

Occidental Life Insurance Company of North Carolina

[P.O. Box 2595 / Waco, Texas 706702-2595 / (254) 297-2775]

WE WILL PAY THE DEATH BENEFIT PROCEEDS to the Beneficiary if the Insured dies while this Policy is in force. Payment will be made after we receive due proof of the Insured's death, and will be subject to the terms of this Policy.

This Policy is a legal contract between the Owner and the Company. The consideration for this contract is the application and payment of the first premium. The first premium must be paid on or before delivery of this Policy.

SIGNED AT THE HOME OFFICE ON THE DATE OF ISSUE.



Treasurer



President

CANCELLATION DURING FIRST 30 DAYS

You may return this Policy within 30 days after delivery if you are not satisfied with it for any reason. The Policy may be returned to us or to the agent through whom it was purchased. Upon surrender of the Policy within the 30 day period, it will be void from the beginning, and we will refund any premium paid.

**ENDOWMENT INSURANCE TO AGE 100 POLICY
PREMIUMS PAYABLE FOR PERIOD SPECIFIED ON PAGE THREE
NON-PARTICIPATING**

READ YOUR POLICY CAREFULLY

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DEFINITIONS

Where used in this Policy:

"Occidental Life", "we", "our", "us", or "the Company" means Occidental Life Insurance Company of North Carolina.

"You" or "Your" means the Owner of this Policy as defined.

"Net Cash Value" is the Cash Value less any Indebtedness on this Policy.

"Due Proof of Death" means a certified copy of the death certificate of the Insured, or other lawful evidence providing equivalent information, and proof of the claimant's interest in the Proceeds.

"Recorded by the Company" or "Recorded" means actual receipt and modification of the Company's records according to normal Company procedures.

"Indebtedness" means the principal of any outstanding policy loan on this Policy, together with due and accrued policy loan interest.

"Policy Anniversary Date" means the same day and month as the Date of Issue shown on Page 3 for each succeeding year.

"Home Office" means Occidental Life Insurance Company of North Carolina, located in Waco, Texas.

"Maturity Date" means the policy anniversary following the Insured's 100th birthday. If the Policy is in force on the Maturity Date, we will pay any Net Cash Value then due You and the Policy will terminate.

Benefit Description	Annual Premium	
Basic Policy - Immediate Death Benefit	\$	370.80
Whole Life Insurance to Age 100		
Total Annual Premium	\$	370.80
Issued Method of Payment-----Monthly	\$	32.64
Other Methods of Payment		
Annual	\$	370.80
Semiannual	\$	192.45
Quarterly	\$	97.15

Premium Class:Non-Tobacco

Policy Fee (included in Total Annual Premium above)

Annual Policy Fee:	\$30.00
Semi-Annual Policy Fee:	\$15.57
Quarterly Policy Fee:	\$ 7.86
Monthly Policy Fee:	\$ 2.64

Insured: John A Sample

Face Amount: \$10,000

Age: 50

Effective Date: March 12, 2024

Sex: Male

Maturity Date: March 12, 2074

Policy Number: 0050000000

Texas Insurance Department Telephone Number (512) 463-6169

Insured: John A Sample

Face Amount: \$10,000

Age: 50

Effective Date: March 12, 2024

Sex: Male

Maturity Date: March 12, 2074

Policy Number: 0050000000

Table of Guaranteed Values

Immediate Death Benefit Whole Life Insurance to Age 100

End of Policy Year	Guaranteed Cash Value	Extended Term Insurance		
		Years	Days	Endowment
1	0.00	0	0	.00
2	2.30	0	32	.00
3	161.70	5	69	.00
4	325.10	9	24	.00
5	492.60	11	258	.00
6	664.70	13	232	.00
7	841.80	15	17	.00
8	1,024.00	16	13	.00
9	1,211.50	16	262	.00
10	1,404.10	17	72	.00
11	1,601.40	17	190	.00
12	1,802.90	17	264	.00
13	2,008.10	17	299	.00
14	2,216.90	17	301	.00
15	2,429.10	17	275	.00
16	2,645.00	17	226	.00
17	2,864.50	17	157	.00
18	3,087.80	17	71	.00
19	3,314.50	16	333	.00
20	3,544.40	16	218	.00
End of Age				
60	1,601.40	17	190	.00
62	2,008.10	17	299	.00
65	2,645.00	17	226	.00
70	3,776.60	16	91	.00

Nonforfeiture Interest Rate: 3.75%

Nonforfeiture Table: 2017 CSO Ultimate ALB Male Nonsmoker

Extended Term Mortality Table: 2017 CSO Ultimate ALB Male Nonsmoker

Reinstatement Interest Rate: 6.00% Annual Rate

OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA
WACO, TEXAS

Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company or HMO first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company or HMO. If you don't, you may lose your right to appeal.

