

State: Arkansas **Filing Company:** Life Insurance Company of the Southwest
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life
Product Name: LSW Data Pages - Filing N
Project Name/Number: LSW Data Pages - Filing N/Filing N

Filing at a Glance

Company: Life Insurance Company of the Southwest
Product Name: LSW Data Pages - Filing N
State: Arkansas
TOI: L09I Individual Life - Flexible Premium Adjustable Life
Sub-TOI: L09I.001 Single Life
Filing Type: Form
Date Submitted: 01/25/2013
SERFF Tr Num: NALF-128854590
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: FILING N

Implementation: 04/01/2013
Date Requested:
Author(s): Susan Carey, Michelle Goodwin, Susan Sawyer, Jessica Zelich
Reviewer(s): Linda Bird (primary)
Disposition Date: 01/31/2013
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Life Insurance Company of the Southwest
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life
Product Name: LSW Data Pages - Filing N
Project Name/Number: LSW Data Pages - Filing N/Filing N

General Information

Project Name: LSW Data Pages - Filing N Status of Filing in Domicile: Pending
 Project Number: Filing N 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: 01/31/2013
 State Status Changed: 01/31/2013
 Deemer Date: Created By: Susan Sawyer
 Submitted By: Susan Sawyer Corresponding Filing Tracking Number:

Filing Description:

Life Insurance Company of the Southwest
 NAIC No. 0634-65528

Products affected by the submitted Data Pages:

8796AR(0210) & 8797AR(0210), Approved on 02/01/10 under Tracking No. NALF-126395119
 8514AR(0707) & 8515AR(0707), Approved on 09/24/07
 8640AR(0708), Approved on 08/25/08 under Tracking No. NALF-125765896

Revised Data Pages are being submitted for the above listed products. Additional information has been placed on the data pages for the possible re-dating of the data pages. The re-dating would occur if the premium money is received on a later date than when the data pages were first issued. The additional information would appear on the Cover Page and would state the following:

"NOTWITHSTANDING THE COVERAGE DATE(S) SHOWN ON THESE DATA PAGES, THE EFFECTIVE DATE(S) OF COVERAGE SHALL BE THE LATER OF (A) THE DATE(S) SHOWN ON THESE DATA PAGES OR (B) THE DATE THE FULL, INITIAL PREMIUM HAS BEEN PROCESSED IN GOOD FUNDS. THIS MAY ALSO IMPACT OTHER DATES THAT ARE DEPENDENT ON THE COVERAGE DATE(S)."

The planned implementation date for the filed enhancements is April 1, 2013.

We are concurrently making a similar filing for our associate company, National Life Insurance Company.

Also included with this submission are the following materials:

- Data Pages in support of the submitted forms
- Statement of Variability
- Any required certifications and/or checklists

Company and Contact

Filing Contact Information

Susan Sawyer, Policy Forms Business SSawyer@NationalLife.com
 Analyst

State: Arkansas **Filing Company:** Life Insurance Company of the Southwest
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life
Product Name: LSW Data Pages - Filing N
Project Name/Number: LSW Data Pages - Filing N/Filing N

One National Life Drive 802-229-7387 [Phone]
 Montpelier, VT 05604

Filing Company Information

Life Insurance Company of the Southwest	CoCode: 65528	State of Domicile: Texas
15455 Dallas Parkway	Group Code: 634	Company Type:
Suite 800	Group Name: National Life Group	State ID Number: 1117
Addison, TX 75001	FEIN Number: 75-0953004	
(214) 638-9316 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$350.00
Retaliatory?	No
Fee Explanation:	\$50 per form, seven forms submitted.
Per Company:	No

Company	Amount	Date Processed	Transaction #
Life Insurance Company of the Southwest	\$350.00	01/25/2013	66886839

State: Arkansas Filing Company: Life Insurance Company of the Southwest
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life
Product Name: LSW Data Pages - Filing N
Project Name/Number: LSW Data Pages - Filing N/Filing N

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/31/2013	01/31/2013

State: Arkansas **Filing Company:** Life Insurance Company of the Southwest
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life
Product Name: LSW Data Pages - Filing N
Project Name/Number: LSW Data Pages - Filing N/Filing N

Disposition

Disposition Date: 01/31/2013

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	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Authorization Letter		Yes
Supporting Document	Statement of Variability		Yes
Form	IBLD Data Pages		Yes
Form	IBLD Unisex Data Pages		Yes
Form	HARB Data Pages		Yes
Form	HARB Unisex Data Pages		Yes
Form	HRIZ Data Pages		Yes
Form	HRIZ Unisex Data Pages		Yes
Form	FNDN Data Pages		Yes

State: Arkansas **Filing Company:** Life Insurance Company of the Southwest
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life
Product Name: LSW Data Pages - Filing N
Project Name/Number: LSW Data Pages - Filing N/Filing N

Form Schedule

Lead Form Number:								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		IBLD Data Pages	IBLD	DDP	Initial		0.000	IBLD - Basic.pdf
2		IBLD Unisex Data Pages	IBLD/U	DDP	Initial		0.000	IBLD - Unisex.pdf
3		HARB Data Pages	HARB	DDP	Initial		0.000	HarborSexDistinct.pdf
4		HARB Unisex Data Pages	HARB/U	DDP	Initial		0.000	HarborUnisex.pdf
5		HRIZ Data Pages	HRIZ	DDP	Initial		0.000	HorizonSexDistinct.pdf
6		HRIZ Unisex Data Pages	HRIZ/U	DDP	Initial		0.000	HorizonUnisex.pdf
7		FNDN Data Pages	FNDN	DDP	Initial		0.000	FNDN DataPages Basic.pdf

Form Type Legend:

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

SERFF Tracking #:

NALF-128854590

State Tracking #:

Company Tracking #:

FILING N

State:

Arkansas

Filing Company:

Life Insurance Company of the Southwest

TOI/Sub-TOI:

L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life

Product Name:

LSW Data Pages - Filing N

Project Name/Number:

LSW Data Pages - Filing N/Filing N

POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages
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DATA SECTION

POLICY NUMBER: [LS1234567]

INSURED: [ETHAN ALLEN]

ISSUE AGE: [35]

FACE AMOUNT: [\$100,000]

OWNER: [AS STATED IN THE APPLICATION UNLESS LATER CHANGED]
BENEFICIARY: [AS STATED IN THE APPLICATION UNLESS LATER CHANGED]

MONTHLY POLICY DATE: [15TH]

DEATH BENEFIT OPTION: [A]

MINIMUM MONTHLY PREMIUM: [\$49.36]
MONTHLY GUARANTEED PREMIUM: [\$49.36]
POLICY PROTECTION PERIOD: [APR 15, 2010 – APR 14, 2020]

PLANNED PERIODIC PREMIUM: [\$49.36] PAYABLE [MONTHLY]
FOR PREMIUM PAYMENT PERIOD: [APR 15, 2010 TO APR 15, 2095]

NOTWITHSTANDING THE COVERAGE DATE(S) SHOWN ON THESE DATA PAGES, THE EFFECTIVE DATE(S) OF COVERAGE SHALL BE THE LATER OF (A) THE DATE(S) SHOWN ON THESE DATA PAGES OR (B) THE DATE THE FULL, INITIAL PREMIUM HAS BEEN PROCESSED IN GOOD FUNDS. THIS MAY ALSO IMPACT OTHER DATES THAT ARE DEPENDENT ON THE COVERAGE DATE(S).

THIS POLICY MAY TERMINATE PRIOR TO THE END OF THE PREMIUM PAYMENT PERIOD IF PREMIUMS PAID ARE INSUFFICIENT TO CONTINUE COVERAGE. PREMIUMS IN ADDITION TO THE PLANNED PERIODIC PREMIUM MAY BE NECESSARY TO KEEP THIS COVERAGE IN FORCE.

POLICY LOANS AND WITHDRAWALS WILL REDUCE THE CASH SURRENDER VALUE OF THIS POLICY AND MAY RESULT IN TERMINATION OF THIS POLICY PRIOR TO THE DEATH OF THE INSURED.

