

ATTACHMENT 1.1

GREAT SOUTHERN LIFE INSURANCE COMPANY

WORK ORDER

WORK ORDER NO. 4
Under Master Contract for Professional and Examination Services

Examined Company: Great Southern Life Insurance Company

This Work Order ("Work Order") is issued pursuant to the Master Contract for Professional and Examination Services (the "Contract"), by and between Actuarial Resources Corporation, hereinafter referred to as "Contractor," and the Texas Department of Insurance, hereinafter referred to as "TDI." The terms and conditions of the Contract are incorporated into this Work Order. Where conflict arises between the Contract and this Work Order, this Work Order shall prevail.

1. TERM.

This Work Order shall be effective as of the date when this document is signed by the duly authorized representative of each party, and will terminate or expire on December 31, 2002, at which time it may be extended upon mutual written agreement of the parties.

2. SERVICES and RESPONSIBILITIES.

A. Contractor will assist TDI in an analysis and examination of the Examined Company [Companies] as provided in the Contract, the Request for Proposals (RFP) and this Work Order.

B. Contractor will provide qualified personnel to TDI in connection with TDI's analysis and examination of the affiliated companies described under the caption "Examined Companies."

C. Contractor will follow examination procedures and requirements as prescribed or approved by TDI in the analysis and examination of the Examined Company. Contractor will provide to TDI a detailed written examination report for the Examined Company that include Contractor's conclusions, supporting analysis, recommendation and related workpapers. The written examination report and related workpapers must be in a format acceptable to TDI, prepared in accordance with the requirements of the Texas Examinations Policy and Procedures Manual and the NAIC Examiners Handbook.

D. Contractor will provide to TDI, as requested, other professional and examination services and deliver to TDI other written work products as reasonably related to the services and work product described in the RFP.

E. Contractor will assist TDI during any administrative or court proceedings involving the examination reports, the examinations or any matter related to Contractor's work under this Work Order. Upon reasonable notice by TDI, Contractor will appear or be available to appear for testimony in any administrative or court proceedings involving the examination reports, the examinations or any matter related to Contractor's work under this Work Order.

F. Contractor will conduct a quality assurance review of all work performed under this Work Order. Such quality assurance review must be in the form of a supervisory review that is ongoing in nature. Results of such review must be included in the status or progress reports to the TDI as required by the RFP. TDI will report any substandard work by Contractor to the appropriate licensing or governing board.

G. Once field work under this Work Order has begun, and until the field work is completed, Contractor must deliver status or progress reports to TDI, according to schedule mutually agreed upon by TDI and Contractor, indicating work completed during the reporting period, work in progress, to-date findings and recommendations, cumulative hours utilized, estimated hours to completion, the projected date for conclusion of field work, and the projected date for delivery of the draft final report and work papers.

H. Contractor will prepare and provide to TDI a detailed written examination report for the Examined Company and any workpapers that include each of the specific items outlined in the RFP. Within a reasonable time after TDI's receipt of Contractor's final examination report, TDI will notify Contractor in writing as to whether TDI accepts such final examination report and other work performed under a Work Order as having been prepared in compliance with all of the terms and conditions and Standards of Performance of the RFP.

I. As reasonably required by TDI, Contractor will conduct telephone and in person consultations with TDI to discuss the status of Contractor's work and other matters related to this Work Order. In addition, Contractor will conduct an in person exit conference with TDI staff designated for that purpose.

J. As necessary or appropriate, Contractor will complete and properly route any forms and reporting information necessary to comply with the HUB Plan of Good Faith Action Program for Subcontracting which is part of the Contract.

3. COMPENSATION; FEE AGREEMENT LETTER.

A. The maximum amount including travel expenses payable to Contractor under this agreement is \$39,000.00. The maximum amount including travel expenses payable shall increase to \$45,500.00 if the services set out in Section 2E of this Work Order are required to be performed by Contractor. Examined Company is solely responsible for payments to Contractor under this Work Order, which the Company has agreed and acknowledged through the issuance of a fee agreement letter. TDI will not make any payments to Contractor or any other entity under the Contract or this Work Order.

TEXAS DEPARTMENT OF INSURANCE

By: Albert Betts, Jr.

Albert Betts, Jr.

Chief of Staff

Date: 3/25/02

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ACTUARIAL RESOURCES CORP.

By: John A. MacBain

Name: JOHN A. MACBAIN

Title: VICE-PRESIDENT

Date: 3/13/02

ATTACHMENT 1.2

NATIONAL FARMERS UNION LIFE INSURANCE COMPANY

WORK ORDER

WORK ORDER NO. 5
Under Master Contract for Professional and Examination Services

Examined Company: National Farmers Union Life Insurance Company

This Work Order ("Work Order") is issued pursuant to the Master Contract for Professional and Examination Services (the "Contract"), by and between Actuarial Resources Corporation, hereinafter referred to as "Contractor," and the Texas Department of Insurance, hereinafter referred to as "TDI." The terms and conditions of the Contract are incorporated into this Work Order. Where conflict arises between the Contract and this Work Order, this Work Order shall prevail.

1. TERM.

This Work Order shall be effective as of the date when this document is signed by the duly authorized representative of each party, and will terminate or expire on December 31, 2002, at which time it may be extended upon mutual written agreement of the parties.

2. SERVICES and RESPONSIBILITIES.

A. Contractor will assist TDI in an analysis and examination of the Examined Company [Companies] as provided in the Contract, the Request for Proposals (RFP) and this Work Order.

B. Contractor will provide qualified personnel to TDI in connection with TDI's analysis and examination of the affiliated companies described under the caption "Examined Companies."

C. Contractor will follow examination procedures and requirements as prescribed or approved by TDI in the analysis and examination of the Examined Company. Contractor will provide to TDI a detailed written examination report for the Examined Company that include Contractor's conclusions, supporting analysis, recommendation and related workpapers. The written examination report and related workpapers must be in a format acceptable to TDI, prepared in accordance with the requirements of the Texas Examinations Policy and Procedures Manual and the NAIC Examiners Handbook.

D. Contractor will provide to TDI, as requested, other professional and examination services and deliver to TDI other written work products as reasonably related to the services and work product described in the RFP.

E. Contractor will assist TDI during any administrative or court proceedings involving the examination reports, the examinations or any matter related to Contractor's work under this Work Order. Upon reasonable notice by TDI, Contractor will appear or be available to appear for testimony in any administrative or court proceedings involving the examination reports, the examinations or any matter related to Contractor's work under this Work Order.

F. Contractor will conduct a quality assurance review of all work performed under this Work Order. Such quality assurance review must be in the form of a supervisory review that is ongoing in nature. Results of such review must be included in the status or progress reports to the TDI as required by the RFP. TDI will report any substandard work by Contractor to the appropriate licensing or governing board.

G. Once field work under this Work Order has begun, and until the field work is completed, Contractor must deliver status or progress reports to TDI, according to schedule mutually agreed upon by TDI and Contractor, indicating work completed during the reporting period, work in progress, to-date findings and recommendations, cumulative hours utilized, estimated hours to completion, the projected date for conclusion of field work, and the projected date for delivery of the draft final report and work papers.

H. Contractor will prepare and provide to TDI a detailed written examination report for the Examined Company and any workpapers that include each of the specific items outlined in the RFP. Within a reasonable time after TDI's receipt of Contractor's final examination report, TDI will notify Contractor in writing as to whether TDI accepts such final examination report and other work performed under a Work Order as having been prepared in compliance with all of the terms and conditions and Standards of Performance of the RFP.

I. As reasonably required by TDI, Contractor will conduct telephone and in person consultations with TDI to discuss the status of Contractor's work and other matters related to this Work Order. In addition, Contractor will conduct an in person exit conference with TDI staff designated for that purpose.

J. As necessary or appropriate, Contractor will complete and properly route any forms and reporting information necessary to comply with the HUB Plan of Good Faith Action Program for Subcontracting which is part of the Contract.

3. COMPENSATION; FEE AGREEMENT LETTER.

A. The maximum amount including travel expenses payable to Contractor under this agreement is \$39,000.00. The maximum amount including travel expenses payable shall increase to \$45,500.00 if the services set out in Section 2E of this Work Order are required to be performed by Contractor. Examined Company is solely responsible for payments to Contractor under this Work Order, which the Company has agreed and acknowledged through the issuance of a fee agreement letter. TDI will not make any payments to Contractor or any other entity under the Contract or this Work Order.

TEXAS DEPARTMENT OF INSURANCE

By: Albert Betts, Jr.

Albert Betts, Jr.

CUR Chief of Staff

Date: 3/25/02

ACTUARIAL RESOURCES CORP.

By: John A. MacBain

Name: JOHN A. MACBAIN

Title: VICE PRESIDENT

Date: 3/13/02

ATTACHMENT 1.3

OHIO STATE LIFE INSURANCE COMPANY

WORK ORDER

WORK ORDER NO. 6
Under Master Contract for Professional and Examination Services

Examined Company: Ohio State Life Insurance Company

This Work Order ("Work Order") is issued pursuant to the Master Contract for Professional and Examination Services (the "Contract"), by and between Actuarial Resources Corporation, hereinafter referred to as "Contractor," and the Texas Department of Insurance, hereinafter referred to as "TDI." The terms and conditions of the Contract are incorporated into this Work Order. Where conflict arises between the Contract and this Work Order, this Work Order shall prevail.

1. TERM.

This Work Order shall be effective as of the date when this document is signed by the duly authorized representative of each party, and will terminate or expire on December 31, 2002, at which time it may be extended upon mutual written agreement of the parties.

2. SERVICES and RESPONSIBILITIES.

A. Contractor will assist TDI in an analysis and examination of the Examined Company [Companies] as provided in the Contract, the Request for Proposals (RFP) and this Work Order.

B. Contractor will provide qualified personnel to TDI in connection with TDI's analysis and examination of the affiliated companies described under the caption "Examined Companies."

C. Contractor will follow examination procedures and requirements as prescribed or approved by TDI in the analysis and examination of the Examined Company. Contractor will provide to TDI a detailed written examination report for the Examined Company that include Contractor's conclusions, supporting analysis, recommendation and related workpapers. The written examination report and related workpapers must be in a format acceptable to TDI, prepared in accordance with the requirements of the Texas Examinations Policy and Procedures Manual and the NAIC Examiners Handbook.

D. Contractor will provide to TDI, as requested, other professional and examination services and deliver to TDI other written work products as reasonably related to the services and work product described in the RFP.

E. Contractor will assist TDI during any administrative or court proceedings involving the examination reports, the examinations or any matter related to Contractor's work under this Work Order. Upon reasonable notice by TDI, Contractor will appear or be available to appear for testimony in any administrative or court proceedings involving the examination reports, the examinations or any matter related to Contractor's work under this Work Order.

F. Contractor will conduct a quality assurance review of all work performed under this Work Order. Such quality assurance review must be in the form of a supervisory review that is ongoing in nature. Results of such review must be included in the status or progress reports to the TDI as required by the RFP. TDI will report any substandard work by Contractor to the appropriate licensing or governing board.

G. Once field work under this Work Order has begun, and until the field work is completed, Contractor must deliver status or progress reports to TDI, according to schedule mutually agreed upon by TDI and Contractor, indicating work completed during the reporting period, work in progress, to-date findings and recommendations, cumulative hours utilized, estimated hours to completion, the projected date for conclusion of field work, and the projected date for delivery of the draft final report and work papers.

H. Contractor will prepare and provide to TDI a detailed written examination report for the Examined Company and any workpapers that include each of the specific items outlined in the RFP. Within a reasonable time after TDI's receipt of Contractor's final examination report, TDI will notify Contractor in writing as to whether TDI accepts such final examination report and other work performed under a Work Order as having been prepared in compliance with all of the terms and conditions and Standards of Performance of the RFP.

I. As reasonably required by TDI, Contractor will conduct telephone and in person consultations with TDI to discuss the status of Contractor's work and other matters related to this Work Order. In addition, Contractor will conduct an in person exit conference with TDI staff designated for that purpose.

J. As necessary or appropriate, Contractor will complete and properly route any forms and reporting information necessary to comply with the HUB Plan of Good Faith Action Program for Subcontracting which is part of the Contract.

3. COMPENSATION; FEE AGREEMENT LETTER.

A. The maximum amount including travel expenses payable to Contractor under this agreement is \$39,000.00. The maximum amount including travel expenses payable shall increase to \$45,500.00 if the services set out in Section 2E of this Work Order are required to be performed by Contractor. Examined Company is solely responsible for payments to Contractor under this Work Order, which the Company has agreed and acknowledged through the issuance of a fee agreement letter. TDI will not make any payments to Contractor or any other entity under the Contract or this Work Order.

TEXAS DEPARTMENT OF INSURANCE

By: Albert Betts, Jr.

Albert Betts, Jr.

WR Chief of Staff

Date: 3/25/02

ACTUARIAL RESOURCES CORP.

By: John A. MacBain

Name: JOHN A. MACBAIN

Title: VICE PRESIDENT

Date: 3/13/02

ATTACHMENT 1.4

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

WORK ORDER

WORK ORDER NO. 7
Under Master Contract for Professional and Examination Services

Examined Company: Americo Financial Life and Annuity Insurance Company

This Work Order ("Work Order") is issued pursuant to the Master Contract for Professional and Examination Services (the "Contract"), by and between Actuarial Resources Corporation, hereinafter referred to as "Contractor," and the Texas Department of Insurance, hereinafter referred to as "TDI." The terms and conditions of the Contract are incorporated into this Work Order. Where conflict arises between the Contract and this Work Order, this Work Order shall prevail.

1. TERM.

This Work Order shall be effective as of the date when this document is signed by the duly authorized representative of each party, and will terminate or expire on December 31, 2002, at which time it may be extended upon mutual written agreement of the parties.

2. SERVICES and RESPONSIBILITIES.

- A.** Contractor will assist TDI in an analysis and examination of the Examined Company [Companies] as provided in the Contract, the Request for Proposals (RFP) and this Work Order.
- B.** Contractor will provide qualified personnel to TDI in connection with TDI's analysis and examination of the affiliated companies described under the caption "Examined Companies."
- C.** Contractor will follow examination procedures and requirements as prescribed or approved by TDI in the analysis and examination of the Examined Company. Contractor will provide to TDI a detailed written examination report for the Examined Company that include Contractor's conclusions, supporting analysis, recommendation and related workpapers. The written examination report and related workpapers must be in a format acceptable to TDI, prepared in accordance with the requirements of the Texas Examinations Policy and Procedures Manual and the NAIC Examiners Handbook.
- D.** Contractor will provide to TDI, as requested, other professional and examination services and deliver to TDI other written work products as reasonably related to the services and work product described in the RFP.
- E.** Contractor will assist TDI during any administrative or court proceedings involving the examination reports, the examinations or any matter related to Contractor's work under this Work Order. Upon reasonable notice by TDI, Contractor will appear or be available to appear for testimony in any administrative or court proceedings involving the examination reports, the examinations or any matter related to Contractor's work under this Work Order.
- F.** Contractor will conduct a quality assurance review of all work performed under this Work Order. Such quality assurance review must be in the form of a supervisory review that is ongoing in nature. Results of such review must be included in the status or progress reports to the TDI as required by the RFP. TDI will report any substandard work by Contractor to the appropriate licensing or governing board.

G. Once field work under this Work Order has begun, and until the field work is completed, Contractor must deliver status or progress reports to TDI, according to schedule mutually agreed upon by TDI and Contractor, indicating work completed during the reporting period, work in progress, to-date findings and recommendations, cumulative hours utilized, estimated hours to completion, the projected date for conclusion of field work, and the projected date for delivery of the draft final report and work papers.

H. Contractor will prepare and provide to TDI a detailed written examination report for the Examined Company and any workpapers that include each of the specific items outlined in the RFP. Within a reasonable time after TDI's receipt of Contractor's final examination report, TDI will notify Contractor in writing as to whether TDI accepts such final examination report and other work performed under a Work Order as having been prepared in compliance with all of the terms and conditions and Standards of Performance of the RFP.

I. As reasonably required by TDI, Contractor will conduct telephone and in person consultations with TDI to discuss the status of Contractor's work and other matters related to this Work Order. In addition, Contractor will conduct an in person exit conference with TDI staff designated for that purpose.

J. As necessary or appropriate, Contractor will complete and properly route any forms and reporting information necessary to comply with the HUB Plan of Good Faith Action Program for Subcontracting which is part of the Contract.

