

Actuarial Certificate

Actuarial Guideline XXXV

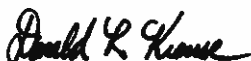
Reasonableness and Consistency of Assumptions Certification

Western Reserve Life Assurance Co. of Ohio (NAIC #91413)

March 31, 2014

I, Donald R. Krouse, FSA, MAAA, am the Appointed Actuary for Western Reserve Life Assurance Co. of Ohio (WRLAC). I have reviewed the assumptions underlying the values assigned to all equity options used in the determination of statutory reserves as calculated using the adaptation of the Market Value Reserve Method (MVRM) known as the Black-Scholes Projection Method (BSPM) for all equity indexed annuity products issued or reinsured by WRLAC and reported in the statutory financial statement as of March 31, 2014. The assumptions used to determine such option market values are:

1. reasonable in light of current relevant economic conditions as of the date of valuation, and
2. are consistent with the comparable assumptions used to determine the statement value of any derivative instruments used to hedge the equity indexed based obligations embedded in the equity indexed annuities subject to this certification.



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April 21, 2014