

Foresters Lifefirst Level Term Life Insurance

Rate Book

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Product information and premium rates contain in this rate book are for reference purposes. They are subject to the terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply. If there is any discrepancy between premium rates contained in this rate book and the illustration software, the illustration software shall take precedence.

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Lifefirst Product At A Glance

Non-Medical (Simplified Issue)			Underwriting	Medical (Fully Underwritten)			
20-year	25-year	30-year	Initial Term	10-year	20-year	25-year	30-year
18 – 65 18 - 60	18 – 60 18 - 55	18 – 55 18 – 50	Issue Ages (age nearest) Non-Tobacco Tobacco	18 – 80 18 – 80	18 – 65 18 - 60	18 – 60 18 - 55	18 – 55 18 - 50
Ages 18 – 55: \$50,000 to \$250,000 56 – max: \$50,000 to \$150,000			Face Amounts	Ages 18 – 55: \$250,001 and up 56 – max: \$150,001 and up			
Non-Tobacco: Standard Tobacco: Standard			Insurance Classes	Non-Tobacco: Preferred Plus, Preferred, Standard Plus, Standard Tobacco: Standard Plus, Standard			

Standard Protection Features (included at no extra cost)

Family Health Benefit Rider (FHB)	Common Carrier Accidental Death Rider (CCADR)																														
<ul style="list-style-type: none"> Provides hospital and ambulance benefits of up to \$650 per person to a maximum of \$5,000 per family if injured as a result of earthquake, hurricane, tornado, tsunami, typhoon, being struck by lightning or volcanic eruption 	<ul style="list-style-type: none"> Pays up to double the base coverage benefit (to \$300,000 maximum) if insured dies within 180 days of an accidental bodily injury that occurred while on a common carrier as a fare-paying passenger 																														
Issue age:	Issue age:																														
<table> <tr> <td></td> <td><u>10-year</u></td> <td><u>20-year</u></td> <td><u>25-year</u></td> <td><u>30-year</u></td> </tr> <tr> <td>Non-Tobacco</td> <td>18 – 80</td> <td>18 – 65</td> <td>18 – 60</td> <td>18 – 55</td> </tr> <tr> <td>Tobacco</td> <td>18 – 80</td> <td>18 – 60</td> <td>18 – 55</td> <td>18 – 50</td> </tr> </table>		<u>10-year</u>	<u>20-year</u>	<u>25-year</u>	<u>30-year</u>	Non-Tobacco	18 – 80	18 – 65	18 – 60	18 – 55	Tobacco	18 – 80	18 – 60	18 – 55	18 – 50	<table> <tr> <td></td> <td><u>10-year</u></td> <td><u>20-year</u></td> <td><u>25-year</u></td> <td><u>30-year</u></td> </tr> <tr> <td>Non-Tobacco</td> <td>18 – 80</td> <td>18 – 65</td> <td>18 – 60</td> <td>18 – 55</td> </tr> <tr> <td>Tobacco</td> <td>18 – 80</td> <td>18 – 60</td> <td>18 – 55</td> <td>18 – 50</td> </tr> </table>		<u>10-year</u>	<u>20-year</u>	<u>25-year</u>	<u>30-year</u>	Non-Tobacco	18 – 80	18 – 65	18 – 60	18 – 55	Tobacco	18 – 80	18 – 60	18 – 55	18 – 50
	<u>10-year</u>	<u>20-year</u>	<u>25-year</u>	<u>30-year</u>																											
Non-Tobacco	18 – 80	18 – 65	18 – 60	18 – 55																											
Tobacco	18 – 80	18 – 60	18 – 55	18 – 50																											
	<u>10-year</u>	<u>20-year</u>	<u>25-year</u>	<u>30-year</u>																											
Non-Tobacco	18 – 80	18 – 65	18 – 60	18 – 55																											
Tobacco	18 – 80	18 – 60	18 – 55	18 – 50																											

Extended Protection Options

Accidental Death Rider									
Issue limits:									
\$10,000 to 100% of the base certificate amount (up to \$300,000)									
Issue age:									
<table> <tr> <td><u>10-year</u></td> <td><u>20-year</u></td> <td><u>25-year</u></td> </tr> <tr> <td>18 – 60</td> <td>18 – 60</td> <td>18 – 60 (55 for Tobacco)</td> </tr> <tr> <td><u>30-year</u></td> <td colspan="2">18 – 55 (50 for Tobacco)</td> </tr> </table>	<u>10-year</u>	<u>20-year</u>	<u>25-year</u>	18 – 60	18 – 60	18 – 60 (55 for Tobacco)	<u>30-year</u>	18 – 55 (50 for Tobacco)	
<u>10-year</u>	<u>20-year</u>	<u>25-year</u>							
18 – 60	18 – 60	18 – 60 (55 for Tobacco)							
<u>30-year</u>	18 – 55 (50 for Tobacco)								
Children's Term Rider									
Issue limits:									
\$10,000 to \$25,000 (in increments of \$1,000)									
Issue age:									
<table> <tr> <td><u>10-year</u></td> <td><u>20-year</u></td> <td><u>25-year</u></td> <td><u>30-year</u></td> </tr> <tr> <td>18 – 55</td> <td>18 – 55</td> <td>18 – 55</td> <td>18 – 55 (50 for Tobacco)</td> </tr> </table>	<u>10-year</u>	<u>20-year</u>	<u>25-year</u>	<u>30-year</u>	18 – 55	18 – 55	18 – 55	18 – 55 (50 for Tobacco)	
<u>10-year</u>	<u>20-year</u>	<u>25-year</u>	<u>30-year</u>						
18 – 55	18 – 55	18 – 55	18 – 55 (50 for Tobacco)						

Living Benefit Options

Critical Illness Rider (Accelerated Death Benefit)	Waiver of Premium Rider																	
Issue limits:	Issue age:																	
\$5,000 to 75% of the base certificate amount (up to \$250,000)	<table> <tr> <td><u>10-year</u></td> <td><u>20-year</u></td> </tr> <tr> <td>18 – 55</td> <td>18 – 55</td> </tr> <tr> <td><u>25-year</u></td> <td><u>30-year</u></td> </tr> <tr> <td>18 – 55</td> <td>18 – 55 (50 for Tobacco)</td> </tr> </table>	<u>10-year</u>	<u>20-year</u>	18 – 55	18 – 55	<u>25-year</u>	<u>30-year</u>	18 – 55	18 – 55 (50 for Tobacco)									
<u>10-year</u>	<u>20-year</u>																	
18 – 55	18 – 55																	
<u>25-year</u>	<u>30-year</u>																	
18 – 55	18 – 55 (50 for Tobacco)																	
Issue age:																		
<table> <tr> <td><u>10-year</u></td> <td><u>20-year</u></td> <td><u>25-year</u></td> <td><u>30-year</u></td> </tr> <tr> <td>18 – 65</td> <td>18 – 60</td> <td>18 – 55</td> <td>18 – 50 (45 for male Tobacco)</td> </tr> </table>	<u>10-year</u>	<u>20-year</u>	<u>25-year</u>	<u>30-year</u>	18 – 65	18 – 60	18 – 55	18 – 50 (45 for male Tobacco)										
<u>10-year</u>	<u>20-year</u>	<u>25-year</u>	<u>30-year</u>															
18 – 65	18 – 60	18 – 55	18 – 50 (45 for male Tobacco)															
Disability Income Rider (Accident Only)	Disability Income Rider (Accident & Sickness)																	
Issue limits (monthly benefit):	Issue limits (monthly benefit):																	
\$300 to the lower of 1.5% of the base certificate amount and 60% of insured's monthly pay (up to \$2,000 for Non-Medical and \$3,000 for Medical)	\$300 to the lower of 1.5% of the base certificate amount and 60% of insured's monthly pay (up to \$2,000 for Non-Medical and \$3,000 for Medical)																	
Issue age:	Issue age:																	
<table> <tr> <td><u>10-year</u></td> <td><u>20-year</u></td> <td><u>25-year</u></td> </tr> <tr> <td>18 – 60</td> <td>18 – 60</td> <td>18 – 60 (55 for Tobacco)</td> </tr> <tr> <td><u>30-year</u></td> <td colspan="2">18 – 55 (50 for Tobacco)</td> </tr> </table>	<u>10-year</u>	<u>20-year</u>	<u>25-year</u>	18 – 60	18 – 60	18 – 60 (55 for Tobacco)	<u>30-year</u>	18 – 55 (50 for Tobacco)		<table> <tr> <td><u>10-year</u></td> <td><u>20-year</u></td> <td><u>25-year</u></td> <td><u>30-year</u></td> </tr> <tr> <td>18 – 55</td> <td>18 – 55</td> <td>18 – 55</td> <td>18 – 55 (50 for Tobacco)</td> </tr> </table>	<u>10-year</u>	<u>20-year</u>	<u>25-year</u>	<u>30-year</u>	18 – 55	18 – 55	18 – 55	18 – 55 (50 for Tobacco)
<u>10-year</u>	<u>20-year</u>	<u>25-year</u>																
18 – 60	18 – 60	18 – 60 (55 for Tobacco)																
<u>30-year</u>	18 – 55 (50 for Tobacco)																	
<u>10-year</u>	<u>20-year</u>	<u>25-year</u>	<u>30-year</u>															
18 – 55	18 – 55	18 – 55	18 – 55 (50 for Tobacco)															

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Subject to the terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply

Minimum Premium, Certificate Fees & Modal Factors

Premium Mode	Minimum Premium	Certificate Fees	Modal Factors
		Non Medical & Medical	
Monthly PAC	\$25.00	\$6.13	0.0875
Quarterly	\$75.00	\$18.20	0.26
Semi-Annual	\$150.00	\$35.70	0.51
Annual	\$300.00	\$70.00	1.00

Premium Calculations

Follow these easy steps:

(Quotes are subject to verification on submission of your client's application.)

Example*: Male, Standard Non-Tobacco

20-year term Non-Medical	DIR (Accident Only): \$1,500
Aged: 35	CIR: \$100,000
Face amount: \$200,000	CTR: \$25,000
Premium mode: Monthly	ADR: \$150,000 WPR: Yes

❶ Base certificate (including CCADR and FHB, if state approved)

a) Face amount per \$1,000 of base certificate	200	
b) Multiply by the rate per 1,000 (page 7)	x \$1.93	
c) Multiply by the modal factor	x 0.0875	
d) Add the certificate fee	+ \$6.13	= \$39.91

❷ Disability Income Rider (DIR) Premium

a) DIR amount per \$100 of monthly benefit	15	
b) Multiply by the rate per \$100 (page 14)	x \$8.98	
c) Multiply by the modal factor	x 0.0875	= \$11.79

❸ Critical Illness Rider (CIR) Premium

a) CIR amount per \$1,000	100	
b) Multiply by the rate per 1,000 (page 17)	x \$4.47	
c) Multiply by the modal factor	x 0.0875	= \$39.11

❹ Waiver of Premium Rider (WPR) Premium

a) Face amount per \$1,000 of base certificate	200	
b) Multiply by the rate per 1,000 (page 20)	x \$0.27	
c) Multiply by the modal factor	x 0.0875	= \$4.73

❺ Children's Term Rider (CTR) Premium

a) CTR amount per \$1,000	25	
b) Multiply by the monthly rate per 1,000 (page 14)	x \$5.71	
c) Multiply by the modal factor	x 0.0875	= \$12.49

❻ Accidental Death Rider (ADR) Premium

a) ADR amount per \$1,000	150	
b) Multiply by the rate per 1,000 (page 14)	x \$0.79	
c) Multiply by the modal factor	x 0.0875	= \$10.37

Total monthly premium	= \$118.40
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10-year Term – Base Certificate – Male Rates (Also applicable as unisex rates for Montana)

Annual premium rates for initial term per \$1,000 of coverage (NT = Non-Tobacco; T = Tobacco)

