

SERFF Tracking Number: SMNY-128363775 State: Arkansas
Filing Company: Security Mutual Life Insurance Company of New State Tracking Number:
York
Company Tracking Number: 2093-G SOV
TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single
Life
Product Name: Whole Life Insurance SOV
Project Name/Number: /

Filing at a Glance

Company: Security Mutual Life Insurance Company of New York

Product Name: Whole Life Insurance SOV SERFF Tr Num: SMNY-128363775 State: Arkansas

TOI: L07I Individual Life - Whole SERFF Status: Closed-Filed- State Tr Num:
Closed

Sub-TOI: L07I.101 Fixed/Indeterminate Co Tr Num: 2093-G SOV State Status: Filed-Closed
Premium - Single Life

Filing Type: Form Reviewer(s): Linda Bird
Disposition Date: 05/23/2012

Authors: Alana Mautone,
Jacqueline Ayres, Derick Deisinger,
Gaile Beebe

Date Submitted: 05/21/2012 Disposition Status: Filed-Closed
Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Authorized

Project Number: Date Approved in Domicile:

Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type: Individual

Submission Type: New Submission Individual Market Type:

Overall Rate Impact: Filing Status Changed: 05/23/2012

State Status Changed: 05/23/2012

Deemer Date: Created By: Jacqueline Ayres

Submitted By: Jacqueline Ayres Corresponding Filing Tracking Number:

Filing Description:

Enclosed for review and approval is an updated Statement of Variability (SOV) for form 2093-G. The policy was approved on 5/14/08 under SERFF Tracking Number SMNY-125626005, State Filing Number 38961. The latest approved version of the Statement of Variability was approved on 1/5/11 under SERFF Tracking Number SMNY-126944806, State Filing Number 47554. We have updated the Statement of Variability by providing more detail and cleaning up grammar. A redline copy highlighting the changes has been attached to Supporting Documentation.

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 Life
 Product Name: Whole Life Insurance SOV
 Project Name/Number: /

No changes have been made to the policy form.

If any additional information is required to complete your review, please advise.

State Narrative:

Company and Contact

Filing Contact Information

Alana Mautone, Senior Product Compliance amautone@smlny.com
 Analyst
 100 Court St. 607-723-3551 [Phone] 7297 [Ext]
 P. O. Box 1625 607-338-7562 [FAX]
 Binghamton, NY 13902

Filing Company Information

Security Mutual Life Insurance Company of CoCode: 68772 State of Domicile: New York
 New York
 100 Court Street Group Code: Company Type: Life Insurance
 P. O. Box 1625 Group Name: State ID Number:
 Binghamton, NY 13902-1625 FEIN Number: 15-0442730
 (607) 723-3551 ext. 7297[Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 filing @ \$50 = \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Security Mutual Life Insurance Company of New York	\$50.00	05/21/2012	59300571

SERFF Tracking Number: SMNY-128363775 State: Arkansas
Filing Company: Security Mutual Life Insurance Company of New State Tracking Number:
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TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single
Life
Product Name: Whole Life Insurance SOV
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	05/23/2012	05/23/2012

SERFF Tracking Number: SMNY-128363775 *State:* Arkansas
Filing Company: Security Mutual Life Insurance Company of New State *Tracking Number:*
York
Company Tracking Number: 2093-G SOV
TOI: L07I Individual Life - Whole *Sub-TOI:* L07I.101 Fixed/Indeterminate Premium - Single
Life
Product Name: Whole Life Insurance SOV
Project Name/Number: /

Disposition

Disposition Date: 05/23/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SMNY-128363775 State: Arkansas
 Filing Company: Security Mutual Life Insurance Company of New State Tracking Number:
 York
 Company Tracking Number: 2093-G SOV
 TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single
 Life
 Product Name: Whole Life Insurance SOV
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	
Supporting Document	Application	No	
Supporting Document	Life & Annuity - Actuarial Memo	No	
Supporting Document	Statement of Variability	Yes	
Supporting Document	Redline	Yes	

SERFF Tracking Number: SMNY-128363775 State: Arkansas
 Filing Company: Security Mutual Life Insurance Company of New State Tracking Number: York
 Company Tracking Number: 2093-G SOV
 TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life
 Product Name: Whole Life Insurance SOV
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not required for Statement of Variability.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not required for Statement of Variability.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: Not required for Statement of Variability.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment: 2093-G SOV 5-15-12.pdf		

	Item Status:	Status Date:
Satisfied - Item: Redline		
Comments:		
Attachment:		

SERFF Tracking Number: SMNY-128363775 *State:* Arkansas
Filing Company: Security Mutual Life Insurance Company of New State *Tracking Number:*
York
Company Tracking Number: 2093-G SOV
TOI: L07I Individual Life - Whole *Sub-TOI:* L07I.101 Fixed/Indeterminate Premium - Single
Life
Product Name: Whole Life Insurance SOV
Project Name/Number: /
2093-G SOV Redline 5-15-12.pdf

SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK
STATEMENT OF VARIABILITY
FORM 2093-G
May 15, 2012

VARIABLE MATERIAL IN THE POLICY WILL BE DENOTED WITH BRACKETS

POLICY PAGE	ITEM	DESCRIPTION
Policy Jacket Front and Back	Home Office Address and Telephone Number	This is bracketed as variable information, so that we can change this information without filing, if these items change in the future.
Policy Jacket Front	Officer Signatures	This is bracketed as variable information, so that we can change this information without filing, if this item changes in the future.
Policy Jacket Front	INSURED	The Insured's name is bracketed as hypothetical information.
Policy Jacket Front	INITIAL FACE AMOUNT	The FACE AMOUNT is bracketed as hypothetical information.
Policy Jacket Front	PREMIUM	The PREMIUM is bracketed as hypothetical information. The Premium mode is selected by the Owner and may be ANNUAL, SEMI-ANNUAL, QUARTERLY, or SPECIAL MONTHLY. Premiums vary by Premium Class and Issue Age.
Policy Jacket Front	OWNER	The OWNER is bracketed as hypothetical information for the purpose of this filing.
Policy Jacket Front	STATE INSURANCE DEPARTMENT TELEPHONE NUMBER	The telephone number will be the number for the State Insurance Department.
Policy Jacket Front	POLICY NUMBER	The POLICY NUMBER is bracketed as hypothetical information. The Policy Number is a number specifically assigned to the Policy at the time of issue.
Policy Jacket Front	AGE	AGE is bracketed as hypothetical information. Issue ages are 0-70.
Policy Jacket Front	POLICY DATE	POLICY DATE is bracketed as hypothetical information.
Policy Jacket Front	ISSUE DATE	ISSUE DATE is bracketed as hypothetical information as the actual date the Policy is produced.
Policy Jacket Front	MATURITY DATE	MATURITY DATE is bracketed as hypothetical information. The MATURITY DATE will be the policy anniversary that the Insured attains Insurance Age 121.
Policy Jacket Front	PREMIUM CLASS	Premium Classes are: [COMPOSITE], [SMOKER], or [NON-SMOKER]. The COMPOSITE class will be used for issues ages 0-17. The SMOKER and NON-SMOKER classes will be used for issue ages 18+.
2093-G Page 3(A)	FACE AMOUNT	The FACE AMOUNT is bracketed as hypothetical information.

