

**State:** Arkansas **Filing Company:** Fidelity & Guaranty Life Insurance Company  
**TOI/Sub-TOI:** L09I Individual Life - Flexible Premium Adjustable Life/L09I.101 External Indexed - Single Life  
**Product Name:** LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty  
**Project Name/Number:** LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company/LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company

### Filing at a Glance

Company: Fidelity & Guaranty Life Insurance Company  
 Product Name: LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty  
 State: Arkansas  
 TOI: L09I Individual Life - Flexible Premium Adjustable Life  
 Sub-TOI: L09I.101 External Indexed - Single Life  
 Filing Type: Form  
 Date Submitted: 08/28/2012  
 SERFF Tr Num: MCHX-G128622823  
 SERFF Status: Closed-Approved-Closed  
 State Tr Num:  
 State Status: Approved-Closed  
 Co Tr Num: LPI-3012(05-12)  
 Implementation: On Approval  
 Date Requested:  
 Author(s): SPI McHughConsulting  
 Reviewer(s): Linda Bird (primary)  
 Disposition Date: 09/13/2012  
 Disposition Status: Approved-Closed  
 Implementation Date:

State Filing Description:

State: Arkansas Filing Company: Fidelity & Guaranty Life Insurance Company  
 TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.101 External Indexed - Single Life  
 Product Name: LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty  
 Project Name/Number: LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company/LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company

**General Information**

Project Name: LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company Status of Filing in Domicile: Pending  
 Project Number: LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company 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: 09/13/2012  
 State Status Changed: 09/13/2012  
 Deemer Date: Created By: SPI McHughConsulting  
 Submitted By: SPI McHughConsulting Corresponding Filing Tracking Number:

Filing Description:  
 Fidelity & Guaranty Life Insurance Company  
 NAIC: 63274  
 FIN: 53-6033321

RE: SINGLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY

Form Numbers:	Form Name	Form Type
LPI-3012(05-12)	Single Premium Adjustable Life Insurance Policy	Policy
LPI-3012(05-12)NTS	Policy Information Page	Schedule
LPI-3012(05-12)TS	Policy Information Page	Schedule
LRI-3013(05-12)	Return of Premium Rider	Rider
LRI-3014(05-12)	Premium Bonus Rider	Rider
LRI-3015(05-12)	APTP Indexed on Gain Interest Crediting Option Rider	Rider
LRI-3016(05-12)	MPTP Indexed Interest Crediting Option Rider	Rider
LRI-3017(05-12)	Fixed Loans Option Rider	Rider
LRI-3018(05-12)	APTP Indexed Interest Crediting Option Rider	Rider
LRI-1033(10-11)	Accelerated Death Benefit-Terminal Illness Rider	Rider
LRI-1027(10-11)	Accelerated Death Benefit-Critical Illness Rider	Rider
LAPP1111(05-12)	Individual Life Application	Application

McHugh Consulting Resources, Inc. has been requested to file the attached form on behalf of Fidelity & Guaranty Life Insurance Company. We have provided an authorization letter for your files.

The Company has provided the following descriptive information regarding the filing which we are relaying on their behalf.

The above forms are being submitted for review and approval. The above forms are new and do not replace any forms currently on file. Additional information regarding the above forms is provided below.

Single Premium Adjustable Life Insurance Policy LPI-3012(05-12) will be used exclusively in the life insurance market. This policy is issued in consideration of the application and payment of the single premium.

Rider form LRI-3013(05-12) Return of Premium Rider will provide an amount of the Surrender Value that will not be less than

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100% of the Premium.

Rider form LRI-3014(05-12) Premium Bonus Rider provides an interest to the account value on the date of issue.

Rider form LRI-3015(05-12) Annual Point-to-Point Indexed on Gain Interest Crediting Option Rider provides may offer an index interest credit, declared annually, that takes into account the point-to-point values of an index at the beginning and end of the index crediting period.

Rider form LRI-3016(05-12) Monthly Point-to-Point Indexed Interest Crediting Option Rider provides an index interest credit, to the life insurance policy to which it is attached.

Rider form LRI-3017(05-12) Fixed Loans Options Rider allows the owner to borrow a portion of the total account value and continue to grow the loaned amount. This rider while similar to previously approved Loans Option rider, this rider will be attached to policy forms which do not have both a basic and an excess account value segment.

Rider form LRI-3018(05-12) Annual Point-to-Point Indexed Interest Crediting Option Rider provides an indexed interest credit, to the life insurance policy to which it is attached. This rider while similar to previously approved Annual Point-to-Point Indexed Crediting Option rider, this rider credits a minimum guaranteed account value interest rate at the end of each year.

Rider form LRI-1033(10-11), Accelerated Death Benefit-Terminal Illness Rider provides an accelerated benefit if a doctor certifies that the insured has a terminal illness.

Rider form LRI-1027(10-11), Accelerated Death Benefit-Critical Illness Rider provides an accelerated benefit if a doctor certifies that the insured has a critical illness.

Life Application LAPP1111(05-12) will be used exclusively in the Life Insurance market. Initially, Application LAPP1111(05-12) may be used with Single Premium policy form listed above; however, this application may also be attached to any approved or future approved policy.

Agents licensed to do insurance business, including through financial institutions, will market this Life Insurance Policy. The issue ages for this Policy are 50 through 85. Initially, these riders may be used with Single Premium Life Insurance Policy form listed above; however, these rider forms may also be attached to any approved or future approved life insurance Policy approved by your state insurance department..

All assets supporting any indexed interest crediting options will be held in the Company's general account. Based on the indexed interest crediting option guarantees and the holding of assets in the general account, the indexed interest crediting options are appropriately regulated.

Enclosed are actuarial materials for the base policy and the life riders. All forms are actuarially sound, and the benefits are reasonable.

Any bracketed language within the form is intended to be variable. A statement of variability is enclosed clarifying the bracketed fields.

The forms have been written in clear and simplified language and have passed the Flesch Reading Ease test. The forms are in final printed format subject only to changes in formatting, font style, margins, page numbers, ink, and paper stock. Printing standards will never be less than those required by law.

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We would appreciate receiving your Departments approval of these new forms at your earliest convenience.

Thank you for your review of this submission. If you have any comments or questions, please feel free to call me at the number listed below.

Sincerely,

Jane Neal  
 McHugh Consulting Resources, Inc.  
 215-230-7960  
 mcr@mchughconsulting.com

Attachments

## Company and Contact

### Filing Contact Information

Jane Neal, Supervisor	mcr@mchughconsulting.com
McHugh Consulting Resources, Inc.	215-230-7960 [Phone]
	215-230-7961 [FAX]
2005 South Easton Road, Suite 207	
Doylestown, PA 18901	

### Filing Company Information

(This filing was made by a third party - McHughConsulting)

Fidelity & Guaranty Life Insurance Company	CoCode: 63274	State of Domicile: Maryland
1001 Fleet Street	Group Code: 2598	Company Type:
6th Floor	Group Name:	State ID Number:
Baltimore, MD 21202	FEIN Number: 52-6033321	
(401) 895-0100 ext. [Phone]		

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$1,500.00
Retaliatory?	Yes
Fee Explanation:	
Per Company:	No

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Company	Amount	Date Processed	Transaction #
Fidelity & Guaranty Life Insurance Company	\$1,500.00	08/28/2012	62088647

SERFF Tracking #:

MCHX-G128622823

State Tracking #:

Company Tracking #:

LPI-3012(05-12)

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/13/2012	09/13/2012

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Linda Bird	08/31/2012	08/31/2012

#### Response Letters

Responded By	Created On	Date Submitted
SPI McHughConsulting	09/12/2012	09/12/2012

**SERFF Tracking #:**

MCHX-G128622823

**State Tracking #:**

**Company Tracking #:**

LPI-3012(05-12)

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**State:**

Arkansas

**Filing Company:**

Fidelity & Guaranty Life Insurance Company

**TOI/Sub-TOI:**

L09I Individual Life - Flexible Premium Adjustable Life/L09I.101 External Indexed - Single Life

**Product Name:**

LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty

**Project Name/Number:**

LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company/LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company

## Disposition

Disposition Date: 09/13/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

**State:** Arkansas **Filing Company:** Fidelity & Guaranty Life Insurance Company  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Application		Yes
Supporting Document	Authorization Letter		Yes
Supporting Document	Actuarial Memorandum LPI-3012(05-12)		No
Supporting Document	Actuarial Memorandum LRI-3013(05-12)		No
Supporting Document	Actuarial Memorandum LRI-3014(05-12)		No
Supporting Document	Actuarial Memorandum LRI-3015(05-12)		No
Supporting Document	Actuarial Memorandum LRI-3016(05-12)		No
Supporting Document	Actuarial Memorandum LRI-3018(05-12)		No
Supporting Document	Statement of Variability LPI-3012(05-12)		Yes
Supporting Document	Statement of Variability LRI-3013(05-12) et al		Yes
Supporting Document	Statement of Variability LAPP1111(05-12)		Yes
Supporting Document	AR Actuary Certification		Yes
Supporting Document	Actuary Certification AG36 Reserves		Yes
Supporting Document	AG36 Reserve Demo		Yes
Supporting Document	Act Memo LRI-1027(10-11) ADB Critical Illness		No
Supporting Document	Act Memo LRI-1033(10-11) ADB Terminal Illness		No
Supporting Document	Certification of Compliance Bulletin 11-83		Yes
Supporting Document	AR - AB DISCLOSURE AT THE TIME OF APPLICATION		Yes
Supporting Document	AR - AB DISCLOSURE AT THE TIME OF THE ACCELERATED BENEFIT REQUEST		Yes
Supporting Document	Statement of Variability LRI-1027(10-11)		Yes

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability LRI-1033(10-11)		Yes
Supporting Document	Flesch Certification		Yes
Supporting Document	Ind. Nonforfeiture Compliance LPI-3012 (05-12)		Yes
Supporting Document	Ind. Nonforfeiture Compliance LPI-3012 (05-12) with Prem Bonus Rider		Yes
Supporting Document	External Index Certification		Yes
Form (revised)	SINGLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY		Yes
Form	SINGLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY	Replaced	Yes
Form	Policy information page		Yes
Form	Policy Information Page		Yes
Form	Return of Premium Rider		Yes
Form	Premium Bonus Rider		Yes
Form	Annual Point-To-Point Indexed on Gain Interest Crediting Option Rider		Yes
Form	Monthly Point-To-Point Indexed Interest Crediting Option Rider		Yes
Form	Fixed Loans Option Rider		Yes
Form	Annual Point-To-Point Indexed Interest Crediting Option Rider		Yes
Form	Accelerated Death Benefit-Critical Illness Rider		Yes
Form	Accelerated Death Benefit -Terminal Illness Rider		Yes
Form	INDIVIDUAL LIFE INSURANCE APPLICATION		Yes

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**State:** Arkansas **Filing Company:** Fidelity & Guaranty Life Insurance Company  
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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/31/2012
Submitted Date	08/31/2012
Respond By Date	10/01/2012

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Dear Jane Neal,

**Introduction:**

*This will acknowledge receipt of the captioned filing.*

**Objection 1**

*Comments: Please refer to policy General Provisions under the Suicide Exclusion provision. After the incontestable period expiration may not restart upon reinstatement. Review Ark. Code Ann. 23-81-115(a)(2)(E).*

*External Indexed contracts are subject to the External Indexed Guidelines. Please furnish certification that this filing is in compliance with these guidelines and certifications required by these guidelines.*

**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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## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/12/2012
Submitted Date	09/12/2012

Dear Linda Bird,

### Introduction:

Fidelity & Guaranty Life Insurance Company has provided the following response to your August 31, 2012, objection letter.

### Response 1

#### Comments:

- In order to comply with Ark Code Ann 23-81-115(a)(2)(E) we have revised pages 8 and 15, the Incontestability and Suicide Exclusion provisions respectively.
- We have attached an External Index Certification to show that we comply with External Indexed Guidelines. As part of the certification we are submitting Individual Nonforfeiture compliance with and without bonus.

### Related Objection 1

Comments: Please refer to policy General Provisions under the Suicide Exclusion provision. After the incontestable period expiration may not restart upon reinstatement. Review Ark. Code Ann. 23-81-115(a)(2)(E).

External Indexed contracts are subject to the External Indexed Guidelines. Please furnish certification that this filing is in compliance with these guidelines and certifications required by these guidelines.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Ind. Nonforfeiture Compliance LPI-3012 (05-12)

Comment:

Satisfied -Name: Ind. Nonforfeiture Compliance LPI-3012 (05-12) with Prem Bonus Rider

Comment:

Satisfied -Name: External Index Certification

Comment:

State: Arkansas

Filing Company:

Fidelity & Guaranty Life Insurance Company

TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.101 External Indexed - Single Life

Product Name: LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty

Project Name/Number: LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company/LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company

**Form Schedule Item Changes**

Item No.	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments	Submitted
1	LPI-3012(05-12)	POL	SINGL E PREMI UM ADJUS TABLE LIFE INSUR ANCE POLIC Y	Revised	50.000	AR-LPI-3012(05-12)- Final.PDF	Date Submitted: 09/12/2012 By: SPI McHughConsulti ng

*Previous Version*

1	LPI-3012(05-12)	POL	SINGL E PREMI UM ADJUS TABLE LIFE INSUR ANCE POLIC Y	Initial	50.000	ARKANSAS - LPI-3012(05-12).PDF	Date Submitted: 09/12/2012 By: SPI McHughConsulti ng
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No Rate/Rule Schedule items changed.

**Conclusion:**

**SERFF Tracking #:**

MCHX-G128622823

**State Tracking #:**

**Company Tracking #:**

LPI-3012(05-12)

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**State:**

Arkansas

**Filing Company:**

Fidelity & Guaranty Life Insurance Company

**TOI/Sub-TOI:**

L09I Individual Life - Flexible Premium Adjustable Life/L09I.101 External Indexed - Single Life

**Product Name:**

LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty

**Project Name/Number:**

LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company/LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company

*Thank you for your continued assistance with this filing.*

Jane Neal

McHugh Consulting Resources, Inc.

215 230 7960

Sincerely,

SPI McHughConsulting

State: Arkansas

Filing Company:

Fidelity &amp; Guaranty Life Insurance Company

TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.101 External Indexed - Single Life

Product Name: LPI-3012(05-12) Indiv SPAL - Fidelity &amp; Guaranty

Project Name/Number: LPI-3012(05-12) Indiv SPAL - Fidelity &amp; Guaranty Life Insurance Company/LPI-3012(05-12) Indiv SPAL - Fidelity &amp; Guaranty Life Insurance Company

## Form Schedule

### Lead Form Number: LPI-3012(05-12)

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		LPI-3012(05-12)	POL	SINGLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY	Revised: Replaced Form #: Previous Filing #:	50.000	AR-LPI-3012(05-12)-Final.PDF
2		LPI-3012(05-12)NTS	SCH	Policy information page	Initial:	50.000	LPI-3012(05-12)-Generic Ind NTS page 5.PDF
3		LPI-3012(05-12)TS	SCH	Policy Information Page	Initial:	50.000	LPI-3012(05-12)-Generic Ind TS page 6.PDF
4		LRI-3013(05-12)	POLA	Return of Premium Rider	Initial:	50.000	LRI-3013(05-12)-Return of Premium Rider.PDF
5		LRI-3014(05-12)	POLA	Premium Bonus Rider	Initial:	50.000	LRI-3014(05-12)-Premium Bonus Rider.PDF
6		LRI-3015(05-12)	POLA	Annual Point-To-Point Indexed on Gain Interest Crediting Option Rider	Initial:	50.000	LRI-3015(05-12)APTP Indexed on Gain Interest Cred Opt Rider.PDF
7		LRI-3016(05-12)	POLA	Monthly Point-To-Point Indexed Interest Crediting Option Rider	Initial:	50.000	LRI-3016(05-12)MPTP Indexed Interest Cred Opt Rider.PDF
8		LRI-3017(05-12)	POLA	Fixed Loans Option Rider	Initial:	50.000	LRI-3017(05-12)-Fixed Loans Option Rider.PDF
9		LRI-3018(05-12)	POLA	Annual Point-To-Point Indexed Interest Crediting Option Rider	Initial:	50.000	LRI-3018(05-12)-APTP Index Interest Cred Opt Rider.PDF
10		LRI-1027(10-11)	POLA	Accelerated Death Benefit-Critical Illness Rider	Initial:	50.000	LRI-1027(10-11)ADB-Critical Illness Rider.PDF

**State:** Arkansas**Filing Company:**

Fidelity &amp; Guaranty Life Insurance Company

**TOI/Sub-TOI:** L09I Individual Life - Flexible Premium Adjustable Life/L09I.101 External Indexed - Single Life**Product Name:** LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty**Project Name/Number:** LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company/LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company**Lead Form Number: LPI-3012(05-12)**

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
11		LRI-1033(10-11)	POLA	Accelerated Death Benefit -Terminal Illness Rider	Initial:	50.000	LRI-1033(10-11)ADB-Terminal Illness Rider.PDF
12		LAPP1111(05-12)	AEF	INDIVIDUAL LIFE INSURANCE APPLICATION	Initial:	50.000	LAPP1111(05-12)-SPIUL Application.PDF

**Form Type Legend:**

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

## SINGLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY WITH EXTERNAL INDEX-LINKED OPTIONS

This Policy is issued in consideration of the application and payment of the premium. While this Policy is in effect, We will pay the death benefit upon the death of the Insured. Payment will be made subject to this Policy's provisions.

**READ YOUR POLICY CAREFULLY.** This life insurance Policy is part of a legal contract between the Policy Owner and the Company. The terms of this Policy are contained on this page and those which follow.

**RIGHT TO EXAMINE.** If You decide not to keep this Policy, You may return it within 10 days after You receive it. If the Policy is a replacement Policy, You have a minimum of thirty (30) days (or longer if required by state law) beginning on the date the Policy is delivered or issued for delivery to return it. The Policy may be returned to any of Our agents or it may be mailed to Us. The return of this Policy will void it from the beginning. Any premium paid, including any fees or charges will be refunded within 10 days of Our receipt of this Policy.

The Premium Class is shown under Benefit Information on the Policy INFORMATION page. This Policy terminates on the Maturity Date as defined in the Policy; however, the Policy may not mature or may have little or no account value on the Maturity Date due to the fact that current cost of insurance and interest rates are not guaranteed, and policy loans and partial surrenders may be taken. Death benefit payable upon death of Insured. Surrender value, if any, payable upon request if Insured is living. Any index interest credits are based on formulas that are based on the indexes attached by rider, if applicable, to this Policy. Policy values may be affected by external index(es), but the Policy does not participate in any stock, bond, or equity investments.

**YOU HAVE PURCHASED A SINGLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY.  
PLEASE CAREFULLY REVIEW THIS POLICY FOR LIMITATIONS. CANCELLATION MAY RESULT IN A SUBSTANTIAL PENALTY  
KNOWN AS A SURRENDER CHARGE.**

**Nonparticipating:** This Policy does not share in our profits or surplus. No dividends will be paid.

Signed for the Company.

[  
  
Lee Launer  
President ]

[  
  
Eric Marhoun  
Secretary ]

AGENT NAME AND ADDRESS: (If applicable)  
Countersigned at:  
[John Doe  
1234 Lane  
Any City, Any State]  
City: [ \_\_\_\_\_ ] State: [ \_\_\_\_\_ ] Date: [ \_\_\_\_\_ ]  
By Agent: [ \_\_\_\_\_ ]

**NOTICE TO OWNER:** If You have questions or need information about this Policy or need assistance in resolving a complaint, please call Us at [(877) 549-7663]. Or write us at Fidelity & Guaranty Life Insurance Company Administrative Office: [PO Box 81728, Lincoln, NE 68501]. You may also contact the Arkansas Insurance Department, Consumer Services Division at [Third and Cross Streets, Little Rock, AR 72201] or call [1-800-852-5494].

# INDEX

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# INFORMATION

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Insured  
[John Doe]

Age/Sex at Issue  
[50 Male]

Policy Number  
[1-234567890]

Date of Issue  
[June 1, 2012]

Policy Date  
[June 1, 2012]

Owner  
[John Doe]

(Owner information is subject to any change submitted and on record.)

## PREMIUM INFORMATION

Premium  
[\$75,000]

This product qualifies as life insurance for federal tax purposes by complying with the Cash Value Accumulation test.

## BENEFIT INFORMATION

Minimum Face Amount  
[\$25,000]

<u>Description of Benefit</u>	<u>Face Amount</u>	<u>Premium Class</u>	<u>Monthly Cost of Insurance Rate</u>
Death Benefit: Initial Face Amount Effective [June 1 2012]	[\$194,381]	[Non-Tobacco]	[See Page 12]
Total Face Amount	[\$194,381†]		
Accelerated Benefit –Terminal Illness Rider Effective [June 1 2012]		]	0.00
Accelerated Benefit –Critical Illness Rider Effective [June 1 2012]			0.00
Return of Premium Rider			0.00
Premium Bonus Rider			0.00

† Proceeds payable as stated in the attached settlement endorsement.

**Note:** For any rider listed, the rider's termination date will be the earlier of that rider's termination date or when the Policy ends. The cost, if any, of a rider terminates on the rider's termination date.

## INTEREST RATES

Interest Crediting Option(s) ***	Allocation Percentage	Participation Rate	Interest Crediting Period	Minimum Guaranteed Cap/Spread Rate*	Initial Annual Cap/Spread Rate	Minimum Guaranteed Account Value Interest Rate
[One Year S&P 500 Pt-to-Pt]	[25%]	[100%]	[1Yr]	[2.00%]	[8.00%]	[0.25%]
[One Year S&P 500 Pt-to-Pt]	[25%]	[140%]	[1Yr]	[1.50%]	[6.00%]	[0.25%]
[One Year S&P 500 Monthly Pt-to-Pt]	[25%]	[100%]	[1Yr]	[1.00%]	[3.00%]	[0.25%]
[One Year S&P 500 Gain Interest Pt-toPt****]	[0%]	n/a	[1Yr]	[n/a]	n/a	[0.25%]
Fixed Interest Option**	[25%]	n/a	[1Yr]	n/a	n/a	[0.25%]
Total Account Value/ Net Premium Paid:		[100%]				

\* The cap rate/spread is declared in advance of each segment's buy date and guaranteed for 12 months dating from that segment's buy date.

\*\* Any premium allocation to the fixed interest crediting option may be credited with an effective annual interest rate of [0.25%] from [June 1, 2012 through May 31, 2013]. We may, at our discretion, declare current credited interest rates in excess of the guaranteed minimum rate.

\*\*\* **Crediting Interest:** Any interest that may be credited on the annual segment anniversary.

\*\*\*\* Index Gain Interest Rate: [7.00%]

Premium Bonus: An additional interest rate of [10%] will be credited on the date of issue.

### Loans Interest:

Fixed Interest Charged:

- All loans will be charged [2.25%] annually, payable in arrears.

Loan collateral credited: [0.25%] annually.

All interest rates are effective annual interest rates.

## CHARGES AND FEES

Maximum Information Report Fee: [\$ 25.00]

Maximum Unit Expense Charge\*\*\*\*: [\$2.36] per \$1,000 Face Amount per month in all Policy years

Partial Surrender Service Charge [\$ 25.00]

\*\*\*\*The Unit Expense Charge is based on the higher of the current Face Amount or the Initial Face Amount.

### SURRENDER PERCENTAGES:

Beginning of Year	Percentage	Beginning of Year	Percentage
1	[14%	9	[6%
2	13%	10	5%
3	12%	11	4%
4	11%	12	3%
5	10%	13	2%
6	9%	14	1%
7	8%	15 & over	0%]
8	7%]		

# INFORMATION (Cont'd)

## LIFE INSURANCE QUALIFICATION: [CASH VALUE ACCUMULATION TEST]

[Cash Value Accumulation Test. The Cash Value Accumulation Test (CVAT) compares the account value to the future benefits provided under the Policy. This test requires that the account value does not at any time exceed the Net Single Premium that would be necessary to fund future benefits under the Policy.

### CVAT CORRIDOR FACTORS AT END OF YEAR

Duration	Non-Tobacco		Tobacco		Duration	Non-Tobacco		Tobacco	
	Male	Female	Male	Female		Male	Female	Male	Female
[0	305%	342%	260%	281%	31	131%	143%	126%	134%
1	288%	323%	246%	265%	32	129%	140%	125%	132%
2	279%	312%	238%	258%	33	127%	137%	123%	130%
3	270%	302%	232%	250%	34	125%	135%	122%	128%
4	261%	293%	225%	243%	35	123%	132%	120%	126%
5	253%	284%	219%	236%	36	121%	130%	119%	125%
6	245%	275%	213%	230%	37	120%	128%	117%	123%
7	238%	267%	207%	224%	38	119%	126%	116%	122%
8	230%	259%	202%	218%	39	117%	124%	115%	121%
9	224%	251%	197%	212%	40	116%	123%	114%	120%
10	217%	244%	192%	207%	41	115%	121%	113%	119%
11	211%	237%	187%	202%	42	114%	120%	113%	118%
12	205%	230%	182%	197%	43	113%	118%	112%	116%
13	199%	224%	178%	192%	44	112%	117%	111%	115%
14	194%	217%	174%	188%	45	112%	115%	111%	114%
15	188%	211%	170%	183%	46	111%	114%	110%	113%
16	183%	206%	167%	179%	47	110%	113%	110%	112%
17	179%	200%	163%	175%	48	110%	112%	109%	112%
18	174%	195%	160%	171%	49	109%	112%	109%	111%
19	170%	190%	156%	167%	50	108%	111%	108%	110%
20	166%	185%	153%	164%	51	108%	110%	108%	110%
21	162%	180%	150%	160%	52	108%	109%	107%	109%
22	158%	175%	147%	157%	53	107%	109%	107%	108%
23	154%	171%	145%	154%	54	107%	108%	107%	108%
24	151%	167%	142%	151%	55	106%	107%	106%	107%
25	148%	163%	139%	148%	56	106%	106%	106%	106%]
26	144%	159%	137%	145%					
27	141%	156%	135%	143%					
28	139%	152%	132%	140%					
29	136%	149%	130%	138%					
30	133%	146%	128%	136%					

# DEFINITIONS

## **Age**

The Insured's age on the Insured's last birthday.

## **Attained Age**

The Insured's age on the last Policy anniversary.

## **Beneficiary**

The person(s) named in the application or in the most recent change on record to receive the death benefit, in the event of the Insured's death.

## **Cash Value Accumulation Test (CVAT) Corridor Factor**

CVAT Corridor Factor is one divided by the Net Single Premium for a benefit of \$1.00. The Table of CVAT Corridor Factors is shown on the Policy INFORMATION page.

## **Contingent Beneficiary**

The person(s) named in the application or in the most recent change on record to receive the death benefit if the Beneficiary is not alive at the time of the Insured's death.

## **Contingent Owner**

The person(s) named in the application or in the most recent change on record to become the Owner of this Policy in the event the Owner dies before the Insured.

## **Date of Issue**

The date on which the Policy is issued. The **Incontestability** and **Suicide Exclusion** provisions are measured from this date.

## **Face Amount**

The amount used to determine the death benefit. The Face Amount is shown under **BENEFIT INFORMATION** on the Policy **INFORMATION** page.

## **Insured**

The person whose life is insured under this Policy as shown on the Policy **INFORMATION** page.

## **Maturity Date**

The Maturity Date is the policy anniversary date that coincides with or next follows the Insured's 110th birthday. The Policy will terminate on this date and any remaining Account Value will be payable to the Owner.

## **Monthly Date**

The same date of each month as the Policy Date.

## **Net Premium**

Net Premium is the amount of Premium.

## **Net Single Premium**

The Net Single Premium is the present value of future benefits of the Policy calculated using the requirements of the Cash Value Accumulation Test (CVAT) as defined by the Internal Revenue Code 7702.

## **Owner**

The person(s) named in the application or in the most recent change on record entitled to ownership rights stated in this Policy.

## **Policy Date**

The date on which the Net Premium is due and on which coverage begins. Policy months, years, and anniversaries are measured from this date.

## **Premium**

The required premium paid on the Policy Date in order to keep policy in force. Additional premium payments are not allowed under this Policy.

## DEFINITIONS (Cont'd)

### **We, Our, Us, Company**

Fidelity & Guaranty Life Insurance Company.

### **Written Request**

A request in writing that is signed, dated, and notarized (if required by the form) on a form satisfactory to, or provided by, Us and received at our Home Office or any administrative office that we maintain.

### **You, Your**

The Owner of the Policy.

## GENERAL PROVISIONS

Any reference to Beneficiary, Contingent Beneficiary, Irrevocable Beneficiary, Owner, Contingent Owner, and/or payee, may include multiple persons.

### **Entire Contract**

The entire contract consists of:

- This Policy;
- The application and any application supplements, if applicable, a copy of which is attached and made a part of this Policy; and
- All amendments, endorsements, riders or any Policy **INFORMATION** page(s) which are attached to or mailed to Your last known address.

Only the President, the Secretary, or a Vice President in our Home Office can agree to change or waive any provisions that are part of the entire contract. The change or waiver must be in writing.

### **Representations**

We will rely on all statements made in an application. Except in cases of fraud, statements made will be considered representations and not warranties. We will not use any statement in defense of a claim unless that statement is made in an application which is part of the entire contract.

### **Incontestability**

We will not contest this Policy based on statements made in an application after this Policy has been in effect during the Insured's lifetime for 2 years from the Date of Issue except for nonpayment of Premium.

A new period of contestability will begin if Additional Coverage is added by rider. We may contest this Policy based on statements made in the application for the Additional Coverage until this Policy has been in effect during the Insured's lifetime for 2 years from the effective date of such occurrence.

### **Misstatement of Birth Date or Sex**

If there has been a misstatement of the Insured's birth date or sex, this Policy's death benefit will be adjusted. We will use the then current monthly cost of insurance rate to determine what the death benefit should be for the correct birth date or sex.

### **Assignment**

To be binding on Us, an executed assignment must be by Written Request and consented to by any Irrevocable Beneficiary. Your rights and any Beneficiary's interest will be subject to the assignment. Assignment of this Policy is effective on the date the assignment is signed, subject to any payments made or actions taken by Us prior to receipt of such notice. Assignment of this Policy may subject You to income and gift tax. We will not be responsible for the validity or sufficiency of any assignment.

# GENERAL PROVISIONS (Cont'd)

## Effective Date

The effective date for:

- Coverage provided in the original application will be the Policy Date.
- Any subsequent changes will be the date shown on any revised Policy **INFORMATION** page(s).
- Reinstatement will be as stated in the **Effective Date of Reinstatement** provision.

## Termination of Policy

This Policy will end at the earliest of the following events:

- Your Written Request for full surrender.
- The grace period ends without receipt of required payment.
- The Insured dies.
- The Maturity Date.

If the Policy terminates on the Maturity Date, any remaining account value will be payable to the Owner.

## Annual Report

Once each year we will send You a report which shows the following:

- The account value as of the date of the last report.
- Since the date of the last report, the amount of any: interest crediting option reallocations; monthly deductions; interest credited; partial surrenders and any charge thereon; unpaid loans and loan interest; paid loans and loan interest.
- As of the date of the current report: the account value; the surrender value; the Face Amount; the Current Death Benefit.

You may also request an annual report at any time. However, the values will be based on the last Anniversary Date prior to the date of the request.

On Written Request we will also send You a report which provides other information about this Policy. If more than one report is requested per Policy year, we may charge a reasonable fee for each additional report. The Maximum Information Report Fee we will charge is shown under **CHARGES AND FEES** on the Policy **INFORMATION** page.

## Claims of Creditors

To the extent permitted by law and except to the extent You have assigned this Policy, no benefit paid, or to become payable, will be subject to any claim or process of law by any creditor.

## Conformity With Statutes

If any provision in this Policy is in conflict with the laws of the state in which govern this Policy, the provision will be deemed to be amended to conform to the laws of the state in which the Policy is delivered.

## Interest-Bearing Account

At our option, the following payments will be made into an interest-bearing account established in the name of the recipient:

- Partial and full surrenders;
- Settlement option payments; and/or
- Death benefit payments.

The recipient may withdraw a portion of or the entire proceeds in this account at any time. This does not apply to payments requested to be made by Us to other companies. You may contact Us for any information regarding this account. You may also request that we do not place the payments into this account.

## OWNERSHIP

### Ownership Succession

If You die before the Insured, at Your death, ownership of this Policy will pass to the person(s) then living in the order which follows:

- Any joint Owner.
- Any Contingent Owner.
- Estate of the last Owner to die.

If more than one natural person succeeds to the ownership rights of this Policy, such persons will own this Policy as joint Owners. Any instructions or designations of the prior Owner will continue unless changed in accordance with this Policy by the succeeding Owner.

### Ownership Rights

While the Insured is alive, You may:

- Exercise any of the rights under this Policy.
- Assign this Policy.
- Subject to our agreement, change or amend this Policy.

The exercise of any ownership right is subject to the written consent of any joint Owner(s).

### Change of Owner and Contingent Owner

While the Insured is alive, You may transfer ownership by Written Request. If You transfer ownership, any earlier choice of any Contingent Owner will be canceled. Changes in Ownership designation, unless otherwise specified in the Policy, are effective on the date the notice is signed by You, subject to any payments made or actions taken by Us prior to receipt of such notice. A change in ownership may subject You to income and gift tax.

## BENEFICIARY

### Beneficiary Succession

- If no Beneficiary survives the Insured, the proceeds of the Policy will be paid to the Insured's estate or assigns.
- The interest of any Beneficiary who dies before the Insured will pass to any Beneficiary who survives, share and share alike.
- If a Beneficiary dies at the same time with the Insured or within 10 days after the death of the Insured, the proceeds will be paid as if the Insured had survived the Beneficiary.

### Irrevocable Beneficiary

Any Beneficiary may be named an Irrevocable Beneficiary. The consent of any Irrevocable Beneficiary is needed to exercise any ownership right, including assigning the Policy, except the following:

- Reinstating this Policy.

### Change of Beneficiary

You may change the Beneficiary and any Contingent or Irrevocable Beneficiary by Written Request. The Written Request must be signed, witnessed by a disinterested party, and received in our home office on a form acceptable to Us while the Insured is alive. Any change in Beneficiary is effective on the date the change is signed and is subject to any payments made or actions taken by Us before the request was received in our home office and recorded by Us. Irrevocable Beneficiary(ies) must give written consent to any such change.

### Payment to Beneficiary

Before making any payment, We may require evidence of the identity, Age, and other facts about any person or class designated as the Beneficiary. We are entitled to make payments based on that evidence.

## PREMIUM

### Premium Payment

Before any insurance becomes effective, the Net Premium must be paid while the Insured is alive. Additional premium payments are not allowed under this Policy.

While this Policy is in effect, the Net Premium may be allocated among any interest crediting options shown in the Policy **INFORMATION** page or attached by rider at or after issue.

## PREMIUM (Cont'd)

### No-Lapse Guarantee

The policy will not lapse prior to the Maturity Date except as the result of partial surrenders or unpaid policy loans. .

### Continuation of Insurance

If the surrender value is not sufficient to cover the monthly deduction, any remaining surrender value will be used toward the amount required under the **Grace Period** provision.

### Grace Period

We will allow Your Policy to remain in effect during a 61 day grace period when the surrender value is not enough to cover the monthly deduction.

If the Insured dies during the grace period, We will pay the death benefit. However, that benefit will be reduced by the amount required to cover the monthly deduction through the month in which death occurred.

At least 31 days before the end of the grace period, We will mail written notice of lapse to You, any secondary addressee on record, and any assignee of record. Such notice will be mailed to the last known address. If the required amount shown in the lapse notice is not paid by the end of the grace period, this Policy will terminate without value.

## POLICY VALUES

### Account Value

Premium paid into this Policy will become part of the total account value. The total account value at Policy inception will be the Premium paid plus any premium bonus credited on that date, if applicable.

The total account value includes the Fixed Account Value and any Index Interest Account Values included in this Policy or attached by rider at or after issue.

The total account value after Policy inception will be equal to (A) - (B) - (C) + (D) + (E) where:

- (A) is the total account value on the last Monthly Date;
- (B) is the monthly deduction for the month which follows the last Monthly Date;
- (C) is any partial surrender(s) made since the last Monthly Date, including any charge thereon;
- (D) is any interest credited since the last Monthly Date;
- (E) is any amount transferred from the Short Term account with its interest since the last Monthly Date.

### Short-term Account Value

Premium, as it is received, is allocated to a short-term account value segment. Interest is credited on a daily basis at an effective annual rate no less than the Minimum Guaranteed Account Value Interest Rate.

### Account Value Segments

On the [15<sup>th</sup>] of month Premium moves from the short-term account value segments and become part of an account value segment.

Premium must be received at least two business days prior to the account value segment date.

Each account value segment is then treated as a single unit for annual interest crediting on the segment anniversary date with a portion of the account value segment allocated to the fixed option and a portion of the account value segment allocated to the index interest option(s) (as directed by the Owner) included in this Policy or attached by rider at or after issue. The date the segment is closed is referred to as the segment anniversary date. Each account value segment will credit interest as described in the crediting interest provisions.

### Reallocations

While this Policy is in effect, account value segments may be reallocated within the Policy or attached by rider at or after issue on account value segment anniversary dates. You must notify Us of any reallocation at least 30 business days prior to the appropriate account value segment's anniversary date. The reallocation becomes effective on the next account value segment's anniversary date.

Account value segment allocations cannot be changed between anniversaries.

## POLICY VALUES (Cont'd)

### Surrender Value

The surrender value at any time will be:

- The total account value; less
- Any unpaid loans and loan interest; less
- Any surrender charge.

Refer to the **SURRENDER** section for more information about the surrender value.

### Monthly Deduction

A deduction from the total account value will be made on each Monthly Date. The deduction will be made proportionately from each interest crediting option according to the option's allocation. It will be:

- The monthly cost of insurance; plus
- The cost of any additional benefit provided by rider; plus
- The Monthly Expense Charge shown under **CHARGES AND FEES** on the Policy **INFORMATION** page.

The monthly deduction is withdrawn from the most recently funded account value segment proportionate to each interest crediting option. If that segment is insufficient to fund the monthly deduction, the previous account value segment will be used; and so on.

### Monthly Cost of Insurance

This cost is determined on each Monthly Date. The cost will be equal to (A) multiplied by the result of (B) minus (C) where:

- (A) is the monthly cost of insurance rate divided by 1,000;
- (B) is the amount payable under the Death Benefit in effect on that date discounted by one month's interest at the Minimum Guaranteed Account Value Interest Rate shown under **INTEREST RATES** on the Policy **INFORMATION** page;
- (C) is the total account value on that date less the Monthly Expense Charge and the cost of any additional benefit provided by rider.

### Monthly Cost of Insurance Rate

For the Face Amount, the rate is based on the Age and Face Amount as of the Policy Date, Attained Age, Sex and Premium Class. The rate may be changed by Us periodically based on our expectations of future mortality, investment earnings, expense, and persistency experience. Each change will be on the same basis for all Policies of this type in effect for the same length of time issued to Insureds of the same Age, Attained Age, Sex and Premium Class. However, the rate will not be more than that shown in the **TABLE OF GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES** on the Policy **INFORMATION** page.

### Minimum Guaranteed Account Value Interest

We guarantee that We will credit interest at an effective annual rate at least equal to the Minimum Guaranteed Account Value Interest Rate shown under **INTEREST RATES** on the Policy **INFORMATION** page. At our discretion and acting by authority of our Board of Directors, We may declare rates of interest in excess of that minimum rate.

Subject to the Minimum Guaranteed Account Value Interest Rate, We reserve the right to redeclare the credited interest rate. The interest rate declared for each account value segment will be guaranteed to remain in effect for 12 months from the date of declaration.

Interest is not credited to any portion of the account value that is deducted to pay cost of insurance charges.

### Crediting Interest

Interest may be credited at the end of the account value segment year (on the segment anniversary date). On the first anniversary of the segment anniversary date, and each allocation anniversary thereafter, interest will be credited to your account value. This interest will equal the sum of (A) and (B) where:

- (A) Fixed Option's Annual Crediting Interest equals the current segment anniversary account value multiplied by the fixed option allocation percentage (chosen prior to the current year) multiplied by the interest rate in effect for the year.
- (B) Any Index Option's Crediting Interest equals the index interest credit as defined in the Index Crediting provision included in this Policy or attached by rider at or after issue.

# BASIS OF POLICY VALUES

Minimum Policy values are based on the Minimum Guaranteed Account Value Interest Rate and Guaranteed Maximum Monthly Cost of Insurance Rates shown on the Policy **INFORMATION** page.

## POLICY CHANGES

### General

We may require the return of this Policy for endorsement or otherwise in the event of a change in the Owner, Contingent Owner, Beneficiary, settlement option, or other change.

We reserve the right to issue a revised Policy **INFORMATION** page in the event of any change to this Policy.

## REINSTATEMENT

### Reinstatement Requirements

If this Policy terminates as provided in the **Grace Period** provision, it may be reinstated within 3 years of such termination.

We will require for each life insured under this Policy and any attached rider:

- The Insured be alive on the expiration date of the Grace Period;
- Written application for reinstatement;
- Evidence of insurability satisfactory to Us;
- Repayment of any unpaid loan and loan interest or partial surrenders; and
- A minimum payment as explained in the following paragraphs.

We will require a payment of the unpaid loans and loan interest plus the amount equal to (A + B) where:

- (A) is the monthly deductions for the 2 months following the effective date of reinstatement;
- (B) is the sum of the surrender charge, if any, which applies 2 months after the effective date of reinstatement.

A Policy cannot be reinstated after the Maturity Date.

### Adjustments After Reinstatement

After reinstatement, We will adjust the surrender charge. Each surrender charge will be multiplied by a factor equal to (A) minus the result of (B) divided by (C), but never more than 1, where:

- (A) is 1;
- (B) is the account value at the end of the grace period;
- (C) is the surrender charge at the end of the grace period.

This adjustment will not apply to the surrender charge for any future increase in the Face Amount.

On the effective date of reinstatement, the account value will be equal to (A) + (B) - (C) where:

- (A) is the Premium received;
- (B) is the amount of any unpaid loan and loan interest at reinstatement;
- (C) is the monthly deduction for that month.

The surrender value is described in the **POLICY VALUES** section. The surrender percentages will continue to be based on the number of months from the Policy Date as described in the **Surrender Charge** provision in the **SURRENDER** section.

### Effective Date of Reinstatement

The effective date of reinstatement will be the monthly anniversary date which falls on or next follows the date the reinstatement requirements are satisfied and We approve the application for reinstatement.

# SURRENDER

## Full Surrender

This Policy may be surrendered for its surrender value. If the Policy is surrendered between index crediting dates, no index interest credits will be applied to any index interest crediting option(s) included in this Policy or attached by rider at or after issue. If the Policy is surrendered between segment anniversary dates, no additional interest or index interest credits will be applied to any interest crediting options.

## Surrender Charge

The surrender charge will be Premium less a reduction for partial surrender previously taken; multiplied by the applicable surrender percentage. Surrender percentages begin on the Policy Date and apply for the number of Policy years, as shown under **CHARGES AND FEES** in the Policy **INFORMATION** page.

## Partial Surrender

Part of this Policy's account value may be surrendered after the first Policy year. Any partial surrender may be taken from account value as directed by the Owner. If no direction is given, the partial surrender and any surrender charges thereon, will be taken from each interest crediting option proportionately.

Any surrender charge, including the Partial Surrender Service Charge, shown under **CHARGES AND FEES** on the Policy **INFORMATION** page will be deducted from the account value surrendered. The partial surrender will be made from the most recently funded account value segment. If that segment is insufficient to fund the partial surrender, the previous account value segment will be used, and so on.

A partial surrender, including any charge thereon, may not reduce the surrender value to less than \$1,000. Such surrender cannot be for an amount less than \$500.

For the Death Benefit, the Face Amount will be reduced by the amount of the partial surrender, including any charge thereon.

## Partial Surrender Charge

This charge is equal to the surrender charge that would apply to a full surrender multiplied by a fraction. That fraction is equal to:

- The account value surrendered; divided by
- The account value before the partial surrender, less any unpaid loans and loan interest.

When a partial surrender is made, any future surrender charge will be reduced by that fraction.

## Surrender Requirements

We will require:

- Your Written Request.
- For a full surrender, return of this Policy or a certification (on a form We accept) stating that this Policy has been lost or destroyed.

## Deferral of Payment

We may, subject to approval by the state insurance department, if required, defer payment of the surrender value for up to 6 months after We receive Your Written Request. We will pay interest at a rate not less than the minimum rate required by state law, if the deferral period is 30 days or more.

# DEATH BENEFIT

## Death Benefit

We will pay a death benefit if the Insured dies while this Policy is in effect.

The amount of the death benefit will equal the greater of:

- Face Amount less unpaid loans and loan interest, and
- The account value, multiplied by the CVAT Corridor Factor less any unpaid loans and loan interest.

Any death benefit due will be paid to the person(s) living on the date of such death in the order which follows:

- The Beneficiary.
- Any Contingent Beneficiary.
- The Owner.
- The Owner's estate.

## DEATH BENEFIT (Cont'd)

The CVAT Corridor Factors are shown on the Policy **INFORMATION** page.

We reserve the right to change the CVAT Corridor Factors to comply with any applicable federal or state law or regulation. We will notify You of any such change at Your last known address.

### **Payment of Death Benefit**

Payment of the death benefit will be made at our Home Office and will be paid upon receipt of proof of death and Written Request for the Death Benefit.

We will require:

- Return of this Policy or a certification (on a form We accept) stating that this Policy has been lost or destroyed;
- Proof of the Insured's death in the form of a certified copy of the death certificate; and
- A Written Request for the death benefit.

The death benefit to be paid at the Insured's death will be:

- The amount payable under the Death Benefit in effect on the date of death; plus
- Any additional benefit provided by rider; less
- Any unpaid loans and loan interest; less
- Any amount required to cover the monthly deduction through the month in which death occurred, unless that monthly deduction was waived by rider.

If any Beneficiary or Contingent Beneficiary dies at the same time as the Insured or within 10 days after the death of the Insured, the death benefit will be paid as if the Insured had survived such Beneficiary or Contingent Beneficiary.

We are discharged from all claims on this Policy after payment in full of the death benefit.

### **Interest Paid on Death Benefit**

When We receive proof that the Insured has died, while this Policy is in force, We will pay the Death Benefit to the Beneficiary. Payment of the Death Benefit terminates the Policy. We will pay interest on any Death Benefit due when We pay the Death Benefit. The interest rate will accrue beginning on the date of the Insured's death at a rate of [1%]. Interest will accrue at this rate plus an additional 10% annually beginning with the date that is 31 calendar days from the latest of the following dates:

- The date that We receive due proof of the Insured's death which includes, but is not limited to a certified copy of the death certificate of the Insured or other lawful evidence providing equivalent information and proof of the claimant's interest in the benefit.
- The date We receive sufficient information to determine Our liability, the extent of the liability, and the appropriate payee legally entitled to the proceeds; and
- The date that legal impediments to payment of the Death Benefit that depend on the action of parties other than Us are resolved and sufficient evidence of the same is provided to Us. Legal impediments to payment include, but are not limited to (a) the establishment of guardianships and conservatorships; (b) the appointment and qualification of trustees, executors and administrators; and (c) the submission of information required to satisfy a state or federal reporting requirement.

### **Suicide Exclusion**

If the Insured dies by suicide, while sane or insane, within 2 years from the Date of Issue, no death benefit will be paid. Payment will be limited to:

- The Net Premium paid; less
- The total monthly cost of insurance deducted for benefits on any person other than the Insured; less
- Any unpaid loans and loan interest; less
- Any partial surrender, including any charge thereon.

# METHODS OF SETTLEMENT

## **Payment of Proceeds**

Upon death of the Insured or if the Policy is fully surrendered, all or part of any proceeds payable may be paid under a settlement option rather than in a lump sum.

We may issue an annuity Policy to provide payments under settlement options 1, 2, 3, or 4.

## **Payee**

The payee will be:

- You, or Your designee, if proceeds are payable on a full surrender; or
- The recipient of the death benefit, if proceeds are payable at death of the Insured.

## **Election of Option**

While the Insured is alive, You may, by Written Request, elect or change a settlement option to take effect at the Insured's death. The recipient of the death benefit may not change the election You make. If no option is in effect at the Insured's death, the recipient of the death benefit may elect one by Written Request.

An election to receive proceeds under options 1, 2, 3, or 4 on a full surrender must be made within 60 days after the proceeds become payable.

An election to receive proceeds under options 1, 2, 3, or 4 cannot be changed after payments begin.

After We record any option election or change, it will take effect on the date the request was signed. That election or change will be subject to any payment made or action taken by Us before We receive the request and record the change.

Descriptions of the settlement options follow. A table showing the guaranteed monthly payments under each option follows the descriptions of settlement options. Additional settlement options may be offered when proceeds are payable.

## **Option 1**

### **Income for a Fixed Period**

Payments are guaranteed for the number of years and months chosen which may not be less than 5 years nor more than 25 years. If the payee dies before the end of the fixed period, a death benefit consisting of the remaining guaranteed payments, as scheduled, will be paid.

## **Option 2**

### **Life Income with a Guaranteed Period**

Payments are guaranteed for the number of years chosen which may not be less than 5 years nor more than 25 years. If the payee is alive at the end of the guaranteed period, payments will continue for as long as the payee is alive. If the payee dies before the end of the guaranteed period, a death benefit, consisting of the remaining guaranteed payments, as scheduled, will be paid.

## **Option 3**

### **Life Income**

Payments will be made for as long as the payee is alive. No payments will be made after the payee's death.

## **Option 4**

### **Joint and Survivor Life Income**

Payments will be made for as long as either the payee or joint payee is alive. The payments will:

- Be paid in the joint life income amount while both the payee and joint payee are alive.
- Continue to be paid after the death of either payee at the rate requested and for as long as the remaining payee or joint payee survives.
- Cease at the death of both the payee or joint payee.

## **Option 5**

### **Interest**

This option may only be used for proceeds payable at the Insured's death. We will hold the proceeds until withdrawn by the payee or until We have made payment at the payee's death.

Interest credited on those proceeds will be paid as elected. Upon request, We will hold the interest for up to 10 years without payment. Interest payments may be paid no more frequently than monthly.

