POLICY NUMBER: [SPECIMEN]

INSURED: [JOHN MIDDLE DOE]

FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE
WITH COVERAGE CONTINUATION
Non-Participating

Flexible Premiums are payable during the lifetime of the Insured to the Maturity Date. The coverage provided by the Policy may be continued beyond the Maturity Date. If the Insured dies while the Policy is in force, we will pay the Policy Proceeds to the Beneficiary. We must receive proof of the Insured's death. Any payment will be subject to all of the provisions of the Policy.

RIGHT TO EXAMINE POLICY

Please read the Policy. You may return the Policy to us or to our representative through whom it was purchased within [10] days from the date you receive it. If you return it within this period, we will refund any premium paid and the Policy will be void from the start.

The Policy is a legal contract between the Owner and MetLife Investors USA Insurance Company. PLEASE READ YOUR CONTRACT CAREFULLY.

Signed for the Company at its Main Administrative Office, Irvine, CA 92614

President

Secretary
ALPHABETIC GUIDE TO YOUR POLICY

Riders, Endorsements and Amendments, if any, and copies of the Application follow the final section of the Policy.
POLICY SPECIFICATIONS

Insured: [JOHN MIDDLE DOE]
Policy Number: [SPECIMEN]
Policy Date: [JUNE 1, 2012]
Issue Date: [JUNE 1, 2012]
Maturity Date*: [JUNE 1, 2098]
Initial Face Amount: [$50,000]
Issue Age of Insured: [35]
Sex: [MALE]
Death Benefit Option: [A]
Risk Classification: [STANDARD SMOKER]

Planned First Year Lump Sum*: [$0]
Planned [Annual] Premium*
   Payable for [1 Year]: [$1,675.00]
   Payable for [Years 2 – 20]: [$1,675.00]
   Payable for [Years 21 & Later]: [$1,675.00]

Policy Plan: Flexible Premium Adjustable Life Insurance with Coverage Continuation
Benefits - As specified in the Policy and in any Rider

Rider Information

* It is possible that insurance coverage may not continue to the Maturity Date even if Planned Premiums are paid in a timely manner. You may change your Planned Premiums; however, new Policy Specifications pages will not be sent to you for such a change.
### Minimum Face Amount

[$50,000]

### Minimum Face Amount Decrease

[$5,000.00]

### Minimum Face Amount Increase

[$5,000.00]

### Maximum Percent of Premium Charge #

- **Years [1 – 20]**: [12.50%] [30.00%]
- **Years [21 – 30]**: [12.50%] [30.00%]
- **Years [31 & Later]**: [12.50%] [30.00%]

For Premiums in excess of [$787.59]## each policy year

### Maximum Monthly Policy Charge

- **Years [1 – 20]**: [$10.00]
- **Years [21 & Later]**: [$10.00]

### Maximum Monthly Coverage Expense Charge #

- **Years [1 – 20]**: [0.6217 per $1,000]
- **Years [21 – 30]**: [0.3046 per $1,000]
- **Years [31 & Later]**: [0.3046 per $1,000]

### Maximum Number of Partial Withdrawals Yearly

[12]

### Maximum Partial Withdrawal Charge

[$25.00]

### Minimum Partial Withdrawal Amount

[$100.00]

### Withdrawal Percentage Limit

[90.0%]

### Maximum Fee For Illustration of Benefits

[$25.00]

### Minimum Payment Amount

[$50.00]

### Minimum Installment Amount

[$50.00]

### Basis of Computation of Minimum Cash Values

[2001 CSO ULTIMATE MORTALITY TABLE FOR A MALE SMOKER, AGE NEAREST BIRTHDAY]

### Monthly Cost of Insurance Factor

[1.00165158]

### Fixed Loan Interest Rate

- **Years [1 - 20]**: [5.00%]
- **Years [21 & Later]**: [4.00%]

### Loan Interest Rate Credited

[2.0%]

### Cash Value Guaranteed Interest Rate

[2.0%]

---

#  If the Policy is reinstated, the period of lapse will not be used in determining the applicable charge on any day after Reinstatement.

### DISCLAIMER

##  These premiums will be recalculated and shown on the Policy Specifications page if: any Requested Increase or face decrease is made; any riders are changed, added or removed; there is a change in the Insured’s risk classification; a partial withdrawal that decreases the Face Amount is made; or there was a misstatement of age or sex.
POLICY SPECIFICATIONS (CONTINUED)

Coverage will depend on: the amount, timing, and frequency of premium payments; current charges; interest credited; Loans taken; partial withdrawals made; and the cost of additional benefits. The Planned Premium may need to be increased to keep the Policy in force.

The Policy will stay in effect after the Maturity Date as long as the Cash Surrender Value remains greater than or equal to zero. No charges will be taken on or after the Maturity Date.

Any changes to the Policy's non-guaranteed cost factors (Cost of Insurance Rates, and Policy and Expense charges) will not exceed the maximums shown in the Policy and will be made only on a class basis. Changes to any of the factors may only be based on changes in our future expectations as to mortality, investment earnings, taxes, expenses, and persistency. Changes will only be made according to procedures and standards filed, if required, with the insurance supervisory official of the state which governs the Policy. Credited interest may be changed at any time. All changes will be made on a prospective basis and will not recoup past losses or distribute past gains.

For the charge levied upon surrender, refer to the Surrender Charge Schedule on page 7.

For a complete description of all charges listed above, read your Policy.
TABLE OF GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES PER $1,000

<table>
<thead>
<tr>
<th>Attained Age</th>
<th>Rate</th>
<th>Attained Age</th>
<th>Rate</th>
<th>Attained Age</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>[35]</td>
<td>0.1669</td>
<td>64</td>
<td>2.0565</td>
<td>93</td>
<td>24.5715</td>
</tr>
<tr>
<td>36</td>
<td>0.1761</td>
<td>65</td>
<td>2.2468</td>
<td>94</td>
<td>26.3019</td>
</tr>
<tr>
<td>37</td>
<td>0.1861</td>
<td>66</td>
<td>2.4306</td>
<td>95</td>
<td>28.2573</td>
</tr>
<tr>
<td>38</td>
<td>0.2003</td>
<td>67</td>
<td>2.6097</td>
<td>96</td>
<td>30.0201</td>
</tr>
<tr>
<td>39</td>
<td>0.2145</td>
<td>68</td>
<td>2.7986</td>
<td>97</td>
<td>31.9177</td>
</tr>
<tr>
<td>40</td>
<td>0.2312</td>
<td>69</td>
<td>2.9861</td>
<td>98</td>
<td>33.9667</td>
</tr>
<tr>
<td>41</td>
<td>0.2529</td>
<td>70</td>
<td>3.2137</td>
<td>99</td>
<td>36.1845</td>
</tr>
<tr>
<td>42</td>
<td>0.2780</td>
<td>71</td>
<td>3.4636</td>
<td>100</td>
<td>38.5896</td>
</tr>
<tr>
<td>43</td>
<td>0.3081</td>
<td>72</td>
<td>3.8045</td>
<td>101</td>
<td>40.4556</td>
</tr>
<tr>
<td>44</td>
<td>0.3440</td>
<td>73</td>
<td>4.1484</td>
<td>102</td>
<td>42.4671</td>
</tr>
<tr>
<td>45</td>
<td>0.3817</td>
<td>74</td>
<td>4.4971</td>
<td>103</td>
<td>44.6307</td>
</tr>
<tr>
<td>46</td>
<td>0.4168</td>
<td>75</td>
<td>4.9044</td>
<td>104</td>
<td>46.9670</td>
</tr>
<tr>
<td>47</td>
<td>0.4562</td>
<td>76</td>
<td>5.3400</td>
<td>105</td>
<td>50.0748</td>
</tr>
<tr>
<td>48</td>
<td>0.4780</td>
<td>77</td>
<td>5.8461</td>
<td>106</td>
<td>53.5075</td>
</tr>
<tr>
<td>49</td>
<td>0.5031</td>
<td>78</td>
<td>6.4346</td>
<td>107</td>
<td>57.3154</td>
</tr>
<tr>
<td>50</td>
<td>0.5391</td>
<td>79</td>
<td>7.1090</td>
<td>108</td>
<td>61.5548</td>
</tr>
<tr>
<td>51</td>
<td>0.5819</td>
<td>80</td>
<td>7.8348</td>
<td>109</td>
<td>66.3061</td>
</tr>
<tr>
<td>52</td>
<td>0.6406</td>
<td>81</td>
<td>8.6545</td>
<td>110</td>
<td>71.6577</td>
</tr>
<tr>
<td>53</td>
<td>0.7070</td>
<td>82</td>
<td>9.4891</td>
<td>111</td>
<td>77.7405</td>
</tr>
<tr>
<td>54</td>
<td>0.7901</td>
<td>83</td>
<td>10.3726</td>
<td>112</td>
<td>83.3334</td>
</tr>
<tr>
<td>55</td>
<td>0.8843</td>
<td>84</td>
<td>11.3433</td>
<td>113</td>
<td>83.3334</td>
</tr>
<tr>
<td>56</td>
<td>0.9803</td>
<td>85</td>
<td>12.4986</td>
<td>114</td>
<td>83.3334</td>
</tr>
<tr>
<td>57</td>
<td>1.0823</td>
<td>86</td>
<td>13.7805</td>
<td>115</td>
<td>83.3334</td>
</tr>
<tr>
<td>58</td>
<td>1.1625</td>
<td>87</td>
<td>15.1795</td>
<td>116</td>
<td>83.3334</td>
</tr>
<tr>
<td>59</td>
<td>1.2553</td>
<td>88</td>
<td>16.6739</td>
<td>117</td>
<td>83.3334</td>
</tr>
<tr>
<td>60</td>
<td>1.3678</td>
<td>89</td>
<td>18.2468</td>
<td>118</td>
<td>83.3334</td>
</tr>
<tr>
<td>61</td>
<td>1.5075</td>
<td>90</td>
<td>19.8801</td>
<td>119</td>
<td>83.3334</td>
</tr>
<tr>
<td>62</td>
<td>1.6763</td>
<td>91</td>
<td>21.3789</td>
<td>120</td>
<td>83.3334</td>
</tr>
<tr>
<td>63</td>
<td>1.8640</td>
<td>92</td>
<td>22.9345</td>
<td>121+</td>
<td>0.0000</td>
</tr>
</tbody>
</table>
### SURRENDER CHARGE SCHEDULE

