

**State:** Arkansas **Filing Company:** Senior Life Insurance Company  
**TOI/Sub-TOI:** L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life  
**Product Name:** Valuation Interest Rate Change - Whole  
**Project Name/Number:** Valuation Interest Rate Change - Whole/

## Filing at a Glance

Company: Senior Life Insurance Company  
Product Name: Valuation Interest Rate Change - Whole  
State: Arkansas  
TOI: L071 Individual Life - Whole  
Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Filing Type: Form  
Date Submitted: 09/20/2012  
SERFF Tr Num: SENR-128614706  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: 128614706  
Implementation: On Approval  
Date Requested:  
Author(s): Bonnie Hortman, Margaret C. Sanders, Alisha Wiggins, John Moss, Dawn Keister  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 09/26/2012  
Disposition Status: Approved-Closed  
Implementation Date:  
State Filing Description:

**State:** Arkansas **Filing Company:** Senior Life Insurance Company  
**TOI/Sub-TOI:** L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life  
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## General Information

Project Name: Valuation Interest Rate Change - Whole  
Project Number:  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Status of Filing in Domicile: Authorized  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 09/26/2012  
State Status Changed: 09/26/2012  
Created By: John Moss  
Corresponding Filing Tracking Number:

Deemer Date:  
Submitted By: Bonnie Hortman

Filing Description:  
MAXIMUM VALUATION INTEREST RATE CHANGE

September 19, 2012

RE: Company Name: Senior Life Insurance Company  
SERFF Tracking Number: SENR-128614706  
NAIC Number: 78662  
Type of Insurance: Individual Whole Life Products

MAXIMUM VALUATION AND NONFORFEITURE INTEREST RATE CHANGE

Whole Life Insurance Policy Schedule Pages:  
POL3220 Super Preferred Whole Life Insurance Policy Schedule Page  
POL1770 Preferred Whole Life Insurance Policy Schedule Page  
POL1630 10 Pay Increasing Benefit Preferred Whole Life Insurance Policy Schedule Page  
POL1170 Standard Whole Life Insurance Policy Schedule Page  
POL1662 20 Pay Standard Whole Life Insurance Policy Schedule Page  
POL1870 Joint First To Die Whole Life Insurance Policy Schedule Page  
POL1584 Graded Whole Life Insurance Policy Schedule Page

Please allow the submission of this filing to serve as a request to review and approve the above-referenced forms for use by Senior Life Insurance Company (the Company) in the State of Arkansas. Included in this filing are the above listed forms, applicable statement of methods, and other required documents as necessary. The Company's domiciliary state of Georgia approved these changes on September 10, 2012. All insurance products sold by the Company are Individual Life.

The filing is being made to comply with the reduction in the maximum valuation interest rates for 2013 life insurance issues and the maximum nonforfeiture rate for 2014 life insurance issues. The Company will be implementing both effective January 1, 2013. No other changes to other provisions in the policy are included in the filing.

The Policy Schedule Pages POL3220, POL1770, POL1170, and POL1662 are updated versions of the Policy Schedule Pages originally found in Policies POL3200\_4, POL1750\_4, POL1150\_4, and POL1650\_4, respectively, which were approved for use in the State of Arkansas on May 2, 2008 as part of SERFF Filing SENR-125411006, State Tracking Number 38607. The Policy Schedule Page POL1584 is an updated version of the Policy Schedule Page originally found in Policy POL1570\_4, which was approved for use in the State of Arkansas on February 24, 2009 as part of SERFF Filing SENR-125979323, State

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**State:** Arkansas **Filing Company:** Senior Life Insurance Company  
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Tracking Number 41513. The Policy Schedule Pages POL1630 and POL1870 are updated versions of the Policy Schedule Pages originally found in POL1610\_4.10 and POL1850\_4.10, respectively, which were approved for use in the State of Arkansas on March 30, 2010 as part of SERFF Filing SENR-126524645, State Tracking Number 45288.

A Statement of Policy Cost and Benefit Information (Policy Summary) is delivered with each policy. The Statements of Policy Cost and Benefit Information in this filing are substantially similar the Policy Summaries approved with each of the abovementioned policies, but the form numbers and hypothetical data therein have been changed to reflect the mandatory Valuation Interest Rate changes. Please find these forms attached under the Supporting Documentation tab for Informational Purposes.

The intended target market is ages 0 – 85, and the minimum initial premium is \$15.00 per household. Our products are marketed to people of all ages via means of television, newspaper inserts, mail wraps, and mail drops, through licensed producers and lead initiated telemarketing as well as direct response solicitations and marketing via the Company's website. There have been no unusual or controversial issues with our Products to the Company's knowledge

The attached forms are in final printed format, subject to only minor changes in ink, color, paper stock, company logo, margins and positioning. We reserve the right to make any typographical corrections or to make minor revisions to the appearance of the forms due to printing constraints. Otherwise, changes will be submitted for approval prior to use. The submission of this filing certifies that all policies are non-illustrated.

We enjoy the opportunity to be able to operate in your state. If you should have any questions, please feel free to contact me at 1.866.716.9950, extension 1345. My email address is [jmoss@srlife.net](mailto:jmoss@srlife.net).

Sincerely,

/s/ John Moss  
Product Development Analyst

Attachments (filed on SERFF)

## Company and Contact

### Filing Contact Information

Bonnie Hortman, Compliance Manager	<a href="mailto:bhortman@srlife.net">bhortman@srlife.net</a>
1327 West Jackson Street, Suite D	229-228-6936 [Phone] 154 [Ext]
Thomasville, GA 31792	229-228-7074 [FAX]

### Filing Company Information

Senior Life Insurance Company	CoCode: 78662	State of Domicile: Georgia
P O Box 2447	Group Code:	Company Type:
Thomasville, GA 31799	Group Name:	State ID Number:
(877) 777-8808 ext. [Phone]	FEIN Number: 58-1097892	

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## Filing Fees

**State:** Arkansas **Filing Company:** Senior Life Insurance Company  
**TOI/Sub-TOI:** L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life  
**Product Name:** Valuation Interest Rate Change - Whole  
**Project Name/Number:** Valuation Interest Rate Change - Whole/

Fee Required? Yes  
 Fee Amount: \$400.00  
 Retaliatory? No  
 Fee Explanation: 8 Policy Schedule Pages @ \$50.00 each = \$400.00

The Company's state of domicile is Georgia, which charges \$25 per form; therefore, Arkansas fees were applied instead of retaliatory fees.

