



American Income
life insurance company

Life Rate Book

2017 CSO Smoker-Distinct

Actual Age (age last birthday)

12/2021 Rates

Face Amount Banding

Mode Premium

Quarterly	1/4 of Annual Premium
Monthly Bank Draft	1/12 of Annual Premium
Monthly Direct	.09 Times Annual Premium

When performing calculations, always ROUND mode premium HIGH.

Example: Annual premium of \$52.00 produces MBD premium of \$4.34. ($52/12 = 4.333$)

Actual Age

An applicant's actual age and insurance age are the same. For example, if the applicant is age 35 and their birthday is next week, use their age today, age 35.

Tobacco Status

Rates are based on tobacco use status. Any use of tobacco in the last 12 months is considered a tobacco user.

Minimum Issue

Age	Plan	Face Amount
0-17	Whole Life	\$1,000 – \$15,099
	Preferred Life	\$15,100 – \$59,999
	Executive Life	\$60,000+
18-80	Whole Life	\$1,000 – \$34,999
	Preferred Life	\$35,000 – \$59,999
	Executive Life	\$60,000 – \$119,999
	Select Life	\$120,000+

Sample Premium Calculation For Face Amount

To calculate the monthly MBD premium for a given face amount, multiply the annual rate per 1000 by the # of 1000s (add any annual policy fee required) and divide result by 12 (round high).

Example: \$50,000 10 Year R&C for male age 35 non-smoker

Sold as a policy

$$[(4.59 \times 50) + 25] / 12 = [229.50 + 25] / 12 = \$21.21 \text{ monthly}^*$$

Sold as a rider

$$(4.59 \times 50) / 12 = 229.50 / 12 = \$19.13 \text{ monthly}^*$$

* Always round to the high cent

Life Products

Issue Ages	Plan	Tobacco Status	Abbreviation
18–59	Whole Life	TU	WL
0–59	Whole Life	NTU	WL
18–80	Preferred Life	TU	PR
0–80	Preferred Life	NTU	PR
18–80	Executive Life	TU	EX
0–80	Executive Life	NTU	EX
18–80	Select Life	TU / NTU	SL
18–50	Life Paid Up At Age 65	TU	LPU65
0–50	Life Paid Up At Age 65	NTU	LPU65
60–75	Senior Graded Whole Life	TU	SRGWL
60–80	Senior Graded Whole Life	NTU	SRGWL
18–65	4 Year Renewable & Convertible Term	TU / NTU	4RC
18–60	10 Year Renewable & Convertible Term	TU / NTU	10RC
18–50	20 Year Level Term	TU / NTU	T20
20–65	15 Year Annual Decreasing Term	TU / NTU	DT15
20–50	30 Year Annual Decreasing Term	TU / NTU	DT30
18–55	Term To Age 65	TU / NTU	T65
18–55	Spouse Rider (Primary Insured 18–60)	TU / NTU	
0–18	Children's Rider (Primary Insured 18–64)		
18–65	Critical Illness Accelerated Death Benefit Rider	TU / NTU	CIR
15–55	*Waiver Of Premium		WP
5–64	Accidental Death		ADB
0–37	Guaranteed Insurability		GIO
5–72	B2000		
0–80	Terminal Illness Accelerated Death Benefit		TIR

* If WAIVER OF PREMIUM is added to a policy, then it must also be added for each RIDER except the CHILDREN'S RIDER.

PLAN DESCRIPTIONS

LIFE PLANS

Whole Life Regular, Preferred Life, Executive Life and Select Life (Smoker-distinct)

The death benefit is payable upon the Insured's death regardless of how long the Insured lives. Premiums are payable during the entire lifetime of the Insured. All plans have tobacco user / non-tobacco user rates, cash values and paid up values. The cash values and paid up values for all tobacco user plans are identical on a per \$1000 basis. Non-tobacco user cash values and paid up values are identical on a per \$1000 basis. Tobacco user and non-tobacco user cash values and paid up values are different and apply only to the corresponding premium basis.

Whole Life Paid Up at Age 65

The death benefit is payable for life, just like the whole life policies described above. But premiums are payable only until the policy anniversary at age 65. The policy becomes paid up for the full face amount at age 65. Cash value and paid up values are smoker-distinct.

Senior Graded Whole Life (special application — limited underwriting)

Level premiums are payable during the entire lifetime of the Insured. The death benefit paid in the first 3 years is for less than the full Face Amount. In year 1 the death benefit is 25% of the Face Amount. In year 2 the death benefit is 50% of the Face Amount, in year 3 the death benefit is 75% and in year 4 and thereafter the death benefit is for the full Face Amount. The policy has smoker-distinct cash values and reduced paid up available. Extended term insurance is not available. This plan is not available in MA, MN, NH, NJ, NC, PA, WA, WV and NZ.

TERM PLANS

The death benefit is payable upon the Insured's death only during the specified number of years. Premiums are payable during the entire term period. Conversion to a permanent plan of life insurance without new evidence of insurability is permitted during a stated part of the term period. Conversion periods end on a specified policy anniversary, see the policy schedule page for the specific date. The maximum amount of the new policy will be the amount of insurance in force at the time of conversion.

10 Year Renewable and Convertible Term

The term period is 10 years and the death benefit is level. Coverage may be renewed at the end of each 10-year period prior to age 65. The last renewal period will end at age 65 when coverage expires. Renewal premium rates are the regular premium rates at the attained age of the Insured on the renewal date. Conversion is available to age 63. If premiums are being waived due to disability at the end of the conversion period, this coverage will automatically be converted to a whole life plan for the amount of insurance in force at that time, and premiums will continue to be waived.

4 Year Renewable and Convertible Term

The term period is 4 years and the death benefit is level. Coverage may be renewed at the end of each 4-year period prior to age 70. The last renewal period will end at age 70 when coverage expires. Renewal premium rates are the regular premium rates at the attained age of the Insured on the renewal date. Conversion is available to age 68. If premiums are being waived due to disability at the end of the conversion period, this coverage will automatically be converted to a whole life plan for the amount of insurance in force at the time, and premiums will continue to be waived. The minimum policy size is \$100,000.

20 Year Level Term

This is a level premium, level death benefit plan for 20 years. Coverage stops at the end of 20 years. Conversion is available for the first 18 years of the term period. If premiums are being waived due to disability at the end of the conversion period, this coverage will automatically be converted to a permanent life plan for the amount of insurance in force at the time, and premiums will continue to be waived. The minimum policy size is \$5,000.

15 Year / 30 Year Annually Decreasing Term

This is a level premium, decreasing death benefit coverage for 15 or 30 years. Coverage stops at the end of 15 or 30 years. These plans may be used to provide protection for a mortgage (based on 8% interest or less). The initial value per unit is \$1,000. Conversion is available for 13 years or 28 years, depending on the period purchased. If premiums are being waived due to disability at the end of the conversion period, this coverage will automatically be converted to a permanent life plan for the amount of insurance in force at the time, and premiums will continue to be waived. The minimum policy size is \$20,000.

Term to Age 65

This is level premium, level death benefit coverage that ends on the policy anniversary following the insured's 65th birthday. Conversion is available until the policy anniversary following the insured's age 63. If premiums are being waived due to disability at the end of the conversion period, coverage will automatically be converted to a permanent life plan for the amount of insurance in force at the time, and premiums will continue to be waived. This plan does have smoker-distinct minimum cash values that are the result of required nonforfeiture laws. However, since the coverage expires with no value at age 65, the cash value will begin to decrease as the insured nears age 65. Therefore, cash values should not be presented during a sale as they might be in a whole life presentation. If a policy owner requests a loan, as the cash value begins to decrease the loan may exceed the cash value and there will be no value and coverage will stop. Smoker-distinct reduced paid up and extended term nonforfeiture options are available. Minimum issue limit is \$5,000.

Spouse Rider

This term rider has a level death benefit and expires at the end of 20 years, or at the Spouse's age 70, if earlier. The minimum face amount is \$1000 and the maximum is \$100,000. Conversion is available for the entire term period. The premium is based on the age of the Spouse, not the age of the insured of the policy.

Child Rider

This term rider covers the Insured's children, stepchildren, and legally adopted children age 18 or under named in the application. Children born of the Insured's marriage are covered at 15 days of age. Children legally adopted before age 18 will be covered on the date of adoption. Coverage on a child expires at age 21, or if earlier, age 65 of the Insured. The minimum death benefit per child is \$1000 and the maximum is \$10,000. Conversion is available to expiry on each child for the amount of the death benefit; however, on the date of expiration the convertible amount is 5 times the death benefit.

SUPPLEMENTARY BENEFITS

Waiver of Premium

After 6 months of continuous total disability, policy and rider premiums are waived until recovery. Premiums paid by the Insured during the 6-month period are refunded. Coverage for waiver of premium ceases at age 60, but premiums due after age 60 will continue to be waived if the actual waiving of premiums started before age 60.

Accidental Death Benefit

The specified death benefit is payable upon death directly resulting only from injuries caused by an accident. Coverage terminates at age 70, or the end of the premium period if earlier.

B2000 Special Accidental Death Benefit

Payment of the \$10,000 death benefit is subject to the same requirements as ADB above. The death benefit is \$25,000 if driving or riding in a private motor vehicle, and \$50,000 if a fare-paying passenger in a common carrier. Coverage terminates at age 75, or the end of the premium period if earlier.

Guaranteed Insurability Option Rider

This rider has no death benefit itself but guarantees an Insured the right to buy additional whole life insurance policies on future option dates without new evidence of insurability. Those dates occur at ages 25, 28, 31, 34, 37, and 40, but option dates can be advanced at first marriage and birth or adoption of children. This rider can only be attached to a permanent life policy. The maximum rider is \$25,000.

Terminal Illness Accelerated Death Benefit Rider

This rider pays 1/2 of the face amount (less 1/2 of any loan) on the Insured when his/her physician certifies that the Insured is expected to live 12 months or less (24 months in IL, MA, WA). After the Accelerated Death Benefit is paid, the policy will have a face amount, cash value, and loan value equal to 1/2 of the amount immediately preceding payment of the Accelerated Death Benefit. Premiums for the policy will remain unchanged. This rider is not available in NJ.

Critical Illness Accelerated Death Benefit Rider

This rider pays a benefit when we receive certification from the Insured's doctor that the Insured has the First Diagnosis of one of the covered critical illnesses. There is a 30 day Waiting Period - no benefits will be paid if the covered critical illness first manifests itself before the rider has been in force for 30 days. A \$5,000 Accelerated Death Benefit (less a portion of any loan) is paid for cancer, heart attack, stroke, major organ transplant, paralysis, or total loss of eyesight as defined in the rider. A reduced Accelerated Death Benefit is paid in the event of coronary bypass, carcinoma in-situ, or angioplasty as defined in the rider. After an Accelerated Death Benefit is paid, the policy will have a reduced face amount, cash value, loan (if any) and premium. This rider is not available in AZ, CT, FL, GA, IL, MA, MN, NJ, PA, TX, VA, and WA.

HEAD START
\$10,000
WHOLE LIFE REGULAR
with \$25,000 GIO and B2000

Note B2000 available only with parent's consent

MALE									
ISSUE AGE	FACE AMOUNT	CASH VALUES		PAID UP VALUES		MBD	ADD'L MBD FOR		TOTAL MBD
		20TH	@65	20TH	@65		GIO	B2000	
0	10,000	500	4,550	4,250	9,220	4.08	1.67	N/A	5.75
1	10,000	518	4,538	4,280	9,190	4.28	1.67	N/A	5.95
2	10,000	536	4,525	4,290	9,170	4.47	1.67	N/A	6.14
3	10,000	556	4,511	4,310	9,140	4.68	1.67	N/A	6.35
4	10,000	576	4,497	4,320	9,110	4.88	1.67	N/A	6.55
5	10,000	596	4,481	4,340	9,080	5.13	1.67	3.00	9.80
6	10,000	618	4,466	4,360	9,050	5.38	1.67	3.00	10.05
7	10,000	642	4,449	4,380	9,010	5.63	1.67	3.00	10.30
8	10,000	667	4,431	4,400	8,980	5.90	1.67	3.00	10.57
9	10,000	694	4,413	4,430	8,940	6.19	1.67	3.00	10.86
10	10,000	723	4,394	4,460	8,900	6.49	1.67	3.00	11.16
11	10,000	753	4,374	4,480	8,860	6.81	1.67	3.00	11.48
12	10,000	784	4,354	4,510	8,820	7.17	1.67	3.00	11.84
13	10,000	816	4,332	4,540	8,780	7.55	1.67	3.00	12.22
14	10,000	850	4,310	4,570	8,730	7.95	1.67	3.00	12.62
15	10,000	885	4,288	4,610	8,690	8.39	1.67	3.00	13.06
16	10,000	923	4,265	4,640	8,640	8.83	1.67	3.00	13.50
17	10,000	962	4,242	4,690	8,590	9.15	1.67	3.00	13.82
FEMALE									
ISSUE AGE	FACE AMOUNT	CASH VALUES		PAID UP VALUES		MBD	ADD'L MBD FOR		TOTAL MBD
		20TH	@65	20TH	@65		GIO	B2000	
0	10,000	423	4,168	4,150	9,200	3.68	1.67	N/A	5.35
1	10,000	443	4,158	4,210	9,180	3.83	1.67	N/A	5.50
2	10,000	463	4,146	4,250	9,150	4.00	1.67	N/A	5.67
3	10,000	484	4,133	4,290	9,130	4.20	1.67	N/A	5.87
4	10,000	505	4,120	4,320	9,100	4.40	1.67	N/A	6.07
5	10,000	527	4,106	4,360	9,070	4.61	1.67	3.00	9.28
6	10,000	550	4,092	4,390	9,030	4.81	1.67	3.00	9.48
7	10,000	574	4,077	4,430	9,000	5.05	1.67	3.00	9.72
8	10,000	599	4,061	4,460	8,970	5.29	1.67	3.00	9.96
9	10,000	624	4,045	4,490	8,930	5.54	1.67	3.00	10.21
10	10,000	651	4,028	4,530	8,890	5.84	1.67	3.00	10.51
11	10,000	678	4,010	4,560	8,850	6.12	1.67	3.00	10.79
12	10,000	707	3,991	4,590	8,810	6.47	1.67	3.00	11.14
13	10,000	736	3,972	4,620	8,770	6.81	1.67	3.00	11.48
14	10,000	766	3,952	4,650	8,730	7.20	1.67	3.00	11.87
15	10,000	798	3,931	4,680	8,680	7.60	1.67	3.00	12.27
16	10,000	830	3,910	4,710	8,630	8.03	1.67	3.00	12.70
17	10,000	864	3,889	4,740	8,590	8.28	1.67	3.00	12.95

\$25,000

PREFERRED LIFE**with \$25,000 GIO and \$25,000 ADB**

Note ADB available only with parent's consent

MALE									
ISSUE AGE	FACE AMOUNT	CASH VALUES		PAID UP VALUES		MBD	ADD'L MBD FOR		TOTAL MBD
		20TH	@65	20TH	@65		GIO	ADB	
0	25,000	1,250	11,377	10,625	23,050	8.71	1.67	N/A	10.38
1	25,000	1,296	11,346	10,700	22,975	9.13	1.67	N/A	10.80
2	25,000	1,342	11,313	10,725	22,925	9.53	1.67	N/A	11.20
3	25,000	1,390	11,279	10,775	22,850	9.98	1.67	N/A	11.65
4	25,000	1,440	11,242	10,800	22,775	10.44	1.67	N/A	12.11
5	25,000	1,491	11,204	10,850	22,700	10.94	1.67	2.09	14.70
6	25,000	1,546	11,165	10,900	22,625	11.44	1.67	2.09	15.20
7	25,000	1,606	11,123	10,950	22,525	11.98	1.67	2.09	15.74
8	25,000	1,669	11,079	11,000	22,450	12.55	1.67	2.09	16.31
9	25,000	1,736	11,034	11,075	22,350	13.17	1.67	2.09	16.93
10	25,000	1,807	10,986	11,150	22,250	13.84	1.67	2.09	17.60
11	25,000	1,882	10,937	11,200	22,150	14.50	1.67	2.09	18.26
12	25,000	1,960	10,885	11,275	22,050	15.25	1.67	2.09	19.01
13	25,000	2,041	10,832	11,350	21,950	16.09	1.67	2.09	19.85
14	25,000	2,126	10,777	11,425	21,825	16.94	1.67	2.09	20.70
15	25,000	2,214	10,721	11,525	21,725	17.84	1.67	2.09	21.60
16	25,000	2,307	10,664	11,600	21,600	18.80	1.67	2.09	22.56
17	25,000	2,405	10,607	11,725	21,475	19.48	1.67	2.09	23.24
FEMALE									
ISSUE AGE	FACE AMOUNT	CASH VALUES		PAID UP VALUES		MBD	ADD'L MBD FOR		TOTAL MBD
		20TH	@65	20TH	@65		GIO	ADB	
0	25,000	1,058	10,421	10,375	23,000	7.84	1.67	N/A	9.51
1	25,000	1,109	10,395	10,525	22,950	8.21	1.67	N/A	9.88
2	25,000	1,159	10,365	10,625	22,875	8.55	1.67	N/A	10.22
3	25,000	1,210	10,333	10,725	22,825	8.90	1.67	N/A	10.57
4	25,000	1,263	10,300	10,800	22,750	9.34	1.67	N/A	11.01
5	25,000	1,318	10,266	10,900	22,675	9.78	1.67	2.09	13.54
6	25,000	1,375	10,230	10,975	22,575	10.25	1.67	2.09	14.01
7	25,000	1,435	10,192	11,075	22,500	10.75	1.67	2.09	14.51
8	25,000	1,497	10,153	11,150	22,425	11.30	1.67	2.09	15.06
9	25,000	1,561	10,113	11,225	22,325	11.84	1.67	2.09	15.60
10	25,000	1,627	10,070	11,325	22,225	12.40	1.67	2.09	16.16
11	25,000	1,696	10,026	11,400	22,125	13.05	1.67	2.09	16.81
12	25,000	1,768	9,979	11,475	22,025	13.80	1.67	2.09	17.56
13	25,000	1,842	9,931	11,550	21,925	14.50	1.67	2.09	18.26
14	25,000	1,917	9,881	11,625	21,825	15.32	1.67	2.09	19.08
15	25,000	1,995	9,829	11,700	21,700	16.17	1.67	2.09	19.93
16	25,000	2,076	9,776	11,775	21,575	17.09	1.67	2.09	20.85
17	25,000	2,161	9,722	11,850	21,475	17.65	1.67	2.09	21.41

