

State: Arkansas **Filing Company:** Security National Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: LDBWL (06/2001)-AR & LPWL (06/2001)-AR
Project Name/Number: Individual Whole Life/

Filing at a Glance

Company: Security National Life Insurance Company
Product Name: LDBWL (06/2001)-AR & LPWL (06/2001)-AR
State: Arkansas
TOI: L071 Individual Life - Whole
Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Filing Type: Form
Date Submitted: 12/13/2012
SERFF Tr Num: SENL-128810162
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num:

Implementation
Date Requested:
Author(s): Jeanine Larson
Reviewer(s): Linda Bird (primary)
Disposition Date: 12/18/2012
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Security National Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: LDBWL (06/2001)-AR & LPWL (06/2001)-AR
Project Name/Number: Individual Whole Life/

General Information

Project Name: Individual Whole Life Status of Filing in Domicile: Authorized
Project Number: Date Approved in Domicile: 09/04/2001
Requested Filing Mode: Informational Domicile Status Comments: Approved for use.
Explanation for Combination/Other: Market Type: Individual
Submission Type: Individual Market Type:
Overall Rate Impact: Filing Status Changed: 12/18/2012
State Status Changed: 12/18/2012
Deemer Date: Created By: Jeanine Larson
Submitted By: Jeanine Larson Corresponding Filing Tracking Number:

Filing Description:

Re: Informational Filing For: LDBWL (06/2001)-AR and LPWL (06/2001)-AR, et al
Security National Life Insurance Company
NAIC Company Code: 69485 0454
Federal ID No.: 36-2610791

Dear Commissioner,

Due to the change to the statutory valuation and non-forfeiture interest rate, we have decreased the valuation interest rate from 4.0% to 3.5% and the non-forfeiture interest rate from 5.0% to 4.5%. Other than those interest rate changes specified, there are no other changes to the policy form.

Attached please find the above-reference informational filing, including page 4 and the "Statement of Policy Cost and Benefit" page. We have also attached the amended Actuarial Memoranda.

The effective date of this change for new issues will be January 1, 2013. This change will not apply to in-force policies.

Documents to be amended:

Form number LDBWL (06/2001)-AR: This policy has pay periods of 1 year, 3 years, 5 years, 8 years or 10 years. This form was previously approved by the Arkansas Department of Insurance on June 22, 2004. There are no other changes to the policy except for page 4 and the "Statement of Policy Cost and Benefit" page. We have highlighted the changes for your convenience.

Form number LPWL (06/2001)-AR: This policy has pay periods of 1 year, 3 years, 5 years, 8 years or 10 years. This form was previously approved by the Arkansas Department of Insurance on June 22, 2004. There are no other changes to the policy except for page 4 and the "Statement of Policy Cost and Benefit" page. We have highlighted the changes for your convenience.

The LDBWL (06/2001) and LPWL (06/2001) policies and application was approved by our domicile State of Utah on September 4, 2001 and will be marketed on an individual basis by licensed agents of Security National Life Insurance Company.

Thank you for time and assistance in this matter. Should you need additional information, please feel free to contact me at (800) 574-7117 ext. 1101 or e-mail at jeanine.larson@securitynational.com.

State: Arkansas **Filing Company:** Security National Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: LDBWL (06/2001)-AR & LPWL (06/2001)-AR
Project Name/Number: Individual Whole Life/

Sincerely yours,

Jeanine Larson, Compliance
Legal Department

Company and Contact

Filing Contact Information

Jeanine Larson, Compliance
5300 South 360 West
Suite 250
Salt Lake City, UT 84123

jeanine.larson@securitynational.com
800-574-7117 [Phone] 1101 [Ext]
801-265-9882 [FAX]

Filing Company Information

Security National Life Insurance
Company
5300 South 360 West
Suite 250
Salt Lake City, UT 84123
(800) 574-7117 ext. [Phone]

CoCode: 69485
Group Code: 454
Group Name: N/A
FEIN Number: 36-2610791

State of Domicile: Utah
Company Type: Life, Annuity,
Health and Accident
State ID Number:

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:

SENL-128810162

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Security National Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

LDBWL (06/2001)-AR & LPWL (06/2001)-AR

Project Name/Number:

Individual Whole Life/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/18/2012	12/18/2012

SERFF Tracking #:

SENL-128810162

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Security National Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

LDBWL (06/2001)-AR & LPWL (06/2001)-AR

Project Name/Number:

Individual Whole Life/

Disposition

Disposition Date: 12/18/2012

Implementation Date:

Status: Accepted For Informational Purposes

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
Form	Policy Pages		Yes
Form	Policy Pages		Yes

State: Arkansas
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: LDBWL (06/2001)-AR & LPWL (06/2001)-AR
Project Name/Number: Individual Whole Life/

Filing Company:

Security National Life Insurance Company

Form Schedule

Lead Form Number: LDBWL (06/2001)-AR								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Policy Pages	LDBWL (06/2001)-AR	POLA	Other	Informational		POLICY - LDBWL (06-2001)-AR (Statement & pg 4) 12-12-12 hl.pdf
2		Policy Pages	LPWL (06/2001)-AR	POL	Other	Informational		POLICY - LPWL (06-2001)-AR (Statement & pg 4) 12-12-12 hl.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

SCHEDULE OF PREMIUMS AND ADDITIONAL BENEFITS

Description of Benefits	Number of Years	Annual Premium
Limited Death Benefit Limited Pay Policy	10	\$504.90

TOTAL PREMIUMS

The total premiums below include the charge for additional benefits:

Annual	Semi-Annual	Quarterly	Monthly	Special Monthly
\$504.90	\$263.92	137.70	\$48.90	\$45.90

VALUES

BASIS OF VALUES – A description of the method used to compute Cash Values and reserves has been filed with the Insurance Department of the state where the attached Application was signed. Reserves, Cash Values and Paid-up Insurance amounts are based on the Commissioners 1980 CET Mortality Table (50% Male, 50% Female) Age Last Birthday, and will meet or exceed the minimum values required by that state.