3. COMPENSATION; FEE AGREEMENT LETTER.

A. The maximum amount including travel expenses payable to Contractor under this agreement is \$39,000.00. The maximum amount including travel expenses payable shall increase to \$45,500.00 if the services set out in Section 2E of this Work Order are required to be performed by Contractor. Examined Company is solely responsible for payments to Contractor under this Work Order, which the Company has agreed and acknowledged through the issuance of a fee agreement letter. TDI will not make any payments to Contractor or any other entity under the Contract or this Work Order.

TEXAS DEPARTMENT OF INSURANCE

By: Albert Betts, Jr.

Albert Betts, Jr.

Chief of Staff

Date: 3/25/02

ACTUARIAL RESOURCES CORP.

By: John A. MacBain

Name: JOHN A. MACBAIN

Title: VICE PRESIDENT

Date: 3/13/02

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ATTACHMENT 1.5

UNITED FIDELITY LIFE INSURANCE COMPANY

WORK ORDER

WORK ORDER NO. 8
Under Master Contract for Professional and Examination Services

Examined Company: United Fidelity Life Insurance Company

This Work Order ("Work Order") is issued pursuant to the Master Contract for Professional and Examination Services (the "Contract"), by and between Actuarial Resources Corporation, hereinafter referred to as "Contractor," and the Texas Department of Insurance, hereinafter referred to as "TDI." The terms and conditions of the Contract are incorporated into this Work Order. Where conflict arises between the Contract and this Work Order, this Work Order shall prevail.

1. TERM.

This Work Order shall be effective as of the date when this document is signed by the duly authorized representative of each party, and will terminate or expire on December 31, 2002, at which time it may be extended upon mutual written agreement of the parties.

2. SERVICES and RESPONSIBILITIES.

A. Contractor will assist TDI in an analysis and examination of the Examined Company [Companies] as provided in the Contract, the Request for Proposals (RFP) and this Work Order.

B. Contractor will provide qualified personnel to TDI in connection with TDI's analysis and examination of the affiliated companies described under the caption "Examined Companies."

C. Contractor will follow examination procedures and requirements as prescribed or approved by TDI in the analysis and examination of the Examined Company. Contractor will provide to TDI a detailed written examination report for the Examined Company that include Contractor's conclusions, supporting analysis, recommendation and related workpapers. The written examination report and related workpapers must be in a format acceptable to TDI, prepared in accordance with the requirements of the Texas Examinations Policy and Procedures Manual and the NAIC Examiners Handbook.

D. Contractor will provide to TDI, as requested, other professional and examination services and deliver to TDI other written work products as reasonably related to the services and work product described in the RFP.

E. Contractor will assist TDI during any administrative or court proceedings involving the examination reports, the examinations or any matter related to Contractor's work under this Work Order. Upon reasonable notice by TDI, Contractor will appear or be available to appear for testimony in any administrative or court proceedings involving the examination reports, the examinations or any matter related to Contractor's work under this Work Order.

F. Contractor will conduct a quality assurance review of all work performed under this Work Order. Such quality assurance review must be in the form of a supervisory review that is ongoing in nature. Results of such review must be included in the status or progress reports to the TDI as required by the RFP. TDI will report any substandard work by Contractor to the appropriate licensing or governing board.

G. Once field work under this Work Order has begun, and until the field work is completed, Contractor must deliver status or progress reports to TDI, according to schedule mutually agreed upon by TDI and Contractor, indicating work completed during the reporting period, work in progress, to-date findings and recommendations, cumulative hours utilized, estimated hours to completion, the projected date for conclusion of field work, and the projected date for delivery of the draft final report and work papers.

H. Contractor will prepare and provide to TDI a detailed written examination report for the Examined Company and any workpapers that include each of the specific items outlined in the RFP. Within a reasonable time after TDI's receipt of Contractor's final examination report, TDI will notify Contractor in writing as to whether TDI accepts such final examination report and other work performed under a Work Order as having been prepared in compliance with all of the terms and conditions and Standards of Performance of the RFP.

I. As reasonably required by TDI, Contractor will conduct telephone and in person consultations with TDI to discuss the status of Contractor's work and other matters related to this Work Order. In addition, Contractor will conduct an in person exit conference with TDI staff designated for that purpose.

J. As necessary or appropriate, Contractor will complete and properly route any forms and reporting information necessary to comply with the HUB Plan of Good Faith Action Program for Subcontracting which is part of the Contract.

3. COMPENSATION; FEE AGREEMENT LETTER.

A. The maximum amount including travel expenses payable to Contractor under this agreement is \$39,000.00. The maximum amount including travel expenses payable shall increase to \$45,500.00 if the services set out in Section 2E of this Work Order are required to be performed by Contractor. Examined Company is solely responsible for payments to Contractor under this Work Order, which the Company has agreed and acknowledged through the issuance of a fee agreement letter. TDI will not make any payments to Contractor or any other entity under the Contract or this Work Order.

TEXAS DEPARTMENT OF INSURANCE

By: Albert Betts, Jr.

Albert Betts, Jr.

CWR Chief of Staff

Date: 3/25/02

ACTUARIAL RESOURCES CORP.

By: John A. MacBain

Name: JOHN A. MACBAIN

Title: VICE PRESIDENT

Date: 3/13/02

ATTACHMENT 2.1

GREAT SOUTHERN LIFE INSURANCE COMPANY

SURVEY RESPONSE

MINNESOTA COMMERCE DEPARTMENT
SURVEY OF RACE-BASED PRICING OF LIFE INSURANCE

Amended December 7, 2000

Name of Insurance Company: Great Southern Life Insurance Company
Printed Name of Person providing Information: Major W. Park, Jr.
Title: Secretary
Direct Telephone Number: 816 391-2216 Fax Number: 816 391-2246
Email address: major.park@americo.com

For purposes of this survey the term race based underwriting/pricing shall include, but not be limited to, one or more of the following practices based on an applicant's or insured's race or color:

- limiting the amount, extent, or kind of coverage available
- charging or collecting higher premiums or rates
- assigning of risk classifications
- crediting of or providing lower dividends, policy benefits, or nonforfeiture values
- making any distinction as to policy terms or conditions
- imposing of different underwriting requirements (categorized by medical requirements vs. non-medical requirements)

DIRECT BUSINESS

1. Has your company ever marketed or issued life insurance policies using race-based underwriting/pricing? If NO proceed to Question 7.

YES _____ NO x

2. Is your company currently marketing or issuing life insurance policies using race-based underwriting/pricing?

YES _____ NO x

Note: Please provide a narrative description fully detailing the review process used in answering this survey. This process should include a review and examination of all relevant documents, including, but not limited to, rate charts, mortality tables, plan codes, agent and broker contracts, compensation and commission schedules, underwriting manuals, agent manuals, policy applications, policy forms, board of directors (and committee) minutes, and internal memoranda. See cover letter.

3. If your answer to Question No. 1 was "Yes" but your answer to Question No. 2 was "No" please state when your company ceased using race-based underwriting/pricing practices.

4. Does your company still have in force, as of the date of this survey, any life insurance policies that were issued using race-based underwriting/pricing practices?

YES NO

5. If the answer to Question 4 was "Yes" please provide the following information on policies issued by your company in Minnesota.

Policy Form And Date of Approval	Number of Policies in Force	Total Annual Premium	Total Face Amount	Total Current Cash Value

6. If you answered "Yes" to any of the above questions please describe any steps your company has taken to remedy and/or make restitution to policyholders affected by the race-based underwriting/pricing practices, including the following information:

- what specific actions were taken
- the number of policies on which and the years in which actions were taken
- the pricing mortality tables, rate tables, or dividend scales used
- adjustments made to nonforfeiture values or other policy benefits
- the status (inforce vs. terminated) of the affected blocks of business at the time the action(s) were taken

ASSUMED BUSINESS

7. Has your company assumed from another insurer any life insurance policies that were marketed or issued using race-based underwriting/pricing practices?

YES NO

8. Does your company still have in-force, as of the date of this survey, any assumed life insurance policies that were marketed or issued using race-based underwriting/pricing practices?

YES NO

The company cannot determine whether any of its policies were issued using race based underwriting/pricing as information is not maintained regarding the race of the insured. Because of our company policy of eliminating the impact of ratings assigned at the point of underwriting after a period of years, we do not believe that any assumed policies that may have utilized a race based underwriting/pricing methodology still exist.

Note: Please provide a narrative description fully detailing the review process used in answering this survey. This process should include a review and examination of all relevant documents, including, but not limited to, rate charts, mortality tables, plan codes, agent and broker contracts, compensation and commission schedules, underwriting manuals, agent manuals, policy applications, policy forms, board of directors (and committee) minutes, and internal memoranda.

9. If the answer to Question 7 was "Yes" please provide the following information on policies assumed by your company in Minnesota. 
 None of the in-force policies assumed by the company are on Minnesota residents.

Policy Form And Date of Approval	Number of Policies in Force	Total Annual Premium	Total Face Amount	Total Current Cash Value

10. If you answered "Yes" to any of the above Questions 7 through 9 please describe any steps your company has taken to remedy and/or make restitution to policyholders affected by the race-based underwriting/pricing practices, including the following information: See cover letter.

- what specific actions were taken
- the number of policies on which and the years in which actions were taken
- the pricing mortality tables, rate tables, or dividend scales used
- adjustments made to nonforfeiture values or other policy benefits
- the status (inforce vs. terminated) of the affected blocks of business at the time the action(s) were taken

YOUR RESPONSE TO THIS SURVEY IS REQUIRED ON OR BEFORE [30 days from date survey sent] 2000.
 The Department requires that you acknowledge receipt of this survey regardless of whether or not your company has withdrawn from the life insurance market. Please direct all responses to Paul Hanson, 651.297.5281. Once this survey is completed you may either mail it to the address on the bottom of the first page or return it via facsimile to: 651.296.4328.

ATTACHMENT 2.2

NATIONAL FARMERS UNION LIFE INSURANCE COMPANY

SURVEY RESPONSE

MINNESOTA COMMERCE DEPARTMENT
SURVEY OF RACE-BASED PRICING OF LIFE INSURANCE

Name of Insurance Company: National Farmers Union Life Insurance Company
Printed Name of Person providing Information: Major W. Park, Jr.
Title: Secretary
Direct Telephone Number: 816 391-2216 Fax Number: 816 391-2246
Email address: major.park@americo.com

For purposes of this survey the term race based underwriting/pricing shall include, but not be limited to, one or more of the following practices based on an applicant's or insured's race or color:

- limiting the amount, extent, or kind of coverage available
- charging or collecting higher premiums or rates
- assigning of risk classifications
- crediting of or providing lower dividends, policy benefits, or nonforfeiture values
- making any distinction as to policy terms or conditions
- imposing of different underwriting requirements (categorized by medical requirements vs. non-medical requirements)

DIRECT BUSINESS

1. Has your company ever marketed or issued life insurance policies using race-based underwriting/pricing? If NO proceed to Question 7.
YES _____ NO x
2. Is your company currently marketing or issuing life insurance policies using race-based underwriting/pricing?
YES _____ NO x

Note: Please provide a narrative description fully detailing the review process used in answering this survey. This process should include a review and examination of all relevant documents, including, but not limited to, rate charts, mortality tables, plan codes, agent and broker contracts, compensation and commission schedules, underwriting manuals, agent manuals, policy applications, policy forms, board of directors (and committee) minutes, and internal memoranda. See cover letter.

3. If your answer to Question No. 1 was "Yes" but your answer to Question No. 2 was "No" please state when your company ceased using race-based underwriting/pricing practices.

4. Does your company still have in force, as of the date of this survey, any life insurance policies that were issued using race-based underwriting/pricing practices?

YES ___ NO x

5. If the answer to Question 4 was "Yes" please provide the following information on policies issued by your company in Minnesota.

Policy Form And Date of Approval	Number of Policies in Force	Total Annual Premium	Total Face Amount	Total Current Cash Value

6. If you answered "Yes" to any of the above questions please describe any steps your company has taken to remedy and/or make restitution to policyholders affected by the race-based underwriting/pricing practices, including the following information:

- what specific actions were taken
- the number of policies on which and the years in which actions were taken
- the pricing mortality tables, rate tables, or dividend scales used
- adjustments made to nonforfeiture values or other policy benefits
- the status (inforce vs. terminated) of the affected blocks of business at the time the action(s) were taken

ASSUMED BUSINESS

7. Has your company assumed from another insurer any life insurance policies that were marketed or issued using race-based underwriting/pricing practices?

YES ___ NO x

8. Does your company still have in-force, as of the date of this survey, any assumed life insurance policies that were marketed or issued using race-based underwriting/pricing practices?

YES ___ NO x

Note: Please provide a narrative description fully detailing the review process used in answering this survey. This process should include a review and examination of all relevant documents, including, but not limited to, rate charts, mortality tables, plan codes, agent and broker contracts, compensation and commission schedules, underwriting manuals, agent manuals, policy applications, policy forms, board of directors (and committee) minutes, and internal memoranda. See cover letter.

9. If the answer to Question 7 was "Yes" please provide the following information on policies assumed by your company in Minnesota.

Policy Form And Date of Approval	Number of Policies in Force	Total Annual Premium	Total Face Amount	Total Current Cash Value

10. If you answered "Yes" to any of the above Questions 7 through 9 please describe any steps your company has taken to remedy and/or make restitution to policyholders affected by the race-based underwriting/pricing practices, including the following information:

- what specific actions were taken
- the number of policies on which and the years in which actions were taken
- the pricing mortality tables, rate tables, or dividend scales used
- adjustments made to nonforfeiture values or other policy benefits
- the status (inforce vs. terminated) of the affected blocks of business at the time the action(s) were taken

YOUR RESPONSE TO THIS SURVEY IS REQUIRED ON OR BEFORE [30 days from date survey sent] 2000.

The Department requires that you acknowledge receipt of this survey regardless of whether or not your company has withdrawn from the life insurance market. Please direct all responses to Paul Hanson, 651.297.5281. Once this survey is completed you may either mail it to the address on the bottom of the first page or return it via facsimile to: 651.296.4328.

ATTACHMENT 2.3
OHIO STATE LIFE INSURANCE COMPANY
SURVEY RESPONSE

MINNESOTA COMMERCE DEPARTMENT
SURVEY OF RACE-BASED PRICING OF LIFE INSURANCE

Name of Insurance Company: The Ohio State Life Insurance Company ("OSL")
Printed Name of Person providing Information: Major W. Park, Jr.
Title: Secretary
Direct Telephone Number: 816 391-2216 Fax Number: 816 392-2246
Email address: major.park@americo.com

For purposes of this survey the term race based underwriting/pricing shall include, but not be limited to, one or more of the following practices based on an applicant's or insured's race or color:

- limiting the amount, extent, or kind of coverage available
- charging or collecting higher premiums or rates
- assigning of risk classifications
- crediting of or providing lower dividends, policy benefits, or nonforfeiture values
- making any distinction as to policy terms or conditions
- imposing of different underwriting requirements (categorized by medical requirements vs. non-medical requirements)

DIRECT BUSINESS

1. Has your company ever marketed or issued life insurance policies using race-based underwriting/pricing? If NO proceed to Question 7.

YES NO

2. Is your company currently marketing or issuing life insurance policies using race-based underwriting/pricing?

YES NO

Note: Please provide a narrative description fully detailing the review process used in answering this survey. This process should include a review and examination of all relevant documents, including, but not limited to, rate charts, mortality tables, plan codes, agent and broker contracts, compensation and commission schedules, underwriting manuals, agent manuals, policy applications, policy forms, board of directors (and committee) minutes, and internal memoranda. See cover letter.

3. If your answer to Question No. 1 was "Yes" but your answer to Question No. 2 was "No" please state when your company ceased using race-based underwriting/pricing practices. We cannot determine when OSL ceased using race based underwriting in the time period prior to its purchase by current ownership in April 1997, although based on conversations with current and former underwriting staff, there has been no race based underwriting since at least 1973. No policies are in force today that were issued before 1960 and were rated other than standard upon which substandard rated premiums are being collected.

4. Does your company still have in force, as of the date of this survey, any life insurance policies that were issued using race-based underwriting/pricing practices?

YES _____ NO

5. If the answer to Question 4 was "Yes" please provide the following information on policies issued by your company in Minnesota.

Policy Form And Date of Approval	Number of Policies in Force	Total Annual Premium	Total Face Amount	Total Current Cash Value

6. If you answered "Yes" to any of the above questions please describe any steps your company has taken to remedy and/or make restitution to policyholders affected by the race-based underwriting/pricing practices, including the following information:

- what specific actions were taken
- the number of policies on which and the years in which actions were taken
- the pricing mortality tables, rate tables, or dividend scales used
- adjustments made to nonforfeiture values or other policy benefits
- the status (inforce vs. terminated) of the affected blocks of business at the time the action(s) were taken

ASSUMED BUSINESS

7. Has your company assumed from another insurer any life insurance policies that were marketed or issued using race-based underwriting/pricing practices?

