

Life Insurance Qualification

INSURER

OM Financial Life Insurance Company

The Life Insurance Qualification test must be elected at the time of application and will be shown on the Information page of your Contract. You may choose from the two tests described below. Once the Contract is issued, the Life Insurance Qualification test cannot be changed.

First Name	MI	Last Name
------------	----	-----------

The Cash Value Accumulation Test (CVAT) compares the account value to the future benefits provided under the contract. This test requires that the account value does not at any time exceed the net single premium that would be necessary to fund future benefits under the Contract. The determination of the maximum allowable account value for the benefits provided under the Contract is made by the Company based on assumptions imposed by the Internal Revenue Code as amended.

I elect the Cash Value Accumulation Test (CVAT).

The Guideline Premium Test (GPT) requires that the sum of the premiums paid cannot at any time exceed the greater of the Guideline Single Premium (Maximum Single Premium) or the sum of the Guideline Level Premiums (Maximum Level Annual Premium). These limits are calculated by the Company using assumptions required by the Internal Revenue Code as amended. The Guideline Premium Test also requires that the death benefit must always be greater than or equal to the account value multiplied by a specified corridor percentage shown in the Information section of the Contract. The applicable percentage varies by age determined as of the beginning of the Contract year and is shown in the table in the Information section.

I elect the Guideline Premium Test (GPT).

I declare that the answers given are, to the best of my knowledge and belief, true and that I have not withheld any material information that may influence the assessment or acceptance of this application.

I agree that this form will constitute part of my application for life insurance.

Signature

Date