The Cash Values for this Policy are shown in the Cash Value Table below. The values shown are for the Policy Anniversary at the end of the Policy Year shown. The values assume no loans exist. WE will furnish values not shown in the table upon request. OUR computations for Cash Values use the mortality table listed above with interest at **4.5%**.

Reserves held by US are computed using the Mortality Table listed above with interest at **3.5%**.

Cash Value Table
Age 35

End of Certificate Year	Amount of Cash Value	Paid-up Insurance	End of Certificate Year	Amount of Cash Value	Paid-up Insurance
1	0.00	0.00	11	1,662.80	5,000.00
2	83.50	340.88	12	1,717.70	5,000.00
3	247.80	976.76	13	1,773.95	5,000.00
4	419.15	1,595.47	14	1,831.50	5,000.00
5	597.65	2,197.31	15	1,890.35	5,000.00
6	783.55	2,783.51	16	1,950.50	5,000.00
7	977.20	3,355.47	17	2,011.85	5,000.00
8	1,179.00	3,914.51	18	2,074.25	5,000.00
9	1,389.50	4,462.22	19	2,137.65	5,000.00
10	1,609.25	5,000.00	20	2,202.00	5,000.00
Age 100	5,000.00	5,000.00			

APPLICATION FOLLOWS THIS PAGE

STATEMENT OF POLICY COST AND BENEFIT INFORMATION FOR POLICY 111111

January 05, 2013

PLAN: LIMITED DEATH BENEFIT WHOLE LIFE PAYABLE 10 YEARS - LDBWL (06/2001)

YEAR	GUARANTEED DEATH BENEFIT	ANNUAL PREMIUM	CASH VALUE
1	\$555.39	\$504.90	0.00
2	\$1,110.78	\$504.90	\$83.50
3	\$5,000.00	\$504.90	\$247.80
4	\$5,000.00	\$504.90	\$419.15
5	\$5,000.00	\$504.90	\$597.65
6	\$5,000.00	\$504.90	\$783.55
7	\$5,000.00	\$504.90	\$977.20
8	\$5,000.00	\$504.90	\$1,179.00
9	\$5,000.00	\$504.90	\$1,389.50
10	\$5,000.00	\$504.90	\$1,609.25
15	\$5,000.00	0.00	\$1,890.35
20	\$5,000.00	0.00	\$2,202.00
Age 65	\$5,000.00		\$2,903.00

INTEREST ADJUSTED INDEXES BASED ON A 4.5% INTEREST RATE

	10 years	20 years
Life Insurance Net Payment Cost Index	909.73	Not Applicable
Life Insurance Surrender Index	690.21	Not Applicable

Effective policy loan interest rate is 7.4% per annum payable in advance. Please note that the possibility exists that the premium, when paid over several years, may exceed the death benefit.

An explanation of the intended use of the indexes is provided in the Life Insurance Buyer's Guide.

If you have any questions, please write to:
Security National Life Insurance Company
P.O. Box 57220
Salt Lake City, Utah 84157-0220

This policy may be returned to the company within 30 days after receipt by the owner. The policy will be deemed void from the date of the application and any premium paid will be returned.

Agent: Home Office Agency
5300 South 360 West
Suite 250
Salt Lake City, Utah 84123
Telephone: (800) 574-7117

SCHEDULE OF PREMIUMS AND ADDITIONAL BENEFITS

Description of Benefits	Number of Years	Annual Premium
Limited Death Benefit Limited Pay Policy	8	\$525.25

TOTAL PREMIUMS

The total premiums below include the charge for additional benefits:

Annual	Semi-Annual	Quarterly	Monthly	Special Monthly
\$525.25	\$274.56	\$143.25	\$50.75	\$47.75

VALUES

BASIS OF VALUES – A description of the method used to compute Cash Values and reserves has been filed with the Insurance Department of the state where the attached Application was signed. Reserves, Cash Values and Paid-up Insurance amounts are based on the Commissioners 1980 CET Mortality Table (50% Male, 50% Female) Age Last Birthday, and will meet or exceed the minimum values required by that state.

The Cash Values for this Policy are shown in the Cash Value Table below. The values shown are for the Policy Anniversary at the end of the Policy Year shown. The values assume no loans exist. WE will furnish values not shown in the table upon request. OUR computations for Cash Values use the mortality table listed above with interest at 4.5%.

Reserves held by US are computed using the Mortality Table listed above with interest at 3.5%.