<table>
<thead>
<tr>
<th>Beginning of Year*</th>
<th>Surrender Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,188.50</td>
</tr>
<tr>
<td>2</td>
<td>1,188.50</td>
</tr>
<tr>
<td>3</td>
<td>1,142.50</td>
</tr>
<tr>
<td>4</td>
<td>1,094.00</td>
</tr>
<tr>
<td>5</td>
<td>1,044.50</td>
</tr>
<tr>
<td>6</td>
<td>992.50</td>
</tr>
<tr>
<td>7</td>
<td>893.25</td>
</tr>
<tr>
<td>8</td>
<td>794.00</td>
</tr>
<tr>
<td>9</td>
<td>694.75</td>
</tr>
<tr>
<td>10</td>
<td>595.50</td>
</tr>
<tr>
<td>11</td>
<td>496.25</td>
</tr>
<tr>
<td>12</td>
<td>397.00</td>
</tr>
<tr>
<td>13</td>
<td>297.75</td>
</tr>
<tr>
<td>14</td>
<td>198.50</td>
</tr>
<tr>
<td>15</td>
<td>99.25</td>
</tr>
<tr>
<td>16 &amp; Later</td>
<td>0.00</td>
</tr>
</tbody>
</table>

* Measured from the Date of Coverage. If the Policy is reinstated, the period of lapse will not be used in determining the applicable Surrender Charge on any day after Reinstatement.

A Surrender Charge may be deducted during the first [15] years: after the Policy Date; and after the Date of Coverage of each Requested Increase. During the surrender charge period, a Surrender Charge will apply: upon surrender; upon lapse; upon a partial withdrawal that decreases the Face Amount; upon a change in Death Benefit Option that decreases the Face Amount; and upon a requested decrease in Face Amount. In the first year, the Surrender Charge for the portion of the Face Amount issued on the above Date of Coverage: is level in all policy months; and is shown above. The Surrender Charge for the portion of the Face Amount issued on the Date of Coverage shown above for the first policy month in years 2 through [15]: are shown above; and when they decrease, they will decrease linearly (rounded to two decimal places) for other months in years 2 through [15]. The Surrender Charges for each Requested Increase will be shown in a new Surrender Charge Schedule page. A proportionate Surrender Charge will be deducted for: partial withdrawals; changes in Death Benefit Option that decrease the Face Amount; and for requested decreases in the Face Amount.
MINIMUM DEATH BENEFIT FACTORS

Insured: [JOHN MIDDLE DOE]
Date of Coverage: [JUNE 1, 2012]
Policy Number: [SPECIMEN]
Death Benefit Calculation Test: [GUIDELINE PREMIUM TEST]

<table>
<thead>
<tr>
<th>Attained Age</th>
<th>Factor</th>
<th>Attained Age</th>
<th>Factor</th>
<th>Attained Age</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>35</td>
<td>2.50</td>
<td>65</td>
<td>1.20</td>
<td>95</td>
<td>1.01</td>
</tr>
<tr>
<td>36</td>
<td>2.50</td>
<td>66</td>
<td>1.19</td>
<td>96</td>
<td>1.01</td>
</tr>
<tr>
<td>37</td>
<td>2.50</td>
<td>67</td>
<td>1.18</td>
<td>97</td>
<td>1.01</td>
</tr>
<tr>
<td>38</td>
<td>2.50</td>
<td>68</td>
<td>1.17</td>
<td>98</td>
<td>1.01</td>
</tr>
<tr>
<td>39</td>
<td>2.50</td>
<td>69</td>
<td>1.16</td>
<td>99</td>
<td>1.01</td>
</tr>
<tr>
<td>40</td>
<td>2.50</td>
<td>70</td>
<td>1.15</td>
<td>100</td>
<td>1.01</td>
</tr>
<tr>
<td>41</td>
<td>2.43</td>
<td>71</td>
<td>1.13</td>
<td>101</td>
<td>1.01</td>
</tr>
<tr>
<td>42</td>
<td>2.36</td>
<td>72</td>
<td>1.11</td>
<td>102</td>
<td>1.01</td>
</tr>
<tr>
<td>43</td>
<td>2.29</td>
<td>73</td>
<td>1.09</td>
<td>103</td>
<td>1.01</td>
</tr>
<tr>
<td>44</td>
<td>2.22</td>
<td>74</td>
<td>1.07</td>
<td>104</td>
<td>1.01</td>
</tr>
<tr>
<td>45</td>
<td>2.15</td>
<td>75</td>
<td>1.05</td>
<td>105</td>
<td>1.01</td>
</tr>
<tr>
<td>46</td>
<td>2.09</td>
<td>76</td>
<td>1.05</td>
<td>106</td>
<td>1.01</td>
</tr>
<tr>
<td>47</td>
<td>2.03</td>
<td>77</td>
<td>1.05</td>
<td>107</td>
<td>1.01</td>
</tr>
<tr>
<td>48</td>
<td>1.97</td>
<td>78</td>
<td>1.05</td>
<td>108</td>
<td>1.01</td>
</tr>
<tr>
<td>49</td>
<td>1.91</td>
<td>79</td>
<td>1.05</td>
<td>109</td>
<td>1.01</td>
</tr>
<tr>
<td>50</td>
<td>1.85</td>
<td>80</td>
<td>1.05</td>
<td>110</td>
<td>1.01</td>
</tr>
<tr>
<td>51</td>
<td>1.78</td>
<td>81</td>
<td>1.05</td>
<td>111</td>
<td>1.01</td>
</tr>
<tr>
<td>52</td>
<td>1.71</td>
<td>82</td>
<td>1.05</td>
<td>112</td>
<td>1.01</td>
</tr>
<tr>
<td>53</td>
<td>1.64</td>
<td>83</td>
<td>1.05</td>
<td>113</td>
<td>1.01</td>
</tr>
<tr>
<td>54</td>
<td>1.57</td>
<td>84</td>
<td>1.05</td>
<td>114</td>
<td>1.01</td>
</tr>
<tr>
<td>55</td>
<td>1.50</td>
<td>85</td>
<td>1.05</td>
<td>115</td>
<td>1.01</td>
</tr>
<tr>
<td>56</td>
<td>1.46</td>
<td>86</td>
<td>1.05</td>
<td>116</td>
<td>1.01</td>
</tr>
<tr>
<td>57</td>
<td>1.42</td>
<td>87</td>
<td>1.05</td>
<td>117</td>
<td>1.01</td>
</tr>
<tr>
<td>58</td>
<td>1.38</td>
<td>88</td>
<td>1.05</td>
<td>118</td>
<td>1.01</td>
</tr>
<tr>
<td>59</td>
<td>1.34</td>
<td>89</td>
<td>1.05</td>
<td>119</td>
<td>1.01</td>
</tr>
<tr>
<td>60</td>
<td>1.30</td>
<td>90</td>
<td>1.05</td>
<td>120</td>
<td>1.01</td>
</tr>
<tr>
<td>61</td>
<td>1.28</td>
<td>91</td>
<td>1.04</td>
<td>121+</td>
<td>1.01</td>
</tr>
<tr>
<td>62</td>
<td>1.26</td>
<td>92</td>
<td>1.03</td>
<td></td>
<td></td>
</tr>
<tr>
<td>63</td>
<td>1.24</td>
<td>93</td>
<td>1.02</td>
<td></td>
<td></td>
</tr>
<tr>
<td>64</td>
<td>1.22</td>
<td>94</td>
<td>1.01</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# TABLE OF COVERAGE CONTINUATION FACTORS

(See Coverage Continuation Section.)