WHOLE LIFE REGULAR

Non-Tobacco User

\$15,000

AGE	MBD PREMIUM		VALUES @ AGE 65				MBD FOR WP	
	NTU		MALE		FEMALE		NTU	
	MALE	FEMALE	CV	RPU	CV	RPU	MALE	FEMALE
18	12.77	11.50	6,330	12,825	5,800	12,810	0.29	0.42
19	13.22	11.94	6,294	12,750	5,765	12,720	0.29	0.43
20	13.69	12.39	6,258	12,675	5,728	12,645	0.30	0.43
21	14.18	12.87	6,220	12,600	5,689	12,555	0.33	0.45
22	14.74	13.34	6,180	12,525	5,649	12,465	0.33	0.48
23	15.32	13.88	6,137	12,435	5,607	12,375	0.34	0.50
24	15.92	14.47	6,093	12,345	5,563	12,285	0.35	0.52
25	16.63	15.10	6,046	12,255	5,516	12,180	0.37	0.53
26	17.44	15.82	5,997	12,150	5,468	12,075	0.38	0.55
27	18.32	16.60	5,944	12,045	5,417	11,955	0.42	0.58
28	19.23	17.44	5,888	11,925	5,363	11,835	0.43	0.60
29	20.20	18.33	5,829	11,805	5,308	11,715	0.48	0.63
30	21.27	19.24	5,767	11,685	5,250	11,595	0.50	0.68
31	22.43	20.18	5,701	11,550	5,189	11,460	0.53	0.70
32	23.64	21.14	5,632	11,415	5,125	11,310	0.55	0.77
33	24.94	22.14	5,559	11,265	5,058	11,175	0.59	0.80
34	26.32	23.14	5,484	11,115	4,989	11,010	0.63	0.87
35	27.74	24.17	5,405	10,950	4,917	10,860	0.68	0.92
36	29.12	25.19	5,323	10,785	4,842	10,695	0.73	0.99
37	30.59	26.24	5,238	10,605	4,764	10,515	0.79	1.05
38	32.17	27.33	5,149	10,425	4,683	10,335	0.85	1.13
39	33.80	28.42	5,057	10,245	4,598	10,155	0.92	1.22
40	35.54	29.50	4,959	10,050	4,509	9,960	1.03	1.28
41	37.37	30.59	4,857	9,840	4,415	9,750	1.12	1.40
42	39.30	31.69	4,750	9,630	4,315	9,525	1.19	1.50
43	41.30	32.87	4,637	9,390	4,210	9,300	1.32	1.63
44	43.43	34.24	4,518	9,150	4,098	9,045	1.44	1.77
45	45.77	35.89	4,392	8,895	3,979	8,790	1.60	1.93
46	48.22	37.90	4,259	8,625	3,854	8,505	1.77	2.12
47	50.85	40.22	4,118	8,340	3,721	8,220	1.95	2.38
48	53.63	42.75	3,967	8,040	3,580	7,905	2.18	2.65
49	56.58	45.47	3,808	7,710	3,431	7,575	2.43	2.98
50	59.73	48.38	3,639	7,380	3,273	7,230	2.74	3.38
51	63.08	51.43	3,458	7,005	3,106	6,855	3.10	3.83
52	66.60	54.58	3,267	6,615	2,929	6,465	3.49	4.34
53	70.37	57.85	3,065	6,210	2,742	6,060	3.95	4.93
54	74.35	61.27	2,850	5,775	2,544	5,625	4.49	5.60
55	78.43	64.75	2,621	5,310	2,335	5,160	5.08	6.35
56	82.67	68.34	2,378	4,815	2,113	4,665		
57	87.10	72.03	2,117	4,290	1,877	4,155		
58	91.85	75.80	1,836	3,720	1,626	3,600		
59	96.89	79.64	1,535	3,120	1,357	3,000		

WHOLE LIFE REGULAR

Tobacco User

\$15,000

AGE	MBD PREMIUM		VALUES @ AGE 65				MBD FOR WP	
	TU		MALE		FEMALE		TU	
	MALE	FEMALE	CV	RPU	CV	RPU	MALE	FEMALE
18	16.02	14.43	7,528	13,020	7,118	13,020	0.33	0.48
19	16.59	14.95	7,487	12,945	7,077	12,945	0.34	0.49
20	17.19	15.52	7,443	12,870	7,034	12,870	0.34	0.50
21	17.87	16.08	7,397	12,795	6,988	12,795	0.35	0.52
22	18.53	16.69	7,350	12,705	6,941	12,705	0.37	0.53
23	19.29	17.35	7,300	12,615	6,891	12,615	0.38	0.55
24	20.09	18.09	7,247	12,525	6,838	12,510	0.42	0.57
25	20.97	18.89	7,193	12,435	6,784	12,420	0.43	0.59
26	21.95	19.79	7,135	12,330	6,726	12,315	0.45	0.62
27	23.04	20.74	7,074	12,225	6,666	12,195	0.49	0.65
28	24.17	21.78	7,010	12,120	6,602	12,090	0.52	0.69
29	25.38	22.87	6,942	12,000	6,535	11,955	0.54	0.74
30	26.70	24.04	6,871	11,880	6,465	11,835	0.57	0.79
31	28.10	25.33	6,795	11,745	6,391	11,700	0.60	0.84
32	29.59	26.68	6,715	11,610	6,313	11,550	0.64	0.89
33	31.20	28.08	6,632	11,460	6,231	11,400	0.69	0.98
34	32.88	29.60	6,544	11,310	6,145	11,250	0.77	1.05
35	34.69	31.15	6,451	11,160	6,056	11,085	0.83	1.13
36	36.69	32.72	6,354	10,980	5,962	10,920	0.88	1.22
37	38.79	34.38	6,252	10,815	5,865	10,740	0.97	1.30
38	41.03	36.10	6,144	10,620	5,763	10,545	1.05	1.42
39	43.38	37.94	6,031	10,425	5,657	10,350	1.15	1.53
40	45.87	39.87	5,914	10,230	5,545	10,155	1.25	1.68
41	48.53	41.87	5,790	10,005	5,427	9,930	1.39	1.82
42	51.37	43.99	5,661	9,795	5,302	9,705	1.53	1.99
43	54.34	46.27	5,525	9,555	5,170	9,465	1.69	2.18
44	57.52	48.63	5,382	9,300	5,030	9,210	1.85	2.39
45	60.75	51.03	5,230	9,045	4,882	8,940	2.07	2.64
46	64.04	53.47	5,069	8,760	4,725	8,655	2.30	2.92
47	67.52	56.00	4,897	8,475	4,558	8,340	2.57	3.22
48	71.20	58.72	4,715	8,160	4,382	8,025	2.84	3.55
49	75.15	61.55	4,521	7,815	4,196	7,680	3.20	3.97
50	79.29	64.52	4,315	7,455	3,999	7,320	3.59	4.43
51	83.77	67.69	4,095	7,080	3,789	6,945	4.04	4.97
52	88.47	70.99	3,860	6,675	3,567	6,540	4.58	5.57
53	93.43	74.52	3,611	6,240	3,332	6,105	5.19	6.27
54	98.52	78.19	3,344	5,790	3,082	5,640	5.92	7.04
55	103.78	82.02	3,059	5,295	2,816	5,160	6.67	7.94
56	109.17	86.07	2,755	4,770	2,533	4,635		
57	114.70	90.27	2,431	4,200	2,233	4,095		
58	120.53	94.78	2,084	3,615	1,913	3,510		
59	126.72	99.50	1,713	2,970	1,574	2,880		

WHOLE LIFE REGULAR

Non-Tobacco User

\$30,000

AGE	MBD PREMIUM		VALUES @ AGE 65				MBD FOR WP	
	NTU		MALE		FEMALE		NTU	
	MALE	FEMALE	CV	RPU	CV	RPU	MALE	FEMALE
18	25.53	23.00	12,660	25,650	11,600	25,620	0.58	0.83
19	26.43	23.88	12,589	25,500	11,529	25,440	0.58	0.85
20	27.38	24.78	12,516	25,350	11,456	25,290	0.60	0.85
21	28.35	25.73	12,440	25,200	11,379	25,110	0.65	0.90
22	29.48	26.68	12,359	25,050	11,298	24,930	0.65	0.95
23	30.63	27.75	12,275	24,870	11,214	24,750	0.68	1.00
24	31.83	28.93	12,186	24,690	11,125	24,570	0.70	1.03
25	33.25	30.20	12,092	24,510	11,033	24,360	0.73	1.05
26	34.88	31.63	11,994	24,300	10,935	24,150	0.75	1.10
27	36.63	33.20	11,888	24,090	10,833	23,910	0.83	1.15
28	38.45	34.88	11,777	23,850	10,727	23,670	0.85	1.20
29	40.40	36.65	11,658	23,610	10,616	23,430	0.95	1.25
30	42.53	38.48	11,534	23,370	10,499	23,190	1.00	1.35
31	44.85	40.35	11,402	23,100	10,378	22,920	1.05	1.40
32	47.28	42.28	11,263	22,830	10,250	22,620	1.10	1.53
33	49.88	44.28	11,119	22,530	10,117	22,350	1.18	1.60
34	52.63	46.28	10,967	22,230	9,978	22,020	1.25	1.73
35	55.48	48.33	10,809	21,900	9,834	21,720	1.35	1.83
36	58.23	50.38	10,646	21,570	9,685	21,390	1.45	1.98
37	61.18	52.48	10,475	21,210	9,529	21,030	1.58	2.10
38	64.33	54.65	10,298	20,850	9,367	20,670	1.70	2.25
39	67.60	56.83	10,113	20,490	9,197	20,310	1.83	2.43
40	71.08	59.00	9,919	20,100	9,018	19,920	2.05	2.55
41	74.73	61.18	9,715	19,680	8,829	19,500	2.23	2.80
42	78.60	63.38	9,500	19,260	8,630	19,050	2.38	3.00
43	82.60	65.73	9,274	18,780	8,419	18,600	2.63	3.25
44	86.85	68.48	9,036	18,300	8,196	18,090	2.88	3.53
45	91.53	71.78	8,784	17,790	7,959	17,580	3.20	3.85
46	96.43	75.80	8,518	17,250	7,708	17,010	3.53	4.23
47	101.70	80.43	8,235	16,680	7,442	16,440	3.90	4.75
48	107.25	85.50	7,935	16,080	7,160	15,810	4.35	5.30
49	113.15	90.93	7,616	15,420	6,862	15,150	4.85	5.95
50	119.45	96.75	7,277	14,760	6,546	14,460	5.48	6.75
51	126.15	102.85	6,917	14,010	6,212	13,710	6.20	7.65
52	133.20	109.15	6,535	13,230	5,858	12,930	6.98	8.68
53	140.73	115.70	6,130	12,420	5,484	12,120	7.90	9.85
54	148.70	122.53	5,700	11,550	5,089	11,250	8.98	11.20
55	156.85	129.50	5,243	10,620	4,670	10,320	10.15	12.70
56	165.33	136.68	4,755	9,630	4,227	9,330		
57	174.20	144.05	4,233	8,580	3,755	8,310		
58	183.70	151.60	3,673	7,440	3,252	7,200		
59	193.78	159.28	3,071	6,240	2,714	6,000		

WHOLE LIFE REGULAR

Tobacco User

\$30,000

AGE	MBD PREMIUM		VALUES @ AGE 65				MBD FOR WP	
	TU		MALE		FEMALE		TU	
	MALE	FEMALE	CV	RPU	CV	RPU	MALE	FEMALE
18	32.03	28.85	15,057	26,040	14,237	26,040	0.65	0.95
19	33.18	29.90	14,974	25,890	14,154	25,890	0.68	0.98
20	34.38	31.03	14,886	25,740	14,068	25,740	0.68	1.00
21	35.73	32.15	14,795	25,590	13,977	25,590	0.70	1.03
22	37.05	33.38	14,700	25,410	13,882	25,410	0.73	1.05
23	38.58	34.70	14,600	25,230	13,782	25,230	0.75	1.10
24	40.18	36.18	14,495	25,050	13,677	25,020	0.83	1.13
25	41.93	37.78	14,386	24,870	13,568	24,840	0.85	1.18
26	43.90	39.58	14,271	24,660	13,453	24,630	0.90	1.23
27	46.08	41.48	14,149	24,450	13,332	24,390	0.98	1.30
28	48.33	43.55	14,021	24,240	13,204	24,180	1.03	1.38
29	50.75	45.73	13,885	24,000	13,071	23,910	1.08	1.48
30	53.40	48.08	13,742	23,760	12,930	23,670	1.13	1.58
31	56.20	50.65	13,590	23,490	12,782	23,400	1.20	1.68
32	59.18	53.35	13,431	23,220	12,626	23,100	1.28	1.78
33	62.40	56.15	13,264	22,920	12,462	22,800	1.38	1.95
34	65.75	59.20	13,088	22,620	12,291	22,500	1.53	2.10
35	69.38	62.30	12,903	22,320	12,112	22,170	1.65	2.25
36	73.38	65.43	12,708	21,960	11,925	21,840	1.75	2.43
37	77.58	68.75	12,504	21,630	11,730	21,480	1.93	2.60
38	82.05	72.20	12,289	21,240	11,527	21,090	2.10	2.83
39	86.75	75.88	12,063	20,850	11,314	20,700	2.30	3.05
40	91.73	79.73	11,828	20,460	11,090	20,310	2.50	3.35
41	97.05	83.73	11,581	20,010	10,854	19,860	2.78	3.63
42	102.73	87.98	11,323	19,590	10,605	19,410	3.05	3.98
43	108.68	92.53	11,051	19,110	10,341	18,930	3.38	4.35
44	115.03	97.25	10,765	18,600	10,061	18,420	3.70	4.78
45	121.50	102.05	10,461	18,090	9,764	17,880	4.13	5.28
46	128.08	106.93	10,138	17,520	9,450	17,310	4.60	5.83
47	135.03	112.00	9,795	16,950	9,117	16,680	5.13	6.43
48	142.40	117.43	9,431	16,320	8,765	16,050	5.68	7.10
49	150.30	123.10	9,043	15,630	8,393	15,360	6.40	7.93
50	158.58	129.03	8,630	14,910	7,998	14,640	7.18	8.85
51	167.53	135.38	8,190	14,160	7,579	13,890	8.08	9.93
52	176.93	141.98	7,721	13,350	7,135	13,080	9.15	11.13
53	186.85	149.03	7,222	12,480	6,664	12,210	10.38	12.53
54	197.03	156.38	6,688	11,580	6,164	11,280	11.83	14.08
55	207.55	164.03	6,119	10,590	5,632	10,320	13.33	15.88
56	218.33	172.13	5,511	9,540	5,067	9,270		
57	229.40	180.53	4,862	8,400	4,466	8,190		
58	241.05	189.55	4,168	7,230	3,827	7,020		
59	253.43	199.00	3,426	5,940	3,148	5,760		