MINIMUM FACE AMOUNT: [\$100,000]
WITHDRAWAL FEE: \$25 FOR EACH WITHDRAWAL

ADDITIONAL BENEFIT RIDERS:

THE LOAN INTEREST RATE IS VARIABLE. THE LOAN INTEREST RATE AT THE EFFECTIVE DATE IS [5.60%]

DATA SECTION

GUARANTEED BASIS OF CALCULATIONS

FACE AMOUNT: [\$100,000]

EFFECTIVE DATE: [APR 15, 2010]

ACCUMULATED VALUE INTEREST RATE: 0.2466720% COMPOUNDED MONTHLY, WHICH IS EQUIVALENT TO 3.00% COMPOUNDED PER YEAR.

MORTALITY TABLE: COMMISSIONERS 2001 CSO ULTIMATE MALE NON-SMOKER AGE NEAREST BIRTHDAY

THE INSURED HAS BEEN CLASSIFIED A [STANDARD NON-TOBACCO.]

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES
(PER \$1,000 PER MONTH)

<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>	<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>	<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>
35	0.09089	56	0.51338	77	4.18587
36	0.09589	57	0.57128	78	4.67661
37	0.10007	58	0.62083	79	5.24717
38	0.10758	59	0.67798	80	5.87410
39	0.11425	60	0.74695	81	6.59415
40	0.12176	61	0.83114	82	7.35120
41	0.13178	62	0.93398	83	8.17591
42	0.14430	63	1.04963	84	9.09944
43	0.15850	64	1.17137	85	10.14422
44	0.17520	65	1.30009	86	11.31891
45	0.19441	66	1.43072	87	12.62238
46	0.21279	67	1.56327	88	14.04388
47	0.23285	68	1.70627	89	15.57220
48	0.24455	69	1.85467	90	17.19964
49	0.25793	70	2.03500	91	18.76184
50	0.27717	71	2.23720	92	20.42406
51	0.29975	72	2.50360	93	22.21645
52	0.33071	73	2.78562	94	24.15514
53	0.36419	74	3.08342	95	26.24420
54	0.40691	75	3.41024	96	28.20561
55	0.45970	76	3.76820	97	30.35199]

DATA SECTION

GUARANTEED BASIS OF CALCULATIONS

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES
(PER \$1,000 PER MONTH)

<u>ATTAINED AGE</u>	<u>RATE</u>	<u>ATTAINED AGE</u>	<u>RATE</u>	<u>ATTAINED AGE</u>	<u>RATE</u>
[98	32.70866	106	56.37067	114	83.33333
99	35.30337	107	60.64050	115	83.33333
100	38.17512	108	65.43820	116	83.33333
101	40.53000	109	70.86240	117	83.33333
102	43.11768	110	77.04001	118	83.33333
103	45.96629	111	83.33333	119	83.33333
104	49.11195	112	83.33333	120	83.33333
105	52.54884	113	83.33333	121+	0.00000]

DEFINITION OF LIFE INSURANCE TEST: [GUIDELINE PREMIUM TEST]

[GUIDELINE SINGLE PREMIUM: \$ 13,952.51
GUIDELINE LEVEL PREMIUM: \$ 1,195.41]

TABLE OF DEATH BENEFIT STANDARD FACTORS

<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>	<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>	<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>
0 - 40	2.50	54	1.57	68	1.17
41	2.43	55	1.50	69	1.16
42	2.36	56	1.46	70	1.15
43	2.29	57	1.42	71	1.13
44	2.22	58	1.38	72	1.11
45	2.15	59	1.34	73	1.09
46	2.09	60	1.30	74	1.07
47	2.03	61	1.28	75 - 90	1.05
48	1.97	62	1.26	91	1.04
49	1.91	63	1.24	92	1.03
50	1.85	64	1.22	93	1.02
51	1.78	65	1.20	94+	1.01
52	1.71	66	1.19		
53	1.64	67	1.18		

DATA SECTION

FACE AMOUNT: [\$100,000]
EFFECTIVE DATE: [APR 15, 2010]

PERCENT OF PREMIUM EXPENSE CHARGE: 6.00%

MONTHLY EXPENSE CHARGE: [\$32.03]

MONTHLY POLICY FEE: \$5.00

SURRENDER CHARGES

TWELVE MONTH PERIOD BEGINNING	SURRENDER CHARGE
[APR 15, 2010	\$ 953.00
APR 15, 2011	931.00
APR 15, 2012	909.00
APR 15, 2013	886.00
APR 15, 2014	862.00
APR 15, 2015	838.00
APR 15, 2016	813.00
APR 15, 2017	788.00
APR 15, 2018	762.00
APR 15, 2019	735.00
APR 15, 2020	621.00
APR 15, 2021	505.00
APR 15, 2022	384.00
APR 15, 2023	260.00
APR 15, 2024	132.00
APR 15, 2025 AND LATER	0.00]

DATA SECTION

POLICY NUMBER: [LS1234567]

INSURED: [ETHAN ALLEN]

ISSUE AGE: [35]

FACE AMOUNT: [\$100,000]

OWNER: [AS STATED IN THE APPLICATION UNLESS LATER CHANGED]
BENEFICIARY: [AS STATED IN THE APPLICATION UNLESS LATER CHANGED]

MONTHLY POLICY DATE: [15TH]

DEATH BENEFIT OPTION: [A]

MINIMUM MONTHLY PREMIUM: [\$46.95]
MONTHLY GUARANTEED PREMIUM: [\$46.95]
POLICY PROTECTION PERIOD: [APR 15, 2010 – APR 14, 2020]

PLANNED PERIODIC PREMIUM: [\$46.95] PAYABLE [MONTHLY]
FOR PREMIUM PAYMENT PERIOD: APR 15, 2010 TO APR 15, 2095

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POLICY LOANS AND WITHDRAWALS WILL REDUCE THE CASH SURRENDER VALUE OF THIS POLICY AND MAY RESULT IN TERMINATION OF THIS POLICY PRIOR TO THE DEATH OF THE INSURED.

MINIMUM FACE AMOUNT: [\$100,000]
WITHDRAWAL FEE: \$25 FOR EACH WITHDRAWAL

ADDITIONAL BENEFIT RIDERS:

THE LOAN INTEREST RATE IS VARIABLE. THE LOAN INTEREST RATE AT THE EFFECTIVE DATE IS [5.60%]

DATA SECTION

GUARANTEED BASIS OF CALCULATIONS

FACE AMOUNT: [\$100,000]
EFFECTIVE DATE: [APR 15, 2010]

ACCUMULATED VALUE INTEREST RATE: 0.2466720% COMPOUNDED MONTHLY, WHICH IS EQUIVALENT TO 3.00% COMPOUNDED PER YEAR.

MORTALITY TABLE: COMMISSIONERS 2001 CSO ULTIMATE NON-SMOKER
AGE NEAREST BIRTHDAY

THE INSURED HAS BEEN CLASSIFIED A [STANDARD NON-TOBACCO.]

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES
(PER \$1,000 PER MONTH)

<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>	<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>	<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>
[35	0.08755	56	0.49744	77	3.85838
36	0.09256	57	0.55198	78	4.29504
37	0.09756	58	0.60151	79	4.79624
38	0.10424	59	0.65612	80	5.34445
39	0.11008	60	0.72087	81	5.98839
40	0.11759	61	0.79914	82	6.67043
41	0.12677	62	0.89266	83	7.39888
42	0.13762	63	0.99727	84	8.20834
43	0.15098	64	1.10709	85	9.11819
44	0.16601	65	1.22385	86	10.09483
45	0.18439	66	1.34332	87	11.23311
46	0.20110	67	1.46638	88	12.45482
47	0.22115	68	1.59985	89	13.75173
48	0.23369	69	1.73866	90	15.06753
49	0.24874	70	1.90505	91	16.13555
50	0.26880	71	2.09235	92	17.38188
51	0.29222	72	2.33420	93	18.85740
52	0.32234	73	2.58974	94	20.57378
53	0.35582	74	2.86083	95	22.59883
54	0.39686	75	3.15805	96	24.55392
55	0.44629	76	3.48344	97	26.70183]

DATA SECTION

GUARANTEED BASIS OF CALCULATIONS

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES
(PER \$1,000 PER MONTH)

