

**FLEX4LIFE –PAID UP AT AGE 100 - MALE NON TOBACCO – MONTHLY
FOR CASH VALUES: USE RATE CARD OR CALCULATOR**

MNT Age	\$ 25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	250,000
16	20.47	36.31	52.15	57.63	70.88	84.13	97.38	110.63	137.13
17	20.65	36.68	52.70	59.29	72.96	86.63	100.29	113.96	141.29
18	20.84	37.05	53.26	60.96	75.04	89.12	103.21	117.29	145.46
19	21.02	37.42	53.81	62.53	77.01	91.48	105.96	120.44	149.39
20	21.18	37.74	54.30	64.10	78.97	93.84	108.71	123.58	153.32
21	21.51	38.39	55.27	65.49	80.71	95.92	111.14	126.36	156.79
22	21.81	38.99	56.17	66.88	82.44	98.00	113.57	129.13	160.26
23	22.11	39.59	57.07	68.27	84.18	100.09	116.00	131.91	163.73
24	22.41	40.19	57.97	69.47	85.68	101.89	118.10	134.31	166.73
25	22.69	40.75	58.81	70.76	87.30	103.83	120.37	136.90	169.97
26	23.45	42.27	61.10	73.54	90.77	107.99	125.22	142.45	176.91
27	24.19	43.75	63.32	76.31	94.23	112.16	130.08	148.00	183.84
28	24.91	45.19	65.47	78.90	97.47	116.04	134.61	153.18	190.32
29	25.60	46.57	67.55	81.40	100.59	119.79	138.98	158.18	196.56
30	26.27	47.92	69.56	83.90	103.72	123.53	143.35	163.17	202.81
31	27.22	49.81	72.40	87.88	108.69	129.50	150.31	171.13	212.75
32	28.19	51.75	75.32	91.85	113.66	135.47	157.27	179.08	222.69
33	29.09	53.56	78.02	95.65	118.40	141.16	163.91	186.67	232.18
34	29.97	55.32	80.66	99.25	122.91	146.57	170.22	193.88	241.19
35	30.83	57.03	83.23	102.86	127.42	151.98	176.54	201.10	250.21
36	32.07	59.52	86.97	108.41	134.36	160.30	186.25	212.20	264.09
37	33.30	61.98	90.65	114.05	141.41	168.77	196.12	223.48	278.19
38	34.48	64.33	94.19	119.42	148.12	176.81	205.51	234.21	291.61
39	35.61	66.60	97.59	124.41	154.36	184.31	214.25	244.20	304.09
40	36.72	68.82	100.92	129.50	160.72	191.94	223.16	254.38	316.81
41	38.97	73.31	107.65	136.62	169.62	202.62	235.62	268.62	334.62
42	41.21	77.79	114.38	143.84	178.64	213.44	248.25	283.05	352.66
43	43.36	82.09	120.83	150.59	187.08	223.57	260.06	296.56	369.54
44	45.39	86.16	126.93	157.07	195.18	233.29	271.40	309.51	385.73
45	47.43	90.23	133.04	163.54	203.27	243.00	282.73	322.46	401.91
46	49.42	94.21	139.00	171.59	213.33	255.07	296.81	338.55	422.03
47	51.43	98.24	145.04	179.54	223.27	267.00	310.73	354.46	441.92
48	53.33	102.03	150.73	187.22	232.87	278.52	324.17	369.82	461.11
49	55.13	105.64	156.14	194.53	242.00	289.48	336.95	384.43	479.38
50	56.93	109.24	161.55	201.74	251.02	300.30	349.58	398.86	497.42
51	59.55	114.47	169.39	212.20	264.09	315.98	367.87	419.77	523.55
52	62.14	119.65	177.16	222.65	277.15	331.66	386.16	440.67	549.68
53	64.61	124.60	184.58	232.55	289.53	346.51	403.49	460.47	574.43
54	66.97	129.32	191.66	241.98	301.32	360.66	420.00	479.34	598.01
55	69.33	134.03	198.74	251.42	313.11	374.81	436.51	498.21	621.60

**FLEX4LIFE –PAID UP AT AGE 100 - MALE NON TOBACCO – MONTHLY
FOR CASH VALUES: USE RATE CARD OR CALCULATOR**

MNT Age	\$ 25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	250,000
56	72.45	140.28	208.10	264.46	329.42	394.37	459.33	524.29	654.21
57	75.60	146.57	217.54	277.50	345.72	413.94	482.16	550.38	686.81
58	78.58	152.53	226.49	289.90	361.21	432.53	503.85	575.17	717.80
59	81.40	158.18	234.95	301.74	376.01	450.29	524.57	598.85	747.40
60	84.24	163.86	243.48	313.48	390.70	467.91	545.13	622.34	776.77
61	88.36	172.10	255.83	329.58	410.82	492.05	573.29	654.53	817.01
62	92.50	180.38	268.25	345.77	431.05	516.34	601.62	686.91	857.48
63	96.41	188.19	279.97	361.12	450.24	539.37	628.49	717.62	895.86
64	100.15	195.68	291.21	375.64	468.40	561.15	653.91	746.66	932.17
65	103.88	203.13	302.38	390.26	486.67	583.07	679.48	775.89	968.71
66	110.56	216.50	322.43	413.29	515.46	617.62	719.79	821.96	1026.29
67	117.24	229.86	342.48	436.42	544.36	652.31	760.26	868.21	1084.10
68	123.60	242.58	361.56	458.34	571.77	685.19	798.62	912.05	1138.91
69	129.64	254.65	379.67	479.15	597.78	716.41	835.04	953.68	1190.94
70	135.67	266.72	397.77	500.06	623.91	747.77	871.63	995.49	1243.20
71	145.39	286.15	426.91	536.78	669.82	802.85	935.89	1068.93	1335.01
72	155.10	305.57	456.05	573.50	715.72	857.94	1000.16	1142.38	1426.81
73	164.33	324.03	483.73	608.47	759.43	910.39	1061.35	1212.31	1514.23
74	173.11	341.60	510.09	641.67	800.93	960.20	1119.46	1278.72	1597.24
75	181.90	359.18	536.45	674.88	842.44	1010.01	1177.57	1345.14	1680.26
76	196.93	389.24	581.55	731.31	912.98	1094.65	1276.32	1457.99	1821.33
77	211.94	419.26	626.57	787.82	983.62	1179.42	1375.22	1571.02	1962.62
78	226.26	447.89	669.52	841.57	1050.80	1260.04	1469.27	1678.51	2096.98
79	239.83	475.03	710.24	892.63	1114.63	1336.63	1558.63	1780.63	2224.63
80	253.43	502.23	751.03	943.69	1178.45	1413.22	1647.98	1882.75	2352.28

**FLEX4LIFE – PAID UP AT AGE 100 - MALE TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

MT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
16	22.45	40.28	58.11	70.67	87.18	103.69	120.20	136.72	169.74
17	23.13	41.63	60.13	72.98	90.07	107.16	124.25	141.34	175.52
18	23.75	42.87	62.00	75.11	92.73	110.35	127.97	145.60	180.84
19	24.33	44.03	63.73	77.24	95.39	113.54	131.70	149.85	186.16
20	24.93	45.23	65.54	79.27	97.93	116.60	135.26	153.92	191.24
21	25.37	46.11	66.85	81.96	101.29	120.62	139.95	159.29	197.95
22	25.81	46.99	68.17	84.64	104.64	124.64	144.65	164.65	204.66
23	26.22	47.82	69.42	87.23	107.88	128.53	149.18	169.83	211.13
24	26.64	48.66	70.67	89.63	110.88	132.14	153.39	174.64	217.14
25	27.03	49.44	71.85	92.04	113.89	135.74	157.60	179.45	223.16
26	28.03	51.43	74.83	95.92	118.75	141.57	164.40	187.22	232.87
27	29.00	53.37	77.75	99.81	123.60	147.40	171.19	194.99	242.58
28	29.95	55.27	80.59	103.51	128.23	152.95	177.67	202.39	251.83
29	30.83	57.03	83.23	107.02	132.62	158.22	183.82	209.42	260.62
30	31.73	58.83	85.93	110.54	137.02	163.49	189.97	216.45	269.41
31	32.95	61.28	89.61	115.44	143.14	170.85	198.55	226.26	281.66
32	34.16	63.69	93.22	120.44	149.39	178.34	207.29	236.25	294.15
33	35.31	66.00	96.69	125.06	155.17	185.28	215.39	245.50	305.71
34	36.42	68.22	100.02	129.59	160.83	192.08	223.32	254.56	317.04
35	37.51	70.39	103.28	134.03	166.38	198.74	231.09	263.44	328.14
36	39.08	73.54	107.99	140.23	174.13	208.03	241.93	275.84	343.64
37	40.68	76.73	112.78	146.43	181.88	217.33	252.78	288.23	359.13
38	42.18	79.74	117.29	152.35	189.28	226.21	263.14	300.07	373.93
39	43.59	82.56	121.52	157.99	196.33	234.67	273.01	311.36	388.04
40	45.02	85.42	125.82	163.63	203.38	243.14	282.89	322.64	402.14
41	47.68	90.74	133.80	172.33	214.25	256.18	298.10	340.03	423.88
42	50.34	96.06	141.78	180.93	225.01	269.08	313.16	357.24	445.39
43	52.89	101.15	149.41	189.26	235.41	281.57	327.73	373.89	466.20
44	55.29	105.96	156.63	197.03	245.13	293.23	341.33	389.43	485.63
45	57.70	110.77	163.84	204.89	254.95	305.02	355.08	405.15	505.28
46	60.19	115.76	171.33	214.88	267.44	320.00	372.57	425.13	530.26
47	62.72	120.81	178.90	224.87	279.93	334.99	390.05	445.11	555.23
48	65.10	125.57	186.04	234.40	291.84	349.28	406.72	464.17	579.05
49	67.36	130.10	192.84	243.46	303.17	362.88	422.59	482.30	601.71
50	69.63	134.63	199.64	252.53	314.50	376.48	438.45	500.43	624.38
51	72.91	141.20	209.49	265.57	330.80	396.04	461.27	526.51	656.98
52	76.22	147.82	219.41	278.61	347.11	415.60	484.10	552.60	689.59
53	79.34	154.06	228.78	291.10	362.72	434.33	505.95	577.57	720.81
54	82.33	160.03	237.73	302.85	377.40	451.96	526.51	601.07	750.18
55	85.31	165.99	246.67	314.69	392.20	469.72	547.23	624.75	779.78

**FLEX4LIFE –PAID UP AT AGE 100 - MALE TOBACCO – MONTHLY
FOR CASH VALUES: USE RATE CARD OR CALCULATOR**

MT Age	\$ 25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	250,000
56	89.38	174.13	258.88	331.43	413.13	494.83	576.53	658.23	821.63
57	93.47	182.32	271.16	348.26	434.17	520.08	605.99	691.90	863.72
58	97.36	190.09	282.82	364.27	454.18	544.09	634.00	723.91	903.73
59	101.03	197.44	293.85	379.44	473.14	566.84	660.54	754.25	941.65
60	104.73	204.84	304.95	394.61	492.10	589.60	687.09	784.59	979.58
61	110.82	217.01	323.20	415.79	518.58	621.37	724.16	826.95	1032.53
62	116.87	229.12	341.37	436.88	544.94	653.00	761.07	869.13	1085.26
63	122.66	240.69	358.72	457.04	570.15	683.25	796.36	909.46	1135.67
64	128.16	251.69	375.23	476.19	594.08	711.97	829.86	947.76	1183.54
65	133.64	262.65	391.67	495.34	618.02	740.69	863.37	986.05	1231.41
66	142.52	280.41	418.31	527.81	658.60	789.40	920.19	1050.99	1312.58
67	151.40	298.17	444.95	560.27	699.18	838.10	977.01	1115.92	1393.74
68	159.86	315.10	470.34	591.17	737.80	884.44	1031.07	1177.71	1470.98
69	167.89	331.15	494.41	620.58	774.57	928.56	1082.55	1236.54	1544.52
70	175.94	347.25	518.56	649.91	811.23	972.55	1133.87	1295.19	1617.83
71	189.74	374.86	559.97	701.52	875.74	1049.97	1224.19	1398.42	1746.86
72	203.55	402.47	601.39	753.14	940.26	1127.39	1314.52	1501.65	1875.90
73	216.68	428.74	640.79	802.25	1001.66	1201.07	1400.47	1599.88	1998.69
74	229.17	453.71	678.26	848.87	1059.93	1271.00	1482.06	1693.12	2115.24
75	241.66	478.69	715.72	895.59	1118.33	1341.07	1563.81	1786.55	2232.03
76	262.01	519.39	776.77	971.44	1213.14	1454.84	1696.54	1938.25	2421.65
77	282.36	560.09	837.82	1047.29	1307.95	1568.62	1829.28	2089.95	2611.28
78	301.74	598.85	895.96	1119.44	1398.14	1676.84	1955.54	2234.25	2791.65
79	320.14	635.66	951.18	1188.07	1483.93	1779.79	2075.65	2371.52	2963.24
80	338.55	672.48	1006.40	1256.71	1569.73	1882.75	2195.77	2508.79	3134.83

FLEX4LIFE – PAID UP AT AGE 100 - FEMALE NON-TOBACCO - MONTHLY FOR CASH VALUES, USE RATE CARD OR CALCULATOR

FNT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
16	18.45	32.28	46.11	49.49	60.70	71.92	83.13	94.35	116.78
17	18.55	32.47	46.39	50.51	61.98	73.45	84.92	96.39	119.33
18	18.62	32.61	46.60	51.52	63.25	74.97	86.70	98.42	121.87
19	18.71	32.79	46.87	52.54	64.52	76.50	88.48	100.46	124.41
20	18.78	32.93	47.08	53.47	65.68	77.89	90.10	102.31	126.73
21	19.15	33.67	48.19	55.41	68.10	80.80	93.49	106.19	131.58
22	19.49	34.36	49.23	57.44	70.65	83.85	97.06	110.26	136.67
23	19.84	35.06	50.27	59.29	72.96	86.63	100.29	113.96	141.29
24	20.17	35.71	51.25	61.14	75.27	89.40	103.53	117.66	145.92
25	20.49	36.35	52.22	62.90	77.47	92.04	106.61	121.18	150.31
26	21.11	37.60	54.09	65.40	80.59	95.78	110.98	126.17	156.56
27	21.74	38.85	55.96	67.90	83.71	99.53	115.35	131.17	162.80
28	22.32	40.01	57.70	70.30	86.72	103.14	119.56	135.98	168.81
29	22.89	41.16	59.43	72.52	89.49	106.47	123.44	140.42	174.36
30	23.45	42.27	61.10	74.83	92.38	109.94	127.49	145.04	180.14
31	24.28	43.94	63.59	77.89	96.20	114.52	132.83	151.15	187.78
32	25.11	45.60	66.09	80.94	100.02	119.09	138.17	157.25	195.41
33	25.92	47.22	68.52	83.81	103.60	123.40	143.19	162.99	202.58
34	26.66	48.70	70.74	86.49	106.95	127.42	147.88	168.35	209.28
35	27.43	50.23	73.03	89.26	110.42	131.58	152.74	173.90	216.22
36	28.49	52.36	76.22	93.70	115.97	138.24	160.51	182.78	227.32
37	29.55	54.48	79.41	98.14	121.52	144.90	168.28	191.66	238.42
38	30.55	56.47	82.39	102.31	126.73	151.15	175.57	199.99	248.83
39	31.52	58.41	85.31	106.38	131.81	157.25	182.69	208.13	259.00
40	32.47	60.31	88.15	110.35	136.78	163.22	189.65	216.08	268.94
41	34.29	63.96	93.63	116.18	144.07	171.96	199.85	227.74	283.51
42	36.10	67.57	99.04	122.01	151.35	180.70	210.04	239.39	298.08
43	37.83	71.04	104.25	127.65	158.41	189.16	219.92	250.68	312.19
44	39.47	74.32	109.17	132.92	165.00	197.07	229.15	261.22	325.37
45	41.12	77.61	114.10	138.20	171.59	204.98	238.37	271.77	338.55
46	42.83	81.03	119.23	145.69	180.95	216.22	251.48	286.75	357.28
47	44.54	84.45	124.37	153.18	190.32	227.46	264.60	301.74	376.01
48	46.18	87.74	129.29	160.30	199.22	238.14	277.06	315.98	393.82
49	47.73	90.84	133.94	167.15	207.78	248.41	289.04	329.67	410.93
50	49.28	93.93	138.59	173.90	216.22	258.54	300.86	343.18	427.81
51	51.22	97.82	144.42	181.86	226.16	270.47	314.78	359.09	447.70
52	53.16	101.70	150.24	189.90	236.22	282.54	328.86	375.18	467.82
53	55.04	105.45	155.86	197.49	245.70	293.92	342.13	390.35	486.78
54	56.80	108.97	161.14	204.70	254.72	304.74	354.76	404.78	504.82
55	58.55	112.48	166.41	211.92	263.74	315.56	367.39	419.21	522.86

**FLEX4LIFE –PAID UP AT AGE 100 - FEMALE NON-TOBACCO – MONTHLY
FOR CASH VALUES: USE RATE CARD OR CALCULATOR**

FNT Age	\$ 25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	250,000
56	61.03	117.43	173.83	222.19	276.58	330.97	385.36	439.75	548.53
57	63.50	122.38	181.25	232.55	289.53	346.51	403.49	460.47	574.43
58	65.86	127.10	188.33	242.35	301.78	361.21	420.64	480.08	598.94
59	68.08	131.54	194.99	251.60	313.34	375.09	436.83	498.58	622.06
60	70.32	136.02	201.72	260.94	325.02	389.10	453.18	517.26	645.42
61	73.54	142.45	211.36	273.89	341.21	408.53	475.84	543.16	677.79
62	76.75	148.88	221.01	286.84	357.40	427.95	498.51	569.06	710.17
63	79.80	154.98	230.16	299.24	372.89	446.54	520.20	593.85	741.16
64	82.72	160.81	238.90	310.89	387.46	464.03	540.59	617.16	770.29
65	85.63	166.64	247.65	322.64	402.14	481.65	561.15	640.66	799.66
66	90.07	175.52	260.97	340.40	424.34	508.29	592.23	676.18	844.06
67	94.49	184.35	274.22	358.07	446.43	534.79	623.15	711.51	888.23
68	98.72	192.82	286.91	375.00	467.59	560.18	652.77	745.37	930.55
69	102.74	200.86	298.98	391.09	487.71	584.32	680.94	777.56	970.79
70	106.75	208.87	310.99	407.09	507.71	608.33	708.94	809.56	1010.79
71	114.35	224.08	333.81	432.35	539.28	646.21	753.14	860.07	1073.93
72	121.96	239.30	356.63	457.51	570.73	683.95	797.17	910.39	1136.83
73	129.22	253.82	378.42	481.56	600.79	720.02	839.25	958.49	1196.95
74	136.09	267.56	399.02	504.31	629.23	754.15	879.07	1004.00	1253.84
75	142.98	281.34	419.70	527.16	657.79	788.42	919.06	1049.69	1310.96
76	155.31	305.99	456.67	573.59	715.83	858.08	1000.32	1142.56	1427.04
77	167.61	330.60	493.58	620.03	773.88	927.73	1081.58	1235.43	1543.13
78	179.33	354.04	528.75	664.24	829.15	994.05	1158.96	1323.86	1653.67
79	190.48	376.34	562.19	706.33	881.76	1057.18	1232.61	1408.04	1758.89
80	201.63	398.63	595.63	748.33	934.25	1120.18	1306.10	1492.03	1863.88

**FLEX4LIFE –PAID UP AT AGE100 - FEMALE TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

FT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
16	19.26	33.90	48.54	59.11	72.73	86.35	99.97	113.59	140.83
17	20.05	35.47	50.90	61.42	75.62	89.82	104.02	118.22	146.61
18	20.79	36.95	53.12	63.64	78.39	93.15	107.90	122.66	152.16
19	21.48	38.34	55.20	65.77	81.05	96.34	111.62	126.91	157.48
20	22.20	39.78	57.35	67.90	83.71	99.53	115.35	131.17	162.80
21	22.69	40.75	58.81	70.58	87.07	103.55	120.04	136.53	169.51
22	23.17	41.72	60.26	73.26	90.42	107.58	124.74	141.90	176.21
23	23.66	42.69	61.72	75.85	93.66	111.46	129.27	147.08	182.69
24	24.10	43.57	63.04	78.35	96.78	115.21	133.64	152.07	188.93
25	24.54	44.45	64.36	80.75	99.78	118.82	137.85	156.88	194.94
26	25.39	46.16	66.92	83.99	103.83	123.67	143.51	163.36	203.04
27	26.25	47.87	69.49	87.32	107.99	128.67	149.34	170.02	211.36
28	27.08	49.53	71.99	90.47	111.93	133.39	154.85	176.31	219.23
29	27.84	51.06	74.28	93.43	115.63	137.83	160.03	182.23	226.63
30	28.63	52.63	76.64	96.39	119.33	142.27	165.21	188.15	234.03
31	29.76	54.90	80.04	101.29	125.45	149.62	173.78	197.95	246.28
32	30.87	57.12	83.37	106.28	131.70	157.11	182.53	207.94	258.77
33	31.94	59.25	86.56	110.91	137.48	164.05	190.62	217.19	270.33
34	32.95	61.28	89.61	115.44	143.14	170.85	198.55	226.26	281.66
35	33.97	63.32	92.66	119.88	148.69	177.51	206.32	235.14	292.76
36	35.36	66.09	96.82	125.34	155.52	185.69	215.87	246.05	306.41
37	36.72	68.82	100.92	130.80	162.34	193.88	225.42	256.97	320.05
38	38.04	71.46	104.87	136.07	168.93	201.79	234.65	267.51	333.23
39	39.29	73.95	108.62	140.97	175.06	209.14	243.23	277.32	345.49
40	40.54	76.45	112.36	145.97	181.30	216.64	251.97	287.31	357.98
41	43.04	81.45	119.86	153.74	191.01	228.29	265.57	302.85	377.40
42	45.56	86.49	127.42	161.60	200.84	240.08	279.33	318.57	397.06
43	47.94	91.25	134.56	169.00	210.09	251.18	292.28	333.37	415.56
44	50.20	95.78	141.36	176.12	218.99	261.87	304.74	347.62	433.36
45	52.47	100.32	148.16	183.15	227.78	272.41	317.04	361.68	450.94
46	54.58	104.53	154.48	190.74	237.26	283.79	330.32	376.85	469.90
47	56.68	108.73	160.79	198.32	246.74	295.17	343.59	392.02	488.86
48	58.67	112.71	166.75	205.54	255.76	305.99	356.22	406.45	506.90
49	60.59	116.55	172.51	212.38	264.32	316.26	368.20	420.14	524.01
50	62.48	120.34	178.20	219.23	272.88	326.53	380.18	433.83	541.13
51	64.61	124.60	184.58	228.01	283.86	339.71	395.55	451.40	563.09
52	66.72	128.81	190.90	236.89	294.96	353.03	411.09	469.16	585.29
53	68.73	132.83	196.93	245.22	305.37	365.51	425.66	485.81	606.11
54	70.65	136.67	202.69	253.27	315.43	377.59	439.75	501.91	626.23
55	72.57	140.51	208.45	261.22	325.37	389.52	453.67	517.82	646.11

