

FEE TABLES

The following tables describe the fees and expenses that you will pay when buying, owning, and surrendering the Policy. Please read the entire prospectus, your Policy and the SAI for more detailed information regarding these fees and expenses.

Table 1 describes the fees and expenses that you will pay at the time you buy the Policy, surrender the Policy, or transfer Accumulated Value between Investment Options.

TABLE 1 – Transaction Fees		
CHARGE	WHEN CHARGE IS DEDUCTED	AMOUNT DEDUCTED
Maximum premium load	Upon receipt of premium	6.55% of premium
Minimum and Maximum surrender charge <i>Charge for a representative Insured</i>	Upon full surrender of Policy if any Coverage Layer has been in effect for less than 10 Policy Years	\$0.02–\$60.00 per \$1,000 of Face Amount ¹ <i>Charge is \$13.83 per \$1,000 of Face Amount at end of Policy Year 1 for a male non-smoker who is Age 45 at Policy issue, and the Policy is issued with Guideline Premium Test and Death Benefit Option A</i>
ADMINISTRATIVE AND UNDERWRITING SERVICE FEES		
Withdrawal charge²	Upon partial withdrawal of Accumulated Value	\$25 per withdrawal
Transfer fees²	Upon transfer of Accumulated Value between Investment Options	\$25 per transfer in excess of 12 per Policy Year
Audits of premium/loan²	Upon request of audit of 2 years or more	\$25
Duplicate Policy^{2,3}	Upon request of duplicate Policy	\$50
Illustration request²	Upon request of Policy illustration in excess of 1 per year	\$25
Annual Renewable Term Rider Unscheduled Face Amount increase²	Upon effective date of requested Face Amount increase	\$100
Increasing an optional Rider²	Upon approval of specific request	\$100
SVER Term Insurance-2 Rider² Administrative charge for increase in Face Amount	At increase	\$100
SVER Term Insurance Rider-Corporate² Administrative charge for increase in Face Amount	At increase	\$100

¹ The surrender charge is based on the Age and Risk Class of the Insured, as well as the Death Benefit Option you choose. The surrender charge reduces to \$0 after 10 years from the effective date of each Coverage Layer. The surrender charge shown in the table may not be typical of the surrender charge you will pay. Ask your life insurance producer for information on this charge for your Policy. The surrender charge for your Policy will be stated in the Policy Specifications.

² We currently do not impose this charge.

³ Certificate of Coverage is available without charge.

Table 2 describes the fees and expenses that you will pay periodically during the time you own the Policy, not including portfolio fees and expenses. The charges include those for individuals in a nonstandard risk category, if applicable.

TABLE 2 – Periodic Charges Other Than Fund Operating Expenses		
CHARGE	WHEN CHARGE IS DEDUCTED	AMOUNT DEDUCTED
Cost of Insurance^{1,2} Minimum and Maximum guaranteed charge Minimum and Maximum current charge <i>Charge for a representative Insured</i>	Monthly Payment Date	\$0.02–\$83.34 per \$1,000 of Net Amount At Risk \$0.01–\$83.34 per \$1,000 of Net Amount At Risk <i>Maximum guaranteed charge during Policy Year 1 is \$0.23 per \$1,000 of Net Amount At Risk for a male non-smoker who is Age 45 at Policy issue</i>
Administrative charge¹ Maximum charge	Monthly Payment Date	\$7.50
Coverage charge^{1,4} Minimum and Maximum guaranteed charge Minimum and Maximum current charges <i>Charge for a representative Insured</i>	Monthly Payment Date, beginning on effective date of each Basic Life Coverage Layer	\$36 per Policy plus \$0.07–\$6.99 per \$1,000 of Basic Life Coverage Layer \$36 per Policy plus \$0.07–\$4.45 per \$1,000 of Basic Life Coverage Layer <i>Maximum guaranteed charge during Policy Year 1 is \$36 per Policy plus \$0.46 per \$1,000 of Basic Life Coverage Layer for a male non-smoker who is Age 45 at Policy issue, with Death Benefit Option A³.</i>
Loan interest charge Maximum guaranteed and current charge	Policy Anniversary	2.25% of Policy’s Loan Account balance annually ⁵
Indexed Account charge Maximum guaranteed and current charge	Monthly Payment Date	0.30% annually (0.025% monthly) ¹² of Indexed Accumulated Value
OPTIONAL RIDERS AND BENEFITS⁶		
RIDERS PROVIDING FACE AMOUNT COVERAGE:		
Annual Renewable Term Rider Cost of Insurance Minimum and Maximum guaranteed charge Minimum and Maximum current charges <i>Charge for a representative Insured</i> Coverage Charge ⁴ Minimum and Maximum guaranteed charge <i>Charge for a representative Insured</i>	Monthly Payment Date Monthly Payment Date	\$0.02–\$83.34 per \$1,000 of Net Amount At Risk \$0.01–\$83.34 per \$1,000 of Net Amount At Risk <i>Maximum guaranteed charge during Policy Year 1 is \$0.23 per \$1,000 of Net Amount At Risk for a male non-smoker who is Age 45 at Policy issue³</i> <i>Current charge during Policy Year 1 is \$0.05 per \$1,000 of Net Amount At Risk for a male nonsmoker who is Age 45 at Policy issue³</i> \$0.07–\$7.68 per \$1,000 of Rider Coverage Layer <i>Maximum guaranteed charge during Policy Year 1 is \$0.75 per \$1,000 of Rider Coverage Layer for a male non-smoker who is Age 45 at Policy issue with Death Benefit Option A³</i>
SVR Term Insurance-2 Rider Cost of Insurance Minimum and Maximum guaranteed charge Minimum and Maximum current charges	Monthly Payment Date	\$0.02–\$83.34 per \$1,000 of Net Amount At Risk \$0.01–\$83.34 per \$1,000 of Net Amount At Risk