<table>
<thead>
<tr>
<th>Insured:</th>
<th>JOHN MIDDLE DOE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Coverage:</td>
<td>JUNE 1, 2012</td>
</tr>
<tr>
<td>Policy Number:</td>
<td>SPECIMEN</td>
</tr>
</tbody>
</table>

Guaranteed Coverage Date (Based on Planned [Annual] Premium and Planned First Year Lump Sum as of the Policy Date)*: [JUNE 1, 2072]

Final Date for Coverage Continuation Benefit**: [JUNE 1, 2072]

Coverage Continuation Benefit Minimum First Year Total Premium***: [$724.75]

Coverage Continuation Benefit Reactivation Period: [9 MONTHS]

## Monthly Coverage Continuation Value Expense Charge Per $1,000:

<table>
<thead>
<tr>
<th>Year</th>
<th>Expense Charge Per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.1909</td>
</tr>
<tr>
<td>2 – 20</td>
<td>0.0545</td>
</tr>
<tr>
<td>21 – 30</td>
<td>0.0000</td>
</tr>
<tr>
<td>31 &amp; Later</td>
<td>0.0000</td>
</tr>
</tbody>
</table>

## Monthly Coverage Continuation Value Charge:

<table>
<thead>
<tr>
<th>Years</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 20</td>
<td>$5.00</td>
</tr>
<tr>
<td>21 &amp; Later</td>
<td>$5.00</td>
</tr>
</tbody>
</table>

## Monthly Coverage Continuation Value Cost of Insurance Rates:

- SEE BELOW

## Coverage Continuation Value Percent of Premium Charge:

<table>
<thead>
<tr>
<th>Years</th>
<th>Premium Up to $6300.69</th>
<th>Premium in excess of $6300.69</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 20</td>
<td>31.4286%</td>
<td>38.4745%</td>
</tr>
<tr>
<td>21 – 30</td>
<td>31.4286%</td>
<td>38.4745%</td>
</tr>
<tr>
<td>31 &amp; Later</td>
<td>31.4286%</td>
<td>38.4745%</td>
</tr>
</tbody>
</table>

## Coverage Continuation Value Accumulation Factors:

<table>
<thead>
<tr>
<th>Year</th>
<th>Factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.00%</td>
</tr>
<tr>
<td>2 – 20</td>
<td>4.00%</td>
</tr>
<tr>
<td>21 – 39</td>
<td>5.00%</td>
</tr>
<tr>
<td>40 &amp; Later</td>
<td>6.50%</td>
</tr>
</tbody>
</table>

## Coverage Continuation Value Surrender Charge Percent:

<table>
<thead>
<tr>
<th>Years</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 20</td>
<td>100.00%</td>
</tr>
<tr>
<td>21 &amp; Later</td>
<td>100.00%</td>
</tr>
</tbody>
</table>
TABLE OF COVERAGE CONTINUATION FACTORS (CONTINUED)

<table>
<thead>
<tr>
<th>Coverage Continuation Value Risk Adjustment Percent:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Years [1 – 20]</td>
<td>[100.00%]</td>
<td></td>
</tr>
<tr>
<td>Years [21 &amp; Later]</td>
<td>[100.00%]</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Coverage Continuation Expected Threshold Amount Annually^:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Years [1 – 20]</td>
<td>[$731.37]</td>
</tr>
<tr>
<td>Years [21 – 30]</td>
<td>[$731.37]</td>
</tr>
<tr>
<td>Years [31 &amp; Later]</td>
<td>[$731.37]</td>
</tr>
</tbody>
</table>

* The Policy will stay in force to the Guaranteed Coverage Date if: at least the Planned Premiums shown above on the Policy Specifications page are paid by each Planned Premium Due Date; any Planned First Year Lump Sum shown above on the Policy Specifications page is paid by the first policy anniversary; no Loans are taken; no partial withdrawals are made; no policy changes are made; the planned premium timing is not changed; there was no misstatement of age or sex; and no riders are changed, added or removed. Assuming that all such conditions are met, the Planned Premium and any Planned First Year Lump Sum represent a premium payment schedule that will keep the Coverage Continuation Value (called “CCV”) positive until the Guaranteed Coverage Date and will, as a result, guarantee your Policy will stay in force until the Guaranteed Coverage Date. You may contact us or our representative for additional information regarding other premium payment schedules that will guarantee your Policy will stay in force until the Guaranteed Coverage Date.

** The Final Date for Coverage Continuation Benefit (called “Final Date for CCB”) is the latest date allowed for the benefit provided by the Coverage Continuation Benefit (called “CCB”). See the Coverage Continuation section. The CCB will terminate on this date if it has not terminated prior to this date. See the Termination of the Coverage Continuation Benefit provision.

*** During the first policy year, this premium will be recalculated and shown on the Policy Specifications page if: there is a Requested Increase; there is a change in the Insured’s risk classification; there is a misstatement of age or sex; or any riders are changed, added or removed.

^ This premium will be recalculated and shown on the Policy Specifications page if: any policy changes are made; any partial withdrawals are taken; there is a misstatement of age or sex; or any riders are changed, added or removed.
TABLE OF COVERAGE CONTINUATION FACTORS (CONTINUED)

Insured: [JOHN MIDDLE DOE]
Date of Coverage: [JUNE 1, 2012]  Policy Number: [SPECIMEN]

<table>
<thead>
<tr>
<th>Policy Year</th>
<th>Rate</th>
<th>Policy Year</th>
<th>Rate</th>
<th>Policy Year</th>
<th>Rate</th>
<th>Policy Year</th>
<th>Rate</th>
<th>Policy Year</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.0000</td>
<td>21</td>
<td>0.7022</td>
<td>41</td>
<td>3.4809</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>0.0977</td>
<td>22</td>
<td>0.7695</td>
<td>42</td>
<td>3.7811</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>0.1205</td>
<td>23</td>
<td>0.8391</td>
<td>43</td>
<td>4.0890</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>0.1379</td>
<td>24</td>
<td>0.9015</td>
<td>44</td>
<td>4.3957</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>0.1543</td>
<td>25</td>
<td>0.9619</td>
<td>45</td>
<td>4.7103</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>0.1604</td>
<td>26</td>
<td>1.0447</td>
<td>46</td>
<td>5.0465</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>0.1767</td>
<td>27</td>
<td>1.1380</td>
<td>47</td>
<td>5.4126</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>0.1953</td>
<td>28</td>
<td>1.2430</td>
<td>48</td>
<td>5.8190</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>0.2169</td>
<td>29</td>
<td>1.3619</td>
<td>49</td>
<td>6.2684</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>0.2434</td>
<td>30</td>
<td>1.4931</td>
<td>50</td>
<td>6.7441</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>0.2707</td>
<td>31</td>
<td>1.6294</td>
<td>51</td>
<td>7.2300</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>0.3023</td>
<td>32</td>
<td>1.7610</td>
<td>52</td>
<td>7.7107</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>0.3373</td>
<td>33</td>
<td>1.8888</td>
<td>53</td>
<td>8.1788</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>0.3750</td>
<td>34</td>
<td>2.0235</td>
<td>54</td>
<td>8.6898</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>0.4113</td>
<td>35</td>
<td>2.1568</td>
<td>55</td>
<td>9.1941</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>0.4406</td>
<td>36</td>
<td>2.3184</td>
<td>56</td>
<td>9.6992</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>0.4755</td>
<td>37</td>
<td>2.4953</td>
<td>57</td>
<td>10.2150</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>0.5233</td>
<td>38</td>
<td>2.7166</td>
<td>58</td>
<td>10.7634</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>0.5773</td>
<td>39</td>
<td>2.9565</td>
<td>59</td>
<td>11.4313</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>0.6401</td>
<td>40</td>
<td>3.1990</td>
<td>60</td>
<td>12.1239</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The Monthly Coverage Continuation Value Cost of Insurance Charge rate for each piece of coverage is based on the: Attained Age; Initial Face Amount of the Policy; amount of each Requested Increase; risk classification; sex; completed years from the Policy Date for the Initial Face Amount; and from the Date of Coverage for each Requested Increase.
1. DEFINITIONS

**Application**
The application(s) for: the Policy; any riders that are made a part of the Policy; any Policy changes; and any changes, amendments, and supplements. A copy of the Application is attached to the Policy.

**Attained Age**
The Issue Age plus the number of completed policy years. This includes any period during which the Policy was lapsed.

**Designated Office**
Our Main Administrative Office or any other office we designate.

**Excess Loan**
An Excess Loan occurs when the Policy Loan Balance exceeds the Cash Value less any Surrender Charge.

**In Writing**
In a written form satisfactory to us and received at our Designated Office.

**Insured**
The person whose life is insured under the Policy. The name of the Insured is shown on the Policy Specifications page.

**Interest Crediting Start Date**
The date the first Net Premium is applied to the Policy. This date will be the later of:
1. The Issue Date; and
2. The date we receive the first premium at our Designated Office.

**Issue Age**
The age of the Insured as of his or her birthday nearest to the Policy Date. The Issue Age is shown on the Policy Specifications page.

**Issue Date**
The Issue Date is shown on the Policy Specifications page. It is the date from which the contestable and suicide periods for the initial coverage are measured.

**Maturity Date**
The policy anniversary on which the Insured is Attained Age 121.

**Planned First Year Lump Sum**
The Planned First Year Lump Sum is the amount of premium stated in the Application that is intended to be paid as a lump sum by the first policy anniversary. This amount is shown on the Policy Specifications page.