Per Company: No

Company	Amount	Date Processed	Transaction #
Senior Life Insurance Company	\$400.00	09/20/2012	62877498

**SERFF Tracking #:**

SEN-128614706

**State Tracking #:**

**Company Tracking #:**

128614706

**State:**

Arkansas

**Filing Company:**

Senior Life Insurance Company

**TOI/Sub-TOI:**

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

**Product Name:**

Valuation Interest Rate Change - Whole

**Project Name/Number:**

Valuation Interest Rate Change - Whole/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/26/2012	09/26/2012

**State:** Arkansas **Filing Company:** Senior Life Insurance Company  
**TOI/Sub-TOI:** L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life  
**Product Name:** Valuation Interest Rate Change - Whole  
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## Disposition

Disposition Date: 09/26/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statements of Policy Cost and Benefit Information		Yes
Supporting Document	Statement of Variability		Yes
Form	Super Preferred Whole Life Insurance Policy Schedule Page		Yes
Form	Preferred Whole Life Insurance Policy Schedule Page		Yes
Form	10 Pay Preferred Increasing Benefit Whole Life Insurance Policy Schedule Page		Yes
Form	Standard Whole Life Insurance Policy Schedule Page		Yes
Form	20 Pay Standard Whole Life Insurance Policy Schedule Page		Yes
Form	Joint First to Die Whole Life Insurance Policy Schedule Page		Yes
Form	Graded Whole Life Insurance Policy Schedule Page		Yes

State: Arkansas

Filing Company:

Senior Life Insurance Company

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

Product Name: Valuation Interest Rate Change - Whole

Project Name/Number: Valuation Interest Rate Change - Whole/

## Form Schedule

### Lead Form Number: POL3220

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		POL3220	SCH	Super Preferred Whole Life Insurance Policy Schedule Page	Revised: Replaced Form #: POL3200_4, Policy Schedule Page only Previous Filing #: SENR-125411006	0.000	POL3220.pdf
2		POL1770	SCH	Preferred Whole Life Insurance Policy Schedule Page	Revised: Replaced Form #: POL1750_4, Policy Schedule Page only Previous Filing #: SENR-125411006	0.000	POL1770.pdf
3		POL1630	SCH	10 Pay Preferred Increasing Benefit Whole Life Insurance Policy Schedule Page	Revised: Replaced Form #: POL1610_4.10, Policy Schedule Page only Previous Filing #: SENR-126524645	0.000	POL1630.pdf
4		POL1170	SCH	Standard Whole Life Insurance Policy Schedule Page	Revised: Replaced Form #: POL1150_4, Policy Schedule Page only Previous Filing #: SENR-125411006	0.000	POL1170.pdf

State: Arkansas

Filing Company:

Senior Life Insurance Company

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

Product Name: Valuation Interest Rate Change - Whole

Project Name/Number: Valuation Interest Rate Change - Whole/

## Lead Form Number: POL3220

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
5		POL1662	SCH	20 Pay Standard Whole Life Insurance Policy Schedule Page	Revised: Replaced Form #: POL1650_4, Policy Schedule Page only Previous Filing #: SENR-125411006	0.000	POL1662.pdf
6		POL1870	SCH	Joint First to Die Whole Life Insurance Policy Schedule Page	Revised: Replaced Form #: POL1850_4.10, Policy Schedule Page only Previous Filing #: SENR-126524645	0.000	POL1870.pdf
7		POL1584	SCH	Graded Whole Life Insurance Policy Schedule Page	Revised: Replaced Form #: POL1570_4, Policy Schedule Page only Previous Filing #: SENR-125979323	0.000	POL1584.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

SERFF Tracking #:

SENR-128614706

State Tracking #:

Company Tracking #:

128614706

State: Arkansas

Filing Company: Senior Life Insurance Company

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

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<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

**SENIOR LIFE INSURANCE COMPANY**  
**P.O. Box 2447 • Thomasville, GA 31799**  
A Georgia Stock Company • Executive Offices: Thomasville, Georgia  
**POLICY SCHEDULE**  
**TABLE OF DEATH BENEFITS AND POLICY VALUES**

<u>Policy Year</u>	<u>Beginning of Year Death Benefit</u>	<u>End of Year Cash Value</u>	<u>End of Year Paid Up Ins</u>
1	{1,000}	{0}	{0}
2	{1,000}	{0}	{0}
3	{1,000}	{10}	{41}
4	{1,000}	{23}	{90}
5	{1,000}	{35}	{132}
6	{1,000}	{48}	{174}
7	{1,000}	{61}	{213}
8	{1,000}	{75}	{253}
9	{1,000}	{89}	{290}
10	{1,000}	{104}	{327}
11	{1,000}	{119}	{361}
12	{1,000}	{135}	{395}
13	{1,000}	{151}	{427}
14	{1,000}	{167}	{456}
15	{1,000}	{184}	{485}
16	{1,000}	{201}	{513}
17	{1,000}	{218}	{538}
18	{1,000}	{235}	{562}
19	{1,000}	{253}	{586}
20	{1,000}	{271}	{608}

Non-Forfeiture Factor: {13.61}

Values not shown will be furnished within 20 days from receipt of Owner's request.

Non-Forfeiture Values are calculated upon the assumptions that all premiums have been paid, there are no paid-up additions credited, and that there is no indebtedness on the Policy.

Non-Forfeiture Values are calculated on the 2001 CSO ALB Mortality Table Sex Distinct (modified by a factor of 1.075 for durations 3 and later), using {4.50}% interest and Curtate Functions.

Reserves are calculated on the 2001 CSO ALB Mortality Table Sex Distinct (modified by a factor of 1.075 for durations 3 and later), using {3.50}% interest and Semi-Continuous Functions.