Cash Value Table

Age 35

End of Certificate Year	Amount of Cash Value	Paid-up Insurance	End of Certificate Year	Amount of Cash Value	Paid-up Insurance
1	0.00	0.00	11	1,662.80	5,000.00
2	127.05	518.67	12	1,717.70	5,000.00
3	333.05	1,312.79	13	1,773.95	5,000.00
4	548.10	2,086.31	14	1,831.50	5,000.00
5	772.55	2,840.34	15	1,890.35	5,000.00
6	1,006.65	3,576.05	16	1,950.50	5,000.00
7	1,250.90	4,295.28	17	2,011.85	5,000.00
8	1,505.95	5,000.00	18	2,074.25	5,000.00
9	1,556.95	5,000.00	19	2,137.65	5,000.00
10	1,609.25	5,000.00	20	2,202.00	5,000.00
Age 100	5,000.00	5,000.00			

APPLICATION FOLLOWS THIS PAGE

STATEMENT OF POLICY COST AND BENEFIT INFORMATION FOR POLICY 111111

January 05, 2013

PLAN: LIMITED DEATH BENEFIT WHOLE LIFE PAYABLE 8 YEARS - LDBWL (06/2001)

YEAR	GUARANTEED DEATH BENEFIT	ANNUAL PREMIUM	CASH VALUE
1	\$577.78	\$525.25	0.00
2	\$1,155.55	\$525.25	\$127.05
3	\$5,000.00	\$525.25	\$333.05
4	\$5,000.00	\$525.25	\$548.10
5	\$5,000.00	\$525.25	\$772.55
6	\$5,000.00	\$525.25	\$1,006.65
7	\$5,000.00	\$525.25	\$1,250.90
8	\$5,000.00	\$525.25	\$1,505.95
9	\$5,000.00	0.00	\$1,556.95
10	\$5,000.00	0.00	\$1,609.25
15	\$5,000.00	0.00	\$1,890.35
20	\$5,000.00	0.00	\$2,202.00
Age 65	\$5,000.00		\$2,903.00

INTEREST ADJUSTED INDEXES BASED ON A 4.5% INTEREST RATE

	<u>10 years</u>	<u>20 years</u>
Life Insurance Net Payment Cost Index	Not Applicable	Not Applicable
Life Insurance Surrender Index	Not Applicable	Not Applicable

Effective policy loan interest rate is 7.4% per annum payable in advance. Please note that the possibility exists that the premium, when paid over several years, may exceed the death benefit.

An explanation of the intended use of the indexes is provided in the Life Insurance Buyer's Guide.

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 Security National Life Insurance Company
 P.O. Box 57220
 Salt Lake City, Utah 84157-0220

This policy may be returned to the company within 30 days after receipt by the owner. The policy will be deemed void from the date of the application and any premium paid will be returned.

Agent: Home Office Agency
 5300 South 360 West
 Suite 250
 Salt Lake City, Utah 84123
 Telephone: (800) 574-7117

SCHEDULE OF PREMIUMS AND ADDITIONAL BENEFITS

Description of Benefits	Number of Years	Annual Premium
Limited Death Benefit Limited Pay Policy	5	\$774.95

TOTAL PREMIUMS

The total premiums below include the charge for additional benefits:

Annual	Semi-Annual	Quarterly	Monthly	Special Monthly
\$774.95	\$405.08	\$211.35	\$73.45	\$70.45

VALUES

BASIS OF VALUES – A description of the method used to compute Cash Values and reserves has been filed with the Insurance Department of the state where the attached Application was signed. Reserves, Cash Values and Paid-up Insurance amounts are based on the Commissioners 1980 CET Mortality Table (50% Male, 50% Female) Age Last Birthday, and will meet or exceed the minimum values required by that state.

The Cash Values for this Policy are shown in the Cash Value Table below. The values shown are for the Policy Anniversary at the end of the Policy Year shown. The values assume no loans exist. WE will furnish values not shown in the table upon request. OUR computations for Cash Values use the mortality table listed above with interest at **4.5%**.

Reserves held by US are computed using the Mortality Table listed above with interest at **3.5%**.

Cash Value Table

Age 35

End of Certificate Year	Amount of Cash Value	Paid-up Insurance	End of Certificate Year	Amount of Cash Value	Paid-up Insurance
1	2.95	12.48	11	1,662.80	5,000.00
2	319.75	1,305.34	12	1,717.70	5,000.00
3	651.10	2,566.45	13	1,773.95	5,000.00
4	997.60	3,797.29	14	1,831.50	5,000.00
5	1,359.95	5,000.00	15	1,890.35	5,000.00
6	1,407.50	5,000.00	16	1,950.50	5,000.00
7	1,456.15	5,000.00	17	2,011.85	5,000.00
8	1,505.95	5,000.00	18	2,074.25	5,000.00
9	1,556.95	5,000.00	19	2,137.65	5,000.00
10	1,609.25	5,000.00	20	2,202.00	5,000.00
Age 100	5,000.00	5,000.00			

APPLICATION FOLLOWS THIS PAGE

STATEMENT OF POLICY COST AND BENEFIT INFORMATION FOR POLICY 111111

January 05, 2013

PLAN: PLAN: LIMITED DEATH BENEFIT WHOLE LIFE PAYABLE 5 YEARS - LDBWL (06/2001)

YEAR	GUARANTEED DEATH BENEFIT	ANNUAL PREMIUM	CASH VALUE
1	\$852.45	\$774.95	\$2.95
2	\$1,704.89	\$774.95	\$319.75
3	\$5,000.00	\$774.95	\$651.10
4	\$5,000.00	\$774.95	\$997.60
5	\$5,000.00	\$774.95	\$1,359.95
6	\$5,000.00	0.00	\$1,407.50
7	\$5,000.00	0.00	\$1,456.15
8	\$5,000.00	0.00	\$1,505.95
9	\$5,000.00	0.00	\$1,556.95
10	\$5,000.00	0.00	\$1,609.25
15	\$5,000.00	0.00	\$1,890.35
20	\$5,000.00	0.00	\$2,202.00
Age 65	\$5,000.00		\$2,903.00

INTEREST ADJUSTED INDEXES BASED ON A 4.5% INTEREST RATE

	<u>10 years</u>	<u>20 years</u>
Life Insurance Net Payment Cost Index	Not Applicable	Not Applicable
Life Insurance Surrender Index	Not Applicable	Not Applicable

Effective policy loan interest rate is 7.4% per annum payable in advance. Please note that the possibility exists that the premium, when paid over several years, may exceed the death benefit.