## METHODS OF SETTLEMENT (Cont'd)

The payee may withdraw all or part of the proceeds at any time. Also, by request, We will discontinue payments under this option and the remaining proceeds and interest to date will be paid as described under Option 1.

If the payee dies, any amount not yet paid, plus any unpaid interest, will be paid in one lump sum to the Payee's estate.

### **Amount of Payment**

The amount of payments received under a settlement option will depend on the:

- Amount of proceeds payable;
- Settlement option chosen;
- Payment frequency chosen; and
- Sex and birth date of the person over whose life payments are made if options 2, 3, or 4 are chosen.

We will then compare the mortality and interest rate factors reflected in the **Table of Guaranteed Monthly Payments** to the factors reflected in the current rates for any single premium immediate annuities which We may then offer and which the payee would be eligible to purchase. The payments will be based on the factors that result in higher payments.

Any annuity Policy sent to the payee will show the settlement option and amount and frequency of annuity payments, all of which will be fixed as of the date the annuity Policy is issued.

### **Payment**

Payments for an option will:

- Be made at the Home Office.
- Be made into an interest-bearing checking account in the name of the payee.
- Be paid by check or draft.

Before making any payment, We may require proof of the existence and/or birth date of any payee or the Insured.

In all cases, our written consent for payment under any option will be required if:

- Any payee is a corporation, partnership, association, trustee, or assignee.
- The amount left with Us is less than \$2,000.
- Any annuity or interest payment is less than \$20.

**TABLE OF GUARANTEED MONTHLY PAYMENTS\***  
**Minimum Amount for Each \$1,000 Applied**

The Guaranteed Monthly Payments are based on a 1.50% effective annual interest rate and the US Annuity 2000 Table.

**Option 1. Income for a Fixed Period**

Period (Years)	Payment	Period (Years)	Payment	Period (Years)	Payment
5	[\$17.31	8	[\$11.06	15	[\$6.20
6	14.53	9	9.90	20	4.82
7	12.54]	10	8.97]	25	3.99]

**Option 2. Life Income with a 10 Year Guaranteed Period**

Age	Male	Female	Age	Male	Female	Age	Male	Female
50	[\$3.27	\$3.03	55	[\$3.65	\$3.37	60	[\$4.15	\$3.80
51	3.34	3.09	56	3.74	3.44	65	4.78	4.37
52	3.41	3.15	57	3.83	3.53	70	5.56	5.11
53	3.49	3.22	58	3.93	3.61	75	6.44	6.04]
54	3.57	3.29]	59	4.04	3.70]			

**Option 3. Life Income**

Age	Male	Female	Age	Male	Female	Age	Male	Female
50	[\$3.29	\$3.04	55	[\$3.69	3.39	60	[\$4.23	3.84
51	3.36	3.10	56	3.79	3.47	65	4.96	4.46
52	3.44	3.17	57	3.89	3.55	70	5.97	5.32
53	3.52	3.24	58	3.99	3.64	75	7.37	6.58]
54	3.60	3.31]	59	4.11	3.74]			

**Option 4. Joint and 50% Survivor Life Income**

Male Payee Age	Female Joint Payee						
	50	55	60	65	70	75	
50	[\$3.16	\$3.34	\$3.55	\$3.79	\$4.07	\$4.39	
55	3.34	3.53	3.77	4.04	4.36	4.73	
60	3.54	3.76	4.03	4.34	4.71	5.15	
65	3.77	4.03	4.33	4.70	5.13	5.66	
70	4.03	4.32	4.68	5.10	5.63	6.26	
75	4.30	4.64	5.05	5.55	6.18	6.95]	

Payment amounts for other combinations of years, ages, sex, and rates will be furnished on request.

## SINGLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY

The Premium Class is shown under Benefit Information on the Policy INFORMATION page. This Policy terminates on the Maturity Date as defined in the Policy; however, the Policy may not mature or may have little or no account value on the Maturity Date due to the fact that current cost of insurance and interest rates are not guaranteed, and policy loans and partial surrenders may be taken. Death benefit payable upon death of Insured. Surrender value, if any, payable upon request if Insured is living. Any index interest credits are based on formulas that are based on the indexes attached by rider, if applicable, to this Policy. Policy values may be affected by external index(es), but the Policy does not participate in any stock, bond, or equity investments.

Nonparticipating: This Policy does not share in our profits or surplus. No dividends will be paid.

**TABLE OF GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES FOR NONTOBACCO PREMIUM CLASSES\***

Age	Male	Female	Age	Male	Female	Age	Male	Female
[0	0.72	0.42	40	1.52	1.23	80	71.72	44.95
1	0.46	0.31	41	1.65	1.31	81	79.83	50.43
2	0.33	0.23	42	1.81	1.40	82	88.42	56.23
3	0.24	0.20	43	2.00	1.51	83	97.80	62.32
4	0.21	0.19	44	2.21	1.64	84	108.23	69.11
5	0.21	0.18	45	2.44	1.79	85	119.83	75.99
6	0.22	0.19	46	2.67	1.97	86	132.59	84.12
7	0.22	0.21	47	2.86	2.18	87	146.38	94.16
8	0.22	0.21	48	3.01	2.41	88	161.04	104.75
9	0.23	0.21	49	3.20	2.67	89	176.42	115.29
10	0.24	0.22	50	3.45	2.96	90	191.74	123.05
11	0.28	0.25	51	3.77	3.29	91	206.82	130.47
12	0.34	0.27	52	4.16	3.66	92	222.62	142.77
13	0.40	0.31	53	4.61	4.05	93	239.28	159.44
14	0.52	0.34	54	5.18	4.46	94	256.83	180.20
15	0.66	0.36	55	5.82	4.93	95	274.21	202.79
16	0.77	0.39	56	6.48	5.44	96	291.18	225.04
17	0.87	0.41	57	7.12	5.98	97	309.26	239.48
18	0.92	0.43	58	7.76	6.54	98	328.54	247.32
19	0.94	0.45	59	8.51	7.11	99	349.11	263.59
20	0.95	0.45	60	9.42	7.71	100	368.76	284.74
21	0.95	0.47	61	10.53	8.37	101	386.19	307.72
22	0.95	0.48	62	11.82	9.07	102	404.73	333.04
23	0.96	0.48	63	13.23	9.81	103	424.44	360.70
24	0.97	0.50	64	14.70	10.62	104	445.27	390.85
25	1.00	0.51	65	16.23	11.52	105	467.21	422.71
26	1.04	0.55	66	17.78	12.50	106	490.50	455.32
27	1.06	0.57	67	19.40	13.59	107	515.21	488.47
28	1.04	0.60	68	21.11	14.80	108	541.43	522.19
29	1.03	0.63	69	23.03	16.12	109	569.22	557.03]
30	1.02	0.66	70	25.27	17.61			
31	1.01	0.70	71	27.99	19.31			
32	1.02	0.74	72	31.17	21.17			
33	1.05	0.79	73	34.52	23.20			
34	1.07	0.85	74	38.12	25.45			
35	1.12	0.92	75	42.04	27.92			
36	1.17	0.99	76	46.46	30.63			
37	1.24	1.05	77	51.60	33.63			
38	1.33	1.10	78	57.57	36.90			
39	1.41	1.16	79	64.26	40.49			

\*These rates are based on the:

- 2001 CSO Nonsmoker, male or female table.
- Age last birthday.

**TABLE OF GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES FOR TOBACCO PREMIUM CLASSES\***

Age	Male	Female	Age	Male	Female	Age	Male	Female
[0	0.72	0.42	40	2.90	2.19	80	94.35	70.41
1	0.46	0.31	41	3.18	2.34	81	103.34	77.77
2	0.33	0.23	42	3.51	2.53	82	112.59	85.35
3	0.24	0.20	43	3.90	2.74	83	122.45	93.09
4	0.21	0.19	44	4.34	2.99	84	133.60	101.15
5	0.21	0.18	45	4.78	3.28	85	146.24	108.60
6	0.22	0.19	46	5.22	3.62	86	159.95	117.21
7	0.22	0.21	47	5.59	4.04	87	174.52	127.89
8	0.22	0.21	48	5.87	4.54	88	189.71	138.58
9	0.23	0.21	49	6.23	5.10	89	205.33	148.36
10	0.24	0.22	50	6.70	5.70	90	220.42	153.92
11	0.28	0.25	51	7.31	6.36	91	234.78	158.48
12	0.34	0.27	52	8.05	7.07	92	249.52	168.33
13	0.40	0.31	53	8.94	7.84	93	264.76	182.27
14	0.52	0.34	54	10.00	8.66	94	281.02	201.70
15	0.66	0.36	55	11.13	9.53	95	297.39	224.62
16	0.86	0.43	56	12.30	10.46	96	312.93	246.45
17	1.03	0.47	57	13.38	11.40	97	329.31	259.40
18	1.14	0.51	58	14.41	12.38	98	346.60	264.59
19	1.23	0.56	59	15.62	13.43	99	364.85	278.57
20	1.30	0.59	60	17.11	14.52	100	381.92	297.48
21	1.36	0.63	61	18.93	15.70	101	396.51	317.92
22	1.43	0.66	62	21.02	16.95	102	411.85	340.13
23	1.50	0.69	63	23.26	18.23	103	427.96	364.04
24	1.58	0.73	64	25.50	19.61	104	446.33	391.63
25	1.67	0.79	65	27.69	21.10	105	468.20	423.44
26	1.76	0.84	66	29.81	22.72	106	491.42	455.99
27	1.81	0.89	67	31.95	24.52	107	516.07	489.10
28	1.82	0.95	68	34.14	26.49	108	542.21	522.77
29	1.81	1.01	69	36.55	28.66	109	569.94	557.56]
30	1.80	1.07	70	39.31	31.11			
31	1.81	1.15	71	42.70	33.85			
32	1.84	1.23	72	46.64	36.83			
33	1.90	1.33	73	50.61	40.08			
34	1.97	1.46	74	54.91	43.48			
35	2.05	1.59	75	59.69	47.05			
36	2.17	1.72	76	64.99	50.91			
37	2.31	1.83	77	71.12	55.07			
38	2.48	1.94	78	78.15	59.56			
39	2.67	2.06	79	85.89	64.39			

\*These rates are based on the:

- 2001 CSO Smoker, male or female table.
- Age last birthday.

## Return of Premium Rider

This rider is part of the Policy to which it is attached. The Premium is shown on the Policy INFORMATION page. This rider supercedes any conflicting provisions in the Policy to which it is attached.

<b>Definitions</b>	<u>Covered Dependent or Other Insured.</u> If applicable, the Covered Dependent(s) or Other Insured(s) are shown on the Policy INFORMATION page.
<b>Effective Date</b>	This rider is effective on the Policy Date.
<b>Return of Premium Benefit</b>	While this rider is in effect, the amount of the Surrender Value will not be less than 100% of the Premium paid, less any unpaid loans and loan interest or partial surrenders. This benefit is not payable if any Insured, Covered Dependent, or Other Insured dies while this rider is in effect.
<b>Maturity Date</b>	If this Rider is in effect on the Policy Maturity Date, We will pay the greater of the Return of Premium Benefit or the Account Value.
<b>Death Benefit</b>	The amount of the Policy Death Benefit will equal the greater of: <ul style="list-style-type: none"><li>• Face Amount, less any unpaid loans and loan interest;</li><li>• Account value multiplied by the CVAT Corridor Factor, less any unpaid loans and loan interest; and</li><li>• Premium less partial surrenders multiplied by the CVAT Corridor Factor, less any unpaid loans and loan interest.</li></ul>
<b>Deferral of Cash Value Payment</b>	We reserve the right to defer payment of the cash value for up to 6 months after we receive your written request. Interest will be paid at a rate not less than the minimum interest rate required by state law, if the deferral period is 30 days or more.
<b>Rider Termination</b>	This rider will end at the earliest of the following events: <ul style="list-style-type: none"><li>• Your written request.</li><li>• The Policy terminates.</li><li>• Any Covered Dependent or Other Insured dies, if applicable.</li></ul>
<b>Confirmation of Changes</b>	We will mail to your last known address confirmation of any changes to this rider's benefit, including the effective date of any change.
<b>Nonparticipating</b>	Dividends are not payable.

Signed for the Company.

## Fidelity & Guaranty Life Insurance Company

[  
  
Lee Launer  
President]

[  
  
Eric Marhoun  
Secretary]

# Premium Bonus Rider

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This rider is a part of the policy to which it is attached. It is subject to the terms, conditions, and provisions contained in the policy. The following new provisions are added to the policy. This rider will supercede any conflicting provisions of the policy.

The purpose of this rider is to provide additional features to your policy.

- |                             |   |
|-----------------------------|---|
| <b>Benefit</b>              | Premium Bonus will be credited to the account value on the date of issue. The interest rate is shown on the Policy <b>INFORMATION</b> page and is a percentage of the Net Premium paid. |
| <b>Effective Date</b>       | This rider's effective date is the Policy Date.   |
| <b>Termination of Rider</b> | This rider will terminate when the policy terminates.   |

Signed for the Company.

## Fidelity & Guaranty Life Insurance Company

[  
  
Lee Launer  
President ]

[  
  
Eric Marhoun  
Secretary ]

# Annual Point-To-Point Indexed on Gain Interest Crediting Option Rider

This rider is a part of the life insurance Policy to which it is attached. It is subject to the terms, conditions, and provisions contained in the Policy. This rider supersedes any conflicting provisions in the Policy.

ANY INDEX INTEREST CREDITS ARE CREDITED ON THE INDEX INTEREST CREDITING DATE AT THE END OF THE INDEX CREDITING PERIOD AS DETERMINED BY FORMULA(S) BASED ON THE ANNUAL POINT-TO-POINT VALUES OF THE INDEX (WHICH EXCLUDES DIVIDENDS). THE POLICY VALUES MAY BE AFFECTED BY EXTERNAL INDEX(ES), BUT THE LIFE INSURANCE POLICY DOES NOT PARTICIPATE IN ANY STOCK, BOND, OR EQUITY INVESTMENTS.

## Definitions

**Index** The index is the Standard & Poor's 500 Composite Stock Price Index (which excludes dividends).

**You, Your** The Owner of the Policy.

**We, Our, Us, Company** Fidelity & Guaranty Life Insurance Company.

## Effective Date

**Date of Issue** If this rider is attached to your life insurance Policy on the Date of Issue, the effective date is the Date of Issue.

**After Date of Issue.** If this rider is added to your life insurance Policy after the Date of Issue, the effective date is the date it is mailed to your last known address.

## Benefit

The purpose of this rider is to provide one or more fixed indexed interest crediting options that are in addition to any fixed interest crediting option in your Policy. Once this rider is attached, the Policy will offer one or more account value options with fixed indexed based interest return. The options offered under this rider shall be hereafter referred to as "the option" or "this option."

Any interest is credited at the end of the index crediting period on the index crediting date. The index interest credit is calculated by using a formula that takes into account the point-to-point values of an index at the beginning and end of the index crediting period. The index gain interest rate is declared annually and applies for a one (1) year period. The Policy **INFORMATION** page shows the index crediting options available on the rider's effective date and any allocated initial premium, index, index crediting period and the index gain interest rate for the option. The index gain interest rate shown on the Policy **INFORMATION** page is for the first policy year only.

## Point-to-Point

An index value is captured on each index crediting date and is compared to the index value from the prior index crediting date to determine the index change. The Policy **INFORMATION** page shows the applicable index crediting period.

## Index Gain Interest Rate

The index gain interest rate is the percentage rate that is applied at the end of the index crediting period on the index crediting date which takes in to account the current index value compared to the index value from the prior index crediting date. As shown on the Policy **INFORMATION** page, any applicable index gain interest rate is declared by the Company at the beginning of the index crediting period and is guaranteed for that index crediting period. The index gain interest rate will never be less than Minimum Guaranteed Account Value Interest Rate for an index crediting period.

## Index Crediting Date

The date which index crediting occurs. Index interest credits are made annually for each account value segment. The first possible index crediting date is one year following the first segment buy date. The index crediting date is the segment anniversary date, and may or may not coincide with the Policy anniversary date.

## Index Crediting Period

The index crediting period is the period over which the performance of any index is assessed to determine any potential index interest credit. The applicable index crediting period is shown on the Policy **INFORMATION** page. An index crediting period begins on the account value segment date following the rider's effective date or on a segment anniversary date.

## Allocation of Account Value Segment

You may allocate any portion of the account value within this Policy or attached by rider at or after issue to this index interest crediting option on the account value segment date or annual segment anniversary date.

# Annual Point-To-Point Indexed on Gain Interest Crediting Option Rider (Cont'd)

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## Premiums

Net premiums, as they are received, will be allocated to a short-term account value segment until the next segment allocation date. Interest is credited on a daily basis at an effective annual interest rate of no less than the Minimum Guaranteed Account Value Interest Rate shown on the Policy **INFORMATION** page, **Interest Rates** section of the life insurance Policy to which this rider is attached.

Net premiums move from the short-term account value segment and become part of the account value segment on the next account value segment date. The first possible allocation date is the next account value segment date following the Policy or segment anniversary date on which this rider becomes effective.

Premiums must be received at least two business days prior to the next account value segment date. Premiums not received two business days in advance will be added to the next account value segment.

## Index Interest Credit

The index interest credit is the amount of interest credited to this index option, as determined below.

- If the index value at the end of the account value segment is higher than the index value at the beginning of the account value segment, the index interest credit is determined by multiplying the Index Gain Interest Rate (shown on the Policy **INFORMATION** page) by the Index interest credit allocation percentage and by the account value.
- If the index value at the end of the account value segment is equal to or lower than the index value at the beginning of the account value segment, the index interest credit will be zero.

No index interest credits will be applied:

- To any portion of the Policy surrendered between index crediting dates.
- If the Policy is fully surrendered between index crediting dates.
- If death of the Primary Insured occurs between index crediting dates.

The index interest credit will never be less than zero. Index interest credits are not credited to any portion of the account value deducted to pay cost of insurance charges.

## Index Value

The index value on any specified date is the closing value of the index at the close of business on that date. If no index value is published, we will use the index value on the next business day for which the index value is published.

## Discontinuation or Substantial Change to Index

If publication of the **Index** is discontinued, or if we are unable to utilize it, or if the calculation is substantially changed, subject to approval by the State Insurance Department; we will substitute a suitable alternative publication and notify you and any assignee at the last known address before using the substitute publication.

## Reallocations

Account value segments may be reallocated between any interest crediting options within the Policy to which this rider is attached. The reallocation will become effective on the account value segment anniversary date after any index credits are applied.

You must notify us of any reallocation at least 30 days prior to the account segment anniversary.

## Allocation and Reallocation Limitations

We may change, limit, suspend, or discontinue any further allocations or reallocations to this interest crediting option at any time. You will be notified at your last known address at least 30 days prior to such action.

If such notification is made, you may reallocate this interest crediting option prior to the next index crediting date. Any action taken is effective on the next index crediting date.

If no allocation or reallocation is made prior to the next index crediting date, we will reallocate the percentage of account value allocated to this interest crediting option proportionately to the remaining interest crediting options.

You will be notified at your last known address when the interest crediting option is available for allocation or reallocation.

# Annual Point-To-Point Indexed on Gain Interest Crediting Option Rider (Cont'd)

## Index

**[S&P 500® Index.** The Index used for calculating any index interest credits is the Standard & Poor's 500® Composite Stock Price Index (which excludes dividends). The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's, a division of the McGraw-Hill Companies, Inc. ("S&P"). S&P makes no representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the S&P 500® Index to track general stock market performance. S&P's only relationship to the Licensee is the licensing of certain trademarks and trade names of S&P and of the S&P 500® Index which is determined, composed and calculated by S&P without regard to the Licensee or the Product.

S&P has no obligation to take the needs of the Licensee or the owners of the Product into consideration in determining, composing or calculating the S&P 500® Index. S&P is not responsible for and has not participated in the determination of the prices and amount of the Product or the timing of the issuance or sale of the Product or in the determination or calculation of the equation by which the Product is to be converted into cash. S&P has no obligation or liability in connection with the administration, marketing or trading of the Product.

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## Rider Termination

This rider will terminate at the earliest of the following events:

- Death of the Primary Insured.
- When the life insurance Policy ends.
- When the Primary Insured is age 120.
- The date stated in our written notice of termination, which we will mail to your last known address at least 30 days prior to the termination date.

In no event, will we terminate this rider prior to the end of any index crediting period that is in effect when we give notice. If we terminate the rider, you may request that we allocate this option's account value according to your election. If no election is made, we will allocate this option's account value proportionately across the remaining options in which you have account value allocated.

## Nonparticipating

No dividends will be paid.

## Cost of Rider

There is no charge or fee for this rider.

Signed for the Company.

## Fidelity & Guaranty Life Insurance Company

[  
  
Lee Launer  
President ]

[  
  
Eric Marhoun  
Secretary ]

# Monthly Point-To-Point Indexed Interest Crediting Option Rider

This rider is a part of the life insurance Policy to which it is attached. It is subject to the terms, conditions, and provisions contained in the Policy. This rider supersedes any conflicting provisions in the Policy.

ANY INDEX INTEREST CREDITS ARE CREDITED ON THE INDEX INTEREST CREDITING DATE AT THE END OF THE INDEX CREDITING PERIOD AS DETERMINED BY FORMULA(S) BASED ON THE MONTHLY POINT-TO-POINT VALUES OF THE INDEX (WHICH EXCLUDES DIVIDENDS). THE POLICY VALUES MAY BE AFFECTED BY EXTERNAL INDEX(ES), BUT THE LIFE INSURANCE POLICY DOES NOT PARTICIPATE IN ANY STOCK, BOND, OR EQUITY INVESTMENTS.

## Definitions

**Index** The index is the Standard & Poor's 500 Composite Stock Price Index (which excludes dividends).

**You, Your** The Owner of the Policy.

**We, Our, Us, Company** Fidelity & Guaranty Life Insurance Company.

## Effective Date

**Date of Issue** If this rider is attached to your life insurance Policy on the Date of Issue, the effective date is the Date of Issue.

**After Date of Issue.** If this rider is added to your life insurance Policy after the Date of Issue, the effective date is the date it is mailed to your last known address.

## Benefit

This rider provides a one year monthly point to point index interest option to the life insurance Policy to which it is attached. The percentage of account value allocated to this index interest option is subject to an annual interest crediting formula that uses monthly changes in the index as part of the calculation.

When this rider is attached at issue, the Policy **INFORMATION** page shows the index interest option, initial percent allocated, index crediting period, participation rate, and initial cap rate.

## Index Crediting Date

The date which index crediting occurs. Index interest credits are made annually for each account value segment. The first possible index crediting date is one year following the first segment buy date. The index crediting date is the segment anniversary date, and may or may not coincide with the Policy anniversary date.

## Index Crediting Period

The index crediting period is the period over which the performance of any index is assessed to determine any potential index interest credit. The applicable index crediting period is shown on the Policy **INFORMATION** page. An index crediting period begins on the account value segment date following the rider's effective date or on a segment anniversary date.

## Allocation of Account Value Segment

You may allocate any portion of the account value within this Policy or attached by rider at or after issue to this index interest crediting option on the account value segment date or annual segment anniversary date.

## Premiums

Net premiums, as they are received, will be allocated to a short-term account value segment until the next segment allocation date. Interest is credited on a daily basis at an effective annual interest rate of no less than the Minimum Guaranteed Account Value Interest Rate shown on the Policy **INFORMATION** page, **Interest Rates** section of the life insurance Policy to which this rider is attached.

Net premiums move from the short-term account value segment and become part of the account value segment on the next account value segment date. The first possible allocation date is the next account value segment date following the Policy or segment anniversary date on which this rider becomes effective.

Premiums must be received at least two business days prior to the next account value segment date. Premiums not received two business days in advance will be added to the next account value segment.

# Monthly Point-To-Point Indexed Interest Crediting Option Rider (Cont'd)

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## Index Interest Credit

The index interest credit is the amount of interest credited to this index option.

For each account value segment allocated to this index crediting option, the index interest credit will equal:

- The current segment anniversary's account value; less
- Any outstanding loans; multiplied by
- The sum of the Monthly Index Changes.

No index interest credits will be applied:

- To any portion of the Policy surrendered between index crediting dates.
- If the Policy is fully surrendered between index crediting dates.
- If death of the Primary Insured occurs between index crediting dates.

The index interest credit will never be less than zero. Index interest credits are not credited to any portion of the account value deducted to pay cost of insurance charges.

## Index Value

The index value on any specified date is the closing value of the index at the close of business on that date. If no index value is published, we will use the index value on the next business day for which the index value is published.

## Discontinuation or Substantial Change to Index

If publication of the **Index** is discontinued, or if we are unable to utilize it, or if the calculation is substantially changed, subject to approval by the State Insurance Department; we will substitute a suitable alternative publication and notify you and any assignee at the last known address before using the substitute publication.

## Monthly Index Change

The monthly index change is used to calculate the index interest credit. The monthly index change is determined for each month during the account value segment, beginning with the second month and ending with the last month of the account value segment. Each monthly index change equals  $((A \text{ divided by } B) - 1)$ , subject to the declared cap, where:

- A is the Index Value on the 15<sup>th</sup> day of the current month.
- B is the Index Value on the 15<sup>th</sup> day of the prior month.

## Cap Rate

This rate is the maximum monthly percentage increase that may be credited to the index account value segment. In advance of each segment's buy date, we will set the cap rate for that segment and guarantee it for 12 months dating from that segment's buy date. As each segment renews, the cap rate may change. That rate will never be less than the Minimum Guaranteed Cap Rate shown on the Policy **INFORMATION** page.

## Reallocations

Account value segments may be reallocated between any interest crediting options within the Policy to which this rider is attached. The reallocation will become effective on the account value segment anniversary date after any index credits are applied.

You must notify us of any reallocation at least 30 days prior to the account segment anniversary.

## Allocation and Reallocation Limitations

We may change, limit, suspend, or discontinue any further allocations or reallocations to this interest crediting option at any time. You will be notified at your last known address at least 30 days prior to such action.

If such notification is made, you may reallocate this interest crediting option prior to the next index crediting date. Any action taken is effective on the next index crediting date.

If no allocation or reallocation is made prior to the next index crediting date, we will reallocate the percentage of account value allocated to this interest crediting option proportionately to the remaining interest crediting options.

You will be notified at your last known address when the interest crediting option is available for allocation or reallocation.

# Monthly Point-To-Point Indexed Interest Crediting Option Rider (Cont'd)

## Index

**[S&P 500® Index.** The Index used for calculating any index interest credits is the Standard & Poor's 500® Composite Stock Price Index (which excludes dividends). The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's, a division of the McGraw-Hill Companies, Inc. ("S&P"). S&P makes no representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the S&P 500® Index to track general stock market performance. S&P's only relationship to the Licensee is the licensing of certain trademarks and trade names of S&P and of the S&P 500® Index which is determined, composed and calculated by S&P without regard to the Licensee or the Product.

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## Rider Termination

This rider will terminate at the earliest of the following events:

- Death of the Primary Insured.
- When the life insurance Policy ends.
- When the Primary Insured is age 120.
- The date stated in our written notice of termination, which we will mail to your last known address at least 30 days prior to the termination date.

In no event, will we terminate this rider prior to the end of any index crediting period that is in effect when we give notice. If we terminate the rider, you may request that we allocate this option's account value according to your election. If no election is made, we will allocate this option's account value proportionately across the remaining options in which you have account value allocated.

## Nonparticipating

No dividends will be paid.

## Cost of Rider

There is no charge or fee for this rider.

Signed for the Company.

## Fidelity & Guaranty Life Insurance Company

[  
  
Lee Launer ]  
President

[  
  
Eric Marhoun ]  
Secretary

# Fixed Loans Option Rider

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This rider is a part of the life insurance Policy to which it is attached. It is subject to the terms, conditions, and provisions contained in the Policy. This rider supersedes any conflicting provisions in the Policy.

## Definitions

**You, Your.** The Owner of the Policy.

**We, Our, Us, Company.** Fidelity & Guaranty Life Insurance Company.

## Benefit

The fixed loan option allows You to borrow a portion of the total account value and continue to grow the loaned amount at the loan collateral interest rate shown under **INTEREST RATES** on the **INFORMATION** page of the Policy to which this rider is attached. Account value segments securing any loans from this loan option are not eligible for interest and/or index interest credits other than the loan collateral interest rate.

You may borrow against the surrender value of the life insurance Policy to which this rider is attached after the first Policy year and while the Policy is in effect.

## Effective Date

**Date of Issue.** If this rider is attached to Your Policy on the Date of Issue, the effective date is the Date of Issue.

**After Date of Issue.** If this rider is added to Your Policy after the Date of Issue, the effective date is the date it is mailed to Your last known address.

## Loans

You may borrow a portion of the surrender value if the following conditions are met:

- The Policy to which this rider is attached must have a surrender value;
- The Insured is living;
- Your written request;
- The Policy is assigned to Us as collateral for the loan.

An assignment form and loan agreement must be completed. We may delay making a loan for up to 6 months.

All loans are subject to the **Loan Interest** provision.

Loan collateral will be determined from the most recently funded account value segment. If that segment is insufficient to determine the loan collateral, the previous account value segment will be used, and so on.

Total loans and interest together may not equal or exceed the total account value less the surrender charge, if any. Otherwise, this rider and the life insurance Policy will terminate as provided in the **Grace Period** provision of the life insurance Policy to which this rider is attached.

## Loan Interest

Interest is charged daily. Interest is due at the end of each Policy year on each Policy anniversary. If interest is not paid when due it will be added to the loan and bear interest at the same rate as the loan.

**Fixed Loan Interest Rate** The annual Loan Interest Rate for any fixed loans will not exceed the maximum loan interest rate shown under the **INTEREST RATE** section on the **INFORMATION** page of the Policy to which this rider is attached. We will determine the fixed loan interest rate at the beginning of each Policy year. The fixed loan interest rate may be changed each year on the Policy anniversary date. You will be notified of the new interest rate at Your last known address.

## Repayment

You may repay all or part of a loan and loan interest at any time while the Policy, to which this rider is attached, is in effect or at reinstatement if the Policy is reinstated.

## Policy Values

Total loans will be taken into consideration when calculating Policy values.

## Full Surrenders

If the life insurance Policy to which this rider is attached is fully surrendered, any outstanding loan(s) will be deducted from the surrender value.

## Fixed Loans Option Rider (Cont'd)

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### Death Benefit

Any outstanding loans will be deducted from the death benefit.

### Rider Termination

This rider will terminate at the earliest of the following events:

- Death of the Primary Insured.
- When the Policy ends.
- The date We mail written notice to Your last known address.

### Nonparticipating

No dividends will be paid.

Signed for the Company.

## Fidelity & Guaranty Life Insurance Company

[  
  
Lee Launer  
President ]

[  
  
Eric Marhoun  
Secretary ]

# Annual Point-To-Point Indexed Interest Crediting Option Rider

This rider is a part of the life insurance Policy to which it is attached. It is subject to the terms, conditions, and provisions contained in the Policy. This rider supersedes any conflicting provisions in the Policy.

ANY INDEX INTEREST CREDITS ARE CREDITED ON THE INDEX INTEREST CREDITING DATE AT THE END OF THE INDEX CREDITING PERIOD AS DETERMINED BY FORMULA(S) BASED ON THE ANNUAL POINT-TO-POINT VALUES OF THE INDEX (WHICH EXCLUDES DIVIDENDS). THE POLICY VALUES MAY BE AFFECTED BY EXTERNAL INDEX(ES), BUT THE LIFE INSURANCE POLICY DOES NOT PARTICIPATE IN ANY STOCK, BOND, OR EQUITY INVESTMENTS.

## Definitions

**Index** The index is the Standard & Poor's 500 Composite Stock Price Index (which excludes dividends).

**You, Your** The Owner of the Policy.

**We, Our, Us, Company** Fidelity & Guaranty Life Insurance Company.

## Effective Date

**Date of Issue** If this rider is attached to your life insurance Policy on the Date of Issue, the effective date is the Date of Issue.

**After Date of Issue.** If this rider is added to your life insurance Policy after the Date of Issue, the effective date is the date it is mailed to your last known address.

## Benefit

This rider provides a one year annual point to point index interest option to the life insurance Policy to which it is attached. The percentage of account value allocated to this index interest option is subject to an annual interest crediting formula that uses changes in the index as part of the calculation.

When this rider is attached at issue, the Policy **INFORMATION** page shows the index interest option, initial percent allocated, index crediting period, participation rate, and initial cap rate.

## Point-to-Point

An index value is captured on each index crediting date and is compared to the index value from the prior index crediting date to determine the index change. The Policy **INFORMATION** page shows the applicable index crediting period.

## Index Crediting Date

The date which index crediting occurs. Index interest credits are made annually for each account value segment. The first possible index crediting date is one year following the first segment buy date. The index crediting date is the segment anniversary date, and may or may not coincide with the Policy anniversary date.

## Index Crediting Period

The index crediting period is the period over which the performance of any index is assessed to determine any potential index interest credit. The applicable index crediting period is shown on the Policy **INFORMATION** page. An index crediting period begins on the account value segment date following the rider's effective date or on a segment anniversary date.

## Allocation of Account Value Segment

You may allocate any portion of the account value within this Policy or attached by rider at or after issue to this index interest crediting option on the account value segment date or annual segment anniversary date.

## Premiums

Net premiums, as they are received, will be allocated to a short-term account value segment until the next segment allocation date. Interest is credited on a daily basis at an effective annual interest rate of no less than the Minimum Guaranteed Account Value Interest Rate shown on the Policy **INFORMATION** page, **Interest Rates** section of the life insurance Policy to which this rider is attached.

Net premiums move from the short-term account value segment and become part of the account value segment on the next account value segment date. The first possible allocation date is the next account value segment date following the Policy or segment anniversary date on which this rider becomes effective.

Premiums must be received at least two business days prior to the next account value segment date. Premiums not received two business days in advance will be added to the next account value segment.

# Annual Point-To-Point Indexed Interest Crediting Option Rider (Cont'd)

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## Index Interest Credit

The index interest credit is the amount of interest credited to this index option.

For each account value segment allocated to this index crediting option, the index interest credit will equal:

- The current segment anniversary's account value; less
- Any outstanding loans; multiplied by
- The percentage allocated to this index interest option; multiplied by:
- The participation rate; multiplied by
- The index change, subject to the cap rate.

No index interest credits will be applied:

- To any portion of the Policy surrendered between index crediting dates.
- If the Policy is fully surrendered between index crediting dates.
- If death of the Primary Insured occurs between index crediting dates.

The index interest credit will never be less than zero. Index interest credits are not credited to any portion of the account value deducted to pay cost of insurance charges.

## Index Value

The index value on any specified date is the closing value of the index at the close of business on that date. If no index value is published, we will use the index value on the next business day for which the index value is published.

## Discontinuation or Substantial Change to Index

If publication of the **Index** is discontinued, or if we are unable to utilize it, or if the calculation is substantially changed, subject to approval by the State Insurance Department; we will substitute a suitable alternative publication and notify you and any assignee at the last known address before using the substitute publication.

## Index Change

The index change is used to calculate the index interest credit. The index change for each account value segment allocated to this index interest crediting option equals  $((A \text{ divided by } B) - 1)$ , where:

- A is the index value as of the end-of-year account value segment date;
- B is the index value as of the beginning-of-year account value segment date.

## Participation Rate

The participation rate determines how much of any index change will be used to calculate any index interest credits. This rate is expressed as a percentage of any index change.

When this rider is attached at issue, the applicable participation rate is set at issue and is shown on the Policy **INFORMATION** page of the life insurance Policy to which this rider is attached.

When this rider is added after issue, the applicable participation rate is set on the effective date.

## Cap Rate

This rate is the maximum percentage increase that may be credited to the index account value segment. In advance of each segment's buy date, we will set the cap rate for that segment and guarantee it for 12 months dating from that segment's buy date. As each segment renews, the cap rate may change. That rate will never be less than the Minimum Guaranteed Cap Rate shown on the Policy **INFORMATION** page. The cap rate is the maximum percentage that may be credited on each index crediting date.

## Reallocations

Account value segments may be reallocated between any interest crediting options within the Policy to which this rider is attached. The reallocation will become effective on the account value segment anniversary date after any index credits are applied.

You must notify us of any reallocation at least 30 days prior to the account segment anniversary.

## Allocation and Reallocation Limitations

We may change, limit, suspend, or discontinue any further allocations or reallocations to this interest crediting option at any time. You will be notified at your last known address at least 30 days prior to such action.

# Annual Point-To-Point Indexed Interest Crediting Option Rider (Cont'd)

If such notification is made, you may reallocate this interest crediting option prior to the next index crediting date. Any action taken is effective on the next index crediting date.

If no allocation or reallocation is made prior to the next index crediting date, we will reallocate the percentage of account value allocated to this interest crediting option proportionately to the remaining interest crediting options.

You will be notified at your last known address when the interest crediting option is available for allocation or reallocation.

## Index

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## Rider Termination

This rider will terminate at the earliest of the following events:

- Death of the Primary Insured.
- When the life insurance Policy ends.
- When the Primary Insured is age 120.
- The date stated in our written notice of termination, which we will mail to your last known address at least 30 days prior to the termination date.

In no event, will we terminate this rider prior to the end of any index crediting period that is in effect when we give notice. If we terminate the rider, you may request that we allocate this option's account value according to your election. If no election is made, we will allocate this option's account value proportionately across the remaining options in which you have account value allocated.

## Nonparticipating

No dividends will be paid.

## Cost of Rider

There is no charge or fee for this rider.

Signed for the Company.

## Fidelity & Guaranty Life Insurance Company

[  
  
Lee Launer  
President ]

[  
  
Eric Marhoun  
Secretary ]

# Accelerated Death Benefit-Critical Illness Rider

This rider is a part of the Policy to which it is attached. It provides for an Accelerated payment of proceeds. It does not provide Health Insurance, Long-Term Care Benefits or Nursing Home Coverage. This rider is subject to the terms, conditions and provisions contained in the Policy. This rider supersedes any conflicting provisions in the Policy.

**BENEFITS AND POLICY VALUES WILL BE REDUCED WHEN THE ACCELERATED BENEFIT IS PAID. ACCELERATED BENEFIT PAYMENTS MAY BE TAXABLE. YOU SHOULD CONTACT A TAX ADVISOR FOR SPECIFIC ADVICE.**

## Definitions

**Accelerated Benefit** The amount payable to You under this rider if the Insured has a **Covered Critical Illness**; up to [100%] of the Policy's death benefit.

**Accelerated Amount** The amount requested by the Owner if a doctor certifies that the insured's suffers a **Covered Critical Illness** subject to the following limitations:

- a) Only one Accelerated Benefit may be paid on each policy
- b) The amount accelerated will never be less than the cash surrender value, if any, corresponding to the Death Benefit Amount accelerated.
- c) The Owner may elect to accelerate all or a portion of the Death Benefit in force under the Policy on the election date.

We reserve the right to set a maximum death benefit that may be accelerated under this rider and any other accelerated benefits riders on the life of any Insured. If we do so, it will be no less than [\$500,000.]

**Critical Illness** Insured suffers a heart attack, stroke, or is diagnosed with cancer or end-stage renal failure.

**Insured** The Insured(s) as shown on the Policy **INFORMATION** page.

**Physician** A doctor of medicine or osteopathy who is:

- Duly qualified;
- Licensed in the United States of America; and
- Performing within the scope of his or her license.

A Physician must not be You; the Insured; the brother, sister, parent, spouse or child of either You or the Insured; or any spouse of the above.

**We, Our, Us, Company** Fidelity & Guaranty Life Insurance Company.

**You, Your** The Owner of the Policy.

## Benefit

If We approve Your request, We will pay the Accelerated Benefit to You in a lump sum; no further benefit under this rider will be paid. If the Insured dies before the Accelerated Benefit is paid, the entire death benefit will be paid in accordance with the Policy; no benefit will be paid under this rider.

The Accelerated Benefit is:

- The value of the Accelerated Amount discounted by the criteria established by the company; less
- Any portion of unpaid loans and loan interest on the date We approve Your request for the Accelerated Benefit. (That portion is determined by dividing the Accelerated Amount by the insurance amount, and then multiplying that percentage by the sum of unpaid loans and loan interest.).

We will consider the following when We discount the Accelerated Amount:

- Expected future monthly deductions from the Policy; and
- Interest at an annual rate declared by Us which will not be higher than the greater of:
  - The current yield on 90-day United States Treasury bills; or
  - The current maximum statutory adjustable Policy loan interest rate.

The **Covered Critical Illness** must first manifest itself on or after the 30th day following the effective date of this rider. However, if any of the covered illnesses is the result of an accident, the benefit will be covered as of the date of the accident.

If the Insured is eligible for the Accelerated Benefit under this rider, the benefits will be paid to the Owner. Upon payment, this rider will terminate and no further benefits will be paid. Benefits will not be paid more than once for an Accelerated Benefit under the Policy.

## Effective Date

This rider is effective on the Policy's Date of Issue.

# Accelerated Death Benefit-Critical Illness Rider (Cont'd)

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## Covered Critical Illnesses

The following critical illnesses are covered by this rider:

**Cancer (Life threatening).** Malignant neoplasms (including hematological malignancy), which are identified by the uncontrolled growth and spread of malignant cells and the invasion of tissue, including the presences of one or more malignant tumors and malignant melanomas that have spread through the epidermis. Cancer does not include pre-malignant lesions (such as intraepithelial neoplasia), benign tumors or polyps, Stage A prostate cancer, non-invasive cancer in situ, and any skin cancer other than invasive malignant melanoma into the dermis or deeper.

**Heart Attack (Myocardial Infarction).** The death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. Heart Attack does not include transient ischemic attacks, angina, or the chance finding of EKG changes suggestive of a previous heart attack.

**Stroke (Cerebrovascular accident).** Infarction (death) of brain tissue caused by hemorrhage, thrombosis or embolus lasting more than 24 hours producing measurable, neurological deficit persisting for at least 30 days following the occurrence of the stroke. Stroke does not include transient ischemic attacks (TIA).

**End State Renal Failure** The irreversible and total failure of both kidneys which requires the undergoing of renal transplantation or regular renal dialysis.

## Written Request and Proof of Covered Critical Illness

We will require a written request for the Accelerated Benefit to Our Home or Administrative offices. Before We pay the Accelerated Benefit, We require that You provide us with proof satisfactory to us that the Insured has a Covered Critical Illness. This proof will include, but is not limited to, a diagnosis of the condition or the necessity of Organ Transplant surgery from a Physician who provides medical care to the Insured in connection with the Insured's Covered Critical Illness. Any diagnosis must be the result of clinical, radiological, histological or laboratory evidence.

We reserve the right to obtain a second medical opinion, additional tests, or examination by a Physician selected by us. Any second opinions will be made at our expense.

After We receive notification of the Insured's claim, We will send to You the forms that are to be used to file a claim under this rider.

If You have not received the forms within 15 days after the original claim notification, write us a letter of claim. The letter of claim should describe the occurrence, character, and extent of the Insured's condition. In addition, the Insured must provide us with a separate letter of authorization which gives us permission to obtain information needed to evaluate the Insured's claim, to include, but not limited to, medical records, interviews with and statements from health care practitioners, health care facilities, other insurance carriers, and information bureaus.

In order for us to evaluate the Insured's claim and eligibility for benefits, We must receive proof of the occurrence or diagnosis within 30 days of the benefit claimed. If it is not possible to send it within 30 days, send it as soon as reasonably possible. The Insured's claim will not be reduced solely because of the delay, but We will not accept proof of the Insured's loss later than 90 days after it was due unless the Insured was legally unable to provide it.

We will require satisfactory proof of the occurrence or diagnosis of the Covered Critical Illness, to include but not limited to:

- A statement from the Insured's Physician to be completed on a form provided by us; and
- Complete records of the Insured's medical history, diagnoses, and treatments.

In addition certain items will be required as proof of loss for specific Covered Critical Illnesses as follows:

- Cancer - copies of medical records and test results showing the clinical diagnosis of cancer.
- Heart Attack - The diagnosis must be based on electrocardiographic changes consistent with heart attack accompanied by concurrent diagnostic elevation of cardiac enzymes. Copies of medical records and test results which demonstrate that the claimant has suffered from chest pains which are characteristic of a heart attack and evidence of an inpatient hospital stay. In conjunction with the chest pain, We require evidence of EKG changes and cardiac enzyme elevations which are also characteristic of a heart attack. The EKG and cardiac enzymes confirm that chest pain was due to a heart attack. The heart attack must have been severe enough to require an inpatient hospital stay and any impairment sustained as a result of the heart attack must be evident for at least 60 days after hospital discharge. The medical records and test results must document an ongoing impairment lasting for at least 60 days after hospital discharge.
- Stroke - copies of medical records and appropriate test results including, but not limited to, a CT scan showing the clinical diagnosis of a stroke.
- End Stage Renal Failure - copies of medical records and appropriate test results including, but not limited to, renal function studies (BUN and creatinine tests), and the results of a renal scan showing clinical diagnosis of renal failure.

# Accelerated Death Benefit-Critical Illness Rider (Cont'd)

## Benefit Limitations

No Accelerated Benefit will be paid if the **Covered Critical Illness** results from:

- An attempted suicide;
- Intentionally self-inflicted injury;
- The misuse of alcohol or drugs, or;
- The Insured's involvement in any illegal activity.

## [Premium

The premium for this rider is shown under **POLICY, PREMIUM, and RIDER INFORMATION** on the Policy **INFORMATION** page. Renewal premiums are shown in the **TABLE OF ANNUAL RENEWAL PREMIUMS - RIDERS** on the Policy **INFORMATION** page. For each Policy year after the Premium Guarantee Period shown under **POLICY, PREMIUM, and RIDER INFORMATION** on the Policy **INFORMATION** page, We reserve the right to change any **CRITICAL ILLNESS PREMIUM** shown in that table. It may be more or less than that shown, but it will never be more than the **CRITICAL ILLNESS - GUARANTEED MAXIMUM** premium shown in that table. Before each Policy year, We will send to You at Your last known address written notice of the premium due for the next Policy year.

Any change in premium will be made on the same basis for all riders of this type in effect for the same length of time issued to Insureds of the same Premium Class, Sex (if the premium for the Policy was based on sex), and issue age. No change in Premium Class or premium will occur on renewal because any Insured's health has worsened or occupation has changed. Each change will be based on our expectations as to future mortality, morbidity, investment earnings, expense, and persistency experience.]

## Adjustments to Policy Values

Payment of the Accelerated Benefit may not terminate the Policy, as provided in the Policy **Termination** provision.

The insurance amount in effect and any cash value will be reduced in the same proportion that the Accelerated Amount bears to the insurance amount. Premiums will be reduced to reflect the reduced insurance amount.

In addition, We will reduce the monthly amount payable under any rider which is a part of the Policy and which provides benefits for disability.

## Conditions

Payment of the Accelerated Benefit is subject to the following conditions:

- Any amount needed to keep the Policy from terminating must be paid before We approve Your written request.
- We will require the written consent (on a form We accept) of any joint Owner or Irrevocable Beneficiary having an interest in the Policy.
- The Policy must not be assigned to any person, except to us, as security for a loan.

Payment of the Accelerated Benefit is not meant to allow third parties to cause You to involuntarily invade the death benefit ultimately payable to the named Beneficiary. Therefore, You are not eligible for this benefit:

- If You are required by law to use this benefit to meet the claims of creditors, whether in bankruptcy or otherwise; or
- You are required by a government agency to use this benefit in order to apply for, obtain, or keep a government benefit or entitlement.

## Surrenders

Partial surrenders are not allowed while this rider is in effect.

## Rider Termination

This rider will end at the earliest of the following events:

- The Policy terminates.
- The Accelerated Benefit is paid.
- Your written request.

## Policy Termination

If the Accelerated Amount equals 100% of the death benefit the Policy will terminate when you elect to accelerate.

Termination shall not prejudice the payment of benefits for any qualifying event that occurred while the form was in force.

## Nonparticipating

No dividends will be paid.

## Confirmation of Changes

We will mail to Your last known address confirmation of any changes, including the effective date of any change.

Signed for the Company

## Fidelity & Guaranty Life Insurance Company

[  
  
Lee Launer ]

President

[  
  
Eric Marhoun ]

Secretary

# Accelerated Death Benefit - Terminal Illness Rider

This rider is a part of the Policy to which it is attached. It provides for an Accelerated payment of proceeds. This rider is subject to the terms, conditions and provisions contained in the Policy. This rider supersedes any conflicting provisions in the Policy.

**BENEFITS AND POLICY VALUES WILL BE REDUCED WHEN THE ACCELERATED BENEFIT IS PAID. ACCELERATED BENEFIT PAYMENTS MAY BE TAXABLE. YOU SHOULD CONTACT A TAX ADVISOR FOR SPECIFIC ADVICE.**

## Definitions

**Accelerated Benefit** The amount payable to You under this rider if the Insured has a Terminal Illness; up to [100%] of the Policy's death benefit.

**Accelerated Amount** The amount requested by the Owner if a doctor certifies that the insured's death is expected within 24 months, subject to the following limitations:

- a) Only one Accelerated Benefit may be paid on each policy
- b) The amount accelerated will never be less than the cash surrender value, if any, corresponding to the Death Benefit Amount accelerated.
- c) The Owner may elect to accelerate all or a portion of the Death Benefit in force under the Policy on the election date.

We reserve the right to set a maximum death benefit that may be accelerated under this rider and any other accelerated benefits riders on the life of any Insured. If we do so, it will be no less than [\$500,000].

**Insured** The Insured(s) as shown on the Policy **INFORMATION** page.

**Physician** A doctor of medicine who is:

- Duly qualified;
- Licensed in the United States of America; and
- Performing within the scope of his or her license.

A Physician must not be: You; the Insured; the brother, sister, parent, spouse or child of either You or the Insured; or any spouse of any of the above.

**Terminal Illness** Illness or physical condition that results in the Insured having a life expectancy of 24 months or less.

**We, Our, Us, Company** Fidelity & Guaranty Life Insurance Company.

**You, Your** The Owner of the Policy.

## Benefit

If We approve Your request, We will pay the Accelerated Benefit to You in a lump sum; no further benefit under this rider will be paid. If the Insured dies before the Accelerated Benefit is paid, the entire death benefit will be paid in accordance with the Policy; no benefit will be paid under this rider.