**Planned Premium**
The Planned Premium is the amount stated in the Application that is intended to be paid as a premium on the Planned Premium Due Dates. This amount is shown on the Policy Specifications page. You may change this amount by making a request In Writing.

**Planned Premium Due Date**
The Planned Premium Due Date is based on the Policy Date and the mode in which you choose to pay premiums. If premiums are paid on an annual mode, it is the policy anniversary each year. If premiums are paid on other than an annual mode, it is the policy anniversary and each semi-annual, quarterly or monthly anniversary as applicable.

**Policy Date**
The Policy Date is shown on the Policy Specifications page. Policy years, months and anniversaries are all measured from the Policy Date.

**Policy Loan Balance**
The Policy Loan Balance at any time equals the outstanding Loans plus Loan Interest accrued to date.

**Requested Increase**
An increase in Face Amount that you applied for after the Issue Date.

**We, Us and Our**
MetLife Investors USA Insurance Company.

**You and Your**
The Owner of the Policy.

In the Application, the words "you" and "your" refer to the proposed insured person(s).
2. POLICY BENEFITS

Policy Proceeds

We will pay the Policy Proceeds to the Beneficiary upon receipt of proof of the Insured's death. The Policy Proceeds are equal to:

1. The Death Benefit; plus
2. Any insurance on the life of the Insured provided by riders (unless the rider’s Face Amount or Death Benefit is reflected in the Death Benefit of the Policy); plus
3. The Total Monthly Cost of Insurance for the portion of the policy month from the date of the Insured’s death to the end of that policy month; plus
4. Any premium received after the date of the Insured’s death; less
5. Any Amount Due under a Grace Period provision as of the date of the Insured’s death; less

In no event will the amount payable upon the death of the Insured be less than the minimum amount required to permit the Policy to qualify as life insurance under the applicable Federal income tax rules.

Definition of Life Insurance

The Policy is intended to qualify as a life insurance contract under the Internal Revenue Code of 1986 as amended (referred to as “the Code”) and any regulation or rulings by the Internal Revenue Service. The Code provides two Tests to determine whether the Policy meets the definition of life insurance: the Guideline Premium Test; and the Cash Value Accumulation Test. The Test chosen in the Application cannot be changed. If you have any questions about the Tests, contact us at our Designated Office.

In order to have the Policy continue to qualify as life insurance under applicable law, including the Code, we reserve the right to:

1. Restrict certain changes to the Policy, such as Death Benefit increases;
2. Make changes to the Policy;
3. Require the issuance of a new policy in connection with such changes; and
4. Refuse a premium payment that causes the Policy to fail the definition of life insurance as defined by the Code.

We will give you written notice of any of the above actions.

Death Benefit Options

Prior to the Maturity Date, the Death Benefit depends upon the Death Benefit Option in effect on the date of the Insured's death. The Death Benefit Option in effect is shown on the Policy Specifications page or on the Policy Specifications for Policy Change page, if any.

Death Benefit Option A

The Death Benefit prior to the Maturity Date equals the greater of:

1. The Face Amount; and
2. The Policy's Cash Value times the applicable Minimum Death Benefit Factor for the Insured’s Attained Age as shown on the Minimum Death Benefit Factors page.
Death Benefit Option B

The Death Benefit prior to the Maturity Date equals the greater of:

1. The Face Amount plus the Cash Value on the date of death; and
2. The Policy's Cash Value times the applicable Minimum Death Benefit Factor for the Insured's Attained Age as shown on the Minimum Death Benefit Factors page.

If the Face Amount or Death Benefit of a rider made a part of the Policy is to be included for the purposes of calculating the Death Benefit under the above Options, that rider will so indicate.

Any time the Death Benefit minus the Cash Value is greater than the then current Face Amount, we reserve the right to distribute a portion of the Cash Value to you. The amount of the distribution will be the amount required to make the Death Benefit minus the Cash Value after the distribution equal to the then current Face Amount.

Maturity Benefit

On the Maturity Date, if the Insured is living and the Policy is in force, you may choose to terminate the Policy and receive the Cash Surrender Value, if it is greater than zero, as a Maturity Benefit.

Continuation of the Policy Beyond the Maturity Date

The Policy may be continued beyond the Maturity Date until the death of the Insured. If the Policy is in force on or after the Maturity Date, the Death Benefit will be the greater of:

1. The Face Amount on the date of the Insured’s death plus any rider death benefits determined as of the day prior to the Maturity Date (unless otherwise indicated in the rider); and
2. 101% of the Cash Value on the date of the Insured’s death.

The Policy could lapse after the Maturity Date if there is an Excess Loan. See the Cash Value, Loan and Loan Interest Repayments, and Grace Period provisions.

If the Policy is in force on or after the Maturity Date: loans may be taken; and loan repayments, partial withdrawals, and surrenders may be made.

Please note: The Policy may not qualify as a life insurance contract under the Code on or after the Maturity Date and may be subject to tax consequences. Please consult a tax advisor prior to continuing the Policy beyond its Maturity Date.

Policy Changes

You may request policy changes at any time unless we have stated otherwise in the Policy. We reserve the right to not allow a change in the first policy year and to permit only one change per policy year. The types of changes allowed are explained below.

No change will be made that would result in the Policy not meeting the definition of life insurance under Section 7702 of the Code or any applicable successor provision.
Change In Face Amount

You can change the Face Amount by sending us a request In Writing.

After the first policy year and prior to the Maturity Date, each requested decrease in Face Amount will be subject to the following:

1. The decrease will take effect on the monthly anniversary on or next following our receipt of the request at our Designated Office.

2. The decrease will reduce the Face Amount in the following order, unless you request a different order In Writing, and unless any rider made a part of the Policy states otherwise:
   a. Each Requested Increase in succession, starting with the most recent Requested Increase; and then
   b. The remaining Initial Face Amount (excluding any increase in Face Amount resulting from a change in Death Benefit Option); and then,
   c. Any increase in Face Amount resulting from a change in Death Benefit Option.

3. The Face Amount after the requested decrease may not be less than the Minimum Face Amount shown on the Policy Specifications page.

4. The decrease must be at least equal to the Minimum Face Amount Decrease shown on the Policy Specifications page.

5. If the decrease (including decreases resulting from a change in Death Benefit Option) is made during the 12 months following the Date of Coverage of any Requested Increase we will deduct from the Cash Value a portion of the unpaid Monthly Coverage Expense Charges due for the remainder of the 12-month period associated with that increase. This portion will be the ratio of the amount of the decrease to the Face Amount increase times the unpaid Monthly Coverage Expense Charges due for the remainder of the 12-month period.

6. A Surrender Charge may apply to the decrease in Face Amount as explained in the Surrender Charge Schedule.

7. The requested decrease in Face Amount may require a decrease in amounts provided by any riders made a part of the Policy.

Each Requested Increase will be subject to the following:

1. We must receive proof satisfactory to us that the Insured is insurable by our standards on the date of the Requested Increase.

2. The increase will take effect on the monthly anniversary on or next following our approval of the Requested Increase.

3. The increase will be at the risk classification for which the Insured then qualifies.

4. The increase must be at least equal to the Minimum Face Amount Increase shown on the Policy Specifications page.

5. New insurance must be available under our underwriting rules on the same plan at the Attained Age of the Insured on the date of the Requested Increase.

6. The total Face Amount after the increase cannot be greater than our published maximums. We will amend the Policy to show the Date of Coverage for the change in Face Amount.
Change in Death Benefit Option

After the first policy year and prior to the Maturity Date, you may request a change to the Death Benefit Option. Proof that the Insured is insurable by our standards on the date of the change may be required. The effective date of the change will be the monthly anniversary on or next following the date we receive your request In Writing. On the effective date of this change the Death Benefit payable will not change, but the Face Amount may change. Changes are allowed as follows:

1. Change from Death Benefit Option A to Death Benefit Option B.
   
   The Face Amount of the Policy will be decreased, if necessary, to equal the Death Benefit minus the Cash Value on the effective date of the change. This change may not be made if it would result in a Face Amount for the Policy that is less than the Minimum Face Amount shown on the Policy Specifications page. A Surrender Charge will apply to any decrease in the Face Amount of the Policy as explained in the Surrender Charge Schedule.

   The decrease will reduce the Face Amount in the following order, unless any rider made a part of the Policy states otherwise:

   a. Each Requested Increase in succession, starting with the most recent increase; and then
   b. The remaining Initial Face Amount; and then
   c. Any increase in Face Amount resulting from a change in Death Benefit Option.

   A decrease in Face Amount may require a decrease in amounts provided by any riders made a part of the Policy.

2. Change from Death Benefit Option B to Death Benefit Option A.

   The Face Amount of the Policy will be increased, if necessary, to equal the Death Benefit on the effective date of the change.