Issue Age	Medical (Band 2)						Medical (Band 3)					
	Age 18-55: \$250,001 - \$999,999						Age 18-55: \$1,000,000 and up					
	Age 56-max: \$150,001 - \$999,999						Age 56-max: \$1,000,000 and up					
	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T
18	0.30	0.32	0.47	0.61	1.43	1.87	0.26	0.30	0.45	0.59	1.20	1.75
19	0.30	0.32	0.47	0.61	1.43	1.87	0.26	0.30	0.45	0.59	1.20	1.75
20	0.31	0.33	0.48	0.62	1.44	1.88	0.27	0.31	0.46	0.60	1.21	1.76
21	0.32	0.34	0.48	0.62	1.44	1.88	0.27	0.32	0.46	0.60	1.21	1.76
22	0.33	0.34	0.48	0.62	1.44	1.88	0.28	0.32	0.46	0.60	1.21	1.76
23	0.34	0.35	0.49	0.62	1.44	1.88	0.28	0.33	0.47	0.60	1.21	1.76
24	0.34	0.35	0.49	0.62	1.44	1.88	0.28	0.33	0.47	0.60	1.21	1.76
25	0.35	0.36	0.50	0.62	1.44	1.88	0.29	0.34	0.48	0.60	1.21	1.76
26	0.35	0.36	0.51	0.62	1.44	1.90	0.29	0.34	0.49	0.60	1.22	1.77
27	0.35	0.37	0.52	0.62	1.44	1.92	0.30	0.35	0.50	0.60	1.23	1.78
28	0.35	0.37	0.53	0.62	1.44	1.94	0.30	0.35	0.51	0.60	1.24	1.80
29	0.35	0.38	0.54	0.62	1.44	1.96	0.31	0.36	0.52	0.60	1.25	1.81
30	0.35	0.38	0.55	0.62	1.44	1.98	0.31	0.36	0.53	0.60	1.26	1.82
31	0.35	0.38	0.56	0.62	1.44	1.98	0.31	0.36	0.54	0.60	1.29	1.85
32	0.35	0.39	0.57	0.62	1.44	1.98	0.31	0.37	0.55	0.60	1.32	1.88
33	0.35	0.39	0.58	0.62	1.44	1.98	0.32	0.37	0.56	0.60	1.35	1.90
34	0.35	0.40	0.59	0.62	1.44	1.98	0.32	0.38	0.57	0.60	1.38	1.93
35	0.35	0.40	0.60	0.62	1.44	1.98	0.32	0.38	0.58	0.60	1.41	1.96
36	0.39	0.44	0.64	0.78	1.76	2.24	0.36	0.42	0.62	0.75	1.57	2.21
37	0.44	0.49	0.69	0.95	2.09	2.50	0.40	0.45	0.66	0.89	1.73	2.45
38	0.48	0.53	0.73	1.11	2.41	2.77	0.43	0.49	0.70	1.04	1.90	2.70
39	0.53	0.58	0.78	1.28	2.74	3.03	0.47	0.52	0.74	1.18	2.06	2.94
40	0.57	0.62	0.82	1.44	3.06	3.29	0.51	0.56	0.78	1.33	2.22	3.19
41	0.61	0.66	0.89	1.45	3.17	3.50	0.53	0.61	0.86	1.34	2.38	3.41
42	0.65	0.70	0.96	1.46	3.28	3.70	0.55	0.66	0.93	1.36	2.54	3.63
43	0.68	0.74	1.03	1.48	3.38	3.91	0.57	0.70	1.01	1.37	2.71	3.86
44	0.72	0.78	1.10	1.49	3.49	4.11	0.59	0.75	1.08	1.39	2.87	4.08
45	0.76	0.82	1.17	1.50	3.60	4.32	0.61	0.80	1.16	1.40	3.03	4.30
46	0.88	0.94	1.29	1.87	4.19	4.91	0.75	0.91	1.28	1.73	3.54	4.84
47	1.00	1.06	1.42	2.23	4.78	5.50	0.89	1.02	1.41	2.07	4.05	5.39
48	1.13	1.17	1.54	2.60	5.36	6.09	1.04	1.12	1.53	2.40	4.57	5.93
49	1.25	1.29	1.67	2.96	5.95	6.68	1.18	1.23	1.66	2.74	5.08	6.48
50	1.37	1.41	1.79	3.33	6.54	7.27	1.32	1.34	1.78	3.07	5.59	7.02
51	1.47	1.53	2.03	3.39	6.82	7.66	1.41	1.46	1.97	3.13	5.88	7.45
52	1.58	1.65	2.27	3.45	7.09	8.04	1.50	1.58	2.16	3.19	6.17	7.88
53	1.68	1.76	2.52	3.50	7.37	8.43	1.60	1.70	2.35	3.26	6.46	8.32
54	1.79	1.88	2.76	3.56	7.64	8.81	1.69	1.82	2.54	3.32	6.75	8.75
55	1.89	2.00	3.00	3.62	7.92	9.20	1.78	1.94	2.73	3.38	7.04	9.18
56	2.28	2.40	3.34	4.49	9.52	10.73	2.17	2.33	3.13	4.21	8.22	10.65
57	2.67	2.80	3.69	5.36	11.11	12.26	2.56	2.71	3.52	5.05	9.40	12.12
58	3.07	3.21	4.03	6.23	12.71	13.79	2.96	3.10	3.92	5.88	10.58	13.59
59	3.46	3.61	4.38	7.10	14.30	15.32	3.35	3.48	4.31	6.72	11.76	15.06
60	3.85	4.01	4.72	7.97	15.90	16.85	3.74	3.87	4.71	7.55	12.94	16.53
61	4.12	4.32	5.21	8.45	16.91	18.29	4.02	4.21	5.20	8.09	13.75	17.63
62	4.38	4.64	5.69	8.93	17.92	19.74	4.30	4.55	5.68	8.63	14.56	18.74
63	4.65	4.95	6.18	9.42	18.92	21.18	4.59	4.89	6.17	9.16	15.37	19.84
64	4.91	5.27	6.66	9.90	19.93	22.63	4.87	5.23	6.65	9.70	16.18	20.95
65	5.18	5.58	7.15	10.38	20.94	24.07	5.15	5.57	7.14	10.24	16.99	22.05

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10-year Term – Base Certificate – Male Rates (Also applicable as unisex rates for Montana)

Annual premium rates for initial term per \$1,000 of coverage (NT = Non-Tobacco; T = Tobacco)

Issue Age	Medical (Band 2) Age 18-55: \$250,001 - \$999,999 Age 56-max: \$150,001 - \$999,999						Medical (Band 3) Age 18-55: \$1,000,000 and up Age 56-max: \$1,000,000 and up					
	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T
66	6.89	7.29	9.00	12.93	24.12	27.41	6.65	7.22	8.91	12.73	19.89	25.51
67	8.60	9.01	10.84	15.48	27.29	30.74	8.15	8.87	10.68	15.22	22.79	28.96
68	10.30	10.72	12.69	18.04	30.47	34.08	9.66	10.53	12.44	17.72	25.69	32.42
69	12.01	12.44	14.53	20.59	33.64	37.41	11.16	12.18	14.21	20.21	28.59	35.87
70	13.72	14.15	16.38	23.14	36.82	40.75	12.66	13.83	15.98	22.70	31.49	39.33
71	14.62	15.44	18.65	25.13	40.59	47.52	13.76	15.18	18.33	24.48	34.58	42.62
72	15.53	16.73	20.92	27.12	44.36	54.30	14.87	16.54	20.67	26.26	37.67	45.91
73	16.43	18.03	23.18	29.10	48.12	61.07	15.97	17.89	23.02	28.04	40.76	49.21
74	17.34	19.32	25.45	31.09	51.89	67.85	17.08	19.25	25.36	29.82	43.85	52.50
75	18.24	20.61	27.72	33.08	55.66	74.62	18.18	20.60	27.71	31.60	46.94	55.79
76	21.38	23.89	31.83	39.61	64.90	88.27	21.03	23.88	31.82	38.41	56.73	70.18
77	24.52	27.17	35.94	46.13	74.13	101.92	23.87	27.16	35.93	45.22	66.52	84.57
78	27.65	30.45	40.04	52.66	83.37	115.57	26.72	30.44	40.03	52.04	76.31	98.95
79	30.79	33.73	44.15	59.18	92.60	129.22	29.56	33.72	44.14	58.85	86.10	113.34
80	33.93	37.01	48.26	65.71	101.84	142.87	32.41	37.00	48.25	65.66	95.89	127.73

10-year Term – Base Certificate – Female Rates

Annual premium rates for initial term per \$1,000 of coverage (NT = Non-Tobacco; T = Tobacco)

Issue Age	Medical (Band 2)						Medical (Band 3)					
	Age 18-55: \$250,001 - \$999,999						Age 18-55: \$1,000,000 and up					
	Age 56-max: \$150,001 - \$999,999						Age 56-max: \$1,000,000 and up					
	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T
18	0.29	0.30	0.45	0.58	1.11	1.24	0.23	0.29	0.44	0.53	0.87	1.23
19	0.29	0.30	0.45	0.58	1.11	1.24	0.23	0.29	0.44	0.53	0.87	1.23
20	0.30	0.31	0.46	0.59	1.12	1.25	0.24	0.30	0.45	0.54	0.88	1.24
21	0.30	0.32	0.47	0.59	1.14	1.25	0.25	0.31	0.45	0.54	0.88	1.24
22	0.30	0.32	0.48	0.59	1.16	1.25	0.25	0.31	0.46	0.54	0.88	1.24
23	0.30	0.33	0.48	0.59	1.18	1.25	0.25	0.32	0.46	0.54	0.88	1.24
24	0.30	0.33	0.49	0.59	1.20	1.25	0.25	0.32	0.47	0.54	0.88	1.24
25	0.30	0.34	0.49	0.59	1.22	1.25	0.26	0.33	0.48	0.54	0.88	1.24
26	0.30	0.34	0.50	0.59	1.22	1.26	0.26	0.33	0.48	0.54	0.89	1.25
27	0.30	0.35	0.51	0.59	1.22	1.27	0.26	0.34	0.49	0.54	0.90	1.26
28	0.30	0.35	0.52	0.59	1.22	1.29	0.26	0.34	0.49	0.54	0.92	1.28
29	0.30	0.36	0.53	0.59	1.22	1.30	0.26	0.35	0.50	0.54	0.93	1.29
30	0.30	0.36	0.54	0.59	1.22	1.31	0.26	0.35	0.50	0.54	0.94	1.30
31	0.30	0.36	0.55	0.59	1.22	1.36	0.26	0.35	0.51	0.54	0.99	1.34
32	0.30	0.37	0.56	0.59	1.22	1.41	0.26	0.35	0.51	0.54	1.03	1.38
33	0.30	0.37	0.56	0.59	1.22	1.45	0.26	0.36	0.52	0.54	1.08	1.41
34	0.30	0.38	0.57	0.59	1.22	1.50	0.26	0.36	0.52	0.54	1.12	1.45
35	0.30	0.38	0.58	0.59	1.22	1.55	0.26	0.36	0.53	0.54	1.17	1.49
36	0.34	0.40	0.60	0.70	1.46	1.75	0.29	0.38	0.55	0.63	1.27	1.68
37	0.38	0.43	0.62	0.80	1.69	1.96	0.33	0.40	0.57	0.73	1.37	1.87
38	0.41	0.45	0.64	0.91	1.93	2.16	0.36	0.41	0.58	0.82	1.46	2.05
39	0.45	0.48	0.66	1.01	2.16	2.37	0.40	0.43	0.60	0.92	1.56	2.24
40	0.49	0.50	0.68	1.12	2.40	2.57	0.43	0.45	0.62	1.01	1.66	2.43
41	0.51	0.54	0.72	1.13	2.47	2.66	0.45	0.49	0.67	1.02	1.79	2.53
42	0.54	0.57	0.76	1.14	2.54	2.75	0.47	0.52	0.72	1.04	1.92	2.62
43	0.56	0.61	0.79	1.15	2.61	2.85	0.50	0.56	0.76	1.05	2.05	2.72
44	0.59	0.64	0.83	1.16	2.68	2.94	0.52	0.59	0.81	1.07	2.18	2.81
45	0.61	0.68	0.87	1.17	2.75	3.03	0.54	0.63	0.86	1.08	2.31	2.91
46	0.70	0.76	0.97	1.39	3.19	3.49	0.62	0.70	0.96	1.29	2.61	3.33
47	0.78	0.83	1.06	1.61	3.63	3.96	0.70	0.77	1.05	1.50	2.92	3.75
48	0.87	0.91	1.16	1.84	4.06	4.42	0.79	0.83	1.15	1.72	3.22	4.18
49	0.95	0.98	1.25	2.06	4.50	4.89	0.87	0.90	1.24	1.93	3.53	4.60
50	1.04	1.06	1.35	2.28	4.94	5.35	0.95	0.97	1.34	2.14	3.83	5.02
51	1.10	1.14	1.45	2.31	5.00	5.58	1.01	1.05	1.44	2.17	4.07	5.20
52	1.16	1.21	1.55	2.34	5.06	5.81	1.07	1.13	1.54	2.20	4.31	5.38
53	1.22	1.29	1.65	2.37	5.11	6.03	1.14	1.22	1.64	2.22	4.56	5.57
54	1.28	1.36	1.75	2.40	5.17	6.26	1.20	1.30	1.74	2.25	4.80	5.75
55	1.34	1.44	1.85	2.43	5.23	6.49	1.26	1.38	1.84	2.28	5.04	5.93
56	1.60	1.70	2.21	2.97	6.28	7.43	1.48	1.59	2.08	2.75	5.65	6.85
57	1.87	1.95	2.57	3.50	7.33	8.37	1.70	1.79	2.32	3.22	6.26	7.76
58	2.13	2.21	2.92	4.04	8.37	9.31	1.92	2.00	2.55	3.70	6.87	8.68
59	2.40	2.46	3.28	4.57	9.42	10.25	2.14	2.20	2.79	4.17	7.48	9.59
60	2.66	2.72	3.64	5.11	10.47	11.19	2.36	2.41	3.03	4.64	8.09	10.51
61	2.91	2.97	3.87	5.51	10.76	11.70	2.67	2.72	3.36	5.07	8.58	11.14
62	3.16	3.23	4.10	5.90	11.05	12.22	2.97	3.04	3.69	5.50	9.06	11.77
63	3.40	3.48	4.32	6.30	11.34	12.73	3.28	3.35	4.02	5.94	9.55	12.41
64	3.65	3.74	4.55	6.69	11.63	13.25	3.58	3.67	4.35	6.37	10.03	13.04
65	3.90	3.99	4.78	7.09	11.92	13.76	3.89	3.98	4.68	6.80	10.52	13.67

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10-year Term – Base Certificate – Female Rates

Annual premium rates for initial term per \$1,000 of coverage (NT = Non-Tobacco; T = Tobacco)

Issue Age	Medical (Band 2) Age 18-55: \$250,001 - \$999,999 Age 56-max: \$150,001 - \$999,999						Medical (Band 3) Age 18-55: \$1,000,000 and up Age 56-max: \$1,000,000 and up					
	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T
66	4.91	5.03	6.22	8.86	14.47	16.25	4.74	4.85	5.94	8.53	12.54	16.16
67	5.92	6.06	7.66	10.63	17.02	18.74	5.59	5.73	7.20	10.26	14.55	18.65
68	6.94	7.10	9.09	12.40	19.58	21.22	6.45	6.60	8.45	11.98	16.57	21.14
69	7.95	8.13	10.53	14.17	22.13	23.71	7.30	7.48	9.71	13.71	18.58	23.63
70	8.96	9.17	11.97	15.94	24.68	26.20	8.15	8.35	10.97	15.44	20.60	26.12
71	9.74	9.95	12.64	17.11	26.89	29.66	8.95	9.22	11.83	16.58	22.61	28.47
72	10.52	10.73	13.30	18.28	29.09	33.12	9.75	10.08	12.70	17.73	24.63	30.81
73	11.31	11.50	13.97	19.44	31.30	36.59	10.55	10.95	13.56	18.87	26.64	33.16
74	12.09	12.28	14.63	20.61	33.50	40.05	11.35	11.81	14.43	20.02	28.66	35.50
75	12.87	13.06	15.30	21.78	35.71	43.51	12.15	12.68	15.29	21.16	30.67	37.85
76	15.67	15.96	19.10	26.31	42.28	53.83	14.98	15.48	19.09	25.80	38.24	47.98
77	18.47	18.87	22.90	30.84	48.84	64.16	17.82	18.28	22.89	30.45	45.82	58.11
78	21.28	21.77	26.70	35.36	55.41	74.48	20.65	21.07	26.69	35.09	53.39	68.24
79	24.08	24.68	30.50	39.89	61.97	84.81	23.49	23.87	30.49	39.74	60.97	78.37
80	26.88	27.58	34.30	44.42	68.54	95.13	26.32	26.67	34.29	44.38	68.54	88.50

20-year Term – Base Certificate – Male Rates (Also applicable as unisex rates for Montana)