YES _____ NO

8. Does your company still have in-force, as of the date of this survey, any assumed life insurance policies that were marketed or issued using race-based underwriting/pricing practices?

YES _____ NO

Note: Please provide a narrative description fully detailing the review process used in answering this survey. This process should include a review and examination of all relevant documents, including, but not limited to, rate charts, mortality tables, plan codes, agent and broker contracts, compensation and commission schedules, underwriting manuals, agent manuals, policy applications, policy forms, board of directors (and committee) minutes, and internal memoranda.

9. If the answer to Question 7 was "Yes" please provide the following information on policies assumed by your company in Minnesota.
Not applicable.

Policy Form And Date of Approval	Number of Policies in Force	Total Annual Premium	Total Face Amount	Total Current Cash Value

10. If you answered "Yes" to any of the above Questions 7 through 9 please describe any steps your company has taken to remedy and/or make restitution to policyholders affected by the race-based underwriting/pricing practices, including the following information: Not applicable.

- what specific actions were taken
- the number of policies on which and the years in which actions were taken
- the pricing mortality tables, rate tables, or dividend scales used
- adjustments made to nonforfeiture values or other policy benefits
- the status (inforce vs. terminated) of the affected blocks of business at the time the action(s) were taken

YOUR RESPONSE TO THIS SURVEY IS REQUIRED ON OR BEFORE [30 days from date survey sent] 2000.

The Department requires that you acknowledge receipt of this survey regardless of whether or not your company has withdrawn from the life insurance market. Please direct all responses to Paul Hanson, 651.297.5281. Once this survey is completed you may either mail it to the address on the bottom of the first page or return it via facsimile to: 651.296.4328.

ATTACHMENT 2.4

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
(F.K.A. THE COLLEGE LIFE INSURANCE COMPANY OF AMERICA)**

SURVEY RESPONSE

MINNESOTA COMMERCE DEPARTMENT
SURVEY OF RACE-BASED PRICING OF LIFE INSURANCE

Name of Insurance Company: The College Life Insurance Company of America
Printed Name of Person providing Information: Major W. Park, Jr.
Title: Secretary
Direct Telephone Number: 816 391-2216 Fax Number: 816 391-2246
Email address: major.park@americo.com

For purposes of this survey the term race based underwriting/pricing shall include, but not be limited to, one or more of the following practices based on an applicant's or insured's race or color:

- limiting the amount, extent, or kind of coverage available
- charging or collecting higher premiums or rates
- assigning of risk classifications
- crediting of or providing lower dividends, policy benefits, or nonforfeiture values
- making any distinction as to policy terms or conditions
- imposing of different underwriting requirements (categorized by medical requirements vs. non-medical requirements)

DIRECT BUSINESS

1. Has your company ever marketed or issued life insurance policies using race-based underwriting/pricing? If NO proceed to Question 7.

YES NO x

2. Is your company currently marketing or issuing life insurance policies using race-based underwriting/pricing?

YES NO x

Note: Please provide a narrative description fully detailing the review process used in answering this survey. This process should include a review and examination of all relevant documents, including, but not limited to, rate charts, mortality tables, plan codes, agent and broker contracts, compensation and commission schedules, underwriting manuals, agent manuals, policy applications, policy forms, board of directors (and committee) minutes, and internal memoranda. See cover letter.

3. If your answer to Question No. 1 was "Yes" but your answer to Question No. 2 was "No" please state when your company ceased using race-based underwriting/pricing practices.

4. Does your company still have in force, as of the date of this survey, any life insurance policies that were issued using race-based underwriting/pricing practices?

YES _____ NO x

5. If the answer to Question 4 was "Yes" please provide the following information on policies issued by your company in Minnesota.

Policy Form And Date of Approval	Number of Policies in Force	Total Annual Premium	Total Face Amount	Total Current Cash Value

6. If you answered "Yes" to any of the above questions please describe any steps your company has taken to remedy and/or make restitution to policyholders affected by the race-based underwriting/pricing practices, including the following information:

- what specific actions were taken
- the number of policies on which and the years in which actions were taken
- the pricing mortality tables, rate tables, or dividend scales used
- adjustments made to nonforfeiture values or other policy benefits
- the status (inforce vs. terminated) of the affected blocks of business at the time the action(s) were taken

ASSUMED BUSINESS

7. Has your company assumed from another insurer any life insurance policies that were marketed or issued using race-based underwriting/pricing practices?

YES _____ NO x

8. Does your company still have in-force, as of the date of this survey, any assumed life insurance policies that were marketed or issued using race-based underwriting/pricing practices?

YES _____ NO x

Note: Please provide a narrative description fully detailing the review process used in answering this survey. This process should include a review and examination of all relevant documents, including, but not limited to, rate charts, mortality tables, plan codes, agent and broker contracts, compensation and commission schedules, underwriting manuals, agent manuals, policy applications, policy forms, board of directors (and committee) minutes, and internal memoranda. See cover letter.

9. If the answer to Question 7 was "Yes" please provide the following information on policies assumed by your company in Minnesota.

Policy Form And Date of Approval	Number of Policies in Force	Total Annual Premium	Total Face Amount	Total Current Cash Value

10. If you answered "Yes" to any of the above Questions 7 through 9 please describe any steps your company has taken to remedy and/or make restitution to policyholders affected by the race-based underwriting/pricing practices, including the following information:

- what specific actions were taken
- the number of policies on which and the years in which actions were taken
- the pricing mortality tables, rate tables, or dividend scales used
- adjustments made to nonforfeiture values or other policy benefits
- the status (inforce vs. terminated) of the affected blocks of business at the time the action(s) were taken

YOUR RESPONSE TO THIS SURVEY IS REQUIRED ON OR BEFORE [30 days from date survey sent] 2000.

The Department requires that you acknowledge receipt of this survey regardless of whether or not your company has withdrawn from the life insurance market. Please direct all responses to Paul Hanson, 651.297.5281. Once this survey is completed you may either mail it to the address on the bottom of the first page or return it via facsimile to: 651.296.4328.

ATTACHMENT 2.5
UNITED FIDELITY LIFE INSURANCE COMPANY
SURVEY RESPONSE

MINNESOTA COMMERCE DEPARTMENT
SURVEY OF RACE-BASED PRICING OF LIFE INSURANCE

Name of Insurance Company: United Fidelity Life Insurance Company
Printed Name of Person providing Information: Major W. Park, Jr.
Title: Secretary
Direct Telephone Number: 816 391-2216 Fax Number: 816 391-2246
Email address: major.park@americo.com

For purposes of this survey the term race based underwriting/pricing shall include, but not be limited to, one or more of the following practices based on an applicant's or insured's race or color:

- limiting the amount, extent, or kind of coverage available
- charging or collecting higher premiums or rates
- assigning of risk classifications
- crediting of or providing lower dividends, policy benefits, or nonforfeiture values
- making any distinction as to policy terms or conditions
- imposing of different underwriting requirements (categorized by medical requirements vs. non-medical requirements)

DIRECT BUSINESS

1. Has your company ever marketed or issued life insurance policies using race-based underwriting/pricing? If NO proceed to Question 7.
 YES NO
 Based on materials examined, we cannot find any evidence that underwriting/pricing was based upon race.
2. Is your company currently marketing or issuing life insurance policies using race-based underwriting/pricing?
 YES NO

Note: Please provide a narrative description fully detailing the review process used in answering this survey. This process should include a review and examination of all relevant documents, including, but not limited to, rate charts, mortality tables, plan codes, agent and broker contracts, compensation and commission schedules, underwriting manuals, agent manuals, policy applications, policy forms, board of directors (and committee) minutes, and internal memoranda. See cover letter.

3. If your answer to Question No. 1 was "Yes" but your answer to Question No. 2 was "No" please state when your company ceased using race-based underwriting/pricing practices. We cannot determine whether UFL ever marketed or issued life insurance policies using race based underwriting/pricing in the time period prior to 1965. Underwriting staff assure us that there has been no race based underwriting/pricing at the company since at least 1965.

4. Does your company still have in force, as of the date of this survey, any life insurance policies that were issued using race-based underwriting/pricing practices?

YES ___ NO x

5. If the answer to Question 4 was "Yes" please provide the following information on policies issued by your company in Minnesota.

Not applicable

Policy Form And Date of Approval	Number of Policies in Force	Total Annual Premium	Total Face Amount	Total Current Cash Value

6. If you answered "Yes" to any of the above questions please describe any steps your company has taken to remedy and/or make restitution to policyholders affected by the race-based underwriting/pricing practices, including the following information:

- what specific actions were taken
- the number of policies on which and the years in which actions were taken
- the pricing mortality tables, rate tables, or dividend scales used
- adjustments made to nonforfeiture values or other policy benefits
- the status (inforce vs. terminated) of the affected blocks of business at the time the action(s) were taken

ASSUMED BUSINESS

7. Has your company assumed from another insurer any life insurance policies that were marketed or issued using race-based underwriting/pricing practices?

YES x NO ___

8. Does your company still have in-force, as of the date of this survey, any assumed life insurance policies that were marketed or issued using race-based underwriting/pricing practices?

YES ___ NO x

Note: Please provide a narrative description fully detailing the review process used in answering this survey. This process should include a review and examination of all relevant documents, including, but not limited to, rate charts, mortality tables, plan codes, agent and broker contracts, compensation and commission schedules, underwriting manuals, agent manuals, policy applications, policy forms, board of directors (and committee) minutes, and internal memoranda.

9. If the answer to Question 7 was "Yes" please provide the following information on policies assumed by your company in Minnesota.

The company involved required that persons of certain races submit to medical exams in all instances even though other races might not be so required. Because we do not keep track of the race of applicants and we eliminate the impact of ratings after the passage of time, we cannot locate specific policies involved. We can state that we have no rated policies on our system issued prior to 1960 on residents of Minnesota.

Policy Form And Date of Approval	Number of Policies in Force	Total Annual Premium	Total Face Amount	Total Current Cash Value

10. If you answered "Yes" to any of the above Questions 7 through 9 please describe any steps your company has taken to remedy and/or make restitution to policyholders affected by the race-based underwriting/pricing practices, including the following information: See cover letter.

- what specific actions were taken
- the number of policies on which and the years in which actions were taken
- the pricing mortality tables, rate tables, or dividend scales used
- adjustments made to nonforfeiture values or other policy benefits
- the status (inforce vs. terminated) of the affected blocks of business at the time the action(s) were taken

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ATTACHMENT 3

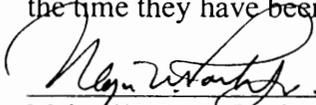
Affidavit

State of Missouri

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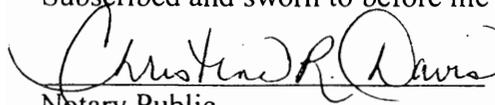
County of Jackson

I, Major W. Park, Jr., being duly sworn upon my oath do hereby state that I have provided, to the best of my knowledge and ability, all available documents and electronic media files requested by the Texas Department of Insurance with respect to the race-based premium examination conducted by that Department. The documents and electronic media files requested included all ratebooks, underwriting guidelines and procedures, agents manuals, policy data records, and any other documents and files containing information regarding the manner in which Great Southern Life Insurance Company has marketed or underwritten its life insurance product portfolio. Such documents and files were provided in order that the Department might locate information with respect to the race or the socioeconomic status of an applicant and the basis for premium charges. The documents provided included all requested documents obtained through the acquisition of companies and other acquired blocks of business that could be located in off site storage facilities or on the company's premises. The documents provided are complete in nature and have not been materially altered in any way during the time they have been in the company's possession.

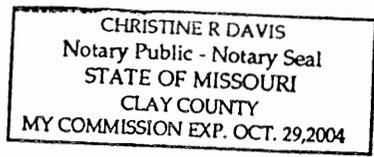


Major W. Park, Jr. Secretary

Subscribed and sworn to before me this 31st day of July, 2002.



Notary Public My commission expires: Oct. 29, 2004



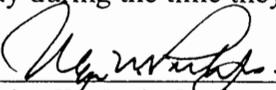
Affidavit

State of Missouri

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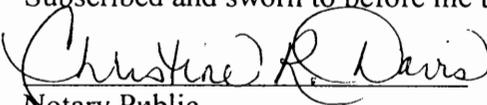
County of Jackson

I, Major W. Park, Jr., being duly sworn upon my oath do hereby state that I have provided, to the best of my knowledge and ability, all available documents and electronic media files requested by the Texas Department of Insurance with respect to the race-based premium examination conducted by that Department. The documents and electronic media files requested included all ratebooks, underwriting guidelines and procedures, agents manuals, policy data records, and any other documents and files containing information regarding the manner in which National Farmers Union Life Insurance Company has marketed or underwritten its life insurance product portfolio. Such documents and files were provided in order that the Department might locate information with respect to the race or the socioeconomic status of an applicant and the basis for premium charges. The documents provided included all requested documents obtained through the acquisition of companies and other acquired blocks of business that could be located in off site storage facilities or on the company's premises. The documents provided are complete in nature and have not been materially altered in any way during the time they have been in the company's possession.



Major W. Park, Jr. Secretary

Subscribed and sworn to before me this 31st day of July, 2002.



Notary Public My commission expires: Oct. 29, 2004

CHRISTINE R DAVIS
Notary Public - Notary Seal
STATE OF MISSOURI
CLAY COUNTY
MY COMMISSION EXP. OCT. 29, 2004

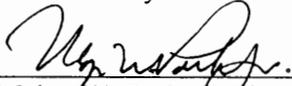
Affidavit

State of Missouri

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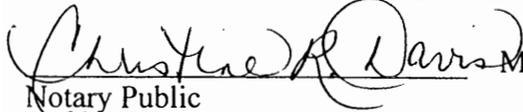
County of Jackson

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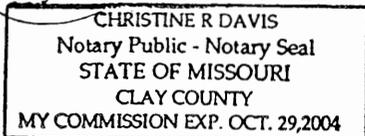
Major W. Park, Jr. Secretary

Subscribed and sworn to before me this 31st day of August, 2002.



Notary Public

My commission expires: Oct. 29, 2004



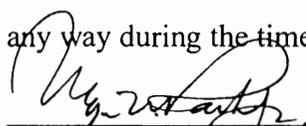
Affidavit

State of Missouri

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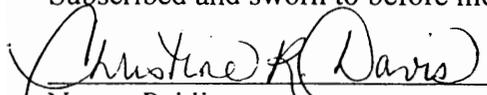
County of Jackson

I, Major W. Park, Jr., being duly sworn upon my oath do hereby state that I have provided, to the best of my knowledge and ability, all available documents and electronic media files requested by the Texas Department of Insurance with respect to the race-based premium examination conducted by that Department. The documents and electronic media files requested included all ratebooks, underwriting guidelines and procedures, agents manuals, policy data records, and any other documents and files containing information regarding the manner in which Americo Financial Life and Annuity Insurance Company has marketed or underwritten its life insurance product portfolio. Such documents and files were provided in order that the Department might locate information with respect to the race or the socioeconomic status of an applicant and the basis for premium charges. The documents provided included all requested documents obtained through the acquisition of companies and other acquired blocks of business that could be located in off site storage facilities or on the company's premises. The documents provided are complete in nature and have not been materially altered in any way during the time they have been in the company's possession.



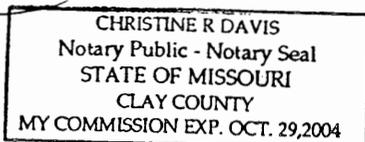
Major W. Park, Jr. Secretary

Subscribed and sworn to before me this 31st day of ~~August~~ ^{July}, 2002.



Notary Public

My commission expires: Oct 29, 2004



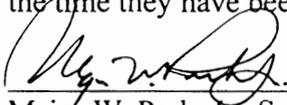
Affidavit

State of Missouri

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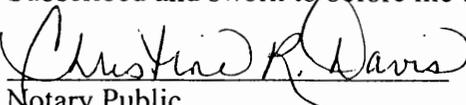
County of Jackson

I, Major W. Park, Jr., being duly sworn upon my oath do hereby state that I have provided, to the best of my knowledge and ability, all available documents and electronic media files requested by the Texas Department of Insurance with respect to the race-based premium examination conducted by that Department. The documents and electronic media files requested included all ratebooks, underwriting guidelines and procedures, agents manuals, policy data records, and any other documents and files containing information regarding the manner in which United Fidelity Life Insurance Company has marketed or underwritten its life insurance product portfolio. Such documents and files were provided in order that the Department might locate information with respect to the race or the socioeconomic status of an applicant and the basis for premium charges. The documents provided included all requested documents obtained through the acquisition of companies and other acquired blocks of business that could be located in off site storage facilities or on the company's premises. The documents provided are complete in nature and have not been materially altered in any way during the time they have been in the company's possession.



