



**This is only a sample policy. It is not
a promise to issue coverage.**

You **cannot buy** this policy **directly** from
Aetna.

It is **sold only via licensed agencies** such as Choice Mutual.

To apply, call Choice Mutual
(licensed to sell from Aetna products)

at 1-800-644-2926.

American Continental Insurance Company

A Genworth Financial Company
www.genworth.com

Home Office
101 Continental Place
Brentwood, Tennessee 37027-5033
1-800-264-4000

A STOCK COMPANY

Will pay the Beneficiary the death proceeds as defined in this Policy. Payment will not be made until all of the following have been received at the home office:

- due proof that the Insured died while this Policy was in force in the form of a certified copy of the death certificate of the Insured or other lawful evidence providing equivalent information.
- proof of the claimant's interest in the proceeds.

Any payment is subject to the provisions on this page and on the following pages.

The consideration for this Policy is the application and payment of the initial Total Premium on or before policy delivery.

RIGHT TO CANCEL

The Owner may return this Policy within 30 days after its delivery by taking it or mailing it to the Company or to the agent through whom it was purchased. Immediately upon delivery or mailing, this Policy will be deemed void from the beginning. Any premium paid will be returned.

Contact American Continental Insurance Company at:
101 Continental Place, Brentwood, TN 37027-5033
1-800-264-4000 or phs.brentwood@genworth.com

Signed at the home office at 101 Continental Place, Brentwood, Tennessee on the Date of Issue.



President



Secretary

WHOLE LIFE INSURANCE POLICY
Death Proceeds Payable at Death
Premiums Payable during Insured's Lifetime
Nonparticipating – No Dividends

Insured
Face Amount \$ 12,500
Total Annual Premium \$ 740.00

Policy Number
03/16/2012 Policy Effective Date
03/19/2012 Date of Issue

This Policy is a legal contract between the Owner and American Continental Insurance Company.

READ YOUR POLICY CAREFULLY.

TABLE OF CONTENTS

SCHEDULE	3-5	INSURANCE PROVISIONS	
		Amount of the Death Proceeds	10
GENERAL PROVISIONS		NONFORFEITURE PROVISIONS	
The Contract	7	Policy Value	10
Policy Effective Date	7	Interest Rate	10
Owner and Beneficiary	7	Net Cash Surrender Value	11
Change of Owner and Beneficiary ..	8	Nonforfeiture Options	11
Assignment	8	Policy Surrender	11
Misstatement	8	Paid-Up Insurance	11
Age	8	Extended Term Insurance	11
Suicide	8	Automatic Option	11
Incontestability	8	Basis of Guaranteed Policy Values ..	12
Payment of Proceeds	8	Table of Guaranteed	
Nonparticipating	8	Nonforfeiture Values	12
Conformity with State Law	9		
PREMIUM PROVISIONS		POLICY LOANS	
Premium Payments	9	Cash Loan	12
Refund of Premium	9	Deferral	12
Grace Period	9	Interest and Repayment	12
Automatic Premium Loan	9	POLICY PROCEEDS	
Reinstatement	9	Policy Proceeds	12

SCHEDULE

Benefit	Annual Premium	Premium Period
Whole Life ACIWLL10	\$ 700.00	Policy Years 1 - 53

Annual Administrative Fee	\$ 40.00	Policy Years 1 - 53
Total Annual Premium	\$ 740.00	Policy Years 1 - 53

MODAL PREMIUMS (includes annual administrative fee on a prorated basis)

ANNUALLY	\$ 740.00	QUARTERLY	\$ 185.00
SEMI-ANNUALLY	\$ 370.00	MONTHLY BANK DRAFT	\$ 61.66

ISSUED IN: TENNESSEE
INSURANCE DEPARTMENT:

Insured	Policy Number
Face Amount \$ 12,500	03/16/2012 Policy Effective Date
Premium \$ 61.66	
Underwriting Class PREFERRED	03/19/2012 Date of Issue
Age Last Birthday 67	03/16/2065 Maturity Date

Beneficiary AS DESIGNATED IN THE APPLICATION OR AS SUBSEQUENTLY CHANGED BY THE OWNER

Owner AS DESIGNATED IN THE APPLICATION OR AS SUBSEQUENTLY CHANGED BY THE OWNER

The Beneficiary and Owner are subject to change as provided herein.

