

**State:** Arkansas **Filing Company:** National Life Insurance Company  
**TOI/Sub-TOI:** L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life  
**Product Name:** NL Data Pages (Filing I)  
**Project Name/Number:** Bundle1-13 (Data Pages)/8522/8523

## Filing at a Glance

Company: National Life Insurance Company  
Product Name: NL Data Pages (Filing I)  
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-128865195  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: 8522/8523  
  
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:** National Life Insurance Company  
**TOI/Sub-TOI:** L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life  
**Product Name:** NL Data Pages (Filing I)  
**Project Name/Number:** Bundle1-13 (Data Pages)/8522/8523

## General Information

Project Name: Bundle1-13 (Data Pages) Status of Filing in Domicile: Pending  
 Project Number: 8522/8523 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: Jessica Zelich  
 Submitted By: Michelle Goodwin Corresponding Filing Tracking Number:

Filing Description:  
 National Life Insurance Company  
 NAIC No. 0634-66680

Product affected by the submitted Data Pages:  
 8522AR(0707) & 8523AR(0707), Approved on 09/06/07.

Revised Data Pages are being submitted for the above listed product. The following paragraph has been added to the Cover Page of each set of data pages submitted with this filing:

“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.

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

Jessica Zelich, Support Clerk jzelich@nationallifegroup.com  
 National Life Insurance Company 802-229-7110 [Phone]  
 Montpelier, VT 05604 802-229-3131 [FAX]

**State:** Arkansas **Filing Company:** National Life Insurance Company  
**TOI/Sub-TOI:** L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life  
**Product Name:** NL Data Pages (Filing I)  
**Project Name/Number:** Bundle1-13 (Data Pages)/8522/8523

**Filing Company Information**

National Life Insurance Company	CoCode: 66680	State of Domicile: Vermont
One National Life Drive	Group Code: 634	Company Type:
Montpelier, VT 05604	Group Name:	State ID Number:
(802) 229-3333 ext. [Phone]	FEIN Number: 03-0144090	

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: \$50 per form (x 2 forms)  
 Per Company: No

Company	Amount	Date Processed	Transaction #
National Life Insurance Company	\$100.00	01/25/2013	66864233

State: Arkansas Filing Company: National Life Insurance Company  
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life  
Product Name: NL Data Pages (Filing I)  
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## Correspondence Summary

### Dispositions

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

SERFF Tracking #:

NALF-128865195

State Tracking #:

Company Tracking #:

8522/8523

State:

Arkansas

Filing Company:

National Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

NL Data Pages (Filing I)

Project Name/Number:

Bundle1-13 (Data Pages)/8522/8523

## 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	Statement of Variability		Yes
Form	AssurePlus Data Page		Yes
Form	AssurePlus Data Page (Unisex)		Yes

State: Arkansas

Filing Company:

National Life Insurance Company

TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life

Product Name: NL Data Pages (Filing I)

Project Name/Number: Bundle1-13 (Data Pages)/8522/8523

## 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		AssurePlus Data Page	NVST	DDP	Initial			NL-SexDistinctGPT.pdf
2		AssurePlus Data Page (Unisex)	NVST/U	DDP	Initial			NL-UnisexGPT.pdf

### Form Type Legend:

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

(who code/agency #)

DATA SECTION

POLICY NUMBER: [NL1234567]

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: [1<sup>ST</sup>]

DEATH BENEFIT OPTION: [A]

MINIMUM INITIAL PREMIUM: [\$43.92]

PLANNED PERIODIC PREMIUM: [\$1,550.00] PAYABLE [ANNUALLY]

FOR PREMIUM PAYMENT PERIOD: [JULY 01, 2007 TO JUNE 30, 2071]

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: [\$ 25,000.00]

MINIMUM WITHDRAWAL AMOUNT: \$ 500.00

ADDITIONAL BENEFIT RIDERS:

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

DATA SECTION

GUARANTEED BASIS OF CALCULATIONS

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

ACCUMULATED VALUE INTEREST RATE: 0.2466270% 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-SMOKER.]