An explanation of the intended use of the indexes is provided in the Life Insurance Buyer's Guide.

If you have any questions, please write to:
 Security National Life Insurance Company
 P.O. Box 57220
 Salt Lake City, Utah 84157-0220

This policy may be returned to the company within 30 days after receipt by the owner. The policy will be deemed void from the date of the application and any premium paid will be returned.

Agent: Home Office Agency
 5300 South 360 West
 Suite 250
 Salt Lake City, Utah 84123
 Telephone: (800) 574-7117

SCHEDULE OF PREMIUMS AND ADDITIONAL BENEFITS

Description of Benefits	Number of Years	Annual Premium
Limited Death Benefit Limited Pay Policy	3	\$1,124.75

TOTAL PREMIUMS

The total premiums below include the charge for additional benefits:

Annual	Semi-Annual	Quarterly	Monthly	Special Monthly
\$1,124.75	\$587.94	\$306.75	\$105.25	\$102.25

VALUES

BASIS OF VALUES – A description of the method used to compute Cash Values and reserves has been filed with the Insurance Department of the state where the attached Application was signed. Reserves, Cash Values and Paid-up Insurance amounts are based on the Commissioners 1980 CET Mortality Table (50% Male, 50% Female) Age Last Birthday, and will meet or exceed the minimum values required by that state.

The Cash Values for this Policy are shown in the Cash Value Table below. The values shown are for the Policy Anniversary at the end of the Policy Year shown. The values assume no loans exist. WE will furnish values not shown in the table upon request. OUR computations for Cash Values use the mortality table listed above with interest at 4.5%.

Reserves held by US are computed using the Mortality Table listed above with interest at 3.5%.

Cash Value Table

Age 35

End of Certificate Year	Amount of Cash Value	Paid-up Insurance	End of Certificate Year	Amount of Cash Value	Paid-up Insurance
1	199.15	842.06	11	1,662.80	5,000.00
2	721.60	2,945.82	12	1,717.70	5,000.00
3	1,268.50	5,000.00	13	1,773.95	5,000.00
4	1,313.55	5,000.00	14	1,831.50	5,000.00
5	1,359.95	5,000.00	15	1,890.35	5,000.00
6	1,407.50	5,000.00	16	1,950.50	5,000.00
7	1,456.15	5,000.00	17	2,011.85	5,000.00
8	1,505.95	5,000.00	18	2,074.25	5,000.00
9	1,556.95	5,000.00	19	2,137.65	5,000.00
10	1,609.25	5,000.00	20	2,202.00	5,000.00
Age 100	5,000.00	5,000.00			

APPLICATION FOLLOWS THIS PAGE

STATEMENT OF POLICY COST AND BENEFIT INFORMATION FOR POLICY 111111

January 05, 2013

PLAN: PLAN: LIMITED DEATH BENEFIT WHOLE LIFE PAYABLE 3 YEARS - LDBWL (06/2001)

YEAR	GUARANTEED DEATH BENEFIT	ANNUAL PREMIUM	CASH VALUE
1	\$1,237.23	\$1,124.75	\$199.15
2	\$5,000.00	\$1,124.75	\$721.60
3	\$5,000.00	\$1,124.75	\$1,268.50
4	\$5,000.00	0.00	\$1,313.55
5	\$5,000.00	0.00	\$1,359.95
6	\$5,000.00	0.00	\$1,407.50
7	\$5,000.00	0.00	\$1,456.15
8	\$5,000.00	0.00	\$1,505.95
9	\$5,000.00	0.00	\$1,556.95
10	\$5,000.00	0.00	\$1,609.25
15	\$5,000.00	0.00	\$1,890.35
20	\$5,000.00	0.00	\$2,202.00
Age 65	\$5,000.00		\$2,903.00

INTEREST ADJUSTED INDEXES BASED ON A 4.5% INTEREST RATE

	<u>10 years</u>	<u>20 years</u>
Life Insurance Net Payment Cost Index	Not Applicable	Not Applicable
Life Insurance Surrender Index	Not Applicable	Not Applicable

Effective policy loan interest rate is 7.4% per annum payable in advance. Please note that the possibility exists that the premium, when paid over several years, may exceed the death benefit.

An explanation of the intended use of the indexes is provided in the Life Insurance Buyer's Guide.

If you have any questions, please write to:
 Security National Life Insurance Company
 P.O. Box 57220
 Salt Lake City, Utah 84157-0220

This policy may be returned to the company within 30 days after receipt by the owner. The policy will be deemed void from the date of the application and any premium paid will be returned.