The Accelerated Benefit is:

- The value of the Accelerated Amount discounted over a [24] month period; less
- An one time administrative fee of [ \$350]; less
- Any portion of unpaid loans and loan interest on the date We approve Your request for the Accelerated Benefit. (That portion is determined by dividing the Accelerated Amount by the insurance amount, and then multiplying that percentage by the sum of unpaid loans and loan interest.).

We will consider the following when We discount the Accelerated Amount:

- Expected future monthly deductions from the Policy; and
- Interest at an annual rate declared by Us which will not be higher than the greater of:
  - The current yield on 90-day United States Treasury bills; or
  - The current maximum statutory adjustable Policy loan interest rate.

## Effective Date

This rider's effective date is shown under BENEFIT INFORMATION on the Policy **INFORMATION** page.

## Written Request Proof of Terminal Illness

We will require a written request, to Our Home Office or Administrative Office, for the Accelerated Benefit. Before We pay the Accelerated Benefit, We will require that You provide Us with proof satisfactory to Us that the Insured has a Terminal Illness. This proof will include, but is not limited to, certification by a Physician who provides medical care to the Insured in connection with the Insured's Terminal Illness. We reserve the right to obtain a second medical certification, at Our expense, from a Physician selected by Us.

## Accelerated Death Benefit -Terminal Illness Rider (Cont'd)

### Premium

The premium for this rider is shown under **POLICY, PREMIUM, and RIDER INFORMATION** on the Policy **INFORMATION** page. Renewal premiums are shown in the **TABLE OF ANNUAL RENEWAL PREMIUMS - RIDERS** on the Policy **INFORMATION** page. For each Policy year after the Premium Guarantee Period shown under **POLICY, PREMIUM, and RIDER INFORMATION** on the Policy **INFORMATION** page, We reserve the right to change any **TERMINAL ILLNESS PREMIUM** shown in that table. It may be more or less than that shown, but it will never be more than the **TERMINAL ILLNESS - GUARANTEED MAXIMUM** premium shown in that table. Before each Policy year, We will send to You at Your last known address written notice of the premium due for the next Policy year.

Any change in premium will be made on the same basis for all riders of this type in effect for the same length of time issued to Insureds of the same Premium Class, Sex (if the premium for the Policy was based on sex), and issue age. No change in Premium Class or premium will occur on renewal because any Insured's health has worsened or occupation has changed. Each change will be based on our expectations as to future mortality, morbidity, investment earnings, expense, and persistency experience.]

### Adjustments to Policy Values

Payment of the Accelerated Benefit may not terminate the Policy, as provided in the Policy **Termination** provision.

The insurance amount in effect and any cash value will be reduced in the same proportion that the Accelerated Amount bears to the insurance amount. Premiums will be reduced to reflect the reduced insurance amount.

In addition, We will reduce the monthly amount payable under any rider which is a part of the Policy and which provides benefits for disability.

### Conditions

Payment of the Accelerated Benefit is subject to the following conditions:

- Any amount needed to keep the Policy from terminating must be paid before We approve Your written request.
- We will require the written consent (on a form We accept) of any joint Owner or Irrevocable Beneficiary having an interest in the Policy.
- The Policy must not be assigned to any person, except to us, as security for a loan.

Payment of the Accelerated Benefit is not meant to allow third parties to cause You to involuntarily invade the death benefit ultimately payable to the named Beneficiary. Therefore, You are not eligible for this benefit:

- If You are required by law to use this benefit to meet the claims of creditors, whether in bankruptcy or otherwise; or
- You are required by a government agency to use this benefit in order to apply for, obtain, or keep a government benefit or entitlement.

### Surrenders

Partial surrenders are not allowed while this rider is in effect.

### Rider Termination

This rider will end at the earliest of the following events:

- The Policy terminates.
- The Accelerated Benefit is paid.
- Your written request.

### Policy Termination

If the Accelerated Amount equals 100% of the death benefit the Policy will terminate when you elect to accelerate.

Termination shall not prejudice the payment of benefits for any qualifying event that occurred while the form was in force.

### Nonparticipating

No dividends will be paid.

### Confirmation of Changes

We will mail to Your last known address confirmation of any changes, including the effective date of any change.

Signed for the Company

## Fidelity & Guaranty Life Insurance Company

[  
  
Lee Launer  
President ]

[  
  
Eric Marhoun  
Secretary ]

**Application is made to Fidelity & Guaranty Life Insurance Company (“the Company”)**

Administrative Office: [Post Office Box 81728, Lincoln, NE 68501]

**INDIVIDUAL LIFE INSURANCE APPLICATION**

**PLEASE PRINT AND USE DARK INK ONLY**

**SECTION 1--THE PROPOSED INSURED(S)**

<p><b>Primary Insured</b> Name (please print)</p> <hr/> <p>First Middle Last Address</p> <hr/> <p>Street</p> <hr/> <p>City State Zip Telephone (____)_____ Email Address_____</p> <p>Gender [ ] Male [ ] Female Height_____ Weight_____</p> <p>Currently Employed? [ ] Yes [ ] No Annual Income_____</p> <p>Employer _____</p> <p>Occupation and Duties_____</p> <p>Number of Years with Current Employer_____</p> <p>Driver License Number/Issue State (if not used, other identification number and description)_____</p> <p>Social Security Number_____</p> <p>Date of Birth _____ Place of Birth_____</p> <p>Mo Day Yr</p> <p>Marital Status_____</p> <p>Do you now or have you within the past 24 months used Nicotine products in any form? [ ] Yes [ ] No</p>	<p><b>Other Insured (if applicable)</b> Name (please print)</p> <hr/> <p>First Middle Last Address</p> <hr/> <p>Street</p> <hr/> <p>City State Zip Telephone (____)_____ Email Address_____</p> <p>Gender [ ] Male [ ] Female Height_____ Weight_____</p> <p>Currently Employed? [ ] Yes [ ] No Annual Income_____</p> <p>Employer _____</p> <p>Occupation and Duties_____</p> <p>Number of Years with Current Employer_____</p> <p>Driver License Number/Issue State (if not used, other identification number and description)_____</p> <p>Social Security Number_____</p> <p>Date of Birth _____ Place of Birth_____</p> <p>Mo Day Yr</p> <p>Marital Status_____</p> <p>Do you now or have you within the past 24 months used Nicotine products in any form? [ ] Yes [ ] No</p>
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**SECTION 2--THE APPLICANT (OWNER) Complete this Section if Owner(s) is(are) other than Insured(s)**

<p><b>Owner (If Owner is a trust, include name and date.)</b> Name</p> <hr/> <p>First Middle Last Address</p> <hr/> <p>Street</p> <hr/> <p>City State Zip Telephone (____)_____ Email Address_____</p> <p>Gender [ ] Male [ ] Female</p> <p>Currently Employed? [ ] Yes [ ] No Annual Income_____</p> <p>Employer _____</p> <p>Occupation and Duties_____</p> <p>Number of Years with Current Employer_____</p> <p>Driver License Number/Issue State (if not used, other identification number and description)_____</p> <p>Social Security or Tax ID Number _____</p> <p>Date of Birth _____ Marital Status_____</p> <p>Mo Day Yr</p> <p>Relationship to Proposed Primary Insured_____</p>	<p><b>[ ] Joint Owner (must be spouse of Owner)</b> Name</p> <hr/> <p>First Middle Last Address</p> <hr/> <p>Street</p> <hr/> <p>City State Zip Telephone (____)_____ Email Address_____</p> <p>Gender [ ] Male [ ] Female</p> <p>Currently Employed? [ ] Yes [ ] No Annual Income_____</p> <p>Employer _____</p> <p>Occupation and Duties_____</p> <p>Number of Years with Current Employer_____</p> <p>Driver License Number/Issue State (if not used, other identification number and description)_____</p> <p>Social Security or Tax ID Number _____</p> <p>Date of Birth _____ Marital Status_____</p> <p>Mo Day Yr</p> <p>Relationship to Proposed Primary Insured_____</p>
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**SECTION 3--THE BENEFICIARY** (If Beneficiary is a trust, include name and date.)

All Beneficiaries in each category will share equally unless the Company is instructed otherwise.

Primary Beneficiary(ies) (Full Name/Address/Telephone Number/Email Address)	Relationship to Proposed Insured	%
Contingent Beneficiary(ies) (Full Name/Address/Telephone Number/Email Address)	Relationship to Proposed Insured	%

**SECTION 4—PRODUCT INFORMATION**

Face Amount of Insurance \$ _____ Requested Effective Date: _____	Premium Cash with Application Amount \$ _____ Estimated Transfer Amount \$ _____
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<b>Interest Crediting Options</b>		
Strategy Name		%

SPECIAL INSTRUCTIONS
HOME OFFICE CHANGES

**SECTION 5—GENERAL INFORMATION**

1. Does the proposed owner or the proposed insured have any life insurance or annuity in force or pending, including, life insurance sold or assigned to a life settlement, viatical or secondary market provider?  
(If yes, please list \_\_\_\_\_) • Yes • No
2. Will this life insurance, if issued, replace or change any existing life insurance or annuity contract? (If yes, please submit the state required forms) • Yes • No

**SECTION 6—IF ANY OF THE FOLLOWING QUESTIONS ARE ANSWERED YES, COVERAGE CAN NOT BE ISSUED**

1. In the past 2 years, has the proposed insured been convicted of driving under the influence of alcohol or drugs, reckless driving or any other type of DWI/DUI or had driver's license suspended or revoked? • Yes • No
2. In the past two years, has the proposed insured been charged with or convicted of a felony? • Yes • No
3. In the past 5 years, has the proposed insured had any insurance application declined, postponed, rescinded or been offered rated or modified life insurance, or refused for renewal or reinstatement? • Yes • No
4. In the past 5 years, has the proposed insured:
  - a. Flown or intend to fly as a pilot or crew member of any aircraft
  - b. Participated in any hazardous sport or avocation? • Yes • No
5. Currently, or in the past 5 years has the proposed insured had, been medically diagnosed, treated, taken or been prescribed medication for:
  - a. Kidney Disease, Dialysis, Renal Insufficiency or Renal Failure;
  - b. Chronic Obstructive Pulmonary Disease (COPD), Emphysema Tuberculosis, Black Lung, or other Chronic Respiratory Disorders (excluding Asthma), or used oxygen equipment to assist in breathing (excluding CPAP or Nebulizer)?
  - c. Alcohol Abuse, Drug Abuse, used Illegal Substances, or been confined to a Correctional Facility? • Yes • No
6. Has the proposed insured been advised or recommended to have any diagnostic testing, surgery, Home Health Care, or hospitalization which has not been completed or for which the results have not been received, or been advised to take any medication and have not been compliant? (Excludes tests related to the Human Immunodeficiency Virus (HIV)). • Yes • No
7. Has the proposed insured ever been medically diagnosed as having, been treated for, or been prescribed or taken Medication for Alzheimer's Disease, Dementia, Amyotrophic Lateral Sclerosis (ALS) or a terminal disease? • Yes • No
8. In the past 5 years, has the proposed insured experienced complications of diabetes (Type 1 or Type 2) such as:
  - a. Neuropathy, Amputation, or Retinopathy; Diabetic Coma, Insulin Shock or Diabetic Shock?; or are you
  - b. Taking Insulin for Diabetes combined with medications for any Heart or Circulatory disorder (excluding medications for Blood Pressure or Cholesterol)? • Yes • No
9. Currently, or in the past 5 years has the proposed insured had, been medically diagnosed, treated, taken or been prescribed medication for: Brain Tumor, Internal Cancer, or Melanoma (excluding Basal/Squamous cell skin cancer)? • Yes • No
10. Currently, or in the past 2 years has the proposed insured had, been medically diagnosed, treated, taken or been prescribed medication for epilepsy, convulsions, emotional or mental conditions or any disease or disorder of the brain or nervous disorder? • Yes • No
11. Currently, or in the past 2 years has the proposed insured had, been medically diagnosed, treated, taken or been prescribed medication for Cirrhosis, hepatitis C or Chronic Hepatitis? • Yes • No
12. Currently, or in the past 2 years has the proposed insured had, been medically diagnosed, treated, taken or been prescribed medication for
  - a. An occurrence of or been diagnosed for: Stroke; Transient Ischemic Attack (TIA); Aneurysm; Heart Attack; or
  - b. Brain, Heart or Circulatory surgery, Bypass surgery, Angioplasty, Stent insertion, or any procedure to improve circulation, such as Femoral bypass (lower extremities) or Endarectomy (carotid arteries)?
  - c. Congestive Heart Failure (CHF) • Yes • No
13. Has the proposed insured had any positive results from an FDA-approved test or been diagnosed or treated by a licensed Physician for the Human Immunodeficiency Virus (HIV), Acquired Deficiency Syndrome (AIDS) or AIDS related Complex? • Yes • No
14. In the past 2 years, has the proposed insured been in, been advised to be confined, or are currently confined in a nursing home? • Yes • No
15. In the past 2 years, has the proposed insured been unable to perform or does the proposed insured require supervision of assistance in performing the activities of daily living- eating, toileting, transferring, bathing, dressing or continence? • Yes • No
16. In the past 2 years, has the proposed insured used, been advised to use or currently use any supportive devices such as a walker, wheelchair, or supplemental oxygen? • Yes • No
17. To the best of your knowledge and belief, has the proposed insured had 3 or more family members who died prior to age 60 due to Cardiovascular Disease, Renal Disease, Cancer or Insulin Dependent Diabetes? • Yes • No

## AUTHORIZATION

I (We) have read the questions and answers on this application. I (We) certify that the statements made in this application are, to the best of my (our) knowledge and belief: complete; true; and correctly recorded and are subject to the applicable **FRAUD WARNING** notice. **I (We) agree that: a copy of this application will form a part of any life insurance contract issued; and that no agent can pass on insurability or modify any life insurance contract issued by the Company. I (We) also agree that no insurance will take effect unless and until both of the following conditions are satisfied during each proposed insured's lifetime and while each proposed insured's health is as stated in this application: (1) the life insurance contract is delivered to and accepted by the Owner; and (2) the premium is paid at our Home Office.** I (We) acknowledge that I (we) have received, read and understand the notices required by the Medical Information Bureau, and the Federal Fair Credit Reporting Act regarding investigative consumer reports. I (We) understand that if requested, I (we) may inspect or obtain a copy of this report.

In order to evaluate my application for life insurance, I (We) authorize any licensed physician, medical practitioner, hospital, clinic, the Veterans Administration, laboratory or other medical or medically related facility, the Medical Information Bureau, Inc., insurance companies, a consumer reporting agency, prescription records, Pharmacy Benefit Manager, and my employer to give to Fidelity & Guaranty Life Insurance Company, its reinsurers, or other designee, medical and other information which may be pertinent to the evaluation regarding me or any member of my family who is applying for life insurance.

I (We) understand that any information that is disclosed pursuant to this authorization is no longer covered by federal rules governing privacy and confidentiality of health information, but it will not be re-disclosed by Fidelity & Guaranty Life Insurance Company except as authorized by me or as required by law.

I (We) understand such information may concern my (our): physical history, condition and treatment, including drug or alcohol abuse or mental health information protected by Federal law; general character, habits, reputation, mode of living; financial status, income; occupation; avocations, sports, hobbies and aviation activities.

I (We) also authorize Fidelity & Guaranty Life Insurance Company to obtain an investigative consumer report on me and/or any member of my family who is also applying for life insurance. I (We) understand that I am (we are) entitled to be interviewed by any consumer reporting agency which may be requested to prepare such a report as long as I (we) can reasonably be contacted during normal business hours.

Check here if interview is requested: •

I (We) understand that if my coverage includes the Accelerated Benefit Rider and I am later diagnosed with a terminal illness, terminal condition, or specified medical condition as defined in the rider, I may receive up to 100% of the life insurance death benefit. Since I would receive a portion of my benefits early, the amount payable at my death will be reduced. There is no premium charged for this rider. I (We) understand that receipt of benefits may be taxable, and that Fidelity & Guaranty Life Insurance Company recommends consultation with a tax advisor prior to exercising this benefit.

I (We) authorize Fidelity & Guaranty Life Insurance Company and/or its reinsurer(s); or other designee to make a brief report of my personal health information in my (our) file to MIB or other insurance companies to which I (we) may apply for life or health insurance coverage or to which a claim may be submitted.

This Authorization will be valid from the date signed for a period of 24 months unless revoked in writing by me (us) and delivered to Fidelity & Guaranty Life Insurance Company. A photographic copy of this Authorization will be as valid as the original; I (we), or any of my (our) representatives are entitled to receive a copy of this Authorization. Failure to sign or revocation of this authorization may impair the ability of a regulated insurance agency to evaluate claims or process applications and may be a basis for denying an application or claim for benefits.

I (We) understand that the information obtained by use of this Authorization will be used to determine eligibility for insurance and/or benefits.

**For any fixed indexed life insurance issued, I (We) understand that I am (we are) purchasing fixed indexed life insurance. I (We) have received a copy of the indexed disclosure material for the fixed indexed life insurance applied for. I (We) understand that while the values of this life insurance may be affected by an external index, the life insurance does not directly participate in any stock, bond, or equity investments and that any values shown, other than guaranteed minimum values, are not guarantees, promises, or warranties.**

**CERTIFICATION:** I (We) certify, under penalties of perjury, that I am (we are) the person(s) identified in this application, I am a (we are) U.S. Citizen(s) or resident(s) of the U.S. (includes U.S. resident aliens) and that the taxpayer identification number(s) is (are) correct. I (We) understand that federal law requires all financial institutions to obtain identity information in order to verify my (our) identity(ies) and I (we) authorize its use for this purpose. This information includes, but is not limited to, the name(s), residential address(es), date(s) of birth, Social Security or taxpayer identification number(s); and any other information necessary to sufficiently verify identity(ies). I (we) understand that failure to provide this information could result in the application being rejected. Third party sources may be used to verify the information provided.

**FRAUD NOTICE: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties.**

Dated at \_\_\_\_\_ Date \_\_\_\_\_  
 City and State

\_\_\_\_\_  
 Signature of Proposed Insured Signature of Other Proposed Insured (if applicable)

\_\_\_\_\_  
 Signature of Owner (if other than Proposed Insured) Signature of Joint Owner (if other than Proposed Insured)  
 (If Owner is a Trust or other entity, print Trust/entity name and date established)

By \_\_\_\_\_  
 Signature (e.g., Trustee Signature, Trustee) Title or Authority of Owner

**Agent's (Producer's) Statement:** 1) I have asked the questions contained in this application of the proposed Insured(s) and Owner and duly recorded the answers; 2) to the best of my knowledge there is nothing affecting the insurability of any persons proposed for insurance as stated in this application; 3) if the premium was paid with the application, I have remitted it to Fidelity & Guaranty Life Insurance Company ; 4) if Disclosure Statements are required by the state, I have given them to the applicant; 5) I have witnessed the signatures on this application; 6) I have verified the identity of the Primary Insured, Other Insured, and Owner, if other than the Primary Insured, through examination of a state or federal government photo identification card provided by the Primary Insured, Other Insured and/or Owner, such as a driver's license or passport.

To the best of my knowledge, this application    • does replace    • does not replace    existing life insurance or annuities.

If so, will this replacement be considered a 1035 exchange?    • Yes    • No

I certify that the indexed disclosure material has been presented to the Applicant. A copy was provided to the Applicant. I have not made statements which differ in any significant manner from this material. I have not made any promises or guarantees about the future value of any non-guaranteed elements.

\_\_\_\_\_  
 Signature of Producer (Licensed Agent)                      Printed Name of Producer                      Date

\_\_\_\_\_  
 Producer Number                      Producer Phone Number                      Producer Fax Number                      Producer Email Address

SERFF Tracking #:

MCHX-G128622823

State Tracking #:

Company Tracking #:

LPI-3012(05-12)

State: Arkansas

Filing Company: Fidelity & Guaranty Life Insurance Company

TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.101 External Indexed - Single Life

Product Name: LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty

Project Name/Number: LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company/LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company

### Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	Complies, Please see Application LAPP1111(05-12) on the Forms tab		

		Item Status:	Status Date:
Satisfied - Item:	Authorization Letter		
Comments:			
Attachment(s):	2012 MCR Vendor Authorization Letter FG.PDF		

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability LPI-3012(05-12)		
Comments:			
Attachment(s):	SOV-LPI-3012(05-12).PDF		

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability LRI-3013(05-12) et al		
Comments:			
Attachment(s):	SOV-LRI-3013(05-12) et al.PDF		

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability LAPP1111(05-12)		
Comments:			
Attachment(s):	SOV-LAPP1111(05-12).PDF		

Item Status:

Status Date:

SERFF Tracking #:

MCHX-G128622823

State Tracking #:

Company Tracking #:

LPI-3012(05-12)

**State:** Arkansas **Filing Company:** Fidelity & Guaranty Life Insurance Company  
**TOI/Sub-TOI:** L09I Individual Life - Flexible Premium Adjustable Life/L09I.101 External Indexed - Single Life  
**Product Name:** LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty  
**Project Name/Number:** LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company/LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company

Satisfied - Item:	AR Actuary Certification		
Comments:			
Attachment(s):	AR Actuary Certification.PDF		

**Item Status:** **Status Date:**

Satisfied - Item:	Actuary Certification AG36 Reserves		
Comments:			
Attachment(s):	SPIUL LPI-3012(05-12) Actuary Certification AG36 Reserves for AR.PDF		

**Item Status:** **Status Date:**

Satisfied - Item:	AG36 Reserve Demo		
Comments:			
Attachment(s):	SPIUL LPI-3012(05-12) AG36 Reserve Demo for AR.PDF		

**Item Status:** **Status Date:**

Satisfied - Item:	Certification of Compliance Bulletin 11-83		
Comments:			
Attachment(s):	AR Certification of Compliance Bulletin 11-83 LPI-3012(05-12) .PDF		

**Item Status:** **Status Date:**

Satisfied - Item:	AR - AB DISCLOSURE AT THE TIME OF APPLICATION		
Comments:			
Attachment(s):	AR-FGL AB-DTA (08-12) (time of app-1).PDF		

**Item Status:** **Status Date:**

SERFF Tracking #:

MCHX-G128622823

State Tracking #:

Company Tracking #:

LPI-3012(05-12)

State: Arkansas

Filing Company: Fidelity & Guaranty Life Insurance Company

TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.101 External Indexed - Single Life

Product Name: LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty

Project Name/Number: LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company/LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company

Satisfied - Item:	AR - AB DISCLOSURE AT THE TIME OF THE ACCELERATED BENEFIT REQUEST		
Comments:			
Attachment(s):	AR-FGL AB-DTR (08-12)(time of request-2).PDF		

Item Status:

Status Date:

Satisfied - Item:	Statement of Variability LRI-1027(10-11)		
Comments:			
Attachment(s):	SOV-LRI-1027(10-11).PDF		

Item Status:

Status Date:

Satisfied - Item:	Statement of Variability LRI-1033(10-11)		
Comments:			
Attachment(s):	SOV-LRI-1033(10-11).PDF		

Item Status:

Status Date:

Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):	AR Readability.PDF AR Cert of Compliance with Rule 19.PDF AR Certificate of Compliance 23-79-138 and R&R 49.PDF		

Item Status:

Status Date:

Satisfied - Item:	Ind. Nonforfeiture Compliance LPI-3012 (05-12)		
Comments:			
Attachment(s):			

SERFF Tracking #:

MCHX-G128622823

State Tracking #:

Company Tracking #:

LPI-3012(05-12)

State:

Arkansas

Filing Company:

Fidelity & Guaranty Life Insurance Company

TOI/Sub-TOI:

L09I Individual Life - Flexible Premium Adjustable Life/L09I.101 External Indexed - Single Life

Product Name:

LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty

Project Name/Number:

LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company/LPI-3012(05-12) Indiv SPAL - Fidelity & Guaranty Life Insurance Company

Individual Nonforfeiture Compliance, LPI-3012(05-12).PDF

		Item Status:	Status Date:
Satisfied - Item:	Ind. Nonforfeiture Compliance LPI-3012 (05-12) with Prem Bonus Rider		
Comments:			

Attachment(s):  
Individual Nonforfeiture Compliance, LPI-3012(05-12) with Prem Bonus Rider.PDF

		Item Status:	Status Date:
Satisfied - Item:	External Index Certification		
Comments:			

Attachment(s):  
AR-External Index Certification-LPI-3012(05-12).PDF

January 1, 2012

**NAIC Company Code: 63274**

To: The Insurance Commissioner

Re: Authorization

This letter, or a copy thereof, will authorize the consulting firm of McHugh Consulting Resources, Inc., 2005 South Easton Road, Suite 207, Doylestown, PA 18901, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

Fidelity & Guaranty Life Insurance Company

BY:



Karen T. Lam, FLMI, AIRC  
Assistant Vice President, Compliance Oversight

## STATEMENT OF VARIABILITY

<b>Form Name</b>	<b>Form Number</b>
Single Premium, Adjustable Universal Life Insurance Policy	LPI-3012(05-12)

The following information describes the nature and scope of the variable material. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination. The final form issued to the consumer will not contain brackets denoting variable text. Any variable text included in this Statement of Variability will be effective only for future issues. We certify any change or modification to a variable item shall be administered in accordance with the requirements in the Variability of Information section, including any requirements for prior approval of a change or modification.

Variable Item	Range
<b>Company Address</b>	To allow for flexibility should the corporation address change.
<b>President's and Secretary's Name</b>	To allow for flexibility should the corporation officers' change.
<b>Agent Name and address</b>	John Doe Information. Varies on new issues.
<b>Notice to Owner phone number for complaints</b>	To allow for flexibility should the compliant number change.
<b>Insured, Age/Sex at Issue, Policy Number, Date of Issue, Policy Date, Owner, Premium</b>	John Doe Information. Varies on new issues.
<b>Minimum Face Amount</b>	To allow for flexibility should the corporation decide to increase or decrease the minimum face amount. The range for this item is \$10,000-\$25,000. Once issued this information is fixed for the life of the Policy. The use of this provision shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.
<b>Initial Face Amount, Effective Date, Face Amount</b>	John Doe Information. Varies on new issues.
<b>Premium Class</b>	Varies on new issues. Currently tobacco, non-tobacco, preferred tobacco, and preferred non tobacco premium classes, depending on the insured's age, and underwriting status. Other premium class(es) added to this product or developed in the future.
<b>Interest Crediting Option(s)</b>	Varies on new issues. Interest crediting option(s) allocations are made at application and vary on new issues; may also be added after issue by any approved rider. Option riders developed and approved may be attached to new issues at issue and/or after issue to previously issued Policies. Only approved options will print. Options are designed to provide possible interest credits based on formulas linked to changes in specific closing values of the S&P 500 Composite Stock Price Index, or other specified for the applicable crediting option. Option riders may include specific closing values of other indices which will be specified in the riders and filed and approved prior to use.
<b>Allocation Percentage</b>	John Doe Information, applicant chooses. Varies on new issues. Range for this item is 0%-100%.
<b>Participation Rate</b>	For new or in force issues, the par rate is declared by the company and is currently 100%, but may change if the decision is made to increase or decrease the participation rate in the formula. The range for this is 30%-200%.
<b>Interest Crediting Period</b>	On new issues the Interest Crediting Option(s) and their applicable Crediting Periods will vary depending on which options are issued. The options are available by approved riders and are designed to provide possible credits based on formulas which are linked to changes in the point-to-point values for a 1, period. Only approved interest crediting options/riders will be displayed.
<b>Minimum Guaranteed Cap/Spread Rate</b>	For new or in force issues, the cap rate is declared by the company and is

	guaranteed for 1, as applicable. The Cap rate is set at issue, but may change at the beginning of each index interest crediting period. Point-to-Point index strategies are subject to a 2.00% minimum cap. This range is 1.00%- 20.00%.
<b>Initial Annual Cap/Spread Rate</b>	For new or in force issues, the cap rate is declared by the company and is guaranteed for 1 year as applicable. The Cap rate is set at issue, but may change at the beginning of each interest crediting period. Point-to-Point index strategies are subject to a 2.00% minimum cap. This range is 1.00% - 20.00%.
<b>Minimum Guaranteed Account Value Interest Rate</b>	For new or in force issues, the rate is declared by the company and is guaranteed as applicable. The rate is set at issue. This range is 0.25% - 20.00%.
<b>Fixed Loan Interest Rate</b>	For new or in force issues, the rate is declared by the company and is guaranteed as applicable. The rate is set at issue. This range is 0.25% - 8.00%.
<b>Loan Collateral Credited</b>	For new or in force issues, the rate is declared by the company and is guaranteed as applicable. The rate is set at issue. This range is 0.25% - 8.00%.
<b>Maximum Information Report Fee</b>	For new issues the rate is declared by the company and is guaranteed as applicable. The fee is set at issue. The range for this is \$0-\$50.
<b>Maximum Unit Expense Charge</b>	For new issues the charge is declared by the company and is guaranteed as applicable. The charge is set at issue and varies by issue age, sex and premium class. This range is \$0-\$3.40 per \$1,000.
<b>Partial Surrender Service Charge</b>	For new issues the charge is declared by the company and is guaranteed as applicable. The charge is set at issue. This range is \$0 - \$50.
<b>Surrender Percentages</b>	Varies on new issues by premium class, issue age, and sex.
<b>Life Insurance Qualification Test</b>	Definition varies on new issues according to which life insurance qualification test available at the time of application. The current choice is the Cash Value Accumulation Test (CVAT) however the Guideline Premium Test (GPT) may be available. Only approved versions will print
<b>CVAT Corridor Factors (End of Year)</b>	<p>The CVAT Corridor Factors End of Year Table varies on new issues according to which life insurance qualification test is available at the time of application.</p> <p>Current issue ages are 50-85, bracket to allow for flexibility should minimum issue age change and/or family/dependent coverage is added at a future date.</p> <p>The CVAT Corridor Factor varies according the Insured's attained age, sex and premium class.</p> <p>The CVAT Corridor Factors Table may change if any other life insurance qualification tests are developed in the future. Depending on which test is chosen, the appropriate table will print at issue.</p> <p>Once issued, the information is fixed for the life of the contract.</p>

## STATEMENT OF VARIABILITY

<b>Form Name</b>	<b>Form Number</b>
Return of Premium Rider	LRI-3013(05-12)
Premium Bonus Rider	LRI-3014(05-12)
Annual Point-to-Point Indexed on Gain Interest Crediting Option Rider	LRI-3015(05-12)
Monthly Point-to-Point Indexed Interest Crediting Option Rider	LRI-3016(05-12)
Fixed Loans Option Rider	LRI-3017(05-12)
Annual Point-To-Point Indexed Interest Crediting Option Rider	LRI-3018(05-12)

The following information describes the nature and scope of the variable material. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination. The final form issued to the consumer will not contain brackets denoting variable text. Any variable text included in this Statement of Variability will be effective only for future issues

<b>Variable Item</b>	<b>Need For Variability</b>
President's and Secretary name - bottom of last page of rider	To allow for flexibility should the corporation officers' change.

# STATEMENT OF VARIABILITY

**Form Name**

**Single Premium Life Insurance Application**

**Form Number**

**LAPP1111(05-12)**

The following information describes the nature and scope of the variable material. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination. The final form issued to the consumer will not contain brackets denoting variable text. Any variable text included in this Statement of Variability will be effective only for future issues.

Company Administrative Address	<p>Administrative office name and address may change to reflect the current name and address.</p> <p>The section may be deleted as applicable to remove the Administrative Address from the document. Currently, there is no anticipation of changing this item; moving the service center; or changing service center providers.</p> <p>The range for this item is open to any city and state as applicable.</p>
Company Contact Number	<p>May change if the contact number changes.</p> <p>Currently, there is no anticipation of changing this item.</p>

**Section 1 and 2, PROPOSED INSURED (Primary Insured, Other Insured, Sections) (The Applicant Owner section)**

The following items will change with each Primary Insured, Other Insured and Owner(s)	
Name; Address, Social Security Number, Birth Date and Sex; Place of Birth; Driver's License Number and Issue State; Other Identification Number (if Driver's License not used); State/Province and Country of Issue; Type of Identification, ID Number	<p>These items vary according to each new application's Primary Insured, Other Insured, and Owner(s). Varies on each application.</p>
Marital Status  (not applicable to Owner(s) section)	<p>This item varies according to each new applicant's marital status.</p> <p>May choose to delete depending on the product applied for.</p> <p>Varies on each application.</p>
Employment Information; Employer; Occupation and Duties;	<p>These items vary according to each new application's Primary Insured, Other Insured, and Owner(s).</p> <p>The entire section may be removed if not applicable to the product being applied for.</p> <p>Varies on each application.</p>

**Section 3, Beneficiary Designation**

Primary Beneficiary (ies) and Contingent Beneficiary(ies): Full Name; Relationship to Primary Insured; and Percentage Share of Life Insurance Proceeds	<p>These items vary according to each new application's Primary and Contingent Beneficiary(ies). Varies on each application.</p>
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**Section 4, Life Product Information Section**

Face Amount, Requested Effective Date, Premium, Cash with Application Amount, Estimated Transfer Amount.	<p>This item varies according to the product the applicant is applying for.</p> <p>Varies on each application.</p>
Strategy Name	<p>This item varies according to the product the applicant is applying for.</p> <p>Varies on each application.</p>

**STATE OF ARKANSAS**  
**ACTUARIAL CERTIFICATION**

Fidelity & Guaranty Life Insurance Company does hereby certify that its  
Single Premium Indexed , Form  
Universal Life Insurance Policy No. LPI-3012(05-12) is in compliance with

Section 6 and 7 (Valuation and Nonforfeiture) of Regulation 34. In addition, when calculating the Reserves under the minimum reserve method in Regulation 34, in no case shall the Reserves be less than the actual Cash Surrender Values provided for under the Policy contract.

Fidelity & Guaranty Life Insurance Company will address external-indexed contracts separately in the annual (Section 8) actuarial opinion and memorandum addressing each year the amount and type of assets held and the level of reserves and how developed.

Fidelity & Guaranty Life Insurance Company will establish and maintain a detailed file defining the system for hedging.



\_\_\_\_\_  
John O'Shaughnessy, FSA, MAAA  
SVP & Chief Actuary

Date: August 20, 2012

STATE OF ARKANSAS  
ACTUARIAL CERTIFICATION

Fidelity & Guaranty Life Insurance Company does hereby certify that its  
Single Premium Indexed , Form  
Universal Life Insurance Policy No. LPI-3012(05-12) is in compliance with

Actuarial Guideline XXXVI.

Fidelity & Guaranty Life Insurance Company will hold statutory reserves appropriately taking into account the characteristics of the contract and statutory accounting principles.

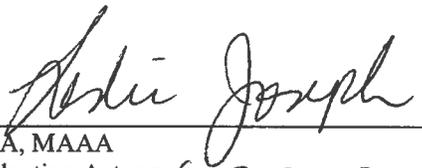
The reserve method reflects the appropriate use of Actuarial Guideline XXXVI (36) using the CRVM with Updated Market Value method (CRVM-UMV) described below:

**Description of CRVM-UMV Methodology per Guideline 36**

- A) At issue, the method requires projecting of the fund values to the initial term at the guaranteed interest rate which is then added to the accumulated option cost for the initial term. This combined amount is then projected forward, using the policy guarantees to determine future death and endowment benefits. The option provides for the indexed benefit in excess of any other interest rate guarantee for the initial term. The option cost is as of the issue date. The option cost is accumulated to the end of the initial term at the appropriate maximum valuation rate in accordance with the SVL.
- B) Given that the indexed guarantee extends beyond the initial term, fund values projected to the end of the current term are then further projected to the end of the next term at the guaranteed rate. This is added to the accumulated option cost with is re-determined as of the beginning of the current term accumulated to the end of the term at the appropriate maximum valuation rate in accordance with the SVL.
- C) A similar process is followed if the valuation date is other than the initial issue date. The fund is projected to the end of the current term at the guaranteed interest rate and added to the accumulated cost for the current term. The option cost is determined as of the valuation date. This combined amount is then projected forward, using policy guarantees to determine future death and endowment benefits. The option should provide for the indexed benefit in excess of any other interest guarantee for the current term, based on a fund equal to policy value. The option cost is accumulated to the end of the current term at the appropriate maximum valuation rate in accordance with the SVL. Again, any indexed benefit guarantees beyond the current term is treated as in paragraph B) above.

  
8/20/12

We have further submitted a detailed demonstration using an annualized example. The demonstration can be run as of the issue age or as of any other latter age (that follows the issue age). The demonstration is provided for a policy sold to a male, age 65, non-smoker, for a face amount of 100,000.

  
\_\_\_\_\_  
FSA, MAAA  
Valuation Actuary (LESLIE JOSEPH)

Date: August 20, 2012

Reserve Addendum to Actuarial Memorandum

Single Premium IUL

Product	Single Premium Indexed UL with a ROP			
Policy Specs:	Male			
	NonSmoker			
	Face	\$	100,000.00	
Issue Age	65	Maturity Duration	45	
Maturity Age	110	Bonus	0.1	
		Per 1000 charge	0.9 per month	
		GuarTdt Int.	0.0025 per annum	
Single Prem (based of above specs)	\$	60,581.00		
STAT Valuation Rate (ann.)	4.00%			
Option Cost at Issue	4.50% of Account Value			
Option Cost at renewal	1.65% of Account Value			
Factor for Immediate Payment of Claims	1.019869268			

**AG36 Rsv Demo - adjusted for Immediate Payment of Claims**

<b>AG XXXVI Rsv</b>	<b>Rsv</b>	<b>CSV</b>	<b>Max(Rsv,CSV)</b>	
At Beginning of Issue age 65	54,804.87	60,581.00	61,784.70	See example starting line 30
At the beginning of age 66	55,885.00	60,581.00	61,784.70	See example starting line 100
At End the beginning of Age 90	85,261.83	60,581.00	86,955.92	See example starting line 180

Duration	Age	Init. Single Prm	Init. Bonus	AV BoP	Per 1000 Charge	AV after per 1000 charge	Factor at EOP	CVAT	Death benefit for COI NAAR	Net amt at Risk	COI Rate	COI Charge	AV after COI Charge	Guar Interest Credited	AV after Interest	Option Cost	EOP AV	CVAT ADJ DB	FACE AMOUNT	CSV
64																				60,581
0	65	60,581.00	6,058.10	66,639.10	1,080.00	65,559.10	1.834	120,235	54,676.29	16.23	887.40	64,671.70	161.68	64,833.38	2,998.76	67,832.14	124,404	100,000.00	60,581	
1	66			67,832.14	1,080.00	66,752.14	1.787	119,286	52,533.94	17.78	934.05	65,818.09	164.55	65,982.63	1,119.23	67,101.86	119,911	100,000.00	60,581	
2	67			67,101.86	1,080.00	66,021.86	1.742	115,010	48,988.22	19.4	950.37	65,071.49	162.68	65,234.17	1,107.18	66,341.35	115,567	100,000.00	60,581	
3	68			66,341.35	1,080.00	65,261.35	1.699	110,879	45,617.69	21.11	962.99	64,298.36	160.75	64,459.11	1,094.63	65,553.74	111,376	100,000.00	60,581	
4	69			65,553.74	1,080.00	64,473.74	1.657	106,833	42,359.25	23.03	975.53	63,498.21	158.75	63,656.95	1,081.64	64,738.59	107,272	100,000.00	60,581	
5	70			64,738.59	1,080.00	63,658.59	1.617	102,936	39,277.35	25.27	992.54	62,666.05	156.67	62,822.72	1,068.19	63,890.90	103,312	100,000.00	60,581	
6	71			63,890.90	1,080.00	62,810.90	1.579	100,000	37,189.10	27.99	1,040.92	61,769.98	154.42	61,924.41	1,054.20	62,978.61	99,443	100,000.00	60,581	
7	72			62,978.61	1,080.00	61,898.61	1.543	100,000	38,101.39	31.17	1,187.62	60,710.99	151.78	60,862.76	1,039.15	61,901.91	95,515	100,000.00	60,581	
8	73			61,901.91	1,080.00	60,821.91	1.508	100,000	39,178.09	34.52	1,352.43	59,469.48	148.67	59,618.16	1,021.38	60,639.54	91,444	100,000.00	60,581	
9	74			60,639.54	1,080.00	59,559.54	1.476	100,000	40,440.46	38.12	1,541.59	58,017.95	145.04	58,162.99	1,000.55	59,163.54	87,325	100,000.00	60,581	
10	75			59,163.54	-	59,163.54	1.445	100,000	40,836.46	42.04	1,716.76	57,446.78	143.62	57,590.40	976.20	58,566.59	84,629	100,000.00	60,581	
11	76			58,566.59	-	58,566.59	1.415	100,000	41,433.41	46.46	1,925.00	56,641.60	141.60	56,783.20	966.35	57,749.55	81,716	100,000.00	60,581	
12	77			57,749.55	-	57,749.55	1.387	100,000	42,250.45	51.6	2,180.12	55,569.43	138.92	55,708.35	952.87	56,661.22	78,589	100,000.00	60,581	
13	78			56,661.22	-	56,661.22	1.36	100,000	43,338.78	57.57	2,495.01	54,166.21	135.42	54,301.62	934.91	55,236.53	75,122	100,000.00	60,581	
14	79			55,236.53	-	55,236.53	1.335	100,000	44,763.47	64.26	2,876.50	52,360.03	130.90	52,490.93	911.40	53,402.33	71,292	100,000.00	60,581	
15	80			53,402.33	-	53,402.33	1.311	100,000	46,597.67	71.72	3,341.98	50,060.35	125.15	50,185.50	881.14	51,066.64	66,948	100,000.00	60,581	
16	81			51,066.64	-	51,066.64	1.289	100,000	48,933.36	79.83	3,906.35	47,160.29	117.90	47,278.19	842.60	48,120.79	62,028	100,000.00	60,581	
17	82			48,120.79	-	48,120.79	1.269	100,000	51,879.21	88.42	4,587.16	43,533.63	108.83	43,642.46	793.99	44,436.46	56,390	100,000.00	60,581	
18	83			44,436.46	-	44,436.46	1.25	100,000	55,563.54	97.8	5,434.11	39,002.34	97.51	39,099.85	733.20	39,833.05	49,791	100,000.00	60,581	
19	84			39,833.05	-	39,833.05	1.232	100,000	60,166.95	108.23	6,511.87	33,321.18	83.30	33,404.48	657.25	34,061.73	41,964	100,000.00	60,581	
20	85			34,061.73	-	34,061.73	1.215	100,000	65,938.27	119.83	7,901.38	26,160.34	65.40	26,225.75	562.02	26,787.76	32,547	100,000.00	60,581	
21	86			26,787.76	-	26,787.76	1.199	100,000	73,212.24	132.59	9,707.21	17,080.55	42.70	17,123.26	442.00	17,565.25	21,061	100,000.00	60,581	
22	87			17,565.25	-	17,565.25	1.185	100,000	82,434.75	146.38	12,066.80	5,498.46	13.75	5,512.20	289.83	5,802.03	6,875	100,000.00	60,581	
23	88			5,802.03	-	5,802.03	1.172	100,000	94,197.97	161.04	15,802.03	-	-	-	95.73	95.73	112	100,000.00	60,581	
24	89			95.73	-	95.73	1.161	100,000	99,904.27	176.42	19,573.76	-	-	-	1.58	1.58	2	100,000.00	60,581	
25	90			1.58	-	1.58	1.15	100,000	99,998.42	191.74	23,495.24	-	-	-	0.03	0.03	0	100,000.00	60,581	
26	91			0.03	-	0.03	1.14	100,000	99,999.97	206.82	27,496.73	-	-	-	0.00	0.00	0	100,000.00	60,581	
27	92			0.00	-	0.00	1.131	100,000	100,000.00	222.62	31,498.24	-	-	-	0.00	0.00	0	100,000.00	60,581	
28	93			0.00	-	0.00	1.123	100,000	100,000.00	239.28	35,499.75	-	-	-	0.00	0.00	0	100,000.00	60,581	
29	94			0.00	-	0.00	1.115	100,000	100,000.00	256.83	39,501.26	-	-	-	0.00	0.00	0	100,000.00	60,581	
30	95			0.00	-	0.00	1.108	100,000	100,000.00	274.21	43,502.77	-	-	-	0.00	0.00	0	100,000.00	60,581	
31	96			0.00	-	0.00	1.102	100,000	100,000.00	291.18	47,504.28	-	-	-	0.00	0.00	0	100,000.00	60,581	
32	97			0.00	-	0.00	1.096	100,000	100,000.00	309.26	51,505.79	-	-	-	0.00	0.00	0	100,000.00	60,581	
33	98			0.00	-	0.00	1.09	100,000	100,000.00	328.54	55,507.30	-	-	-	0.00	0.00	0	100,000.00	60,581	
34	99			0.00	-	0.00	1.085	100,000	100,000.00	349.11	59,508.81	-	-	-	0.00	0.00	0	100,000.00	60,581	
35	100			0.00	-	0.00	1.08	100,000	100,000.00	368.76	63,510.32	-	-	-	0.00	0.00	0	100,000.00	60,581	
36	101			0.00	-	0.00	1.076	100,000	100,000.00	386.19	67,511.83	-	-	-	0.00	0.00	0	100,000.00	60,581	
37	102			0.00	-	0.00	1.072	100,000	100,000.00	404.73	71,513.34	-	-	-	0.00	0.00	0	100,000.00	60,581	
38	103			0.00	-	0.00	1.068	100,000	100,000.00	424.44	75,514.85	-	-	-	0.00	0.00	0	100,000.00	60,581	
39	104			0.00	-	0.00	1.064	100,000	100,000.00	445.27	79,516.36	-	-	-	0.00	0.00	0	100,000.00	60,581	
40	105			0.00	-	0.00	1.059	100,000	100,000.00	467.21	83,517.87	-	-	-	0.00	0.00	0	100,000.00	60,581	
41	106			0.00	-	0.00	1.054	100,000	100,000.00	490.5	87,519.38	-	-	-	0.00	0.00	0	100,000.00	60,581	
42	107			0.00	-	0.00	1.048	100,000	100,000.00	515.21	91,520.89	-	-	-	0.00	0.00	0	100,000.00	60,581	
43	108			0.00	-	0.00	1.038	100,000	100,000.00	541.43	95,522.40	-	-	-	0.00	0.00	0	100,000.00	60,581	
44	109			0.00	-	0.00	1.02	100,000	100,000.00	569.22	99,523.91	-	-	-	0.00	0.00	0	100,000.00	60,581	
45	110			0.00	-	0.00	1	100,000	100,000.00	598.65	103,525.42	-	-	-	0.00	0.00	0	100,000.00	60,581	

Product	Single Premium Indexed UL with a F
Policy Specs:	Male
	NonSmoker
	Face \$ 100,000.00
Issue Age	65
Maturity Age	110
Single Prem (based of above specs)	\$ 60,581.00
STAT Valuation Rate (ann.)	4.00%
Option Cost at Issue	4.50% of Account Value
Option Cost at renewal	1.65% of Account Value
Factor for Immediate Payment of Claims	1.019869268

<b>AG36 Rsv Demo - adjusted for Immediate Payment of Claims</b>		
<b>AG XXXVI Rsv</b>	<b>Rsv</b>	<b>CSV</b>
At Beginning of Issue age 65	54,804.87	60,581.00
At the beginning of age 66	55,885.00	60,581.00
At End the beginning of Age 90	85,261.83	60,581.00

Duration	Age	1000 Qx	Initial DB	Proj Deaths	Proj Endowment	Projected Benefits	Calculated Rsv
	64						<b>54,804.87</b>
0	65	16.23	124,404	2,019.08	-	2,019.08	56,997.06
1	66	17.78	117,965	2,097.42	-	2,097.42	57,177.10
2	67	19.4	111,670	2,166.39	-	2,166.39	57,282.87
3	68	21.11	105,532	2,227.79	-	2,227.79	57,321.14
4	69	23.03	99,498	2,291.44	-	2,291.44	57,297.09
5	70	25.27	93,618	2,365.72	-	2,365.72	57,205.88
6	71	27.99	88,327	2,472.27	-	2,472.27	57,033.77
7	72	31.17	85,855	2,676.09	-	2,676.09	56,743.95
8	73	34.52	83,179	2,871.33	-	2,871.33	56,230.58
9	74	38.12	80,307	3,061.32	-	3,061.32	55,493.62
10	75	42.04	77,246	3,247.42	-	3,247.42	54,529.59
11	76	46.46	73,999	3,437.98	-	3,437.98	53,333.46
12	77	51.6	70,561	3,640.93	-	3,640.93	51,891.30
13	78	57.57	66,920	3,852.57	-	3,852.57	50,180.39
14	79	64.26	63,067	4,052.69	-	4,052.69	48,180.93
15	80	71.72	59,014	4,232.52	-	4,232.52	45,893.37
16	81	79.83	54,782	4,373.24	-	4,373.24	43,327.29
17	82	88.42	50,409	4,457.14	-	4,457.14	40,512.21
18	83	97.8	45,952	4,494.06	-	4,494.06	37,497.27
19	84	108.23	41,457	4,486.94	-	4,486.94	34,323.34
20	85	119.83	36,971	4,430.18	-	4,430.18	31,029.85
21	86	132.59	32,540	4,314.53	-	4,314.53	27,663.66
22	87	146.38	28,226	4,131.70	-	4,131.70	24,283.10
23	88	161.04	24,094	3,880.12	-	3,880.12	20,957.46
24	89	176.42	20,214	3,566.16	-	3,566.16	17,760.43
25	90	191.74	16,648	3,192.06	-	3,192.06	14,762.04
26	91	206.82	13,456	2,782.93	-	2,782.93	12,032.78
27	92	222.62	10,673	2,375.99	-	2,375.99	9,619.85
28	93	239.28	8,297	1,985.28	-	1,985.28	7,533.61
29	94	256.83	6,312	1,621.01	-	1,621.01	5,770.26
30	95	274.21	4,691	1,286.21	-	1,286.21	4,315.22
31	96	291.18	3,404	991.29	-	991.29	3,150.18
32	97	309.26	2,413	746.27	-	746.27	2,245.24
33	98	328.54	1,667	547.62	-	547.62	1,558.93
34	99	349.11	1,119	390.73	-	390.73	1,051.76
35	100	368.76	728	268.63	-	268.63	687.48
36	101	386.19	460	177.59	-	177.59	435.60
37	102	404.73	282	114.24	-	114.24	268.33
38	103	424.44	168	71.31	-	71.31	160.26
39	104	445.27	97	43.06	-	43.06	92.50
40	105	467.21	54	25.06	-	25.06	51.42
41	106	490.5	29	14.02	-	14.02	27.41
42	107	515.21	15	7.50	-	7.50	13.93
43	108	541.43	7	3.82	-	3.82	6.68
44	109	569.22	3	1.84	-	1.84	2.97
45	110	598.65	1	0.83	0.34	1.17	1.17