POLICY PAGE	ITEM	DESCRIPTION
2093-G Page 3(A)	PREMIUM	PREMIUM is bracketed as hypothetical information.
2093-G Page 3(A)	YEARS PAYABLE	YEARS PAYABLE will be the number of years until the Insured's age 121.
2093-G Page 3(A)	DISABILITY WAIVER - BASE	If the Waiver of Premium Benefit in Event of Total Disability Rider is selected by the Owner, the following language will appear: DISABILITY WAIVER - BASE [PREMIUM] [YEARS PAYABLE] The premiums are based on age and Premium Class. The number of years payable will be until the policy anniversary nearest the Insured's age 60.
2093-G Page 3(A)	ACCIDENTAL DEATH BENEFIT RIDER	If the Accidental Death Benefit Rider is selected by the Owner, the following language will appear: ACCIDENTAL DEATH BENEFIT: [AMOUNT] [PREMIUM] [YEARS PAYABLE] The premiums are based on age. The number of years payable will be until the policy anniversary nearest the insured's age 70.
2093-G Page 3(A)	CHILDREN'S INSURANCE BENEFIT	If the Children's Insurance Benefit is selected by the owner, the following language will appear: DEPENDENT'S INSURANCE BENEFIT EXPIRATION DATE: [DATE] EACH CHILD – \$[AMOUNT]] [PREMIUM] [YEARS PAYABLE] Premiums for this rider will be payable until the insured's age 65.
2093-G Page 3(A)	DISABILITY WAIVER - CHILD	If both the Children's Insurance Benefit and the Waiver of Premium Benefit in Event of Total Disability Rider are selected by the Owner, then Waiver of Premium in Event of Total Disability Rider will also be issued and attached to the Children's Insurance Benefit. The following language will appear: DISABILITY WAIVER - CHILD [PREMIUM] [YEARS PAYABLE] The premium will be payable until the Insured's age 60.
2093-G Page 3(A)	TOTAL ANNUAL PREMIUM	TOTAL ANNUAL PREMIUM is bracketed as hypothetical information.
2093-G Page 3(A)	MINIMUM LOAN	The minimum loan that may be made may range from \$25 to \$100.
2093-G Page 3(A)	CONDITIONAL INSURANCE RIDER	If the Conditional Insurance Rider is selected by the Owner, the following language will appear two times, for the first and second policy anniversaries: CONDITIONAL INSURANCE RIDER EFFECTIVE [DATE] [SEE SUPPLEMENTAL PAGE 3(C)]
2093-G Page 3(A)	CONDITIONAL INSURANCE RIDER - DISABILITY WAIVER	If both the Conditional Insurance Rider and the Waiver of Premium Benefit in Event of Total Disability Rider are selected by the Owner, then Waiver of Premium in Event of Total Disability Rider will also be issued and attached to the Conditional Insurance Rider. The following language will appear two times, for the first and second policy anniversaries: DISABILITY WAIVER - RIDER EFFECTIVE [DATE] [SEE SUPPLEMENTAL PAGE 3(C)]
2093-G Page 3(A)	FREQUENCY OF PREMIUM PAYMENT	For the purpose of this filing, the PREMIUMS DUE BEGINNING ON date and the premiums listed under FREQUENCY OF PREMIUM PAYMENT are bracketed as hypothetical information. The PREMIUMS DUE BEGINNING ON: date will be the Policy Date. [*] and [*SPECIAL MONTHLY PREMIUM WHILE LIST BILLED, OTHERWISE QUARTERLY] will appear if the Premium mode is Special Monthly.

POLICY PAGE	ITEM	DESCRIPTION
2093-G Page 3(A)	SPECIAL MONTHLY EFT	In the event the SPECIAL MONTHLY payment mode and Electronic Funds Transfer is selected by the Owner, the following additional language will appear after the QUARTERLY heading and \$ amount: * followed by the amount, and the following footnote will appear: *SPECIAL MONTHLY PREMIUM WHILE BILLED UNDER ELECTRONIC FUNDS TRANSFER, OTHERWISE QUARTERLY.
2093-G Page 3(A)	INSURED	The Insured's name is bracketed as hypothetical information.
2093-G Page 3(A)	INITIAL FACE AMOUNT	FACE AMOUNT is bracketed as hypothetical information.
2093-G Page 3(A)	PREMIUM	The PREMIUM is bracketed as hypothetical information. The Premium mode is selected by the Owner and may be ANNUAL, SEMI-ANNUAL, QUARTERLY, or SPECIAL MONTHLY. Premiums vary by Premium Class and Issue Age.
2093-G Page 3(A)	OWNER	The OWNER is bracketed as hypothetical information.
2093-G Page 3(A)	POLICY NUMBER	The POLICY NUMBER is bracketed as hypothetical information. The Policy Number is a number specifically assigned to the Policy at the time of issue.
2093-G Page 3(A)	AGE	AGE is bracketed as hypothetical information. Issue ages are 0-70.
2093-G Page 3(A)	POLICY DATE	POLICY DATE is bracketed as hypothetical information.
2093-G Page 3(A)	ISSUE DATE	ISSUE DATE is bracketed as hypothetical information as the actual date the Policy is produced.
2093-G Page 3(A)	MATURITY DATE	MATURITY DATE is bracketed as hypothetical information. The MATURITY DATE will be the policy anniversary that the Insured attains Insurance Age 121.
2093-G Page 3(A)	PREMIUM CLASS	Premium Classes are: [COMPOSITE], [SMOKER], or [NON-SMOKER]. The COMPOSITE class will be used for issues ages 0-17. The SMOKER and NON-SMOKER classes will be used for issue ages 18+.
2093-G Page 3(A)	SCHEDULE OF BENEFITS (CONTINUED)	Depending upon the number of riders issued and space considerations, an additional Page 3(A) may be issued. The page title will be SCHEDULE OF BENEFITS (CONTINUED). The information on this page will be the same as defined previously.
2093-G Page 3(A1)	INSURED	The Insured's name is bracketed as hypothetical information.
2093-G Page 3(A1)	POLICY NUMBER	The POLICY NUMBER is bracketed as hypothetical information. The Policy Number is a number specifically assigned to the Policy at the time of issue.
2093-G Page 3(B)	PAGE TITLE	In the event of a reduction in face amount or a change in premium class, AMENDED EFFECTIVE [DATE] will appear under the page title TABLE OF GUARANTEED VALUES.