Annual premium rates for initial term per \$1,000 of coverage (NT = Non-Tobacco; T = Tobacco)

Issue Age	Non Medical (Band 1)		Medical (Band 2)						Medical (Band 3)					
	Age 18-55: \$50,000 - \$250,000		Age 18-55: \$250,001 - \$999,999						Age 18-55: \$1,000,000 and up					
	Age 56-max: \$50,000 - \$150,000		Age 56-max: \$150,001 - \$999,999						Age 56-max: \$1,000,000 and up					
	Standard Non-Tobacco (NT)	Standard Tobacco (T)	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T
18	1.70	2.97	0.63	0.76	0.81	1.02	1.70	2.10	0.58	0.68	0.77	1.00	1.67	2.06
19	1.70	2.97	0.64	0.77	0.83	1.02	1.70	2.10	0.59	0.69	0.78	1.00	1.67	2.06
20	1.70	2.97	0.65	0.78	0.95	1.10	1.70	2.10	0.60	0.70	0.85	1.00	1.67	2.06
21	1.70	2.97	0.65	0.79	0.95	1.10	1.70	2.10	0.60	0.71	0.86	1.00	1.67	2.06
22	1.70	2.97	0.65	0.80	0.95	1.10	1.70	2.10	0.60	0.72	0.87	1.00	1.67	2.07
23	1.70	2.97	0.65	0.80	0.95	1.10	1.70	2.10	0.60	0.73	0.88	1.00	1.68	2.07
24	1.70	2.97	0.65	0.80	0.95	1.10	1.70	2.10	0.60	0.74	0.88	1.00	1.68	2.08
25	1.70	2.97	0.65	0.80	0.95	1.10	1.70	2.10	0.60	0.75	0.89	1.00	1.68	2.08
26	1.74	3.01	0.65	0.80	0.95	1.10	1.78	2.19	0.60	0.75	0.90	1.01	1.75	2.16
27	1.76	3.06	0.65	0.80	0.95	1.10	1.85	2.27	0.60	0.76	0.90	1.02	1.82	2.24
28	1.79	3.10	0.65	0.80	0.95	1.10	1.93	2.36	0.60	0.76	0.91	1.03	1.90	2.32
29	1.83	3.15	0.65	0.80	0.95	1.10	2.00	2.44	0.60	0.77	0.91	1.04	1.97	2.40
30	1.85	3.19	0.65	0.81	0.95	1.10	2.08	2.53	0.60	0.77	0.92	1.05	2.04	2.48
31	1.89	3.58	0.66	0.83	1.04	1.14	2.15	2.65	0.60	0.78	0.94	1.09	2.11	2.59
32	1.91	3.63	0.67	0.85	1.05	1.17	2.23	2.76	0.60	0.78	0.97	1.13	2.17	2.71
33	1.92	4.02	0.68	0.87	1.05	1.21	2.30	2.88	0.60	0.79	0.99	1.18	2.24	2.82
34	1.92	4.08	0.69	0.88	1.05	1.24	2.38	2.99	0.61	0.79	1.02	1.22	2.30	2.94
35	1.93	4.15	0.70	0.89	1.05	1.28	2.45	3.11	0.62	0.80	1.04	1.26	2.37	3.05
36	2.07	4.68	0.72	0.90	1.08	1.35	2.73	3.46	0.65	0.83	1.08	1.33	2.65	3.39
37	2.31	5.20	0.74	0.91	1.12	1.42	3.01	3.81	0.68	0.85	1.11	1.40	2.93	3.74
38	2.54	5.73	0.76	0.93	1.15	1.50	3.30	4.17	0.72	0.88	1.14	1.48	3.22	4.08
39	2.77	6.26	0.78	0.94	1.19	1.57	3.58	4.52	0.75	0.90	1.17	1.55	3.50	4.43
40	3.02	6.79	0.80	0.95	1.22	1.64	3.85	4.86	0.78	0.93	1.20	1.62	3.78	4.77
41	3.07	7.01	0.95	1.30	1.60	2.10	4.25	5.45	0.93	1.28	1.58	2.07	4.16	5.34
42	3.36	7.80	1.05	1.40	1.75	2.30	4.64	6.03	1.03	1.38	1.73	2.26	4.54	5.90
43	3.68	8.60	1.15	1.45	1.85	2.50	5.02	6.60	1.13	1.43	1.83	2.46	4.92	6.47
44	3.98	9.41	1.25	1.50	1.95	2.57	5.41	7.18	1.23	1.49	1.93	2.51	5.30	7.03
45	4.28	10.20	1.33	1.52	2.00	2.58	5.80	7.76	1.31	1.50	1.98	2.57	5.68	7.50
46	4.70	11.15	1.72	2.05	2.22	3.22	6.50	8.54	1.61	1.95	2.20	3.17	6.36	8.37
47	5.12	12.12	1.93	2.12	2.44	3.54	7.20	9.32	1.84	2.10	2.42	3.49	7.05	9.14
48	5.54	12.49	1.97	2.22	2.66	3.86	7.89	10.11	1.95	2.20	2.64	3.81	7.73	9.90
49	5.96	14.63	2.00	2.32	2.88	4.00	8.59	10.89	1.98	2.30	2.86	3.95	8.42	10.67
50	6.39	15.63	2.06	2.42	3.10	4.04	9.28	11.67	2.04	2.40	3.08	4.02	9.10	11.44
51	7.02	17.11	2.79	3.40	3.47	5.06	10.13	12.84	2.73	3.38	3.45	4.91	9.92	12.43
52	7.65	18.59	3.00	3.70	3.84	5.62	10.96	14.01	2.94	3.68	3.82	5.37	10.74	13.43
53	8.30	20.08	3.10	3.75	4.21	6.18	11.80	15.17	3.08	3.73	4.19	5.83	11.56	14.42
54	9.77	21.55	3.15	3.80	4.58	6.45	12.63	16.34	3.13	3.78	4.56	6.29	12.38	15.42
55	10.46	23.02	3.20	3.85	4.95	6.58	13.47	17.51	3.18	3.83	4.93	6.56	13.20	16.41
56	11.93	25.78	4.15	5.29	6.08	8.36	14.94	18.80	4.09	5.18	6.02	7.90	14.64	17.82
57	13.42	28.53	4.66	5.83	6.80	9.41	16.41	20.08	4.61	5.74	6.74	9.05	16.08	19.23
58	14.89	31.27	5.18	6.37	7.51	10.47	17.89	21.37	5.13	6.29	7.46	10.20	17.53	20.64
59	16.36	34.03	5.70	6.92	8.23	11.53	19.36	22.65	5.65	6.85	8.18	11.35	18.97	22.05
60	17.84	36.78	6.22	7.46	8.94	12.59	20.83	23.94	6.17	7.40	8.90	12.50	20.41	23.46
61	18.57		7.34	8.78	10.71	15.12			7.29	8.72	10.66	15.04		
62	20.88		8.47	10.10	12.48	17.65			8.41	10.05	12.42	17.58		
63	23.17		9.59	11.42	14.24	20.19			9.53	11.37	14.18	20.13		
64	25.47		10.72	12.75	16.01	22.72			10.65	12.70	15.94	22.67		
65	27.76		11.84	14.07	17.78	25.26			11.77	14.02	17.70	25.21		

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20-year Term – Base Certificate – Female Rates

Annual premium rates for initial term per \$1,000 of coverage (NT = Non-Tobacco; T = Tobacco)

Issue Age	Non Medical (Band 1)		Medical (Band 2)						Medical (Band 3)					
	Age 18-55: \$50,000 - \$250,000 Age 56-max: \$50,000 - \$150,000		Age 18-55: \$250,001 - \$999,999 Age 56-max: \$150,001 - \$999,999						Age 18-55: \$1,000,000 and up Age 56-max: \$1,000,000 and up					
	Standard Non-Tobacco (NT)	Standard Tobacco (T)	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T
18	1.43	2.00	0.50	0.52	0.65	0.78	1.29	1.53	0.48	0.49	0.64	0.75	1.24	1.46
19	1.43	2.00	0.51	0.52	0.68	0.78	1.32	1.64	0.49	0.51	0.66	0.75	1.27	1.58
20	1.43	2.00	0.54	0.59	0.71	0.78	1.35	1.76	0.50	0.51	0.69	0.75	1.30	1.70
21	1.43	2.00	0.54	0.60	0.73	0.79	1.35	1.76	0.50	0.58	0.71	0.76	1.30	1.70
22	1.43	2.02	0.54	0.60	0.73	0.80	1.35	1.76	0.50	0.58	0.71	0.77	1.30	1.70
23	1.43	2.10	0.54	0.60	0.73	0.81	1.35	1.76	0.50	0.58	0.71	0.78	1.30	1.70
24	1.43	2.10	0.54	0.60	0.73	0.83	1.35	1.76	0.50	0.58	0.71	0.79	1.30	1.70
25	1.43	2.30	0.54	0.60	0.73	0.84	1.35	1.76	0.50	0.58	0.71	0.80	1.30	1.70
26	1.57	2.34	0.54	0.60	0.75	0.86	1.42	1.86	0.50	0.59	0.73	0.82	1.36	1.81
27	1.61	2.71	0.54	0.60	0.75	0.88	1.48	1.97	0.50	0.59	0.73	0.84	1.42	1.92
28	1.63	2.76	0.54	0.60	0.75	0.90	1.54	2.07	0.50	0.59	0.73	0.86	1.48	2.03
29	1.66	2.80	0.54	0.60	0.75	0.92	1.60	2.17	0.50	0.59	0.73	0.88	1.54	2.14
30	1.69	2.86	0.54	0.60	0.75	0.93	1.66	2.28	0.50	0.59	0.73	0.90	1.60	2.25
31	1.74	3.15	0.55	0.68	0.77	0.96	1.73	2.33	0.53	0.65	0.75	0.93	1.68	2.30
32	1.89	3.20	0.55	0.69	0.78	0.98	1.81	2.38	0.54	0.65	0.77	0.95	1.76	2.35
33	1.90	3.50	0.55	0.69	0.81	1.00	1.88	2.43	0.54	0.65	0.79	0.98	1.84	2.40
34	1.91	3.56	0.55	0.70	0.83	1.03	1.95	2.48	0.54	0.65	0.81	1.00	1.92	2.45
35	1.91	3.68	0.55	0.70	0.85	1.03	2.03	2.53	0.54	0.65	0.83	1.02	2.00	2.50
36	2.04	4.11	0.58	0.72	0.88	1.08	2.23	2.82	0.57	0.67	0.86	1.07	2.20	2.79
37	2.26	4.60	0.60	0.73	0.91	1.13	2.43	3.11	0.58	0.69	0.89	1.12	2.40	3.08
38	2.36	5.08	0.63	0.75	0.94	1.19	2.63	3.39	0.61	0.72	0.92	1.17	2.60	3.36
39	2.60	5.58	0.65	0.76	0.97	1.24	2.82	3.68	0.63	0.74	0.95	1.22	2.80	3.65
40	2.82	6.06	0.65	0.78	1.00	1.29	3.02	3.96	0.64	0.76	0.98	1.27	3.00	3.94
41	2.90	6.89	0.75	0.90	1.25	1.65	3.33	4.31	0.73	0.88	1.23	1.57	3.27	4.19
42	3.21	7.17	0.85	0.95	1.30	1.75	3.63	4.66	0.83	0.93	1.28	1.64	3.54	4.44
43	3.50	7.94	0.90	1.05	1.40	1.85	3.94	5.01	0.88	1.03	1.38	1.71	3.81	4.70
44	3.81	8.70	0.95	1.10	1.50	1.90	4.24	5.35	0.93	1.08	1.48	1.78	4.08	4.95
45	4.09	9.47	1.00	1.16	1.52	1.93	4.55	5.70	0.99	1.14	1.50	1.85	4.35	5.20
46	4.46	10.27	1.27	1.57	1.66	2.30	4.95	6.37	1.20	1.52	1.64	2.13	4.78	5.96
47	4.82	11.09	1.46	1.65	1.79	2.54	5.34	7.04	1.40	1.63	1.77	2.41	5.21	6.72
48	5.19	11.90	1.50	1.75	1.93	2.79	5.74	7.72	1.48	1.73	1.91	2.69	5.64	7.48
49	5.55	12.71	1.52	1.80	2.06	2.85	6.13	8.39	1.50	1.78	2.04	2.83	6.07	8.24
50	5.91	13.52	1.55	1.82	2.20	2.88	6.53	9.06	1.53	1.80	2.18	2.86	6.50	9.00
51	6.44	14.67	2.16	2.40	2.44	3.51	7.07	9.63	2.11	2.38	2.42	3.45	7.04	9.41
52	6.97	15.83	2.20	2.66	2.68	3.73	7.61	10.20	2.18	2.64	2.66	3.66	7.58	9.82
53	7.50	17.01	2.25	2.73	2.92	3.95	8.16	10.76	2.23	2.70	2.90	3.86	8.12	10.23
54	8.96	18.16	2.30	2.75	3.16	4.18	8.70	11.33	2.28	2.72	3.14	4.07	8.66	10.64
55	9.56	19.32	2.34	2.77	3.40	4.31	9.24	11.90	2.32	2.75	3.38	4.27	9.20	11.05
56	10.68	21.59	3.02	3.49	4.42	5.28	10.14	12.83	2.95	3.21	4.39	5.18	10.10	12.14
57	11.82	23.88	3.41	3.95	4.97	6.17	11.05	13.77	3.34	3.72	4.94	6.08	11.00	13.23
58	12.94	26.17	3.79	4.41	5.53	7.05	11.95	14.70	3.74	4.23	5.50	6.99	11.90	14.32
59	14.08	28.45	4.18	4.87	6.08	7.94	12.85	15.64	4.13	4.74	6.05	7.89	12.80	15.41
60	15.20	30.72	4.56	5.32	6.64	8.82	13.76	16.57	4.53	5.25	6.60	8.80	13.70	16.50
61	15.24		5.25	6.08	7.80	10.53			5.21	6.00	7.76	10.51		
62	16.85		5.93	6.83	8.96	12.24			5.90	6.75	8.92	12.22		
63	18.47		6.61	7.58	10.12	13.95			6.58	7.50	10.08	13.92		
64	20.56		7.30	8.33	11.28	15.66			7.27	8.25	11.24	15.63		
65	22.80		7.98	9.09	12.44	17.37			7.95	9.00	12.40	17.34		

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Subject to the terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply

25-year Term – Base Certificate – Male Rates (Also applicable as unisex rates for Montana)

Annual premium rates for initial term per \$1,000 of coverage (NT = Non-Tobacco; T = Tobacco)

Issue Age	Non Medical (Band 1) Age 18-55: \$50,000 - \$250,000 Age 56-max: \$50,000 - \$150,000		Medical (Band 2) Age 18-55: \$250,001 - \$999,999 Age 56-max: \$150,001 - \$999,999						Medical (Band 3) Age 18-55: \$1,000,000 and up Age 56-max: \$1,000,000 and up					
	Standard Non-Tobacco (NT)	Standard Tobacco (T)	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T
	18	2.10	3.82	0.74	0.87	1.08	1.33	2.17	2.90	0.70	0.82	1.03	1.32	2.12
19	2.10	3.82	0.74	0.87	1.08	1.34	2.17	2.90	0.70	0.82	1.05	1.32	2.12	2.61
20	2.10	3.82	0.75	0.94	1.14	1.38	2.17	2.92	0.71	0.85	1.09	1.32	2.12	2.61
21	2.10	3.82	0.75	0.95	1.14	1.38	2.17	2.95	0.72	0.86	1.09	1.32	2.12	2.62
22	2.10	3.82	0.76	0.95	1.14	1.38	2.17	2.97	0.73	0.87	1.10	1.32	2.13	2.62
23	2.10	3.82	0.76	0.95	1.14	1.38	2.17	3.00	0.73	0.87	1.10	1.32	2.13	2.63
24	2.10	3.82	0.77	0.95	1.14	1.38	2.17	3.03	0.74	0.88	1.10	1.32	2.14	2.63
25	2.10	3.82	0.77	0.96	1.14	1.38	2.17	3.05	0.74	0.90	1.11	1.32	2.14	2.64
26	2.17	3.92	0.78	0.96	1.16	1.40	2.27	3.14	0.75	0.91	1.12	1.34	2.23	2.80
27	2.22	4.03	0.79	0.97	1.17	1.42	2.37	3.23	0.75	0.91	1.14	1.36	2.32	2.96
28	2.27	4.13	0.79	0.98	1.19	1.43	2.46	3.33	0.75	0.92	1.16	1.38	2.42	3.12
29	2.33	4.23	0.80	0.99	1.21	1.45	2.56	3.42	0.76	0.92	1.17	1.40	2.51	3.28
30	2.38	4.34	0.80	1.00	1.22	1.46	2.65	3.51	0.76	0.92	1.19	1.42	2.60	3.44
31	2.45	4.63	0.84	1.01	1.29	1.50	2.78	3.66	0.78	0.92	1.23	1.45	2.69	3.60
32	2.51	4.76	0.86	1.03	1.33	1.54	2.91	3.82	0.78	0.93	1.27	1.48	2.78	3.74
33	2.56	5.05	0.87	1.04	1.36	1.58	3.04	3.97	0.79	0.94	1.32	1.51	2.87	3.89
34	2.60	5.18	0.88	1.05	1.39	1.62	3.17	4.13	0.80	0.95	1.36	1.55	2.96	4.05
35	2.66	5.31	0.90	1.06	1.41	1.66	3.30	4.23	0.81	0.96	1.40	1.58	3.06	4.20
36	2.92	5.98	0.97	1.26	1.51	1.80	3.65	4.71	0.93	1.19	1.50	1.78	3.44	4.62
37	3.23	6.66	1.05	1.29	1.61	1.94	4.01	5.15	1.01	1.26	1.60	1.91	3.82	5.05
38	3.55	7.33	1.08	1.30	1.71	2.07	4.37	5.58	1.05	1.27	1.69	2.05	4.21	5.47
39	3.86	8.00	1.12	1.31	1.81	2.21	4.72	6.02	1.09	1.29	1.79	2.18	4.59	5.89
40	4.18	8.67	1.17	1.38	1.90	2.31	5.07	6.44	1.12	1.31	1.89	2.24	4.97	6.32
41	4.50	9.44	1.45	1.70	2.27	2.76	5.68	7.16	1.42	1.68	2.25	2.72	5.50	7.02
42	4.95	10.50	1.59	1.85	2.51	3.04	6.28	7.87	1.57	1.83	2.49	3.00	6.02	7.71
43	5.41	11.57	1.67	1.95	2.72	3.32	6.89	8.59	1.65	1.93	2.70	3.28	6.54	8.41
44	5.87	12.40	1.77	2.03	2.83	3.53	7.49	9.30	1.75	2.01	2.81	3.48	7.06	9.11
45	6.33	12.91	1.91	2.26	2.90	3.62	8.09	10.01	1.85	2.07	2.88	3.55	7.59	9.76
46	6.92	13.55	2.40	3.07	3.48	4.39	8.89	10.66	2.33	2.96	3.46	4.34	8.36	10.47
47	7.52	14.09	2.72	3.15	3.83	4.89	9.68	11.32	2.66	3.13	3.81	4.84	9.14	11.13
48	8.11	14.15	2.79	3.25	4.19	5.40	10.48	11.98	2.77	3.23	4.16	5.34	9.91	11.79
49	8.71	15.14	2.86	3.34	4.54	5.81	11.27	12.63	2.84	3.32	4.51	5.76	10.69	12.45
50	9.30	15.67	3.01	3.51	4.68	5.85	11.64	13.28	2.95	3.39	4.66	5.83	11.47	13.11
51	10.10	17.17	4.11	4.88	5.42	7.03	13.16	16.69	4.06	4.85	5.40	6.93	12.90	16.16
52	10.94	18.64	4.55	5.32	5.95	7.65	14.25	18.21	4.49	5.29	5.93	7.50	13.96	17.46
53	11.52	20.13	4.65	5.64	6.48	8.28	15.34	19.73	4.63	5.61	6.46	8.07	15.03	18.75
54	12.33	21.60	4.75	5.97	7.01	8.76	16.42	21.24	4.73	5.93	6.99	8.65	16.09	20.04
55	12.71	23.07	4.90	6.29	7.55	9.04	17.51	22.76	4.83	6.26	7.53	9.02	17.16	21.33
56	14.37		6.22	7.94	9.12	12.54			6.14	7.78	9.03	11.85		
57	16.17		7.00	8.75	10.19	14.12			6.91	8.61	10.11	13.58		
58	17.94		7.77	9.56	11.27	15.71			7.70	9.44	11.19	15.30		
59	19.71		8.55	10.37	12.34	17.29			8.48	10.27	12.27	17.02		
60	21.49		9.33	11.19	13.41	18.88			9.26	11.10	13.35	18.75		

25-year Term – Base Certificate – Female Rates

Annual premium rates for initial term per \$1,000 of coverage (NT = Non-Tobacco; T = Tobacco)

Issue Age	Non Medical (Band 1) Age 18-55: \$50,000 - \$250,000 Age 56-max: \$50,000 - \$150,000		Medical (Band 2) Age 18-55: \$250,001 - \$999,999 Age 56-max: \$150,001 - \$999,999						Medical (Band 3) Age 18-55: \$1,000,000 and up Age 56-max: \$1,000,000 and up					
	Standard Non-Tobacco (NT)	Standard Tobacco (T)	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T
18	1.54	2.55	0.56	0.65	0.81	0.98	1.69	1.96	0.54	0.63	0.81	0.94	1.58	1.89
19	1.54	2.55	0.57	0.69	0.84	0.98	1.71	2.02	0.55	0.67	0.83	0.95	1.60	1.96
20	1.54	2.55	0.59	0.72	0.87	0.99	1.73	2.18	0.55	0.67	0.85	0.96	1.62	2.03
21	1.54	2.55	0.60	0.74	0.88	0.99	1.74	2.20	0.55	0.72	0.86	0.97	1.62	2.03
22	1.54	2.56	0.60	0.74	0.88	1.00	1.75	2.23	0.56	0.72	0.86	0.98	1.62	2.03
23	1.54	2.60	0.61	0.74	0.88	1.01	1.77	2.24	0.56	0.72	0.86	0.98	1.62	2.03
24	1.54	2.60	0.62	0.74	0.88	1.01	1.78	2.25	0.56	0.72	0.86	0.99	1.62	2.03
25	1.54	2.69	0.62	0.74	0.90	1.02	1.80	2.28	0.56	0.72	0.88	0.99	1.62	2.03
26	1.64	2.79	0.63	0.74	0.93	1.06	1.85	2.36	0.56	0.73	0.89	1.03	1.69	2.15
27	1.70	3.05	0.63	0.75	0.93	1.10	1.89	2.44	0.56	0.74	0.91	1.07	1.76	2.28
28	1.74	3.16	0.63	0.75	0.94	1.14	1.93	2.53	0.56	0.74	0.92	1.11	1.83	2.40
29	1.80	3.26	0.64	0.75	0.94	1.15	1.96	2.61	0.56	0.74	0.93	1.13	1.90	2.53
30	1.85	3.36	0.64	0.75	0.95	1.16	2.00	2.69	0.56	0.75	0.93	1.14	1.97	2.65
31	1.91	3.60	0.65	0.81	0.97	1.25	2.10	2.80	0.64	0.79	0.95	1.21	2.06	2.76
32	2.04	3.72	0.67	0.83	0.99	1.28	2.20	2.91	0.65	0.80	0.97	1.23	2.16	2.87
33	2.08	3.97	0.67	0.86	1.02	1.29	2.29	3.02	0.65	0.82	1.00	1.25	2.26	2.98
34	2.24	4.33	0.67	0.87	1.05	1.31	2.39	3.13	0.65	0.84	1.03	1.27	2.36	3.09
35	2.29	4.50	0.68	0.90	1.08	1.32	2.48	3.24	0.67	0.87	1.05	1.28	2.46	3.20
36	2.50	4.98	0.80	0.98	1.22	1.47	2.74	3.56	0.75	0.94	1.20	1.45	2.71	3.52
37	2.73	5.49	0.81	1.01	1.25	1.56	2.99	3.88	0.79	0.98	1.23	1.55	2.97	3.84
38	2.90	6.00	0.83	1.01	1.26	1.66	3.24	4.20	0.81	0.99	1.25	1.65	3.22	4.16
39	3.12	6.51	0.85	1.03	1.29	1.70	3.50	4.51	0.83	1.00	1.27	1.68	3.47	4.47
40	3.35	7.02	0.91	1.09	1.36	1.78	3.75	4.82	0.85	1.02	1.29	1.72	3.72	4.79
41	3.55	7.83	0.98	1.20	1.76	2.16	4.15	5.30	0.95	1.18	1.69	2.10	4.10	5.22
42	3.86	8.37	1.08	1.35	1.85	2.32	4.56	5.78	1.05	1.33	1.80	2.25	4.47	5.64
43	4.17	9.16	1.15	1.45	1.91	2.49	4.96	6.25	1.13	1.43	1.89	2.39	4.84	6.07
44	4.48	9.94	1.23	1.52	1.97	2.55	5.36	6.73	1.21	1.50	1.95	2.48	5.21	6.50
45	4.78	10.40	1.37	1.62	2.04	2.64	5.76	7.20	1.30	1.55	1.97	2.54	5.58	6.93
46	5.41	11.08	1.79	2.15	2.64	3.19	6.50	8.08	1.62	2.11	2.44	3.07	6.27	7.84
47	5.86	11.98	1.94	2.24	2.72	3.56	7.24	8.96	1.85	2.22	2.70	3.46	6.97	8.77
48	6.46	12.88	2.01	2.34	2.81	3.93	7.97	9.83	1.99	2.32	2.79	3.85	7.66	9.69
49	7.06	13.77	2.05	2.39	2.91	4.07	8.71	10.71	2.04	2.37	2.89	4.05	8.36	10.60
50	7.66	14.67	2.17	2.51	3.05	4.20	9.02	11.58	2.06	2.39	2.98	4.18	8.99	11.52
51	8.51	15.85	3.14	3.45	3.80	4.85	9.19	12.52	2.74	3.41	3.68	4.81	9.15	12.23
52	9.42	17.10	3.26	3.67	3.96	5.28	9.90	13.26	2.92	3.63	3.86	5.24	9.85	12.77
53	10.56	18.37	3.30	3.79	4.11	5.72	10.60	13.99	3.09	3.75	4.04	5.67	10.56	13.30
54	11.32	19.61	3.34	3.89	4.26	6.16	11.31	14.73	3.26	3.85	4.22	6.10	11.26	13.83
55	11.64	20.86	3.42	4.14	5.70	6.55	12.01	15.47	3.35	3.95	4.39	6.53	11.96	14.37
56	12.97		4.54	5.23	6.63	7.93			4.42	4.82	6.59	7.76		
57	14.35		5.11	5.92	7.46	9.25			5.01	5.58	7.42	9.12		
58	15.71		5.69	6.61	8.29	10.58			5.61	6.35	8.24	10.48		
59	17.09		6.27	7.30	9.12	11.90			6.20	7.11	9.07	11.84		
60	18.46		6.84	7.99	9.95	13.23			6.80	7.88	9.90	13.20		

30-year Term – Base Certificate – Male Rates (Also applicable as unisex rates for Montana)

Annual premium rates for initial term per \$1,000 of coverage (NT = Non-Tobacco; T = Tobacco)