PREFERRED LIFE

Non-Tobacco User

\$40,000

AGE	MBD PREMIUM		VALUES @ AGE 65				MBD FOR WP	
	NTU		MALE		FEMALE		NTU	
	MALE	FEMALE	CV	RPU	CV	RPU	MALE	FEMALE
18	29.67	26.70	16,880	34,200	15,466	34,160	0.70	1.00
19	30.70	27.74	16,786	34,000	15,372	33,920	0.77	1.07
20	31.77	28.77	16,688	33,800	15,274	33,720	0.77	1.07
21	33.00	29.87	16,586	33,600	15,171	33,480	0.80	1.14
22	34.24	31.00	16,478	33,400	15,064	33,240	0.84	1.17
23	35.60	32.24	16,366	33,160	14,951	33,000	0.84	1.24
24	37.04	33.57	16,247	32,920	14,833	32,760	0.87	1.30
25	38.70	35.07	16,123	32,680	14,710	32,480	0.90	1.34
26	40.54	36.70	15,992	32,400	14,580	32,200	0.94	1.40
27	42.54	38.60	15,851	32,120	14,444	31,880	0.97	1.44
28	44.67	40.54	15,702	31,800	14,302	31,560	1.00	1.50
29	46.94	42.57	15,544	31,480	14,154	31,240	1.14	1.57
30	49.47	44.67	15,378	31,160	13,999	30,920	1.17	1.64
31	52.17	46.84	15,202	30,800	13,836	30,560	1.30	1.70
32	54.87	49.10	15,017	30,440	13,666	30,160	1.37	1.87
33	57.94	51.40	14,824	30,040	13,488	29,800	1.44	1.94
34	61.17	53.74	14,622	29,640	13,304	29,360	1.54	2.10
35	64.40	56.10	14,412	29,200	13,112	28,960	1.64	2.27
36	67.60	58.50	14,194	28,760	12,912	28,520	1.70	2.37
37	71.10	60.90	13,967	28,280	12,705	28,040	1.90	2.54
38	74.80	63.40	13,730	27,800	12,488	27,560	2.04	2.70
39	78.54	65.94	13,484	27,320	12,262	27,080	2.20	2.94
40	82.54	68.47	13,225	26,800	12,024	26,560	2.40	3.10
41	86.84	71.00	12,952	26,240	11,772	26,000	2.64	3.34
42	91.24	73.60	12,666	25,680	11,506	25,400	2.87	3.57
43	96.00	76.37	12,365	25,040	11,225	24,800	3.10	3.90
44	100.94	79.57	12,048	24,400	10,927	24,120	3.40	4.17
45	106.30	83.34	11,712	23,720	10,611	23,440	3.80	4.60
46	112.00	88.04	11,357	23,000	10,276	22,680	4.17	5.00
47	118.14	93.37	10,980	22,240	9,922	21,920	4.64	5.64
48	124.67	99.34	10,579	21,440	9,547	21,080	5.14	6.30
49	131.44	105.64	10,154	20,560	9,149	20,200	5.74	7.04
50	138.74	112.27	9,702	19,680	8,728	19,280	6.44	7.94
51	146.47	119.27	9,222	18,680	8,282	18,280	7.24	8.97
52	154.80	126.80	8,712	17,640	7,810	17,240	8.17	10.20
53	163.50	134.47	8,172	16,560	7,312	16,160	9.27	11.60
54	172.70	142.30	7,599	15,400	6,784	15,000	10.47	13.14
55	182.17	150.37	6,990	14,160	6,227	13,760	11.84	14.84
56	191.97	158.57	6,340	12,840	5,635	12,440		
57	202.34	166.97	5,644	11,440	5,006	11,080		
58	213.37	175.74	4,897	9,920	4,335	9,600		
59	225.07	184.90	4,094	8,320	3,619	8,000		
60	237.50	194.20	3,230	6,560	2,852	6,320		
61	250.77	203.70	2,301	4,680	2,031	4,520		
62	264.90	213.77	1,303	2,640	1,151	2,560		
63	279.87	224.90	231	480	207	480		
64	295.67	237.40	0	0	0	0		
65	313.17	251.50						
66	332.27	268.47						
67	352.67	287.30						
68	374.54	307.97						
69	397.97	330.54						
70	423.34	355.00						
71	450.47	380.97						
72	479.50	408.90						
73	510.47	439.00						
74	543.24	471.20						
75	577.74	505.64						
76	614.10	542.70						
77	652.67	582.17						
78	693.70	623.97						
79	737.80	668.04						
80	783.44	714.50						

PREFERRED LIFE

Tobacco User

\$40,000

AGE	MBD PREMIUM		VALUES @ AGE 65				MBD FOR WP	
	TU		MALE		FEMALE		TU	
	MALE	FEMALE	CV	RPU	CV	RPU	MALE	FEMALE
18	37.20	33.50	20,077	34,720	18,982	34,720	0.80	1.14
19	38.54	34.77	19,965	34,520	18,872	34,520	0.84	1.17
20	39.87	36.07	19,849	34,320	18,757	34,320	0.87	1.24
21	41.44	37.34	19,727	34,120	18,636	34,120	0.87	1.30
22	43.10	38.80	19,600	33,880	18,509	33,880	0.90	1.34
23	44.84	40.34	19,467	33,640	18,376	33,640	0.94	1.40
24	46.64	42.04	19,327	33,400	18,236	33,360	0.97	1.44
25	48.74	43.87	19,182	33,160	18,090	33,120	1.00	1.47
26	50.97	45.90	19,028	32,880	17,937	32,840	1.07	1.54
27	53.50	48.17	18,866	32,600	17,776	32,520	1.17	1.60
28	56.14	50.60	18,695	32,320	17,606	32,240	1.24	1.67
29	58.94	53.10	18,514	32,000	17,428	31,880	1.34	1.80
30	62.00	55.87	18,323	31,680	17,240	31,560	1.40	1.90
31	65.30	58.80	18,121	31,320	17,043	31,200	1.47	2.04
32	68.77	61.90	17,908	30,960	16,835	30,800	1.57	2.20
33	72.50	65.27	17,685	30,560	16,617	30,400	1.67	2.34
34	76.40	68.80	17,451	30,160	16,388	30,000	1.80	2.50
35	80.57	72.30	17,204	29,760	16,150	29,560	1.94	2.70
36	85.27	76.00	16,944	29,280	15,901	29,120	2.14	2.94
37	90.10	79.87	16,672	28,840	15,641	28,640	2.30	3.10
38	95.27	83.90	16,385	28,320	15,370	28,120	2.50	3.37
39	100.74	88.07	16,085	27,800	15,086	27,600	2.74	3.64
40	106.57	92.54	15,770	27,280	14,787	27,080	3.00	4.00
41	112.77	97.27	15,442	26,680	14,472	26,480	3.27	4.30
42	119.27	102.20	15,097	26,120	14,140	25,880	3.60	4.70
43	126.24	107.40	14,735	25,480	13,788	25,240	3.97	5.14
44	133.64	112.97	14,354	24,800	13,415	24,560	4.40	5.67
45	141.14	118.54	13,948	24,120	13,019	23,840	4.87	6.27
46	148.80	124.17	13,518	23,360	12,600	23,080	5.44	6.87
47	156.84	130.14	13,060	22,600	12,156	22,240	6.00	7.57
48	165.40	136.40	12,574	21,760	11,687	21,400	6.67	8.40
49	174.57	142.97	12,057	20,840	11,190	20,480	7.47	9.30
50	184.24	149.84	11,506	19,880	10,664	19,520	8.40	10.40
51	194.57	157.24	10,920	18,880	10,106	18,520	9.47	11.67
52	205.54	165.04	10,295	17,800	9,514	17,440	10.74	13.10
53	217.07	173.10	9,629	16,640	8,886	16,280	12.14	14.70
54	228.97	181.70	8,918	15,440	8,219	15,040	13.77	16.50
55	241.10	190.50	8,159	14,120	7,510	13,760	15.57	18.50
56	253.50	200.00	7,348	12,720	6,756	12,360		
57	266.30	209.74	6,482	11,200	5,955	10,920		
58	280.04	220.17	5,557	9,640	5,103	9,360		
59	294.30	231.10	4,569	7,920	4,198	7,680		
60	309.57	242.74	3,514	6,080	3,235	5,920		
61	325.64	255.00	2,388	4,160	2,212	4,080		
62	342.67	268.10	1,291	2,240	1,123	2,080		
63	360.67	281.80	129	240	0	0		
64	379.70	296.34	0	0	0	0		
65	399.80	312.77						
66	421.34	331.30						
67	444.04	351.14						
68	468.20	372.24						
69	493.94	394.94						
70	521.50	419.37						
71	550.80	445.57						
72	581.97	473.60						
73	614.74	503.30						
74	649.17	534.74						
75	685.10	567.80						
76	722.50	602.54						
77	761.67	639.24						
78	803.07	678.37						
79	847.00	720.20						
80	892.40	763.57						

EXECUTIVE LIFE

Non-Tobacco User

\$60,000

AGE	MBD PREMIUM		VALUES @ AGE 65				MBD FOR WP	
	NTU		MALE		FEMALE		NTU	
	MALE	FEMALE	CV	RPU	CV	RPU	MALE	FEMALE
18	38.65	34.75	25,321	51,300	23,199	51,240	1.00	1.45
19	40.00	36.10	25,179	51,000	23,058	50,880	1.05	1.45
20	41.50	37.45	25,032	50,700	22,911	50,580	1.05	1.50
21	42.85	38.90	24,879	50,400	22,757	50,220	1.15	1.60
22	44.70	40.35	24,718	50,100	22,596	49,860	1.15	1.60
23	46.35	42.00	24,549	49,740	22,427	49,500	1.20	1.70
24	48.20	43.75	24,371	49,380	22,250	49,140	1.25	1.75
25	50.30	45.70	24,184	49,020	22,065	48,720	1.25	1.85
26	52.70	47.85	23,988	48,600	21,870	48,300	1.30	1.95
27	55.30	50.20	23,776	48,180	21,666	47,820	1.35	2.05
28	58.15	52.70	23,553	47,700	21,453	47,340	1.40	2.10
29	61.20	55.40	23,316	47,220	21,231	46,860	1.50	2.20
30	64.40	58.20	23,067	46,740	20,998	46,380	1.60	2.30
31	67.85	61.00	22,803	46,200	20,755	45,840	1.75	2.40
32	71.50	63.90	22,526	45,660	20,499	45,240	1.85	2.50
33	75.55	66.95	22,237	45,060	20,233	44,700	2.00	2.65
34	79.60	70.00	21,934	44,460	19,956	44,040	2.10	2.85
35	83.85	73.10	21,618	43,800	19,668	43,440	2.25	3.05
36	88.10	76.25	21,291	43,140	19,369	42,780	2.35	3.25
37	92.55	79.40	20,950	42,420	19,057	42,060	2.50	3.45
38	97.30	82.65	20,596	41,700	18,733	41,340	2.70	3.70
39	102.25	85.95	20,226	40,980	18,393	40,620	3.00	3.90
40	107.55	89.25	19,837	40,200	18,036	39,840	3.25	4.20
41	113.05	92.55	19,429	39,360	17,658	39,000	3.50	4.45
42	118.85	95.85	18,999	38,520	17,260	38,100	3.80	4.80
43	124.90	99.40	18,547	37,560	16,838	37,200	4.10	5.10
44	131.35	103.60	18,072	36,600	16,391	36,180	4.55	5.50
45	138.45	108.60	17,568	35,580	15,917	35,160	5.00	6.10
46	145.85	114.70	17,035	34,500	15,415	34,020	5.45	6.65
47	153.95	121.65	16,470	33,360	14,883	32,880	6.15	7.40
48	162.30	129.35	15,869	32,160	14,320	31,620	6.75	8.35
49	171.20	137.55	15,232	30,840	13,724	30,300	7.50	9.25
50	180.70	146.30	14,554	29,520	13,092	28,920	8.50	10.50
51	190.85	155.55	13,833	28,020	12,424	27,420	9.55	11.75
52	201.55	165.25	13,069	26,460	11,716	25,860	10.75	13.40
53	212.85	175.35	12,259	24,840	10,968	24,240	12.15	15.15
54	225.00	185.70	11,399	23,100	10,177	22,500	13.70	17.25
55	237.35	196.35	10,485	21,240	9,340	20,640	15.50	19.50
56	250.05	207.15	9,510	19,260	8,453	18,660		
57	263.60	218.20	8,466	17,160	7,509	16,620		
58	277.90	229.55	7,345	14,880	6,503	14,400		
59	293.15	241.15	6,141	12,480	5,428	12,000		
60	309.40	252.90	4,845	9,840	4,278	9,480		
61	326.60	265.35	3,451	7,020	3,046	6,780		
62	345.05	278.50	1,954	3,960	1,726	3,840		
63	364.50	293.00	346	720	310	720		
64	385.10	309.15	0	0	0	0		
65	407.80	327.55						
66	432.60	349.70						
67	459.30	374.15						
68	487.65	401.20						
69	518.35	430.60						
70	551.25	462.30						
71	586.65	496.20						
72	624.60	532.65						
73	664.75	571.80						
74	707.50	613.75						
75	752.50	658.55						
76	799.80	706.85						
77	850.00	758.30						
78	903.55	812.65						
79	960.85	870.05						
80	1,020.30	930.55						

EXECUTIVE LIFE

Tobacco User

\$60,000

AGE	MBD PREMIUM		VALUES @ AGE 65				MBD FOR WP	
	TU		MALE		FEMALE		TU	
	MALE	FEMALE	CV	RPU	CV	RPU	MALE	FEMALE
18	48.40	43.65	30,115	52,080	28,474	52,080	1.15	1.60
19	50.10	45.25	29,948	51,780	28,309	51,780	1.20	1.70
20	52.05	47.00	29,773	51,480	28,136	51,480	1.20	1.70
21	54.00	48.65	29,591	51,180	27,954	51,180	1.25	1.75
22	56.05	50.55	29,400	50,820	27,764	50,820	1.30	1.85
23	58.40	52.45	29,200	50,460	27,564	50,460	1.30	1.95
24	60.70	54.70	28,991	50,100	27,355	50,040	1.35	2.00
25	63.40	57.10	28,773	49,740	27,136	49,680	1.40	2.10
26	66.40	59.80	28,542	49,320	26,906	49,260	1.45	2.15
27	69.70	62.70	28,299	48,900	26,664	48,780	1.60	2.25
28	73.10	65.90	28,042	48,480	26,409	48,360	1.70	2.35
29	76.80	69.20	27,771	48,000	26,142	47,820	1.75	2.45
30	80.80	72.70	27,484	47,520	25,860	47,340	1.95	2.55
31	85.00	76.55	27,181	46,980	25,564	46,800	2.05	2.80
32	89.45	80.70	26,863	46,440	25,253	46,200	2.15	3.00
33	94.45	84.95	26,528	45,840	24,925	45,600	2.30	3.20
34	99.45	89.50	26,176	45,240	24,583	45,000	2.40	3.40
35	104.90	94.20	25,806	44,640	24,225	44,340	2.55	3.60
36	111.10	98.95	25,417	43,920	23,851	43,680	2.85	3.95
37	117.30	103.95	25,008	43,260	23,461	42,960	3.05	4.20
38	124.20	109.20	24,578	42,480	23,055	42,180	3.40	4.50
39	131.25	114.75	24,127	41,700	22,629	41,400	3.60	4.85
40	138.75	120.55	23,656	40,920	22,181	40,620	4.00	5.25
41	146.90	126.75	23,163	40,020	21,709	39,720	4.40	5.80
42	155.40	133.15	22,646	39,180	21,210	38,820	4.80	6.30
43	164.40	139.85	22,103	38,220	20,682	37,860	5.20	6.90
44	174.00	147.05	21,531	37,200	20,123	36,840	5.85	7.45
45	183.70	154.30	20,922	36,180	19,529	35,760	6.40	8.30
46	193.85	161.75	20,277	35,040	18,900	34,620	7.10	9.05
47	204.25	169.45	19,591	33,900	18,235	33,360	7.80	9.90
48	215.40	177.70	18,862	32,640	17,531	32,100	8.75	11.05
49	227.35	186.15	18,086	31,260	16,786	30,720	9.80	12.20
50	240.00	195.25	17,260	29,820	15,996	29,280	11.05	13.65
51	253.35	204.75	16,380	28,320	15,159	27,780	12.35	15.30
52	267.45	214.85	15,443	26,700	14,271	26,160	14.00	17.10
53	282.15	225.50	14,444	24,960	13,329	24,420	15.85	19.10
54	297.45	236.60	13,377	23,160	12,328	22,560	17.95	21.65
55	313.50	248.10	12,238	21,180	11,265	20,640	20.30	24.35
56	330.00	260.35	11,023	19,080	10,134	18,540		
57	347.15	273.15	9,724	16,800	8,932	16,380		
58	364.95	286.70	8,336	14,460	7,655	14,040		
59	383.45	301.05	6,853	11,880	6,297	11,520		
60	403.20	316.10	5,271	9,120	4,853	8,880		
61	424.15	332.15	3,583	6,240	3,318	6,120		
62	446.30	349.15	1,936	3,360	1,684	3,120		
63	469.75	367.10	194	360	0	0		
64	494.55	385.95	0	0	0	0		
65	520.75	407.20						
66	548.70	431.40						
67	578.30	457.20						
68	609.70	484.85						
69	643.25	514.50						
70	679.10	546.10						
71	717.40	580.30						
72	757.90	616.75						
73	800.70	655.45						
74	845.45	696.40						
75	892.25	739.45						
76	941.00	784.65						
77	992.00	832.50						
78	1,045.85	883.40						
79	1,103.15	938.00						
80	1,162.35	994.45						

