 MAIN STREET, ANYSTATE, USA

STATEMENT OF POLICY COST AND BENEFIT INFORMATION

PREPARED FOR: JOHN DOE

AGE BASIS: 35 ISSUE BASIS: PREFERRED

BASIC POLICY

WHOLE LIFE POLICY - WL08 (MAY VARY BY STATE)

LEVEL PREMIUMS PAYABLE FOR LIFE, NON-PARTICIPATING

POL YR	-----ANNUAL PREMIUMS-----			GUAR AMT PAYABLE ON DEATH	GUARANTEED CASH SURRENDER VALUE TOTAL
	COVERAGE	RIDERS	TOTAL		
1	242.80	0.00	242.80	10,000	-
2	242.80	0.00	242.80	10,000	-
3	242.80	0.00	242.80	10,000	37
4	242.80	0.00	242.80	10,000	124
5	242.80	0.00	242.80	10,000	215
6	242.80	0.00	242.80	10,000	309
7	242.80	0.00	242.80	10,000	407
8	242.80	0.00	242.80	10,000	508
9	242.80	0.00	242.80	10,000	613
10	242.80	0.00	242.80	10,000	721
11	242.80	0.00	242.80	10,000	833
12	242.80	0.00	242.80	10,000	948
13	242.80	0.00	242.80	10,000	1,068
14	242.80	0.00	242.80	10,000	1,193
15	242.80	0.00	242.80	10,000	1,322
16	242.80	0.00	242.80	10,000	1,457
17	242.80	0.00	242.80	10,000	1,595
18	242.80	0.00	242.80	10,000	1,738
19	242.80	0.00	242.80	10,000	1,885
20	242.80	0.00	242.80	10,000	2,035
21	242.80	0.00	242.80	10,000	2,189
22	242.80	0.00	242.80	10,000	2,346
23	242.80	0.00	242.80	10,000	2,506
24	242.80	0.00	242.80	10,000	2,671
25	242.80	0.00	242.80	10,000	2,840
AGE 60	242.80	0.00	242.80	10,000	2,840
AGE 62	242.80	0.00	242.80	10,000	3,188
AGE 65	242.80	0.00	242.80	10,000	3,722

SURRENDER COST INDEX

NET PAYMENT COST INDEX

....GUAR.....CURR....

....GUAR.....CURR....

YEAR 10	18.82	18.82	24.28	24.28
YEAR 20	18.42	18.42	24.28	24.28

EXPLANATIONS OF THE INTENDED USE OF THESE INDEXES ARE PROVIDED
IN THE LIFE INSURANCE BUYER'S GUIDE

4333 EDGEWOOD RD NE
 CEDAR RAPIDS, IOWA 52499

10/21/12
 POLICY NUMBER
 1234567

FOR MORE INFORMATION ABOUT THIS POLICY PLEASE CONTACT:
 QUALITY AGENT
 INSURANCE AGENCY
 123 MAIN STREET, ANYSTATE, USA

STATEMENT OF POLICY COST AND BENEFIT INFORMATION

PREPARED FOR: JOHN DOE

AGE BASIS: 35 ISSUE BASIS: Standard

BASIC POLICY GRADED DEATH BENEFIT WHOLE LIFE POLICY - WL09 (MAY VARY BY STATE)
 LEVEL PREMIUMS PAYABLE FOR LIFE, NON-PARTICIPATING

POL YR	----ANNUAL PREMIUMS----			GUAR AMT PAYABLE ON DEATH	GUARANTEED CASH SURRENDER VALUE TOTAL
	COVERAGE	RIDERS	TOTAL		
1	508.30	0.00	508.30	559	-
2	508.30	0.00	508.30	1,118	-
3	508.30	0.00	508.30	10,000	86
4	508.30	0.00	508.30	10,000	176
5	508.30	0.00	508.30	10,000	269
6	508.30	0.00	508.30	10,000	365
7	508.30	0.00	508.30	10,000	466
8	508.30	0.00	508.30	10,000	569
9	508.30	0.00	508.30	10,000	676
10	508.30	0.00	508.30	10,000	786
11	508.30	0.00	508.30	10,000	900
12	508.30	0.00	508.30	10,000	1,017
13	508.30	0.00	508.30	10,000	1,139
14	508.30	0.00	508.30	10,000	1,265
15	508.30	0.00	508.30	10,000	1,396
16	508.30	0.00	508.30	10,000	1,532
17	508.30	0.00	508.30	10,000	1,672
18	508.30	0.00	508.30	10,000	1,817
19	508.30	0.00	508.30	10,000	1,964
20	508.30	0.00	508.30	10,000	2,115
21	508.30	0.00	508.30	10,000	2,269
22	508.30	0.00	508.30	10,000	2,426
23	508.30	0.00	508.30	10,000	2,587
24	508.30	0.00	508.30	10,000	2,752
25	508.30	0.00	508.30	10,000	2,921
AGE 60	508.30	0.00	508.30	10,000	2,921
AGE 62	508.30	0.00	508.30	10,000	3,266
AGE 65	508.30	0.00	508.30	10,000	3,795

