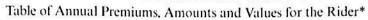
ACCIDENTAL DEATH BENEFIT RIDER





Policy	Annual	Cash or		Policy	Annual	Cash or	
Year	Premium**	Loan Value	Amount	Year	Premium**	Loan Value	Amount
		Boun varae	runoum	reat	richilan	Loan vanie	Amount
1	\$195.00	\$0.00	\$100,000	31	\$1,487.00	\$980.00	\$200,000
2 3	\$195.00	\$0.00	\$105,263	32	\$1,604.00	\$735.00	\$200,000
	\$195.00	\$0.00	\$110,526	33	\$1,728.00	\$490.00	\$200,000
4	\$195.00	\$0.00	\$115,789	34	\$1,860.00	\$245.00	\$200,000
5	\$195.00	\$0.00	\$121,053	35	\$1,998.00	\$0.00	\$200,000
6	\$195.00	\$0.00	\$126,316	36	\$2,145.00	\$0.00	\$200,000
7	\$195.00	\$0.00	\$131,579	37	\$2,299.00	\$0.00	\$200,000
8	\$195.00	\$0.00	\$136,842	38	\$2,462.00	\$0.00	\$200,000
9	\$195.00	\$0.00	\$142,105	39	\$2,633.00	\$0.00	\$200,000
10	\$195.00	\$0.00	\$147,368	40	\$2,813.00	\$0.00	\$200,000
					40		2 3
11	\$195.00	\$490.00	\$152,632	41	\$3,002.00	\$0.00	\$200,000
12	\$195.00	\$980.00	\$157,895			Shanata09411	
13	\$195.00	\$1,470.00	\$163,158				
14	\$195.00	\$1,960.00	\$168,421				
15	\$195.00	\$2,450.00	\$173,684				
16	\$195.00	\$2,940.00	\$178,947				
17	\$195.00	\$3,430.00	\$184,211				
18	\$195.00	\$3,920.00	\$189,474				
19	\$195.00	\$4,410.00	\$194,737				
20	\$195.00	\$4,900.00	\$200,000				
21	\$576.00	\$4,533.00	\$200,000				
22	\$655.00	\$4,165.00	\$200,000				
23	\$742.00	\$3,798.00	\$200,000				
24	\$834.00	\$3,430.00	\$200,000				
25	\$917.00	\$3,063.00	\$200,000				
26	\$998.00	\$2,695.00	\$200,000				
27	\$1,084.00	\$2,328.00	\$200,000				
28	\$1,176.00	\$1,960.00	\$200,000				
29	\$1,273.00	\$1,593.00	\$200,000				
30	\$1,377.00	\$1,225.00	\$200,000				

^{*} The Cash Values are shown as of the end of each policy year. They assume all premiums have been paid. Annual premiums are shown as of the beginning of each policy year.

^{**} Premiums are guaranteed and not subject to change.

