

Easy Term

**Level Term Life Insurance To Age 95
with 10-20-30 Year Level Premium Period
(Policy Form No. 06-9690)**

**Level Term Life Insurance to Age 95
with 20-30 Year Level Premium Period
with 75% Return of Premium*
(Policy Form No. 16-3320)**

**Monthly Quick Quote
With \$60 Policy Fee**

**Life Insurance Underwritten By:
American-Amicable Life Insurance Company of Texas
IA American Life Insurance Company
Occidental Life Insurance Company of North Carolina
Pioneer American Insurance Company
Pioneer Security Life Insurance Company**

Each insurer has sole responsibility for its own products.

**Return of Premium plan not available in all states.*

Please check with your manager or the Home Office Marketing Team at (800) 736-7311, phone menu extension 1, 1, 2.

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	NA*	15.35	NA*	17.29	15.12	21.17	17.49	25.06	18.67	27.00	19.86	28.94	21.04	30.88	22.23	32.82	18
19	NA*	15.37	NA*	17.32	15.16	21.21	17.54	25.10	18.73	27.05	19.91	28.99	21.10	30.94	22.29	32.89	19
20	NA*	15.40	NA*	17.35	15.20	21.25	17.58	25.15	18.78	27.10	19.97	29.05	21.16	31.00	22.36	32.95	20
21	NA*	15.42	NA*	17.38	15.23	21.29	17.63	25.20	18.83	27.15	20.03	29.11	21.23	31.06	22.42	33.02	21
22	NA*	15.44	NA*	17.40	15.27	21.32	17.68	25.24	18.88	27.20	20.08	29.16	21.29	31.12	22.49	33.08	22
23	NA*	15.47	NA*	17.43	15.31	21.36	17.72	25.29	18.93	27.26	20.14	29.22	21.35	31.18	22.56	33.15	23
24	NA*	15.49	NA*	17.46	15.35	21.40	17.77	25.34	18.98	27.31	20.20	29.28	21.41	31.25	22.62	33.22	24
25	NA*	15.51	NA*	17.49	15.38	21.44	17.82	25.38	19.04	27.36	20.25	29.33	21.47	31.31	22.69	33.28	25
26	NA*	15.56	NA*	17.55	15.46	21.51	17.91	25.48	19.14	27.46	20.37	29.45	21.59	31.43	22.82	33.41	26
27	NA*	15.61	NA*	17.60	15.53	21.59	18.01	25.57	19.24	27.57	20.48	29.56	21.71	31.55	22.95	33.54	27
28	NA*	15.66	NA*	17.66	15.61	21.66	18.10	25.67	19.35	27.67	20.59	29.67	21.84	31.67	23.08	33.68	28
29	NA*	15.73	NA*	17.74	15.68	21.78	18.19	25.81	19.45	27.82	20.70	29.84	21.96	31.86	23.21	33.87	29
30	NA*	15.82	NA*	17.86	15.76	21.93	18.29	26.00	19.55	28.03	20.82	30.07	22.08	32.10	23.35	34.14	30
31	NA*	15.94	NA*	18.00	15.83	22.11	18.38	26.23	19.66	28.29	20.93	30.35	22.20	32.41	23.48	34.47	31
32	NA*	16.08	NA*	18.17	15.91	22.34	18.48	26.51	19.76	28.60	21.04	30.69	22.33	32.77	23.61	34.86	32
33	NA*	16.27	NA*	18.39	15.98	22.64	18.57	26.89	19.86	29.01	21.15	31.14	22.45	33.26	23.74	35.39	33
34	NA*	16.50	NA*	18.67	16.06	23.02	18.66	27.36	19.97	29.53	21.27	31.70	22.57	33.87	23.87	36.04	34
35	NA*	16.78	NA*	19.01	16.17	23.47	18.80	27.92	20.12	30.15	21.44	32.38	22.75	34.61	24.07	36.83	35
36	NA*	17.14	NA*	19.43	16.32	24.03	18.99	28.63	20.33	30.93	21.66	33.22	23.00	35.52	24.33	37.82	36
37	NA*	17.61	NA*	20.00	16.55	24.78	19.27	29.57	20.64	31.96	22.00	34.35	23.36	36.74	24.73	39.14	37
38	NA*	18.24	NA*	20.76	16.85	25.80	19.65	30.84	21.05	33.36	22.45	35.88	23.85	38.39	25.25	40.91	38
39	NA*	18.95	NA*	21.61	17.23	26.93	20.12	32.25	21.57	34.91	23.02	37.57	24.46	40.23	25.91	42.89	39
40	NA*	19.74	NA*	22.56	17.64	28.20	20.64	33.84	22.14	36.66	23.64	39.48	25.14	42.30	26.64	45.12	40
41	NA*	20.78	15.15	23.81	18.32	29.86	21.48	35.91	23.07	38.94	24.65	41.97	26.24	44.99	27.82	48.02	41
42	NA*	21.86	15.66	25.10	18.99	31.59	22.33	38.07	24.00	41.32	25.67	44.56	27.34	47.80	29.00	51.05	42
43	NA*	23.01	16.19	26.48	19.71	33.43	23.22	40.38	24.98	43.85	26.74	47.32	28.50	50.80	30.25	54.27	43
44	NA*	24.23	16.76	27.95	20.46	35.39	24.16	42.82	26.01	46.54	27.87	50.26	29.72	53.98	31.57	57.69	44
45	15.42	25.55	17.38	29.53	21.29	37.49	25.20	45.45	27.15	49.43	29.11	53.42	31.06	57.40	33.02	61.38	45
46	15.98	27.05	18.05	31.34	22.19	39.90	26.32	48.46	28.39	52.74	30.46	57.03	32.53	61.31	34.60	65.59	46
47	16.62	28.72	18.81	33.34	23.20	42.57	27.59	51.80	29.79	56.41	31.98	61.03	34.18	65.65	36.37	70.26	47
48	17.32	30.63	19.66	35.62	24.33	45.61	29.00	55.61	31.34	60.60	33.68	65.60	36.01	70.59	38.35	75.59	48
49	18.10	32.69	20.59	38.10	25.57	48.92	30.55	59.74	33.05	65.15	35.54	70.56	38.03	75.97	40.52	81.38	49
50	18.92	34.95	21.58	40.81	26.89	52.53	32.20	64.25	34.86	70.11	37.51	75.98	40.17	81.84	42.82	87.70	50
51	19.89	37.39	22.73	43.74	28.43	56.44	34.13	69.14	36.98	75.49	39.82	81.84	42.67	88.19	45.52	94.54	51
52	20.90	40.03	23.95	46.90	30.05	60.65	36.15	74.41	39.20	81.28	42.25	88.16	45.30	95.03	48.35	101.91	52
53	22.02	42.94	25.30	50.40	31.85	65.32	38.40	80.23	41.68	87.69	44.96	95.15	48.23	102.61	51.51	110.07	53
54	23.22	46.06	26.74	54.15	33.77	70.32	40.80	86.48	44.32	94.57	47.83	102.65	51.35	110.74	54.86	118.82	54
55	24.49	49.40	28.26	58.15	35.80	75.66	43.34	93.16	47.11	101.91	50.88	110.66	54.65	119.41	58.42	128.16	55
56	25.78	52.90	29.81	62.36	37.87	81.26	45.92	100.16	49.95	109.61	53.98	119.07	58.01	128.52	62.04	137.97	56
57	27.12	56.57	31.42	66.75	40.01	87.12	48.60	107.49	52.90	117.68	57.19	127.86	61.49	138.05	65.79	148.23	57
58	28.51	60.45	33.08	71.41	42.23	93.33	51.38	115.25	55.95	126.21	60.52	137.17	65.10	148.13	69.67	159.09	58
59	29.90	64.54	34.75	76.31	44.45	99.87	54.15	123.43	59.00	135.21	63.85	146.98	68.70	158.76	73.55	170.54	59
60	31.31	68.77	36.44	81.39	46.70	106.64	56.97	131.89	62.10	144.51	67.23	157.14	72.37	169.76	77.50	182.38	60
61	33.68	75.35	39.29	89.29	50.50	117.17	61.72	145.05	67.32	158.99	72.93	172.93	78.54	186.87	84.14	200.81	61
62	36.19	82.35	42.30	97.69	54.52	128.37	66.74	159.05	72.85	174.39	78.96	189.73	85.07	205.08	91.18	220.42	62
63	38.94	89.92	45.60	106.77	58.92	140.48	72.24	174.19	78.90	191.04	85.56	207.90	92.22	224.75	98.88	241.60	63
64	41.95	98.09	49.21	116.58	63.74	153.56	78.26	190.54	85.52	209.03	92.78	227.52	100.04	246.01	107.31	264.50	64
65	45.20	106.91	53.11	127.16	68.93	167.66	84.75	208.17	92.66	228.42	100.57	248.67	108.48	268.92	116.39	289.18	65
66	48.72	116.61	57.34	138.81	74.57	183.19	91.80	227.58	100.41	249.77	109.03	271.97	117.64	294.16	126.26	316.35	66
67	52.60	127.33	61.99	151.66	80.77	200.34	99.55	249.01	108.94	273.35	118.33	297.68	127.72	322.02	137.11	346.36	67
68	56.92	139.31	67.18	166.05	87.69	219.51	108.20	272.98	118.45	299.71	128.71	326.45	138.97	353.18	149.22	379.92	68
69	61.74	152.85	72.96	182.29	95.40	241.17	117.83	300.05	129.05	329.49	140.27	358.93	151.49	388.38	162.71	417.82	69
70	67.14	168.10	79.44	200.59	104.04	265.57	128.64	330.56	140.94	363.05	153.24	395.54	165.54	428.03	177.84	460.52	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	17.00	27.64	20.78	34.97	24.56	42.30	28.35	49.64	32.13	56.97	35.91	64.30	39.70	71.63	43.48	78.96	47.26	86.30	51.05	93.63	18
19	17.07	27.71	20.87	35.07	24.68	42.42	28.49	49.78	32.29	57.13	36.10	64.49	39.91	71.84	43.71	79.20	47.52	86.56	51.33	93.91	19
20	17.14	27.78	20.97	35.16	24.80	42.54	28.63	49.92	32.46	57.30	36.29	64.68	40.12	72.06	43.95	79.43	47.78	86.81	51.61	94.19	20
21	17.21	27.85	21.06	35.25	24.91	42.66	28.77	50.06	32.62	57.46	36.48	64.86	40.33	72.27	44.18	79.67	48.04	87.07	51.89	94.47	21
22	17.28	27.92	21.15	35.35	25.03	42.77	28.91	50.20	32.79	57.63	36.66	65.05	40.54	72.48	44.42	79.90	48.30	87.33	52.17	94.76	22
23	17.35	27.99	21.25	35.44	25.15	42.89	29.05	50.34	32.95	57.79	36.85	65.24	40.75	72.69	44.65	80.14	48.56	87.59	52.46	95.04	23
24	17.42	28.06	21.34	35.54	25.27	43.01	29.19	50.48	33.12	57.96	37.04	65.43	40.97	72.90	44.89	80.37	48.81	87.85	52.74	95.32	24
25	17.49	28.13	21.44	35.63	25.38	43.13	29.33	50.62	33.28	58.12	37.23	65.62	41.18	73.11	45.12	80.61	49.07	88.11	53.02	95.60	25
26	17.56	28.28	21.53	35.82	25.50	43.36	29.47	50.91	33.45	58.45	37.42	65.99	41.39	73.54	45.36	81.08	49.33	88.62	53.30	96.17	26
27	17.63	28.42	21.62	36.01	25.62	43.60	29.61	51.19	33.61	58.78	37.60	66.37	41.60	73.96	45.59	81.55	49.59	89.14	53.58	96.73	27
28	17.70	28.56	21.72	36.19	25.74	43.83	29.76	51.47	33.77	59.11	37.79	66.74	41.81	74.38	45.83	82.02	49.85	89.66	53.87	97.29	28
29	17.77	28.77	21.81	36.48	25.85	44.18	29.90	51.89	33.94	59.60	37.98	67.31	42.02	75.02	46.06	82.72	50.11	90.43	54.15	98.14	29
30	17.84	29.05	21.91	36.85	25.97	44.65	30.04	52.46	34.10	60.26	38.17	68.06	42.23	75.86	46.30	83.66	50.37	91.47	54.43	99.27	30
31	17.98	29.40	22.09	37.32	26.21	45.24	30.32	53.16	34.43	61.08	38.54	69.00	42.66	76.92	46.77	84.84	50.88	92.76	54.99	100.68	31
32	18.12	29.83	22.28	37.89	26.44	45.95	30.60	54.01	34.76	62.07	38.92	70.13	43.08	78.19	47.24	86.25	51.40	94.31	55.56	102.37	32
33	18.33	30.39	22.56	38.64	26.79	46.89	31.02	55.14	35.25	63.38	39.48	71.63	43.71	79.88	47.94	88.13	52.17	96.38	56.40	104.63	33
34	18.55	31.10	22.85	39.58	27.15	48.06	31.45	56.55	35.75	65.03	40.05	73.51	44.35	82.00	48.65	90.48	52.95	98.96	57.25	107.45	34
35	18.83	31.94	23.22	40.71	27.62	49.47	32.01	58.24	36.41	67.00	40.80	75.77	45.20	84.53	49.59	93.30	53.98	102.07	58.38	110.83	35
36	19.18	32.93	23.69	42.02	28.20	51.12	32.72	60.21	37.23	69.31	41.74	78.40	46.25	87.50	50.76	96.59	55.28	105.68	59.79	114.78	36
37	19.60	34.20	24.26	43.71	28.91	53.23	33.56	62.75	38.22	72.27	42.87	81.78	47.52	91.30	52.17	100.82	56.83	110.34	61.48	119.85	37
38	20.10	35.75	24.91	45.78	29.73	55.82	34.55	65.85	39.37	75.89	44.18	85.92	49.00	95.96	53.82	105.99	58.64	116.02	63.45	126.06	38
39	20.66	37.51	25.67	48.13	30.67	58.75	35.68	69.38	40.68	80.00	45.69	90.62	50.69	101.24	55.70	111.86	60.71	122.49	65.71	133.11	39
40	21.37	39.91	26.61	51.33	31.85	62.75	37.09	74.17	42.33	85.59	47.57	97.01	52.81	108.43	58.05	119.85	63.29	131.28	68.53	142.70	40
41	22.42	42.66	28.02	54.99	33.61	67.33	39.20	79.67	44.80	92.01	50.39	104.34	55.98	116.68	61.57	129.02	67.17	141.36	72.76	153.69	41
42	23.55	45.62	29.52	58.94	35.49	72.27	41.46	85.59	47.43	98.92	53.40	112.24	59.37	125.57	65.33	138.89	71.30	152.21	77.27	165.54	42
43	24.75	48.79	31.12	63.17	37.49	77.55	43.86	91.94	50.22	106.32	56.59	120.70	62.96	135.08	69.33	149.46	75.70	163.85	82.07	178.23	43
44	26.02	52.17	32.81	67.68	39.60	83.19	46.39	98.70	53.19	114.21	59.98	129.72	66.77	145.23	73.56	160.74	80.35	176.25	87.14	191.76	44
45	27.36	55.91	34.60	72.67	41.83	89.42	49.07	106.18	56.31	122.93	63.55	139.69	70.79	156.44	78.02	173.20	85.26	189.96	92.50	206.71	45
46	28.98	60.07	36.76	78.21	44.54	96.35	52.32	114.50	60.09	132.64	67.87	150.78	75.65	168.92	83.43	187.06	91.21	205.21	98.99	223.35	46
47	30.74	64.79	39.11	84.51	47.47	104.23	55.84	123.94	64.21	143.66	72.57	163.38	80.94	183.09	89.30	202.81	97.67	222.53	106.04	242.24	47
48	32.79	70.15	41.83	91.65	50.88	113.16	59.93	134.66	68.98	156.16	78.02	177.66	87.07	199.17	96.12	220.67	105.17	242.17	114.21	263.67	48
49	35.04	76.14	44.84	99.64	54.64	123.14	64.44	146.64	74.24	170.14	84.04	193.64	93.84	217.14	103.64	240.64	113.44	264.14	123.24	287.64	49
50	37.51	82.63	48.13	108.29	58.75	133.95	69.38	159.62	80.00	185.28	90.62	210.94	101.24	236.60	111.86	262.26	122.49	287.93	133.11	313.59	50
51	39.98	89.33	51.42	117.22	62.87	145.12	74.31	173.01	85.76	200.91	97.20	228.80	108.65	256.70	120.09	284.59	131.53	312.48	142.98	340.38	51
52	42.73	96.59	55.09	126.90	67.45	157.22	79.81	187.53	92.17	217.85	104.53	248.16	116.89	278.48	129.25	308.79	141.62	339.11	153.98	369.42	52
53	45.69	104.56	59.04	137.53	72.38	170.50	85.73	203.47	99.08	236.44	112.43	269.41	125.78	302.38	139.12	335.35	152.47	368.32	165.82	401.29	53
54	48.93	113.23	63.36	149.09	77.79	184.95	92.22	220.81	106.65	256.67	121.08	292.53	135.51	328.39	149.93	364.25	164.36	400.12	178.79	435.98	54
55	52.39	122.46	67.97	161.40	83.55	200.34	99.13	239.28	114.71	278.22	130.29	317.16	145.87	356.10	161.45	395.04	177.03	433.98	192.61	472.92	55
56	55.98	132.33	72.76	174.56	89.54	216.79	106.32	259.02	123.10	301.25	139.88	343.48	156.66	385.71	173.43	427.94	190.21	470.17	206.99	512.40	56
57	59.79	142.63	77.84	188.29	95.88	233.95	113.93	279.61	131.98	325.27	150.03	370.93	168.08	416.59	186.12	462.25	204.17	507.91	222.22	553.57	57
58	63.81	153.62	83.19	202.95	102.58	252.28	121.97	301.60	141.36	350.93	160.74	400.26	180.13	449.58	199.52	498.91	218.91	548.24	238.29	597.56	58
59	67.97	165.26	88.74	218.46	109.51	271.66	130.29	324.87	151.06	378.07	171.84	431.28	192.61	484.48	213.38	537.68	234.16	590.89			