Occidental Life Insurance Company of North Carolina

To get information or file a complaint with your insurance company or HMO:

Call: Client Experience at 1-800-736-7311

Toll-free: 1-800-736-7311

Online: www.occidentallife.com

Email: consumercomplaints@aatx.com

Mail: P.O. Box 2549 Waco, TX 76702-2549

The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros o HMO. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros o HMO. Si no lo hace, podría perder su derecho para apelar.

Occidental Life Insurance Company of North Carolina

Para obtener información o para presentar una queja ante su compañía de seguros o HMO:

Llame a: Client Experience al 1-800-736-7311

Teléfono gratuito: 1-800-736-7311

En línea: www.occidentallife.com

Correo electrónico: consumercomplaints@aatx.com

Dirección postal: P.O. Box 2549 Waco, TX 76702-2549

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439

Presente una queja en: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Dirección postal: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

GENERAL PROVISIONS

CONFORMITY WITH INTERSTATE INSURANCE PRODUCT REGULATION COMMISSION STANDARDS. This policy was approved under the authority of the Interstate Insurance Product Regulation Commission and issued under the Commission standards. Any provision of this policy that on the provision's effective date is in conflict with Interstate Insurance Product Regulation Commission standards for this product type is hereby amended to conform to the Interstate Insurance Product Regulation Commission standards for this product type as of the provision's effective date.

CONTRACT. This Policy is a legal contract that you have entered into with us. You have paid the first premium and have submitted an application. We have relied on the statements made in the application for this Policy. These statements, in the absence of fraud, are considered representations and not warranties. A copy of such application is attached to this Policy. In return, we promise to provide the insurance coverage described in this Policy.

The entire contract consists of:

1. The basic Policy; and
2. The riders that add benefits to the basic Policy, if any; and
3. Endorsements, if any; and
4. The attached copy of your application, and any amendments or supplemental applications.

DATE OF ISSUE - EFFECTIVE DATE. The Date of Issue, which is the effective date of this Policy, is the date on which the first premium is due. The Date of Issue is also the date from which all policy years, anniversaries, and premium due dates are determined.

OWNER. The Owner of this Policy will be the Insured unless another person is designated Owner in the application for this Policy. During the Insured's lifetime, the Owner may exercise every right the Policy confers or we allow (subject to the rights of any assignee of record, and to any endorsement on this Policy limiting such rights).

BENEFICIARY. The Beneficiary as named in the application, or later changed by the Owner, will receive the Death Benefit Proceeds upon the death of the Insured. Unless the Owner has stated otherwise, in writing, to the Home Office of the Company:

1. If any Beneficiary dies before the Insured, that Beneficiary's interest will terminate.
2. If no Beneficiary survives the Insured, Proceeds will be paid to the Owner, if then living; otherwise to the estate of the Owner.

CHANGE OF OWNERSHIP OR BENEFICIARY. The Owner, or someone authorized to act for the Owner by valid court order, may change the Ownership or the Beneficiary at any time during the lifetime of the Insured, unless a previous designation provides otherwise. An irrevocable beneficiary cannot be changed without his or her consent. Applicable law may require a Beneficiary or a Successor Owner to have an insurable interest in the life of the Insured. To make a change, the Owner must send a written request to our Home Office in a form acceptable to us. The change in Owner designation or Beneficiary, unless otherwise specified by the Owner, shall take effect on the date the notice of change is signed by the Owner, subject to any payments made or actions taken by the Company prior to receipt of this notice. The Company assumes no responsibility for the legality or sufficiency of any Beneficiary designation or ownership change.

COMMON DISASTER. If we cannot determine whether a Beneficiary or the Insured died first in a common disaster, we will assume that the Beneficiary died first, unless applicable law or an endorsement to this Policy provides otherwise.

ASSIGNING THE POLICY. During the lifetime of the Insured and while this Policy is in force, the Owner may assign this Policy as security for an obligation, subject to the written consent of any irrevocable beneficiary. We will not be bound by an assignment unless it is received in writing at our Home Office in a form acceptable to us. Two copies of the assignment must be submitted. We will retain one copy and return the other. We will not be responsible for the validity of any assignment. The assignment, unless otherwise specified by the Owner, will take effect on the date the notice of assignment is signed by the Owner, subject to any payments made or actions taken by the Company prior to receipt of the notice.

GENERAL PROVISIONS (Continued)

NON-PARTICIPATION. This Policy will not pay dividends. It will not participate in any of our surplus or earnings.

INCONTESTABILITY. We will not contest the validity of this Policy after this Policy has been in force during the Insured's life for 2 years from the Date of issue.

If the Owner reinstates this Policy as provided by the Reinstatement provision, this Policy will be incontestable as to statements made in the reinstatement application after two years from the effective date of the reinstatement.

This incontestability provision does not apply to any Disability or Accidental Death Benefit.