Agent: Home Office Agency
 5300 South 360 West
 Suite 250
 Salt Lake City, Utah 84123
 Telephone: (800) 574-7117

SCHEDULE OF PREMIUMS AND ADDITIONAL BENEFITS

Description of Benefits	Number of Years	Annual Premium
Limited Death Benefit Limited Pay Policy	Single	\$4,854.36

TOTAL PREMIUMS

The total premiums below include the charge for additional benefits:

Annual	Semi-Annual	Quarterly	Monthly	Special Monthly
\$4,854.36	Not Available	Not Available	Not Available	Not Available

VALUES

BASIS OF VALUES – A description of the method used to compute Cash Values and reserves has been filed with the Insurance Department of the state where the attached Application was signed. Reserves, Cash Values and Paid-up Insurance amounts are based on the Commissioners 1980 CET Mortality Table (50% Male, 50% Female) Age Last Birthday, and will meet or exceed the minimum values required by that state.

The Cash Values for this Policy are shown in the Cash Value Table below. The values shown are for the Policy Anniversary at the end of the Policy Year shown. The values assume no loans exist. WE will furnish values not shown in the table upon request. OUR computations for Cash Values use the mortality table listed above with interest at **4.5%**.

Reserves held by US are computed using the Mortality Table listed above with interest at **3.5%**.

Cash Value Table

Age 35

End of Certificate Year	Amount of Cash Value	Paid-up Insurance	End of Certificate Year	Amount of Cash Value	Paid-up Insurance
1	1,182.55	3,571.43	11	1,662.80	5,000.00
2	1,224.80	5,000.00	12	1,717.70	5,000.00
3	1,268.50	5,000.00	13	1,773.95	5,000.00
4	1,313.55	5,000.00	14	1,831.50	5,000.00
5	1,359.95	5,000.00	15	1,890.35	5,000.00
6	1,407.50	5,000.00	16	1,950.50	5,000.00
7	1,456.15	5,000.00	17	2,011.85	5,000.00
8	1,505.95	5,000.00	18	2,074.25	5,000.00
9	1,556.95	5,000.00	19	2,137.65	5,000.00
10	1,609.25	5,000.00	20	2,202.00	5,000.00
Age 100	5,000.00	5,000.00			

APPLICATION FOLLOWS THIS PAGE

STATEMENT OF POLICY COST AND BENEFIT INFORMATION FOR POLICY 111111

January 05, 2013

PLAN: PLAN: LIMITED DEATH BENEFIT SINGLE PAYMENT WHOLE LIFE - LDBWL (06/2001)

YEAR	GUARANTEED DEATH BENEFIT	ANNUAL PREMIUM	CASH VALUE
1	\$3,571.43	\$4,854.36	\$1,182.55
2	\$5,000.00	0.00	\$1,224.80
3	\$5,000.00	0.00	\$1,268.50
4	\$5,000.00	0.00	\$1,313.55
5	\$5,000.00	0.00	\$1,359.95
6	\$5,000.00	0.00	\$1,407.50
7	\$5,000.00	0.00	\$1,456.15
8	\$5,000.00	0.00	\$1,505.95
9	\$5,000.00	0.00	\$1,556.95
10	\$5,000.00	0.00	\$1,609.25
15	\$5,000.00	0.00	\$1,890.35
20	\$5,000.00	0.00	\$2,202.00
Age 65	\$5,000.00		\$2,903.00

INTEREST ADJUSTED INDEXES BASED ON A 4.5% INTEREST RATE

	10 years	20 years
Life Insurance Net Payment Cost Index	Not Applicable	Not Applicable
Life Insurance Surrender Index	Not Applicable	Not Applicable

Effective policy loan interest rate is 7.4% per annum payable in advance.

An explanation of the intended use of the indexes is provided in the Life Insurance Buyer's Guide.

If you have any questions, please write to:
 Security National Life Insurance Company
 P.O. Box 57220
 Salt Lake City, Utah 84157-0220

This policy may be returned to the company within 30 days after receipt by the owner. The policy will be deemed void from the date of the application and any premium paid will be returned.

Agent: Home Office Agency
 5300 South 360 West
 Suite 250
 Salt Lake City, Utah 84123
 Telephone: (800) 574-7117

SCHEDULE OF PREMIUMS AND ADDITIONAL BENEFITS

Description of Benefits	Number of Years	Annual Premium
Limited Pay Policy	10	\$504.90

TOTAL PREMIUMS

The total premiums below include the charge for additional benefits:

Annual	Semi-Annual	Quarterly	Monthly	Special Monthly
\$504.90	\$263.92	\$137.70	\$48.90	\$45.90

VALUES

BASIS OF VALUES – A description of the method used to compute Cash Values and reserves has been filed with the Insurance Department of the state where the attached Application was signed. Reserves, Cash Values and Paid-up Insurance amounts are based on the Commissioners 1980 CSO Mortality Table (50% Male, 50% Female) Age Last Birthday, and will meet or exceed the minimum values required by that state.

The Cash Values for this Policy are shown in the Cash Value Table below. The values shown are for the Policy Anniversary at the end of the Policy Year shown. The values assume no loans exist. WE will furnish values not shown in the table upon request. OUR computations for Cash Values use the mortality table listed above with interest at **4.5%**.

Reserves held by US are computed using the Mortality Table listed above with interest at **3.5%**.