<b>PREMIUMS:</b>	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>
Life	{16.18}	{8.41}	{4.29}	{1.38}
#{1,000.00} ADB	{1.50}	{0.78}	{0.40}	{0.13}
Policy Fee	{36.00}	{18.72}	{9.54}	{3.06}
<b>TOTAL</b>	<b>#{53.68}</b>	<b>#{27.91}</b>	<b>#{14.23}</b>	<b>#{4.57}</b>

Insured:	{John J. Doe}	Policy Number:	{0000001234}
Effective Date:	{01/01/2013}	Years Payable:	{60}
Issue Age:	{40}	Issue Basis:	Super Preferred
Issue Date:	{01/01/2013}	Face Amount:	#{1,000.00}
Sex:	{Male}	Mode of Payment:	{Monthly}
Owner:	{John J. Doe}		

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<u>Policy Year</u>	<u>Beginning of Year Death Benefit</u>	<u>End of Year Cash Value</u>	<u>End of Year Paid Up Ins</u>
1	{1,000}	{0}	{0}
2	{1,000}	{0}	{0}
3	{1,000}	{12}	{46}
4	{1,000}	{26}	{95}
5	{1,000}	{39}	{137}
6	{1,000}	{53}	{179}
7	{1,000}	{68}	{222}
8	{1,000}	{82}	{258}
9	{1,000}	{98}	{298}
10	{1,000}	{113}	{331}
11	{1,000}	{130}	{368}
12	{1,000}	{146}	{399}
13	{1,000}	{164}	{433}
14	{1,000}	{181}	{463}
15	{1,000}	{199}	{492}
16	{1,000}	{217}	{520}
17	{1,000}	{235}	{545}
18	{1,000}	{253}	{569}
19	{1,000}	{272}	{593}
20	{1,000}	{291}	{615}

Non-Forfeiture Factor: {14.95}

Values not shown will be furnished within 20 days from receipt of Owner's request.

Non-Forfeiture Values are calculated upon the assumptions that all premiums have been paid, there are no paid-up additions credited, and that there is no indebtedness on the Policy.

Non-Forfeiture Values are calculated on the 2001 CSO ALB Mortality Table Sex Distinct (modified by a factor of 1.30 for durations 3 and later), using {4.50}% interest and Curtate Functions.

Reserves are calculated on the 2001 CSO ALB Mortality Table Sex Distinct (modified by a factor of 1.30 for durations 3 and later), using {3.50}% interest and Semi-Continuous Functions.

<b>PREMIUMS:</b>	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>
Life	{28.43}	{14.78}	{7.53}	{2.42}
\${1,000.00} ADB	{1.50}	{0.78}	{0.40}	{0.13}
Policy Fee	{36.00}	{18.72}	{9.54}	{3.06}
<b>TOTAL</b>	<b>\${65.93}</b>	<b>\${34.28}</b>	<b>\${17.47}</b>	<b>\${5.61}</b>

Insured:	{John J. Doe}	Policy Number:	{0000001234}
Effective Date:	{01/01/2013}	Years Payable:	{60}
Issue Age:	{40}	Issue Basis:	Preferred
Issue Date:	{01/01/2013}	Face Amount:	\${1,000.00}
Sex:	{Male}	Mode of Payment:	{Monthly}
Owner:	{John J. Doe}		

**SENIOR LIFE INSURANCE COMPANY**  
**P.O. Box 2447 • Thomasville, GA 31799**  
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**POLICY SCHEDULE**  
**TABLE OF DEATH BENEFITS AND POLICY VALUES**

<u>Policy Year</u>	<u>Beginning of Year Death Benefit</u>	<u>End of Year Cash Value</u>	<u>End of Year Paid Up Ins</u>
1	{1,000}	{7}	{12}
2	{1,050}	{91}	{156}
3	{1,100}	{177}	{304}
4	{1,150}	{267}	{458}
5	{1,200}	{361}	{619}
6	{1,250}	{458}	{783}
7	{1,300}	{561}	{956}
8	{1,350}	{668}	{1,133}
9	{1,400}	{780}	{1,315}
10	{1,450}	{897}	{1,500}
11	{1,500}	{934}	{1,550}
12	{1,550}	{972}	{1,600}
13	{1,600}	{1,011}	{1,650}
14	{1,650}	{1,052}	{1,700}
15	{1,700}	{1,094}	{1,750}
16	{1,750}	{1,138}	{1,800}
17	{1,800}	{1,182}	{1,850}
18	{1,850}	{1,228}	{1,900}
19	{1,900}	{1,275}	{1,950}
20	{1,950}	{1,323}	{2,000}

Non-Forfeiture Factor: {81.36}

Values not shown will be furnished within 20 days from receipt of Owner's request.

Non-Forfeiture Values are calculated upon the assumptions that all premiums have been paid, there are no paid-up additions credited, and that there is no indebtedness on the Policy.

Non-Forfeiture Values are calculated on the 2001 CSO ALB Mortality Table Sex Distinct (modified by a factor of 1.50 for durations 3 and later), using {4.50}% interest and Curtate Functions.

Reserves are calculated on the 2001 CSO ALB Mortality Table Sex Distinct (modified by a factor of 1.50 for durations 3 and later), using {3.50}% interest and Semi-Continuous Functions.

<u>PREMIUMS:</u>	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>
Life	{138.00}	{71.76}	{36.57}	{11.73}
Policy Fee	{36.00}	{18.72}	{9.54}	{3.06}
<b>TOTAL</b>	<b>\$(174.00)</b>	<b>\$(90.48)</b>	<b>\$(46.11)</b>	<b>\$(14.79)</b>

Insured:	{John J. Doe}	Policy Number:	{0000001234}
Effective Date:	{01/01/2013}	Years Payable:	10
Issue Age:	{40}	Annual Increase:	\${50.00}
Issue Date:	{01/01/2013}	Issue Basis:	Preferred
Sex:	{Male}	Initial Face Amount:	\$(1,000.00)
Owner:	{John J. Doe}	Mode of Payment:	{Monthly}