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	0.09000	57	0.57000	79	5.10000
36	0.10000	58	0.62000	80	5.69000
37	0.10000	59	0.68000	81	6.36000
38	0.11000	60	0.74000	82	7.06000
39	0.11000	61	0.83000	83	7.82000
40	0.12000	62	0.93000	84	8.66000
41	0.13000	63	1.04000	85	9.60000
42	0.14000	64	1.16000	86	10.64000
43	0.16000	65	1.29000	87	11.78000
44	0.18000	66	1.42000	88	13.01000
45	0.19000	67	1.55000	89	14.31000
46	0.21000	68	1.69000	90	15.66000
47	0.23000	69	1.84000	91	16.94000
48	0.24000	70	2.01000	92	18.28000
49	0.26000	71	2.21000	93	19.70000
50	0.28000	72	2.47000	94	21.19000
51	0.30000	73	2.74000	95	22.77000
52	0.33000	74	3.03000	96	24.22000
53	0.36000	75	3.35000	97	25.77000
54	0.41000	76	3.69000	98	27.43000
55	0.46000	77	4.09000	99	29.21000]
56	0.51000	78	4.56000		

DATA SECTION

DEFINITION OF LIFE INSURANCE TEST: [GUIDELINE PREMIUM TEST]

[GUIDELINE SINGLE PREMIUM: \$ 20,306.32  
 GUIDELINE LEVEL PREMIUM: \$ 3,613.61]

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:

YEARS 1 -5: [\$ 15.75  
YEARS 6+: \$ 0.00]

MONTHLY POLICY FEE: \$5.00

SURRENDER CHARGES

TWELVE MONTH PERIOD BEGINNING	SURRENDER CHARGE
[JUL 01, 2007	\$644.00
JUL 01, 2008	\$618.00
JUL 01, 2009	\$592.00
JUL 01, 2010	\$565.00
JUL 01, 2011	\$537.00
JUL 01, 2012	\$508.00
JUL 01, 2013	\$478.00
JUL 01, 2014	\$448.00
JUL 01, 2015	\$416.00
JUL 01, 2016	\$384.00
JUL 01, 2017	\$351.00
JUL 01, 2018	\$316.00
JUL 01, 2019	\$281.00
JUL 01, 2020	\$245.00
JUL 01, 2021	\$207.00
JUL 01, 2022	\$168.00
JUL 01, 2023	\$128.00
JUL 01, 2024	\$87.00
JUL 01, 2025	\$44.00
JUL 01, 2026 AND LATER	\$0.00]

(who code/agency #)

DATA SECTION

POLICY NUMBER: [NL1234569]

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: [1<sup>ST</sup>]

DEATH BENEFIT OPTION: [A]

MINIMUM INITIAL PREMIUM: [\$39.00]

PLANNED PERIODIC PREMIUM: [\$1,700.00] PAYABLE [ANNUALLY]

FOR PREMIUM PAYMENT PERIOD: [JULY 01, 2007 TO JUNE 30, 2071]

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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: [\$ 25,000.00]

MINIMUM WITHDRAWAL AMOUNT: \$ 500.00

ADDITIONAL BENEFIT RIDERS:

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

DATA SECTION

GUARANTEED BASIS OF CALCULATIONS

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

ACCUMULATED VALUE INTEREST RATE: 0.2466270% 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-SMOKER.]

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	0.09000	57	0.55000	79	4.67000
36	0.09000	58	0.60000	80	5.19000
37	0.10000	59	0.65000	81	5.80000
38	0.10000	60	0.72000	82	6.43000
39	0.11000	61	0.80000	83	7.11000
40	0.12000	62	0.89000	84	7.85000
41	0.13000	63	0.99000	85	8.67000
42	0.14000	64	1.10000	86	9.55000
43	0.15000	65	1.22000	87	10.56000
44	0.17000	66	1.33000	88	11.64000
45	0.18000	67	1.45000	89	12.76000
46	0.20000	68	1.59000	90	13.88000
47	0.22000	69	1.72000	91	14.78000
48	0.23000	70	1.89000	92	15.81000
49	0.25000	71	2.07000	93	17.02000
50	0.27000	72	2.30000	94	18.40000
51	0.29000	73	2.55000	95	19.99000
52	0.32000	74	2.82000	96	21.50000
53	0.36000	75	3.10000	97	23.11000
54	0.40000	76	3.42000	98	23.99000
55	0.45000	77	3.78000	99	25.23000]
56	0.50000	78	4.20000		