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	NA*	NA*	NA*	NA*	NA*	15.46	NA*	17.91	15.78	19.14	16.70	20.37	17.62	21.59	18.54	22.82	18
19	NA*	NA*	NA*	NA*	NA*	15.50	NA*	17.96	15.83	19.19	16.76	20.42	17.68	21.65	18.61	22.88	19
20	NA*	NA*	NA*	NA*	NA*	15.53	NA*	18.01	15.88	19.24	16.81	20.48	17.74	21.71	18.67	22.95	20
21	NA*	NA*	NA*	NA*	NA*	15.57	15.00	18.05	15.93	19.29	16.87	20.53	17.80	21.78	18.74	23.02	21
22	NA*	NA*	NA*	NA*	NA*	15.65	15.04	18.15	15.98	19.40	16.92	20.65	17.86	21.90	18.80	23.15	22
23	NA*	NA*	NA*	NA*	NA*	15.76	15.09	18.29	16.04	19.55	16.98	20.82	17.93	22.08	18.87	23.35	23
24	NA*	NA*	NA*	NA*	NA*	15.95	15.14	18.52	16.09	19.81	17.04	21.10	17.99	22.39	18.94	23.67	24
25	NA*	NA*	NA*	NA*	NA*	16.17	15.19	18.80	16.14	20.12	17.09	21.44	18.05	22.75	19.00	24.07	25
26	NA*	NA*	NA*	NA*	NA*	16.44	15.28	19.13	16.24	20.48	17.21	21.83	18.17	23.18	19.13	24.53	26
27	NA*	NA*	NA*	NA*	NA*	16.74	15.37	19.51	16.35	20.90	17.32	22.28	18.29	23.67	19.27	25.06	27
28	NA*	NA*	NA*	NA*	NA*	17.08	15.47	19.93	16.45	21.36	17.43	22.79	18.41	24.22	19.40	25.65	28
29	NA*	NA*	NA*	NA*	NA*	17.45	15.56	20.40	16.55	21.88	17.55	23.35	18.54	24.83	19.53	26.31	29
30	NA*	NA*	NA*	NA*	NA*	17.90	15.66	20.97	16.66	22.50	17.66	24.03	18.66	25.56	19.66	27.10	30
31	NA*	NA*	NA*	15.20	NA*	18.39	15.80	21.58	16.81	23.17	17.83	24.76	18.84	26.36	19.86	27.95	31
32	NA*	NA*	NA*	15.60	NA*	18.92	15.98	22.24	17.02	23.90	18.05	25.55	19.09	27.21	20.12	28.87	32
33	NA*	NA*	NA*	16.02	NA*	19.48	16.22	22.94	17.28	24.67	18.33	26.40	19.39	28.13	20.45	29.86	33
34	NA*	NA*	NA*	16.47	NA*	20.08	16.50	23.69	17.59	25.50	18.67	27.30	19.76	29.11	20.84	30.91	34
35	NA*	15.07	NA*	16.95	NA*	20.72	16.83	24.49	17.95	26.38	19.07	28.26	20.19	30.15	21.31	32.03	35
36	NA*	15.49	NA*	17.46	NA*	21.40	17.21	25.34	18.36	27.31	19.52	29.28	20.68	31.25	21.83	33.22	36
37	NA*	15.96	NA*	18.02	15.23	22.15	17.63	26.28	18.83	28.34	20.03	30.40	21.23	32.47	22.42	34.53	37
38	NA*	16.48	NA*	18.65	15.61	22.98	18.10	27.31	19.35	29.48	20.59	31.65	21.84	33.81	23.08	35.98	38
39	NA*	17.04	NA*	19.32	16.02	23.88	18.62	28.44	19.91	30.72	21.21	33.00	22.51	35.28	23.81	37.56	39
40	NA*	17.70	NA*	20.11	16.47	24.93	19.18	29.76	20.53	32.17	21.89	34.58	23.24	36.99	24.60	39.40	40
41	NA*	18.43	NA*	20.99	16.96	26.10	19.79	31.21	21.21	33.77	22.62	36.33	24.04	38.88	25.45	41.44	41
42	NA*	19.25	NA*	21.97	17.49	27.42	20.45	32.86	21.93	35.58	23.41	38.30	24.89	41.02	26.37	43.74	42
43	NA*	20.12	NA*	23.02	18.09	28.81	21.20	34.60	22.76	37.49	24.31	40.39	25.87	43.28	27.42	46.18	43
44	NA*	21.04	15.43	24.12	18.69	30.27	21.95	36.43	23.58	39.51	25.22	42.59	26.85	45.67	28.48	48.74	44
45	NA*	22.00	15.88	25.27	19.29	31.81	22.71	38.36	24.41	41.63	26.12	44.90	27.82	48.17	29.53	51.44	45
46	NA*	22.96	16.33	26.43	19.90	33.36	23.46	40.28	25.24	43.75	27.02	47.21	28.80	50.68	30.58	54.14	46
47	NA*	23.93	16.76	27.58	20.46	34.90	24.16	42.21	26.01	45.87	27.87	49.52	29.72	53.18	31.57	56.84	47
48	15.21	24.82	17.12	28.66	20.95	36.33	24.77	44.00	26.69	47.83	28.60	51.67	30.51	55.50	32.43	59.34	48
49	15.49	25.62	17.46	29.61	21.40	37.60	25.34	45.59	27.31	49.59	29.28	53.58	31.25	57.58	33.22	61.57	49
50	15.68	26.30	17.69	30.43	21.70	38.70	25.71	46.96	27.72	51.09	29.73	55.22	31.73	59.35	33.74	63.48	50
51	16.34	27.85	18.48	32.29	22.75	41.18	27.03	50.06	29.17	54.50	31.31	58.94	33.45	63.38	35.58	67.83	51
52	16.97	29.43	19.24	34.18	23.77	43.70	28.30	53.21	30.56	57.97	32.83	62.72	35.10	67.48	37.36	72.23	52
53	17.63	31.02	20.03	36.10	24.82	46.25	29.61	56.40	32.01	61.48	34.41	66.56	36.81	71.63	39.20	76.71	53
54	18.26	32.65	20.79	38.05	25.84	48.85	30.88	59.65	33.41	65.05	35.93	70.45	38.46	75.85	40.98	81.25	54
55	18.90	34.29	21.55	40.02	26.85	51.48	32.15	62.94	34.80	68.67	37.45	74.40	40.11	80.13	42.76	85.86	55
56	19.51	35.96	22.28	42.02	27.83	54.15	33.37	66.27	36.15	72.34	38.92	78.40	41.69	84.46	44.47	90.53	56
57	20.10	37.63	22.99	44.03	28.77	56.82	34.55	69.61	37.44	76.01	40.33	82.41	43.22	88.80	46.11	95.20	57
58	20.68	39.37	23.69	46.11	29.71	59.60	35.72	73.09	38.73	79.83	41.74	86.58	44.75	93.32	47.76	100.07	58
59	21.25	41.13	24.37	48.23	30.61	62.42	36.85	76.61	39.97	83.71	43.09	90.81	46.22	97.91	49.34	105.00	59
60	21.84	42.99	25.07	50.45	31.55	65.39	38.03	80.33	41.27	87.80	44.50	95.26	47.74	102.73	50.98	110.20	60
61	22.94	45.90	26.40	53.95	33.32	70.05	40.24	86.16	43.70	94.21	47.16	102.26	50.61	110.31	54.07	118.36	61
62	24.12	49.07	27.81	57.76	35.20	75.13	42.59	92.50	46.28	101.19	49.98	109.87	53.67	118.56	57.36	127.24	62
63	25.41	52.53	29.36	61.90	37.27	80.66	45.17	99.41	49.12	108.79	53.08	118.16	57.03	127.54	60.98	136.92	63
64	26.82	56.33	31.05	66.47	39.52	86.75	47.99	107.02	52.23	117.16	56.46	127.30	60.70	137.44	64.93	147.58	64
65	28.35	60.52	32.89	71.49	41.97	93.44	51.05	115.39	55.59	126.36	60.13	137.34	64.67	148.31	69.21	159.29	65
66	30.01	65.05	34.89	76.93	44.64	100.70	54.38	124.46	59.26	136.34	64.13	148.22	69.01	160.11	73.88	171.99	66
67	31.80	69.99	37.03	82.86	47.49	108.59	57.96	134.33	63.19	147.20	68.42	160.07	73.65	172.94	78.88	185.81	67
68	33.75	75.35	39.37	89.29	50.61	117.17	61.86	145.05	67.48	158.99	73.10	172.93	78.72	186.87	84.34	200.81	68
69	35.84	81.13	41.88	96.22	53.96	126.42	66.04	156.61	72.08	171.71	78.12	186.80	84.16	201.90	90.20	216.99	69
70	38.10	87.38	44.59	103.72	57.57	136.42	70.55	169.11	77.04	185.46	83.53	201.80	90.02	218.15	96.51	234.50	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	NA*	17.56	15.89	21.53	18.45	25.50	21.01	29.47	23.58	33.45	26.14	37.42	28.70	41.39	31.26	45.36	33.82	49.33	36.38	53.30	18
19	NA*	17.63	15.98	21.62	18.57	25.62	21.15	29.61	23.74	33.61	26.32	37.60	28.91	41.60	31.49	45.59	34.08	49.59	36.66	53.58	19
20	NA*	17.70	16.08	21.72	18.69	25.74	21.30	29.76	23.90	33.77	26.51	37.79	29.12	41.81	31.73	45.83	34.34	49.85	36.95	53.87	20
21	NA*	17.77	16.17	21.81	18.80	25.85	21.44	29.90	24.07	33.94	26.70	37.98	29.33	42.02	31.96	46.06	34.60	50.11	37.23	54.15	21
22	NA*	17.91	16.27	22.00	18.92	26.09	21.58	30.18	24.23	34.27	26.89	38.36	29.54	42.45	32.20	46.53	34.86	50.62	37.51	54.71	22
23	NA*	18.12	16.36	22.28	19.04	26.44	21.72	30.60	24.40	34.76	27.08	38.92	29.76	43.08	32.43	47.24	35.11	51.40	37.79	55.56	23
24	NA*	18.48	16.45	22.75	19.16	27.03	21.86	31.31	24.56	35.58	27.26	39.86	29.97	44.14	32.67	48.41	35.37	52.69	38.07	56.97	24
25	NA*	18.90	16.55	23.32	19.27	27.73	22.00	32.15	24.73	36.57	27.45	40.99	30.18	45.41	32.90	49.82	35.63	54.24	38.36	58.66	25
26	NA*	19.39	16.64	23.97	19.39	28.56	22.14	33.14	24.89	37.72	27.64	42.30	30.39	46.89	33.14	51.47	35.89	56.05	38.64	60.63	26
27	NA*	19.96	16.83	24.73	19.63	29.50	22.42	34.27	25.22	39.04	28.02	43.81	30.81	48.58	33.61	53.35	36.41	58.12	39.20	62.89	27
28	NA*	20.59	17.11	25.57	19.98	30.55	22.85	35.54	25.71	40.52	28.58	45.50	31.45	50.48	34.31	55.46	37.18	60.45	40.05	65.43	28
29	NA*	21.30	17.39	26.51	20.33	31.73	23.27	36.95	26.21	42.16	29.14	47.38	32.08	52.60	35.02	57.81	37.96	63.03	40.89	68.25	29
30	NA*	22.14	17.77	27.64	20.80	33.14	23.83	38.64	26.87	44.14	29.90	49.64	32.93	55.14	35.96	60.63	38.99	66.13	42.02	71.63	30
31	15.02	23.06	18.15	28.86	21.27	34.67	24.40	40.47	27.52	46.28	30.65	52.08	33.77	57.89	36.90	63.69	40.03	69.49	43.15	75.30	31
32	15.37	24.05	18.62	30.18	21.86	36.31	25.10	42.45	28.35	48.58	31.59	54.71	34.83	60.85	38.07	66.98	41.32	73.11	44.56	79.25	32
33	15.73	25.10	19.09	31.59	22.45	38.07	25.81	44.56	29.17	51.05	32.53	57.53	35.89	64.02	39.25	70.50	42.61	76.99	45.97	83.48	33
34	16.15	26.23	19.65	33.09	23.15	39.95	26.65	46.82	30.16	53.68	33.66	60.54	37.16	67.40	40.66	74.26	44.16	81.13	47.66	87.99	34
35	16.57	27.43	20.21	34.69	23.86	41.95	27.50	49.21	31.14	56.48	34.78	63.74	38.43	71.00	42.07	78.26	45.71	85.52	49.35	92.78	35
36	17.07	28.70	20.87	36.38	24.68	44.07	28.49	51.75	32.29	59.44	36.10	67.12	39.91	74.81	43.71	82.49	47.52	90.17	51.33	97.86	36
37	17.56	29.97	21.53	38.07	25.50	46.18	29.47	54.29	33.45	62.40	37.42	70.50	41.39	78.61	45.36	86.72	49.33	94.83	53.30	102.93	37
38	18.12	31.31	22.28	39.86	26.44	48.41	30.60	56.97	34.76	65.52	38.92	74.08	43.08	82.63	47.24	91.18	51.40	99.74	55.56	108.29	38
39	18.69	32.72	23.03	41.74	27.38	50.76	31.73	59.79	36.08	68.81	40.42	77.84	44.77	86.86	49.12	95.88	53.47	104.91	57.81	113.93	39
40	19.32	34.13	23.88	43.62	28.44	53.11	33.00	62.61	37.56	72.10	42.12	81.60	46.68	91.09	51.23	100.58	55.79	110.08	60.35	119.57	40
41	20.03	36.03	24.82	46.16	29.61	56.29	34.41	66.42	39.20	76.54	44.00	86.67	48.79	96.80	53.58	106.93	58.38	117.06	63.17	127.19	41
42	20.87	38.07	25.95	48.88	31.02	59.69	36.10	70.50	41.18	81.31	46.25	92.12	51.33	102.93	56.40	113.74	61.48	124.55	66.56	135.36	42
43	21.72	40.40	27.08	51.99	32.43	63.57	37.79	75.16	43.15	86.74	48.51	98.33	53.87	109.91	59.22	121.50	64.58	133.09	69.94	144.67	43
44	22.71	42.87	28.39	55.28	34.08	67.68	39.77	80.09	45.45	92.50	51.14	104.91	56.83	117.32	62.51	129.72	68.20	142.13	73.89	154.54	44
45	23.69	45.41	29.71	58.66	35.72	71.91	41.74	85.17	47.76	98.42	53.77	111.68	59.79	124.93	65.80	138.18	71.82	151.44	77.84	164.69	45
46	24.68	48.09	31.02	62.23	37.37	76.38	43.71	90.53	50.06	104.67	56.40	118.82	62.75	132.97	69.09	147.11	75.44	161.26	81.78	175.41	46
47	25.67	50.84	32.34	65.90	39.01	80.96	45.69	96.03	52.36	111.09	59.04	126.15	65.71	141.22	72.38	156.28	79.06	171.34	85.73	186.41	47
48	26.65	53.44	33.66	69.38	40.66	85.31	47.66	101.24	54.67	117.18	61.67	133.11	68.67	149.04	75.67	164.97	82.68	180.91	89.68	196.84	48
49	27.64	55.98	34.97	72.76	42.30	89.54	49.64	106.32	56.97	123.10	64.30	139.88	71.63	156.66	78.96	173.43	86.30	190.21	93.63	206.99	49
50	28.49	58.31	36.10	75.86	43.71	93.42	51.33	110.97	58.94	128.53	66.56	146.08	74.17	163.64	81.78	181.19	89.40	198.74	97.01	216.30	50
51	30.11	62.47	38.26	81.41	46.42	100.35	54.57	119.29	62.73	138.23	70.88	157.17	79.04	176.11	87.19	195.05	95.34	214.00	103.50	232.94	51
52	31.80	66.70	40.52	87.05	49.24	107.40	57.96	127.75	66.67	148.10	75.39	168.45	84.11	188.80	92.83	209.15	101.55	229.51	110.27	249.86	52
53	33.42	71.07	42.68	92.88	51.94	114.68	61.20	136.49	70.46	158.30	79.72	180.11	88.98	201.92	98.23	223.72	107.49	245.53	116.75	267.34	53
54	35.18	75.58	45.03	98.89	54.88	122.20	64.72	145.52	74.57	168.83	84.42	192.14	94.26	215.45	104.11	238.76	113.96	262.08	123.80	285.39	54
55	36.88	80.16	47.29	105.00	57.70	129.84	68.11	154.68	78.52	179.52	88.93	204.36	99.34	229.20	109.75	254.04	120.16	278.88	130.57	303.72	55
56	38.57	84.82	49.54	111.21	60.52	137.60	71.49	163.99	82.47	190.38	93.44	216.77	104.42	243.16	115.39	269.55	126.36	295.94	137.34	322.33	56
57	40.33	89.61	51.89	117.60	63.45	145.59	75.02	173.58	86.58	201.56	98.14	229.55	109.70	257.54	121.26	285.53	132.83	313.52	144.39	341.51	57
58	42.09	94.55	54.24	124.18	66.39	153.81	78.54	183.45	90.69	213.08	102.84	242.71	114.99	272.35	127.14	301.98	139.29	331.61	151.44	361.25	58
59	43.93	99.69	56.69	131.04	69.45	162.39	82.21	193.74	94.97	225.09	107.73	256.44	120.49	287.79	133.25	319.13	146.01	350.48	158.77	381.83	59
60	45.76	105.12	59.13	138.28	72.50	171.44	85.87	204.60													