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<u>Policy Year</u>	<u>Beginning of Year Death Benefit</u>	<u>End of Year Cash Value</u>	<u>End of Year Paid Up Ins</u>
1	{1,000}	{0}	{0}
2	{1,000}	{0}	{0}
3	{1,000}	{14}	{50}
4	{1,000}	{28}	{96}
5	{1,000}	{43}	{143}
6	{1,000}	{58}	{186}
7	{1,000}	{73}	{226}
8	{1,000}	{88}	{263}
9	{1,000}	{104}	{300}
10	{1,000}	{121}	{337}
11	{1,000}	{138}	{372}
12	{1,000}	{156}	{406}
13	{1,000}	{174}	{438}
14	{1,000}	{192}	{468}
15	{1,000}	{210}	{495}
16	{1,000}	{229}	{523}
17	{1,000}	{248}	{549}
18	{1,000}	{267}	{574}
19	{1,000}	{287}	{598}
20	{1,000}	{307}	{621}

Non-Forfeiture Factor: {16.06}

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Non-Forfeiture Values are calculated upon the assumptions that all premiums have been paid, there are no paid-up additions credited, and that there is no indebtedness on the Policy.

Non-Forfeiture Values are calculated on the 2001 CSO ALB Mortality Table Sex Distinct (modified by a factor of 1.50 for durations 3 and later), using {4.50}% interest and Curtate Functions.

Reserves are calculated on the 2001 CSO ALB Mortality Table Sex Distinct (modified by a factor of 1.50 for durations 3 and later), using {3.50}% interest and Semi-Continuous Functions.

<b>PREMIUMS:</b>	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>
Life	{34.00}	{17.68}	{9.01}	{2.89}
\${1,000.00} ADB	{1.50}	{0.78}	{0.40}	{0.13}
Policy Fee	{36.00}	{18.72}	{9.54}	{3.06}
<b>TOTAL</b>	<b>\${71.50}</b>	<b>\${37.18}</b>	<b>\${18.95}</b>	<b>\${6.08}</b>

Insured:	{John J. Doe}	Policy Number:	{0000001234}
Effective Date:	{01/01/2013}	Years Payable:	{60}
Issue Age:	{40}	Issue Basis:	Standard
Issue Date:	{01/01/2013}	Face Amount:	\${1,000.00}
Sex:	{Male}	Mode of Payment:	{Monthly}
Owner:	{John J. Doe}		

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<u>Policy Year</u>	<u>Beginning of Year Death Benefit</u>	<u>End of Year Cash Value</u>	<u>End of Year Paid Up Ins</u>
1	{1,000}	{0}	{0}
2	{1,000}	{6}	{23}
3	{1,000}	{26}	{93}
4	{1,000}	{47}	{162}
5	{1,000}	{68}	{225}
6	{1,000}	{90}	{288}
7	{1,000}	{113}	{349}
8	{1,000}	{136}	{406}
9	{1,000}	{161}	{464}
10	{1,000}	{186}	{518}
11	{1,000}	{212}	{571}
12	{1,000}	{240}	{624}
13	{1,000}	{268}	{674}
14	{1,000}	{297}	{723}
15	{1,000}	{327}	{771}
16	{1,000}	{359}	{820}
17	{1,000}	{391}	{866}
18	{1,000}	{424}	{911}
19	{1,000}	{459}	{957}
20	{1,000}	{495}	{1,000}

Non-Forfeiture Factor: {21.71}

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Non-Forfeiture Values are calculated on the 2001 CSO ALB Mortality Table Sex Distinct (modified by a factor of 1.50 for durations 3 and later), using {4.50}% interest and Curtate Functions.

Reserves are calculated on the 2001 CSO ALB Mortality Table Sex Distinct (modified by a factor of 1.50 for durations 3 and later), using {3.50}% interest and Semi-Continuous Functions.

<u>PREMIUMS:</u>	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>
Life	{45.77}	{23.80}	{12.13}	{3.89}
\${1,000.00} ADB	{1.50}	{0.78}	{0.40}	{0.13}
Policy Fee	{36.00}	{18.72}	{9.54}	{3.06}
TOTAL	\${83.27}	\${43.30}	\${22.07}	\${7.08}

Insured:	{John J. Doe}	Policy Number:	{0000001234}
Effective Date:	{01/01/2013}	Years Payable:	20
Issue Age:	{40}	Issue Basis:	Standard
Issue Date:	{01/01/2013}	Face Amount:	\${1,000.00}
Sex:	{Male}	Mode of Payment:	{Monthly}
Owner:	{John J. Doe}		

# SENIOR LIFE INSURANCE COMPANY

P.O. Box 2447 • Thomasville, GA 31799

A Georgia Stock Company • Executive Offices: Thomasville, Georgia

## POLICY SCHEDULE

### TABLE OF DEATH BENEFITS AND POLICY VALUES

Policy Year	Beginning of Year Death Benefit	End of Year Cash Value	End of Year Paid Up Ins
1	{1,000}	{0}	{0}
2	{1,000}	{0}	{0}
3	{1,000}	{14}	{41}
4	{1,000}	{31}	{87}
5	{1,000}	{48}	{130}
6	{1,000}	{65}	{171}
7	{1,000}	{83}	{211}
8	{1,000}	{101}	{249}
9	{1,000}	{119}	{285}
10	{1,000}	{138}	{321}
11	{1,000}	{157}	{355}
12	{1,000}	{177}	{389}
13	{1,000}	{196}	{418}
14	{1,000}	{216}	{449}
15	{1,000}	{236}	{477}
16	{1,000}	{257}	{506}
17	{1,000}	{277}	{531}
18	{1,000}	{298}	{557}
19	{1,000}	{319}	{581}
20	{1,000}	{340}	{604}

Non-Forfeiture Factor: {22.14}

Values not shown will be furnished within 20 days from receipt of Owner's request.

Non-Forfeiture Values are calculated upon the assumptions that all premiums have been paid, there are no paid-up additions credited, and that there is no indebtedness on the Policy.

Non-Forfeiture Values are calculated on the 2001 CSO JOINT ALB Mortality Table Adjusted, using {4.50}% interest and Curtate Functions.

Reserves are calculated on the 2001 CSO JOINT ALB Mortality Table Adjusted, using {3.50}% interest and Semi-Continuous Functions.