SUICIDE. If the Insured dies as a result of suicide, within 2 years from the Date of Issue, we will limit the Death Benefit Proceeds to the premiums paid less any Indebtedness on this Policy.

AGE OR SEX INCORRECTLY STATED. If the Insured's age or sex has been incorrectly stated in the application, we will adjust the Death Benefit Proceeds. The Proceeds payable will be that which the premium would have purchased at the Date of Issue for the correct age and sex. By age we mean age last birthday as of the Date of Issue.

PAYMENTS. All payments of benefits under this Policy will be made from our Home Office.

WHEN THIS POLICY TERMINATES. This Policy will terminate if:

1. The Owner requests that this Policy be terminated; or
2. The Insured dies; or
3. The Policy matures; or
4. The premium is in default at the end of the grace period, except as otherwise provided in the Guaranteed Values provisions. The date of default will be the due date of the premium in default.

REINSTATEMENT. This Policy may be reinstated at any time within 5 years after default unless this Policy was surrendered for cash, if the following requirements are met:

1. Evidence of insurability, satisfactory to the Company, must be furnished; and
2. All past due premiums with compound interest at the reinstatement interest rate of 6% a year must be paid; and
3. Any Indebtedness with interest at the annual policy loan interest rate of 7.4% payable in advance, from the date of default to the date of reinstatement, must be paid or reinstated.

The effective date of reinstatement will be the date we approve the application for reinstatement.

If a rider is attached to this Policy, its coverage will be reinstated according to the Reinstatement provision of this Policy, unless such provision conflicts with the express provision of the rider.

CHANGING THE TERMS OF THE POLICY. Any change in the Policy must be approved in writing at our Home Office by one of our officers. Any approved change will be endorsed on the Policy. No agent has the authority to make any changes or waive any of the terms of the Policy.

PREMIUMS

PAYMENT OF PREMIUMS. Premiums are payable for the number of years shown on Page 3 or until the Insured's earlier death. Premiums are payable in advance at our Home Office. A premium receipt signed by an Officer of the Company will be furnished upon request. Premiums may be paid annually, semi-annually, quarterly or monthly. The Owner may change the frequency of payment provided a premium payment will become due on each policy anniversary. A premium paid by check will be considered paid only after the bank has credited our account with collected funds.

PREMIUMS (Continued)

GRACE PERIOD. The grace period is a period of 31 days following the due date of each premium after the first. The Owner may pay the premium at any time during the grace period without interest. During the grace period, the Policy will remain in force, but the premium will be in default. The date of default is the date the unpaid premium is due. If the premium is not paid by the end of the grace period, this Policy will terminate, as of the date of default, except as provided in the Guaranteed Values provisions. If death occurs during the grace period, the premium for the policy month in which death occurred will be deducted from the Death Benefit Proceeds.

DEATH BENEFIT PROCEEDS

The Company will pay the Proceeds of this Policy on the death of the Insured while this Policy is in full force. Payment will be made to the named Beneficiary when the Home Office of the Company receives Due Proof of the Insured's Death, subject to the terms of this Policy. The Proceeds will be:

1. The Face Amount shown on Page 3; plus
2. Any insurance on the life of the Insured provided by an additional agreement attached to and made a part of this Policy; plus
3. The portion of any premium paid which applies to a period beyond the month of death of the Insured; less
4. The portion of a premium due and unpaid which applies to a period prior to the date of death of the Insured; less
5. Any Indebtedness on this Policy.

PAYMENT OF INTEREST ON DEATH BENEFIT. Interest will be paid on the Proceeds from the date of death until the date settlement is made. Interest will accrue at the rate applicable to the Policy for funds left on deposit. Additional interest will be paid at a rate of 10% annually beginning with the date that is 31 calendar days from the latest of (a), (b) and (c) to the date the claim is paid, where it is:

1. The date that Due Proof of Death is received by the Company;
2. The date the Company receives sufficient information to determine its liability, the extent of the liability, and the appropriate payee legally entitled to the Proceeds; and
3. The date that legal impediments to payment of Proceeds that depend on the action of parties other than the Company are resolved and sufficient evidence of the same is provided to the Company. Legal impediments to payment include, but are not limited to (a) the establishment of guardianships and conservatorships; (b) the appointment and qualification of trustees, executors and administrators; and (c) the submission of information required to satisfy a state and federal reporting requirements.

GUARANTEED VALUES PROVISIONS

CASH VALUE. The Owner may surrender this Policy for its Net Cash Value as defined on Page 2. If all premiums have been paid, the guaranteed cash value is as shown in the Table of Guaranteed Values on page 3A of the Policy. The Table shows values at the end of the policy years. The Cash Value is:

1. The Guaranteed Cash Value; plus
2. Any part of a premium paid for coverage beyond the policy month in which the Owner surrenders this Policy.