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	18
19	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	19
20	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	20
21	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	21
22	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	22
23	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	23
24	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	24
25	NA*	18.01	NA*	20.48	17.19	25.42	20.07	30.37	21.52	32.84	22.96	35.31	24.40	37.78	25.85	40.26	25
26	NA*	18.01	NA*	20.48	17.30	25.42	20.21	30.37	21.67	32.84	23.13	35.31	24.59	37.78	26.04	40.26	26
27	NA*	18.01	NA*	20.48	17.41	25.42	20.36	30.37	21.83	32.84	23.30	35.31	24.77	37.78	26.24	40.26	27
28	NA*	18.01	NA*	20.48	17.45	25.42	20.40	30.37	21.88	32.84	23.35	35.31	24.83	37.78	26.31	40.26	28
29	NA*	18.01	NA*	20.48	17.49	25.42	20.45	30.37	21.93	32.84	23.41	35.31	24.89	37.78	26.37	40.26	29
30	NA*	18.01	NA*	20.48	17.49	25.42	20.45	30.37	21.93	32.84	23.41	35.31	24.89	37.78	26.37	40.26	30
31	NA*	18.50	NA*	21.07	17.75	26.21	20.78	31.35	22.29	33.92	23.81	36.50	25.32	39.07	26.83	41.64	31
32	NA*	18.95	NA*	21.61	17.75	26.93	20.78	32.25	22.29	34.91	23.81	37.57	25.32	40.23	26.83	42.89	32
33	NA*	19.46	NA*	22.23	17.75	27.75	20.78	33.28	22.29	36.04	23.81	38.81	25.32	41.57	26.83	44.34	33
34	NA*	20.00	NA*	22.88	17.86	28.62	20.92	34.36	22.45	37.23	23.97	40.11	25.50	42.98	27.03	45.85	34
35	NA*	20.52	NA*	23.50	17.94	29.45	21.01	35.40	22.55	38.37	24.09	41.35	25.62	44.32	27.16	47.30	35
36	NA*	21.13	15.12	24.23	18.28	30.42	21.44	36.62	23.02	39.72	24.60	42.81	26.17	45.91	27.75	49.01	36
37	NA*	21.60	15.54	24.79	18.84	31.18	22.14	37.56	23.79	40.75	25.44	43.94	27.09	47.13	28.74	50.32	37
38	NA*	22.49	15.91	25.86	19.33	32.60	22.75	39.34	24.46	42.71	26.17	46.08	27.89	49.45	29.60	52.82	38
39	NA*	23.53	16.36	27.11	19.93	34.26	23.50	41.41	25.29	44.99	27.08	48.57	28.86	52.14	30.65	55.72	39
40	15.00	24.94	16.87	28.80	20.61	36.51	24.35	44.23	26.22	48.09	28.09	51.95	29.96	55.81	31.83	59.67	40
41	15.59	26.54	17.57	30.71	21.55	39.07	25.53	47.43	27.51	51.61	29.50	55.78	31.49	59.96	33.48	64.14	41
42	16.29	28.35	18.42	32.89	22.68	41.97	26.94	51.05	29.07	55.59	31.19	60.13	33.32	64.67	35.45	69.21	42
43	17.04	30.27	19.32	35.20	23.88	45.05	28.44	54.90	30.72	59.83	33.00	64.75	35.28	69.68	37.56	74.60	43
44	17.84	32.65	20.28	38.05	25.16	48.85	30.04	59.65	32.48	65.05	34.92	70.45	37.36	75.85	39.80	81.25	44
45	18.85	34.86	21.49	40.70	26.78	52.38	32.06	64.07	34.70	69.91	37.34	75.75	39.98	81.59	42.62	87.43	45
46	19.74	37.98	22.56	44.45	28.20	57.38	33.84	70.32	36.66	76.78	39.48	83.25	42.30	89.72	45.12	96.19	46
47	20.78	41.06	23.81	48.14	29.86	62.31	35.91	76.47	38.94	83.56	41.97	90.64	44.99	97.72	48.02	104.81	47
48	21.84	44.00	25.07	51.67	31.55	67.01	38.03	82.35	41.27	90.02	44.50	97.69	47.74	105.36	50.98	113.03	48
49	22.99	47.05	26.46	55.33	33.39	71.90	40.33	88.46	43.80	96.74	47.27	105.02	50.74	113.30	54.21	121.58	49
50	24.21	49.71	27.92	58.52	35.35	76.14	42.77	93.77	46.49	102.58	50.20	111.39	53.91	120.21	57.63	129.02	50
51	25.60	52.64	29.59	62.04	37.57	80.84	45.55	99.64	49.54	109.04	53.53	118.44	57.52	127.84	61.51	137.24	51
52	27.01	55.23	31.28	65.15	39.82	84.98	48.37	104.81	52.64	114.73	56.91	124.65	61.18	134.57	65.46	144.48	52
53	27.69	59.62	32.10	70.42	40.91	92.01	49.73	113.60	54.14	124.40	58.55	135.20	62.96	145.99	67.37	156.79	53
54	29.43	64.18	34.18	75.89	43.70	99.31	53.21	122.72	57.97	134.43	62.72	146.14	67.48	157.85	72.23	169.55	54
55	31.49	68.81	36.66	81.45	47.00	106.71	57.34	131.98	62.51	144.61	67.68	157.25	72.85	169.88	78.02	182.52	55
56	33.92	78.05	39.57	92.53	50.88	121.49	62.19	150.45	67.84	164.93	73.49	179.41	79.15	193.89	84.80	208.37	56
57	36.92	87.61	43.18	104.01	55.69	136.79	68.20	169.58	74.46	185.97	80.71	202.37	86.97	218.76	93.22	235.16	57
58	39.01	93.23	45.69	110.75	59.04	145.78	72.38	180.81	79.06	198.33	85.73	215.85	92.41	233.36	99.08	250.88	58
59	42.02	98.16	49.30	116.67	63.85	153.68	78.40	190.68	85.68	209.19	92.95	227.69	100.23	246.20	107.50	264.70	59
60	46.65	102.44	54.85	121.80	71.26	160.52	87.66	199.24	95.86	218.60	104.06	237.96	112.26	257.32	120.47	276.68	60
61	50.67	110.20	59.68	131.11	77.69	172.93	95.70	214.75	104.70	235.66	113.71	256.57	122.71	277.48	131.72	298.39	61
62	55.07	118.42	64.95	140.98	84.72	186.09	104.49	231.20	114.37	253.75	124.25	276.31	134.14	298.86	144.02	321.42	62
63	59.79	127.12	70.62	151.41	92.28	200.00	113.93	248.59	124.76	272.88	135.59	297.18	146.42	321.47	157.25	345.77	63
64	64.91	136.26	76.77	162.38	100.47	214.63	124.18	266.87	136.03	292.99	147.89	319.12	159.74	345.24	171.59	371.36	64
65	70.41	145.92	83.36	173.97	109.27	230.08	135.18	286.19	148.13	314.24	161.08	342.30	174.04	370.35	186.99	398.41	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	22.07	38.15	27.55	48.98	33.02	59.81	38.50	70.65	43.97	81.48	49.45	92.31	54.92	103.15	60.40	113.98	65.88	124.81	71.35	135.65	18
19	22.07	38.15	27.55	48.98	33.02	59.81	38.50	70.65	43.97	81.48	49.45	92.31	54.92	103.15	60.40	113.98	65.88	124.81	71.35	135.65	19
20	22.07	38.15	27.55	48.98	33.02	59.81	38.50	70.65	43.97	81.48	49.45	92.31	54.92	103.15	60.40	113.98	65.88	124.81	71.35	135.65	20
21	22.07	38.15	27.55	48.98	33.02	59.81	38.50	70.65	43.97	81.48	49.45	92.31	54.92	103.15	60.40	113.98	65.88	124.81	71.35	135.65	21
22	22.07	38.15	27.55	48.98	33.02	59.81	38.50	70.65	43.97	81.48	49.45	92.31	54.92	103.15	60.40	113.98	65.88	124.81	71.35	135.65	22
23	22.07	38.15	27.55	48.98	33.02	59.81	38.50	70.65	43.97	81.48	49.45	92.31	54.92	103.15	60.40	113.98	65.88	124.81	71.35	135.65	23
24	22.07	38.15	27.55	48.98	33.02	59.81	38.50	70.65	43.97	81.48	49.45	92.31	54.92	103.15	60.40	113.98	65.88	124.81	71.35	135.65	24
25	22.07	38.15	27.55	48.98	33.02	59.81	38.50	70.65	43.97	81.48	49.45	92.31	54.92	103.15	60.40	113.98	65.88	124.81	71.35	135.65	25
26	22.28	38.15	27.83	48.98	33.37	59.81	38.92	70.65	44.47	81.48	50.01	92.31	55.56	103.15	61.10	113.98	66.65	124.81	72.20	135.65	26
27	22.49	38.15	28.11	48.98	33.73	59.81	39.34	70.65	44.96	81.48	50.58	92.31	56.19	103.15	61.81	113.98	67.43	124.81	73.04	135.65	27
28	22.56	38.15	28.20	48.98	33.84	59.81	39.48	70.65	45.12	81.48	50.76	92.31	56.40	103.15	62.04	113.98	67.68	124.81	73.32	135.65	28
29	22.64	38.15	28.30	48.98	33.96	59.81	39.63	70.65	45.29	81.48	50.95	92.31	56.62	103.15	62.28	113.98	67.94	124.81	73.61	135.65	29
30	22.64	38.15	28.30	48.98	33.96	59.81	39.63	70.65	45.29	81.48	50.95	92.31	56.62	103.15	62.28	113.98	67.94	124.81	73.61	135.65	30
31	23.13	39.70	28.96	51.05	34.78	62.40	40.61	73.75	46.44	85.10	52.27	96.45	58.10	107.80	63.92	119.15	69.75	130.50	75.58	141.85	31
32	23.13	41.11	28.96	52.93	34.78	64.75	40.61	76.57	46.44	88.39	52.27	100.21	58.10	112.03	63.92	123.85	69.75	135.67	75.58	147.49	32
33	23.13	42.73	28.96	55.09	34.78	67.45	40.61	79.81	46.44	92.17	52.27	104.53	58.10	116.89	63.92	129.25	69.75	141.62	75.58	153.98	33
34	23.41	44.35	29.33	57.25	35.25	70.15	41.18	83.05	47.10	95.96	53.02	108.86	58.94	121.76	64.86	134.66	70.79	147.56	76.71	160.46	34
35	23.55	45.97	29.52	59.41	35.49	72.85	41.46	86.30	47.43	99.74	53.40	113.18	59.37	126.62	65.33	140.06	71.30	153.51	77.27	166.95	35
36	24.19	47.87	30.37	61.95	36.55	76.03	42.73	90.10	48.91	104.18	55.09	118.26	61.27	132.33	67.45	146.41	73.63	160.49	79.81	174.56	36
37	25.31	49.35	31.87	63.92	38.43	78.49	44.98	93.06	51.54	107.63	58.10	122.20	64.65	136.77	71.21	151.34	77.77	165.91	84.32	180.48	37
38	26.23	52.17	33.09	67.68	39.95	83.19	46.82	98.70	53.68	114.21	60.54	129.72	67.40	145.23	74.26	160.74	81.13	176.25	87.99	191.76	38
39	27.43	55.42	34.69	72.01	41.95	88.60	49.21	105.19	56.48	121.78	63.74	138.37	71.00	154.96	78.26	171.55	85.52	188.15	92.78	204.74	39
40	28.77	59.79	36.48	77.84	44.18	95.88	51.89	113.93	59.60	131.98	67.31	150.03	75.02	168.08	82.72	186.12	90.43	204.17	98.14	222.22	40
41	30.60	64.79	38.92	84.51	47.24	104.23	55.56	123.94	63.88	143.66	72.20	163.38	80.52	183.09	88.83	202.81	97.15	222.53	105.47	242.24	41
42	32.79	70.43	41.83	92.03	50.88	113.63	59.93	135.22	68.98	156.82	78.02	178.42	87.07	200.01	96.12	221.61	105.17	243.21	114.21	264.80	42
43	35.11	76.50	44.94	100.11	54.76	123.73	64.58	147.35	74.41	170.97	84.23	194.58	94.05	218.20	103.87	241.82	113.70	265.44	123.52	289.05	43
44	37.65	83.90	48.32	109.98	58.99	136.07	69.66	162.15	80.33	188.24	91.00	214.32	101.67	240.41	112.33	266.49	123.00	292.58	133.67	318.66	44
45	40.75	90.81	52.46	119.20	64.16	147.58	75.86	175.97	87.57	204.36	99.27	232.75	110.97	261.14	122.67	289.52	134.38	317.91	146.08	346.30	45
46	43.57	100.54	56.22	132.17	68.86	163.80	81.50	195.43	94.15	227.06	106.79	258.69	119.43	290.32	132.07	321.95	144.72	353.59	157.36	385.22	46
47	46.82	110.20	60.54	145.05	74.26	179.90	87.99	214.75	101.71	249.60	115.44	284.45	129.16	319.30	142.88	354.15	156.61	389.00	170.33	423.85	47
48	50.13	119.36	64.96	157.27	79.79	195.17	94.62	233.08	109.44	270.98	124.27	308.89	139.10	346.79	153.93	384.70	168.76	422.61	183.59	460.51	48
49	53.73	128.88	69.75	169.96	85.78	211.03	101.81	252.11	117.83	293.19	133.86	334.27	149.89	375.35	165.91	416.42	181.94	457.50	197.97	498.58	49
50	57.53	137.20	74.83	181.05	92.12	224.90	109.42	268.75	126.72	312.60	144.01	356.45	161.31	400.30	178.60	444.15	195.90	488.01	213.20	531.86	50
51	61.83	146.36	80.56	193.27	99.29	240.17	118.02	287.08	136.75	333.99	155.48	380.89	174.21	427.80	192.94	474.70	211.67	521.61	230.40	568.52	51
52	66.27	154.47	86.48	204.08	106.69	253.69	126.90	303.30	147.11	352.90	167.32	402.51	187.53	452.12	207.74	501.73	227.95	551.34	248.16	600.95	52
53	68.39	168.22	89.30	222.41	110.22	276.60	131.13	330.79	152.05	384.98	172.96	439.17	193.88	493.36	214.79	547.55	235.71	601.75	256.62	655.94	53
54	73.82	182.46	96.54	241.40	119.27	300.33	141.99	359.27	164.72	418.21	187.44	477.15	210.17	536.09	232.89	595.02	255.61	653.96	278.34	712.90	54
55	80.30	196.91	105.19	260.67	130.08	324.42	154.96	388.18	179.85	451.93	204.74	515.69	229.62	579.44	254.51	643.20	279.40	706.96	304.28	770.71	55
56	87.85	225.75	115.25	299.11	142.65	372.48	170.05	445.85	197.45	519.21	224.85	592.58	252.25	665.95	279.65	739.31	307.06	812.68	334.46	886.05	56
57	97.22	255.64	127.75	338.97	158.28	422.30	188.80	505.63	219.33	588.96	249.86	672.29	280.38	755.62	310.91	838.95	341.44	922.29	371.96	1005.62	57
58	103.78	273.19	136.49	362.37	169.20	451.56	201.92	540.74	234.63	629.92	267.34	719.10	300.05	808.29	332.76	897.47	365.48	986.65	398.19	1075.83	58
59	113.16	288.63	148.																		

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	18
19	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	19
20	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	20
21	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	21
22	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	22
23	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	23
24	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	24
25	NA*	15.26	NA*	17.18	16.02	21.02	18.62	24.87	19.91	26.79	21.21	28.71	22.51	30.63	23.81	32.56	25
26	NA*	15.49	NA*	17.46	16.06	21.40	18.66	25.34	19.97	27.31	21.27	29.28	22.57	31.25	23.87	33.22	26
27	NA*	15.73	NA*	17.74	16.21	21.78	18.85	25.81	20.17	27.82	21.49	29.84	22.81	31.86	24.13	33.87	27
28	NA*	15.91	NA*	17.97	16.25	22.08	18.90	26.18	20.22	28.24	21.55	30.29	22.88	32.35	24.20	34.40	28
29	NA*	16.13	NA*	18.22	16.29	22.41	18.95	26.61	20.28	28.70	21.61	30.80	22.94	32.90	24.27	34.99	29
30	NA*	16.41	NA*	18.56	16.40	22.87	19.09	27.17	20.43	29.32	21.78	31.48	23.12	33.63	24.46	35.78	30
31	NA*	16.60	NA*	18.79	16.47	23.17	19.18	27.55	20.53	29.74	21.89	31.93	23.24	34.12	24.60	36.31	31
32	NA*	16.81	NA*	19.04	16.51	23.50	19.23	27.97	20.59	30.20	21.94	32.43	23.30	34.67	24.66	36.90	32
33	NA*	17.04	NA*	19.32	16.59	23.88	19.32	28.44	20.69	30.72	22.06	33.00	23.43	35.28	24.79	37.56	33
34	NA*	17.28	NA*	19.60	16.66	24.26	19.42	28.91	20.79	31.24	22.17	33.56	23.55	35.89	24.92	38.22	34
35	NA*	17.47	NA*	19.83	16.70	24.56	19.46	29.29	20.84	31.65	22.23	34.01	23.61	36.38	24.99	38.74	35
36	NA*	18.15	NA*	20.65	16.92	25.65	19.74	30.65	21.15	33.15	22.56	35.65	23.97	38.15	25.38	40.65	36
37	NA*	18.85	NA*	21.49	17.41	26.78	20.36	32.06	21.83	34.70	23.30	37.34	24.77	39.98	26.24	42.62	37
38	NA*	19.60	NA*	22.40	17.75	27.98	20.78	33.56	22.29	36.35	23.81	39.15	25.32	41.94	26.83	44.73	38
39	NA*	20.59	15.09	23.58	18.24	29.56	21.39	35.54	22.96	38.53	24.54	41.52	26.11	44.50	27.69	47.49	39
40	NA*	21.74	15.46	24.96	18.73	31.40	22.00	37.84	23.64	41.06	25.27	44.28	26.91	47.50	28.54	50.72	40
41	NA*	22.87	15.94	26.32	19.37	33.21	22.80	40.10	24.52	43.54	26.23	46.99	27.95	50.43	29.66	53.88	41
42	NA*	23.93	16.33	27.58	19.90	34.90	23.46	42.21	25.24	45.87	27.02	49.52	28.80	53.18	30.58	56.84	42
43	15.07	25.10	16.95	28.99	20.72	36.78	24.49	44.56	26.38	48.45	28.26	52.34	30.15	56.24	32.03	60.13	43
44	15.37	26.18	17.32	30.29	21.21	38.51	25.10	46.72	27.05	50.83	28.99	54.94	30.94	59.05	32.89	63.15	44
45	15.80	27.22	17.83	31.53	21.89	40.16	25.95	48.79	27.98	53.11	30.01	57.42	32.04	61.73	34.07	66.05	45
46	16.41	29.10	18.56	33.79	22.87	43.17	27.17	52.55	29.32	57.24	31.48	61.93	33.63	66.62	35.78	71.31	46
47	16.95	30.67	19.21	35.68	23.73	45.69	28.25	55.70	30.51	60.71	32.77	65.71	35.03	70.72	37.29	75.72	47
48	17.54	32.20	19.91	37.51	24.67	48.13	29.43	58.75	31.81	64.07	34.18	69.38	36.56	74.69	38.94	80.00	48
49	18.15	33.96	20.65	39.63	25.65	50.95	30.65	62.28	33.15	67.94	35.65	73.61	38.15	79.27	40.65	84.93	49
50	18.85	35.77	21.49	41.80	26.78	53.85	32.06	65.90	34.70	71.92	37.34	77.95	39.98	83.98	42.62	90.00	50
51	19.53	37.53	22.31	43.91	27.87	56.67	33.42	69.42	36.20	75.80	38.98	82.18	41.76	88.56	44.53	94.94	51
52	20.33	39.63	23.27	46.42	29.14	60.01	35.02	73.61	37.96	80.40	40.89	87.20	43.83	94.00	46.77	100.79	52
53	21.18	42.00	24.29	49.27	30.50	63.81	36.71	78.35	39.82	85.62	42.93	92.90	46.03	100.17	49.14	107.44	53
54	22.07	44.09	25.36	51.78	31.93	67.16	38.50	82.54	41.78	90.23	45.07	97.92	48.35	105.60	51.64	113.29	54
55	23.06	46.51	26.54	54.68	33.51	71.03	40.47	87.38	43.95	95.55	47.44	103.72	50.92	111.90	54.40	120.07	55
56	24.07	49.10	27.75	57.79	35.12	75.17	42.49	92.55	46.18	101.24	49.86	109.93	53.55	118.62	57.23	127.31	56
57	25.13	50.84	29.02	59.87	36.82	77.95	44.61	96.03	48.50	105.06	52.40	114.10	56.30	123.14	60.19	132.18	57
58	27.01	55.04	31.28	64.92	39.82	84.68	48.37	104.44	52.64	114.32	56.91	124.20	61.18	134.08	65.46	143.96	58
59	28.89	58.71	33.53	69.32	42.83	90.55	52.13	111.77	56.78	122.38	61.42	133.00	66.07	143.61	70.72	154.22	59
60	30.98	62.49	36.04	73.86	46.18	96.60	56.31	119.34	61.38	130.71	66.44	142.08	71.51	153.45	76.58	164.82	60
61	33.21	66.79	38.72	79.02	49.75	103.48	60.78	127.94	66.29	140.17	71.80	152.40	77.32	164.63	82.83	176.86	61
62	35.68	71.44	41.68	84.60	53.70	110.92	65.71	137.24	71.72	150.40	77.72	163.56	83.73	176.72	89.74	189.88	62
63	38.40	76.50	44.96	90.67	58.06	119.01	71.16	147.35	77.71	161.52	84.27	175.69	90.82	189.86	97.37	204.03	63
64	41.41	81.95	48.57	97.21	62.87	127.73	77.18	158.25	84.33	173.51	91.49	188.78	98.64	204.04	105.79	219.30	64
65	44.70	87.82	52.51	104.26	68.14	137.13	83.76	170.00	91.57	186.44	99.38	202.88	107.19	219.31	115.00	235.75	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Female

