

INFORMATION

Insured Age/Sex at Issue Policy Number

Date of Issue Policy Date Owner(s)

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

PREMIUM INFORMATION

Initial Premium Planned Premium/Mode Monthly No-Lapse Premium (NLP)/No-Lapse Period*
 \$0.00 \$50.08 Monthly Minimum NLP \$50.08 15 Years

Guideline Single Premium Guideline Level Premium Annual Target Premium
 \$11,331.57 \$2,422.73 \$348.00

This product qualifies as life insurance for federal tax purposes by complying with the Guideline Premium test.

*At the end of the No-Lapse Period, the guaranteed Policy Values may be insufficient to keep the Policy in effect unless an additional premium is paid at that time. (See the No-Lapse Period provision in the PREMIUMS section for further details.)

BENEFIT INFORMATION

Minimum Face Amount
 \$100,000

<u>Description of Benefit</u>	<u>Face Amount</u>	<u>Premium Class</u>	<u>Rate Class Percent</u>	<u>Monthly Cost of Insurance Rate</u>
Death Benefit: Option B Initial Face Amount Effective Nov 21, 2014	\$100,000	Standard	100	See Page 14
Total Face Amount	\$100,000†			
Primary Insured Term Life Insurance Rider Initial Face Amount	\$150,000†	Standard	100	See table that follows
Accelerated Benefit –Terminal Illness Rider Effective Nov 21, 2014			100	0.00
Accelerated Benefit –Critical Illness Rider Effective Nov 21, 2014			100	0.00

†Proceeds payable as stated in the attached settlement endorsement.

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