AUTOMATIC PREMIUM LOAN OPTION. If a premium on this Policy is not paid by cash by the end of the grace period, a policy loan will be made to pay such premium if the following conditions are met:

1. The Owner must have elected the Automatic Premium Loan Option while no premium was in default. (the election, if not made in the application for this Policy, may be made later by sending written notice to our Home Office); and
2. The Loan Value must be enough to pay the premium in default with interest to the next policy anniversary.

GUARANTEED VALUES PROVISIONS (Continued)

This provision may be revoked by filing a written request with the Company.

If the Loan Value is not sufficient to cover the entire amount of any premium due, no automatic loan will be made and the premium will be in default. The Net Cash Value will then be used under Option 2 of the "Options Upon Default of Payment of Premium" provision below. Interest on a premium loan will be charged from the premium due date. Otherwise the terms of the Policy Loan provision will apply.

OPTIONS UPON DEFAULT OF PAYMENT OF PREMIUM. The Owner may elect one of the following options, effective on the default in the payment of premium. Election must be made by written request to the Company at its Home Office no later than 60 days after the unpaid premium was due. If the Automatic Premium Loan or other election is not made, Option 2 of this section will be effective.

Option 1 -- Surrender this policy for the Net Cash Value. The Net Cash Value within 60 days of default is the Net Cash Value on that date. The Company may defer payment of the Net Cash Value for a period of up to 6 months from the date of request.

Option 2 -- Continue this Policy as Extended Term Insurance. The amount of insurance will be the face amount of this Policy less any Indebtedness. The term of Extended Term Insurance will begin on the date the unpaid premium was due. It will continue for such term as the Net Cash Value will purchase at the net single premium rates. Extended Term Insurance may be surrendered for its Net Cash Value as of the date of surrender.

BASIS OF VALUES. Guaranteed values and net single premiums are based on the mortality tables and interest rate shown on Page 3A. All net single premiums are at the then attained age of the Insured. The Cash Values are calculated by the Standard Nonforfeiture Value Method using the mortality table and interest rate shown on Page 3A. Computations assume that premiums are paid annually and the deaths occur at the end of a policy year.

The Cash Value within a policy year is adjusted for lapse of time and premiums paid for any portion of the policy year. Within 31 days after any policy anniversary, and in the absence of a policy loan, the Cash Value will not be less than the Cash Value on such anniversary. Any additional agreement which is part of this Policy will not increase the Cash Value unless specifically provided by the agreement. Any Cash Values and paid-up nonforfeiture benefits available under this Policy are not less than the minimum values and benefits required by or pursuant to the NAIC Standard Nonforfeiture Law for Life Insurance. The detailed method of calculation of values and benefits has been filed with the Interstate Insurance Product Regulation Commission.

When continued as Extended Term Insurance, this Policy's Cash Value is the present value of future benefits.

POLICY LOAN PROVISIONS

You may take a policy loan at any time while this Policy is in force. You may borrow an amount which is equal to or less than the Policy's Loan Value. The Loan Value will be the Cash Value less:

1. Any prior outstanding loan, plus interest accrued; and
2. Interest on the amount to be borrowed to the next policy anniversary.

LOAN INTEREST. The Annual Policy Loan Interest Rate is 7.4% payable in advance. On each policy anniversary, loan interest for the next year is due in advance. Interest not paid when due will be added to the loan.

HOW YOU MAY REPAY A POLICY LOAN. You may repay all or part of a policy loan at any time, except that:

1. Repayment may be made only while this Policy is in force and prior to the death of the Insured; and
2. A partial repayment must be at least \$10.00.

POLICY LOAN PROVISIONS (Continued)

Any Indebtedness will be deducted from any settlement of this Policy.

At any time your policy loan exceeds the Cash Value, this Policy will lapse. However, at least 31 days prior notice must be mailed by us to your last known address and to any assignee of record, if any.

WE CAN DELAY PAYMENT. We can delay loaning you money for up to 6 months. However, we cannot delay loaning you money if the amount is to be used to pay a premium to us.

OBTAINING A LOAN. You may obtain a policy loan by written request and assignment of the Policy as sole security for the loan.

SETTLEMENT OPTIONS

ELECTION OF A SETTLEMENT OPTION. The Owner, by written request satisfactory to the Company, may elect any Settlement Option described below while the Insured is living subject to the provisions of this Policy. If an option is not elected prior to the death of the Insured, the Company will pay the Proceeds in one sum to the Beneficiary or other person lawfully entitled to receive the same, unless such person elects a settlement option. Annuity benefits at the time of their commencement will not be less than those that would be provided by the application of the cash surrender value to purchase a single consideration immediate annuity contract at purchase rates offered by the company at the time to the same class of annuitants whether the annuity benefits are payable in fixed or variable amounts or both.

PAYEE. The Payee is the person or persons entitled to receive payments under a Settlement Option.