Easy Term

20 Year Level Term Monthly Premiums

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	19.82	29.54	24.54	37.51	29.26	45.48	33.99	53.44	38.71	61.41	43.43	69.38	48.16	77.34	52.88	85.31	57.60	93.28	62.33	101.24	18
19	19.82	29.54	24.54	37.51	29.26	45.48	33.99	53.44	38.71	61.41	43.43	69.38	48.16	77.34	52.88	85.31	57.60	93.28	62.33	101.24	19
20	19.82	29.54	24.54	37.51	29.26	45.48	33.99	53.44	38.71	61.41	43.43	69.38	48.16	77.34	52.88	85.31	57.60	93.28	62.33	101.24	20
21	19.82	29.54	24.54	37.51	29.26	45.48	33.99	53.44	38.71	61.41	43.43	69.38	48.16	77.34	52.88	85.31	57.60	93.28	62.33	101.24	21
22	19.82	29.54	24.54	37.51	29.26	45.48	33.99	53.44	38.71	61.41	43.43	69.38	48.16	77.34	52.88	85.31	57.60	93.28	62.33	101.24	22
23	19.82	29.54	24.54	37.51	29.26	45.48	33.99	53.44	38.71	61.41	43.43	69.38	48.16	77.34	52.88	85.31	57.60	93.28	62.33	101.24	23
24	19.82	29.54	24.54	37.51	29.26	45.48	33.99	53.44	38.71	61.41	43.43	69.38	48.16	77.34	52.88	85.31	57.60	93.28	62.33	101.24	24
25	19.82	29.54	24.54	37.51	29.26	45.48	33.99	53.44	38.71	61.41	43.43	69.38	48.16	77.34	52.88	85.31	57.60	93.28	62.33	101.24	25
26	19.89	30.25	24.63	38.45	29.38	46.65	34.13	54.85	38.87	63.06	43.62	71.26	48.37	79.46	53.11	87.66	57.86	95.86	62.61	104.06	26
27	20.17	31.02	25.01	39.48	29.85	47.94	34.69	56.40	39.53	64.86	44.37	73.32	49.21	81.78	54.05	90.24	58.90	98.70	63.74	107.16	27
28	20.24	31.59	25.10	40.24	29.97	48.88	34.83	57.53	39.70	66.18	44.56	74.83	49.43	83.48	54.29	92.12	59.15	100.77	64.02	109.42	28
29	20.31	32.29	25.20	41.18	30.08	50.06	34.97	58.94	39.86	67.83	44.75	76.71	49.64	85.59	54.52	94.47	59.41	103.36	64.30	112.24	29
30	20.52	33.14	25.48	42.30	30.44	51.47	35.40	60.63	40.35	69.80	45.31	78.96	50.27	88.13	55.23	97.29	60.19	106.46	65.15	115.62	30
31	20.66	33.70	25.67	43.06	30.67	52.41	35.68	61.76	40.68	71.12	45.69	80.47	50.69	89.82	55.70	99.17	60.71	108.53	65.71	117.88	31
32	20.73	34.41	25.76	44.00	30.79	53.58	35.82	63.17	40.85	72.76	45.88	82.35	50.91	91.94	55.93	101.52	60.96	111.11	65.99	120.70	32
33	20.87	35.11	25.95	44.94	31.02	54.76	36.10	64.58	41.18	74.41	46.25	84.23	51.33	94.05	56.40	103.87	61.48	113.70	66.56	123.52	33
34	21.01	35.89	26.14	45.97	31.26	56.05	36.38	66.13	41.51	76.22	46.63	86.30	51.75	96.38	56.87	106.46	62.00	116.54	67.12	126.62	34
35	21.08	36.45	26.23	46.72	31.38	56.99	36.52	67.26	41.67	77.53	46.82	87.80	51.96	98.07	57.11	108.34	62.26	118.61	67.40	128.88	35
36	21.51	38.57	26.79	49.54	32.08	60.52	37.37	71.49	42.66	82.47	47.94	93.44	53.23	104.42	58.52	115.39	63.81	126.36	69.09	137.34	36
37	22.49	40.75	28.11	52.46	33.73	64.16	39.34	75.86	44.96	87.57	50.58	99.27	56.19	110.97	61.81	122.67	67.43	134.38	73.04	146.08	37
38	23.13	43.15	28.96	55.65	34.78	68.15	40.61	80.66	46.44	93.16	52.27	105.66	58.10	118.16	63.92	130.66	69.75	143.17	75.58	155.67	38
39	24.12	46.25	30.27	59.79	36.43	73.32	42.59	86.86	48.74	100.40	54.90	113.93	61.06	127.47	67.21	141.00	73.37	154.54	79.53	168.08	39
40	25.10	49.85	31.59	64.58	38.07	79.32	44.56	94.05	51.05	108.79	57.53	123.52	64.02	138.26	70.50	152.99	76.99	167.72	83.48	182.46	40
41	26.30	53.37	33.19	69.28	40.07	85.19	46.96	101.10	53.84	117.01	60.73	132.92	67.61	148.83	74.50	164.74	81.39	180.65	88.27	196.56	41
42	27.36	56.62	34.60	73.61	41.83	90.60	49.07	107.59	56.31	124.58	63.55	141.57	70.79	158.56	78.02	175.55	85.26	192.54	92.50	209.53	42
43	28.98	60.28	36.76	78.49	44.54	96.71	52.32	114.92	60.09	133.13	67.87	151.34	75.65	169.56	83.43	187.77	91.21	205.98	98.99	224.19	43
44	29.90	63.67	37.98	83.01	46.06	102.35	54.15	121.69	62.23	141.03	70.32	160.37	78.40	179.71	86.48	199.05	94.57	218.39	102.65	237.73	44
45	31.24	66.91	39.77	87.33	48.30	107.75	56.83	128.17	65.36	148.60	73.89	169.02	82.42	189.44	90.95	209.86	99.48	230.28	108.01	250.70	45
46	33.14	72.83	42.30	95.23	51.47	117.62	60.63	140.02	69.80	162.41	78.96	184.81	88.13	207.20	97.29	229.60	106.46	252.00	115.62	274.39	46
47	34.83	77.70	44.56	101.71	54.29	125.73	64.02	149.75	73.75	173.76	83.48	197.78	93.21	221.80	102.93	245.81	112.66	269.83	122.39	293.85	47
48	36.66	82.49	47.00	108.10	57.34	133.72	67.68	159.33	78.02	184.95	88.36	210.56	98.70	236.18	109.04	261.79	119.38	287.41	129.72	313.02	48
49	38.57	87.99	49.54	115.44	60.52	142.88	71.49	170.33	82.47	197.78	93.44	225.23	104.42	252.68	115.39	280.12	126.36	307.57	137.34	335.02	49
50	40.75	93.63	52.46	122.96	64.16	152.28	75.86	181.61	87.57	210.94	99.27	240.27	110.97	269.60	122.67	298.92	134.38	328.25	146.08	357.58	50
51	42.94	99.20	55.37	130.38	67.80	161.57	80.23	192.75	92.67	223.94	105.10	255.12	117.53	286.31	129.96	317.49	142.39	348.67	154.82	379.86	51
52	45.41	105.68	58.66	139.03	71.91	172.38	85.17	205.72	98.42	239.07	111.68	272.42	124.93	305.76	138.18	339.11	151.44	372.46	164.69	405.80	52
53	48.09	113.09	62.23	148.90	76.38	184.71	90.53	220.53	104.67	256.34	118.82	292.16	132.97	327.97	147.11	363.78	161.26	399.60	175.41	435.41	53
54	50.84	119.64	65.90	157.64	80.96	195.64	96.03	233.64	111.09	271.64	126.15	309.64	141.22	347.64	156.28	385.64	171.34	423.64	186.41	461.64	54
55	53.94	127.19	70.03	167.70	86.13	208.21	102.23	248.73	118.33	289.24	134.42	329.76	150.52	370.27	166.62	410.78	182.72	451.30	198.81	491.81	55
56	57.11	135.29	74.26	178.51	91.42	221.73	108.57	264.94	125.73	308.16	142.88	351.38	160.04	394.59	177.19	437.81	194.35	481.03	211.50	524.24	56
57	60.42	140.72	78.68	185.75	96.94	230.77	115.20	275.80	133.46	320.83	151.72	365.85	169.98	410.88	188.24	455.90	206.50	500.93	224.76	545.96	57
58	66.27	153.91	86.48	203.33	106.69	252.75	126.90	302.17	147.11	351.59	167.32	401.01	187.53	450.43	207.74	499.85	227.95	549.27	248.16	598.69	58
59	72.13	165.33	94.29	218.55	116.45	271.78	138.61	325.01	160.77	378.24	182.93	431.46	205.09	484.69	227.25	537.92	249.41	591.15	271.57	644.37	59
60	78.68	177.17	103.03	234.35	127.37	291.52	151.72	348.70	176.07	405.87	200.41	463.05	224.76	520.22	249.10	577.40	273.45	634.58	297.80	691.75	60
61	85.10	190.14	111.58	251.64	138.07	313.14	164.55	374.64	191.04	436.14	217.52	497.64	244.01	559.14	270.49	620.64	296.97	682.14	323.46	743.64	61
62	92.22	204.17	121.08	270.35	149.93	336.52	178.79	402.70	207.65	468.88	236.51	535.05	265.37	601.23	294.22	667.40	323.08	733.58	351.94	799.76	62
63	100.11	219.47	131.60	290.75	163.09	362.02	194.58	433.30	226.07	504.57	257.56	575.85	289.05	647.12	320.54	718.40	352.03	789.68	383.52	860.95	63
64	108.79	235.90	143.17	312.65	177.55	389.40	211.93	466.15	246.31	542.90	280.69	619.65	315.07	696.40	349.45	773.15	383.83	849.91	418.21	926.66	64
65	118.23	253.59	155.76	336.24	193.29	418.89	230.82	501.54	268.35	584.19	305.88	666.84	343.41	794.49	380.94	832.14	418.47	914.79	456.00	997.44	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**

For Agent Use Only
3350(4/17)

* Not Available Due To Minimum \$15.00 Monthly Premium
** Not Available Due To Age

NT = Non Tobacco
T = Tobacco

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Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	18
19	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	19
20	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	20
21	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	21
22	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	22
23	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	23
24	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	24
25	NA*	19.23	15.85	21.94	19.26	27.38	22.66	32.81	24.36	35.53	26.06	38.24	27.76	40.96	29.46	43.68	25
26	NA*	19.63	16.08	22.42	19.56	28.02	23.03	33.61	24.77	36.41	26.51	39.20	28.25	42.00	29.99	44.80	26
27	NA*	20.03	16.28	22.90	19.82	28.66	23.36	34.41	25.14	37.29	26.91	40.16	28.68	43.04	30.45	45.91	27
28	NA*	20.45	16.50	23.41	20.12	29.33	23.74	35.25	25.55	38.22	27.36	41.18	29.17	44.14	30.98	47.10	28
29	NA*	20.85	16.76	23.89	20.46	29.97	24.16	36.05	26.01	39.09	27.87	42.14	29.72	45.18	31.57	48.22	29
30	15.09	21.27	16.98	24.40	20.76	30.65	24.54	36.90	26.43	40.03	28.32	43.15	30.21	46.28	32.10	49.40	30
31	15.33	21.93	17.26	25.19	21.14	31.70	25.01	38.22	26.95	41.47	28.88	44.73	30.82	47.99	32.75	51.24	31
32	15.63	22.31	17.63	25.64	21.62	32.30	25.62	38.97	27.62	42.30	29.61	45.63	31.61	48.96	33.61	52.30	32
33	15.82	22.71	17.86	26.12	21.93	32.94	26.00	39.77	28.03	43.18	30.07	46.59	32.10	50.00	34.14	53.42	33
34	16.03	23.11	18.11	26.60	22.26	33.58	26.42	40.57	28.50	44.06	30.57	47.55	32.65	51.04	34.73	54.53	34
35	16.20	23.48	18.31	27.05	22.53	34.18	26.75	41.32	28.86	44.89	30.97	48.45	33.08	52.02	35.19	55.59	35
36	16.88	24.99	19.12	28.85	23.62	36.59	28.11	44.33	30.36	48.19	32.60	52.06	34.85	55.93	37.10	59.80	36
37	17.61	26.56	20.00	30.74	24.78	39.11	29.57	47.47	31.96	51.66	34.35	55.84	36.74	60.02	39.14	64.21	37
38	18.38	28.35	20.93	32.89	26.02	41.97	31.12	51.05	33.67	55.59	36.21	60.13	38.76	64.67	41.31	69.21	38
39	19.27	30.27	22.00	35.20	27.45	45.05	32.90	54.90	35.63	59.83	38.36	64.75	41.08	69.68	43.81	74.60	39
40	20.24	32.39	23.16	37.74	28.99	48.43	34.83	59.13	37.75	64.48	40.67	69.83	43.59	75.18	46.51	80.53	40
41	21.32	34.78	24.45	40.61	30.72	52.27	36.99	63.92	40.13	69.75	43.26	75.58	46.40	81.41	49.53	87.24	41
42	22.47	37.46	25.84	43.83	32.57	56.56	39.30	69.28	42.66	75.65	46.03	82.01	49.39	88.37	52.76	94.74	42
43	23.79	40.33	27.42	47.27	34.67	61.14	41.93	75.02	45.56	81.95	49.19	88.89	52.81	95.83	56.44	102.77	43
44	25.17	43.57	29.08	51.16	36.89	66.33	44.70	81.50	48.61	89.09	52.51	96.67	56.42	104.26	60.32	111.85	44
45	26.75	47.12	30.97	55.42	39.41	72.01	47.85	88.60	52.07	96.90	56.29	105.19	60.51	113.49	64.73	121.78	45
46	28.51	51.07	33.08	60.16	42.23	78.33	51.38	96.50	55.95	105.58	60.52	114.67	65.10	123.75	69.67	132.84	46
47	30.51	55.42	35.48	65.37	45.43	85.28	55.37	105.19	60.34	115.15	65.32	125.10	70.29	135.05	75.26	145.01	47
48	32.69	60.24	38.10	71.15	48.92	92.99	59.74	114.83	65.15	125.74	70.56	136.66	75.97	147.58	81.38	158.50	48
49	35.07	65.57	40.95	77.55	52.72	101.52	64.49	125.49	70.37	137.48	76.26	149.46	82.14	161.45	88.03	173.43	49
50	37.72	71.37	44.14	84.52	56.97	110.81	69.80	137.10	76.22	150.25	82.63	163.40	89.05	176.54	95.46	189.69	50
51	43.03	82.91	50.51	98.37	65.47	129.27	80.42	160.18	87.90	175.63	95.38	191.09	102.86	206.54	110.33	222.00	51
52	49.35	96.73	58.10	114.95	75.58	151.38	93.06	187.82	101.81	206.03	110.55	224.25	119.29	242.47	128.03	260.69	52
53	56.90	113.09	67.15	134.58	87.65	177.55	108.15	220.53	118.40	242.02	128.65	263.51	138.90	284.99	149.15	306.48	53
54	65.76	132.36	77.78	157.70	101.83	208.38	125.87	259.07	137.89	284.41	149.92	309.75	161.94	335.10	173.96	360.44	54
55	76.33	155.34	90.47	185.28	118.75	245.16	147.02	305.03	161.16	334.97	175.30	364.91	189.43	394.85	203.57	424.79	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Easy Term