PREMIUMS:	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>
Life	{32.00}	{16.64}	{8.48}	{2.72}
#{1,000.00} ADB	{3.33}	{1.73}	{0.88}	{0.28}
Policy Fee	{36.00}	{18.72}	{9.54}	{3.06}
<b>TOTAL</b>	<b>#{71.33}</b>	<b>#{37.09}</b>	<b>#{18.90}</b>	<b>#{6.06}</b>

Joint Insureds:	{John J. Doe} {Jane J. Doe}	Policy Number:	{0000001234}
Effective Date:	{01/01/2013}	Years Payable:	{60}
Joint Equal Issue Age:	{40}	Issue Basis:	Joint
Issue Date:	{01/01/2013}	Face Amount:	#{1,000.00}
Sexes:	{Male / Female}	Mode of Payment:	{Monthly}
Owner:	{John J. Doe}		

**SENIOR LIFE INSURANCE COMPANY**  
**P.O. Box 2447 • Thomasville, GA 31799**  
A Georgia Stock Company • Executive Offices: Thomasville, Georgia  
**POLICY SCHEDULE**  
**TABLE OF DEATH BENEFITS AND POLICY VALUES**

<u>Policy Year</u>	<u>Beginning of Year Death Benefit</u>	<u>End of Year Cash Value</u>	<u>End of Year Paid Up Ins</u>
1	{500}	{0}	{0}
2	{750}	{4}	{13}
3	{1,000}	{21}	{62}
4	{1,000}	{38}	{108}
5	{1,000}	{55}	{152}
6	{1,000}	{73}	{195}
7	{1,000}	{92}	{237}
8	{1,000}	{110}	{275}
9	{1,000}	{130}	{314}
10	{1,000}	{150}	{351}
11	{1,000}	{170}	{386}
12	{1,000}	{191}	{420}
13	{1,000}	{212}	{452}
14	{1,000}	{234}	{484}
15	{1,000}	{255}	{512}
16	{1,000}	{277}	{540}
17	{1,000}	{298}	{565}
18	{1,000}	{320}	{591}
19	{1,000}	{342}	{614}
20	{1,000}	{365}	{638}

Non-Forfeiture Factor: {20.94}

Values not shown will be furnished within 20 days from receipt of Owner's request.

Non-Forfeiture Values are calculated upon the assumptions that all premiums have been paid, there are no paid-up additions credited, and that there is no indebtedness on the Policy.

Non-Forfeiture Values are calculated on the 2001 CSO ALB Mortality Table Sex Distinct (modified by a factor of 2.50 in all years) using {4.50}% interest and Curtate Functions.

Reserves are calculated on the 2001 CSO ALB Mortality Table Sex Distinct (modified by a factor of 2.50 in all years) using {3.50}% interest and Semi-Continuous Functions.

<u>PREMIUMS:</u>	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>
Life	{89.12}	{46.34}	{23.62}	{7.58}
\${1,000.00} ADB	{1.50}	{0.78}	{0.40}	{0.13}
Policy Fee	{36.00}	{18.72}	{9.54}	{3.06}
<b>TOTAL</b>	<b>\${126.62}</b>	<b>\${65.84}</b>	<b>\${33.56}</b>	<b>\${10.77}</b>

Insured:	{John J. Doe}	Policy Number:	{0000001234}
Effective Date:	{01/01/2013}	Years Payable:	{60}
Issue Age:	{40}	Issue Basis:	Graded
Issue Date:	{01/01/2013}	Face Amount:	\${1,000.00}
Sex:	{Male}	Mode of Payment:	{Monthly}
Owner:	{John J. Doe}		

**SERFF Tracking #:**

SEN-128614706

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

128614706

**State:**

Arkansas

**Filing Company:**

Senior Life Insurance Company

**TOI/Sub-TOI:**

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

**Product Name:**

Valuation Interest Rate Change - Whole

**Project Name/Number:**

Valuation Interest Rate Change - Whole/

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Statements of Policy Cost and Benefit Information		
Comments:			
Attachment(s):			
COST3220.pdf COST1770.pdf COST1630.pdf COST1170.pdf COST1662.pdf COST1870.pdf COST1584.pdf			

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Statement of Variability		
Comments:	Please see the attached Statement of Variability.		
Attachment(s):			
Statement of Variability.pdf			

# SENIOR LIFE INSURANCE COMPANY

P.O. Box 2447 • Thomasville, GA 31799

1-877-777-8808

A Georgia Stock Company • Executive Offices: Thomasville, Georgia

## STATEMENT OF POLICY COST AND BENEFIT INFORMATION

PREPARED FOR:	{John J. Doe}	POLICY NO:	{0000001234}
AGE / SEX:	{40} / {Male}	ISSUE DATE:	{01/01/2013}
ANNUAL POLICY PREMIUM:	#{52.18}	ANNUAL RIDER PREMIUM:	#{1.50}
POLICY FACE AMOUNT:	#{1,000.00}	RIDER FACE AMOUNT:	#{1,000.00}
PLAN:	Whole Life Insurance Policy – Endowment at Age 100		

Life insurance costs are useful only for the comparison of the relative costs of two or more similar policies. An explanation of the intended use of these indexes is provided in the Life Insurance Buyer's Guide.

The Policy loan rate is 7.4% per year – interest paid in advance.