SELECT LIFE

Non-Tobacco User

\$120,000

\$25 Volume Adjustment Factor Included

AGE	MBD PREMIUM		VALUES @ AGE 65				MBD FOR WP	
	NTU		MALE		FEMALE		NTU	
	MALE	FEMALE	CV	RPU	CV	RPU	MALE	FEMALE
18	67.99	61.69	50,642	102,600	46,399	102,480	1.80	2.60
19	69.69	63.49	50,359	102,000	46,117	101,760	1.80	2.60
20	71.59	65.39	50,065	101,400	45,823	101,160	2.00	2.70
21	74.09	67.29	49,758	100,800	45,515	100,440	2.00	2.90
22	76.19	69.39	49,436	100,200	45,193	99,720	2.10	2.90
23	78.79	71.59	49,098	99,480	44,855	99,000	2.10	3.00
24	81.69	73.99	48,742	98,760	44,501	98,280	2.20	3.10
25	84.89	76.59	48,369	98,040	44,130	97,440	2.20	3.30
26	88.49	79.39	47,976	97,200	43,741	96,600	2.30	3.30
27	92.49	82.49	47,553	96,360	43,333	95,640	2.40	3.50
28	96.79	85.79	47,106	95,400	42,907	94,680	2.50	3.60
29	101.49	89.09	46,633	94,440	42,463	93,720	2.60	3.70
30	106.39	92.79	46,134	93,480	41,998	92,760	2.70	3.80
31	110.59	96.79	45,606	92,400	41,510	91,680	2.90	4.00
32	117.19	101.19	45,052	91,320	40,999	90,480	3.10	4.20
33	123.09	105.59	44,474	90,120	40,466	89,400	3.30	4.40
34	129.29	110.19	43,868	88,920	39,912	88,080	3.50	4.70
35	135.99	114.89	43,237	87,600	39,337	86,880	3.70	5.00
36	142.99	119.69	42,582	86,280	38,738	85,560	3.90	5.30
37	150.29	124.49	41,901	84,840	38,116	84,120	4.20	5.50
38	158.19	129.39	41,192	83,400	37,466	82,680	4.60	5.90
39	166.69	134.79	40,453	81,960	36,787	81,240	5.00	6.30
40	175.69	140.39	39,675	80,400	36,072	79,680	5.30	6.80
41	185.39	146.39	38,858	78,720	35,317	78,000	5.80	7.30
42	195.69	153.99	37,999	77,040	34,520	76,200	6.30	7.80
43	206.59	162.09	37,095	75,120	33,677	74,400	6.90	8.50
44	217.89	170.89	36,144	73,200	32,783	72,360	7.60	9.30
45	229.29	179.69	35,137	71,160	31,835	70,320	8.20	10.10
46	240.79	188.49	34,071	69,000	30,830	68,040	9.10	11.10
47	252.49	197.29	32,940	66,720	29,767	65,760	10.00	12.00
48	264.99	206.29	31,738	64,320	28,642	63,240	11.20	13.30
49	278.19	216.39	30,464	61,680	27,449	60,600	12.30	14.80
50	292.59	227.99	29,108	59,040	26,185	57,840	13.80	16.50
51	307.69	241.19	27,667	56,040	24,848	54,840	15.40	18.40
52	324.29	255.99	26,138	52,920	23,432	51,720	17.30	20.80
53	342.19	272.19	24,518	49,680	21,936	48,480	19.50	23.50
54	362.09	289.09	22,798	46,200	20,354	45,000	22.10	26.80
55	383.79	306.69	20,971	42,480	18,682	41,280	25.10	30.40
56	407.99	324.59	19,021	38,520	16,907	37,320		
57	434.29	343.19	16,933	34,320	15,019	33,240		
58	462.79	363.29	14,691	29,760	13,007	28,800		
59	493.29	385.19	12,283	24,960	10,858	24,000		
60	525.59	409.49	9,691	19,680	8,557	18,960		
61	559.89	436.29	6,903	14,040	6,094	13,560		
62	596.09	465.59	3,909	7,920	3,454	7,680		
63	634.49	497.49	693	1,440	622	1,440		
64	674.89	532.19	0	0	0	0		
65	717.39	569.59						
66	761.29	609.79						
67	807.49	653.09						
68	856.39	699.49						
69	908.29	749.19						
70	963.19	802.19						
71	1,021.49	857.39						
72	1,083.39	916.49						
73	1,149.39	979.99						
74	1,219.49	1,048.59						
75	1,294.29	1,122.39						
76	1,375.19	1,203.99						
77	1,460.99	1,291.49						
78	1,551.59	1,384.69						
79	1,647.19	1,483.89						
80	1,747.59	1,588.89						

SELECT LIFE

Tobacco User

\$120,000

\$25 Volume Adjustment Factor Included

AGE	MBD PREMIUM		VALUES @ AGE 65				MBD FOR WP	
	TU		MALE		FEMALE		TU	
	MALE	FEMALE	CV	RPU	CV	RPU	MALE	FEMALE
18	86.39	73.59	60,231	104,160	56,948	104,160	2.00	2.90
19	88.19	75.59	59,896	103,560	56,618	103,560	2.10	2.90
20	90.39	77.69	59,547	102,960	56,272	102,960	2.10	3.00
21	92.89	80.09	59,182	102,360	55,909	102,360	2.20	3.10
22	95.69	82.59	58,801	101,640	55,528	101,640	2.30	3.10
23	98.99	85.19	58,401	100,920	55,128	100,920	2.30	3.30
24	102.79	88.39	57,982	100,200	54,710	100,080	2.40	3.40
25	107.19	91.79	57,546	99,480	54,272	99,360	2.50	3.50
26	112.39	95.69	57,085	98,640	53,812	98,520	2.60	3.60
27	118.29	100.19	56,599	97,800	53,329	97,560	2.70	3.80
28	124.69	104.99	56,085	96,960	52,819	96,720	2.90	3.90
29	131.59	109.89	55,543	96,000	52,284	95,640	3.10	4.10
30	138.69	115.29	54,969	95,040	51,721	94,680	3.30	4.30
31	146.09	120.79	54,363	93,960	51,129	93,600	3.50	4.60
32	153.79	126.49	53,726	92,880	50,506	92,400	3.70	4.90
33	161.99	132.39	53,056	91,680	49,851	91,200	3.90	5.20
34	170.89	138.79	52,353	90,480	49,166	90,000	4.20	5.50
35	180.79	145.59	51,613	89,280	48,451	88,680	4.60	5.90
36	191.79	152.79	50,834	87,840	47,703	87,360	5.00	6.20
37	203.49	160.29	50,016	86,520	46,923	85,920	5.40	6.60
38	216.19	168.09	49,156	84,960	46,110	84,360	5.90	7.20
39	229.49	175.99	48,255	83,400	45,258	82,800	6.30	7.70
40	243.59	184.99	47,312	81,840	44,362	81,240	7.10	8.20
41	258.59	194.39	46,326	80,040	43,418	79,440	7.60	9.10
42	274.19	204.09	45,292	78,360	42,421	77,640	8.40	9.80
43	290.39	214.39	44,206	76,440	41,365	75,720	9.30	10.70
44	307.19	224.99	43,062	74,400	40,246	73,680	10.20	11.60
45	324.09	235.59	41,845	72,360	39,058	71,520	11.30	12.80
46	341.19	246.09	40,554	70,080	37,801	69,240	12.40	13.90
47	358.39	256.89	39,182	67,800	36,470	66,720	13.80	15.30
48	376.39	267.99	37,724	65,280	35,062	64,200	15.30	16.80
49	395.19	280.19	36,172	62,520	33,572	61,440	17.00	18.70
50	414.89	293.59	34,520	59,640	31,993	58,560	19.10	20.70
51	435.69	308.59	32,761	56,640	30,318	55,560	21.40	23.10
52	457.59	324.89	30,886	53,400	28,543	52,320	24.10	26.00
53	480.89	342.69	28,888	49,920	26,658	48,840	27.00	29.30
54	506.19	361.19	26,755	46,320	24,657	45,120	30.50	33.10
55	534.19	380.79	24,477	42,360	22,530	41,280	34.50	37.40
56	564.99	400.69	22,046	38,160	20,269	37,080		
57	598.49	421.69	19,448	33,600	17,865	32,760		
58	634.39	444.19	16,672	28,920	15,310	28,080		
59	672.29	468.99	13,707	23,760	12,595	23,040		
60	711.69	496.19	10,542	18,240	9,706	17,760		
61	752.79	526.29	7,166	12,480	6,636	12,240		
62	795.49	559.39	3,873	6,720	3,369	6,240		
63	840.19	595.49	388	720	0	0		
64	886.99	634.39	0	0	0	0		
65	935.29	676.59						
66	986.79	722.29						
67	1,050.79	771.49						
68	1,095.59	824.29						
69	1,153.99	880.59						
70	1,215.49	941.09						
71	1,279.39	1,003.39						
72	1,346.79	1,070.49						
73	1,417.79	1,142.39						
74	1,492.79	1,219.99						
75	1,571.99	1,303.69						
76	1,656.79	1,396.09						
77	1,746.29	1,495.29						
78	1,840.29	1,601.09						
79	1,938.69	1,713.59						
80	2,041.79	1,832.59						

SENIOR GRADED WHOLE LIFE

\$7,500

	MBD PREMIUM				YR	DEATH BENEFIT
	NTU		TU			
AGE	MALE	FEMALE	MALE	FEMALE		
60	52.26	42.72	68.10	53.40	1	1,875
61	55.18	44.82	71.64	56.11	2	3,750
62	58.28	47.04	75.39	58.97	3	5,625
63	61.57	49.49	79.35	62.00	4+	7,500
64	65.05	52.23	83.53	65.20		
65	68.89	55.34	87.96	68.80		
66	73.09	59.06	93.52	72.87		
67	77.58	63.20	99.45	77.25		
68	82.39	67.75	105.79	81.90		
69	87.56	72.72	112.60	86.89		
70	93.12	78.09	119.93	92.25		
71	100.00	83.81	127.79	98.03		
72	107.41	89.97	136.17	104.19		
73	115.34	96.58	145.08	110.72		
74	123.85	103.65	154.49	117.62		
75	132.88	111.23	164.41	124.90		
76	142.46	119.40				
77	152.72	128.07				
78	163.71	137.27				
79	175.58	146.96				
80	188.02	157.18				

\$15,000

	MBD PREMIUM					
	NTU		TU			DEATH
AGE	MALE	FEMALE	MALE	FEMALE	YR	BENEFIT
60	104.52	85.44	136.20	106.79	1	3,750
61	110.35	89.63	143.28	112.22	2	7,500
62	116.55	94.08	150.78	117.94	3	11,250
63	123.13	98.97	158.70	124.00	4+	15,000
64	130.10	104.45	167.05	130.40		
65	137.78	110.67	175.92	137.59		
66	146.17	118.12	187.04	145.74		
67	155.15	126.40	198.90	154.49		
68	164.77	135.50	211.58	163.79		
69	175.12	145.43	225.20	173.78		
70	186.23	156.18	239.85	184.50		
71	199.99	167.62	255.57	196.05		
72	214.82	179.93	272.34	208.37		
73	230.68	193.15	290.15	221.43		
74	247.69	207.30	308.98	235.24		
75	265.75	222.45	328.82	249.79		
76	284.92	238.80				
77	305.43	256.14				
78	327.42	274.53				
79	351.15	293.92				
80	376.03	314.35				

Missouri & Nebraska — Maximum Issue Age is 75

Use AG-2662 application. No Oral Specimen required.

4 YEAR RENEWABLE & CONVERTIBLE TERM

\$100,000 Policy MBD Rates

Age	Male				Female			
	NTU	wp	TU	wp	NTU	wp	TU	wp
18	12.92	1.00	20.00	1.09	10.42	1.50	13.09	1.59
19	12.92	1.09	20.00	1.09	10.42	1.59	13.09	1.59
20	12.92	1.09	20.00	1.17	10.42	1.59	13.09	1.67
21	12.92	1.09	20.00	1.17	10.42	1.59	13.17	1.67
22	13.00	1.09	20.09	1.17	10.59	1.67	13.34	1.75
23	13.09	1.17	20.25	1.25	10.67	1.67	13.42	1.75
24	13.17	1.17	20.34	1.25	10.75	1.67	13.50	1.84
25	13.25	1.17	20.50	1.25	10.84	1.75	13.59	1.84
26	13.50	1.25	20.84	1.34	11.09	1.75	14.09	1.92
27	13.59	1.25	20.92	1.34	11.17	1.84	14.59	1.92
28	13.67	1.25	21.00	1.42	11.25	1.84	15.17	2.00
29	13.75	1.34	21.17	1.42	11.34	1.92	15.67	2.09
30	13.92	1.34	21.75	1.50	11.50	1.92	16.25	2.17
31	14.00	1.42	22.59	1.59	11.92	2.00	16.84	2.25
32	14.09	1.50	23.59	1.59	12.00	2.09	17.59	2.34
33	14.17	1.50	24.84	1.67	12.09	2.17	18.25	2.42
34	14.34	1.59	26.42	1.84	12.59	2.25	18.67	2.59
35	15.09	1.67	28.34	1.92	13.42	2.42	19.75	2.67
36	16.09	1.84	30.75	2.09	14.34	2.50	21.59	2.92
37	17.17	1.92	33.50	2.25	15.42	2.67	23.67	3.09
38	18.42	2.09	36.67	2.42	16.67	2.84	26.00	3.34
39	19.75	2.25	40.17	2.67	18.09	3.00	28.59	3.59
40	21.25	2.42	44.09	2.92	19.50	3.25	31.25	3.92
41	22.84	2.67	48.34	3.17	20.92	3.50	34.00	4.34
42	24.59	2.92	53.00	3.59	22.34	3.75	36.75	4.75
43	26.50	3.25	57.92	4.00	23.92	4.09	38.84	5.25
44	28.67	3.59	63.17	4.50	25.50	4.50	40.17	5.92
45	31.00	4.09	68.84	5.09	27.25	5.00	42.34	6.67
46	33.50	4.59	74.92	5.84	29.17	5.75	45.34	7.59
47	36.25	5.34	81.42	6.84	31.17	6.59	48.59	8.75
48	39.34	6.34	88.67	8.09	33.50	7.75	52.09	10.25
49	42.92	7.50	95.92	9.75	36.00	9.34	56.00	12.17
50	46.92	9.17	103.17	11.84	38.84	11.34	60.17	14.67
51	51.50	11.25	110.67	14.59	41.92	13.92	64.75	18.00
52	56.67	13.92	118.09	18.17	45.25	17.34	69.67	22.09
53	62.50	17.34	125.84	22.75	48.84	21.67	74.75	27.42
54	68.84	21.42	133.75	28.17	52.42	26.75	79.75	33.75
55	75.75	26.17	143.84	34.42	56.00	32.75	84.67	41.00
56	83.34		156.59		59.75		89.59	
57	91.67		170.17		63.67		94.67	
58	101.00		185.09		68.25		100.34	
59	111.50		201.59		73.67		107.34	
60	123.34		220.09		80.34		115.92	
61	136.67		240.75		88.34		126.25	
62	151.67		263.42		97.59		138.17	
63	168.17		287.84		107.92		151.25	
64	186.17		313.67		118.84		164.84	
65	205.67		340.84		130.17		178.59	

WHOLE LIFE REGULAR

Actual Age with Tobacco Status

Annual Rates per \$1000

Juveniles (ages 0–17): Max Face Amount of \$15,099

Adults (ages 18+): Max Face Amount of \$34,999

Age	Male				Female			
	NTU	wp	TU	wp	NTU	wp	TU	wp
0	4.89				4.41			
1	5.13				4.59			
2	5.36				4.80			
3	5.61				5.04			
4	5.85				5.27			
5	6.15				5.53			
6	6.45				5.77			
7	6.75				6.05			
8	7.08				6.34			
9	7.42				6.64			
10	7.78				7.00			
11	8.17				7.34			
12	8.60				7.76			
13	9.05				8.17			
14	9.54				8.63			
15	10.06	0.22			9.12	0.30		
16	10.59	0.22			9.63	0.31		
17	10.97	0.23			9.93	0.33		
18	10.21	0.23	12.81	0.26	9.20	0.33	11.54	0.38
19	10.57	0.23	13.27	0.27	9.55	0.34	11.96	0.39
20	10.95	0.24	13.75	0.27	9.91	0.34	12.41	0.40
21	11.34	0.26	14.29	0.28	10.29	0.36	12.86	0.41
22	11.79	0.26	14.82	0.29	10.67	0.38	13.35	0.42
23	12.25	0.27	15.43	0.30	11.10	0.40	13.88	0.44
24	12.73	0.28	16.07	0.33	11.57	0.41	14.47	0.45
25	13.30	0.29	16.77	0.34	12.08	0.42	15.11	0.47
26	13.95	0.30	17.56	0.36	12.65	0.44	15.83	0.49
27	14.65	0.33	18.43	0.39	13.28	0.46	16.59	0.52
28	15.38	0.34	19.33	0.41	13.95	0.48	17.42	0.55
29	16.16	0.38	20.30	0.43	14.66	0.50	18.29	0.59
30	17.01	0.40	21.36	0.45	15.39	0.54	19.23	0.63
31	17.94	0.42	22.48	0.48	16.14	0.56	20.26	0.67
32	18.91	0.44	23.67	0.51	16.91	0.61	21.34	0.71
33	19.95	0.47	24.96	0.55	17.71	0.64	22.46	0.78
34	21.05	0.50	26.30	0.61	18.51	0.69	23.68	0.84
35	22.19	0.54	27.75	0.66	19.33	0.73	24.92	0.90
36	23.29	0.58	29.35	0.70	20.15	0.79	26.17	0.97
37	24.47	0.63	31.03	0.77	20.99	0.84	27.50	1.04
38	25.73	0.68	32.82	0.84	21.86	0.90	28.88	1.13
39	27.04	0.73	34.70	0.92	22.73	0.97	30.35	1.22
40	28.43	0.82	36.69	1.00	23.60	1.02	31.89	1.34
41	29.89	0.89	38.82	1.11	24.47	1.12	33.49	1.45
42	31.44	0.95	41.09	1.22	25.35	1.20	35.19	1.59
43	33.04	1.05	43.47	1.35	26.29	1.30	37.01	1.74
44	34.74	1.15	46.01	1.48	27.39	1.41	38.90	1.91
45	36.61	1.28	48.60	1.65	28.71	1.54	40.82	2.11

WHOLE LIFE REGULAR

Actual Age with Tobacco Status

Annual Rates per \$1000

Juveniles (ages 0–17): Max Face Amount of \$15,099

Adults (ages 18+): Max Face Amount of \$34,999

Age	Male				Female			
	NTU	wp	TU	wp	NTU	wp	TU	wp
46	38.57	1.41	51.23	1.84	30.32	1.69	42.77	2.33
47	40.68	1.56	54.01	2.05	32.17	1.90	44.80	2.57
48	42.90	1.74	56.96	2.27	34.20	2.12	46.97	2.84
49	45.26	1.94	60.12	2.56	36.37	2.38	49.24	3.17
50	47.78	2.19	63.43	2.87	38.70	2.70	51.61	3.54
51	50.46	2.48	67.01	3.23	41.14	3.06	54.15	3.97
52	53.28	2.79	70.77	3.66	43.66	3.47	56.79	4.45
53	56.29	3.16	74.74	4.15	46.28	3.94	59.61	5.01
54	59.48	3.59	78.81	4.73	49.01	4.48	62.55	5.63
55	62.74	4.06	83.02	5.33	51.80	5.08	65.61	6.35
56	66.13		87.33		54.67		68.85	
57	69.68		91.76		57.62		72.21	
58	73.48		96.42		60.64		75.82	
59	77.51		101.37		63.71		79.60	
60#	81.80		106.61		66.87		83.58	
61#	86.37		112.14		70.16		87.83	
62#	91.23		118.01		73.63		92.31	
63#	96.37		124.22		77.46		97.05	
64#	101.83		130.75		81.75		102.05	
65#	107.85		137.70		86.61		107.69	
66#	114.41		145.07		92.46		114.08	
67#	121.45		152.91		98.94		120.92	
68#	128.97		161.21		106.06		128.20	
69#	137.06		170.09		113.82		136.02	
70#	145.77		179.57		122.24		144.41	
71#	155.12		189.69		131.20		153.44	
72#	165.14		200.41		140.84		163.08	
73#	175.77		211.71		151.18		173.32	
74#	187.06		223.55		162.27		184.13	
75#	198.96		235.92		174.12		195.51	
76#	211.48		248.81		186.92		207.49	
77#	224.76		262.30		200.49		220.13	
78#	238.89		271.80		214.87		233.59	
79#	254.07		281.95		230.05		248.02	
80#	269.80		292.71		246.05		262.96	