<u>ATTAINED AGE</u>	<u>RATE</u>	<u>ATTAINED AGE</u>	<u>RATE</u>	<u>ATTAINED AGE</u>	<u>RATE</u>
[98	27.88683	106	51.76130	114	83.33333
99	29.59716	107	56.82753	115	83.33333
100	31.84722	108	62.38782	116	83.33333
101	34.04178	109	68.68356	117	83.33333
102	36.60255	110	75.75322	118	83.33333
103	39.60097	111	83.33333	119	83.33333
104	43.12057	112	83.33333	120	83.33333
105	47.20895	113	83.33333	121+	0.00000]

DEFINITION OF LIFE INSURANCE TEST: GUIDELINE PREMIUM TEST

[GUIDELINE SINGLE PREMIUM: \$ 13,566.89]
GUIDELINE LEVEL PREMIUM: \$ 1,163.42]

TABLE OF DEATH BENEFIT STANDARD FACTORS

<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>	<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>	<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>
0 - 40	2.50	54	1.57	68	1.17
41	2.43	55	1.50	69	1.16
42	2.36	56	1.46	70	1.15
43	2.29	57	1.42	71	1.13
44	2.22	58	1.38	72	1.11
45	2.15	59	1.34	73	1.09
46	2.09	60	1.30	74	1.07
47	2.03	61	1.28	75 - 90	1.05
48	1.97	62	1.26	91	1.04
49	1.91	63	1.24	92	1.03
50	1.85	64	1.22	93	1.02
51	1.78	65	1.20	94+	1.01
52	1.71	66	1.19		
53	1.64	67	1.18		

DATA SECTION

FACE AMOUNT: \$100,000]
EFFECTIVE DATE: [APR 15, 2010]

PERCENT OF PREMIUM EXPENSE CHARGE: 6.00%

MONTHLY EXPENSE CHARGE: [\$30.92]

MONTHLY POLICY FEE: \$5.00

SURRENDER CHARGES

TWELVE MONTH PERIOD BEGINNING	SURRENDER CHARGE
[APR 15, 2010	\$938.00
APR 15, 2011	917.00
APR 15, 2012	895.00
APR 15, 2013	873.00
APR 15, 2014	850.00
APR 15, 2015	826.00
APR 15, 2016	801.00
APR 15, 2017	776.00
APR 15, 2018	750.00
APR 15, 2019	724.00
APR 15, 2020	612.00
APR 15, 2021	497.00
APR 15, 2022	378.00
APR 15, 2023	256.00
APR 15, 2024	130.00
APR 15, 2025 AND LATER	0.00]

DATA SECTION

POLICY NUMBER: [LS1234567]

INSURED: [ETHAN ALLEN]

ISSUE AGE: [35]

FACE AMOUNT: [\$100,000.00]

OWNER: [AS STATED IN THE APPLICATION UNLESS LATER CHANGED]

BENEFICIARY: [AS STATED IN THE APPLICATION UNLESS LATER CHANGED]

MONTHLY POLICY DATE: [1ST]

DEATH BENEFIT OPTION: [A]

MINIMUM MONTHLY PREMIUM: [\$44.33]

POLICY PROTECTION PERIOD: [JUL 01, 2007 – JUN 30, 2022]

PLANNED PERIODIC PREMIUM: [\$800.00] PAYABLE [ANNUALLY]

FOR PREMIUM PAYMENT PERIOD: [JULY 01, 2007 TO JUNE 30, 2091]

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POLICY LOANS AND WITHDRAWALS WILL REDUCE THE CASH SURRENDER VALUE OF THIS POLICY AND MAY RESULT IN TERMINATION OF THIS POLICY PRIOR TO THE DEATH OF THE INSURED.

MINIMUM COVERAGE AMOUNT: [\$ 25,000.00]

WITHDRAWAL FEE: \$25 FOR EACH WITHDRAWAL

ADDITIONAL BENEFIT RIDERS:

WAIVER OF SPECIFIED PREMIUM

THE LOAN INTEREST RATE IS VARIABLE. THE LOAN INTEREST RATE AT THE EFFECTIVE DATE IS [5.90%].

DATA SECTION
COVER PAGE

HARB [LS1234567]

DATA SECTION

GUARANTEED BASIS OF CALCULATIONS

FACE AMOUNT: [\$100,000.00]
EFFECTIVE DATE: [JUL 01, 2007]

ACCUMULATED VALUE INTEREST RATE:

YEARS 1 – 10: 0.4074124% COMPOUNDED MONTHLY, WHICH IS
EQUIVALENT TO 5.00% COMPOUNDED PER YEAR.
YEARS 11 & LATER: 0.2466270% COMPOUNDED MONTHLY, WHICH IS
EQUIVALENT TO 3.00% PER YEAR.

MORTALITY TABLE: COMMISSIONERS 2001 CSO ULTIMATE MALE NON-SMOKER
AGE NEAREST BIRTHDAY

THE INSURED HAS BEEN CLASSIFIED A [STANDARD NON-TOBACCO].

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES
(PER \$1,000 PER MONTH)

<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>	<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>	<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>
[35	0.08000	56	0.51000	77	4.07000
36	0.08000	57	0.56000	78	4.53000
37	0.08000	58	0.61000	79	5.07000
38	0.08000	59	0.67000	80	5.65000
39	0.09000	60	0.74000	81	6.32000
40	0.10000	61	0.82000	82	7.01000
41	0.11000	62	0.92000	83	7.75000
42	0.12000	63	1.04000	84	8.58000
43	0.12000	64	1.16000	85	9.50000
44	0.14000	65	1.28000	86	10.52000
45	0.19000	66	1.41000	87	11.64000
46	0.21000	67	1.54000	88	12.84000
47	0.23000	68	1.68000	89	14.10000
48	0.24000	69	1.83000	90	15.42000
49	0.25000	70	2.00000	91	16.66000
50	0.27000	71	2.20000	92	17.95000
51	0.29000	72	2.46000	93	19.31000
52	0.33000	73	2.73000	94	20.75000
53	0.36000	74	3.02000	95	22.26000
54	0.40000	75	3.33000	96	23.64000
55	0.45000	76	3.67000	97	25.12000]

DATA SECTION

GUARANTEED BASIS OF CALCULATIONS

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES (CONTINUED)
(PER \$1,000 PER MONTH)

<u>ATTAINED AGE</u>	<u>RATE</u>	<u>ATTAINED AGE</u>	<u>RATE</u>	<u>ATTAINED AGE</u>	<u>RATE</u>
[98	26.69000	106	40.17000	114	60.51000
99	28.37000	107	42.21000	115	63.80000
100	30.17000	108	44.38000	116	67.29000
101	31.60000	109	46.68000	117	71.00000
102	33.12000	110	49.13000	118	74.93000
103	34.73000	111	51.72000	119	79.10000
104	36.45000	112	54.48000	120	83.33000
105	38.26000	113	57.40000	121+	0.00000]

DEFINITION OF LIFE INSURANCE TEST: [GUIDELINE PREMIUM TEST]

[GUIDELINE SINGLE PREMIUM: \$ 14,866.04
GUIDELINE LEVEL PREMIUM: \$ 1,482.49]

TABLE OF DEATH BENEFIT STANDARD FACTORS

<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>	<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>	<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>
0 - 40	2.50	54	1.57	68	1.17
41	2.43	55	1.50	69	1.16
42	2.36	56	1.46	70	1.15
43	2.29	57	1.42	71	1.13
44	2.22	58	1.38	72	1.11
45	2.15	59	1.34	73	1.09
46	2.09	60	1.30	74	1.07
47	2.03	61	1.28	75 - 90	1.05
48	1.97	62	1.26	91	1.04
49	1.91	63	1.24	92	1.03
50	1.85	64	1.22	93	1.02
51	1.78	65	1.20	94+	1.01
52	1.71	66	1.19		
53	1.64	67	1.18		

DATA SECTION

FACE AMOUNT: [\$100,000.00]
EFFECTIVE DATE: [JUL 01, 2007]

PERCENT OF PREMIUM EXPENSE CHARGE: 6.00%

MONTHLY EXPENSE CHARGE PER THOUSAND: [\$0.1783]