POLICY PAGE	ITEM	DESCRIPTION
2093-G Page 3(B)	PREMIUM CLASSES	The premium classes allowed are as follows: NONSMOKER, SMOKER, or COMPOSITE. For the purpose of this filing, the values in the table are bracketed as hypothetical information.
2093-G Page 3(B)	TABLE OF GUARANTEED VALUES	In the event of a reduction in face amount, misstatement of age, or a change in premium class, asterisks will replace numbers in all columns for the number of years that are not applicable due to the effective date of the change.
2093-G Page 3(B)	FOOTNOTE	In the event of a reduction in face amount, misstatement of age, or a change in premium class, the following additional footnote will appear: *NEW GUARANTEED VALUES TAKE EFFECT FROM THE DATE OF THIS AMENDMENT.
2093-G Page 3(B)	AGE	AGE is bracketed as hypothetical information.
2093-G Page 3(B)	INSURED	The Insured's name is bracketed as hypothetical information.
2093-G Page 3(B)	POLICY NUMBER	The POLICY NUMBER is bracketed as hypothetical information. The Policy Number is a number specifically assigned to the Policy at the time of issue.
2093-G-CR Page 3(C)	CONDITIONAL INSURANCE RIDER, SUPPLEMENTAL SCHEDULE OF BENEFITS	If the Conditional Insurance Rider is selected by the applicant, PAGE 3(C) will be issued. The following language will print twice, for the first and second policy anniversaries: Additional Insurance Conditionally Effective [DATE]: FACE AMOUNT [AMOUNT]; [PREMIUM] [YEARS PAYABLE] TOTAL ANNUAL PREMIUM INCLUDING ADDITIONAL INSURANCE: [PREMIUM] Premiums for the Conditional Insurance Rider are payable until the policy anniversary nearest the insured's age 121 and are based on age and Premium Class.
2093-G-CR Page 3(C)	CONDITIONAL INSURANCE RIDER-DISABILITY WAIVER, SUPPLEMENTAL SCHEDULE OF BENEFITS	If both the Conditional Insurance Rider and the Waiver of Premium Benefit in Event of Total Disability Rider are selected by the Owner, then Waiver of Premium in Event of Total Disability Rider will also be issued and attached to the Conditional Insurance Rider. The following language will appear two times, for the first and second policy anniversaries: DISABILITY WAIVER [PREMIUM] [YEARS PAYABLE] The rider is payable until the Insured's age 60.
2093-G (YR1), Page 3(B)	CONDITIONAL INSURANCE RIDER, TABLES OF GUARANTEED VALUES	If the Conditional Insurance Rider is selected by the applicant, page 2093-G (YR1), PAGE 3(B) will be issued instead of page -G2093 PAGE 3(B). This page will be the same as 2093-G PAGE 3(B) with the following exceptions: The title of the page will read TABLE OF GUARANTEED VALUES EFFECTIVE [EFFECTIVE DATE]. The first sentence of the paragraph will read: THE VALUES IN THIS TABLE HAVE BEEN COMPUTED ON THE BASIS THAT THE PREMIUM SHOWN ON THE THIRD PAGE HAS BEEN PAID, NO LOANS EXIST, NO DIVIDENDS HAVE BEEN PAID ON THIS POLICY, AND NO ADDITIONAL INSURANCE HAS BECOME EFFECTIVE UNDER THE CONDITIONAL INSURANCE RIDER. The page number at the center bottom of the page will read PAGE 3(B) (EFFECTIVE

POLICY PAGE	ITEM	DESCRIPTION
2093-G (YR 2), Page 3(B)	CONDITIONAL INSURANCE RIDER, TABLES OF GUARANTEED VALUES	[EFFECTIVE DATE]). If the Conditional Insurance Rider is selected by the applicant, page 2093-G (YR2), PAGE 3(B) will be issued. This page is similar to 2093-G PAGE 3(B) with the following exceptions: The title of the page will read TABLE OF GUARANTEED VALUES CONDITIONALLY EFFECTIVE [EFFECTIVE DATE]. The first sentence of the paragraph will read THE VALUES IN THIS TABLE HAVE BEEN COMPUTED ON THE BASIS THAT THE PREMIUM SHOWN ON THE THIRD PAGE HAS BEEN PAID, NO LOANS EXIST, NO DIVIDENDS HAVE BEEN PAID ON THIS POLICY, AND THE ADDITIONAL INSURANCE SCHEDULED TO BECOME EFFECTIVE ON THE FIRST POLICY ANNIVERSARY UNDER THE CONDITIONAL INSURANCE RIDER HAS BECOME EFFECTIVE IN ACCORDANCE WITH THE TERMS OF THE RIDER. The page number at the center bottom of the page will read PAGE 3(B) (CONDITIONALLY EFFECTIVE [EFFECTIVE DATE]).
2093-G (YR 3), Page 3(B)	CONDITIONAL INSURANCE RIDER, TABLES OF GUARANTEED VALUES	If the Conditional Insurance Rider is selected by the applicant, page 2093-G (YR3), PAGE 3(B) will be issued. This is similar to 2093-G PAGE 3(B) with the following exceptions: The title of the page will read TABLE OF GUARANTEED VALUES CONDITIONALLY EFFECTIVE [EFFECTIVE DATE]. The first sentence of the paragraph will read THE VALUES IN THIS TABLE HAVE BEEN COMPUTED ON THE BASIS THAT THE PREMIUM SHOWN ON THE THIRD PAGE HAS BEEN PAID, NO LOANS EXIST, NO DIVIDENDS HAVE BEEN PAID ON THIS POLICY, AND THE ADDITIONAL INSURANCE SCHEDULED TO BECOME EFFECTIVE ON THE FIRST AND SECOND POLICY ANNIVERSARIES UNDER THE CONDITIONAL INSURANCE RIDER HAS BECOME EFFECTIVE IN ACCORDANCE WITH THE TERMS OF THE RIDER. The page number at the center bottom of the page will read PAGE 3(B) (CONDITIONALLY EFFECTIVE [EFFECTIVE DATE]).
2093-G (YR 1), Page 3(B)	CONDITIONAL INSURANCE RIDER, TABLES OF GUARANTEED VALUES	For misstatement of age and change in the premium class, we may, depending on the timing of the date of the in force change, exclude this page (if not applicable) or add underneath the Title " AMENDED EFFECTIVE ____" (inserting date of change). In addition, the following footnote will appear: NEW GUARANTEED VALUES TAKE EFFECT FROM THE DATE OF THIS AMENDMENT.
2093-G (YR 2), Page 3(B)	CONDITIONAL INSURANCE RIDER, TABLES OF GUARANTEED VALUES	For misstatement of age or change in the premium class, we may, depending on the timing of the date of the in force change, exclude this page (if not applicable) or do the following: Add underneath title "AMENDED EFFECTIVE ____" (inserting date of change). We also may take out the word "conditionally" in both the header and the footer if the additional amount of insurance has already become effective. In addition, the following footnote will appear: NEW GUARANTEED VALUES TAKE EFFECT FROM THE DATE OF THIS AMENDMENT.