### TABLE OF VALUES

End of Year	Equivalent Level Annual Premium	Cash Value	Paid Up Insurance	Cost Index	Net Pay Index
1	{52.18}	{0}	{0}		
2	{52.18}	{0}	{0}		
3	{52.18}	{10}	{41}		
4	{52.18}	{23}	{90}		
5	{52.18}	{35}	{132}		
6	{52.18}	{48}	{174}		
7	{52.18}	{61}	{213}		
8	{52.18}	{75}	{253}		
9	{52.18}	{89}	{290}		
10	{52.18}	{104}	{327}	{44.31}	{52.18}
11	{52.18}	{119}	{361}		
12	{52.18}	{135}	{395}		
13	{52.18}	{151}	{427}		
14	{52.18}	{167}	{456}		
15	{52.18}	{184}	{485}		
16	{52.18}	{201}	{513}		
17	{52.18}	{218}	{538}		
18	{52.18}	{235}	{562}		
19	{52.18}	{253}	{586}		
20	{52.18}	{271}	{608}	{44.37}	{52.18}
AGE 60	{52.18}	{271}	{608}		
AGE 65	{52.18}	{365}	{707}		
AGE 100	{52.18}	{1,000}	{Endows}		

AGENT OF RECORD AND: SUMMARY INQUIRIES	SENIOR LIFE HOME OFFICE P.O. BOX 2447 THOMASVILLE, GA 31799
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### WHOLE LIFE INSURANCE POLICY – ENDOWMENT AT 100 PREMIUMS PAYABLE TO AGE 100 NON-PARTICIPATING

# SENIOR LIFE INSURANCE COMPANY

P.O. Box 2447 • Thomasville, GA 31799

1-877-777-8808

A Georgia Stock Company • Executive Offices: Thomasville, Georgia

## STATEMENT OF POLICY COST AND BENEFIT INFORMATION

PREPARED FOR:	{John J. Doe}	POLICY NO:	{0000001234}
AGE / SEX:	{40} / {Male}	ISSUE DATE:	{01/01/2013}
ANNUAL POLICY PREMIUM:	#{64.43}	ANNUAL RIDER PREMIUM:	#{1.50}
POLICY FACE AMOUNT:	#{1,000.00}	RIDER FACE AMOUNT:	#{1,000.00}
PLAN:	Whole Life Insurance Policy – Endowment at Age 100		

Life insurance costs are useful only for the comparison of the relative costs of two or more similar policies. An explanation of the intended use of these indexes is provided in the Life Insurance Buyer's Guide.

The Policy loan rate is 7.4% per year – interest paid in advance.

### TABLE OF VALUES

End of Year	Equivalent Level Annual Premium	Cash Value	Paid Up Insurance	Cost Index	Net Pay Index
1	{64.43}	{0}	{0}		
2	{64.43}	{0}	{0}		
3	{64.43}	{12}	{46}		
4	{64.43}	{26}	{95}		
5	{64.43}	{39}	{137}		
6	{64.43}	{53}	{179}		
7	{64.43}	{68}	{222}		
8	{64.43}	{82}	{258}		
9	{64.43}	{98}	{298}		
10	{64.43}	{113}	{331}	{55.87}	{64.43}
11	{64.43}	{130}	{368}		
12	{64.43}	{146}	{399}		
13	{64.43}	{164}	{433}		
14	{64.43}	{181}	{463}		
15	{64.43}	{199}	{492}		
16	{64.43}	{217}	{520}		
17	{64.43}	{235}	{545}		
18	{64.43}	{253}	{569}		
19	{64.43}	{272}	{593}		
20	{64.43}	{291}	{615}	{56.05}	{64.43}
AGE 60	{64.43}	{291}	{615}		
AGE 65	{64.43}	{388}	{712}		
AGE 100	{64.43}	{1,000}	{Endows}		

AGENT OF RECORD AND: SUMMARY INQUIRIES	SENIOR LIFE HOME OFFICE P.O. BOX 2447 THOMASVILLE, GA 31799
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### WHOLE LIFE INSURANCE POLICY – ENDOWMENT AT 100 PREMIUMS PAYABLE TO AGE 100 NON-PARTICIPATING

# SENIOR LIFE INSURANCE COMPANY

P.O. Box 2447 • Thomasville, GA 31799

1-877-777-8808

A Georgia Stock Company • Executive Offices: Thomasville, Georgia

## STATEMENT OF POLICY COST AND BENEFIT INFORMATION

PREPARED FOR: {John J. Doe} POLICY NO: {0000001234}  
AGE / SEX: {40} / {Male} ISSUE DATE: {01/01/2013}  
ANNUAL POLICY PREMIUM: \${174.00}  
FACE AMOUNT: \${1,000.00}  
PLAN: 10 Pay Increasing Benefit Whole Life Policy – Endowment at Age 100

Life insurance costs are useful only for the comparison of the relative costs of two or more similar policies. An explanation of the intended use of these indexes is provided in the Life Insurance Buyer's Guide.

The Policy loan rate is 7.4% per year – interest paid in advance.

### TABLE OF VALUES

End of Year	Equivalent Level Annual Premium	Cash Value	Paid Up Insurance	Cost Index	Net Pay Index
1	{174.00}	{7}	{12}		
2	{174.00}	{91}	{156}		
3	{174.00}	{177}	{304}		
4	{174.00}	{267}	{458}		
5	{174.00}	{361}	{619}		
6	{174.00}	{458}	{783}		
7	{174.00}	{561}	{956}		
8	{174.00}	{668}	{1,133}		
9	{174.00}	{780}	{1,315}		
10	{174.00}	{897}	{1,500}	{88.04}	{144.40}
11	{0.00}	{934}	{1,550}		
12	{0.00}	{972}	{1,600}		
13	{0.00}	{1,011}	{1,650}		
14	{0.00}	{1,052}	{1,700}		
15	{0.00}	{1,094}	{1,750}		
16	{0.00}	{1,138}	{1,800}		
17	{0.00}	{1,182}	{1,850}		
18	{0.00}	{1,228}	{1,900}		
19	{0.00}	{1,275}	{1,950}		
20	{0.00}	{1,323}	{2,000}		
AGE 60	{0.00}	{1,323}	{2,000}		
AGE 65	{0.00}	{1,583}	{2,250}		
AGE 100	{0.00}	{3,950}	{Endows}		

AGENT OF RECORD AND: SENIOR LIFE HOME OFFICE  
SUMMARY INQUIRIES P.O. BOX 2447  
THOMASVILLE, GA 31799

**INCREASING BENEFIT WHOLE LIFE INSURANCE POLICY – ENDOWMENT AT 100  
PREMIUMS PAYABLE FOR TEN YEARS  
NON-PARTICIPATING**

# SENIOR LIFE INSURANCE COMPANY

P.O. Box 2447 • Thomasville, GA 31799

1-877-777-8808

A Georgia Stock Company • Executive Offices: Thomasville, Georgia

## STATEMENT OF POLICY COST AND BENEFIT INFORMATION

PREPARED FOR:	{John J. Doe}	POLICY NO:	{0000001234}
AGE / SEX:	{40} / {Male}	ISSUE DATE:	{01/01/2013}
ANNUAL POLICY PREMIUM:	\${70.00}	ANNUAL RIDER PREMIUM:	\${1.50}
POLICY FACE AMOUNT:	\${1,000.00}	RIDER FACE AMOUNT:	\${1,000.00}
PLAN:	Whole Life Insurance Policy – Endowment at Age 100		

Life insurance costs are useful only for the comparison of the relative costs of two or more similar policies. An explanation of the intended use of these indexes is provided in the Life Insurance Buyer's Guide.