Pol No
SCHEDULE *CONTINUED*

Table Of Guaranteed Values

End of Policy Year	Guaranteed Cash Surrender Value	Paid-Up Insurance	Extended Term Insurance	
			Years	Days
1	\$0.00	\$0	0	0
2	\$0.00	\$0	0	0
3	\$313.32	\$663	1	176
4	\$660.08	\$1,338	2	296
5	\$1,010.82	\$2,000	3	326
6	\$1,365.23	\$2,613	4	283
7	\$1,723.06	\$3,213	5	181
8	\$2,083.71	\$3,775	6	26
9	\$2,446.81	\$4,300	6	181
10	\$2,812.00	\$4,813	6	295
11	\$3,178.72	\$5,300	7	12
12	\$3,546.88	\$5,763	7	72
13	\$3,916.26	\$6,200	7	107
14	\$4,282.28	\$6,613	7	119
15	\$4,639.59	\$7,000	7	114
16	\$4,988.80	\$7,363	7	99
17	\$5,331.07	\$7,700	7	84
18	\$5,664.84	\$8,013	7	68
19	\$5,993.23	\$8,313	7	42
20	\$6,311.96	\$8,600	7	1
25 (AGE 92)	\$7,730.00	\$9,725	5	363
27 (AGE 94)	\$8,284.13	\$10,113	5	249
30 (AGE 97)	\$8,881.22	\$10,513	5	71
35 (AGE 102)	\$9,739.89	\$11,050	4	65

Interest Rates

Nonforfeiture Values – 5% per year, compounded annually

Reinstatement – 6% per year, compounded annually

Policy Loan Interest Rates Charged –The rate charged will be 7.4% per year in advance.

Mortality Tables

All guaranteed cash surrender values and single premium rates referred to in the policy are based on the Commissioners 2001 Standard Ordinary Table, Age Last Birthday, using the nonforfeiture interest rate specified above.

GENERAL PROVISIONS

THE CONTRACT

The entire contract consists of:

- this Policy, including any applicable endorsements and riders;
- the application;
- any supplemental application; and
- any application for reinstatement.

Any application includes all parts of the application itself and any other forms designated by the Company to be part of the application. The application is evidenced by the copy that was attached to this Policy at issue or delivery. Any supplemental application or application for reinstatement will be evidenced by the copy sent to the Owner for attachment to this Policy following Company approval. For purposes of this section, any applications sent to the Owner will be considered to have been attached to this Policy at issue or delivery.

All statements made in an application are, in the absence of fraud, deemed representations and not warranties. No statement will void this Policy or be used in defense of a claim unless it is contained in an application attached to, or considered to have been attached to, this Policy when issued or delivered.

Only the President, a Senior Vice President, or the Secretary of the Company can change or waive any provision of this Policy. Any change or waiver must be made in writing.

POLICY EFFECTIVE DATE

Policy anniversaries, policy years, and policy months are measured from the Policy Effective Date. The first policy year begins on the Policy Effective Date. Subsequent policy years begin on the same date each year thereafter. A policy anniversary occurs at the beginning of each policy year after the first policy year.

The first policy month begins on the Policy Effective Date. Subsequent policy months begin on the same day of the month as the Policy Effective Date.

OWNER AND BENEFICIARY

The designations of Owner and Beneficiary are as shown in the application or a notice of change that has been received at the home office in a form acceptable to the Company. The designation of Contingent Owner is shown in the application or as subsequently elected by the Owner in a written notice received at the home office in a form acceptable to the Company. If the Insured becomes the Owner, any designation of Contingent Owner is void.