**FLEX4LIFE –PAID UP AT AGE 100 – FEMALE TOBACCO – MONTHLY
FOR CASH VALUES: USE RATE CARD OR CALCULATOR**

FT Age	\$ 25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	250,000
56	75.92	147.21	218.51	275.56	343.29	411.02	478.76	546.49	681.96
57	79.25	153.87	228.50	289.80	361.10	432.39	503.69	574.98	717.57
58	82.44	160.26	238.07	303.40	378.09	452.79	527.48	602.18	751.56
59	85.47	166.32	247.16	316.35	394.28	472.21	550.14	628.08	783.94
60	88.50	172.37	256.25	329.30	410.47	491.64	572.81	653.98	816.31
61	92.27	179.91	267.56	344.01	428.85	513.70	598.54	683.39	853.08
62	96.06	187.50	278.93	358.72	447.24	535.76	624.28	712.81	889.85
63	99.65	194.67	289.69	372.68	464.70	556.71	648.73	740.74	924.77
64	103.07	201.51	299.95	385.91	481.23	576.55	671.87	767.20	957.84
65	106.49	208.36	310.22	399.23	497.88	596.53	695.18	793.84	991.14
66	111.23	217.84	324.44	416.34	519.27	622.20	725.13	828.06	1033.92
67	115.95	227.27	338.60	433.46	540.66	647.87	755.08	862.29	1076.70
68	120.46	236.29	352.12	449.83	561.13	672.43	783.73	895.03	1117.63
69	124.74	244.85	364.96	465.28	580.44	695.60	810.76	925.93	1156.25
70	129.01	253.40	377.79	480.82	599.86	718.91	837.96	957.01	1195.10
71	136.60	268.57	400.55	507.73	633.51	759.29	885.06	1010.84	1262.39
72	144.21	283.79	423.37	534.74	667.27	799.80	932.33	1064.86	1329.92
73	151.45	298.27	445.09	560.37	699.30	838.24	977.17	1116.11	1393.98
74	158.31	312.00	465.69	584.69	729.71	874.73	1019.74	1164.76	1454.79
75	165.18	325.74	486.30	609.11	760.23	911.36	1062.48	1213.60	1515.84
76	179.27	353.91	528.55	661.75	826.03	990.31	1154.59	1318.87	1647.43
77	193.35	382.07	570.79	714.38	891.82	1069.25	1246.69	1424.13	1779.01
78	206.76	408.90	611.03	764.51	954.48	1144.46	1334.43	1524.40	1904.34
79	219.50	434.38	649.26	812.06	1013.92	1215.77	1417.63	1619.49	2023.21
80	232.24	459.86	687.48	859.70	1073.46	1287.23	1501.00	1714.77	2142.30

**FLEX4LIFE – PAID UP AT AGE 70 - MALE NON-TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

MNT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
16	20.97	37.32	53.67	60.03	73.88	87.74	101.59	115.44	143.14
17	21.44	38.25	55.06	62.16	76.54	90.93	105.31	119.70	148.46
18	21.85	39.08	56.31	64.29	79.20	94.12	109.03	123.95	153.78
19	22.27	39.91	57.56	66.23	81.63	97.03	112.43	127.84	158.64
20	22.69	40.75	58.81	68.17	84.06	99.95	115.83	131.72	163.49
21	23.17	41.72	60.26	70.86	87.41	103.97	120.53	137.09	170.20
22	23.66	42.69	61.72	73.54	90.77	107.99	125.22	142.45	176.91
23	24.12	43.61	63.11	76.13	94.00	111.88	129.75	147.63	183.38
24	24.56	44.49	64.43	78.53	97.01	115.49	133.96	152.44	189.39
25	25.00	45.37	65.74	81.03	100.13	119.23	138.33	157.44	195.64
26	25.99	47.36	68.73	84.73	104.76	124.78	144.81	164.84	204.89
27	26.96	49.30	71.64	88.52	109.50	130.47	151.45	172.42	214.37
28	27.91	51.20	74.49	92.13	114.01	135.88	157.76	179.64	223.39
29	28.79	52.96	77.12	95.55	118.28	141.02	163.75	186.48	231.94
30	29.69	54.76	79.83	98.98	122.56	146.15	169.74	193.33	240.50
31	30.83	57.03	83.23	103.79	128.58	153.37	178.16	202.95	252.53
32	31.96	59.29	86.63	108.69	134.70	160.72	186.73	212.75	264.78
33	33.05	61.47	89.89	113.41	140.60	167.80	194.99	222.19	276.58
34	34.06	63.50	92.94	117.75	146.03	174.32	202.60	230.88	287.44
35	35.10	65.58	96.06	122.19	151.58	180.98	210.37	239.76	298.54
36	36.70	68.77	100.85	128.85	159.91	190.97	222.02	253.08	315.19
37	38.30	71.97	105.64	135.61	168.35	201.10	233.84	266.59	332.08
38	39.80	74.97	110.14	141.90	176.21	210.53	244.85	279.17	347.80
39	41.26	77.89	114.52	148.00	183.84	219.69	255.53	291.38	363.06
40	42.69	80.75	118.82	154.01	191.36	228.71	266.05	303.40	378.09
41	45.14	85.66	126.17	163.26	202.92	242.58	282.24	321.90	401.22
42	47.57	90.51	133.45	172.61	214.60	256.60	298.59	340.59	424.58
43	49.90	95.18	140.46	181.39	225.58	269.78	313.97	358.16	446.54
44	52.12	99.62	147.12	189.81	236.11	282.40	328.70	375.00	467.59
45	54.32	104.02	153.71	198.23	246.63	295.03	343.43	391.83	488.63
46	58.04	111.46	164.88	212.57	264.55	316.54	368.52	420.51	524.48
47	61.74	118.86	175.98	226.81	282.36	337.90	393.45	449.00	560.09
48	65.28	125.94	186.60	240.41	299.35	358.30	417.24	476.19	594.08
49	68.64	132.65	196.66	253.36	315.54	377.72	439.91	502.09	626.46
50	71.99	139.35	206.71	266.31	331.73	397.15	462.57	527.99	658.83
51	77.82	151.01	224.20	288.79	359.83	430.87	501.91	572.95	715.03
52	83.62	162.62	241.61	311.26	387.92	464.58	541.24	617.90	771.22
53	89.17	173.72	258.26	332.63	414.63	496.63	578.63	660.64	824.64
54	94.44	184.26	274.08	352.89	439.95	527.02	614.08	701.15	875.28
55	99.69	194.76	289.83	373.24	465.39	557.54	649.70	741.85	926.16
56	111.28	217.93	324.58	418.10	521.47	624.84	728.21	831.58	1038.31
57	122.84	241.06	359.27	462.96	577.55	692.13	806.72	921.30	1150.47
58	133.85	263.07	392.29	505.61	630.85	756.10	881.34	1006.59	1257.08
59	144.32	284.02	423.72	546.21	681.61	817.01	952.40	1087.80	1358.59
60	154.80	304.97	455.15	586.82	732.37	877.92	1023.47	1169.02	1460.11

**FLEX4LIFE – PAID UP AT AGE 70 - MALE TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

MT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
16	23.75	42.87	62.00	72.80	89.84	106.88	123.93	140.97	175.06
17	24.49	44.35	64.22	75.48	93.19	110.91	128.62	146.34	181.76
18	25.18	45.74	66.30	78.07	96.43	114.79	133.15	151.52	188.24
19	25.85	47.08	68.31	80.57	99.55	118.54	137.52	156.51	194.48
20	26.50	48.38	70.25	82.97	102.56	122.15	141.73	161.32	200.49
21	27.10	49.58	72.06	86.30	106.72	127.14	147.56	167.98	208.82
22	27.73	50.83	73.93	89.63	110.88	132.14	153.39	174.64	217.14
23	28.31	51.99	75.67	92.87	114.93	136.99	159.05	181.12	225.24
24	28.84	53.05	77.26	95.92	118.75	141.57	164.40	187.22	232.87
25	29.39	54.16	78.93	98.88	122.45	146.01	169.58	193.14	240.27
26	30.62	56.61	82.60	103.51	128.23	152.95	177.67	202.39	251.83
27	31.84	59.06	86.28	108.13	134.01	159.89	185.76	211.64	263.39
28	33.00	61.37	89.75	112.57	139.56	166.55	193.53	220.52	274.49
29	34.11	63.59	93.08	116.74	144.76	172.79	200.82	228.85	284.90
30	35.20	65.77	96.34	120.90	149.97	179.03	208.10	237.17	295.31
31	36.61	68.59	100.57	126.73	157.25	187.78	218.30	248.83	309.88
32	37.99	71.36	104.73	132.65	164.65	196.66	228.66	260.67	324.68
33	39.31	74.00	108.69	138.29	171.70	205.12	238.53	271.95	338.78
34	40.58	76.54	112.50	143.56	178.29	213.03	247.76	282.50	351.96
35	41.86	79.09	116.32	148.93	185.00	221.08	257.15	293.23	365.38
36	43.75	82.88	122.01	156.88	194.94	233.01	271.07	309.14	385.26
37	45.65	86.67	127.70	164.93	205.00	245.08	285.15	325.23	405.38
38	47.48	90.33	133.18	172.51	214.48	256.46	298.43	340.40	424.34
39	49.21	93.80	138.38	179.73	223.50	267.28	311.05	354.83	442.38
40	50.92	97.22	143.51	186.94	232.52	278.10	323.68	369.26	460.42
41	53.79	102.95	152.12	198.04	246.40	294.75	343.11	391.46	488.17
42	56.63	108.64	160.65	209.05	260.16	311.26	362.37	413.48	515.69
43	59.36	114.10	168.84	219.60	273.34	327.08	380.82	434.57	542.05
44	61.93	119.23	176.54	229.68	285.94	342.20	398.47	454.73	567.26
45	64.52	124.41	184.31	239.67	298.43	357.19	415.95	474.71	592.23
46	68.91	133.20	197.49	256.23	319.13	382.03	444.93	507.83	633.63
47	73.31	141.99	210.67	272.88	339.94	407.00	474.06	541.13	675.25
48	77.49	150.36	223.23	288.69	359.71	430.73	501.74	572.76	714.79
49	81.45	158.27	235.09	303.68	378.44	453.20	527.97	602.73	752.26
50	85.42	166.22	247.02	318.76	397.29	475.82	554.35	632.89	789.95
51	92.08	179.54	267.00	344.10	428.97	513.84	598.71	683.58	853.31
52	98.72	192.82	286.91	369.54	460.77	551.99	643.22	734.45	916.91
53	105.06	205.49	305.92	393.77	491.06	588.35	685.63	782.92	977.49
54	111.09	217.56	324.03	416.81	519.85	622.90	725.94	828.99	1035.08
55	117.11	229.59	342.07	439.75	548.53	657.31	766.09	874.87	1092.43
56	130.45	256.27	382.09	491.45	613.16	734.87	856.57	978.28	1221.69
57	143.79	282.96	422.12	543.25	677.91	812.57	947.22	1081.88	1351.19
58	156.51	308.40	460.28	592.46	739.42	886.38	1033.34	1180.30	1474.22
59	168.58	332.54	496.49	639.36	798.04	956.73	1115.41	1274.10	1591.46
60	180.65	356.68	532.71	686.17	856.55	1026.94	1197.32	1367.71	1708.48

**FLEX4LIFE – PAID UP AT AGE 70 - FEMALE NON-TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

FNT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
16	18.92	33.21	47.50	52.54	64.52	76.50	88.48	100.46	124.41
17	19.26	33.90	48.54	54.48	66.95	79.41	91.88	104.34	129.27
18	19.59	34.55	49.51	56.43	69.38	82.33	95.28	108.23	134.13
19	19.91	35.20	50.48	58.18	71.57	84.96	98.35	111.74	138.52
20	20.23	35.84	51.45	60.03	73.88	87.74	101.59	115.44	143.14
21	20.77	36.91	53.05	62.62	77.12	91.62	106.12	120.62	149.62
22	21.30	37.97	54.64	65.21	80.36	95.51	110.65	125.80	156.09
23	21.81	38.99	56.17	67.62	83.37	99.11	114.86	130.61	162.11
24	22.29	39.96	57.63	70.02	86.37	102.72	119.07	135.42	168.12
25	22.78	40.93	59.08	72.34	89.26	106.19	123.12	140.05	173.90
26	23.61	42.60	61.58	75.67	93.43	111.19	128.95	146.71	182.23
27	24.47	44.31	64.15	79.00	97.59	116.18	134.77	153.37	190.55
28	25.25	45.88	66.51	82.23	101.63	121.04	140.44	159.84	198.64
29	26.02	47.41	68.80	85.19	105.33	125.48	145.62	165.76	206.04
30	26.78	48.93	71.09	88.25	109.15	130.06	150.96	171.87	213.68
31	27.80	50.97	74.14	92.69	114.70	136.72	158.73	180.75	224.78
32	28.84	53.05	77.26	97.03	120.13	143.24	166.34	189.44	235.64
33	29.81	54.99	80.17	101.29	125.45	149.62	173.78	197.95	246.28
34	30.76	56.89	83.02	105.27	130.43	155.59	180.75	205.91	256.23
35	31.68	58.74	85.79	109.24	135.40	161.55	187.71	213.86	266.17
36	33.12	61.61	90.10	115.26	142.91	170.57	198.23	225.89	281.20
37	34.57	64.52	94.47	121.18	150.31	179.45	208.59	237.73	296.00
38	35.94	67.25	98.56	126.91	157.48	188.05	218.62	249.20	310.34
39	37.25	69.88	102.51	132.37	164.30	196.24	228.17	260.11	323.98
40	38.57	72.52	106.47	137.73	171.01	204.29	237.56	270.84	337.39
41	40.75	76.87	112.99	146.24	181.65	217.05	252.46	287.86	358.67
42	42.92	81.22	119.51	154.66	192.17	229.68	267.19	304.70	379.71
43	45.00	85.38	125.75	162.80	202.34	241.89	281.43	320.98	400.06
44	46.97	89.31	131.65	170.48	211.94	253.40	294.87	336.33	419.26
45	48.93	93.24	137.55	178.06	221.42	264.78	308.14	351.50	438.22
46	52.15	99.67	147.19	190.92	237.49	284.07	330.64	377.22	470.36
47	55.34	106.05	156.76	203.69	253.45	303.22	352.98	402.75	502.28
48	58.39	112.16	165.92	215.90	268.71	321.53	374.35	427.17	532.80
49	61.28	117.94	174.59	227.46	283.17	338.87	394.58	450.29	561.71
50	64.17	123.72	183.27	239.02	297.62	356.22	414.82	473.42	590.61
51	69.17	133.71	198.25	258.63	322.13	385.63	449.13	512.64	639.64
52	74.19	143.75	213.31	278.24	346.64	415.05	483.45	551.86	688.66
53	78.95	153.27	227.60	297.02	370.12	443.21	516.31	589.41	735.61
54	83.46	162.29	241.12	314.78	392.32	469.85	547.39	624.93	780.01
55	87.99	171.36	254.72	332.54	414.52	496.49	578.47	660.45	824.41
56	98.21	191.80	285.39	371.48	463.19	554.91	646.62	738.34	921.76
57	108.41	212.20	315.98	410.52	511.99	613.46	714.93	816.41	1019.35
58	118.15	231.67	345.19	447.61	558.35	669.10	779.84	890.59	1112.08
59	127.40	250.17	372.94	482.85	602.41	721.96	841.52	961.08	1200.19
60	136.62	268.62	400.62	518.09	646.46	774.83	903.19	1031.56	1288.29

**FLEX4LIFE – PAID UP AT AGE 70- FEMALE TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

FT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
16	21.07	37.51	53.95	63.92	78.74	93.56	108.39	123.21	152.86
17	21.76	38.90	56.03	66.51	81.98	97.45	112.92	128.39	159.33
18	22.41	40.19	57.97	69.01	85.10	101.20	117.29	133.39	165.58
19	23.06	41.49	59.92	71.41	88.11	104.80	121.50	138.20	171.59
20	23.68	42.74	61.79	73.72	91.00	108.27	125.55	142.82	177.37
21	24.37	44.12	63.87	76.96	95.04	113.13	131.21	149.30	185.46
22	25.04	45.46	65.88	80.20	99.09	117.98	136.88	155.77	193.56
23	25.69	46.76	67.83	83.25	102.91	122.56	142.22	161.88	201.19
24	26.32	48.01	69.70	86.21	106.61	127.00	147.40	167.80	208.59
25	26.94	49.26	71.57	89.08	110.19	131.30	152.42	173.53	215.76
26	28.00	51.38	74.76	93.24	115.39	137.55	159.70	181.86	226.16
27	29.07	53.51	77.95	97.40	120.60	143.79	166.99	190.18	236.57
28	30.09	55.55	81.01	101.38	125.57	149.76	173.95	198.14	246.51
29	31.03	57.44	83.85	105.17	130.31	155.45	180.58	205.72	255.99
30	32.01	59.39	86.77	108.97	135.05	161.14	187.22	213.31	265.48
31	33.28	61.93	90.58	114.52	141.99	169.46	196.93	224.41	279.35
32	34.55	64.47	94.40	120.07	148.93	177.79	206.65	235.51	293.23
33	35.77	66.92	98.07	125.34	155.52	185.69	215.87	246.05	306.41
34	36.93	69.24	101.54	130.43	161.88	193.33	224.78	256.23	319.13
35	38.09	71.55	105.01	135.42	168.12	200.82	233.52	266.22	331.61
36	39.87	75.11	110.35	142.73	177.25	211.78	246.30	280.83	349.88
37	41.65	78.67	115.69	149.94	186.27	222.60	258.93	295.26	367.92
38	43.34	82.05	120.76	156.88	194.94	233.01	271.07	309.14	385.26
39	44.96	85.29	125.62	163.45	203.15	242.86	282.56	322.27	401.68
40	46.55	88.48	130.40	170.02	211.36	252.71	294.06	335.41	418.10
41	49.33	94.03	138.73	180.38	224.31	268.25	312.19	356.13	444.00
42	52.08	99.53	146.98	190.74	237.26	283.79	330.32	376.85	469.90
43	54.71	104.80	154.89	200.63	249.63	298.64	347.64	396.64	494.64
44	57.19	109.75	162.31	210.07	261.43	312.79	364.15	415.51	518.23
45	59.69	114.75	169.81	219.41	273.11	326.80	380.50	434.20	541.59
46	63.64	122.66	181.67	234.40	291.84	349.28	406.72	464.17	579.05
47	67.59	130.56	193.53	249.38	310.57	371.76	432.95	494.14	616.51
48	71.36	138.10	204.84	263.63	328.38	393.13	457.88	522.63	652.13
49	74.93	145.23	215.53	277.22	345.37	413.52	481.67	549.82	686.12
50	78.51	152.39	226.28	290.73	362.25	433.78	505.30	576.83	719.88
51	84.18	163.73	243.28	312.93	390.00	467.08	544.15	621.23	775.38
52	89.84	175.06	260.27	335.13	417.75	500.38	583.00	665.63	830.88
53	95.23	185.83	276.44	356.31	444.23	532.15	620.07	708.00	883.84
54	100.34	196.05	291.77	376.38	469.32	562.26	655.20	748.14	934.02
55	105.47	206.32	307.17	396.46	494.41	592.37	690.33	788.29	984.20
56	117.38	230.14	342.90	442.34	551.76	661.19	770.62	880.05	1098.90
57	129.32	254.01	378.70	488.12	609.00	729.87	850.75	971.62	1213.37
58	140.65	276.67	412.69	531.78	663.57	795.36	927.15	1058.94	1322.52
59	151.45	298.27	445.09	573.22	715.37	857.52	999.67	1141.82	1426.12
60	162.22	319.82	477.42	614.76	767.29	919.82	1072.35	1224.89	1529.95

**FLEX4LIFE – PAID UP IN 20 YEARS - MALE NON-TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

MNT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
16	28.35	52.08	75.80	95.55	118.28	141.02	163.75	186.48	231.94
17	29.05	53.47	77.89	98.42	121.87	145.32	168.77	192.22	239.11
18	29.67	54.71	79.76	101.29	125.45	149.62	173.78	197.95	246.28
19	30.29	55.96	81.63	103.88	128.69	153.50	178.32	203.13	252.76
20	30.92	57.21	83.50	106.56	132.04	157.53	183.01	208.50	259.46
21	31.73	58.83	85.93	109.80	136.09	162.38	188.68	214.97	267.56
22	32.54	60.45	88.36	113.13	140.25	167.38	194.50	221.63	275.88
23	33.30	61.98	90.65	116.18	144.07	171.96	199.85	227.74	283.51
24	34.04	63.46	92.87	119.14	147.77	176.40	205.03	233.66	290.91
25	34.78	64.94	95.09	122.10	151.47	180.84	210.21	239.58	298.31
26	35.87	67.11	98.35	126.45	156.90	187.36	217.81	248.27	309.18
27	36.98	69.33	101.68	130.70	162.22	193.74	225.26	256.78	319.82
28	38.02	71.41	104.80	134.77	167.31	199.85	232.38	264.92	329.99
29	39.01	73.40	107.79	138.66	172.17	205.67	239.18	272.69	339.71
30	40.01	75.39	110.77	142.54	177.02	211.50	245.98	280.46	349.42
31	41.26	77.89	114.52	147.54	183.27	218.99	254.72	290.45	361.91
32	42.48	80.34	118.19	152.44	189.39	226.35	263.30	300.26	374.16
33	43.68	82.74	121.80	157.16	195.29	233.42	271.56	309.69	385.96
34	44.79	84.96	125.13	161.69	200.96	240.22	279.49	318.76	397.29
35	45.93	87.23	128.53	166.13	206.51	246.88	287.26	327.64	408.39
36	47.41	90.19	132.97	172.14	214.02	255.90	297.78	339.66	423.42
37	48.89	93.15	137.41	178.06	221.42	264.78	308.14	351.50	438.22
38	50.30	95.97	141.64	183.80	228.59	273.38	318.18	362.97	452.56
39	51.62	98.61	145.60	189.16	235.30	281.43	327.57	373.70	465.97
40	52.96	101.29	149.62	194.53	242.00	289.48	336.95	384.43	479.38
41	54.83	105.03	155.24	201.56	250.79	300.02	349.26	398.49	496.96
42	56.70	108.78	160.86	208.50	259.46	310.43	361.40	412.37	514.30
43	58.48	112.34	166.20	215.06	267.67	320.28	372.89	425.50	530.72
44	60.17	115.72	171.26	221.35	275.53	329.72	383.90	438.08	546.44
45	61.86	119.09	176.33	227.64	283.40	339.15	394.91	450.66	562.17
46	63.99	123.35	182.71	235.78	293.57	351.36	409.15	466.94	582.52
47	66.11	127.60	189.09	243.92	303.75	363.57	423.40	483.22	602.87
48	68.13	131.63	195.13	251.60	313.34	375.09	436.83	498.58	622.06
49	70.07	135.51	200.96	259.00	322.59	386.19	449.78	513.38	640.56
50	71.99	139.35	206.71	266.31	331.73	397.15	462.57	527.99	658.83
51	74.58	144.53	214.48	276.02	343.87	411.72	479.57	547.42	683.11
52	77.19	149.76	222.32	285.73	356.01	426.29	496.56	566.84	707.39
53	79.67	154.71	229.75	294.98	367.57	440.16	512.75	585.34	730.52
54	82.02	159.42	236.82	303.86	378.67	453.48	528.29	603.10	752.72
55	84.38	164.14	243.90	312.65	389.66	466.66	543.67	620.68	774.69

**FLEX4LIFE –PAID UP IN 20 YEARS–MALE NON-TOBACCO – MONTHLY
FOR CASH VALUES: USE RATE CARD OR CALCULATOR**

MNT Age	\$ 25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	250,000
56	87.30	169.97	252.64	323.94	403.76	483.59	563.42	643.25	802.90
57	90.23	175.84	261.45	335.13	417.75	500.38	583.00	665.63	830.88
58	93.01	181.39	269.78	345.86	431.17	516.47	601.78	687.09	857.71
59	95.67	186.71	277.75	356.13	444.00	531.88	619.75	707.63	883.38
60	98.30	191.98	285.66	366.30	456.72	547.14	637.56	727.98	908.81
61	102.14	199.66	297.18	380.27	474.18	568.09	662.00	755.91	943.73
62	106.01	207.39	308.77	394.14	491.52	588.90	686.28	783.66	978.42
63	109.66	214.69	319.73	407.37	508.06	608.74	709.43	810.12	1011.49
64	113.15	221.68	330.20	420.04	523.90	627.75	731.61	835.46	1043.17
65	116.62	228.61	340.61	432.62	539.62	646.62	753.62	860.62	1074.62
66	122.89	241.15	359.41	455.47	568.18	680.89	793.60	906.32	1131.74
67	129.18	253.73	378.28	478.41	596.86	715.30	833.75	952.20	1189.09
68	135.14	265.66	396.18	500.15	624.03	747.91	871.79	995.67	1243.43
69	140.83	277.04	413.24	520.87	649.93	778.99	908.05	1037.11	1295.23
70	146.50	288.37	430.24	541.59	675.83	810.07	944.31	1078.55	1347.03
71	155.89	307.15	458.41	577.11	720.23	863.35	1006.47	1149.59	1435.83
72	165.30	325.97	486.64	612.54	764.51	916.49	1068.47	1220.45	1524.40
73	174.25	343.87	513.49	646.39	806.83	967.27	1127.71	1288.16	1609.04
74	182.73	360.84	538.95	678.49	846.95	1015.42	1183.88	1352.35	1689.28
75	191.24	377.86	564.48	710.59	887.08	1063.57	1240.06	1416.55	1769.53
76	204.31	403.99	603.68	759.52	948.24	1136.96	1325.69	1514.41	1891.86
77	217.35	430.08	642.81	808.54	1009.52	1210.50	1411.48	1612.46	2014.42
78	229.79	454.96	680.13	855.07	1067.68	1280.29	1492.90	1705.52	2130.74
79	241.61	478.60	715.58	899.38	1123.07	1346.75	1570.44	1794.13	2241.51
80	253.43	502.23	751.03	943.69	1178.45	1413.22	1647.98	1882.75	2352.28