30 Year Level Term

Issue Ages Based on Age Nearest Birthday

Monthly Premiums

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	80.61	138.77	87.42	150.87	18
19	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	80.61	138.77	87.42	150.87	19
20	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	80.61	138.77	87.42	150.87	20
21	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	80.61	138.77	87.42	150.87	21
22	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	80.61	138.77	87.42	150.87	22
23	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	80.61	138.77	87.42	150.87	23
24	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	80.61	138.77	87.42	150.87	24
25	26.09	41.95	32.90	54.05	39.72	66.16	46.53	78.26	53.35	90.36	60.16	102.46	66.98	114.57	73.79	126.67	80.61	138.77	87.42	150.87	25
26	26.65	43.22	33.66	55.75	40.66	68.27	47.66	80.80	54.67	93.32	61.67	105.85	68.67	118.37	75.67	130.90	82.68	143.43	89.68	155.95	26
27	27.22	44.49	34.41	57.44	41.60	70.39	48.79	83.34	55.98	96.28	63.17	109.23	70.36	122.18	77.55	135.13	84.75	148.08	91.94	161.03	27
28	27.78	45.76	35.16	59.13	42.54	72.50	49.92	85.87	57.30	99.25	64.68	112.62	72.06	125.99	79.43	139.36	86.81	152.73	94.19	166.10	28
29	28.42	47.03	36.01	60.82	43.60	74.62	51.19	88.41	58.78	102.21	66.37	116.00	73.96	129.80	81.55	143.59	89.14	157.38	96.73	171.18	29
30	29.05	48.37	36.85	62.61	44.65	76.85	52.46	91.09	60.26	105.33	68.06	119.57	75.86	133.81	83.66	148.05	91.47	162.30	99.27	176.54	30
31	29.76	50.41	37.79	65.33	45.83	80.26	53.87	95.18	61.90	110.10	69.94	125.02	77.98	139.95	86.01	154.87	94.05	169.79	102.09	184.71	31
32	30.74	51.61	39.11	66.93	47.47	82.25	55.84	97.58	64.21	112.90	72.57	128.22	80.94	143.54	89.30	158.86	97.67	174.19	106.04	189.51	32
33	31.31	52.81	39.86	68.53	48.41	84.25	56.97	99.97	65.52	115.70	74.08	131.42	82.63	147.14	91.18	162.86	99.74	178.58	108.29	194.30	33
34	31.94	54.08	40.71	70.22	49.47	86.37	58.24	102.51	67.00	118.66	75.77	134.80	84.53	150.95	93.30	167.09	102.07	183.23	110.83	199.38	34
35	32.51	55.28	41.46	71.82	50.41	88.36	59.37	104.91	68.32	121.45	77.27	138.00	86.23	154.54	95.18	171.08	104.13	187.63	113.09	204.17	35
36	34.62	59.93	44.28	78.02	53.94	96.12	63.60	114.21	73.25	132.31	82.91	150.40	92.57	168.50	102.23	186.59	111.89	204.69	121.55	222.78	36
37	36.88	64.86	47.29	84.60	57.70	104.34	68.11	124.08	78.52	143.82	88.93	163.56	99.34	183.30	109.75	203.04	120.16	222.78	130.57	242.52	37
38	39.34	70.43	50.58	92.03	61.81	113.63	73.04	135.22	84.28	156.82	95.51	178.42	106.74	200.01	117.97	221.61	129.21	243.21	140.44	264.80	38
39	42.09	76.50	54.24	100.11	66.39	123.73	78.54	147.35	90.69	170.97	102.84	194.58	114.99	218.20	127.14	241.82	139.29	265.44	151.44	289.05	39
40	45.12	83.12	58.28	108.95	71.44	134.78	84.60	160.60	97.76	186.43	110.92	212.26	124.08	238.08	137.24	263.91	150.40	289.74	163.56	315.56	40
41	48.51	90.60	62.80	118.91	77.08	147.23	91.37	175.55	105.66	203.87	119.95	232.18	134.24	260.50	148.52	288.82	162.81	317.14	177.10	345.45	41
42	52.10	98.92	67.59	130.01	83.08	161.10	98.56	192.19	114.05	223.28	129.54	254.37	145.02	285.46	160.51	316.55	176.00	347.64	191.48	378.73	42
43	56.19	107.94	73.04	142.04	89.89	176.14	106.74	210.24	123.59	244.33	140.44	278.43	157.29	312.53	174.14	346.63	190.99	380.73	207.84	414.83	43
44	60.56	118.02	78.87	155.48	97.18	192.94	115.48	230.40	133.79	267.86	152.10	305.32	170.40	342.78	188.71	380.23	207.02	417.69	225.32	455.15	44
45	65.43	129.16	85.36	170.33	105.28	211.50	125.21	252.68	145.14	293.85	165.07	335.02	185.00	376.19	204.92	417.36	224.85	458.54	244.78	499.71	45
46	71.00	141.50	92.78	186.78	114.57	232.07	136.35	277.35	158.14	322.64	179.92	367.92	201.71	413.21	223.49	458.49	245.27	503.77	267.06	549.06	46
47	77.20	155.03	101.05	204.83	124.91	254.63	148.76	304.42	172.61	354.22	196.46	404.02	220.32	453.81	244.17	503.61	268.02	553.41	291.87	603.20	47
48	84.04	170.12	110.17	224.95	136.30	279.77	162.44	334.60	188.57	389.42	214.70	444.25	240.83	499.07	266.96	553.90	293.10	608.73	319.23	663.55	48
49	91.44	186.76	120.04	247.13	148.64	307.50	177.24	367.87	205.84	428.25	234.44	488.62	263.04	548.99	291.64	609.36	320.24	669.73	348.84	730.10	49
50	99.76	204.95	131.13	271.38	162.51	337.82	193.88	404.25	225.25	470.69	256.62	537.12	288.00	603.56	319.37	669.99	350.74	736.42	382.11	802.86	50
51	116.33	240.97	153.22	319.42	190.12	397.86	227.01	476.30	263.91	554.75	300.80	633.19	337.70	711.63	374.59	790.07	411.49	868.52	448.38	946.96	51
52	136.14	284.12	179.64	376.94	223.14	469.77	266.64	562.59	310.13	655.42	353.63	748.24	397.13	841.07	440.63	933.89	484.13	1026.72	527.63	1119.54	52
53	159.69	335.23	211.03	445.09	262.38	554.96	313.73	664.82	365.08	774.68	416.42	884.54	467.77	994.41	519.12	1,104.27	570.47	1214.13	621.81	1323.99	53
54	187.39	395.51	247.98	525.46	308.56	655.42	369.14	785.37	429.73	915.33	490.31	1,045.28	550.89	1,175.24	611.47	1,305.19	672.06	1435.15	732.64	1565.10	54
55	220.39	467.28	291.97	621.16	363.55	775.03	435.13	928.91	506.71	1,082.79	578.29	1,236.67	649.87	1,390.55	721.45	1,544.42	793.04	1698.30	864.62	1852.18	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$25.000		\$30.000		\$40.000		\$50.000		\$55.000		\$60.000		\$65.000		\$70.000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	18
19	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	19
20	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	20
21	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	21
22	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	22
23	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	23
24	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	24
25	NA*	15.77	NA*	17.80	17.08	21.85	19.93	25.90	21.36	27.93	22.79	29.95	24.22	31.98	25.65	34.00	25
26	NA*	16.13	NA*	18.22	17.38	22.41	20.31	26.61	21.78	28.70	23.24	30.80	24.71	32.90	26.17	34.99	26
27	NA*	16.53	NA*	18.70	17.68	23.05	20.68	27.41	22.19	29.58	23.69	31.76	25.20	33.93	26.70	36.11	27
28	NA*	16.90	NA*	19.15	17.94	23.66	21.01	28.16	22.55	30.41	24.09	32.66	25.62	34.91	27.16	37.16	28
29	NA*	17.28	15.09	19.60	18.24	24.26	21.39	28.91	22.96	31.24	24.54	33.56	26.11	35.89	27.69	38.22	29
30	NA*	17.65	15.29	20.06	18.50	24.86	21.72	29.66	23.33	32.06	24.93	34.47	26.54	36.87	28.15	39.27	30
31	NA*	18.22	15.66	20.73	18.99	25.76	22.33	30.79	24.00	33.30	25.67	35.82	27.34	38.33	29.00	40.85	31
32	NA*	18.59	15.85	21.18	19.26	26.36	22.66	31.54	24.36	34.13	26.06	36.72	27.76	39.31	29.46	41.90	32
33	NA*	18.99	16.08	21.66	19.56	27.00	23.03	32.34	24.77	35.01	26.51	37.68	28.25	40.35	29.99	43.02	33
34	NA*	19.42	16.28	22.17	19.82	27.68	23.36	33.19	25.14	35.94	26.91	38.70	28.68	41.45	30.45	44.20	34
35	NA*	19.84	16.53	22.68	20.16	28.36	23.79	34.03	25.60	36.87	27.42	39.71	29.23	42.55	31.04	45.39	35
36	15.12	20.71	17.01	23.72	20.80	29.75	24.59	35.77	26.48	38.78	28.37	41.80	30.27	44.81	32.16	47.82	36
37	15.51	21.67	17.49	24.88	21.44	31.29	25.38	37.70	27.36	40.90	29.33	44.11	31.31	47.32	33.28	50.52	37
38	15.98	22.73	18.05	26.15	22.19	32.98	26.32	39.81	28.39	43.23	30.46	46.65	32.53	50.06	34.60	53.48	38
39	16.48	23.86	18.65	27.50	22.98	34.78	27.31	42.07	29.48	45.71	31.65	49.35	33.81	53.00	35.98	56.64	39
40	17.00	25.10	19.27	28.99	23.81	36.78	28.35	44.56	30.62	48.45	32.89	52.34	35.16	56.24	37.43	60.13	40
41	17.56	26.47	19.94	30.63	24.71	38.96	29.47	47.29	31.86	51.45	34.24	55.62	36.62	59.78	39.01	63.94	41
42	18.17	27.92	20.68	32.38	25.69	41.29	30.70	50.20	33.20	54.66	35.71	59.11	38.21	63.57	40.72	68.02	42
43	18.83	29.57	21.47	34.35	26.74	43.92	32.01	53.49	34.65	58.28	37.29	63.06	39.92	67.84	42.56	72.63	43
44	19.51	31.31	22.28	36.44	27.83	46.70	33.37	56.97	36.15	62.10	38.92	67.23	41.69	72.37	44.47	77.50	44
45	20.29	33.16	23.21	38.67	29.07	49.67	34.93	60.68	37.85	66.19	40.78	71.69	43.71	77.19	46.64	82.70	45
46	21.23	35.00	24.34	40.87	30.57	52.61	36.81	64.35	39.92	70.22	43.04	76.09	46.15	81.96	49.27	87.83	46
47	22.24	37.04	25.55	43.32	32.19	55.88	38.83	68.44	42.15	74.72	45.46	81.00	48.78	87.27	52.10	93.55	47
48	23.34	39.13	26.88	45.83	33.96	59.22	41.04	72.62	44.58	79.32	48.11	86.01	51.65	92.71	55.19	99.41	48
49	24.54	41.46	28.32	48.62	35.88	62.95	43.43	77.27	47.21	84.44	50.99	91.60	54.77	98.76	58.55	105.92	49
50	25.85	43.95	29.90	51.61	37.98	66.93	46.06	82.25	50.11	89.92	54.15	97.58	58.19	105.24	62.23	112.90	50
51	28.93	50.41	33.59	59.37	42.91	77.27	52.22	95.18	56.88	104.13	61.54	113.09	66.20	122.04	70.85	130.99	51
52	32.53	58.14	37.91	68.64	48.66	89.64	59.41	110.64	64.79	121.14	70.17	131.64	75.54	142.14	80.92	152.64	52
53	36.78	67.31	43.01	79.64	55.46	104.31	67.92	128.97	74.15	141.31	80.37	153.64	86.60	165.97	92.83	178.30	53
54	41.76	78.12	48.99	92.61	63.44	121.60	77.88	150.59	85.11	165.09	92.33	179.58	99.56	194.08	106.78	208.57	54
55	47.66	90.97	56.07	108.04	72.87	142.17	89.68	176.30	98.08	193.37	106.49	210.43	114.89	227.50	123.30	244.56	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	65.10	99.22	70.50	107.73	18
19	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	65.10	99.22	70.50	107.73	19
20	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	65.10	99.22	70.50	107.73	20
21	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	65.10	99.22	70.50	107.73	21
22	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	65.10	99.22	70.50	107.73	22
23	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	65.10	99.22	70.50	107.73	23
24	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	65.10	99.22	70.50	107.73	24
25	21.86	31.17	27.26	39.67	32.67	48.18	38.07	56.69	43.48	65.19	48.88	73.70	54.29	82.21	59.69	90.71	65.10	99.22	70.50	107.73	25
26	22.42	32.29	28.02	41.18	33.61	50.06	39.20	58.94	44.80	67.83	50.39	76.71	55.98	85.59	61.57	94.47	67.17	103.36	72.76	112.24	26
27	22.99	33.49	28.77	42.77	34.55	52.06	40.33	61.34	46.11	70.62	51.89	79.90	57.67	89.19	63.45	98.47	69.24	107.75	75.02	117.03	27
28	23.55	34.69	29.52	44.37	35.49	54.05	41.46	63.74	47.43	73.42	53.40	83.10	59.37	92.78	65.33	102.46	71.30	112.15	77.27	121.83	28
29	24.12	35.89	30.27	45.97	36.43	56.05	42.59	66.13	48.74	76.22	54.90	86.30	61.06	96.38	67.21	106.46	73.37	116.54	79.53	126.62	29
30	24.61	37.02	30.93	47.47	37.25	57.93	43.57	68.39	49.90	78.85	56.22	89.30	62.54	99.76	68.86	110.22	75.18	120.68	81.50	131.13	30
31	25.60	38.78	32.25	49.82	38.90	60.87	45.55	71.91	52.20	82.96	58.85	94.00	65.50	105.05	72.15	116.09	78.80	127.14	85.45	138.18	31
32	26.09	39.98	32.90	51.42	39.72	62.87	46.53	74.31	53.35	85.76	60.16	97.20	66.98	108.65	73.79	120.09	80.61	131.53	87.42	142.98	32
33	26.65	41.25	33.66	53.11	40.66	64.98	47.66	76.85	54.67	88.72	61.67	100.58	68.67	112.45	75.67	124.32	82.68	136.19	89.68	148.05	33
34	27.22	42.52	34.41	54.81	41.60	67.10	48.79	79.39	55.98	91.68	63.17	103.97	70.36	116.26	77.55	128.55	84.75	140.84	91.94	153.13	34
35	27.85	43.86	35.25	56.59	42.66	69.33	50.06	82.07	57.46	94.80	64.86	107.54	72.27	120.28	79.67	133.01	87.07	145.75	94.47	158.49	35
36	29.12	46.61	36.95	60.26	44.77	73.91	52.60	87.57	60.42	101.22	68.25	114.87	76.07	128.53	83.90	142.18	91.73	155.83	99.55	169.49	36
37	30.39	49.57	38.64	64.21	46.89	78.85	55.14	93.49	63.38	108.13	71.63	122.77	79.88	137.41	88.13	152.05	96.38	166.69	104.63	181.33	37
38	31.80	52.88	40.52	68.62	49.24	84.37	57.96	100.11	66.67	115.86	75.39	131.60	84.11	147.35	92.83	163.09	101.55	178.84	110.27	194.58	38
39	33.35	56.40	42.59	73.32	51.82	90.24	61.06	107.16	70.29	124.08	79.53	141.00	88.76	157.92	98.00	174.84	107.24	191.76	116.47	208.68	39
40	34.97	60.28	44.75	78.49	54.52	96.71	64.30	114.92	74.08	133.13	83.85	151.34	93.63	169.56	103.40	187.77	113.18	205.98	122.96	224.19	40
41	36.74	64.58	47.10	84.23	57.46	103.87	67.83	123.52	78.19	143.17	88.55	162.81	98.92	182.46	109.28	202.10	119.64	221.75	130.01	241.40	41
42	38.64	69.17	49.64	90.34	60.63	111.51	71.63	132.69	82.63	153.86	93.63	175.03	104.63	196.21	115.62	217.38	126.62	238.55	137.62	259.73	42
43	40.68	74.24	52.36	97.11	64.04	119.97	75.72	142.84	87.40	165.70	99.08	188.57	110.76	211.43	122.44	234.30	134.12	257.17	145.80	280.03	43
44	42.87	79.74	55.28	104.44	67.68	129.14	80.09	153.84	92.50	178.53	104.91	203.23	117.32	227.93	129.72	252.63	142.13	277.33	154.54	302.03	44
45	45.27	85.52	58.47	112.15	71.68	138.77	84.89	165.40	98.09	192.02	111.30	218.65	124.51	245.27	137.71	271.90	150.92	298.53	164.13	325.15	45
46	48.23	91.23	62.42	119.76	76.61	148.29	90.81	176.82	105.00	205.35	119.20	233.88	133.39	262.41	147.58	290.93	161.78	319.46	175.97	347.99	46
47	51.33	97.65	66.56	128.31	81.78	158.98	97.01	189.65	112.24	220.32	127.47	250.98	142.70	281.65	157.92	312.32	173.15	342.99	188.38	373.65	47
48	54.78	104.13	71.16	136.96	87.54	169.79	103.92	202.62	120.30	235.45	136.68	268.28	153.06	301.11	169.44	333.94	185.82	366.77	202.20	399.60	48
49	58.59	111.39	76.24	146.64	93.89	181.89	111.54	217.14	129.18	252.39	146.83	287.64	164.48	322.89	182.13	358.14	199.78	393.39	217.43	428.64	49
50	62.68	119.22	81.69	157.08	100.70	194.94	119.71	232.80	138.73	270.65	157.74	308.51	176.75	346.37	195.76	384.23	214.77	422.09	233.78	459.95	50
51	72.27	139.38	94.47	183.96	116.68	228.54	138.89	273.12	161.10	317.70	183.30	362.28	205.51	406.86	227.72	451.44	249.93	496.02	272.13	540.60	51
52	83.55	163.56	109.51	216.20	135.48	268.84	161.45	321.48	187.42	374.12	213.38	426.76	239.35	479.40	265.32	532.04	291.29	584.68	317.25	637.32	52
53	96.80	192.19	127.19	254.37	157.57	316.55	187.96	378.73	218.34	440.91	248.73	503.09	279.11	565.27	309.50	627.45	339.89	689.64	370.27	751.82	53
54	112.38	225.96	147.96	299.39	183.54	372.83	219.12	446.27	254.70	519.71	290.28	593.14	325.86	666.58	361.43	740.02	397.01	813.46	432.59	886.89	54
55	130.85	266.14	172.59	352.97	214.32	439.81	256.06	526.64	297.80	613.47	339.53	700.30	381.27	787.14	423.00	873.97	464.74	960.80	506.48	1047.63	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$25.000		\$30.000		\$40.000		\$50.000		\$55.000		\$60.000		\$65.000		\$70.000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	21.62	32.32	24.82	37.65	31.21	48.32	37.60	58.99	40.80	64.32	44.00	69.66	47.19	74.99	50.39	80.33	18
19	21.67	32.34	24.88	37.68	31.29	48.36	37.70	59.04	40.90	64.38	44.11	69.72	47.32	75.05	50.52	80.39	19
20	21.70	32.39	24.91	37.74	31.33	48.43	37.75	59.13	40.96	64.48	44.17	69.83	47.38	75.18	50.59	80.53	20
21	21.72	32.41	24.93	37.76	31.36	48.47	37.79	59.18	41.01	64.53	44.22	69.88	47.44	75.24	50.65	80.59	21
22	21.74	32.46	24.96	37.82	31.40	48.55	37.84	59.27	41.06	64.63	44.28	70.00	47.50	75.36	50.72	80.72	22
23	21.77	32.53	24.99	37.91	31.44	48.66	37.89	59.41	41.11	64.79	44.34	70.17	47.56	75.54	50.78	80.92	23
24	21.84	32.60	25.07	37.99	31.55	48.77	38.03	59.55	41.27	64.94	44.50	70.34	47.74	75.73	50.98	81.12	24
25	21.88	32.72	25.13	38.13	31.63	48.96	38.12	59.79	41.37	65.20	44.62	70.62	47.87	76.03	51.11	81.45	25
26	21.98	32.86	25.24	38.30	31.78	49.19	38.31	60.07	41.58	65.51	44.84	70.96	48.11	76.40	51.38	81.84	26
27	22.09	33.02	25.38	38.50	31.96	49.45	38.54	60.40	41.83	65.88	45.12	71.35	48.41	76.83	51.70	82.30	27
28	22.24	33.19	25.55	38.70	32.19	49.71	38.83	60.73	42.15	66.24	45.46	71.75	48.78	77.25	52.10	82.76	28
29	22.38	33.40	25.72	38.95	32.42	50.05	39.11	61.15	42.46	66.70	45.80	72.25	49.15	77.80	52.49	83.35	29
30	22.54	33.59	25.92	39.17	32.68	50.35	39.44	61.53	42.82	67.12	46.20	72.70	49.58	78.29	52.96	83.88	30
31	23.03	34.81	26.51	40.64	33.47	52.31	40.42	63.97	43.90	69.80	47.38	75.64	50.86	81.47	54.34	87.30	31
32	23.60	36.15	27.19	42.25	34.37	54.45	41.55	66.65	45.14	72.75	48.73	78.85	52.33	84.95	55.92	91.05	32
33	24.26	37.63	27.98	44.03	35.42	56.82	42.87	69.61	46.59	76.01	50.31	82.41	54.04	88.80	57.76	95.20	33
34	24.96	39.25	28.83	45.97	36.55	59.41	44.28	72.85	48.14	79.58	52.01	86.30	55.87	93.02	59.73	99.74	34
35	25.76	41.08	29.78	48.17	37.83	62.35	45.88	76.52	49.90	83.61	53.92	90.70	57.95	97.78	61.97	104.87	35
36	26.63	43.13	30.83	50.62	39.22	65.62	47.62	80.61	51.81	88.11	56.01	95.60	60.21	103.10	64.40	110.60	36
37	27.55	45.29	31.93	53.22	40.69	69.08	49.45	84.93	53.83	92.86	58.21	100.79	62.59	108.72	66.97	116.65	37
38	28.53	47.62	33.11	56.01	42.27	72.80	51.42	89.59	56.00	97.98	60.58	106.38	65.16	114.77	69.73	123.16	38
39	29.52	49.94	34.30	58.80	43.85	76.52	53.40	94.24	58.17	103.10	62.95	111.96	67.72	120.82	72.50	129.68	39
40	30.48	52.36	35.45	61.71	45.39	80.39	55.32	99.08	60.29	108.42	65.26	117.77	70.23	127.11	75.20	136.46	40
41	32.11	NA**	37.40	NA**	47.98	NA**	58.57	NA**	63.86	NA**	69.15	NA**	74.44	NA**	79.74	NA**	41
42	33.82	NA**	39.46	NA**	50.73	NA**	62.00	NA**	67.63	NA**	73.27	NA**	78.90	NA**	84.54	NA**	42
43	35.68	NA**	41.68	NA**	53.70	NA**	65.71	NA**	71.72	NA**	77.72	NA**	83.73	NA**	89.74	NA**	43
44	37.65	NA**	44.05	NA**	56.86	NA**	69.66	NA**	76.06	NA**	82.46	NA**	88.86	NA**	95.26	NA**	44
45	39.77	NA**	46.59	NA**	60.24	NA**	73.89	NA**	80.71	NA**	87.54	NA**	94.36	NA**	101.19	NA**	45
46	42.00	NA**	49.27	NA**	63.81	NA**	78.35	NA**	85.62	NA**	92.90	NA**	100.17	NA**	107.44	NA**	46
47	44.30	NA**	52.03	NA**	67.50	NA**	82.96	NA**	90.69	NA**	98.42	NA**	106.15	NA**	113.89	NA**	47
48	46.72	NA**	54.94	NA**	71.37	NA**	87.80	NA**	96.02	NA**	104.23	NA**	112.45	NA**	120.66	NA**	48
49	49.24	NA**	57.96	NA**	75.39	NA**	92.83	NA**	101.55	NA**	110.27	NA**	118.99	NA**	127.70	NA**	49
50	51.85	NA**	61.09	NA**	79.57	NA**	98.05	NA**	107.29	NA**	116.53	NA**	125.77	NA**	135.01	NA**	50
51	54.83	NA**	64.67	NA**	84.34	NA**	104.02	NA**	113.85	NA**	123.69	NA**	133.53	NA**	143.36	NA**	51
52	57.91	NA**	68.36	NA**	89.27	NA**	110.17	NA**	120.63	NA**	131.08	NA**	141.53	NA**	151.98	NA**	52
53	61.18	NA**	72.28	NA**	94.49	NA**	116.71	NA**	127.81	NA**	138.92	NA**	150.02	NA**	161.13	NA**	53
54	64.54	NA**	76.31	NA**	99.87	NA**	123.43	NA**	135.21	NA**	146.98	NA**	158.76	NA**	170.54	NA**	54
55	67.94	NA**	80.40	NA**	105.32	NA**	130.24	NA**	142.70	NA**	155.16	NA**	167.62	NA**	180.08	NA**	55
56	71.40	NA**	84.55	NA**	110.85	NA**	137.15	NA**	150.30	NA**	163.45	NA**	176.60	NA**	189.75	NA**	56
57	74.88	NA**	88.72	NA**	116.41	NA**	144.11	NA**	157.95	NA**	171.80	NA**	185.65	NA**	199.49	NA**	57
58	78.42	NA**	92.98	NA**	122.09	NA**	151.20	NA**	165.76	NA**	180.32	NA**	194.87	NA**	209.43	NA**	58
59	82.07	NA**	97.35	NA**	127.92	NA**	158.49	NA**	173.77	NA**	189.06	NA**	204.34	NA**	219.63	NA**	59
60	85.71	NA**	101.72	NA**	133.75	NA**	165.77	NA**	181.79	NA**	197.80	NA**	213.81	NA**	229.83	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Male