The Owner has all rights stated in this Policy. The Owner may amend this Policy during the Insured's lifetime with the Company's consent. The rights of the Owner are subject to the rights of an irrevocable beneficiary.

If the Owner is other than the Insured and the Owner dies during the Insured's lifetime, all rights of the Owner vest in the Contingent Owner, if living or in existence, and the Contingent Owner becomes the Owner. If the Contingent Owner is not alive or in existence at the Owner's death, all ownership rights vest in the Owner's estate or successors.

The interest of a beneficiary terminates if the beneficiary dies or ceases to exist before the Insured dies. If no beneficiary survives or is in existence at the Insured's death, payment will be made to the Owner or the Owner's estate or successors.

CHANGE OF OWNER AND BENEFICIARY

The Owner may change the designations of Owner, Contingent Owner, and Beneficiary during the Insured's lifetime. Any change is subject to the consent of an irrevocable beneficiary. If the designation of Owner is changed, any existing revocable Beneficiary designations and any Contingent Owner designation are automatically revoked; however, any existing irrevocable Beneficiary designation will be revoked only with that Beneficiary's consent. Written notice of change of the Owner, Contingent Owner, and Beneficiary must be received at the home office in a form acceptable to the Company. The new designation will then take effect as of the date the Owner signed the notice. Such a change does not affect any payment made or other action taken by the Company before the notice is received.

ASSIGNMENT

The Company is not responsible for the validity or effect of any assignment of this Policy. Any assignment shall take effect on the date the notice of assignment is signed by the Owner. No assignment, however, will bind the Company until it is received at the home office.

MISSTATEMENT

If the Insured's age or sex is misstated, the Company will adjust the proceeds to that amount which the Annual Premium would have purchased based on the corrected information.

AGE

"Attained age" is the age on the last birthday.

SUICIDE

If the Insured, while sane or insane, dies by suicide within two years after the Policy Effective Date shown in the Schedule, the death proceeds under this Policy will be an amount equal to:

- the premiums paid; less
- the loan balance as of the date of death.

These proceeds may be adjusted as explained in the Amount of the Death Proceeds section.

INCONTESTABILITY

With respect to statements made in the application, this Policy is not contestable after it has been in force during the Insured's lifetime for a period of two years beginning with the Policy Effective Date shown in the Schedule. With respect to statements made in a supplemental application, the applicable policy change is not contestable after it has been in force during the Insured's lifetime for a period of two years beginning with its effective date. With respect to statements made in an application for reinstatement, this Policy is not contestable after it has been in force during the Insured's lifetime for a period of two years beginning with the date of reinstatement.

The Incontestability provision will not apply in the case of non-payment of premium.

PAYMENT OF PROCEEDS

Proceeds means:

- the amount that becomes payable upon the Insured's death; or
- the amount that becomes payable upon surrender of this Policy.

The proceeds will be paid from the home office. This Policy must be returned to the Company. The proceeds will be paid in one sum.

If the Insured is living on the Maturity Date, shown in the Schedule, and this Policy is in force, the Company will pay the net cash value to the Owner in one sum.

NONPARTICIPATING

This Policy does not share in any distribution of surplus. No dividends are payable.

**CONFORMITY WITH
STATE LAW**

Any provision of this policy that on the effective date of this Policy is in conflict with the requirements of applicable state law or regulation is amended to conform to the minimum requirements as of the effective date of this Policy.

PREMIUM PROVISIONS

**PREMIUM
PAYMENTS**

Each premium after the first is payable in advance at the home office or at the Company's premium payment address in exchange for a receipt signed by one of Our officers.

The Owner may change the mode of premium payment with the Company's consent. Written notice must be filed at the home office. The modes available are annual, semiannual, and quarterly. Premiums may also be paid by monthly bank draft.

**REFUND OF
PREMIUM**

No premium refunds will be made except as specifically stated in this Policy.

GRACE PERIOD

A grace period of 31 days is provided under this Policy for payment of any premium after the first. This Policy and any riders will stay in force during a grace period. If a premium is not paid by the end of the grace period, this Policy and any riders will terminate as of the date this Policy entered the grace period. Policy termination is subject to the Nonforfeiture Options section of this Policy.