AVAILABILITY OF OPTIONS. The Company may pay the then balance of the Proceeds in one sum if:

1. The Proceeds are less than \$5,000; or
2. The amount on deposit under Option 1 or 2 below becomes less than \$2,000; or
3. Periodic payments are, or become, less than \$100; or
4. The Payee is not the person first entitled to payment; or
5. The Payee is an assignee, estate, trustee, partnership, corporation or association.

EFFECTIVE DATE OF SETTLEMENT OPTION. If an election has previously been made, the effective date will be the date of death or surrender. If no election is in effect when the Proceeds become payable in one lump sum, the date of election will be the effective date. The first installment, under Options 3, 4, 5, or 6 below, will be paid by the Company upon receipt of Due Proof of the Death of the Insured.

BASIS OF PAYMENT OPTIONS. The annual guaranteed interest rate used for each option shown in the Option Tables is 3.0%. An interest rate in excess of the guaranteed rate may be used at the discretion of the Company. The mortality table used for Options 5 and 6 is the Annuity 2000 Mortality Table.

LIFE INCOME AND AGE. When Proceeds are payable to the Owner as a result of a cash surrender or maturity of the Policy, and the Owner selects a settlement option providing for periodic payments, the continuance of the periodic payments will be based on the life of the Insured. The amount of the periodic payments will be based upon the attained age of the Insured at the time of surrender or maturity. Upon the death of the Insured the life income payable to the Beneficiary will be based on the life and age of that Beneficiary. Age in each instance is the age on the last birthday before the date the first installment is payable. The Company may require evidence of age or of survival.

OPTION 1 -- DEPOSIT -- Left on deposit with interest to accumulate. Interest is compounded annually. Proceeds and all accumulated interest are payable at the end of a period mutually agreed upon.

OPTION 2 -- INTEREST INCOME -- Left on deposit, with interest payable periodically. Proceeds and any accrued but unpaid interest are payable at the end of a period mutually agreed upon.

OPTION 3 -- INSTALLMENTS OF SPECIFIED AMOUNT -- Paid as an income of a specified amount mutually agreed upon, until the Proceeds and interest are exhausted.

SETTLEMENT OPTIONS (Continued)

OPTION 4 -- INSTALLMENTS FOR SPECIFIED PERIOD -- Paid as an income for a specified period mutually agreed upon.

OPTION 5 -- LIFE INCOME WITH GUARANTEED PERIOD -- Paid as an income for life. Payments are guaranteed for 120 months.

OPTION 6 -- LIFE INCOME WITHOUT GUARANTEED PERIOD -- Paid as an income for life. Payments cease with the last payment due prior to death of the person on whose life the income is based.

DEATH OF PAYEE. After the death of the Payee any amounts remaining under Options 1, 2, 3, or 4 or any amounts remaining under the period certain under Option 5 will be continued to the estate of the Payee or paid in a single commuted sum to the estate of the Payee.

PROTECTION AGAINST CREDITOR. To the extent permitted by law, Death Benefit Proceeds paid under these options will not be subject to the claims of creditors nor to legal process.

These tables illustrate amounts for each \$1,000 of proceeds applied under the Options listed.

OPTION 2 INTEREST INCOME

Payable	Interest Payable
Monthly	\$2.47
Quarterly	7.42
Semi-Annually	14.89
Annually	30.00

OPTION 4 INSTALLMENTS

Yrs.	Annual	Monthly	Yrs.	Annual	Monthly	Yrs.	Annual	Monthly
1	\$1,000.00	\$84.47	11	\$104.93	\$8.86	21	\$62.98	\$5.32
2	507.39	42.86	12	97.54	8.24	22	60.92	5.15
3	343.23	28.99	13	91.29	7.71	23	59.04	4.99
4	261.19	22.06	14	85.95	7.26	24	57.33	4.84
5	211.99	17.91	15	81.33	6.87	25	55.76	4.71
6	179.22	15.14	16	77.29	6.53	26	54.31	4.59
7	155.83	13.16	17	73.74	6.23	27	52.97	4.47
8	138.31	11.68	18	70.59	5.96	28	51.74	4.37
9	124.69	10.53	19	67.78	5.73	29	50.60	4.27
10	113.82	9.61	20	65.26	5.51	30	49.53	4.18