POLICY PAGE	ITEM	DESCRIPTION
2093-G (YR 3), Page 3(B)	CONDITIONAL INSURANCE RIDER, TABLES OF GUARANTEED VALUES	<p>For misstatement of age or change in the premium class, we may, depending on the timing of the date of the in force change, exclude this page (if not applicable) or do the following: add underneath title "AMENDED EFFECTIVE ____" (inserting date of change). We may take out the word "conditionally" in both the header and footer if the additional amount of insurance has already become effective. Asterisks will replace numbers in all columns for the number of years that are not applicable due to the effective date of the change.</p> <p>In addition, the following footnote will appear: NEW GUARANTEED VALUES TAKE EFFECT FROM THE DATE OF THIS AMENDMENT.</p>
2093-G-CR Page 3(C)	CONDITIONAL INSURANCE RIDER, SUPPLEMENTAL SCHEDULE OF BENEFITS	<p>For misstatement of age or change in the premium class add underneath title "AMENDED EFFECTIVE ____" (inserting date of change). We may take out the word "conditionally" in both paragraph headers if the additional amount of insurance has already become effective.</p> <p>In addition, the following footnote will appear: NEW FACE AMOUNTS AND PREMIUMS TAKE EFFECT FROM THE DATE OF THIS AMENDMENT.</p>

Text Comparison

Documents Compared

2093-G SOV AR 12-20-10.pdf

2093-G SOV 5-15-12.pdf

Summary

800 word(s) added

355 word(s) deleted

1723 word(s) matched

59 block(s) matched

To see where the changes are, scroll down.

SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK
STATEMENT OF VARIABILITY
FORM 2093-G
~~December 20, 2010~~
~~State of Arkansas~~

VARIABLE MATERIAL IN THE POLICY WILL BE DENOTED WITH BRACKETS

POLICY PAGE	ITEM	DESCRIPTION
Policy Jacket Front and Back	Home Office Address and Telephone Number	This is bracketed as variable information, so that we can change this information without filing, if these items change in the future.
Policy Jacket Front	Officer Signatures and Titles	This is bracketed as variable information, so that we can change this information without filing, if these items change in the future.
Policy Jacket Front	INSURED	For the purpose of this filing, the Insured's name is bracketed as hypothetical information.
Policy Jacket Front	INITIAL FACE AMOUNT	The FACE AMOUNT is bracketed only as hypothetical illustrative information for the purpose of this filing.
Policy Jacket Front	PREMIUM	The PREMIUM is bracketed as hypothetical illustrative information. The Premium mode is selected by the Owner and may be ANNUAL, SEMI-ANNUAL, QUARTERLY, or SPECIAL MONTHLY. Premiums vary by Premium Class and Issue Age.
Policy Jacket Front	OWNER	The OWNER is bracketed only as hypothetical information for the purpose of this filing.
Policy Jacket Front	STATE INSURANCE DEPARTMENT TELEPHONE NUMBER	The telephone number will be the number for the State Insurance Department.
Policy Jacket Front	POLICY NUMBER	The POLICY NUMBER is bracketed only as hypothetical information for the purpose of this filing. The Policy Number is a number specifically assigned to the Policy at the time of issue.
Policy Jacket Front	AGE	For the purpose of this filing, the AGE is bracketed as hypothetical information. Issue ages are 0-70.
Policy Jacket Front	POLICY DATE	For the purpose of this filing, the POLICY DATE is bracketed as hypothetical information.
Policy Jacket Front	ISSUE DATE	For the purpose of this filing, the ISSUE DATE is bracketed as hypothetical information as the actual date the Policy is produced.
Policy Jacket Front	MATURITY DATE	For the purpose of this filing, the MATURITY DATE is bracketed as hypothetical information. The MATURITY DATE will be the policy anniversary that the Insured attains Insurance Age 121.
Policy Jacket Front	PREMIUM CLASS	Premium Classes are: [COMPOSITE], [SMOKER], or [NON-SMOKER] . The COMPOSITE class will be used for issues ages 0-17. The SMOKER and NON-SMOKER classes will be used for issue ages 18+.
Page 3(A)	FACE AMOUNT	The FACE AMOUNT is bracketed only as hypothetical illustrative information for the purpose of this filing.

SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK
STATEMENT OF VARIABILITY
FORM 2093-G
May 15, 2012

VARIABLE MATERIAL IN THE POLICY WILL BE DENOTED WITH BRACKETS

POLICY PAGE	ITEM	DESCRIPTION
Policy Jacket Front and Back	Home Office Address and Telephone Number	This is bracketed as variable information, so that we can change this information without filing, if these items change in the future.
Policy Jacket Front	Officer Signatures	This is bracketed as variable information, so that we can change this information without filing, if <u>this item changes in the future</u> .
<u>Policy Jacket Front</u>	<u>INSURED</u>	<u>The Insured's name is bracketed as hypothetical information.</u>
Policy Jacket Front	INITIAL FACE AMOUNT	The FACE AMOUNT is bracketed <u>as hypothetical information</u> .
Policy Jacket Front	PREMIUM	The PREMIUM is bracketed as hypothetical information. The Premium mode is selected by the Owner and may be ANNUAL, SEMI-ANNUAL, QUARTERLY, or SPECIAL MONTHLY. Premiums vary by Premium Class and Issue Age.
Policy Jacket Front	OWNER	The OWNER is bracketed as hypothetical information for the purpose of this filing.
Policy Jacket Front	STATE INSURANCE DEPARTMENT TELEPHONE NUMBER	The telephone number will be the number for the State Insurance Department.
Policy Jacket Front	POLICY NUMBER	The POLICY NUMBER is bracketed <u>as hypothetical information</u> . The Policy Number is a number specifically assigned to the Policy at the time of issue.
Policy Jacket Front	AGE	AGE is bracketed as hypothetical information. Issue ages are 0-70.
Policy Jacket Front	POLICY DATE	POLICY DATE is bracketed as hypothetical information.
Policy Jacket Front	ISSUE DATE	ISSUE DATE is bracketed as hypothetical information as the actual date the Policy is produced.
Policy Jacket Front	MATURITY DATE	MATURITY DATE is bracketed as hypothetical information. The MATURITY DATE will be the policy anniversary that the Insured attains Insurance Age 121.
Policy Jacket Front	PREMIUM CLASS	Premium Classes are: [COMPOSITE], [SMOKER], or [<u>NON-SMOKER</u>]. The COMPOSITE class will be used for issues ages 0-17. The SMOKER and NON-SMOKER classes will be used for issue ages 18+.
<u>2093-G Page 3(A)</u>	FACE AMOUNT	The FACE AMOUNT is bracketed <u>as hypothetical information</u> .

