

TABLE OF CONTENTS

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

A copy of the Application is attached to the Policy.