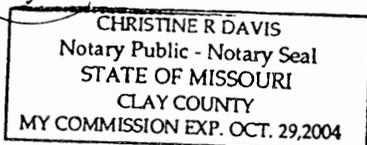
Major W. Park, Jr. Secretary

Subscribed and sworn to before me this 31st day of July, 2002.



Notary Public

My commission expires: Oct. 29, 2004



ATTACHMENT 4

➤ Acquisition Activity

Keystone	Boston, MA	4/01/85.....	Partial Block
Puritan	Providence, RI	4/01/85.....	Partial Block
National Investors Life	Little Rock, AR.....	5/01/85.....	Partial Block
Anchor	Phoenix, AZ.....	1/01/87.....	Partial Block
Beneficial Standard	Los Angeles, CA	12/16/88.....	Partial Block
United Fidelity.....	Fort Worth, TX	12/18/86.....	Company (Moved 9/90)
College	Indianapolis, IN.....	3/29/88.....	Company (Moved 9/89)
Great Southern.....	Dallas, TX	12/29/89.....	Company
Loyalty	Des Moines, IA and.....	7/02/91.....	Company (Moved 1/92)
National Farmers Union }.....	Jacksonville, FL	7/02/91.....	Company (Moved 1/92)
Victory Life	Murfreesboro, TN.....	7/10/95.....	Company (Moved 6/96)
Kansas Life.....	Murfreesboro, TN.....	7/05/95.....	Company (Moved 6/96)
Ohio Life	Hamilton, OH	10/02/95.....	Complete Block (Moved 10/95)
Fremont	Orange, CA.....	7/01/96.....	Complete Block (Moved 9/96)
Ohio State	Columbus, OH	4/15/97.....	Company (Moved 9/98)
Investors Guaranty	Columbus, OH	4/15/97.....	Company (Moved 9/98)
Central National/FCNL	Peapack, NJ	*1/01/97.....	Partial Block (Moved 6/97)

* Assumption Agreement signed 5/2/97 (effective 1/1/97)

✦ Company History

✓ Early Years

- Merriman Family
 - Founder, Joe Jack Merriman (Retired)
 - CEO and Chairman of the Board, Michael Merriman
- Financial Assurance Incorporated (1976)
- Continental Bankers Life (Early 1970's)

✓ Acquisition Activity

Keystone	Boston, MA	4/01/85	Partial Block
Puritan	Providence, RI	4/01/85	Partial Block
National Investors Life	Little Rock, AR	5/01/85	Partial Block
Anchor	Phoenix, AZ	1/01/87	Partial Block
Beneficial Standard	Los Angeles, CA	12/16/88	Partial Block
United Fidelity	Fort Worth, TX	12/18/68	Company (Moved 9/90)
College	Indianapolis, IN	3/29/88	Company (Moved 9/89)
Great Southern	Dallas, TX	12/29/89	Company
Loyalty	Des Moines, IA and	7/02/91	Company (Moved 1/92)
National Farmers Union	Jacksonville, FL	7/02/91	Company (Moved 1/92)
Victory	Murfreesboro, TN	7/10/95	Company (Moved 6/96)
Kansas Life	Murfreesboro, TN	7/05/95	Company (Moved 6/96)
Ohio Life	Hamilton, OH	10/02/95	Complete Block (Moved 10/95)
Fremont	Orange, CA	7/01/96	Complete Block (Moved 9/96)
Ohio State	Columbus, OH	4/15/97	Company (Moved 9/98)
Investors Guaranty	Columbus, OH	4/15/97	Company (Moved 9/98)
Central National/FCNL	Peapack, NJ	*1/01/97	Partial Block (Moved 6/97)

* Assumption Agreement signed 5/2/97 (effective 1/01/97)

○ Holding Companies

Financial Holding Corporation (FHC) . 2/84 Life & Non Life Holdings.
Americo Life, Inc. 10/92 Life Holdings.

✦ Other Issues

✓ Name Changes

CBL name changed to Financial Assurance Inc. (subsequently changed to Financial Assurance Life Insurance Co. 12/31/84).

College Life Insurance Company of America name changed to Americo Financial Life and Annuity Insurance Company (1/01/01).

✓ Charter Sales

FAI To Life USA (9/01/87)
Loyalty To First Health Group Co. (8/29/97)
IGL To John Hancock (5/8/98)

✓ Sale of Blocks of Americo Business

Puritan/College disability business to United Teachers Associates 1990
Victory industrial (debit) business to Dixie Life & Evangeline Life 10/95
Victory disability business to United Teachers Associates 1/96
Ohio Life disability business to United Teachers Associates 3/97
Great Southern salary deduction business to American Heritage 5/22/00

Americo Life
Kansas City Operations
Acquisition and Administration History

Acme Life Insurance Company
Acme National Life Insurance Company
AHEPA Fraternal Benefit Society
AirLife Insurance Company
Alabama National Life Insurance Company
All American Life Insurance Company
American Benefit Company
American Benefit Life Insurance Company
American Empire Life Insurance Company
American Family Life Insurance Company
American Hospital Society
American Insurers General Life Insurance Company
American Investors Life Insurance Company
American Physicians Life Insurance Company
American Preferred Life Insurance Company
Americana Life Insurance Company
Anchor Life Insurance Company
Associated Funeral Directors Life Insurance Company
Bank Savings Life Insurance Company
Baptist Benevolent Association
Beneficial Standard Life Insurance Company
Cap-Rock Life Insurance Company
Capital National Life Insurance Company
Carolina Home Life Insurance Company
Central Life Insurance Company, The
Central National Insurance Company
Central Union Life Insurance Company
Certified Life Assurance Company
Certified Life Insurance Company
Citizens Life Insurance Company
Coastal States Life Insurance Company
College Life Insurance Company of America
Colonial Life Insurance Company
Colonial Western Insurance Company
Columbia Life Insurance Company
Columbus National Life Insurance Company
Commercial Banker's Life Insurance company
Commonwealth Cooperative Life Insurance Company
Commonwealth Life Insurance Company
Continental Bankers Life Insurance Company

Continental Fidelity Life Insurance Company
Continental Life and Accident Insurance Company
Corpus Christi Life Insurance Company
Cosmopolitan Life Insurance Company, The
Davey Crockett Life Insurance Company
Crusaders Mutual Life Insurance Company
Dixie Life Insurance Company
E.K. Local Insurance Association of Seymour, Texas
Eastern Mutual Life Association
Empire Life Insurance Company
Equitable Mutual Life Insurance Company
Estates Life Insurance Company
Etex Mutual Life Insurance Company
Farm and Home Insurance Company (NFU)
Farm and Ranch Life Insurance Company
Federal Life and Benefit Association
Federal Mutual Life
Federal Mutual Life Association
Fidelity Interstate Life Insurance Company
Fidelity Standard Life Insurance Company
Financial Assurance Incorporated
First City National Insurance Company
First National Life Insurance Company
First Pyramid Life Insurance Company
Florida Mutual Life Insurance Company
Fortune Life Insurance Company
Founders Life Assurance of Carolina
Founder's Life Assurance Company
Francis Marion Life Insurance Company
Fremont Life Insurance
Golden Rule Life Insurance Company
Great Plains Life Insurance Company
Great State Industrial Insurance Union
Great United Life Insurance Company
Great Western Life Insurance Company
Greensboro National Life Insurance Company
Guaranteed Security Life Insurance Company
Guaranty Old Line Life Insurance Company
Guaranty Reserve Life Insurance Company
Guaranty Reserve Mutual Life Insurance Company
Guardian Life Insurance Company
Guardsman Life Life Insurance Company
Haven Life Life Insurance Company
Home Benefit Association
Home Mutual Life & Accident Insurance Association

Integrated Resources Life Insurance Company
Investment Trust and Assurance Life Insurance Company
Investors Guaranty Life
Investors Life Insurance Company
Kansas Life Insurance Company
Kentucky Central Life Insurance Company
Key Western Life Insurance Company
Keystone Provident Life Insurance Company
Lee National Life Insurance Company
Life Assurance Company of Carolina
Life Insurance Company of Mississippi
Life of Mid-America Insurance Company
Lincoln Mutual Benefit Association
Louisiana National Life Insurance Company
Loyalty Life Insurance Company
Majestic Life Insurance Company
Merchants & Bankers Guaranty Company
Mid-American Life Insurance
Mid-Continent Life Insurance Company
Municipal Life Insurance Company
Nacces County Home Benefit Association
National Bankers Life Insurance Company
National College and University Life Insurance Company
National Educators Life Insurance Company
National Executive Life Insurance Company
National Farmers Union Life Insurance Company
National Foundation Life Insurance Company
National Investors Life Insurance Company
National Life of Canada
National Physicians Life Insurance Company
National Savings Life Insurance Company
National Security Life Insurance Company
National Underwriters Life Insurance Company
Oglethorpe Life Insurance Company
Ohio Life Insurance Company
Ohio State Life
Oklahoma Life Insurance Company
Oklahoma State Life Insurance Company
Old National Life Insurance Company
Peoples Protective Benefit Association
Petroleum Reserve Mutual Life Insurance Company
Planet Life Insurance Company
Presidential Life Insurance Company
Professional and Business Men's Life Insurance Company
Professional Life Insurance Company (VLIC – Coastal)

Progressive Citizen Life Insurance Company
Progressive Life Insurance Company
Protective Life Insurance Company
Providence Life Insurance Company
Providence Purchase Block
Provident American Company
Public Savings Life Insurance Company
Puritan Life Insurance Company
Reliance Life Insurance Company
Resources Life Insurance Company
Roosevelt National Life Insurance Company
Saxet Life Insurance Company
Seminole Life Insurance Company
South Atlantic Life Insurance Company
South Plains Life Insurance Company
Southern Bankers Life Insurance Company
Southern Christian Life Insurance Company
Southern Equitable Life Insurance Company
Southern Mutual Life Insurance Company
Southern States Life Insurance Company
Southern Union Life Insurance Company (GSL)
Southwestern Fidelity Life Insurance Company
Sovereign Life Insurance Company
Standard American Life Insurance Company
Standard Union Life Insurance Company
State Hospital Association
State Life Insurance Company
State Life and Health Insurance Company
State Mutual Aid Association
State National Life Insurance Company
Sterling Mutual Life Insurance Company
Sterling National Life Insurance Company
Superior Insurance Company (GSL)
Teachers Annuity Life Insurance Company
Texas Independence Life Insurance Company
Texas Mutual Life Insurance Company
Texas Southern Life Insurance Company
Texas State Benefit Insurance
Texas State Life Insurance Company
Time Life Insurance Company
Trans-Union Insurance Company
Two Republics Life Insurance
Union Southern Life Insurance Company
United Fidelity Life Insurance Company
United Forces Mutual Life Insurance Company

United Mutual Assurance Society
Universal Life and Accident Insurance Company
University Life Insurance Company
Victory Life Insurance Company
Victory Mutual Life Insurance Company
Viking Life Insurance Company
Volkswagen Life Insurance Company
Weaver Mutual Insurance Association
Western Fidelity Life Insurance Company
Western States Life Insurance Company

**Americo Life
Kansas City Operations
Acquisition and Administration History**

Acme Life Insurance Company
See United Fidelity Life Insurance Company

Acme National Life Insurance Company
See Kansas Life Insurance Company

AHEPA Fraternal Benefit Society
See Victory Life Insurance Company

AirLife Insurance Company
See Victory Life Insurance Company

Alabama National Life Insurance Company
See Kansas Life Insurance Company

All American Life Insurance Company
See Victory Life Insurance Company

American Benefit Company
See Kansas Life Insurance Company

American Benefit Life Insurance Company
See Kansas Life Insurance Company

American Empire Life Insurance Company
See Victory Life Insurance Company

American Investor's

Block:	VIC
Company Number:	85
AWD Business Area:	VIC
GL3 Company Code:	VLAMC
Date Acquired:	Not owned by Americo
KC Administration:	yes- need date
Previous Acquisitions:	None

American Investors Life Insurance Company
See Victory Life Insurance Company

American Physicians Life Insurance Company
See Kansas Life Insurance Company

American Preferred Life Insurance Company
See Victory Life Insurance Company

Americana Life Insurance Company
See Victory Life Insurance Company

Anchor Life Insurance Company

Block: UFL
Company Number: 01
AWD Business Area: UFL
GL3 Company Code: UFANC
Date Acquired: 01/01/87
KC Administration: 11/01/87
Previous Acquisitions: None

United Fidelity Life assumed the universal life policies only. Anchor traditional policies went to TransAmerica at 1-800-852-4678. Anchor annuities went to Sun Life at 602-954-4978.

Associated Funeral Directors Life Insurance Company
See United Fidelity Life Insurance Company

Bank Savings Life Insurance Company
See Victory Life Insurance Company

Baptist Benevolent Association
See Kansas Life Insurance Company

Beneficial Standard Life Insurance Company

Block: UFL
Company Number: 05, 07, 11, 118, 12
AWD Business Area: UFL
GL3 Company Code: UFBSL
Date Acquired: 01/01/88
KC Administration: 01/01/89
Previous Acquisitions: Fidelity Interstate Life, PECO

Beneficial Standard Life assumed Fidelity Interstate, Companies O5 and 12. Stand alone annuities were assumed by Conseco at 1-800-288-4071.

Cap-Rock Life Insurance Company
See Victory Life Insurance Company

Capital National Life Insurance Company
See Kansas Life Insurance Company

Carolina Home Life Insurance Company
See Victory Life Insurance Company

Central Life Insurance Company, The
See Victory Life Insurance Company

Central National	
Block:	UFL
Company Number:	32, 33, 34
AWD Business Area:	CNL
GL3 Company Code:	co 32 = CNCNL co 33 = FCFCN (First City National New York policies) co 34 = GSCNG
Date Acquired:	
KC Administration:	
Previous Acquisitions:	

Central Union Life Insurance Company
See Kansas Life Insurance Company

Certified Life Assurance Company
See Kansas Life Insurance Company

Certified Life Insurance Company
See Victory Life Insurance Company

Citizens Life Insurance Company
See Continental Bankers Life Insurance Company

Coastal States Life Insurance Company
See Victory Life Insurance Company

College Life Insurance Company of America	
Block:	UFL
Company Number:	14,15, 70, 71, 72, 80, 81, 53, 54
AWD Business Area:	COL
GL3 Company Code:	Co 14 = CL255 Co 15 = CL255 Co 70 = CL210 Co 71 = CL250 Co 72 = CL250

Co 80 = CL230
Date Acquired: 01/01/89
KC Administration: 06/01/89
Previous Acquisitions: University Life and Volkswagen Life

College companies 14 and 15 are College Life New Business and contracts issued under these policies were issued after the block was acquired. Company 80 and 81 are University Life policies. Company 81 is handled by the Victory block.

Assumption Activity by College Life:

Company number	GL3 Company Code	AWD Business area
81	CL230	VIC
86	CLCVI	VIC
53	CLCDM	LTY
54	CLCJX	LTY

Colonial Life Insurance Company
See Kansas Life Insurance Company

Colonial Western Insurance Company
See Kansas Life Insurance Company

Columbia Life Insurance Company
See United Fidelity Life Insurance Company

Columbus National Life Insurance Company
See Victory Life Insurance Company

Commercial Banker's Life
See Fremont Life Insurance

Commonwealth Cooperative Life Insurance Company
See United Fidelity Life Insurance Company

Commonwealth Life Insurance Company
See Victory Life Insurance Company

Continental Bankers Life Insurance Company

Block: UFL
Company Number: 10
AWD Business Area: UFL
GL3 Company Code: FACBL
Date Acquired: from inception
KC Administration: N/A
Acquisitions: Viking Life, Citizens Life, and Protective Life

The name was first changed to Financial Assurance Insurance, then Financial Assurance Life Insurance in 1998.