**FLEX4LIFE – PAID UP IN 20 YEARS - MALE TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

MT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
16	33.02	61.42	89.82	115.16	142.80	170.43	198.07	225.70	280.97
17	33.92	63.22	92.52	118.77	147.31	175.84	204.38	232.92	289.99
18	34.78	64.94	95.09	122.10	151.47	180.84	210.21	239.58	298.31
19	35.61	66.60	97.59	125.34	155.52	185.69	215.87	246.05	306.41
20	36.42	68.22	100.02	128.58	159.56	190.55	221.54	252.53	314.50
21	37.37	70.12	102.86	132.46	164.42	196.38	228.34	260.30	324.21
22	38.32	72.01	105.70	136.35	169.28	202.21	235.14	268.07	333.93
23	39.22	73.82	108.41	140.05	173.90	207.76	241.61	275.47	343.18
24	40.08	75.53	110.98	143.56	178.29	213.03	247.76	282.50	351.96
25	40.93	77.24	113.54	147.08	182.69	218.30	253.91	289.53	360.75
26	42.23	79.83	117.43	152.16	189.05	225.93	262.82	299.70	373.47
27	43.52	82.42	121.31	157.25	195.41	233.56	271.72	309.88	386.19
28	44.77	84.92	125.06	162.15	201.53	240.92	280.30	319.68	398.44
29	45.95	87.27	128.60	166.78	207.32	247.85	288.39	328.93	410.01
30	47.13	89.63	132.14	171.40	213.10	254.79	296.49	338.18	421.57
31	48.59	92.55	136.51	177.23	220.38	263.53	306.68	349.84	436.14
32	50.04	95.46	140.88	183.06	227.67	272.27	316.88	361.49	450.71
33	51.45	98.28	145.11	188.61	234.60	280.60	326.59	372.59	464.58
34	52.77	100.92	149.06	193.88	241.19	288.51	335.82	383.14	477.76
35	54.09	103.55	153.02	199.15	247.78	296.42	345.05	393.68	490.94
36	55.87	107.12	158.36	206.18	256.57	306.96	357.35	407.74	508.52
37	57.65	110.68	163.70	213.31	265.48	317.65	369.82	421.99	526.33
38	59.34	114.05	168.77	219.97	273.80	327.64	381.47	435.31	542.98
39	60.96	117.29	173.62	226.35	281.78	337.21	392.64	448.07	558.93
40	62.58	120.53	178.48	232.73	289.76	346.78	403.81	460.84	574.89
41	64.80	124.97	185.14	241.06	300.16	359.27	418.38	477.49	595.70
42	67.04	129.45	191.87	249.29	310.45	371.62	432.78	493.95	616.28
43	69.17	133.71	198.25	257.24	320.40	383.55	446.71	509.86	636.17
44	71.20	137.78	204.36	264.74	329.76	394.79	459.82	524.85	654.90
45	73.21	141.80	210.39	272.23	339.13	406.03	472.93	539.83	673.63
46	75.78	146.94	218.09	281.94	351.27	420.60	489.93	559.26	697.91
47	78.35	152.07	225.79	291.75	363.53	435.31	507.09	578.87	722.43
48	80.78	156.93	233.08	301.00	375.09	449.18	523.27	597.37	745.55
49	83.11	161.60	240.08	309.88	386.19	462.50	538.81	615.13	767.75
50	85.42	166.22	247.02	318.76	397.29	475.82	554.35	632.89	789.95
51	88.62	172.61	256.60	330.23	411.63	493.03	574.43	655.83	818.63
52	91.81	178.99	266.17	341.79	426.08	510.37	594.66	678.95	847.53
53	94.84	185.05	275.26	352.70	439.72	526.74	613.76	700.78	874.82
54	97.73	190.83	283.93	363.16	452.79	542.42	632.05	721.69	900.95
55	100.59	196.56	292.53	373.61	465.85	558.10	650.34	742.59	927.08

**FLEX4LIFE –PAID UP IN 20 YEARS–MALE TOBACCO – MONTHLY
FOR CASH VALUES: USE RATE CARD OR CALCULATOR**

MT Age	\$ 25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	250,000
56	104.53	204.43	304.33	387.95	483.78	579.61	675.44	771.27	962.93
57	108.46	212.29	316.12	402.28	501.70	601.11	700.53	799.94	998.77
58	112.20	219.78	327.36	415.97	518.81	621.65	724.48	827.32	1032.99
59	115.76	226.90	338.04	429.02	535.11	641.21	747.31	853.41	1065.60
60	119.33	234.03	348.73	441.97	551.30	660.64	769.97	879.31	1097.98
61	125.04	245.45	365.86	462.96	577.55	692.13	806.72	921.30	1150.47
62	130.73	256.83	382.93	483.96	603.79	723.63	843.46	963.30	1202.96
63	136.16	267.70	399.23	504.03	628.88	753.74	878.59	1003.44	1253.14
64	141.32	278.01	414.70	523.00	652.59	782.18	911.77	1041.37	1300.55
65	146.47	288.32	430.17	542.05	676.41	810.76	945.12	1079.48	1348.19
66	155.01	305.39	455.77	573.78	716.07	858.35	1000.64	1142.93	1427.51
67	163.54	322.46	481.37	605.51	755.73	905.95	1056.17	1206.39	1506.83
68	171.66	338.69	505.72	635.85	793.65	951.46	1109.26	1267.07	1582.68
69	179.38	354.14	528.89	664.52	829.49	994.47	1159.44	1324.42	1654.36
70	187.10	369.58	552.06	693.29	865.45	1037.62	1209.78	1381.95	1726.28
71	201.07	397.52	593.97	745.00	930.09	1115.18	1300.27	1485.37	1855.55
72	215.04	425.45	635.87	796.80	994.84	1192.88	1390.92	1588.97	1985.05
73	228.34	452.05	675.76	846.10	1056.47	1266.83	1477.20	1687.57	2108.31
74	240.99	477.35	713.71	892.90	1114.97	1337.04	1559.11	1781.18	2225.32
75	253.64	502.65	751.66	939.71	1173.48	1407.25	1641.02	1874.79	2342.33
76	271.46	538.30	805.14	1006.31	1256.73	1507.15	1757.57	2007.99	2508.83
77	289.29	573.96	858.63	1072.91	1339.98	1607.05	1874.12	2141.19	2675.33
78	306.29	607.96	909.62	1136.27	1419.18	1702.09	1985.00	2267.92	2833.74
79	322.41	640.19	957.98	1196.49	1494.45	1792.42	2090.38	2388.35	2984.28
80	338.55	672.48	1006.40	1256.71	1569.73	1882.75	2195.77	2508.79	3134.83

**FLEX4LIFE – PAID UP IN 20 YEARS - FEMALE NON-TOBACCO - MONTHLY
FOR CASH VALUES. USE RATE CARD OR CALCULATOR**

FNT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
16	25.39	46.16	66.92	83.53	103.25	122.98	142.70	162.43	201.88
17	25.99	47.36	68.73	86.21	106.61	127.00	147.40	167.80	208.59
18	26.59	48.56	70.53	88.80	109.84	130.89	151.93	172.98	215.06
19	27.15	49.67	72.20	91.21	112.85	134.50	156.14	177.79	221.08
20	27.70	50.78	73.86	93.70	115.97	138.24	160.51	182.78	227.32
21	28.49	52.36	76.22	96.94	120.02	143.10	166.18	189.26	235.41
22	29.30	53.97	78.65	100.18	124.07	147.95	171.84	195.73	243.51
23	30.04	55.45	80.87	103.23	127.88	152.53	177.18	201.84	251.14
24	30.76	56.89	83.02	106.19	131.58	156.97	182.36	207.76	258.54
25	31.47	58.32	85.17	109.06	135.17	161.27	187.38	213.49	265.71
26	32.47	60.31	88.15	112.94	140.02	167.10	194.18	221.26	275.42
27	33.46	62.30	91.14	116.83	144.88	172.93	200.98	229.03	285.13
28	34.39	64.15	93.91	120.53	149.50	178.48	207.45	236.43	294.38
29	35.29	65.95	96.62	123.95	153.78	183.61	213.44	243.28	302.94
30	36.17	67.71	99.25	127.47	158.18	188.89	219.60	250.31	311.73
31	37.30	69.98	102.65	132.00	163.84	195.68	227.53	259.37	323.06
32	38.43	72.24	106.05	136.44	169.39	202.34	235.30	268.25	334.16
33	39.50	74.37	109.24	140.69	174.71	208.73	242.74	276.76	344.79
34	40.52	76.41	112.30	144.76	179.80	214.83	249.87	284.90	354.97
35	41.56	78.49	115.42	148.83	184.88	220.94	256.99	293.04	365.14
36	42.90	81.17	119.44	154.20	191.59	228.98	266.38	303.77	378.56
37	44.26	83.90	123.53	159.56	198.30	237.03	275.77	314.50	391.97
38	45.53	86.44	127.35	164.74	204.77	244.80	284.83	324.86	404.92
39	46.76	88.89	131.03	169.55	210.78	252.02	293.25	334.48	416.94
40	47.98	91.34	134.70	174.46	216.91	259.37	301.83	344.29	429.20
41	49.63	94.63	139.63	180.84	224.89	268.94	313.00	357.05	445.16
42	51.27	97.91	144.55	187.13	232.75	278.38	324.00	369.63	460.88
43	52.82	101.01	149.20	193.23	240.38	287.54	334.69	381.84	476.14
44	54.30	103.97	153.64	198.97	247.55	296.14	344.72	393.31	490.48
45	55.80	106.98	158.15	204.70	254.72	304.74	354.76	404.78	504.82
46	57.56	110.49	163.42	211.92	263.74	315.56	367.39	419.21	522.86
47	59.32	114.01	168.70	219.13	272.76	326.39	380.01	433.64	540.89
48	60.98	117.34	173.69	225.98	281.32	336.65	391.99	447.33	558.01
49	62.58	120.53	178.48	232.45	289.41	346.37	403.32	460.28	574.19
50	64.17	123.72	183.27	239.02	297.62	356.22	414.82	473.42	590.61
51	66.23	127.84	189.44	246.88	307.45	368.01	428.58	489.14	610.27
52	68.29	131.95	195.61	254.75	317.28	379.81	442.34	504.87	629.93
53	70.25	135.88	201.51	262.24	326.64	391.04	455.45	519.85	648.66
54	72.10	139.58	207.06	269.36	335.54	401.73	467.91	534.10	666.46
55	73.98	143.33	212.68	276.48	344.45	412.41	480.38	548.34	684.27

**FLEX4LIFE –PAID UP IN 20 YEARS–FEMALE NON-TOBACCO – MONTHLY
FOR CASH VALUES: USE RATE CARD OR CALCULATOR**

FNT Age	\$ 25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	250,000
56	76.38	148.14	219.90	286.01	356.36	426.70	497.05	567.40	708.09
57	78.76	152.90	227.04	295.54	368.27	440.99	513.72	586.45	731.91
58	81.05	157.48	233.91	304.70	379.71	454.73	529.75	604.77	754.80
59	83.25	161.88	240.50	313.30	390.47	467.63	544.80	621.97	776.31
60	85.42	166.22	247.02	321.99	401.33	480.68	560.02	639.36	798.04
61	88.43	172.24	256.04	333.09	415.21	497.33	579.44	661.56	825.79
62	91.46	178.29	265.13	344.29	429.20	514.12	599.03	683.95	853.78
63	94.33	184.03	273.73	354.83	442.38	529.93	617.48	705.04	880.14
64	97.06	189.49	281.92	364.91	454.98	545.06	635.13	725.20	905.34
65	99.81	194.99	290.17	375.00	467.59	560.18	652.77	745.37	930.55
66	103.95	203.27	302.59	389.80	486.09	582.38	678.67	774.97	967.55
67	108.11	211.59	315.08	404.50	504.47	604.44	704.41	804.38	1004.32
68	112.06	219.50	326.94	418.56	522.05	625.53	729.02	832.50	1039.47
69	115.83	227.04	338.25	431.98	538.81	645.65	752.49	859.33	1073.00
70	119.60	234.58	349.56	445.30	555.46	665.63	775.80	885.97	1106.30
71	126.75	248.87	370.99	471.38	588.07	704.76	821.45	938.14	1171.51
72	133.92	263.21	392.50	497.47	620.68	743.89	867.10	990.31	1236.73
73	140.74	276.85	412.97	522.26	651.66	781.07	910.48	1039.89	1298.70
74	147.21	289.80	432.39	545.84	681.15	816.45	951.76	1087.06	1357.67
75	153.69	302.75	451.82	569.43	710.63	851.83	993.03	1134.24	1416.64
76	163.77	322.92	482.06	606.99	757.58	908.17	1058.76	1209.35	1510.53
77	173.83	343.04	512.24	644.54	804.52	964.50	1124.48	1284.46	1604.41
78	183.40	362.18	540.96	680.34	849.27	1018.19	1187.12	1356.05	1693.91
79	192.52	380.41	568.30	714.38	891.82	1069.25	1246.69	1424.13	1779.01
80	201.63	398.63	595.63	748.33	934.25	1120.18	1306.10	1492.03	1863.88

**FLEX4LIFE –PAID UP IN 20 YEARS - FEMALE TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

FT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
16	29.51	54.39	79.27	101.38	125.57	149.76	173.95	198.14	246.51
17	30.39	56.15	81.91	104.90	129.96	155.03	180.10	205.17	255.30
18	31.24	57.86	84.48	108.13	134.01	159.89	185.76	211.64	263.39
19	32.05	59.48	86.90	111.28	137.94	164.60	191.27	217.93	271.26
20	32.86	61.10	89.33	114.42	141.87	169.32	196.77	224.22	279.12
21	33.83	63.04	92.25	118.40	146.84	175.29	203.73	232.18	289.06
22	34.80	64.98	95.16	122.38	151.82	181.25	210.69	240.13	299.01
23	35.73	66.83	97.93	126.17	156.56	186.94	217.33	247.72	308.49
24	36.61	68.59	100.57	129.78	161.07	192.35	223.64	254.93	317.51
25	37.49	70.35	103.21	133.29	165.46	197.63	229.79	261.96	326.29
26	38.69	72.75	106.81	137.92	171.24	204.56	237.89	271.21	337.86
27	39.87	75.11	110.35	142.64	177.14	211.64	246.14	280.65	349.65
28	41.00	77.38	113.75	146.98	182.57	218.16	253.75	289.34	360.52
29	42.09	79.55	117.01	151.24	187.89	224.54	261.20	297.85	371.16
30	43.15	81.68	120.20	155.40	193.09	230.79	268.48	306.18	381.56
31	44.54	84.45	124.37	160.95	200.03	239.11	278.19	317.28	395.44
32	45.95	87.27	128.60	166.59	207.08	247.58	288.07	328.56	409.54
33	47.27	89.91	132.55	171.96	213.79	255.62	297.46	339.29	422.96
34	48.54	92.45	136.37	177.05	220.15	263.26	306.36	349.47	435.68
35	49.79	94.95	140.11	182.04	226.39	270.75	315.10	359.46	448.16
36	51.41	98.19	144.97	188.52	234.49	280.46	326.43	372.41	464.35
37	53.05	101.47	149.90	194.99	242.58	290.17	337.76	385.36	480.54
38	54.60	104.57	154.54	201.10	250.21	299.33	348.45	397.57	495.80
39	56.08	107.53	158.98	207.02	257.61	308.21	358.81	409.41	510.60
40	57.54	110.45	163.36	212.84	264.90	316.95	369.01	421.06	525.17
41	59.69	114.75	169.81	220.71	274.73	328.75	382.77	436.79	544.83
42	61.84	119.05	176.26	228.57	284.55	340.54	396.52	452.51	564.48
43	63.89	123.16	182.43	236.15	294.03	351.92	409.80	467.68	583.44
44	65.84	127.05	188.26	243.28	302.94	362.60	422.26	481.93	601.25
45	67.78	130.93	194.09	250.40	311.84	373.28	434.73	496.17	619.06
46	70.05	135.47	200.89	258.91	322.48	386.05	449.62	513.19	640.33
47	72.29	139.95	207.62	267.33	333.00	398.68	464.35	530.03	661.38
48	74.44	144.25	214.07	275.47	343.18	410.89	478.60	546.31	681.73
49	76.47	148.32	220.17	283.14	352.77	422.40	492.03	561.66	700.92
50	78.51	152.39	226.28	290.73	362.25	433.78	505.30	576.83	719.88
51	80.91	157.20	233.49	300.07	373.93	447.79	521.65	595.52	743.24
52	83.34	162.06	240.78	309.32	385.49	461.67	537.84	614.02	766.36
53	85.63	166.64	247.65	318.20	396.59	474.99	553.38	631.78	788.56
54	87.81	170.99	254.17	326.53	407.00	487.48	567.95	648.43	809.38
55	90.00	175.38	260.76	334.94	417.52	500.10	582.68	665.26	830.42

**FLEX4LIFE –PAID UP IN 20 YEARS–FEMALE TOBACCO – MONTHLY
FOR CASH VALUES: USE RATE CARD OR CALCULATOR**

FT Age	\$ 25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	250,000
56	92.80	180.98	269.15	345.58	430.82	516.06	601.30	686.54	857.01
57	95.62	186.62	277.62	356.22	444.12	532.01	619.91	707.81	883.61
58	98.30	191.98	285.66	366.39	456.83	547.28	637.72	728.16	909.04
59	100.85	197.07	293.29	376.01	468.86	561.71	654.55	747.40	933.09
60	103.39	202.16	300.93	385.63	480.88	576.14	671.39	766.64	957.14
61	107.09	209.56	312.03	398.40	496.84	595.28	693.73	792.17	989.06
62	110.77	216.91	323.06	411.16	512.80	614.43	716.07	817.70	1020.97
63	114.28	223.94	333.60	423.37	528.06	632.75	737.43	842.12	1051.49
64	117.64	230.65	343.66	434.94	542.51	650.09	757.67	865.25	1080.40
65	120.97	237.31	353.65	446.50	556.97	667.43	777.90	888.37	1109.31
66	125.29	245.96	366.62	462.96	577.55	692.13	806.72	921.30	1150.47
67	129.62	254.61	379.60	479.43	598.13	716.83	835.53	954.23	1191.63
68	133.73	262.84	391.95	495.06	617.67	740.28	862.89	985.50	1230.71
69	137.64	270.66	403.67	509.95	636.28	762.62	888.95	1015.28	1267.94
70	141.55	278.47	415.39	524.85	654.90	784.96	915.01	1045.07	1305.18
71	148.88	293.13	437.39	551.76	688.55	825.33	962.12	1098.90	1372.47
72	156.21	307.79	459.38	578.68	722.19	865.71	1009.22	1152.74	1439.76
73	163.17	321.72	480.26	604.30	754.22	904.14	1054.06	1203.98	1503.82
74	169.81	334.99	500.17	628.63	784.63	940.63	1096.63	1252.64	1564.64
75	176.42	348.22	520.01	652.96	815.04	977.12	1139.21	1301.29	1625.46
76	188.15	371.67	555.19	696.34	869.27	1042.20	1215.13	1388.06	1733.91
77	199.87	395.11	590.36	739.82	923.61	1107.41	1291.21	1475.01	1842.60
78	211.04	417.45	623.87	781.16	975.30	1169.43	1363.57	1557.70	1945.97
79	221.63	438.64	655.64	820.38	1024.32	1228.26	1432.20	1636.14	2044.02
80	232.24	459.86	687.48	859.70	1073.46	1287.23	1501.00	1714.77	2142.30

**FLEX4LIFE – PAID UP IN 10 YEARS - MALE NON-TOBACCO – MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

MNT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
16	42.20	79.78	117.36	149.85	186.16	222.46	258.77	295.08	367.69
17	43.36	82.09	120.83	154.57	192.05	229.54	267.02	304.51	379.48
18	44.47	84.31	124.16	159.10	197.72	236.34	274.96	313.58	390.81
19	45.51	86.40	127.28	163.36	203.04	242.72	282.40	322.09	401.45
20	46.55	88.48	130.40	167.61	208.36	249.10	289.85	330.60	412.09
21	47.87	91.11	134.36	172.98	215.06	257.15	299.24	341.33	425.50
22	49.16	93.70	138.24	178.25	221.65	265.06	308.46	351.87	438.68
23	50.41	96.20	141.99	183.34	228.01	272.69	317.37	362.05	451.40
24	51.59	98.56	145.53	188.15	234.03	279.91	325.79	371.67	463.43
25	52.77	100.92	149.06	192.96	240.04	287.12	334.20	381.29	475.45
26	54.55	104.48	154.41	199.80	248.59	297.39	346.18	394.98	492.56
27	56.31	107.99	159.68	206.65	257.15	307.66	358.16	408.67	509.68
28	58.02	111.42	164.81	213.21	265.36	317.51	369.65	421.80	526.09
29	59.62	114.61	169.60	219.41	273.11	326.80	380.50	434.20	541.59
30	61.24	117.85	174.46	225.61	280.85	336.10	391.34	446.59	557.08
31	63.20	121.78	180.35	233.56	290.80	348.03	405.27	462.50	576.97
32	65.17	125.71	186.25	241.43	300.63	359.83	419.03	478.23	596.63
33	67.04	129.45	191.87	249.01	310.11	371.20	432.30	493.40	615.59
34	68.82	133.02	197.21	256.13	319.01	381.89	444.76	507.64	633.39
35	70.60	136.58	202.55	263.35	328.03	392.71	457.39	522.07	651.43
36	72.89	141.16	209.42	272.60	339.59	406.58	473.58	540.57	674.56
37	75.20	145.78	216.36	281.94	351.27	420.60	489.93	559.26	697.91
38	77.40	150.17	222.95	290.82	362.37	433.92	505.47	577.02	720.11
39	79.48	154.34	229.19	299.24	372.89	446.54	520.20	593.85	741.16
40	81.56	158.50	235.44	307.66	383.41	459.17	534.93	610.69	762.20
41	84.27	163.91	243.55	318.20	396.59	474.99	553.38	631.78	788.56
42	86.97	169.32	251.67	328.75	409.78	490.81	571.84	652.87	814.93
43	89.56	174.50	259.44	338.74	422.26	505.79	589.32	672.85	839.90
44	92.01	179.40	266.79	348.26	434.17	520.08	605.99	691.90	863.72
45	94.47	184.31	274.15	357.79	446.08	534.37	622.66	710.96	887.54
46	97.47	190.32	283.17	369.82	461.11	552.41	643.71	735.01	917.60
47	100.46	196.29	292.12	381.93	476.26	570.59	664.91	759.24	947.89
48	103.32	202.02	300.72	393.40	490.60	587.79	684.99	782.18	976.57
49	106.03	207.43	308.83	404.32	504.24	604.16	704.09	804.01	1003.86
50	108.73	212.84	316.95	415.23	517.88	620.54	723.19	825.84	1031.14
51	112.27	219.92	327.57	429.02	535.11	641.21	747.31	853.41	1065.60
52	115.79	226.95	338.11	442.80	552.34	661.88	771.43	880.97	1100.06
53	119.14	233.66	348.17	455.93	568.76	681.59	794.41	907.24	1132.89
54	122.31	239.99	357.67	468.42	584.37	700.32	816.27	932.22	1164.11
55	125.50	246.37	367.25	480.91	599.98	719.05	838.12	957.19	1195.33