TABLE 2 – Periodic Charges Other Than Fund Operating Expenses

CHARGE	WHEN CHARGE IS DEDUCTED	AMOUNT DEDUCTED
Short-Term No-Lapse Guarantee Rider Minimum and Maximum guaranteed charge <i>Charge for a representative Insured</i>	Not applicable	\$0
RIDERS PROVIDING ADDITIONAL COVERAGE:		
Accidental Death Benefit Rider Minimum and Maximum guaranteed charge <i>Charge for a representative Insured</i>	Monthly Payment Date	\$0.05–\$0.18 per \$1,000 of Rider Face Amount <i>Maximum guaranteed charge during Policy Year 1 is \$0.10 per \$1,000 of Rider Face Amount for a male non-smoker who is Age 45 at Policy issue³</i>
Annual Renewable Term Rider–Additional Insured Minimum and Maximum guaranteed charge <i>Charge for a representative Insured</i>	Monthly Payment Date	\$0.02–\$83.34 per \$1,000 of Rider Face Amount <i>Maximum guaranteed charge during Policy Year 1 is \$0.16 per \$1,000 of Rider Face Amount for a female non-smoker who is Age 45 at Policy issue³</i> <i>Current charge during Policy Year 1 is \$0.08 per \$1,000 of Rider Face Amount for a female nonsmoker who is Age 45 at Policy issue³</i>
Children’s Term Rider Minimum and Maximum guaranteed charge <i>Charge for a representative Insured</i>	Monthly Payment Date	\$1.05 per \$1,000 of insurance Coverage on each child
Disability Benefit Rider Minimum and Maximum guaranteed charge <i>Charge for a representative Insured</i>	Monthly Payment Date	\$0.40–\$1.00 per \$10 of monthly benefit <i>Maximum guaranteed charge during Policy Year 1 is \$0.45 per \$10 of monthly benefit for a male non-smoker who is Age 45 at Policy issue³</i>
Guaranteed Insurability Rider Minimum and Maximum guaranteed charge <i>Charge for a representative Insured</i>	Monthly Payment Date	\$0.10–\$0.29 per \$1,000 of Coverage Layer <i>Maximum guaranteed charge during Policy Year 1 is \$0.28 per \$1,000 of Coverage Layer for a male non-smoker who is Age 35 at Policy issue^{3,7}</i>
Premier Living Benefits Rider Minimum and Maximum guaranteed charge	At Rider exercise	There is no additional charge for this Rider. However, upon receiving a benefit payment there will be a reduction in Death Benefit and Policy values. See POLICY BENEFITS–Optional Riders and Benefits–Premier Living Benefits Rider
Terminal Illness Rider Minimum and Maximum guaranteed charge	At Rider exercise	There is no additional charge for this Rider. However, upon receiving a benefit payment there will be a reduction in Death Benefit and Policy values. See POLICY BENEFITS–Optional Riders and Benefits–Terminal Illness Rider
Waiver of Charges Rider Minimum and Maximum guaranteed charge <i>Charge for a representative Insured</i>	Monthly Payment Date	\$0.04–\$0.55 per \$1,000 of Net Amount At Risk ¹⁰ <i>Charge during Policy Year 1 is \$0.07 per \$1,000 of Net Amount At Risk¹⁰ for a male non-smoker who is Age 45 at Policy issue³</i>

¹ This charge is reduced to zero on and after your Policy’s Monthly Deduction End Date.

² Cost of insurance rates apply uniformly to all members of the same Class. The cost of insurance charges shown in the table may not be typical of the charges you will pay. Your Policy Specifications will indicate the guaranteed cost of insurance charge applicable to your Policy, and more detailed information concerning your cost

of insurance charges is available on request from your life insurance producer or us. Also, before you purchase the Policy, you may request personalized illustrations of your future benefits under the Policy based upon the Insured's Class, the Death Benefit Option, Face Amount, planned periodic premiums, and any Riders requested. Cost of insurance rates for your Policy will be stated in the Policy Specifications and calculated using the Net Amount At Risk.