SURRENDER COST INDEX NET PAYMENT COST INDEX

....GUAR.....CURR.... GUAR..... CURR

YEAR 10	57.59	57.59	65.23	65.23
YEAR 20	51.83	51.83	58.88	58.88

EXPLANATIONS OF THE INTENDED USE OF THESE INDEXES ARE PROVIDED
 IN THE LIFE INSURANCE BUYER'S GUIDE

MONUMENTAL LIFE INSURANCE COMPANY

STATEMENT OF VARIABILITY

WL08 - Whole Life Insurance Policy

1. Home Office Address (face page header): This may change to another location in the future.
2. Administrative Office Address (face page header): This may change to another location.
3. Telephone Number (face page header): This may change to another number.
4. Insured (face page policy information): This will be the name of the insured indicated on the application for insurance.
5. Face Amount (face page policy information): This will be the amount we approve, subject to a minimum of \$1,000 and a maximum of \$50,000.
6. Owner (face page policy information): This will be the insured, unless otherwise indicated on the application for insurance.
7. Policy Number (face page policy information): This will be assigned sequentially.
8. Policy Date (face page policy information): This will be the date coverage under the policy becomes effective.
9. Signed for the Company at (face page, second paragraph): This may change to another location.
10. Officer Signatures and Titles (face page): These may change in the future. In the event the title of an officer signing the policy form changes, any new title will be the title of an officer of the company.
11. Policy Number (policy data page 3): This will be assigned sequentially.
12. Policy Date (policy data page 3): This will be the date coverage under the policy becomes effective.
13. Face Amount (policy data page 3): This will be the amount we approve, subject to a minimum of \$1,000 and a maximum of \$50,000.
14. Insured (policy data page 3): This will be the name of the insured indicated on the application for insurance.
15. Owner (policy data page 3): This will be the insured, unless otherwise indicated on the application for insurance.
16. Class of Risk (policy data page 3): This will be one of the following classes, depending on the insured's underwriting status:
 - Preferred Juvenile
 - Preferred Non-Tobacco
 - Preferred Tobacco
 - Standard Juvenile
 - Standard Non-Tobacco
 - Standard Tobacco
17. Date of Issue (policy data page 3): This will be the date the policy is prepared in our office.
18. Maturity Date (policy data page 3): This will be the insured's attained age of 121.
19. Issue Age/Sex (policy data page 3): This policy form is issued to ages: (a) 0-17 for juveniles; and (b) 18-85 for preferred non-tobacco, preferred tobacco, standard non-tobacco and standard tobacco. There are further restrictions in availability based on the level premium period. Each insured is designated as either male or female.

20. Type of Coverage (policy data page 3): This will indicate any optional riders the owner may choose on the application for insurance.
21. Face Amount (policy data page 3): The face amount of the policy will be the amount we approve, subject to a minimum of \$1,000 and a maximum of \$50,000. The face amount of the accidental death benefit rider will be the number of units the owner chooses on the application. Min = 1 unit (= \$1000) and Max = base face.
22. Premiums Payable (policy data page 3): The period of time that premiums are payable for the policy will depend on which premium payment plan the owner chooses on the application. There are two premium payment plans for the policy; level premiums for 10 years and level premiums until attained age 99. The period of time that premiums are payable for the accidental death benefit rider are to the policy anniversary following the insured's attained age 98 and is only available with the level premiums until attained age 99 plan.
23. Annual Premium (policy data page 3): The annual premium for the policy will depend on the face amount of the policy; and the insured's age, sex and class of risk. The annual premium for the accidental death benefit rider will depend on the face amount of the rider and the insured's age and sex.
24. Total Annual Premium on Policy Date (policy data page 3): This will depend on the premiums payable for the policy and any optional riders the owner may choose on the application for insurance.
25. Policy Fee (policy data page 3): This fee will be \$42 - \$60, depending on the face amount selected.
26. Initial Premium Payment Amount and Mode (policy data page 3): The initial premium payment amount will depend on the premiums payable for the policy and any optional riders the owner may choose on the application for insurance. The mode will be either annually, semi-annually, quarterly or monthly and will depend on the option the owner chooses on the application for insurance. The billing method will depend on the various options allowed by the company and the option the owner chooses on the application for insurance.
27. Total Premiums Per Year (policy data page 3): This amount will vary depending on the premiums payable for the policy and any optional riders the owner may choose on the application for insurance.
28. Schedule of Premiums (policy data page 3): These premium amounts will vary depending on the modal factor times the annual premium. The policy fee is exempt from modal premium loading.
Annual: 1.00 factor
Semi-Annual: 0.51 factor
Quarterly: 0.26 factor
Monthly: 0.085 factor
29. Policy Number (policy data page 3A): This will be assigned sequentially.
30. Nonforfeiture Interest Rate (policy data page 3A): Shown as 5%, but it may vary based on the updates provided by the Standard Nonforfeiture Law. We will apply the 5% nonforfeiture interest rate for policies issued through 12-31-2013 and a 4.5% nonforfeiture interest rate for policies issued 1/1/14 and thereafter.
31. Table of Policy Values (policy data page 3A): Case specific at time of issue.
32. Home Office Address (back cover page): This may change to another location in the future.
33. Administrative Office Address (back cover page): This may change to another location.
34. Telephone Number (back cover page): This may change to another number.