Change in Risk Classification

You may apply for a better risk classification by making a request In Writing to the Company. Proof of insurability will be required. If we approve your request, the change will take effect on the monthly anniversary on or next following our approval of your request.
3. CASH VALUES

Cash Value

The Cash Value on the Interest Crediting Start Date equals:

1. The initial net premium received; less

2. The Monthly Deductions due from the Policy Date through the Interest Crediting Start Date.

The Cash Value on any day after the Interest Crediting Start Date equals:

1. The Cash Value on the preceding day, with interest on such value at the current rate(s); less

2. Any Surrender Charge taken on that day due to a requested decrease in Face Amount or Death Benefit Option change; less

3. Any Monthly Coverage Expense Charges taken on that day due to a requested decrease in Face Amount or Death Benefit Option change; plus

4. Any net premium received on that day; less

5. Any partial withdrawal made on that day (including any Surrender Charge and Monthly Coverage Expense Charges taken on that day due to the partial withdrawal); less

6. Any Cash Value paid to you on that day to allow the Policy to continue to qualify as a life insurance contract; less

7. If that day is a monthly anniversary, the Monthly Deduction to cover the policy month which starts on that day.

Any deduction from the Cash Value will reduce the portion of the Cash Value that results from the most recent premium payments.

The Cash Value can be negative. Interest will not be charged on negative Cash Value.

Cash Value After the Maturity Date

If the Policy is continued beyond the Maturity Date, its Cash Value on and after the Maturity Date will be determined in the same manner as described above, except there will be no Monthly Deductions taken. Premiums cannot be paid on or after the Maturity Date, except for payments required under a Grace Period due to an Excess Loan.

Cash Value Interest Rate

The interest credited to the non-loaned Cash Value for a specific month will be at an effective annual rate not less than the Cash Value Guaranteed Interest Rate shown on the Policy Specifications page.

If you borrow against the Cash Value, the interest rate used to calculate the interest earned on the Cash Value securing any Loan will be at an effective annual rate not less than the Loan Interest Rate Credited shown on the Policy Specifications page. This interest rate may be different than the interest rate applied to the portion of the Cash Value not securing any Loan.

Monthly Deduction

The Monthly Deduction for the following month is deducted on the monthly anniversary date; and equals:

1. The Total Monthly Cost of Insurance; plus

2. The monthly costs for any riders made a part of the Policy, unless otherwise indicated in a rider; plus

3. The Monthly Coverage Expense Charge; plus


There will be no Monthly Deduction taken on or after the Maturity Date.
Monthly Cost of Insurance

The Monthly Cost of Insurance for the following month is charged as part of the Monthly Deduction and is included in the Total Monthly Cost of Insurance. The Total Monthly Cost of Insurance equals:

1. The Net Amount at Risk allocated to the remaining Initial Face Amount (which includes any increase in Face Amount resulting from a change in Death Benefit Option) times the Monthly Cost of Insurance Rate for the Initial Face Amount, divided by 1,000; plus

2. If you request any increases in Face Amount, the Net Amount at Risk allocated to each Requested Increase times the Monthly Cost of Insurance Rate for each increase in Face Amount, divided by 1,000.

Net Amount at Risk

The Net Amount at Risk equals:

1. For Death Benefit Option A:
   a. The greater of: the Face Amount divided by the Monthly Cost of Insurance Factor shown on the Policy Specifications page; and the Cash Value (before the deduction of the Total Monthly Cost of Insurance) at the start of the policy month times the applicable Minimum Death Benefit Factor for the Insured’s Attained Age as shown on the Minimum Death Benefit Factors page; less
   b. The Cash Value (before the deduction of the Total Monthly Cost of Insurance) at the start of the policy month.

2. For Death Benefit Option B:
   a. The greater of: the Face Amount divided by the Monthly Cost of Insurance Factor shown on the Policy Specifications page plus the Cash Value (before the deduction of the Total Monthly Cost of Insurance) at the start of the policy month; and the Cash Value (before the deduction of the Total Monthly Cost of Insurance) at the start of the policy month times the applicable Minimum Death Benefit Factor for the Insured’s Attained Age as shown on the Minimum Death Benefit Factors page; less
   b. The Cash Value (before the deduction of the Total Monthly Cost of Insurance) at the start of the policy month.

If the Face Amount or Death Benefit of a rider made a part of the Policy is to be included for the purposes of calculating the Net Amount at Risk under the Death Benefit Options, that rider will so indicate.

The Cash Value used in the Net Amount at Risk calculation will not be less than zero.

Allocation of Net Amount at Risk

The Net Amount at Risk will be allocated to the coverages in the following order:

1. Each increase in Face Amount in succession, starting with the most recent increase; and then

2. To the coverage provided by the remaining Initial Face Amount (which includes any increase in Face Amount resulting from a Death Benefit Option change).

Monthly Cost of Insurance Rates

At the start of each coverage year, the Monthly Cost of Insurance Rate is determined for the Face Amount (which includes any increase in Face Amount resulting from a Death Benefit Option change) and for each Requested Increase. The Monthly Cost of Insurance Rate for each piece of coverage is based on the Attained Age, risk classification, sex and completed years from the Policy Date for the Initial Face Amount and from the Date of Coverage for each Requested Increase. If the Death Benefit equals the Policy’s Cash Value times the applicable Minimum Death Benefit Factor, any increase in Cash Value will cause an automatic increase in the Death Benefit. The Monthly Cost of Insurance Rate for such an increase is based on the Attained Age, the risk classification used for the most recent Requested Increase, sex and completed years from the Date of Coverage for the most recent Requested Increase.
The Monthly Cost of Insurance Rates for each piece of coverage will never exceed the rates shown on the Table of Guaranteed Maximum Monthly Cost of Insurance Rates page for that coverage. Any change in the cost of insurance rates will apply to all persons of the same Attained Age, sex, and risk classification whose coverage has been in force for the same length of time.

**Monthly Coverage Expense Charge**

The Policy’s Monthly Coverage Expense Charge equals the total of these Charges for the Initial Face Amount and for all Requested Increases. The Charge for each piece of coverage equals: the Face Amount of the Policy (excluding any increase in Face Amount resulting from a Death Benefit Option change) or the amount of an increase; times its Monthly Coverage Expense Charge rate for the applicable year; divided by 1,000. The Maximum Monthly Coverage Expense Charge is shown on the Policy Specifications page for the Initial Face Amount and any Policy Specifications page for any Requested Increase. A separate Maximum Monthly Coverage Expense Charge will apply to each Requested Increase.

If the Policy is reinstated, the period of lapse will not be considered in determining the applicable Monthly Coverage Expense Charge on any day after Reinstatement.

**Monthly Policy Charge**

The applicable Monthly Policy Charge will never exceed the Maximum shown on the Policy Specifications page.

**Cash Surrender Value**

The Cash Surrender Value of the Policy equals the Cash Value at the time of surrender, less:

1. Any Policy Loan Balance;
2. Any unpaid Monthly Coverage Expense Charges and Monthly Policy Charges due for the remainder of the first policy year;
3. Any unpaid Monthly Coverage Expense Charges and Monthly Policy Charges due for the remainder of the 12-month period following the Date of Coverage of a Requested Increase;
4. Any unpaid Monthly Coverage Expense Charges and Monthly Policy Charges due for the remainder of the 12-month period following the Issue Date of any rider made a part of the Policy if that rider so states; and
5. Any Surrender Charge.

**Surrender**

You may surrender the Policy for its Cash Surrender Value during the lifetime of the Insured. We will determine the Cash Surrender Value as of the date we receive your request In Writing. Unless otherwise requested, the proceeds will be paid to you in one sum, which includes placing the amount in an account that earns interest. If an account is established, you will be the accountholder and will have immediate access to all of the account. You may choose In Writing to apply all or part of the proceeds to a Payment Option. See Payment Options Section.

The Policy will terminate on the monthly anniversary on or next following the date of surrender. The Cash Surrender Value will not be reduced by the Total Monthly Cost of Insurance due on that date for a subsequent policy month.

If the Insured dies on or after the date of surrender and before the termination of the Policy: the surrender will be reversed; and the Cash Surrender Value paid to you will be processed as a Loan. Therefore, the Cash Surrender Value paid to you will be deducted from the Policy Proceeds. See the Policy Proceeds provision.

If you surrender the Policy within 31 days after the policy anniversary date, the Cash Surrender Value of the Policy will not be less than the Cash Surrender Value on that anniversary date, adjusted for any Loans taken and any partial withdrawals made during the 31-day period.

We may defer payment of the full Cash Surrender Value for up to six months.
Partial Withdrawals

After the first policy year, on any monthly anniversary, and subject to the conditions below, you may make a request In Writing for a partial withdrawal from the Cash Surrender Value. Unless otherwise requested, the amount will be paid to you in one sum, which includes placing the amount in an account that earns interest. If an account is established, you will be the accountholder and will have immediate access to all of the account. You may choose In Writing to apply all or part of the amount to a Payment Option. See Payment Options Section.

On every policy anniversary we will determine the maximum amount available to you for partial withdrawal. The maximum withdrawal amount is the greater of:

1. The Cash Surrender Value at the start of that policy year times the Withdrawal Percentage Limit, as shown on the Policy Specifications page; and
2. The previous year's maximum withdrawal amount.

The amount of your partial withdrawal request at any one time must be at least the Minimum Partial Withdrawal Amount shown on the Policy Specifications page.