Issue Age	Non Medical (Band 1) Age 18-55: \$50,000 - \$250,000 Age 56-max: \$50,000 - \$150,000		Medical (Band 2) Age 18-55: \$250,001 - \$999,999 Age 56-max: \$150,001 - \$999,999						Medical (Band 3) Age 18-55: \$1,000,000 and up Age 56-max: \$1,000,000 and up					
	Standard Non-Tobacco (NT)	Standard Tobacco (T)	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T
18	2.35	4.66	0.84	0.97	1.34	1.65	2.65	3.70	0.82	0.96	1.30	1.63	2.57	3.14
19	2.35	4.66	0.84	0.97	1.34	1.66	2.65	3.70	0.82	0.96	1.31	1.63	2.57	3.15
20	2.35	4.66	0.85	1.10	1.34	1.67	2.65	3.75	0.83	1.00	1.32	1.64	2.57	3.16
21	2.35	4.66	0.86	1.11	1.34	1.67	2.65	3.80	0.84	1.01	1.32	1.64	2.58	3.17
22	2.35	4.66	0.87	1.11	1.34	1.67	2.65	3.85	0.85	1.01	1.32	1.64	2.58	3.18
23	2.35	4.66	0.88	1.11	1.34	1.67	2.65	3.90	0.86	1.01	1.32	1.64	2.59	3.18
24	2.35	4.66	0.89	1.11	1.34	1.67	2.65	3.95	0.87	1.01	1.32	1.64	2.59	3.19
25	2.35	4.66	0.90	1.12	1.34	1.67	2.65	4.00	0.88	1.05	1.32	1.64	2.60	3.20
26	2.43	4.83	0.91	1.13	1.37	1.70	2.77	4.10	0.89	1.06	1.35	1.67	2.71	3.44
27	2.51	4.99	0.92	1.14	1.40	1.73	2.88	4.20	0.90	1.06	1.38	1.70	2.82	3.68
28	2.58	5.16	0.93	1.16	1.43	1.76	3.00	4.29	0.91	1.07	1.40	1.73	2.94	3.93
29	2.66	5.32	0.94	1.17	1.46	1.79	3.11	4.39	0.92	1.07	1.43	1.76	3.05	4.17
30	2.74	5.49	0.95	1.18	1.49	1.82	3.23	4.49	0.93	1.07	1.46	1.79	3.16	4.41
31	2.83	5.69	1.02	1.20	1.55	1.87	3.41	4.68	0.96	1.07	1.52	1.81	3.28	4.60
32	2.92	5.88	1.04	1.21	1.61	1.91	3.59	4.87	0.96	1.08	1.58	1.83	3.39	4.78
33	3.01	6.08	1.06	1.22	1.66	1.96	3.78	5.07	0.97	1.09	1.64	1.85	3.51	4.97
34	3.11	6.28	1.08	1.22	1.72	2.00	3.96	5.26	0.98	1.10	1.70	1.88	3.62	5.15
35	3.20	6.48	1.10	1.23	1.78	2.05	4.14	5.35	0.99	1.12	1.76	1.90	3.74	5.34
36	3.56	7.29	1.22	1.61	1.94	2.25	4.57	5.97	1.20	1.56	1.92	2.22	4.23	5.85
37	3.93	8.11	1.36	1.67	2.11	2.45	5.00	6.48	1.34	1.66	2.09	2.42	4.71	6.35
38	4.31	8.92	1.40	1.68	2.27	2.65	5.44	7.00	1.38	1.67	2.25	2.62	5.20	6.86
39	4.52	9.74	1.45	1.69	2.44	2.85	5.87	7.51	1.43	1.68	2.42	2.82	5.68	7.36
40	4.87	10.55	1.55	1.80	2.59	2.98	6.30	8.02	1.45	1.69	2.58	2.86	6.17	7.87
41	5.44	11.88	1.96	2.10	2.93	3.41	7.12	8.88	1.92	2.08	2.91	3.38	6.83	8.70
42	6.06	13.20	2.13	2.30	3.26	3.77	7.93	9.72	2.10	2.28	3.25	3.74	7.50	9.53
43	6.62	14.53	2.20	2.45	3.60	4.14	8.75	10.57	2.18	2.43	3.58	4.10	8.16	10.35
44	7.06	14.84	2.30	2.55	3.70	4.50	9.56	11.41	2.28	2.53	3.68	4.46	8.83	11.18
45	7.42	15.05	2.50	3.00	3.80	4.65	10.38	12.26	2.38	2.63	3.78	4.52	9.49	12.01
46	8.39	15.37	3.07	4.09	4.74	5.55	11.27	12.79	3.06	3.98	4.72	5.51	10.36	12.56
47	9.42	15.48	3.50	4.18	5.23	6.24	12.17	13.32	3.48	4.16	5.21	6.19	11.23	13.12
48	10.15	15.54	3.60	4.28	5.71	6.93	13.06	13.84	3.58	4.26	5.69	6.88	12.09	13.67
49	10.88	15.64	3.72	4.35	6.20	7.62	13.96	14.37	3.70	4.33	6.17	7.56	12.96	14.23
50	11.60	15.70	3.95	4.60	6.25	7.66	14.00	14.90	3.86	4.38	6.23	7.64	13.83	14.78
51	11.75		5.43	6.36	7.37	9.00			5.39	6.31	7.34	8.94		
52	12.32		6.10	6.95	8.06	9.69			6.05	6.90	8.04	9.63		
53	12.74		6.20	7.54	8.76	10.37			6.18	7.50	8.73	10.32		
54	12.75		6.35	8.13	9.45	11.06			6.33	8.09	9.43	11.01		
55	12.76		6.60	8.72	10.14	11.50			6.48	8.68	10.12	11.48		

30-year Term – Base Certificate – Female Rates

Annual premium rates for initial term per \$1,000 of coverage (NT = Non-Tobacco; T = Tobacco)

Issue Age	Non Medical (Band 1) Age 18-55: \$50,000 - \$250,000 Age 56-max: \$50,000 - \$150,000		Medical (Band 2) Age 18-55: \$250,001 - \$999,999 Age 56-max: \$150,001 - \$999,999						Medical (Band 3) Age 18-55: \$1,000,000 and up Age 56-max: \$1,000,000 and up					
	Standard Non-Tobacco (NT)	Standard Tobacco (T)	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T
18	1.73	3.09	0.62	0.78	0.98	1.18	2.09	2.39	0.60	0.77	0.97	1.12	1.92	2.33
19	1.73	3.09	0.63	0.85	1.00	1.19	2.09	2.39	0.60	0.83	0.99	1.15	1.93	2.34
20	1.73	3.09	0.64	0.85	1.03	1.20	2.10	2.60	0.60	0.83	1.01	1.18	1.94	2.36
21	1.73	3.09	0.65	0.87	1.03	1.20	2.12	2.65	0.60	0.86	1.01	1.18	1.94	2.36
22	1.73	3.09	0.66	0.87	1.03	1.20	2.15	2.70	0.61	0.86	1.01	1.18	1.94	2.36
23	1.73	3.09	0.68	0.87	1.03	1.20	2.18	2.72	0.61	0.86	1.01	1.18	1.94	2.36
24	1.73	3.09	0.69	0.87	1.03	1.20	2.20	2.75	0.61	0.86	1.01	1.18	1.94	2.36
25	1.73	3.09	0.70	0.87	1.08	1.20	2.25	2.80	0.61	0.86	1.05	1.18	1.94	2.36
26	1.79	3.25	0.71	0.88	1.10	1.26	2.28	2.86	0.63	0.87	1.05	1.24	2.02	2.50
27	1.87	3.40	0.72	0.89	1.12	1.31	2.30	2.92	0.63	0.88	1.10	1.30	2.10	2.64
28	1.94	3.55	0.73	0.90	1.13	1.37	2.32	2.98	0.63	0.89	1.11	1.35	2.17	2.77
29	2.02	3.71	0.74	0.90	1.14	1.39	2.33	3.04	0.63	0.89	1.12	1.38	2.25	2.91
30	2.09	3.86	0.74	0.91	1.15	1.39	2.35	3.10	0.63	0.90	1.13	1.38	2.33	3.05
31	2.18	4.06	0.76	0.94	1.17	1.53	2.47	3.27	0.74	0.92	1.15	1.49	2.45	3.22
32	2.28	4.25	0.78	0.97	1.19	1.57	2.59	3.44	0.76	0.95	1.17	1.50	2.57	3.39
33	2.36	4.44	0.78	1.02	1.24	1.58	2.70	3.62	0.76	1.00	1.22	1.52	2.68	3.57
34	2.69	5.09	0.79	1.05	1.28	1.59	2.82	3.79	0.77	1.03	1.26	1.53	2.80	3.74
35	2.79	5.31	0.80	1.10	1.30	1.60	2.94	3.96	0.79	1.08	1.28	1.55	2.92	3.91
36	3.02	5.84	1.02	1.24	1.56	1.85	3.25	4.31	0.93	1.21	1.54	1.83	3.23	4.26
37	3.25	6.38	1.02	1.28	1.58	1.99	3.56	4.65	1.00	1.26	1.56	1.98	3.53	4.60
38	3.50	6.91	1.03	1.28	1.59	2.14	3.86	5.00	1.01	1.26	1.57	2.12	3.84	4.95
39	3.71	7.45	1.05	1.29	1.61	2.16	4.17	5.34	1.03	1.27	1.59	2.14	4.14	5.29
40	3.94	7.98	1.17	1.40	1.72	2.28	4.48	5.69	1.05	1.28	1.60	2.16	4.45	5.64
41	4.28	8.78	1.20	1.50	2.27	2.66	4.98	6.29	1.18	1.48	2.15	2.64	4.92	6.24
42	4.59	9.57	1.30	1.75	2.40	2.89	5.48	6.90	1.28	1.73	2.32	2.85	5.39	6.84
43	4.92	10.38	1.40	1.85	2.42	3.12	5.97	7.50	1.38	1.83	2.40	3.07	5.86	7.45
44	5.23	11.18	1.50	1.95	2.44	3.20	6.47	8.11	1.48	1.93	2.42	3.18	6.33	8.05
45	5.57	11.33	1.74	2.08	2.55	3.35	6.96	8.71	1.62	1.96	2.43	3.23	6.80	8.65
46	6.46	11.88	2.31	2.73	3.62	4.08	8.05	9.79	2.05	2.69	3.24	4.01	7.77	9.73
47	7.03	12.87	2.41	2.83	3.65	4.57	9.13	10.87	2.31	2.81	3.63	4.51	8.73	10.81
48	7.88	13.85	2.51	2.93	3.70	5.07	10.21	11.95	2.49	2.91	3.68	5.02	9.69	11.89
49	8.73	14.84	2.58	2.98	3.75	5.30	11.29	13.03	2.57	2.96	3.73	5.28	10.65	12.97
50	8.76	15.54	2.80	3.20	3.90	5.53	11.50	14.10	2.58	2.98	3.78	5.51	11.48	14.05
51	9.86		4.13	4.50	5.17	6.18			3.37	4.45	4.94	6.16		
52	11.08		4.32	4.67	5.23	6.84			3.66	4.62	5.06	6.82		
53	12.73		4.34	4.85	5.30	7.49			3.95	4.80	5.17	7.47		
54	12.74		4.37	5.02	5.36	8.15			4.24	4.97	5.29	8.13		
55	12.75		4.50	5.50	8.00	8.80			4.38	5.15	5.41	8.78		

Rider – Accidental Death Rider, Children’s Term Rider & Disability Income Rider (Accident Only)

Annual premium rates for initial term per \$1,000 of coverage, except for Disability Income Rider rates are on a per \$100 of monthly benefit basis

Issue Age	For all terms and insurance classes (Subject to maximum issue age limits)		For all terms and insurance classes – US General (Subject to maximum issue age limits)		For all terms and insurance classes – Florida (Subject to maximum issue age limits)	
	Accidental Death Rider – Male & Female	Children’s Term Rider - Male & Female	Disability Income Rider (Accident Only) - Male	Disability Income Rider (Accident Only) - Female	Disability Income Rider (Accident Only) - Male	Disability Income Rider (Accident Only) - Female
18	1.35	5.71	8.15	8.09	8.12	7.92
19	1.35	5.71	8.15	8.09	8.12	7.92
20	1.24	5.71	8.15	8.09	8.12	7.92
21	1.13	5.71	8.15	8.09	8.12	7.92
22	1.13	5.71	8.15	8.09	8.12	7.92
23	1.02	5.71	8.15	8.09	8.12	7.92
24	0.90	5.71	8.15	8.09	8.12	7.92
25	0.90	5.71	8.15	8.09	8.12	7.92
26	0.90	5.71	8.15	8.09	8.12	7.92
27	0.79	5.71	8.15	8.09	8.12	7.92
28	0.79	5.71	8.15	8.09	8.12	7.92
29	0.79	5.71	8.15	8.09	8.12	7.92
30	0.79	5.71	8.98	9.59	8.68	9.24
31	0.79	5.71	8.98	9.59	8.68	9.24
32	0.79	5.71	8.98	9.59	8.68	9.24
33	0.79	5.71	8.98	9.59	8.68	9.24
34	0.79	5.71	8.98	9.59	8.68	9.24
35	0.79	5.71	8.98	9.59	8.68	9.24
36	0.79	5.71	8.98	9.59	8.68	9.24
37	0.79	5.71	8.98	9.59	8.68	9.24
38	0.79	5.71	8.98	9.59	8.68	9.24
39	0.79	5.71	8.98	9.59	8.68	9.24
40	0.90	5.71	9.40	10.72	8.91	10.22
41	0.90	5.71	9.40	10.72	8.91	10.22
42	0.90	5.71	9.40	10.72	8.91	10.22
43	0.90	5.71	9.40	10.72	8.91	10.22
44	0.90	5.71	9.40	10.72	8.91	10.22
45	0.90	5.71	9.40	10.72	8.91	10.22
46	0.90	5.71	9.40	10.72	8.91	10.22
47	0.90	5.71	9.40	10.72	8.91	10.22
48	1.02	5.71	9.40	10.72	8.91	10.22
49	1.02	5.71	9.40	10.72	8.91	10.22
50	1.02	5.71	9.82	11.96	9.36	11.64
51	1.02	5.71	9.82	11.96	9.36	11.64
52	1.02	5.71	9.82	11.96	9.36	11.64
53	1.02	5.71	9.82	11.96	9.36	11.64
54	1.13	5.71	9.82	11.96	9.36	11.64
55	1.13	5.71	9.82	11.96	9.36	11.64
56	1.24		9.82	11.96	9.36	11.64
57	1.24		9.82	11.96	9.36	11.64
58	1.35		9.82	11.96	9.36	11.64
59	1.35		9.82	11.96	9.36	11.64
60	1.47		9.82	11.96	9.36	11.64

Rider – Disability Income Rider (Accident & Sickness)

Annual premium rates by occupation class are on a per \$100 of monthly benefit basis – for all insurance classes