Reserve Addendum to Actuarial Memorandum

Single Premium IUL

Product	Single Premium Indexed UL with a ROP			
Policy Specs:	Male			
	NonSmoker			
	Face	\$	100,000.00	
Issue Age	65	Maturity Duration	45	
Maturity Age	110	Bonus	0.1	
		Per 1000 charge	0.9 per month	
		GuarTdt Int.	0.0025 per annum	
Single Prem (based of above specs)	\$	60,581.00		
STAT Valuation Rate (ann.)	4.00%			
Option Cost at Issue	4.50% of Account Value			
Option Cost at renewal	1.65% of Account Value			
Factor for Immediate Payment of Claims	1.019869268			

**AG36 Rsv Demo - adjusted for Immediate Payment of Claims**

<b>AG XXXVI Rsv</b>	<b>Rsv</b>	<b>CSV</b>	<b>Max(Rsv,CSV)</b>	
At Beginning of Issue age 65	54,804.87	60,581.00	61,784.70	See example starting line 30
At the beginning of age 66	55,885.00	60,581.00	61,784.70	See example starting line 100
At End the beginning of Age 90	85,261.83	60,581.00	86,955.92	See example starting line 180

Duration	Age	Init. Single Prm	Init. Bonus	AV BoP	Per 1000 Charge	AV after per 1000 charge	Factor at EOP	CVAT	Death benefit for COI NAAR	Net amt at Risk	COI Rate	COI Charge	AV after COI Charge	Guar Interest Credited	AV after Interest	Option Cost	EOP AV	CVAT ADJ DB	FACE AMOUNT	CSV
	64																			60,581
0	65	60,581.00	6,058.10	66,639.10	1,080.00	65,559.10	1.834	120,235	54,676.29	16.23	887.40	64,671.70	161.68	64,833.38	2,998.76	67,832.14	124,404	100,000.00	60,581	
1	66			67,832.14	1,080.00	66,752.14	1.787	119,286	52,533.94	17.78	934.05	65,818.09	164.55	65,982.63	1,119.23	67,101.86	119,911	100,000.00	60,581	
2	67			67,101.86	1,080.00	66,021.86	1.742	115,010	48,988.22	19.4	950.37	65,071.49	162.68	65,234.17	1,107.18	66,341.35	115,567	100,000.00	60,581	
3	68			66,341.35	1,080.00	65,261.35	1.699	110,879	45,617.69	21.11	962.99	64,298.36	160.75	64,459.11	1,094.63	65,553.74	111,376	100,000.00	60,581	
4	69			65,553.74	1,080.00	64,473.74	1.657	106,833	42,359.25	23.03	975.53	63,498.21	158.75	63,656.95	1,081.64	64,738.59	107,272	100,000.00	60,581	
5	70			64,738.59	1,080.00	63,658.59	1.617	102,936	39,277.35	25.27	992.54	62,666.05	156.67	62,822.72	1,068.19	63,890.90	103,312	100,000.00	60,581	
6	71			63,890.90	1,080.00	62,810.90	1.579	100,000	37,189.10	27.99	1,040.92	61,769.98	154.42	61,924.41	1,054.20	62,978.61	99,443	100,000.00	60,581	
7	72			62,978.61	1,080.00	61,898.61	1.543	100,000	38,101.39	31.17	1,187.62	60,710.99	151.78	60,862.76	1,039.15	61,901.91	95,515	100,000.00	60,581	
8	73			61,901.91	1,080.00	60,821.91	1.508	100,000	39,178.09	34.52	1,352.43	59,469.48	148.67	59,618.16	1,021.38	60,639.54	91,444	100,000.00	60,581	
9	74			60,639.54	1,080.00	59,559.54	1.476	100,000	40,440.46	38.12	1,541.59	58,017.95	145.04	58,162.99	1,000.55	59,163.54	87,325	100,000.00	60,581	
10	75			59,163.54	-	59,163.54	1.445	100,000	40,836.46	42.04	1,716.76	57,446.78	143.62	57,590.40	976.20	58,566.59	84,629	100,000.00	60,581	
11	76			58,566.59	-	58,566.59	1.415	100,000	41,433.41	46.46	1,925.00	56,641.60	141.60	56,783.20	966.35	57,749.55	81,716	100,000.00	60,581	
12	77			57,749.55	-	57,749.55	1.387	100,000	42,250.45	51.6	2,180.12	55,569.43	138.92	55,708.35	952.87	56,661.22	78,589	100,000.00	60,581	
13	78			56,661.22	-	56,661.22	1.36	100,000	43,338.78	57.57	2,495.01	54,166.21	135.42	54,301.62	934.91	55,236.53	75,122	100,000.00	60,581	
14	79			55,236.53	-	55,236.53	1.335	100,000	44,763.47	64.26	2,876.50	52,360.03	130.90	52,490.93	911.40	53,402.33	71,292	100,000.00	60,581	
15	80			53,402.33	-	53,402.33	1.311	100,000	46,597.67	71.72	3,341.98	50,060.35	125.15	50,185.50	881.14	51,066.64	66,948	100,000.00	60,581	
16	81			51,066.64	-	51,066.64	1.289	100,000	48,933.36	79.83	3,906.35	47,160.29	117.90	47,278.19	842.60	48,120.79	62,028	100,000.00	60,581	
17	82			48,120.79	-	48,120.79	1.269	100,000	51,879.21	88.42	4,587.16	43,533.63	108.83	43,642.46	793.99	44,436.46	56,390	100,000.00	60,581	
18	83			44,436.46	-	44,436.46	1.25	100,000	55,563.54	97.8	5,434.11	39,002.34	97.51	39,099.85	733.20	39,833.05	49,791	100,000.00	60,581	
19	84			39,833.05	-	39,833.05	1.232	100,000	60,166.95	108.23	6,511.87	33,321.18	83.30	33,404.48	657.25	34,061.73	41,964	100,000.00	60,581	
20	85			34,061.73	-	34,061.73	1.215	100,000	65,938.27	119.83	7,901.38	26,160.34	65.40	26,225.75	562.02	26,787.76	32,547	100,000.00	60,581	
21	86			26,787.76	-	26,787.76	1.199	100,000	73,212.24	132.59	9,707.21	17,080.55	42.70	17,123.26	442.00	17,565.25	21,061	100,000.00	60,581	
22	87			17,565.25	-	17,565.25	1.185	100,000	82,434.75	146.38	12,066.80	5,498.46	13.75	5,512.20	289.83	5,802.03	6,875	100,000.00	60,581	
23	88			5,802.03	-	5,802.03	1.172	100,000	94,197.97	161.04	15,802.03	-	-	-	95.73	95.73	112	100,000.00	60,581	
24	89			95.73	-	95.73	1.161	100,000	99,904.27	176.42	19,573.76	-	-	-	1.58	1.58	2	100,000.00	60,581	
25	90			1.58	-	1.58	1.15	100,000	99,998.42	191.74	23,495.24	-	-	-	0.03	0.03	0	100,000.00	60,581	
26	91			0.03	-	0.03	1.14	100,000	99,999.97	206.82	27,496.82	-	-	-	0.00	0.00	0	100,000.00	60,581	
27	92			0.00	-	0.00	1.131	100,000	100,000.00	222.62	31,498.42	-	-	-	0.00	0.00	0	100,000.00	60,581	
28	93			0.00	-	0.00	1.123	100,000	100,000.00	239.28	35,499.92	-	-	-	0.00	0.00	0	100,000.00	60,581	
29	94			0.00	-	0.00	1.115	100,000	100,000.00	256.83	39,501.42	-	-	-	0.00	0.00	0	100,000.00	60,581	
30	95			0.00	-	0.00	1.108	100,000	100,000.00	274.21	43,502.92	-	-	-	0.00	0.00	0	100,000.00	60,581	
31	96			0.00	-	0.00	1.102	100,000	100,000.00	291.18	47,504.42	-	-	-	0.00	0.00	0	100,000.00	60,581	
32	97			0.00	-	0.00	1.096	100,000	100,000.00	309.26	51,505.92	-	-	-	0.00	0.00	0	100,000.00	60,581	
33	98			0.00	-	0.00	1.09	100,000	100,000.00	328.54	55,507.42	-	-	-	0.00	0.00	0	100,000.00	60,581	
34	99			0.00	-	0.00	1.085	100,000	100,000.00	349.11	59,508.92	-	-	-	0.00	0.00	0	100,000.00	60,581	
35	100			0.00	-	0.00	1.08	100,000	100,000.00	368.76	63,510.42	-	-	-	0.00	0.00	0	100,000.00	60,581	
36	101			0.00	-	0.00	1.076	100,000	100,000.00	386.19	67,511.92	-	-	-	0.00	0.00	0	100,000.00	60,581	
37	102			0.00	-	0.00	1.072	100,000	100,000.00	404.73	71,513.42	-	-	-	0.00	0.00	0	100,000.00	60,581	
38	103			0.00	-	0.00	1.068	100,000	100,000.00	424.44	75,514.92	-	-	-	0.00	0.00	0	100,000.00	60,581	
39	104			0.00	-	0.00	1.064	100,000	100,000.00	445.27	79,516.42	-	-	-	0.00	0.00	0	100,000.00	60,581	
40	105			0.00	-	0.00	1.059	100,000	100,000.00	467.21	83,517.92	-	-	-	0.00	0.00	0	100,000.00	60,581	
41	106			0.00	-	0.00	1.054	100,000	100,000.00	490.5	87,519.42	-	-	-	0.00	0.00	0	100,000.00	60,581	
42	107			0.00	-	0.00	1.048	100,000	100,000.00	515.21	91,520.92	-	-	-	0.00	0.00	0	100,000.00	60,581	
43	108			0.00	-	0.00	1.038	100,000	100,000.00	541.43	95,522.42	-	-	-	0.00	0.00	0	100,000.00	60,581	
44	109			0.00	-	0.00	1.02	100,000	100,000.00	569.22	99,523.92	-	-	-	0.00	0.00	0	100,000.00	60,581	
45	110			0.00	-	0.00	1	100,000	100,000.00	598.65	103,525.42	-	-	-	0.00	0.00	0	100,000.00	60,581	

Product Single Premium Indexed UL with a F  
 Policy Specs: Male  
 NonSmoker  
 Face \$ 100,000.00  
 Issue Age 65  
 Maturity Age 110  
 Single Prem (based of above specs) \$ 60,581.00  
 STAT Valuation Rate (ann.) 4.00%  
 Option Cost at Issue 4.50% of Account Value  
 Option Cost at renewal 1.65% of Account Value  
 Factor for Immediate Payment of Claims 1.019869268

AG36 Rsv Demo - adjusted for Immediate Payment of Claims		
AG XXXVI Rsv	Rsv	CSV
At Beginning of Issue age 65	54,804.87	60,581.00
At the beginning of age 66	55,885.00	60,581.00
At End the beginning of Age 90	85,261.83	60,581.00

Duration	Age	1000 Qx	Initial DB	Proj Deaths	Proj Endowme nt	Projected Benefits	Calculated Rsv
64							
0	65	0	124,404	-	-	-	55,885.00
1	66	17.78	119,911	2,132.02	-	2,132.02	58,120.40
2	67	19.4	113,512	2,202.13	-	2,202.13	58,227.91
3	68	21.11	107,273	2,264.54	-	2,264.54	58,266.81
4	69	23.03	101,139	2,329.24	-	2,329.24	58,242.37
5	70	25.27	95,162	2,404.75	-	2,404.75	58,149.65
6	71	27.99	89,784	2,513.06	-	2,513.06	57,974.70
7	72	31.17	87,271	2,720.24	-	2,720.24	57,680.10
8	73	34.52	84,551	2,918.70	-	2,918.70	57,158.25
9	74	38.12	81,632	3,111.82	-	3,111.82	56,409.14
10	75	42.04	78,520	3,301.00	-	3,301.00	55,429.21
11	76	46.46	75,219	3,494.69	-	3,494.69	54,213.34
12	77	51.6	71,725	3,701.00	-	3,701.00	52,747.39
13	78	57.57	68,024	3,916.13	-	3,916.13	51,008.25
14	79	64.26	64,108	4,119.55	-	4,119.55	48,975.81
15	80	71.72	59,988	4,302.34	-	4,302.34	46,650.51
16	81	79.83	55,686	4,445.39	-	4,445.39	44,042.09
17	82	88.42	51,240	4,530.67	-	4,530.67	41,180.57
18	83	97.8	46,710	4,568.20	-	4,568.20	38,115.89
19	84	108.23	42,141	4,560.97	-	4,560.97	34,889.60
20	85	119.83	37,580	4,503.27	-	4,503.27	31,541.78
21	86	132.59	33,077	4,385.71	-	4,385.71	28,120.05
22	87	146.38	28,692	4,199.86	-	4,199.86	24,683.71
23	88	161.04	24,492	3,944.13	-	3,944.13	21,303.21
24	89	176.42	20,548	3,624.99	-	3,624.99	18,053.44
25	90	191.74	16,923	3,244.72	-	3,244.72	15,005.58
26	91	206.82	13,678	2,828.84	-	2,828.84	12,231.29
27	92	222.62	10,849	2,415.19	-	2,415.19	9,778.55
28	93	239.28	8,434	2,018.03	-	2,018.03	7,657.89
29	94	256.83	6,416	1,647.75	-	1,647.75	5,865.46
30	95	274.21	4,768	1,307.43	-	1,307.43	4,386.41
31	96	291.18	3,461	1,007.64	-	1,007.64	3,202.15
32	97	309.26	2,453	758.59	-	758.59	2,282.28
33	98	328.54	1,694	556.65	-	556.65	1,584.65
34	99	349.11	1,138	397.17	-	397.17	1,069.11
35	100	368.76	740	273.07	-	273.07	698.82
36	101	386.19	467	180.52	-	180.52	442.79
37	102	404.73	287	116.12	-	116.12	272.76
38	103	424.44	171	72.49	-	72.49	162.90
39	104	445.27	98	43.77	-	43.77	94.03
40	105	467.21	55	25.48	-	25.48	52.27
41	106	490.5	29	14.25	-	14.25	27.86
42	107	515.21	15	7.63	-	7.63	14.16
43	108	541.43	7	3.89	-	3.89	6.79
44	109	569.22	3	1.87	-	1.87	3.02
45	110	598.65	1	0.85	0.34	1.19	1.19

Reserve Addendum to Actuarial Memorandum

Single Premium IUL

Product	Single Premium Indexed UL with a ROP			
Policy Specs:	Male			
	NonSmoker			
	Face	\$	100,000.00	
Issue Age	65	Maturity Duration	45	
Maturity Age	110	Bonus	0.1	
		Per 1000 charge	0.9 per month	
		Guartd Int.	0.0025 per annum	
Single Prem (based of above specs)	\$	60,581.00		
STAT Valuation Rate (ann.)	4.00%			
Option Cost at Issue	4.50% of Account Value			
Option Cost at renewal	1.65% of Account Value			
Factor for Immediate Payment of Claims	1.019869268			

**AG36 Rsv Demo - adjusted for Immediate Payment of Claims**

<b>AG XXXVI Rsv</b>	<b>Rsv</b>	<b>CSV</b>	<b>Max(Rsv,CSV)</b>	
<b>At Beginning of Issue age 65</b>	<b>54,804.87</b>	<b>60,581.00</b>	<b>61,784.70</b>	See example starting line 30
<b>At the beginning of age 66</b>	<b>55,885.00</b>	<b>60,581.00</b>	<b>61,784.70</b>	See example starting line 100
<b>At End the beginning of Age 90</b>	<b>85,261.83</b>	<b>60,581.00</b>	<b>86,955.92</b>	See example starting line 180

Duration	Age	Init. Single Prm	Init. Bonus	AV BoP	Per 1000 C	AV after per	CVAT Faci	Death benefi	Net amt at Ri	COI Rate	COI Charge	AV after COI	Guar Inter	AV after Intr	Option Cos	EOP AV	CVAT ADJ DB	FACE AMOU	CSV
-	64.00																		60,581.00
1.00	65.00	60,581.00	6,058.10	66,639.10	1,080.00	65,559.10	1.83	120,235.39	54,676.29	16.23	887.40	64,671.70	161.68	64,833.38	2,998.76	67,832.14	124,404.15	100,000.00	60,581.00
2.00	66.00			67,832.14	1,080.00	66,752.14	1.79	119,286.08	52,533.94	17.78	934.05	65,818.09	164.55	65,982.63	1,119.23	67,101.86	119,911.03	100,000.00	60,581.00
3.00	67.00			67,101.86	1,080.00	66,021.86	1.74	115,010.09	48,988.22	19.40	950.37	65,071.49	162.68	65,234.17	1,107.18	66,341.35	115,566.64	100,000.00	60,581.00
4.00	68.00			66,341.35	1,080.00	65,261.35	1.70	110,879.04	45,617.69	21.11	962.99	64,298.36	160.75	64,459.11	1,094.63	65,553.74	111,375.81	100,000.00	60,581.00
5.00	69.00			65,553.74	1,080.00	64,473.74	1.66	106,832.99	42,359.25	23.03	975.53	63,498.21	158.75	63,656.95	1,081.64	64,738.59	107,271.84	100,000.00	60,581.00
6.00	70.00			64,738.59	1,080.00	63,658.59	1.62	102,935.94	39,277.35	25.27	992.54	62,666.05	156.67	62,822.72	1,068.19	63,890.90	103,311.59	100,000.00	60,581.00
7.00	71.00			63,890.90	1,080.00	62,810.90	1.58	100,000.00	37,189.10	27.99	1,040.92	61,769.98	154.42	61,924.41	1,054.20	62,978.61	99,443.22	100,000.00	60,581.00
8.00	72.00			62,978.61	1,080.00	61,898.61	1.54	100,000.00	38,101.39	31.17	1,187.62	60,710.99	151.78	60,862.76	1,039.15	61,901.91	95,514.65	100,000.00	60,581.00
9.00	73.00			61,901.91	1,080.00	60,821.91	1.51	100,000.00	39,178.09	34.52	1,352.43	59,469.48	148.67	59,618.16	1,021.38	60,639.54	91,444.42	100,000.00	60,581.00
10.00	74.00			60,639.54	1,080.00	59,559.54	1.48	100,000.00	40,440.46	38.12	1,541.59	58,017.95	145.04	58,162.99	1,000.55	59,163.54	87,325.39	100,000.00	60,581.00
11.00	75.00			59,163.54	-	59,163.54	1.45	100,000.00	40,836.46	42.04	1,716.76	57,446.78	143.62	57,590.40	976.20	58,566.59	84,628.73	100,000.00	60,581.00
12.00	76.00			58,566.59	-	58,566.59	1.42	100,000.00	41,433.41	46.46	1,925.00	56,641.60	141.60	56,783.20	966.35	57,749.55	81,715.62	100,000.00	60,581.00
13.00	77.00			57,749.55	-	57,749.55	1.39	100,000.00	42,250.45	51.60	2,180.12	55,569.43	138.92	55,708.35	952.87	56,661.22	78,589.11	100,000.00	60,581.00
14.00	78.00			56,661.22	-	56,661.22	1.36	100,000.00	43,338.78	57.57	2,495.01	54,166.21	135.42	54,301.62	934.91	55,236.53	75,121.68	100,000.00	60,581.00
15.00	79.00			55,236.53	-	55,236.53	1.34	100,000.00	44,763.47	64.26	2,876.50	52,360.03	130.90	52,490.93	911.40	53,402.33	71,292.12	100,000.00	60,581.00
16.00	80.00			53,402.33	-	53,402.33	1.31	100,000.00	46,597.67	71.72	3,341.98	50,060.35	125.15	50,185.50	881.14	51,066.64	66,948.36	100,000.00	60,581.00
17.00	81.00			51,066.64	-	51,066.64	1.29	100,000.00	48,933.36	79.83	3,906.35	47,160.29	117.90	47,278.19	842.60	48,120.79	62,027.70	100,000.00	60,581.00
18.00	82.00			48,120.79	-	48,120.79	1.27	100,000.00	51,879.21	88.42	4,587.16	43,533.63	108.83	43,642.46	793.99	44,436.46	56,389.86	100,000.00	60,581.00
19.00	83.00			44,436.46	-	44,436.46	1.25	100,000.00	55,563.54	97.80	5,434.11	39,002.34	97.51	39,099.85	733.20	39,833.05	49,791.31	100,000.00	60,581.00
20.00	84.00			39,833.05	-	39,833.05	1.23	100,000.00	60,166.95	108.23	6,511.87	33,321.18	83.30	33,404.48	657.25	34,061.73	41,964.05	100,000.00	60,581.00
21.00	85.00			34,061.73	-	34,061.73	1.22	100,000.00	65,938.27	119.83	7,901.38	26,160.34	65.40	26,225.75	562.02	26,787.76	32,547.13	100,000.00	60,581.00
22.00	86.00			26,787.76	-	26,787.76	1.20	100,000.00	73,212.24	132.59	9,707.21	17,080.55	42.70	17,123.26	442.00	17,565.25	21,060.74	100,000.00	60,581.00
23.00	87.00			17,565.25	-	17,565.25	1.19	100,000.00	82,434.75	146.38	12,066.80	5,498.46	13.75	5,512.20	289.83	5,802.03	6,875.40	100,000.00	60,581.00
24.00	88.00			5,802.03	-	5,802.03	1.17	100,000.00	94,197.97	161.04	5,802.03	-	-	-	95.73	95.73	112.20	100,000.00	60,581.00
25.00	89.00			95.73	-	95.73	1.16	100,000.00	99,904.27	176.42	95.73	-	-	-	1.58	1.58	1.83	100,000.00	60,581.00
26.00	90.00			1.58	-	1.58	1.15	100,000.00	99,998.42	191.74	1.58	-	-	-	0.03	0.03	0.03	100,000.00	60,581.00
27.00	91.00			0.03	-	0.03	1.14	100,000.00	99,999.97	206.82	0.03	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
28.00	92.00			0.00	-	0.00	1.13	100,000.00	100,000.00	222.62	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
29.00	93.00			0.00	-	0.00	1.12	100,000.00	100,000.00	239.28	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
30.00	94.00			0.00	-	0.00	1.12	100,000.00	100,000.00	256.83	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
31.00	95.00			0.00	-	0.00	1.11	100,000.00	100,000.00	274.21	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
32.00	96.00			0.00	-	0.00	1.10	100,000.00	100,000.00	291.18	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
33.00	97.00			0.00	-	0.00	1.10	100,000.00	100,000.00	309.26	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
34.00	98.00			0.00	-	0.00	1.09	100,000.00	100,000.00	328.54	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
35.00	99.00			0.00	-	0.00	1.09	100,000.00	100,000.00	349.11	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
36.00	100.00			0.00	-	0.00	1.08	100,000.00	100,000.00	368.76	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
37.00	101.00			0.00	-	0.00	1.08	100,000.00	100,000.00	386.19	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
38.00	102.00			0.00	-	0.00	1.07	100,000.00	100,000.00	404.73	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
39.00	103.00			0.00	-	0.00	1.07	100,000.00	100,000.00	424.44	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
40.00	104.00			0.00	-	0.00	1.06	100,000.00	100,000.00	445.27	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
41.00	105.00			0.00	-	0.00	1.06	100,000.00	100,000.00	467.21	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
42.00	106.00			0.00	-	0.00	1.05	100,000.00	100,000.00	490.50	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
43.00	107.00			0.00	-	0.00	1.05	100,000.00	100,000.00	515.21	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
44.00	108.00			0.00	-	0.00	1.04	100,000.00	100,000.00	541.43	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
45.00	109.00			0.00	-	0.00	1.02	100,000.00	100,000.00	569.22	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00
46.00	110.00			0.00	-	0.00	1.00	100,000.00	100,000.00	598.65	0.00	-	-	-	0.00	0.00	0.00	100,000.00	60,581.00

Reserve Addendum to Actuarial Memorandum

Single Premium IUL

LPI-3012(05-12)

Product Single Premium Indexed UL with a F  
 Policy Specs: Male  
 NonSmoker  
 Face \$ 100,000.00  
 Issue Age 65  
 Maturity Age 110

Single Prem (based of above specs) \$ 60,581.00  
 STAT Valuation Rate (ann.) 4.00%  
 Option Cost at Issue 4.50% of Account Value  
 Option Cost at renewal 1.65% of Account Value  
 Factor for Immediate Payment of Claims 1.019869268

**AG36 Rsv Demo - adjusted for Immediate Payment of Claims**

AG XXXVI Rsv	Rsv	CSV
At Beginning of Issue age 65	54,804.87	60,581.00
At the beginning of age 66	55,885.00	60,581.00
At End the beginning of Age 90	85,261.83	60,581.00

Duration	Age	1000 Qx	Initial DB	Proj Deaths	Proj Endo	Projected B	Calculated F
-	64.00	-	-	-	-	-	-
1.00	65.00	-	124,404.15	-	-	-	-
2.00	66.00	-	119,911.03	-	-	-	-
3.00	67.00	-	115,566.64	-	-	-	-
4.00	68.00	-	111,375.81	-	-	-	-
5.00	69.00	-	107,271.84	-	-	-	-
6.00	70.00	-	103,311.59	-	-	-	-
7.00	71.00	-	100,000.00	-	-	-	-
8.00	72.00	-	100,000.00	-	-	-	-
9.00	73.00	-	100,000.00	-	-	-	-
10.00	74.00	-	100,000.00	-	-	-	-
11.00	75.00	-	100,000.00	-	-	-	-
12.00	76.00	-	100,000.00	-	-	-	-
13.00	77.00	-	100,000.00	-	-	-	-
14.00	78.00	-	100,000.00	-	-	-	-
15.00	79.00	-	100,000.00	-	-	-	-
16.00	80.00	-	100,000.00	-	-	-	-
17.00	81.00	-	100,000.00	-	-	-	-
18.00	82.00	-	100,000.00	-	-	-	-
19.00	83.00	-	100,000.00	-	-	-	-
20.00	84.00	-	100,000.00	-	-	-	-
21.00	85.00	-	100,000.00	-	-	-	-
22.00	86.00	-	100,000.00	-	-	-	-
23.00	87.00	-	100,000.00	-	-	-	-
24.00	88.00	-	100,000.00	-	-	-	-
25.00	89.00	-	100,000.00	-	-	-	85,261.83
26.00	90.00	191.74	100,000.00	19,174.00	-	19,174.00	88,672.30
27.00	91.00	206.82	80,826.00	16,716.43	-	16,716.43	72,278.23
28.00	92.00	222.62	64,109.57	14,272.07	-	14,272.07	57,784.27
29.00	93.00	239.28	49,837.49	11,925.12	-	11,925.12	45,252.69
30.00	94.00	256.83	37,912.38	9,737.04	-	9,737.04	34,660.68
31.00	95.00	274.21	28,175.34	7,725.96	-	7,725.96	25,920.59
32.00	96.00	291.18	20,449.38	5,954.45	-	5,954.45	18,922.41
33.00	97.00	309.26	14,494.93	4,482.70	-	4,482.70	13,486.68
34.00	98.00	328.54	10,012.23	3,289.42	-	3,289.42	9,364.13
35.00	99.00	349.11	6,722.81	2,347.00	-	2,347.00	6,317.70
36.00	100.00	368.76	4,375.81	1,613.62	-	1,613.62	4,129.53
37.00	101.00	386.19	2,762.19	1,066.73	-	1,066.73	2,616.54
38.00	102.00	404.73	1,695.46	686.20	-	686.20	1,611.81
39.00	103.00	424.44	1,009.26	428.37	-	428.37	962.63
40.00	104.00	445.27	580.89	258.65	-	258.65	555.63
41.00	105.00	467.21	322.24	150.55	-	150.55	308.86
42.00	106.00	490.50	171.68	84.21	-	84.21	164.64
43.00	107.00	515.21	87.47	45.07	-	45.07	83.65
44.00	108.00	541.43	42.41	22.96	-	22.96	40.12
45.00	109.00	569.22	19.45	11.07	-	11.07	17.85
46.00	110.00	598.65	8.38	5.01	2.04	7.05	7.05

**STATE OF ARKANSAS**

**Certification**

Name of Company: Fidelity & Guaranty Life Insurance Company

The above named company certifies that Individual Universal Life Insurance Policy Form No. LPI-3012(05-12)et al has been reviewed and complies with Arkansas Insurance Department Guidelines identified in its Bulletin No. 11-83.



\_\_\_\_\_  
Signature

Karen T. Lam

\_\_\_\_\_  
Print or Type Name

Vice President, Compliance Oversight

\_\_\_\_\_  
Title

**FIDELITY AND GUARANTY LIFE INSURANCE COMPANY**

Home Office: Baltimore, Maryland

**ACCELERATED BENEFIT**

**DISCLOSURE AT THE TIME OF APPLICATION**

**THE ACCELERATED BENEFIT MAY PROVIDE BENEFITS TO PAY FOR LONG-TERM CARE SERVICES, BUT IT IS NOT PART OF A LONG-TERM OR NURSING HOME INSURANCE POLICY AND THE AMOUNT THIS BENEFIT PAYS MAY NOT BE SUFFICIENT TO COVER MEDICAL, NURSING HOME OR OTHER BILLS. THERE IS NO RESTRICTION ON THE USE OF THE ACCELERATED BENEFIT PAYMENT.**

Receipt of an accelerated benefit **MAY AFFECT MEDICAID and SUPPLEMENTAL SECURITY INCOME ("SSI") ELIGIBILITY**. The fact that you own a policy with an accelerated benefit may affect your eligibility for these government programs. Exercising the option to accelerate death benefits and receiving those benefits before you apply for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Contact the Medicaid Unit of your local Division of Medical Assistance and the Social Security Administration for more information.

If you are diagnosed with a terminal illness as defined in the rider, you may receive up to 100% of the policy's death benefit to help cover the costs of your other expenses.

There is no additional premium charged for this benefit.

After we pay the accelerated benefit, the insurance amount, any cash value, any unpaid loans and loan interest, and the monthly amount payable under any rider which is part of the policy and which provides benefits for disability, will be reduced in the same proportion that the accelerated benefit bears to the insurance amount. Premiums will be reduced to reflect the reduced insurance amount.

**Accelerated benefit payments may be taxable. Before requesting payment of the accelerated benefit, you should contact a tax advisor or an attorney for specific advice. Receipt of accelerated benefit payments may adversely affect your eligibility for Medicaid or other government benefits or entitlements.**

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Agent's Signature

**FIDELITY & GUARANTY LIFE INSURANCE COMPANY**

Home Office: Baltimore, Maryland

**ACCELERATED BENEFIT**

**DISCLOSURE AT THE TIME OF THE ACCELERATED BENEFIT REQUEST**

**THE ACCELERATED BENEFIT MAY PROVIDE BENEFITS TO PAY FOR LONG-TERM CARE SERVICES, BUT IT IS NOT PART OF A LONG-TERM OR NURSING HOME INSURANCE POLICY AND THE AMOUNT THIS BENEFIT PAYS MAY NOT BE SUFFICIENT TO COVER MEDICAL, NURSING HOME OR OTHER BILLS. THERE IS NO RESTRICTION ON THE USE OF THE ACCELERATED BENEFIT PAYMENT.**

Receipt of accelerated death benefits from a life insurance policy **MAY AFFECT MEDICAID and SUPPLEMENTAL SECURITY INCOME ("SSI") ELIGIBILITY**. The fact that you own a policy with an option to accelerate the death benefit may affect your eligibility for these government programs. Exercising the option to accelerate death benefits and receiving those benefits before you apply for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Contact the Medicaid Unit of your local Division of Medical Assistance and the Social Security Administration for more information.

(Must be signed by the Owner(s) and returned to Fidelity & Guaranty Life Insurance Company in the envelope provided.)

Dear Owner(s):

We have received your request for the accelerated benefit. You should be aware that payment of the accelerated benefit will reduce your policy's insurance amount, any cash value, any outstanding loans and loan interest, and the monthly amount payable under any rider which is a part of the policy and which provides benefits for disability. These amounts will be reduced in the same proportion that the accelerated benefit bears to the insurance amount. Payment of the accelerated benefit is based on the discounted present value method. Your premiums will be reduced to reflect the reduced insurance amount of the policy.

You have requested to accelerate an amount of \$50,000 from the policy's death benefit. In order to give you an idea of the impact the accelerated benefit will have on your policy values, we have calculated the following hypothetical values assuming the accelerated benefit was approved on the date shown below. Your actual policy values will be calculated at the time the accelerated benefit is approved.

**Values as of:**

DATE:	<u>[March 1, 2003]</u>
INSURANCE AMOUNT BEFORE ACCELERATION:	<u>[\$100,000.00]</u>
ACCELERATED BENEFIT:	<u>[\$50,000.00]</u>
CASH VALUE:	<u>[0]</u>
OUTSTANDING LOANS AND LOAN INTEREST:	<u>[0]</u>
INSURANCE AMOUNT AFTER ACCELERATION:	<u>[\$50,000.00]</u>
TOTAL ANNUAL PREMIUM	<u>\$153.00</u> (No Additional Premium for Accelerated Benefit Rider)

**ACCELERATED BENEFIT PAYMENTS MAY BE TAXABLE. YOU SHOULD CONTACT A TAX ADVISOR FOR SPECIFIC ADVICE. RECEIPT OF ACCELERATED BENEFIT PAYMENTS MAY ADVERSELY AFFECT YOUR ELIGIBILITY FOR MEDICAID OR OTHER GOVERNMENT BENEFITS OR ENTITLEMENTS.**

(By signature below, I (we) represent that this request to accelerate is voluntary and without coercion on the part of any third party.)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Owner)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Joint Owner, if any)

## STATEMENT OF VARIABILITY

Form Name	Form Number
Accelerated Death Benefit-Critical Illness Rider	LRI-1027(10-11)

The following information describes the nature and scope of the variable material. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination. The final form issued to the consumer will not contain brackets denoting variable text. Any variable text included in this Statement of Variability will be effective only for future issues.

Variable Item	Range
<b>Accelerated Benefit</b>	To allow for flexibility in the parameters of how the Death Benefit may be accelerated. The range for this item may be 0%-100%. Once issued this information is fixed for the life of the Policy. The use of this provision shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.
<b>Accelerated Amount</b>	To allow for flexibility to increase or decrease death benefit minimum. The range for this item is 0%-100%. Once issued this information is fixed for the life of the Policy. The use of this provision shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.
<b>Accelerated Amount Discounted Period</b>	To allow for flexibility to increase or decrease the period in which to discount the Accelerated Amount. The range for this item is 6mo-120mo. Once issued this information is fixed for the life of the Policy. The use of this provision shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.
<b>Premium</b>	To allow for flexibility when this provision is applicable. When not applicable to the product the provision will not print. Once issued this information is fixed for the life of the Policy. The use of this provision shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.
<b>President's &amp; Secretary's Names- bottom of last page</b>	To allow for flexibility should the corporation officers' change. If this items changes it will be changed for all new issues.

## STATEMENT OF VARIABILITY

Form Name	Form Number
Accelerated Death Benefit-Terminal Illness Rider	LRI-1033(10-11)

The following information describes the nature and scope of the variable material. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination. The final form issued to the consumer will not contain brackets denoting variable text. Any variable text included in this Statement of Variability will be effective only for future issues.

Variable Item	Range
<b>Accelerated Benefit</b>	To allow for flexibility in the parameters of how the Death Benefit may be accelerated. The range for this item may be 0%-100%. Once issued this information is fixed for the life of the Policy. The use of this provision shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.
<b>Accelerated Amount</b>	To allow for flexibility to increase or decrease death benefit minimum. The range for this item is 0%-100%. Once issued this information is fixed for the life of the Policy. The use of this provision shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.
<b>Accelerated Amount Discounted Period</b>	To allow for flexibility to increase or decrease the period in which to discount the Accelerated Amount. The range for this item is 6mo-24mo. Once issued this information is fixed for the life of the Policy. The use of this provision shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.
<b>Accelerated Benefit Administrative Fee</b>	To allow for flexibility to increase or decrease the administrative fee charged to accelerate the benefit. The range for this item is \$100-\$500. Once issued this information is fixed for the life of the Policy. The use of this provision shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.
<b>Premium</b>	To allow for flexibility when this provision is applicable. When not applicable to the product the provision will not print. Once issued this information is fixed for the life of the Policy. The use of this provision shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.
<b>President's &amp; Secretary's Names- bottom of last page</b>	To allow for flexibility should the corporation officers' change. If this items changes it will be changed for all new issues.

**STATE OF ARKANSAS**  
**READABILITY CERTIFICATION**

**COMPANY NAME:** Fidelity & Guaranty Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<b>Form Number</b>	<b>Score</b>
LPI-3012(05-12)	50
LPI-3012(05-12)NTS	50
LPI-3012(05-12)TS	50
LRI-3013(05-12)	50
LRI-3014(05-12)	50
LRI-3015(05-12)	50
LRI-3016(05-12)	50
LRI-3017(05-12)	50
LRI-3018(05-12)	50
LRI-1027(10-11)	50
LRI-1033(10-11)	50
LAPP1111(05-12)	50

Signed:   
Name: Karen T. Lam  
Title: Assistant Vice President, Compliance Oversight  
Date: 08/22/12

**Certificate of Compliance with  
Arkansas Rule and Regulation 19**

Insurer: Fidelity & Guaranty Life Insurance Company

Form Number(s): LPI-3012(05-12), LPI-3012(05-12)NTS,  
LPI-3012(05-12)TS, LRI-3013(05-12), LRI-3014(05-12),  
LRI-3015(05-12), LRI-3016(05-12), LRI-3017(05-12),  
LRI-3018(05-12), LRI-1027(10-11),LRI-1033(10-11),  
LAPP1111(05-12)

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



\_\_\_\_\_  
Signature of Company Officer

Karen T. Lam  
\_\_\_\_\_  
Name

Assistant Vice President, Compliance Oversight  
\_\_\_\_\_  
Title

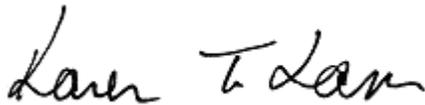
08/22/12  
\_\_\_\_\_  
Date

**CERTIFICATE OF COMPLIANCE**

Insurer: Fidelity & Guaranty Life Insurance Company

Form Numbers: LPI-3012(05-12), LPI-3012(05-12)NTS,  
LPI-3012(05-12)TS, LRI-3013(05-12), LRI-3014(05-12),  
LRI-3015(05-12), LRI-3016(05-12), LRI-3017(05-12),  
LRI-3018(05-12), LRI-1027(10-11), LRI-1033(10-11),  
LAPP1111(05-12)

I hereby certify that the filing above meets all applicable Arkansas requirements including Regulation 49 (Life and Health Guaranty Fund Notice) and Ark. Code Ann. 23-79-138 and Bulletin 11-88 (Consumer Information Notice).



\_\_\_\_\_  
Signature of Company Officer

Karen T. Lam  
\_\_\_\_\_  
Name

Assistant Vice President, Compliance  
Oversight  
\_\_\_\_\_  
Title

08/22/12  
\_\_\_\_\_  
Date

## NONFORFEITURE COMPLIANCE

### Single Premium Adjustable Life Insurance Policy LPI-3012(05-12)

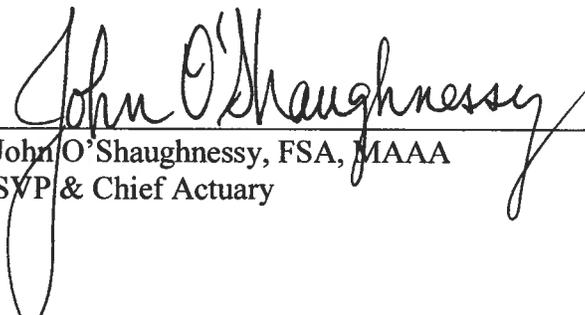
A comparison of the surrender charges and the unamortized maximum additional first year expense allowance defined under Standard Nonforfeiture Law for a level premium, level \$1,000 death benefit contract based on the nonforfeiture rate and the guaranteed maximum mortality charges is made in Exhibits I to IV. These exhibits show the following:

- Exhibit I: The surrender charge percentages (as a percentage of the annual Target Premium) at the end of contract years 1-15. The surrender charge is zero after the fifteenth year.
- Exhibit II: The surrender charges at the end of contract years 1-15 on a per \$1,000 basis for all face amounts.
- Exhibit III: The unamortized maximum additional first year expense allowances per \$1,000 for contract years 1-15.
- Exhibit IV: The unamortized maximum additional first year expense allowances [from Exhibit III] less surrender charges [from Exhibit II].

The last exhibit (Exhibit IV) shows that the surrender charges do not exceed the unamortized maximum additional first year expense allowance, i.e.,  $SC \leq E^1 \left( \frac{\ddot{a}_{x+t}}{\ddot{a}_x} \right)$ .

August 7, 2012

\_\_\_\_\_  
Date

  
\_\_\_\_\_  
John O'Shaughnessy, FSA, MAAA  
SVP & Chief Actuary

## Exhibit I

### Surrender Charge Percentages (%) for Female Non-tobacco (as a percentage of the Target Premium)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	6	6	6	6	5	5	5	5	5	5	4	3	2	1	0
51	6	6	6	6	5	5	5	5	5	5	4	3	2	1	0
52	6	6	6	6	5	5	5	5	5	5	4	3	2	1	0
53	6	6	6	6	5	5	5	5	5	5	4	3	2	1	0
54	6	6	6	6	6	5	5	5	5	5	4	3	2	1	0
55	6	6	6	6	6	5	5	5	5	5	4	3	2	1	0
56	6	6	6	6	6	5	5	5	5	5	4	3	2	1	0
57	7	6	6	6	6	6	5	5	5	5	4	3	2	1	0
58	7	6	6	6	6	6	5	5	5	5	4	3	2	1	0
59	7	7	6	6	6	6	5	5	5	5	4	3	2	1	0
60	7	7	6	6	6	6	5	5	5	5	4	3	2	1	0
61	7	7	7	6	6	6	6	5	5	5	4	3	2	1	0
62	7	7	7	6	6	6	6	5	5	5	4	3	2	1	0
63	7	7	7	7	6	6	6	5	5	5	4	3	2	1	0
64	8	7	7	7	6	6	6	6	5	5	4	3	2	1	0
65	8	7	7	7	7	6	6	6	5	5	4	3	2	1	0
66	8	8	7	7	7	6	6	6	5	5	4	3	2	1	0
67	8	8	7	7	7	7	6	6	6	5	4	3	2	1	0
68	8	8	8	7	7	7	6	6	6	5	4	3	2	1	0
69	8	8	8	7	7	7	6	6	6	5	4	3	2	1	0
70	8	8	7	7	7	6	6	6	5	5	4	3	2	1	0
71	8	8	7	7	7	6	6	6	5	5	4	3	2	1	0
72	8	7	7	7	6	6	6	5	5	5	4	3	2	1	0
73	8	7	7	6	6	6	5	5	5	5	4	3	2	1	0
74	7	7	7	6	6	6	5	5	5	4	4	3	2	1	0
75	7	7	6	6	6	5	5	5	5	4	4	3	2	1	0
76	7	7	6	6	6	5	5	5	4	4	4	3	2	1	0
77	7	6	6	6	5	5	5	4	4	4	4	3	2	1	0
78	7	6	6	6	5	5	5	4	4	4	4	3	2	1	0
79	6	6	6	5	5	5	4	4	4	4	3	3	2	1	0
80	6	6	6	5	5	5	4	4	4	4	3	3	2	1	0
81	6	6	5	5	5	4	4	4	4	3	3	3	2	1	0

## Exhibit I

### Surrender Charge Percentages (%) for Female Non-tobacco (as a percentage of the Target Premium)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
82	6	6	5	5	5	4	4	4	4	3	3	3	2	1	0
83	6	6	5	5	5	4	4	4	3	3	3	3	2	1	0
84	6	5	5	5	4	4	4	4	3	3	3	3	2	1	0
85	6	5	5	5	4	4	4	3	3	3	3	3	2	1	0

## Exhibit II

Rating class: Female Non-tobacco

Specified Amount Assumption:

1,000

### Table of Per \$1,000 Surrender Charges for Female Non-tobacco

Issue Age	Initial Surrender Charge	Surrender Charge End of Year Per \$1,000 Face Amount														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	20.66	20.66	20.66	20.66	20.66	17.21	17.21	17.21	17.21	17.21	17.21	13.77	10.33	6.89	3.44	0.00
51	21.34	21.34	21.34	21.34	21.34	17.79	17.79	17.79	17.79	17.79	17.79	14.23	10.67	7.11	3.56	0.00
52	22.05	22.05	22.05	22.05	22.05	18.37	18.37	18.37	18.37	18.37	18.37	14.70	11.02	7.35	3.67	0.00
53	22.76	22.76	22.76	22.76	22.76	18.97	18.97	18.97	18.97	18.97	18.97	15.17	11.38	7.59	3.79	0.00
54	23.49	23.49	23.49	23.49	23.49	23.49	19.58	19.58	19.58	19.58	19.58	15.66	11.75	7.83	3.92	0.00
55	24.24	24.24	24.24	24.24	24.24	24.24	20.20	20.20	20.20	20.20	20.20	16.16	12.12	8.08	4.04	0.00
56	24.99	24.99	24.99	24.99	24.99	24.99	20.83	20.83	20.83	20.83	20.83	16.66	12.50	8.33	4.17	0.00
57	30.06	30.06	25.76	25.76	25.76	25.76	25.76	21.47	21.47	21.47	21.47	17.18	12.88	8.59	4.29	0.00
58	30.97	30.97	26.55	26.55	26.55	26.55	26.55	22.12	22.12	22.12	22.12	17.70	13.27	8.85	4.42	0.00
59	31.90	31.90	31.90	27.34	27.34	27.34	27.34	22.79	22.79	22.79	22.79	18.23	13.67	9.11	4.56	0.00
60	32.85	32.85	32.85	28.15	28.15	28.15	28.15	23.46	23.46	23.46	23.46	18.77	14.08	9.38	4.69	0.00
61	33.81	33.81	33.81	33.81	28.98	28.98	28.98	28.98	24.15	24.15	24.15	19.32	14.49	9.66	4.83	0.00
62	34.79	34.79	34.79	34.79	29.82	29.82	29.82	29.82	24.85	24.85	24.85	19.88	14.91	9.94	4.97	0.00
63	35.79	35.79	35.79	35.79	35.79	30.67	30.67	30.67	25.56	25.56	25.56	20.45	15.34	10.22	5.11	0.00
64	42.06	42.06	36.80	36.80	36.80	31.54	31.54	31.54	31.54	26.29	26.29	21.03	15.77	10.51	5.26	0.00
65	43.24	43.24	37.83	37.83	37.83	37.83	32.43	32.43	32.43	27.02	27.02	21.62	16.21	10.81	5.40	0.00
66	44.43	44.43	44.43	38.88	38.88	38.88	33.32	33.32	33.32	27.77	27.77	22.22	16.66	11.11	5.55	0.00
67	45.65	45.65	45.65	39.94	39.94	39.94	39.94	34.24	34.24	34.24	28.53	22.82	17.12	11.41	5.71	0.00
68	46.88	46.88	46.88	46.88	41.02	41.02	41.02	35.16	35.16	35.16	29.30	23.44	17.58	11.72	5.86	0.00
69	48.12	48.12	48.12	48.12	42.11	42.11	42.11	36.09	36.09	36.09	30.08	24.06	18.05	12.03	6.02	0.00
70	49.38	49.38	49.38	43.21	43.21	43.21	37.04	37.04	37.04	30.87	30.87	24.69	18.52	12.35	6.17	0.00
71	50.66	50.66	50.66	44.32	44.32	44.32	37.99	37.99	37.99	31.66	31.66	25.33	19.00	12.66	6.33	0.00
72	51.93	51.93	45.44	45.44	45.44	38.95	38.95	38.95	32.46	32.46	32.46	25.97	19.48	12.98	6.49	0.00
73	53.22	53.22	46.57	46.57	39.91	39.91	39.91	33.26	33.26	33.26	33.26	26.61	19.96	13.30	6.65	0.00
74	47.69	47.69	47.69	47.69	40.88	40.88	40.88	34.07	34.07	34.07	27.25	27.25	20.44	13.63	6.81	0.00
75	48.83	48.83	48.83	41.85	41.85	41.85	34.88	34.88	34.88	34.88	27.90	27.90	20.93	13.95	6.98	0.00
76	49.96	49.96	49.96	42.82	42.82	42.82	35.69	35.69	35.69	28.55	28.55	28.55	21.41	14.27	7.14	0.00
77	51.09	51.09	43.79	43.79	43.79	36.50	36.50	36.50	29.20	29.20	29.20	29.20	21.90	14.60	7.30	0.00
78	52.23	52.23	44.76	44.76	44.76	37.30	37.30	37.30	29.84	29.84	29.84	29.84	22.38	14.92	7.46	0.00
79	45.73	45.73	45.73	45.73	38.11	38.11	38.11	30.49	30.49	30.49	30.49	22.87	22.87	15.24	7.62	0.00
80	46.70	46.70	46.70	46.70	38.92	38.92	38.92	31.13	31.13	31.13	31.13	23.35	23.35	15.57	7.78	0.00
81	47.66	47.66	47.66	39.71	39.71	39.71	31.77	31.77	31.77	31.77	23.83	23.83	23.83	15.89	7.94	0.00
82	48.58	48.58	48.58	40.49	40.49	40.49	32.39	32.39	32.39	32.39	24.29	24.29	24.29	16.19	8.10	0.00
83	49.49	49.49	49.49	41.24	41.24	41.24	32.99	32.99	32.99	24.74	24.74	24.74	24.74	16.50	8.25	0.00
84	50.37	50.37	41.97	41.97	41.97	33.58	33.58	33.58	33.58	25.18	25.18	25.18	25.18	16.79	8.39	0.00