Easy Term

20 Year Level Term-75% Return of Premium

Monthly Premiums

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	37.23	65.29	47.76	85.17	58.28	105.05	68.81	124.93	79.34	144.81	89.87	164.69	100.40	184.57	110.92	204.45	121.45	224.34	131.98	244.22	18
19	37.30	65.36	47.85	85.26	58.40	105.17	68.95	125.07	79.51	144.98	90.06	164.88	100.61	184.79	111.16	204.69	121.71	224.59	132.26	244.50	19
20	37.37	65.43	47.94	85.36	58.52	105.28	69.09	125.21	79.67	145.14	90.24	165.07	100.82	185.00	111.39	204.92	121.97	224.85	132.54	244.78	20
21	37.44	65.57	48.04	85.54	58.64	105.52	69.24	125.49	79.83	145.47	90.43	165.44	101.03	185.42	111.63	205.39	122.23	225.37	132.83	245.34	21
22	37.51	65.71	48.13	85.73	58.75	105.75	69.38	125.78	80.00	145.80	90.62	165.82	101.24	185.84	111.86	205.86	122.49	225.89	133.11	245.91	22
23	37.72	65.99	48.41	86.11	59.11	106.22	69.80	126.34	80.49	146.46	91.18	166.57	101.88	186.69	112.57	206.80	123.26	226.92	133.95	247.04	23
24	37.86	66.27	48.60	86.48	59.34	106.69	70.08	126.90	80.82	147.11	91.56	167.32	102.30	187.53	113.04	207.74	123.78	227.95	134.52	248.16	24
25	38.15	66.70	48.98	87.05	59.81	107.40	70.65	127.75	81.48	148.10	92.31	168.45	103.15	188.80	113.98	209.15	124.81	229.51	135.65	249.86	25
26	38.50	67.33	49.45	87.89	60.40	108.46	71.35	129.02	82.30	149.58	93.25	170.14	104.20	190.71	115.15	211.27	126.11	231.83	137.06	252.39	26
27	38.78	67.83	49.82	88.55	60.87	109.28	71.91	130.01	82.96	150.73	94.00	171.46	105.05	192.19	116.09	212.91	127.14	233.64	138.18	254.37	27
28	39.13	68.60	50.29	89.59	61.46	110.57	72.62	131.56	83.78	152.54	94.94	173.53	106.11	194.51	117.27	215.50	128.43	236.49	139.59	257.47	28
29	39.48	69.38	50.76	90.62	62.04	111.86	73.32	133.11	84.60	154.35	95.88	175.60	107.16	196.84	118.44	218.08	129.72	239.33	141.00	260.57	29
30	40.33	70.01	51.89	91.47	63.45	112.92	75.02	134.38	86.58	155.83	98.14	177.29	109.70	198.74	121.26	220.20	132.83	241.66	144.39	263.11	30
31	41.60	73.32	53.58	95.88	65.57	118.44	77.55	141.00	89.54	163.56	101.52	186.12	113.51	208.68	125.49	231.24	137.48	253.80	149.46	276.36	31
32	43.01	77.06	55.46	100.87	67.92	124.67	80.37	148.48	92.83	172.28	105.28	196.09	117.74	219.89	130.19	243.70	142.65	267.51	155.10	291.31	32
33	44.70	81.22	57.72	106.41	70.74	131.60	83.76	156.80	96.78	181.99	109.80	207.18	122.82	232.37	135.83	257.56	148.85	282.76	161.87	307.95	33
34	46.53	85.73	60.16	112.43	73.79	139.12	87.42	165.82	101.05	192.52	114.68	219.21	128.31	245.91	141.94	272.60	155.57	299.30	169.20	326.00	34
35	48.51	90.95	62.80	119.38	77.08	147.82	91.37	176.25	105.66	204.69	119.95	233.12	134.24	261.56	148.52	289.99	162.81	318.43	177.10	346.86	35
36	50.84	96.66	65.90	127.00	80.96	157.34	96.03	187.68	111.09	218.01	126.15	248.35	141.22	278.69	156.28	309.03	171.34	339.37	186.41	369.71	36
37	53.37	103.01	69.28	135.46	85.19	167.91	101.10	200.37	117.01	232.82	132.92	265.27	148.83	297.73	164.74	330.18	180.65	362.63	196.56	395.09	37
38	56.05	109.77	72.85	144.48	89.66	179.19	106.46	213.90	123.26	248.61	140.06	283.32	156.87	318.03	173.67	352.74	190.47	387.45	207.27	422.16	38
39	58.87	116.96	76.61	154.07	94.36	191.18	112.10	228.28	129.84	265.39	147.58	302.50	165.33	339.60	183.07	376.71	200.81	413.82	218.55	450.92	39
40	61.76	124.51	80.47	164.13	99.17	203.75	117.88	243.37	136.59	282.99	155.29	322.61	174.00	362.23	192.70	401.85	211.41	441.48	230.12	481.10	40
41	65.99	NA**	86.11	NA**	106.22	NA**	126.34	NA**	146.46	NA**	166.57	NA**	186.69	NA**	206.80	NA**	226.92	NA**	247.04	NA**	41
42	70.50	NA**	92.12	NA**	113.74	NA**	135.36	NA**	156.98	NA**	178.60	NA**	200.22	NA**	221.84	NA**	243.46	NA**	265.08	NA**	42
43	75.58	NA**	98.89	NA**	122.20	NA**	145.52	NA**	168.83	NA**	192.14	NA**	215.45	NA**	238.76	NA**	262.08	NA**	285.39	NA**	43
44	81.08	NA**	106.22	NA**	131.37	NA**	156.51	NA**	181.66	NA**	206.80	NA**	231.95	NA**	257.09	NA**	282.24	NA**	307.38	NA**	44
45	87.00	NA**	114.12	NA**	141.24	NA**	168.36	NA**	195.48	NA**	222.60	NA**	249.72	NA**	276.83	NA**	303.95	NA**	331.07	NA**	45
46	93.49	NA**	122.77	NA**	152.05	NA**	181.33	NA**	210.61	NA**	239.89	NA**	269.17	NA**	298.45	NA**	327.74	NA**	357.02	NA**	46
47	100.40	NA**	131.98	NA**	163.56	NA**	195.15	NA**	226.73	NA**	258.32	NA**	289.90	NA**	321.48	NA**	353.07	NA**	384.65	NA**	47
48	107.73	NA**	141.76	NA**	175.78	NA**	209.81	NA**	243.84	NA**	277.87	NA**	311.90	NA**	345.92	NA**	379.95	NA**	413.98	NA**	48
49	115.70	NA**	152.38	NA**	189.06	NA**	225.75	NA**	262.43	NA**	299.11	NA**	335.80	NA**	372.48	NA**	409.16	NA**	445.85	NA**	49
50	124.16	NA**	163.66	NA**	203.16	NA**	242.67	NA**	282.17	NA**	321.67	NA**	361.18	NA**	400.68	NA**	440.18	NA**	479.69	NA**	50
51	132.54	NA**	174.84	NA**	217.14	NA**	259.44	NA**	301.74	NA**	344.04	NA**	386.34	NA**	428.64	NA**	470.94	NA**	513.24	NA**	51
52	141.29	NA**	186.50	NA**	231.71	NA**	276.93	NA**	322.14	NA**	367.36	NA**	412.57	NA**	457.78	NA**	503.00	NA**	548.21	NA**	52
53	150.66	NA**	199.00	NA**	247.34	NA**	295.68	NA**	344.02	NA**	392.36	NA**	440.70	NA**	489.04	NA**	537.38	NA**	585.72	NA**	53
54	160.46	NA**	212.07	NA**	263.67	NA**	315.28	NA**	366.89	NA**	418.49	NA**	470.10	NA**	521.70	NA**	573.31	NA**	624.92	NA**	54
55	170.61	NA**	225.60	NA**	280.59	NA**	335.58	NA**	390.57	NA**	445.56	NA**	500.55	NA**	555.54	NA**	610.53	NA**	665.52	NA**	55
56	181.12	NA**	239.61	NA**	298.10	NA**	356.59	NA**	415.09	NA**	473.58	NA**	532.07	NA**	590.56	NA**	649.05	NA**	707.54	NA**	56
57	191.91	NA**	253.99	NA**	316.08	NA**	378.17	NA**	440.25	NA**	502.34	NA**	564.43	NA**	626.51	NA**	688.60	NA**	750.69	NA**	57
58	203.26	NA**	269.13	NA**	335.00	NA**	400.87	NA**	466.74	NA**	532.61	NA**	598.48	NA**	664.35	NA**	730.22	NA**	796.09	NA**	58
59	215.10	NA**	284.92	NA**	354.74	NA**	424.56	NA**	494.37	NA**	564.19	NA**	634.01	NA**	703.83	NA**	773.65	NA**	843.47	NA**	59
60	227.37	NA**	301.27	NA**	375.18	NA**	449.09	NA**	523.00	NA**	596.90	NA**	670.81	NA**	744.72	NA**	818.63	NA**	892.53	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$25.000		\$30.000		\$40.000		\$50.000		\$55.000		\$60.000		\$65.000		\$70.000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	18.19	22.19	20.70	25.50	25.72	32.12	30.74	38.73	33.25	42.04	35.76	45.35	38.27	48.66	40.78	51.97	18
19	18.33	22.68	20.87	26.09	25.95	32.90	31.02	39.72	33.56	43.13	36.10	46.53	38.64	49.94	41.18	53.35	19
20	18.48	23.15	21.04	26.65	26.17	33.66	31.31	40.66	33.87	44.16	36.44	47.66	39.01	51.16	41.57	54.67	20
21	18.62	23.65	21.21	27.25	26.40	34.45	31.59	41.65	34.18	45.25	36.78	48.85	39.37	52.45	41.97	56.05	21
22	18.78	24.12	21.41	27.81	26.66	35.20	31.92	42.59	34.55	46.28	37.17	49.98	39.80	53.67	42.43	57.36	22
23	18.95	24.59	21.61	28.37	26.93	35.95	32.25	43.53	34.91	47.32	37.57	51.10	40.23	54.89	42.89	58.68	23
24	19.16	25.06	21.86	28.94	27.26	36.70	32.67	44.47	35.37	48.35	38.07	52.23	40.78	56.11	43.48	60.00	24
25	19.35	25.53	22.09	29.50	27.57	37.45	33.05	45.41	35.79	49.38	38.53	53.36	41.27	57.34	44.01	61.31	25
26	19.56	26.00	22.34	30.07	27.90	38.21	33.47	46.35	36.25	50.42	39.03	54.49	41.82	58.56	44.60	62.63	26
27	19.77	26.47	22.59	30.63	28.24	38.96	33.89	47.29	36.72	51.45	39.54	55.62	42.37	59.78	45.19	63.94	27
28	20.00	26.94	22.88	31.19	28.62	39.71	34.36	48.23	37.23	52.49	40.11	56.74	42.98	61.00	45.85	65.26	28
29	20.21	27.41	23.13	31.76	28.96	40.46	34.78	49.17	37.70	53.52	40.61	57.87	43.53	62.22	46.44	66.58	29
30	20.45	27.95	23.41	32.41	29.33	41.33	35.25	50.25	38.22	54.71	41.18	59.17	44.14	63.63	47.10	68.09	30
31	21.01	29.22	24.09	33.93	30.24	43.36	36.38	52.79	39.46	57.50	42.53	62.21	45.60	66.93	48.68	71.64	31
32	21.62	30.63	24.82	35.62	31.21	45.61	37.60	55.61	40.80	60.60	44.00	65.60	47.19	70.59	50.39	75.59	32
33	22.31	32.13	25.64	37.43	32.30	48.02	38.97	58.61	42.30	63.91	45.63	69.21	48.96	74.50	52.30	79.80	33
34	22.99	33.73	26.46	39.34	33.39	50.58	40.33	61.81	43.80	67.43	47.27	73.04	50.74	78.66	54.21	84.28	34
35	23.69	35.42	27.30	41.37	34.52	53.28	41.74	65.19	45.35	71.15	48.96	77.10	52.57	83.06	56.18	89.01	35
36	24.42	37.18	28.18	43.49	35.69	56.10	43.20	68.72	46.95	75.03	50.71	81.33	54.46	87.64	58.22	93.95	36
37	25.15	39.04	29.05	45.72	36.85	59.07	44.65	72.43	48.56	79.11	52.46	85.79	56.36	92.47	60.26	99.15	37
38	25.90	40.99	29.95	48.06	38.06	62.20	46.16	76.33	50.21	83.40	54.26	90.47	58.31	97.54	62.36	104.61	38
39	26.63	42.99	30.83	50.45	39.22	65.39	47.62	80.33	51.81	87.80	56.01	95.26	60.21	102.73	64.40	110.20	39
40	27.34	45.01	31.67	52.88	40.35	68.62	49.03	84.37	53.36	92.24	57.70	100.11	62.04	107.99	66.38	115.86	40
41	28.60	NA**	33.20	NA**	42.38	NA**	51.56	NA**	56.16	NA**	60.75	NA**	65.34	NA**	69.93	NA**	41
42	29.90	NA**	34.75	NA**	44.45	NA**	54.15	NA**	59.00	NA**	63.85	NA**	68.70	NA**	73.55	NA**	42
43	31.21	NA**	36.33	NA**	46.55	NA**	56.78	NA**	61.89	NA**	67.01	NA**	72.12	NA**	77.24	NA**	43
44	32.58	NA**	37.96	NA**	48.73	NA**	59.51	NA**	64.89	NA**	70.28	NA**	75.67	NA**	81.05	NA**	44
45	33.89	NA**	39.54	NA**	50.84	NA**	62.14	NA**	67.79	NA**	73.44	NA**	79.09	NA**	84.74	NA**	45
46	35.23	NA**	41.15	NA**	52.98	NA**	64.82	NA**	70.74	NA**	76.65	NA**	82.57	NA**	88.49	NA**	46
47	36.52	NA**	42.70	NA**	55.05	NA**	67.40	NA**	73.58	NA**	79.75	NA**	85.93	NA**	92.11	NA**	47
48	37.77	NA**	44.19	NA**	57.04	NA**	69.89	NA**	76.32	NA**	82.74	NA**	89.17	NA**	95.59	NA**	48
49	38.94	NA**	45.60	NA**	58.92	NA**	72.24	NA**	78.90	NA**	85.56	NA**	92.22	NA**	98.88	NA**	49
50	40.05	NA**	46.93	NA**	60.69	NA**	74.45	NA**	81.33	NA**	88.21	NA**	95.10	NA**	101.98	NA**	50
51	42.14	NA**	49.44	NA**	64.04	NA**	78.64	NA**	85.94	NA**	93.23	NA**	100.53	NA**	107.83	NA**	51
52	44.30	NA**	52.03	NA**	67.50	NA**	82.96	NA**	90.69	NA**	98.42	NA**	106.15	NA**	113.89	NA**	52
53	46.56	NA**	54.74	NA**	71.11	NA**	87.47	NA**	95.65	NA**	103.84	NA**	112.02	NA**	120.20	NA**	53
54	48.91	NA**	57.56	NA**	74.87	NA**	92.17	NA**	100.82	NA**	109.48	NA**	118.13	NA**	126.78	NA**	54
55	51.33	NA**	60.47	NA**	78.74	NA**	97.01	NA**	106.15	NA**	115.29	NA**	124.42	NA**	133.56	NA**	55