This Policy will enter a grace period at the beginning of a modal period if the sum of the premiums paid since the Policy Effective Date is less than the sum of the minimum modal premiums due from the Policy Effective Date to the end of that modal period. If this Policy enters a grace period, notice will be mailed to the Owner and any assignee of record at their last known addresses prior to termination. If the Insured dies during a grace period, the premium required to keep this Policy in force to the end of the policy month of death will be deducted from the proceeds.

**AUTOMATIC
PREMIUM LOAN**

This option may be elected in the application. It may also be elected by written notice received at the home office before the end of the grace period. The Owner may revoke the election by written notice to the home office.

If elected, this option provides automatic payment by policy loan of the premium for the mode then in effect. The loan will be made at the end of the grace period. After two consecutive premiums have been paid by loan, the Company may change to a less frequent mode of premium payment if there is sufficient value.

If there is not sufficient value to advance the premium as a policy loan, no automatic premium loan will be made. Any remaining value will be applied under the Nonforfeiture Options.

While this Policy remains in force, the Owner may resume premium payments without furnishing evidence of insurability.

REINSTATEMENT

This Policy may be reinstated unless:

- it has been surrendered; or
- the period of extended term insurance has expired.

To reinstate, the following must be received at the home office within five years after the date as of which this Policy entered the grace period:

- evidence of insurability satisfactory to the Company showing that the Insured is still insurable at the Premium Class applicable on the Policy Effective Date;
- payment of all past-due modal premiums with interest calculated from the due date of each at the Reinstatement interest rate shown in the Schedule; and
- payment or reinstatement of any loan balance, including interest from the date this Policy entered the grace period to the date of reinstatement at the applicable policy loan interest rates.

After the Company has approved the application for reinstatement, this Policy will be reinstated on the day the above conditions are satisfied, which is the date of reinstatement. The Face Amount on the date this Policy is reinstated will be equal to the Face Amount at the beginning of the grace period. The Guaranteed Cash Surrender Value on the date this Policy is reinstated, if applicable, is brought forward assuming that all past-due modal premiums are paid on their respective due dates. The Loan Balance on the date this Policy is reinstated, if not repaid at reinstatement, is the Loan Balance at the beginning of the grace period brought forward with interest at the applicable policy loan interest rate.

INSURANCE PROVISIONS

AMOUNT OF THE DEATH PROCEEDS

The proceeds payable at the death of the Insured will be:

- the Face Amount shown in the Schedule; less
- the loan balance as of the date of death.

The premiums received at the home office for any period beyond the policy month of death will be paid in addition to the death proceeds.

The death proceeds will also be adjusted due to any of the following:

- a successful contest of this Policy in accordance with the Incontestability section;
- misstatement as explained in the Misstatement section; and
- death during the grace period as explained in the Grace Period section.

If the Insured dies by suicide, the amount of the death proceeds may be determined in accordance with the Suicide section.

Interest will be paid on the death proceeds as required by Tennessee law.

NONFORFEITURE PROVISIONS

POLICY VALUE

The guaranteed cash surrender values of this Policy are shown in the Table of Values in the Schedule. The guaranteed cash surrender values shown are as of the end of the Policy Year when all premium payments due have been made and when there are no loans. Guaranteed cash surrender values during the Policy Year are determined by allowing for time elapsed and premium payments made during that Year.

INTEREST RATE

The guaranteed interest rate used in the calculation of the policy values is shown in the Schedule.

NET CASH SURRENDER VALUE

The net cash surrender value of this Policy is determined by subtracting the loan balance from the guaranteed cash surrender value. If the policy is surrendered during the grace period, the premium required to keep this Policy in force to the end of the policy month of surrender will also be deducted.