OPTIONS 5 AND 6
MONTHLY LIFE INCOMES

		Option 5 120 Installments Guaranteed		Option 6 Life Only				Option 5 120 Installments Guaranteed		Option 6 Life Only	
Age		Male	Female	Male	Female	Age		Male	Female	Male	Female
25		\$3.08	\$2.99	\$3.08	\$2.99	65		\$5.48	\$5.07	\$5.69	\$5.18
26		3.10	3.01	3.10	3.01	66		5.62	5.20	5.86	5.32
27		3.12	3.03	3.13	3.03	67		5.77	5.33	6.04	5.47
28		3.15	3.05	3.15	3.05	68		5.92	5.47	6.24	5.64
29		3.17	3.07	3.17	3.07	69		6.07	5.62	6.45	5.82
30		3.20	3.09	3.20	3.09	70		6.23	5.78	6.67	6.01
31		3.22	3.11	3.23	3.12	71		6.39	5.94	6.90	6.21
32		3.25	3.14	3.26	3.14	72		6.56	6.11	7.16	6.44
33		3.28	3.16	3.28	3.17	73		6.73	6.29	7.43	6.68
34		3.31	3.19	3.32	3.19	74		6.90	6.48	7.71	6.94
35		3.34	3.22	3.35	3.22	75		7.08	6.67	8.02	7.22
36		3.38	3.24	3.38	3.25	76		7.25	6.86	8.35	7.52
37		3.41	3.27	3.42	3.28	77		7.43	7.06	8.70	7.85
38		3.45	3.30	3.46	3.31	78		7.61	7.26	9.08	8.21
39		3.49	3.34	3.50	3.34	79		7.78	7.46	9.48	8.60
40		3.53	3.37	3.54	3.38	80		7.95	7.66	9.91	9.02
41		3.57	3.41	3.58	3.41	81		8.11	7.86	10.37	9.47
42		3.62	3.44	3.63	3.45	82		8.27	8.05	10.86	9.96
43		3.66	3.48	3.67	3.49	83		8.42	8.23	11.38	10.50
44		3.71	3.52	3.72	3.53	84		8.56	8.40	11.94	11.07
45		3.76	3.57	3.78	3.57	85		8.69	8.55	12.54	11.69
46		3.81	3.61	3.83	3.62	86		8.81	8.70	13.17	12.36
47		3.87	3.66	3.89	3.67	87		8.92	8.83	13.85	13.08
48		3.92	3.71	3.95	3.72	88		9.02	8.95	14.56	13.84
49		3.98	3.76	4.01	3.77	89		9.12	9.05	15.32	14.65
50		4.05	3.81	4.08	3.83	90		9.20	9.15	16.12	15.50
51		4.11	3.87	4.15	3.89	91		9.28	9.23	16.97	16.38
52		4.18	3.93	4.22	3.95	92		9.34	9.30	17.87	17.31
53		4.25	3.99	4.30	4.01	93		9.40	9.36	18.83	18.26
54		4.33	4.06	4.38	4.08	94		9.45	9.42	19.85	19.26
55		4.41	4.13	4.46	4.15	95		9.49	9.47	20.93	20.30
56		4.49	4.20	4.55	4.23	96		9.53	9.51	22.10	21.39
57		4.58	4.28	4.65	4.31	97		9.56	9.54	23.38	22.57
58		4.68	4.36	4.75	4.40	98		9.58	9.57	24.80	23.86
59		4.78	4.45	4.86	4.49	99		9.59	9.58	26.40	25.31
60		4.88	4.54	4.98	4.59	100		9.60	9.60	28.22	26.97
61		4.99	4.63	5.10	4.69						
62		5.10	4.73	5.23	4.80						
63		5.23	4.84	5.37	4.92						
64		5.35	4.95	5.52	5.04						

OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA
P. O. Box 2595
Waco, Texas 76702-2595

ACCELERATED BENEFITS RIDER - CONFINED CARE

TAX IMPLICATIONS. The acceleration-of-life-insurance benefits offered under this Rider may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long term care expenses, such as nursing home care. If the acceleration-of-life-insurance benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration-of-life-insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration-of-life-insurance benefits excludable from income under federal law.

Receipt of acceleration-of-life-insurance benefits may affect your, your spouse or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect you, your spouse and your family's eligibility for public assistance.

This Rider provides an accelerated payment of life insurance proceeds under conditions specified in this Rider. It is not intended to provide health, nursing home or long term care insurance. **CASH VALUES (IF ANY), LOAN VALUES (IF ANY), THE ASSOCIATED PREMIUM AND DEATH BENEFITS UNDER THE LIFE INSURANCE POLICY TO WHICH THIS RIDER IS ATTACHED WILL BE REDUCED IF AN ACCELERATED BENEFIT IS PAID.** Benefit payments may affect qualifications for entitlement payments.

This Rider is attached to and made a part of the Policy to which it is attached. It is subject to the provisions of the Policy unless amended in this Rider. There is no premium or administrative fee for this Rider.