Ages 60–80 only available for conversions from term coverage

PREFERRED LIFE

Actual Age with Tobacco Status

Annual Rates per \$1000

Juveniles (ages 0–17): Face Amounts Between \$15,100 and \$59,999

Adults (ages 18+): Face Amounts Between \$35,000 and \$59,999

Age	Male				Female			
	NTU	wp	TU	wp	NTU	wp	TU	wp
0	4.18				3.76			
1	4.38				3.94			
2	4.57				4.10			
3	4.79				4.27			
4	5.01				4.48			
5	5.25				4.69			
6	5.49				4.92			
7	5.75				5.16			
8	6.02				5.42			
9	6.32				5.68			
10	6.64				5.95			
11	6.96				6.26			
12	7.32				6.62			
13	7.72				6.96			
14	8.13				7.35			
15	8.56	0.20			7.76	0.29		
16	9.02	0.21			8.20	0.29		
17	9.35	0.21			8.47	0.30		
18	8.90	0.21	11.16	0.24	8.01	0.30	10.05	0.34
19	9.21	0.23	11.56	0.25	8.32	0.32	10.43	0.35
20	9.53	0.23	11.96	0.26	8.63	0.32	10.82	0.37
21	9.90	0.24	12.43	0.26	8.96	0.34	11.20	0.39
22	10.27	0.25	12.93	0.27	9.30	0.35	11.64	0.40
23	10.68	0.25	13.45	0.28	9.67	0.37	12.10	0.42
24	11.11	0.26	13.99	0.29	10.07	0.39	12.61	0.43
25	11.61	0.27	14.62	0.30	10.52	0.40	13.16	0.44
26	12.16	0.28	15.29	0.32	11.01	0.42	13.77	0.46
27	12.76	0.29	16.05	0.35	11.58	0.43	14.45	0.48
28	13.40	0.30	16.84	0.37	12.16	0.45	15.18	0.50
29	14.08	0.34	17.68	0.40	12.77	0.47	15.93	0.54
30	14.84	0.35	18.60	0.42	13.40	0.49	16.76	0.57
31	15.65	0.39	19.59	0.44	14.05	0.51	17.64	0.61
32	16.46	0.41	20.63	0.47	14.73	0.56	18.57	0.66
33	17.38	0.43	21.75	0.50	15.42	0.58	19.58	0.70
34	18.35	0.46	22.92	0.54	16.12	0.63	20.64	0.75
35	19.32	0.49	24.17	0.58	16.83	0.68	21.69	0.81
36	20.28	0.51	25.58	0.64	17.55	0.71	22.80	0.88
37	21.33	0.57	27.03	0.69	18.27	0.76	23.96	0.93
38	22.44	0.61	28.58	0.75	19.02	0.81	25.17	1.01
39	23.56	0.66	30.22	0.82	19.78	0.88	26.42	1.09
40	24.76	0.72	31.97	0.90	20.54	0.93	27.76	1.20
41	26.05	0.79	33.83	0.98	21.30	1.00	29.18	1.29
42	27.37	0.86	35.78	1.08	22.08	1.07	30.66	1.41
43	28.80	0.93	37.87	1.19	22.91	1.17	32.22	1.54
44	30.28	1.02	40.09	1.32	23.87	1.25	33.89	1.70
45	31.89	1.14	42.34	1.46	25.00	1.38	35.56	1.88

PREFERRED LIFE

Actual Age with Tobacco Status

Annual Rates per \$1000

Juveniles (ages 0–17): Face Amounts Between \$15,100 and \$59,999

Adults (ages 18+): Face Amounts Between \$35,000 and \$59,999

Age	Male				Female			
	NTU	wp	TU	wp	NTU	wp	TU	wp
46	33.60	1.25	44.64	1.63	26.41	1.50	37.25	2.06
47	35.44	1.39	47.05	1.80	28.01	1.69	39.04	2.27
48	37.40	1.54	49.62	2.00	29.80	1.89	40.92	2.52
49	39.43	1.72	52.37	2.24	31.69	2.11	42.89	2.79
50	41.62	1.93	55.27	2.52	33.68	2.38	44.95	3.12
51	43.94	2.17	58.37	2.84	35.78	2.69	47.17	3.50
52	46.44	2.45	61.66	3.22	38.04	3.06	49.51	3.93
53	49.05	2.78	65.12	3.64	40.34	3.48	51.93	4.41
54	51.81	3.14	68.69	4.13	42.69	3.94	54.51	4.95
55	54.65	3.55	72.33	4.67	45.11	4.45	57.15	5.55
56	57.59		76.05		47.57		60.00	
57	60.70		79.89		50.09		62.92	
58	64.01		84.01		52.72		66.05	
59	67.52		88.29		55.47		69.33	
60	71.25		92.87		58.26		72.82	
61	75.23		97.69		61.11		76.50	
62	79.47		102.80		64.13		80.43	
63	83.96		108.20		67.47		84.54	
64	88.70		113.91		71.22		88.90	
65	93.95		119.94		75.45		93.83	
66	99.68		126.40		80.54		99.39	
67	105.80		133.21		86.19		105.34	
68	112.36		140.46		92.39		111.67	
69	119.39		148.18		99.16		118.48	
70	127.00		156.45		106.50		125.81	
71	135.14		165.24		114.29		133.67	
72	143.85		174.59		122.67		142.08	
73	153.14		184.42		131.70		150.99	
74	162.97		194.75		141.36		160.42	
75	173.32		205.53		151.69		170.34	
76	184.23		216.75		162.81		180.76	
77	195.80		228.50		174.65		191.77	
78	208.11		240.92		187.19		203.51	
79	221.34		254.10		200.41		216.06	
80	235.03		267.72		214.35		229.07	

EXECUTIVE LIFE

Actual Age with Tobacco Status

Annual Rates per \$1000

Juveniles (ages 0–17): Face Amounts of \$60,000+

Adults (ages 18+): Face Amounts Between \$60,000 and \$119,999

Age	Male				Female			
	NTU	wp	TU	wp	NTU	wp	TU	wp
0	3.72				3.34			
1	3.90				3.50			
2	4.06				3.65			
3	4.25				3.80			
4	4.46				3.99			
5	4.67				4.19			
6	4.89				4.40			
7	5.12				4.58			
8	5.38				4.81			
9	5.63				5.04			
10	5.90				5.29			
11	6.21				5.58			
12	6.51				5.89			
13	6.87				6.21			
14	7.22				6.54			
15	7.62	0.20			6.90	0.28		
16	8.02	0.20			7.30	0.28		
17	8.32	0.21			7.54	0.29		
18	7.73	0.20	9.68	0.23	6.95	0.29	8.73	0.32
19	8.00	0.21	10.02	0.24	7.22	0.29	9.05	0.34
20	8.30	0.21	10.41	0.24	7.49	0.30	9.40	0.34
21	8.57	0.23	10.80	0.25	7.78	0.32	9.73	0.35
22	8.94	0.23	11.21	0.26	8.07	0.32	10.11	0.37
23	9.27	0.24	11.68	0.26	8.40	0.34	10.49	0.39
24	9.64	0.25	12.14	0.27	8.75	0.35	10.94	0.40
25	10.06	0.25	12.68	0.28	9.14	0.37	11.42	0.42
26	10.54	0.26	13.28	0.29	9.57	0.39	11.96	0.43
27	11.06	0.27	13.94	0.32	10.04	0.41	12.54	0.45
28	11.63	0.28	14.62	0.34	10.54	0.42	13.18	0.47
29	12.24	0.30	15.36	0.35	11.08	0.44	13.84	0.49
30	12.88	0.32	16.16	0.39	11.64	0.46	14.54	0.51
31	13.57	0.35	17.00	0.41	12.20	0.48	15.31	0.56
32	14.30	0.37	17.89	0.43	12.78	0.50	16.14	0.60
33	15.11	0.40	18.89	0.46	13.39	0.53	16.99	0.64
34	15.92	0.42	19.89	0.48	14.00	0.57	17.90	0.68
35	16.77	0.45	20.98	0.51	14.62	0.61	18.84	0.72
36	17.62	0.47	22.22	0.57	15.25	0.65	19.79	0.79
37	18.51	0.50	23.46	0.61	15.88	0.69	20.79	0.84
38	19.46	0.54	24.84	0.68	16.53	0.74	21.84	0.90
39	20.45	0.60	26.25	0.72	17.19	0.78	22.95	0.97
40	21.51	0.65	27.75	0.80	17.85	0.84	24.11	1.05
41	22.61	0.70	29.38	0.88	18.51	0.89	25.35	1.16
42	23.77	0.76	31.08	0.96	19.17	0.96	26.63	1.26
43	24.98	0.82	32.88	1.04	19.88	1.02	27.97	1.38
44	26.27	0.91	34.80	1.17	20.72	1.10	29.41	1.49
45	27.69	1.00	36.74	1.28	21.72	1.22	30.86	1.66

EXECUTIVE LIFE

Actual Age with Tobacco Status

Annual Rates per \$1000

Juveniles (ages 0–17): Face Amounts of \$60,000+

Adults (ages 18+): Face Amounts Between \$60,000 and \$119,999

Age	Male				Female			
	NTU	wp	TU	wp	NTU	wp	TU	wp
46	29.17	1.09	38.77	1.42	22.94	1.33	32.35	1.81
47	30.79	1.23	40.85	1.56	24.33	1.48	33.89	1.98
48	32.46	1.35	43.08	1.75	25.87	1.67	35.54	2.21
49	34.24	1.50	45.47	1.96	27.51	1.85	37.23	2.44
50	36.14	1.70	48.00	2.21	29.26	2.10	39.05	2.73
51	38.17	1.91	50.67	2.47	31.11	2.35	40.95	3.06
52	40.31	2.15	53.49	2.80	33.05	2.68	42.97	3.42
53	42.57	2.43	56.43	3.17	35.07	3.03	45.10	3.82
54	45.00	2.74	59.49	3.59	37.14	3.45	47.32	4.33
55	47.47	3.10	62.70	4.06	39.27	3.90	49.62	4.87
56	50.01		66.00		41.43		52.07	
57	52.72		69.43		43.64		54.63	
58	55.58		72.99		45.91		57.34	
59	58.63		76.69		48.23		60.21	
60	61.88		80.64		50.58		63.22	
61	65.32		84.83		53.07		66.43	
62	69.01		89.26		55.70		69.83	
63	72.90		93.95		58.60		73.42	
64	77.02		98.91		61.83		77.19	
65	81.56		104.15		65.51		81.44	
66	86.52		109.74		69.94		86.28	
67	91.86		115.66		74.83		91.44	
68	97.53		121.94		80.24		96.97	
69	103.67		128.65		86.12		102.90	
70	110.25		135.82		92.46		109.22	
71	117.33		143.48		99.24		116.06	
72	124.92		151.58		106.53		123.35	
73	132.95		160.14		114.36		131.09	
74	141.50		169.09		122.75		139.28	
75	150.50		178.45		131.71		147.89	
76	159.96		188.20		141.37		156.93	
77	170.00		198.40		151.66		166.50	
78	180.71		209.17		162.53		176.68	
79	192.17		220.63		174.01		187.60	
80	204.06		232.47		186.11		198.89	

NTU is a Non-Tobacco User

TU is a Tobacco User

SELECT LIFE

Actual Age with Tobacco Status

Annual Rates per \$1000

Add \$25.00 Volume Adjustment Factor

Adults (ages 18+): Face Amounts \$120,000+

Age	Male				Female			
	NTU	wp	TU	wp	NTU	wp	TU	wp
18	6.59	0.18	8.43	0.20	5.96	0.26	7.15	0.29
19	6.76	0.18	8.61	0.21	6.14	0.26	7.35	0.29
20	6.95	0.20	8.83	0.21	6.33	0.27	7.56	0.30
21	7.20	0.20	9.08	0.22	6.52	0.29	7.80	0.31
22	7.41	0.21	9.36	0.23	6.73	0.29	8.05	0.31
23	7.67	0.21	9.69	0.23	6.95	0.30	8.31	0.33
24	7.96	0.22	10.07	0.24	7.19	0.31	8.63	0.34
25	8.28	0.22	10.51	0.25	7.45	0.33	8.97	0.35
26	8.64	0.23	11.03	0.26	7.73	0.33	9.36	0.36
27	9.04	0.24	11.62	0.27	8.04	0.35	9.81	0.38
28	9.47	0.25	12.26	0.29	8.37	0.36	10.29	0.39
29	9.94	0.26	12.95	0.31	8.70	0.37	10.78	0.41
30	10.43	0.27	13.66	0.33	9.07	0.38	11.32	0.43
31	10.85	0.29	14.40	0.35	9.47	0.40	11.87	0.46
32	11.51	0.31	15.17	0.37	9.91	0.42	12.44	0.49
33	12.10	0.33	15.99	0.39	10.35	0.44	13.03	0.52
34	12.72	0.35	16.88	0.42	10.81	0.47	13.67	0.55
35	13.39	0.37	17.87	0.46	11.28	0.50	14.35	0.59
36	14.09	0.39	18.97	0.50	11.76	0.53	15.07	0.62
37	14.82	0.42	20.14	0.54	12.24	0.55	15.82	0.66
38	15.61	0.46	21.41	0.59	12.73	0.59	16.60	0.72
39	16.46	0.50	22.74	0.63	13.27	0.63	17.39	0.77
40	17.36	0.53	24.15	0.71	13.83	0.68	18.29	0.82
41	18.33	0.58	25.65	0.76	14.43	0.73	19.23	0.91
42	19.36	0.63	27.21	0.84	15.19	0.78	20.20	0.98
43	20.45	0.69	28.83	0.93	16.00	0.85	21.23	1.07
44	21.58	0.76	30.51	1.02	16.88	0.93	22.29	1.16
45	22.72	0.82	32.20	1.13	17.76	1.01	23.35	1.28
46	23.87	0.91	33.91	1.24	18.64	1.11	24.40	1.39
47	25.04	1.00	35.63	1.38	19.52	1.20	25.48	1.53
48	26.29	1.12	37.43	1.53	20.42	1.33	26.59	1.68
49	27.61	1.23	39.31	1.70	21.43	1.48	27.81	1.87
50	29.05	1.38	41.28	1.91	22.59	1.65	29.15	2.07
51	30.56	1.54	43.36	2.14	23.91	1.84	30.65	2.31
52	32.22	1.73	45.55	2.41	25.39	2.08	32.28	2.60
53	34.01	1.95	47.88	2.70	27.01	2.35	34.06	2.93
54	36.00	2.21	50.41	3.05	28.70	2.68	35.91	3.31
55	38.17	2.51	53.21	3.45	30.46	3.04	37.87	3.74
56	40.59		56.29		32.25		39.86	
57	43.22		59.64		34.11		41.96	
58	46.07		63.23		36.12		44.21	
59	49.12		67.02		38.31		46.69	
60	52.35		70.96		40.74		49.41	

SELECT LIFE

Actual Age with Tobacco Status

Annual Rates per \$1000

Add \$25.00 Volume Adjustment Factor

Adults (ages 18+): Face Amounts \$120,000+

Age	Male				Female			
	NTU	wp	TU	wp	NTU	wp	TU	wp
61	55.78		75.07		43.42		52.42	
62	59.40		79.34		46.35		55.73	
63	63.24		83.81		49.54		59.34	
64	67.28		88.49		53.01		63.23	
65	71.53		93.32		56.75		67.45	
66	75.92		98.47		60.77		72.02	
67	80.54		104.87		65.10		76.94	
68	85.43		109.35		69.74		82.22	
69	90.62		115.19		74.71		87.85	
70	96.11		121.34		80.01		93.90	
71	101.94		127.73		85.53		100.13	
72	108.13		134.47		91.44		106.84	
73	114.73		141.57		97.79		114.03	
74	121.74		149.07		104.65		121.79	
75	129.22		156.99		112.03		130.16	
76	137.31		165.47		120.19		139.40	
77	145.89		174.42		128.94		149.32	
78	154.95		183.82		138.26		159.90	
79	164.51		193.66		148.18		171.15	
80	174.55		203.97		158.68		183.05	