DATA SECTION

DEFINITION OF LIFE INSURANCE TEST: GUIDELINE PREMIUM TEST

[GUIDELINE SINGLE PREMIUM: \$ 21,415.70  
 GUIDELINE LEVEL PREMIUM: \$ 3,513.86]

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:

YEARS 1-5: [\$ 16.50  
YEARS 6+: \$ 0.00]

MONTHLY POLICY FEE: \$5.00

SURRENDER CHARGES

TWELVE MONTH PERIOD BEGINNING	SURRENDER CHARGE
[JUL 01, 2007	\$621.00
JUL 01, 2008	\$596.00
JUL 01, 2009	\$571.00
JUL 01, 2010	\$545.00
JUL 01, 2011	\$518.00
JUL 01, 2012	\$490.00
JUL 01, 2013	\$461.00
JUL 01, 2014	\$432.00
JUL 01, 2015	\$402.00
JUL 01, 2016	\$370.00
JUL 01, 2017	\$338.00
JUL 01, 2018	\$305.00
JUL 01, 2019	\$271.00
JUL 01, 2020	\$236.00
JUL 01, 2021	\$200.00
JUL 01, 2022	\$162.00
JUL 01, 2023	\$124.00
JUL 01, 2024	\$84.00
JUL 01, 2025	\$43.00
JUL 01, 2026 AND LATER	\$0.00]

**SERFF Tracking #:**

NALF-128865195

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

8522/8523

**State:**

Arkansas

**Filing Company:**

National Life Insurance Company

**TOI/Sub-TOI:**

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

**Product Name:**

NL Data Pages (Filing I)

**Project Name/Number:**

Bundle1-13 (Data Pages)/8522/8523

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
Bypassed - Item:	Flesch Certification		
Bypass Reason:	N/A		

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Statement of Variability		
Comments:	Attached.		
Attachment(s):			
SOV AssurePlus NL.pdf			

## **Statement of Variability 8522(0707) and 8523(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:

**POLICY NUMBER:** This 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 "1<sup>st</sup>" through the "31<sup>st</sup>".

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

**MINIMUM INITIAL PREMIUM:** This is the lowest initial premium accepted on the policy.

**PLANNED PERIODIC PREMIUM:** This is the premium that the applicant has asked be billed. Its 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 Attained Age 100 of the Insured.

**MINIMUM FACE AMOUNT:** The Minimum Face Amount for an Individual is \$25,000. For Pension policies the minimum is \$5,000 for standard rate classes and \$25,000 for preferred rate classes.

**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-SMOKER”, “PREFERRED NON-SMOKER”, “STANDARD NON-SMOKER”, “PREFERRED SMOKER”, or “SMOKER”.

**TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES:** Range of variables for Male is 0.02 to 83.33. Range of variables for Female is 0.02 to 23.09. Range of variables for Unisex is 0.02 to 26.66.

**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.

**MONTHLY EXPENSE CHARGE PER THOUSAND:** This charge is variable and is based upon the issue age, sex, risk class, and duration. The maximum charge would be 3.0850 for sex distinct issues and 3.0552 for unisex issues. The minimum charge would be 0.0525 for sex distinct issues and 0.0607 for unisex issues.

**SURRENDER CHARGES:** Range of variables per \$1,000 would be \$1.46 for Male age 0 to \$22.24 for Male age 85. Range of variables per \$1,000 would be \$1.15 for Female age 0 to \$24.06 for Female age 85. Range of variables per \$1,000 would be \$1.40 for Unisex age 0 to \$22.73 for Unisex age 85.