

CERTIFICATION STATEMENT FOR VALUATION STANDARDS

To be completed by the actuary.

Company _____ Actuary _____
print name

Form # _____ Relationship to Company _____

		n/a	true	false
1)	The valuation standards used in establishing reserves for this product comply with Florida laws, including Section 625.121, F.S., and all NAIC Actuarial Guidelines.	_____	_____	_____
2)	The obligations of this product will not require the purchase of options, derivatives or hedging instruments, nor will it require the segregation or segmentation of assets.	_____	_____	_____
3)	The valuation standards used in establishing reserves for this product are consistent with all applicable NAIC Model Regulations and Actuarial Guidelines. If there are no currently applicable NAIC Model Regulations or Actuarial Guidelines, then such valuation standards are consistent with all applicable proposed NAIC Model Regulations and Actuarial Guidelines.	_____	_____	_____
4)	The valuation standards used in establishing reserves for this product follow released position papers of the American Academy of Actuaries and comply with all applicable Actuarial Standards of Practice.	_____	_____	_____
5)	The valuation standards used in establishing reserves for this product, when considered in light of assets planned to be purchased to support this product consistent with the investment philosophy of the company, are determined to make adequate provision for all guaranteed benefits.	_____	_____	_____
6)	If the forms have a market value adjustment of any kind, assets are placed in a separate account.	_____	_____	_____
7)	Mortality tables used for reserves are sex-distinct tables.	_____	_____	_____
8)	Interest rates for reserves are not greater than maximum rate(s) permitted by statute.	_____	_____	_____
a)	For life insurance, the reserve interest rate does not exceed the nonforfeiture interest rate.	_____	_____	_____
b)	For flexible premium annuities, the valuation interest rate is set recognizing that any guarantee on future considerations, even 3%, requires the valuation rate as that determined reflecting future guarantees.	_____	_____	_____
9)	For group life products, reserves are at least as strong as those required for a similar individual product.	_____	_____	_____

Attached is a complete description and explanation for any area where I am unable to certify "true."

Date: _____ Signed: _____
Qualified Actuary (MAAA)