LIFE PAID UP AT 65

Actual Age with Tobacco Status
Annual Rates per \$1000

Age	Male						Female										
	NTU		wp	20th CV		TU	wp	20th CV		NTU	wp	20th CV		TU	wp	20th CV	
0	5.06			53.79						4.57		45.98					
1	5.31			55.91						4.77		48.27					
2	5.54			58.05						4.98		50.56					
3	5.81			60.30						5.22		52.91					
4	6.07			62.66						5.45		55.37					
5	6.35			65.14						5.71		57.94					
6	6.66			67.76						5.96		60.65					
7	6.97			70.62						6.25		63.50					
8	7.31			73.68						6.56		66.46					
9	7.67			76.92						6.86		69.54					
10	8.05			80.37						7.22		72.76					
11	8.44			84.03						7.59		76.14					
12	8.87			87.85						8.02		79.68					
13	9.35			91.88						8.45		83.36					
14	9.85			96.13						8.91		87.17					
15	10.37	0.20		100.59						9.42	0.28	91.15					
16	10.93	0.21		105.30						9.95	0.29	95.35					
17	11.50	0.22		110.30						10.50	0.30	99.75					
18	10.64	0.21		115.61	13.35	0.23	148.77	9.54	0.30	104.36	11.97	0.34	139.98				
19	11.08	0.22		121.14	13.76	0.24	155.53	9.89	0.30	109.17	12.36	0.35	146.14				
20	11.70	0.22		126.95	14.28	0.25	162.53	10.35	0.32	114.24	12.84	0.36	152.57				
21	12.32	0.23		133.06	15.00	0.26	169.77	10.98	0.34	119.60	13.50	0.38	159.28				
22	12.96	0.24		139.47	15.81	0.27	177.28	11.61	0.35	125.28	14.16	0.39	166.35				
23	13.64	0.25		146.16	16.66	0.28	185.10	12.29	0.37	131.31	14.90	0.41	173.79				
24	14.37	0.27		153.19	17.56	0.30	193.29	12.97	0.38	137.73	15.65	0.43	181.66				
25	15.14	0.28		160.63	18.48	0.32	201.96	13.69	0.40	144.55	16.46	0.45	190.00				
26	15.91	0.29		168.48	19.41	0.34	211.11	14.42	0.42	151.81	17.31	0.47	198.79				
27	16.72	0.30		176.74	20.36	0.36	220.75	15.17	0.44	159.52	18.20	0.49	208.04				
28	17.56	0.34		185.47	21.36	0.38	230.92	15.93	0.46	167.73	19.13	0.53	217.77				
29	18.45	0.36		194.76	22.44	0.40	241.66	16.73	0.48	176.48	20.13	0.57	228.04				
30	19.41	0.38		204.63	23.63	0.43	253.04	17.54	0.51	185.79	21.22	0.60	238.91				
31	20.48	0.40		215.14	24.95	0.46	265.11	18.34	0.56	195.71	22.42	0.64	250.42				
32	21.62	0.42		226.36	26.40	0.49	277.95	19.19	0.59	206.28	23.72	0.68	262.64				
33	22.83	0.45		238.33	27.96	0.53	291.66	20.09	0.62	217.57	25.08	0.74	275.64				
34	24.09	0.48		251.15	29.60	0.58	306.32	21.00	0.65	229.63	26.52	0.80	289.55				
35	25.35	0.51		264.95	31.31	0.62	322.03	21.96	0.69	242.57	27.99	0.85	304.46				
36	26.61	0.56		279.87	33.08	0.66	338.91	22.92	0.74	256.48	29.48	0.91	320.48				
37	27.91	0.60		296.05	34.95	0.71	357.10	23.96	0.80	271.50	31.05	0.98	337.74				
38	29.32	0.64		313.65	36.98	0.79	376.77	25.08	0.85	287.76	32.73	1.06	356.38				
39	30.83	0.69		332.84	39.18	0.85	398.12	26.30	0.91	305.41	34.57	1.14	376.58				
40	32.45	0.75		353.77	41.49	0.92	421.38	27.59	0.98	324.63	36.52	1.25	398.54				
41	34.13	0.81		376.66	43.89	1.01	446.84	28.93	1.05	345.62	38.58	1.34	422.52				
42	35.98	0.87		401.75	46.53	1.10	474.81	30.41	1.13	368.63	40.85	1.47	448.85				
43	38.15	0.96		429.36	49.55	1.20	505.73	32.14	1.23	393.96	43.43	1.61	477.95				
44	40.75	1.06		459.92	53.15	1.34	540.17	34.29	1.35	422.00	46.47	1.77	510.37				
45	43.96	1.18		493.94	57.55	1.51	578.85	36.99	1.51	453.23	50.13	1.98	546.79				
46	47.89	1.33		508.34	62.88	1.72	592.07	40.35	1.71	467.09	54.52	2.25	559.98				
47	52.49	1.52		522.99	69.08	1.97	605.20	44.33	1.95	481.25	59.56	2.56	573.17				
48	57.69	1.73		537.87	76.05	2.25	618.25	48.87	2.23	495.72	65.22	2.91	586.37				
49	63.44	1.96		553.00	83.77	2.57	631.21	53.89	2.54	510.51	71.43	3.31	599.59				
50	69.73	2.23		568.33	92.18	2.91	644.05	59.43	2.88	525.60	78.21	3.74	612.83				
Cash value @65				493.94	Cash value @65			578.85	Cash value @65			453.23	Cash value @65			546.79	

NTU is a Non-Tobacco User
TU is a Tobacco User

SENIOR GRADED WHOLE LIFE

Actual Age with Tobacco Status

Annual Rates per \$1000

Max Face Amount: \$34,999

Age	Male		Female	
	NTU	TU	NTU	TU
60	83.61	108.96	68.35	85.43
61	88.28	114.62	71.70	89.77
62	93.24	120.62	75.26	94.35
63	98.50	126.96	79.17	99.20
64	104.08	133.64	83.56	104.32
65	110.22	140.73	88.53	110.07
66	116.93	149.63	94.49	116.59
67	124.12	159.12	101.12	123.59
68	131.81	169.26	108.40	131.03
69	140.09	180.16	116.34	139.02
70	148.98	191.88	124.94	147.60
71	159.99	204.45	134.09	156.84
72	171.85	217.87	143.94	166.69
73	184.54	232.12	154.52	177.14
74	198.15	247.18	165.84	188.19
75	212.60	263.05	177.96	199.83
76	227.93		191.04	
77	244.34		204.91	
78	261.93		219.62	
79	280.92		235.13	
80	300.82		251.48	

TU Maximum Issue Age is 75

Missouri & Nebraska Maximum Issue Age is 75

Not approved: MA, MN, NH, NJ, NC, PA, WA, WV

4 YEAR RENEWABLE & CONVERTIBLE TERM

Actual Age with Tobacco Status

Annual Rates per \$1000

! Minimum Policy: \$100,000

Age	Male				Female			
	NTU	wp	TU	wp	NTU	wp	TU	wp
18	1.55	0.12	2.40	0.13	1.25	0.18	1.57	0.19
19	1.55	0.13	2.40	0.13	1.25	0.19	1.57	0.19
20	1.55	0.13	2.40	0.14	1.25	0.19	1.57	0.20
21	1.55	0.13	2.40	0.14	1.25	0.19	1.58	0.20
22	1.56	0.13	2.41	0.14	1.27	0.20	1.60	0.21
23	1.57	0.14	2.43	0.15	1.28	0.20	1.61	0.21
24	1.58	0.14	2.44	0.15	1.29	0.20	1.62	0.22
25	1.59	0.14	2.46	0.15	1.30	0.21	1.63	0.22
26	1.62	0.15	2.50	0.16	1.33	0.21	1.69	0.23
27	1.63	0.15	2.51	0.16	1.34	0.22	1.75	0.23
28	1.64	0.15	2.52	0.17	1.35	0.22	1.82	0.24
29	1.65	0.16	2.54	0.17	1.36	0.23	1.88	0.25
30	1.67	0.16	2.61	0.18	1.38	0.23	1.95	0.26
31	1.68	0.17	2.71	0.19	1.43	0.24	2.02	0.27
32	1.69	0.18	2.83	0.19	1.44	0.25	2.11	0.28
33	1.70	0.18	2.98	0.20	1.45	0.26	2.19	0.29
34	1.72	0.19	3.17	0.22	1.51	0.27	2.24	0.31
35	1.81	0.20	3.40	0.23	1.61	0.29	2.37	0.32
36	1.93	0.22	3.69	0.25	1.72	0.30	2.59	0.35
37	2.06	0.23	4.02	0.27	1.85	0.32	2.84	0.37
38	2.21	0.25	4.40	0.29	2.00	0.34	3.12	0.40
39	2.37	0.27	4.82	0.32	2.17	0.36	3.43	0.43
40	2.55	0.29	5.29	0.35	2.34	0.39	3.75	0.47
41	2.74	0.32	5.80	0.38	2.51	0.42	4.08	0.52
42	2.95	0.35	6.36	0.43	2.68	0.45	4.41	0.57
43	3.18	0.39	6.95	0.48	2.87	0.49	4.66	0.63
44	3.44	0.43	7.58	0.54	3.06	0.54	4.82	0.71
45	3.72	0.49	8.26	0.61	3.27	0.60	5.08	0.80
46	4.02	0.55	8.99	0.70	3.50	0.69	5.44	0.91
47	4.35	0.64	9.77	0.82	3.74	0.79	5.83	1.05
48	4.72	0.76	10.64	0.97	4.02	0.93	6.25	1.23
49	5.15	0.90	11.51	1.17	4.32	1.12	6.72	1.46
50	5.63	1.10	12.38	1.42	4.66	1.36	7.22	1.76
51	6.18	1.35	13.28	1.75	5.03	1.67	7.77	2.16
52	6.80	1.67	14.17	2.18	5.43	2.08	8.36	2.65
53	7.50	2.08	15.10	2.73	5.86	2.60	8.97	3.29
54	8.26	2.57	16.05	3.38	6.29	3.21	9.57	4.05
55	9.09	3.14	17.26	4.13	6.72	3.93	10.16	4.92
56	10.00		18.79		7.17		10.75	
57	11.00		20.42		7.64		11.36	
58	12.12		22.21		8.19		12.04	
59	13.38		24.19		8.84		12.88	
60	14.80		26.41		9.64		13.91	
61	16.40		28.89		10.60		15.15	
62	18.20		31.61		11.71		16.58	
63	20.18		34.54		12.95		18.15	
64	22.34		37.64		14.26		19.78	
65	24.68		40.90		15.62		21.43	
66 *	27.22		44.32		17.06		23.11	
67 *	30.02		47.98		18.62		24.89	
68 *	33.14		51.96		20.40		26.92	
69 *	36.44		56.36		22.60		29.35	

* Ages 66–69 are for renewal only. Last issue age is 65.

NTU is a Non-Tobacco User

TU is a Tobacco User

10 YEAR RENEWABLE & CONVERTIBLE TERM

Actual Age with Tobacco Status

Annual Rates per \$1000

Add \$25 Annual Policy Fee if sold as Policy (\$2.09 MBD)

Age	Male				Female			
	NTU	wp	TU	wp	NTU	wp	TU	wp
18	3.70	0.19	4.71	0.21	3.18	0.27	4.37	0.29
19	3.71	0.20	4.79	0.22	3.20	0.28	4.42	0.30
20	3.72	0.20	4.85	0.23	3.21	0.28	4.47	0.32
21	3.74	0.21	4.91	0.23	3.22	0.29	4.55	0.34
22	3.76	0.22	5.00	0.24	3.24	0.30	4.62	0.35
23	3.78	0.22	5.07	0.25	3.26	0.32	4.70	0.37
24	3.80	0.23	5.15	0.26	3.27	0.34	4.80	0.38
25	3.83	0.24	5.25	0.27	3.29	0.35	4.88	0.39
26	3.89	0.25	5.34	0.28	3.32	0.37	5.00	0.41
27	3.93	0.26	5.47	0.30	3.36	0.38	5.10	0.43
28	3.97	0.27	5.58	0.32	3.39	0.40	5.23	0.45
29	4.01	0.29	5.72	0.35	3.44	0.42	5.34	0.48
30	4.05	0.30	5.86	0.37	3.48	0.44	5.46	0.50
31	4.11	0.34	6.01	0.39	3.53	0.46	5.58	0.54
32	4.19	0.36	6.17	0.42	3.58	0.49	5.70	0.59
33	4.27	0.38	6.36	0.45	3.69	0.51	5.87	0.62
34	4.40	0.41	6.62	0.48	3.78	0.56	6.05	0.66
35	4.59	0.44	6.92	0.51	3.93	0.60	6.31	0.71
36	4.81	0.46	7.29	0.57	4.13	0.63	6.58	0.78
37	5.07	0.50	7.70	0.61	4.36	0.67	6.92	0.83
38	5.38	0.54	8.19	0.66	4.62	0.71	7.32	0.89
39	5.73	0.59	8.75	0.72	4.91	0.78	7.78	0.97
40	6.12	0.64	9.38	0.80	5.24	0.83	8.28	1.06
41	6.55	0.69	10.08	0.87	5.60	0.88	8.85	1.14
42	7.02	0.76	10.85	0.96	5.99	0.95	9.49	1.25
43	7.55	0.83	11.72	1.05	6.42	1.03	10.17	1.37
44	8.14	0.90	12.66	1.17	6.91	1.10	10.93	1.50
45	8.80	1.01	13.72	1.29	7.47	1.22	11.76	1.66
46	9.51	1.10	14.90	1.44	8.09	1.33	12.65	1.82
47	10.31	1.23	16.17	1.59	8.77	1.49	13.61	2.01
48	11.18	1.37	17.54	1.77	9.52	1.67	14.64	2.23
49	12.14	1.52	18.97	1.98	10.33	1.86	15.75	2.47
50	13.19	1.71	20.48	2.23	11.16	2.11	16.92	2.76
51	14.33	1.92	22.01	2.51	12.03	2.38	18.11	3.09
52	15.59	2.17	23.68	2.85	13.00	2.70	19.44	3.47
53	16.99	2.46	25.55	3.22	14.11	3.07	20.91	3.90
54	18.61	2.78	27.65	3.65	15.39	3.48	22.56	4.38
55	20.45	3.14	30.07	4.14	16.87	3.94	24.51	4.92
56	22.53	3.55	32.82	4.65	18.59	4.43	26.71	5.53
57	24.84	3.97	35.87	5.20	20.51	4.95	29.17	6.16
58	27.36	4.43	39.20	5.79	22.61	5.51	31.84	6.86
59	30.06	4.97	42.78	6.45	24.89	6.14	34.77	7.63
60	32.99		46.62		27.36		37.87	
61 *	36.12		50.75		30.05		41.20	
62 *	39.46		55.14		32.95		44.77	
63 *	43.04		59.83		36.11		48.56	
64 *	46.74		64.69		39.41		52.51	

* Renewal only. Last issue age is 60.

NTU is a Non-Tobacco User

TU is a Tobacco User

20 YEAR LEVEL TERM

Actual Age with Tobacco Status

Annual Rates per \$1000

Add \$10 Annual Policy Fee if sold as Policy (\$0.84 MBD)

Age	Male				Female			
	NTU	wp	TU	wp	NTU	wp	TU	wp
18	3.78	0.12	5.05	0.11	3.28	0.17	4.64	0.17
19	3.80	0.12	5.17	0.12	3.31	0.17	4.73	0.18
20	3.82	0.12	5.29	0.12	3.34	0.17	4.82	0.18
21	3.84	0.12	5.43	0.12	3.37	0.17	4.91	0.18
22	3.89	0.12	5.59	0.12	3.40	0.17	5.03	0.18
23	3.95	0.12	5.76	0.13	3.45	0.18	5.16	0.19
24	4.02	0.12	5.95	0.13	3.52	0.18	5.31	0.19
25	4.12	0.12	6.16	0.13	3.58	0.18	5.49	0.19
26	4.22	0.12	6.38	0.13	3.65	0.18	5.69	0.19
27	4.35	0.12	6.63	0.13	3.74	0.18	5.90	0.19
28	4.49	0.12	6.89	0.13	3.84	0.18	6.14	0.19
29	4.67	0.13	7.18	0.14	3.95	0.19	6.41	0.20
30	4.89	0.13	7.52	0.14	4.07	0.19	6.69	0.20
31	5.17	0.14	7.89	0.14	4.21	0.20	6.98	0.20
32	5.48	0.14	8.30	0.15	4.36	0.20	7.31	0.21
33	5.83	0.15	8.77	0.16	4.53	0.21	7.67	0.22
34	6.23	0.16	9.31	0.17	4.74	0.22	8.06	0.23
35	6.64	0.17	9.94	0.18	4.98	0.23	8.51	0.24
36	7.07	0.18	10.67	0.19	5.26	0.24	8.99	0.25
37	7.53	0.19	11.50	0.21	5.59	0.25	9.52	0.27
38	8.05	0.20	12.42	0.23	5.95	0.26	10.13	0.29
39	8.64	0.21	13.45	0.26	6.38	0.28	10.83	0.33
40	9.32	0.23	14.57	0.29	6.88	0.30	11.63	0.37
41	10.12	0.25	15.79	0.34	7.43	0.33	12.58	0.42
42	11.03	0.28	17.14	0.38	8.06	0.36	13.63	0.48
43	12.01	0.33	18.61	0.44	8.76	0.40	14.79	0.56
44	13.06	0.37	20.24	0.50	9.52	0.44	16.05	0.64
45	14.16	0.42	22.08	0.60	10.34	0.50	17.40	0.75
46	15.32	0.48	24.13	0.71	11.24	0.58	18.83	0.87
47	16.52	0.57	26.40	0.84	12.19	0.66	20.34	1.01
48	17.78	0.65	28.84	1.00	13.21	0.77	21.93	1.18
49	19.10	0.75	31.49	1.17	14.29	0.87	23.63	1.35
50	20.48	0.85	34.31	1.35	15.45	1.00	25.41	1.54

NTU is a Non-Tobacco User

TU is a Tobacco User

15 YEAR ANNUAL DECREASING TERM

Actual Age with Tobacco Status

Annual Rates per \$1000

Add \$10 Annual Policy Fee if sold as Policy (\$0.84 MBD)