Page 3(A)	PREMIUM	For the purpose of this filing, the PREMIUM is bracketed as hypothetical information.
Page 3(A)	YEARS PAYABLE	YEARS PAYABLE will be the number of years until the Insured's age 121.
Page 3(A)	DISABILITY WAIVER-BASE	If the Waiver of Premium Benefit in Event of Total Disability Rider is selected by the Owner, the following language will appear: DISABILITY WAIVER-BASE [PREMIUM] [YEARS PAYABLE] The premiums are based on age and Premium Class. The number of years payable will be until the policy anniversary nearest the Insured's age 60.
Page 3(A)	ACCIDENTAL DEATH BENEFIT RIDER	If the Accidental Death Benefit Rider is selected by the Owner, the following language will appear: ACCIDENTAL DEATH BENEFIT: [AMOUNT] [PREMIUM] [YEARS PAYABLE] The premiums are based on age. The number of years payable will be until the policy anniversary nearest the insured's age 70.
Page 3(A)	CHILDREN'S INSURANCE BENEFIT	If the Children's Insurance Benefit is selected by the owner, the following language will appear: DEPENDENTS INSURANCE BENEFIT EXPIRATION DATE: [DATE] EACH CHILD - \$[AMOUNT]] [PREMIUM] [YEARS PAYABLE] Premiums for this rider will be payable until the insured's age 65.
Page 3(A)	DISABILITY WAIVER-CHILD	If both the Children's Insurance Benefit and the Waiver of Premium Benefit in Event of Total Disability Rider are selected by the Owner, then Waiver of Premium in Event of Total Disability Rider will also be issued and attached to the Children's Insurance Benefit. The following language will appear: DISABILITY WAIVER-CHILD [PREMIUM] [YEARS PAYABLE] The premium will be payable until the Insured's age 60.
Page 3(A)	TOTAL ANNUAL PREMIUM	For the purpose of this filing, the TOTAL ANNUAL PREMIUM is bracketed as hypothetical information.
Page 3(A)	MINIMUM LOAN	The minimum loan that may be made may range from \$25 to \$100.
Page 3(A)	CONDITIONAL INSURANCE RIDER	If the Conditional Insurance Rider is selected by the Owner, the following language will appear two times, for the first and second policy anniversaries: CONDITIONAL INSURANCE RIDER EFFECTIVE [DATE] [SEE SUPPLEMENTAL PAGE 3(C)]
Page 3(A)	CONDITIONAL INSURANCE RIDER DISABILITY WAIVER	If both the Conditional Insurance Rider and the Waiver of Premium Benefit in Event of Total Disability Rider are selected by the Owner, then Waiver of Premium in Event of Total Disability Rider will also be issued and attached to the Conditional Insurance Rider. The following language will appear two times, for the first and second policy anniversaries: DISABILITY WAIVER-RIDER EFFECTIVE [DATE] [SEE SUPPLEMENTAL PAGE 3(C)]
Page 3(A)	FREQUENCY OF PREMIUM PAYMENT	For the purpose of this filing, the PREMIUMS DUE BEGINNING ON date and the premiums listed under FREQUENCY OF PREMIUM PAYMENT are bracketed as hypothetical information. The PREMIUMS DUE BEGINNING ON date will be the Policy Date. [*] and [*SPECIAL MONTHLY PREMIUM WHILE LIST BILLED, OTHERWISE QUARTERLY] will appear if the Premium mode is Special Monthly.

<u>POLICY PAGE</u>	<u>ITEM</u>	<u>DESCRIPTION</u>
<u>2093-G Page 3(A)</u>	<u>PREMIUM</u>	<u>PREMIUM is bracketed as hypothetical information.</u>
<u>2093-G Page 3(A)</u>	YEARS PAYABLE	YEARS PAYABLE will be the number of years until the Insured's age 121.
<u>2093-G Page 3(A)</u>	<u>DISABILITY WAIVER - BASE</u>	If the Waiver of Premium Benefit in Event of Total Disability Rider is selected by the Owner, the following language will appear: <u>DISABILITY WAIVER - BASE [PREMIUM] [YEARS PAYABLE]</u> The premiums are based on age and Premium Class. The number of years payable will be until the policy anniversary nearest the Insured's age 60.
<u>2093-G Page 3(A)</u>	ACCIDENTAL DEATH BENEFIT RIDER	If the Accidental Death Benefit Rider is selected by the Owner, the following language will appear: ACCIDENTAL DEATH BENEFIT: [AMOUNT] [PREMIUM] [YEARS PAYABLE] The premiums are based on age. The number of years payable will be until the policy anniversary nearest the insured's age 70.
<u>2093-G Page 3(A)</u>	CHILDREN'S INSURANCE BENEFIT	If the Children's Insurance Benefit is selected by the owner, the following language will appear: <u>DEPENDENT'S INSURANCE BENEFIT EXPIRATION DATE: [DATE] EACH CHILD - \$[AMOUNT]] [PREMIUM] [YEARS PAYABLE]</u> Premiums for this rider will be payable until the insured's age 65.
<u>2093-G Page 3(A)</u>	<u>DISABILITY WAIVER - CHILD</u>	If both the Children's Insurance Benefit and the Waiver of Premium Benefit in Event of Total Disability Rider are selected by the Owner, then Waiver of Premium in Event of Total Disability Rider will also be issued and attached to the Children's Insurance Benefit. The following language will appear: <u>DISABILITY WAIVER - CHILD [PREMIUM] [YEARS PAYABLE]</u> The premium will be payable until the Insured's age 60.
<u>2093-G Page 3(A)</u>	<u>TOTAL ANNUAL PREMIUM</u>	TOTAL ANNUAL PREMIUM is bracketed as hypothetical information.
<u>2093-G Page 3(A)</u>	MINIMUM LOAN	The minimum loan that may be made may range from \$25 to \$100.
<u>2093-G Page 3(A)</u>	CONDITIONAL INSURANCE RIDER	If the Conditional Insurance Rider is selected by the Owner, the following language will appear two times, for the first and second policy anniversaries: CONDITIONAL INSURANCE RIDER EFFECTIVE [DATE] [SEE SUPPLEMENTAL PAGE 3(C)]
<u>2093-G Page 3(A)</u>	<u>CONDITIONAL INSURANCE RIDER - DISABILITY WAIVER</u>	If both the Conditional Insurance Rider and the Waiver of Premium Benefit in Event of Total Disability Rider are selected by the Owner, then Waiver of Premium in Event of Total Disability Rider will also be issued and attached to the Conditional Insurance Rider. The following language will appear two times, for the first and second policy anniversaries: <u>DISABILITY WAIVER - RIDER EFFECTIVE [DATE] [SEE SUPPLEMENTAL PAGE 3(C)]</u>
<u>2093-G Page 3(A)</u>	FREQUENCY OF PREMIUM PAYMENT	For the purpose of this filing, the PREMIUMS DUE BEGINNING ON date and the premiums listed under FREQUENCY OF PREMIUM PAYMENT are bracketed as hypothetical information. The PREMIUMS DUE BEGINNING <u>ON</u> : date will be the Policy Date. [*] and [*SPECIAL MONTHLY PREMIUM WHILE LIST BILLED, OTHERWISE QUARTERLY] will appear if the Premium mode is Special Monthly.