The Policy loan rate is 7.4% per year – interest paid in advance.

### TABLE OF VALUES

End of Year	Equivalent Level Annual Premium	Cash Value	Paid Up Insurance	Cost Index	Net Pay Index
1	{70.00}	{0}	{0}		
2	{70.00}	{0}	{0}		
3	{70.00}	{14}	{50}		
4	{70.00}	{28}	{96}		
5	{70.00}	{43}	{143}		
6	{70.00}	{58}	{186}		
7	{70.00}	{73}	{226}		
8	{70.00}	{88}	{263}		
9	{70.00}	{104}	{300}		
10	{70.00}	{121}	{337}	{60.84}	{70.00}
11	{70.00}	{138}	{372}		
12	{70.00}	{156}	{406}		
13	{70.00}	{174}	{438}		
14	{70.00}	{192}	{468}		
15	{70.00}	{210}	{495}		
16	{70.00}	{229}	{523}		
17	{70.00}	{248}	{549}		
18	{70.00}	{267}	{574}		
19	{70.00}	{287}	{598}		
20	{70.00}	{307}	{621}	{61.16}	{70.00}
AGE 60	{70.00}	{307}	{621}		
AGE 65	{70.00}	{407}	{718}		
AGE 100	{70.00}	{1,000}	{Endows}		

AGENT OF RECORD AND: SUMMARY INQUIRIES	SENIOR LIFE HOME OFFICE P.O. BOX 2447 THOMASVILLE, GA 31799
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### WHOLE LIFE INSURANCE POLICY – ENDOWMENT AT 100 PREMIUMS PAYABLE TO AGE 100 NON-PARTICIPATING

# SENIOR LIFE INSURANCE COMPANY

P.O. Box 2447 • Thomasville, GA 31799

1-877-777-8808

A Georgia Stock Company • Executive Offices: Thomasville, Georgia

## STATEMENT OF POLICY COST AND BENEFIT INFORMATION

PREPARED FOR:	{John J. Doe}	POLICY NO:	{0000001234}
AGE / SEX:	{40} / {Male}	ISSUE DATE:	{01/01/2013}
ANNUAL POLICY PREMIUM:	\${81.77}	ANNUAL RIDER PREMIUM:	\${1.50}
POLICY FACE AMOUNT:	\${1,000.00}	RIDER FACE AMOUNT:	\${1,000.00}
PLAN:	20 Pay Whole Life Insurance Policy – Endowment at Age 100		

Life insurance costs are useful only for the comparison of the relative costs of two or more similar policies. An explanation of the intended use of these indexes is provided in the Life Insurance Buyer's Guide.

The Policy loan rate is 7.4% per year – interest paid in advance.

### TABLE OF VALUES

End of Year	Equivalent Level Annual Premium	Cash Value	Paid Up Insurance	Cost Index	Net Pay Index
1	{81.77}	{0}	{0}		
2	{81.77}	{6}	{23}		
3	{81.77}	{26}	{93}		
4	{81.77}	{47}	{162}		
5	{81.77}	{68}	{225}		
6	{81.77}	{90}	{288}		
7	{81.77}	{113}	{349}		
8	{81.77}	{136}	{406}		
9	{81.77}	{161}	{464}		
10	{81.77}	{186}	{518}	{67.69}	{81.77}
11	{81.77}	{212}	{571}		
12	{81.77}	{240}	{624}		
13	{81.77}	{268}	{674}		
14	{81.77}	{297}	{723}		
15	{81.77}	{327}	{771}		
16	{81.77}	{359}	{820}		
17	{81.77}	{391}	{866}		
18	{81.77}	{424}	{911}		
19	{81.77}	{459}	{957}		
20	{81.77}	{495}	{1,000}	{67.51}	{81.77}
AGE 60	{81.77}	{495}	{1,000}		
AGE 65	{0.00}	{568}	{1,000}		
AGE 100	{0.00}	{1,000}	{Endows}		

AGENT OF RECORD AND: SUMMARY INQUIRIES	SENIOR LIFE HOME OFFICE P.O. BOX 2447 THOMASVILLE, GA 31799
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### WHOLE LIFE INSURANCE POLICY – ENDOWMENT AT 100 PREMIUMS PAYABLE FOR TWENTY YEARS NON-PARTICIPATING

**SENIOR LIFE INSURANCE COMPANY**

P.O. Box 2447 • Thomasville, GA 31799

1-877-777-8808

A Georgia Stock Company • Executive Offices: Thomasville, Georgia

**STATEMENT OF POLICY COST AND BENEFIT INFORMATION**

PREPARED FOR:	{John J. Doe} and {Jane J. Doe}	POLICY NO:	{0000001234}
JOINT AGE / SEX:	{40} / {Male}, {40} / {Female}	ISSUE DATE:	{01/01/2013}
ANNUAL POLICY PREMIUM:	\${68.00}	ANNUAL RIDER PREMIUM:	\${3.33}
POLICY FACE AMOUNT:	\${1,000.00}	RIDER FACE AMOUNT:	\${1,000.00}
PLAN:	Joint Whole Life Insurance Policy – Endowment at Age 100		

Life insurance costs are useful only for the comparison of the relative costs of two or more similar policies. An explanation of the intended use of these indexes is provided in the Life Insurance Buyer's Guide.

The Policy loan rate is 7.4% per year – interest paid in advance.