NONFORFEITURE OPTIONS

A nonforfeiture option may be elected by written notice during the Insured's lifetime. The effective date of a nonforfeiture option will be:

- the date the notice was signed if the notice is received at the home office within 30 days after the date it was signed; or
- the date the notice is received if the notice is received more than 30 days after the date it was signed; or
- the beginning of the grace period when this Policy has entered the grace period and the notice is received at home office within 60 days as measured from the beginning of the grace period; or
- the beginning of the grace period when the option is the Automatic Option.

The following options apply if this Policy has a guaranteed cash surrender value.

Policy Surrender The Owner may surrender this Policy. The net cash surrender value on the effective date of this option will be the amount payable upon surrender. For paid-up or extended term insurance, this value is the net single premium at the Insured's attained age for any benefits remaining under such insurance less any loan balance. Payment may be deferred up to six months after notice is received at the home office. A surrender within 30 days after a policy anniversary will be for an amount not less than the value on such anniversary, less any loan made since the anniversary and the accrued interest on that loan.

Paid-Up Insurance This Policy may be continued as level paid-up insurance from the effective date of this option. The amount of this paid-up insurance will be that which the net cash surrender value on the effective date of this option will provide when applied as a net single premium at the Insured's attained age. This paid-up insurance will be payable at the same time as the insurance under this Policy. Such paid-up insurance will be subject to the applicable provisions of this Policy.

Extended Term Insurance This option is available if extended term insurance values are shown in the Table of Guaranteed Nonforfeiture Values in the Schedule. The insurance will be continued in force as level term insurance from the effective date of this option. The amount of extended term insurance will be the Face Amount shown in the Schedule. The period of such term insurance will be that which the net cash surrender value will provide when applied as a net single premium at the Insured's attained age.

Automatic Option If extended term insurance is available, the automatic option is the Extended Term Insurance option; if not, it is the Paid-Up Insurance option. The appropriate option will automatically apply when:

- a premium remains unpaid at the end of the grace period; and
- no other available option has been elected.

The Owner may elect another available option within 60 days as measured from the beginning of the grace period.

**BASIS OF
GUARANTEED
POLICY VALUES**

All calculations, including net single premium calculations, are based on the Mortality Tables and the Other Nonforfeiture Values interest rate shown in the Schedule. Death is assumed to occur at the end of the policy month.

Values are at least equal to those required by statute in the state in which this Policy was delivered. A detailed statement of the method of computing these values has been filed with the insurance department of that state.

**TABLE OF
GUARANTEED
NONFORFEITURE
VALUES**

All values shown assume that:

- no policy loan is made; and
- an annual premium is paid each policy year.

If premiums are paid for part of the year, values will be prorated. Any values not shown will be furnished on request.

POLICY LOANS**CASH LOAN**

The Company will make a loan upon the sole security and assignment of this Policy. The Owner may obtain the loan while this Policy is in force other than as extended term insurance. The amount advanced as a policy loan may not exceed:

- the guaranteed cash surrender value; less
- the loan balance on the date the loan is to be made; less
- loan interest to the end of the current policy year.

DEFERRAL

The Company may defer making a policy loan up to six months after written request is received at the home office; however, a loan for payment of premiums to the Company will not be deferred.

**INTEREST AND
REPAYMENT**

The Policy Loan Interest Rate Charged is shown in the Schedule.

Loan interest is due annually at the end of each policy year and on the earliest of these dates:

- the date of surrender of this Policy;
- the date of termination of this Policy; and
- the date of death of the Insured.

Interest accrues daily from the date a loan is made and is compounded annually. Interest not paid when due is added to the loan and bears interest at the same rate.

All or any part of a policy loan may be repaid during the Insured's lifetime while this Policy is in force. Any amount paid to the Company that is not clearly marked as a loan repayment will be considered a premium payment.

If the loan balance exceeds the guaranteed cash surrender value, notice of termination will be mailed to the Owner and to any assignee of record at their last known addresses. If sufficient payment is not received to reduce the loan balance to less than the guaranteed cash surrender value, this Policy will terminate 31 days later.

POLICY PROCEEDS**POLICY PROCEEDS**

Policy proceeds will be paid in a single sum.