**FLEX4LIFE – PAID UP IN 10 YEARS - MALE NON-TOBACCO – MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

MNT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
56	129.38	254.14	378.90	496.26	619.17	742.08	864.99	987.90	1233.72
57	133.25	261.87	390.49	511.62	638.37	765.11	891.86	1018.61	1272.11
58	136.95	269.27	401.59	526.23	656.63	787.04	917.44	1047.84	1308.64
59	140.44	276.25	412.06	540.11	673.98	807.85	941.72	1075.59	1343.33
60	143.95	283.28	422.61	554.08	691.44	828.80	966.16	1103.53	1378.25
61	148.16	291.70	435.24	570.63	712.13	853.64	995.14	1136.64	1419.64
62	152.37	300.12	447.86	587.28	732.95	878.61	1024.28	1169.94	1461.27
63	156.37	308.12	459.86	603.10	752.72	902.34	1051.96	1201.58	1500.81
64	160.16	315.70	471.24	618.18	771.57	924.95	1078.34	1231.73	1538.51
65	163.98	323.33	482.69	633.16	790.30	947.43	1104.57	1261.70	1575.97
66	169.32	334.02	498.71	653.88	816.20	978.51	1140.83	1303.14	1627.77
67	174.66	344.70	514.74	674.60	842.10	1009.59	1177.09	1344.58	1679.57
68	179.75	354.88	530.00	694.31	866.73	1039.15	1211.57	1383.99	1728.83
69	184.58	364.54	544.50	712.99	890.08	1067.17	1244.26	1421.36	1775.54
70	189.39	374.16	558.93	731.68	913.44	1095.20	1276.96	1458.73	1822.25

**FLEX 4 LIFE – PAID UP IN 10 YEARS - MALE TOBACCO – MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

MT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
16	49.83	95.04	140.25	180.93	225.01	269.08	313.16	357.24	445.39
17	51.29	97.96	144.62	186.67	232.18	277.69	323.20	368.71	459.73
18	52.66	100.69	148.72	192.12	239.00	285.87	332.75	379.62	473.37
19	53.97	103.32	152.67	197.30	245.47	293.64	341.81	389.98	486.32
20	55.29	105.96	156.63	202.39	251.83	301.27	350.71	400.16	499.04
21	56.80	108.97	161.14	208.68	259.69	310.71	361.72	412.74	514.76
22	58.32	112.02	165.71	214.88	267.44	320.00	372.57	425.13	530.26
23	59.76	114.89	170.02	220.89	274.96	329.02	383.09	437.16	545.29
24	61.12	117.61	174.11	226.53	282.01	337.49	392.96	448.44	559.39
25	62.51	120.39	178.27	232.18	289.06	345.95	402.84	459.73	573.50
26	64.57	124.51	184.45	240.22	299.12	358.02	416.92	475.82	593.62
27	66.62	128.62	190.62	248.27	309.18	370.09	431.00	491.92	613.74
28	68.59	132.55	196.52	255.86	318.66	381.47	444.28	507.09	632.70
29	70.46	136.30	202.14	263.16	327.80	392.43	457.07	521.70	650.97
30	72.34	140.05	207.76	270.47	336.93	403.39	469.85	536.32	669.24
31	74.58	144.53	214.48	279.54	348.26	416.99	485.72	554.45	691.90
32	76.84	149.06	221.28	288.51	359.48	430.45	501.42	572.39	714.33
33	78.97	153.32	227.67	297.11	370.23	443.35	516.47	589.60	735.84
34	81.01	157.39	233.77	305.34	380.52	455.70	530.88	606.06	756.42
35	83.04	161.46	239.88	313.48	390.70	467.91	545.13	622.34	776.77
36	85.70	166.78	247.85	324.12	403.99	483.87	563.74	643.62	803.36
37	88.36	172.10	255.83	334.67	417.18	499.69	582.20	664.71	829.73
38	90.90	177.18	263.46	344.75	429.78	514.81	599.84	684.87	854.93
39	93.31	181.99	270.68	354.37	441.80	529.24	616.67	704.11	878.98
40	95.74	186.85	277.96	363.99	453.83	543.67	633.51	723.35	903.03
41	98.79	192.96	287.12	376.01	468.86	561.71	654.55	747.40	933.09
42	101.87	199.11	296.35	388.04	483.89	579.74	675.60	771.45	963.16
43	104.78	204.93	305.09	399.51	498.23	596.95	695.67	794.39	991.83
44	107.55	210.48	313.41	410.33	511.76	613.18	714.61	816.04	1018.89
45	110.33	216.03	321.74	421.25	525.40	629.56	733.71	837.87	1046.18
46	113.71	222.79	331.87	434.66	542.17	649.67	757.18	864.69	1079.71
47	117.08	229.54	342.00	448.07	558.93	669.79	780.65	891.52	1113.24
48	120.32	236.01	351.71	460.84	574.89	688.94	802.99	917.05	1145.15
49	123.37	242.12	360.87	473.05	590.15	707.26	824.36	941.47	1175.68
50	126.42	248.22	370.02	485.16	605.30	725.43	845.57	965.70	1205.97
51	130.47	256.32	382.16	500.98	625.07	749.16	873.25	997.34	1245.51
52	134.52	264.41	394.30	516.80	644.84	772.88	900.93	1028.97	1285.06
53	138.36	272.09	405.82	531.78	663.57	795.36	927.15	1058.94	1322.52
54	142.03	279.44	416.85	546.12	681.49	816.87	952.24	1087.62	1358.36
55	145.69	286.75	427.81	560.37	699.30	838.24	977.17	1116.11	1393.98

**FLEX4LIFE – PAID UP IN 10 YEARS - MALE TOBACCO – MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

MT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
56	150.10	295.58	441.06	578.13	721.50	864.88	1008.25	1151.63	1438.38
57	154.52	304.42	454.31	595.79	743.58	891.38	1039.17	1186.96	1482.54
58	158.73	312.84	466.94	612.63	764.63	916.63	1068.63	1220.63	1524.63
59	162.71	320.79	478.87	628.63	784.63	940.63	1096.63	1252.64	1564.64
60	166.71	328.79	490.87	644.63	804.63	964.64	1124.64	1284.64	1604.64
61	171.84	339.06	506.28	664.52	829.49	994.47	1159.44	1324.42	1654.36
62	176.95	349.28	521.61	684.41	854.35	1024.30	1194.24	1364.19	1704.08
63	181.83	359.04	536.25	703.28	877.94	1052.60	1227.27	1401.93	1751.26
64	186.46	368.29	550.12	721.22	900.37	1079.52	1258.67	1437.82	1796.12
65	191.11	377.59	564.07	739.26	922.92	1106.58	1290.24	1473.90	1841.21
66	197.40	390.17	582.94	763.13	952.75	1142.38	1332.00	1521.63	1900.88
67	203.71	402.79	601.87	786.99	982.58	1178.17	1373.76	1569.36	1960.54
68	209.72	414.82	619.91	809.75	1011.03	1212.31	1413.59	1614.87	2017.43
69	215.43	426.24	637.05	831.39	1038.08	1244.77	1451.46	1658.16	2071.54
70	221.14	437.66	654.18	852.94	1065.02	1277.10	1489.18	1701.26	2125.42

**FLEX4LIFE – PAID UP IN 10 YEARS - FEMALE –NON-TOBACCO – MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

FNT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
16	37.39	70.16	102.93	130.61	162.11	193.60	225.10	256.60	319.59
17	38.48	72.34	106.19	134.96	167.54	200.12	232.71	265.29	330.46
18	39.50	74.37	109.24	139.21	172.86	206.51	240.15	273.80	341.09
19	40.47	76.31	112.16	143.19	177.83	212.47	247.11	281.76	351.04
20	41.44	78.26	115.07	147.17	182.80	218.44	254.07	289.71	360.98
21	42.71	80.80	118.89	152.35	189.28	226.21	263.14	300.07	373.93
22	44.01	83.39	122.77	157.53	195.75	233.98	272.20	310.43	386.88
23	45.23	85.84	126.45	162.52	202.00	241.47	280.95	320.42	399.37
24	46.41	88.20	129.99	167.24	207.89	248.55	289.20	329.86	411.16
25	47.57	90.51	133.45	171.96	213.79	255.62	297.46	339.29	422.96
26	49.14	93.66	138.17	178.16	221.54	264.92	308.30	351.69	438.45
27	50.74	96.85	142.96	184.26	229.17	274.08	318.99	363.90	453.71
28	52.24	99.85	147.47	190.18	236.57	282.96	329.35	375.74	468.51
29	53.65	102.68	151.70	195.82	243.62	291.42	339.22	387.02	482.62
30	55.08	105.54	156.00	201.37	250.56	299.75	348.93	398.12	496.49
31	56.89	109.15	161.41	208.68	259.69	310.71	361.72	412.74	514.76
32	58.69	112.76	166.82	215.90	268.71	321.53	374.35	427.17	532.80
33	60.43	116.23	172.03	222.83	277.38	331.94	386.49	441.04	550.14
34	62.04	119.46	176.88	229.31	285.48	341.65	397.82	453.99	566.33
35	63.69	122.75	181.81	235.88	293.69	351.50	409.31	467.13	582.75
36	65.79	126.96	188.12	244.29	304.21	364.13	424.04	483.96	603.79
37	67.90	131.17	194.44	252.62	314.62	376.61	438.61	500.61	624.61
38	69.88	135.14	200.40	260.67	324.68	388.69	452.70	516.71	644.73
39	71.78	138.94	206.09	268.25	334.16	400.06	465.97	531.88	663.69
40	73.70	142.77	211.85	275.84	343.64	411.44	479.24	547.05	682.65
41	76.22	147.82	219.41	285.55	355.78	426.01	496.24	566.47	706.93
42	78.74	152.86	226.97	295.35	368.03	440.72	513.40	586.08	731.44
43	81.12	157.62	234.12	304.70	379.71	454.73	529.75	604.77	754.80
44	83.41	162.20	240.99	313.48	390.70	467.91	545.13	622.34	776.77
45	85.70	166.78	247.85	322.36	401.80	481.23	560.67	640.10	798.97
46	88.36	172.10	255.83	333.19	415.33	497.47	579.61	661.75	826.03
47	91.02	177.42	263.81	344.01	428.85	513.70	598.54	683.39	853.08
48	93.56	182.50	271.44	354.37	441.80	529.24	616.67	704.11	878.98
49	95.97	187.31	278.66	364.17	454.06	543.95	633.83	723.72	903.49
50	98.37	192.12	285.87	373.98	466.32	558.65	650.99	743.33	928.01
51	101.31	198.00	294.68	385.54	480.77	576.00	671.23	766.46	956.91
52	104.27	203.92	303.56	397.01	495.11	593.20	691.30	789.40	985.59
53	107.07	209.51	311.96	408.02	508.87	609.71	710.56	811.41	1013.11
54	109.73	214.83	319.93	418.47	521.93	625.39	728.85	832.32	1039.24
55	112.41	220.20	327.98	428.92	535.00	641.07	747.15	853.22	1065.37

**FLEX4LIFE – PAID UP IN 10 YEARS - FEMALE –NON-TOBACCO – MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

FNT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
56	115.76	226.90	338.04	442.43	551.88	661.33	770.78	880.23	1099.13
57	119.14	233.66	348.17	456.03	568.88	681.73	794.58	907.43	1133.13
58	122.33	240.04	357.74	468.88	584.95	701.01	817.08	933.14	1165.27
59	125.38	246.14	366.90	481.19	600.33	719.47	838.61	957.75	1196.03
60	128.44	252.25	376.06	493.49	615.70	737.92	860.13	982.35	1226.78
61	132.18	259.74	387.30	508.29	634.20	760.12	886.03	1011.95	1263.78
62	135.91	267.19	398.47	523.18	652.82	782.46	912.10	1041.74	1301.01
63	139.47	274.31	409.15	537.33	670.51	803.69	936.86	1070.04	1336.39
64	142.87	281.11	419.35	550.75	687.28	823.81	960.34	1096.87	1369.93
65	146.24	287.86	429.48	564.16	704.04	843.92	983.81	1123.69	1403.46
66	150.61	296.60	442.59	581.55	725.78	870.01	1014.24	1158.47	1446.93
67	155.01	305.39	455.77	598.85	747.40	895.96	1044.51	1193.07	1490.18
68	159.17	313.71	468.26	615.31	767.98	920.65	1073.32	1226.00	1531.34
69	163.15	321.67	480.19	631.04	787.64	944.24	1100.84	1257.45	1570.65
70	167.10	329.58	492.05	646.67	807.18	967.69	1128.20	1288.71	1609.73

**FLEX4LIFE – PAID UP IN 10 YEARS - FEMALE - TOBACCO – MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

FT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
16	44.38	84.13	123.88	159.29	197.95	236.62	275.28	313.95	391.28
17	45.79	86.95	128.11	164.93	205.00	245.08	285.15	325.23	405.38
18	47.15	89.68	132.21	170.20	211.59	252.99	294.38	335.78	418.56
19	48.45	92.27	136.09	175.29	217.95	260.62	303.28	345.95	431.28
20	49.72	94.81	139.91	180.38	224.31	268.25	312.19	356.13	444.00
21	51.29	97.96	144.62	186.76	232.29	277.82	323.36	368.89	459.96
22	52.86	101.10	149.34	193.05	240.15	287.26	334.36	381.47	475.68
23	54.34	104.06	153.78	199.15	247.78	296.42	345.05	393.68	490.94
24	55.75	106.88	158.01	204.89	254.95	305.02	355.08	405.15	505.28
25	57.19	109.75	162.31	210.62	262.12	313.62	365.12	416.62	519.62
26	59.06	113.50	167.93	218.02	271.37	324.72	378.07	431.42	538.12
27	60.93	117.24	173.55	225.42	280.62	335.82	391.02	446.22	556.62
28	62.72	120.81	178.90	232.55	289.53	346.51	403.49	460.47	574.43
29	64.43	124.23	184.03	239.21	297.85	356.50	415.14	473.79	591.08
30	66.14	127.65	189.16	245.96	306.29	366.62	426.96	487.29	607.96
31	68.31	132.00	195.68	254.65	317.16	379.67	442.17	504.68	629.69
32	70.51	136.39	202.27	263.44	328.14	392.85	457.55	522.26	651.66
33	72.61	140.60	208.59	271.77	338.55	405.34	472.12	538.91	672.48
34	74.60	144.58	214.55	279.72	348.49	417.27	486.04	554.82	692.36
35	76.59	148.56	220.52	287.68	358.44	429.20	499.96	570.73	712.25
36	79.02	153.41	227.80	297.39	370.58	443.77	516.96	590.15	736.53
37	81.47	158.31	235.16	307.19	382.83	458.48	534.12	609.76	761.04
38	83.81	162.99	242.17	316.54	394.51	472.49	550.47	628.45	784.40
39	86.03	167.43	248.83	325.32	405.50	485.67	565.85	646.02	806.37
40	88.22	171.82	255.42	334.20	416.60	498.99	581.39	663.78	828.57
41	91.21	177.79	264.37	345.77	431.05	516.34	601.62	686.91	857.48
42	94.19	183.75	273.31	357.33	445.50	533.68	621.85	710.03	886.38
43	97.03	189.44	281.85	368.24	459.15	550.05	640.96	731.86	913.67
44	99.72	194.81	289.90	378.70	472.21	565.73	659.25	752.77	939.80
45	102.42	200.22	298.01	389.15	485.28	581.41	677.54	773.67	965.93
46	105.50	206.37	307.24	401.45	500.66	599.86	699.07	798.28	996.69
47	108.60	212.57	316.54	413.66	515.92	618.18	720.44	822.70	1027.21
48	111.56	218.49	325.42	425.32	530.49	635.66	740.83	846.01	1056.35
49	114.35	224.08	333.81	436.42	544.36	652.31	760.26	868.21	1084.10
50	117.15	229.68	342.20	447.42	558.12	668.82	779.52	890.22	1111.62
51	120.48	236.34	352.19	460.56	574.54	688.52	802.51	916.49	1144.46
52	123.79	242.95	362.11	473.69	590.96	708.23	825.49	942.76	1177.29
53	126.96	249.29	371.62	486.18	606.57	726.96	847.35	967.74	1208.51
54	129.94	255.25	380.57	498.11	621.48	744.86	868.23	991.60	1238.34
55	132.95	261.27	389.59	509.95	636.28	762.62	888.95	1015.28	1267.94

**FLEX4LIFE – PAID UP IN 10 YEARS - FEMALE - TOBACCO – MONTHLY
FOR CASH VALUES, USE RATE CARD OR CALCULATOR**

FT Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
56	136.48	268.34	400.20	524.20	654.09	783.98	913.88	1043.77	1303.56
57	140.05	275.47	410.89	538.54	672.01	805.49	938.97	1072.45	1339.40
58	143.42	282.22	421.01	552.04	688.89	825.75	962.60	1099.46	1373.16
59	146.64	288.65	430.66	564.99	705.08	845.17	985.26	1125.36	1405.54
60	149.83	295.03	440.23	577.85	721.15	864.46	1007.76	1151.07	1437.68
61	153.62	302.61	451.61	592.65	739.65	886.66	1033.66	1180.67	1474.68
62	157.41	310.20	462.99	607.36	758.04	908.72	1059.40	1210.09	1511.45
63	161.02	317.41	473.81	621.42	775.61	929.81	1084.01	1238.21	1546.60
64	164.47	324.31	484.15	634.74	792.26	949.79	1107.32	1264.85	1579.90
65	167.89	331.15	494.41	648.06	808.91	969.77	1130.63	1291.49	1613.20
66	171.89	339.15	506.41	663.60	828.34	993.08	1157.82	1322.57	1652.05
67	175.89	347.15	518.42	679.04	847.65	1016.25	1184.86	1353.46	1690.67
68	179.70	354.78	529.86	693.75	866.03	1038.31	1210.59	1382.88	1727.44
69	183.34	362.05	540.76	707.81	883.61	1059.40	1235.20	1411.00	1762.59
70	186.97	369.31	551.65	721.78	901.07	1080.35	1259.64	1438.93	1797.51

Please provide details to "Yes" answers in Remarks Section

- 22. Has Primary Proposed Insured used tobacco in any form in the past 12 months? YES NO
- 23. Has any Proposed Insured within the past 5 years
 - a) Been charged with a driving while impaired (alcohol, drug, other) violation, had a drivers license revoked or suspended or within the last 24 months received 3 or more citations for moving traffic violations?
 - b) Had an application for insurance declined, rated, or postponed?
 - c) Flown as a pilot, student pilot or crew member of any aircraft or have intentions to do so?
 - d) Engaged in parachuting, racing or other hazardous sport or intend to do so?
 - e) Used intravenous drugs, cocaine, barbiturates, hallucinogens, sought advice or treatment for alcohol or drug use?
- 24. Does any Proposed Insured intend to reside outside the U.S.?
- 25. Has any Proposed Insured ever been convicted of a felony or been incarcerated?

26. A) Primary Proposed Insured:

Height	Weight	Change in Past Year?	Cause of Weight Gain/Loss
_____	_____	_____ Lbs. <input type="checkbox"/> Gain <input type="checkbox"/> Loss	

B) Name and Address of personal doctor? _____

C) Date and reason of last doctor visit, include any treatment given, medication prescribed, and results of visit. _____

- 27. Has any Proposed Life Insured ever had, or been told they had, or received treatment or advice for:
 - a) abnormal or high blood pressure, coronary artery disease or any other disorder or disease of the heart, blood vessels or cardiovascular system? YES NO
 - b) cancer, tumor, or any other growth or malignancy?
 - c) diabetes, thyroid disorder, anemia, hepatitis, or any other blood or glandular disorder?
 - d) any nose, throat, lung, or any other respiratory disorder?
 - e) any disorder of the stomach, intestines, rectum, liver, or pancreas?
 - f) any injury to or disease of the bones, muscles, joints, eyes, or skin?
 - g) epilepsy, seizures, brain disorder, or any other disease or disorder of the nervous system?
 - h) anxiety, depression, or an emotional, behavioral, mental or nervous disorder?
 - i) any disease or disorder of the kidney, bladder, or genital organs or system?
 - j) AIDS (acquired immune deficiency syndrome), positive HIV test, or any other immunological disorder?
- 28. Other than as stated above, has any Proposed Life Insured within the past 5 years:
 - a) Consulted, received treatment or advice from, been prescribed medication by any other medical advisor?
 - b) Had any abnormal diagnostic tests?
 - c) Been aware of any symptoms for which a medical advisor has not yet been consulted?
 - d) Used a wheelchair or walker on a permanent basis?
- 29. Has any of Proposed Life Insured's parents and/or siblings had heart disease, kidney disease, diabetes, cancer, stroke, or any other hereditary disease?

(If "Yes", indicate family member, illness, age at onset of illness and, if applicable, age at death).

30. REMARKS (Explain "Yes" answers to Questions 22-29)

Name of Person(s)	Illness	Date & Duration	Treatment & Results	Doctors & Hospitals

AGREEMENT - AUTHORIZATION - ACKNOWLEDGMENT - LIBERTY BANKERS LIFE INSURANCE COMPANY

I, the Primary Proposed Insured (and any Spouse or Owner signing below), by my signature set forth hereafter **AGREE** to the following.

All Statements and answers in this application are complete and true to the best of my knowledge and belief. Except as stated in the Conditional Receipt, no insurance will take effect unless the first full premium is paid and a policy is Delivered while the health of any proposed insured continues, without material change, to be as represented in this application. No agent has authority to waive any answer or otherwise modify this application or to bind **Liberty Bankers Life Insurance Company**, hereinafter called "Company", in any way by making any promise or representation which is not set out in writing in this Application.

\$ _____ has been deposited toward payment of the first premium on the policy applied for. The terms of the Conditional Receipt received for that premium deposit are accepted.

AUTHORIZE any physician, medical practitioner, hospital, clinic, pharmacy benefit manager, other medical or medically related facility, insurance or Reinsuring company, the MIB, Inc. ("MIB"), consumer reporting agency, or any other organization, Institution or person to give to the Company or its reinsurer(s) all information it holds that pertains to medical consultations, Treatments, surgeries, and hospital confinements which relate to the physical and mental condition of myself or my minor children. This authorization also includes information about pharmacy prescription drugs, drugs or alcoholism or any other non-health (non-medical) history information. I understand that such information will be used to determine eligibility for insurance, or for benefits under existing insurance. I further authorize the Company to release any information obtained only to reinsuring companies, MIB, or other persons or Organizations performing business or legal services in connection with my application or claim, or as may be otherwise lawfully Required or as I may further authorize. As to this Authorization, I agree that a photographic copy will be as valid as the original and that it will be valid for 30 months from the date shown below. I know that I or my representative may request a copy of this authorization.

ACKNOWLEDGE receipt of the following notices

"Notice of Information Practices" required by Public Law 91-508 and other information practices statutes, and MIB, Inc. Pre-Notice.

Signed at _____, _____ Date _____ X) _____
City State

SIGNATURE OF PRIMARY PROPOSED INSURED (IF AGE 16 OR OVER)
OR PARENT OR GUARDIAN (JUVENILE APPLICATIONS)

X) _____
SIGNATURE OF SPOUSE
(IF INCLUDED AS A PROPOSED INSURED)

X) _____
SIGNATURE OF OWNER & RELATIONSHIP
(IF OTHER THAN PRIMARY PROPOSED INSURED)

AGENT'S NAME (Printed, typed or stamped)

X) _____
AGENT'S SIGNATURE

Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information commits insurance fraud.

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LIBERTY BANKERS LIFE INSURANCE COMPANY

CONDITIONAL RECEIPT

TERMS AND CONDITIONS - coverage issued bearing the date of this receipt will become effective on the date of the application or last medical examination, whichever is later. Coverage will be provided when the following conditions are met.

1. The application and required information is received at our Home Office.
2. All persons proposed for coverage are insurable at standard rates exactly as applied for according to the rules and practices of the Company at its Home Office.
3. The full first premium is paid in cash on the date of application. The maximum amount of life insurance, including accidental death, which will become effective under this receipt, cannot exceed \$100,000. This includes any previously pending insurance.

If the Policy is not issued exactly as applied for, it will become effective when it is delivered to and accepted by the applicant. Upon delivery and acceptance, the first premium must be paid. If the application is declined or not approved within sixty days of its completion, no insurance will have been in force. Any premium paid will be returned. No agent of our Company has the authority to change or modify any of the provisions of this receipt.