³ Charges shown for this sample Policy may not be typical of the charges you will pay.

⁴ The Coverage Charge rate is based on the Age and Risk Class of the Insured on the Policy Date or date Rider is effective. It also varies with the Death Benefit Option you choose. Each Coverage Layer will have a corresponding Coverage charge related to the amount of the increase, based on the Age and Risk Class of the Insured at the time of the increase. Ask your life insurance producer for information regarding this charge for your Policy. The Coverage Charge for your Policy will be stated in the Policy Specifications.

⁵ In addition to the loan interest charge, the Loan Account Value that is used to secure Policy Debt will be credited interest at a minimum of 2.00%. Interest on the Loan Account and Policy Debt accrues daily. On each Policy Anniversary, we transfer the excess of the Policy Debt over Loan Account Value from the Investment Options to the Loan Account. If the Loan Account Value is greater than Policy Debt, then such excess is transferred from the Loan Account to the Investment Options.

⁶ Riders are briefly described under **THE DEATH BENEFIT – Optional Riders and Benefits** and more information appears in the SAI. Except for the Childrens Term Rider, Rider charges are based on the Age and Risk Class of the person insured under the Rider on the effective date of the Rider. Ask your life insurance producer for information on optional Rider charges for your Policy. The charges for any optional benefit Riders you add to your Policy will be stated in the Policy Specifications.

⁷ Guaranteed Insurability Rider is only available to Insureds age 37 and under at Policy issue.

⁸ The SVER Term Insurance-2 Rider maximum guaranteed Coverage Charge for this sample Policy (assuming Death Benefit Option A or C is used) is \$0/month per \$1,000 of Coverage Layer in Policy Year 1. After Policy Year 1, the maximum guaranteed Coverage Charge for the sample policy is \$2.33/month per \$1,000 of Coverage Layer.

⁹ The SVER Term Insurance Rider – Corporate maximum guaranteed Coverage Charge for this sample Policy (assuming Death Benefit Option A or C is used) is \$0/month per \$1,000 of Coverage Layer in Policy Year 1. After Policy Year 1, the maximum guaranteed Coverage Charge for the sample policy is \$2.32/month per \$1,000 of Coverage Layer.

¹⁰ Plus any Annual Renewable Term Rider – Additional Insured Face Amount.

¹¹ The charge to exercise the Overloan Protection II rider is shown as a table in your Policy Specifications. The charge varies by the Insured's gender, Risk Class and Age at the time the Rider is exercised. For more information on this Rider, see **WITHDRAWALS, SURRENDERS AND LOANS – Overloan Protection II Rider**.

¹² The monthly Indexed Account charge may reduce the Indexed Account's effective yield.

Total annual Fund operating expenses

This table shows the minimum and maximum total annual operating expenses paid by the portfolios that you pay indirectly during the time you own the Policy. This table shows the range (minimum and maximum) of fees and expenses (including management fees, shareholder servicing or distribution (12b-1) fees, and other expenses) charged by any of the portfolios, expressed as an annual percentage of average daily net assets. The amounts are based on expenses paid in the year ended December 31, 2013, adjusted to reflect anticipated changes in fees and expenses, or, for new portfolios, are based on estimates for the current fiscal year.

Each Variable Account of the Separate Account purchases shares of the corresponding Fund portfolio at net asset value. The net asset value reflects the investment advisory fees and other expenses that are deducted from the assets of the portfolio. The advisory fees and other expenses are not fixed or specified under the terms of the Policy, and they may vary from year to year. These fees and expenses are described in each Fund's prospectus.

	Minimum	Maximum
Range of total annual portfolio operating expenses before any waivers or expense reimbursements	0.28%	6.47%
Range of total annual portfolio operating expenses after waivers or expense reimbursements	0.28%	2.10%

To help limit Fund expenses, Fund advisers have contractually agreed to reduce investment advisory fees or otherwise reimburse certain portfolios of their respective Funds which may reduce the portfolio's expenses. The range of expenses in the first row above does not include the effect of any waiver and/or expense reimbursement arrangement. The range of expenses in the second row includes the effect of waiver and/or expense reimbursement arrangements that will remain in effect. There can be no assurance that Fund expense waivers or reimbursements will be extended beyond their current terms as outlined in each Fund prospectus, and they may not cover certain expenses such as extraordinary expenses. **See each Fund's prospectus for complete information regarding annual operating expenses of that Fund.**

Some Investment Options available to you are "fund of funds". A fund of funds portfolio is a fund that invests in other funds in addition to other investments that the portfolio may make. Some funds of funds may have fees higher than other available Investment Options. The fees for the funds of funds Investment Options available under your Policy are in the range of total portfolio operating expenses disclosed above. For more information on these portfolios, please see the prospectuses for the Funds.