Issue Age	10-year Term – Medical (Band 2 & 3)				20-year Term – Male				20-year Term - Female			
	Male		Female		Non-Medical - Band 1		Medical - Band 2 & 3		Non-Medical - Band 1		Medical - Band 2 & 3	
	Class 1	Class 2	Class 1	Class 2	Class 1	Class 2	Class 1	Class 2	Class 1	Class 2	Class 1	Class 2
18	8.68	18.27	15.95	29.20	9.85	21.20	8.95	19.27	19.04	34.20	17.31	33.52
19	8.68	18.27	15.95	29.20	9.85	21.20	8.95	19.27	19.04	34.20	17.31	33.52
20	8.68	18.27	15.95	29.20	9.85	21.20	8.95	19.27	19.04	34.20	17.31	33.52
21	8.72	18.37	16.55	29.20	9.97	21.45	9.06	19.50	19.49	34.20	17.72	33.52
22	8.76	18.46	17.15	29.20	10.08	21.70	9.16	19.72	19.94	34.20	18.12	33.52
23	8.79	18.56	17.74	29.20	10.20	21.94	9.27	19.95	20.38	34.20	18.53	33.52
24	8.83	18.65	18.34	29.20	10.31	22.19	9.37	20.17	20.83	34.20	18.93	33.52
25	8.87	18.75	18.94	29.20	10.43	22.44	9.48	20.40	21.28	34.20	19.34	33.52
26	8.92	18.80	19.34	30.75	10.83	22.81	9.64	20.74	21.94	35.94	19.75	34.78
27	8.97	18.85	19.74	32.30	11.22	23.19	9.80	21.08	22.60	37.68	20.16	36.04
28	9.01	18.91	20.14	33.85	11.62	23.56	9.95	21.42	23.26	39.41	20.56	37.29
29	9.06	18.96	20.54	35.40	12.01	23.94	10.11	21.76	23.92	41.15	20.97	38.55
30	9.11	19.01	20.94	36.95	12.41	24.31	10.27	22.10	24.58	42.89	21.38	39.81
31	9.47	19.91	21.37	37.83	13.23	25.48	10.95	22.81	25.76	44.78	21.94	41.36
32	9.84	20.82	21.80	38.71	14.04	26.66	11.62	23.52	26.94	46.66	22.49	42.91
33	10.20	21.72	22.24	39.60	14.86	27.83	12.30	24.22	28.13	48.55	23.05	44.46
34	10.57	22.63	22.67	40.48	15.67	29.01	12.97	24.93	29.31	50.43	23.60	46.01
35	10.93	23.53	23.10	41.36	16.49	30.18	13.65	25.64	30.49	52.32	24.16	47.56
36	11.89	24.38	23.41	42.79	18.03	32.31	14.93	27.60	31.72	54.93	24.73	48.67
37	12.84	25.23	23.72	44.22	19.57	34.44	16.20	29.56	32.95	57.54	25.29	49.79
38	13.80	26.08	24.02	45.66	21.11	36.57	17.48	31.51	34.17	60.16	25.86	50.90
39	14.75	26.93	24.33	47.09	22.65	38.70	18.75	33.47	35.40	62.77	26.42	52.02
40	15.71	27.78	24.64	48.52	24.19	40.83	20.03	35.43	36.63	65.38	26.99	53.13
41	17.34	30.65	25.46	50.13	26.64	43.85	22.06	39.02	37.75	67.56	28.21	55.54
42	18.96	33.53	26.28	51.74	29.09	46.87	24.09	42.61	38.87	69.73	29.43	57.94
43	20.59	36.40	27.10	53.36	31.55	49.88	26.12	46.19	40.00	71.91	30.66	60.35
44	22.21	39.28	27.92	54.97	34.00	52.90	28.15	49.78	41.12	74.08	31.88	62.75
45	23.84	42.15	28.74	56.58	36.45	55.92	30.18	53.37	42.24	76.26	33.10	65.16
46	26.22	46.36	30.77	59.24	39.16	60.07	32.42	57.33	44.24	79.00	35.18	67.70
47	28.60	50.57	32.80	61.89	41.86	64.22	34.66	61.30	46.23	81.74	37.27	70.25
48	30.98	54.77	34.82	64.55	44.57	68.37	36.91	65.26	48.23	84.47	39.35	72.79
49	33.36	58.98	36.85	67.20	47.27	72.52	39.15	69.23	50.22	87.21	41.44	75.34
50	35.74	63.19	38.88	69.86	49.98	76.67	41.39	73.19	52.22	89.95	43.52	77.88
51	40.35	71.35	43.04	77.11	54.69	83.12	44.87	79.35	55.50	96.47	46.75	83.52
52	44.97	79.50	47.20	84.35	59.39	89.57	48.36	85.50	58.79	102.99	49.99	89.16
53	49.58	87.66	51.37	91.60	64.10	96.02	51.84	91.66	62.07	109.50	53.22	94.81
54	54.20	95.81	55.53	98.84	68.80	102.47	55.33	97.81	65.36	116.02	56.46	100.45
55	58.81	103.97	59.69	106.09	73.51	108.92	58.81	103.97	68.64	122.54	59.69	106.09

Rider – Disability Income Rider (Accident & Sickness)

Annual premium rates by occupation class are on a per \$100 of monthly benefit basis – for all insurance classes

Issue Age	25-year Term – Male				25-year Term - Female			
	Non-Medical - Band 1		Medical - Band 2 & 3		Non-Medical - Band 1		Medical - Band 2 & 3	
	Class 1	Class 2	Class 1	Class 2	Class 1	Class 2	Class 1	Class 2
18	10.03	21.58	9.11	19.61	19.18	35.24	17.44	34.71
19	10.03	21.58	9.11	19.61	19.18	35.24	17.44	34.71
20	10.03	21.58	9.11	19.61	19.18	35.24	17.44	34.71
21	10.21	21.97	9.28	19.97	19.65	35.24	17.87	34.71
22	10.39	22.36	9.44	20.32	20.12	35.24	18.29	34.71
23	10.57	22.74	9.61	20.68	20.58	35.24	18.71	34.71
24	10.75	23.13	9.77	21.03	21.05	35.24	19.13	34.71
25	10.93	23.52	9.94	21.39	21.51	35.24	19.55	34.71
26	11.46	24.14	10.20	21.95	22.32	36.96	20.09	35.82
27	11.99	24.76	10.47	22.51	23.13	38.67	20.62	36.92
28	12.52	25.38	10.72	23.08	23.94	40.39	21.15	38.03
29	13.05	26.00	10.99	23.64	24.74	42.10	21.69	39.13
30	13.58	26.62	11.25	24.20	25.55	43.82	22.22	40.24
31	14.53	27.75	12.03	25.05	26.61	45.91	22.79	42.06
32	15.47	28.89	12.81	25.91	27.66	48.00	23.36	43.88
33	16.42	30.02	13.59	26.75	28.72	50.09	23.93	45.70
34	17.36	31.16	14.37	27.61	29.77	52.18	24.50	47.52
35	18.30	32.29	15.15	28.46	30.83	54.27	25.07	49.34
36	19.73	34.49	16.34	30.46	32.10	56.49	25.57	50.31
37	21.16	36.68	17.52	32.47	33.37	58.71	26.06	51.30
38	22.59	38.87	18.71	34.47	34.63	60.94	26.56	52.27
39	24.02	41.06	19.89	36.48	35.90	63.16	27.05	53.26
40	25.45	43.26	21.07	38.48	37.17	65.38	27.55	54.23
41	27.65	45.79	22.89	41.46	38.18	67.56	28.66	56.42
42	29.85	48.33	24.72	44.44	39.20	69.73	29.77	58.60
43	32.05	50.85	26.54	47.41	40.21	71.91	30.88	60.79
44	34.25	53.39	28.36	50.39	41.23	74.08	31.99	62.97
45	36.45	55.92	30.18	53.37	42.24	76.26	33.10	65.16
46	39.16	60.07	32.42	57.33	44.24	79.00	35.18	67.70
47	41.86	64.22	34.66	61.30	46.23	81.74	37.27	70.25
48	44.57	68.37	36.91	65.26	48.23	84.47	39.35	72.79
49	47.27	72.52	39.15	69.23	50.22	87.21	41.44	75.34
50	49.98	76.67	41.39	73.19	52.22	89.95	43.52	77.88
51	54.69	83.12	44.87	79.35	55.50	96.47	46.75	83.52
52	59.39	89.57	48.36	85.50	58.79	102.99	49.99	89.16
53	64.10	96.02	51.84	91.66	62.07	109.50	53.22	94.81
54	68.80	102.47	55.33	97.81	65.36	116.02	56.46	100.45
55	73.51	108.92	58.81	103.97	68.64	122.54	59.69	106.09

Issue Age	30-year Term – Male				30-year Term - Female			
	Non-Medical - Band 1		Medical - Band 2 & 3		Non-Medical - Band 1		Medical - Band 2 & 3	
	Class 1	Class 2	Class 1	Class 2	Class 1	Class 2	Class 1	Class 2
18	10.20	21.95	9.27	19.95	19.32	36.28	17.57	35.89
19	10.20	21.95	9.27	19.95	19.32	36.28	17.57	35.89
20	10.20	21.95	9.27	19.95	19.32	36.28	17.57	35.89
21	10.45	22.48	9.50	20.43	19.80	36.28	18.01	35.89
22	10.69	23.01	9.72	20.92	20.29	36.28	18.45	35.89
23	10.94	23.54	9.95	21.40	20.77	36.28	18.88	35.89
24	11.18	24.07	10.17	21.89	21.26	36.28	19.32	35.89
25	11.43	24.60	10.40	22.37	21.74	36.28	19.76	35.89
26	12.09	25.47	10.76	23.16	22.70	37.97	20.42	36.85
27	12.76	26.33	11.13	23.94	23.65	39.66	21.08	37.80
28	13.42	27.20	11.49	24.73	24.61	41.36	21.74	38.76
29	14.09	28.06	11.86	25.51	25.56	43.05	22.40	39.71
30	14.75	28.93	12.22	26.30	26.52	44.74	23.06	40.67
31	15.82	30.02	13.11	27.29	27.45	47.04	23.64	42.76
32	16.89	31.12	13.99	28.29	28.38	49.33	24.22	44.85
33	17.97	32.21	14.88	29.28	29.30	51.63	24.81	46.93
34	19.04	33.31	15.76	30.28	30.23	53.92	25.39	49.02
35	20.11	34.40	16.65	31.27	31.16	56.22	25.97	51.11
36	21.43	36.66	17.74	33.32	32.47	58.05	26.40	51.95
37	22.75	38.91	18.83	35.37	33.78	59.88	26.83	52.80
38	24.06	41.17	19.93	37.43	35.08	61.72	27.25	53.64
39	25.38	43.42	21.02	39.48	36.39	63.55	27.68	54.49
40	26.70	45.68	22.11	41.53	37.70	65.38	28.11	55.33
41	28.65	47.73	23.72	43.90	38.61	67.56	29.11	57.30
42	30.60	49.78	25.34	46.27	39.52	69.73	30.11	59.26
43	32.55	51.82	26.95	48.63	40.42	71.91	31.10	61.23
44	34.50	53.87	28.57	51.00	41.33	74.08	32.10	63.19
45	36.45	55.92	30.18	53.37	42.24	76.26	33.10	65.16
46	39.16	60.07	32.42	57.33	44.24	79.00	35.18	67.70
47	41.86	64.22	34.66	61.30	46.23	81.74	37.27	70.25
48	44.57	68.37	36.91	65.26	48.23	84.47	39.35	72.79
49	47.27	72.52	39.15	69.23	50.22	87.21	41.44	75.34
50	49.98	76.67	41.39	73.19	52.22	89.95	43.52	77.88
51	54.69	83.12	44.87	79.35	55.50	96.47	46.75	83.52
52	59.39	89.57	48.36	85.50	58.79	102.99	49.99	89.16
53	64.10	96.02	51.84	91.66	62.07	109.50	53.22	94.81
54	68.80	102.47	55.33	97.81	65.36	116.02	56.46	100.45
55	73.51	108.92	58.81	103.97	68.64	122.54	59.69	106.09

Rider – Critical Illness Rider – For Non-Tobacco (NT) & Tobacco (T) Insurance Classes

Annual premium rates for initial term per \$1,000 of coverage

Issue Age	10-year Term – Medical (Band 2 & 3)				20-year Term - Non-medical Male				20-year Term - Medical Female			
	Male		Female		Band 1		Band 2 & 3		Band 1		Band 2 & 3	
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T
18	1.04	1.25	1.08	1.26	1.90	2.33	1.77	2.10	2.14	2.32	1.96	2.09
19	1.08	1.32	1.15	1.34	1.95	2.48	1.82	2.23	2.26	2.48	2.06	2.22
20	1.12	1.41	1.23	1.43	2.01	2.66	1.87	2.38	2.38	2.66	2.17	2.38
21	1.17	1.52	1.31	1.54	2.08	2.86	1.93	2.55	2.52	2.86	2.29	2.55
22	1.22	1.64	1.41	1.66	2.15	3.09	1.99	2.74	2.68	3.08	2.43	2.74
23	1.28	1.80	1.52	1.80	2.23	3.35	2.07	2.97	2.85	3.34	2.58	2.95
24	1.33	1.97	1.63	1.96	2.32	3.65	2.14	3.22	3.04	3.62	2.74	3.19
25	1.39	2.15	1.76	2.30	2.42	3.99	2.23	3.51	3.24	3.93	2.91	3.46
26	1.59	2.53	2.05	2.52	2.53	4.37	2.32	3.83	3.46	4.28	3.11	3.77
27	1.80	2.93	2.35	2.97	2.65	4.80	2.42	4.20	3.70	4.67	3.32	4.11
28	2.01	3.36	2.67	3.39	2.78	5.29	2.53	4.61	3.97	5.12	3.55	4.50
29	2.22	3.82	3.00	3.88	2.94	5.83	2.66	5.08	4.25	5.59	3.80	4.92
30	2.37	4.10	3.25	4.13	3.12	6.45	2.72	5.51	4.54	6.11	3.86	5.24
31	2.46	4.48	3.55	4.52	3.32	7.13	2.77	6.10	4.85	6.66	4.12	5.72
32	2.55	4.89	3.80	4.96	3.55	7.89	2.97	6.76	5.18	7.27	4.41	6.24
33	2.66	5.35	4.07	5.44	3.81	8.72	3.20	7.47	5.52	7.92	4.71	6.81
34	2.80	5.87	4.37	5.95	4.11	9.65	3.46	8.28	5.89	8.62	5.04	7.41
35	2.97	6.47	4.69	6.51	4.47	10.70	3.78	9.19	6.29	9.37	5.38	8.06
36	3.17	7.15	5.04	7.10	4.88	11.86	4.13	10.19	6.71	10.18	5.75	8.76
37	3.40	7.92	5.41	7.75	5.35	13.15	4.55	11.31	7.16	11.06	6.14	9.52
38	3.67	8.78	5.82	8.45	5.88	14.58	5.01	12.55	7.65	12.02	6.57	10.35
39	4.00	9.78	6.24	9.19	6.48	16.15	5.54	13.92	8.16	13.05	7.00	11.23
40	4.39	10.92	6.67	10.50	7.14	17.86	6.12	15.41	8.69	14.14	7.45	12.17
41	4.85	12.21	7.10	11.25	7.88	19.75	6.77	17.04	9.23	15.31	7.92	13.17
42	5.37	13.66	7.53	12.00	8.71	21.83	7.49	18.83	9.79	16.56	8.39	14.24
43	6.00	15.26	7.96	12.75	9.62	24.13	8.28	20.79	10.38	17.89	8.89	15.36
44	7.50	17.05	9.00	13.95	10.59	26.58	9.13	22.87	11.00	19.29	9.41	16.55
45	9.00	19.02	9.50	16.75	11.63	29.17	10.03	25.07	11.63	20.76	9.95	17.79
46	10.50	21.19	9.75	16.50	12.74	31.94	11.00	27.42	12.30	22.30	10.51	19.10
47	10.75	23.59	10.00	18.50	13.95	34.93	12.05	29.94	12.99	23.93	11.10	20.48
48	11.00	26.25	10.34	19.50	15.27	38.22	13.19	32.69	13.71	25.67	11.72	21.97
49	12.00	29.05	10.88	21.50	16.68	41.69	14.40	35.58	14.49	27.55	12.38	23.57
50	12.76	32.00	12.55	24.00	18.18	45.38	15.73	38.71	15.33	29.58	13.09	25.32
51	14.11	35.15	13.30	25.50	19.81	49.36	17.12	41.99	16.24	31.81	13.87	27.21
52	15.57	38.52	14.10	27.00	21.61	53.74	18.63	45.53	17.25	34.26	14.72	29.25
53	17.15	42.17	15.00	30.00	23.61	58.66	20.28	49.39	18.34	36.99	15.64	31.48
54	18.72	45.76	16.00	31.00	25.66	63.67	21.95	53.30	19.49	39.80	16.60	33.76
55	20.26	49.28	17.04	34.75	27.76	68.79	23.65	57.25	20.70	42.69	17.61	36.09
56	21.76	52.71	18.05	35.00	29.69	73.83	25.21	61.13	21.82	45.54	18.55	38.39
57	23.27	56.07	19.15	37.00	31.63	78.91	26.77	65.00	22.99	48.47	19.51	40.74
58	25.00	59.37	20.00	42.00	33.56	84.00	28.32	68.90	24.21	51.50	20.53	43.16
59	28.00	62.72	21.00	43.00	35.57	89.32	29.93	72.94	25.50	54.66	21.65	45.67
60	30.00	66.15	22.80	45.00	37.68	94.93	31.67	77.18	27.13	57.98	23.02	48.31
61	31.00	69.71	23.50	47.00								
62	31.64	73.43	24.00	48.00								
63	33.66	77.35	25.14	50.59								
64	35.85	81.51	26.81	53.58								
65	38.23	85.96	28.57	56.69								