**TABLE OF VALUES**

End of Year	Equivalent Level Annual Premium	Cash Value	Paid Up Insurance	Cost Index	Net Pay Index
1	{68.00}	{0}	{0}		
2	{68.00}	{0}	{0}		
3	{68.00}	{14}	{41}		
4	{68.00}	{31}	{87}		
5	{68.00}	{48}	{130}		
6	{68.00}	{65}	{171}		
7	{68.00}	{83}	{211}		
8	{68.00}	{101}	{249}		
9	{68.00}	{119}	{285}		
10	{68.00}	{138}	{321}	{57.55}	{68.00}
11	{68.00}	{157}	{355}		
12	{68.00}	{177}	{389}		
13	{68.00}	{196}	{418}		
14	{68.00}	{216}	{449}		
15	{68.00}	{236}	{477}		
16	{68.00}	{257}	{506}		
17	{68.00}	{277}	{531}		
18	{68.00}	{298}	{557}		
19	{68.00}	{319}	{581}		
20	{68.00}	{340}	{604}	{58.21}	{68.00}
AGE 60	{68.00}	{340}	{604}		
AGE 65	{68.00}	{448}	{706}		
AGE 100	{68.00}	{1,000}	{Endows}		

AGENT OF RECORD AND: SUMMARY INQUIRIES	SENIOR LIFE HOME OFFICE P.O. BOX 2447 THOMASVILLE, GA 31799
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**JOINT WHOLE LIFE INSURANCE POLICY – ENDOWMENT AT 100  
PREMIUMS PAYABLE TO AGE 100  
NON-PARTICIPATING**

**SENIOR LIFE INSURANCE COMPANY**

P.O. Box 2447 • Thomasville, GA 31799

1-877-777-8808

A Georgia Stock Company • Executive Offices: Thomasville, Georgia

**STATEMENT OF POLICY COST AND BENEFIT INFORMATION**

PREPARED FOR:	{John J. Doe}	POLICY NO:	{0000001234}
AGE / SEX:	{40} / {Male}	ISSUE DATE:	{01/01/2013}
ANNUAL POLICY PREMIUM:	\${125.12}	ANNUAL RIDER PREMIUM:	\${1.50}
POLICY FACE AMOUNT		RIDER FACE AMOUNT	
(Year 1):	\${500.00}	All Years:	\${1,000.00}
(Year 2):	\${750.00}		
(Years 3–Endowment):	\${1,000.00}		
PLAN:	Graded Death Benefit – Whole Life Insurance – Endowment at Age 100		

Life insurance costs are useful only for the comparison of the relative costs of two or more similar policies. An explanation of the intended use of these indexes is provided in the Life Insurance Buyer's Guide.

The Policy loan rate is 7.4% per year – interest paid in advance.

**TABLE OF VALUES**

End of Year	Equivalent Level Annual Premium	Cash Value	Paid Up Insurance	Cost Index	Net Pay Index
1	{125.12}	{0}	{0}		
2	{125.12}	{4}	{13}		
3	{125.12}	{21}	{62}		
4	{125.12}	{38}	{108}		
5	{125.12}	{55}	{152}		
6	{125.12}	{73}	{195}		
7	{125.12}	{92}	{237}		
8	{125.12}	{110}	{275}		
9	{125.12}	{130}	{314}		
10	{125.12}	{150}	{351}	{125.16}	{137.65}
11	{125.12}	{170}	{386}		
12	{125.12}	{191}	{420}		
13	{125.12}	{212}	{452}		
14	{125.12}	{234}	{484}		
15	{125.12}	{255}	{512}		
16	{125.12}	{277}	{540}		
17	{125.12}	{298}	{565}		
18	{125.12}	{320}	{591}		
19	{125.12}	{342}	{614}		
20	{125.12}	{365}	{638}	{121.46}	{132.60}
AGE 60	{125.12}	{365}	{638}		
AGE 65	{125.12}	{473}	{734}		
AGE 100	{125.12}	{1,000}	{Endows}		

AGENT OF RECORD: SENIOR LIFE HOME OFFICE  
P.O. BOX 2447  
THOMASVILLE, GA 31799

**GRADED DEATH BENEFIT – WHOLE LIFE INSURANCE POLICY – ENDOWMENT AT AGE 100  
PREMIUMS PAYABLE TO AGE 100  
NON-PARTICIPATING**

# SENIOR LIFE

INSURANCE COMPANY

## STATE OF ARKANSAS

### STATEMENT OF VARIABILITY

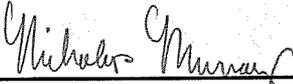
I hereby certify the Forms contained in this filing are in compliance with the applicable statutes, regulations, and bulletins of the State of Arkansas. At this time, the only variable items in this filing are as follows:

Form Number	Specimen Data	Explanation of Variable Data
POL3220	{4.50}	Interest rate used to calculate Nonforfeiture Values
	{3.50}	Interest rate used to calculate Reserves
POL1770	{4.50}	Interest rate used to calculate Nonforfeiture Values
	{3.50}	Interest rate used to calculate Reserves
POL1630	{4.50}	Interest rate used to calculate Nonforfeiture Values
	{3.50}	Interest rate used to calculate Reserves
POL1170	{4.50}	Interest rate used to calculate Nonforfeiture Values
	{3.50}	Interest rate used to calculate Reserves
POL1662	{4.50}	Interest rate used to calculate Nonforfeiture Values
	{3.50}	Interest rate used to calculate Reserves
POL1870	{4.50}	Interest rate used to calculate Nonforfeiture Values
	{3.50}	Interest rate used to calculate Reserves
POL1584	{4.50}	Interest rate used to calculate Nonforfeiture Values
	{3.50}	Interest rate used to calculate Reserves

The items in the table above will only change in response to future changes in the maximum valuation interest rates for life insurance issues and the maximum nonforfeiture rate for life insurance issues. If such change occurs, a limited re-filing will be submitted to address such change.

I further certify that this Statement of Variability will be revised in the event of future changes to the Policies which include variable items or factors.

#### SENIOR LIFE INSURANCE COMPANY



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**Nicholas Murray, CFE**  
Senior Vice President

09.19.2012

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Date