LIBERTY BANKERS LIFE INSURANCE COMPANY

LIFE Plan _____ Amount \$ _____

**ALL PREMIUM CHECKS MUST BE PAYABLE TO THE COMPANY
DO NOT MAKE CHECK PAYABLE TO THE AGENT OR LEAVE THE PAYEE BLANK**

By _____ Date _____
Representing Company

AGENT'S REPORT

- 1. Agent Checklist (Provide details in Additional Remarks Section below)**
- | | YES | NO |
|---|--------------------------|--------------------------|
| A. Did you give the applicant a copy of the Privacy Notice and other disclosure information? | <input type="checkbox"/> | <input type="checkbox"/> |
| B. Are you related to the Proposed Insured? | <input type="checkbox"/> | <input type="checkbox"/> |
| C. Was this application taken in person? | <input type="checkbox"/> | <input type="checkbox"/> |
| D. Do you know anything not disclosed which might affect the underwriting of this risk? | <input type="checkbox"/> | <input type="checkbox"/> |
| E. Is there another application currently pending or being submitted to any other life insurance company?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| F. Has any Proposed Insured applied elsewhere for any insurance coverage within the past 6 months?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| G. Does the Proposed Insured have any existing life insurance policies or annuity contracts?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| H. Is replacement of existing insurance involved in this application? If yes: Have you submitted the appropriate replacement forms? | <input type="checkbox"/> | <input type="checkbox"/> |

- 2. Financial and Medical Requirement Information:**
- | | YES | NO |
|--|--------------------------|--------------------------|
| A. Have you informed the applicant that he/she may be called for an appointment? | <input type="checkbox"/> | <input type="checkbox"/> |

- 3. Information for Business Insurance (e.g., Buy/Sell, Split Dollar, Key Person, etc.)**
- | | YES | NO |
|---|--|--------------------------------------|
| B. Is this insurance part of a split dollar agreement? | <input type="checkbox"/> | <input type="checkbox"/> |
| B. The business operates as a: | | |
| <input type="checkbox"/> Regular Corporation | <input type="checkbox"/> S Corporation | <input type="checkbox"/> Partnership |
| <input type="checkbox"/> Sole Proprietorship | | |
| C. What is the value of the business? \$ _____ | | |
| D. What percentage does the Proposed Insured own or control? _____% | | |
| E. Are other key individuals applying? If yes, indicate name of each person. If no, for what reason?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| (indicate below) _____ | | |

4. Additional Remarks

I certify I have accurately recorded all information given by the Proposed Insured and my statements on this Agent's Report are correct to the best of my knowledge. I claim full credit for this application unless other instructions are given below.

Date _____ Agency _____ Code _____

Agent's Signature X _____ Code _____

Agent's Signature X _____ Code _____

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NOTICE OF INFORMATION PRACTICES

This Notice Must be Given to Proposed Insured

(Including MIB, Inc. Notice, Fair Credit Report Act of 1970, and Public Law 91-508)

In making this application for insurance it is understood that an investigative report may be made whereby information is obtained through personal interviews with third parties, such as family members, business associates, financial sources, friends, neighbors, or otherwise with whom you are acquainted. This inquiry includes information as to your character, general reputation, personal characteristics, and mode of living, whichever may be applicable. You have the right to make a written request within a reasonable period of time for a complete accurate disclosure of additional information concerning the nature and scope of the investigation.

NOTIFICATION REGARDING THE MIB, INC.

Information regarding your insurability will be treated as confidential. **LIBERTY BANKERS LIFE INSURANCE COMPANY** or its Reinsurer may, however, make a brief report of my protected health information to the MIB, Inc., a not for profit membership organization of life insurance companies which operates an information exchange on behalf of its members. If you apply to another MIB, Inc. member Company for life or health insurance coverage, or a claim for benefits is submitted to such a Company, the MIB, Inc., upon request, will supply such Company with the information it may have in its file.

Upon receipt of a request from you, the MIB, Inc. will arrange disclosure of information it may have in your file. If you question the accuracy of information in the MIB's file, you may contact the MIB, Inc. and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the MIB's information office is 50 Braintree Hill, Suite 400, Braintree, Massachusetts, 02184, telephone 1-866-692-6901, web address: www.mib.com.

LIBERTY BANKERS LIFE INSURANCE COMPANY, or its Reinsurer(s), may also release information in its files to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.

**MED FREE TERM – 10 YEAR - MALE NON TOBACCO - ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	68.00	85.00	116.80	146.00	175.20	219.00	233.60	292.00	292.00	365.00
19	68.00	85.00	117.60	147.00	176.40	220.50	235.20	294.00	294.00	367.50
20	68.40	85.50	117.60	147.00	176.40	220.50	235.20	294.00	294.00	367.50
21	69.20	86.50	118.40	148.00	177.60	222.00	236.80	296.00	296.00	370.00
22	69.60	87.00	118.40	148.00	177.60	222.00	236.80	296.00	296.00	370.00
23	70.00	87.50	119.20	149.00	178.80	223.50	238.40	298.00	298.00	372.50
24	70.40	88.00	119.20	149.00	178.80	223.50	238.40	298.00	298.00	372.50
25	70.40	88.00	119.20	149.00	178.80	223.50	238.40	298.00	298.00	372.50
26	72.00	90.00	120.80	151.00	181.20	226.50	241.60	302.00	302.00	377.50
27	73.20	91.50	122.40	153.00	183.60	229.50	244.80	306.00	306.00	382.50
28	74.40	93.00	123.20	154.00	184.80	231.00	246.40	308.00	308.00	385.00
29	75.60	94.50	124.80	156.00	187.20	234.00	249.60	312.00	312.00	390.00
30	76.40	95.50	125.60	157.00	188.40	235.50	251.20	314.00	314.00	392.50
31	78.00	97.50	129.60	162.00	194.40	243.00	259.20	324.00	324.00	405.00
32	79.60	99.50	133.60	167.00	200.40	250.50	267.20	334.00	334.00	417.50
33	81.20	101.50	136.80	171.00	205.20	256.50	273.60	342.00	342.00	427.50
34	82.80	103.50	140.00	175.00	210.00	262.50	280.00	350.00	350.00	437.50
35	84.00	105.00	143.20	179.00	214.80	268.50	286.40	358.00	358.00	447.50
36	89.20	111.50	152.00	190.00	228.00	285.00	304.00	380.00	380.00	475.00
37	94.40	118.00	160.00	200.00	240.00	300.00	320.00	400.00	400.00	500.00
38	99.20	124.00	167.20	209.00	250.80	313.50	334.40	418.00	418.00	522.50
39	104.00	130.00	174.40	218.00	261.60	327.00	348.80	436.00	436.00	545.00
40	108.40	135.50	181.60	227.00	272.40	340.50	363.20	454.00	454.00	567.50
41	115.20	144.00	196.80	246.00	295.20	369.00	393.60	492.00	492.00	615.00
42	122.00	152.50	211.20	264.00	316.80	396.00	422.40	528.00	528.00	660.00
43	128.40	160.50	224.80	281.00	337.20	421.50	449.60	562.00	562.00	702.50
44	134.40	168.00	238.40	298.00	357.60	447.00	476.80	596.00	596.00	745.00
45	140.40	175.50	251.20	314.00	376.80	471.00	502.40	628.00	628.00	785.00
46	153.20	191.50	270.40	338.00	405.60	507.00	540.80	676.00	676.00	845.00
47	166.00	207.50	288.80	361.00	433.20	541.50	577.60	722.00	722.00	902.50
48	178.00	222.50	306.40	383.00	459.60	574.50	612.80	766.00	766.00	957.50
49	189.60	237.00	323.20	404.00	484.80	606.00	646.40	808.00	808.00	1010.00
50	200.80	251.00	340.00	425.00	510.00	637.50	680.00	850.00	850.00	1062.50
51	218.80	273.50	372.00	465.00	558.00	697.50	744.00	930.00	930.00	1162.50
52	236.80	296.00	404.00	505.00	606.00	757.50	808.00	1010.00	1010.00	1262.50
53	254.00	317.50	434.40	543.00	651.60	814.50	868.80	1086.00	1086.00	1357.50
54	270.00	337.50	463.20	579.00	694.80	868.50	926.40	1158.00	1158.00	1447.50
55	286.00	357.50	492.00	615.00	738.00	922.50	984.00	1230.00	1230.00	1537.50
56	312.80	391.00	542.40	678.00	813.60	1017.00	1084.80	1356.00	1356.00	1695.00
57	339.60	424.50	592.80	741.00	889.20	1111.50	1185.60	1482.00	1482.00	1852.50
58	364.80	456.00	640.00	800.00	960.00	1200.00	1280.00	1600.00	1600.00	2000.00
59	388.80	486.00	685.60	857.00	1028.40	1285.50	1371.20	1714.00	1714.00	2142.50
60	412.80	516.00	730.40	913.00	1095.60	1369.50	1460.80	1826.00	1826.00	2282.50
61	452.40	565.50	819.20	1024.00	1228.80	1536.00	1638.40	2048.00	2048.00	2560.00
62	492.00	615.00	908.00	1135.00	1362.00	1702.50	1816.00	2270.00	2270.00	2837.50
63	530.00	662.50	992.80	1241.00	1489.20	1861.50	1985.60	2482.00	2482.00	3102.50
64	565.60	707.00	1072.80	1341.00	1609.20	2011.50	2145.60	2682.00	2682.00	3352.50
65	601.20	751.50	1152.80	1441.00	1729.20	2161.50	2305.60	2882.00	2882.00	3602.50

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 10 YEAR - MALE TOBACCO - ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	85.60	107.00	168.00	210.00	252.00	315.00	336.00	420.00	420.00	525.00
19	86.40	108.00	168.00	210.00	252.00	315.00	336.00	420.00	420.00	525.00
20	87.60	109.50	168.80	211.00	253.20	316.50	337.60	422.00	422.00	527.50
21	89.20	111.50	170.40	213.00	255.60	319.50	340.80	426.00	426.00	532.50
22	90.80	113.50	172.00	215.00	258.00	322.50	344.00	430.00	430.00	537.50
23	92.00	115.00	172.80	216.00	259.20	324.00	345.60	432.00	432.00	540.00
24	93.20	116.50	174.40	218.00	261.60	327.00	348.80	436.00	436.00	545.00
25	94.40	118.00	175.20	219.00	262.80	328.50	350.40	438.00	438.00	547.50
26	96.80	121.00	180.00	225.00	270.00	337.50	360.00	450.00	450.00	562.50
27	99.20	124.00	184.80	231.00	277.20	346.50	369.60	462.00	462.00	577.50
28	101.60	127.00	189.60	237.00	284.40	355.50	379.20	474.00	474.00	592.50
29	103.60	129.50	193.60	242.00	290.40	363.00	387.20	484.00	484.00	605.00
30	105.60	132.00	197.60	247.00	296.40	370.50	395.20	494.00	494.00	617.50
31	109.20	136.50	205.60	257.00	308.40	385.50	411.20	514.00	514.00	642.50
32	112.80	141.00	213.60	267.00	320.40	400.50	427.20	534.00	534.00	667.50
33	116.40	145.50	221.60	277.00	332.40	415.50	443.20	554.00	554.00	692.50
34	119.60	149.50	228.80	286.00	343.20	429.00	457.60	572.00	572.00	715.00
35	122.40	153.00	235.20	294.00	352.80	441.00	470.40	588.00	588.00	735.00
36	132.80	166.00	255.20	319.00	382.80	478.50	510.40	638.00	638.00	797.50
37	143.20	179.00	275.20	344.00	412.80	516.00	550.40	688.00	688.00	860.00
38	153.20	191.50	294.40	368.00	441.60	552.00	588.80	736.00	736.00	920.00
39	162.40	203.00	312.80	391.00	469.20	586.50	625.60	782.00	782.00	977.50
40	171.60	214.50	330.40	413.00	495.60	619.50	660.80	826.00	826.00	1032.50
41	186.40	233.00	359.20	449.00	538.80	673.50	718.40	898.00	898.00	1122.50
42	200.80	251.00	388.00	485.00	582.00	727.50	776.00	970.00	970.00	1212.50
43	214.40	268.00	415.20	519.00	622.80	778.50	830.40	1038.00	1038.00	1297.50
44	227.20	284.00	440.80	551.00	661.20	826.50	881.60	1102.00	1102.00	1377.50
45	240.00	300.00	466.40	583.00	699.60	874.50	932.80	1166.00	1166.00	1457.50
46	265.20	331.50	515.20	644.00	772.80	966.00	1030.40	1288.00	1288.00	1610.00
47	290.00	362.50	563.20	704.00	844.80	1056.00	1126.40	1408.00	1408.00	1760.00
48	313.60	392.00	608.80	761.00	913.20	1141.50	1217.60	1522.00	1522.00	1902.50
49	336.00	420.00	652.00	815.00	978.00	1222.50	1304.00	1630.00	1630.00	2037.50
50	358.00	447.50	695.20	869.00	1042.80	1303.50	1390.40	1738.00	1738.00	2172.50
51	391.20	489.00	756.80	946.00	1135.20	1419.00	1513.60	1892.00	1892.00	2365.00
52	424.00	530.00	817.60	1022.00	1226.40	1533.00	1635.20	2044.00	2044.00	2555.00
53	455.20	569.00	875.20	1094.00	1312.80	1641.00	1750.40	2188.00	2188.00	2735.00
54	484.80	606.00	930.40	1163.00	1395.60	1744.50	1860.80	2326.00	2326.00	2907.50
55	514.40	643.00	984.80	1231.00	1477.20	1846.50	1969.60	2462.00	2462.00	3077.50
56	564.40	705.50	1077.60	1347.00	1616.40	2020.50	2155.20	2694.00	2694.00	3367.50
57	614.40	768.00	1169.60	1462.00	1754.40	2193.00	2339.20	2924.00	2924.00	3655.00
58	662.00	827.50	1256.80	1571.00	1885.20	2356.50	2513.60	3142.00	3142.00	3927.50
59	707.20	884.00	1340.00	1675.00	2010.00	2512.50	2680.00	3350.00	3350.00	4187.50
60	752.00	940.00	1423.20	1779.00	2134.80	2668.50	2846.40	3558.00	3558.00	4447.50
61	822.00	1027.50	1567.20	1959.00	2350.80	2938.50	3134.40	3918.00	3918.00	4897.50
62	891.60	1114.50	1711.20	2139.00	2566.80	3208.50	3422.40	4278.00	4278.00	5347.50
63	957.60	1197.00	1848.80	2311.00	2773.20	3466.50	3697.60	4622.00	4622.00	5777.50
64	1020.80	1276.00	1979.20	2474.00	2968.80	3711.00	3958.40	4948.00	4948.00	6185.00
65	1083.60	1354.50	2108.80	2636.00	3163.20	3954.00	4217.60	5272.00	5272.00	6590.00

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 10 YEAR - FEMALE NON TOBACCO - ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	52.40	65.50	92.00	115.00	138.00	172.50	184.00	230.00	230.00	287.50
19	53.20	66.50	92.80	116.00	139.20	174.00	185.60	232.00	232.00	290.00
20	54.40	68.00	92.80	116.00	139.20	174.00	185.60	232.00	232.00	290.00
21	56.00	70.00	93.60	117.00	140.40	175.50	187.20	234.00	234.00	292.50
22	57.20	71.50	94.40	118.00	141.60	177.00	188.80	236.00	236.00	295.00
23	58.40	73.00	94.40	118.00	141.60	177.00	188.80	236.00	236.00	295.00
24	59.60	74.50	95.20	119.00	142.80	178.50	190.40	238.00	238.00	297.50
25	60.40	75.50	95.20	119.00	142.80	178.50	190.40	238.00	238.00	297.50
26	61.60	77.00	97.60	122.00	146.40	183.00	195.20	244.00	244.00	305.00
27	62.80	78.50	99.20	124.00	148.80	186.00	198.40	248.00	248.00	310.00
28	64.00	80.00	100.80	126.00	151.20	189.00	201.60	252.00	252.00	315.00
29	65.20	81.50	102.40	128.00	153.60	192.00	204.80	256.00	256.00	320.00
30	66.00	82.50	104.00	130.00	156.00	195.00	208.00	260.00	260.00	325.00
31	67.60	84.50	108.00	135.00	162.00	202.50	216.00	270.00	270.00	337.50
32	69.20	86.50	112.00	140.00	168.00	210.00	224.00	280.00	280.00	350.00
33	70.80	88.50	116.00	145.00	174.00	217.50	232.00	290.00	290.00	362.50
34	72.40	90.50	119.20	149.00	178.80	223.50	238.40	298.00	298.00	372.50
35	73.60	92.00	122.40	153.00	183.60	229.50	244.80	306.00	306.00	382.50
36	78.40	98.00	130.40	163.00	195.60	244.50	260.80	326.00	326.00	407.50
37	82.80	103.50	137.60	172.00	206.40	258.00	275.20	344.00	344.00	430.00
38	87.20	109.00	144.00	180.00	216.00	270.00	288.00	360.00	360.00	450.00
39	91.20	114.00	150.40	188.00	225.60	282.00	300.80	376.00	376.00	470.00
40	95.20	119.00	156.80	196.00	235.20	294.00	313.60	392.00	392.00	490.00
41	101.20	126.50	165.60	207.00	248.40	310.50	331.20	414.00	414.00	517.50
42	107.20	134.00	174.40	218.00	261.60	327.00	348.80	436.00	436.00	545.00
43	112.80	141.00	182.40	228.00	273.60	342.00	364.80	456.00	456.00	570.00
44	118.00	147.50	189.60	237.00	284.40	355.50	379.20	474.00	474.00	592.50
45	123.20	154.00	196.80	246.00	295.20	369.00	393.60	492.00	492.00	615.00
46	130.80	163.50	208.00	260.00	312.00	390.00	416.00	520.00	520.00	650.00
47	138.00	172.50	219.20	274.00	328.80	411.00	438.40	548.00	548.00	685.00
48	144.80	181.00	229.60	287.00	344.40	430.50	459.20	574.00	574.00	717.50
49	151.20	189.00	240.00	300.00	360.00	450.00	480.00	600.00	600.00	750.00
50	157.60	197.00	249.60	312.00	374.40	468.00	499.20	624.00	624.00	780.00
51	166.00	207.50	265.60	332.00	398.40	498.00	531.20	664.00	664.00	830.00
52	174.40	218.00	281.60	352.00	422.40	528.00	563.20	704.00	704.00	880.00
53	182.40	228.00	296.00	370.00	444.00	555.00	592.00	740.00	740.00	925.00
54	190.00	237.50	310.40	388.00	465.60	582.00	620.80	776.00	776.00	970.00
55	197.20	246.50	324.00	405.00	486.00	607.50	648.00	810.00	810.00	1012.50
56	211.20	264.00	350.40	438.00	525.60	657.00	700.80	876.00	876.00	1095.00
57	224.80	281.00	376.00	470.00	564.00	705.00	752.00	940.00	940.00	1175.00
58	238.00	297.50	400.80	501.00	601.20	751.50	801.60	1002.00	1002.00	1252.50
59	250.40	313.00	424.00	530.00	636.00	795.00	848.00	1060.00	1060.00	1325.00
60	262.80	328.50	447.20	559.00	670.80	838.50	894.40	1118.00	1118.00	1397.50
61	282.40	353.00	484.80	606.00	727.20	909.00	969.60	1212.00	1212.00	1515.00
62	302.00	377.50	521.60	652.00	782.40	978.00	1043.20	1304.00	1304.00	1630.00
63	320.40	400.50	556.80	696.00	835.20	1044.00	1113.60	1392.00	1392.00	1740.00
64	338.00	422.50	590.40	738.00	885.60	1107.00	1180.80	1476.00	1476.00	1845.00
65	355.60	444.50	623.20	779.00	934.80	1168.50	1246.40	1558.00	1558.00	1947.50

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 10 YEAR – FEMALE TOBACCO - ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	55.60	69.50	109.60	137.00	164.40	205.50	219.20	274.00	274.00	342.50
19	57.60	72.00	111.20	139.00	166.80	208.50	222.40	278.00	278.00	347.50
20	60.00	75.00	113.60	142.00	170.40	213.00	227.20	284.00	284.00	355.00
21	62.80	78.50	116.80	146.00	175.20	219.00	233.60	292.00	292.00	365.00
22	65.60	82.00	120.00	150.00	180.00	225.00	240.00	300.00	300.00	375.00
23	68.40	85.50	123.20	154.00	184.80	231.00	246.40	308.00	308.00	385.00
24	70.80	88.50	125.60	157.00	188.40	235.50	251.20	314.00	314.00	392.50
25	73.20	91.50	128.00	160.00	192.00	240.00	256.00	320.00	320.00	400.00
26	74.80	93.50	133.60	167.00	200.40	250.50	267.20	334.00	334.00	417.50
27	76.00	95.00	138.40	173.00	207.60	259.50	276.80	346.00	346.00	432.50
28	77.20	96.50	142.40	178.00	213.60	267.00	284.80	356.00	356.00	445.00
29	78.40	98.00	147.20	184.00	220.80	276.00	294.40	368.00	368.00	460.00
30	79.20	99.00	151.20	189.00	226.80	283.50	302.40	378.00	378.00	472.50
31	82.80	103.50	158.40	198.00	237.60	297.00	316.80	396.00	396.00	495.00
32	86.00	107.50	164.80	206.00	247.20	309.00	329.60	412.00	412.00	515.00
33	89.20	111.50	171.20	214.00	256.80	321.00	342.40	428.00	428.00	535.00
34	92.00	115.00	176.80	221.00	265.20	331.50	353.60	442.00	442.00	552.50
35	94.80	118.50	182.40	228.00	273.60	342.00	364.80	456.00	456.00	570.00
36	103.20	129.00	198.40	248.00	297.60	372.00	396.80	496.00	496.00	620.00
37	111.60	139.50	214.40	268.00	321.60	402.00	428.80	536.00	536.00	670.00
38	119.20	149.00	229.60	287.00	344.40	430.50	459.20	574.00	574.00	717.50
39	126.80	158.50	243.20	304.00	364.80	456.00	486.40	608.00	608.00	760.00
40	134.00	167.50	257.60	322.00	386.40	483.00	515.20	644.00	644.00	805.00
41	149.20	186.50	285.60	357.00	428.40	535.50	571.20	714.00	714.00	892.50
42	164.00	205.00	312.80	391.00	469.20	586.50	625.60	782.00	782.00	977.50
43	178.40	223.00	338.40	423.00	507.60	634.50	676.80	846.00	846.00	1057.50
44	192.00	240.00	363.20	454.00	544.80	681.00	726.40	908.00	908.00	1135.00
45	205.20	256.50	388.00	485.00	582.00	727.50	776.00	970.00	970.00	1212.50
46	222.40	278.00	412.80	516.00	619.20	774.00	825.60	1032.00	1032.00	1290.00
47	239.20	299.00	436.80	546.00	655.20	819.00	873.60	1092.00	1092.00	1365.00
48	255.20	319.00	460.00	575.00	690.00	862.50	920.00	1150.00	1150.00	1437.50
49	270.40	338.00	481.60	602.00	722.40	903.00	963.20	1204.00	1204.00	1505.00
50	285.20	356.50	503.20	629.00	754.80	943.50	1006.40	1258.00	1258.00	1572.50
51	300.00	375.00	530.40	663.00	795.60	994.50	1060.80	1326.00	1326.00	1657.50
52	314.40	393.00	557.60	697.00	836.40	1045.50	1115.20	1394.00	1394.00	1742.50
53	328.40	410.50	583.20	729.00	874.80	1093.50	1166.40	1458.00	1458.00	1822.50
54	341.60	427.00	607.20	759.00	910.80	1138.50	1214.40	1518.00	1518.00	1897.50
55	354.40	443.00	631.20	789.00	946.80	1183.50	1262.40	1578.00	1578.00	1972.50
56	377.20	471.50	677.60	847.00	1016.40	1270.50	1355.20	1694.00	1694.00	2117.50
57	400.00	500.00	724.00	905.00	1086.00	1357.50	1448.00	1810.00	1810.00	2262.50
58	422.00	527.50	768.80	961.00	1153.20	1441.50	1537.60	1922.00	1922.00	2402.50
59	442.40	553.00	810.40	1013.00	1215.60	1519.50	1620.80	2026.00	2026.00	2532.50
60	462.80	578.50	852.00	1065.00	1278.00	1597.50	1704.00	2130.00	2130.00	2662.50
61	495.60	619.50	917.60	1147.00	1376.40	1720.50	1835.20	2294.00	2294.00	2867.50
62	528.00	660.00	983.20	1229.00	1474.80	1843.50	1966.40	2458.00	2458.00	3072.50
63	559.20	699.00	1045.60	1307.00	1568.40	1960.50	2091.20	2614.00	2614.00	3267.50
64	588.80	736.00	1104.80	1381.00	1657.20	2071.50	2209.60	2762.00	2762.00	3452.50
65	618.00	772.50	1163.20	1454.00	1744.80	2181.00	2326.40	2908.00	2908.00	3635.00