No partial withdrawal will be processed which would:

1. Reduce the Cash Surrender Value to less than an amount that would cover two Monthly Deductions; or
2. Result in the Face Amount, excluding riders, being less than the Minimum Face Amount shown on the Policy Specifications page; or
3. Disqualify the Policy as life insurance under the Code and any regulation or rulings by the Internal Revenue Service.

In each policy year after the first, you may make up to the Maximum Number of Partial Withdrawals shown on the Policy Specifications page as long as the maximum withdrawal amount (see the second paragraph of this provision) is not exceeded, except with our consent. We reserve the right to change the minimum amounts or the maximum number of partial withdrawals. We also may assess a transaction charge for a withdrawal, not to exceed the Maximum Partial Withdrawal Charge shown on the Policy Specifications page.

The Death Benefit of the Policy will be based on the Face Amount after the partial withdrawal and the reduced Cash Value. The Face Amount of the Policy will be decreased, if necessary, such that the Net Amount at Risk after the partial withdrawal is not greater than the Net Amount at Risk before the partial withdrawal.

The Face Amount will be decreased in the following order, unless any rider made a part of the Policy states otherwise:

1. Each Requested Increase in succession, starting with the most recent increase; and then
2. The remaining Initial Face Amount; and then
3. Any increase in Face Amount resulting from a change in Death Benefit Option.

A decrease in Face Amount may require a decrease in the amounts provided by any riders made a part of the Policy. If so, that rider will so indicate.

A Surrender Charge may apply if the Face Amount is decreased as a result of a partial withdrawal.

If a partial withdrawal that results in a face decrease is made during the 12 months following the Date of Coverage of any Requested Increase, we will deduct from the Cash Value a portion of the unpaid Monthly Coverage Expense Charges due for the remainder of the 12-month period associated with that increase. This portion will be the ratio of the amount of the decrease to the Face Amount increase times the unpaid Monthly Coverage Expense Charges due for the remainder of the 12-month period.
We may defer payment of the partial withdrawal for up to six months.
Surrender Charge

During the surrender charge period, a Surrender Charge will apply: upon surrender; upon lapse; upon a partial withdrawal that decreases the Face Amount; upon a change in Death Benefit Option that decreases the Face Amount; and upon a requested decrease in Face Amount.

Unless a different order was chosen at the time of a requested decrease in Face Amount, or any rider made a part of the Policy states otherwise, a Surrender Charge will be applied:

1. First, with respect to each Requested Increase in succession based on the number of months from the Date of Coverage for that increase, starting with the most recent increase; and then

2. With respect to the Initial Face Amount (excluding any increase in Face Amount resulting from a Death Benefit Option change) based on the number of months from the Policy Date.

If a different order of reduction in Face Amount was chosen at the time of a requested decrease in Face Amount, a Surrender Charge will be applied with respect to each piece of coverage in the order chosen.

The Surrender Charges for the Initial Face Amount and for any Requested Increase are shown on the Surrender Charge Schedule page for the respective coverage.

A Surrender Charge will apply to any decrease in Face Amount during the surrender charge period. The amount of Surrender Charge applied because of a decrease in Face Amount is defined on the Surrender Charge Schedule page for the portion of the Face Amount being decreased. The Surrender Charge for a decrease in Face Amount is deducted from the Cash Value on the effective date of the decrease.

If the Surrender Charge for a rider made a part of the Policy is to be included for the purposes of determining the Surrender Charge applicable to the Policy, that rider will so indicate.

If the Policy is reinstated, the period of lapse will not be considered in determining the applicable Surrender Charge on any date after Reinstatement.

Continuation of Insurance

If all premium payments cease, the insurance provided under the Policy, including benefits provided by any rider made a part of the Policy, will continue in accordance with the provisions of the Policy for as long as the Cash Surrender Value is sufficient to cover the Monthly Deductions. See the Grace Period provision.

Basis of Computation

The minimum cash values, net single premiums, net level premiums, and guaranteed cost of insurance rates are based on the mortality table and the Cash Value Guaranteed Interest Rate as shown on the Policy Specifications page.

All values are at least equal to those required by the law of the state that governs the Policy. We have filed a detailed statement, if required, showing the method of calculating cash values and reserves with the insurance supervisory official of that state.
4. LOANS

Loans

Upon your request in writing, you may borrow no more than the Loan Value (defined below) of the Policy while it is in force.

The Loan Value on the date the loan is made equals:

1. The Cash Value; plus
2. Interest at the Cash Value Guaranteed Interest Rate credited to the next policy anniversary; less
3. Any Policy Loan Balance; less
4. Loan interest to the next policy anniversary; less
5. The most recent Monthly Deduction charged, times the number of policy months to the next policy anniversary; and less
6. Any Surrender Charge.

The Policy will be the sole security for such Loan. Loans will be secured by the portion of the Cash Value which results from the most recent premiums paid. After receipt of your Loan request, we have the right to defer your Loan for up to six months, except for a loan to pay premiums to us.

Fixed Loan Interest

Interest on loans will be charged at the Fixed Loan Interest Rate applicable to the policy year as shown on the Policy Specifications page. The Loan Interest is due each year on the policy anniversary.

If loan interest is not paid when it is due, we will add it to your existing Policy Loan.

Loan and Loan Interest Repayments

Any payment we receive will be applied as a premium payment unless it is clearly marked as a Loan or Loan interest repayment.

You may repay the Policy Loan Balance in whole or in part at any time before the death of the Insured while the Policy is in force. Unpaid Loans and Loan Interest will be deducted from any settlement of the Policy.

If there is an Excess Loan (see the Definitions page), we will send a notice to your last known address and that of any assignee of record. We will allow you a Grace Period for payment of the excess due. If the excess due remains unpaid at the end of the Grace Period, the Policy will lapse without value. The Grace Period will end 62 days from the date the notice is sent.
5. PREMIUMS AND GRACE PERIOD

Payment of Premiums

The first premium is due as of the Policy Date. While the Insured is living, premiums after the first premium must be paid at our Designated Office. The Policy will not be in force until the first premium is paid. If you are in possession of the Policy and the first premium has not been paid, it will be considered that you have the Policy for inspection only.

Prior to the Maturity Date, premiums may be paid in any amount and at any interval subject to the following conditions:

1. Except with our consent, any premium payment must be at least the Minimum Payment Amount shown on the Policy Specifications page.

2. If you chose the Guideline Premium Test, total premiums paid in any policy year may not exceed an amount that would cause the Policy to fail the definition of life insurance as defined by Section 7702 of the Code or any applicable successor provision.

The Planned Premium amount cannot be increased if payment of the increased planned premium would cause the Policy to fail to satisfy the definition of life insurance as defined by Section 7702 of the Code or any applicable successor provision.

If we receive a premium that causes the Death Benefit to increase by an amount that exceeds that Net Premium, we reserve the right to refuse that premium payment. We may require additional evidence of insurability before we accept that premium payment.

Premiums cannot be paid on or after the Maturity Date, unless they are required under a Grace Period provision due to an Excess Loan.

Unless you request otherwise In Writing, any payment that we receive will be used as a premium payment.

Net Premium

The net premium equals:

1. The premium paid; less

2. The premium paid times the applicable Percent of Premium Charge for the current policy year.

Percent of Premium Charge

A Percent of Premium Charge will be deducted from each premium submitted. The maximum charge is shown on the Policy Specifications page.

If the Policy is reinstated, the period of lapse will not be considered in determining the applicable Percent of Premium Charge on any day after Reinstatement.

Grace Period

Grace Period if the Coverage Continuation Benefit has not Terminated

On any monthly anniversary date that the CCB has not terminated (see the Termination of the Coverage Continuation Benefit provision), a Grace Period of 62 days from the monthly anniversary date will be allowed for the payment of the Amount Due, if:

1. The First Year Premium Requirement is not met in the first policy year. See the Coverage Continuation Benefit Provision;

2. The CCV is not large enough to pay the Coverage Continuation Charges that are used in the calculation of the CCV; or

3. The Policy Loan Balance exceeds the Death Benefit.
If the Cash Surrender Value is sufficient to cover the Monthly Deduction, the Monthly Deduction will be deducted. Also, if additional money is required to keep the CCB in effect: the CCB will enter a Grace Period; and the Amount Due equals the amount required to keep the CCB in effect. Notice of the Amount Due will be sent at the start of the Grace Period to your last known address and to any assignee on record. If we do not receive the Amount Due by the end of the Grace Period, the CCB will enter the Coverage Continuation Benefit Reactivation Period (called “Reactivation Period”) shown on the Table of Coverage Continuation Factors (called “Table”). See the Reactivation of Coverage Continuation Benefit provision.

If the Cash Surrender Value is not sufficient to cover the Monthly Deduction, the Amount Due is the lesser of: the amount required to keep the CCB in effect; and the amount required to pay the next Monthly Deduction. Notice of the Amount Due will be sent at the start of the Grace Period to your last known address and to any assignee on record. If we do not receive the Amount Due by the end of the Grace Period, the Policy will lapse at the end of that 62-day period and it will then terminate without Cash Surrender Value. If the Policy is reinstated, the CCB can be reactivated during the Reactivation Period shown on the Table. See the Reinstatement and Reactivation of Coverage Continuation Benefit provisions. If the Insured dies during the Grace Period, any Amount Due will be deducted from the Death Benefit.