Cash Value Table
Age 35

End of Certificate Year	Amount of Cash Value	Paid-up Insurance	End of Certificate Year	Amount of Cash Value	Paid-up Insurance
1	0.00	0.00	11	1,501.40	5,000.00
2	74.00	337.99	12	1,552.90	5,000.00
3	222.55	980.26	13	1,605.75	5,000.00
4	377.25	1,602.92	14	1,660.00	5,000.00
5	538.40	2,207.36	15	1,715.60	5,000.00
6	706.20	2,794.60	16	1,772.60	5,000.00
7	881.00	3,366.16	17	1,830.85	5,000.00
8	1,063.15	3,923.31	18	1,890.30	5,000.00
9	1,253.10	4,467.51	19	1,950.90	5,000.00
10	1,451.30	5,000.00	20	2,012.60	5,000.00
Age 100	5,000.00	5,000.00			

APPLICATION FOLLOWS THIS PAGE

STATEMENT OF POLICY COST AND BENEFIT INFORMATION FOR POLICY 111111

January 05, 2013

PLAN: WHOLE LIFE PAYABLE 10 YEARS - LPWL (06/2001)

YEAR	GUARANTEED DEATH BENEFIT	ANNUAL PREMIUM	CASH VALUE
1	\$5,000	\$504.90	0.00
2	\$5,000	\$504.90	\$74.00
3	\$5,000	\$504.90	\$222.55
4	\$5,000	\$504.90	\$377.25
5	\$5,000	\$504.90	\$538.40
6	\$5,000	\$504.90	\$706.20
7	\$5,000	\$504.90	\$881.00
8	\$5,000	\$504.90	\$1,063.15
9	\$5,000	\$504.90	\$1,253.10
10	\$5,000	\$504.90	\$1,451.30
15	\$5,000	0.00	\$1,715.60
20	\$5,000	0.00	\$2,012.60
Age 65	\$5,000		\$2,696.25

INTEREST ADJUSTED INDEXES BASED ON A 4.5% INTEREST RATE

	<u>10 years</u>	<u>20 years</u>
Life Insurance Net Payment Cost Index	100.98	Not Applicable
Life Insurance Surrender Index	79.01	Not Applicable

Effective policy loan interest rate is 7.4% per annum payable in advance. Please note that the possibility exists that the premium, when paid over several years, may exceed the death benefit.

An explanation of the intended use of the indexes is provided in the Life Insurance Buyer's Guide.

If you have any questions, please write to:
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Suite 250
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Telephone: (800) 574-7117

SCHEDULE OF PREMIUMS AND ADDITIONAL BENEFITS

Description of Benefits	Number of Years	Annual Premium
Limited Pay Policy	8	525.25

TOTAL PREMIUMS

The total premiums below include the charge for additional benefits:

Annual	Semi-Annual	Quarterly	Monthly	Special Monthly
\$525.25	\$274.56	\$143.25	\$50.75	\$47.75

VALUES

BASIS OF VALUES – A description of the method used to compute Cash Values and reserves has been filed with the Insurance Department of the state where the attached Application was signed. Reserves, Cash Values and Paid-up Insurance amounts are based on the Commissioners 1980 CSO Mortality Table (50% Male, 50% Female) Age Last Birthday, and will meet or exceed the minimum values required by that state.

The Cash Values for this Policy are shown in the Cash Value Table below. The values shown are for the Policy Anniversary at the end of the Policy Year shown. The values assume no loans exist. WE will furnish values not shown in the table upon request. OUR computations for Cash Values use the mortality table listed above with interest at 4.5%.

Reserves held by US are computed using the Mortality Table listed above with interest at 3.5%.

Cash Value Table
Age 35

End of Certificate Year	Amount of Cash Value	Paid-up Insurance	End of Certificate Year	Amount of Cash Value	Paid-up Insurance
1	0.00	0.00	11	1,501.40	5,000.00
2	113.05	516.35	12	1,552.90	5,000.00
3	298.90	1,316.56	13	1,605.75	5,000.00
4	492.65	2,093.25	14	1,660.00	5,000.00
5	694.75	2,848.37	15	1,715.60	5,000.00
6	905.55	3,583.48	16	1,772.60	5,000.00
7	1,125.40	4,299.97	17	1,830.85	5,000.00
8	1,354.90	5,000.00	18	1,890.30	5,000.00
9	1,402.45	5,000.00	19	1,950.90	5,000.00
10	1,451.30	5,000.00	20	2,012.60	5,000.00
Age 100	5,000.00	5,000.00			

APPLICATION FOLLOWS THIS PAGE

STATEMENT OF POLICY COST AND BENEFIT INFORMATION FOR POLICY 111111

January 05, 2013

PLAN: WHOLE LIFE PAYABLE 8 YEARS - LPWL (06/2001)

YEAR	GUARANTEED DEATH BENEFIT	ANNUAL PREMIUM	CASH VALUE
1	\$5,000	\$525.25	0.00
2	\$5,000	\$525.25	\$113.05
3	\$5,000	\$525.25	\$298.90
4	\$5,000	\$525.25	\$492.65
5	\$5,000	\$525.25	\$694.75
6	\$5,000	\$525.25	\$905.55
7	\$5,000	\$525.25	\$1,125.40
8	\$5,000	\$525.25	\$1,354.90
9	\$5,000	0.00	\$1,402.45
10	\$5,000	0.00	\$1,451.30
15	\$5,000	0.00	\$1,715.60
20	\$5,000	0.00	\$2,012.60
Age 65	\$5,000		\$2,696.25

INTEREST ADJUSTED INDEXES BASED ON A 4.5% INTEREST RATE

	<u>10 years</u>	<u>20 years</u>
Life Insurance Net Payment Cost Index	Not Applicable	Not Applicable
Life Insurance Surrender Index	Not Applicable	Not Applicable

Effective policy loan interest rate is 7.4% per annum payable in advance. Please note that the possibility exists that the premium, when paid over several years, may exceed the death benefit.