Continental Fidelity Life Insurance Company
See Victory Life Insurance Company

Continental Life and Accident Insurance Company
See Kansas Life Insurance Company

Corpus Christi Life Insurance Company
See Victory Life Insurance Company

Cosmopolitan Life Insurance Company, The
See Victory Life Insurance Company

Davey Crockett Life Insurance Company
See Victory Life Insurance Company

Crusaders Mutual Life Insurance Company
See Kansas Life Insurance Company

Dixie Life Insurance Company
See Victory Life Insurance Company

E.K. Local Insurance Association of Seymour, Texas
See Victory Life Insurance Company

Eastern Mutual Life Association
See Kansas Life Insurance Company

Empire Life Insurance Company
See Victory Life Insurance Company

Equitable Mutual Life Insurance Company]
See Kansas Life Insurance Company

Estates Life Insurance Company
See Kansas Life Insurance Company

Etex Mutual Life Insurance Company
See Victory Life Insurance Company

Farm and Home Insurance Company
See National Farmers Union Life Insurance Company

Farm and Ranch Life Insurance Company
See Victory Life Insurance Company

Federal Life and Benefit Association
See Kansas Life Insurance Company

Federal Mutual Life
See Kansas Life Insurance Company

Fidelity Interstate Life Insurance Company
See Beneficial Standard Life Insurance Company

Fidelity Life & Disability Company
See National Farmers Union Life Insurance Company

Fidelity Standard Life Insurance Company
See Kansas Life Insurance Company

Financial Assurance Incorporated

Block: UFL

Company Number: 16, 20, 24, 40

AWD Business Area: UFL

GL3 Company Code: UFFAI

Date Acquired: From inception; founding company

KC Administration: N/A

Assumed by United Fidelity Life 9-4-1987. Shell sold to Life USA.

First City National Life Insurance Company
See Central National Life

First National Life Insurance Company
See Victory Life Insurance Company

First Pyramid Life Insurance Company
See Victory Life Insurance Company

Florida Mutual Life Insurance Company
See Kansas Life Insurance Company

Fortune Life Insurance Company
See Victory Life Insurance Company

Founder's Life Assurance of Carolina
See Kansas Life Insurance Company

Founder's Life Assurance Company
See Victory Life Insurance Company

Founder's Life Insurance Company
See Investors Guaranty Life Insurance Company

Francis Marion Life Insurance company
See Victory Life Insurance Company

Fremont Life Insurance

Block: UFL
Company Number: 37 (pre-assumption), 38 (post assumption)
AWD Business Area: FRE
GL3 Company Code: FLFLC, GSFLI
Date Acquired:
KC Administration: 10-01-1996
Acquisitions: Commercial Banker's Life

Golden Rule Life Insurance Company
See Victory Life Insurance Company

Great Plains Life Insurance Company
See Victory Life Insurance Company

Great State Industrial Insurance Union
See Kansas Life Insurance Company

Great United Life Insurance Company
See Victory Life Insurance Company

Great Western Life Insurance Company
See Victory Life Insurance Company

Greensboro National Life Insurance Company
See Victory Life Insurance Company

Guaranteed Security Life Insurance Company
See Victory Life Insurance Company

Guaranty Old Line Life Insurance Company
See Victory Life Insurance Company

Guaranty Reserve Life Insurance Company
See Kansas Life Insurance Company

Guaranty Reserve Mutual Life Insurance Company
See Kansas Life Insurance Company

Guardian Life Insurance Company
See Kansas Life Insurance Company

Guardsman Life Insurance Company

Block: LTY

Company Number: 60

AWD Business Area: LTY

GL3 Company Code: LLLDM

Date Acquired: 06/01/91

KC Administration: 12/31/91

This company was acquired with the Loyalty group. It originated in Des Moines.

Assumed by Loyalty in 1989. In 1998, Loyalty was assumed by Great Southern Life (company 57), National Farmer's Union (company 51), College Life (company 53), and Ohio State Life (company 55).

Haven Life Insurance Company
See Victory Life Insurance Company

Home Benefit Association
See Kansas Life Insurance Company

Home Mutual Life & Accident Insurance Association
See Kansas Life Insurance Company

Integrated Resources Life Insurance Company

Block: LTY

Company Number: 61

AWD Business Area: LTY

GL3 Company Code: LLLDM

Date Acquired: 06/01/91

KC Administration: 12/31/91

This company was acquired with the Loyalty group. It originated in Des Moines.

Assumed by Loyalty in 1989. In 1998, Loyalty was assumed by Great Southern Life (company 57), National Farmer's Union (company 51), College Life (company 53), and Ohio State Life (company 55).

Investment Trust and Assurance Life Insurance Company
See Victory Life Insurance Company

Investors Guaranty Life

Block: IGL
Company Number: 001
AWD Business Area: IGL
GL3 Company Code: IGIGL
Date Acquired: March, 1997
KC Administration:
Shell sold to John Hancock in 1998.

Investors Life Insurance Company
See Victory Life Insurance Company

Kansas Life Insurance Company
See Victory Life Insurance Company

Kentucky Central Life Insurance Company
See Victory Life Insurance Company

Key Western Life Insurance Company
See Victory Life Insurance Company

Keystone Provident Life Insurance Company

Block: UFL
Company Number: 400
AWD Business Area: UFL
GL3 Company Code: UFKEY
Date Acquired: 04/01/85
KC Administration: 04/01/85

Lee National Life Insurance Company
See Kansas Life Insurance Company

Life Assurance Company of Carolina
See Victory Life Insurance Company

Life Insurance Company of Mississippi
See Kansas Life Insurance Company

Life of Mid-America Insurance Company
See Victory Life Insurance Company

Lincoln Mutual Benefit Association
See Kansas Life Insurance Company

Louisiana National Life Insurance Company
See Kansas Life Insurance Company

Loyalty Life Insurance Company

Block: LTY
Company Number: 65
AWD Business Area: LTY
GL3 Company Code: LLJX
Date Acquired: 06/01/91
KC Administration: 12/31/91
Acquisitions: National Life of Canada

This block was purchased along with Loyalty from Des Moines which included Integrated Resources Life, Guardsman Life, Resources Life, Providence Life and National Farmers Union Life.

In 1998, company 65 policies were assumed by Great Southern Life (company 58), National Farmer's Union (company 52), College Life (company 54) and Ohio State Life (company 56). The shell was sold to First Health Group in 1997.

Majestic Life Insurance Company

See Victory Life Insurance Company

Merchants & Bankiers Guaranty Company

See Kansas Life Insurance Company

Mid-American Life Insurance

See Kansas Life Insurance Company

Mid-Continent Life Insurance Company

See Victory Life Insurance Company

Municipal Life Insurance Company

See United Fidelity Life Insurance Company

Naccas County Home Benefit Association

See Kansas Life Insurance Company

National Bankers Life Insurance Company

See Kansas Life Insurance Company

National College and University Life Insurance Company

See Victory Life Insurance Company

National Educators Life Insurance Company

See United Fidelity Life Insurance Company

See Victory Life Insurance Company

National Executive Life Insurance Company
See Victory Life Insurance Company

National Farmers Union Life Insurance Company

Block: NFU
Company Number: 66
AWD Business Area: NFU
GL3 Company Code: NFNFU
Date Acquired: 06/01/91
KC Administration: 12/31/91

Assumption Activity by National Farmer's Union:

Company number	GL3 Company Code	AWD Business area
51	NFNDM	LTY
52	NFNJX	LTY
84	NKKLI	VIC

National Foundation Life Insurance Company
See Victory Life Insurance Company

National Investors Life Insurance Company (block of business only)

Block: UFL
Company Number: 69
AWD Business Area: UFL
GL3 Company Code: UFNIL
Date Acquired: 05/01/85
KC Administration: 05/01/85

This block was assumed by United Fidelity Life in 1985. Stand alone annuities were assumed by Metropolitan Life at 501-376-3261.

National Life of Canada
See Loyalty Life Insurance Company

National Life Assurance
Loyalty Life Insurance Company

National Physicians Life Insurance Company
See Kansas Life Insurance Company

National Savings Life Insurance Company
See Victory Life Insurance Company

National Security Life Insurance Company
See Victory Life Insurance Company

National Security Life Insurance Company
See United Fidelity Life Insurance Company

National Underwriters Life Insurance Company
See Victory Life Insurance Company

Oglethorpe Life Insurance Company
See Victory Life Insurance Company

Ohio Life Insurance Company (blocks of business only)

Block: OLI
Company Number: 35, 36
AWD Business Area: OLI
GL3 Company Code: co 35 = OLOLI (pre-assumption)
co 36 = GSOLG (post-assumption)
Date Assumed: N/A
KC Administration: 10/01/95

Assumed by Great Southern Life, this block is administered in Kansas City and Dallas. The Ohio Property and Casualty Company is still in Ohio. The disability business was sold to UTA in March 1997.

Ohio State Life

Block: OSL
Company Number: 201
AWD Business Area: OSL
GL3 Company Code: OSLSL
Date Acquired: March, 1997
KC Administration:

Assumption Activity by Ohio State Life:

Company number	GL3 Company Code	AWD Business area
55	OSODM	
56	OSOJX	

Oklahoma Life Insurance Company
See Victory Life Insurance Company

Oklahoma State Life Insurance Company
See Victory Life Insurance Company

Old National Life Insurance Company

See Victory Life Insurance Company

Peoples Protective Benefit Association

See Kansas Life Insurance Company

Petroleum Reserve Mutual Life Insurance Company

See Kansas Life Insurance Company

Planet Insurance Company

See Victory Life Insurance Company

Presidential Life Insurance Company

See Victory Life Insurance Company

Professional and Business Mens Life Insurance Company

See Victory Life Insurance Company

Professional Life Insurance Company

See Victory Life Insurance Company (Coastal)

Progressive Citizen Life Insurance Company

See Victory Life Insurance Company

Progressive Life Insurance Company

See Victory Life Insurance Company

Protective Life Insurance Company

See Continental Bankers Life Insurance Company

Providence Life Insurance Company

Block: LTY

Company Number: 63

AWD Business Area: LTY

GL3 Company Code: LLLDM

Date Acquired: 06/01/91

KC Administration: 12/31/91

This company was acquired with the Loyalty group. It originated in Des Moines.

In 1998, this company was assumed by Great Southern Life (company 57), National Farmer's Union (company 51), College Life (company 53), and Ohio State Life (company 55).

Providence Purchase Block

Block: LTY
Company Number: 64
AWD Business Area: LTY
GL3 Company Code: LLLDM
Date Acquired: 06/01/91
KC Administration: 12/31/91

This company was acquired with the Loyalty group. It originated in Des Moines.

In 1998, this company was assumed by Great Southern Life (company 57), National Farmer's Union (company 51), College Life (company 53), and Ohio State Life (company 55).

Provident American Company
See Kansas Life Insurance Company

Public Savings Life Insurance Company
See Victory Life Insurance Company

Puritan Life Insurance Company

Block: UFL
Company Number: 202
AWD Business Area: UFL
GL3 Company Code: UFPUR
Date Acquired: 04/01/85
KC Administration: 10/01/85

Puritan credit life and credit disability policies were assumed by Celtic Life at 203-549-6030. ERC handles the state of Rhode Island disability policies at 1-800-225-6931.

Reliance Life Insurance Company
See Victory Life Insurance Company

Resources Life Insurance Company

Block: LTY
Company Number: 62
AWD Business Area: LTY
GL3 Company Code: LLLDM
Date Acquired: 06/01/91
KC Administration: 12/31/91

This company was acquired with the Loyalty group. It originated in Des Moines.

In 1998, this company was assumed by Great Southern Life (company 57), National Farmer's Union (company 51), College Life (company 53), and Ohio State Life (company 55).

Roosevelt National Life Insurance Company
See Victory Life Insurance Company

Saxet Life Insurance Company
See United Fidelity Life Insurance Company

Seminole Life Insurance Company
See Victory Life Insurance Company

South Atlantic Life Insurance Company
See Victory Life Insurance Company

South Plains Life Insurance Company
See Victory Life Insurance Company

Southern Bankers Life Insurance Company
See Kansas Life Insurance Company

Southern Christian Life Insurance Company
See Victory Life Insurance Company

Southern Equitable Life Insurance Company
See Victory Life Insurance Company

Southern Mutual Life Insurance Company
See Kansas Life Insurance Company

Southern States Life Insurance Company
See Kansas Life Insurance Company

Southern Union Life Insurance Company
See Great Southern Life Insurance Company

Southwestern Fidelity Life Insurance Company
See Victory Life Insurance Company

Sovereign Life Insurance Company
See Victory Life Insurance Company

Standard American Life Insurance Company
See Victory Life Insurance Company

Standard Union Life Insurance Company
See Kansas Life Insurance Company

State Hospital Association
See Kansas Life Insurance Company

State Life Insurance Company
See United Fidelity Life Insurance Company

State Life and Health Insurance Company
See Victory Life Insurance Company

State Mutual Aid Association
See Victory Life Insurance Company

State National Life Insurance Company
See Kansas Life Insurance Company

Sterling Mutual Life Insurance Company
See Kansas Life Insurance Company

Sterling National Life Insurance Company
See Kansas Life Insurance Company

Superior Insurance Company
See Great Southern Life Insurance Company

Teachers Annuity Life Insurance Company
See United Fidelity Life Insurance Company

Texas Independence Life Insurance Company
See Victory Life Insurance Company

Texas Mutual Life Insurance Company
See United Fidelity Life Insurance Company

Texas Southern Life Insurance Company
See Kansas Life Insurance Company

Texas State Benefit Insurance
See Kansas Life Insurance Company

Texas State Life Insurance Company
See Victory Life Insurance Company

Time Life Insurance Company
See Kansas Life Insurance Company

Trans-Union Insurance Company
See Kansas Life Insurance Company

Two Republics Life Insurance
See Kansas Life Insurance Company

Union Southern Life Insurance Company
See Kansas Life Insurance Company

United Fidelity Life Insurance Company

Block: UFL

Company Number: 101, 50

AWD Business Area: UFL

GL3 Company Code: co 101 = UFUFL
co 50 = UFUNB

Date Acquired: 01/01/88

KC Administration: 05/01/88

Previous Acquisitions: Acme Life, Associated Funeral Directors, Columbia Life, Municipal Life, National Educators Life, Saxet Life, State Life, Teachers Annuity Life, Commonwealth Cooperative Life, Texas Mutual Life

Other policies not assumed by FAI in 1988 went to World Service Life at 817-390-1011. Credit life policies that say United Fidelity Life but have a Wichita, KS address are handled by Inter America Insurance Corp at 316-794-2208.

Health Policies with prefixes of VAP, SAP and BAC are handled by Health Specialist, Inc. at 214-233-9787. Other health policies went to United Teachers at 512-328-2224.

Assumption Activity by United Fidelity:

Company number	GL3 Company Code	AWD Business area
83	UFVLI	VIC

United Forces Mutual Life Insurance Company
See Victory Life Insurance Company

United Mutual Assurance Society
See Kansas Life Insurance Company

Universal Life and Accident Insurance Company
See Kansas Life Insurance Company

University Life Insurance Company

There are two University Life Insurance Companies: One acquired by College and one acquired by Victory Life Insurance Company. For the one acquired by Victory, see Victory Life.

Block: UFL

Company Number: 80

AWD Business Area: COL

GL3 Company Code: CL230

Date Acquired: 01/01/89

KC Administration: 06/01/89

University Life was acquired by College Life prior to UFL's acquisition of the block.

Victory Life Insurance Company

Block: VIC

Company Number: 81, 83, 84, , 86

AWD Business Area: VIC

GL3 Company Code:

Co 81 = CL230

Co 83 = UFVLI

Co 84 = NFKLI

Co 86 = CLCVI

Date Acquired: 07/01/95

KC Administration: 07/01/96

Previous Acquisitions: See Below

The disability and A & H business was sold to UTA in January of 1996. The Industrial (debit) business was sold to Dixie Life and Evangeline Life in October, 1995.

Victory assumed the Kennesaw Life Insurance Company 11/01/90.