MONTHLY POLICY FEE: \$5.00

SURRENDER CHARGES

TWELVE MONTH PERIOD BEGINNING	SURRENDER CHARGE
[JUL 01, 2007	\$1,922.00
JUL 01, 2008	\$1,833.00
JUL 01, 2009	\$1,740.00
JUL 01, 2010	\$1,642.00
JUL 01, 2011	\$1,540.00
JUL 01, 2012	\$1,432.00
JUL 01, 2013	\$1,318.00
JUL 01, 2014	\$1,199.00
JUL 01, 2015	\$1,074.00
JUL 01, 2016	\$943.00
JUL 01, 2017	\$805.00
JUL 01, 2018	\$660.00
JUL 01, 2019	\$508.00
JUL 01, 2020	\$347.00
JUL 01, 2021	\$178.00
JUL 01, 2022 AND LATER	\$0.00]

DATA SECTION

POLICY NUMBER: [LS1234569]

INSURED: [ETHAN ALLEN]

ISSUE AGE: [35]

FACE AMOUNT: [\$100,000.00]

OWNER: [AS STATED IN THE APPLICATION UNLESS LATER CHANGED]

BENEFICIARY: [AS STATED IN THE APPLICATION UNLESS LATER CHANGED]

MONTHLY POLICY DATE: [1ST]

DEATH BENEFIT OPTION: [A]

MINIMUM MONTHLY PREMIUM: [\$37.33]

POLICY PROTECTION PERIOD: [JUL 01, 2007 – JUN 30, 2022]

PLANNED PERIODIC PREMIUM: [\$800.00] PAYABLE [ANNUALLY]

FOR PREMIUM PAYMENT PERIOD: [JULY 01, 2007 TO JUNE 30, 2091]

NOTWITHSTANDING THE COVERAGE DATE(S) SHOWN ON THESE DATA PAGES, THE EFFECTIVE DATE(S) OF COVERAGE SHALL BE THE LATER OF (A) THE DATE(S) SHOWN ON THESE DATA PAGES OR (B) THE DATE THE FULL, INITIAL PREMIUM HAS BEEN PROCESSED IN GOOD FUNDS. THIS MAY ALSO IMPACT OTHER DATES THAT ARE DEPENDENT ON THE COVERAGE DATE(S).

THIS POLICY MAY TERMINATE PRIOR TO THE END OF THE PREMIUM PAYMENT PERIOD IF PREMIUMS PAID ARE INSUFFICIENT TO CONTINUE COVERAGE. PREMIUMS IN ADDITION TO THE PLANNED PERIODIC PREMIUM MAY BE NECESSARY TO KEEP THIS COVERAGE IN FORCE.

POLICY LOANS AND WITHDRAWALS WILL REDUCE THE CASH SURRENDER VALUE OF THIS POLICY AND MAY RESULT IN TERMINATION OF THIS POLICY PRIOR TO THE DEATH OF THE INSURED.

MINIMUM COVERAGE AMOUNT: [\$ 25,000.00]

WITHDRAWAL FEE: \$25 FOR EACH WITHDRAWAL

ADDITIONAL BENEFIT RIDERS:

WAIVER OF SPECIFIED PREMIUM

THE LOAN INTEREST RATE IS VARIABLE. THE LOAN INTEREST RATE AT THE EFFECTIVE DATE IS [5.90%].

DATA SECTION
COVER PAGE

HARB/U [LS1234569]

DATA SECTION

GUARANTEED BASIS OF CALCULATIONS

FACE AMOUNT: [\$100,000.00]
 EFFECTIVE DATE: [JUL 01, 2007]

ACCUMULATED VALUE INTEREST RATE:

YEARS 1 – 10: 0.4074124% COMPOUNDED MONTHLY, WHICH IS
 EQUIVALENT TO 5.00% COMPOUNDED PER YEAR.
 YEARS 11 & LATER: 0.2466270% COMPOUNDED MONTHLY, WHICH IS
 EQUIVALENT TO 3.00% PER YEAR.

MORTALITY TABLE: COMMISSIONERS 2001 CSO ULTIMATE NON-SMOKER
 AGE NEAREST BIRTHDAY

THE INSURED HAS BEEN CLASSIFIED A [STANDARD NON-TOBACCO].

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES
 (PER \$1,000 PER MONTH)

<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>	<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>	<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>
[35	0.08000	56	0.49000	77	3.76000
36	0.08000	57	0.55000	78	4.17000
37	0.08000	58	0.59000	79	4.65000
38	0.08000	59	0.65000	80	5.16000
39	0.09000	60	0.71000	81	5.76000
40	0.10000	61	0.79000	82	6.39000
41	0.10000	62	0.88000	83	7.05000
42	0.11000	63	0.99000	84	7.78000
43	0.12000	64	1.09000	85	8.60000
44	0.13000	65	1.21000	86	9.46000
45	0.18000	66	1.33000	87	10.45000
46	0.20000	67	1.45000	88	11.50000
47	0.22000	68	1.58000	89	12.59000
48	0.23000	69	1.71000	90	13.69000
49	0.24000	70	1.88000	91	14.56000
50	0.26000	71	2.06000	92	15.56000
51	0.29000	72	2.29000	93	16.73000
52	0.32000	73	2.54000	94	18.06000
53	0.35000	74	2.80000	95	19.60000
54	0.39000	75	3.09000	96	21.04000
55	0.44000	76	3.40000	97	22.59000]

DATA SECTION

GUARANTEED BASIS OF CALCULATIONS

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES (CONTINUED)
(PER \$1,000 PER MONTH)

<u>ATTAINED AGE</u>	<u>RATE</u>	<u>ATTAINED AGE</u>	<u>RATE</u>	<u>ATTAINED AGE</u>	<u>RATE</u>
[98	23.42000	106	37.85000	114	60.33000
99	24.61000	107	40.40000	115	63.66000
100	26.12000	108	43.02000	116	67.12000
101	27.56000	109	45.78000	117	70.90000
102	29.19000	110	48.63000	118	74.49000
103	31.04000	111	51.44000	119	78.17000
104	33.12000	112	54.23000	120	83.33000
105	35.42000	113	56.86000	121+	0.00000]

DEFINITION OF LIFE INSURANCE TEST: [GUIDELINE PREMIUM TEST]

[GUIDELINE SINGLE PREMIUM: \$ 14,491.72
GUIDELINE LEVEL PREMIUM: \$ 1,444.31]

TABLE OF DEATH BENEFIT STANDARD FACTORS

<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>	<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>	<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>
0 - 40	2.50	54	1.57	68	1.17
41	2.43	55	1.50	69	1.16
42	2.36	56	1.46	70	1.15
43	2.29	57	1.42	71	1.13
44	2.22	58	1.38	72	1.11
45	2.15	59	1.34	73	1.09
46	2.09	60	1.30	74	1.07
47	2.03	61	1.28	75 - 90	1.05
48	1.97	62	1.26	91	1.04
49	1.91	63	1.24	92	1.03
50	1.85	64	1.22	93	1.02
51	1.78	65	1.20	94+	1.01
52	1.71	66	1.19		
53	1.64	67	1.18		

DATA SECTION

FACE AMOUNT: [\$100,000.00]
EFFECTIVE DATE: [UL 01, 2007]

PERCENT OF PREMIUM EXPENSE CHARGE: 6.00%

MONTHLY EXPENSE CHARGE PER THOUSAND: [\$0.1725]

MONTHLY POLICY FEE: \$5.00

SURRENDER CHARGES

TWELVE MONTH PERIOD BEGINNING	SURRENDER CHARGE
[JUL 01, 2007	\$1,893.00
JUL 01, 2008	\$1,805.00
JUL 01, 2009	\$1,713.00
JUL 01, 2010	\$1,617.00
JUL 01, 2011	\$1,516.00
JUL 01, 2012	\$1,410.00
JUL 01, 2013	\$1,298.00
JUL 01, 2014	\$1,181.00
JUL 01, 2015	\$1,058.00
JUL 01, 2016	\$929.00
JUL 01, 2017	\$793.00
JUL 01, 2018	\$650.00
JUL 01, 2019	\$500.00
JUL 01, 2020	\$342.00
JUL 01, 2021	\$175.00
JUL 01, 2022 AND LATER	\$0.00]

DATA SECTION

POLICY NUMBER: [LS1234566]

INSURED: [ETHAN ALLEN]

ISSUE AGE: [35]

FACE AMOUNT: [\$100,000.00]

OWNER: [AS STATED IN THE APPLICATION UNLESS LATER CHANGED]

BENEFICIARY: [AS STATED IN THE APPLICATION UNLESS LATER CHANGED]

MONTHLY POLICY DATE: [1ST]

DEATH BENEFIT OPTION: [A]

MINIMUM MONTHLY PREMIUM: [\$63.90]

POLICY PROTECTION PERIOD: [JUL 01, 2007 – JUN 30, 2012]

PLANNED PERIODIC PREMIUM: [\$900.00] PAYABLE [ANNUALLY]

FOR PREMIUM PAYMENT PERIOD: [JULY 01, 2007 TO JUNE 30, 2091]

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POLICY LOANS AND WITHDRAWALS WILL REDUCE THE CASH SURRENDER VALUE OF THIS POLICY AND MAY RESULT IN TERMINATION OF THIS POLICY PRIOR TO THE DEATH OF THE INSURED.