Age	Male				Female				Year	Annual Decrease
	NTU	wp	TU	wp	NTU	wp	TU	wp		
20	2.52	0.12	3.72	0.12	1.60	0.17	2.45	0.17	1	1,000
21	2.55	0.12	3.77	0.12	1.65	0.17	2.54	0.17	2	964
22	2.59	0.12	3.85	0.12	1.71	0.17	2.65	0.17	3	925
23	2.65	0.12	3.96	0.12	1.77	0.17	2.77	0.17	4	883
24	2.71	0.12	4.11	0.12	1.84	0.17	2.90	0.17	5	837
25	2.78	0.12	4.27	0.12	1.90	0.17	3.05	0.17	6	788
26	2.87	0.12	4.47	0.12	1.96	0.17	3.20	0.17	7	734
27	2.97	0.12	4.70	0.12	2.04	0.17	3.36	0.17	8	676
28	3.08	0.12	4.97	0.13	2.11	0.17	3.54	0.17	9	613
29	3.21	0.12	5.25	0.13	2.19	0.17	3.73	0.18	10	545
30	3.35	0.12	5.57	0.13	2.29	0.17	3.94	0.18	11	471
31	3.51	0.12	5.90	0.13	2.39	0.17	4.16	0.18	12	391
32	3.68	0.12	6.27	0.13	2.51	0.17	4.39	0.19	13	305
33	3.87	0.13	6.67	0.13	2.64	0.18	4.64	0.19	14	211
34	4.08	0.13	7.10	0.14	2.78	0.18	4.91	0.20	15	200
35	4.32	0.13	7.56	0.14	2.93	0.18	5.22	0.20		
36	4.57	0.13	8.05	0.14	3.10	0.18	5.54	0.20		
37	4.85	0.13	8.59	0.15	3.27	0.19	5.91	0.21		
38	5.16	0.14	9.16	0.16	3.47	0.19	6.29	0.22		
39	5.49	0.14	9.78	0.17	3.68	0.19	6.71	0.23		
40	5.87	0.15	10.45	0.18	3.92	0.20	7.14	0.24		
41	6.28	0.16	11.16	0.19	4.18	0.21	7.59	0.25		
42	6.73	0.17	11.94	0.21	4.46	0.22	8.07	0.27		
43	7.22	0.19	12.78	0.24	4.78	0.23	8.60	0.29		
44	7.77	0.21	13.68	0.27	5.11	0.25	9.16	0.33		
45	8.37	0.23	14.66	0.32	5.48	0.27	9.77	0.37		
46	9.02	0.26	15.70	0.37	5.88	0.30	10.44	0.42		
47	9.72	0.29	16.82	0.43	6.31	0.34	11.16	0.48		
48	10.51	0.35	18.05	0.51	6.78	0.39	11.94	0.57		
49	11.38	0.40	19.40	0.61	7.29	0.44	12.76	0.66		
50	12.34	0.47	20.92	0.72	7.82	0.50	13.63	0.77		
51	13.40	0.56	22.62	0.87	8.39	0.58	14.54	0.89		
52	14.56	0.66	24.49	1.04	9.00	0.67	15.51	1.04		
53	15.86	0.79	26.50	1.23	9.66	0.78	16.54	1.21		
54	17.27	0.91	28.65	1.44	10.40	0.88	17.63	1.39		
55	18.85	1.06	30.92	1.67	11.19	1.01	18.78	1.59		
56	20.58		33.30		12.06		20.01			
57	22.47		35.79		13.03		21.32			
58	24.53		38.44		14.08		22.70			
59	26.76		41.27		15.26		24.19			
60	29.19		44.28		16.55		25.79			
61	31.82		47.50		17.99		27.51			
62	34.63		50.94		19.56		29.36			
63	37.64		54.56		21.27		31.31			
64	40.83		58.37		23.11		33.38			
65	44.22		62.37		25.06		35.55			

30 YEAR ANNUAL DECREASING TERM

Actual Age with Tobacco Status

Annual Rates per \$1000

Add \$10 Annual Policy Fee if sold as Policy (\$0.84 MBD)

Age	Male				Female				Year	Annual Decrease
	NTU	wp	TU	wp	NTU	wp	TU	wp		
20	3.19	0.12	4.68	0.13	2.05	0.17	3.21	0.18	1	1,000
21	3.21	0.12	4.77	0.13	2.12	0.17	3.33	0.18	2	992
22	3.26	0.12	4.89	0.13	2.21	0.17	3.47	0.18	3	983
23	3.33	0.12	5.06	0.13	2.29	0.17	3.61	0.18	4	973
24	3.42	0.13	5.28	0.14	2.38	0.18	3.79	0.19	5	962
25	3.54	0.13	5.53	0.14	2.48	0.18	3.99	0.19	6	951
26	3.69	0.13	5.84	0.14	2.58	0.18	4.21	0.20	7	938
27	3.85	0.14	6.17	0.15	2.69	0.19	4.44	0.20	8	925
28	4.04	0.14	6.56	0.15	2.80	0.19	4.70	0.21	9	910
29	4.26	0.14	6.99	0.16	2.93	0.19	4.99	0.22	10	894
30	4.49	0.15	7.47	0.17	3.08	0.20	5.29	0.23	11	877
31	4.74	0.16	7.97	0.18	3.23	0.21	5.62	0.24	12	859
32	5.01	0.16	8.52	0.19	3.41	0.21	5.96	0.25	13	839
33	5.30	0.17	9.11	0.21	3.60	0.22	6.34	0.27	14	817
34	5.62	0.18	9.77	0.23	3.81	0.23	6.76	0.29	15	793
35	5.97	0.19	10.46	0.25	4.04	0.24	7.21	0.32	16	768
36	6.36	0.20	11.20	0.27	4.29	0.25	7.72	0.34	17	740
37	6.78	0.22	12.00	0.30	4.56	0.27	8.25	0.37	18	710
38	7.25	0.24	12.87	0.34	4.86	0.29	8.85	0.40	19	678
39	7.77	0.26	13.84	0.38	5.20	0.32	9.49	0.43	20	643
40	8.37	0.28	14.90	0.42	5.58	0.34	10.19	0.47	21	605
41	9.04	0.30	16.08	0.47	6.01	0.36	10.94	0.53	22	564
42	9.80	0.34	17.37	0.53	6.49	0.39	11.76	0.58	23	519
43	10.62	0.38	18.76	0.59	7.01	0.42	12.62	0.64	24	471
44	11.51	0.42	20.25	0.66	7.57	0.46	13.56	0.71	25	418
45	12.47	0.47	21.83	0.75	8.17	0.51	14.53	0.80	26	362
46	13.51	0.54	23.50	0.85	8.80	0.58	15.57	0.90	27	301
47	14.62	0.61	25.27	0.98	9.45	0.64	16.66	1.02	28	234
48	15.80	0.69	27.13	1.10	10.15	0.71	17.82	1.14	29	200
49	17.05	0.79	29.09	1.26	10.88	0.80	19.03	1.28	30	200
50	18.38	0.88	31.14	1.42	11.64	0.89	20.29	1.44		

TERM TO AGE 65
Actual Age with Tobacco Status
Annual Rates per \$1000

Add \$10 Annual Policy Fee if sold as Policy (\$0.84 MBD)

Age	Male				Female			
	NTU	wp	TU	wp	NTU	wp	TU	wp
18	4.97	0.14	6.80	0.16	4.53	0.21	6.52	0.24
19	5.12	0.15	7.14	0.16	4.67	0.21	6.69	0.24
20	5.28	0.15	7.48	0.17	4.82	0.22	6.88	0.25
21	5.44	0.15	7.82	0.17	4.97	0.22	7.09	0.26
22	5.62	0.16	8.19	0.18	5.12	0.23	7.31	0.27
23	5.81	0.16	8.58	0.19	5.27	0.23	7.53	0.27
24	6.01	0.17	8.99	0.19	5.44	0.24	7.76	0.28
25	6.21	0.17	9.42	0.20	5.61	0.24	8.00	0.29
26	6.42	0.18	9.87	0.21	5.79	0.24	8.24	0.30
27	6.64	0.18	10.33	0.22	5.96	0.25	8.48	0.32
28	6.87	0.19	10.83	0.23	6.15	0.26	8.75	0.32
29	7.13	0.19	11.33	0.24	6.34	0.26	9.03	0.33
30	7.41	0.20	11.85	0.25	6.53	0.27	9.32	0.34
31	7.74	0.21	12.40	0.26	6.73	0.28	9.65	0.35
32	8.09	0.21	12.96	0.27	6.93	0.29	9.99	0.36
33	8.46	0.22	13.53	0.28	7.13	0.30	10.36	0.37
34	8.86	0.23	14.14	0.29	7.34	0.32	10.77	0.38
35	9.28	0.24	14.77	0.32	7.56	0.33	11.24	0.40
36	9.72	0.26	15.44	0.34	7.79	0.34	11.76	0.42
37	10.17	0.28	16.12	0.36	8.02	0.35	12.33	0.44
38	10.65	0.30	16.82	0.38	8.27	0.36	12.93	0.47
39	11.13	0.33	17.55	0.40	8.53	0.37	13.55	0.50
40	11.61	0.35	18.28	0.43	8.79	0.38	14.18	0.54
41	12.10	0.37	19.03	0.46	9.05	0.40	14.81	0.57
42	12.59	0.39	19.78	0.49	9.32	0.42	15.44	0.61
43	13.10	0.41	20.54	0.53	9.62	0.44	16.08	0.65
44	13.62	0.43	21.30	0.56	9.95	0.47	16.74	0.69
45	14.16	0.45	22.08	0.60	10.34	0.50	17.40	0.75
46	14.73	0.47	22.87	0.64	10.78	0.54	18.07	0.80
47	15.32	0.49	23.66	0.69	11.29	0.58	18.75	0.86
48	15.94	0.53	24.45	0.75	11.84	0.62	19.45	0.92
49	16.57	0.56	25.26	0.81	12.45	0.67	20.16	1.00
50	17.21	0.60	26.07	0.87	13.10	0.74	20.87	1.08
51	17.87	0.65	26.89	0.95	13.82	0.81	21.61	1.18
52	18.55	0.70	27.71	1.02	14.57	0.88	22.35	1.27
53	19.25	0.77	28.54	1.10	15.39	0.97	23.11	1.38
54	19.96	0.84	29.38	1.20	16.25	1.06	23.88	1.49
55	20.70	0.91	30.22	1.29	17.18	1.17	24.66	1.61

SPOUSE RIDER

Actual Age with Tobacco Status

Annual Rates per \$1000

Age	Male or Female			
	NTU	wp	TU	wp
18	3.73	0.16	4.98	0.16
19	3.89	0.16	5.23	0.17
20	4.05	0.16	5.48	0.17
21	4.21	0.16	5.73	0.17
22	4.37	0.16	5.98	0.17
23	4.53	0.17	6.23	0.17
24	4.69	0.17	6.48	0.18
25	4.85	0.17	6.73	0.18
26	5.01	0.17	7.11	0.18
27	5.21	0.17	7.54	0.19
28	5.44	0.18	8.01	0.19
29	5.69	0.18	8.51	0.20
30	5.97	0.18	9.02	0.20
31	6.27	0.19	9.54	0.21
32	6.60	0.20	10.09	0.22
33	6.97	0.20	10.68	0.23
34	7.37	0.21	11.33	0.25
35	7.81	0.22	12.02	0.26
36	8.28	0.24	12.78	0.28
37	8.81	0.25	13.61	0.31
38	9.40	0.27	14.55	0.34
39	10.06	0.30	15.62	0.39
40	10.80	0.34	16.84	0.44
41	11.63	0.38	18.22	0.52
42	12.55	0.44	19.77	0.61
43	13.59	0.50	21.50	0.71
44	14.77	0.58	23.41	0.83
45	16.10	0.67	25.53	0.98
46	17.58	0.78	27.86	1.15
47	19.22	0.91	30.39	1.35
48	20.99	1.06	33.13	1.59
49	22.91	1.24	36.07	1.88
50	24.90	1.46	39.10	2.21
51	26.16	1.62	41.13	2.46
52	27.45	1.80	43.16	2.74
53	28.79	2.00	45.26	3.06
54	30.17	2.22	47.44	3.41
55	31.61	2.47	49.70	3.80

CHILDREN'S TERM RIDER

Actual Age

Annual Rates per \$1000

Age	Covers All Children	
	wp	
0-18	7.50	No charge

SUPPLEMENTAL BENEFITS

Age	ADB per \$1000
05-49	1.00
50-59	1.25
60-64	1.50

Age	GIO per \$1000
0-17	0.80
18-37	1.60

Age	B2000 per Unit
5-72	36.00

NTU is a Non-Tobacco User

TU is a Tobacco User

\$5,000 CRITICAL ILLNESS ACCELERATED DEATH BENEFIT RIDER

Monthly Bank Draft

Issue Age	Male				Female			
	NTU	WP	TU	WP	NTU	WP	TU	WP
18	2.26	0.06	3.50	0.08	3.66	0.12	4.50	0.13
19	2.26	0.06	3.50	0.08	3.66	0.12	4.50	0.13
20	2.26	0.06	3.50	0.08	3.66	0.12	4.50	0.13
21	2.31	0.06	3.57	0.08	3.78	0.12	4.81	0.14
22	2.37	0.07	3.66	0.08	3.92	0.13	5.16	0.15
23	2.43	0.07	3.78	0.08	4.05	0.13	5.54	0.15
24	2.49	0.07	3.90	0.08	4.20	0.13	5.95	0.16
25	2.57	0.07	4.02	0.09	4.35	0.14	6.40	0.18
26	2.65	0.07	4.15	0.09	4.52	0.14	6.89	0.19
27	2.72	0.08	4.28	0.09	4.69	0.15	7.40	0.20
28	2.80	0.08	4.46	0.10	4.87	0.15	7.95	0.22
29	2.89	0.08	4.66	0.10	5.05	0.16	8.53	0.23
30	3.00	0.08	4.94	0.11	5.24	0.17	9.10	0.25
31	3.11	0.09	5.27	0.12	5.42	0.18	9.70	0.27
32	3.25	0.09	5.66	0.13	5.60	0.19	10.30	0.29
33	3.40	0.10	6.13	0.13	5.78	0.20	10.94	0.31
34	3.57	0.10	6.68	0.15	6.00	0.20	11.60	0.34
35	3.76	0.10	7.30	0.16	6.22	0.22	12.32	0.37
36	3.98	0.11	8.01	0.18	6.46	0.23	13.08	0.40
37	4.22	0.12	8.80	0.20	6.75	0.25	13.88	0.44
38	4.50	0.13	9.71	0.23	7.05	0.26	14.76	0.48
39	4.85	0.14	10.73	0.26	7.40	0.28	15.69	0.53
40	5.25	0.15	11.88	0.29	7.79	0.31	16.70	0.59
41	5.75	0.17	13.17	0.33	8.21	0.33	17.81	0.65
42	6.35	0.19	14.61	0.38	8.70	0.36	19.00	0.72
43	7.03	0.21	16.20	0.43	9.24	0.40	20.27	0.80
44	7.77	0.24	17.89	0.50	9.83	0.44	21.62	0.89
45	8.57	0.27	19.68	0.57	10.47	0.48	23.03	0.99
46	9.40	0.30	21.53	0.65	11.15	0.53	24.51	1.11
47	10.32	0.35	23.50	0.74	11.90	0.59	26.09	1.24
48	11.36	0.40	25.64	0.85	12.73	0.67	27.76	1.39
49	12.60	0.47	28.03	0.99	13.70	0.75	29.52	1.57
50	14.06	0.55	30.72	1.16	14.84	0.87	31.39	1.78
51	15.82	0.67	33.74	1.37	16.15	1.01	33.34	2.02
52	17.89	0.80	37.12	1.61	17.65	1.18	35.44	2.30
53	20.18	0.96	40.85	1.89	19.35	1.38	37.71	2.61
54	22.66	1.13	44.88	2.20	21.22	1.59	40.16	2.95
55	25.25	1.33	49.15	2.54	23.20	1.83	42.76	3.32
56	27.90		53.57		25.27		45.49	
57	30.72		58.35		27.51		48.45	
58	33.87		63.67		30.05		51.78	
59	37.55		69.79		32.93		55.65	
60	41.90		76.90		36.31		60.21	
61	47.05		85.21		40.24		65.60	
62	52.94		94.61		44.70		71.73	
63	59.49		105.04		49.61		78.55	
64	66.68		116.38		54.99		86.03	
65	74.47		128.66		60.80		94.13	

