INDIVIDUAL FRATERNAL NON-VARIABLE ANNUITY CONTRACT CHECKLIST

Statute/Rule	Description	Yes	No	N/A	Page #
69O-149.021	**Compliance with form filing procedures.**	☐	☐	☐	
69O-149.023(4)	**Cover letter includes a description of the distribution system (e.g. internet filing, direct marketing, agents, financial institutions) and intended target population.**	☐	☐	☐	
627.452	**Minimum font size 10 points.**	☐	☐	☐	
627.413 and 69O-149.021	**Required policy contents; including unique form number.**	☐	☐	☐	
627.803	**This form must contain on its cover in a prominent position, in contrasting color or bold face type, a clear statement: "THE BENEFITS, VALUES, OR PREMIUMS ARE ON AN INDETERMINATE BASIS, MAY INCREASE OR DECREASE, AND ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNT." and if such is the fact that, "THE INITIAL INTEREST RATE IS GUARANTEED ONLY FOR A LIMITED PERIOD OF TIME."**	☐	☐	☐	
626.99(4)(a)	**10 day free look. Unconditional refund.**	☐	☐	☐	
627.4131	**Telephone number and purpose.**	☐	☐	☐	
627.416	**Form must contain signature of officer of the company.**	☐	☐	☐	
627.413(4)	**All contracts and related forms shall contain a unique form number in the lower left hand corner.**	☐	☐	☐	
632.621(1)	**Entire contract includes application; all statements made in the application are representations and not warranties.**	☐	☐	☐	
627.465	**30 days grace period.**	☐	☐	☐	
627.468	**Misstatement of age or sex (the amount payable shall equal what the premium would have purchased using correct information).**	☐	☐	☐	
627.466	**Incontestability (maximum of 2 years after issue date).**	☐	☐	☐	
627.466	**Incontestability. Fraud is not a defense to 2-year limitation.**	☐	☐	☐	
627.472	**Incontestability after reinstatement (maximum of 2 years after reinstatement).**	☐	☐	☐	
627.470	**Reinstatement (within 1 years of default; maximum of 6% interest on overdue premiums.)**	☐	☐	☐	
627.469	**Dividends. If participating, dividend accrual shall begin no later than the end of the 3rd policy year.**	☐	☐	☐	
627.482	**Required interest payable on surrender proceeds (certification acceptable).**	☐	☐	☐	
627.461	**Settlement of a death claim shall be made when the company receives due proof of death and the policy is surrendered.**	☐	☐	☐	
627.4615	**Policy must include interest on death claim.**	☐	☐	☐	

627.462	If the policy provides for installment payment of proceeds, an installment table shall be included, along with a precise description of the actuarial basis.	☐	☐	☐	
627.474	Entire contract.	☐	☐	☐	
632.618(1)	Owner shall have the right to change the beneficiary.	☐	☐	☐	
632.621(1)	Reference to the laws of the society.	☐	☐	☐	
632.618(2)	Provisions for payment of funeral expense benefits shall not exceed the sum of $1750.	☐	☐	☐	
632.621(6)	Certificate must contain a provision that any member of the society expelled or suspended shall have the privilege of maintaining the certificate by continuing payment of the required premium.	☐	☐	☐	
632.621(6)	Certificate must specify conditions under which benefits may be terminated or reduced.	☐	☐	☐	
632.621(6)	Certificate must state the premium payable.	☐	☐	☐	
95.11(2)(b)	Legal actions limitation not less than 5 years.	☐	☐	☐	