MINIMUM COVERAGE AMOUNT: [\$100,000.00]

WITHDRAWAL FEE: \$25 FOR EACH WITHDRAWAL

ADDITIONAL BENEFIT RIDERS:

WAIVER OF SPECIFIED PREMIUM

THE LOAN INTEREST RATE IS VARIABLE. THE LOAN INTEREST RATE AT THE EFFECTIVE DATE IS [5.90%].

DATA SECTION
COVER PAGE

HRIZ [LS1234566]

DATA SECTION

GUARANTEED BASIS OF CALCULATIONS

FACE AMOUNT: [\$100,000.00]
EFFECTIVE DATE: [JUL 01, 2007]

ACCUMULATED VALUE INTEREST RATE: 0.327374% COMPOUNDED MONTHLY,
WHICH IS EQUIVALENT TO 4.00%
COMPOUNDED PER YEAR

MORTALITY TABLE: COMMISSIONERS 2001 CSO ULTIMATE MALE NON-SMOKER
AGE NEAREST BIRTHDAY

THE INSURED HAS BEEN CLASSIFIED A [STANDARD NON-TOBACCO].

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES
(PER \$1,000 PER MONTH)

<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>	<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>	<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>
[35	0.08000	56	0.51000	77	4.07000
36	0.08000	57	0.56000	78	4.53000
37	0.08000	58	0.61000	79	5.07000
38	0.08000	59	0.67000	80	5.65000
39	0.09000	60	0.74000	81	6.32000
40	0.10000	61	0.82000	82	7.01000
41	0.11000	62	0.92000	83	7.75000
42	0.12000	63	1.04000	84	8.58000
43	0.12000	64	1.16000	85	9.50000
44	0.14000	65	1.28000	86	10.52000
45	0.19000	66	1.41000	87	11.64000
46	0.21000	67	1.54000	88	12.84000
47	0.23000	68	1.68000	89	14.10000
48	0.24000	69	1.83000	90	15.42000
49	0.25000	70	2.00000	91	16.66000
50	0.27000	71	2.20000	92	17.95000
51	0.29000	72	2.46000	93	19.31000
52	0.33000	73	2.73000	94	20.75000
53	0.36000	74	3.02000	95	22.26000
54	0.40000	75	3.33000	96	23.64000
55	0.45000	76	3.67000	97	25.12000]

DATA SECTION

GUARANTEED BASIS OF CALCULATIONS

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES (CONTINUED)
(PER \$1,000 PER MONTH)

<u>ATTAINED AGE</u>	<u>RATE</u>	<u>ATTAINED AGE</u>	<u>RATE</u>	<u>ATTAINED AGE</u>	<u>RATE</u>
[98	26.69000	106	40.17000	114	60.51000
99	28.37000	107	42.21000	115	63.80000
100	30.17000	108	44.38000	116	67.29000
101	31.60000	109	46.68000	117	71.00000
102	33.12000	110	49.13000	118	74.93000
103	34.73000	111	51.72000	119	79.10000
104	36.45000	112	54.48000	120	83.33000
105	38.26000	113	57.40000	121+	00.00000]

DEFINITION OF LIFE INSURANCE TEST: [GUIDELINE PREMIUM TEST]

[GUIDELINE SINGLE PREMIUM: \$ 15,044.32
GUIDELINE LEVEL PREMIUM: \$ 1,274.61]

TABLE OF DEATH BENEFIT STANDARD FACTORS

<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>	<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>	<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>
0 - 40	2.50	54	1.57	68	1.17
41	2.43	55	1.50	69	1.16
42	2.36	56	1.46	70	1.15
43	2.29	57	1.42	71	1.13
44	2.22	58	1.38	72	1.11
45	2.15	59	1.34	73	1.09
46	2.09	60	1.30	74	1.07
47	2.03	61	1.28	75 - 90	1.05
48	1.97	62	1.26	91	1.04
49	1.91	63	1.24	92	1.03
50	1.85	64	1.22	93	1.02
51	1.78	65	1.20	94+	1.01
52	1.71	66	1.19		
53	1.64	67	1.18		

DATA SECTION

FACE AMOUNT: [\$100,000.00]
EFFECTIVE DATE: [JUL 01, 2007]

PERCENT OF PREMIUM EXPENSE CHARGE: 6.00%

MONTHLY EXPENSE CHARGE PER THOUSAND: [\$0.2267]

MONTHLY POLICY FEE: \$5.00

SURRENDER CHARGES

TWELVE MONTH PERIOD BEGINNING	SURRENDER CHARGE
[JUL 01, 2007	\$1,959.00
JUL 01, 2008	\$1,763.00
JUL 01, 2009	\$1,567.00
JUL 01, 2010	\$1,371.00
JUL 01, 2011	\$1,175.00
JUL 01, 2012	\$980.00
JUL 01, 2013	\$784.00
JUL 01, 2014	\$588.00
JUL 01, 2015	\$392.00
JUL 01, 2016	\$196.00
JUL 01, 2017 AND LATER	\$0.00]

DATA SECTION

POLICY NUMBER: [LS1234568]

INSURED: [ETHAN ALLEN]

ISSUE AGE: [35]

FACE AMOUNT: [\$100,000.00]

OWNER: [AS STATED IN THE APPLICATION UNLESS LATER CHANGED]

BENEFICIARY: [AS STATED IN THE APPLICATION UNLESS LATER CHANGED]

MONTHLY POLICY DATE: [1ST]

DEATH BENEFIT OPTION: [A]

MINIMUM MONTHLY PREMIUM: [\$62.12]

POLICY PROTECTION PERIOD: [JUL 01, 2007 – JUN 30, 2012]

PLANNED PERIODIC PREMIUM: [\$850.00] PAYABLE [ANNUALLY]

FOR PREMIUM PAYMENT PERIOD: [JULY 01, 2007 TO JUNE 30, 2091]

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POLICY LOANS AND WITHDRAWALS WILL REDUCE THE CASH SURRENDER VALUE OF THIS POLICY AND MAY RESULT IN TERMINATION OF THIS POLICY PRIOR TO THE DEATH OF THE INSURED.

MINIMUM COVERAGE AMOUNT: [\$100,000.00]

WITHDRAWAL FEE: \$25 FOR EACH WITHDRAWAL

ADDITIONAL BENEFIT RIDERS:

WAIVER OF SPECIFIED PREMIUM

THE LOAN INTEREST RATE IS VARIABLE. THE LOAN INTEREST RATE AT THE EFFECTIVE DATE IS [5.90%].

DATA SECTION
COVER PAGE

HRIZ/U [LS1234568]

DATA SECTION

GUARANTEED BASIS OF CALCULATIONS

FACE AMOUNT: [\$100,000.00]
EFFECTIVE DATE: [JUL 01, 2007]

ACCUMULATED VALUE INTEREST RATE: 0.327374% COMPOUNDED MONTHLY,
WHICH IS EQUIVALENT TO 4.00%
COMPOUNDED PER YEAR

MORTALITY TABLE: COMMISSIONERS 2001 CSO ULTIMATE NON-SMOKER
AGE NEAREST BIRTHDAY

THE INSURED HAS BEEN CLASSIFIED A [STANDARD NON-TOBACCO].