DEFINITIONS

- 1. Confined Care:** Full time, permanent residence in a Nursing Home.
- 2. Monthly Accelerated Benefit Payment:** A fixed monthly payment equal to 5% of the Policy Face Amount, reduced by any outstanding Policy loans. The Monthly Accelerated Benefit Payment amount will be determined as of the date the Company receives the Owner's written request to receive the Rider Benefit. If the Insured does not remain a full time, permanent resident of a Nursing Home as stated in the Physician's Statement, the Company will cease payment of the Monthly Accelerated Benefit Payment and the Policy will remain in force with the face amount as of the date the Monthly Accelerated Benefit Payment ceases.
- 3. Nursing Home:** An institution which is not primarily a residential facility and which
 - is a Medicare-approved Skilled Nursing Facility; or
 - is state licensed as a Skilled Nursing or Intermediate Care Facility; or
 - meets all the following:
 - is state licensed as a Nursing Home; and
 - primarily provides nursing care; and
 - is supervised by a registered or licensed practical nurse; and
 - keeps daily patient medical records; and
 - records and controls all medications it gives.
- 4. Physician:** A duly licensed physician practicing within the scope of his or her license. It does not include the Insured or family members of either the Insured or the Owner.
- 5. Physician's Statement:** A written statement signed by a Physician which
 - gives the Physician's diagnosis of the Insured's medical condition; and
 - states that the Insured is a full time, permanent resident of a Nursing Home and is expected to continue as a full time, permanent residence in a Nursing Home until death.

RIDER BENEFIT

The Owner can elect to receive the Monthly Accelerated Benefit Payment during the Insured's life subject to the following requirements:

1. The election must be in writing.
2. The election must be sent to the Home Office.
3. A Physician's Statement must be provided.

This Rider's Benefits are only available if the Owner elects it on his or her own. THE OWNER CANNOT ELECT UNDER THIS RIDER

1. if required by law to use this Rider to pay creditors' claims;
2. if the Owner is required by government to use this Rider to get a government benefit;
3. during the first 30 days from the Policy Date.

A request for an accelerated benefit will not be approved if the Policy is assigned or if the Beneficiary cannot be changed by the Owner. Any assignee or irrevocable beneficiary will be provided written notification of Accelerated Benefit payment. Written consent of any assignee or irrevocable beneficiary will be obtained. The Owner can elect to receive Rider Benefits only one time.

ADJUSTMENTS TO THE POLICY

The following adjustments will be made to the Policy after a Monthly Accelerated Benefit Payment is made:

1. The Policy's Face Amount will be reduced by the amount of the Monthly Accelerated Benefit Payment received. Any portion remaining after reduction of the death benefit due to an accelerated payment of life insurance proceeds will be paid upon the death of the Insured. The accelerated payment and the balance of the death benefit of the Policy will constitute full settlement on maturity of the face amount of the Policy. The Policy's base premium excluding the policy fee, the Cash Value (if any) and the amount available for loans (if any) will decrease in proportion to the amount of benefit paid. The Cash Value will be equal to or greater than the minimum Cash Value for the reduced future guaranteed death benefit. After the accelerated payment, the mortality and interest rate used in calculating the minimum cash values for the life insurance coverage will be the same as before the accelerated payment. The accelerated payment will not change the calculation of the nonforfeiture benefits of the Policy. The premium rate for any riders on the Policy will not be reduced.
2. The Company will provide the Owner with a Payment Statement that explains how the Company pays the Monthly Accelerated Benefit Payments.

TERMINATION

This Rider will terminate on the earlier of:

1. the termination date of the Policy to which this Rider is attached;
2. the death of the Insured;
3. the Face Amount of the Policy equals \$0;
4. upon written request by the Owner;
5. the date any non-forfeiture option of the Policy is selected; or
6. the Insured is no longer a full time, permanent resident of a Nursing Home.

This Rider is effective on the Date of Issue of the Policy.

Signed at the Home Office of the Company as of the Date of Issue of the Policy.


Treasurer


President

TERMINAL ILLNESS ACCELERATED BENEFIT RIDER

TAX IMPLICATIONS. The acceleration-of-life-insurance benefits offered under this Rider may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long-term care expenses, such as nursing home care. If the acceleration-of-life-insurance benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration-of-life-insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration-of-life-insurance benefits excludable from income under federal law.

Any medicaid or other government entitlement for which you are eligible may be affected by payments received under this Rider.

This Rider is attached to and made a part of the Policy to which it is attached. It is subject to the provisions of the Policy unless amended in this Rider.

TERMINAL ILLNESS BENEFIT

If the Insured is certified as being a Terminally Ill Individual, We will advance to You, if You so elect, up to one hundred percent (100%) of the Death Benefit of the Policy. The Benefit to be paid will be reduced by an Actuarial Adjustment Factor and an Administrative Charge of \$150. We will deduct from the Benefit paid any outstanding Indebtedness, but only in proportion to the percentage of Death Benefit paid. We will also return to you a proportionate amount of any premium paid beyond the date any Benefit under this Rider is paid.