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 Telephone: (800) 574-7117

SCHEDULE OF PREMIUMS AND ADDITIONAL BENEFITS

Description of Benefits	Number of Years	Annual Premium
Limited Pay Policy	5	\$774.95

TOTAL PREMIUMS

The total premiums below include the charge for additional benefits:

Annual	Semi-Annual	Quarterly	Monthly	Special Monthly
\$774.95	\$405.08	\$211.35	\$73.45	\$70.45

VALUES

BASIS OF VALUES – A description of the method used to compute Cash Values and reserves has been filed with the Insurance Department of the state where the attached Application was signed. Reserves, Cash Values and Paid-up Insurance amounts are based on the Commissioners 1980 CSO Mortality Table (50% Male, 50% Female) Age Last Birthday, and will meet or exceed the minimum values required by that state.

The Cash Values for this Policy are shown in the Cash Value Table below. The values shown are for the Policy Anniversary at the end of the Policy Year shown. The values assume no loans exist. WE will furnish values not shown in the table upon request. OUR computations for Cash Values use the mortality table listed above with interest at **4.5%**.

Reserves held by US are computed using the Mortality Table listed above with interest at **3.5%**.

Cash Value Table
Age 35

End of Certificate Year	Amount of Cash Value	Paid-up Insurance	End of Certificate Year	Amount of Cash Value	Paid-up Insurance
1	0.00	0.00	11	1,501.40	5,000.00
2	268.20	1,224.97	12	1,552.90	5,000.00
3	571.50	2,517.27	13	1,605.75	5,000.00
4	888.40	3,774.77	14	1,660.00	5,000.00
5	1,219.55	5,000.00	15	1,715.60	5,000.00
6	1,263.50	5,000.00	16	1,772.60	5,000.00
7	1,308.60	5,000.00	17	1,830.85	5,000.00
8	1,354.90	5,000.00	18	1,890.30	5,000.00
9	1,402.45	5,000.00	19	1,950.90	5,000.00
10	1,451.30	5,000.00	20	2,012.60	5,000.00
Age 100	5,000.00	5,000.00			

APPLICATION FOLLOWS THIS PAGE

STATEMENT OF POLICY COST AND BENEFIT INFORMATION FOR POLICY 111111

January 05, 2013

PLAN: WHOLE LIFE PAYABLE 5 YEARS - LPWL (06/2001)

YEAR	GUARANTEED DEATH BENEFIT	ANNUAL PREMIUM	CASH VALUE
1	\$5,000	\$774.95	0.00
2	\$5,000	\$774.95	\$268.20
3	\$5,000	\$774.95	\$571.50
4	\$5,000	\$774.95	\$888.40
5	\$5,000	\$774.95	\$1,219.55
6	\$5,000	0.00	\$1,263.50
7	\$5,000	0.00	\$1,308.60
8	\$5,000	0.00	\$1,354.90
9	\$5,000	0.00	\$1,402.45
10	\$5,000	0.00	\$1,451.30
15	\$5,000	0.00	\$1,715.60
20	\$5,000	0.00	\$2,012.60
Age 65	\$5,000		\$2,696.25

INTEREST ADJUSTED INDEXES BASED ON A 4.5% INTEREST RATE

	<u>10 years</u>	<u>20 years</u>
Life Insurance Net Payment Cost Index	Not Applicable	Not Applicable
Life Insurance Surrender Index	Not Applicable	Not Applicable

Effective policy loan interest rate is 7.4% per annum payable in advance. Please note that the possibility exists that the premium, when paid over several years, may exceed the death benefit.

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Telephone: (800) 574-7117

SCHEDULE OF PREMIUMS AND ADDITIONAL BENEFITS

Description of Benefits	Number of Years	Annual Premium
Limited Pay Policy	3	\$1,124.75

TOTAL PREMIUMS

The total premiums below include the charge for additional benefits:

Annual	Semi-Annual	Quarterly	Monthly	Special Monthly
\$1,124.75	\$587.94	\$306.75	\$105.25	\$102.25

VALUES

BASIS OF VALUES – A description of the method used to compute Cash Values and reserves has been filed with the Insurance Department of the state where the attached Application was signed. Reserves, Cash Values and Paid-up Insurance amounts are based on the Commissioners 1980 CSO Mortality Table (50% Male, 50% Female) Age Last Birthday, and will meet or exceed the minimum values required by that state.

The Cash Values for this Policy are shown in the Cash Value Table below. The values shown are for the Policy Anniversary at the end of the Policy Year shown. The values assume no loans exist. WE will furnish values not shown in the table upon request. OUR computations for Cash Values use the mortality table listed above with interest at 4.5%.

Reserves held by US are computed using the Mortality Table listed above with interest at 3.5%.