## Exhibit II

Rating class: Female Non-tobacco

Specified Amount Assumption: 1,000

Table of Per \$1,000 Surrender Charges for Female Non-tobacco

Issue Age	Initial Surrender Charge	Surrender Charge End of Year Per \$1,000 Face Amount														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
85	51.22	51.22	42.69	42.69	42.69	34.15	34.15	34.15	25.61	25.61	25.61	25.61	25.61	17.07	8.54	0.00

## Exhibit III

Rating class:

Female Non-tobacco

Specified Amount Assumption:

1,000

**Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Female Non-tobacco**

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year														
					Per \$1,000 Face Amount														
					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	28.33	344.25	5.68	22.65	22.65	22.06	21.47	20.88	20.30	19.72	19.15	18.58	18.02	17.47	16.91	16.37	15.83	15.29	14.76
51	29.32	355.73	5.75	23.57	23.57	22.94	22.32	21.69	21.08	20.47	19.86	19.26	18.67	18.08	17.49	16.91	16.34	15.77	15.21
52	30.35	367.44	5.81	24.54	24.54	23.87	23.21	22.55	21.90	21.25	20.61	19.97	19.34	18.71	18.09	17.48	16.87	16.27	15.67
53	31.45	379.37	5.87	25.58	25.57	24.86	24.16	23.46	22.76	22.07	21.39	20.72	20.05	19.38	18.73	18.07	17.43	16.79	16.15
54	32.60	391.54	5.94	26.66	26.66	25.90	25.15	24.41	23.67	22.94	22.22	21.50	20.79	20.08	19.38	18.69	18.00	17.32	16.65
55	33.81	403.96	6.00	27.81	27.81	27.01	26.21	25.42	24.63	23.85	23.08	22.32	21.56	20.81	20.07	19.33	18.60	17.88	17.17
56	35.10	416.58	6.08	29.02	29.01	28.16	27.31	26.46	25.63	24.80	23.98	23.16	22.36	21.56	20.77	19.98	19.21	18.45	17.69
57	36.45	429.41	6.16	30.29	30.29	29.38	28.47	27.57	26.68	25.79	24.92	24.05	23.19	22.34	21.50	20.67	19.85	19.04	18.24
58	37.88	442.47	6.24	31.64	31.64	30.66	29.69	28.73	27.78	26.84	25.90	24.98	24.06	23.15	22.26	21.37	20.50	19.64	18.80
59	39.39	455.72	6.32	33.07	33.07	32.03	30.99	29.96	28.95	27.94	26.94	25.95	24.97	24.01	23.05	22.11	21.19	20.28	19.38
60	40.99	469.24	6.32	34.67	34.67	33.55	32.44	31.34	30.25	29.17	28.10	27.04	25.99	24.96	23.94	22.94	21.95	20.98	20.03
61	42.69	482.99	6.32	36.37	36.37	35.17	33.98	32.79	31.62	30.46	29.31	28.18	27.06	25.96	24.87	23.80	22.75	21.72	20.71
62	44.50	496.98	6.32	38.18	38.18	36.89	35.60	34.33	33.07	31.83	30.59	29.38	28.18	27.00	25.84	24.70	23.58	22.49	21.42
63	46.43	511.23	6.32	40.11	40.11	38.72	37.33	35.96	34.61	33.27	31.95	30.64	29.36	28.10	26.86	25.64	24.45	23.29	22.15
64	48.49	525.72	6.32	42.17	42.17	40.66	39.17	37.70	36.24	34.80	33.38	31.98	30.61	29.26	27.93	26.64	25.37	24.12	22.91
65	50.69	540.45	6.32	44.37	44.37	42.74	41.13	39.54	37.97	36.42	34.90	33.40	31.92	30.48	29.06	27.68	26.32	25.00	23.70
66	53.04	555.41	6.32	46.72	46.72	44.96	43.22	41.50	39.81	38.14	36.50	34.90	33.32	31.77	30.25	28.77	27.32	25.91	24.53
67	55.55	570.59	6.32	49.23	49.24	47.33	45.45	43.60	41.77	39.98	38.21	36.49	34.79	33.13	31.51	29.92	28.37	26.86	25.40
68	58.25	585.98	6.32	51.93	51.93	49.87	47.84	45.83	43.86	41.93	40.03	38.17	36.35	34.57	32.83	31.13	29.47	27.87	26.34
69	60.00	601.55	6.32	53.68	53.68	51.49	49.34	47.22	45.14	43.09	41.09	39.13	37.22	35.34	33.51	31.73	30.00	28.35	26.77
70	60.00	617.30	6.32	53.68	53.68	51.44	49.23	47.06	44.93	42.84	40.80	38.80	36.85	34.94	33.08	31.28	29.56	27.91	26.33
71	60.00	633.19	6.32	53.68	53.68	51.38	49.11	46.89	44.71	42.58	40.50	38.46	36.47	34.52	32.64	30.85	29.13	27.48	25.91
72	60.00	649.17	6.32	53.68	53.68	51.32	49.00	46.72	44.49	42.31	40.18	38.10	36.07	34.11	32.23	30.44	28.72	27.07	25.49
73	60.00	665.23	6.32	53.68	53.68	51.26	48.87	46.54	44.26	42.04	39.86	37.74	35.68	33.72	31.84	30.04	28.32	26.67	25.09
74	60.00	681.35	6.32	53.68	53.68	51.19	48.75	46.36	44.03	41.75	39.52	37.37	35.32	33.35	31.46	29.66	27.93	26.28	24.74
75	60.00	697.52	6.32	53.68	53.68	51.12	48.62	46.17	43.78	41.45	39.19	37.04	34.97	33.00	31.11	29.29	27.56	25.95	24.45
76	60.00	713.71	6.44	53.56	53.56	50.93	48.37	45.87	43.42	41.06	38.80	36.64	34.57	32.59	30.68	28.87	27.18	25.62	24.15
77	60.00	729.91	6.57	53.43	53.43	50.74	48.12	45.55	43.07	40.70	38.44	36.26	34.19	32.19	30.29	28.52	26.87	25.33	23.80
78	60.00	746.08	6.69	53.31	53.31	50.55	47.85	45.25	42.76	40.38	38.09	35.91	33.81	31.82	29.96	28.23	26.61	25.00	23.35
79	60.00	762.24	6.82	53.18	53.18	50.34	47.60	44.99	42.48	40.08	37.78	35.58	33.47	31.52	29.70	28.00	26.30	24.56	22.89
80	60.00	778.36	6.95	53.05	53.05	50.16	47.41	44.77	42.23	39.82	37.49	35.27	33.21	31.30	29.51	27.71	25.89	24.12	22.49
81	60.00	794.26	7.07	52.93	52.93	50.02	47.23	44.56	42.01	39.55	37.22	35.04	33.02	31.13	29.24	27.31	25.45	23.73	22.23
82	60.00	809.72	7.20	52.80	52.80	49.86	47.04	44.35	41.76	39.29	36.99	34.86	32.86	30.87	28.83	26.86	25.05	23.46	22.13
83	60.00	824.77	7.33	52.67	52.67	49.70	46.85	44.11	41.51	39.08	36.83	34.72	32.61	30.46	28.38	26.46	24.79	23.38	22.24
84	60.00	839.45	7.45	52.55	52.55	49.54	46.64	43.89	41.33	38.94	36.71	34.48	32.21	30.01	27.98	26.21	24.73	23.52	22.37
85	60.00	853.71	7.58	52.42	52.42	49.36	46.44	43.73	41.21	38.85	36.49	34.08	31.75	29.61	27.73	26.16	24.88	23.67	22.30

### Exhibit III

Rating class: Female Non-tobacco

Specified Amount Assumption: 1,000

**Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Female Non-tobacco**

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year Per \$1,000 Face Amount													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14

Sample Calculation: Initial Acquisition Expense Charge (Issue Age 50)

per \$1,000 charge  $\times (1 - 9/19) \times \text{Amount}/1,000 = 10.8 \times (1 - 9/19) \times 1000/1000 = 5.68$

## Exhibit IV

### Expense Allowance less Surrender Charge for Female Non-tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	1.99	1.40	0.81	0.22	3.09	2.51	1.94	1.37	0.81	0.26	3.14	6.04	8.94	11.85	14.76
51	2.23	1.60	0.98	0.35	3.29	2.68	2.07	1.47	0.88	0.29	3.26	6.24	9.23	12.21	15.21
52	2.49	1.82	1.16	0.50	3.53	2.88	2.24	1.60	0.97	0.34	3.39	6.46	9.52	12.60	15.67
53	2.81	2.10	1.40	0.70	3.79	3.10	2.42	1.75	1.08	0.41	3.56	6.69	9.84	13.00	16.15
54	3.17	2.41	1.66	0.92	0.18	3.36	2.64	1.92	1.21	0.50	3.72	6.94	10.17	13.40	16.65
55	3.57	2.77	1.97	1.18	0.39	3.65	2.88	2.12	1.36	0.61	3.91	7.21	10.52	13.84	17.17
56	4.02	3.17	2.32	1.47	0.64	3.97	3.15	2.33	1.53	0.73	4.11	7.48	10.88	14.28	17.69
57	0.23	3.62	2.71	1.81	0.92	0.03	3.45	2.58	1.72	0.87	4.32	7.79	11.26	14.75	18.24
58	0.67	4.11	3.14	2.18	1.23	0.29	3.78	2.86	1.94	1.03	4.56	8.10	11.65	15.22	18.80
59	1.17	0.13	3.65	2.62	1.61	0.60	4.15	3.16	2.18	1.22	4.82	8.44	12.08	15.72	19.38
60	1.82	0.70	4.29	3.19	2.10	1.02	4.64	3.58	2.53	1.50	5.17	8.86	12.57	16.29	20.03
61	2.56	1.36	0.17	3.81	2.64	1.48	0.33	4.03	2.91	1.81	5.55	9.31	13.09	16.89	20.71
62	3.39	2.10	0.81	4.51	3.25	2.01	0.77	4.53	3.33	2.15	5.96	9.79	13.64	17.52	21.42
63	4.32	2.93	1.54	0.17	3.94	2.60	1.28	5.08	3.80	2.54	6.41	10.30	14.23	18.18	22.15
64	0.11	3.86	2.37	0.90	4.70	3.26	1.84	0.44	4.32	2.97	6.90	10.87	14.86	18.86	22.91
65	1.13	4.91	3.30	1.71	0.14	3.99	2.47	0.97	4.90	3.46	7.44	11.47	15.51	19.60	23.70
66	2.29	0.53	4.34	2.62	0.93	4.82	3.18	1.58	5.55	4.00	8.03	12.11	16.21	20.36	24.53
67	3.59	1.68	5.51	3.66	1.83	0.04	3.97	2.25	0.55	4.60	8.69	12.80	16.96	21.15	25.40
68	5.05	2.99	0.96	4.81	2.84	0.91	4.87	3.01	1.19	5.27	9.39	13.55	17.75	22.01	26.34
69	5.56	3.37	1.22	5.11	3.03	0.98	5.00	3.04	1.13	5.26	9.45	13.68	17.97	22.33	26.77
70	4.30	2.06	6.02	3.85	1.72	5.80	3.76	1.76	5.98	4.07	8.39	12.76	17.21	21.74	26.33
71	3.02	0.72	4.79	2.57	0.39	4.59	2.51	0.47	4.81	2.86	7.31	11.85	16.47	21.15	25.91
72	1.75	5.88	3.56	1.28	5.54	3.36	1.23	5.64	3.61	1.65	6.26	10.96	15.74	20.58	25.49
73	0.46	4.69	2.30	6.63	4.35	2.13	6.60	4.48	2.42	0.46	5.23	10.08	15.02	20.02	25.09
74	5.99	3.50	1.06	5.48	3.15	0.87	5.45	3.30	1.25	6.10	4.21	9.22	14.30	19.47	24.74

## Exhibit IV

### Expense Allowance less Surrender Charge for Female Non-tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
75	4.85	2.29	6.77	4.32	1.93	6.57	4.31	2.16	0.09	5.10	3.21	8.36	13.61	18.97	24.45
76	3.60	0.97	5.55	3.05	0.60	5.37	3.11	0.95	6.02	4.04	2.13	7.46	12.91	18.48	24.15
77	2.34	6.95	4.33	1.76	6.57	4.20	1.94	7.06	4.99	2.99	1.09	6.62	12.27	18.03	23.80
78	1.08	5.79	3.09	0.49	5.46	3.08	0.79	6.07	3.97	1.98	0.12	5.85	11.69	17.54	23.35
79	7.45	4.61	1.87	6.88	4.37	1.97	7.29	5.09	2.98	1.03	6.83	5.13	11.06	16.94	22.89
80	6.35	3.46	0.71	5.85	3.31	0.90	6.36	4.14	2.08	0.17	6.16	4.36	10.32	16.34	22.49
81	5.27	2.36	7.52	4.85	2.30	7.78	5.45	3.27	1.25	7.30	5.41	3.48	9.56	15.79	22.23
82	4.22	1.28	6.55	3.86	1.27	6.90	4.60	2.47	0.47	6.58	4.54	2.57	8.86	15.36	22.13
83	3.18	0.21	5.61	2.87	0.27	6.09	3.84	1.73	7.87	5.72	3.64	1.72	8.29	15.13	22.24
84	2.18	7.57	4.67	1.92	7.75	5.36	3.13	0.90	7.03	4.83	2.80	1.03	7.94	15.13	22.37
85	1.20	6.67	3.75	1.04	7.06	4.70	2.34	8.47	6.14	4.00	2.12	0.55	7.81	15.13	22.30

## Exhibit I

### Surrender Charge Percentages (%) for Female Tobacco (as a percentage of the Target Premium)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	6	6	6	6	6	5	5	5	5	5	4	3	2	1	0
51	7	6	6	6	6	6	5	5	5	5	4	3	2	1	0
52	7	6	6	6	6	6	5	5	5	5	4	3	2	1	0
53	7	7	6	6	6	6	6	5	5	5	4	3	2	1	0
54	7	7	6	6	6	6	6	5	5	5	4	3	2	1	0
55	7	7	7	6	6	6	6	5	5	5	4	3	2	1	0
56	7	7	7	6	6	6	6	6	5	5	4	3	2	1	0
57	7	7	7	7	6	6	6	6	5	5	4	3	2	1	0
58	8	7	7	7	6	6	6	6	6	5	4	3	2	1	0
59	8	7	7	7	7	6	6	6	6	5	4	3	2	1	0
60	8	8	7	7	7	6	6	6	6	5	4	3	2	1	0
61	8	8	7	7	7	7	6	6	6	5	4	3	2	1	0
62	8	8	8	7	7	7	6	6	6	5	4	3	2	1	0
63	9	8	8	8	7	7	7	6	6	5	4	3	2	1	0
64	8	8	8	7	7	7	6	6	6	5	4	3	2	1	0
65	8	8	7	7	7	7	6	6	6	5	4	3	2	1	0
66	8	8	7	7	7	6	6	6	5	5	4	3	2	1	0
67	8	7	7	7	6	6	6	6	5	5	4	3	2	1	0
68	8	7	7	7	6	6	6	5	5	5	4	3	2	1	0
69	7	7	7	6	6	6	6	5	5	5	4	3	2	1	0
70	7	7	7	6	6	6	5	5	5	5	4	3	2	1	0
71	7	7	6	6	6	6	5	5	5	4	4	3	2	1	0
72	7	7	6	6	6	5	5	5	5	4	4	3	2	1	0
73	7	6	6	6	5	5	5	5	4	4	4	3	2	1	0
74	7	6	6	6	5	5	5	5	4	4	4	3	2	1	0
75	6	6	6	6	5	5	5	4	4	4	4	3	2	1	0
76	6	6	6	5	5	5	5	4	4	4	4	3	2	1	0
77	6	6	6	5	5	5	4	4	4	4	4	3	2	1	0
78	6	6	5	5	5	5	4	4	4	4	3	3	2	1	0
79	6	6	5	5	5	5	4	4	4	4	3	3	2	1	0
80	6	6	5	5	5	4	4	4	4	4	3	3	2	1	0
81	6	6	5	5	5	4	4	4	4	4	3	3	2	1	0

## Exhibit I

### Surrender Charge Percentages (%) for Female Tobacco (as a percentage of the Target Premium)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
82	6	5	5	5	5	4	4	4	4	3	3	3	2	1	0
83	6	5	5	5	5	4	4	4	4	3	3	3	2	1	0
84	6	5	5	5	4	4	4	4	4	3	3	3	2	1	0
85	5	5	5	5	4	4	4	4	3	3	3	3	2	1	0

## Exhibit II

Rating class: Female Tobacco

Specified Amount Assumption: 1,000

### Table of Per \$1,000 Surrender Charges for Female Tobacco

Issue Age	Initial Surrender Charge	Surrender Charge End of Year Per \$1,000 Face Amount														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	25.11	25.11	25.11	25.11	25.11	25.11	20.93	20.93	20.93	20.93	20.93	16.74	12.56	8.37	4.19	0.00
51	30.19	30.19	25.88	25.88	25.88	25.88	25.88	21.56	21.56	21.56	21.56	17.25	12.94	8.63	4.31	0.00
52	31.09	31.09	26.65	26.65	26.65	26.65	26.65	22.21	22.21	22.21	22.21	17.77	13.32	8.88	4.44	0.00
53	32.00	32.00	32.00	27.43	27.43	27.43	27.43	27.43	22.86	22.86	22.86	18.29	13.71	9.14	4.57	0.00
54	32.92	32.92	32.92	28.21	28.21	28.21	28.21	28.21	23.51	23.51	23.51	18.81	14.11	9.40	4.70	0.00
55	33.84	33.84	33.84	33.84	29.01	29.01	29.01	29.01	24.17	24.17	24.17	19.34	14.50	9.67	4.83	0.00
56	34.77	34.77	34.77	34.77	29.80	29.80	29.80	29.80	29.80	24.83	24.83	19.87	14.90	9.93	4.97	0.00
57	35.70	35.70	35.70	35.70	35.70	30.60	30.60	30.60	30.60	25.50	25.50	20.40	15.30	10.20	5.10	0.00
58	41.88	41.88	36.64	36.64	36.64	31.41	31.41	31.41	31.41	31.41	26.17	20.94	15.70	10.47	5.23	0.00
59	42.96	42.96	37.59	37.59	37.59	37.59	32.22	32.22	32.22	32.22	26.85	21.48	16.11	10.74	5.37	0.00
60	44.06	44.06	44.06	38.55	38.55	38.55	33.04	33.04	33.04	33.04	27.54	22.03	16.52	11.01	5.51	0.00
61	45.16	45.16	45.16	39.51	39.51	39.51	39.51	33.87	33.87	33.87	28.22	22.58	16.93	11.29	5.64	0.00
62	46.27	46.27	46.27	46.27	40.48	40.48	40.48	34.70	34.70	34.70	28.92	23.13	17.35	11.57	5.78	0.00
63	53.31	53.31	47.38	47.38	47.38	41.46	41.46	41.46	35.54	35.54	29.62	23.69	17.77	11.85	5.92	0.00
64	48.51	48.51	48.51	48.51	42.45	42.45	42.45	36.38	36.38	36.38	30.32	24.26	18.19	12.13	6.06	0.00
65	49.65	49.65	49.65	43.44	43.44	43.44	43.44	37.24	37.24	37.24	31.03	24.82	18.62	12.41	6.21	0.00
66	50.79	50.79	50.79	44.44	44.44	44.44	38.09	38.09	38.09	31.75	31.75	25.40	19.05	12.70	6.35	0.00
67	51.95	51.95	45.45	45.45	45.45	38.96	38.96	38.96	38.96	32.47	32.47	25.97	19.48	12.99	6.49	0.00
68	53.10	53.10	46.46	46.46	46.46	39.83	39.83	39.83	33.19	33.19	33.19	26.55	19.91	13.28	6.64	0.00
69	47.48	47.48	47.48	47.48	40.70	40.70	40.70	40.70	33.91	33.91	33.91	27.13	20.35	13.57	6.78	0.00
70	48.50	48.50	48.50	48.50	41.57	41.57	41.57	34.64	34.64	34.64	34.64	27.71	20.78	13.86	6.93	0.00
71	49.51	49.51	49.51	42.43	42.43	42.43	42.43	35.36	35.36	35.36	28.29	28.29	21.22	14.14	7.07	0.00
72	50.51	50.51	50.51	43.30	43.30	43.30	36.08	36.08	36.08	36.08	28.86	28.86	21.65	14.43	7.22	0.00
73	51.51	51.51	44.15	44.15	44.15	36.79	36.79	36.79	36.79	29.43	29.43	29.43	22.08	14.72	7.36	0.00
74	52.49	52.49	44.99	44.99	44.99	37.50	37.50	37.50	37.50	30.00	30.00	30.00	22.50	15.00	7.50	0.00
75	45.83	45.83	45.83	45.83	45.83	38.19	38.19	38.19	30.55	30.55	30.55	30.55	22.92	15.28	7.64	0.00
76	46.66	46.66	46.66	46.66	38.88	38.88	38.88	38.88	31.11	31.11	31.11	31.11	23.33	15.55	7.78	0.00
77	47.48	47.48	47.48	47.48	39.57	39.57	39.57	31.65	31.65	31.65	31.65	31.65	23.74	15.83	7.91	0.00
78	48.30	48.30	48.30	40.25	40.25	40.25	40.25	32.20	32.20	32.20	32.20	24.15	24.15	16.10	8.05	0.00
79	49.10	49.10	49.10	40.92	40.92	40.92	40.92	32.74	32.74	32.74	32.74	24.55	24.55	16.37	8.18	0.00
80	49.90	49.90	49.90	41.59	41.59	41.59	33.27	33.27	33.27	33.27	33.27	24.95	24.95	16.63	8.32	0.00
81	50.68	50.68	50.68	42.23	42.23	42.23	33.79	33.79	33.79	33.79	33.79	25.34	25.34	16.89	8.45	0.00
82	51.42	51.42	42.85	42.85	42.85	42.85	34.28	34.28	34.28	34.28	25.71	25.71	25.71	17.14	8.57	0.00
83	52.12	52.12	43.44	43.44	43.44	43.44	34.75	34.75	34.75	34.75	26.06	26.06	26.06	17.37	8.69	0.00
84	52.79	52.79	43.99	43.99	43.99	35.19	35.19	35.19	35.19	35.19	26.40	26.40	26.40	17.60	8.80	0.00

## Exhibit II

Rating class: Female Tobacco

Specified Amount Assumption: 1,000

Table of Per \$1,000 Surrender Charges for Female Tobacco

Issue Age	Initial Surrender Charge	Surrender Charge End of Year Per \$1,000 Face Amount														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
85	44.53	44.53	44.53	44.53	44.53	35.62	35.62	35.62	35.62	26.72	26.72	26.72	26.72	17.81	8.91	0.00

### Exhibit III

Rating class: Female Tobacco

Specified Amount Assumption: 1,000

#### Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Female Tobacco

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year														
					Per \$1,000 Face Amount														
					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	35.44	418.54	6.32	29.12	29.13	28.28	27.45	26.63	25.82	25.02	24.23	23.46	22.70	21.95	21.21	20.48	19.76	19.06	18.36
51	36.80	431.29	6.32	30.48	30.49	29.59	28.70	27.83	26.97	26.12	25.29	24.47	23.66	22.86	22.08	21.30	20.54	19.79	19.05
52	38.23	444.15	6.32	31.91	31.91	30.96	30.02	29.09	28.18	27.28	26.39	25.52	24.66	23.81	22.98	22.16	21.35	20.55	19.76
53	39.73	457.14	6.32	33.41	33.41	32.39	31.39	30.41	29.44	28.48	27.54	26.61	25.70	24.80	23.91	23.04	22.18	21.33	20.49
54	41.29	470.23	6.32	34.97	34.98	33.90	32.83	31.79	30.75	29.74	28.74	27.75	26.78	25.82	24.87	23.94	23.03	22.13	21.24
55	42.94	483.42	6.32	36.62	36.62	35.47	34.34	33.23	32.13	31.05	29.98	28.93	27.89	26.88	25.87	24.88	23.91	22.95	22.01
56	44.66	496.69	6.32	38.34	38.35	37.12	35.92	34.73	33.56	32.41	31.27	30.15	29.05	27.97	26.90	25.84	24.81	23.79	22.80
57	46.47	510.04	6.32	40.15	40.16	38.85	37.57	36.30	35.06	33.83	32.62	31.43	30.25	29.09	27.95	26.84	25.74	24.66	23.61
58	48.38	523.49	6.32	42.06	42.06	40.67	39.30	37.95	36.62	35.31	34.02	32.75	31.50	30.26	29.05	27.86	26.70	25.56	24.45
59	50.39	537.04	6.32	44.07	44.07	42.59	41.12	39.68	38.26	36.87	35.49	34.13	32.79	31.48	30.19	28.93	27.70	26.50	25.33
60	52.51	550.71	6.32	46.19	46.19	44.60	43.04	41.50	39.99	38.49	37.02	35.57	34.14	32.75	31.38	30.04	28.74	27.47	26.24
61	54.75	564.48	6.32	48.43	48.43	46.74	45.07	43.42	41.79	40.20	38.62	37.08	35.56	34.07	32.62	31.21	29.83	28.50	27.20
62	57.12	578.35	6.32	50.80	50.80	48.99	47.20	45.43	43.69	41.98	40.30	38.65	37.04	35.46	33.92	32.43	30.98	29.57	28.19
63	59.63	592.31	6.32	53.31	53.32	51.37	49.45	47.56	45.69	43.86	42.07	40.31	38.59	36.92	35.29	33.71	32.18	30.68	29.23
64	60.00	606.40	6.32	53.68	53.68	51.68	49.70	47.75	45.84	43.97	42.13	40.33	38.59	36.89	35.23	33.63	32.07	30.55	29.07
65	60.00	620.60	6.32	53.68	53.68	51.63	49.61	47.62	45.67	43.77	41.90	40.08	38.32	36.60	34.94	33.31	31.73	30.20	28.71
66	60.00	634.91	6.32	53.68	53.68	51.58	49.52	47.49	45.51	43.57	41.68	39.84	38.06	36.33	34.64	33.00	31.40	29.85	28.34
67	60.00	649.32	6.32	53.68	53.68	51.54	49.43	47.36	45.34	43.38	41.47	39.61	37.81	36.05	34.34	32.68	31.07	29.50	27.99
68	60.00	663.78	6.32	53.68	53.68	51.49	49.34	47.23	45.19	43.20	41.26	39.38	37.55	35.77	34.04	32.36	30.73	29.16	27.69
69	60.00	678.28	6.32	53.68	53.68	51.44	49.25	47.11	45.04	43.02	41.06	39.16	37.30	35.50	33.74	32.04	30.40	28.87	27.44
70	60.00	692.79	6.32	53.68	53.68	51.40	49.17	47.00	44.90	42.85	40.86	38.93	37.04	35.21	33.43	31.73	30.13	28.63	27.22
71	60.00	707.25	6.44	53.56	53.56	51.24	48.98	46.79	44.66	42.58	40.56	38.60	36.69	34.84	33.07	31.40	29.84	28.36	26.97
72	60.00	721.60	6.57	53.43	53.43	51.08	48.79	46.57	44.41	42.30	40.26	38.27	36.33	34.48	32.75	31.11	29.58	28.13	26.73
73	60.00	735.84	6.69	53.31	53.31	50.92	48.60	46.34	44.15	42.01	39.94	37.92	35.99	34.17	32.47	30.87	29.35	27.90	26.51
74	60.00	749.91	6.82	53.18	53.18	50.76	48.40	46.11	43.88	41.71	39.60	37.58	35.69	33.91	32.24	30.66	29.13	27.69	26.37
75	60.00	763.85	6.95	53.05	53.05	50.59	48.19	45.86	43.59	41.39	39.28	37.30	35.45	33.69	32.04	30.45	28.94	27.56	26.30
76	60.00	777.67	6.82	53.18	53.18	50.66	48.21	45.83	43.51	41.29	39.21	37.26	35.42	33.68	32.01	30.43	28.97	27.65	26.40
77	60.00	791.37	6.69	53.31	53.31	50.73	48.22	45.78	43.45	41.26	39.21	37.27	35.44	33.68	32.01	30.49	29.09	27.78	26.41
78	60.00	804.96	6.57	53.43	53.43	50.79	48.22	45.77	43.46	41.30	39.26	37.33	35.48	33.72	32.11	30.64	29.26	27.82	26.25
79	60.00	818.41	6.44	53.56	53.56	50.85	48.26	45.83	43.55	41.40	39.37	37.41	35.56	33.86	32.31	30.85	29.33	27.68	26.01
80	60.00	831.74	6.32	53.68	53.68	50.95	48.38	45.97	43.70	41.56	39.50	37.54	35.75	34.11	32.57	30.97	29.22	27.46	25.77
81	60.00	844.69	6.44	53.56	53.56	50.86	48.33	45.94	43.69	41.52	39.46	37.58	35.86	34.24	32.55	30.71	28.86	27.09	25.51
82	60.00	857.00	6.57	53.43	53.43	50.77	48.26	45.89	43.62	41.46	39.48	37.67	35.97	34.20	32.27	30.32	28.45	26.80	25.46
83	60.00	868.70	6.69	53.31	53.31	50.67	48.19	45.79	43.53	41.45	39.55	37.77	35.90	33.88	31.84	29.88	28.14	26.73	25.63
84	60.00	879.86	6.82	53.18	53.18	50.57	48.06	45.68	43.50	41.51	39.64	37.68	35.55	33.41	31.35	29.53	28.05	26.90	25.80
85	60.00	890.52	6.95	53.05	53.05	50.42	47.92	45.64	43.54	41.58	39.53	37.30	35.05	32.89	30.98	29.43	28.22	27.07	25.69

### Exhibit III

Rating class: Female Tobacco

Specified Amount Assumption: 1,000

#### Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Female Tobacco

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year														
					Per \$1,000 Face Amount														
					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15

Sample Calculation: Initial Acquisition Expense Charge (Issue Age 50)

per \$1,000 charge  $\times (1 - 9/19) \times \text{Amount}/1,000 =$                        $12 \times (1 - 9/19) \times 1000/1000 =$                       6.32

## Exhibit IV

### Expense Allowance less Surrender Charge for Female Tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	4.02	3.17	2.34	1.52	0.71	4.09	3.30	2.53	1.77	1.02	4.47	7.92	11.39	14.87	18.36
51	0.30	3.71	2.82	1.95	1.09	0.24	3.73	2.91	2.10	1.30	4.83	8.36	11.91	15.48	19.05
52	0.82	4.31	3.37	2.44	1.53	0.63	4.18	3.31	2.45	1.60	5.21	8.84	12.47	16.11	19.76
53	1.41	0.39	3.96	2.98	2.01	1.05	0.11	3.75	2.84	1.94	5.62	9.33	13.04	16.76	20.49
54	2.06	0.98	4.62	3.58	2.54	1.53	0.53	4.24	3.27	2.31	6.06	9.83	13.63	17.43	21.24
55	2.78	1.63	0.50	4.22	3.12	2.04	0.97	4.76	3.72	2.71	6.53	10.38	14.24	18.12	22.01
56	3.58	2.35	1.15	4.93	3.76	2.61	1.47	0.35	4.22	3.14	7.03	10.94	14.88	18.82	22.80
57	4.46	3.15	1.87	0.60	4.46	3.23	2.02	0.83	4.75	3.59	7.55	11.54	15.54	19.56	23.61
58	0.18	4.03	2.66	1.31	5.21	3.90	2.61	1.34	0.09	4.09	8.11	12.16	16.23	20.33	24.45
59	1.11	5.00	3.53	2.09	0.67	4.65	3.27	1.91	0.57	4.63	8.71	12.82	16.96	21.13	25.33
60	2.13	0.54	4.49	2.95	1.44	5.45	3.98	2.53	1.10	5.21	9.35	13.52	17.73	21.96	26.24
61	3.27	1.58	5.56	3.91	2.28	0.69	4.75	3.21	1.69	5.85	10.04	14.28	18.54	22.86	27.20
62	4.53	2.72	0.93	4.95	3.21	1.50	5.60	3.95	2.34	6.54	10.79	15.08	19.41	23.79	28.19
63	0.01	3.99	2.07	0.18	4.23	2.40	0.61	4.77	3.05	7.30	11.60	15.94	20.33	24.76	29.23
64	5.17	3.17	1.19	5.30	3.39	1.52	5.75	3.95	2.21	6.57	10.97	15.44	19.94	24.49	29.07
65	4.03	1.98	6.17	4.18	2.23	0.33	4.66	2.84	1.08	5.57	10.12	14.69	19.32	23.99	28.71
66	2.89	0.79	5.08	3.05	1.07	5.48	3.59	1.75	6.31	4.58	9.24	13.95	18.70	23.50	28.34
67	1.73	6.09	3.98	1.91	6.38	4.42	2.51	0.65	5.34	3.58	8.37	13.20	18.08	23.01	27.99
68	0.58	5.03	2.88	0.77	5.36	3.37	1.43	6.19	4.36	2.58	7.49	12.45	17.45	22.52	27.69
69	6.20	3.96	1.77	6.41	4.34	2.32	0.36	5.25	3.39	1.59	6.61	11.69	16.83	22.09	27.44
70	5.18	2.90	0.67	5.43	3.33	1.28	6.22	4.29	2.40	0.57	5.72	10.95	16.27	21.70	27.22
71	4.05	1.73	6.55	4.36	2.23	0.15	5.20	3.24	1.33	6.55	4.78	10.18	15.70	21.29	26.97
72	2.92	0.57	5.49	3.27	1.11	6.22	4.18	2.19	0.25	5.62	3.89	9.46	15.15	20.91	26.73
73	1.80	6.77	4.45	2.19	7.36	5.22	3.15	1.13	6.56	4.74	3.04	8.79	14.63	20.54	26.51
74	0.69	5.77	3.41	1.12	6.38	4.21	2.10	0.08	5.69	3.91	2.24	8.16	14.13	20.19	26.37

## Exhibit IV

### Expense Allowance less Surrender Charge for Female Tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
75	7.22	4.76	2.36	0.03	5.40	3.20	1.09	6.75	4.90	3.14	1.49	7.53	13.66	19.92	26.30
76	6.52	4.00	1.55	6.95	4.63	2.41	0.33	6.15	4.31	2.57	0.90	7.10	13.42	19.87	26.40
77	5.83	3.25	0.74	6.21	3.88	1.69	7.56	5.62	3.79	2.03	0.36	6.75	13.26	19.87	26.41
78	5.13	2.49	7.97	5.52	3.21	1.05	7.06	5.13	3.28	1.52	7.96	6.49	13.16	19.77	26.25
79	4.46	1.75	7.34	4.91	2.63	0.48	6.63	4.67	2.82	1.12	7.76	6.30	12.96	19.50	26.01
80	3.78	1.05	6.79	4.38	2.11	8.29	6.23	4.27	2.48	0.84	7.62	6.02	12.59	19.14	25.77
81	2.88	0.18	6.10	3.71	1.46	7.73	5.67	3.79	2.07	0.45	7.21	5.37	11.97	18.64	25.51
82	2.01	7.92	5.41	3.04	0.77	7.18	5.20	3.39	1.69	8.49	6.56	4.61	11.31	18.23	25.46
83	1.19	7.23	4.75	2.35	0.09	6.70	4.80	3.02	1.15	7.82	5.78	3.82	10.77	18.04	25.63
84	0.39	6.58	4.07	1.69	8.31	6.32	4.45	2.49	0.36	7.01	4.95	3.13	10.45	18.10	25.80
85	8.52	5.89	3.39	1.11	7.92	5.96	3.91	1.68	8.33	6.17	4.26	2.71	10.41	18.16	25.69

## Exhibit I

### Surrender Charge Percentages (%) for Male Non-tobacco (as a percentage of the Target Premium)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	6	6	6	6	6	5	5	5	5	5	4	3	2	1	0
51	6	6	6	6	6	5	5	5	5	5	4	3	2	1	0
52	7	6	6	6	6	5	5	5	5	5	4	3	2	1	0
53	7	6	6	6	6	6	5	5	5	5	4	3	2	1	0
54	7	6	6	6	6	6	5	5	5	5	4	3	2	1	0
55	7	7	6	6	6	6	5	5	5	5	4	3	2	1	0
56	7	7	6	6	6	6	6	5	5	5	4	3	2	1	0
57	7	7	7	6	6	6	6	5	5	5	4	3	2	1	0
58	7	7	7	6	6	6	6	5	5	5	4	3	2	1	0
59	7	7	7	7	6	6	6	6	5	5	4	3	2	1	0
60	8	7	7	7	6	6	6	6	5	5	4	3	2	1	0
61	8	8	7	7	7	6	6	6	5	5	4	3	2	1	0
62	8	8	7	7	7	6	6	6	6	5	4	3	2	1	0
63	8	8	8	7	7	7	6	6	6	5	4	3	2	1	0
64	9	8	8	7	7	7	6	6	6	5	4	3	2	1	0
65	8	8	8	7	7	7	6	6	6	5	4	3	2	1	0
66	8	8	7	7	7	6	6	6	5	5	4	3	2	1	0
67	8	8	7	7	7	6	6	6	5	5	4	3	2	1	0
68	8	7	7	7	6	6	6	5	5	5	4	3	2	1	0
69	8	7	7	6	6	6	5	5	5	5	4	3	2	1	0
70	7	7	7	6	6	6	5	5	5	4	4	3	2	1	0
71	7	7	6	6	6	5	5	5	4	4	4	3	2	1	0
72	7	7	6	6	6	5	5	5	4	4	4	3	2	1	0
73	7	6	6	6	5	5	5	4	4	4	4	3	2	1	0
74	7	6	6	6	5	5	5	4	4	4	3	3	2	1	0
75	6	6	6	5	5	5	4	4	4	4	3	3	2	1	0
76	6	6	6	5	5	5	4	4	4	3	3	3	2	1	0
77	6	6	5	5	5	4	4	4	4	3	3	3	2	1	0
78	6	6	5	5	5	4	4	4	3	3	3	3	2	1	0
79	6	6	5	5	5	4	4	4	3	3	3	3	2	1	0
80	6	5	5	5	4	4	4	4	3	3	3	3	2	1	0
81	6	5	5	5	4	4	4	3	3	3	3	3	2	1	0

## Exhibit I

### Surrender Charge Percentages (%) for Male Non-tobacco (as a percentage of the Target Premium)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
82	5	5	5	4	4	4	4	3	3	3	3	3	2	1	0
83	5	5	5	4	4	4	3	3	3	3	3	2	2	1	0
84	5	5	4	4	4	4	3	3	3	3	3	2	2	1	0
85	5	5	4	4	4	3	3	3	3	3	3	2	2	1	0

## Exhibit II

Rating class: **Male Non-tobacco**

Specified Amount Assumption: **1,000**

### Table of Per \$1,000 Surrender Charges for Male Non-tobacco

Issue Age	Initial Surrender Charge	Surrender Charge End of Year Per \$1,000 Face Amount														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	23.15	23.15	23.15	23.15	23.15	23.15	19.29	19.29	19.29	19.29	19.29	15.43	11.58	7.72	3.86	0.00
51	23.92	23.92	23.92	23.92	23.92	23.92	19.94	19.94	19.94	19.94	19.94	15.95	11.96	7.97	3.99	0.00
52	28.84	28.84	24.72	24.72	24.72	24.72	20.60	20.60	20.60	20.60	20.60	16.48	12.36	8.24	4.12	0.00
53	29.79	29.79	25.53	25.53	25.53	25.53	25.53	21.28	21.28	21.28	21.28	17.02	12.77	8.51	4.26	0.00
54	30.75	30.75	26.36	26.36	26.36	26.36	26.36	21.97	21.97	21.97	21.97	17.57	13.18	8.79	4.39	0.00
55	31.74	31.74	31.74	27.20	27.20	27.20	27.20	22.67	22.67	22.67	22.67	18.14	13.60	9.07	4.53	0.00
56	32.74	32.74	32.74	28.06	28.06	28.06	28.06	28.06	23.38	23.38	23.38	18.71	14.03	9.35	4.68	0.00
57	33.75	33.75	33.75	33.75	28.93	28.93	28.93	28.93	24.11	24.11	24.11	19.29	14.46	9.64	4.82	0.00
58	34.78	34.78	34.78	34.78	29.81	29.81	29.81	29.81	24.84	24.84	24.84	19.88	14.91	9.94	4.97	0.00
59	35.84	35.84	35.84	35.84	35.84	30.72	30.72	30.72	30.72	25.60	25.60	20.48	15.36	10.24	5.12	0.00
60	42.18	42.18	36.91	36.91	36.91	31.64	31.64	31.64	31.64	26.36	26.36	21.09	15.82	10.55	5.27	0.00
61	43.42	43.42	43.42	38.00	38.00	38.00	32.57	32.57	32.57	27.14	27.14	21.71	16.28	10.86	5.43	0.00
62	44.68	44.68	44.68	39.09	39.09	39.09	33.51	33.51	33.51	33.51	27.92	22.34	16.75	11.17	5.58	0.00
63	45.93	45.93	45.93	45.93	40.19	40.19	40.19	34.45	34.45	34.45	28.71	22.97	17.23	11.48	5.74	0.00
64	53.10	53.10	47.20	47.20	41.30	41.30	41.30	35.40	35.40	35.40	29.50	23.60	17.70	11.80	5.90	0.00
65	48.47	48.47	48.47	48.47	42.41	42.41	42.41	36.35	36.35	36.35	30.29	24.23	18.17	12.12	6.06	0.00
66	49.74	49.74	49.74	43.52	43.52	43.52	37.30	37.30	37.30	31.09	31.09	24.87	18.65	12.43	6.22	0.00
67	51.02	51.02	51.02	44.65	44.65	44.65	38.27	38.27	38.27	31.89	31.89	25.51	19.13	12.76	6.38	0.00
68	52.32	52.32	45.78	45.78	45.78	39.24	39.24	39.24	32.70	32.70	32.70	26.16	19.62	13.08	6.54	0.00
69	53.63	53.63	46.93	46.93	40.22	40.22	40.22	33.52	33.52	33.52	33.52	26.82	20.11	13.41	6.70	0.00
70	48.09	48.09	48.09	48.09	41.22	41.22	41.22	34.35	34.35	34.35	27.48	27.48	20.61	13.74	6.87	0.00
71	49.25	49.25	49.25	42.21	42.21	42.21	35.18	35.18	35.18	28.14	28.14	28.14	21.11	14.07	7.04	0.00
72	50.41	50.41	50.41	43.21	43.21	43.21	36.01	36.01	36.01	28.81	28.81	28.81	21.60	14.40	7.20	0.00
73	51.56	51.56	44.20	44.20	44.20	36.83	36.83	36.83	29.46	29.46	29.46	29.46	22.10	14.73	7.37	0.00
74	52.71	52.71	45.18	45.18	45.18	37.65	37.65	37.65	30.12	30.12	30.12	22.59	22.59	15.06	7.53	0.00
75	46.15	46.15	46.15	46.15	38.46	38.46	38.46	30.77	30.77	30.77	30.77	23.08	23.08	15.38	7.69	0.00
76	47.12	47.12	47.12	47.12	39.27	39.27	39.27	31.41	31.41	31.41	23.56	23.56	23.56	15.71	7.85	0.00
77	48.08	48.08	48.08	40.07	40.07	40.07	32.05	32.05	32.05	32.05	24.04	24.04	24.04	16.03	8.01	0.00
78	49.02	49.02	49.02	40.85	40.85	40.85	32.68	32.68	32.68	24.51	24.51	24.51	24.51	16.34	8.17	0.00
79	49.95	49.95	49.95	41.62	41.62	41.62	33.30	33.30	33.30	24.97	24.97	24.97	24.97	16.65	8.32	0.00
80	50.84	50.84	42.37	42.37	42.37	33.89	33.89	33.89	33.89	25.42	25.42	25.42	25.42	16.95	8.47	0.00
81	51.71	51.71	43.09	43.09	43.09	34.47	34.47	34.47	25.85	25.85	25.85	25.85	25.85	17.24	8.62	0.00
82	43.78	43.78	43.78	43.78	35.03	35.03	35.03	35.03	26.27	26.27	26.27	26.27	26.27	17.51	8.76	0.00
83	44.46	44.46	44.46	44.46	35.57	35.57	35.57	26.67	26.67	26.67	26.67	26.67	26.67	17.78	8.89	0.00
84	45.11	45.11	45.11	36.08	36.08	36.08	36.08	27.06	27.06	27.06	27.06	27.06	27.06	18.04	9.02	0.00

## Exhibit II

Rating class: Male Non-tobacco

Specified Amount Assumption: 1,000

Table of Per \$1,000 Surrender Charges for Male Non-tobacco

Issue Age	Initial Surrender Charge	Surrender Charge End of Year Per \$1,000 Face Amount														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
85	45.73	45.73	45.73	36.58	36.58	36.58	27.44	27.44	27.44	27.44	27.44	27.44	18.29	18.29	9.15	0.00

### Exhibit III

Rating class:

Male Non-tobacco

Specified Amount Assumption:

1,000

**Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Male Non-tobacco**

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year														
					Per \$1,000 Face Amount														
					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	31.96	385.84	5.68	26.28	26.28	25.51	24.75	23.99	23.23	22.49	21.75	21.02	20.29	19.58	18.86	18.16	17.47	16.79	16.13
51	33.21	398.75	5.68	27.53	27.52	26.70	25.88	25.07	24.26	23.46	22.68	21.90	21.12	20.35	19.59	18.85	18.12	17.40	16.69
52	34.53	411.97	5.68	28.85	28.85	27.96	27.08	26.21	25.35	24.50	23.66	22.82	21.99	21.17	20.37	19.57	18.80	18.04	17.29
53	35.95	425.51	5.68	30.27	30.26	29.31	28.37	27.44	26.52	25.60	24.70	23.80	22.91	22.04	21.18	20.34	19.52	18.71	17.91
54	37.45	439.34	5.68	31.77	31.76	30.74	29.73	28.73	27.74	26.76	25.79	24.83	23.88	22.96	22.05	21.15	20.28	19.41	18.56
55	39.04	453.39	5.68	33.36	33.35	32.26	31.18	30.10	29.04	27.98	26.94	25.91	24.91	23.92	22.95	22.00	21.06	20.14	19.23
56	40.72	467.64	5.68	35.04	35.04	33.86	32.70	31.54	30.39	29.26	28.15	27.05	25.98	24.93	23.89	22.88	21.87	20.89	19.91
57	42.51	482.14	5.68	36.83	36.83	35.56	34.30	33.06	31.82	30.61	29.42	28.26	27.11	25.99	24.88	23.79	22.72	21.66	20.62
58	44.42	496.89	5.68	38.74	38.74	37.37	36.01	34.67	33.35	32.05	30.78	29.54	28.31	27.11	25.92	24.75	23.59	22.46	21.36
59	46.47	511.94	5.68	40.79	40.79	39.30	37.84	36.40	34.99	33.60	32.24	30.90	29.58	28.29	27.01	25.75	24.52	23.31	22.14
60	48.66	527.26	5.68	42.98	42.98	41.38	39.80	38.25	36.74	35.25	33.79	32.35	30.93	29.54	28.16	26.81	25.49	24.21	22.97
61	51.00	542.80	5.68	45.32	45.32	43.59	41.90	40.24	38.61	37.01	35.43	33.88	32.35	30.84	29.36	27.92	26.52	25.15	23.83
62	53.49	558.45	5.68	47.81	47.81	45.95	44.13	42.34	40.59	38.86	37.15	35.48	33.82	32.20	30.62	29.08	27.59	26.13	24.72
63	56.13	574.19	5.68	50.45	50.45	48.45	46.49	44.56	42.66	40.79	38.95	37.14	35.36	33.62	31.93	30.29	28.69	27.14	25.63
64	58.94	589.96	5.68	53.26	53.26	51.10	48.98	46.89	44.84	42.81	40.82	38.86	36.95	35.10	33.29	31.54	29.83	28.17	26.57
65	60.00	605.81	5.68	54.32	54.32	52.06	49.85	47.66	45.51	43.39	41.31	39.28	37.31	35.39	33.52	31.71	29.94	28.24	26.61
66	60.00	621.74	5.68	54.32	54.32	52.00	49.73	47.48	45.27	43.10	40.98	38.92	36.92	34.97	33.08	31.24	29.46	27.76	26.14
67	60.00	637.80	5.68	54.32	54.32	51.94	49.59	47.28	45.01	42.80	40.65	38.56	36.53	34.55	32.63	30.77	29.00	27.30	25.69
68	60.00	654.02	5.68	54.32	54.32	51.86	49.45	47.08	44.76	42.51	40.33	38.20	36.13	34.12	32.18	30.33	28.55	26.87	25.27
69	60.00	670.41	5.68	54.32	54.32	51.79	49.30	46.88	44.53	42.24	40.01	37.84	35.74	33.71	31.76	29.90	28.14	26.46	24.87
70	60.00	686.95	5.68	54.32	54.32	51.71	49.17	46.70	44.30	41.96	39.69	37.48	35.35	33.31	31.36	29.51	27.75	26.08	24.50
71	60.00	703.57	5.81	54.19	54.19	51.53	48.94	46.42	43.97	41.59	39.28	37.05	34.91	32.87	30.93	29.08	27.33	25.67	24.10
72	60.00	720.15	5.94	54.06	54.06	51.35	48.71	46.14	43.64	41.21	38.87	36.63	34.49	32.45	30.52	28.68	26.93	25.29	23.75
73	60.00	736.60	6.06	53.94	53.94	51.16	48.46	45.84	43.29	40.83	38.47	36.22	34.08	32.05	30.12	28.29	26.56	24.94	23.44
74	60.00	752.94	6.19	53.81	53.81	50.97	48.21	45.53	42.94	40.46	38.10	35.85	33.71	31.68	29.76	27.94	26.24	24.65	23.19
75	60.00	769.17	6.32	53.68	53.68	50.78	47.95	45.23	42.62	40.12	37.76	35.51	33.37	31.34	29.42	27.63	25.97	24.43	23.02
76	60.00	785.32	6.44	53.56	53.56	50.58	47.71	44.95	42.32	39.82	37.45	35.20	33.06	31.04	29.15	27.39	25.77	24.28	22.92
77	60.00	801.31	6.57	53.43	53.43	50.40	47.49	44.71	42.07	39.56	37.18	34.92	32.79	30.79	28.93	27.22	25.65	24.22	22.90
78	60.00	817.05	6.69	53.31	53.31	50.23	47.29	44.50	41.85	39.33	36.94	34.68	32.57	30.60	28.79	27.13	25.61	24.22	22.92
79	60.00	832.42	6.82	53.18	53.18	50.07	47.11	44.31	41.64	39.11	36.72	34.48	32.40	30.48	28.72	27.12	25.64	24.26	22.98
80	60.00	847.34	6.95	53.05	53.05	49.92	46.95	44.12	41.44	38.90	36.53	34.33	32.30	30.43	28.73	27.17	25.71	24.35	23.09
81	60.00	861.78	7.11	52.29	52.29	49.18	46.22	43.41	40.76	38.27	35.96	33.84	31.88	30.10	28.46	26.93	25.51	24.19	22.98
82	60.00	875.69	8.46	51.54	51.54	48.43	45.49	42.71	40.11	37.69	35.46	33.41	31.54	29.83	28.22	26.73	25.35	24.08	22.90
83	60.00	889.13	9.22	50.78	50.78	47.69	44.78	42.05	39.51	37.17	35.03	33.07	31.27	29.59	28.02	26.57	25.24	24.01	22.84
84	60.00	902.11	9.98	50.02	50.02	46.96	44.10	41.44	38.99	36.74	34.69	32.80	31.04	29.39	27.87	26.48	25.19	23.96	22.81
85	60.00	914.52	10.74	49.26	49.26	46.26	43.47	40.90	38.54	36.39	34.40	32.56	30.83	29.24	27.77	26.42	25.13	23.93	22.81