A payment under this Rider is payable only once. Request for an acceleration-of-life-insurance benefit must be made in writing. The Policy must be in force at the time this Benefit is applied for. Payment of this Benefit will reduce the Death Benefit proceeds by the amount of the Benefit paid under this Rider. Any portion remaining after reduction of the death benefit due to payment of any acceleration-of-life-insurance benefit will be paid upon the death of the Insured. The acceleration-of-life-insurance benefits and the balance of the death benefit of the Policy will constitute full settlement on maturity of the face amount of the Policy. The Cash Value, the amount available for loans, and the premium, excluding the Policy fee (if any), for the Policy will decrease in proportion to the amount of Benefit paid. Continued payment of the reduced premium is necessary for the Policy to remain in force. If the entire Death Benefit is paid, then the Policy will terminate with no further value. There is no Benefit to a non-insured Owner if the non-insured Owner is diagnosed as a Terminally Ill Individual.

At time of payment of the acceleration-of-life-insurance benefit, We will provide the Owner of the Policy a statement specifying:

- a) the amount of benefit paid;
- b) the effect of the acceleration-of-life-insurance on the death benefit, future premiums, cash value (if any) and any policy loans.

Terminally Ill Individual - An insured will be considered as being a Terminally Ill Individual if the individual has been certified by a licensed physician as having an illness or physical condition that reasonably can be expected to result in death within 12 months of the date of certification. We must receive proof acceptable to Us. A written statement from the certifying physician will be required. We may require a second medical opinion by a physician of our choice at Our expense. The opinion of the physician selected by the Company, with respect to whether or not the Insured is terminally ill, will be presumed to be correct.

This Rider is effective on the Date of Issue of the Policy.

Signed at the Home Office of the Company as of the Effective Date



Treasurer



President

**IMPORTANT INFORMATION ABOUT COVERAGE UNDER THE
TEXAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION
(For Insurers declared insolvent or impaired on or after September 1, 2011)**

Texas law establishes a system to protect Texas policyholders if their life or health insurance company fails. The Texas Life and Health Insurance Guaranty Association (the "Association") administers this protection system. Only the policyholders of insurance companies that are members of the Association are eligible for this protection which is subject to the terms, limitations, and conditions of the Association law. (The law is found in the *Texas Insurance Code*, Chapter 463.)

It is possible that the Association may not protect all or part of your policy because of statutory limitations.

Eligibility for Protection by the Association

When a member insurance company is found to be insolvent and placed under an order of liquidation by a court or designated as impaired by the Texas Commissioner of Insurance, the Association provides coverage to policyholders who are:

- Residents of Texas (**regardless of where the policyholder lived when the policy was issued**)
- Residents of other states, **ONLY** if the following conditions are met:
 1. The policyholder has a policy with a company domiciled in Texas;
 2. The policyholder's state of residence has a similar guaranty association; and
 3. The policyholder is *not eligible* for coverage by the guaranty association of the policyholder's state of residence.

Limits of Protection by the Association

Accident, Accident and Health, or Health Insurance:

- For each individual covered under one or more policies: up to a total of \$500,000 for basic hospital, medical-surgical, and major medical insurance, \$300,000 for disability or long term care insurance, or \$200,000 for other types of health insurance.

Life Insurance:

- Net cash surrender value or net cash withdrawal value up to a total of \$100,000 under one or more policies on a single life; or
- Death benefits up to a total of \$300,000 under one or more policies on a single life; or
- Total benefits up to a total of \$5,000,000 to any owner of multiple non-group life policies.

Individual Annuities:

- Present value of benefits up to a total of \$250,000 under one or more contracts on any one life.

Group Annuities:

- Present value of allocated benefits up to a total of \$250,000 on any one life; or
- Present value of unallocated benefits up to a total of \$5,000,000 for one contractholder regardless of the number of contracts.

Aggregate Limit:

- \$300,000 on any one life with the exception of the \$500,000 health insurance limit, the \$5,000,000 multiple owner life insurance limit, and the \$5,000,000 unallocated group annuity limit.

These limits are applied for each insolvent insurance company.

Insurance companies and agents are prohibited by law from using the existence of the Association for the purpose of sales, solicitation, or inducement to purchase any form of insurance. When you are selecting an insurance company, you should not rely on Association coverage. For additional questions on Association protection or general information about an insurance company, please use the following contact information.

Texas Life and Health Insurance
Guaranty Association
515 Congress Avenue, Suite 1875
Austin, Texas 78701
800-982-6362 or www.txlifega.org

Texas Department of Insurance
P. O. Box 149104
Austin, Texas 78714-9104
800-252-3439 or www.tdi.texas.gov

Occidental Life Insurance Company of North Carolina
P.O. Box 2595 / Waco, Texas 76702-2595 / (254) 297-2775

ENDOWMENT INSURANCE TO AGE 100 POLICY
PREMIUMS PAYABLE FOR PERIOD SPECIFIED ON PAGE THREE
NON-PARTICIPATING

PLEASE READ YOUR POLICY CAREFULLY