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES
(PER \$1,000 PER MONTH)

<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>	<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>	<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>
35	0.08000	56	0.49000	77	3.76000
36	0.08000	57	0.55000	78	4.17000
37	0.08000	58	0.59000	79	4.65000
38	0.08000	59	0.65000	80	5.16000
39	0.09000	60	0.71000	81	5.76000
40	0.10000	61	0.79000	82	6.39000
41	0.10000	62	0.88000	83	7.05000
42	0.11000	63	0.99000	84	7.78000
43	0.12000	64	1.09000	85	8.60000
44	0.13000	65	1.21000	86	9.46000
45	0.18000	66	1.33000	87	10.45000
46	0.20000	67	1.45000	88	11.50000
47	0.22000	68	1.58000	89	12.59000
48	0.23000	69	1.71000	90	13.69000
49	0.24000	70	1.88000	91	14.56000
50	0.26000	71	2.06000	92	15.56000
51	0.29000	72	2.29000	93	16.73000
52	0.32000	73	2.54000	94	18.06000
53	0.35000	74	2.80000	95	19.60000
54	0.39000	75	3.09000	96	21.04000
55	0.44000	76	3.40000	97	22.59000

DATA SECTION

GUARANTEED BASIS OF CALCULATIONS

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES (CONTINUED)
(PER \$1,000 PER MONTH)

<u>ATTAINED AGE</u>	<u>RATE</u>	<u>ATTAINED AGE</u>	<u>RATE</u>	<u>ATTAINED AGE</u>	<u>RATE</u>
[98	23.42000	106	37.85000	114	60.33000
99	24.61000	107	40.40000	115	63.66000
100	26.12000	108	43.02000	116	67.12000
101	27.56000	109	45.78000	117	70.90000
102	29.19000	110	48.63000	118	74.49000
103	31.04000	111	51.44000	119	78.17000
104	33.12000	112	54.23000	120	83.33000
105	35.42000	113	56.86000	121+	00.00000]

DEFINITION OF LIFE INSURANCE TEST: [GUIDELINE PREMIUM TEST]

[GUIDELINE SINGLE PREMIUM: \$ 14,577.11
GUIDELINE LEVEL PREMIUM: \$ 1,235.12]

TABLE OF DEATH BENEFIT STANDARD FACTORS

<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>	<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>	<u>ATTAINED AGE</u>	<u>DEATH BENEFIT FACTOR</u>
0 - 40	2.50	54	1.57	68	1.17
41	2.43	55	1.50	69	1.16
42	2.36	56	1.46	70	1.15
43	2.29	57	1.42	71	1.13
44	2.22	58	1.38	72	1.11
45	2.15	59	1.34	73	1.09
46	2.09	60	1.30	74	1.07
47	2.03	61	1.28	75 - 90	1.05
48	1.97	62	1.26	91	1.04
49	1.91	63	1.24	92	1.03
50	1.85	64	1.22	93	1.02
51	1.78	65	1.20	94+	1.01
52	1.71	66	1.19		
53	1.64	67	1.18		

DATA SECTION

FACE AMOUNT: [\$100,000.00]
EFFECTIVE DATE: [JUL 01, 2007]

PERCENT OF PREMIUM EXPENSE CHARGE: 6.00%

MONTHLY EXPENSE CHARGE PER THOUSAND: [\$0.2222]

MONTHLY POLICY FEE: \$5.00

SURRENDER CHARGES

TWELVE MONTH PERIOD BEGINNING	SURRENDER CHARGE
[JUL 01, 2007	\$1,900.00
JUL 01, 2008	\$1,710.00
JUL 01, 2009	\$1,520.00
JUL 01, 2010	\$1,330.00
JUL 01, 2011	\$1,140.00
JUL 01, 2012	\$950.00
JUL 01, 2013	\$760.00
JUL 01, 2014	\$570.00
JUL 01, 2015	\$380.00
JUL 01, 2016	\$190.00
JUL 01, 2017 AND LATER	\$0.00]

DATA SECTION

POLICY NUMBER: [LS7000000]
DATE OF ISSUE: [AUGUST 15, 2008]

INSURED: [ETHAN ALLEN]
ISSUE AGE: [35]
SEX: [MALE]
RATE CLASS: [STANDARD (VERIFIED)]
FACE AMOUNT: [\$100,000]

DEATH BENEFIT OPTION: [A (LEVEL)]

MONTHLY POLICY DATE: [15TH]

MINIMUM FACE AMOUNT: \$25,000

OWNER: [AS STATED IN THE APPLICATION UNLESS LATER CHANGED]
BENEFICIARY: [AS STATED IN THE APPLICATION UNLESS LATER CHANGED]

MINIMUM MONTHLY PREMIUM: [\$19.66]
PLANNED PERIODIC PREMIUM: [\$235.92] PAYABLE [ANNUALLY]
ANNUAL TARGET PREMIUM: [\$617.00]
FINAL PREMIUM ACCEPTANCE DATE: [AUGUST 15, 2073]

NOTWITHSTANDING THE COVERAGE DATE(S) SHOWN ON THESE DATA PAGES, THE EFFECTIVE DATE(S) OF COVERAGE SHALL BE THE LATER OF (A) THE DATE(S) SHOWN ON THESE DATA PAGES OR (B) THE DATE THE FULL, INITIAL PREMIUM HAS BEEN PROCESSED IN GOOD FUNDS. THIS MAY ALSO IMPACT OTHER DATES THAT ARE DEPENDENT ON THE COVERAGE DATE(S).

THIS POLICY MAY TERMINATE PRIOR TO THE FINAL PREMIUM ACCEPTANCE DATE IF PREMIUMS PAID ARE INSUFFICIENT TO CONTINUE COVERAGE TO THAT DATE.

THE STANDARD LOAN INTEREST RATE IS VARIABLE. THE STANDARD LOAN INTEREST RATE ON THE DATE OF ISSUE IS [6.20%].

ADDITIONAL RIDERS

DATA SECTION

FACE AMOUNT: [\$100,000]
 EFFECTIVE DATE: [AUGUST 15, 2008]

MORTALITY TABLE: COMMISSIONERS 2001 CSO ULTIMATE, [MALE NON-SMOKER]
 AGE LAST BIRTHDAY

THE INSURED HAS BEEN CLASSIFIED AS [STANDARD (VERIFIED)].

TABLE OF MONTHLY GUARANTEED MAXIMUM COST OF INSURANCE RATES
 (PER \$1,000 OF NET AMOUNT AT RISK)

<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>	<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>	<u>ATTAINED</u> <u>AGE</u>	<u>RATE</u>
35	0.09	57	0.59	79	5.38
36	0.10	58	0.65	80	6.01
37	0.10	59	0.71	81	6.70
38	0.11	60	0.79	82	7.42
39	0.12	61	0.88	83	8.22
40	0.13	62	0.99	84	9.10
41	0.14	63	1.10	85	10.09
42	0.15	64	1.23	86	11.17
43	0.17	65	1.35	87	12.35
44	0.18	66	1.48	88	13.60
45	0.20	67	1.62	89	14.92
46	0.22	68	1.76	90	16.24
47	0.24	69	1.92	91	17.54
48	0.25	70	2.11	92	18.90
49	0.27	71	2.34	93	20.35
50	0.29	72	2.60	94	21.87
51	0.31	73	2.88	95	23.39
52	0.35	74	3.19	96	24.87
53	0.38	75	3.52	97	26.45
54	0.43	76	3.89	98	28.15
55	0.49	77	4.32	OVER 98	29.96
56	0.54	78	4.82		

DATA SECTION

FACE AMOUNT: [\$100,000]
EFFECTIVE DATE: [AUGUST 15, 2008]

PERCENT OF PREMIUM EXPENSE CHARGE: 7.50%

GUARANTEED MAXIMUM MONTHLY ADMINISTRATIVE CHARGE*

PER POLICY \$6.15 IN ALL YEARS

SURRENDER CHARGES

SURRENDER CHARGE ON EFFECTIVE DATE: [\$2,123.0]

SURRENDER CHARGE ON:

[AUG. 14, 2009	\$2,123.00
AUG. 14, 2010	\$2,123.00
AUG. 14, 2011	\$2,123.00
AUG. 14, 2012	\$2,123.00
AUG. 14, 2013	\$2,123.00
AUG. 14, 2014	\$1,910.00
AUG. 14, 2015	\$1,698.00
AUG. 14, 2016	\$1,486.00
AUG. 14, 2017	\$1,273.00
AUG. 14, 2018	\$1,061.00
AUG. 14, 2019	\$849.00
AUG. 14, 2020	\$636.00
AUG. 14, 2021	\$424.00
AUG. 14, 2022	\$212.00
AUG. 14, 2023 AND LATER	\$0.00]

*MONTHLY ADMINISTRATIVE CHARGES ARE APPLICABLE ONLY UNTIL THE INSURED'S ATTAINED AGE 100.