Page 3(A)	INSURED	For the purpose of this filing, the Insured's name is bracketed as hypothetical information.
Page 3(A)	INITIAL FACE AMOUNT	The FACE AMOUNT is bracketed only as hypothetical illustrative information for the purpose of this filing.
Page 3(A)	PREMIUM	The PREMIUM is bracketed as hypothetical illustrative information. The Premium mode is selected by the Owner and may be ANNUAL, SEMI-ANNUAL, QUARTERLY, or SPECIAL MONTHLY. Premiums vary by Premium Class and Issue Age.
Page 3(A)	OWNER	The OWNER is bracketed only as hypothetical information for the purpose of this filing.
Page 3(A)	POLICY NUMBER	The POLICY NUMBER is bracketed only as hypothetical information for the purpose of this filing. The Policy Number is a number specifically assigned to the Policy at the time of issue.
Page 3(A)	AGE	For the purpose of this filing, the AGE is bracketed as hypothetical information. Issue ages are 0-70.
Page 3(A)	POLICY DATE	For the purpose of this filing, the POLICY DATE is bracketed as hypothetical information.
Page 3(A)	ISSUE DATE	For the purpose of this filing, the ISSUE DATE is bracketed as hypothetical information as the actual date the Policy is produced.
Page 3(A)	MATURITY DATE	For the purpose of this filing, the MATURITY DATE is bracketed as hypothetical information. The MATURITY DATE will be the policy anniversary that the Insured attains Insurance Age 121.
Page 3(A)	PREMIUM CLASS	Premium Classes are: [COMPOSITE], [SMOKER], or [NON-SMOKER]. The COMPOSITE class will be used for issues ages 0-17. The SMOKER and NON-SMOKER classes will be used for issue ages 18+.
Page 3(A1)	INSURED	For the purpose of this filing, the Insured's name is bracketed as hypothetical information.
Page 3(A1)	POLICY NUMBER	The POLICY NUMBER is bracketed only as hypothetical information for the purpose of this filing. The Policy Number is a number specifically assigned to the Policy at the time of issue.
Page 3(B)	PAGE TITLE	In the event of a reduction in face amount or a change in premium class, AMENDED EFFECTIVE [DATE] will appear under the page title TABLE OF GUARANTEED VALUES.
Page 3(B)	PREMIUM CLASSES	The premium classes allowed are as follows: NONSMOKER, SMOKER, or COMPOSITE. For the purpose of this filing, the values in the table are bracketed as hypothetical information.
Page 3(B)	TABLE OF GUARANTEED VALUES	In the event of a reduction in face amount or a change in premium class, asterisks will replace numbers in all columns for the number of years that are not applicable due to the effective date of the change.
Page 3(B)	FOOTNOTE	In the event of a reduction in face amount or a change in premium class, the following additional footnote will appear: *NEW GUARANTEED VALUES TAKE EFFECT FROM THE DATE OF THIS AMENDMENT.
Page 3(B)	AGE	For the purpose of this filing, AGE is bracketed as hypothetical

<u>POLICY PAGE</u>	<u>ITEM</u>	<u>DESCRIPTION</u>
<u>2093-G Page 3(A)</u>	<u>SPECIAL MONTHLY EET</u>	<u>In the event the SPECIAL MONTHLY payment mode and Electronic Funds Transfer is selected by the Owner, the following additional language will appear after the QUARTERLY heading and \$ amount: * followed by the amount, and the following footnote will appear: *SPECIAL MONTHLY PREMIUM WHILE BILLED UNDER ELECTRONIC FUNDS TRANSFER, OTHERWISE QUARTERLY.</u>
<u>2093-G Page 3(A)</u>	<u>INSURED</u>	<u>The Insured's name is bracketed as hypothetical information.</u>
<u>2093-G Page 3(A)</u>	<u>INITIAL FACE AMOUNT</u>	<u>FACE AMOUNT is bracketed as hypothetical information.</u>
<u>2093-G Page 3(A)</u>	<u>PREMIUM</u>	The PREMIUM is bracketed as hypothetical information. The Premium mode is selected by the Owner and may be ANNUAL, SEMI-ANNUAL, QUARTERLY, or SPECIAL MONTHLY. Premiums vary by Premium Class and Issue Age.
<u>2093-G Page 3(A)</u>	<u>OWNER</u>	The OWNER is bracketed <u>as hypothetical information.</u>
<u>2093-G Page 3(A)</u>	<u>POLICY NUMBER</u>	The POLICY NUMBER is bracketed <u>as hypothetical information.</u> The Policy Number is a number specifically assigned to the Policy at the time of issue.
<u>2093-G Page 3(A)</u>	<u>AGE</u>	AGE is bracketed as hypothetical information. Issue ages are 0-70.
<u>2093-G Page 3(A)</u>	<u>POLICY DATE</u>	<u>POLICY DATE is bracketed as hypothetical information.</u>
<u>2093-G Page 3(A)</u>	<u>ISSUE DATE</u>	ISSUE DATE is bracketed as hypothetical information as the actual date the Policy is produced.
<u>2093-G Page 3(A)</u>	<u>MATURITY DATE</u>	MATURITY DATE is bracketed as hypothetical information. The MATURITY DATE will be the policy anniversary that the Insured attains Insurance Age 121.
<u>2093-G Page 3(A)</u>	<u>PREMIUM CLASS</u>	Premium Classes are: [COMPOSITE], [SMOKER], or [NON-SMOKER]. The COMPOSITE class will be used for issues ages 0-17. The SMOKER and NON-SMOKER classes will be used for issue ages 18+.
<u>2093-G Page 3(A)</u>	<u>SCHEDULE OF BENEFITS (CONTINUED)</u>	<u>Depending upon the number of riders issued and space considerations, an additional Page 3(A) may be issued. The page title will be SCHEDULE OF BENEFITS (CONTINUED). The information on this page will be the same as defined previously.</u>
<u>2093-G Page 3(A1)</u>	<u>INSURED</u>	<u>The Insured's name is bracketed as hypothetical information.</u>
<u>2093-G Page 3(A1)</u>	<u>POLICY NUMBER</u>	The POLICY NUMBER is bracketed <u>as hypothetical information.</u> The Policy Number is a number specifically assigned to the Policy at the time of issue.
<u>2093-G Page 3(B)</u>	<u>PAGE TITLE</u>	In the event of a reduction in face amount or a change in premium class, AMENDED EFFECTIVE [DATE] will appear under the page title TABLE OF GUARANTEED VALUES.

