

P O L I C Y I D E N T I F I C A T I O N

| | | | |
|---------------|------------------------|----------------------|----------|
| Insured | Carol Ling (Female) | Age | 18 |
| Policy Number | LF-1642-2252 | Basic Plan Amount | \$50,000 |
| Policy Date | January 6, 2009 | Total Initial Amount | \$50,000 |
| Issue Date | January 12, 2009 | Policy Class | 1 |
| Owner | Carol Ling | | |

S C H E D U L E O F B E N E F I T S

| Form | Description | Initial Amount | Benefit Period Ends | Annual Premium | Premiums Payable |
|-------|--|----------------|---------------------|---|------------------|
| 07021 | Basic Plan (Adjustable Premium 5 Year Renewable Term) Class of Risk: Standard Female | \$50,000 | In 2014* | \$147.00* | To 2014* |
| | | | *Unless renewed in: | 2014, 2019, 2024, 2029, 2034, 2039, 2044, 2049, 2054, 2059, 2064, 2069, 2074. | |

See Adjustment of Basic Plan Premiums provision on page 8 for Basic Plan Premiums after the first 5 Policy Years.

| | | | | |
|-------|--------------------------------|--|----------|---------|
| 07202 | Waiver of Premium | In 2014 | * | To 2014 |
| | | *Shown below for each life insurance benefit | | |
| | Class of Risk: Standard Female | | | |
| | Basic Plan | | \$1.50** | |
| | | **Increasing on each life insurance benefit's renewal date | | |

S C H E D U L E O F P R E M I U M S

| Beginning | Annual | Semi-Annual | Quarterly | Monthly |
|-----------------|----------|-------------|-----------|---------|
| January 6, 2009 | \$148.50 | \$76.04 | \$38.47 | \$12.92 |
| January 6, 2014 | 195.00 | 99.85 | 50.51 | 16.97 |
| January 6, 2019 | 197.50 | 101.13 | 51.16 | 17.18 |
| January 6, 2024 | 205.00 | 104.97 | 53.10 | 17.84 |
| January 6, 2029 | 253.50 | 129.80 | 65.66 | 22.06 |
| January 6, 2034 | 341.00 | 174.60 | 88.33 | 29.67 |
| January 6, 2039 | 437.50 | 224.00 | 113.32 | 38.07 |
| January 6, 2044 | 603.00 | 308.74 | 156.18 | 52.46 |
| January 6, 2049 | 889.00 | 455.18 | 230.26 | 77.35 |