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 15 YEAR - MALE NON TOBACCO – ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	70.00	87.50	120.00	150.00	180.00	225.00	240.00	300.00	300.00	375.00
19	70.00	87.50	120.80	151.00	181.20	226.50	241.60	302.00	302.00	377.50
20	70.40	88.00	120.80	151.00	181.20	226.50	241.60	302.00	302.00	377.50
21	71.20	89.00	121.60	152.00	182.40	228.00	243.20	304.00	304.00	380.00
22	71.60	89.50	121.60	152.00	182.40	228.00	243.20	304.00	304.00	380.00
23	72.00	90.00	122.40	153.00	183.60	229.50	244.80	306.00	306.00	382.50
24	72.40	90.50	122.40	153.00	183.60	229.50	244.80	306.00	306.00	382.50
25	72.40	90.50	122.40	153.00	183.60	229.50	244.80	306.00	306.00	382.50
26	74.00	92.50	124.80	156.00	187.20	234.00	249.60	312.00	312.00	390.00
27	75.20	94.00	127.20	159.00	190.80	238.50	254.40	318.00	318.00	397.50
28	76.40	95.50	129.60	162.00	194.40	243.00	259.20	324.00	324.00	405.00
29	77.60	97.00	132.00	165.00	198.00	247.50	264.00	330.00	330.00	412.50
30	78.40	98.00	133.60	167.00	200.40	250.50	267.20	334.00	334.00	417.50
31	80.80	101.00	140.00	175.00	210.00	262.50	280.00	350.00	350.00	437.50
32	82.80	103.50	146.40	183.00	219.60	274.50	292.80	366.00	366.00	457.50
33	84.40	105.50	152.80	191.00	229.20	286.50	305.60	382.00	382.00	477.50
34	86.40	108.00	158.40	198.00	237.60	297.00	316.80	396.00	396.00	495.00
35	88.00	110.00	164.00	205.00	246.00	307.50	328.00	410.00	410.00	512.50
36	94.80	118.50	176.00	220.00	264.00	330.00	352.00	440.00	440.00	550.00
37	101.60	127.00	187.20	234.00	280.80	351.00	374.40	468.00	468.00	585.00
38	107.60	134.50	198.40	248.00	297.60	372.00	396.80	496.00	496.00	620.00
39	113.60	142.00	208.80	261.00	313.20	391.50	417.60	522.00	522.00	652.50
40	119.60	149.50	219.20	274.00	328.80	411.00	438.40	548.00	548.00	685.00
41	129.20	161.50	239.20	299.00	358.80	448.50	478.40	598.00	598.00	747.50
42	138.80	173.50	259.20	324.00	388.80	486.00	518.40	648.00	648.00	810.00
43	148.00	185.00	278.40	348.00	417.60	522.00	556.80	696.00	696.00	870.00
44	156.40	195.50	296.80	371.00	445.20	556.50	593.60	742.00	742.00	927.50
45	164.80	206.00	314.40	393.00	471.60	589.50	628.80	786.00	786.00	982.50
46	181.20	226.50	344.80	431.00	517.20	646.50	689.60	862.00	862.00	1077.50
47	197.60	247.00	375.20	469.00	562.80	703.50	750.40	938.00	938.00	1172.50
48	212.80	266.00	404.00	505.00	606.00	757.50	808.00	1010.00	1010.00	1262.50
49	227.60	284.50	431.20	539.00	646.80	808.50	862.40	1078.00	1078.00	1347.50
50	242.00	302.50	458.40	573.00	687.60	859.50	916.80	1146.00	1146.00	1432.50
51	266.00	332.50	507.20	634.00	760.80	951.00	1014.40	1268.00	1268.00	1585.00
52	289.60	362.00	555.20	694.00	832.80	1041.00	1110.40	1388.00	1388.00	1735.00
53	312.00	390.00	600.80	751.00	901.20	1126.50	1201.60	1502.00	1502.00	1877.50
54	333.60	417.00	644.80	806.00	967.20	1209.00	1289.60	1612.00	1612.00	2015.00
55	354.80	443.50	688.00	860.00	1032.00	1290.00	1376.00	1720.00	1720.00	2150.00
56	392.80	491.00	760.80	951.00	1141.20	1426.50	1521.60	1902.00	1902.00	2377.50
57	430.40	538.00	833.60	1042.00	1250.40	1563.00	1667.20	2084.00	2084.00	2605.00
58	466.00	582.50	903.20	1129.00	1354.80	1693.50	1806.40	2258.00	2258.00	2822.50
59	500.00	625.00	968.80	1211.00	1453.20	1816.50	1937.60	2422.00	2422.00	3027.50
60	534.00	667.50	1034.40	1293.00	1551.60	1939.50	2068.80	2586.00	2586.00	3232.50
61	598.40	748.00	1160.00	1450.00	1740.00	2175.00	2320.00	2900.00	2900.00	3625.00
62	662.40	828.00	1285.60	1607.00	1928.40	2410.50	2571.20	3214.00	3214.00	4017.50
63	723.60	904.50	1405.60	1757.00	2108.40	2635.50	2811.20	3514.00	3514.00	4392.50
64	781.60	977.00	1519.20	1899.00	2278.80	2848.50	3038.40	3798.00	3798.00	4747.50
65	839.20	1049.00	1632.80	2041.00	2449.20	3061.50	3265.60	4082.00	4082.00	5102.50

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 15 YEAR - MALE TOBACCO - ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	94.00	117.50	178.40	223.00	267.60	334.50	356.80	446.00	446.00	557.50
19	95.20	119.00	180.00	225.00	270.00	337.50	360.00	450.00	450.00	562.50
20	96.80	121.00	182.40	228.00	273.60	342.00	364.80	456.00	456.00	570.00
21	98.80	123.50	185.60	232.00	278.40	348.00	371.20	464.00	464.00	580.00
22	100.40	125.50	188.80	236.00	283.20	354.00	377.60	472.00	472.00	590.00
23	102.40	128.00	191.20	239.00	286.80	358.50	382.40	478.00	478.00	597.50
24	104.00	130.00	193.60	242.00	290.40	363.00	387.20	484.00	484.00	605.00
25	105.20	131.50	196.00	245.00	294.00	367.50	392.00	490.00	490.00	612.50
26	110.40	138.00	205.60	257.00	308.40	385.50	411.20	514.00	514.00	642.50
27	115.60	144.50	214.40	268.00	321.60	402.00	428.80	536.00	536.00	670.00
28	120.40	150.50	223.20	279.00	334.80	418.50	446.40	558.00	558.00	697.50
29	124.80	156.00	231.20	289.00	346.80	433.50	462.40	578.00	578.00	722.50
30	129.20	161.50	239.20	299.00	358.80	448.50	478.40	598.00	598.00	747.50
31	138.00	172.50	255.20	319.00	382.80	478.50	510.40	638.00	638.00	797.50
32	146.80	183.50	271.20	339.00	406.80	508.50	542.40	678.00	678.00	847.50
33	155.20	194.00	286.40	358.00	429.60	537.00	572.80	716.00	716.00	895.00
34	163.20	204.00	300.80	376.00	451.20	564.00	601.60	752.00	752.00	940.00
35	170.80	213.50	314.40	393.00	471.60	589.50	628.80	786.00	786.00	982.50
36	185.60	232.00	343.20	429.00	514.80	643.50	686.40	858.00	858.00	1072.50
37	200.40	250.50	371.20	464.00	556.80	696.00	742.40	928.00	928.00	1160.00
38	214.40	268.00	397.60	497.00	596.40	745.50	795.20	994.00	994.00	1242.50
39	227.60	284.50	423.20	529.00	634.80	793.50	846.40	1058.00	1058.00	1322.50
40	240.80	301.00	448.00	560.00	672.00	840.00	896.00	1120.00	1120.00	1400.00
41	263.20	329.00	492.80	616.00	739.20	924.00	985.60	1232.00	1232.00	1540.00
42	285.20	356.50	537.60	672.00	806.40	1008.00	1075.20	1344.00	1344.00	1680.00
43	306.00	382.50	580.00	725.00	870.00	1087.50	1160.00	1450.00	1450.00	1812.50
44	326.00	407.50	620.00	775.00	930.00	1162.50	1240.00	1550.00	1550.00	1937.50
45	345.60	432.00	660.00	825.00	990.00	1237.50	1320.00	1650.00	1650.00	2062.50
46	375.60	469.50	718.40	898.00	1077.60	1347.00	1436.80	1796.00	1796.00	2245.00
47	405.60	507.00	776.00	970.00	1164.00	1455.00	1552.00	1940.00	1940.00	2425.00
48	434.00	542.50	830.40	1038.00	1245.60	1557.00	1660.80	2076.00	2076.00	2595.00
49	460.80	576.00	882.40	1103.00	1323.60	1654.50	1764.80	2206.00	2206.00	2757.50
50	487.60	609.50	934.40	1168.00	1401.60	1752.00	1868.80	2336.00	2336.00	2920.00
51	536.40	670.50	1031.20	1289.00	1546.80	1933.50	2062.40	2578.00	2578.00	3222.50
52	585.20	731.50	1127.20	1409.00	1690.80	2113.50	2254.40	2818.00	2818.00	3522.50
53	631.60	789.50	1218.40	1523.00	1827.60	2284.50	2436.80	3046.00	3046.00	3807.50
54	675.60	844.50	1305.60	1632.00	1958.40	2448.00	2611.20	3264.00	3264.00	4080.00
55	719.60	899.50	1392.00	1740.00	2088.00	2610.00	2784.00	3480.00	3480.00	4350.00
56	790.80	988.50	1527.20	1909.00	2290.80	2863.50	3054.40	3818.00	3818.00	4772.50
57	861.60	1077.00	1662.40	2078.00	2493.60	3117.00	3324.80	4156.00	4156.00	5195.00
58	929.20	1161.50	1790.40	2238.00	2685.60	3357.00	3580.80	4476.00	4476.00	5595.00
59	993.20	1241.50	1912.80	2391.00	2869.20	3586.50	3825.60	4782.00	4782.00	5977.50
60	1057.20	1321.50	2034.40	2543.00	3051.60	3814.50	4068.80	5086.00	5086.00	6357.50
61	1157.60	1447.00	2229.60	2787.00	3344.40	4180.50	4459.20	5574.00	5574.00	6967.50
62	1257.60	1572.00	2424.00	3030.00	3636.00	4545.00	4848.00	6060.00	6060.00	7575.00
63	1352.80	1691.00	2609.60	3262.00	3914.40	4893.00	5219.20	6524.00	6524.00	8155.00
64	1443.20	1804.00	2785.60	3482.00	4178.40	5223.00	5571.20	6964.00	6964.00	8705.00
65	1533.60	1917.00	2961.60	3702.00	4442.40	5553.00	5923.20	7404.00	7404.00	9255.00

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 15 YEAR - FEMALE NON TOBACCO – ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	54.40	68.00	92.80	116.00	139.20	174.00	185.60	232.00	232.00	290.00
19	54.80	68.50	92.80	116.00	139.20	174.00	185.60	232.00	232.00	290.00
20	55.60	69.50	93.60	117.00	140.40	175.50	187.20	234.00	234.00	292.50
21	56.80	71.00	95.20	119.00	142.80	178.50	190.40	238.00	238.00	297.50
22	58.00	72.50	96.00	120.00	144.00	180.00	192.00	240.00	240.00	300.00
23	59.20	74.00	97.60	122.00	146.40	183.00	195.20	244.00	244.00	305.00
24	60.40	75.50	98.40	123.00	147.60	184.50	196.80	246.00	246.00	307.50
25	61.20	76.50	99.20	124.00	148.80	186.00	198.40	248.00	248.00	310.00
26	62.80	78.50	102.40	128.00	153.60	192.00	204.80	256.00	256.00	320.00
27	64.00	80.00	104.80	131.00	157.20	196.50	209.60	262.00	262.00	327.50
28	65.20	81.50	107.20	134.00	160.80	201.00	214.40	268.00	268.00	335.00
29	66.40	83.00	109.60	137.00	164.40	205.50	219.20	274.00	274.00	342.50
30	67.20	84.00	111.20	139.00	166.80	208.50	222.40	278.00	278.00	347.50
31	69.20	86.50	117.60	147.00	176.40	220.50	235.20	294.00	294.00	367.50
32	71.20	89.00	124.00	155.00	186.00	232.50	248.00	310.00	310.00	387.50
33	73.20	91.50	129.60	162.00	194.40	243.00	259.20	324.00	324.00	405.00
34	74.80	93.50	135.20	169.00	202.80	253.50	270.40	338.00	338.00	422.50
35	76.40	95.50	140.00	175.00	210.00	262.50	280.00	350.00	350.00	437.50
36	83.20	104.00	149.60	187.00	224.40	280.50	299.20	374.00	374.00	467.50
37	90.00	112.50	159.20	199.00	238.80	298.50	318.40	398.00	398.00	497.50
38	96.40	120.50	168.00	210.00	252.00	315.00	336.00	420.00	420.00	525.00
39	102.40	128.00	176.00	220.00	264.00	330.00	352.00	440.00	440.00	550.00
40	108.40	135.50	184.00	230.00	276.00	345.00	368.00	460.00	460.00	575.00
41	117.20	146.50	197.60	247.00	296.40	370.50	395.20	494.00	494.00	617.50
42	126.00	157.50	211.20	264.00	316.80	396.00	422.40	528.00	528.00	660.00
43	134.40	168.00	223.20	279.00	334.80	418.50	446.40	558.00	558.00	697.50
44	142.40	178.00	235.20	294.00	352.80	441.00	470.40	588.00	588.00	735.00
45	150.00	187.50	247.20	309.00	370.80	463.50	494.40	618.00	618.00	772.50
46	159.60	199.50	264.00	330.00	396.00	495.00	528.00	660.00	660.00	825.00
47	169.20	211.50	280.80	351.00	421.20	526.50	561.60	702.00	702.00	877.50
48	178.40	223.00	296.80	371.00	445.20	556.50	593.60	742.00	742.00	927.50
49	187.20	234.00	312.00	390.00	468.00	585.00	624.00	780.00	780.00	975.00
50	195.60	244.50	326.40	408.00	489.60	612.00	652.80	816.00	816.00	1020.00
51	208.80	261.00	354.40	443.00	531.60	664.50	708.80	886.00	886.00	1107.50
52	222.00	277.50	381.60	477.00	572.40	715.50	763.20	954.00	954.00	1192.50
53	234.40	293.00	408.00	510.00	612.00	765.00	816.00	1020.00	1020.00	1275.00
54	246.40	308.00	432.80	541.00	649.20	811.50	865.60	1082.00	1082.00	1352.50
55	258.00	322.50	457.60	572.00	686.40	858.00	915.20	1144.00	1144.00	1430.00
56	280.80	351.00	501.60	627.00	752.40	940.50	1003.20	1254.00	1254.00	1567.50
57	303.60	379.50	544.80	681.00	817.20	1021.50	1089.60	1362.00	1362.00	1702.50
58	325.20	406.50	586.40	733.00	879.60	1099.50	1172.80	1466.00	1466.00	1832.50
59	345.60	432.00	625.60	782.00	938.40	1173.00	1251.20	1564.00	1564.00	1955.00
60	366.00	457.50	664.80	831.00	997.20	1246.50	1329.60	1662.00	1662.00	2077.50
61	402.00	502.50	748.00	935.00	1122.00	1402.50	1496.00	1870.00	1870.00	2337.50
62	438.00	547.50	831.20	1039.00	1246.80	1558.50	1662.40	2078.00	2078.00	2597.50
63	472.00	590.00	910.40	1138.00	1365.60	1707.00	1820.80	2276.00	2276.00	2845.00
64	504.40	630.50	985.60	1232.00	1478.40	1848.00	1971.20	2464.00	2464.00	3080.00
65	536.80	671.00	1060.00	1325.00	1590.00	1987.50	2120.00	2650.00	2650.00	3312.50

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 15 YEAR – FEMALE TOBACCO - ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	68.00	85.00	115.20	144.00	172.80	216.00	230.40	288.00	288.00	360.00
19	70.00	87.50	117.60	147.00	176.40	220.50	235.20	294.00	294.00	367.50
20	72.40	90.50	120.80	151.00	181.20	226.50	241.60	302.00	302.00	377.50
21	75.20	94.00	124.80	156.00	187.20	234.00	249.60	312.00	312.00	390.00
22	78.00	97.50	128.00	160.00	192.00	240.00	256.00	320.00	320.00	400.00
23	80.80	101.00	131.20	164.00	196.80	246.00	262.40	328.00	328.00	410.00
24	83.20	104.00	134.40	168.00	201.60	252.00	268.80	336.00	336.00	420.00
25	85.60	107.00	136.80	171.00	205.20	256.50	273.60	342.00	342.00	427.50
26	89.60	112.00	144.80	181.00	217.20	271.50	289.60	362.00	362.00	452.50
27	93.20	116.50	152.00	190.00	228.00	285.00	304.00	380.00	380.00	475.00
28	96.80	121.00	159.20	199.00	238.80	298.50	318.40	398.00	398.00	497.50
29	100.00	125.00	165.60	207.00	248.40	310.50	331.20	414.00	414.00	517.50
30	103.20	129.00	172.00	215.00	258.00	322.50	344.00	430.00	430.00	537.50
31	110.80	138.50	187.20	234.00	280.80	351.00	374.40	468.00	468.00	585.00
32	118.00	147.50	201.60	252.00	302.40	378.00	403.20	504.00	504.00	630.00
33	124.80	156.00	215.20	269.00	322.80	403.50	430.40	538.00	538.00	672.50
34	131.20	164.00	228.80	286.00	343.20	429.00	457.60	572.00	572.00	715.00
35	137.60	172.00	241.60	302.00	362.40	453.00	483.20	604.00	604.00	755.00
36	149.60	187.00	264.80	331.00	397.20	496.50	529.60	662.00	662.00	827.50
37	161.60	202.00	288.00	360.00	432.00	540.00	576.00	720.00	720.00	900.00
38	172.80	216.00	309.60	387.00	464.40	580.50	619.20	774.00	774.00	967.50
39	183.60	229.50	330.40	413.00	495.60	619.50	660.80	826.00	826.00	1032.50
40	194.00	242.50	351.20	439.00	526.80	658.50	702.40	878.00	878.00	1097.50
41	212.00	265.00	379.20	474.00	568.80	711.00	758.40	948.00	948.00	1185.00
42	230.00	287.50	406.40	508.00	609.60	762.00	812.80	1016.00	1016.00	1270.00
43	247.20	309.00	432.80	541.00	649.20	811.50	865.60	1082.00	1082.00	1352.50
44	263.20	329.00	457.60	572.00	686.40	858.00	915.20	1144.00	1144.00	1430.00
45	279.20	349.00	481.60	602.00	722.40	903.00	963.20	1204.00	1204.00	1505.00
46	298.40	373.00	515.20	644.00	772.80	966.00	1030.40	1288.00	1288.00	1610.00
47	317.60	397.00	548.00	685.00	822.00	1027.50	1096.00	1370.00	1370.00	1712.50
48	335.60	419.50	580.00	725.00	870.00	1087.50	1160.00	1450.00	1450.00	1812.50
49	352.80	441.00	609.60	762.00	914.40	1143.00	1219.20	1524.00	1524.00	1905.00
50	370.00	462.50	639.20	799.00	958.80	1198.50	1278.40	1598.00	1598.00	1997.50
51	394.80	493.50	684.00	855.00	1026.00	1282.50	1368.00	1710.00	1710.00	2137.50
52	419.60	524.50	728.80	911.00	1093.20	1366.50	1457.60	1822.00	1822.00	2277.50
53	443.20	554.00	771.20	964.00	1156.80	1446.00	1542.40	1928.00	1928.00	2410.00
54	465.60	582.00	812.00	1015.00	1218.00	1522.50	1624.00	2030.00	2030.00	2537.50
55	487.60	609.50	852.00	1065.00	1278.00	1597.50	1704.00	2130.00	2130.00	2662.50
56	521.60	652.00	921.60	1152.00	1382.40	1728.00	1843.20	2304.00	2304.00	2880.00
57	555.20	694.00	990.40	1238.00	1485.60	1857.00	1980.80	2476.00	2476.00	3095.00
58	587.20	734.00	1056.00	1320.00	1584.00	1980.00	2112.00	2640.00	2640.00	3300.00
59	617.60	772.00	1118.40	1398.00	1677.60	2097.00	2236.80	2796.00	2796.00	3495.00
60	648.00	810.00	1180.00	1475.00	1770.00	2212.50	2360.00	2950.00	2950.00	3687.50
61	702.80	878.50	1284.80	1606.00	1927.20	2409.00	2569.60	3212.00	3212.00	4015.00
62	757.20	946.50	1389.60	1737.00	2084.40	2605.50	2779.20	3474.00	3474.00	4342.50
63	809.20	1011.50	1488.80	1861.00	2233.20	2791.50	2977.60	3722.00	3722.00	4652.50
64	858.40	1073.00	1583.20	1979.00	2374.80	2968.50	3166.40	3958.00	3958.00	4947.50
65	907.60	1134.50	1677.60	2097.00	2516.40	3145.50	3355.20	4194.00	4194.00	5242.50

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 20 YEAR - MALE NON TOBACCO - ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	74.80	93.50	134.40	168.00	201.60	252.00	268.80	336.00	336.00	420.00
19	75.20	94.00	134.40	168.00	201.60	252.00	268.80	336.00	336.00	420.00
20	76.00	95.00	135.20	169.00	202.80	253.50	270.40	338.00	338.00	422.50
21	77.20	96.50	136.80	171.00	205.20	256.50	273.60	342.00	342.00	427.50
22	78.00	97.50	138.40	173.00	207.60	259.50	276.80	346.00	346.00	432.50
23	78.80	98.50	140.00	175.00	210.00	262.50	280.00	350.00	350.00	437.50
24	79.60	99.50	141.60	177.00	212.40	265.50	283.20	354.00	354.00	442.50
25	80.40	100.50	142.40	178.00	213.60	267.00	284.80	356.00	356.00	445.00
26	82.80	103.50	146.40	183.00	219.60	274.50	292.80	366.00	366.00	457.50
27	84.80	106.00	149.60	187.00	224.40	280.50	299.20	374.00	374.00	467.50
28	86.80	108.50	152.80	191.00	229.20	286.50	305.60	382.00	382.00	477.50
29	88.80	111.00	156.00	195.00	234.00	292.50	312.00	390.00	390.00	487.50
30	90.40	113.00	158.40	198.00	237.60	297.00	316.80	396.00	396.00	495.00
31	92.00	115.00	163.20	204.00	244.80	306.00	326.40	408.00	408.00	510.00
32	93.60	117.00	168.00	210.00	252.00	315.00	336.00	420.00	420.00	525.00
33	94.80	118.50	172.80	216.00	259.20	324.00	345.60	432.00	432.00	540.00
34	96.00	120.00	176.80	221.00	265.20	331.50	353.60	442.00	442.00	552.50
35	97.20	121.50	180.80	226.00	271.20	339.00	361.60	452.00	452.00	565.00
36	104.40	130.50	195.20	244.00	292.80	366.00	390.40	488.00	488.00	610.00
37	111.20	139.00	209.60	262.00	314.40	393.00	419.20	524.00	524.00	655.00
38	117.60	147.00	223.20	279.00	334.80	418.50	446.40	558.00	558.00	697.50
39	124.00	155.00	236.00	295.00	354.00	442.50	472.00	590.00	590.00	737.50
40	130.00	162.50	248.80	311.00	373.20	466.50	497.60	622.00	622.00	777.50
41	142.00	177.50	271.20	339.00	406.80	508.50	542.40	678.00	678.00	847.50
42	153.60	192.00	293.60	367.00	440.40	550.50	587.20	734.00	734.00	917.50
43	164.80	206.00	314.40	393.00	471.60	589.50	628.80	786.00	786.00	982.50
44	175.60	219.50	334.40	418.00	501.60	627.00	668.80	836.00	836.00	1045.00
45	186.00	232.50	353.60	442.00	530.40	663.00	707.20	884.00	884.00	1105.00
46	206.80	258.50	396.00	495.00	594.00	742.50	792.00	990.00	990.00	1237.50
47	227.60	284.50	438.40	548.00	657.60	822.00	876.80	1096.00	1096.00	1370.00
48	247.60	309.50	479.20	599.00	718.80	898.50	958.40	1198.00	1198.00	1497.50
49	266.40	333.00	517.60	647.00	776.40	970.50	1035.20	1294.00	1294.00	1617.50
50	284.80	356.00	555.20	694.00	832.80	1041.00	1110.40	1388.00	1388.00	1735.00
51	319.20	399.00	620.80	776.00	931.20	1164.00	1241.60	1552.00	1552.00	1940.00
52	353.60	442.00	686.40	858.00	1029.60	1287.00	1372.80	1716.00	1716.00	2145.00
53	386.40	483.00	748.80	936.00	1123.20	1404.00	1497.60	1872.00	1872.00	2340.00
54	417.60	522.00	808.00	1010.00	1212.00	1515.00	1616.00	2020.00	2020.00	2525.00
55	448.40	560.50	867.20	1084.00	1300.80	1626.00	1734.40	2168.00	2168.00	2710.00
56	505.20	631.50	980.00	1225.00	1470.00	1837.50	1960.00	2450.00	2450.00	3062.50
57	561.60	702.00	1092.00	1365.00	1638.00	2047.50	2184.00	2730.00	2730.00	3412.50
58	615.20	769.00	1199.20	1499.00	1798.80	2248.50	2398.40	2998.00	2998.00	3747.50
59	666.40	833.00	1300.80	1626.00	1951.20	2439.00	2601.60	3252.00	3252.00	4065.00
60	717.20	896.50	1401.60	1752.00	2102.40	2628.00	2803.20	3504.00	3504.00	4380.00
61	820.80	1026.00	1603.20	2004.00	2404.80	3006.00	3206.40	4008.00	4008.00	5010.00
62	924.40	1155.50	1804.80	2256.00	2707.20	3384.00	3609.60	4512.00	4512.00	5640.00
63	1022.80	1278.50	1996.80	2496.00	2995.20	3744.00	3993.60	4992.00	4992.00	6240.00
64	1116.40	1395.50	2179.20	2724.00	3268.80	4086.00	4358.40	5448.00	5448.00	6810.00
65	1210.00	1512.50	2360.80	2951.00	3541.20	4426.50	4721.60	5902.00	5902.00	7377.50