SERFF Tracking #:

NALF-128854590

State Tracking #:

Company Tracking #:

FILING N

State:

Arkansas

Filing Company:

Life Insurance Company of the Southwest

TOI/Sub-TOI:

L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life

Product Name:

LSW Data Pages - Filing N

Project Name/Number:

LSW Data Pages - Filing N/Filing N

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Authorization Letter		
Comments:	Attached.		
Attachment(s):			
Sawyer Third Party Authorization Letter 2013.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:	Attached.		
Attachment(s):			
SOV HARB HRIZ.pdf			
SOV-FNDN.pdf			
SOV-IBLD.pdf			



National Life Insurance Company®
Life Insurance Company of the Southwest™

Wade H. Mayo

January 2, 2013

To Whom It May Concern:

This letter is to authorize **Susan Sawyer**, Policy Forms Analyst, of National Life Insurance Company, Montpelier, Vermont, as a **Designated Representative** of Life Insurance Company of the Southwest to submit product filings on their behalf.

All questions and comments regarding this filing should first be addressed to Mrs. Sawyer. I stand ready, however, to answer for Life Insurance Company of the Southwest directly should that need arise.

Mrs. Sawyer may be contacted at:

National Life Insurance Company
One National Life Drive
Montpelier, Vermont 05604
Phone: 802-229-7387
Fax: 802-229-3743

Life Insurance Company of the Southwest thanks you for your consideration in this matter.

Sincerely,

Wade H. Mayo
President & Chief Executive Officer
Life Insurance Company of the Southwest

National Life Group (NLGroup) is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX and their affiliates. Each company of NLGroup is solely responsible for its own financial condition and contractual obligations. LSW is not an authorized insurer in New York and does not conduct insurance business in New York.

www.NationalLifeGroup.com
Centralized Mailing Address: One National Life Drive, Montpelier, Vermont 05604

Experience Life®

Life Insurance Company of the Southwest
Statement of Variability
HARB, HARB/U, HRIZ & HRIZ/U
For use with 8514(0707) & 8515(0707)

The Data Pages contain brackets, used to designate variable items that may be unique for each policyholder or issue of the submitted policy. Descriptions of the bracketed items follow:

Data Pages: HARB, HARB/U, HRIZ & HRIZ/U
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POLICY NUMBER: This 7-digit number is the unique policy number by which we distinguish each policy issued on this form. This number appears on the Cover and on the Data Pages.

INSURED: This is the Insured's name, and will be unique to each Insured. This appears on the Cover and within the Data Pages.

ISSUE AGE: This is the issue age of the named Insured and appears on the Cover and within the Data Pages.

FACE AMOUNT: This amount will be unique to the policy based on each individual situation and appears on the Cover and within the Data Pages.

OWNER: This is the Owner's name, and will be unique to each Owner. This appears on the Cover and within the Data Pages. The statement "As stated in the application unless later changed" may appear to identify the owner, unless or until a revised Data Page is prepared to specify a new owner. In these circumstances, the name of the new owner will be stated, such name being unique to each owner.

BENEFICIARY: The statement "As stated in the application unless later changed" will appear to identify the beneficiary, unless or until a revised Data Page is prepared to specify a new beneficiary. In these circumstances, the name of the new beneficiary will be stated, such name being unique to each beneficiary.

MONTHLY POLICY DATE: This can take the variables of the "1st" through the "31st".

DEATH BENEFIT OPTION: This can take the variables of "A" or "B".

MINIMUM MONTHLY PREMIUM: This is the lowest premium that will be accepted on this policy.

POLICY PROTECTION PERIOD: This variable will take a five-year span for the Horizon policy, and a fifteen-year span for the Harbor policy.

PLANNED PERIODIC PREMIUM: This is the premium that the applicant has asked be billed. It's value is unique to the interests of each applicant.

PREMIUM INTERVAL: This denotes the number of premiums payable each year, as requested by the applicant in establishing his or her planned periodic premium and premium interval and can take the variables of "AT ISSUE", "ANNUALLY", "SEMI-ANNUALLY", "QUARTERLY", "MONTHLY" or "CHECK-O-MATIC (EFT)".

FOR PREMIUM PAYMENT PERIOD: This date varies with values of the Effective Date and the Policy Anniversary upon which the Insured is Attained Age 120.

MINIMUM COVERAGE AMOUNT: For the Horizon policy the minimum coverage amount is \$100,000. For the Harbor policy the minimum is \$25,000, unless the minimum monthly premium is at least \$100 which would allow a minimum coverage amount of \$10,000. If a pension case is issued, the minimum coverage amount for both Harbor and Horizon is \$5,000 for a standard rate class and \$25,000 for a preferred rate class.

LOAN INTEREST RATE: This percentage varies from 3.00% to the Published Monthly Average of the Moody's Corporate Bond Yield Average – Monthly Average Corporates for the calendar month ending two months before the calendar month in which the Policy Anniversary occurs.

EFFECTIVE DATE: This provides the Effective Date of the policy, both on the Cover and within the Data Pages.

THE INSURED HAS BEEN CLASSIFIED: This may take the variables of “ELITE NON-TOBACCO”, “PREFERRED NON-TOBACCO”, “STANDARD NON-TOBACCO”, “PREFERRED TOBACCO”, or “STANDARD TOBACCO”. An “EXPRESS STANDARD NON-TOBACCO” is also available for the Harbor product.

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES: This table may take the values as shown in the submitted rate schedules. The range of variables is 0.01 to 83.33.

DEFINITION OF LIFE INSURANCE TEST: This may take the variables of “GUIDELINE PREMIUM TEST” or “CASH VALUE ACCUMULATION TEST.”

GUIDELINE SINGLE PREMIUM AND GUIDELINE LEVEL PREMIUM: These lines will appear only if the “GUIDELINE PREMIUM TEST” is used for the policy.

GUIDELINE SINGLE PREMIUM AND GUIDELINE LEVEL PREMIUM: These lines will appear only if the “GUIDELINE PREMIUM TEST” is used for the policy.

MONTHLY EXPENSE CHARGE PER THOUSAND: This charge is variable and is based upon the issue age, sex, risk class, and duration as shown in the submitted rate schedules. The range of charges for Harbor are 0 - 2.5308 and for Horizon are 0 – 5.2400.

SURRENDER CHARGES: This table may take the values as shown in the submitted surrender charge schedules. The range of variables per \$1,000 for Harbor for Male ages 0 – 85 is \$11.66 - \$56.98, for Female ages 0 – 85 is \$11.24 - \$57.47 and for Unisex ages 0 - 85 is \$11.58. The range of variables per \$1,000 for Horizon for Male ages 0 – 85 is \$6.56 - \$54.00, for Female ages 0 – 85 is \$5.59 - \$54.00 and for Unisex ages 0 – 85 is \$6.37 - \$54.00.

Life Insurance Company of the Southwest
Statement of Variability
FNDN
For use with 8640(0708)

The Data Pages contain brackets, used to designate variable items that may be unique for each policyholder or issue of the submitted policy. Descriptions of the bracketed items follow:

Data Pages: FNDN

POLICY NUMBER: This 7-digit number is the unique policy number by which we distinguish each policy issued on this form. This number appears on the Cover and on the Data Pages.

DATE OF ISSUE: This is the date the policy is issued. This date will remain the same even when there are changes made to the policy, such as a face amount increase or decrease.

INSURED: This is the Insured's name, and will be unique to each Insured. This appears on the Cover and within the Data Pages.

ISSUE AGE: This is the issue age of the named Insured and appears on the Cover and within the Data Pages. The issue ages for this policy are 0 – 85.