56	53.84	NA**	63.48	NA**	82.76	NA**	102.04	NA**	111.68	NA**	121.32	NA**	130.96	NA**	140.60	NA**	56
57	56.43	NA**	66.59	NA**	86.90	NA**	107.21	NA**	117.37	NA**	127.53	NA**	137.68	NA**	147.84	NA**	57
58	59.11	NA**	69.80	NA**	91.18	NA**	112.57	NA**	123.26	NA**	133.95	NA**	144.65	NA**	155.34	NA**	58
59	61.86	NA**	73.10	NA**	95.58	NA**	118.07	NA**	129.31	NA**	140.55	NA**	151.80	NA**	163.04	NA**	59
60	64.70	NA**	76.51	NA**	100.13	NA**	123.76	NA**	135.57	NA**	147.38	NA**	159.19	NA**	171.00	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	29.61	41.67	37.60	53.68	45.59	65.69	53.58	77.70	61.57	89.70	69.56	101.71	77.55	113.72	85.54	125.73	93.53	137.74	101.52	149.75	18
19	29.90	42.87	37.98	55.28	46.06	67.68	54.15	80.09	62.23	92.50	70.32	104.91	78.40	117.32	86.48	129.72	94.57	142.13	102.65	154.54	19
20	30.25	44.07	38.45	56.87	46.65	69.68	54.85	82.49	63.06	95.30	71.26	108.10	79.46	120.91	87.66	133.72	95.86	146.53	104.06	159.33	20
21	30.60	45.27	38.92	58.47	47.24	71.68	55.56	84.89	63.88	98.09	72.20	111.30	80.52	124.51	88.83	137.71	97.15	150.92	105.47	164.13	21
22	31.02	46.39	39.48	59.98	47.94	73.56	56.40	87.14	64.86	100.73	73.32	114.31	81.78	127.89	90.24	141.47	98.70	155.06	107.16	168.64	22
23	31.45	47.66	40.05	61.67	48.65	75.67	57.25	89.68	65.85	103.69	74.45	117.69	83.05	131.70	91.65	145.70	100.26	159.71	108.86	173.72	23
24	31.87	48.93	40.61	63.36	49.35	77.79	58.10	92.22	66.84	106.65	75.58	121.08	84.32	135.51	93.06	149.93	101.81	164.36	110.55	178.79	24
25	32.36	50.20	41.27	65.05	50.18	79.90	59.08	94.76	67.99	109.61	76.90	124.46	85.80	139.31	94.71	154.16	103.62	169.02	112.52	183.87	25
26	32.79	51.47	41.83	66.74	50.88	82.02	59.93	97.29	68.98	112.57	78.02	127.84	87.07	143.12	96.12	158.39	105.17	173.67	114.21	188.94	26
27	33.28	52.88	42.49	68.62	51.70	84.37	60.92	100.11	70.13	115.86	79.34	131.60	88.55	147.35	97.76	163.09	106.98	178.84	116.19	194.58	27
28	33.92	54.29	43.34	70.50	52.76	86.72	62.19	102.93	71.61	119.15	81.03	135.36	90.46	151.58	99.88	167.79	109.30	184.01	118.73	200.22	28
29	34.48	55.84	44.09	72.57	53.70	89.30	63.31	106.04	72.93	122.77	82.54	139.50	92.15	156.23	101.76	172.96	111.37	189.70	120.98	206.43	29
30	35.11	57.39	44.94	74.64	54.76	91.89	64.58	109.14	74.41	126.39	84.23	143.64	94.05	160.89	103.87	178.13	113.70	195.38	123.52	212.63	30
31	36.45	60.63	46.72	78.96	56.99	97.29	67.26	115.62	77.53	133.95	87.80	152.28	98.07	170.61	108.34	188.94	118.61	207.27	128.88	225.60	31
32	37.86	64.16	48.60	83.66	59.34	103.17	70.08	122.67	80.82	142.18	91.56	161.68	102.30	181.19	113.04	200.69	123.78	220.20	134.52	239.70	32
33	39.41	68.11	50.67	88.93	61.93	109.75	73.18	130.57	84.44	151.39	95.70	172.21	106.95	193.03	118.21	213.85	129.47	234.68	140.72	255.50	33
34	41.11	72.34	52.93	94.57	64.75	116.80	76.57	139.03	88.39	161.26	100.21	183.49	112.03	205.72	123.85	227.95	135.67	250.19	147.49	272.42	34
35	42.87	76.71	55.28	100.40	67.68	124.08	80.09	147.77	92.50	171.46	104.91	195.15	117.32	218.84	129.72	242.52	142.13	266.21	154.54	289.90	35
36	44.63	81.43	57.63	106.69	70.62	131.96	83.62	157.22	96.61	182.48	109.61	207.74	122.60	233.01	135.60	258.27	148.60	283.53	161.59	308.79	36
37	46.61	86.51	60.26	113.46	73.91	140.42	87.57	167.37	101.22	194.33	114.87	221.28	128.53	248.24	142.18	275.19	155.83	302.14	169.49	329.10	37
38	48.51	91.87	62.80	120.61	77.08	149.35	91.37	178.09	105.66	206.83	119.95	235.57	134.24	264.31	148.52	293.05	162.81	321.79	177.10	350.53	38
39	50.62	97.44	65.62	128.03	80.61	158.63	95.60	189.23	110.60	219.82	125.59	250.42	140.58	281.02	155.57	311.61	170.57	342.21	185.56	372.81	39
40	52.74	103.36	68.44	135.93	84.13	168.50	99.83	201.07	115.53	233.64	131.23	266.21	146.93	298.78	162.62	331.35	178.32	363.93	194.02	396.50	40
41	56.05	NA**	72.85	NA**	89.66	NA**	106.46	NA**	123.26	NA**	140.06	NA**	156.87	NA**	173.67	NA**	190.47	NA**	207.27	NA**	41
42	59.44	NA**	77.37	NA**	95.30	NA**	113.23	NA**	131.16	NA**	149.09	NA**	167.02	NA**	184.95	NA**	202.88	NA**	220.81	NA**	42
43	63.10	NA**	82.25	NA**	101.41	NA**	120.56	NA**	139.71	NA**	158.86	NA**	178.02	NA**	197.17	NA**	216.32	NA**	235.47	NA**	43
44	66.91	NA**	87.33	NA**	107.75	NA**	128.17	NA**	148.60	NA**	169.02	NA**	189.44	NA**	209.86	NA**	230.28	NA**	250.70	NA**	44
45	70.79	NA**	92.50	NA**	114.21	NA**	135.93	NA**	157.64	NA**	179.36	NA**	201.07	NA**	222.78	NA**	244.50	NA**	266.21	NA**	45
46	74.88	NA**	97.95	NA**	121.03	NA**	144.11	NA**	167.18	NA**	190.26	NA**	213.34	NA**	236.41	NA**	259.49	NA**	282.57	NA**	46
47	78.96	NA**	103.40	NA**	127.84	NA**	152.28	NA**	176.72	NA**	201.16	NA**	225.60	NA**	250.04	NA**	274.48	NA**	298.92	NA**	47
48	83.19	NA**	109.04	NA**	134.89	NA**	160.74	NA**	186.59	NA**	212.44	NA**	238.29	NA**	264.14	NA**	289.99	NA**	315.84	NA**	48
49	87.57	NA**	114.87	NA**	142.18	NA**	169.49	NA**	196.79	NA**	224.10	NA**	251.41	NA**	278.71	NA**	306.02	NA**	333.33	NA**	49
50	91.94	NA**	120.70	NA**	149.46	NA**	178.23	NA**	206.99	NA**	235.76	NA**	264.52	NA**	293.28	NA**	322.05	NA**	350.81	NA**	50
51	97.79	NA**	128.50	NA**	159.22	NA**	189.93	NA**	220.65	NA**	251.36	NA**	282.08	NA**	312.79	NA**	343.50	NA**	374.22	NA**	51
52	103.92	NA**	136.68	NA**	169.44	NA**	202.20	NA**	234.96	NA**	267.72	NA**	300.48	NA**	333.23	NA**	365.99	NA**	398.75	NA**	52
53	110.48	NA**	145.42	NA**	180.37	NA**	215.31	NA**	250.26	NA**	285.20	NA**	320.15	NA**	355.09	NA**	390.03	NA**	424.98	NA**	53
54	117.32	NA**	154.54	NA**	191.76	NA**	228.99	NA**	266.21	NA**	303.44	NA**	340.66	NA**	377.88	NA**	415.11	NA**	452.33	NA**	54
55	124.58	NA**	164.22	NA**	203.87	NA**	243.51	NA**	283.16	NA**	322.80	NA**	362.45	NA**	402.09	NA**	441.73	NA**	481.38	NA**	55
56	132.19	NA**	174.37	NA**	216.56	NA**	258.74	NA**	300.92	NA**	343.10	NA**	385.29	NA**	427.47	NA**	469.65	NA**	511.83	NA**	56
57	140.16	NA**	185.00	NA**	229.83	NA**	274.67	NA**	319.51	NA**	364.35	NA**	409.19	NA**	454.02	NA**	498.86	NA**	543.70	NA**	57
58	148.62	NA**	196.28	NA**	243.93	NA**	291.59	NA**	339.25	NA**	386.91	NA**	434.57	NA**	482.22	NA**	529.88	NA**	577.54	NA**	58
59	157.50	NA**	208.12	NA**	258.74	NA**	309.36	NA**	359.98	NA**	410.60	NA**	461.22	NA**	511.83	NA**	562.45	NA**	613.07	NA**	59
60	166.88	NA**	220.62	NA**	274.37	NA**	328.11	NA**	381.86	NA**	435.60	NA**	489.35	NA**	543.09	NA**	596.83	NA**	650.58	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$25.000		\$30.000		\$40.000		\$50.000		\$55.000		\$60.000		\$65.000		\$70.000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	17.25	23.83	19.58	27.47	24.22	34.75	28.86	42.02	31.18	45.66	33.51	49.30	35.83	52.94	38.15	56.57	18
19	17.35	24.16	19.69	27.87	24.37	35.27	29.05	42.68	31.39	46.38	33.73	50.09	36.07	53.79	38.41	57.50	19
20	17.44	24.52	19.80	28.29	24.52	35.84	29.24	43.39	31.60	47.16	33.96	50.93	36.32	54.71	38.68	58.48	20
21	17.51	24.84	19.89	28.68	24.63	36.36	29.38	44.04	31.75	47.88	34.13	51.72	36.50	55.56	38.87	59.40	21
22	17.65	25.15	20.06	29.05	24.86	36.85	29.66	44.65	32.06	48.56	34.47	52.46	36.87	56.36	39.27	60.26	22
23	17.79	25.50	20.22	29.47	25.08	37.42	29.94	45.36	32.37	49.33	34.80	53.30	37.23	57.27	39.66	61.25	23
24	18.01	25.83	20.48	29.87	25.42	37.94	30.37	46.02	32.84	50.06	35.31	54.09	37.78	58.13	40.26	62.17	24
25	18.19	26.21	20.70	30.32	25.72	38.54	30.74	46.77	33.25	50.88	35.76	54.99	38.27	59.11	40.78	63.22	25
26	18.45	26.56	21.01	30.74	26.14	39.11	31.26	47.47	33.82	51.66	36.38	55.84	38.94	60.02	41.51	64.21	26
27	18.73	26.96	21.35	31.22	26.59	39.75	31.82	48.27	34.44	52.54	37.06	56.80	39.68	61.06	42.30	65.33	27
28	19.04	27.36	21.72	31.70	27.08	40.39	32.43	49.07	35.11	53.42	37.79	57.76	40.47	62.10	43.15	66.44	28
29	19.37	27.73	22.11	32.15	27.60	40.99	33.09	49.82	35.84	54.24	38.58	58.66	41.33	63.08	44.07	67.50	29
30	19.72	28.09	22.54	32.58	28.17	41.55	33.80	50.53	36.61	55.02	39.43	59.51	42.24	64.00	45.06	68.48	30
31	20.33	29.33	23.27	34.07	29.14	43.55	35.02	53.02	37.96	57.76	40.89	62.50	43.83	67.23	46.77	71.97	31
32	21.04	30.72	24.12	35.73	30.27	45.76	36.43	55.79	39.51	60.81	42.59	65.82	45.67	70.84	48.74	75.85	32
33	21.77	32.18	24.99	37.48	31.44	48.10	37.89	58.71	41.11	64.01	44.34	69.32	47.56	74.63	50.78	79.93	33
34	22.56	33.80	25.95	39.43	32.72	50.69	39.48	61.95	42.87	67.58	46.25	73.21	49.64	78.84	53.02	84.47	34
35	23.41	35.51	26.96	41.49	34.07	53.43	41.18	65.38	44.73	71.36	48.28	77.33	51.84	83.30	55.39	89.28	35
36	24.28	37.28	28.01	43.60	35.46	56.25	42.92	68.91	46.64	75.23	50.37	81.56	54.10	87.89	57.82	94.21	36
37	25.15	39.18	29.05	45.89	36.85	59.30	44.65	72.71	48.56	79.42	52.46	86.13	56.36	92.83	60.26	99.54	37
38	26.04	41.06	30.12	48.14	38.28	62.31	46.44	76.47	50.52	83.56	54.60	90.64	58.68	97.72	62.76	104.81	38
39	26.89	43.01	31.14	50.48	39.64	65.43	48.13	80.37	52.38	87.85	56.63	95.32	60.88	102.79	65.13	110.27	39
40	27.69	44.98	32.10	52.85	40.91	68.59	49.73	84.32	54.14	92.19	58.55	100.06	62.96	107.93	67.37	115.79	40
41	29.45	NA**	34.21	NA**	43.73	NA**	53.26	NA**	58.02	NA**	62.78	NA**	67.54	NA**	72.30	NA**	41
42	31.28	NA**	36.41	NA**	46.67	NA**	56.92	NA**	62.05	NA**	67.18	NA**	72.31	NA**	77.43	NA**	42
43	33.30	NA**	38.84	NA**	49.90	NA**	60.96	NA**	66.50	NA**	72.03	NA**	77.56	NA**	83.09	NA**	43
44	35.44	NA**	41.40	NA**	53.32	NA**	65.24	NA**	71.20	NA**	77.16	NA**	83.12	NA**	89.08	NA**	44
45	37.75	NA**	44.17	NA**	57.01	NA**	69.85	NA**	76.27	NA**	82.69	NA**	89.11	NA**	95.53	NA**	45
46	40.19	NA**	47.10	NA**	60.92	NA**	74.73	NA**	81.64	NA**	88.55	NA**	95.46	NA**	102.37	NA**	46
47	42.77	NA**	50.20	NA**	65.05	NA**	79.90	NA**	87.33	NA**	94.76	NA**	102.18	NA**	109.61	NA**	47
48	45.59	NA**	53.58	NA**	69.56	NA**	85.54	NA**	93.53	NA**	101.52	NA**	109.51	NA**	117.50	NA**	48
49	48.60	NA**	57.19	NA**	74.38	NA**	91.56	NA**	100.15	NA**	108.74	NA**	117.34	NA**	125.93	NA**	49
50	51.85	NA**	61.09	NA**	79.57	NA**	98.05	NA**	107.29	NA**	116.53	NA**	125.77	NA**	135.01	NA**	50
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Male