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 20 YEAR - MALE TOBACCO - ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	116.00	145.00	214.40	268.00	321.60	402.00	428.80	536.00	536.00	670.00
19	116.40	145.50	214.40	268.00	321.60	402.00	428.80	536.00	536.00	670.00
20	117.20	146.50	215.20	269.00	322.80	403.50	430.40	538.00	538.00	672.50
21	118.40	148.00	216.80	271.00	325.20	406.50	433.60	542.00	542.00	677.50
22	119.20	149.00	218.40	273.00	327.60	409.50	436.80	546.00	546.00	682.50
23	120.40	150.50	219.20	274.00	328.80	411.00	438.40	548.00	548.00	685.00
24	121.20	151.50	220.80	276.00	331.20	414.00	441.60	552.00	552.00	690.00
25	122.00	152.50	221.60	277.00	332.40	415.50	443.20	554.00	554.00	692.50
26	128.80	161.00	235.20	294.00	352.80	441.00	470.40	588.00	588.00	735.00
27	135.60	169.50	248.80	311.00	373.20	466.50	497.60	622.00	622.00	777.50
28	142.00	177.50	260.80	326.00	391.20	489.00	521.60	652.00	652.00	815.00
29	148.40	185.50	272.80	341.00	409.20	511.50	545.60	682.00	682.00	852.50
30	154.40	193.00	284.80	356.00	427.20	534.00	569.60	712.00	712.00	890.00
31	166.40	208.00	310.40	388.00	465.60	582.00	620.80	776.00	776.00	970.00
32	178.40	223.00	336.00	420.00	504.00	630.00	672.00	840.00	840.00	1050.00
33	189.60	237.00	360.00	450.00	540.00	675.00	720.00	900.00	900.00	1125.00
34	200.40	250.50	383.20	479.00	574.80	718.50	766.40	958.00	958.00	1197.50
35	210.80	263.50	405.60	507.00	608.40	760.50	811.20	1014.00	1014.00	1267.50
36	230.80	288.50	444.00	555.00	666.00	832.50	888.00	1110.00	1110.00	1387.50
37	250.80	313.50	482.40	603.00	723.60	904.50	964.80	1206.00	1206.00	1507.50
38	270.00	337.50	519.20	649.00	778.80	973.50	1038.40	1298.00	1298.00	1622.50
39	288.00	360.00	553.60	692.00	830.40	1038.00	1107.20	1384.00	1384.00	1730.00
40	305.60	382.00	588.00	735.00	882.00	1102.50	1176.00	1470.00	1470.00	1837.50
41	336.00	420.00	648.00	810.00	972.00	1215.00	1296.00	1620.00	1620.00	2025.00
42	366.00	457.50	707.20	884.00	1060.80	1326.00	1414.40	1768.00	1768.00	2210.00
43	394.40	493.00	764.00	955.00	1146.00	1432.50	1528.00	1910.00	1910.00	2387.50
44	421.60	527.00	817.60	1022.00	1226.40	1533.00	1635.20	2044.00	2044.00	2555.00
45	448.40	560.50	871.20	1089.00	1306.80	1633.50	1742.40	2178.00	2178.00	2722.50
46	487.20	609.00	948.80	1186.00	1423.20	1779.00	1897.60	2372.00	2372.00	2965.00
47	525.60	657.00	1025.60	1282.00	1538.40	1923.00	2051.20	2564.00	2564.00	3205.00
48	562.00	702.50	1099.20	1374.00	1648.80	2061.00	2198.40	2748.00	2748.00	3435.00
49	596.80	746.00	1168.80	1461.00	1753.20	2191.50	2337.60	2922.00	2922.00	3652.50
50	631.60	789.50	1238.40	1548.00	1857.60	2322.00	2476.80	3096.00	3096.00	3870.00
51	691.60	864.50	1360.00	1700.00	2040.00	2550.00	2720.00	3400.00	3400.00	4250.00
52	751.60	939.50	1481.60	1852.00	2222.40	2778.00	2963.20	3704.00	3704.00	4630.00
53	808.80	1011.00	1597.60	1997.00	2396.40	2995.50	3195.20	3994.00	3994.00	4992.50
54	863.20	1079.00	1707.20	2134.00	2560.80	3201.00	3414.40	4268.00	4268.00	5335.00
55	917.60	1147.00	1816.80	2271.00	2725.20	3406.50	3633.60	4542.00	4542.00	5677.50
56	1001.60	1252.00	1983.20	2479.00	2974.80	3718.50	3966.40	4958.00	4958.00	6197.50
57	1085.60	1357.00	2150.40	2688.00	3225.60	4032.00	4300.80	5376.00	5376.00	6720.00
58	1166.00	1457.50	2308.80	2886.00	3463.20	4329.00	4617.60	5772.00	5772.00	7215.00
59	1242.00	1552.50	2459.20	3074.00	3688.80	4611.00	4918.40	6148.00	6148.00	7685.00
60	1317.60	1647.00	2609.60	3262.00	3914.40	4893.00	5219.20	6524.00	6524.00	8155.00
61	1433.60	1792.00	2839.20	3549.00	4258.80	5323.50	5678.40	7098.00	7098.00	8872.50
62	1549.20	1936.50	3068.00	3835.00	4602.00	5752.50	6136.00	7670.00	7670.00	9587.50
63	1659.20	2074.00	3285.60	4107.00	4928.40	6160.50	6571.20	8214.00	8214.00	10267.50
64	1764.00	2205.00	3492.80	4366.00	5239.20	6549.00	6985.60	8732.00	8732.00	10915.00
65	1868.40	2335.50	3700.00	4625.00	5550.00	6937.50	7400.00	9250.00	9250.00	11562.50

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 20 YEAR – FEMALE NON-TOBACCO - ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	58.40	73.00	104.80	131.00	157.20	196.50	209.60	262.00	262.00	327.50
19	59.60	74.50	104.80	131.00	157.20	196.50	209.60	262.00	262.00	327.50
20	61.20	76.50	105.60	132.00	158.40	198.00	211.20	264.00	264.00	330.00
21	63.20	79.00	107.20	134.00	160.80	201.00	214.40	268.00	268.00	335.00
22	64.40	80.50	108.80	136.00	163.20	204.00	217.60	272.00	272.00	340.00
23	66.00	82.50	110.40	138.00	165.60	207.00	220.80	276.00	276.00	345.00
24	67.60	84.50	112.00	140.00	168.00	210.00	224.00	280.00	280.00	350.00
25	68.80	86.00	112.80	141.00	169.20	211.50	225.60	282.00	282.00	352.50
26	71.20	89.00	117.60	147.00	176.40	220.50	235.20	294.00	294.00	367.50
27	73.60	92.00	122.40	153.00	183.60	229.50	244.80	306.00	306.00	382.50
28	76.00	95.00	127.20	159.00	190.80	238.50	254.40	318.00	318.00	397.50
29	78.40	98.00	131.20	164.00	196.80	246.00	262.40	328.00	328.00	410.00
30	80.40	100.50	135.20	169.00	202.80	253.50	270.40	338.00	338.00	422.50
31	82.40	103.00	141.60	177.00	212.40	265.50	283.20	354.00	354.00	442.50
32	84.40	105.50	147.20	184.00	220.80	276.00	294.40	368.00	368.00	460.00
33	86.00	107.50	152.80	191.00	229.20	286.50	305.60	382.00	382.00	477.50
34	88.00	110.00	157.60	197.00	236.40	295.50	315.20	394.00	394.00	492.50
35	89.20	111.50	162.40	203.00	243.60	304.50	324.80	406.00	406.00	507.50
36	96.80	121.00	176.80	221.00	265.20	331.50	353.60	442.00	442.00	552.50
37	104.00	130.00	190.40	238.00	285.60	357.00	380.80	476.00	476.00	595.00
38	110.80	138.50	203.20	254.00	304.80	381.00	406.40	508.00	508.00	635.00
39	117.20	146.50	215.20	269.00	322.80	403.50	430.40	538.00	538.00	672.50
40	123.20	154.00	227.20	284.00	340.80	426.00	454.40	568.00	568.00	710.00
41	134.00	167.50	246.40	308.00	369.60	462.00	492.80	616.00	616.00	770.00
42	144.40	180.50	265.60	332.00	398.40	498.00	531.20	664.00	664.00	830.00
43	154.00	192.50	284.00	355.00	426.00	532.50	568.00	710.00	710.00	887.50
44	163.60	204.50	301.60	377.00	452.40	565.50	603.20	754.00	754.00	942.50
45	172.40	215.50	318.40	398.00	477.60	597.00	636.80	796.00	796.00	995.00
46	188.40	235.50	348.00	435.00	522.00	652.50	696.00	870.00	870.00	1087.50
47	204.40	255.50	377.60	472.00	566.40	708.00	755.20	944.00	944.00	1180.00
48	219.20	274.00	404.80	506.00	607.20	759.00	809.60	1012.00	1012.00	1265.00
49	233.60	292.00	431.20	539.00	646.80	808.50	862.40	1078.00	1078.00	1347.50
50	247.60	309.50	457.60	572.00	686.40	858.00	915.20	1144.00	1144.00	1430.00
51	269.60	337.00	500.80	626.00	751.20	939.00	1001.60	1252.00	1252.00	1565.00
52	291.60	364.50	544.00	680.00	816.00	1020.00	1088.00	1360.00	1360.00	1700.00
53	312.40	390.50	585.60	732.00	878.40	1098.00	1171.20	1464.00	1464.00	1830.00
54	332.00	415.00	624.80	781.00	937.20	1171.50	1249.60	1562.00	1562.00	1952.50
55	351.60	439.50	663.20	829.00	994.80	1243.50	1326.40	1658.00	1658.00	2072.50
56	388.80	486.00	738.40	923.00	1107.60	1384.50	1476.80	1846.00	1846.00	2307.50
57	425.60	532.00	812.80	1016.00	1219.20	1524.00	1625.60	2032.00	2032.00	2540.00
58	460.40	575.50	883.20	1104.00	1324.80	1656.00	1766.40	2208.00	2208.00	2760.00
59	493.60	617.00	950.40	1188.00	1425.60	1782.00	1900.80	2376.00	2376.00	2970.00
60	526.80	658.50	1017.60	1272.00	1526.40	1908.00	2035.20	2544.00	2544.00	3180.00
61	596.00	745.00	1143.20	1429.00	1714.80	2143.50	2286.40	2858.00	2858.00	3572.50
62	664.80	831.00	1268.00	1585.00	1902.00	2377.50	2536.00	3170.00	3170.00	3962.50
63	730.40	913.00	1386.40	1733.00	2079.60	2599.50	2772.80	3466.00	3466.00	4332.50
64	792.80	991.00	1499.20	1874.00	2248.80	2811.00	2998.40	3748.00	3748.00	4685.00
65	855.20	1069.00	1612.00	2015.00	2418.00	3022.50	3224.00	4030.00	4030.00	5037.50

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM –20 YEAR - FEMALE TOBACCO - ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	80.00	100.00	141.60	177.00	212.40	265.50	283.20	354.00	354.00	442.50
19	82.40	103.00	146.40	183.00	219.60	274.50	292.80	366.00	366.00	457.50
20	85.20	106.50	152.00	190.00	228.00	285.00	304.00	380.00	380.00	475.00
21	88.40	110.50	158.40	198.00	237.60	297.00	316.80	396.00	396.00	495.00
22	91.60	114.50	164.00	205.00	246.00	307.50	328.00	410.00	410.00	512.50
23	94.40	118.00	169.60	212.00	254.40	318.00	339.20	424.00	424.00	530.00
24	97.20	121.50	174.40	218.00	261.60	327.00	348.80	436.00	436.00	545.00
25	99.60	124.50	179.20	224.00	268.80	336.00	358.40	448.00	448.00	560.00
26	106.00	132.50	189.60	237.00	284.40	355.50	379.20	474.00	474.00	592.50
27	112.00	140.00	200.00	250.00	300.00	375.00	400.00	500.00	500.00	625.00
28	118.00	147.50	209.60	262.00	314.40	393.00	419.20	524.00	524.00	655.00
29	123.60	154.50	219.20	274.00	328.80	411.00	438.40	548.00	548.00	685.00
30	128.80	161.00	228.00	285.00	342.00	427.50	456.00	570.00	570.00	712.50
31	138.40	173.00	248.80	311.00	373.20	466.50	497.60	622.00	622.00	777.50
32	147.60	184.50	269.60	337.00	404.40	505.50	539.20	674.00	674.00	842.50
33	156.80	196.00	289.60	362.00	434.40	543.00	579.20	724.00	724.00	905.00
34	165.20	206.50	308.00	385.00	462.00	577.50	616.00	770.00	770.00	962.50
35	173.20	216.50	326.40	408.00	489.60	612.00	652.80	816.00	816.00	1020.00
36	190.00	237.50	358.40	448.00	537.60	672.00	716.80	896.00	896.00	1120.00
37	206.80	258.50	389.60	487.00	584.40	730.50	779.20	974.00	974.00	1217.50
38	222.40	278.00	420.00	525.00	630.00	787.50	840.00	1050.00	1050.00	1312.50
39	237.60	297.00	448.80	561.00	673.20	841.50	897.60	1122.00	1122.00	1402.50
40	252.40	315.50	476.80	596.00	715.20	894.00	953.60	1192.00	1192.00	1490.00
41	276.40	345.50	520.80	651.00	781.20	976.50	1041.60	1302.00	1302.00	1627.50
42	300.00	375.00	564.00	705.00	846.00	1057.50	1128.00	1410.00	1410.00	1762.50
43	322.80	403.50	604.80	756.00	907.20	1134.00	1209.60	1512.00	1512.00	1890.00
44	344.00	430.00	644.00	805.00	966.00	1207.50	1288.00	1610.00	1610.00	2012.50
45	365.20	456.50	683.20	854.00	1024.80	1281.00	1366.40	1708.00	1708.00	2135.00
46	393.60	492.00	741.60	927.00	1112.40	1390.50	1483.20	1854.00	1854.00	2317.50
47	421.60	527.00	799.20	999.00	1198.80	1498.50	1598.40	1998.00	1998.00	2497.50
48	448.40	560.50	854.40	1068.00	1281.60	1602.00	1708.80	2136.00	2136.00	2670.00
49	474.00	592.50	906.40	1133.00	1359.60	1699.50	1812.80	2266.00	2266.00	2832.50
50	499.20	624.00	958.40	1198.00	1437.60	1797.00	1916.80	2396.00	2396.00	2995.00
51	536.40	670.50	1025.60	1282.00	1538.40	1923.00	2051.20	2564.00	2564.00	3205.00
52	573.60	717.00	1092.00	1365.00	1638.00	2047.50	2184.00	2730.00	2730.00	3412.50
53	609.20	761.50	1156.00	1445.00	1734.00	2167.50	2312.00	2890.00	2890.00	3612.50
54	642.80	803.50	1216.00	1520.00	1824.00	2280.00	2432.00	3040.00	3040.00	3800.00
55	676.00	845.00	1276.00	1595.00	1914.00	2392.50	2552.00	3190.00	3190.00	3987.50
56	733.20	916.50	1377.60	1722.00	2066.40	2583.00	2755.20	3444.00	3444.00	4305.00
57	790.00	987.50	1479.20	1849.00	2218.80	2773.50	2958.40	3698.00	3698.00	4622.50
58	844.40	1055.50	1575.20	1969.00	2362.80	2953.50	3150.40	3938.00	3938.00	4922.50
59	896.00	1120.00	1667.20	2084.00	2500.80	3126.00	3334.40	4168.00	4168.00	5210.00
60	947.20	1184.00	1758.40	2198.00	2637.60	3297.00	3516.80	4396.00	4396.00	5495.00
61	1016.00	1270.00	1904.80	2381.00	2857.20	3571.50	3809.60	4762.00	4762.00	5952.50
62	1084.40	1355.50	2051.20	2564.00	3076.80	3846.00	4102.40	5128.00	5128.00	6410.00
63	1149.60	1437.00	2190.40	2738.00	3285.60	4107.00	4380.80	5476.00	5476.00	6845.00
64	1211.60	1514.50	2322.40	2903.00	3483.60	4354.50	4644.80	5806.00	5806.00	7257.50
65	1273.20	1591.50	2454.40	3068.00	3681.60	4602.00	4908.80	6136.00	6136.00	7670.00

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 30 YEAR - MALE NON TOBACCO - ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	80.80	101.00	161.60	202.00	242.40	303.00	323.20	404.00	404.00	505.00
19	82.80	103.50	164.00	205.00	246.00	307.50	328.00	410.00	410.00	512.50
20	85.20	106.50	167.20	209.00	250.80	313.50	334.40	418.00	418.00	522.50
21	88.00	110.00	171.20	214.00	256.80	321.00	342.40	428.00	428.00	535.00
22	90.40	113.00	174.40	218.00	261.60	327.00	348.80	436.00	436.00	545.00
23	92.80	116.00	177.60	222.00	266.40	333.00	355.20	444.00	444.00	555.00
24	95.20	119.00	180.80	226.00	271.20	339.00	361.60	452.00	452.00	565.00
25	97.20	121.50	183.20	229.00	274.80	343.50	366.40	458.00	458.00	572.50
26	102.00	127.50	193.60	242.00	290.40	363.00	387.20	484.00	484.00	605.00
27	106.80	133.50	204.00	255.00	306.00	382.50	408.00	510.00	510.00	637.50
28	111.20	139.00	214.40	268.00	321.60	402.00	428.80	536.00	536.00	670.00
29	115.60	144.50	224.00	280.00	336.00	420.00	448.00	560.00	560.00	700.00
30	119.60	149.50	232.80	291.00	349.20	436.50	465.60	582.00	582.00	727.50
31	124.40	155.50	242.40	303.00	363.60	454.50	484.80	606.00	606.00	757.50
32	129.20	161.50	251.20	314.00	376.80	471.00	502.40	628.00	628.00	785.00
33	133.60	167.00	260.00	325.00	390.00	487.50	520.00	650.00	650.00	812.50
34	137.60	172.00	268.80	336.00	403.20	504.00	537.60	672.00	672.00	840.00
35	141.60	177.00	276.80	346.00	415.20	519.00	553.60	692.00	692.00	865.00
36	156.40	195.50	304.80	381.00	457.20	571.50	609.60	762.00	762.00	952.50
37	171.20	214.00	332.80	416.00	499.20	624.00	665.60	832.00	832.00	1040.00
38	185.60	232.00	359.20	449.00	538.80	673.50	718.40	898.00	898.00	1122.50
39	198.80	248.50	384.80	481.00	577.20	721.50	769.60	962.00	962.00	1202.50
40	212.00	265.00	409.60	512.00	614.40	768.00	819.20	1024.00	1024.00	1280.00
41	232.00	290.00	448.80	561.00	673.20	841.50	897.60	1122.00	1122.00	1402.50
42	251.60	314.50	487.20	609.00	730.80	913.50	974.40	1218.00	1218.00	1522.50
43	270.40	338.00	524.00	655.00	786.00	982.50	1048.00	1310.00	1310.00	1637.50
44	288.40	360.50	559.20	699.00	838.80	1048.50	1118.40	1398.00	1398.00	1747.50
45	306.00	382.50	593.60	742.00	890.40	1113.00	1187.20	1484.00	1484.00	1855.00
46	340.80	426.00	661.60	827.00	992.40	1240.50	1323.20	1654.00	1654.00	2067.50
47	375.20	469.00	728.80	911.00	1093.20	1366.50	1457.60	1822.00	1822.00	2277.50
48	408.00	510.00	792.80	991.00	1189.20	1486.50	1585.60	1982.00	1982.00	2477.50
49	439.20	549.00	853.60	1067.00	1280.40	1600.50	1707.20	2134.00	2134.00	2667.50
50	470.40	588.00	914.40	1143.00	1371.60	1714.50	1828.80	2286.00	2286.00	2857.50
51	520.40	650.50	1008.80	1261.00	1513.20	1891.50	2017.60	2522.00	2522.00	3152.50
52	570.00	712.50	1103.20	1379.00	1654.80	2068.50	2206.40	2758.00	2758.00	3447.50
53	617.20	771.50	1193.60	1492.00	1790.40	2238.00	2387.20	2984.00	2984.00	3730.00
54	662.00	827.50	1279.20	1599.00	1918.80	2398.50	2558.40	3198.00	3198.00	3997.50
55	706.80	883.50	1364.00	1705.00	2046.00	2557.50	2728.00	3410.00	3410.00	4262.50