### Exhibit III

Rating class: **Male Non-tobacco**

Specified Amount Assumption: **1,000**

**Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Male Non-tobacco**

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year Per \$1,000 Face Amount													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14

Sample Calculation: Initial Acquisition Expense Charge (Issue Age 50)

per \$1,000 charge  $\times (1 - 9/19) \times \text{Amount}/1,000 = 10.8 \times (1 - 9/19) \times 1000/1000 = 5.68$

## Exhibit IV

### Expense Allowance less Surrender Charge for Male Non-tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	3.13	2.36	1.60	0.84	0.08	3.20	2.46	1.73	1.00	0.29	3.43	6.58	9.75	12.93	16.13
51	3.60	2.78	1.96	1.15	0.34	3.52	2.74	1.96	1.18	0.41	3.64	6.89	10.15	13.41	16.69
52	0.01	3.24	2.36	1.49	0.63	3.90	3.06	2.22	1.39	0.57	3.89	7.21	10.56	13.92	17.29
53	0.47	3.78	2.84	1.91	0.99	0.07	3.42	2.52	1.63	0.76	4.16	7.57	11.01	14.45	17.91
54	1.01	4.38	3.37	2.37	1.38	0.40	3.82	2.86	1.91	0.99	4.48	7.97	11.49	15.02	18.56
55	1.61	0.52	3.98	2.90	1.84	0.78	4.27	3.24	2.24	1.25	4.81	8.40	11.99	15.61	19.23
56	2.30	1.12	4.64	3.48	2.33	1.20	0.09	3.67	2.60	1.55	5.18	8.85	12.52	16.21	19.91
57	3.08	1.81	0.55	4.13	2.89	1.68	0.49	4.15	3.00	1.88	5.59	9.33	13.08	16.84	20.62
58	3.96	2.59	1.23	4.86	3.54	2.24	0.97	4.70	3.47	2.27	6.04	9.84	13.65	17.49	21.36
59	4.95	3.46	2.00	0.56	4.27	2.88	1.52	0.18	3.98	2.69	6.53	10.39	14.28	18.19	22.14
60	0.80	4.47	2.89	1.34	5.10	3.61	2.15	0.71	4.57	3.18	7.07	10.99	14.94	18.94	22.97
61	1.90	0.17	3.90	2.24	0.61	4.44	2.86	1.31	5.21	3.70	7.65	11.64	15.66	19.72	23.83
62	3.13	1.27	5.04	3.25	1.50	5.35	3.64	1.97	0.31	4.28	8.28	12.33	16.42	20.55	24.72
63	4.52	2.52	0.56	4.37	2.47	0.60	4.50	2.69	0.91	4.91	8.96	13.06	17.21	21.40	25.63
64	0.16	3.90	1.78	5.59	3.54	1.51	5.42	3.46	1.55	5.60	9.69	13.84	18.03	22.27	26.57
65	5.85	3.59	1.38	5.25	3.10	0.98	4.96	2.93	0.96	5.10	9.29	13.54	17.82	22.18	26.61
66	4.58	2.26	6.21	3.96	1.75	5.80	3.68	1.62	5.83	3.88	8.21	12.59	17.03	21.54	26.14
67	3.30	0.92	4.94	2.63	0.36	4.53	2.38	0.29	4.64	2.66	7.12	11.64	16.24	20.92	25.69
68	2.00	6.08	3.67	1.30	5.52	3.27	1.09	5.50	3.43	1.42	6.02	10.71	15.47	20.33	25.27
69	0.69	4.86	2.37	6.66	4.31	2.02	6.49	4.32	2.22	0.19	4.94	9.79	14.73	19.76	24.87
70	6.23	3.62	1.08	5.48	3.08	0.74	5.34	3.13	1.00	5.83	3.88	8.90	14.01	19.21	24.50
71	4.94	2.28	6.73	4.21	1.76	6.41	4.10	1.87	6.77	4.73	2.79	7.97	13.26	18.63	24.10
72	3.65	0.94	5.50	2.93	0.43	5.20	2.86	0.62	5.68	3.64	1.71	7.08	12.53	18.09	23.75
73	2.38	6.96	4.26	1.64	6.46	4.00	1.64	6.76	4.62	2.59	0.66	6.19	11.83	17.57	23.44
74	1.10	5.79	3.03	0.35	5.29	2.81	0.45	5.73	3.59	1.56	7.17	5.35	11.18	17.12	23.19

## Exhibit IV

### Expense Allowance less Surrender Charge for Male Non-tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
75	7.53	4.63	1.80	6.77	4.16	1.66	6.99	4.74	2.60	0.57	6.34	4.55	10.59	16.74	23.02
76	6.44	3.46	0.59	5.68	3.05	0.55	6.04	3.79	1.65	7.48	5.59	3.83	10.06	16.43	22.92
77	5.35	2.32	7.42	4.64	2.00	7.51	5.13	2.87	0.74	6.75	4.89	3.18	9.62	16.21	22.90
78	4.29	1.21	6.44	3.65	1.00	6.65	4.26	2.00	8.06	6.09	4.28	2.62	9.27	16.05	22.92
79	3.23	0.12	5.49	2.69	0.02	5.81	3.42	1.18	7.43	5.51	3.75	2.15	8.99	15.94	22.98
80	2.21	7.55	4.58	1.75	7.55	5.01	2.64	0.44	6.88	5.01	3.31	1.75	8.76	15.88	23.09
81	0.58	6.09	3.13	0.32	6.29	3.80	1.49	7.99	6.03	4.25	2.61	1.08	8.27	15.57	22.98
82	7.76	4.65	1.71	7.68	5.08	2.66	0.43	7.14	5.27	3.56	1.95	0.46	7.84	15.32	22.90
83	6.32	3.23	0.32	6.48	3.94	1.60	8.36	6.40	4.60	2.92	1.35	8.79	7.46	15.12	22.84
84	4.91	1.85	8.02	5.36	2.91	0.66	7.63	5.74	3.98	2.33	0.81	8.44	7.15	14.94	22.81
85	3.53	0.53	6.89	4.32	1.96	8.95	6.96	5.12	3.39	1.80	0.33	8.13	6.84	14.78	22.81

## Exhibit I

### Surrender Charge Percentages (%) for Male Tobacco (as a percentage of the Target Premium)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	7	6	6	6	6	6	5	5	5	5	4	3	2	1	0
51	7	7	6	6	6	6	5	5	5	5	4	3	2	1	0
52	7	7	6	6	6	6	5	5	5	5	4	3	2	1	0
53	7	7	7	6	6	6	6	5	5	5	4	3	2	1	0
54	7	7	7	6	6	6	6	5	5	5	4	3	2	1	0
55	7	7	7	7	6	6	6	6	5	5	4	3	2	1	0
56	8	7	7	7	6	6	6	6	5	5	4	3	2	1	0
57	8	7	7	7	7	6	6	6	6	5	4	3	2	1	0
58	8	8	7	7	7	6	6	6	6	5	4	3	2	1	0
59	8	8	8	7	7	7	6	6	6	5	4	3	2	1	0
60	8	8	8	7	7	7	7	6	6	5	4	3	2	1	0
61	8	8	8	7	7	7	6	6	6	5	4	3	2	1	0
62	8	8	7	7	7	6	6	6	6	5	4	3	2	1	0
63	8	7	7	7	7	6	6	6	5	5	4	3	2	1	0
64	8	7	7	7	6	6	6	5	5	5	4	3	2	1	0
65	7	7	7	6	6	6	6	5	5	5	4	3	2	1	0
66	7	7	7	6	6	6	5	5	5	5	4	3	2	1	0
67	7	7	6	6	6	6	5	5	5	4	4	3	2	1	0
68	7	7	6	6	6	5	5	5	5	4	4	3	2	1	0
69	7	6	6	6	6	5	5	5	4	4	4	3	2	1	0
70	7	6	6	6	5	5	5	5	4	4	4	3	2	1	0
71	7	6	6	6	5	5	5	4	4	4	4	3	2	1	0
72	6	6	6	5	5	5	5	4	4	4	3	3	2	1	0
73	6	6	6	5	5	5	4	4	4	4	3	3	2	1	0
74	6	6	5	5	5	5	4	4	4	4	3	3	2	1	0
75	6	6	5	5	5	4	4	4	4	3	3	3	2	1	0
76	6	5	5	5	4	4	4	4	3	3	3	3	2	1	0
77	5	5	5	4	4	4	4	3	3	3	3	3	2	1	0
78	5	5	4	4	4	4	3	3	3	3	3	2	2	1	0
79	5	4	4	4	4	3	3	3	3	3	2	2	2	1	0
80	4	4	4	4	3	3	3	3	3	2	2	2	2	1	0
81	4	4	4	3	3	3	3	3	3	2	2	2	2	1	0



## Exhibit II

Rating class: **Male Tobacco**

Specified Amount Assumption: **1,000**

### Table of Per \$1,000 Surrender Charges for Male Tobacco

Issue Age	Initial Surrender Charge	Surrender Charge End of Year Per \$1,000 Face Amount															
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
50	31.66	31.66	27.14	27.14	27.14	27.14	27.14	22.61	22.61	22.61	22.61	18.09	13.57	9.05	4.52	0.00	
51	32.61	32.61	32.61	27.95	27.95	27.95	27.95	23.29	23.29	23.29	23.29	18.64	13.98	9.32	4.66	0.00	
52	33.58	33.58	33.58	28.79	28.79	28.79	28.79	23.99	23.99	23.99	23.99	19.19	14.39	9.60	4.80	0.00	
53	34.57	34.57	34.57	34.57	29.63	29.63	29.63	29.63	24.69	24.69	24.69	19.75	14.81	9.88	4.94	0.00	
54	35.56	35.56	35.56	35.56	30.48	30.48	30.48	30.48	25.40	25.40	25.40	20.32	15.24	10.16	5.08	0.00	
55	36.55	36.55	36.55	36.55	36.55	31.33	31.33	31.33	31.33	26.11	26.11	20.89	15.67	10.44	5.22	0.00	
56	42.91	42.91	37.55	37.55	37.55	32.19	32.19	32.19	32.19	26.82	26.82	21.46	16.09	10.73	5.36	0.00	
57	44.06	44.06	38.55	38.55	38.55	38.55	33.04	33.04	33.04	33.04	27.54	22.03	16.52	11.01	5.51	0.00	
58	45.21	45.21	45.21	39.56	39.56	39.56	33.91	33.91	33.91	33.91	28.26	22.61	16.95	11.30	5.65	0.00	
59	46.38	46.38	46.38	46.38	40.58	40.58	40.58	34.79	34.79	34.79	28.99	23.19	17.39	11.60	5.80	0.00	
60	47.56	47.56	47.56	47.56	41.62	41.62	41.62	41.62	35.67	35.67	29.73	23.78	17.84	11.89	5.95	0.00	
61	48.75	48.75	48.75	48.75	42.66	42.66	42.66	36.56	36.56	36.56	30.47	24.37	18.28	12.19	6.09	0.00	
62	49.93	49.93	49.93	43.69	43.69	43.69	37.45	37.45	37.45	37.45	31.21	24.96	18.72	12.48	6.24	0.00	
63	51.09	51.09	44.71	44.71	44.71	44.71	38.32	38.32	38.32	31.93	31.93	25.55	19.16	12.77	6.39	0.00	
64	52.24	52.24	45.71	45.71	45.71	39.18	39.18	39.18	32.65	32.65	32.65	26.12	19.59	13.06	6.53	0.00	
65	46.71	46.71	46.71	46.71	40.04	40.04	40.04	40.04	33.36	33.36	33.36	26.69	20.02	13.35	6.67	0.00	
66	47.70	47.70	47.70	47.70	40.89	40.89	40.89	34.07	34.07	34.07	34.07	27.26	20.44	13.63	6.81	0.00	
67	48.70	48.70	48.70	41.74	41.74	41.74	41.74	34.78	34.78	34.78	27.83	27.83	20.87	13.91	6.96	0.00	
68	49.70	49.70	49.70	42.60	42.60	42.60	35.50	35.50	35.50	35.50	28.40	28.40	21.30	14.20	7.10	0.00	
69	50.71	50.71	43.47	43.47	43.47	43.47	36.22	36.22	36.22	28.98	28.98	28.98	21.73	14.49	7.24	0.00	
70	51.73	51.73	44.34	44.34	44.34	36.95	36.95	36.95	36.95	29.56	29.56	29.56	22.17	14.78	7.39	0.00	
71	52.76	52.76	45.22	45.22	45.22	37.68	37.68	37.68	30.15	30.15	30.15	30.15	22.61	15.07	7.54	0.00	
72	46.09	46.09	46.09	46.09	38.41	38.41	38.41	38.41	30.73	30.73	30.73	23.05	23.05	15.36	7.68	0.00	
73	46.96	46.96	46.96	46.96	39.13	39.13	39.13	31.30	31.30	31.30	31.30	23.48	23.48	15.65	7.83	0.00	
74	47.81	47.81	47.81	39.84	39.84	39.84	39.84	31.87	31.87	31.87	31.87	23.91	23.91	15.94	7.97	0.00	
75	48.66	48.66	48.66	40.55	40.55	40.55	32.44	32.44	32.44	32.44	24.33	24.33	24.33	16.22	8.11	0.00	
76	49.51	49.51	41.26	41.26	41.26	33.00	33.00	33.00	33.00	24.75	24.75	24.75	24.75	16.50	8.25	0.00	
77	41.95	41.95	41.95	41.95	33.56	33.56	33.56	33.56	25.17	25.17	25.17	25.17	25.17	16.78	8.39	0.00	
78	42.63	42.63	42.63	34.10	34.10	34.10	34.10	34.10	25.58	25.58	25.58	25.58	25.58	17.05	17.05	8.53	0.00
79	43.29	43.29	34.63	34.63	34.63	34.63	34.63	25.97	25.97	25.97	25.97	25.97	17.32	17.32	17.32	8.66	0.00
80	35.14	35.14	35.14	35.14	35.14	26.36	26.36	26.36	26.36	26.36	17.57	17.57	17.57	17.57	8.79	0.00	
81	35.63	35.63	35.63	35.63	26.73	26.73	26.73	26.73	26.73	26.73	17.82	17.82	17.82	17.82	8.91	0.00	
82	36.11	36.11	36.11	36.11	27.08	27.08	27.08	27.08	27.08	27.08	18.05	18.05	18.05	18.05	9.03	0.00	
83	36.56	36.56	36.56	27.42	27.42	27.42	27.42	27.42	27.42	18.28	18.28	18.28	18.28	18.28	18.28	9.14	0.00
84	37.01	37.01	37.01	27.76	27.76	27.76	27.76	27.76	27.76	18.50	18.50	18.50	18.50	18.50	18.50	9.25	0.00



### Exhibit III

Rating class: **Male Tobacco**

Specified Amount Assumption: **1,000**

#### Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Male Tobacco

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year														
					Per \$1,000 Face Amount														
					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	39.08	452.28	6.95	32.13	32.13	31.12	30.12	29.14	28.17	27.22	26.28	25.36	24.46	23.56	22.68	21.82	20.97	20.15	19.36
51	40.68	465.90	6.95	33.73	33.74	32.66	31.59	30.53	29.50	28.49	27.49	26.51	25.54	24.59	23.65	22.73	21.85	20.98	20.15
52	42.39	479.76	6.95	35.44	35.45	34.29	33.14	32.02	30.92	29.84	28.78	27.73	26.69	25.67	24.68	23.71	22.78	21.87	20.98
53	44.21	493.80	6.95	37.26	37.26	36.02	34.80	33.60	32.43	31.27	30.13	29.00	27.90	26.82	25.77	24.75	23.76	22.80	21.85
54	46.12	507.96	6.95	39.17	39.17	37.84	36.54	35.27	34.01	32.77	31.54	30.34	29.16	28.02	26.92	25.84	24.79	23.76	22.75
55	48.12	522.17	6.95	41.17	41.17	39.76	38.37	37.00	35.65	34.31	33.00	31.73	30.49	29.29	28.12	26.97	25.85	24.75	23.66
56	50.23	536.42	6.95	43.28	43.28	41.77	40.28	38.81	37.35	35.93	34.54	33.19	31.88	30.61	29.36	28.14	26.94	25.75	24.58
57	52.45	550.71	6.95	45.50	45.50	43.88	42.27	40.69	39.14	37.62	36.15	34.73	33.34	31.99	30.66	29.35	28.05	26.78	25.53
58	54.80	565.13	6.95	47.85	47.85	46.10	44.38	42.69	41.03	39.43	37.88	36.36	34.89	33.44	32.01	30.60	29.21	27.84	26.51
59	57.32	579.76	6.95	50.37	50.37	48.49	46.64	44.83	43.08	41.38	39.73	38.12	36.53	34.97	33.43	31.91	30.42	28.96	27.55
60	60.00	594.54	6.95	53.05	53.05	51.03	49.05	47.14	45.28	43.47	41.71	39.97	38.26	36.58	34.92	33.28	31.69	30.14	28.64
61	60.00	609.36	6.95	53.05	53.05	51.00	49.01	47.08	45.20	43.36	41.56	39.78	38.03	36.30	34.60	32.95	31.34	29.77	28.25
62	60.00	624.10	6.95	53.05	53.05	50.98	48.97	47.01	45.10	43.23	41.38	39.56	37.76	35.99	34.27	32.60	30.97	29.39	27.85
63	60.00	638.67	6.95	53.05	53.05	50.96	48.93	46.94	44.99	43.06	41.17	39.30	37.46	35.66	33.93	32.23	30.58	28.98	27.42
64	60.00	653.05	6.95	53.05	53.05	50.93	48.86	46.83	44.83	42.86	40.91	39.00	37.13	35.32	33.55	31.84	30.17	28.55	26.99
65	60.00	667.29	6.95	53.05	53.05	50.90	48.78	46.70	44.64	42.61	40.62	38.67	36.79	34.95	33.16	31.42	29.74	28.11	26.56
66	60.00	681.47	6.95	53.05	53.05	50.85	48.67	46.53	44.42	42.34	40.31	38.35	36.43	34.57	32.75	30.99	29.30	27.68	26.15
67	60.00	695.69	6.95	53.05	53.05	50.79	48.55	46.34	44.17	42.06	40.01	38.01	36.07	34.17	32.34	30.57	28.89	27.28	25.76
68	60.00	710.00	6.95	53.05	53.05	50.72	48.41	46.15	43.94	41.79	39.71	37.67	35.70	33.78	31.94	30.17	28.50	26.91	25.40
69	60.00	724.44	6.95	53.05	53.05	50.64	48.27	45.96	43.72	41.54	39.41	37.34	35.34	33.41	31.56	29.81	28.15	26.57	25.06
70	60.00	739.01	6.95	53.05	53.05	50.57	48.15	45.80	43.51	41.29	39.12	37.02	35.00	33.07	31.23	29.49	27.83	26.25	24.75
71	60.00	753.65	6.95	53.05	53.05	50.51	48.05	45.65	43.31	41.04	38.84	36.72	34.69	32.76	30.93	29.20	27.54	25.96	24.46
72	60.00	768.21	6.95	53.05	53.05	50.47	47.95	45.49	43.11	40.79	38.56	36.44	34.41	32.49	30.67	28.93	27.27	25.69	24.23
73	60.00	782.59	6.95	53.05	53.05	50.40	47.82	45.32	42.88	40.54	38.30	36.17	34.15	32.24	30.41	28.66	27.01	25.47	24.05
74	60.00	796.87	6.95	53.05	53.05	50.34	47.70	45.14	42.67	40.32	38.07	35.95	33.93	32.01	30.17	28.43	26.81	25.31	23.94
75	60.00	811.06	6.95	53.05	53.05	50.27	47.57	44.97	42.49	40.13	37.89	35.76	33.74	31.80	29.96	28.26	26.68	25.23	23.92
76	60.00	825.11	8.89	51.11	51.11	48.36	45.72	43.20	40.80	38.52	36.36	34.30	32.33	30.46	28.73	27.12	25.65	24.32	23.11
77	60.00	839.00	10.84	49.16	49.16	46.48	43.91	41.47	39.15	36.96	34.86	32.86	30.97	29.20	27.57	26.08	24.72	23.49	22.36
78	60.00	852.60	12.78	47.22	47.22	44.61	42.13	39.78	37.55	35.42	33.38	31.46	29.67	28.01	26.49	25.11	23.86	22.72	21.65
79	60.00	865.81	14.73	45.27	45.27	42.75	40.37	38.10	35.94	33.88	31.93	30.10	28.42	26.88	25.48	24.22	23.06	21.97	20.95
80	60.00	878.57	16.67	43.33	43.33	40.91	38.61	36.42	34.33	32.35	30.51	28.80	27.24	25.82	24.54	23.37	22.26	21.23	20.26
81	60.00	890.84	17.63	42.37	42.37	39.99	37.72	35.56	33.51	31.60	29.83	28.22	26.75	25.42	24.20	23.06	21.99	20.98	20.06
82	60.00	902.66	18.59	41.41	41.41	39.06	36.81	34.69	32.71	30.89	29.21	27.69	26.32	25.06	23.87	22.77	21.73	20.77	19.88
83	60.00	914.10	19.55	40.45	40.45	38.12	35.93	33.88	31.99	30.25	28.68	27.25	25.95	24.72	23.57	22.50	21.50	20.59	19.72
84	60.00	925.19	20.51	39.49	39.49	37.21	35.09	33.13	31.33	29.70	28.23	26.87	25.61	24.42	23.30	22.27	21.33	20.42	19.57
85	60.00	935.84	21.47	38.53	38.53	36.33	34.30	32.44	30.75	29.22	27.82	26.51	25.28	24.13	23.06	22.08	21.15	20.27	19.45

### Exhibit III

Rating class: **Male Tobacco**

Specified Amount Assumption: **1,000**

**Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Male Tobacco**

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year Per \$1,000 Face Amount													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14

Sample Calculation: Initial Acquisition Expense Charge (Issue Age 50)

per \$1,000 charge  $\times (1 - 9/19) \times \text{Amount}/1,000 = 13.2 \times (1 - 9/19) \times 1000/1000 = 6.95$

## Exhibit IV

### Expense Allowance less Surrender Charge for Male Tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	0.47	3.98	2.98	2.00	1.03	0.08	3.67	2.75	1.85	0.95	4.59	8.25	11.92	15.63	19.36
51	1.13	0.05	3.64	2.58	1.55	0.54	4.20	3.22	2.25	1.30	5.01	8.75	12.53	16.32	20.15
52	1.87	0.71	4.35	3.23	2.13	1.05	4.79	3.74	2.70	1.68	5.49	9.32	13.18	17.07	20.98
53	2.69	1.45	0.23	3.97	2.80	1.64	0.50	4.31	3.21	2.13	6.02	9.94	13.88	17.86	21.85
54	3.61	2.28	0.98	4.79	3.53	2.29	1.06	4.94	3.76	2.62	6.60	10.60	14.63	18.68	22.75
55	4.62	3.21	1.82	0.45	4.32	2.98	1.67	0.40	4.38	3.18	7.23	11.30	15.41	19.53	23.66
56	0.37	4.22	2.73	1.26	5.16	3.74	2.35	1.00	5.06	3.79	7.90	12.05	16.21	20.39	24.58
57	1.44	5.33	3.72	2.14	0.59	4.58	3.11	1.69	0.30	4.45	8.63	12.83	17.04	21.27	25.53
58	2.64	0.89	4.82	3.13	1.47	5.52	3.97	2.45	0.98	5.18	9.40	13.65	17.91	22.19	26.51
59	3.99	2.11	0.26	4.25	2.50	0.80	4.94	3.33	1.74	5.98	10.24	14.52	18.82	23.16	27.55
60	5.49	3.47	1.49	5.52	3.66	1.85	0.09	4.30	2.59	6.85	11.14	15.44	19.80	24.19	28.64
61	4.30	2.25	0.26	4.42	2.54	0.70	5.00	3.22	1.47	5.83	10.23	14.67	19.15	23.68	28.25
62	3.12	1.05	5.28	3.32	1.41	5.78	3.93	2.11	0.31	4.78	9.31	13.88	18.49	23.15	27.85
63	1.96	6.25	4.22	2.23	0.28	4.74	2.85	0.98	5.53	3.73	8.38	13.07	17.81	22.59	27.42
64	0.81	5.22	3.15	1.12	5.65	3.68	1.73	6.35	4.48	2.67	7.43	12.25	17.11	22.02	26.99
65	6.34	4.19	2.07	6.66	4.60	2.57	0.58	5.31	3.43	1.59	6.47	11.40	16.39	21.44	26.56
66	5.35	3.15	0.97	5.64	3.53	1.45	6.24	4.28	2.36	0.50	5.49	10.55	15.67	20.87	26.15
67	4.35	2.09	6.81	4.60	2.43	0.32	5.23	3.23	1.29	6.34	4.51	9.70	14.98	20.32	25.76
68	3.35	1.02	5.81	3.55	1.34	6.29	4.21	2.17	0.20	5.38	3.54	8.87	14.30	19.81	25.40
69	2.34	7.17	4.80	2.49	0.25	5.32	3.19	1.12	6.36	4.43	2.58	8.08	13.66	19.33	25.06
70	1.32	6.23	3.81	1.46	6.56	4.34	2.17	0.07	5.44	3.51	1.67	7.32	13.05	18.86	24.75
71	0.29	5.29	2.83	0.43	5.63	3.36	1.16	6.57	4.54	2.61	0.78	6.59	12.47	18.42	24.46
72	6.96	4.38	1.86	7.08	4.70	2.38	0.15	5.71	3.68	1.76	7.62	5.88	11.91	18.01	24.23
73	6.09	3.44	0.86	6.19	3.75	1.41	7.00	4.87	2.85	0.94	6.93	5.18	11.36	17.64	24.05
74	5.24	2.53	7.86	5.30	2.83	0.48	6.20	4.08	2.06	0.14	6.26	4.52	10.87	17.34	23.94

## Exhibit IV

### Expense Allowance less Surrender Charge for Male Tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
75	4.39	1.61	7.02	4.42	1.94	7.69	5.45	3.32	1.30	7.47	5.63	3.93	10.46	17.12	23.92
76	1.60	7.10	4.46	1.94	7.80	5.52	3.36	1.30	7.58	5.71	3.98	2.37	9.15	16.07	23.11
77	7.21	4.53	1.96	7.91	5.59	3.40	1.30	7.69	5.80	4.03	2.40	0.91	7.94	15.10	22.36
78	4.59	1.98	8.03	5.68	3.45	1.32	7.80	5.88	4.09	2.43	0.91	8.06	6.81	14.19	21.65
79	1.98	8.12	5.74	3.47	1.31	7.91	5.96	4.13	2.45	0.91	8.16	6.90	5.74	13.31	20.95
80	8.19	5.77	3.47	1.28	7.97	5.99	4.15	2.44	0.88	8.25	6.97	5.80	4.69	12.44	20.26
81	6.74	4.36	2.09	8.83	6.78	4.87	3.10	1.49	0.02	7.60	6.38	5.24	4.17	12.07	20.06
82	5.30	2.95	0.70	7.61	5.63	3.81	2.13	0.61	8.27	7.01	5.82	4.72	3.68	11.74	19.88
83	3.89	1.56	8.51	6.46	4.57	2.83	1.26	8.97	7.67	6.44	5.29	4.22	3.22	11.45	19.72
84	2.48	0.20	7.33	5.37	3.57	1.94	0.47	8.37	7.11	5.92	4.80	3.77	2.83	11.17	19.57
85	1.10	8.25	6.22	4.36	2.67	1.14	9.10	7.79	6.56	5.41	4.34	3.36	2.43	10.91	19.45

## NONFORFEITURE COMPLIANCE

### Single Premium Adjustable Life Insurance Policy LPI-3012(05-12)

### Including Premium Bonus Rider LRI-3014(05-12)

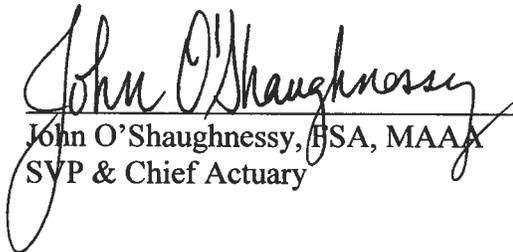
A comparison of the surrender charges and the unamortized maximum additional first year expense allowance defined under Standard Nonforfeiture Law for a level premium, level \$1,000 death benefit contract based on the nonforfeiture rate and the guaranteed maximum mortality charges is made in Exhibits I to IV. These exhibits show the following:

- Exhibit I: The surrender charge percentages (as a percentage of the annual Target Premium) at the end of contract years 1-15. The surrender charge is zero after the fifteenth year.
- Exhibit II: The surrender charges at the end of contract years 1-15 on a per \$1,000 basis for all face amounts.
- Exhibit III: The unamortized maximum additional first year expense allowances per \$1,000 for contract years 1-15.
- Exhibit IV: The unamortized maximum additional first year expense allowances [from Exhibit III] less surrender charges [from Exhibit II].

The last exhibit (Exhibit IV) shows that the surrender charges do not exceed the unamortized maximum additional first year expense allowance, i.e.,  $SC \leq E^1 \left( \frac{\ddot{a}_{x+t}}{\ddot{a}_x} \right)$ .

August 7, 2012

\_\_\_\_\_  
Date

  
\_\_\_\_\_  
John O'Shaughnessy, FSA, MAAA  
SVP & Chief Actuary

## Exhibit I

### Surrender Charge Percentages (%) for Female Non-tobacco (as a percentage of the Target Premium)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
51	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
52	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
53	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
54	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
55	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
56	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
57	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
58	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
59	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
60	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
61	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
62	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
63	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
64	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
65	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
66	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
67	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
68	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
69	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
70	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
71	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
72	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
73	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
74	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
75	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
76	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
77	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
78	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
79	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
80	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
81	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0

## Exhibit I

### Surrender Charge Percentages (%) for Female Non-tobacco (as a percentage of the Target Premium)

Issue	End of Year														
Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
82	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
83	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
84	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
85	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0

## Exhibit II

Rating class: Female Non-tobacco

Specified Amount Assumption:

1,000

### Table of Per \$1,000 Surrender Charges for Female Non-tobacco

Issue Age	Initial Surrender Charge	Surrender Charge End of Year Per \$1,000 Face Amount														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	48.20	48.20	44.75	41.31	37.87	34.43	30.98	27.54	24.10	20.66	17.21	13.77	10.33	6.89	3.44	0.00
51	49.80	49.80	46.24	42.69	39.13	35.57	32.02	28.46	24.90	21.34	17.79	14.23	10.67	7.11	3.56	0.00
52	51.44	51.44	47.77	44.09	40.42	36.74	33.07	29.39	25.72	22.05	18.37	14.70	11.02	7.35	3.67	0.00
53	53.11	53.11	49.32	45.52	41.73	37.94	34.14	30.35	26.56	22.76	18.97	15.17	11.38	7.59	3.79	0.00
54	54.82	54.82	50.90	46.98	43.07	39.15	35.24	31.32	27.41	23.49	19.58	15.66	11.75	7.83	3.92	0.00
55	56.55	56.55	52.51	48.48	44.44	40.40	36.36	32.32	28.28	24.24	20.20	16.16	12.12	8.08	4.04	0.00
56	58.32	58.32	54.16	49.99	45.82	41.66	37.49	33.33	29.16	24.99	20.83	16.66	12.50	8.33	4.17	0.00
57	60.12	60.12	55.82	51.53	47.24	42.94	38.65	34.35	30.06	25.76	21.47	17.18	12.88	8.59	4.29	0.00
58	61.95	61.95	57.52	53.10	48.67	44.25	39.82	35.40	30.97	26.55	22.12	17.70	13.27	8.85	4.42	0.00
59	63.80	63.80	59.24	54.69	50.13	45.57	41.02	36.46	31.90	27.34	22.79	18.23	13.67	9.11	4.56	0.00
60	65.69	65.69	61.00	56.31	51.62	46.92	42.23	37.54	32.85	28.15	23.46	18.77	14.08	9.38	4.69	0.00
61	67.62	67.62	62.79	57.96	53.13	48.30	43.47	38.64	33.81	28.98	24.15	19.32	14.49	9.66	4.83	0.00
62	69.58	69.58	64.61	59.64	54.67	49.70	44.73	39.76	34.79	29.82	24.85	19.88	14.91	9.94	4.97	0.00
63	71.57	71.57	66.46	61.35	56.23	51.12	46.01	40.90	35.79	30.67	25.56	20.45	15.34	10.22	5.11	0.00
64	73.60	73.60	68.34	63.09	57.83	52.57	47.31	42.06	36.80	31.54	26.29	21.03	15.77	10.51	5.26	0.00
65	75.66	75.66	70.26	64.85	59.45	54.05	48.64	43.24	37.83	32.43	27.02	21.62	16.21	10.81	5.40	0.00
66	77.76	77.76	72.20	66.65	61.09	55.54	49.99	44.43	38.88	33.32	27.77	22.22	16.66	11.11	5.55	0.00
67	79.88	79.88	74.18	68.47	62.77	57.06	51.35	45.65	39.94	34.24	28.53	22.82	17.12	11.41	5.71	0.00
68	82.04	82.04	76.18	70.32	64.46	58.60	52.74	46.88	41.02	35.16	29.30	23.44	17.58	11.72	5.86	0.00
69	84.22	84.22	78.20	72.19	66.17	60.16	54.14	48.12	42.11	36.09	30.08	24.06	18.05	12.03	6.02	0.00
70	86.42	86.42	80.25	74.08	67.90	61.73	55.56	49.38	43.21	37.04	30.87	24.69	18.52	12.35	6.17	0.00
71	88.65	88.65	82.31	75.98	69.65	63.32	56.99	50.66	44.32	37.99	31.66	25.33	19.00	12.66	6.33	0.00
72	90.88	90.88	84.39	77.90	71.41	64.92	58.43	51.93	45.44	38.95	32.46	25.97	19.48	12.98	6.49	0.00
73	93.13	93.13	86.48	79.83	73.17	66.52	59.87	53.22	46.57	39.91	33.26	26.61	19.96	13.30	6.65	0.00
74	95.39	95.39	88.58	81.76	74.95	68.14	61.32	54.51	47.69	40.88	34.07	27.25	20.44	13.63	6.81	0.00
75	97.65	97.65	90.68	83.70	76.73	69.75	62.78	55.80	48.83	41.85	34.88	27.90	20.93	13.95	6.98	0.00
76	99.92	99.92	92.78	85.64	78.51	71.37	64.23	57.10	49.96	42.82	35.69	28.55	21.41	14.27	7.14	0.00
77	102.19	102.19	94.89	87.59	80.29	72.99	65.69	58.39	51.09	43.79	36.50	29.20	21.90	14.60	7.30	0.00
78	104.45	104.45	96.99	89.53	82.07	74.61	67.15	59.69	52.23	44.76	37.30	29.84	22.38	14.92	7.46	0.00
79	106.71	106.71	99.09	91.47	83.85	76.22	68.60	60.98	53.36	45.73	38.11	30.49	22.87	15.24	7.62	0.00
80	108.97	108.97	101.19	93.40	85.62	77.84	70.05	62.27	54.49	46.70	38.92	31.13	23.35	15.57	7.78	0.00
81	111.20	111.20	103.25	95.31	87.37	79.43	71.48	63.54	55.60	47.66	39.71	31.77	23.83	15.89	7.94	0.00
82	113.36	113.36	105.26	97.17	89.07	80.97	72.87	64.78	56.68	48.58	40.49	32.39	24.29	16.19	8.10	0.00
83	115.47	115.47	107.22	98.97	90.72	82.48	74.23	65.98	57.73	49.49	41.24	32.99	24.74	16.50	8.25	0.00
84	117.52	117.52	109.13	100.73	92.34	83.95	75.55	67.16	58.76	50.37	41.97	33.58	25.18	16.79	8.39	0.00

## Exhibit II

Rating class: Female Non-tobacco

Specified Amount Assumption: 1,000

Table of Per \$1,000 Surrender Charges for Female Non-tobacco

Issue Age	Initial Surrender Charge	Surrender Charge End of Year Per \$1,000 Face Amount														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
85	119.52	119.52	110.98	102.45	93.91	85.37	76.83	68.30	59.76	51.22	42.69	34.15	25.61	17.07	8.54	0.00

### Exhibit III

Rating class:

Female Non-tobacco

Specified Amount Assumption:

1,000

**Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Female Non-tobacco**

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year														
					Per \$1,000 Face Amount														
					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	28.33	344.25	-28.74	57.07	57.08	55.58	54.10	52.62	51.16	49.70	48.26	46.83	45.42	44.02	42.63	41.25	39.88	38.53	37.19
51	29.32	355.73	-29.83	59.15	59.14	57.56	55.99	54.43	52.89	51.35	49.83	48.33	46.84	45.36	43.89	42.44	41.00	39.57	38.15
52	30.35	367.44	-30.93	61.28	61.29	59.62	57.96	56.32	54.68	53.06	51.46	49.87	48.30	46.74	45.19	43.65	42.13	40.63	39.14
53	31.45	379.37	-32.06	63.51	63.51	61.74	59.99	58.25	56.52	54.82	53.12	51.45	49.78	48.13	46.50	44.88	43.28	41.69	40.12
54	32.60	391.54	-33.22	65.82	65.81	63.94	62.09	60.25	58.43	56.63	54.84	53.07	51.31	49.57	47.84	46.13	44.44	42.76	41.11
55	33.81	403.96	-34.40	68.21	68.21	66.24	64.28	62.34	60.41	58.50	56.61	54.74	52.88	51.04	49.21	47.41	45.62	43.86	42.11
56	35.10	416.58	-35.58	70.68	70.67	68.58	66.51	64.45	62.42	60.40	58.40	56.42	54.45	52.50	50.58	48.67	46.79	44.93	43.10
57	36.45	429.41	-36.78	73.23	73.23	71.02	68.83	66.65	64.50	62.36	60.24	58.14	56.07	54.01	51.97	49.96	47.98	46.02	44.09
58	37.88	442.47	-38.01	75.89	75.88	73.54	71.21	68.91	66.63	64.37	62.12	59.90	57.71	55.53	53.38	51.26	49.17	47.11	45.09
59	39.39	455.72	-39.26	78.65	78.64	76.16	73.69	71.25	68.83	66.43	64.06	61.71	59.38	57.09	54.82	52.58	50.38	48.22	46.09
60	40.99	469.24	-40.61	81.60	81.59	78.96	76.34	73.75	71.18	68.64	66.12	63.63	61.16	58.74	56.34	53.98	51.66	49.38	47.15
61	42.69	482.99	-41.98	84.67	84.67	81.87	79.09	76.34	73.61	70.91	68.23	65.59	62.99	60.42	57.89	55.40	52.96	50.56	48.21
62	44.50	496.98	-43.38	87.88	87.88	84.90	81.94	79.01	76.11	73.25	70.41	67.62	64.86	62.14	59.47	56.85	54.28	51.76	49.29
63	46.43	511.23	-44.81	91.24	91.23	88.06	84.91	81.79	78.71	75.67	72.66	69.70	66.78	63.91	61.09	58.33	55.62	52.97	50.37
64	48.49	525.72	-46.26	94.75	94.74	91.35	88.00	84.69	81.41	78.18	74.99	71.84	68.76	65.73	62.75	59.84	56.99	54.19	51.47
65	50.69	540.45	-47.73	98.42	98.41	94.80	91.23	87.70	84.22	80.78	77.40	74.07	70.81	67.60	64.46	61.39	58.38	55.44	52.57
66	53.04	555.41	-49.23	102.27	102.26	98.40	94.60	90.84	87.13	83.48	79.90	76.38	72.92	69.53	66.22	62.97	59.80	56.71	53.69
67	55.55	570.59	-50.74	106.29	106.30	102.19	98.13	94.12	90.18	86.31	82.50	78.77	75.11	71.53	68.03	64.60	61.26	57.99	54.83
68	58.25	585.98	-52.28	110.53	110.53	106.14	101.81	97.54	93.35	89.24	85.20	81.24	77.37	73.58	69.88	66.26	62.73	59.31	56.05
69	60.00	601.55	-53.84	113.84	113.84	109.19	104.62	100.13	95.71	91.38	87.14	82.98	78.92	74.95	71.06	67.28	63.61	60.12	56.77
70	60.00	617.30	-55.41	115.41	115.41	110.58	105.83	101.16	96.59	92.10	87.71	83.41	79.21	75.11	71.11	67.24	63.54	60.00	56.61
71	60.00	633.19	-57.00	117.00	117.00	111.98	107.04	102.20	97.45	92.80	88.26	83.82	79.48	75.24	71.14	67.23	63.49	59.90	56.47
72	60.00	649.17	-58.60	118.60	118.60	113.37	108.24	103.22	98.30	93.48	88.77	84.18	79.69	75.35	71.21	67.24	63.44	59.81	56.31
73	60.00	665.23	-60.21	120.21	120.21	114.77	109.44	104.22	99.11	94.13	89.25	84.49	79.90	75.50	71.30	67.26	63.41	59.71	56.18
74	60.00	681.35	-61.82	121.82	121.82	116.16	110.62	105.20	99.91	94.74	89.69	84.80	80.14	75.68	71.40	67.31	63.38	59.63	56.15
75	60.00	697.52	-63.44	123.44	123.44	117.55	111.79	106.17	100.67	95.30	90.11	85.16	80.42	75.87	71.52	67.34	63.37	59.67	56.23
76	60.00	713.71	-64.93	124.93	124.93	118.81	112.83	106.99	101.28	95.77	90.50	85.46	80.63	76.01	71.57	67.34	63.41	59.76	56.33
77	60.00	729.91	-66.42	126.42	126.42	120.06	113.84	107.77	101.91	96.30	90.94	85.80	80.89	76.16	71.66	67.47	63.59	59.94	56.30
78	60.00	746.08	-67.91	127.91	127.91	121.29	114.83	108.57	102.60	96.89	91.41	86.18	81.14	76.35	71.89	67.75	63.86	59.98	56.03
79	60.00	762.24	-69.40	129.40	129.40	122.50	115.84	109.46	103.37	97.52	91.94	86.57	81.45	76.70	72.28	68.13	64.00	59.77	55.69
80	60.00	778.36	-70.89	130.89	130.89	123.76	116.96	110.44	104.20	98.23	92.49	87.03	81.95	77.23	72.80	68.38	63.86	59.50	55.48
81	60.00	794.26	-72.35	132.35	132.35	125.07	118.11	111.43	105.05	98.91	93.07	87.63	82.58	77.85	73.12	68.30	63.63	59.33	55.58
82	60.00	809.72	-73.77	133.77	133.77	126.32	119.18	112.36	105.79	99.54	93.73	88.33	83.26	78.21	73.05	68.06	63.46	59.44	56.08
83	60.00	824.77	-75.15	135.15	135.15	127.51	120.21	113.18	106.50	100.28	94.50	89.08	83.67	78.15	72.81	67.89	63.60	60.00	57.06
84	60.00	839.45	-76.49	136.49	136.49	128.68	121.16	114.00	107.34	101.16	95.36	89.57	83.66	77.95	72.68	68.08	64.22	61.08	58.10
85	60.00	853.71	-77.79	137.79	137.79	129.74	122.08	114.95	108.32	102.11	95.91	89.58	83.47	77.83	72.90	68.77	65.41	62.21	58.61

### Exhibit III

Rating class: Female Non-tobacco

Specified Amount Assumption: 1,000

**Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Female Non-tobacco**

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year														
					Per \$1,000 Face Amount														
					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15

Sample Calculation: Initial Acquisition Expense Charge (Issue Age 50)  
 per \$1,000 charge x (1 - 9/19) x Amount/1,000 - Bonus = 10.8 x(1 - 9/19)x1000/1000 - Bonus: (28.74)

## Exhibit IV

### Expense Allowance less Surrender Charge for Female Non-tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	8.88	10.83	12.79	14.75	16.73	18.72	20.72	22.73	24.76	26.81	28.86	30.92	32.99	35.09	37.19
51	9.34	11.32	13.30	15.30	17.32	19.33	21.37	23.43	25.50	27.57	29.66	31.77	33.89	36.01	38.15
52	9.85	11.85	13.87	15.90	17.94	19.99	22.07	24.15	26.25	28.37	30.49	32.63	34.78	36.96	39.14
53	10.40	12.42	14.47	16.52	18.58	20.68	22.77	24.89	27.02	29.16	31.33	33.50	35.69	37.90	40.12
54	10.99	13.04	15.11	17.18	19.28	21.39	23.52	25.66	27.82	29.99	32.18	34.38	36.61	38.84	41.11
55	11.66	13.73	15.80	17.90	20.01	22.14	24.29	26.46	28.64	30.84	33.05	35.29	37.54	39.82	42.11
56	12.35	14.42	16.52	18.63	20.76	22.91	25.07	27.26	29.46	31.67	33.92	36.17	38.46	40.76	43.10
57	13.11	15.20	17.30	19.41	21.56	23.71	25.89	28.08	30.31	32.54	34.79	37.08	39.39	41.73	44.09
58	13.93	16.02	18.11	20.24	22.38	24.55	26.72	28.93	31.16	33.41	35.68	37.99	40.32	42.69	45.09
59	14.84	16.92	19.00	21.12	23.26	25.41	27.60	29.81	32.04	34.30	36.59	38.91	41.27	43.66	46.09
60	15.90	17.96	20.03	22.13	24.26	26.41	28.58	30.78	33.01	35.28	37.57	39.90	42.28	44.69	47.15
61	17.05	19.08	21.13	23.21	25.31	27.44	29.59	31.78	34.01	36.27	38.57	40.91	43.30	45.73	48.21
62	18.30	20.29	22.30	24.34	26.41	28.52	30.65	32.83	35.04	37.29	39.59	41.94	44.34	46.79	49.29
63	19.66	21.60	23.56	25.56	27.59	29.66	31.76	33.91	36.11	38.35	40.64	42.99	45.40	47.86	50.37
64	21.14	23.01	24.91	26.86	28.84	30.87	32.93	35.04	37.22	39.44	41.72	44.07	46.48	48.93	51.47
65	22.75	24.54	26.38	28.25	30.17	32.14	34.16	36.24	38.38	40.58	42.84	45.18	47.57	50.04	52.57
66	24.50	26.20	27.95	29.75	31.59	33.49	35.47	37.50	39.60	41.76	44.00	46.31	48.69	51.16	53.69
67	26.42	28.01	29.66	31.35	33.12	34.96	36.85	38.83	40.87	43.00	45.21	47.48	49.85	52.28	54.83
68	28.49	29.96	31.49	33.08	34.75	36.50	38.32	40.22	42.21	44.28	46.44	48.68	51.01	53.45	56.05
69	29.62	30.99	32.43	33.96	35.55	37.24	39.02	40.87	42.83	44.87	47.00	49.23	51.58	54.10	56.77
70	28.99	30.33	31.75	33.26	34.86	36.54	38.33	40.20	42.17	44.24	46.42	48.72	51.19	53.83	56.61
71	28.35	29.67	31.06	32.55	34.13	35.81	37.60	39.50	41.49	43.58	45.81	48.23	50.83	53.57	56.47
72	27.72	28.98	30.34	31.81	33.38	35.05	36.84	38.74	40.74	42.89	45.24	47.76	50.46	53.32	56.31
73	27.08	28.29	29.61	31.05	32.59	34.26	36.03	37.92	39.99	42.24	44.69	47.30	50.11	53.06	56.18
74	26.43	27.58	28.86	30.25	31.77	33.42	35.18	37.11	39.26	41.61	44.15	46.87	49.75	52.82	56.15

## Exhibit IV

### Expense Allowance less Surrender Charge for Female Non-tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
75	25.79	26.87	28.09	29.44	30.92	32.52	34.31	36.33	38.57	40.99	43.62	46.41	49.42	52.69	56.23
76	25.01	26.03	27.19	28.48	29.91	31.54	33.40	35.50	37.81	40.32	43.02	45.93	49.14	52.62	56.33
77	24.23	25.17	26.25	27.48	28.92	30.61	32.55	34.71	37.10	39.66	42.46	45.57	48.99	52.64	56.30
78	23.46	24.30	25.30	26.50	27.99	29.74	31.72	33.95	36.38	39.05	42.05	45.37	48.94	52.52	56.03
79	22.69	23.41	24.37	25.61	27.15	28.92	30.96	33.21	35.72	38.59	41.79	45.26	48.76	52.15	55.69
80	21.92	22.57	23.56	24.82	26.36	28.18	30.22	32.54	35.25	38.31	41.67	45.03	48.29	51.72	55.48
81	21.15	21.82	22.80	24.06	25.62	27.43	29.53	32.03	34.92	38.14	41.35	44.47	47.74	51.39	55.58
82	20.41	21.06	22.01	23.29	24.82	26.67	28.95	31.65	34.68	37.72	40.66	43.77	47.27	51.34	56.08
83	19.68	20.29	21.24	22.46	24.02	26.05	28.52	31.35	34.18	36.91	39.82	43.15	47.10	51.75	57.06
84	18.97	19.55	20.43	21.66	23.39	25.61	28.20	30.81	33.29	35.98	39.10	42.90	47.43	52.69	58.10
85	18.27	18.76	19.63	21.04	22.95	25.28	27.61	29.82	32.25	35.14	38.75	43.16	48.34	53.67	58.61