Grace Period if the Coverage Continuation Benefit has Terminated

On any monthly anniversary after the CCB has terminated (see the Termination of the Coverage Continuation Benefit provision), a Grace Period of 62 days will be allowed for the payment of the Amount Due, if the Cash Surrender Value is less than the next Monthly Deduction. The Amount Due is the amount required to pay the next Monthly Deduction. Notice of the Amount Due will be sent at the start of the Grace Period to your last known address and to any assignee on record. If we do not receive the Amount Due by the end of the Grace Period, the Policy will lapse at the end of that 62-day period and it will then terminate without Cash Surrender Value. See the Reinstatement provision. If the Insured dies during the Grace Period, any Amount Due will be deducted from the Death Benefit.

Reinstatement

If the Policy has not been surrendered, you may reinstate your lapsed Policy (excluding riders) prior to the Maturity Date and within three years after the date of lapse. Riders can be reinstated only as stated in the rider or with our consent. To reinstate, you must submit a request In Writing and the following:

1. Proof that the Insured is insurable by our standards.
2. Payment of the Monthly Deductions due and unpaid at the time of lapse.
3. Payment of an amount large enough to keep the Policy in force for at least four months.

The reinstated Cash Value will be reduced by any Policy Loan Balance at the time of lapse. The Insured must be alive on the date we approve the request for reinstatement. If the Insured is not alive, such approval is void.

The reinstated Policy will be in force from the date we approve the reinstatement application. There will be a full Monthly Deduction for the policy month in which we approve the reinstatement application.

The Surrender Charge, Maximum Monthly Coverage Expense Charge and Maximum Percent of Premium Charge at the time of Reinstatement will be those in effect at the time of lapse. The Cash Value following Reinstatement will include the amount of any Surrender Charge imposed at the time of lapse.
6. COVERAGE CONTINUATION

Coverage Continuation Benefit

The CCB guarantees that the Policy will not lapse, as long as the CCB is in effect. The CCB does not guarantee the Policy’s Cash Value. A CCV account will be established to determine if the CCB is in effect.

On each monthly anniversary during the first policy year, the CCB will be in effect if 1., 2., and 3. are met. On each monthly anniversary after the first policy year and prior to the Final Date for CCB shown on the Table, the CCB will be in effect if 2. and 3. are met. 1., 2., and 3. are as follows:

1. The amount of premium paid less any Policy Loan Balance less the total partial withdrawals taken at least equals: 1/12th of the Coverage Continuation Benefit Minimum First Year Total Premium, shown on the Table; times the number of policy months since the Policy Date (called “First Year Premium Requirement”).

2. The CCV is greater than the Policy Loan Balance.

3. The Policy Loan Balance is less than the Death Benefit.

Once the Grace Period for the CCB has expired, the CCB will enter the Reactivation Period shown on the Table. See the Grace Period provision. Prior to the Final Date for CCB, you can reactivate the CCB within the Reactivation Period provided the payment required to reactivate the CCB does not disqualify the Policy as life insurance. See the Reactivation of Coverage Continuation Benefit provision.

Accumulated Amount

If the Cash Value of the Policy becomes negative while the CCB is in effect, the Monthly Deductions will be accumulated without interest (called “Accumulated Amount”). This Accumulated Amount must be repaid before any Cash Value can develop under the Policy. This Accumulated Amount will have no effect on the Death Benefit or Policy Proceeds. It will not be considered in calculating the cost of insurance charges.

Coverage Continuation Value

Please note: The CCV is not available to you. Its purpose is only to determine the status of the CCB. It does not affect the Cash Value of the Policy. It is calculated similarly to the calculation of the Cash Value of the Policy, except that the comparable Coverage Continuation Value Charges shown on the Table are used. Also, a Coverage Continuation Value Risk Adjustment Charge will be deducted at the end of the last day of each policy year, if applicable. See the Coverage Continuation Value Risk Adjustment Charge provision below for more details on this charge. We have filed a detailed statement of the method of calculating the CCV with the insurance supervisory official of the state that governs the Policy. You may request, In Writing, additional information on the CCV.

The CCV will no longer be calculated once the CCB has terminated.

The annual report will indicate if the CCB is in effect or in the Grace Period.
At the end of the last day of each policy year, an additional charge may be deducted from the CCV. A Coverage Continuation Value Risk Adjustment Charge will be calculated as follows:

1. The sum of the Coverage Continuation Expected Threshold Amount (which is shown on the Table) from the Policy Date to the end of the last day of the policy year; less
2. The sum of actual premiums paid since the Policy Date; plus
3. The sum of any partial withdrawals since the Policy Date.

This Charge will not be assessed if the CCV plus the Coverage Continuation Expected Threshold Amount paid annually is large enough to guarantee coverage to the Final Date for CCB shown on the Table. If (1) – (2) + (3) is greater than zero and the CCV plus the Coverage Continuation Expected Threshold Amount paid annually is not large enough to guarantee coverage to the Final Date for CCB, then the Risk Adjustment Charge will equal:

a. The applicable Coverage Continuation Value Risk Adjustment Percent (which is shown on the Table); times
b. The amount calculated by (1) – (2) + (3); less
c. The sum of previous Coverage Continuation Value Risk Adjustment Charges assessed.

If (1) – (2) + (3) is less than or equal to zero, then the Coverage Continuation Value Risk Adjustment Charge will equal $0.

Reactivation of Coverage Continuation Benefit

If the Grace Period for the CCB has expired or the Policy has lapsed prior to the end of the Final Date for CCB shown on the Table, you can reactivate the CCB within the Reactivation Period shown on the Table provided that the payment required to reactivate the CCB does not disqualify your Policy as life insurance. If the Policy has lapsed, the Policy must be reinstated in order to reactivate the CCB. A notice will be sent to your last known address and to any assignee on record at the end of the Grace Period for the CCB. The Reactivation Period begins the day after the Grace Period for the CCB ends. In order to reactivate the CCB within the Reactivation Period, we will require: a payment large enough to make the CCV and the Death Benefit greater than any Policy Loan Balance; plus an amount to keep the Benefit active for two months. You may contact us for additional information. If the payment is not paid within the Reactivation Period, the CCB will terminate and cannot be reactivated.

Termination of the Coverage Continuation Benefit

The CCB will terminate on the earliest of:

1. The date that payment of the Amount Due would disqualify the Policy as life insurance;
2. The expiration of the Reactivation Period; and
3. The Final Date for CCB.

If the CCB terminates: it cannot be reactivated; and no further calculations of the CCV will occur.
7. GENERAL PROVISIONS

The Contract

We have issued the Policy in consideration of the Application and payment of premiums. The Policy includes the Application, any riders, and any endorsements. Together they comprise the entire contract and are made a part of the Policy when the insurance applied for is accepted. The Policy may be changed by mutual agreement. Any change must be in writing and approved by our President, Vice President or Secretary. Our representatives have no authority to alter or modify any terms, conditions, or agreements of the Policy, or to waive any of its provisions.

If we make any payment or policy changes in good faith, relying on our records or evidence supplied to us, our duty will be fully discharged. We reserve the right to correct any errors in the Policy.

Statements in Application

All statements made by the Insured or on his or her behalf, or by the applicant, will be deemed representations and not warranties. Material misstatements will not be used to void the Policy, any rider or any increase in Face Amount or to deny a claim unless made in the Application.

Claims of Creditors

To the extent permitted by law, neither the Policy nor any payment under it will be subject to the claim of creditors or to any legal process.

Misstatement of Age or Sex

If we determine while the Insured is living that there was a misstatement of age or sex reflected in the Policy, the policy values will be recalculated from the Policy Date based on the correct information.

If we determine after the Insured’s death that there was a misstatement of age or sex reflected in the Policy, the amount of the Death Benefit will be that which would be purchased by the most recent Monthly Cost of Insurance at the correct age and sex.

Unisex Basis

If the Policy is issued on a unisex basis, all rates, benefits and values that contain differences based on sex are modified to provide the same for males and females. See bottom of page 3 for the indication of whether the Policy is issued on a sex-distinct or unisex basis.

Incontestability

The insurance issued under the Policy will not be contestable after it has been in force during the lifetime of the Insured:

1. With respect to the initial coverage, for two years from its Issue Date.
2. With respect to material misstatements made concerning a Requested Increase, for two years from its Date of Coverage.
3. With respect to a Death Benefit increase caused by a premium payment that required evidence of insurability, for two years from the date we received the premium payment.
4. With respect to a Death Benefit increase caused by a change in Death Benefit Option that required evidence of insurability, for two years from its Date of Coverage.

This provision will not apply to any rider that contains its own incontestability clause.