		information.
Page 3(B)	INSURED	For the purpose of this filing, the Insured's name is bracketed as hypothetical information.
Page 3(B)	POLICY NUMBER	The POLICY NUMBER is bracketed only as hypothetical information for the purpose of this filing. The Policy Number is a number specifically assigned to the Policy at the time of issue.
Page 3(C)	CONDITIONAL INSURANCE RIDER, SUPPLEMENTAL SCHEDULE OF BENEFITS	If the Conditional Insurance Rider is selected by the applicant, PAGE 3(C) will be issued. The following language will print twice, for the first and second policy anniversaries: Additional Insurance Conditionally Effective [DATE]: FACE AMOUNT [AMOUNT]; [PREMIUM] [YEARS PAYABLE] TOTAL ANNUAL PREMIUM INCLUDING ADDITIONAL INSURANCE: [PREMIUM] Premiums for the Conditional Insurance Rider are payable until the policy anniversary nearest the insured's age 121 and are based on age and Premium Class.
Page 3(C)	CONDITIONAL INSURANCE RIDER-DISABILITY WAIVER, SUPPLEMENTAL SCHEDULE OF BENEFITS	If both the Conditional Insurance Rider and the Waiver of Premium Benefit in Event of Total Disability Rider are selected by the Owner, then Waiver of Premium in Event of Total Disability Rider will also be issued and attached to the Conditional Insurance Rider. The following language will appear two times, for the first and second policy anniversaries: DISABILITY WAIVER [PREMIUM] [YEARS PAYABLE] The rider is payable until the Insured's age 60.
2093-G (YR1), Page 3(B)	CONDITIONAL INSURANCE RIDER, TABLES OF GUARANTEED VALUES	If the Conditional Insurance Rider is selected by the applicant, page 2093 (YR1), PAGE 3(B) will be issued instead of page 2093 PAGE 3(B). This page will be the same as 2093 PAGE 3(B) with the following exceptions: The title of the page will read TABLE OF GUARANTEED VALUES EFFECTIVE [EFFECTIVE DATE]. The first sentence of the paragraph will read: THE VALUES IN THIS TABLE HAVE BEEN COMPUTED ON THE BASIS THAT THE PREMIUM SHOWN ON THE THIRD PAGE HAS BEEN PAID, NO LOANS EXIST, NO DIVIDEND CREDITS EXIST ON THIS POLICY, AND NO ADDITIONAL INSURANCE HAS BECOME EFFECTIVE UNDER THE CONDITIONAL INSURANCE RIDER. The page number at the center bottom of the page will read PAGE 3(B) EFFECTIVE [EFFECTIVE DATE] .
2093-G (YR 2), Page 3(B)	CONDITIONAL INSURANCE RIDER, TABLES OF GUARANTEED VALUES	If the Conditional Insurance Rider is selected by the applicant, page 2093-G (YR2), PAGE 3(B) will be issued. This page is similar to 2093-G PAGE 3(B) with the following exceptions: The title of the page will read TABLE OF GUARANTEED VALUES CONDITIONALLY EFFECTIVE [EFFECTIVE DATE]. The first sentence of the paragraph will read THE VALUES IN THIS TABLE HAVE BEEN COMPUTED ON THE BASIS THAT THE PREMIUM SHOWN ON THE THIRD PAGE HAS BEEN PAID, NO LOANS EXIST, NO DIVIDEND CREDITS EXIST ON THIS POLICY, AND THE ADDITIONAL INSURANCE SCHEDULED TO BECOME EFFECTIVE ON THE FIRST POLICY ANNIVERSARY UNDER THE CONDITIONAL INSURANCE RIDER HAS BECOME EFFECTIVE IN ACCORDANCE WITH THE TERMS OF THE RIDER. The page number at the center bottom of the page will read PAGE 3(B)

<u>POLICY PAGE</u>	<u>ITEM</u>	<u>DESCRIPTION</u>
<u>2093-G Page 3(B)</u>	PREMIUM CLASSES	The premium classes allowed are as follows: NONSMOKER, SMOKER, or COMPOSITE. For the purpose of this filing, the values in the table are bracketed as hypothetical information.
<u>2093-G Page 3(B)</u>	TABLE OF GUARANTEED VALUES	In the event of a reduction in face <u>amount, misstatement of age</u> , or a change in premium class, asterisks will replace numbers in all columns for the number of years that are not applicable due to the effective date of the change.
<u>2093-G Page 3(B)</u>	FOOTNOTE	In the event of a reduction in face <u>amount, misstatement of age</u> , or a change in premium class, the following additional footnote will appear: *NEW GUARANTEED VALUES TAKE EFFECT FROM THE DATE OF THIS AMENDMENT.
<u>2093-G Page 3(B)</u>	<u>AGE</u>	<u>AGE is bracketed as hypothetical information.</u>
<u>2093-G Page 3(B)</u>	<u>INSURED</u>	<u>The Insured's name is bracketed as hypothetical information.</u>
<u>2093-G Page 3(B)</u>	POLICY NUMBER	The POLICY NUMBER is bracketed <u>as hypothetical information</u> . The Policy Number is a number specifically assigned to the Policy at the time of issue.
<u>2093-G-CR Page 3(C)</u>	CONDITIONAL INSURANCE RIDER, SUPPLEMENTAL SCHEDULE OF BENEFITS	If the Conditional Insurance Rider is selected by the applicant, PAGE 3(C) will be issued. The following language will print twice, for the first and second policy anniversaries: Additional Insurance Conditionally Effective [DATE]: FACE AMOUNT [AMOUNT]; [PREMIUM] [YEARS PAYABLE] TOTAL ANNUAL PREMIUM INCLUDING ADDITIONAL INSURANCE: [PREMIUM] Premiums for the Conditional Insurance Rider are payable until the policy anniversary nearest the insured's age 121 and are based on age and Premium Class.
<u>2093-G-CR Page 3(C)</u>	CONDITIONAL INSURANCE RIDER-DISABILITY WAIVER, SUPPLEMENTAL SCHEDULE OF BENEFITS	If both the Conditional Insurance Rider and the Waiver of Premium Benefit in Event of Total Disability Rider are selected by the Owner, then Waiver of Premium in Event of Total Disability Rider will also be issued and attached to the Conditional Insurance Rider. The following language will appear two times, for the first and second policy anniversaries: DISABILITY WAIVER [PREMIUM] [YEARS PAYABLE] The rider is payable until the Insured's age 60.
<u>2093-G (YR1), Page 3(B)</u>	CONDITIONAL INSURANCE RIDER, TABLES OF GUARANTEED VALUES	If the Conditional Insurance Rider is selected by the applicant, page <u>2093-G (YR1), PAGE 3(B)</u> will be issued instead of page <u>-G2093 PAGE 3(B)</u> . This page will be the same as <u>2093-G PAGE 3(B)</u> with the following exceptions: The title of the page will read TABLE OF GUARANTEED VALUES EFFECTIVE [EFFECTIVE DATE]. The first sentence of the paragraph will read: THE VALUES IN THIS TABLE HAVE BEEN COMPUTED ON THE BASIS THAT THE PREMIUM SHOWN ON THE THIRD PAGE HAS BEEN PAID, NO LOANS EXIST, NO <u>DIVIDENDS HAVE BEEN PAID ON THIS POLICY</u> , AND NO ADDITIONAL INSURANCE HAS BECOME EFFECTIVE UNDER THE CONDITIONAL INSURANCE RIDER. The page number at the center bottom of the page will read PAGE 3(B) (<u>EFFECTIVE</u>