## Exhibit I

### Surrender Charge Percentages (%) for Female Tobacco (as a percentage of the Target Premium)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
51	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
52	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
53	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
54	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
55	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
56	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
57	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
58	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
59	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
60	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
61	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
62	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
63	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
64	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
65	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
66	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
67	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
68	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
69	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
70	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
71	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
72	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
73	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
74	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
75	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
76	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
77	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
78	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
79	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
80	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
81	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0

## Exhibit I

### Surrender Charge Percentages (%) for Female Tobacco (as a percentage of the Target Premium)

Issue	End of Year														
Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
82	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
83	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
84	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
85	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0

## Exhibit II

Rating class: Female Tobacco

Specified Amount Assumption: 1,000

### Table of Per \$1,000 Surrender Charges for Female Tobacco

Issue Age	Initial Surrender Charge	Surrender Charge End of Year Per \$1,000 Face Amount														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	58.60	58.60	54.41	50.23	46.04	41.85	37.67	33.48	29.30	25.11	20.93	16.74	12.56	8.37	4.19	0.00
51	60.38	60.38	56.07	51.75	47.44	43.13	38.82	34.50	30.19	25.88	21.56	17.25	12.94	8.63	4.31	0.00
52	62.18	62.18	57.74	53.30	48.86	44.42	39.97	35.53	31.09	26.65	22.21	17.77	13.32	8.88	4.44	0.00
53	64.00	64.00	59.43	54.86	50.29	45.71	41.14	36.57	32.00	27.43	22.86	18.29	13.71	9.14	4.57	0.00
54	65.83	65.83	61.13	56.43	51.73	47.02	42.32	37.62	32.92	28.21	23.51	18.81	14.11	9.40	4.70	0.00
55	67.68	67.68	62.84	58.01	53.18	48.34	43.51	38.67	33.84	29.01	24.17	19.34	14.50	9.67	4.83	0.00
56	69.54	69.54	64.57	59.60	54.64	49.67	44.70	39.74	34.77	29.80	24.83	19.87	14.90	9.93	4.97	0.00
57	71.41	71.41	66.30	61.20	56.10	51.00	45.90	40.80	35.70	30.60	25.50	20.40	15.30	10.20	5.10	0.00
58	73.29	73.29	68.05	62.82	57.58	52.35	47.11	41.88	36.64	31.41	26.17	20.94	15.70	10.47	5.23	0.00
59	75.19	75.19	69.82	64.44	59.07	53.70	48.33	42.96	37.59	32.22	26.85	21.48	16.11	10.74	5.37	0.00
60	77.10	77.10	71.59	66.08	60.58	55.07	49.56	44.06	38.55	33.04	27.54	22.03	16.52	11.01	5.51	0.00
61	79.03	79.03	73.38	67.74	62.09	56.45	50.80	45.16	39.51	33.87	28.22	22.58	16.93	11.29	5.64	0.00
62	80.97	80.97	75.18	69.40	63.62	57.83	52.05	46.27	40.48	34.70	28.92	23.13	17.35	11.57	5.78	0.00
63	82.92	82.92	77.00	71.08	65.15	59.23	53.31	47.38	41.46	35.54	29.62	23.69	17.77	11.85	5.92	0.00
64	84.90	84.90	78.83	72.77	66.70	60.64	54.58	48.51	42.45	36.38	30.32	24.26	18.19	12.13	6.06	0.00
65	86.88	86.88	80.68	74.47	68.27	62.06	55.85	49.65	43.44	37.24	31.03	24.82	18.62	12.41	6.21	0.00
66	88.89	88.89	82.54	76.19	69.84	63.49	57.14	50.79	44.44	38.09	31.75	25.40	19.05	12.70	6.35	0.00
67	90.90	90.90	84.41	77.92	71.42	64.93	58.44	51.95	45.45	38.96	32.47	25.97	19.48	12.99	6.49	0.00
68	92.93	92.93	86.29	79.65	73.02	66.38	59.74	53.10	46.46	39.83	33.19	26.55	19.91	13.28	6.64	0.00
69	94.96	94.96	88.18	81.39	74.61	67.83	61.05	54.26	47.48	40.70	33.91	27.13	20.35	13.57	6.78	0.00
70	96.99	96.99	90.06	83.13	76.21	69.28	62.35	55.42	48.50	41.57	34.64	27.71	20.78	13.86	6.93	0.00
71	99.01	99.01	91.94	84.87	77.80	70.72	63.65	56.58	49.51	42.43	35.36	28.29	21.22	14.14	7.07	0.00
72	101.02	101.02	93.81	86.59	79.38	72.16	64.94	57.73	50.51	43.30	36.08	28.86	21.65	14.43	7.22	0.00
73	103.02	103.02	95.66	88.30	80.94	73.58	66.23	58.87	51.51	44.15	36.79	29.43	22.08	14.72	7.36	0.00
74	104.99	104.99	97.49	89.99	82.49	74.99	67.49	59.99	52.49	44.99	37.50	30.00	22.50	15.00	7.50	0.00
75	106.94	106.94	99.30	91.66	84.02	76.38	68.75	61.11	53.47	45.83	38.19	30.55	22.92	15.28	7.64	0.00
76	108.87	108.87	101.10	93.32	85.54	77.77	69.99	62.21	54.44	46.66	38.88	31.11	23.33	15.55	7.78	0.00
77	110.79	110.79	102.88	94.96	87.05	79.14	71.22	63.31	55.40	47.48	39.57	31.65	23.74	15.83	7.91	0.00
78	112.69	112.69	104.64	96.60	88.55	80.50	72.45	64.40	56.35	48.30	40.25	32.20	24.15	16.10	8.05	0.00
79	114.58	114.58	106.39	98.21	90.03	81.84	73.66	65.47	57.29	49.10	40.92	32.74	24.55	16.37	8.18	0.00
80	116.44	116.44	108.13	99.81	91.49	83.17	74.86	66.54	58.22	49.90	41.59	33.27	24.95	16.63	8.32	0.00
81	118.26	118.26	109.81	101.36	92.92	84.47	76.02	67.58	59.13	50.68	42.23	33.79	25.34	16.89	8.45	0.00
82	119.98	119.98	111.41	102.84	94.27	85.70	77.13	68.56	59.99	51.42	42.85	34.28	25.71	17.14	8.57	0.00
83	121.62	121.62	112.93	104.24	95.56	86.87	78.18	69.50	60.81	52.12	43.44	34.75	26.06	17.37	8.69	0.00
84	123.18	123.18	114.38	105.58	96.79	87.99	79.19	70.39	61.59	52.79	43.99	35.19	26.40	17.60	8.80	0.00

## Exhibit II

Rating class: Female Tobacco

Specified Amount Assumption: 1,000

Table of Per \$1,000 Surrender Charges for Female Tobacco

Issue Age	Initial Surrender Charge	Surrender Charge End of Year Per \$1,000 Face Amount														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
85	124.67	124.67	115.77	106.86	97.96	89.05	80.15	71.24	62.34	53.43	44.53	35.62	26.72	17.81	8.91	0.00

### Exhibit III

Rating class: Female Tobacco

Specified Amount Assumption: 1,000

#### Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Female Tobacco

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year														
					Per \$1,000 Face Amount														
					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	35.44	418.54	-35.54	70.98	70.98	68.93	66.89	64.89	62.92	60.97	59.06	57.17	55.32	53.49	51.69	49.91	48.16	46.44	44.74
51	36.80	431.29	-36.81	73.61	73.62	71.45	69.31	67.20	65.13	63.08	61.07	59.09	57.13	55.21	53.31	51.44	49.60	47.79	46.00
52	38.23	444.15	-38.10	76.33	76.33	74.04	71.79	69.57	67.39	65.24	63.12	61.03	58.98	56.95	54.96	52.99	51.05	49.15	47.27
53	39.73	457.14	-39.40	79.13	79.12	76.71	74.34	72.01	69.71	67.45	65.22	63.02	60.86	58.73	56.63	54.56	52.52	50.51	48.53
54	41.29	470.23	-40.71	82.00	82.01	79.47	76.98	74.52	72.10	69.72	67.37	65.06	62.78	60.53	58.32	56.14	53.99	51.88	49.80
55	42.94	483.42	-42.03	84.97	84.96	82.30	79.67	77.08	74.54	72.02	69.55	67.11	64.71	62.35	60.02	57.72	55.46	53.24	51.06
56	44.66	496.69	-43.35	88.01	88.02	85.21	82.45	79.72	77.03	74.39	71.78	69.22	66.69	64.19	61.74	59.32	56.94	54.61	52.33
57	46.47	510.04	-44.69	91.16	91.16	88.21	85.29	82.42	79.58	76.80	74.05	71.34	68.68	66.05	63.46	60.92	58.43	55.99	53.60
58	48.38	523.49	-46.03	94.41	94.41	91.29	88.21	85.18	82.20	79.26	76.36	73.51	70.69	67.93	65.21	62.54	59.93	57.37	54.89
59	50.39	537.04	-47.39	97.78	97.77	94.48	91.23	88.04	84.89	81.79	78.73	75.72	72.75	69.84	66.98	64.18	61.45	58.78	56.19
60	52.51	550.71	-48.75	101.26	101.26	97.78	94.36	90.98	87.66	84.38	81.15	77.97	74.85	71.79	68.79	65.86	63.00	60.23	57.53
61	54.75	564.48	-50.13	104.88	104.88	101.21	97.59	94.02	90.50	87.04	83.63	80.28	77.00	73.78	70.64	67.58	64.60	61.71	58.90
62	57.12	578.35	-51.52	108.64	108.64	104.76	100.93	97.15	93.43	89.78	86.18	82.66	79.20	75.83	72.54	69.34	66.24	63.22	60.29
63	59.63	592.31	-52.91	112.54	112.55	108.44	104.38	100.39	96.46	92.60	88.81	85.10	81.47	77.94	74.50	71.17	67.93	64.77	61.70
64	60.00	606.40	-54.32	114.32	114.32	110.05	105.84	101.70	97.62	93.63	89.72	85.89	82.17	78.55	75.03	71.62	68.29	65.05	61.91
65	60.00	620.60	-55.74	115.74	115.74	111.32	106.96	102.68	98.47	94.36	90.34	86.42	82.61	78.92	75.32	71.82	68.42	65.11	61.89
66	60.00	634.91	-57.18	117.18	117.18	112.59	108.08	103.66	99.33	95.09	90.97	86.96	83.07	79.29	75.61	72.02	68.54	65.15	61.86
67	60.00	649.32	-58.62	118.62	118.62	113.87	109.21	104.64	100.18	95.84	91.62	87.52	83.53	79.65	75.88	72.21	68.64	65.17	61.85
68	60.00	663.78	-60.06	120.06	120.06	115.15	110.34	105.63	101.06	96.60	92.28	88.08	83.99	80.01	76.14	72.37	68.72	65.22	61.93
69	60.00	678.28	-61.51	121.51	121.51	116.43	111.47	106.64	101.94	97.38	92.95	88.63	84.43	80.34	76.37	72.51	68.82	65.36	62.10
70	60.00	692.79	-62.96	122.96	122.96	117.72	112.62	107.66	102.84	98.16	93.60	89.16	84.85	80.66	76.58	72.68	69.02	65.58	62.34
71	60.00	707.25	-64.28	124.28	124.28	118.90	113.66	108.57	103.63	98.81	94.13	89.58	85.15	80.85	76.73	72.87	69.24	65.81	62.59
72	60.00	721.60	-65.59	125.59	125.59	120.06	114.69	109.46	104.38	99.43	94.62	89.95	85.40	81.05	76.97	73.13	69.52	66.11	62.83
73	60.00	735.84	-66.89	126.89	126.89	121.21	115.69	110.32	105.09	100.00	95.06	90.26	85.66	81.35	77.30	73.47	69.87	66.41	63.12
74	60.00	749.91	-68.17	128.17	128.17	122.33	116.65	111.12	105.75	100.52	95.44	90.58	86.02	81.73	77.69	73.88	70.22	66.74	63.56
75	60.00	763.85	-69.44	129.44	129.44	123.42	117.58	111.89	106.36	100.98	95.84	91.02	86.48	82.21	78.18	74.30	70.62	67.25	64.17
76	60.00	777.67	-70.95	130.95	130.95	124.74	118.71	112.84	107.14	101.68	96.56	91.75	87.22	82.94	78.82	74.92	71.35	68.08	65.01
77	60.00	791.37	-72.44	132.44	132.44	126.04	119.81	113.75	107.96	102.52	97.42	92.60	88.06	83.69	79.54	75.75	72.28	69.02	65.61
78	60.00	804.96	-73.93	133.93	133.93	127.31	120.88	114.72	108.94	103.52	98.40	93.57	88.93	84.52	80.50	76.80	73.34	69.72	65.79
79	60.00	818.41	-75.40	135.40	135.40	128.56	122.01	115.87	110.09	104.65	99.52	94.58	89.90	85.61	81.69	78.00	74.15	69.97	65.75
80	60.00	831.74	-76.86	136.86	136.86	129.89	123.35	117.20	111.41	105.95	100.69	95.70	91.14	86.96	83.04	78.94	74.48	70.00	65.69
81	60.00	844.69	-78.03	138.03	138.03	131.08	124.55	118.39	112.59	107.00	101.70	96.85	92.41	88.24	83.89	79.15	74.38	69.80	65.75
82	60.00	857.00	-79.13	139.13	139.13	132.20	125.66	119.50	113.57	107.95	102.80	98.09	93.67	89.04	84.02	78.95	74.09	69.79	66.29
83	60.00	868.70	-80.18	140.18	140.18	133.25	126.71	120.43	114.46	109.00	104.00	99.32	94.41	89.08	83.72	78.56	74.00	70.29	67.39
84	60.00	879.86	-81.17	141.17	141.17	134.24	127.58	121.26	115.48	110.19	105.22	100.02	94.38	88.69	83.23	78.40	74.47	71.40	68.49
85	60.00	890.52	-82.10	142.10	142.10	135.05	128.36	122.24	116.64	111.38	105.88	99.90	93.88	88.10	82.99	78.83	75.58	72.50	68.82

### Exhibit III

Rating class: Female Tobacco

Specified Amount Assumption: 1,000

#### Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Female Tobacco

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year Per \$1,000 Face Amount													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14

Sample Calculation: Initial Acquisition Expense Charge (Issue Age 50)

per \$1,000 charge x (1 - 9/19) x Amount/1,000 - Bonus = 12 x (1 - 9/19) x 1000/1000 - Bonus: (35.54)

## Exhibit IV

### Expense Allowance less Surrender Charge for Female Tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	12.38	14.52	16.66	18.85	21.07	23.30	25.58	27.87	30.21	32.56	34.95	37.35	39.79	42.25	44.74
51	13.24	15.38	17.56	19.76	22.00	24.26	26.57	28.90	31.25	33.65	36.06	38.50	40.97	43.48	46.00
52	14.15	16.30	18.49	20.71	22.97	25.27	27.59	29.94	32.33	34.74	37.19	39.67	42.17	44.71	47.27
53	15.12	17.28	19.48	21.72	24.00	26.31	28.65	31.02	33.43	35.87	38.34	40.85	43.38	45.94	48.53
54	16.18	18.34	20.55	22.79	25.08	27.40	29.75	32.14	34.57	37.02	39.51	42.03	44.59	47.18	49.80
55	17.28	19.46	21.66	23.90	26.20	28.51	30.88	33.27	35.70	38.18	40.68	43.22	45.79	48.41	51.06
56	18.48	20.64	22.85	25.08	27.36	29.69	32.04	34.45	36.89	39.36	41.87	44.42	47.01	49.64	52.33
57	19.75	21.91	24.09	26.32	28.58	30.90	33.25	35.64	38.08	40.55	43.06	45.62	48.23	50.89	53.60
58	21.12	23.24	25.39	27.60	29.85	32.15	34.48	36.87	39.28	41.76	44.27	46.84	49.46	52.14	54.89
59	22.58	24.66	26.79	28.97	31.19	33.46	35.77	38.13	40.53	42.99	45.50	48.07	50.71	53.41	56.19
60	24.16	26.19	28.28	30.40	32.59	34.82	37.09	39.42	41.81	44.25	46.76	49.34	51.99	54.72	57.53
61	25.85	27.83	29.85	31.93	34.05	36.24	38.47	40.77	43.13	45.56	48.06	50.65	53.31	56.07	58.90
62	27.67	29.58	31.53	33.53	35.60	37.73	39.91	42.18	44.50	46.91	49.41	51.99	54.67	57.44	60.29
63	29.63	31.44	33.30	35.24	37.23	39.29	41.43	43.64	45.93	48.32	50.81	53.40	56.08	58.85	61.70
64	29.42	31.22	33.07	35.00	36.98	39.05	41.21	43.44	45.79	48.23	50.77	53.43	56.16	58.99	61.91
65	28.86	30.64	32.49	34.41	36.41	38.51	40.69	42.98	45.37	47.89	50.50	53.20	56.01	58.90	61.89
66	28.29	30.05	31.89	33.82	35.84	37.95	40.18	42.52	44.98	47.54	50.21	52.97	55.84	58.80	61.86
67	27.72	29.46	31.29	33.22	35.25	37.40	39.67	42.07	44.57	47.18	49.91	52.73	55.65	58.68	61.85
68	27.13	28.86	30.69	32.61	34.68	36.86	39.18	41.62	44.16	46.82	49.59	52.46	55.44	58.58	61.93
69	26.55	28.25	30.08	32.03	34.11	36.33	38.69	41.15	43.73	46.43	49.24	52.16	55.25	58.58	62.10
70	25.97	27.66	29.49	31.45	33.56	35.81	38.18	40.66	43.28	46.02	48.87	51.90	55.16	58.65	62.34
71	25.27	26.96	28.79	30.77	32.91	35.16	37.55	40.07	42.72	45.49	48.44	51.65	55.10	58.74	62.59
72	24.57	26.25	28.10	30.08	32.22	34.49	36.89	39.44	42.10	44.97	48.11	51.48	55.09	58.89	62.83
73	23.87	25.55	27.39	29.38	31.51	33.77	36.19	38.75	41.51	44.56	47.87	51.39	55.15	59.05	63.12
74	23.18	24.84	26.66	28.63	30.76	33.03	35.45	38.09	41.03	44.23	47.69	51.38	55.22	59.24	63.56

## Exhibit IV

### Expense Allowance less Surrender Charge for Female Tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
75	22.50	24.12	25.92	27.87	29.98	32.23	34.73	37.55	40.65	44.02	47.63	51.38	55.34	59.61	64.17
76	22.08	23.64	25.39	27.30	29.37	31.69	34.35	37.31	40.56	44.06	47.71	51.59	55.80	60.30	65.01
77	21.65	23.16	24.85	26.70	28.82	31.30	34.11	37.20	40.58	44.12	47.89	52.01	56.45	61.11	65.61
78	21.24	22.67	24.28	26.17	28.44	31.07	34.00	37.22	40.63	44.27	48.30	52.65	57.24	61.67	65.79
79	20.82	22.17	23.80	25.84	28.25	30.99	34.05	37.29	40.80	44.69	48.95	53.45	57.78	61.79	65.75
80	20.42	21.76	23.54	25.71	28.24	31.09	34.15	37.48	41.24	45.37	49.77	53.99	57.85	61.68	65.69
81	19.77	21.27	23.19	25.47	28.12	30.98	34.12	37.72	41.73	46.01	50.10	53.81	57.49	61.35	65.75
82	19.15	20.79	22.82	25.23	27.87	30.82	34.24	38.10	42.25	46.19	49.74	53.24	56.95	61.22	66.29
83	18.56	20.32	22.47	24.87	27.59	30.82	34.50	38.51	42.29	45.64	48.97	52.50	56.63	61.60	67.39
84	17.99	19.86	22.00	24.47	27.49	31.00	34.83	38.43	41.59	44.70	48.04	52.00	56.87	62.60	68.49
85	17.43	19.28	21.50	24.28	27.59	31.23	34.64	37.56	40.45	43.57	47.37	52.11	57.77	63.59	68.82

## Exhibit I

### Surrender Charge Percentages (%) for Male Non-tobacco (as a percentage of the Target Premium)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
51	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
52	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
53	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
54	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
55	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
56	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
57	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
58	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
59	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
60	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
61	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
62	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
63	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
64	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
65	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
66	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
67	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
68	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
69	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
70	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
71	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
72	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
73	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
74	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
75	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
76	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
77	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
78	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
79	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
80	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
81	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0

## Exhibit I

### Surrender Charge Percentages (%) for Male Non-tobacco (as a percentage of the Target Premium)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
82	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
83	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
84	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
85	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0

## Exhibit II

Rating class: **Male Non-tobacco**

Specified Amount Assumption: **1,000**

### Table of Per \$1,000 Surrender Charges for Male Non-tobacco

Issue Age	Initial Surrender Charge	Surrender Charge End of Year Per \$1,000 Face Amount														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	54.02	54.02	50.16	46.30	42.44	38.58	34.73	30.87	27.01	23.15	19.29	15.43	11.58	7.72	3.86	0.00
51	55.82	55.82	51.84	47.85	43.86	39.87	35.89	31.90	27.91	23.92	19.94	15.95	11.96	7.97	3.99	0.00
52	57.68	57.68	53.56	49.44	45.32	41.20	37.08	32.96	28.84	24.72	20.60	16.48	12.36	8.24	4.12	0.00
53	59.57	59.57	55.32	51.06	46.81	42.55	38.30	34.04	29.79	25.53	21.28	17.02	12.77	8.51	4.26	0.00
54	61.51	61.51	57.11	52.72	48.33	43.93	39.54	35.15	30.75	26.36	21.97	17.57	13.18	8.79	4.39	0.00
55	63.47	63.47	58.94	54.41	49.87	45.34	40.81	36.27	31.74	27.20	22.67	18.14	13.60	9.07	4.53	0.00
56	65.47	65.47	60.79	56.12	51.44	46.76	42.09	37.41	32.74	28.06	23.38	18.71	14.03	9.35	4.68	0.00
57	67.50	67.50	62.68	57.86	53.04	48.21	43.39	38.57	33.75	28.93	24.11	19.29	14.46	9.64	4.82	0.00
58	69.56	69.56	64.60	59.63	54.66	49.69	44.72	39.75	34.78	29.81	24.84	19.88	14.91	9.94	4.97	0.00
59	71.67	71.67	66.55	61.43	56.31	51.19	46.07	40.96	35.84	30.72	25.60	20.48	15.36	10.24	5.12	0.00
60	73.82	73.82	68.54	63.27	58.00	52.73	47.45	42.18	36.91	31.64	26.36	21.09	15.82	10.55	5.27	0.00
61	75.99	75.99	70.56	65.14	59.71	54.28	48.85	43.42	38.00	32.57	27.14	21.71	16.28	10.86	5.43	0.00
62	78.18	78.18	72.60	67.01	61.43	55.84	50.26	44.68	39.09	33.51	27.92	22.34	16.75	11.17	5.58	0.00
63	80.39	80.39	74.64	68.90	63.16	57.42	51.68	45.93	40.19	34.45	28.71	22.97	17.23	11.48	5.74	0.00
64	82.59	82.59	76.69	70.80	64.90	59.00	53.10	47.20	41.30	35.40	29.50	23.60	17.70	11.80	5.90	0.00
65	84.81	84.81	78.76	72.70	66.64	60.58	54.52	48.47	42.41	36.35	30.29	24.23	18.17	12.12	6.06	0.00
66	87.04	87.04	80.83	74.61	68.39	62.17	55.96	49.74	43.52	37.30	31.09	24.87	18.65	12.43	6.22	0.00
67	89.29	89.29	82.91	76.54	70.16	63.78	57.40	51.02	44.65	38.27	31.89	25.51	19.13	12.76	6.38	0.00
68	91.56	91.56	85.02	78.48	71.94	65.40	58.86	52.32	45.78	39.24	32.70	26.16	19.62	13.08	6.54	0.00
69	93.86	93.86	87.15	80.45	73.74	67.04	60.34	53.63	46.93	40.22	33.52	26.82	20.11	13.41	6.70	0.00
70	96.17	96.17	89.30	82.43	75.56	68.70	61.83	54.96	48.09	41.22	34.35	27.48	20.61	13.74	6.87	0.00
71	98.50	98.50	91.46	84.43	77.39	70.36	63.32	56.29	49.25	42.21	35.18	28.14	21.11	14.07	7.04	0.00
72	100.82	100.82	93.62	86.42	79.22	72.02	64.81	57.61	50.41	43.21	36.01	28.81	21.60	14.40	7.20	0.00
73	103.12	103.12	95.76	88.39	81.03	73.66	66.29	58.93	51.56	44.20	36.83	29.46	22.10	14.73	7.37	0.00
74	105.41	105.41	97.88	90.35	82.82	75.29	67.76	60.23	52.71	45.18	37.65	30.12	22.59	15.06	7.53	0.00
75	107.68	107.68	99.99	92.30	84.61	76.92	69.23	61.53	53.84	46.15	38.46	30.77	23.08	15.38	7.69	0.00
76	109.95	109.95	102.09	94.24	86.39	78.53	70.68	62.83	54.97	47.12	39.27	31.41	23.56	15.71	7.85	0.00
77	112.18	112.18	104.17	96.16	88.14	80.13	72.12	64.10	56.09	48.08	40.07	32.05	24.04	16.03	8.01	0.00
78	114.39	114.39	106.22	98.05	89.88	81.71	73.53	65.36	57.19	49.02	40.85	32.68	24.51	16.34	8.17	0.00
79	116.54	116.54	108.21	99.89	91.57	83.24	74.92	66.59	58.27	49.95	41.62	33.30	24.97	16.65	8.32	0.00
80	118.63	118.63	110.15	101.68	93.21	84.73	76.26	67.79	59.31	50.84	42.37	33.89	25.42	16.95	8.47	0.00
81	120.65	120.65	112.03	103.41	94.80	86.18	77.56	68.94	60.32	51.71	43.09	34.47	25.85	17.24	8.62	0.00
82	122.60	122.60	113.84	105.08	96.33	87.57	78.81	70.06	61.30	52.54	43.78	35.03	26.27	17.51	8.76	0.00
83	124.48	124.48	115.59	106.70	97.80	88.91	80.02	71.13	62.24	53.35	44.46	35.57	26.67	17.78	8.89	0.00
84	126.30	126.30	117.27	108.25	99.23	90.21	81.19	72.17	63.15	54.13	45.11	36.08	27.06	18.04	9.02	0.00

## Exhibit II

Rating class: Male Non-tobacco

Specified Amount Assumption: 1,000

Table of Per \$1,000 Surrender Charges for Male Non-tobacco

Issue Age	Initial Surrender Charge	Surrender Charge End of Year Per \$1,000 Face Amount														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
85	128.03	128.03	118.89	109.74	100.60	91.45	82.31	73.16	64.02	54.87	45.73	36.58	27.44	18.29	9.15	0.00

### Exhibit III

Rating class: **Male Non-tobacco**

Specified Amount Assumption: **1,000**

**Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Male Non-tobacco**

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year														
					Per \$1,000 Face Amount														
					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	31.96	385.84	-32.90	64.86	64.86	62.97	61.08	59.21	57.35	55.51	53.68	51.88	50.09	48.32	46.56	44.83	43.12	41.45	39.80
51	33.21	398.75	-34.19	67.40	67.39	65.38	63.37	61.38	59.41	57.46	55.53	53.61	51.72	49.84	47.98	46.15	44.36	42.60	40.88
52	34.53	411.97	-35.51	70.04	70.05	67.90	65.77	63.65	61.56	59.50	57.45	55.41	53.40	51.41	49.45	47.53	45.65	43.80	41.98
53	35.95	425.51	-36.87	72.82	72.81	70.52	68.25	66.01	63.80	61.60	59.42	57.26	55.13	53.03	50.97	48.95	46.96	45.02	43.10
54	37.45	439.34	-38.25	75.70	75.69	73.26	70.86	68.48	66.12	63.78	61.46	59.17	56.92	54.70	52.54	50.41	48.32	46.26	44.23
55	39.04	453.39	-39.65	78.69	78.69	76.11	73.55	71.02	68.50	66.01	63.55	61.13	58.76	56.43	54.14	51.90	49.69	47.51	45.37
56	40.72	467.64	-41.08	81.80	81.81	79.06	76.34	73.63	70.96	68.32	65.71	63.16	60.66	58.20	55.79	53.41	51.07	48.76	46.49
57	42.51	482.14	-42.53	85.04	85.05	82.12	79.21	76.33	73.49	70.69	67.94	65.25	62.61	60.01	57.46	54.94	52.46	50.01	47.62
58	44.42	496.89	-44.00	88.42	88.43	85.30	82.20	79.14	76.13	73.17	70.27	67.42	64.63	61.88	59.16	56.49	53.86	51.28	48.76
59	46.47	511.94	-45.51	91.98	91.98	88.64	85.34	82.09	78.90	75.77	72.70	69.69	66.72	63.80	60.91	58.08	55.29	52.57	49.93
60	48.66	527.26	-47.04	95.70	95.71	92.14	88.63	85.19	81.81	78.50	75.24	72.04	68.88	65.77	62.71	59.70	56.77	53.92	51.14
61	51.00	542.80	-48.60	99.60	99.60	95.81	92.08	88.43	84.85	81.33	77.87	74.46	71.10	67.78	64.53	61.36	58.28	55.28	52.37
62	53.49	558.45	-50.16	103.65	103.65	99.63	95.68	91.80	87.99	84.25	80.56	76.92	73.34	69.82	66.39	63.05	59.81	56.66	53.59
63	56.13	574.19	-51.73	107.86	107.87	103.60	99.40	95.28	91.22	87.23	83.28	79.41	75.60	71.88	68.27	64.76	61.35	58.02	54.80
64	58.94	589.96	-53.31	112.25	112.25	107.70	103.24	98.84	94.51	90.24	86.04	81.91	77.89	73.98	70.17	66.47	62.87	59.37	56.00
65	60.00	605.81	-54.90	114.90	114.90	110.13	105.44	100.82	96.27	91.79	87.38	83.09	78.92	74.86	70.91	67.07	63.34	59.74	56.29
66	60.00	621.74	-56.49	116.49	116.49	111.53	106.64	101.83	97.08	92.43	87.88	83.47	79.18	75.00	70.94	67.00	63.19	59.54	56.06
67	60.00	637.80	-58.10	118.10	118.10	112.92	107.82	102.80	97.87	93.06	88.39	83.84	79.42	75.12	70.94	66.91	63.05	59.36	55.85
68	60.00	654.02	-59.72	119.72	119.72	114.31	108.98	103.76	98.66	93.71	88.89	84.20	79.64	75.21	70.94	66.84	62.93	59.22	55.69
69	60.00	670.41	-61.36	121.36	121.36	115.70	110.15	104.74	99.48	94.37	89.39	84.55	79.85	75.31	70.96	66.81	62.87	59.12	55.56
70	60.00	686.95	-63.01	123.01	123.01	117.11	111.36	105.77	100.33	95.03	89.89	84.89	80.07	75.44	71.03	66.84	62.86	59.07	55.48
71	60.00	703.57	-64.55	124.55	124.55	118.43	112.48	106.70	101.07	95.59	90.28	85.15	80.23	75.54	71.08	66.85	62.82	59.00	55.40
72	60.00	720.15	-66.08	126.08	126.08	119.75	113.59	107.60	101.77	96.11	90.65	85.42	80.42	75.67	71.17	66.88	62.81	58.97	55.38
73	60.00	736.60	-67.60	127.60	127.60	121.04	114.65	108.44	102.41	96.59	91.02	85.69	80.63	75.83	71.26	66.93	62.84	59.01	55.45
74	60.00	752.94	-69.10	129.10	129.10	122.29	115.67	109.24	103.03	97.08	91.41	86.01	80.88	76.01	71.39	67.03	62.94	59.15	55.65
75	60.00	769.17	-70.60	130.60	130.60	123.53	116.66	110.03	103.68	97.61	91.85	86.38	81.18	76.24	71.58	67.22	63.17	59.43	56.00
76	60.00	785.32	-72.09	132.09	132.09	124.75	117.66	110.87	104.38	98.22	92.37	86.81	81.53	76.55	71.88	67.55	63.55	59.88	56.54
77	60.00	801.31	-73.56	133.56	133.56	125.98	118.70	111.76	105.16	98.90	92.94	87.29	81.96	76.96	72.32	68.04	64.11	60.53	57.24
78	60.00	817.05	-75.01	135.01	135.01	127.22	119.78	112.70	105.99	99.61	93.55	87.83	82.48	77.51	72.92	68.71	64.87	61.34	58.04
79	60.00	832.42	-76.42	136.42	136.42	128.44	120.86	113.66	106.81	100.32	94.19	88.45	83.12	78.20	73.68	69.57	65.78	62.24	58.95
80	60.00	847.34	-77.79	137.79	137.79	129.65	121.93	114.58	107.62	101.04	94.88	89.16	83.89	79.04	74.63	70.57	66.77	63.24	59.96
81	60.00	861.78	-78.47	138.47	138.47	130.22	122.38	114.94	107.92	101.34	95.23	89.59	84.42	79.71	75.37	71.32	67.54	64.04	60.84
82	60.00	875.69	-79.11	139.11	139.11	130.73	122.78	115.28	108.25	101.73	95.70	90.18	85.14	80.51	76.18	72.15	68.41	64.99	61.82
83	60.00	889.13	-79.69	139.69	139.69	131.20	123.18	115.67	108.70	102.27	96.37	90.98	86.03	81.40	77.09	73.10	69.45	66.06	62.85
84	60.00	902.11	-80.23	140.23	140.23	131.66	123.64	116.19	109.31	103.00	97.25	91.95	87.01	82.40	78.14	74.23	70.61	67.17	63.95
85	60.00	914.52	-80.71	140.71	140.71	132.14	124.17	116.82	110.08	103.93	98.27	92.99	88.07	83.51	79.33	75.46	71.79	68.35	65.17

### Exhibit III

Rating class: **Male Non-tobacco**

Specified Amount Assumption: **1,000**

**Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Male Non-tobacco**

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year Per \$1,000 Face Amount													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14

Sample Calculation: Initial Acquisition Expense Charge (Issue Age 50)

per \$1,000 charge x (1 - 9/19) x Amount/1,000 - Bonus = 10.8 x(1 - 9/19)x1000/1000 - Bonus: (32.90)

## Exhibit IV

### Expense Allowance less Surrender Charge for Male Non-tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	10.84	12.81	14.78	16.77	18.77	20.78	22.81	24.87	26.94	29.03	31.13	33.25	35.40	37.59	39.80
51	11.57	13.54	15.52	17.52	19.54	21.57	23.63	25.70	27.80	29.90	32.03	34.19	36.39	38.61	40.88
52	12.37	14.34	16.33	18.33	20.36	22.42	24.49	26.57	28.68	30.81	32.97	35.17	37.41	39.68	41.98
53	13.24	15.20	17.19	19.20	21.25	23.30	25.38	27.47	29.60	31.75	33.95	36.18	38.45	40.76	43.10
54	14.18	16.15	18.14	20.15	22.19	24.24	26.31	28.42	30.56	32.73	34.97	37.23	39.53	41.87	44.23
55	15.22	17.17	19.14	21.15	23.16	25.20	27.28	29.39	31.56	33.76	36.00	38.30	40.62	42.98	45.37
56	16.34	18.27	20.22	22.19	24.20	26.23	28.30	30.42	32.60	34.82	37.08	39.38	41.72	44.08	46.49
57	17.55	19.44	21.35	23.29	25.28	27.30	29.37	31.50	33.68	35.90	38.17	40.48	42.82	45.19	47.62
58	18.87	20.70	22.57	24.48	26.44	28.45	30.52	32.64	34.82	37.04	39.28	41.58	43.92	46.31	48.76
59	20.31	22.09	23.91	25.78	27.71	29.70	31.74	33.85	36.00	38.20	40.43	42.72	45.05	47.45	49.93
60	21.89	23.60	25.36	27.19	29.08	31.05	33.06	35.13	37.24	39.41	41.62	43.88	46.22	48.65	51.14
61	23.61	25.25	26.94	28.72	30.57	32.48	34.45	36.46	38.53	40.64	42.82	45.08	47.42	49.85	52.37
62	25.47	27.03	28.67	30.37	32.15	33.99	35.88	37.83	39.83	41.90	44.05	46.30	48.64	51.08	53.59
63	27.48	28.96	30.50	32.12	33.80	35.55	37.35	39.22	41.15	43.17	45.30	47.53	49.87	52.28	54.80
64	29.66	31.01	32.44	33.94	35.51	37.14	38.84	40.61	42.49	44.48	46.57	48.77	51.07	53.47	56.00
65	30.09	31.37	32.74	34.18	35.69	37.27	38.91	40.68	42.57	44.57	46.68	48.90	51.22	53.68	56.29
66	29.45	30.70	32.03	33.44	34.91	36.47	38.14	39.95	41.88	43.91	46.07	48.35	50.76	53.32	56.06
67	28.81	30.01	31.28	32.64	34.09	35.66	37.37	39.19	41.15	43.23	45.43	47.78	50.29	52.98	55.85
68	28.16	29.29	30.50	31.82	33.26	34.85	36.57	38.42	40.40	42.51	44.78	47.22	49.85	52.68	55.69
69	27.50	28.55	29.70	31.00	32.44	34.03	35.76	37.62	39.63	41.79	44.14	46.70	49.46	52.42	55.56
70	26.84	27.81	28.93	30.21	31.64	33.20	34.93	36.80	38.85	41.09	43.55	46.23	49.12	52.20	55.48
71	26.05	26.97	28.05	29.31	30.71	32.27	33.99	35.90	38.02	40.36	42.94	45.74	48.75	51.96	55.40
72	25.26	26.13	27.17	28.38	29.75	31.30	33.04	35.01	37.21	39.66	42.36	45.28	48.41	51.77	55.38
73	24.48	25.28	26.26	27.41	28.75	30.30	32.09	34.13	36.43	39.00	41.80	44.83	48.11	51.64	55.45
74	23.69	24.41	25.32	26.42	27.74	29.32	31.18	33.30	35.70	38.36	41.27	44.44	47.88	51.62	55.65

## Exhibit IV

### Expense Allowance less Surrender Charge for Male Non-tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
75	22.92	23.54	24.36	25.42	26.76	28.38	30.32	32.54	35.03	37.78	40.81	44.14	47.79	51.74	56.00
76	22.14	22.66	23.42	24.48	25.85	27.54	29.54	31.84	34.41	37.28	40.47	43.99	47.84	52.03	56.54
77	21.38	21.81	22.54	23.62	25.03	26.78	28.84	31.20	33.88	36.89	40.27	44.00	48.08	52.52	57.24
78	20.62	21.00	21.73	22.82	24.28	26.08	28.19	30.64	33.46	36.66	40.24	44.20	48.53	53.17	58.04
79	19.88	20.23	20.97	22.09	23.57	25.40	27.60	30.18	33.17	36.58	40.38	44.60	49.13	53.92	58.95
80	19.16	19.50	20.25	21.37	22.89	24.78	27.09	29.85	33.05	36.67	40.74	45.15	49.82	54.77	59.96
81	17.82	18.19	18.97	20.14	21.74	23.78	26.29	29.27	32.71	36.62	40.90	45.47	50.30	55.42	60.84
82	16.51	16.89	17.70	18.95	20.68	22.92	25.64	28.88	32.60	36.73	41.15	45.88	50.90	56.23	61.82
83	15.21	15.61	16.48	17.87	19.79	22.25	25.24	28.74	32.68	36.94	41.52	46.43	51.67	57.17	62.85
84	13.93	14.39	15.39	16.96	19.10	21.81	25.08	28.80	32.88	37.29	42.06	47.17	52.57	58.15	63.95
85	12.68	13.25	14.43	16.22	18.63	21.62	25.11	28.97	33.20	37.78	42.75	48.02	53.50	59.20	65.17

## Exhibit I

### Surrender Charge Percentages (%) for Male Tobacco (as a percentage of the Target Premium)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
51	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
52	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
53	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
54	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
55	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
56	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
57	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
58	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
59	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
60	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
61	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
62	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
63	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
64	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
65	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
66	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
67	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
68	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
69	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
70	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
71	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
72	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
73	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
74	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
75	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
76	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
77	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
78	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
79	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
80	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
81	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0

## Exhibit I

### Surrender Charge Percentages (%) for Male Tobacco (as a percentage of the Target Premium)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
82	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
83	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
84	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
85	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0

## Exhibit II

Rating class: **Male Tobacco**

Specified Amount Assumption: **1,000**

### Table of Per \$1,000 Surrender Charges for Male Tobacco

Issue Age	Initial Surrender Charge	Surrender Charge End of Year Per \$1,000 Face Amount														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	63.32	63.32	58.80	54.27	49.75	45.23	40.71	36.18	31.66	27.14	22.61	18.09	13.57	9.05	4.52	0.00
51	65.23	65.23	60.57	55.91	51.25	46.59	41.93	37.27	32.61	27.95	23.29	18.64	13.98	9.32	4.66	0.00
52	67.17	67.17	62.37	57.57	52.77	47.98	43.18	38.38	33.58	28.79	23.99	19.19	14.39	9.60	4.80	0.00
53	69.13	69.13	64.19	59.26	54.32	49.38	44.44	39.50	34.57	29.63	24.69	19.75	14.81	9.88	4.94	0.00
54	71.11	71.11	66.04	60.96	55.88	50.80	45.72	40.64	35.56	30.48	25.40	20.32	15.24	10.16	5.08	0.00
55	73.10	73.10	67.88	62.66	57.44	52.22	47.00	41.77	36.55	31.33	26.11	20.89	15.67	10.44	5.22	0.00
56	75.10	75.10	69.73	64.37	59.01	53.64	48.28	42.91	37.55	32.19	26.82	21.46	16.09	10.73	5.36	0.00
57	77.10	77.10	71.59	66.08	60.58	55.07	49.56	44.06	38.55	33.04	27.54	22.03	16.52	11.01	5.51	0.00
58	79.12	79.12	73.47	67.82	62.16	56.51	50.86	45.21	39.56	33.91	28.26	22.61	16.95	11.30	5.65	0.00
59	81.17	81.17	75.37	69.57	63.77	57.98	52.18	46.38	40.58	34.79	28.99	23.19	17.39	11.60	5.80	0.00
60	83.24	83.24	77.29	71.34	65.40	59.45	53.51	47.56	41.62	35.67	29.73	23.78	17.84	11.89	5.95	0.00
61	85.31	85.31	79.22	73.12	67.03	60.94	54.84	48.75	42.66	36.56	30.47	24.37	18.28	12.19	6.09	0.00
62	87.37	87.37	81.13	74.89	68.65	62.41	56.17	49.93	43.69	37.45	31.21	24.96	18.72	12.48	6.24	0.00
63	89.41	89.41	83.03	76.64	70.25	63.87	57.48	51.09	44.71	38.32	31.93	25.55	19.16	12.77	6.39	0.00
64	91.43	91.43	84.90	78.37	71.83	65.30	58.77	52.24	45.71	39.18	32.65	26.12	19.59	13.06	6.53	0.00
65	93.42	93.42	86.75	80.07	73.40	66.73	60.06	53.38	46.71	40.04	33.36	26.69	20.02	13.35	6.67	0.00
66	95.41	95.41	88.59	81.78	74.96	68.15	61.33	54.52	47.70	40.89	34.07	27.26	20.44	13.63	6.81	0.00
67	97.40	97.40	90.44	83.48	76.53	69.57	62.61	55.65	48.70	41.74	34.78	27.83	20.87	13.91	6.96	0.00
68	99.40	99.40	92.30	85.20	78.10	71.00	63.90	56.80	49.70	42.60	35.50	28.40	21.30	14.20	7.10	0.00
69	101.42	101.42	94.18	86.93	79.69	72.44	65.20	57.95	50.71	43.47	36.22	28.98	21.73	14.49	7.24	0.00
70	103.46	103.46	96.07	88.68	81.29	73.90	66.51	59.12	51.73	44.34	36.95	29.56	22.17	14.78	7.39	0.00
71	105.51	105.51	97.97	90.44	82.90	75.36	67.83	60.29	52.76	45.22	37.68	30.15	22.61	15.07	7.54	0.00
72	107.55	107.55	99.87	92.19	84.50	76.82	69.14	61.46	53.77	46.09	38.41	30.73	23.05	15.36	7.68	0.00
73	109.56	109.56	101.74	93.91	86.09	78.26	70.43	62.61	54.78	46.96	39.13	31.30	23.48	15.65	7.83	0.00
74	111.56	111.56	103.59	95.62	87.66	79.69	71.72	63.75	55.78	47.81	39.84	31.87	23.91	15.94	7.97	0.00
75	113.55	113.55	105.44	97.33	89.22	81.11	73.00	64.88	56.77	48.66	40.55	32.44	24.33	16.22	8.11	0.00
76	115.52	115.52	107.26	99.01	90.76	82.51	74.26	66.01	57.76	49.51	41.26	33.00	24.75	16.50	8.25	0.00
77	117.46	117.46	109.07	100.68	92.29	83.90	75.51	67.12	58.73	50.34	41.95	33.56	25.17	16.78	8.39	0.00
78	119.36	119.36	110.84	102.31	93.79	85.26	76.73	68.21	59.68	51.16	42.63	34.10	25.58	17.05	8.53	0.00
79	121.21	121.21	112.56	103.90	95.24	86.58	77.92	69.26	60.61	51.95	43.29	34.63	25.97	17.32	8.66	0.00
80	123.00	123.00	114.21	105.43	96.64	87.86	79.07	70.29	61.50	52.71	43.93	35.14	26.36	17.57	8.79	0.00
81	124.72	124.72	115.81	106.90	97.99	89.08	80.18	71.27	62.36	53.45	44.54	35.63	26.73	17.82	8.91	0.00
82	126.37	126.37	117.35	108.32	99.29	90.27	81.24	72.21	63.19	54.16	45.13	36.11	27.08	18.05	9.03	0.00
83	127.97	127.97	118.83	109.69	100.55	91.41	82.27	73.13	63.99	54.85	45.70	36.56	27.42	18.28	9.14	0.00
84	129.53	129.53	120.27	111.02	101.77	92.52	83.27	74.02	64.76	55.51	46.26	37.01	27.76	18.50	9.25	0.00

## Exhibit II

Rating class: Male Tobacco

Specified Amount Assumption: 1,000

Table of Per \$1,000 Surrender Charges for Male Tobacco

Issue Age	Initial Surrender Charge	Surrender Charge End of Year Per \$1,000 Face Amount														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
85	131.02	131.02	121.66	112.30	102.94	93.58	84.23	74.87	65.51	56.15	46.79	37.43	28.08	18.72	9.36	0.00