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Subject to the terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply

Rider – Critical Illness Rider – For Non-Tobacco (NT) & Tobacco (T) Insurance Classes

Annual premium rates for initial term per \$1,000 of coverage

Issue Age	25-year Term – Non-Medical Male				25-year Term – Medical Female			
	Band 1		Band 2 & 3		Band 1		Band 2 & 3	
	NT	T	NT	T	NT	T	NT	T
18	1.93	2.64	1.78	2.27	2.27	2.59	2.04	2.25
19	1.99	2.85	1.84	2.43	2.40	2.79	2.15	2.40
20	2.07	3.08	1.90	2.61	2.54	3.00	2.26	2.57
21	2.16	3.35	1.98	2.81	2.69	3.23	2.39	2.76
22	2.25	3.64	2.05	3.04	2.86	3.49	2.54	2.96
23	2.36	3.98	2.14	3.31	3.05	3.78	2.69	3.19
24	2.48	4.36	2.24	3.60	3.25	4.09	2.86	3.45
25	2.61	4.78	2.34	3.93	3.46	4.44	3.04	3.74
26	2.77	5.26	2.46	4.30	3.69	4.83	3.24	4.06
27	2.95	5.79	2.59	4.72	3.94	5.25	3.46	4.42
28	3.14	6.38	2.73	5.18	4.22	5.74	3.69	4.83
29	3.35	7.02	2.89	5.70	4.51	6.25	3.95	5.27
30	3.59	7.73	3.03	6.43	4.81	6.81	4.08	5.76
31	3.86	8.50	3.18	7.09	5.13	7.41	4.35	6.28
32	4.15	9.34	3.43	7.81	5.47	8.06	4.65	6.83
33	4.48	10.25	3.70	8.58	5.82	8.76	4.96	7.44
34	4.84	11.24	4.00	9.44	6.21	9.50	5.30	8.07
35	5.25	12.34	4.35	10.38	6.62	10.29	5.65	8.76
36	5.71	13.52	4.74	11.41	7.05	11.14	6.04	9.49
37	6.21	14.82	5.18	12.54	7.52	12.04	6.44	10.27
38	6.78	16.24	5.66	13.78	8.03	13.03	6.88	11.13
39	7.41	17.79	6.21	15.15	8.56	14.08	7.33	12.03
40	8.09	19.48	6.80	16.63	9.11	15.19	7.81	13.00
41	8.85	21.33	7.47	18.26	9.68	16.38	8.30	14.02
42	9.70	23.36	8.21	20.04	10.27	17.64	8.80	15.11
43	10.63	25.61	9.01	21.99	10.89	18.98	9.32	16.26
44	11.62	28.02	9.88	24.07	11.54	20.39	9.87	17.46
45	12.67	30.62	10.80	26.27	12.20	21.88	10.43	18.72
46	13.76	35.13	11.76	30.16	12.87	23.43	10.99	20.03
47	14.94	38.42	12.80	32.93	13.56	25.06	11.58	21.42
48	16.22	42.04	13.92	35.96	14.28	26.80	12.19	22.90
49	17.56	45.86	15.11	39.14	15.05	28.67	12.84	24.49
50	19.05	49.92	16.44	42.58	15.87	30.70	13.54	26.26
51	21.79	54.30	18.83	46.19	17.86	34.99	15.26	29.93
52	23.77	59.11	20.49	50.08	18.98	37.69	16.19	32.18
53	25.97	64.53	22.31	54.33	20.17	40.69	17.20	34.63
54	28.23	70.04	24.15	58.63	21.44	43.78	18.26	37.14
55	30.54	75.67	26.02	62.98	22.77	46.96	19.37	39.70

Issue Age	30-year Term - Non-medical Male				30-year Term - Medical Female			
	Band 1		Band 2 & 3		Band 1		Band 2 & 3	
	NT	T	NT	T	NT	T	NT	T
18	1.95	2.95	1.79	2.44	2.39	2.86	2.11	2.40
19	2.03	3.21	1.86	2.62	2.54	3.09	2.23	2.57
20	2.12	3.50	1.93	2.83	2.69	3.34	2.35	2.75
21	2.23	3.83	2.02	3.07	2.86	3.60	2.49	2.96
22	2.35	4.19	2.11	3.33	3.04	3.89	2.64	3.18
23	2.48	4.60	2.21	3.64	3.24	4.21	2.80	3.43
24	2.63	5.06	2.33	3.97	3.45	4.56	2.98	3.70
25	2.80	5.57	2.45	4.35	3.67	4.94	3.17	4.01
26	3.01	6.14	2.59	4.77	3.91	5.37	3.37	4.35
27	3.24	6.77	2.75	5.23	4.18	5.83	3.59	4.73
28	3.49	7.46	2.92	5.75	4.46	6.35	3.83	5.16
29	3.76	8.20	3.11	6.32	4.76	6.91	4.09	5.62
30	4.06	9.00	3.33	7.35	5.07	7.51	4.29	6.27
31	4.39	9.86	3.59	8.08	5.40	8.15	4.58	6.83
32	4.75	10.78	3.88	8.85	5.75	8.85	4.88	7.42
33	5.14	11.77	4.20	9.69	6.12	9.59	5.21	8.06
34	5.57	12.83	4.54	10.60	6.52	10.37	5.55	8.73
35	6.03	13.97	4.92	11.57	6.94	11.20	5.92	9.45
36	6.53	15.18	5.34	12.62	7.39	12.09	6.32	10.21
37	7.07	16.48	5.80	13.76	7.87	13.02	6.74	11.02
38	7.67	17.90	6.31	15.01	8.40	14.03	7.19	11.90
39	8.33	19.43	6.87	16.37	8.95	15.10	7.66	12.83
40	9.04	21.09	7.48	17.85	9.52	16.24	8.16	13.82
41	9.82	22.90	8.17	19.47	10.12	17.44	8.67	14.86
42	10.68	24.89	8.92	21.24	10.74	18.71	9.20	15.97
43	11.63	27.09	9.74	23.19	11.39	20.07	9.75	17.15
44	12.64	29.46	10.62	25.26	12.07	21.48	10.32	18.37
45	13.71	32.07	11.57	27.47	12.77	22.99	10.91	19.65
46	14.78		12.52		13.44	24.55	11.47	20.96
47	15.93		13.54		14.13	26.18	12.05	22.35
48	17.17		14.65		14.85	27.92	12.65	23.82
49	18.44		15.82		15.60	29.79	13.29	25.40
50	19.91		17.14		16.40	31.82	13.98	27.19
51								
52								
53								
54								
55								

Rider – Waiver of Premium Rider - For Non-Tobacco (NT) & Tobacco (T) Insurance Classes
 Annual premium rates for initial term per \$1,000 of coverage

Issue Age	10-year Term Medical (Band 2) - Male & Female						10-year Term Medical (Band 3) - Male & Female					
	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T
18	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20
19	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20
20	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20
21	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20
22	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20
23	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20
24	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20
25	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20
26	0.05	0.06	0.09	0.11	0.16	0.24	0.04	0.06	0.08	0.11	0.14	0.21
27	0.05	0.06	0.09	0.11	0.17	0.24	0.04	0.06	0.08	0.11	0.14	0.21
28	0.05	0.06	0.09	0.11	0.17	0.24	0.04	0.06	0.08	0.11	0.15	0.22
29	0.05	0.06	0.09	0.11	0.17	0.24	0.04	0.06	0.08	0.11	0.15	0.22
30	0.05	0.06	0.09	0.11	0.17	0.24	0.04	0.06	0.08	0.11	0.15	0.22
31	0.05	0.07	0.10	0.12	0.18	0.27	0.05	0.07	0.09	0.11	0.17	0.24
32	0.05	0.07	0.10	0.12	0.19	0.28	0.05	0.07	0.09	0.11	0.17	0.25
33	0.05	0.07	0.10	0.13	0.21	0.30	0.05	0.07	0.09	0.12	0.19	0.28
34	0.06	0.08	0.11	0.14	0.23	0.33	0.05	0.07	0.10	0.13	0.21	0.30
35	0.07	0.09	0.12	0.15	0.26	0.37	0.05	0.08	0.11	0.14	0.24	0.34
36	0.07	0.10	0.13	0.18	0.30	0.44	0.07	0.09	0.12	0.17	0.28	0.40
37	0.08	0.11	0.16	0.21	0.35	0.50	0.08	0.11	0.15	0.19	0.33	0.48
38	0.08	0.12	0.16	0.21	0.36	0.52	0.08	0.12	0.15	0.20	0.34	0.49
39	0.09	0.13	0.18	0.24	0.39	0.57	0.08	0.12	0.17	0.22	0.37	0.54
40	0.10	0.13	0.19	0.25	0.42	0.61	0.10	0.13	0.18	0.24	0.40	0.59
41	0.11	0.15	0.21	0.28	0.48	0.72	0.10	0.15	0.21	0.27	0.45	0.70
42	0.12	0.17	0.24	0.31	0.55	0.83	0.11	0.16	0.22	0.31	0.51	0.82
43	0.14	0.19	0.25	0.35	0.60	0.95	0.13	0.18	0.25	0.34	0.57	0.93
44	0.15	0.20	0.28	0.38	0.67	1.08	0.14	0.20	0.28	0.38	0.63	1.06
45	0.17	0.22	0.30	0.42	0.73	1.20	0.16	0.22	0.30	0.42	0.69	1.18
46	0.20	0.26	0.36	0.49	0.87	1.40	0.18	0.26	0.36	0.49	0.82	1.37
47	0.24	0.31	0.42	0.58	1.02	1.62	0.21	0.31	0.42	0.56	0.95	1.58
48	0.26	0.34	0.46	0.63	1.13	1.78	0.24	0.34	0.46	0.63	1.05	1.71
49	0.30	0.40	0.54	0.73	1.31	2.04	0.29	0.39	0.54	0.72	1.20	1.95
50	0.34	0.43	0.59	0.78	1.43	2.21	0.31	0.42	0.59	0.78	1.32	2.10
51	0.38	0.48	0.65	0.88	1.65	2.46	0.36	0.47	0.65	0.87	1.49	2.30
52	0.45	0.56	0.76	1.01	1.94	2.84	0.42	0.55	0.76	1.01	1.76	2.62
53	0.53	0.66	0.88	1.17	2.26	3.24	0.50	0.63	0.88	1.15	2.04	2.98
54	0.61	0.75	1.01	1.33	2.62	3.69	0.56	0.73	1.01	1.32	2.34	3.36
55	0.69	0.86	1.14	1.50	3.02	4.16	0.65	0.82	1.14	1.48	2.69	3.76

Rider – Waiver of Premium Rider - For Non-Tobacco (NT) & Tobacco (T) Insurance Classes
 Annual premium rates for initial term per \$1,000 of coverage