WL09 - Whole Life Insurance Policy with Graded Death Benefit

1. Home Office Address (face page header): This may change to another location in the future.
2. Administrative Office Address (face page header): This may change to another location.
3. Telephone Number (face page header): This may change to another number.
4. Insured (face page policy information): This will be the name of the insured indicated on the application for insurance.
5. Face Amount (face page policy information): This will be the amount we approve, subject to a minimum of \$1,000 and a maximum of \$25,000.
6. Owner (face page policy information): This will be the insured, unless otherwise indicated on the application for insurance.
7. Policy Number (face page policy information): This will be assigned sequentially.
8. Policy Date (face page policy information): This will be the date coverage under the policy becomes effective.
9. Signed for the Company at (face page, second paragraph): This may change to another location.
10. Officer Signatures and Titles (face page): These may change in the future. In the event the title of an officer signing the policy form changes, any new title will be the title of an officer of the company.
11. Policy Number (policy data page 3): This will be assigned sequentially.
12. Policy Date (policy data page 3): This will be the date coverage under the policy becomes effective.
13. Face Amount (policy data page 3): This will be the amount we approve, subject to a minimum of \$1,000 and a maximum of \$25,000.
14. Insured (policy data page 3): This will be the name of the insured indicated on the application for insurance.
15. Owner (policy data page 3): This will be the insured, unless otherwise indicated on the application for insurance.
16. Date of Issue (policy data page 3): This will be the date the policy is prepared in our office.
17. Maturity Date (policy data page 3): This will be the insured's attained age of 121.
18. Issue Age/Sex (policy data page 3): This policy form is issued to ages 18-80. Each insured is designated as either male or female.
19. Face Amount (policy data page 3): The face amount will be the amount we approve, subject to a minimum of \$1,000 and a maximum of \$25,000.
20. Premiums Payable (policy data page 3): The period of time that premiums are payable will be to the insured's attained age 99.
21. Annual Premium (policy data page 3): The annual premium will depend on the face amount of the policy; and the insured's age and sex.
22. Total Annual Premium on Policy Date (policy data page 3): This will depend on the premiums payable for the policy and any optional riders the owner may choose on the application for insurance.
23. Policy Fee (policy data page 3): This fee will be \$42 - \$60, depending on the face amount selected.
24. Initial Premium Payment Amount and Mode (policy data page 3): The initial premium payment amount will depend on the premiums payable for the policy and any optional riders the owner may choose on the application for insurance. The mode will be either annually, semi-annually, quarterly or monthly and will

depend on the option the owner chooses on the application for insurance. The billing method will depend on the various options allowed by the company and the option the owner chooses on the application for insurance.

25. Total Premiums Per Year (policy data page 3): This will depend on the premiums payable for the policy.
26. Schedule of Premiums (policy data page 3A): These will depend on the modal factor times the annual premium. The policy fee is exempt from modal premium loading.
 - Annual: 1.00 factor
 - Semi-Annual: 0.51 factor
 - Quarterly: 0.26 factor
 - Monthly: 0.085 factor
27. Policy Number (policy data page 3A): This will be assigned sequentially.
28. Nonforfeiture Interest Rate (policy data page 3A): Shown as 5%, but it may vary based on the updates provided by the Standard Nonforfeiture Law. We will apply the 5% nonforfeiture interest rate for policies issued through 12-31-2013 and a 4.5% nonforfeiture interest rate for policies issued 1/1/14 and thereafter.
29. Table of Policy Values (policy data page 3A): Case specific at time of issue.
30. Home Office Address (back cover page): This may change to another location in the future.
31. Administrative Office Address (back cover page): This may change to another location.
32. Telephone Number (back cover page): This may change to another number.