### Exhibit III

Rating class: **Male Tobacco**

Specified Amount Assumption: **1,000**

#### Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Male Tobacco

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year														
					Per \$1,000 Face Amount														
					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	39.08	452.28	-38.28	77.36	77.35	74.93	72.53	70.15	67.82	65.52	63.27	61.06	58.89	56.73	54.61	52.52	50.49	48.52	46.61
51	40.68	465.90	-39.64	80.32	80.33	77.76	75.21	72.71	70.25	67.84	65.47	63.13	60.82	58.55	56.31	54.13	52.02	49.97	47.97
52	42.39	479.76	-41.03	83.42	83.43	80.70	78.01	75.37	72.78	70.24	67.74	65.26	62.81	60.42	58.08	55.81	53.61	51.47	49.38
53	44.21	493.80	-42.43	86.64	86.63	83.75	80.91	78.13	75.41	72.72	70.06	67.43	64.86	62.35	59.92	57.55	55.26	53.01	50.81
54	46.12	507.96	-43.85	89.97	89.96	86.92	83.93	81.00	78.11	75.25	72.44	69.67	66.98	64.36	61.82	59.35	56.94	54.58	52.24
55	48.12	522.17	-45.27	93.39	93.39	90.18	87.03	83.93	80.86	77.83	74.86	71.97	69.16	66.43	63.78	61.19	58.64	56.14	53.66
56	50.23	536.42	-46.69	96.92	96.92	93.54	90.20	86.90	83.65	80.46	77.34	74.32	71.39	68.54	65.76	63.02	60.33	57.67	55.05
57	52.45	550.71	-48.12	100.57	100.57	96.98	93.43	89.94	86.50	83.16	79.91	76.76	73.69	70.70	67.76	64.87	62.01	59.19	56.42
58	54.80	565.13	-49.57	104.37	104.37	100.55	96.79	93.10	89.50	86.00	82.61	79.31	76.09	72.92	69.81	66.73	63.70	60.72	57.81
59	57.32	579.76	-51.03	108.35	108.35	104.29	100.31	96.43	92.67	89.01	85.46	81.99	78.58	75.22	71.91	68.64	65.43	62.29	59.26
60	60.00	594.54	-52.51	112.51	112.51	108.21	104.03	99.96	96.02	92.19	88.44	84.77	81.14	77.57	74.05	70.58	67.20	63.92	60.73
61	60.00	609.36	-53.99	113.99	113.99	109.58	105.30	101.15	97.11	93.16	89.29	85.47	81.71	78.00	74.35	70.79	67.34	63.97	60.70
62	60.00	624.10	-55.46	115.46	115.46	110.95	106.58	102.32	98.16	94.08	90.06	86.10	82.18	78.34	74.59	70.95	67.41	63.96	60.60
63	60.00	638.67	-56.92	116.92	116.92	112.31	107.82	103.44	99.14	94.91	90.73	86.60	82.55	78.60	74.77	71.03	67.40	63.86	60.43
64	60.00	653.05	-58.36	118.36	118.36	113.63	109.01	104.48	100.02	95.61	91.27	87.00	82.83	78.79	74.86	71.03	67.30	63.69	60.21
65	60.00	667.29	-59.78	119.78	119.78	114.91	110.14	105.43	100.79	96.21	91.71	87.31	83.06	78.91	74.87	70.94	67.14	63.47	59.97
66	60.00	681.47	-61.20	121.20	121.20	116.16	111.20	106.30	101.47	96.72	92.09	87.60	83.23	78.97	74.82	70.81	66.94	63.25	59.73
67	60.00	695.69	-62.62	122.62	122.62	117.38	112.21	107.11	102.10	97.21	92.47	87.86	83.36	78.99	74.75	70.66	66.76	63.05	59.53
68	60.00	710.00	-64.05	124.05	124.05	118.59	113.20	107.90	102.73	97.73	92.85	88.09	83.47	78.99	74.68	70.56	66.63	62.91	59.38
69	60.00	724.44	-65.50	125.50	125.50	119.79	114.19	108.72	103.42	98.26	93.23	88.34	83.59	79.03	74.67	70.52	66.58	62.84	59.28
70	60.00	739.01	-66.95	126.95	126.95	121.01	115.22	109.60	104.13	98.80	93.62	88.59	83.75	79.13	74.73	70.56	66.60	62.82	59.22
71	60.00	753.65	-68.42	128.42	128.42	122.27	116.31	110.50	104.84	99.35	94.01	88.88	83.97	79.30	74.88	70.68	66.67	62.84	59.22
72	60.00	768.21	-69.87	129.87	129.87	123.54	117.37	111.37	105.52	99.86	94.41	89.20	84.24	79.53	75.07	70.81	66.75	62.90	59.31
73	60.00	782.59	-71.31	131.31	131.31	124.76	118.37	112.16	106.14	100.34	94.80	89.53	84.53	79.79	75.27	70.94	66.86	63.04	59.52
74	60.00	796.87	-72.74	132.74	132.74	125.94	119.34	112.93	106.77	100.87	95.26	89.94	84.90	80.09	75.49	71.13	67.08	63.33	59.90
75	60.00	811.06	-74.16	134.16	134.16	127.12	120.30	113.73	107.45	101.48	95.81	90.44	85.31	80.41	75.77	71.45	67.46	63.81	60.48
76	60.00	825.11	-73.62	133.62	133.62	126.45	119.54	112.94	106.66	100.71	95.06	89.67	84.52	79.65	75.10	70.91	67.07	63.57	60.42
77	60.00	839.00	-73.06	133.06	133.06	125.80	118.85	112.24	105.98	100.03	94.36	88.94	83.81	79.03	74.62	70.58	66.90	63.58	60.53
78	60.00	852.60	-72.48	132.48	132.48	125.16	118.20	111.60	105.35	99.37	93.66	88.27	83.23	78.58	74.33	70.45	66.95	63.75	60.74
79	60.00	865.81	-71.85	131.85	131.85	124.52	117.57	110.97	104.68	98.67	92.98	87.68	82.78	78.30	74.22	70.53	67.15	63.99	61.01
80	60.00	878.57	-71.18	131.18	131.18	123.86	116.91	110.28	103.95	97.96	92.37	87.21	82.49	78.19	74.30	70.75	67.41	64.28	61.34
81	60.00	890.84	-71.45	131.45	131.45	124.08	117.04	110.32	103.96	98.03	92.56	87.55	82.98	78.86	75.08	71.54	68.22	65.10	62.23
82	60.00	902.66	-71.67	131.67	131.67	124.21	117.07	110.32	104.03	98.22	92.90	88.06	83.69	79.68	75.92	72.39	69.09	66.04	63.23
83	60.00	914.10	-71.86	131.86	131.86	124.28	117.12	110.44	104.27	98.63	93.49	88.84	84.58	80.60	76.85	73.34	70.11	67.12	64.28
84	60.00	925.19	-72.01	132.01	132.01	124.40	117.30	110.75	104.75	99.30	94.36	89.84	85.61	81.63	77.90	74.46	71.29	68.28	65.44
85	60.00	935.84	-72.11	132.11	132.11	124.58	117.62	111.25	105.45	100.21	95.41	90.91	86.69	82.73	79.08	75.71	72.51	69.50	66.71

### Exhibit III

Rating class: **Male Tobacco**

Specified Amount Assumption: **1,000**

#### Table of Per \$1,000 Maximum First Year Excess Expense Allowances for Male Tobacco

Issue Age	SNFL Max Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End of Year Per \$1,000 Face Amount													
					1	2	3	4	5	6	7	8	9	10	11	12	13	14

Sample Calculation: Initial Acquisition Expense Charge (Issue Age 50)  
 per \$1,000 charge x (1 - 9/19) x Amount/1,000 - Bonus = 13.2 x (1 - 9/19) x 1000/1000 - Bonus: (38.28)

## Exhibit IV

### Expense Allowance less Surrender Charge for Male Tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
50	14.03	16.13	18.26	20.40	22.59	24.81	27.09	29.40	31.75	34.12	36.52	38.95	41.44	44.00	46.61
51	15.10	17.19	19.30	21.46	23.66	25.91	28.20	30.52	32.87	35.26	37.67	40.15	42.70	45.31	47.97
52	16.26	18.33	20.44	22.60	24.80	27.06	29.36	31.68	34.02	36.43	38.89	41.42	44.01	46.67	49.38
53	17.50	19.56	21.65	23.81	26.03	28.28	30.56	32.86	35.23	37.66	40.17	42.74	45.38	48.07	50.81
54	18.85	20.88	22.97	25.12	27.31	29.53	31.80	34.11	36.50	38.96	41.50	44.11	46.78	49.50	52.24
55	20.29	22.30	24.37	26.49	28.64	30.83	33.09	35.42	37.83	40.32	42.89	45.52	48.20	50.92	53.66
56	21.82	23.81	25.83	27.89	30.01	32.18	34.43	36.77	39.20	41.72	44.30	46.93	49.60	52.31	55.05
57	23.47	25.39	27.35	29.36	31.43	33.60	35.85	38.21	40.65	43.16	45.73	48.35	51.00	53.68	56.42
58	25.25	27.08	28.97	30.94	32.99	35.14	37.40	39.75	42.18	44.66	47.20	49.78	52.40	55.07	57.81
59	27.18	28.92	30.74	32.66	34.69	36.83	39.08	41.41	43.79	46.23	48.72	51.25	53.83	56.49	59.26
60	29.27	30.92	32.69	34.56	36.57	38.68	40.88	43.15	45.47	47.84	50.27	52.74	55.31	57.97	60.73
61	28.68	30.36	32.18	34.12	36.17	38.32	40.54	42.81	45.15	47.53	49.98	52.51	55.15	57.88	60.70
62	28.09	29.82	31.69	33.67	35.75	37.91	40.13	42.41	44.73	47.13	49.63	52.23	54.93	57.72	60.60
63	27.51	29.28	31.18	33.19	35.27	37.43	39.64	41.89	44.23	46.67	49.22	51.87	54.63	57.47	60.43
64	26.93	28.73	30.64	32.65	34.72	36.84	39.03	41.29	43.65	46.14	48.74	51.44	54.24	57.16	60.21
65	26.36	28.16	30.07	32.03	34.06	36.15	38.33	40.60	43.02	45.55	48.18	50.92	53.79	56.80	59.97
66	25.79	27.57	29.42	31.34	33.32	35.39	37.57	39.90	42.34	44.90	47.56	50.37	53.31	56.44	59.73
67	25.22	26.94	28.73	30.58	32.53	34.60	36.82	39.16	41.62	44.21	46.92	49.79	52.85	56.09	59.53
68	24.65	26.29	28.00	29.80	31.73	33.83	36.05	38.39	40.87	43.49	46.28	49.26	52.43	55.81	59.38
69	24.08	25.61	27.26	29.03	30.98	33.06	35.28	37.63	40.12	42.81	45.69	48.79	52.09	55.60	59.28
70	23.49	24.94	26.54	28.31	30.23	32.29	34.50	36.86	39.41	42.18	45.17	48.39	51.82	55.43	59.22
71	22.91	24.30	25.87	27.60	29.48	31.52	33.72	36.12	38.75	41.62	44.73	48.07	51.60	55.30	59.22
72	22.32	23.67	25.18	26.87	28.70	30.72	32.95	35.43	38.15	41.12	44.34	47.76	51.39	55.22	59.31
73	21.75	23.02	24.46	26.07	27.88	29.91	32.19	34.75	37.57	40.66	43.97	47.46	51.21	55.21	59.52
74	21.18	22.35	23.72	25.27	27.08	29.15	31.51	34.16	37.09	40.25	43.62	47.22	51.14	55.36	59.90

## Exhibit IV

### Expense Allowance less Surrender Charge for Male Tobacco

(Per \$1,000 Face Amount)

Issue Age	End of Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
75	20.61	21.68	22.97	24.51	26.34	28.48	30.93	33.67	36.65	39.86	43.33	47.12	51.24	55.70	60.48
76	18.10	19.19	20.53	22.18	24.15	26.45	29.05	31.91	35.01	38.39	42.10	46.16	50.57	55.32	60.42
77	15.60	16.73	18.17	19.95	22.08	24.52	27.24	30.21	33.47	37.08	41.06	45.41	50.12	55.19	60.53
78	13.12	14.32	15.89	17.81	20.09	22.64	25.45	28.59	32.07	35.95	40.23	44.87	49.90	55.22	60.74
79	10.64	11.96	13.67	15.73	18.10	20.75	23.72	27.07	30.83	35.01	39.59	44.56	49.83	55.33	61.01
80	8.18	9.65	11.48	13.64	16.09	18.89	22.08	25.71	29.78	34.26	39.16	44.39	49.84	55.49	61.34
81	6.73	8.27	10.14	12.33	14.88	17.85	21.29	25.19	29.53	34.32	39.45	44.81	50.40	56.19	62.23
82	5.30	6.86	8.75	11.03	13.76	16.98	20.69	24.87	29.53	34.55	39.81	45.31	51.04	57.01	63.23
83	3.89	5.45	7.43	9.89	12.86	16.36	20.36	24.85	29.73	34.90	40.29	45.92	51.83	57.98	64.28
84	2.48	4.13	6.28	8.98	12.23	16.03	20.34	25.08	30.10	35.37	40.89	46.70	52.79	59.03	65.44
85	1.09	2.92	5.32	8.31	11.87	15.98	20.54	25.40	30.54	35.94	41.65	47.63	53.79	60.14	66.71

**STATE OF ARKANSAS**  
**EXTERNAL-INDEX CERTIFICATION**

**Company Name:** Fidelity & Guaranty Life Insurance Company

**Form Number(s):** LPI-3012(05-12)

I hereby certify to the following:

1. The Company's policy issuance procedures for policies subject to Arkansas law are in the compliance with AR. Code 23-79-138;
2. The Company provides the Arkansas Life and Health guaranty notice to each policy owner as required by Regulation 49;
3. The Company has reviewed and evaluated the contract summary disclosures and believes the disclosures are not deceptive confusing or misleading and contain the items listed in Arkansas' External-Indexed Contract Guidelines;
4. The above referenced contracts will not be solicited by any person who is not trained and qualified;
5. The Company has addressed the referenced Nonforfeiture regulations in the attached items:
  - Individual Nonforfeiture Compliance, LPI-3012(05-12) with Prem Bonus Rider
  - Individual Nonforfeiture Compliance, LPI-3012(05-12)
6. The Company has addressed the referenced external-indexed contracts separately in the annual (Section 8) actuarial opinion and memorandum, please see the below items which were submitted with the original filing:
  - SPIUL LPI-3012(05-12) Actuary Certification AG36 Reserves for AR
  - SPIUL LPI-3012(05-12) AG36 Reserve Demo for AR
7. The Company will establish and maintain a detailed file defining the system for hedging for the above referenced contracts.



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Karen T Lam  
Assistant Vice President – Compliance Oversight

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September 12, 2012  
Date

**SERFF Tracking #:**

MCHX-G128622823

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

LPI-3012(05-12)

**State:**

Arkansas

**Filing Company:**

Fidelity &amp; Guaranty Life Insurance Company

**TOI/Sub-TOI:**

L09I Individual Life - Flexible Premium Adjustable Life/L09I.101 External Indexed - Single Life

**Product Name:**

LPI-3012(05-12) Indiv SPAL - Fidelity &amp; Guaranty

**Project Name/Number:**

LPI-3012(05-12) Indiv SPAL - Fidelity &amp; Guaranty Life Insurance Company/LPI-3012(05-12) Indiv SPAL - Fidelity &amp; Guaranty Life Insurance Company

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/28/2012	Form	SINGLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY	09/12/2012	ARKANSAS - LPI-3012(05-12).PDF (Superseded)

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## SINGLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY WITH EXTERNAL INDEX-LINKED OPTIONS

This Policy is issued in consideration of the application and payment of the premium. While this Policy is in effect, We will pay the death benefit upon the death of the Insured. Payment will be made subject to this Policy's provisions.

**READ YOUR POLICY CAREFULLY.** This life insurance Policy is part of a legal contract between the Policy Owner and the Company. The terms of this Policy are contained on this page and those which follow.

**RIGHT TO EXAMINE.** If You decide not to keep this Policy, You may return it within 10 days after You receive it. If the Policy is a replacement Policy, You have a minimum of thirty (30) days (or longer if required by state law) beginning on the date the Policy is delivered or issued for delivery to return it. The Policy may be returned to any of Our agents or it may be mailed to Us. The return of this Policy will void it from the beginning. Any premium paid, including any fees or charges will be refunded within 10 days of Our receipt of this Policy.

The Premium Class is shown under Benefit Information on the Policy INFORMATION page. This Policy terminates on the Maturity Date as defined in the Policy; however, the Policy may not mature or may have little or no account value on the Maturity Date due to the fact that current cost of insurance and interest rates are not guaranteed, and policy loans and partial surrenders may be taken. Death benefit payable upon death of Insured. Surrender value, if any, payable upon request if Insured is living. Any index interest credits are based on formulas that are based on the indexes attached by rider, if applicable, to this Policy. Policy values may be affected by external index(es), but the Policy does not participate in any stock, bond, or equity investments.

**YOU HAVE PURCHASED A SINGLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY.  
PLEASE CAREFULLY REVIEW THIS POLICY FOR LIMITATIONS. CANCELLATION MAY RESULT IN A SUBSTANTIAL PENALTY  
KNOWN AS A SURRENDER CHARGE.**

**Nonparticipating:** This Policy does not share in our profits or surplus. No dividends will be paid.

Signed for the Company.

[  
  
Lee Launer  
President ]

[  
  
Eric Marhoun  
Secretary ]

**AGENT NAME AND ADDRESS:**

[John Doe  
1234 Lane  
Any City, Any State]

(If applicable)  
Countersigned at:

City: [ \_\_\_\_\_ ] State: [ \_\_\_\_\_ ] Date: [ \_\_\_\_\_ ]  
By Agent: [ \_\_\_\_\_ ]

**NOTICE TO OWNER:** If You have questions or need information about this Policy or need assistance in resolving a complaint, please call Us at [(877) 549-7663]. Or write us at Fidelity & Guaranty Life Insurance Company Administrative Office: [PO Box 81728, Lincoln, NE 68501]. You may also contact the Arkansas Insurance Department, Consumer Services Division at [Third and Cross Streets, Little Rock, AR 72201] or call [1-800-852-5494].

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# INFORMATION

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Insured  
[John Doe]

Age/Sex at Issue  
[50 Male]

Policy Number  
[1-234567890]

Date of Issue  
[June 1, 2012]

Policy Date  
[June 1, 2012]

Owner  
[John Doe]

(Owner information is subject to any change submitted and on record.)

## PREMIUM INFORMATION

Premium  
[\$75,000]

This product qualifies as life insurance for federal tax purposes by complying with the Cash Value Accumulation test.

## BENEFIT INFORMATION

Minimum Face Amount  
[\$25,000]

<u>Description of Benefit</u>	<u>Face Amount</u>	<u>Premium Class</u>	<u>Monthly Cost of Insurance Rate</u>
Death Benefit: Initial Face Amount Effective [June 1 2012]	[\$194,381]	[Non-Tobacco]	[See Page 12]
Total Face Amount	[\$194,381†]		
Accelerated Benefit –Terminal Illness Rider Effective [June 1 2012]		]	0.00
Accelerated Benefit –Critical Illness Rider Effective [June 1 2012]			0.00
Return of Premium Rider			0.00
Premium Bonus Rider			0.00

† Proceeds payable as stated in the attached settlement endorsement.

**Note:** For any rider listed, the rider's termination date will be the earlier of that rider's termination date or when the Policy ends. The cost, if any, of a rider terminates on the rider's termination date.

## INTEREST RATES

Interest Crediting Option(s) ***	Allocation Percentage	Participation Rate	Interest Crediting Period	Minimum Guaranteed Cap/Spread Rate*	Initial Annual Cap/Spread Rate	Minimum Guaranteed Account Value Interest Rate
[One Year S&P 500 Pt-to-Pt]	[25%]	[100%]	[1Yr]	[2.00%]	[8.00%]	[0.25%]
[One Year S&P 500 Pt-to-Pt]	[25%]	[140%]	[1Yr]	[1.50%]	[6.00%]	[0.25%]
[One Year S&P 500 Monthly Pt-to-Pt]	[25%]	[100%]	[1Yr]	[1.00%]	[3.00%]	[0.25%]
[One Year S&P 500 Gain Interest Pt-toPt****]	[0%]	n/a	[1Yr]	[n/a]	n/a	[0.25%]
Fixed Interest Option**	[25%]	n/a	[1Yr]	n/a	n/a	[0.25%]
Total Account Value/ Net Premium Paid:		[100%]				

\* The cap rate/spread is declared in advance of each segment's buy date and guaranteed for 12 months dating from that segment's buy date.

\*\* Any premium allocation to the fixed interest crediting option may be credited with an effective annual interest rate of [0.25%] from [June 1, 2012 through May 31, 2013]. We may, at our discretion, declare current credited interest rates in excess of the guaranteed minimum rate.

\*\*\* **Crediting Interest:** Any interest that may be credited on the annual segment anniversary.

\*\*\*\* Index Gain Interest Rate: [7.00%]

Premium Bonus: An additional interest rate of [10%] will be credited on the date of issue.

### Loans Interest:

Fixed Interest Charged:

- All loans will be charged [2.25%] annually, payable in arrears.

Loan collateral credited: [0.25%] annually.

All interest rates are effective annual interest rates.

## CHARGES AND FEES

Maximum Information Report Fee: [\$ 25.00]

Maximum Unit Expense Charge\*\*\*\*: [\$2.36] per \$1,000 Face Amount per month in all Policy years

Partial Surrender Service Charge [\$ 25.00]

\*\*\*\*The Unit Expense Charge is based on the higher of the current Face Amount or the Initial Face Amount.

### SURRENDER PERCENTAGES:

Beginning of Year	Percentage	Beginning of Year	Percentage
1	[14%	9	[6%
2	13%	10	5%
3	12%	11	4%
4	11%	12	3%
5	10%	13	2%
6	9%	14	1%
7	8%	15 & over	0%]
8	7%]		

# INFORMATION (Cont'd)

## LIFE INSURANCE QUALIFICATION: [CASH VALUE ACCUMULATION TEST]

[Cash Value Accumulation Test. The Cash Value Accumulation Test (CVAT) compares the account value to the future benefits provided under the Policy. This test requires that the account value does not at any time exceed the Net Single Premium that would be necessary to fund future benefits under the Policy.

### CVAT CORRIDOR FACTORS AT END OF YEAR

Duration	Non-Tobacco		Tobacco		Duration	Non-Tobacco		Tobacco	
	Male	Female	Male	Female		Male	Female	Male	Female
[0	305%	342%	260%	281%	31	131%	143%	126%	134%
1	288%	323%	246%	265%	32	129%	140%	125%	132%
2	279%	312%	238%	258%	33	127%	137%	123%	130%
3	270%	302%	232%	250%	34	125%	135%	122%	128%
4	261%	293%	225%	243%	35	123%	132%	120%	126%
5	253%	284%	219%	236%	36	121%	130%	119%	125%
6	245%	275%	213%	230%	37	120%	128%	117%	123%
7	238%	267%	207%	224%	38	119%	126%	116%	122%
8	230%	259%	202%	218%	39	117%	124%	115%	121%
9	224%	251%	197%	212%	40	116%	123%	114%	120%
10	217%	244%	192%	207%	41	115%	121%	113%	119%
11	211%	237%	187%	202%	42	114%	120%	113%	118%
12	205%	230%	182%	197%	43	113%	118%	112%	116%
13	199%	224%	178%	192%	44	112%	117%	111%	115%
14	194%	217%	174%	188%	45	112%	115%	111%	114%
15	188%	211%	170%	183%	46	111%	114%	110%	113%
16	183%	206%	167%	179%	47	110%	113%	110%	112%
17	179%	200%	163%	175%	48	110%	112%	109%	112%
18	174%	195%	160%	171%	49	109%	112%	109%	111%
19	170%	190%	156%	167%	50	108%	111%	108%	110%
20	166%	185%	153%	164%	51	108%	110%	108%	110%
21	162%	180%	150%	160%	52	108%	109%	107%	109%
22	158%	175%	147%	157%	53	107%	109%	107%	108%
23	154%	171%	145%	154%	54	107%	108%	107%	108%
24	151%	167%	142%	151%	55	106%	107%	106%	107%
25	148%	163%	139%	148%	56	106%	106%	106%	106%]
26	144%	159%	137%	145%					
27	141%	156%	135%	143%					
28	139%	152%	132%	140%					
29	136%	149%	130%	138%					
30	133%	146%	128%	136%					

# DEFINITIONS

**Age**

The Insured's age on the Insured's last birthday.

**Attained Age**

The Insured's age on the last Policy anniversary.

**Beneficiary**

The person(s) named in the application or in the most recent change on record to receive the death benefit, in the event of the Insured's death.

**Cash Value Accumulation Test (CVAT) Corridor Factor**

CVAT Corridor Factor is one divided by the Net Single Premium for a benefit of \$1.00. The Table of CVAT Corridor Factors is shown on the Policy INFORMATION page.

**Contingent Beneficiary**

The person(s) named in the application or in the most recent change on record to receive the death benefit if the Beneficiary is not alive at the time of the Insured's death.

**Contingent Owner**

The person(s) named in the application or in the most recent change on record to become the Owner of this Policy in the event the Owner dies before the Insured.

**Date of Issue**

The date on which the Policy is issued. The **Incontestability** and **Suicide Exclusion** provisions are measured from this date.

**Face Amount**

The amount used to determine the death benefit. The Face Amount is shown under **BENEFIT INFORMATION** on the Policy **INFORMATION** page.

**Insured**

The person whose life is insured under this Policy as shown on the Policy **INFORMATION** page.

**Maturity Date**

The Maturity Date is the policy anniversary date that coincides with or next follows the Insured's 110th birthday. The Policy will terminate on this date and any remaining Account Value will be payable to the Owner.

**Monthly Date**

The same date of each month as the Policy Date.

**Net Premium**

Net Premium is the amount of Premium.

**Net Single Premium**

The Net Single Premium is the present value of future benefits of the Policy calculated using the requirements of the Cash Value Accumulation Test (CVAT) as defined by the Internal Revenue Code 7702.

**Owner**

The person(s) named in the application or in the most recent change on record entitled to ownership rights stated in this Policy.

**Policy Date**

The date on which the Net Premium is due and on which coverage begins. Policy months, years, and anniversaries are measured from this date.

**Premium**

The required premium paid on the Policy Date in order to keep policy in force. Additional premium payments are not allowed under this Policy.

## DEFINITIONS (Cont'd)

### **We, Our, Us, Company**

Fidelity & Guaranty Life Insurance Company.

### **Written Request**

A request in writing that is signed, dated, and notarized (if required by the form) on a form satisfactory to, or provided by, Us and received at our Home Office or any administrative office that we maintain.

### **You, Your**

The Owner of the Policy.

## GENERAL PROVISIONS

Any reference to Beneficiary, Contingent Beneficiary, Irrevocable Beneficiary, Owner, Contingent Owner, and/or payee, may include multiple persons.

### **Entire Contract**

The entire contract consists of:

- This Policy;
- The application and any application supplements, if applicable, a copy of which is attached and made a part of this Policy; and
- All amendments, endorsements, riders or any Policy **INFORMATION** page(s) which are attached to or mailed to Your last known address.

Only the President, the Secretary, or a Vice President in our Home Office can agree to change or waive any provisions that are part of the entire contract. The change or waiver must be in writing.

### **Representations**

We will rely on all statements made in an application. Except in cases of fraud, statements made will be considered representations and not warranties. We will not use any statement in defense of a claim unless that statement is made in an application which is part of the entire contract.

### **Incontestability**

We will not contest this Policy based on statements made in an application after this Policy has been in effect during the Insured's lifetime for 2 years from the Date of Issue except for nonpayment of Premium.

If this Policy is reinstated We will not contest the reinstatement after the Policy is again in force for 2 years from the reinstatement date while the Insured is alive. For this purpose, We will only rely on statements made in the application for reinstatement.

A new period of contestability will begin if Additional Coverage is added by rider. We may contest this Policy based on statements made in the application for the Additional Coverage until this Policy has been in effect during the Insured's lifetime for 2 years from the effective date of such occurrence.

### **Misstatement of Birth Date or Sex**

If there has been a misstatement of the Insured's birth date or sex, this Policy's death benefit will be adjusted. We will use the then current monthly cost of insurance rate to determine what the death benefit should be for the correct birth date or sex.

### **Assignment**

To be binding on Us, an executed assignment must be by Written Request and consented to by any Irrevocable Beneficiary. Your rights and any Beneficiary's interest will be subject to the assignment. Assignment of this Policy is effective on the date the assignment is signed, subject to any payments made or actions taken by Us prior to receipt of such notice. Assignment of this Policy may subject You to income and gift tax. We will not be responsible for the validity or sufficiency of any assignment.

# GENERAL PROVISIONS (Cont'd)

## Effective Date

The effective date for:

- Coverage provided in the original application will be the Policy Date.
- Any subsequent changes will be the date shown on any revised Policy **INFORMATION** page(s).
- Reinstatement will be as stated in the **Effective Date of Reinstatement** provision.

## Termination of Policy

This Policy will end at the earliest of the following events:

- Your Written Request for full surrender.
- The grace period ends without receipt of required payment.
- The Insured dies.
- The Maturity Date.

If the Policy terminates on the Maturity Date, any remaining account value will be payable to the Owner.

## Annual Report

Once each year we will send You a report which shows the following:

- The account value as of the date of the last report.
- Since the date of the last report, the amount of any: interest crediting option reallocations; monthly deductions; interest credited; partial surrenders and any charge thereon; unpaid loans and loan interest; paid loans and loan interest.
- As of the date of the current report: the account value; the surrender value; the Face Amount; the Current Death Benefit.

You may also request an annual report at any time. However, the values will be based on the last Anniversary Date prior to the date of the request.

On Written Request we will also send You a report which provides other information about this Policy. If more than one report is requested per Policy year, we may charge a reasonable fee for each additional report. The Maximum Information Report Fee we will charge is shown under **CHARGES AND FEES** on the Policy **INFORMATION** page.

## Claims of Creditors

To the extent permitted by law and except to the extent You have assigned this Policy, no benefit paid, or to become payable, will be subject to any claim or process of law by any creditor.

## Conformity With Statutes

If any provision in this Policy is in conflict with the laws of the state in which govern this Policy, the provision will be deemed to be amended to conform to the laws of the state in which the Policy is delivered.

## Interest-Bearing Account

At our option, the following payments will be made into an interest-bearing account established in the name of the recipient:

- Partial and full surrenders;
- Settlement option payments; and/or
- Death benefit payments.

The recipient may withdraw a portion of or the entire proceeds in this account at any time. This does not apply to payments requested to be made by Us to other companies. You may contact Us for any information regarding this account. You may also request that we do not place the payments into this account.

# OWNERSHIP

## Ownership Succession

If You die before the Insured, at Your death, ownership of this Policy will pass to the person(s) then living in the order which follows:

- Any joint Owner.
- Any Contingent Owner.
- Estate of the last Owner to die.

If more than one natural person succeeds to the ownership rights of this Policy, such persons will own this Policy as joint Owners. Any instructions or designations of the prior Owner will continue unless changed in accordance with this Policy by the succeeding Owner.

## Ownership Rights

While the Insured is alive, You may:

- Exercise any of the rights under this Policy.
- Assign this Policy.
- Subject to our agreement, change or amend this Policy.

The exercise of any ownership right is subject to the written consent of any joint Owner(s).

## Change of Owner and Contingent Owner

While the Insured is alive, You may transfer ownership by Written Request. If You transfer ownership, any earlier choice of any Contingent Owner will be canceled. Changes in Ownership designation, unless otherwise specified in the Policy, are effective on the date the notice is signed by You, subject to any payments made or actions taken by Us prior to receipt of such notice. A change in ownership may subject You to income and gift tax.

# BENEFICIARY

## Beneficiary Succession

- If no Beneficiary survives the Insured, the proceeds of the Policy will be paid to the Insured's estate or assigns.
- The interest of any Beneficiary who dies before the Insured will pass to any Beneficiary who survives, share and share alike.
- If a Beneficiary dies at the same time with the Insured or within 10 days after the death of the Insured, the proceeds will be paid as if the Insured had survived the Beneficiary.

## Irrevocable Beneficiary

Any Beneficiary may be named an Irrevocable Beneficiary. The consent of any Irrevocable Beneficiary is needed to exercise any ownership right, including assigning the Policy, except the following:

- Reinstating this Policy.

## Change of Beneficiary

You may change the Beneficiary and any Contingent or Irrevocable Beneficiary by Written Request. The Written Request must be signed, witnessed by a disinterested party, and received in our home office on a form acceptable to Us while the Insured is alive. Any change in Beneficiary is effective on the date the change is signed and is subject to any payments made or actions taken by Us before the request was received in our home office and recorded by Us. Irrevocable Beneficiary(ies) must give written consent to any such change.

## Payment to Beneficiary

Before making any payment, We may require evidence of the identity, Age, and other facts about any person or class designated as the Beneficiary. We are entitled to make payments based on that evidence.

# PREMIUM

## Premium Payment

Before any insurance becomes effective, the Net Premium must be paid while the Insured is alive. Additional premium payments are not allowed under this Policy.

While this Policy is in effect, the Net Premium may be allocated among any interest crediting options shown in the Policy **INFORMATION** page or attached by rider at or after issue.

## PREMIUM (Cont'd)

### No-Lapse Guarantee

The policy will not lapse prior to the Maturity Date except as the result of partial surrenders or unpaid policy loans. .

### Continuation of Insurance

If the surrender value is not sufficient to cover the monthly deduction, any remaining surrender value will be used toward the amount required under the **Grace Period** provision.

### Grace Period

We will allow Your Policy to remain in effect during a 61 day grace period when the surrender value is not enough to cover the monthly deduction.

If the Insured dies during the grace period, We will pay the death benefit. However, that benefit will be reduced by the amount required to cover the monthly deduction through the month in which death occurred.

At least 31 days before the end of the grace period, We will mail written notice of lapse to You, any secondary addressee on record, and any assignee of record. Such notice will be mailed to the last known address. If the required amount shown in the lapse notice is not paid by the end of the grace period, this Policy will terminate without value.

## POLICY VALUES

### Account Value

Premium paid into this Policy will become part of the total account value. The total account value at Policy inception will be the Premium paid plus any premium bonus credited on that date, if applicable.

The total account value includes the Fixed Account Value and any Index Interest Account Values included in this Policy or attached by rider at or after issue.

The total account value after Policy inception will be equal to (A) - (B) - (C) + (D) + (E) where:

- (A) is the total account value on the last Monthly Date;
- (B) is the monthly deduction for the month which follows the last Monthly Date;
- (C) is any partial surrender(s) made since the last Monthly Date, including any charge thereon;
- (D) is any interest credited since the last Monthly Date;
- (E) is any amount transferred from the Short Term account with its interest since the last Monthly Date.

### Short-term Account Value

Premium, as it is received, is allocated to a short-term account value segment. Interest is credited on a daily basis at an effective annual rate no less than the Minimum Guaranteed Account Value Interest Rate.

### Account Value Segments

On the [15<sup>th</sup>] of month Premium moves from the short-term account value segments and become part of an account value segment.

Premium must be received at least two business days prior to the account value segment date.

Each account value segment is then treated as a single unit for annual interest crediting on the segment anniversary date with a portion of the account value segment allocated to the fixed option and a portion of the account value segment allocated to the index interest option(s) (as directed by the Owner) included in this Policy or attached by rider at or after issue. The date the segment is closed is referred to as the segment anniversary date. Each account value segment will credit interest as described in the crediting interest provisions.

### Reallocations

While this Policy is in effect, account value segments may be reallocated within the Policy or attached by rider at or after issue on account value segment anniversary dates. You must notify Us of any reallocation at least 30 business days prior to the appropriate account value segment's anniversary date. The reallocation becomes effective on the next account value segment's anniversary date.

Account value segment allocations cannot be changed between anniversaries.

## POLICY VALUES (Cont'd)

### Surrender Value

The surrender value at any time will be:

- The total account value; less
- Any unpaid loans and loan interest; less
- Any surrender charge.

Refer to the **SURRENDER** section for more information about the surrender value.

### Monthly Deduction

A deduction from the total account value will be made on each Monthly Date. The deduction will be made proportionately from each interest crediting option according to the option's allocation. It will be:

- The monthly cost of insurance; plus
- The cost of any additional benefit provided by rider; plus
- The Monthly Expense Charge shown under **CHARGES AND FEES** on the Policy **INFORMATION** page.

The monthly deduction is withdrawn from the most recently funded account value segment proportionate to each interest crediting option. If that segment is insufficient to fund the monthly deduction, the previous account value segment will be used; and so on.

### Monthly Cost of Insurance

This cost is determined on each Monthly Date. The cost will be equal to (A) multiplied by the result of (B) minus (C) where:

- (A) is the monthly cost of insurance rate divided by 1,000;
- (B) is the amount payable under the Death Benefit in effect on that date discounted by one month's interest at the Minimum Guaranteed Account Value Interest Rate shown under **INTEREST RATES** on the Policy **INFORMATION** page;
- (C) is the total account value on that date less the Monthly Expense Charge and the cost of any additional benefit provided by rider.

### Monthly Cost of Insurance Rate

For the Face Amount, the rate is based on the Age and Face Amount as of the Policy Date, Attained Age, Sex and Premium Class. The rate may be changed by Us periodically based on our expectations of future mortality, investment earnings, expense, and persistency experience. Each change will be on the same basis for all Policies of this type in effect for the same length of time issued to Insureds of the same Age, Attained Age, Sex and Premium Class. However, the rate will not be more than that shown in the **TABLE OF GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES** on the Policy **INFORMATION** page.

### Minimum Guaranteed Account Value Interest

We guarantee that We will credit interest at an effective annual rate at least equal to the Minimum Guaranteed Account Value Interest Rate shown under **INTEREST RATES** on the Policy **INFORMATION** page. At our discretion and acting by authority of our Board of Directors, We may declare rates of interest in excess of that minimum rate.

Subject to the Minimum Guaranteed Account Value Interest Rate, We reserve the right to redeclare the credited interest rate. The interest rate declared for each account value segment will be guaranteed to remain in effect for 12 months from the date of declaration.

Interest is not credited to any portion of the account value that is deducted to pay cost of insurance charges.

### Crediting Interest

Interest may be credited at the end of the account value segment year (on the segment anniversary date). On the first anniversary of the segment anniversary date, and each allocation anniversary thereafter, interest will be credited to your account value. This interest will equal the sum of (A) and (B) where:

- (A) Fixed Option's Annual Crediting Interest equals the current segment anniversary account value multiplied by the fixed option allocation percentage (chosen prior to the current year) multiplied by the interest rate in effect for the year.
- (B) Any Index Option's Crediting Interest equals the index interest credit as defined in the Index Crediting provision included in this Policy or attached by rider at or after issue.

# BASIS OF POLICY VALUES

Minimum Policy values are based on the Minimum Guaranteed Account Value Interest Rate and Guaranteed Maximum Monthly Cost of Insurance Rates shown on the Policy **INFORMATION** page.

## POLICY CHANGES

### General

We may require the return of this Policy for endorsement or otherwise in the event of a change in the Owner, Contingent Owner, Beneficiary, settlement option, or other change.

We reserve the right to issue a revised Policy **INFORMATION** page in the event of any change to this Policy.

## REINSTATEMENT

### Reinstatement Requirements

If this Policy terminates as provided in the **Grace Period** provision, it may be reinstated within 3 years of such termination.

We will require for each life insured under this Policy and any attached rider:

- The Insured be alive on the expiration date of the Grace Period;
- Written application for reinstatement;
- Evidence of insurability satisfactory to Us;
- Repayment of any unpaid loan and loan interest or partial surrenders; and
- A minimum payment as explained in the following paragraphs.

We will require a payment of the unpaid loans and loan interest plus the amount equal to (A + B) where:

- (A) is the monthly deductions for the 2 months following the effective date of reinstatement;
- (B) is the sum of the surrender charge, if any, which applies 2 months after the effective date of reinstatement.

A Policy cannot be reinstated after the Maturity Date.

### Adjustments After Reinstatement

After reinstatement, We will adjust the surrender charge. Each surrender charge will be multiplied by a factor equal to (A) minus the result of (B) divided by (C), but never more than 1, where:

- (A) is 1;
- (B) is the account value at the end of the grace period;
- (C) is the surrender charge at the end of the grace period.

This adjustment will not apply to the surrender charge for any future increase in the Face Amount.

On the effective date of reinstatement, the account value will be equal to (A) + (B) - (C) where:

- (A) is the Premium received;
- (B) is the amount of any unpaid loan and loan interest at reinstatement;
- (C) is the monthly deduction for that month.

The surrender value is described in the **POLICY VALUES** section. The surrender percentages will continue to be based on the number of months from the Policy Date as described in the **Surrender Charge** provision in the **SURRENDER** section.

### Effective Date of Reinstatement

The effective date of reinstatement will be the monthly anniversary date which falls on or next follows the date the reinstatement requirements are satisfied and We approve the application for reinstatement.

# SURRENDER

## Full Surrender

This Policy may be surrendered for its surrender value. If the Policy is surrendered between index crediting dates, no index interest credits will be applied to any index interest crediting option(s) included in this Policy or attached by rider at or after issue. If the Policy is surrendered between segment anniversary dates, no additional interest or index interest credits will be applied to any interest crediting options.

## Surrender Charge

The surrender charge will be Premium less a reduction for partial surrender previously taken; multiplied by the applicable surrender percentage. Surrender percentages begin on the Policy Date and apply for the number of Policy years, as shown under **CHARGES AND FEES** in the Policy **INFORMATION** page.

## Partial Surrender

Part of this Policy's account value may be surrendered after the first Policy year. Any partial surrender may be taken from account value as directed by the Owner. If no direction is given, the partial surrender and any surrender charges thereon, will be taken from each interest crediting option proportionately.

Any surrender charge, including the Partial Surrender Service Charge, shown under **CHARGES AND FEES** on the Policy **INFORMATION** page will be deducted from the account value surrendered. The partial surrender will be made from the most recently funded account value segment. If that segment is insufficient to fund the partial surrender, the previous account value segment will be used, and so on.

A partial surrender, including any charge thereon, may not reduce the surrender value to less than \$1,000. Such surrender cannot be for an amount less than \$500.

For the Death Benefit, the Face Amount will be reduced by the amount of the partial surrender, including any charge thereon.

## Partial Surrender Charge

This charge is equal to the surrender charge that would apply to a full surrender multiplied by a fraction. That fraction is equal to:

- The account value surrendered; divided by
- The account value before the partial surrender, less any unpaid loans and loan interest.

When a partial surrender is made, any future surrender charge will be reduced by that fraction.

## Surrender Requirements

We will require:

- Your Written Request.
- For a full surrender, return of this Policy or a certification (on a form We accept) stating that this Policy has been lost or destroyed.

## Deferral of Payment

We may, subject to approval by the state insurance department, if required, defer payment of the surrender value for up to 6 months after We receive Your Written Request. We will pay interest at a rate not less than the minimum rate required by state law, if the deferral period is 30 days or more.

# DEATH BENEFIT

## Death Benefit

We will pay a death benefit if the Insured dies while this Policy is in effect.

The amount of the death benefit will equal the greater of:

- Face Amount less unpaid loans and loan interest, and
- The account value, multiplied by the CVAT Corridor Factor less any unpaid loans and loan interest.

Any death benefit due will be paid to the person(s) living on the date of such death in the order which follows:

- The Beneficiary.
- Any Contingent Beneficiary.
- The Owner.
- The Owner's estate.

## DEATH BENEFIT (Cont'd)

The CVAT Corridor Factors are shown on the Policy **INFORMATION** page.

We reserve the right to change the CVAT Corridor Factors to comply with any applicable federal or state law or regulation. We will notify You of any such change at Your last known address.

### **Payment of Death Benefit**

Payment of the death benefit will be made at our Home Office and will be paid upon receipt of proof of death and Written Request for the Death Benefit.

We will require:

- Return of this Policy or a certification (on a form We accept) stating that this Policy has been lost or destroyed;
- Proof of the Insured's death in the form of a certified copy of the death certificate; and
- A Written Request for the death benefit.

The death benefit to be paid at the Insured's death will be:

- The amount payable under the Death Benefit in effect on the date of death; plus
- Any additional benefit provided by rider; less
- Any unpaid loans and loan interest; less
- Any amount required to cover the monthly deduction through the month in which death occurred, unless that monthly deduction was waived by rider.

If any Beneficiary or Contingent Beneficiary dies at the same time as the Insured or within 10 days after the death of the Insured, the death benefit will be paid as if the Insured had survived such Beneficiary or Contingent Beneficiary.

We are discharged from all claims on this Policy after payment in full of the death benefit.

### **Interest Paid on Death Benefit**

When We receive proof that the Insured has died, while this Policy is in force, We will pay the Death Benefit to the Beneficiary. Payment of the Death Benefit terminates the Policy. We will pay interest on any Death Benefit due when We pay the Death Benefit. The interest rate will accrue beginning on the date of the Insured's death at a rate of [1%]. Interest will accrue at this rate plus an additional 10% annually beginning with the date that is 31 calendar days from the latest of the following dates:

- The date that We receive due proof of the Insured's death which includes, but is not limited to a certified copy of the death certificate of the Insured or other lawful evidence providing equivalent information and proof of the claimant's interest in the benefit.
- The date We receive sufficient information to determine Our liability, the extent of the liability, and the appropriate payee legally entitled to the proceeds; and
- The date that legal impediments to payment of the Death Benefit that depend on the action of parties other than Us are resolved and sufficient evidence of the same is provided to Us. Legal impediments to payment include, but are not limited to (a) the establishment of guardianships and conservatorships; (b) the appointment and qualification of trustees, executors and administrators; and (c) the submission of information required to satisfy a state or federal reporting requirement.

### **Suicide Exclusion**

If the Insured dies by suicide, while sane or insane, within 2 years from the Date of Issue or from the effective date of the last reinstatement, if any, no death benefit will be paid. Payment will be limited to:

- The Net Premium paid; less
- The total monthly cost of insurance deducted for benefits on any person other than the Insured; less
- Any unpaid loans and loan interest; less
- Any partial surrender, including any charge thereon.

# METHODS OF SETTLEMENT

## **Payment of Proceeds**

Upon death of the Insured or if the Policy is fully surrendered, all or part of any proceeds payable may be paid under a settlement option rather than in a lump sum.

We may issue an annuity Policy to provide payments under settlement options 1, 2, 3, or 4.

## **Payee**

The payee will be:

- You, or Your designee, if proceeds are payable on a full surrender; or
- The recipient of the death benefit, if proceeds are payable at death of the Insured.

## **Election of Option**

While the Insured is alive, You may, by Written Request, elect or change a settlement option to take effect at the Insured's death. The recipient of the death benefit may not change the election You make. If no option is in effect at the Insured's death, the recipient of the death benefit may elect one by Written Request.

An election to receive proceeds under options 1, 2, 3, or 4 on a full surrender must be made within 60 days after the proceeds become payable.

An election to receive proceeds under options 1, 2, 3, or 4 cannot be changed after payments begin.

After We record any option election or change, it will take effect on the date the request was signed. That election or change will be subject to any payment made or action taken by Us before We receive the request and record the change.

Descriptions of the settlement options follow. A table showing the guaranteed monthly payments under each option follows the descriptions of settlement options. Additional settlement options may be offered when proceeds are payable.

## **Option 1**

### **Income for a Fixed Period**

Payments are guaranteed for the number of years and months chosen which may not be less than 5 years nor more than 25 years. If the payee dies before the end of the fixed period, a death benefit consisting of the remaining guaranteed payments, as scheduled, will be paid.

## **Option 2**

### **Life Income with a Guaranteed Period**

Payments are guaranteed for the number of years chosen which may not be less than 5 years nor more than 25 years. If the payee is alive at the end of the guaranteed period, payments will continue for as long as the payee is alive. If the payee dies before the end of the guaranteed period, a death benefit, consisting of the remaining guaranteed payments, as scheduled, will be paid.

## **Option 3**

### **Life Income**

Payments will be made for as long as the payee is alive. No payments will be made after the payee's death.

## **Option 4**

### **Joint and Survivor Life Income**

Payments will be made for as long as either the payee or joint payee is alive. The payments will:

- Be paid in the joint life income amount while both the payee and joint payee are alive.
- Continue to be paid after the death of either payee at the rate requested and for as long as the remaining payee or joint payee survives.
- Cease at the death of both the payee or joint payee.

## **Option 5**

### **Interest**

This option may only be used for proceeds payable at the Insured's death. We will hold the proceeds until withdrawn by the payee or until We have made payment at the payee's death.

Interest credited on those proceeds will be paid as elected. Upon request, We will hold the interest for up to 10 years without payment. Interest payments may be paid no more frequently than monthly.

## METHODS OF SETTLEMENT (Cont'd)

The payee may withdraw all or part of the proceeds at any time. Also, by request, We will discontinue payments under this option and the remaining proceeds and interest to date will be paid as described under Option 1.

If the payee dies, any amount not yet paid, plus any unpaid interest, will be paid in one lump sum to the Payee's estate.

### Amount of Payment

The amount of payments received under a settlement option will depend on the:

- Amount of proceeds payable;
- Settlement option chosen;
- Payment frequency chosen; and
- Sex and birth date of the person over whose life payments are made if options 2, 3, or 4 are chosen.

We will then compare the mortality and interest rate factors reflected in the **Table of Guaranteed Monthly Payments** to the factors reflected in the current rates for any single premium immediate annuities which We may then offer and which the payee would be eligible to purchase. The payments will be based on the factors that result in higher payments.

Any annuity Policy sent to the payee will show the settlement option and amount and frequency of annuity payments, all of which will be fixed as of the date the annuity Policy is issued.

### Payment

Payments for an option will:

- Be made at the Home Office.
- Be made into an interest-bearing checking account in the name of the payee.
- Be paid by check or draft.

Before making any payment, We may require proof of the existence and/or birth date of any payee or the Insured.

In all cases, our written consent for payment under any option will be required if:

- Any payee is a corporation, partnership, association, trustee, or assignee.
- The amount left with Us is less than \$2,000.
- Any annuity or interest payment is less than \$20.

**TABLE OF GUARANTEED MONTHLY PAYMENTS\***  
**Minimum Amount for Each \$1,000 Applied**

The Guaranteed Monthly Payments are based on a 1.50% effective annual interest rate and the US Annuity 2000 Table.

**Option 1. Income for a Fixed Period**

Period (Years)	Payment	Period (Years)	Payment	Period (Years)	Payment
5	[\$17.31	8	[\$11.06	15	[\$6.20
6	14.53	9	9.90	20	4.82
7	12.54]	10	8.97]	25	3.99]

**Option 2. Life Income with a 10 Year Guaranteed Period**

Age	Male	Female	Age	Male	Female	Age	Male	Female
50	[\$3.27	\$3.03	55	[\$3.65	\$3.37	60	[\$4.15	\$3.80
51	3.34	3.09	56	3.74	3.44	65	4.78	4.37
52	3.41	3.15	57	3.83	3.53	70	5.56	5.11
53	3.49	3.22	58	3.93	3.61	75	6.44	6.04]
54	3.57	3.29]	59	4.04	3.70]			

**Option 3. Life Income**

Age	Male	Female	Age	Male	Female	Age	Male	Female
50	[\$3.29	\$3.04	55	[\$3.69	3.39	60	[\$4.23	3.84
51	3.36	3.10	56	3.79	3.47	65	4.96	4.46
52	3.44	3.17	57	3.89	3.55	70	5.97	5.32
53	3.52	3.24	58	3.99	3.64	75	7.37	6.58]
54	3.60	3.31]	59	4.11	3.74]			

**Option 4. Joint and 50% Survivor Life Income**

Male Payee Age	Female Joint Payee						
	50	55	60	65	70	75	
50	[\$3.16	\$3.34	\$3.55	\$3.79	\$4.07	\$4.39	
55	3.34	3.53	3.77	4.04	4.36	4.73	
60	3.54	3.76	4.03	4.34	4.71	5.15	
65	3.77	4.03	4.33	4.70	5.13	5.66	
70	4.03	4.32	4.68	5.10	5.63	6.26	
75	4.30	4.64	5.05	5.55	6.18	6.95]	

Payment amounts for other combinations of years, ages, sex, and rates will be furnished on request.

## SINGLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY

The Premium Class is shown under Benefit Information on the Policy INFORMATION page. This Policy terminates on the Maturity Date as defined in the Policy; however, the Policy may not mature or may have little or no account value on the Maturity Date due to the fact that current cost of insurance and interest rates are not guaranteed, and policy loans and partial surrenders may be taken. Death benefit payable upon death of Insured. Surrender value, if any, payable upon request if Insured is living. Any index interest credits are based on formulas that are based on the indexes attached by rider, if applicable, to this Policy. Policy values may be affected by external index(es), but the Policy does not participate in any stock, bond, or equity investments.

Nonparticipating: This Policy does not share in our profits or surplus. No dividends will be paid.