Cash Value Table

Age 35

End of Certificate Year	Amount of Cash Value	Paid-up Insurance	End of Certificate Year	Amount of Cash Value	Paid-up Insurance
1	157.15	744.41	11	1,501.40	5,000.00
2	635.15	2,900.96	12	1,552.90	5,000.00
3	1,135.15	5,000.00	13	1,605.75	5,000.00
4	1,176.75	5,000.00	14	1,660.00	5,000.00
5	1,219.55	5,000.00	15	1,715.60	5,000.00
6	1,263.50	5,000.00	16	1,772.60	5,000.00
7	1,308.60	5,000.00	17	1,830.85	5,000.00
8	1,354.90	5,000.00	18	1,890.30	5,000.00
9	1,402.45	5,000.00	19	1,950.90	5,000.00
10	1,451.30	5,000.00	20	2,012.60	5,000.00
Age 100	5,000.00	5,000.00			

APPLICATION FOLLOWS THIS PAGE

STATEMENT OF POLICY COST AND BENEFIT INFORMATION FOR POLICY 111111

January 05, 2013

PLAN: WHOLE LIFE PAYABLE 3 YEARS - LPWL (06/2001)

YEAR	GUARANTEED DEATH BENEFIT	ANNUAL PREMIUM	CASH VALUE
1	\$5,000	\$1,124.75	\$157.15
2	\$5,000	\$1,124.75	\$635.15
3	\$5,000	\$1,124.75	\$1,135.15
4	\$5,000	0.00	\$1,176.75
5	\$5,000	0.00	\$1,219.55
6	\$5,000	0.00	\$1,263.50
7	\$5,000	0.00	\$1,308.60
8	\$5,000	0.00	\$1,354.90
9	\$5,000	0.00	\$1,402.45
10	\$5,000	0.00	\$1,451.30
15	\$5,000	0.00	\$1,715.60
20	\$5,000	0.00	\$2,012.60
Age 65	\$5,000		\$2,696.25

INTEREST ADJUSTED INDEXES BASED ON A 4.5% INTEREST RATE

	<u>10 years</u>	<u>20 years</u>
Life Insurance Net Payment Cost Index	Not Applicable	Not Applicable
Life Insurance Surrender Index	Not Applicable	Not Applicable

Effective policy loan interest rate is 7.4% per annum payable in advance. Please note that the possibility exists that the premium, when paid over several years, may exceed the death benefit.

If you have any questions, please write to:
 Security National Life Insurance Company
 P.O. Box 57220
 Salt Lake City, Utah 84157-0220

This policy may be returned to the company within 30 days after receipt by the owner. The policy will be deemed void from the date of the application and any premium paid will be returned.

Agent: Home Office Agency
 5300 South 360 West
 Suite 250
 Salt Lake City, Utah 84123
 Telephone: (800) 574-7117

SCHEDULE OF PREMIUMS AND ADDITIONAL BENEFITS

Description of Benefits	Number of Years	Annual Premium
Limited Pay Policy	Single	\$4,854.36

TOTAL PREMIUMS

The total premiums below include the charge for additional benefits:

Annual	Semi-Annual	Quarterly	Monthly	Special Monthly
\$4,854.36	Not Available	Not Available	Not Available	Not Available

VALUES

BASIS OF VALUES – A description of the method used to compute Cash Values and reserves has been filed with the Insurance Department of the state where the attached Application was signed. Reserves, Cash Values and Paid-up Insurance amounts are based on the Commissioners 1980 CSO Mortality Table (50% Male, 50% Female) Age Last Birthday, and will meet or exceed the minimum values required by that state.

The Cash Values for this Policy are shown in the Cash Value Table below. The values shown are for the Policy Anniversary at the end of the Policy Year shown. The values assume no loans exist. WE will furnish values not shown in the table upon request. OUR computations for Cash Values use the mortality table listed above with interest at **4.5%**.

Reserves held by US are computed using the Mortality Table listed above with interest at **3.5%**.

Cash Value Table
Age 35

End of Certificate Year	Amount of Cash Value	Paid-up Insurance	End of Certificate Year	Amount of Cash Value	Paid-up Insurance
1	1,055.55	5,000.00	11	1,501.40	5,000.00
2	1,094.75	5,000.00	12	1,552.90	5,000.00
3	1,135.15	5,000.00	13	1,605.75	5,000.00
4	1,176.75	5,000.00	14	1,660.00	5,000.00
5	1,219.55	5,000.00	15	1,715.60	5,000.00
6	1,263.50	5,000.00	16	1,772.60	5,000.00
7	1,308.60	5,000.00	17	1,830.85	5,000.00
8	1,354.90	5,000.00	18	1,890.30	5,000.00
9	1,402.45	5,000.00	19	1,950.90	5,000.00
10	1,451.30	5,000.00	20	2,012.60	5,000.00
Age 100	5,000.00	5,000.00			

APPLICATION FOLLOWS THIS PAGE

STATEMENT OF POLICY COST AND BENEFIT INFORMATION FOR POLICY 111111

January 05, 2013

PLAN: WHOLE LIFE SINGLE PAY - LPWL (06/2001)

YEAR	GUARANTEED DEATH BENEFIT	ANNUAL PREMIUM	CASH VALUE
1	\$5,000	\$4,854.36	\$1,055.55
2	\$5,000	0.00	\$1,094.75
3	\$5,000	0.00	\$1,135.15
4	\$5,000	0.00	\$1,176.75
5	\$5,000	0.00	\$1,219.55
6	\$5,000	0.00	\$1,263.50
7	\$5,000	0.00	\$1,308.60
8	\$5,000	0.00	\$1,354.90
9	\$5,000	0.00	\$1,402.45
10	\$5,000	0.00	\$1,451.30
15	\$5,000	0.00	\$1,715.60
20	\$5,000	0.00	\$2,012.60
Age 65	\$5,000		\$2,696.25

INTEREST ADJUSTED INDEXES BASED ON A 4.5% INTEREST RATE

	<u>10 years</u>	<u>20 years</u>
Life Insurance Net Payment Cost Index	Not Applicable	Not Applicable
Life Insurance Surrender Index	Not Applicable	Not Applicable

Effective policy loan interest rate is 7.4% per annum payable in advance.

If you have any questions, please write to:
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