SEX: This may take the variable of MALE or FEMALE.

RATE CLASS: This may take the variables of "STANDARD (VERIFIED)", "STANDARD (EXPRESS)", "PREFERRED", "STANDARD (PREFERRED TOBACCO)", or "STANDARD TOBACCO".

FACE AMOUNT: This amount will be unique to the policy based on each individual situation and appears on the Cover and within the Data Pages. Minimum Face Amount is \$25,000 per policy for individual issues.

DEATH BENEFIT OPTION: This can take the variables of "A (LEVEL)" or "B (INCREASING)".

MONTHLY POLICY DATE: This can take the variables of the "1st" through the "31st".

OWNER: This is the Owner's name, and will be unique to each Owner. This appears on the Cover and within the Data Pages. The statement "As stated in the application unless later changed" may appear to identify the owner, unless or until a revised Data Page is prepared to specify a new owner. In these circumstances, the name of the new owner will be stated, such name being unique to each owner.

BENEFICIARY: The statement "As stated in the application unless later changed" will appear to identify the beneficiary, unless or until a revised Data Page is prepared to specify a new beneficiary. In these circumstances, the name of the new beneficiary will be stated, such name being unique to each beneficiary.

MINIMUM MONTHLY PREMIUM: This is the lowest premium that will be accepted on this policy. The conditions for change of the minimum monthly premium would be based upon the Face Amount of the policy, the age and rate classification of the Insured.

PLANNED PERIODIC PREMIUM: This is the premium that the applicant has asked be billed. It's value is unique to the interests of each applicant.

PREMIUM INTERVAL: This denotes the number of premiums payable each year, as requested by the applicant in establishing his or her planned periodic premium and premium interval and can take the variables of "AT ISSUE", "ANNUALLY", "SEMI-ANNUALLY", "QUARTERLY", "MONTHLY" or "CHECK-O-MATIC (EFT)".

ANNUAL TARGET PREMIUM: This is the lesser of the Planned Annual Premium and the Commissionable Target Premium calculated on an annual basis.

FINAL PREMIUM ACCEPTANCE DATE: This date varies with values of the Effective Date and the Attained Age of 100 of the Insured.

STANDARD LOAN INTEREST RATE: This percentage varies from 3.00% to the Published Monthly Average of the Moody's Corporate Bond Yield Average – Monthly Average Corporates for the calendar month ending two months before the calendar month in which the Policy Anniversary occurs.

EFFECTIVE DATE: This provides the Effective Date of the policy, both on the Policy Cover and within the Data Pages. This date will be the same as the Date of Issue on the Cover of the Data Section on the initial date of issue. If a face amount increase or decrease is made, the Effective Date will change to the date of the increase or decrease, but the initial Date of Issue on the Data Section Cover will remain unchanged.

MORTALITY TABLE: COMMISSIONERS 2001 CSO ULTIMATE, AGE LAST BIRTHDAY. The variables that can be added to this are: "MALE NON-SMOKER", "MALE SMOKER", "FEMALE NON-SMOKER", and "FEMALE SMOKER".

THE INSURED HAS BEEN CLASSIFIED: This may take the variables of "STANDARD (VERIFIED)", "STANDARD (EXPRESS)", "PREFERRED", "STANDARD (PREFERRED TOBACCO)", or "STANDARD TOBACCO".

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES: Range of variables for Male is 0.06 – 31.36. Range of variables for Female is 0.04 – 23.77.

SURRENDER CHARGES: Range of variables per \$1,000 would be \$12.97 for Male age 0 to \$37.00 for Male age 85. Range of variables per \$1,000 would be \$12.50 for Female age 0 to \$36.00 for Female age 85. The variables are fixed at issue. The variables are based on face amount, issue age, sex, and the rate class of the Insured.

LIFE INSURANCE COMPANY OF THE SOUTHWEST
STATEMENT OF VARIABILITY
FLEXIBLE PREMIUM ADJUSTABLE BENEFIT LIFE INSURANCE
IBLD & IBLD/U
For use with 8796(0210) & 8797(0210)

The Data Pages contain brackets, used to designate variable items that may be unique for each policyholder or issue of the submitted policy. Descriptions of the bracketed items follow:

Data Pages: IBLD & IBLD/U

POLICY NUMBER: This 7-digit number is the unique policy number by which we distinguish each policy issued on this form. This number appears on the Cover and on the Data Pages.

INSURED: This is the Insured's name, and will be unique to each Insured. This appears on the Cover and within the Data Pages.

ISSUE AGE: This is the issue age of the named Insured and appears on the Cover and within the Data Pages. The issue ages for this policy are 0 – 85.

FACE AMOUNT: This amount will be unique to the policy based on each individual situation and appears on the Cover and within the Data Pages.

DEATH BENEFIT OPTION: This can take the variables of "A (LEVEL)" or "B (INCREASING)".

MONTHLY POLICY DATE: This can take the variables of the "1st" through the "31st".

OWNER: This is the Owner's name, and will be unique to each Owner. This appears on the Cover and within the Data Pages. The statement "As stated in the application unless later changed" may appear to identify the owner, unless or until a revised Data Page is prepared to specify a new owner. In these circumstances, the name of the new owner will be stated, such name being unique to each owner.

BENEFICIARY: The statement "As stated in the application unless later changed" will appear to identify the beneficiary, unless or until a revised Data Page is prepared to specify a new beneficiary. In these circumstances, the name of the new beneficiary will be stated, such name being unique to each beneficiary.

MINIMUM MONTHLY PREMIUM: This is the lowest premium that will be accepted on this policy. The conditions for change of the minimum monthly premium would be based upon the Face Amount of the policy, the age and rate classification of the Insured.

MONTHLY GUARANTEED PREMIUM: This is the premium that determines whether the rider is in force. The rider remains in force if the accumulated premiums paid less withdrawals and

debt is greater than or equal to the accumulated Monthly Guarantee Premiums. Accumulations are made at the DEATH BENEFIT PROTECTION INTEREST RATE.

POLICY PROTECTION PERIOD: This variable will use a 10 year span of time and is unique to each policy.

PLANNED PERIODIC PREMIUM: This is the premium that the applicant has asked be billed. It's value is unique to the interests of each applicant.

FOR PREMIUM PAYMENT PERIOD: This date varies with the Effective Date through Age 120.

PREMIUM INTERVAL: This denotes the number of premiums payable each year, as requested by the applicant in establishing his or her planned periodic premium and premium interval and can take the variables of "AT ISSUE", "ANNUALLY", "SEMI-ANNUALLY", "QUARTERLY", "MONTHLY" or "CHECK-O-MATIC (EFT)".

LOAN INTEREST RATE: This percentage varies from 5.00% to the Published Monthly Average of the Moody's Corporate Bond Yield Average – Monthly Average Corporates for the calendar month ending two months before the calendar month in which the Policy Anniversary occurs.

EFFECTIVE DATE: This provides the Effective Date of the policy, both on the Policy Cover and within the Data Pages.

MORTALITY TABLE: COMMISSIONERS 2001 CSO ULTIMATE, AGE NEAREST BIRTHDAY. The variables that can be added to this are: "MALE NON-SMOKER", "MALE SMOKER", "FEMALE NON-SMOKER", and "FEMALE SMOKER".

THE INSURED HAS BEEN CLASSIFIED: This may take the variables of "ELITE NON-TOBACCO", "PREFERRED NON-TOBACCO", "STANDARD NON-TOBACCO", "PREFERRED TOBACCO", AND "STANDARD TOBACCO".

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES: Range of variables for Male is 0.08 – 83.33. Range of variables for Female is 0.04 – 83.33.

DEFINITION OF LIFE INSURANCE: "This may take the variable of "GUIDELINE PREMIUM TEST" or "CASH VALUE ACCUMULATION TEST".

MONTHLY EXPENSE CHARGE: This charge is based upon the issue age, sex, risk class and duration.

SURRENDER CHARGES: Range of variables per \$1,000 would be \$2.75 for Male age 0 to \$48.72 for Male age 85. Range of variables per \$1,000 would be \$2.64 for Female age 0 to \$51.24 for Female age 85. The variables are fixed at issue. The variables are based on face amount, issue age, sex, and the rate class of the Insured.