		CONDITIONALLY EFFECTIVE [EFFECTIVE DATE].
2093-G (YR 3), Page 3(B)	CONDITIONAL INSURANCE RIDER, TABLES OF GUARANTEED VALUES	<p>If the Conditional Insurance Rider is selected by the applicant, page 2093-G (YR3), PAGE 3(B) will be issued. This is similar to 2093-G PAGE 3(B) with the following exceptions: The title of the page will read TABLE OF GUARANTEED VALUES CONDITIONALLY EFFECTIVE [EFFECTIVE DATE]. The first sentence of the paragraph will read THE VALUES IN THIS TABLE HAVE BEEN COMPUTED ON THE BASIS THAT THE PREMIUM SHOWN ON THE THIRD PAGE HAS BEEN PAID, NO LOANS EXIST, NO DIVIDEND CREDITS EXIST ON THIS POLICY, AND THE ADDITIONAL INSURANCE SCHEDULED TO BECOME EFFECTIVE ON THE FIRST AND SECOND POLICY ANNIVERSARIES UNDER THE CONDITIONAL INSURANCE RIDER HAS BECOME EFFECTIVE IN ACCORDANCE WITH THE TERMS OF THE RIDER. The page number at the center bottom of the page will read PAGE 3(B)</p> <p>CONDITIONALLY EFFECTIVE [EFFECTIVE DATE].</p>

<u>POLICY PAGE</u>	<u>ITEM</u>	<u>DESCRIPTION</u>
		<u>[EFFECTIVE DATE]</u>
2093-G (YR 2), Page 3(B)	CONDITIONAL INSURANCE RIDER, TABLES OF GUARANTEED VALUES	If the Conditional Insurance Rider is selected by the applicant, page 2093-G (YR2), PAGE 3(B) will be issued. This page is similar to 2093-G PAGE 3(B) with the following exceptions: The title of the page will read TABLE OF GUARANTEED VALUES CONDITIONALLY EFFECTIVE [EFFECTIVE DATE]. The first sentence of the paragraph will read THE VALUES IN THIS TABLE HAVE BEEN COMPUTED ON THE BASIS THAT THE PREMIUM SHOWN ON THE THIRD PAGE HAS BEEN PAID, NO LOANS EXIST, NO <u>DIVIDENDS HAVE BEEN PAID ON THIS POLICY, AND THE ADDITIONAL INSURANCE SCHEDULED TO BECOME EFFECTIVE ON THE FIRST POLICY ANNIVERSARY UNDER THE CONDITIONAL INSURANCE RIDER HAS BECOME EFFECTIVE IN ACCORDANCE WITH THE TERMS OF THE RIDER.</u> The page number at the center bottom of the page will read PAGE 3(B) (<u>CONDITIONALLY EFFECTIVE [EFFECTIVE DATE]</u>).
2093-G (YR 3), Page 3(B)	CONDITIONAL INSURANCE RIDER, TABLES OF GUARANTEED VALUES	If the Conditional Insurance Rider is selected by the applicant, page 2093-G (YR3), PAGE 3(B) will be issued. This is similar to 2093-G PAGE 3(B) with the following exceptions: The title of the page will read TABLE OF GUARANTEED VALUES CONDITIONALLY EFFECTIVE [EFFECTIVE DATE]. The first sentence of the paragraph will read THE VALUES IN THIS TABLE HAVE BEEN COMPUTED ON THE BASIS THAT THE PREMIUM SHOWN ON THE THIRD PAGE HAS BEEN PAID, NO LOANS EXIST, NO <u>DIVIDENDS HAVE BEEN PAID ON THIS POLICY, AND THE ADDITIONAL INSURANCE SCHEDULED TO BECOME EFFECTIVE ON THE FIRST AND SECOND POLICY ANNIVERSARIES UNDER THE CONDITIONAL INSURANCE RIDER HAS BECOME EFFECTIVE IN ACCORDANCE WITH THE TERMS OF THE RIDER.</u> The page number at the center bottom of the page will read PAGE 3(B) (<u>CONDITIONALLY EFFECTIVE [EFFECTIVE DATE]</u>).
<u>2093-G (YR 1), Page 3(B)</u>	<u>CONDITIONAL INSURANCE RIDER, TABLES OF GUARANTEED VALUES</u>	<u>For misstatement of age and change in the premium class, we may, depending on the timing of the date of the in force change, exclude this page (if not applicable), or add underneath the Title " AMENDED EFFECTIVE _____ " (inserting date of change). In addition, the following footnote will appear: NEW GUARANTEED VALUES TAKE EFFECT FROM THE DATE OF THIS AMENDMENT.</u>
<u>2093-G (YR 2), Page 3(B)</u>	<u>CONDITIONAL INSURANCE RIDER, TABLES OF GUARANTEED VALUES</u>	<u>For misstatement of age or change in the premium class, we may, depending on the timing of the date of the in force change, exclude this page (if not applicable) or do the following: Add underneath title "AMENDED EFFECTIVE _____ " (inserting date of change). We also may take out the word "conditionally" in both the header and the footer if the additional amount of insurance has already become effective. In addition, the following footnote will appear: NEW GUARANTEED VALUES TAKE EFFECT FROM THE DATE OF THIS AMENDMENT.</u>

<u>POLICY PAGE</u>	<u>ITEM</u>	<u>DESCRIPTION</u>
<u>2093-G (YR 3)</u> <u>Page 3(B)</u>	<u>CONDITIONAL INSURANCE RIDER, TABLES OF GUARANTEED VALUES</u>	<p><u>For misstatement of age or change in the premium class, we may, depending on the timing of the date of the in force change, exclude this page (if not applicable) or do the following: add underneath title "AMENDED EFFECTIVE ____" (inserting date of change). We may take out the word "conditionally" in both the header and footer if the additional amount of insurance has already become effective. Asterisks will replace numbers in all columns for the number of years that are not applicable due to the effective date of the change.</u></p> <p><u>In addition, the following footnote will appear:</u> <u>NEW GUARANTEED VALUES TAKE EFFECT FROM THE DATE OF THIS AMENDMENT.</u></p>
<u>2093-G-CR</u> <u>Page 3(C)</u>	<u>CONDITIONAL INSURANCE RIDER, SUPPLEMENTAL SCHEDULE OF BENEFITS</u>	<p><u>For misstatement of age or change in the premium class add underneath title "AMENDED EFFECTIVE ____" (inserting date of change). We may take out the word "conditionally" in both paragraph headers if the additional amount of insurance has already become effective.</u></p> <p><u>In addition, the following footnote will appear:</u> <u>NEW FACE AMOUNTS AND PREMIUMS TAKE EFFECT FROM THE DATE OF THIS AMENDMENT.</u></p>