## **TABLE OF CONTENTS**

	Page
TABLE OF CONTENTS	2
POLICY SPECIFICATIONS The Amount of The Premium Basis of Computations	3 3 3
DEFINITIONS	4
PAYMENT OF DEATH BENEFIT Payment of Benefit Death Benefit	5 5 5
OWNERSHIP AND BENEFICIARY Owner Rights of the Owner Transfer of Ownership Beneficiary	5 5 5 5
PREMIUMS PREMIUMS Premiums When Premiums Are Due Yearly Renewable Grace Period Nonpayment of Premiums Reinstatement	6 6 6 6 6 7
CONVERSION OPTIONS	7
GENERAL PROVISIONS Contract and Representations Changes Incontestability Suicide Misstatement of Age or Sex Termination Conformity to Interstate Insurance Product Nonparticipating Claims of Creditors Assignment	7 7 8 8 8 8 8 8 8 8
ARBITRATION	9
RENEWAL TABLE	10

A copy of the Application is attached to the Policy.