If the Policy was issued as the result of the exercise of an option given in another policy and proof of insurability was not required, the contestable period applicable to the coverage resulting from the option exercise will end at the same time that it would have ended under the original policy.
Suicide Exclusion

If the Insured dies by suicide, while sane or insane, within two years from the Issue Date, the amount payable will be limited to: the amount of premiums paid (without interest) less any partial withdrawals; or, if greater and required by law, the reserve; less any Policy Loan Balance on the date of death.

If the Insured dies by suicide, while sane or insane, after the first two policy years and within two years of the Date of Coverage of any Requested Increase: the increase will not be in effect; and the portion of each Monthly Deduction attributable to the increase will be added to the Cash Value prior to the calculation of the Death Benefit.

If the Policy was issued as the result of the exercise of an option given in another policy and proof of insurability was not required, the suicide period applicable to the coverage resulting from the option exercise will end at the same time that it would have ended under the original policy.

Annual Report

Each year, or more often if required by law or regulation, we will send you a report that shows: the Death Benefit; current policy values; surrenders; premiums paid and deductions made since the last report; any Policy Loan Balance; and any other information required by law or regulation.

Illustration of Benefits

You may request In Writing that we send you an illustration of benefits. We may charge a small fee for any requested illustration after the first in each policy year. This fee will not exceed the Maximum Fee for Illustration of Benefits shown on the Policy Specifications page.

Addition of Riders

You may request In Writing that we add a rider to the Policy. Proof of insurability may be required. If we approve your request, the addition of the rider will take effect on the monthly anniversary on or next following our approval of your request.
8. PERSONS WITH AN INTEREST IN THE POLICY

**Owner**
The Owner of the Policy is named in the Application. The Owner can be changed before the death of the Insured. The new Owner will succeed to all rights of the Owner, including the right to make a further change of Owner. If there is more than one Owner, all must exercise the rights of ownership by joint action. Ownership may be changed in accordance with the Change of Owner or Beneficiary provision.

The Owner may be the Insured or someone else, and may be a person, a partnership, a corporation, a fiduciary or any other legal entity. At the death of the Owner, his or her estate will be the Owner, unless a successor Owner has been named. The rights of the Owner will end at the death of the Insured, except as provided in the Beneficiary provision.

**Beneficiary**
The Beneficiary is the person or entity named to receive the Policy Proceeds. The initial Beneficiary is named in the Application. You may change the Beneficiary before the death of the Insured; however, an irrevocable Beneficiary cannot be changed without his or her consent. The Beneficiary can be a person, a partnership, a corporation, a fiduciary or any other legal entity. The Beneficiary has no interest in the Policy until the death of the Insured. A person must survive the Insured to qualify as Beneficiary. If no Beneficiary survives, the proceeds will be paid to the Owner.

Any payment we make will terminate our liability with respect to such payment.

**Change of Owner or Beneficiary**
During the Insured's lifetime you may change the Owner and Beneficiary designations, subject to any restrictions as stated in the Owner and Beneficiary provisions. You must make the change in writing. Once it is recorded, the change will take effect as of the date you signed the request, whether or not the Insured is living when we receive your request. The change will be subject to any assignment of the Policy or other legal restrictions. It will also be subject to any payment we made or action we took before we recorded the change. A change of Owner will void any prior Beneficiary designation.

**Assignments**
If you make an absolute assignment of the Policy, the assignee will be the new Owner and Beneficiary. A collateral assignment of the Policy by you is not a change of Owner or Beneficiary; but their rights will be subject to the terms of the assignment. Assignments will be subject to all payments made and actions taken by us before a signed copy of the assignment form is recorded by us at our Designated Office. We will not be responsible for determining whether or not an assignment is valid.

**Designation of Owner and Beneficiary**
A numbered sequence can be used to name successive Owners or Beneficiaries. Co-beneficiaries will receive equal shares unless otherwise stated.

In naming Owners or Beneficiaries, unless otherwise stated:

1. "Child" includes an adopted or posthumous child;
2. "Provision for issue" means that if a Beneficiary does not survive the Insured, the share of the Policy Proceeds for that Beneficiary will go to his or her living issue by right of representation; and
3. A family relation such as "wife", "husband" or "child" means in relation to the Insured.

At the time of payment of benefits, we can rely on an affidavit of any Owner or other responsible person to determine family relations or members of a class.
9. PAYMENT OF POLICY BENEFITS

Payment

Unless otherwise requested, when the Insured dies we will pay the Policy Proceeds to the Payee in one sum, which includes placing the amount in an account that earns interest. If an account is established, the Payee will be the accountholder and will have immediate access to all of the account.

On request, all or part of the proceeds payable in one sum at the death of the Insured can be applied to any Payment Option at the choice of the Payee. Further, with our consent, any Payee who is entitled to receive proceeds in one sum when a Payment Option ends, or at the death of a prior Payee, or when the proceeds are withdrawn, can choose to apply the proceeds to a Payment Option.

Choice of Payment Options; Option Date

The choice of a Payment Option and the naming of the Payee must be In Writing. You can make, change or revoke the choice before the death of the Insured. The Option Date is the effective date of the Payment Option, as chosen.

When a Payment Option starts, a contract will be issued by us or by an affiliate that will describe the terms of the Option.

Payee

A Payee is a person, a partnership, a corporation, a fiduciary or any other legal entity entitled to receive the Policy Proceeds, surrender proceeds or partial withdrawal amount in one sum or under a Payment Option.

If the Payee is not a natural person, the choice of a Payment Option will be subject to our approval. A collateral assignment will modify a prior choice of a Payment Option. The amount due any assignee will be payable in one sum and the balance will be applied under the Payment Option.

Life Income Options

Guaranteed Life Income Options are based on the age of the Payee on the Option Date. We will require proof of age. The Life Income payments will be based on the rates shown in the Life Income Tables; or, if they are greater, our Payment Option rates on the Option Date. If the rates at a given age are the same for different periods certain, the longest period certain will be deemed to have been chosen.

Death of Payee

Amounts to be paid after the death of a Payee under a Payment Option will be paid as due to the successor Payee. If there is no successor Payee, amounts will be paid in one sum to the estate of the last Payee to die. If a Payee under a Life Income Option dies within 30 days after the Option Date, the amount applied to the Option, less any payments made, will be paid in one sum, unless a Payment Option is chosen.

Limitations

If installments under an Option would be less than the Minimum Installment Amount shown on the Policy Specifications page, proceeds can be applied to a Payment Option only with our consent.
10. PAYMENT OPTIONS

Single Life Income
Monthly payments will be made during the lifetime of the Payee.

Single Life Income – 10 Year Guaranteed Payment Period
Monthly payments will be made during the lifetime of the Payee with a guaranteed payment period of 10 years.

Joint and Survivor Life Income
Monthly payments will be made:
1. While either of two Payees is living, called "Joint and Survivor Life Income", or
2. While either of two Payees is living, but for at least 10 years, called “Joint and Survivor Life Income, 10 Years Certain”.

Other Payment Options and Frequencies
Other Payment Options and payment frequencies may be arranged with us.

11. LIFE INCOME TABLES

Minimum Payments under Payment Options
Monthly payments for each $1,000 applied will not be less than the amounts shown in the following Tables. On request, we will provide additional information about amounts of minimum payments. The amounts shown below are based on an interest rate of ½ percent a year and the 2000 Annuity Mortality Table.

<table>
<thead>
<tr>
<th>Payee's Age</th>
<th>Life Income 10 Year Guaranteed Payment Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>50</td>
<td>$2.32</td>
</tr>
<tr>
<td>55</td>
<td>2.40</td>
</tr>
<tr>
<td>60</td>
<td>2.96</td>
</tr>
<tr>
<td>65</td>
<td>3.41</td>
</tr>
<tr>
<td>70</td>
<td>4.02</td>
</tr>
<tr>
<td>75</td>
<td>4.86</td>
</tr>
<tr>
<td>80</td>
<td>6.01</td>
</tr>
<tr>
<td>85</td>
<td>7.62</td>
</tr>
<tr>
<td>90 &amp; over</td>
<td>9.87</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age of Both Payees</th>
<th>Joint and Survivor</th>
<th>Joint and Survivor, 10 Years Certain</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Male and One Female</td>
<td>Unisex</td>
<td>One Male and One Female</td>
</tr>
<tr>
<td>50</td>
<td>$1.95</td>
<td>$1.94</td>
</tr>
<tr>
<td>55</td>
<td>2.14</td>
<td>2.14</td>
</tr>
<tr>
<td>60</td>
<td>2.39</td>
<td>2.38</td>
</tr>
<tr>
<td>65</td>
<td>2.69</td>
<td>2.69</td>
</tr>
<tr>
<td>70</td>
<td>3.10</td>
<td>3.09</td>
</tr>
<tr>
<td>75</td>
<td>3.64</td>
<td>3.63</td>
</tr>
<tr>
<td>80</td>
<td>4.39</td>
<td>4.37</td>
</tr>
<tr>
<td>85</td>
<td>5.45</td>
<td>5.42</td>
</tr>
<tr>
<td>90 &amp; over</td>
<td>6.96</td>
<td>6.93</td>
</tr>
</tbody>
</table>
PAGE HAS BEEN INTENTIONALLY LEFT BLANK
FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE
WITH COVERAGE CONTINUATION

Non-Participating