Kennesaw Assumptions:

AHEPA Fraternal Benefit Society

American Family Life Insurance Company

American Hospital Society

American Preferred Life Insurance Company

Americana Life Insurance Company

Carolina Home Life Insurance Company

Certified Life Insurance Company

Commonwealth Life Insurance Company

Corpus Christi Life Insurance Company

First National Life Insurance Company
Fortune Life Insurance Company
Francis Marion Life Insurance Company
Great United Life Insurance Company
Great Western Life Insurance Company
Guaranteed Security Life Insurance Company
Investors Life Insurance Company
Majestic Life Insurance Company
Mid-Continent Life Insurance Company
National College and University Life Insurance
National Executive Life Insurance Company
National Foundation Life Insurance Company
National Security Life Insurance Company
National Underwriters Life Insurance Company
Oklahoma State Life Insurance Company
Presidential Life Insurance Company
Public Savings Life Insurance Company
Reliance Life Insurance Company
Roosevelt National Life Insurance Company
South Atlantic Life Insurance Company
Southern Christian Life Insurance Company
Southern Equitable Life Insurance company
Southwestern Fidelity Life Insurance Company
Sovereign Life Insurance Company
United Forces Mutual Life Insurance Company
University Life Insurance Company
Western States Life Insurance Company

Victory Assumed National Savings Life Insurance Company effective April 2, 1990. National Savings Life assumed Coastal States Life Insurance Company 01/01/89. Coastal States Life assumed the following:

All American Life Insurance Company
American Empire Life Insurance Company
Columbus National Life Insurance Company
Continental Fidelity Life Insurance Company
Davey Crockett Life Insurance Company
Dixie Life Insurance Company
Etex Mutual Life Insurance Company
Great Plains Life Insurance Company
Haven Life Insurance Company
Investment Trust and Assurance Life
Kentucky Central Life Insurance Company
Key Western Life Insurance Company
Oglethorpe Life Insurance Company
Old National Life Insurance Company

Professional and Business Mens Life
Progressive Life Insurance Company
Seminole Life Insurance Company
Standard American Life Insurance Company
Texas Independence Life Insurance
Texas State Life Insurance Company
Western Fidelity Life Insurance Company

National Savings Life Insurance Company assumed First Pyramid Life Insurance Company effective June 1, 1986. First Pyramid Life Insurance assumed the following:

The Cap-Rock Life Insurance Company
Guaranty Old Line Life Insurance Company
E. K. Local Insurance Association of (????)
National Educators Life Insurance Comaany
Oklahoma Life Insurance Company
Planet Insurance Company
State Mutual Aid Association
Golden Rule Life Insurance Company
South Plains Life Insurance Company

National Savings Life assumed Life Assurance Company of Carolina effective 10/01/75. Life Assurance Company of Carolina assumed:

Greensboro National Life Insurance
Founder's Life Assurance Company

National Savings also assumed :

State Life and Health Insurance Company 01/01/73
Progressive Citizen Life Insurance Company 08/19/70

Victory Life also assumed:

American Investors Life Insurance Company 09/30/86
Empire Life Insurance Company 05/01/86
Empire assumed AirLife Insurance Company
Life of Mid-America Insurance Company 10/01/85
Farm and Ranch Life Insurance Company 06/07/85
The Central Life Insurance Company 03/11/52
Bank Savings Life Insurance Company of Topeka, KS 02/26j
The Cosmopolitan Life Insurance Company 05/21/32

Victory Mutual Life Insurance Company
See Kansas Life Insurance Company

Viking Life Insurance Company

See Continental Bankers Life Insurance Company

Volkswagen Life Insurance Company

See College Life Insurance Company of America

Weaver Mutual Insurance Association

See Kansas Life Insurance Company

Western Fidelity Life Insurance Company

See Victory Life Insurance Company

Western States Life Insurance Company

See Victory Life Insurance Company

TDI Race Based Premium Exam**Summary of Documents Indicating Potential Race Based Pricing Activities**

Issuing Company	Estimated Date/Era	Applicable Attachments
Acme	1935 - 1954	5.1 - 5.2
Beneficial Standard LIC	3/1/1949	5.3 - 5.4
Carolina Home Life	1945	5.5
Great Southern Life	1936 - 1955	5.6 - 5.10
Lee National LIC	5/1/1929	5.11
Maryland LIC	1939 - 1948	5.12 - 5.13
Nat'l Masonic Provident	1934	5.14
Ohio State Life	1932 - 1948	5.15 - 5.17
Pyramid	1/1/1931	5.18
United Fidelity Life	1933 - 1956	5.19 - 5.22
Victory LIC	1948	5.23

ATTACHMENT 5.1

SPECIAL POLICIES

Colored Risks ←

ANNUAL PREMIUMS PER \$1,000.00

Age	<u>Ordinary Life</u>	<u>20 Pay Life</u>
20	\$15.59	\$24.79
21	15.91	25.14
22	16.25	25.51
23	16.60	25.90
24	16.97	26.30
25	17.36	26.71
26	17.77	27.16
27	18.20	27.61
28	18.66	28.07
29	19.13	28.56
30	19.64	29.06
31	20.17	29.60
32	20.73	30.15
33	21.32	30.72
34	21.95	31.3
35	22.62	31.9
36	23.34	32.60
37	24.18	33.35
38	25.06	34.19
39	26.00	35.07
40	26.99	35.99
41	28.05	36.96
42	29.17	37.98
43	30.35	39.03
44	31.61	40.14
45	32.94	41.31
46	34.35	42.54
47	35.85	43.82
48	37.45	45.18
49	39.14	46.63
50	40.94	48.12
51	42.86	49.72
52	44.91	51.43
53	47.09	53.24
54	49.40	55.16
55	51.87	57.21
56	54.49	59.58
57	57.30	62.16
58	60.30	64.92
59	63.44	67.88
60	66.92	71.06

As per

over

ATTACHMENT 5.2

RATE BOOK

No. _____

**Acme Life Insurance
Company**
AUSTIN, TEXAS

This Book is the property of the ACME
LIFE INSURANCE COMPANY, being
loaned the Agent while he is under contract
with the Company, or until recalled.

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ORDINARY LIFE

NEGRO RATES

ORDINARY LIFE		NEGRO RATES		ORDINARY LIFE				
\$1000				\$500				
ANL.	S.A.	QUAR.	MO.	AGE	ANL.	S.A.	QUAR.	MO.
\$21.04	\$10.94	\$5.58	\$2.06	25	\$11.57	\$6.02	\$3.07	\$1.13
21.51	11.19	5.70	2.10	26	11.83	6.15	3.13	1.16
22.00	11.44	5.83	2.16	27	12.10	6.29	3.21	1.19
22.55	11.73	5.98	2.21	28	12.40	6.44	3.29	1.22
23.10	12.01	6.12	2.26	29	12.71	6.61	3.37	1.25
23.70	12.32	6.28	2.32	30	13.04	6.78	3.46	1.28
24.31	12.64	6.44	2.38	31	13.37	6.95	3.54	1.31
24.98	12.99	6.62	2.45	32	13.74	7.14	3.64	1.35
25.68	13.35	6.81	2.52	33	14.12	7.34	3.74	1.38
26.43	13.74	7.00	2.59	34	14.54	7.56	3.85	1.43
27.22	14.15	7.21	2.67	35	14.97	7.78	3.97	1.47
28.04	14.59	7.43	2.75	36	15.42	8.02	4.09	1.51
28.94	15.05	7.67	2.84	37	15.92	8.28	4.22	1.56
29.90	15.55	7.92	2.93	38	16.45	8.55	4.36	1.61
30.89	16.06	8.19	3.03	39	16.99	8.83	4.50	1.67
31.97	16.62	8.47	3.13	40	17.58	9.14	4.66	1.72
33.26	17.30	8.81	3.26	41	18.29	9.51	4.85	1.79
34.65	18.02	9.18	3.40	42	19.06	9.91	5.05	1.87
36.08	18.76	9.56	3.54	43	19.84	10.32	5.26	1.95
37.63	19.57	9.97	3.69	44	20.70	10.76	5.49	2.03
39.27	20.42	10.41	3.85	45	21.60	11.23	5.72	2.12
41.02	21.33	10.87	4.02	46	22.56	11.73	5.98	2.21
42.88	22.30	11.36	4.20	47	23.58	12.26	6.25	2.31
44.87	23.33	11.89	4.32	48	24.68	12.83	6.54	2.42
46.97	24.42	12.45	4.60	49	25.83	13.43	6.84	2.53
49.22	25.59	13.04	4.83	50	27.07	14.08	7.17	2.65
51.46	26.76	13.64	5.05	51	28.30	14.72	7.50	2.77
53.87	28.01	14.28	5.28	52	29.63	15.41	7.85	2.90
56.46	29.36	14.96	5.54	53	31.05	16.15	8.23	3.04
59.20	30.78	15.69	5.80	54	32.56	16.93	8.63	3.19
62.16	32.32	16.47	6.09	55	34.19	17.78	9.06	3.35

The above rates seem to have been used on form 43.
 Values are on AE 3 1/2% 70.
 ER 7-16-54

very notes

ATTACHMENT 5.3

Beneficial Standard Life Insurance Company

724 SOUTH SPRING STREET

TELEPHONE MUTUAL 6151

LOS ANGELES 14, CALIF.

RATE BOOK

March 1, 1949

Here is your new Rate Book, effective March 1, 1949. You will find it contains new plans, is enlarged, and complete.

The new Rate Book contains two new plans of insurance:

(1) Endowment at Age 55. This plan, together with the Endowment at Age 60 and Endowment at Age 65, makes up a complete kit of endowment plans to be used for retirement purposes. Note the "Annuity Option" which may be added to the Endowment at Age 55, or Endowment at Age 60 or Endowment at Age 65 plans, and make good use of this option in selling these retirement endowments.

(2) Family Income Rider. This is the rider so many of you have been waiting for. For a very small extra premium, it makes an insurance policy take on two or three times its value as a death benefit to the Beneficiary. You are advised to study pages 275 to 284 very carefully and then make use of this rider as a most valuable sales aid. Note that the rider may be added not only to new policies but also to policies already in force in the Company.

The new Rate Book contains many new features, including the following:

(1) A Complete Index, making it easy for you to find anything you are looking for in the Rate Book quickly.

(2) The Manual of Instructions to Agents, making this mine of information available every time you have occasion to use the Rate Book.

(3) Brief but complete descriptions immediately precede the rates and values for each plan of insurance.

(4) Complete Tables of Nonforfeiture Values on all plans, including values at ages 55, 60 and 65 on the Ordinary Life and Limited Pay Life plans.

(5) Substandard Premium Rates for Table A, Table B, Table C and Table D premiums.

(6) Tables of Settlement Options.

(7) Miscellaneous Tables including Table of Mortality currently used for reserves and compound interest and discount tables.

LIFE AND ENDOWMENT PLANS - TABLE B RISKS

INTRODUCTORY

These rules apply to Negroes, Chinese, Filipinos and other Orientals. They also apply to Mexicans born in Mexico who are engaged in unskilled occupations.

Only the better class of colored risks will be accepted.

Health and habits must be excellent.

Children under 18 are classed the same as their parents.

UNDERWRITING RULES

A. Ordinary Life - Ordinary Life Paid Up at 85 - Life Paid Up at 65 - Endowment at Age 65

- (1) Issued at Table B rates to standard risks
- (2) Issued to males only, ages 21 to 60 inclusive
- (3) Beneficiary must be a close relative
- (4) No waiver of premium or double indemnity benefits
- (5) Occupational ratings are reduced one table
(Example: a Table A or \$2.50 occupational rating is ignored; a Table B or \$5.00 occupational rating is reduced to Table A or \$2.50 and this rating is added to the Table B rates quoted in the Rate Book. Similarly for higher ratings. On any such cases, refer to Home Office for exact premiums.)
- (6) Non-medical limits are \$1,000 to age 40 (medical examinations are required on amounts in excess of \$1,000 and also on any applicant over 40 years of age)
- (7) Minimum limit: see Rate Book for each plan.
- (8) Application Forms:
 - (a) Non-Medical - Forms 575B and 577B
 - (b) Medical - Forms 577B and Medical Examiner's Report Form 576

B. Ten, Fifteen and Twenty Payment Life - Ten, Fifteen and Twenty Year Endowment - Endowment at Age 55 - Endowment at Age 60

- (1) Issued at Table B rates to standard risks
- (2) Issued to males and females ages 0 to 60 inclusive
- (3) Beneficiary must be a close relative
- (4) No waiver of premium or double indemnity benefits
- (5) Occupational ratings are reduced one table
- (6) Non-medical limits are \$1,000 to age 40
- (7) Minimum limit \$500. For amounts under \$1,000 take proportionate Table B premium from Rate Book and add fifty cents for each \$100 by which the face amount is less than \$1,000
- (8) Application Forms:
 - (a) Age under six months - Juvenile Form 593B and Physician's Statement
 - (b) Ages 1-14 - Juvenile Form 593B
 - (c) Ages 15, 16, 17 - Regular adult forms but application should be signed by a parent and by the child
 - (d) Ages 18 and up - Adult Forms
 - (i) Non-Medical - Forms 575B and 577B
 - (ii) Medical - Forms 577B and Medical Examiner's Report Form 576

CODES FOR LIFE I. B. M. CARDS

EXTRAS

- 00 None
- 01 Extra Premium
- 02 Disability
- 03 Double Indemnity
- 04 Disability and Double Indemnity
- 05 Extra Premium and Disability
- 06 Extra Premium and Double Indemnity
- 07 Extra Premium, Disability and Double Indemnity
- 08 Payor Insurance
- 09 Annuity
- 10 Family Income
- 11 Family Income and Extra Premium
- 12 Family Income and Disability
- 13 Family Income and Double Indemnity
- 14 Family Income, Disability and Double Indemnity
- 15 Family Income, Extra Premium and Disability
- 16 Family Income, Extra Premium and Double Indemnity
- 17 Family Income, Extra Premium, Disability and Double Indemnity
- 18 Payor Insurance and Double Indemnity
- 19 Payor Insurance and Extra Premium
- 20 Payor Insurance, Extra Premium and Double Indemnity

MODES

- 1 Annual
- 2 Semi-annual
- 4 Quarterly
- 5 Single
- 9 Monthly

RACE

- 1 White Male
- 2 White Female
- 3 Negro Male
- 4 Negro Female
- 5 Mexican Male
- 6 Mexican Female
- 7 Oriental Male
- 8 Oriental Female
- 9 Other Male
- 0 Other Female

CODE OF TERMINATION

- 1 Lapse - no value
- 2 Lapse - extended term
- 3 Lapse - reduced paid-up
- 4 Surrender
- 5 Expiry
- 6 Mature
- 7 Death Claim
- 8 Policy change
- 9 Conversion
- 0 Miscellaneous

O. Y. B. (Office Year of Birth)

- 1. All plans OYB - Year of issue less rated age at issue.

NET PREMIUM

- 1. The Net Renewal Premium is required on all cases except single premium policies. It is calculated by taking the Net Renewal Premium per thousand, multiplying by the number of thousands of insurance and rounding off to the nearer dollar. The odd-add rule is used if the Net Renewal Premium results in an even half-dollar.

3-1-1949

RACE CODE

FAMILY INCOME CODES

1. Male White	.10	No Lump Sum — 1039
2. Female White	.20	No Lump Sum — 1273
3. Male Negro	.50	No Lump Sum — 1958
4. Female Negro	.10	With Lump Sum — 1058
5. Male Mexican	.20	With Lump Sum — 1272
6. Female Mexican	.50	With Lump Sum — 1957
7. Male Oriental (Chinese, Japanese)		
8. Female Oriental (Chinese, Japanese)		
9. Male Other (Mixed Races)		
10. Female Other (Mixed Races)		

POLICY FORMS

01	400	400F	B 18	506	506D
20F1	401	401D	B 90	507	507
25F1	402	402D	B 62	508	508
30F1	403	403D	PAI 65	521	521D
1 85	404	404D	20PAI 65	522	522D
1 65	405	405	PAI 60	523	523D
1265	406	406	PAI 55	524	524D
35F1	408	408	20B 85	541	541
"25"	409	409	15E 85	542	542
37F	421	421	10E 85	543	543
20E	500	500D	5T	621	621D
10D	501	501D	10T	622	622D
10E	502	502D	15T	623	623D
56E	503	503D	T65	625	625D
56E	504	504D	5T7	626	626A
57F	505	505D	IP	631	631

ATTACHMENT 5.4

binder info: { Policy Change Instructions: Paid up Values
3 ring binder
Undated

CODING OF NON-PREMIUM PAYING POLICIES

<u>Card Cols.</u>	<u>Content</u>	<u>Remarks</u>
1-6	Policy No.	The "C" & "D" on Citizens Policies should be replaced with "0".
7-9	*Form #	The Form # prior to being placed on EI or RPU
10	*Race Code	
11	Mortality Table	1 AE, 2 41 CSO, 3 58 CSO, 4 41 CET, 5 58 CET
12	Interest Rate Code	5 - 2½%, 6 - 3%, 7 - 3½% (410)
13-14	*Issue Age	Rated age on female lives issued after 1960
15-20	Issue Mo/Da/Yr.	
21-24	Paid To Mo/Yr.	"as of" date
25-26	Ext. Ins. expiry day	Ext. Ins. with or without PE - use expiry day For RPU - leave blank
27-33	No. of Units to 3 dec. places	For Ext Ins. with or without PE - use 1 unit - ie; 0001000 For RPU - use amount of insurance (\$7000 - 0007000)
34-40	Value per unit (\$ only)	Ext. Ins. - amount of insurance RPU - \$1000 (0001000)
(Note: (no. of units) x (value per unit) per 1000 = amt. of ins.)		
41-42	Status	Ext. Ins. with or without PE 44 RPU 45 Single Premium 42
43-44	Transfer Yr.	
45-68	Leave Blank	
69	Type Code	1 Paid-Up Life 2 Paid-Up End. 3 Ext. Ins. with PE 4 Ext. Ins. 5 SP Policy
70-76	PE amount (\$ & cents)	For type 3 insert PE amt. - \$ & cents - ie; \$250 - 0025000 All others - leave columns 70-75 blank and put "0" in 76.
77-80	Maturity or Expiry Mo. & Yr.	For Paid-Up Life "Maturity" is age 100 except for AE table - age 96.