Easy Term

30 Year Level Term-75% Return of Premium Monthly Premiums

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	32.79	52.95	41.83	68.72	50.88	84.49	59.93	100.26	68.98	116.02	78.02	131.79	87.07	147.56	96.12	163.33	105.17	179.10	114.21	194.87	18
19	33.07	53.87	42.21	69.94	51.35	86.01	60.49	102.09	69.64	118.16	78.78	134.24	87.92	150.31	97.06	166.38	106.20	182.46	115.34	198.53	19
20	33.28	54.78	42.49	71.16	51.70	87.54	60.92	103.92	70.13	120.30	79.34	136.68	88.55	153.06	97.76	169.44	106.98	185.82	116.19	202.20	20
21	33.56	55.70	42.87	72.38	52.17	89.07	61.48	105.75	70.79	122.44	80.09	139.12	89.40	155.81	98.70	172.49	108.01	189.18	117.32	205.86	21
22	33.92	56.69	43.34	73.70	52.76	90.71	62.19	107.73	71.61	124.74	81.03	141.76	90.46	158.77	99.88	175.78	109.30	192.80	118.73	209.81	22
23	34.27	57.60	43.81	74.92	53.35	92.24	62.89	109.56	72.43	126.88	81.97	144.20	91.51	161.52	101.05	178.84	110.60	196.16	120.14	213.48	23
24	34.69	58.59	44.37	76.24	54.05	93.89	63.74	111.54	73.42	129.18	83.10	146.83	92.78	164.48	102.46	182.13	112.15	199.78	121.83	217.43	24
25	35.25	59.72	45.12	77.74	54.99	95.77	64.86	113.79	74.73	131.82	84.60	149.84	94.47	167.87	104.34	185.89	114.21	203.91	124.08	221.94	25
26	35.82	60.78	45.88	79.15	55.93	97.53	65.99	115.91	76.05	134.28	86.11	152.66	96.17	171.04	106.22	189.41	116.28	207.79	126.34	226.17	26
27	36.52	61.97	46.82	80.75	57.11	99.53	67.40	118.30	77.70	137.08	87.99	155.86	98.28	174.63	108.57	193.41	118.87	212.19	129.16	230.96	27
28	37.30	63.17	47.85	82.35	58.40	101.52	68.95	120.70	79.51	139.88	90.06	159.05	100.61	178.23	111.16	197.40	121.71	216.58	132.26	235.76	28
29	38.15	64.37	48.98	83.95	59.81	103.52	70.65	123.10	81.48	142.67	92.31	162.25	103.15	181.82	113.98	201.40	124.81	220.98	135.65	240.55	29
30	38.99	65.57	50.11	85.54	61.22	105.52	72.34	125.49	83.45	145.47	94.57	165.44	105.68	185.42	116.80	205.39	127.92	225.37	139.03	245.34	30
31	40.68	69.02	52.36	90.15	64.04	111.28	75.72	132.40	87.40	153.53	99.08	174.66	110.76	195.78	122.44	216.91	134.12	238.04	145.80	259.16	31
32	42.52	72.76	54.81	95.13	67.10	117.50	79.39	139.88	91.68	162.25	103.97	184.62	116.26	206.99	128.55	229.36	140.84	251.74	153.13	274.11	32
33	44.56	76.78	57.53	100.49	70.50	124.20	83.48	147.91	96.45	171.63	109.42	195.34	122.39	219.05	135.36	242.76	148.34	266.47	161.31	290.18	33
34	46.75	81.22	60.45	106.41	74.15	131.60	87.85	156.80	101.55	181.99	115.25	207.18	128.95	232.37	142.65	257.56	156.35	282.76	170.05	307.95	34
35	49.14	85.94	63.64	112.71	78.14	139.48	92.64	166.24	107.14	193.01	121.64	219.78	136.14	246.54	150.64	273.31	165.14	300.08	179.64	326.84	35
36	51.68	90.95	67.03	119.38	82.37	147.82	97.72	176.25	113.06	204.69	128.41	233.12	143.75	261.56	159.10	289.99	174.45	318.43	189.79	346.86	36
37	54.29	96.10	70.50	126.25	86.72	156.40	102.93	186.55	119.15	216.70	135.36	246.85	151.58	277.00	167.79	307.15	184.01	337.30	200.22	367.45	37
38	56.97	101.52	74.08	133.48	91.18	165.44	108.29	197.40	125.40	229.36	142.51	261.32	159.62	293.28	176.72	325.24	193.83	357.20	210.94	389.16	38
39	59.72	106.88	77.74	140.63	95.77	174.37	113.79	208.12	131.82	241.87	149.84	275.61	167.87	309.36	185.89	343.10	203.91	376.85	221.94	410.60	39
40	62.40	112.52	81.31	148.15	100.23	183.77	119.15	219.40	138.07	255.03	156.98	290.65	175.90	326.28	194.82	361.90	213.74	397.53	232.65	433.16	40
41	67.68	NA**	88.36	NA**	109.04	NA**	129.72	NA**	150.40	NA**	171.08	NA**	191.76	NA**	212.44	NA**	233.12	NA**	253.80	NA**	41
42	73.25	NA**	95.79	NA**	118.33	NA**	140.86	NA**	163.40	NA**	185.94	NA**	208.47	NA**	231.01	NA**	253.55	NA**	276.08	NA**	42
43	79.53	NA**	104.16	NA**	128.78	NA**	153.41	NA**	178.04	NA**	202.67	NA**	227.30	NA**	251.92	NA**	276.55	NA**	301.18	NA**	43
44	86.30	NA**	113.18	NA**	140.06	NA**	166.95	NA**	193.83	NA**	220.72	NA**	247.60	NA**	274.48	NA**	301.37	NA**	328.25	NA**	44
45	93.56	NA**	122.86	NA**	152.17	NA**	181.47	NA**	210.78	NA**	240.08	NA**	269.39	NA**	298.69	NA**	327.99	NA**	357.30	NA**	45
46	101.52	NA**	133.48	NA**	165.44	NA**	197.40	NA**	229.36	NA**	261.32	NA**	293.28	NA**	325.24	NA**	357.20	NA**	389.16	NA**	46
47	110.13	NA**	144.95	NA**	179.78	NA**	214.61	NA**	249.43	NA**	284.26	NA**	319.09	NA**	353.91	NA**	388.74	NA**	423.57	NA**	47
48	119.50	NA**	157.45	NA**	195.41	NA**	233.36	NA**	271.31	NA**	309.26	NA**	347.22	NA**	385.17	NA**	423.12	NA**	461.07	NA**	48
49	129.87	NA**	171.27	NA**	212.68	NA**	254.09	NA**	295.49	NA**	336.90	NA**	378.31	NA**	419.71	NA**	461.12	NA**	502.53	NA**	49
50	141.08	NA**	186.22	NA**	231.36	NA**	276.51	NA**	321.65	NA**	366.79	NA**	411.94	NA**	457.08	NA**	502.22	NA**	547.37	NA**	50
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

For Agent Use Only
3350(4/17)

* Not Available Due To Minimum \$15.00 Monthly Premium
** Not Available Due To Age

NT = Non Tobacco
T = Tobacco

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Issue Ages Based on Age Nearest Birthday

Issue Ages	\$25.000		\$30.000		\$40.000		\$50.000		\$55.000		\$60.000		\$65.000		\$70.000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	15.07	18.62	16.95	21.21	20.72	26.40	24.49	31.59	26.38	34.18	28.26	36.78	30.15	39.37	32.03	41.97	18
19	15.28	19.13	17.21	21.83	21.06	27.23	24.91	32.62	26.84	35.32	28.77	38.02	30.70	40.72	32.62	43.41	19
20	15.51	19.63	17.49	22.42	21.44	28.02	25.38	33.61	27.36	36.41	29.33	39.20	31.31	42.00	33.28	44.80	20
21	15.75	20.14	17.77	23.04	21.81	28.84	25.85	34.64	27.88	37.54	29.90	40.44	31.92	43.34	33.94	46.24	21
22	15.98	20.64	18.05	23.64	22.19	29.63	26.32	35.63	28.39	38.63	30.46	41.63	32.53	44.63	34.60	47.63	22
23	16.27	21.20	18.39	24.31	22.64	30.54	26.89	36.76	29.01	39.87	31.14	42.98	33.26	46.09	35.39	49.20	23
24	16.60	21.74	18.79	24.96	23.17	31.40	27.55	37.84	29.74	41.06	31.93	44.28	34.12	47.50	36.31	50.72	24
25	16.88	22.31	19.12	25.64	23.62	32.30	28.11	38.97	30.36	42.30	32.60	45.63	34.85	48.96	37.10	52.30	25
26	17.18	22.85	19.49	26.29	24.11	33.17	28.72	40.05	31.03	43.49	33.34	46.93	35.65	50.37	37.95	53.81	26
27	17.47	23.32	19.83	26.85	24.56	33.92	29.29	40.99	31.65	44.52	34.01	48.06	36.38	51.59	38.74	55.13	27
28	17.75	23.81	20.17	27.44	25.01	34.71	29.85	41.98	32.27	45.61	34.69	49.24	37.11	52.88	39.53	56.51	28
29	18.01	24.16	20.48	27.87	25.42	35.27	30.37	42.68	32.84	46.38	35.31	50.09	37.78	53.79	40.26	57.50	29
30	18.19	24.49	20.70	28.26	25.72	35.80	30.74	43.34	33.25	47.11	35.76	50.88	38.27	54.65	40.78	58.42	30
31	18.80	25.76	21.44	29.78	26.70	37.83	31.96	45.88	34.60	49.90	37.23	53.92	39.86	57.95	42.49	61.97	31
32	19.46	27.05	22.23	31.34	27.75	39.90	33.28	48.46	36.04	52.74	38.81	57.03	41.57	61.31	44.34	65.59	32
33	20.12	28.44	23.02	33.00	28.81	42.12	34.60	51.23	37.49	55.79	40.39	60.35	43.28	64.91	46.18	69.47	33
34	20.76	29.87	23.78	34.72	29.82	44.41	35.87	54.10	38.89	58.95	41.91	63.79	44.93	68.64	47.95	73.48	34
35	21.39	31.33	24.54	36.47	30.84	46.74	37.13	57.02	40.28	62.15	43.43	67.29	46.58	72.43	49.73	77.56	35
36	22.00	32.86	25.27	38.30	31.81	49.19	38.36	60.07	41.63	65.51	44.90	70.96	48.17	76.40	51.44	81.84	36
37	22.61	34.41	26.01	40.16	32.79	51.67	39.58	63.17	42.97	68.93	46.37	74.68	49.76	80.43	53.15	86.18	37
38	23.22	36.05	26.74	42.14	33.77	54.30	40.80	66.46	44.32	72.54	47.83	78.63	51.35	84.71	54.86	90.79	38
39	23.81	37.70	27.44	44.11	34.71	56.93	41.98	69.75	45.61	76.16	49.24	82.57	52.88	88.99	56.51	95.40	39
40	24.35	39.46	28.09	46.22	35.57	59.75	43.06	73.28	46.80	80.04	50.54	86.80	54.28	93.57	58.02	100.33	40
41	25.41	NA**	29.36	NA**	37.27	NA**	45.17	NA**	49.12	NA**	53.08	NA**	57.03	NA**	60.98	NA**	41
42	26.51	NA**	30.69	NA**	39.03	NA**	47.38	NA**	51.55	NA**	55.73	NA**	59.90	NA**	64.08	NA**	42
43	27.66	NA**	32.07	NA**	40.88	NA**	49.68	NA**	54.09	NA**	58.49	NA**	62.90	NA**	67.30	NA**	43
44	28.89	NA**	33.53	NA**	42.83	NA**	52.13	NA**	56.78	NA**	61.42	NA**	66.07	NA**	70.72	NA**	44
45	30.08	NA**	34.97	NA**	44.75	NA**	54.52	NA**	59.41	NA**	64.30	NA**	69.19	NA**	74.08	NA**	45
46	31.35	NA**	36.5	NA**	46.78	NA**	57.06	NA**	62.20	NA**	67.35	NA**	72.49	NA**	77.63	NA**	46
47	32.67	NA**	38.07	NA**	48.88	NA**	59.69	NA**	65.10	NA**	70.50	NA**	75.91	NA**	81.31	NA**	47
48	33.96	NA**	39.63	NA**	50.95	NA**	62.28	NA**	67.94	NA**	73.61	NA**	79.27	NA**	84.93	NA**	48
49	35.25	NA**	41.18	NA**	53.02	NA**	64.86	NA**	70.79	NA**	76.71	NA**	82.63	NA**	88.55	NA**	49
50	36.55	NA**	42.73	NA**	55.09	NA**	67.45	NA**	73.63	NA**	79.81	NA**	85.99	NA**	92.17	NA**	50
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	27.22	38.50	34.41	49.45	41.60	60.40	48.79	71.35	55.98	82.30	63.17	93.25	70.36	104.20	77.55	115.15	84.75	126.11	91.94	137.06	18
19	27.71	39.63	35.07	50.95	42.42	62.28	49.78	73.61	57.13	84.93	64.49	96.26	71.84	107.59	79.20	118.91	86.56	130.24	93.91	141.57	19
20	28.20	40.82	35.72	52.55	43.24	64.28	50.76	76.00	58.28	87.73	65.80	99.46	73.32	111.18	80.84	122.91	88.36	134.64	95.88	146.36	20
21	28.77	42.02	36.48	54.15	44.18	66.27	51.89	78.40	59.60	90.53	67.31	102.65	75.02	114.78	82.72	126.90	90.43	139.03	98.14	151.16	21
22	29.26	43.29	37.13	55.84	45.01	68.39	52.88	80.94	60.75	93.49	68.62	106.04	76.50	118.59	84.37	131.13	92.24	143.68	100.11	156.23	22
23	29.76	44.63	37.79	57.63	45.83	70.62	53.87	83.62	61.90	96.61	69.94	109.61	77.98	122.60	86.01	135.60	94.05	148.6	102.09	161.59	23
24	30.32	45.90	38.54	59.32	46.77	72.74	54.99	86.16	63.22	99.57	71.44	112.99	79.67	126.41	87.89	139.83	96.12	153.25	104.34	166.67	24
25	30.88	47.17	39.30	61.01	47.71	74.85	56.12	88.69	64.54	102.54	72.95	116.38	81.36	130.22	89.77	144.06	98.19	157.9	106.6	171.74	25
26	31.45	48.44	40.05	62.70	48.65	76.97	57.25	91.23	65.85	105.50	74.45	119.76	83.05	134.03	91.65	148.29	100.26	162.55	108.86	176.82	26
27	31.94	49.57	40.71	64.21	49.47	78.85	58.24	93.49	67.00	108.13	75.77	122.77	84.53	137.41	93.30	152.05	102.07	166.69	110.83	181.33	27
28	32.36	50.55	41.27	65.52	50.18	80.49	59.08	95.46	67.99	110.43	76.90	125.40	85.80	140.37	94.71	155.34	103.62	170.31	112.52	185.28	28
29	32.72	51.33	41.74	66.56	50.76	81.78	59.79	97.01	68.81	112.24	77.84	127.47	86.86	142.70	95.88	157.92	104.91	173.15	113.93	188.38	29
30	33.00	51.89	42.12	67.31	51.23	82.72	60.35	98.14	69.47	113.56	78.59	128.97	87.71	144.39	96.82	159.80	105.94	175.22	115.06	190.64	30
31	34.48	55.14	44.09	71.63	53.70	88.13	63.31	104.63	72.93	121.12	82.54	137.62	92.15	154.12	101.76	170.61	111.37	187.11	120.98	203.61	31
32	36.10	58.59	46.25	76.24	56.40	93.89	66.56	111.54	76.71	129.18	86.86	146.83	97.01	164.48	107.16	182.13	117.32	199.78	127.47	217.43	32
33	37.72	62.19	48.41	81.03	59.11	99.88	69.80	118.73	80.49	137.57	91.18	156.42	101.88	175.27	112.57	194.11	123.26	212.96	133.95	231.81	33
34	39.41	65.85	50.67	85.92	61.93	105.99	73.18	126.06	84.44	146.13	95.70	166.20	106.95	186.27	118.21	206.33	129.47	226.4	140.72	246.47	34
35	41.11	69.80	52.93	91.18	64.75	112.57	76.57	133.95	88.39	155.34	100.21	176.72	112.03	198.11	123.85	219.49	135.67	240.88	147.49	262.26	35
36	42.87	73.82	55.28	96.54	67.68	119.27	80.09	141.99	92.50	164.72	104.91	187.44	117.32	210.17	129.72	232.89	142.13	255.61	154.54	278.34	36
37	44.63	77.98	57.63	102.09	70.62	126.20	83.62	150.31	96.61	174.42	109.61	198.53	122.60	222.64	135.60	246.75	148.6	270.87	161.59	294.98	37
38	46.39	82.35	59.98	107.92	73.56	133.48	87.14	159.05	100.73	184.62	114.31	210.19	127.89	235.76	141.47	261.32	155.06	286.89	168.64	312.46	38
39	48.23	86.93	62.42	114.03	76.61	141.12	90.81	168.22	105.00	195.31	119.20	222.41	133.39	249.50	147.58	276.60	161.78	303.7	175.97	330.79	39
40	50.06	91.80	64.86	120.51	79.67	149.23	94.47	177.95	109.28	206.66	124.08	235.38	138.89	264.10	153.69	292.81	168.5	321.53	183.3	350.25	40
41	53.09	NA**	68.91	NA**	84.72	NA**	100.54	NA**	116.35	NA**	132.17	NA**	147.98	NA**	163.80	NA**	179.62	NA**	195.43	NA**	41
42	56.33	NA**	73.23	NA**	90.13	NA**	107.02	NA**	123.92	NA**	140.82	NA**	157.71	NA**	174.61	NA**	191.51	NA**	208.4	NA**	42
43	59.79	NA**	77.84	NA**	95.88	NA**	113.93	NA**	131.98	NA**	150.03	NA**	168.08	NA**	186.12	NA**	204.17	NA**	222.22	NA**	43
44	63.45	NA**	82.72	NA**	101.99	NA**	121.26	NA**	140.53	NA**	159.80	NA**	179.07	NA**	198.34	NA**	217.61	NA**	236.88	NA**	44
45	67.33	NA**	87.89	NA**	108.46	NA**	129.02	NA**	149.58	NA**	170.14	NA**	190.71	NA**	211.27	NA**	231.83	NA**	252.39	NA**	45
46	71.35	NA**	93.25	NA**	115.15	NA**	137.06	NA**	158.96	NA**	180.86	NA**	202.76	NA**	224.66	NA**	246.57	NA**	268.47	NA**	46
47	75.72	NA**	99.08	NA**	122.44	NA**	145.80	NA**	169.16	NA**	192.52	NA**	215.88	NA**	239.23	NA**	262.59	NA**	285.95	NA**	47
48	80.23	NA**	105.10	NA**	129.96	NA**	154.82	NA**	179.69	NA**	204.55	NA**	229.41	NA**	254.27	NA**	279.14	NA**	304	NA**	48
49	85.03	NA**	111.49	NA**	137.95	NA**	164.41	NA**	190.87	NA**	217.33	NA**	243.79	NA**	270.25	NA**	296.72	NA**	323.18	NA**	49
50	89.89	NA**	117.97	NA**	146.06	NA**	174.14	NA**	202.22	NA**	230.30	NA**	258.39	NA**	286.47	NA**	314.55	NA**	342.63	NA**	50
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70