WHOLE LIFE
CASH VALUES PER 1000
Non-Tobacco User

ISSUE AGE	MALE					FEMALE				
	5TH	10TH	20TH	@65	@70	5TH	10TH	20TH	@65	@70
0	0.00	14.11	50.02	455.09	535.18	0.00	10.35	42.35	416.87	494.05
1	0.00	15.22	51.86	453.87	534.15	0.00	11.33	44.38	415.80	493.12
2	0.22	16.28	53.69	452.55	533.02	0.00	12.24	46.38	414.61	492.09
3	0.68	17.34	55.60	451.17	531.84	0.00	13.14	48.41	413.35	490.99
4	1.14	18.37	57.60	449.71	530.60	0.00	14.06	50.52	412.02	489.84
5	1.62	19.34	59.67	448.19	529.30	0.00	14.95	52.72	410.64	488.65
6	2.10	20.23	61.86	446.60	527.94	0.18	15.82	55.02	409.21	487.40
7	2.58	20.98	64.24	444.93	526.52	0.60	16.66	57.42	407.71	486.11
8	3.05	21.58	66.79	443.19	525.03	1.03	17.49	59.90	406.15	484.75
9	3.48	22.18	69.46	441.37	523.48	1.47	18.36	62.46	404.52	483.33
10	3.84	22.79	72.30	439.47	521.86	1.87	19.27	65.11	402.81	481.85
11	4.10	23.41	75.30	437.49	520.17	2.21	20.24	67.87	401.04	480.31
12	4.21	24.08	78.40	435.43	518.41	2.51	21.25	70.74	399.19	478.71
13	4.18	24.83	81.64	433.29	516.58	2.78	22.30	73.68	397.25	477.03
14	4.18	25.69	85.04	431.08	514.71	3.07	23.41	76.69	395.24	475.28
15	4.25	26.69	88.58	428.84	512.79	3.43	24.63	79.81	393.17	473.48
16	4.45	27.89	92.30	426.56	510.85	3.91	25.99	83.06	391.06	471.65
17	4.83	29.44	96.22	424.29	508.91	4.48	27.47	86.45	388.90	469.78
18	5.45	31.31	100.39	422.02	506.97	5.11	29.04	89.94	386.66	467.83
19	6.13	33.30	104.67	419.66	504.96	5.77	30.65	93.54	384.31	465.80
20	6.87	35.45	109.12	417.21	502.87	6.46	32.32	97.28	381.86	463.68
21	7.70	37.75	113.74	414.65	500.69	7.17	34.03	101.18	379.29	461.45
22	8.67	40.11	118.51	411.97	498.40	7.92	35.81	105.26	376.61	459.11
23	9.74	42.53	123.40	409.15	496.00	8.68	37.62	109.54	373.79	456.67
24	10.86	45.00	128.44	406.19	493.47	9.44	39.44	114.02	370.84	454.11
25	12.07	47.48	133.69	403.08	490.82	10.22	41.26	118.72	367.75	451.43
26	13.34	49.93	139.13	399.80	488.02	11.03	43.09	123.63	364.51	448.62
27	14.51	52.26	144.70	396.28	485.02	11.85	44.92	128.76	361.11	445.67
28	15.63	54.52	150.44	392.55	481.84	12.68	46.78	134.12	357.56	442.59
29	16.74	56.78	156.41	388.61	478.48	13.51	48.70	139.71	353.86	439.38
30	17.75	59.05	162.58	384.45	474.93	14.31	50.71	145.54	349.98	436.01
31	18.67	61.36	168.97	380.05	471.17	15.09	52.85	151.59	345.92	432.49
32	19.55	63.75	175.61	375.44	467.25	15.84	55.11	157.85	341.66	428.79
33	20.39	66.23	182.46	370.62	463.13	16.59	57.54	164.34	337.22	424.94
34	21.22	68.83	189.57	365.57	458.82	17.41	60.18	171.08	332.60	420.94
35	22.15	71.63	196.99	360.31	454.34	18.34	63.04	178.08	327.81	416.77
36	23.20	74.66	204.77	354.85	449.68	19.40	66.14	185.36	322.82	412.44
37	24.37	77.96	212.97	349.18	444.84	20.61	69.46	192.95	317.63	407.94
38	25.66	81.53	221.61	343.27	439.80	21.98	73.00	200.89	312.22	403.25
39	27.05	85.33	230.69	337.11	434.54	23.50	76.73	209.16	306.56	398.34
40	28.55	89.36	240.17	330.63	429.02	25.12	80.63	217.75	300.60	393.17

WHOLE LIFE
CASH VALUES PER 1000
Non-Tobacco User

ISSUE AGE	MALE					FEMALE				
	5TH	10TH	20TH	@65	@70	5TH	10TH	20TH	@65	@70
41	30.16	93.59	250.04	323.82	423.21	26.83	84.65	226.66	294.31	387.71
42	31.89	98.01	260.24	316.66	417.10	28.61	88.78	235.87	287.67	381.95
43	33.77	102.59	270.79	309.13	410.68	30.43	93.00	245.37	280.64	375.85
44	35.80	107.35	281.65	301.20	403.92	32.30	97.28	255.17	273.19	369.38
45	37.92	112.26	292.81	292.81	396.76	34.21	101.63	265.29	265.29	362.53
46	40.12	117.35	304.30	283.93	389.18	36.15	106.09	275.75	256.92	355.27
47	42.37	122.67	316.14	274.50	381.14	38.11	110.67	286.58	248.06	347.58
48	44.61	128.24	328.35	264.49	372.60	40.09	115.44	297.84	238.68	339.44
49	46.89	134.09	340.94	253.87	363.54	42.08	120.41	309.53	228.74	330.82
50	49.19	140.21	353.90	242.57	353.90	44.07	125.60	321.68	218.21	321.68
51	51.57	146.60	367.20	230.56	343.66	46.11	131.05	334.29	207.07	312.01
52	54.13	153.25	380.82	217.82	332.79	48.24	136.75	347.36	195.27	301.78
53	56.92	160.16	394.70	204.32	321.28	50.53	142.74	360.87	182.80	290.96
54	59.96	167.33	408.81	189.99	309.05	52.99	149.04	374.82	169.62	279.52
55	63.24	174.76	423.09	174.76	296.06	55.66	155.68	389.20	155.68	267.43
56	66.69	182.45	437.53	158.51	282.19	58.53	162.65	403.95	140.89	254.59
57	70.20	190.40	452.13	141.11	267.35	61.54	169.98	419.05	125.16	240.95
58	73.73	198.62	466.90	122.43	251.42	64.68	177.67	434.43	108.39	226.40
59	77.24	207.11	481.83	102.36	234.30	67.94	185.76	450.00	90.48	210.86
60	80.76	215.87	496.86	80.76	215.87	71.31	194.23	465.61	71.31	194.23
61	84.34	224.90	511.94	57.53	196.06	74.83	203.08	481.12	50.78	176.41
62	88.10	234.18	527.04	32.58	174.78	78.54	212.33	496.63	28.78	157.33
63	92.09	243.67	542.10	5.78	151.92	82.49	221.95	512.32	5.18	136.85
64	96.35	253.32	556.98	0.00	127.34	86.71	231.94	528.15	0.00	114.86
65	100.84	263.10	571.50		100.84	91.19	242.25	543.44		91.19
66	105.50	273.00	585.40		72.22	95.91	252.87	557.96		65.65
67	110.20	283.01	598.38		41.18	100.82	263.74	572.08		38.03
68	116.97	294.87	611.07		9.85	105.87	274.81	585.62		8.07
69	124.14	307.27	622.42		0.00	110.99	285.94	598.34		0.00
70	131.29	319.85	632.11			116.20	297.01	610.20		
71	138.49	332.55	640.05			124.03	309.83	622.28		
72	145.87	345.37	646.33			132.06	322.59	633.53		
73	153.56	358.26	651.10			140.29	335.60	643.94		
74	161.63	371.09	654.74			148.61	348.81	653.76		
75	170.09	383.62	658.05			156.86	361.33	663.32		
76	178.78	395.50	661.22			164.84	372.85	672.37		
77	187.59	406.26	663.67			172.70	383.93	680.32		
78	196.35	415.33	665.16			180.82	394.31	686.86		
79	204.83	422.24	665.32			189.25	403.75	691.60		
80	212.73	426.65	663.74			197.06	412.25	693.98		

WHOLE LIFE
CASH VALUES PER 1000
Tobacco User

ISSUE AGE	MALE					FEMALE				
	5TH	10TH	20TH	@65	@70	5TH	10TH	20TH	@65	@70
18	11.40	45.42	133.96	501.93	579.04	10.79	43.10	125.59	474.57	551.13
19	12.23	47.74	139.43	499.14	576.68	11.68	45.32	130.49	471.82	548.79
20	13.11	50.22	145.02	496.23	574.22	12.57	47.62	135.52	468.94	546.33
21	14.05	52.83	150.71	493.19	571.65	13.49	50.00	140.70	465.91	543.74
22	15.08	55.57	156.51	490.01	568.96	14.46	52.46	146.07	462.74	541.03
23	16.20	58.40	162.44	486.68	566.15	15.48	55.02	151.64	459.40	538.18
24	17.42	61.33	168.56	483.19	563.20	16.57	57.64	157.45	455.92	535.20
25	18.76	64.38	174.92	479.55	560.12	17.73	60.30	163.52	452.27	532.09
26	20.16	67.50	181.52	475.71	556.87	18.92	62.99	169.79	448.44	528.81
27	21.58	70.68	188.33	471.66	553.45	20.14	65.67	176.25	444.41	525.37
28	23.00	73.89	195.35	467.38	549.84	21.39	68.34	182.87	440.16	521.74
29	24.40	77.10	202.56	462.86	546.02	22.63	71.02	189.68	435.70	517.93
30	25.79	80.27	210.00	458.08	541.97	23.83	73.77	196.68	431.01	513.92
31	27.18	83.42	217.66	453.03	537.71	25.00	76.60	203.88	426.08	509.71
32	28.58	86.57	225.57	447.72	533.22	26.12	79.56	211.27	420.89	505.28
33	30.00	89.78	233.74	442.14	528.51	27.18	82.64	218.85	415.43	500.61
34	31.43	93.08	242.16	436.28	523.55	28.25	85.92	226.67	409.72	495.74
35	32.80	96.55	250.84	430.11	518.34	29.42	89.44	234.75	403.76	490.65
36	34.13	100.21	259.76	423.62	512.85	30.68	93.17	243.07	397.53	485.32
37	35.43	104.06	268.93	416.80	507.09	32.10	97.10	251.64	391.03	479.77
38	36.74	108.11	278.34	409.64	501.04	33.70	101.25	260.44	384.25	473.97
39	38.13	112.40	287.97	402.13	494.68	35.48	105.60	269.44	377.15	467.91
40	39.73	116.98	297.84	394.27	488.04	37.40	110.11	278.61	369.69	461.54
41	41.55	121.85	307.89	386.05	481.10	39.42	114.75	287.89	361.82	454.82
42	43.58	127.02	318.08	377.44	473.82	41.47	119.50	297.23	353.51	447.72
43	45.79	132.43	328.32	368.39	466.17	43.55	124.36	306.64	344.71	440.20
44	48.15	138.06	338.56	358.85	458.11	45.63	129.29	316.06	335.39	432.24
45	50.58	143.84	348.71	348.71	449.54	47.71	134.30	325.49	325.49	423.78
46	53.06	149.73	358.74	337.95	440.44	49.81	139.39	334.95	315.01	414.82
47	55.62	155.76	368.67	326.52	430.78	51.96	144.59	344.45	303.92	405.35
48	58.22	161.87	378.52	314.37	420.51	54.17	149.88	354.02	292.19	395.33
49	60.89	168.06	388.29	301.44	409.59	56.42	155.23	363.69	279.77	384.72
50	63.60	174.27	397.95	287.67	397.95	58.72	160.63	373.48	266.61	373.48

WHOLE LIFE CASH VALUES PER 1000

Tobacco User

ISSUE AGE	MALE					FEMALE				
	5TH	10TH	20TH	@65	@70	5TH	10TH	20TH	@65	@70
51	66.34	180.47	407.41	273.01	385.56	61.06	166.07	383.36	252.65	361.56
52	69.10	186.58	416.55	257.39	372.36	63.41	171.52	393.41	237.86	348.92
53	71.87	192.57	425.27	240.74	358.28	65.76	176.96	403.71	222.15	335.50
54	74.60	198.38	433.53	222.96	343.26	68.09	182.37	414.30	205.48	321.25
55	77.26	203.98	441.36	203.98	327.22	70.38	187.75	425.19	187.75	306.11
56	79.81	209.35	448.91	183.72	310.09	72.62	193.10	436.40	168.91	290.02
57	82.17	214.50	456.36	162.07	291.79	74.79	198.44	447.97	148.88	272.91
58	84.31	219.50	463.92	138.94	272.24	76.90	203.80	459.92	127.59	254.72
59	86.21	224.35	471.81	114.23	251.36	78.94	209.25	472.31	104.96	235.39
60	87.85	229.06	480.16	87.85	229.06	80.89	214.82	484.94	80.89	214.82
61	89.25	233.55	489.12	59.72	205.29	82.79	220.52	497.43	55.30	192.96
62	92.84	239.68	500.25	32.28	182.09	84.67	226.45	509.52	28.08	169.71
63	96.50	245.50	511.95	3.24	157.55	86.55	232.74	521.03	0.00	144.98
64	100.26	250.95	523.64	0.00	131.58	89.98	240.68	532.70	0.00	120.06
65	104.11	256.11	535.13		104.11	94.47	249.86	544.71		94.47
66	107.95	261.17	546.19		75.06	99.17	259.62	556.11		67.32
67	111.58	266.37	556.48		44.30	104.19	269.99	566.36		38.48
68	114.81	271.96	565.66		11.63	109.65	280.98	575.79		7.80
69	117.53	278.17	573.48		0.00	115.54	292.64	584.21		0.00
70	119.85	285.25	579.83			121.91	304.67	591.52		
71	122.07	293.47	584.74			128.81	316.56	597.79		
72	124.69	303.27	588.43			136.19	327.90	603.05		
73	128.19	314.34	591.22			143.99	338.28	607.26		
74	132.96	325.89	593.64			152.24	347.65	610.77		
75	139.21	337.60	596.71			160.62	356.64	614.19		
76	146.95	348.92	600.66			168.45	364.49	617.27		
77	156.27	359.17	604.64			175.25	370.34	619.40		
78	166.34	367.63	608.24			180.60	374.61	620.53		
79	175.87	373.67	610.89			184.33	376.93	620.78		
80	184.31	376.88	611.95			187.54	377.30	620.90		

WHOLE LIFE PAID UP VALUES PER 1000

Non-Tobacco User

ISSUE AGE	MALE			FEMALE			ISSUE AGE	MALE			FEMALE		
	20TH	@65	@70	20TH	@65	@70		20TH	@65	@70	20TH	@65	@70
0	425	922	942	415	920	940	41	570	656	745	566	650	738
1	428	919	940	421	918	939	42	576	642	734	571	635	727
2	429	917	938	425	915	937	43	582	626	723	576	620	716
3	431	914	936	429	913	935	44	588	610	711	581	603	703
4	432	911	934	432	910	932	45	593	593	699	586	586	690
5	434	908	932	436	907	930	46	599	575	685	591	567	676
6	436	905	929	439	903	928	47	605	556	671	596	548	662
7	438	901	927	443	900	925	48	611	536	656	601	527	646
8	440	898	924	446	897	923	49	617	514	640	607	505	630
9	443	894	922	449	893	920	50	623	492	623	613	482	613
10	446	890	919	453	889	917	51	629	467	605	618	457	594
11	448	886	916	456	885	914	52	636	441	586	625	431	575
12	451	882	913	459	881	911	53	642	414	566	631	404	554
13	454	878	909	462	877	908	54	649	385	544	638	375	532
14	457	873	906	465	873	905	55	655	354	521	644	344	509
15	461	869	903	468	868	901	56	662	321	497	651	311	485
16	464	864	899	471	863	898	57	668	286	471	658	277	459
17	469	859	896	474	859	894	58	675	248	443	666	240	431
18	473	855	893	477	854	891	59	681	208	413	673	200	402
19	478	850	889	480	848	887	60	688	164	380	680	158	370
20	482	845	885	483	843	883	61	694	117	345	687	113	336
21	487	840	881	486	837	878	62	701	66	308	694	64	300
22	491	835	877	490	831	874	63	707	12	268	700	12	261
23	496	829	873	493	825	869	64	714	0	225	707	0	219
24	500	823	869	496	819	864	65	720		178	714		174
25	504	817	864	500	812	859	66	726		128	720		125
26	508	810	859	503	805	854	67	731		73	726		73
27	512	803	854	507	797	848	68	736		18	731		16
28	515	795	848	510	789	843	69	741		0	736		0
29	519	787	842	514	781	836	70	744			740		
30	522	779	836	518	773	830	71	746			744		
31	526	770	830	522	764	823	72	747			749		
32	529	761	823	526	754	816	73	746			752		
33	533	751	815	530	745	809	74	745			756		
34	537	741	808	534	734	801	75	743			759		
35	541	730	800	538	724	793	76	742			762		
36	545	719	792	542	713	785	77	740			764		
37	549	707	783	547	701	777	78	737			766		
38	554	695	774	551	689	768	79	733			766		
39	559	683	765	556	677	758	80	728			764		
40	565	670	755	561	664	749							

WHOLE LIFE PAID UP VALUES PER 1000

Tobacco User

ISSUE AGE	MALE			FEMALE			ISSUE AGE	MALE			FEMALE		
	20TH	@65	@70	20TH	@65	@70		20TH	@65	@70	20TH	@65	@70
							51	621	472	599	613	463	590
18	501	868	900	512	868	900	52	623	445	579	616	436	570
19	505	863	896	514	863	896	53	625	416	557	619	407	548
20	509	858	892	517	858	892	54	626	386	533	623	376	525
21	513	853	888	520	853	888	55	627	353	509	626	344	500
22	516	847	884	523	847	883	56	628	318	482	631	309	474
23	520	841	880	526	841	879	57	628	280	454	635	273	446
24	523	835	875	529	834	874	58	629	241	423	640	234	416
25	527	829	870	532	828	869	59	631	198	391	645	192	385
26	530	822	865	535	821	863	60	632	152	356	651	148	351
27	534	815	860	538	813	858	61	635	104	319	656	102	315
28	538	808	854	541	806	852	62	640	56	283	661	52	277
29	541	800	848	544	797	846	63	645	6	245	666	0	237
30	544	792	842	547	789	839	64	651	0	205	671	0	196
31	548	783	835	550	780	832	65	657		162	677		155
32	551	774	828	553	770	825	66	662		117	682		110
33	555	764	821	555	760	817	67	667		69	687		63
34	559	754	813	558	750	809	68	671		19	691		13
35	562	744	805	562	739	801	69	674		0	694		0
36	566	732	797	565	728	792	70	676			696		
37	570	721	788	568	716	783	71	676			697		
38	574	708	778	572	703	774	72	676			698		
39	578	695	769	576	690	764	73	675			697		
40	582	682	758	579	677	754	74	673			697		
41	587	667	747	583	662	743	75	673			696		
42	591	653	736	586	647	731	76	673			695		
43	595	637	724	590	631	719	77	674			693		
44	599	620	712	593	614	706	78	674			690		
45	603	603	698	596	596	692	79	673			687		
46	606	584	684	599	577	677	80	671			683		
47	610	565	669	601	556	662							
48	613	544	653	604	535	646							
49	616	521	636	607	512	628							
50	618	497	618	610	488	610							