*For form # 411, 417, 509, 511, 525, & 526 - refer to A.L.C.

ATTACHMENT 5.5

Carolina Home Life

45

Values B

Cash Paid I
Loan Up Y



S AC
86.65
127.00
184.48
230.17
276.80
323.35
370.95
418.68
466.42
514.17
561.92
609.67
657.42
705.17
752.92
800.67
848.42

S A
67.74
127.07
200.89
279.28
367.27
464.86
572.05
688.84
815.23
951.22
1096.81
1252.00

S
78.19
157.38
236.57
315.76
394.95
474.14
553.33
632.52
711.71
790.90
870.09
949.28
1028.47
1107.66
1186.85
1266.04

S
91.27
182.54
273.81
365.08
456.35
547.62
638.89
730.16
821.43
912.70
1003.97
1095.24
1186.51
1277.78
1369.05
1460.32
1551.59
1642.86
1734.13
1825.40
1916.67
2007.94
2099.21
2190.48
2281.75
2373.02
2464.29
2555.56
2646.83
2738.10
2829.37
2920.64
3011.91
3103.18
3194.45
3285.72
3376.99
3468.26
3559.53
3650.80
3742.07
3833.34
3924.61
4015.88
4107.15
4198.42
4289.69
4380.96
4472.23
4563.50
4654.77
4746.04
4837.31
4928.58
5019.85
5111.12
5202.39
5293.66
5384.93
5476.20
5567.47
5658.74
5750.01
5841.28
5932.55
6023.82
6115.09
6206.36
6297.63
6388.90
6480.17
6571.44
6662.71
6753.98
6845.25
6936.52
7027.79
7119.06
7210.33
7301.60
7392.87
7484.14
7575.41
7666.68
7757.95
7849.22
7940.49
8031.76
8123.03
8214.30
8305.57
8396.84
8488.11
8579.38
8670.65
8761.92
8853.19
8944.46
9035.73
9127.00
9218.27
9309.54
9400.81
9492.08
9583.35
9674.62
9765.89
9857.16
9948.43
10039.70
10131.00

S
105.4
210.8
316.2
421.6
527.0
632.4
737.8
843.2
948.6
1054.0
1159.4
1264.8
1370.2
1475.6
1581.0
1686.4
1791.8
1897.2
2002.6
2108.0
2213.4
2318.8
2424.2
2529.6
2635.0
2740.4
2845.8
2951.2
3056.6
3162.0
3267.4
3372.8
3478.2
3583.6
3689.0
3794.4
3899.8
4005.2
4110.6
4216.0
4321.4
4426.8
4532.2
4637.6
4743.0
4848.4
4953.8
5059.2
5164.6
5270.0
5375.4
5480.8
5586.2
5691.6
5797.0
5902.4
6007.8
6113.2
6218.6
6324.0
6429.4
6534.8
6640.2
6745.6
6851.0
6956.4
7061.8
7167.2
7272.6
7378.0
7483.4
7588.8
7694.2
7799.6
7905.0
8010.4
8115.8
8221.2
8326.6
8432.0
8537.4
8642.8
8748.2
8853.6
8959.0
9064.4
9169.8
9275.2
9380.6
9486.0
9591.4
9696.8
9802.2
9907.6
10013.0
10118.4
10223.8
10329.2
10434.6
10540.0
10645.4
10750.8
10856.2
10961.6
11067.0
11172.4
11277.8
11383.2
11488.6
11594.0
11699.4
11804.8
11910.2
12015.6
12121.0
12226.4
12331.8
12437.2
12542.6
12648.0
12753.4
12858.8
12964.2
13069.6
13175.0
13280.4
13385.8
13491.2
13596.6
13702.0
13807.4
13912.8
14018.2
14123.6
14229.0
14334.4
14439.8
14545.2
14650.6
14756.0
14861.4
14966.8
15072.2
15177.6
15283.0
15388.4
15493.8
15599.2
15704.6
15810.0
15915.4
16020.8
16126.2
16231.6
16337.0
16442.4
16547.8
16653.2
16758.6
16864.0
16969.4
17074.8
17180.2
17285.6
17391.0
17496.4
17601.8
17707.2
17812.6
17918.0
18023.4
18128.8
18234.2
18339.6
18445.0
18550.4
18655.8
18761.2
18866.6
18972.0
19077.4
19182.8
19288.2
19393.6
19499.0
19604.4
19709.8
19815.2
19920.6
20026.0
20131.4
20236.8
20342.2
20447.6
20553.0
20658.4
20763.8
20869.2
20974.6
21080.0
21185.4
21290.8
21396.2
21501.6
21607.0
21712.4
21817.8
21923.2
22028.6
22134.0
22239.4
22344.8
22450.2
22555.6
22661.0
22766.4
22871.8
22977.2
23082.6
23188.0
23293.4
23398.8
23504.2
23609.6
23715.0
23820.4
23925.8
24031.2
24136.6
24242.0
24347.4
24452.8
24558.2
24663.6
24769.0
24874.4
24979.8
25085.2
25190.6
25296.0
25401.4
25506.8
25612.2
25717.6
25823.0
25928.4
26033.8
26139.2
26244.6
26350.0
26455.4
26560.8
26666.2
26771.6
26877.0
26982.4
27087.8
27193.2
27298.6
27404.0
27509.4
27614.8
27720.2
27825.6
27931.0
28036.4
28141.8
28247.2
28352.6
28458.0
28563.4
28668.8
28774.2
28879.6
28985.0
29090.4
29195.8
29301.2
29406.6
29512.0
29617.4
29722.8
29828.2
29933.6
30039.0
30144.4
30249.8
30355.2
30460.6
30566.0
30671.4
30776.8
30882.2
30987.6
31093.0
31198.4
31303.8
31409.2
31514.6
31620.0
31725.4
31830.8
31936.2
32041.6
32147.0
32252.4
32357.8
32463.2
32568.6
32674.0
32779.4
32884.8
32990.2
33095.6
33201.0
33306.4
33411.8
33517.2
33622.6
33728.0
33833.4
33938.8
34044.2
34149.6
34255.0
34360.4
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34571.2
34676.6
34782.0
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34992.8
35098.2
35203.6
35309.0
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35625.2
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36152.2
36257.6
36363.0
36468.4
36573.8
36679.2
36784.6
36890.0
36995.4
37100.8
37206.2
37311.6
37417.0
37522.4
37627.8
37733.2
37838.6
37944.0
38049.4
38154.8
38260.2
38365.6
38471.0
38576.4
38681.8
38787.2
38892.6
38998.0
39103.4
39208.8
39314.2
39419.6
39525.0
39630.4
39735.8
39841.2
39946.6
40052.0
40157.4
40262.8
40368.2
40473.6
40579.0
40684.4
40789.8
40895.2
41000.6
41106.0
41211.4
41316.8
41422.2
41527.6
41633.0
41738.4
41843.8
41949.2
42054.6
42160.0
42265.4
42370.8
42476.2
42581.6
42687.0
42792.4
42897.8
43003.2
43108.6
43214.0
43319.4
43424.8
43530.2
43635.6
43741.0
43846.4
43951.8
44057.2
44162.6
44268.0
44373.4
44478.8
44584.2
44689.6
44795.0
44900.4
45005.8
45111.2
45216.6
45322.0
45427.4
45532.8
45638.2
45743.6
45849.0
45954.4
46059.8
46165.2
46270.6
46376.0
46481.4
46586.8
46692.2
46797.6
46903.0
47008.4
47113.8
47219.2
47324.6
47430.0
47535.4
47640.8
47746.2
47851.6
47957.0
48062.4
48167.8
48273.2
48378.6
48484.0
48589.4
48694.8
48800.2
48905.6
49011.0
49116.4
49221.8
49327.2
49432.6
49538.0
49643.4
49748.8
49854.2
49959.6
50065.0
50170.4
50275.8
50381.2
50486.6
50592.0
50697.4
50802.8
50908.2
51013.6
51119.0
51224.4
51329.8
51435.2
51540.6
51646.0
51751.4
51856.8
51962.2
52067.6
52173.0
52278.4
52383.8
52489.2
52594.6
52700.0
52805.4
52910.8
53016.2
53121.6
53227.0
53332.4
53437.8
53543.2
53648.6
53754.0
53859.4
53964.8
54070.2
54175.6
54281.0
54386.4
54491.8
54597.2
54702.6
54808.0
54913.4
55018.8
55124.2
55229.6
55335.0
55440.4
55545.8
55651.2
55756.6
55862.0
55967.4
56072.8
56178.2
56283.6
56389.0
56494.4
56600.0
56705.6
56811.2
56916.8
57022.4
57128.0
57233.6
57339.2
57444.8
57550.4
57656.0
57761.6
57867.2
57972.8
58078.4
58184.0
58289.6
58395.2
58500.8
58606.4
58712.0
58817.6
58923.2
59028.8
59134.4
59240.0
59345.6
59451.2
59556.8
59662.4
59768.0
59873.6
59979.2
60084.8
60190.4
60296.0
60401.6
60507.2
60612.8
60718.4
60824.0
60929.6
61035.2
61140.8
61246.4
61352.0
61457.6
61563.2
61668.8
61774.4
61880.0
61985.6
62091.2
62196.8
62302.4
62408.0
62513.6
62619.2
62724.8
62830.4
62936.0
63041.6
63147.2
63252.8
63358.4
63464.0
63569.6
63675.2
63780.8
63886.4
63992.0
64097.6
64203.2
64308.8
64414.4
64520.0
64625.6
64731.2
64836.8
64942.4
65048.0
65153.6
65259.2
65364.8
65470.4
65576.0
65681.6
65787.2
65892.8
66000.0
66106.4
66212.8
66319.2
66425.6
66532.0
66638.4
66744.8
66851.2
66957.6
67064.0
67170.4
67276.8
67383.2
67489.6
67596.0
67702.4
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68234.4
68340.8
68447.2
68553.6
68660.0
68766.4
68872.8
68979.2
69085.6
69192.0
69298.4
69404.8
69511.2
69617.6
69724.0
69830.4
69936.8
70043.2
70149.6
70256.0
70362.4
70468.8
70575.2
70681.6
70788.0
70894.4
71000.8
71107.2
71213.6
71320.0
71426.4
71532.8
71639.2
71745.6
71852.0
71958.4
72064.8
72171.2
72277.6
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72490.4
72596.8
72703.2
72809.6
72916.0
73022.4
73128.8
73235.2
73341.6
73448.0
73554.4
73660.8
73767.2
73873.6
73980.0
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74405.6
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74724.8
74831.2
74937.6
75044.0
75150.4
75256.8
75363.2
75469.6
75576.0
75682.4
75788.8
75895.2
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76108.0
76214.4
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76427.2
76533.6
76640.0
76746.4
76852.8
76959.2
77065.6
77172.0
77278.4
77384.8
77491.2
77597.6
77704.0
77810.4
77916.8
78023.2
78129.6
78236.0
78342.4
78448.8
78555.2
78661.6
78768.0
78874.4
78980.8
79087.2
79193.6
79300.0
79406.4
79512.8
79619.2
79725.6
79832.0
79938.4
80044.8
80151.2
80257.6
80364.0
80470.4
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80683.2
80789.6
80896.0
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81321.6
81428.0
81534.4
81640.8
81747.2
81853.6
81960.0
82066.4
82172.8
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82385.6
82492.0
82598.4
82704.8
82811.2
82917.6
83024.0
83130.4
83236.8
83343.2
83449.6
83556.0
83662.4
83768.8
83875.2
83981.6
84088.0
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84300.8
84407.2
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84726.4
84832.8
84939.2
85045.6
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85258.4
85364.8
85471.2
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85684.0
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86322.4
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86960.8
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87280.0
87386.4
87492.8
87599.2
87705.6
87812.0
87918.4
88024.8
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88237.6
88344.0
88450.4
88556.8
88663.2
88769.6
88876.0
88982.4
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89301.6
89408.0
89514.4
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89833.6
89940.0
90046.4
90152.8
90259.2
90365.6
90472.0
90578.4
90684.8
90791.2
90897.6
91004.0
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91429.6
91536.0
91642.4
91748.8
91855.2
91961.6
92068.0
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92280.8
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92706.4
92812.8
92919.2
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93344.8
93451.2
93557.6
93664.0
93770.4
93876.8
93983.2
94089.6
94196.0
94302.4
94408.8
94515.2
94621.6
94728.0
94834.4
94940.8
95047.2
95153.6
95260.0
95366.4
95472.8
95579.2
95685.6
95792.0
95898.4
96004.8
96111.2
96217.6
96324.0
96430.4
96536.8
96643.2
96749.6
96856.0
96962.4
97068.8
97175.2
97281.6
97388.0
97494.4
97600.8
97707.2
97813.6
97920.0
98026.4
98132.8
98239.2
98345.6
98452.0
98558.4
98664.8
98771.2
98877.6
98984.0
99090.4
99196.8
99303.2
99409.6
99516.0
99622.4
99728.8
99835.2
99941.6
100048.0
100154.4
100260.8
100367.2
100473.6
100580.0
100686.4
100792.8
100899.2
101005.6
101112.0
101218.4
101324.8
101431.2
101537.6
101644.0
101750.4
101856.8
101963.2
102069.6
102176.0
102282.4
102388.8
102495.2
102601.6
102708.0
102814.4
102920.8
103027.2
103133.6
103240.0
103346.4
103452.8
103559.2
103665.6
103772.0
103878.4
103984.8
104091.2
104197.6
104304.0
104410.4
104516.8
104623.2
104729.6
104836.0
104942.4
105048.8
105155.2
105261.6
105368.0
105474.4
105580.8
105687.2
105793.6
105900.0
106006.4
106112.8
106219.2
106325.6
106432.0
106538.4
106644.8
106751.2
106857.6
106964.0
107070.4
107176.8
107283.2
107389.6
107496.0
107602.4
107708.8
107815.2
107921.6
108028.0
108134.4
108240.8
108347.2
108453.6
108560.0
108666.4
108772.8
108879.2
108985.6
109092.0
109198.4
109304.8
109411.2
109517.6
109624.0
109730.4
109836.8
109943.2
110049.6
110156.0
110262.4
110368.8
110475.2
110581.6
110688.0
110794.4
110900.8
111007.2
111113.6
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111326.4
111432.8
111539.2
111645.6
111752.0
111858.4
111964.8
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112177.6
112284.0
112390.4
112496.8
112603.2
112709.6
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112922.4
113028.8
113135.2
113241.6
113348.0
113454.4
113560.8
113667.2
113773.6
113880.0
113986.4
114092.8
114199.2
114305.6
114412.0
114518.4
114624.8
114731.2
114837.6
114944.0
115050.4
115156.8
115263.2
115369.6
115476.0
115582.4
115688.8
115795.2
115901.6
116008.0
116114.4
116220.8
116327.2
116433.6
116540.0
116646.4
116752.8
116859.2
116965.6
117072.0
117178.4
117284.8
117391.2
117497.6
117604.0
117710.4
117816.8
117923.2
118029.6
118136.0
118242.4
118348.8
118455.2
118561.6
118668.0
118774.4
118880.8
118987.2
119093.6
119200.0
119306.4
119412.8
119519.2
119625.6
119732.0
119838.4
119944.8
120051.2
120157.6
120264.0
120370.4
120476.8
120583.2
120689.6
120796.0
120902.4
121008.8
121115.2
121221.6
121328.0
121434.4
121540.8
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121753.6
121860.0
121966.4
122072.8
122179.2
122285.6
122392.0
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122711.2
122817.6
122924.0
123030.4
123136.8
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123562.4
123668.8
123775.2
123881.6
123988.0
124094.4
124200.8
124307.2
124413.6
124520.0
124

ATTACHMENT 5.6

Foreword

The premium rates and other information appearing in this rate book are furnished to the agents of the Great Southern for their assistance in soliciting life insurance contracts. All life insurance policy contracts now sold by the Great Southern are listed herein. It is the responsibility of all Great Southern agents to familiarize themselves thoroughly with all policy forms, rates, and instructions as given in this rate book.

