

Woodmen of the World/Omaha Woodmen Life Insurance Society

1700 Farnam Street -- Omaha, Nebraska 68102

STATEMENT OF CERTIFICATE COST AND BENEFIT INFORMATION

TERM LIFE INSURANCE TO AGE 25 (Certificate Form 33-03-0511)

PREPARED FOR: SLOAN K WALLER

EFFECTIVE DATE: 09/27/2012

RATING CLASS: FEMALE, AGE 1, STANDARD

CERTIFICATE NUMBER: 009274370

PLAN

	FACE AMOUNT	INITIAL ANNUAL AMOUNT	INITIAL YEARLY TOTAL
YOUTH TERM	\$10,000	\$58.82	\$58.82
ACCIDENTAL DEATH BENEFIT	\$10,000	*	*
SUPPLEMENTARY RIDER: ACCELERATED BENEFIT RIDER		N/A	N/A
CERTIFICATE PREMIUM: INITIAL		\$58.82	\$58.82
FRATERNAL DUES		\$15.00	\$15.00
TOTALS		\$73.82	\$73.82
REFUND OPTION: CASH		For subsequent premiums, see below.	

The maximum premiums include margins for the possibility that future death claims, expenses, surrenders, and investment experience could be less favorable than it is now. The current premiums reflect only that portion of the maximum premiums currently required if present experience continues into the future. Premiums required in the future may be greater or less than the current premiums illustrated, but will never exceed the maximum premiums. Current premiums are not guaranteed and are subject to change by Woodmen. Refer to your Buyer's Guide for further information.

CERTIFICATE YEAR AGE	GUARANTEED DEATH BENEFIT BEGINNING OF YEAR	GUARANTEED MAXIMUM BASIC ANNUAL PREMIUM	ILLUSTRATED CURRENT BASIC ANNUAL PREMIUM
1 2	10,000	59	59
2 3	10,000	59	59
3 4	10,000	59	59
4 5	10,000	59	59
5 6	10,000	59	59
10 11	10,000	59	59
15 16	10,000	59	59
20 21	10,000	59	59
24 25	10,000	59	59

This is a nonrenewable term to age 25 plan. It is convertible to age 25.

* Premiums for Accidental Death Benefit are included in the Certificate Premium.

Values shown without cents are rounded to the nearest dollar.

ILLUSTRATED CURRENT PREMIUMS ARE BASED ON THE CURRENT RATE SCHEDULE AND ARE NOT GUARANTEED

YOUTH TERM CERTIFICATE			
		10 YEARS	20 YEARS
NET PAYMENT COST INDEX	GUARANTEED	5.88	5.88
	ILLUSTRATED	5.88	5.88
SURRENDER COST INDEX	GUARANTEED	5.88	5.88
	ILLUSTRATED	5.88	5.88

Cost indexes per \$1,000 based on 5% interest.

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