

**FLEXIBLE PREMIUM, ADJUSTABLE DEATH BENEFIT,
UNIVERSAL LIFE INSURANCE POLICY
WITH INDEX-LINKED INTEREST**

This Policy is issued in consideration of the application and payment of the Initial Premium.

While this Policy is in effect, We will pay the death benefit upon the death of the Insured. Payment will be made subject to this Policy's provisions.

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

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

Premiums are payable while Insured is alive, but not beyond Age 120. The Premium Class is shown under Benefit Information on the Policy INFORMATION page. If Insured reaches Age 120, and the Policy is in effect and not in a grace period, no further monthly deductions from the account value will be made. Death benefit payable upon death of Insured. Surrender value, if any, payable upon request if Insured is living. Any index interest credits are based on formulas that are based on the indexes attached by rider, if applicable, to this Policy. Policy values may be affected by external index(es), but the Policy does not participate in any stock, bond, or equity investments.


YOU HAVE PURCHASED A UNIVERSAL LIFE INSURANCE POLICY. BENEFITS, VALUES AND PREMIUMS ARE ON AN INDETERMINATE BASIS. THE INITIAL INTEREST RATE IS GUARANTEED FOR A LIMITED PERIOD, AS STATED ON YOUR POLICY INFORMATION PAGE.

POLICY COVERAGE WILL NOT TERMINATE DURING THE NO-LAPSE PERIOD. PLEASE CAREFULLY REVIEW THIS POLICY FOR LIMITATIONS AND CONDITIONS.

CANCELLATION MAY RESULT IN A SUBSTANTIAL PENALTY KNOWN AS A SURRENDER CHARGE.

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

Signed for the Company.



Lee Launer
President



Eric Marhoun
Secretary

(If applicable)
Countersigned at:

City: _____ State: _____ Date: _____
By Agent: _____