

**DISCLOSURE STATEMENT
REQUIRED WITH FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY
WITH FIVE YEAR MINIMUM PREMIUM PROVISION**

The policy is guaranteed to stay in force as long as the Five Year Minimum Premium provision is in effect.

The policy may provide nonforfeiture benefits (such as cash surrender values) which are less than those provided under a term policy with the same guarantees. However, the premiums for the term policy might be higher than those for the Five Year Minimum Premium provision provided by the policy.

When considering the purchase of the policy, you should consider the value to you of higher nonforfeiture benefits versus the level of premiums required to keep the policy coverage in force.

TO BE PRESENTED TO THE POLICYOWNER AT THE TIME OF APPLICATION