

PREMIUM DEPOSIT AGREEMENT ENDORSEMENT

American Savings Life Insurance Company has issued this endorsement as a part of the policy to which it is attached.

Deposits - The Company will accept deposits for the purpose of paying future premiums on the policy, subject to the provisions of this endorsement. The accumulation of such deposits or any remainder is called "the deposit fund" in this endorsement. Each deposit must be made to the Company in exchange for an official receipt signed by the President or Secretary.

Limits on Deposits - Each deposit must be at least \$5. The amount of the deposit fund may not exceed the sum of the future premiums for the policy. Any deposits which are not acceptable under this provision will be refunded to the owner of the policy.

Automatic Premium Payment - Any premium for the policy which remains unpaid at the end of the grace period will be paid automatically from the deposit fund. If the deposit fund is insufficient to pay such premium, the next smaller premium payable will be paid automatically from the deposit fund. If the deposit fund is insufficient to pay a premium under this provision, the deposit fund will be refunded to the owner of the policy, and the premium for the policy will remain unpaid, subject to the provisions of the policy. Premiums will be paid from the deposit fund before payment is made under any provision for automatic premium loan under the policy.

Interest - Interest will be allowed daily from the date of deposit. The interest rate will be that rate determined by the Company for premium deposit funds. In no event will the interest rate be less than 4% per year. Interest will be compounded annually on the policy anniversary.

Settlement - Upon death of the insured, the deposit fund will be paid in one sum to the owner of the policy, except if the insured is the owner, the deposit fund will be paid in one sum to the beneficiary of the policy. If the policy is surrendered or is continued under a nonforfeiture option, or if a premium for the policy is waived under any rider providing a waiver of premium benefit, the deposit fund will be paid in one sum to the owner of the policy.


Withdrawal - Upon written request to the Company, the owner of the policy may make withdrawals from the deposit fund. Each withdrawal must be at least \$50 except for full withdrawal of the deposit fund. The Company may defer payment of withdrawals in cash for a period of not more than 90 days or shorter period required by law.

Assignment - No assignment of the rights under this endorsement may be made except in an assignment of the policy. Any assignment of the policy will include the rights under this endorsement unless specifically excluded in such assignment.

Signed for the Company at Mesa, Arizona on the date of issue of the policy unless a different date is shown here.



Secretary



President

Request for Taxpayer Identification Number and Certification

**Give form to the
 requester. Do not
 send to the IRS.**

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return)	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Limited liability company. Enter the tax classification (D=disregarded entity, C=corporation, P=partnership) ▶ <input type="checkbox"/> Exempt payee <input type="checkbox"/> Other (see instructions) ▶	
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	City, state, and ZIP code	
	List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number
or
Employer identification number

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,