

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 ILLUSTRATED | 5.88 5.88 |
| SURRENDER COST INDEX | GUARANTEED ILLUSTRATED | 5.88 5.88 |

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

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