20-year Term

Issue Age	Non Medical (Band 1) - Male & Female		Medical (Band 2) - Male & Female						Medical (Band 3) - Male & Female					
	Standard Non-Tobacco (NT)	Standard Tobacco (T)	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T
18	0.18	0.35	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27
19	0.18	0.35	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27
20	0.18	0.35	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27
21	0.18	0.35	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27
22	0.18	0.35	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27
23	0.18	0.35	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27
24	0.18	0.35	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27
25	0.18	0.35	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27
26	0.19	0.38	0.06	0.09	0.11	0.14	0.24	0.30	0.06	0.09	0.11	0.14	0.23	0.29
27	0.20	0.39	0.06	0.09	0.11	0.14	0.24	0.30	0.06	0.09	0.11	0.14	0.23	0.30
28	0.20	0.39	0.06	0.09	0.11	0.14	0.25	0.31	0.06	0.09	0.11	0.14	0.23	0.30
29	0.20	0.40	0.06	0.09	0.11	0.14	0.25	0.31	0.06	0.09	0.11	0.14	0.24	0.30
30	0.21	0.41	0.06	0.09	0.11	0.14	0.25	0.32	0.06	0.09	0.11	0.14	0.24	0.31
31	0.23	0.44	0.07	0.10	0.12	0.16	0.29	0.36	0.07	0.09	0.12	0.15	0.27	0.35
32	0.23	0.45	0.08	0.10	0.13	0.16	0.30	0.38	0.07	0.10	0.12	0.15	0.29	0.37
33	0.25	0.49	0.09	0.11	0.14	0.18	0.34	0.44	0.08	0.11	0.14	0.17	0.32	0.42
34	0.27	0.53	0.10	0.12	0.16	0.20	0.39	0.49	0.09	0.12	0.15	0.19	0.36	0.47
35	0.27	0.53	0.11	0.14	0.18	0.22	0.44	0.56	0.10	0.13	0.16	0.21	0.42	0.54
36	0.32	0.64	0.12	0.17	0.21	0.26	0.52	0.66	0.11	0.16	0.20	0.25	0.48	0.64
37	0.37	0.75	0.15	0.18	0.24	0.30	0.59	0.76	0.14	0.17	0.23	0.29	0.56	0.73
38	0.39	0.78	0.15	0.19	0.24	0.30	0.60	0.79	0.14	0.17	0.24	0.29	0.58	0.77
39	0.42	0.85	0.17	0.20	0.27	0.33	0.66	0.86	0.15	0.20	0.26	0.32	0.63	0.83
40	0.45	0.93	0.17	0.22	0.29	0.35	0.71	0.94	0.16	0.20	0.28	0.34	0.67	0.90
41	0.50	1.04	0.20	0.26	0.33	0.40	0.82	1.10	0.18	0.24	0.33	0.39	0.79	1.06
42	0.55	1.16	0.22	0.29	0.38	0.46	0.94	1.26	0.22	0.27	0.37	0.45	0.91	1.23
43	0.60	1.28	0.25	0.32	0.43	0.52	1.06	1.45	0.25	0.30	0.43	0.50	1.03	1.41
44	0.65	1.40	0.28	0.36	0.47	0.58	1.19	1.63	0.28	0.33	0.47	0.56	1.15	1.59
45	0.70	1.52	0.31	0.39	0.53	0.64	1.33	1.82	0.31	0.36	0.52	0.62	1.29	1.77
46	0.81	1.75	0.37	0.48	0.62	0.75	1.57	2.14	0.37	0.44	0.62	0.73	1.52	2.06
47	0.93	2.00	0.43	0.55	0.71	0.87	1.84	2.51	0.43	0.52	0.71	0.84	1.77	2.36
48	1.01	2.16	0.48	0.63	0.79	0.97	2.04	2.75	0.48	0.58	0.79	0.92	1.94	2.57
49	1.14	2.44	0.55	0.72	0.90	1.10	2.35	3.16	0.55	0.68	0.90	1.05	2.24	2.91
50	1.22	2.61	0.60	0.80	0.97	1.19	2.56	3.43	0.60	0.73	0.97	1.13	2.44	3.14
51	1.34	2.85	0.67	0.91	1.09	1.39	2.88	3.83	0.67	0.82	1.09	1.32	2.73	3.44
52	1.53	3.25	0.79	1.07	1.27	1.68	3.37	4.44	0.78	0.96	1.27	1.57	3.15	3.93
53	1.73	3.66	0.91	1.24	1.47	2.00	3.88	5.10	0.91	1.12	1.47	1.85	3.62	4.47
54	1.94	4.10	1.04	1.44	1.69	2.34	4.44	5.80	1.04	1.29	1.69	2.16	4.13	5.03
55	2.17	4.57	1.19	1.65	1.92	2.70	5.05	6.57	1.17	1.47	1.92	2.49	4.68	5.64

Rider – Waiver of Premium Rider - For Non-Tobacco (NT) & Tobacco (T) Insurance Classes
 Annual premium rates for initial term per \$1,000 of coverage

25-year Term

Issue Age	Non Medical (Band 1) - Male & Female		Medical (Band 2) - Male & Female						Medical (Band 3) - Male & Female					
	Standard Non-Tobacco (NT)	Standard Tobacco (T)	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T
18	0.23	0.45	0.08	0.11	0.14	0.17	0.28	0.35	0.08	0.10	0.14	0.17	0.27	0.34
19	0.23	0.45	0.08	0.11	0.14	0.17	0.28	0.35	0.08	0.10	0.14	0.17	0.27	0.34
20	0.23	0.45	0.08	0.11	0.14	0.17	0.28	0.35	0.08	0.10	0.14	0.17	0.27	0.34
21	0.23	0.45	0.08	0.11	0.14	0.17	0.28	0.35	0.08	0.10	0.14	0.17	0.27	0.34
22	0.23	0.45	0.08	0.11	0.14	0.17	0.28	0.35	0.08	0.10	0.14	0.17	0.27	0.34
23	0.23	0.45	0.08	0.11	0.14	0.17	0.28	0.35	0.08	0.10	0.14	0.17	0.27	0.34
24	0.23	0.45	0.08	0.11	0.14	0.17	0.28	0.35	0.08	0.10	0.14	0.17	0.27	0.34
25	0.23	0.45	0.08	0.11	0.14	0.17	0.28	0.35	0.08	0.10	0.14	0.17	0.27	0.34
26	0.25	0.50	0.09	0.12	0.15	0.19	0.31	0.38	0.09	0.12	0.15	0.18	0.30	0.37
27	0.26	0.52	0.09	0.12	0.15	0.19	0.31	0.38	0.09	0.12	0.15	0.19	0.30	0.38
28	0.26	0.53	0.09	0.12	0.15	0.19	0.32	0.39	0.09	0.12	0.15	0.19	0.30	0.38
29	0.26	0.54	0.09	0.12	0.16	0.19	0.32	0.40	0.09	0.12	0.15	0.19	0.31	0.38
30	0.27	0.56	0.09	0.12	0.16	0.19	0.32	0.40	0.09	0.12	0.16	0.19	0.31	0.39
31	0.30	0.61	0.10	0.13	0.17	0.21	0.37	0.46	0.10	0.12	0.17	0.20	0.36	0.44
32	0.31	0.63	0.11	0.13	0.18	0.22	0.39	0.49	0.10	0.13	0.17	0.21	0.38	0.47
33	0.34	0.69	0.12	0.14	0.19	0.24	0.44	0.55	0.11	0.14	0.19	0.23	0.42	0.53
34	0.37	0.75	0.13	0.15	0.22	0.26	0.50	0.62	0.12	0.15	0.21	0.25	0.48	0.59
35	0.37	0.77	0.14	0.18	0.24	0.30	0.57	0.71	0.14	0.16	0.23	0.28	0.55	0.68
36	0.44	0.92	0.17	0.20	0.28	0.35	0.67	0.83	0.16	0.20	0.28	0.34	0.64	0.80
37	0.51	1.08	0.19	0.24	0.33	0.40	0.78	0.95	0.19	0.23	0.32	0.39	0.74	0.91
38	0.54	1.12	0.20	0.24	0.34	0.41	0.79	0.97	0.20	0.23	0.34	0.39	0.77	0.95
39	0.58	1.22	0.21	0.26	0.37	0.45	0.86	1.06	0.21	0.26	0.35	0.44	0.83	1.03
40	0.62	1.33	0.23	0.29	0.40	0.48	0.92	1.14	0.22	0.28	0.38	0.47	0.90	1.10
41	0.69	1.49	0.26	0.33	0.45	0.55	1.09	1.33	0.26	0.33	0.45	0.54	1.05	1.29
42	0.76	1.66	0.30	0.37	0.51	0.62	1.25	1.53	0.30	0.37	0.51	0.61	1.22	1.49
43	0.83	1.83	0.33	0.42	0.57	0.69	1.41	1.74	0.33	0.42	0.57	0.68	1.37	1.70
44	0.91	1.96	0.36	0.47	0.64	0.77	1.59	1.95	0.36	0.46	0.63	0.76	1.55	1.91
45	0.98	2.04	0.40	0.52	0.70	0.84	1.77	2.17	0.40	0.51	0.69	0.83	1.73	2.12
46	1.13	2.26	0.49	0.62	0.84	1.04	2.13	2.57	0.48	0.61	0.83	0.99	2.06	2.51
47	1.29	2.46	0.58	0.72	0.98	1.25	2.52	3.04	0.56	0.71	0.98	1.15	2.45	2.95
48	1.39	2.56	0.65	0.82	1.10	1.41	2.84	3.20	0.63	0.79	1.10	1.28	2.76	3.11
49	1.57	2.79	0.76	0.94	1.27	1.66	3.12	3.53	0.72	0.92	1.27	1.46	3.06	3.41
50	1.67	2.88	0.84	1.04	1.39	1.83	3.26	3.70	0.78	0.99	1.39	1.60	3.19	3.54
51	1.81	3.14	0.94	1.16	1.56	2.12	3.17	4.22	0.88	1.11	1.56	1.79	3.00	3.78
52	2.06	3.58	1.11	1.35	1.83	2.56	3.70	4.88	1.02	1.30	1.83	2.10	3.47	4.32
53	2.26	4.03	1.30	1.56	2.13	3.04	4.28	5.61	1.18	1.50	2.13	2.44	3.99	4.92
54	2.43	4.51	1.52	1.82	2.47	3.33	4.88	6.38	1.36	1.75	2.47	2.83	4.54	5.54
55	2.61	5.03	1.79	2.10	2.86	3.63	5.56	7.23	1.56	2.01	2.86	3.25	5.14	6.21

Rider – Waiver of Premium Rider - For Non-Tobacco (NT) & Tobacco (T) Insurance Classes
 Annual premium rates for initial term per \$1,000 of coverage

30-year Term

Issue Age	Non Medical (Band 1) - Male & Female		Medical (Band 2) - Male & Female						Medical (Band 3) - Male & Female					
	Standard Non-Tobacco (NT)	Standard Tobacco (T)	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T	Preferred Plus NT	Preferred NT	Standard Plus NT	Standard NT	Standard Plus T	Standard T
18	0.27	0.55	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40
19	0.27	0.55	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40
20	0.27	0.55	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40
21	0.27	0.55	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40
22	0.27	0.55	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40
23	0.27	0.55	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40
24	0.27	0.55	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40
25	0.27	0.55	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40
26	0.30	0.61	0.11	0.14	0.19	0.23	0.38	0.46	0.11	0.14	0.19	0.22	0.36	0.44
27	0.31	0.64	0.11	0.14	0.19	0.23	0.38	0.46	0.11	0.14	0.19	0.23	0.37	0.45
28	0.31	0.66	0.11	0.14	0.19	0.23	0.38	0.47	0.11	0.14	0.19	0.23	0.37	0.46
29	0.32	0.68	0.11	0.14	0.20	0.24	0.39	0.48	0.11	0.14	0.19	0.23	0.38	0.46
30	0.33	0.70	0.11	0.14	0.20	0.24	0.39	0.48	0.11	0.14	0.20	0.23	0.38	0.47
31	0.37	0.78	0.13	0.15	0.22	0.26	0.45	0.55	0.13	0.15	0.22	0.25	0.44	0.53
32	0.38	0.80	0.13	0.16	0.22	0.27	0.48	0.59	0.13	0.15	0.22	0.26	0.46	0.57
33	0.42	0.88	0.14	0.17	0.24	0.29	0.54	0.66	0.14	0.17	0.24	0.28	0.52	0.64
34	0.46	0.97	0.16	0.18	0.27	0.32	0.60	0.74	0.15	0.18	0.26	0.31	0.59	0.71
35	0.47	1.00	0.18	0.20	0.30	0.36	0.70	0.86	0.18	0.20	0.30	0.34	0.68	0.83
36	0.56	1.19	0.20	0.24	0.35	0.43	0.82	0.99	0.20	0.24	0.35	0.41	0.80	0.95
37	0.65	1.40	0.24	0.29	0.41	0.49	0.95	1.13	0.24	0.27	0.40	0.48	0.91	1.09
38	0.68	1.46	0.24	0.29	0.42	0.51	0.97	1.16	0.24	0.29	0.42	0.50	0.95	1.13
39	0.73	1.59	0.26	0.32	0.46	0.55	1.05	1.25	0.26	0.32	0.45	0.54	1.03	1.22
40	0.79	1.73	0.28	0.35	0.49	0.60	1.14	1.34	0.28	0.35	0.49	0.60	1.12	1.31
41	0.88	1.94	0.32	0.40	0.56	0.68	1.34	1.56	0.32	0.40	0.56	0.68	1.31	1.53
42	0.97	2.16	0.36	0.46	0.63	0.77	1.55	1.79	0.36	0.46	0.63	0.77	1.51	1.75
43	1.06	2.38	0.40	0.52	0.71	0.86	1.76	2.03	0.39	0.52	0.71	0.86	1.71	1.99
44	1.16	2.52	0.44	0.58	0.79	0.95	1.98	2.27	0.44	0.58	0.78	0.95	1.93	2.23
45	1.25	2.56	0.48	0.65	0.87	1.04	2.21	2.51	0.48	0.64	0.86	1.04	2.16	2.47
46	1.44	2.76	0.59	0.77	1.06	1.32	2.67	3.00	0.58	0.77	1.04	1.24	2.60	2.96
47	1.64	2.92	0.71	0.90	1.25	1.62	3.19	3.56	0.68	0.90	1.25	1.46	3.12	3.52
48	1.77	2.96	0.82	1.01	1.40	1.86	3.64	3.64	0.76	0.99	1.40	1.62	3.56	3.64
49	1.99	3.13	0.95	1.16	1.63	2.21	3.89	3.89	0.88	1.16	1.63	1.88	3.89	3.89
50	2.12	3.14	1.06	1.26	1.81	2.46	3.95	3.95	0.97	1.26	1.81	2.04	3.95	3.95
51	2.28		1.21	1.41	2.02	2.84			1.08	1.39	2.02	2.26		
52	2.58		1.43	1.63	2.38	3.43			1.25	1.63	2.38	2.62		
53	2.79		1.69	1.88	2.79	4.07			1.45	1.88	2.77	3.02		
54	2.91		2.00	2.19	3.26	4.31			1.67	2.19	3.26	3.48		
55	3.04		2.37	2.54	3.81	4.56			1.93	2.53	3.79	4.00		