The rates and values contained herein, together with the instructions to agents, supersede all heretofore published rates, values and instructions, and, become effective on all business after December 31, 1935.

This rate-book is the property of the Great Southern Life Insurance Company, and is loaned to the agents of the Company for their sole use during the continuance of their contracts, and must be returned by the agent upon the termination of the contract.

E. P. GREENWOOD, President,
Great Southern Life Insurance Company
Home Office—Houston, Texas.

Edition of January 1, 1936

TABLE "B" PREMIUM RATES

Double Indemnity and Waiver of Premium benefits will not be considered on policies issued under Table B Premium rates. The extended insurance feature in the policy will not be granted, and the automatic option will be paid up life insurance only. These policies will be issued with standard cash values and paid up values.
Negroes, ages 20 to 55 inclusive, male lives only, and Indians with at least 50% Indian blood, ages 20 to 55 inclusive, male lives only, will be accepted on Table B rates.

Age	Ordinary Life	20 Year Payment	20 Year Endowment
20	\$18.02	\$27.01	\$42.18
21	18.33	27.36	42.25
22	18.66	27.73	42.32
23	19.00	28.12	42.64
24	19.25	28.52	42.72
25	19.78	28.93	42.80
26	20.63	29.37	42.89
27	21.14	30.07	42.99
28	21.49	30.53	43.09
29	22.68	31.02	43.45
30	23.08	31.32	43.58
31	23.98	32.05	43.73
32	24.41	32.42	44.36
33	25.00	33.42	44.58
34	25.30	34.64	44.81
35	25.97	35.54	45.31
36	26.94	36.24	45.84
37	27.73	37.24	46.39
38	28.73	38.04	46.72
39	30.00	39.14	47.52
40	31.36	40.29	48.22
41	32.73	41.49	49.18
42	33.01	42.76	50.18
43	33.60	44.20	51.21
44	34.98	45.97	52.31
45	36.08	47.35	53.46
46	37.98	49.10	54.70
47	41.23	50.23	56.01
48	44.34	52.84	57.41
49	48.80	54.82	59.13
50	51.11	56.98	60.78
51	53.40	61.31	62.77
52	55.75	64.06	64.01
53	59.15	67.00	66.52
54	61.80	70.07	68.59
55	65.00	73.62	71.11
56	69.37	76.82	73.09
57	73.24	80.57	76.20
58	77.42	84.76	81.78
59	81.82		81.79
60			

If a negro or Indian is issued a Table B policy and is engaged in a hazardous occupation the extra premium covering the occupational hazard, as shown in the table of occupational ratings, shall be in addition to the Table B rates.

(I-31)

OCCUPATION RATING

OCCUPATION	Life	D. I.	W. of P.
26. Stone Industry: Quarries:			
Superintendents, Managers, Foremen, Stationary Engineers and Firemen, Cranemen, Derricks, men, and Hoistmen, Workers (not handling explosives), Workers (handling explosives)	Std. \$2.50	Yes	Yes
27. Stone Yards and Mills:			
Superintendents and Managers (Office duties only), Foremen, Cranemen, Polishers, Rubbers (granite and sandstone mills yards), Sawyers in State Yards, Cutters, Carvers, Letterers, Table B	Std. \$2.50	Yes	No
28. Telephone and Telegraph: Workers climbing poles, Linemen, Troublemakers, Skilled Workers, Telephone installers and Repairers (inside workers only), Mechanics and Electricians Working in Exchange	Std. \$2.50	No	No
29. United States Government Service: Excise Agents, Internal Revenue Collectors, Department of Justice Operatives, Prohibition Agents	Std. \$5.00	Yes	Yes
30. Watchmen: Day Watchmen (no special hazard), Night Watchmen (no special hazard)	Std. \$2.50	Yes	Yes
31. Welders: Acetylene, Electric (not over 220 volts), Electric (over 220 volts)	Std. \$2.50	Yes	Yes

(I-30)

ATTACHMENT 5.7

Foreword

The premium rates and other information appearing in this rate book are furnished to the agents of the Great Southern for their assistance in soliciting life insurance contracts. All life insurance policy contracts now sold by the Great Southern are listed herein. It is the responsibility of all Great Southern agents to familiarize themselves thoroughly with all policy forms, rates, and instructions as given in this rate book.

The rates and values contained herein, together with the instructions to agents, supersede all heretofore published rates, values and instructions, and become effective on all business after July 1, 1937.

This rate book is the property of the Great Southern Life Insurance Company, and is loaned to the agents of the Company for their sole use during the continuance of their contracts, and must be returned by the agent upon the termination of the contract.

E. P. GREENWOOD, President
Great Southern Life Insurance Company
Home Office—Houston, Texas.

Edition of July 1, 1937

TABLE "B" PREMIUM RATES

Double Indemnity and Waiver of Premium, benefits will not be considered on policies issued under Table "B" premium rates. The extended insurance feature in the policy will not be granted and the automatic option will be paid up life insurance only.

These policies will be issued with standard cash values and paid up values. Negroes, ages 20 to 55 inclusive, male lives only, and Indians with at least 30% Indian blood, ages 20 to 55 inclusive, male lives only, will be considered on Table B rates, subject to a satisfactory medical examination. If a Negro or Indian is issued a Table "B" policy and is engaged in a hazardous occupation, the extra premium covering the occupational hazard as shown in the table of occupational ratings shall be in addition to the Table "B" premium rates.

The premium rates on the following table are the extra premium only per \$1,000, and this extra premium is to be added to the standard premium shown elsewhere in the rate book.

EXTRA PREMIUM RATES PER \$1,000

Age	Ordinary Life and Whole Life Endowment at Age 85	20 Payment Life and 20 Payment Endowment at Age 85	20 Year Endowment
20	\$4.25	\$5.25	\$2.25
21	4.25	5.25	2.25
22	4.25	5.25	2.25
23	4.50	5.25	2.50
24	4.50	5.25	2.50
25	4.50	5.25	2.50
26	4.75	5.50	2.50
27	4.75	5.50	2.50
28	5.00	5.50	2.75
29	5.00	5.50	2.75
30	5.25	5.50	2.75
31	5.25	5.50	2.75
32	5.50	5.75	3.00
33	5.50	5.75	3.00
34	5.75	6.00	3.25
35	5.75	6.00	3.25
36	6.00	6.25	3.50
37	6.00	6.25	3.50
38	6.25	6.25	3.75
39	6.50	6.25	3.75
40	6.50	6.50	4.00
41	7.00	6.75	4.50
42	7.00	7.00	5.00
43	7.75	7.25	5.50
44	8.25	7.75	6.00
45	8.75	8.00	6.50
46	9.25	8.50	7.00
47	9.75	9.00	7.50
48	10.50	9.50	8.00
49	11.00	10.00	8.50

Extra Premium Rates Per \$1,000—Cont.

Age	Ordinary Life and Whole Life Endowment at Age 85	20 Payment Life and 20 Payment Endowment at Age 85	20 Year Endowment
50	11.75	10.50	9.25
51	12.25	11.00	9.75
52	12.75	11.50	10.50
53	13.50	12.00	11.25
54	14.00	12.75	11.75
55	14.75	13.50	12.75
56	15.75	14.25	13.50
57	16.50	15.00	14.50
58	17.50	16.00	15.50
59	18.50	17.00	16.50
60	19.50	18.25	17.75

Q. DEATH CLAIMS

I. Death Claims are payable immediately after receipt of satisfactory proofs of death.

II. Blank forms for proof of death will be furnished by the Company. Requests for these forms should be made by the Beneficiaries or Administrators, and such requests should contain the full name of the deceased and numbers of all Great Southern policies involved. Our agents should assist in all cases involving Great Southern policies. However, our agents should not make any statements regarding validity of death claims unless authorized to do so in writing by the Company.

III. Representatives are expected to maintain the Company's reputation for prompt service and fair dealing by furnishing all needed assistance in completing proofs of death and in protecting the beneficiary or claimant from those who may seek to employ themselves to the beneficiary as "Claim Adjustor". Naturally, no compensation is provided for such service by the agent, and he shall not make any charge to the beneficiary for any service rendered.

IV. The Company will require exact compliance with all instructions contained in the forms in preparing death claim papers.

ATTACHMENT 5.8

Foreword

The premium rates and other information appearing in this rate book are furnished to the agents of the Great Southern for their assistance in soliciting life insurance contracts. All life insurance policy contracts now sold by the Great Southern are listed herein. It is the responsibility of all Great Southern agents to familiarize themselves thoroughly with all policy forms, rates, and instructions as given in this rate book.

The rates and values contained herein, together with the instructions to agents, are a rearrangement of those heretofore published, with a few minor changes and additions.

This rate book is the property of the Great Southern Life Insurance Company, and is loaned to the agents of the Company for their sole use during the continuance of their contracts, and must be returned by the agent upon the termination of the contract.

E. P. GREENWOOD, President
Great Southern Life Insurance Company
Home Office—Houston, Texas

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Edition of April 1, 1941

B. H. Helphik

SINGLE PREMIUM LIFE AND SINGLE PREMIUM ENDOWMENTS

A Single Premium Life policy is a Whole Life contract, under which the insured, in lieu of making annual payments, pays a single premium for the benefit, this premium being paid in full at the time of issue. In the event of death the full face amount of the policy is payable. These policies, beginning with the end of the first policy year, have substantial cash and loan values.

A Single Premium Endowment policy, in addition to guaranteeing the face amount to the beneficiary if the insured dies within the term of the Endowment, also guarantees the payment of the full face amount to the insured, if living, at the maturity date. In lieu of paying annual premiums the insured makes a single payment, this payment being made in full at the time of issue. These policies have substantial cash and loan values beginning with the first policy year.

TABLE B PREMIUM RATES

Negroes aged 20 to 55, inclusive,—male lives only—and Indians with at least 50 per cent Indian blood, aged 20 to 55, inclusive—male lives only—will be considered on Table B premium rates, subject to a satisfactory medical examination. If a Negro or Indian is issued a Table B policy and is engaged in a hazardous occupation, the extra premium covering the occupational hazard, as shown in the Table of Occupational Ratings, shall be in addition to the Table B premium rate.

These policies will be issued with standard cash values and paid-up values.

Double Indemnity and Waiver of Premium benefits will not be considered on policies issued under Table B premium rates. The extended insurance feature will not be granted, and the automatic option will be paid up insurance.

The premium rates shown in this section are the extra premiums per thousand, and this extra premium is to be added to the standard premium shown elsewhere in this rate book.

ANNUITIES

SINGLE PREMIUM AND ANNUAL PREMIUM CONTRACTS—

An Annuity policy is a contract whereby the Company promises to pay a given life income to an individual called the Annuitant. The annuity income may begin at once or it may be deferred for a given period of years. The contract may provide for the continuation of the income to some beneficiary for a definite period in case of the early death of the Annuitant, or the contract may be written without any such guaranteed period.

The policy may be paid for in a single sum (a Single Premium Annuity), the annuity to start immediately, or at the end of a deferred period of not less than 10 years.

The annuity may also be purchased by annual premium deposits—our Elective Annuity—which is a Deferred Annuity with the period of deferral never less than 10 years. The income purchased may be for life only, or with a guaranteed period.

Annuity contracts are especially attractive to those persons desiring the maximum amount of income return consistent with safety. The particular form of annuity to be recommended depends upon the individual need of the prospect.

Annuity payments are made by check, which can be cashed upon the endorsement of the Annuitant. It is only necessary to establish proper identification. Thus annuity payments are as convenient and regular as a salary check, and the annuity is an ideal way for providing income at the retirement age.

These annuities may be purchased in amounts which will fit the purse of nearly everyone. Thus the annuity combines all of the elements of the ideal investment.

INSTRUCTIONS FOR WRITING ANNUITIES APPLICATION—

The regular Medical Application, Part One only, should be used. Part One is filled out in the regular manner as prescribed for life applications. Beneficiaries, if any, should be designated, giving relationship to Annuitant.

EVIDENCE OF AGE—

Satisfactory evidence of age of the Annuitant will be required. As to the nature of the proof, the following are listed in the order of their desirability:

1. Birth certificate.
2. Infant baptism certificate.
3. School age record.
4. Family Bible.
5. Great Southern Life Insurance Company policy number, issued at least five years before application for the Annuity.
6. Certificate of army record.
7. Marriage record.
8. Naturalization certificate.
9. Affidavit of older relatives.

Of the different kinds of proof which can be submitted, the birth certificate is the most acceptable. Failing to submit a record of the birth certificate, a copy of the infant baptism certificate or school age record will be accepted without any further evidence. If none of the first three items is available,

ATTACHMENT 5.9

5-4

Foreword

The premium rates and other information appearing in this rate book are furnished to the agents of the Great Southern for their assistance in soliciting life insurance contracts. All life insurance policy contracts now sold by the Great Southern are listed herein. It is the responsibility of all Great Southern agents to familiarize themselves thoroughly with all policy forms, rates, and instructions as given in this rate book.

This rate book is the property of the Great Southern Life Insurance Company, and is loaned to the agent of the Company for his sole use during the continuance of his contract, and must be returned to the agent upon the termination of the contract.

E. P. GREENWOOD, *President*
Great Southern Life Insurance Company
Home Office—Houston, Texas

Edition of Feb. 1st., 1943

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also guarantees the payment of the full face amount to the insured, if living, at the maturity date. In lieu of paying annual premiums the insured makes a single payment, this payment being made in full at the time of issue. These policies have substantial cash and loan values beginning with the end of the first policy year.

Single Premium Life and Single Premium 20 Year Endowment rates will be quoted on request. The Single Premium 10 Year and 15 Year Endowments will not be considered although premium rates were included in the previous rate book.

TABLE B PREMIUM RATES

Negroes aged 20 to 55, inclusive,—male lives only—and Indians with at least 50 per cent Indian blood, aged 20 to 55, inclusive,—male lives only—will be considered on Table B premium rates, subject to a satisfactory medical examination. If a Negro or Indian is issued a Table B policy and is engaged in a hazardous occupation, the extra premium covering the occupational hazard, as shown in the Table of Occupational Ratings, shall be in addition to the Table B premium rate.

These policies will be issued with standard cash values and paid-up values.

Double Indemnity and Waiver of Premium benefits will not be considered on policies issued under Table B premium rates. The extended insurance feature will not be granted, and the automatic option will be paid-up insurance.

The premium rates shown in this section are the extra premiums per thousand, and this extra premium is to be added to the standard premium shown elsewhere in this rate book.

SINGLE PREMIUM IMMEDIATE ANNUITY

This is an Annuity contract purchased by the payment of a single premium. The monthly annuity commences thirty days after the date of issue of the contract.

The contract will be issued in any one of the following forms:

1. No period guaranteed.
2. 120 monthly payments guaranteed.
3. 180 monthly payments guaranteed.
4. 240 monthly payments guaranteed.

The guaranteed period means that should the Annuitant's death occur during the guaranteed period, the remaining guaranteed payments will be continued to a designated beneficiary. If the Annuitant's death occurs after the end of the guaranteed period, all payments cease with the death of the Annuitant, and no sum whatsoever will be paid to a beneficiary.

INSTRUCTIONS FOR WRITING ANNUITIES APPLICATION

The regular Medical Application, Part One only, should be used. Part One is filled out in the regular manner as prescribed for life applications. Beneficiaries, if any, should be designated, giving relationship to Annuitant.

EVIDENCE OF AGE

Satisfactory evidence of age of the Annuitant will be required. As to the nature of the proof, the following are listed in the order of their desirability:

1. Birth certificate.
2. Infant baptism certificate.
3. School age record.
4. Family Bible.
5. Great Southern Life Insurance Company policy number, issued at least five years before application for the Annuity.
6. Certificate of Army record.
7. Marriage record.
8. Naturalization certificate.
9. Affidavit of older relatives.

Of the different kinds of proof which can be submitted, the birth certificate is the most acceptable. Having to submit a record of the birth certificate, a copy of the infant baptism certificate or school age record will be accepted without any further evidence. If none of the first three items is available, two of the higher numbered items should be obtained; that is 4 and 5, 4 and 6, or 5 and 6, etc.