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 30 YEAR - MALE TOBACCO - ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	119.60	149.50	233.60	292.00	350.40	438.00	467.20	584.00	584.00	730.00
19	126.00	157.50	243.20	304.00	364.80	456.00	486.40	608.00	608.00	760.00
20	133.20	166.50	253.60	317.00	380.40	475.50	507.20	634.00	634.00	792.50
21	140.40	175.50	264.80	331.00	397.20	496.50	529.60	662.00	662.00	827.50
22	147.20	184.00	275.20	344.00	412.80	516.00	550.40	688.00	688.00	860.00
23	154.00	192.50	284.80	356.00	427.20	534.00	569.60	712.00	712.00	890.00
24	160.00	200.00	294.40	368.00	441.60	552.00	588.80	736.00	736.00	920.00
25	166.40	208.00	303.20	379.00	454.80	568.50	606.40	758.00	758.00	947.50
26	179.60	224.50	328.00	410.00	492.00	615.00	656.00	820.00	820.00	1025.00
27	192.40	240.50	352.80	441.00	529.20	661.50	705.60	882.00	882.00	1102.50
28	204.80	256.00	376.80	471.00	565.20	706.50	753.60	942.00	942.00	1177.50
29	216.80	271.00	399.20	499.00	598.80	748.50	798.40	998.00	998.00	1247.50
30	228.40	285.50	420.80	526.00	631.20	789.00	841.60	1052.00	1052.00	1315.00
31	247.20	309.00	460.80	576.00	691.20	864.00	921.60	1152.00	1152.00	1440.00
32	266.00	332.50	500.80	626.00	751.20	939.00	1001.60	1252.00	1252.00	1565.00
33	284.00	355.00	539.20	674.00	808.80	1011.00	1078.40	1348.00	1348.00	1685.00
34	300.80	376.00	575.20	719.00	862.80	1078.50	1150.40	1438.00	1438.00	1797.50
35	317.60	397.00	611.20	764.00	916.80	1146.00	1222.40	1528.00	1528.00	1910.00
36	347.20	434.00	667.20	834.00	1000.80	1251.00	1334.40	1668.00	1668.00	2085.00
37	376.00	470.00	723.20	904.00	1084.80	1356.00	1446.40	1808.00	1808.00	2260.00
38	404.00	505.00	776.80	971.00	1165.20	1456.50	1553.60	1942.00	1942.00	2427.50
39	430.00	537.50	827.20	1034.00	1240.80	1551.00	1654.40	2068.00	2068.00	2585.00
40	456.40	570.50	877.60	1097.00	1316.40	1645.50	1755.20	2194.00	2194.00	2742.50
41	497.20	621.50	958.40	1198.00	1437.60	1797.00	1916.80	2396.00	2396.00	2995.00
42	537.60	672.00	1039.20	1299.00	1558.80	1948.50	2078.40	2598.00	2598.00	3247.50
43	576.40	720.50	1116.00	1395.00	1674.00	2092.50	2232.00	2790.00	2790.00	3487.50
44	613.20	766.50	1188.80	1486.00	1783.20	2229.00	2377.60	2972.00	2972.00	3715.00
45	649.60	812.00	1261.60	1577.00	1892.40	2365.50	2523.20	3154.00	3154.00	3942.50
46	701.60	877.00	1365.60	1707.00	2048.40	2560.50	2731.20	3414.00	3414.00	4267.50
47	753.20	941.50	1469.60	1837.00	2204.40	2755.50	2939.20	3674.00	3674.00	4592.50
48	802.40	1003.00	1568.80	1961.00	2353.20	2941.50	3137.60	3922.00	3922.00	4902.50
49	849.20	1061.50	1663.20	2079.00	2494.80	3118.50	3326.40	4158.00	4158.00	5197.50
50	896.00	1120.00	1756.80	2196.00	2635.20	3294.00	3513.60	4392.00	4392.00	5490.00
51	969.60	1212.00	1906.40	2383.00	2859.60	3574.50	3812.80	4766.00	4766.00	5957.50
52	1042.80	1303.50	2055.20	2569.00	3082.80	3853.50	4110.40	5138.00	5138.00	6422.50
53	1112.80	1391.00	2196.80	2746.00	3295.20	4119.00	4393.60	5492.00	5492.00	6865.00
54	1179.20	1474.00	2332.00	2915.00	3498.00	4372.50	4664.00	5830.00	5830.00	7287.50
55	1245.60	1557.00	2466.40	3083.00	3699.60	4624.50	4932.80	6166.00	6166.00	7707.50

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 30 YEAR - FEMALE NON TOBACCO - ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	65.20	81.50	116.00	145.00	174.00	217.50	232.00	290.00	290.00	362.50
19	68.00	85.00	119.20	149.00	178.80	223.50	238.40	298.00	298.00	372.50
20	71.20	89.00	123.20	154.00	184.80	231.00	246.40	308.00	308.00	385.00
21	74.80	93.50	128.00	160.00	192.00	240.00	256.00	320.00	320.00	400.00
22	78.00	97.50	132.80	166.00	199.20	249.00	265.60	332.00	332.00	415.00
23	81.20	101.50	137.60	172.00	206.40	258.00	275.20	344.00	344.00	430.00
24	84.00	105.00	141.60	177.00	212.40	265.50	283.20	354.00	354.00	442.50
25	86.80	108.50	145.60	182.00	218.40	273.00	291.20	364.00	364.00	455.00
26	92.00	115.00	156.00	195.00	234.00	292.50	312.00	390.00	390.00	487.50
27	96.80	121.00	165.60	207.00	248.40	310.50	331.20	414.00	414.00	517.50
28	101.20	126.50	174.40	218.00	261.60	327.00	348.80	436.00	436.00	545.00
29	105.60	132.00	183.20	229.00	274.80	343.50	366.40	458.00	458.00	572.50
30	110.00	137.50	192.00	240.00	288.00	360.00	384.00	480.00	480.00	600.00
31	114.80	143.50	204.80	256.00	307.20	384.00	409.60	512.00	512.00	640.00
32	119.20	149.00	216.80	271.00	325.20	406.50	433.60	542.00	542.00	677.50
33	123.60	154.50	228.00	285.00	342.00	427.50	456.00	570.00	570.00	712.50
34	127.60	159.50	239.20	299.00	358.80	448.50	478.40	598.00	598.00	747.50
35	131.60	164.50	249.60	312.00	374.40	468.00	499.20	624.00	624.00	780.00
36	144.00	180.00	273.60	342.00	410.40	513.00	547.20	684.00	684.00	855.00
37	156.40	195.50	297.60	372.00	446.40	558.00	595.20	744.00	744.00	930.00
38	168.40	210.50	320.80	401.00	481.20	601.50	641.60	802.00	802.00	1002.50
39	179.60	224.50	342.40	428.00	513.60	642.00	684.80	856.00	856.00	1070.00
40	190.40	238.00	363.20	454.00	544.80	681.00	726.40	908.00	908.00	1135.00
41	206.40	258.00	394.40	493.00	591.60	739.50	788.80	986.00	986.00	1232.50
42	222.40	278.00	424.80	531.00	637.20	796.50	849.60	1062.00	1062.00	1327.50
43	237.20	296.50	454.40	568.00	681.60	852.00	908.80	1136.00	1136.00	1420.00
44	251.60	314.50	482.40	603.00	723.60	904.50	964.80	1206.00	1206.00	1507.50
45	265.60	332.00	509.60	637.00	764.40	955.50	1019.20	1274.00	1274.00	1592.50
46	290.40	363.00	558.40	698.00	837.60	1047.00	1116.80	1396.00	1396.00	1745.00
47	314.80	393.50	606.40	758.00	909.60	1137.00	1212.80	1516.00	1516.00	1895.00
48	338.00	422.50	652.00	815.00	978.00	1222.50	1304.00	1630.00	1630.00	2037.50
49	360.40	450.50	695.20	869.00	1042.80	1303.50	1390.40	1738.00	1738.00	2172.50
50	382.40	478.00	738.40	923.00	1107.60	1384.50	1476.80	1846.00	1846.00	2307.50
51	412.00	515.00	797.60	997.00	1196.40	1495.50	1595.20	1994.00	1994.00	2492.50
52	441.20	551.50	856.80	1071.00	1285.20	1606.50	1713.60	2142.00	2142.00	2677.50
53	469.20	586.50	912.80	1141.00	1369.20	1711.50	1825.60	2282.00	2282.00	2852.50
54	496.00	620.00	966.40	1208.00	1449.60	1812.00	1932.80	2416.00	2416.00	3020.00
55	522.40	653.00	1019.20	1274.00	1528.80	1911.00	2038.40	2548.00	2548.00	3185.00

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 30 YEAR – FEMALE - TOBACCO - ANNUAL
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Age	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000	
	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal	First Year	Renewal
18	87.20	109.00	158.40	198.00	237.60	297.00	316.80	396.00	396.00	495.00
19	94.00	117.50	169.60	212.00	254.40	318.00	339.20	424.00	424.00	530.00
20	101.60	127.00	181.60	227.00	272.40	340.50	363.20	454.00	454.00	567.50
21	109.20	136.50	194.40	243.00	291.60	364.50	388.80	486.00	486.00	607.50
22	116.80	146.00	206.40	258.00	309.60	387.00	412.80	516.00	516.00	645.00
23	124.00	155.00	217.60	272.00	326.40	408.00	435.20	544.00	544.00	680.00
24	130.80	163.50	228.80	286.00	343.20	429.00	457.60	572.00	572.00	715.00
25	137.20	171.50	239.20	299.00	358.80	448.50	478.40	598.00	598.00	747.50
26	149.20	186.50	261.60	327.00	392.40	490.50	523.20	654.00	654.00	817.50
27	160.80	201.00	283.20	354.00	424.80	531.00	566.40	708.00	708.00	885.00
28	172.00	215.00	304.00	380.00	456.00	570.00	608.00	760.00	760.00	950.00
29	182.40	228.00	324.00	405.00	486.00	607.50	648.00	810.00	810.00	1012.50
30	192.80	241.00	343.20	429.00	514.80	643.50	686.40	858.00	858.00	1072.50
31	211.20	264.00	379.20	474.00	568.80	711.00	758.40	948.00	948.00	1185.00
32	229.60	287.00	414.40	518.00	621.60	777.00	828.80	1036.00	1036.00	1295.00
33	246.80	308.50	448.00	560.00	672.00	840.00	896.00	1120.00	1120.00	1400.00
34	263.20	329.00	480.00	600.00	720.00	900.00	960.00	1200.00	1200.00	1500.00
35	279.60	349.50	511.20	639.00	766.80	958.50	1022.40	1278.00	1278.00	1597.50
36	302.40	378.00	560.80	701.00	841.20	1051.50	1121.60	1402.00	1402.00	1752.50
37	324.80	406.00	609.60	762.00	914.40	1143.00	1219.20	1524.00	1524.00	1905.00
38	346.40	433.00	656.00	820.00	984.00	1230.00	1312.00	1640.00	1640.00	2050.00
39	366.80	458.50	700.80	876.00	1051.20	1314.00	1401.60	1752.00	1752.00	2190.00
40	387.20	484.00	744.80	931.00	1117.20	1396.50	1489.60	1862.00	1862.00	2327.50
41	418.00	522.50	806.40	1008.00	1209.60	1512.00	1612.80	2016.00	2016.00	2520.00
42	448.80	561.00	867.20	1084.00	1300.80	1626.00	1734.40	2168.00	2168.00	2710.00
43	478.00	597.50	925.60	1157.00	1388.40	1735.50	1851.20	2314.00	2314.00	2892.50
44	506.00	632.50	980.80	1226.00	1471.20	1839.00	1961.60	2452.00	2452.00	3065.00
45	533.60	667.00	1036.00	1295.00	1554.00	1942.50	2072.00	2590.00	2590.00	3237.50
46	578.40	723.00	1118.40	1398.00	1677.60	2097.00	2236.80	2796.00	2796.00	3495.00
47	622.80	778.50	1200.00	1500.00	1800.00	2250.00	2400.00	3000.00	3000.00	3750.00
48	665.20	831.50	1277.60	1597.00	1916.40	2395.50	2555.20	3194.00	3194.00	3992.50
49	705.60	882.00	1352.00	1690.00	2028.00	2535.00	2704.00	3380.00	3380.00	4225.00
50	745.60	932.00	1425.60	1782.00	2138.40	2673.00	2851.20	3564.00	3564.00	4455.00
51	798.40	998.00	1526.40	1908.00	2289.60	2862.00	3052.80	3816.00	3816.00	4770.00
52	850.80	1063.50	1627.20	2034.00	2440.80	3051.00	3254.40	4068.00	4068.00	5085.00
53	900.80	1126.00	1723.20	2154.00	2584.80	3231.00	3446.40	4308.00	4308.00	5385.00
54	948.40	1185.50	1814.40	2268.00	2721.60	3402.00	3628.80	4536.00	4536.00	5670.00
55	995.60	1244.50	1904.80	2381.00	2857.20	3571.50	3809.60	4762.00	4762.00	5952.50

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 10 YEAR - MALE NON TOBACCO – MONTHLY
FOR CASH VALUES: USE RATE CARD, CALCULATOR OR CSV SHEETS**

Male Age	\$ 25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	250,000
18	--	--	--	--	16.88	20.26	23.63	27.01	33.76
19	--	--	--	--	17.00	20.40	23.80	27.20	33.99
20	--	--	--	--	17.00	20.40	23.80	27.20	33.99
21	--	--	--	--	17.11	20.54	23.96	27.38	34.23
22	--	--	--	--	17.11	20.54	23.96	27.38	34.23
23	--	--	--	--	17.23	20.67	24.12	27.57	34.46
24	--	--	--	--	17.23	20.67	24.12	27.57	34.46
25	--	--	--	--	17.23	20.67	24.12	27.57	34.46
26	--	--	--	--	17.46	20.95	24.44	27.94	34.92
27	--	--	--	--	17.69	21.23	24.77	28.31	35.38
28	--	--	--	--	17.81	21.37	24.93	28.49	35.61
29	--	--	--	--	18.04	21.65	25.25	28.86	36.08
30	--	--	--	--	18.15	21.78	25.41	29.05	36.31
31	--	--	--	--	18.73	22.48	26.22	29.97	37.46
32	--	--	--	15.45	19.31	23.17	27.03	30.90	38.62
33	--	--	--	15.82	19.77	23.73	27.68	31.64	39.54
34	--	--	--	16.19	20.23	24.28	28.33	32.38	40.47
35	--	--	--	16.56	20.70	24.84	28.98	33.12	41.39
36	--	--	15.47	17.58	21.97	26.36	30.76	35.15	43.94
37	--	--	16.37	18.50	23.13	27.75	32.38	37.00	46.25
38	--	--	17.21	19.33	24.17	29.00	33.83	38.67	48.33
39	--	--	18.04	20.17	25.21	30.25	35.29	40.33	50.41
40	--	--	18.80	21.00	26.25	31.50	36.75	42.00	52.49
41	--	--	19.98	22.76	28.44	34.13	39.82	45.51	56.89
42	--	--	21.16	24.42	30.53	36.63	42.74	48.84	61.05
43	--	--	22.27	25.99	32.49	38.99	45.49	51.99	64.98
44	--	15.54	23.31	27.57	34.46	41.35	48.24	55.13	68.91
45	--	16.23	24.35	29.05	36.31	43.57	50.83	58.09	72.61
46	--	17.71	26.57	31.27	39.08	46.90	54.71	62.53	78.16
47	--	19.19	28.79	33.39	41.74	50.09	58.44	66.79	83.48
48	--	20.58	30.87	35.43	44.28	53.14	62.00	70.86	88.57
49	--	21.92	32.88	37.37	46.71	56.06	65.40	74.74	93.43
50	--	23.22	34.83	39.31	49.14	58.97	68.80	78.63	98.28
51	--	25.30	37.95	43.01	53.77	64.52	75.27	86.03	107.53
52	--	27.38	41.07	46.71	58.39	70.07	81.75	93.43	116.78
53	--	29.37	44.05	50.23	62.78	75.34	87.90	100.46	125.57
54	15.61	31.22	46.83	53.56	66.95	80.34	93.73	107.12	133.89
55	16.53	33.07	49.60	56.89	71.11	85.33	99.55	113.78	142.22
56	18.08	36.17	54.25	62.72	78.39	94.07	109.75	125.43	156.79
57	19.63	39.27	58.90	68.54	85.68	102.81	119.95	137.09	171.36
58	21.09	42.18	63.27	74.00	92.50	111.00	129.50	148.00	185.00
59	22.48	44.96	67.43	79.27	99.09	118.91	138.73	158.55	198.18
60	23.87	47.73	71.60	84.45	105.57	126.68	147.79	168.91	211.13
61	26.15	52.31	78.46	94.72	118.40	142.08	165.76	189.44	236.80
62	28.44	56.89	85.33	104.99	131.23	157.48	183.73	209.98	262.47
63	30.64	61.28	91.92	114.79	143.49	172.19	200.89	229.59	286.98
64	32.70	65.40	98.10	124.04	155.05	186.06	217.07	248.09	310.11
65	34.76	69.51	104.27	133.29	166.62	199.94	233.26	266.59	333.23

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 10 YEAR - MALE TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Male Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
18	--	--	--	19.43	24.28	29.14	33.99	38.85	48.56
19	--	--	--	19.43	24.28	29.14	33.99	38.85	48.56
20	--	--	15.19	19.52	24.40	29.28	34.16	39.04	48.79
21	--	--	15.47	19.70	24.63	29.55	34.48	39.41	49.26
22	--	--	15.75	19.89	24.86	29.83	34.80	39.78	49.72
23	--	--	15.96	19.98	24.98	29.97	34.97	39.96	49.95
24	--	--	16.16	20.17	25.21	30.25	35.29	40.33	50.41
25	--	--	16.37	20.26	25.32	30.39	35.45	40.52	50.64
26	--	--	16.79	20.81	26.02	31.22	36.42	41.63	52.03
27	--	--	17.21	21.37	26.71	32.05	37.39	42.74	53.42
28	--	--	17.62	21.92	27.40	32.88	38.36	43.85	54.81
29	--	--	17.97	22.39	27.98	33.58	39.17	44.77	55.96
30	--	--	18.32	22.85	28.56	34.27	39.98	45.70	57.12
31	--	--	18.94	23.77	29.72	35.66	41.60	47.55	59.43
32	--	--	19.56	24.70	30.87	37.05	43.22	49.40	61.74
33	--	--	20.19	25.62	32.03	38.43	44.84	51.25	64.06
34	--	--	20.74	26.46	33.07	39.68	46.30	52.91	66.14
35	--	--	21.23	27.20	33.99	40.79	47.59	54.39	67.99
36	--	15.36	23.03	29.51	36.88	44.26	51.64	59.02	73.77
37	--	16.56	24.84	31.82	39.78	47.73	55.69	63.64	79.55
38	--	17.71	26.57	34.04	42.55	51.06	59.57	68.08	85.10
39	--	18.78	28.17	36.17	45.21	54.25	63.29	72.34	90.42
40	--	19.84	29.76	38.20	47.75	57.30	66.85	76.41	95.51
41	--	21.55	32.33	41.53	51.92	62.30	72.68	83.07	103.83
42	--	23.22	34.83	44.86	56.08	67.29	78.51	89.73	112.16
43	--	24.79	37.19	48.01	60.01	72.01	84.01	96.02	120.02
44	--	26.27	39.41	50.97	63.71	76.45	89.19	101.94	127.42
45	--	27.75	41.63	53.93	67.41	80.89	94.37	107.86	134.82
46	--	30.66	46.00	59.57	74.46	89.36	104.25	119.14	148.93
47	--	33.53	50.30	65.12	81.40	97.68	113.96	130.24	162.80
48	--	36.26	54.39	70.39	87.99	105.59	123.19	140.79	175.98
49	--	38.85	58.28	75.39	94.23	113.08	131.93	150.78	188.47
50	20.70	41.39	62.09	80.38	100.48	120.57	140.67	160.77	200.96
51	22.62	45.23	67.85	87.51	109.38	131.26	153.13	175.01	218.76
52	24.51	49.03	73.54	94.54	118.17	141.80	165.44	189.07	236.34
53	26.32	52.63	78.95	101.20	126.49	151.79	177.09	202.39	252.99
54	28.03	56.06	84.08	107.58	134.47	161.37	188.26	215.16	268.94
55	29.74	59.48	89.22	113.87	142.33	170.80	199.27	227.74	284.67
56	32.63	65.26	97.89	124.60	155.75	186.90	218.05	249.20	311.49
57	35.52	71.04	106.56	135.24	169.04	202.85	236.66	270.47	338.09
58	38.27	76.54	114.82	145.32	181.65	217.98	254.31	290.64	363.29
59	40.89	81.77	122.66	154.94	193.67	232.41	271.14	309.88	387.34
60	43.48	86.95	130.43	164.56	205.70	246.84	287.98	329.12	411.39
61	47.52	95.04	142.57	181.21	226.51	271.81	317.11	362.42	453.02
62	51.55	103.09	154.64	197.86	247.32	296.79	346.25	395.72	494.64
63	55.36	110.72	166.08	213.77	267.21	320.65	374.09	427.54	534.42
64	59.02	118.03	177.05	228.85	286.06	343.27	400.48	457.69	572.11
65	62.65	125.29	187.94	243.83	304.79	365.75	426.70	487.66	609.58

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 10 YEAR - FEMALE NON-TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Male Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
18	--	--	--	--	--	15.96	18.62	21.28	26.59
19	--	--	--	--	--	16.10	18.78	21.46	26.83
20	--	--	--	--	--	16.10	18.78	21.46	26.83
21	--	--	--	--	--	16.23	18.94	21.65	27.06
22	--	--	--	--	--	16.37	19.10	21.83	27.29
23	--	--	--	--	--	16.37	19.10	21.83	27.29
24	--	--	--	--	--	16.51	19.26	22.02	27.52
25	--	--	--	--	--	16.51	19.26	22.02	27.52
26	--	--	--	--	--	16.93	19.75	22.57	28.21
27	--	--	--	--	--	17.21	20.07	22.94	28.68
28	--	--	--	--	--	17.48	20.40	23.31	29.14
29	--	--	--	--	--	17.76	20.72	23.68	29.60
30	--	--	--	--	15.03	18.04	21.04	24.05	30.06
31	--	--	--	--	15.61	18.73	21.85	24.98	31.22
32	--	--	--	--	16.19	19.43	22.66	25.90	32.38
33	--	--	--	--	16.77	20.12	23.47	26.83	33.53
34	--	--	--	--	17.23	20.67	24.12	27.57	34.46
35	--	--	--	--	17.69	21.23	24.77	28.31	35.38
36	--	--	--	15.08	18.85	22.62	26.39	30.16	37.69
37	--	--	--	15.91	19.89	23.87	27.84	31.82	39.78
38	--	--	15.12	16.65	20.81	24.98	29.14	33.30	41.63
39	--	--	15.82	17.39	21.74	26.09	30.43	34.78	43.48
40	--	--	16.51	18.13	22.66	27.20	31.73	36.26	45.33
41	--	--	17.55	19.15	23.93	28.72	33.51	38.30	47.87
42	--	--	18.59	20.17	25.21	30.25	35.29	40.33	50.41
43	--	--	19.56	21.09	26.36	31.64	36.91	42.18	52.73
44	--	--	20.47	21.92	27.40	32.88	38.36	43.85	54.81
45	--	--	21.37	22.76	28.44	34.13	39.82	45.51	56.89
46	--	15.12	22.69	24.05	30.06	36.08	42.09	48.10	60.13
47	--	15.96	23.93	25.35	31.68	38.02	44.35	50.69	63.36
48	--	16.74	25.11	26.55	33.18	39.82	46.46	53.10	66.37
49	--	17.48	26.22	27.75	34.69	41.63	48.56	55.50	69.38
50	--	18.22	27.33	28.86	36.08	43.29	50.51	57.72	72.15
51	--	19.19	28.79	30.71	38.39	46.07	53.74	61.42	76.78
52	--	20.17	30.25	32.56	40.70	48.84	56.98	65.12	81.40
53	--	21.09	31.64	34.23	42.78	51.34	59.89	68.45	85.56
54	--	21.97	32.95	35.89	44.86	53.84	62.81	71.78	89.73
55	--	22.80	34.20	37.46	46.83	56.19	65.56	74.93	93.66
56	--	24.42	36.63	40.52	50.64	60.77	70.90	81.03	101.29
57	--	25.99	38.99	43.48	54.34	65.21	76.08	86.95	108.69
58	--	27.52	41.28	46.34	57.93	69.51	81.10	92.69	115.86
59	--	28.95	43.43	49.03	61.28	73.54	85.79	98.05	122.56
60	15.19	30.39	45.58	51.71	64.63	77.56	90.49	103.42	129.27
61	16.33	32.65	48.98	56.06	70.07	84.08	98.10	112.11	140.14
62	17.46	34.92	52.38	60.31	75.39	90.47	105.54	120.62	150.78
63	18.52	37.05	55.57	64.38	80.48	96.57	112.67	128.76	160.95
64	19.54	39.08	58.62	68.27	85.33	102.40	119.46	136.53	170.66
65	20.56	41.12	61.67	72.06	90.07	108.09	126.10	144.12	180.14

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 10 YEAR - FEMALE TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Male Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
18	--	--	--	--	15.84	19.01	22.18	25.35	31.68
19	--	--	--	--	16.07	19.29	22.50	25.72	32.14
20	--	--	--	--	16.42	19.70	22.99	26.27	32.84
21	--	--	--	--	16.88	20.26	23.63	27.01	33.76
22	--	--	--	--	17.34	20.81	24.28	27.75	34.69
23	--	--	--	--	17.81	21.37	24.93	28.49	35.61
24	--	--	--	--	18.15	21.78	25.41	29.05	36.31
25	--	--	--	--	18.50	22.20	25.90	29.60	37.00
26	--	--	--	15.45	19.31	23.17	27.03	30.90	38.62
27	--	--	--	16.00	20.00	24.00	28.00	32.01	40.01
28	--	--	--	16.47	20.58	24.70	28.81	32.93	41.16
29	--	--	--	17.02	21.28	25.53	29.79	34.04	42.55
30	--	--	--	17.48	21.85	26.22	30.59	34.97	43.71
31	--	--	--	18.32	22.89	27.47	32.05	36.63	45.79
32	--	--	--	19.06	23.82	28.58	33.35	38.11	47.64
33	--	--	15.47	19.80	24.74	29.69	34.64	39.59	49.49
34	--	--	15.96	20.44	25.55	30.66	35.77	40.89	51.11
35	--	--	16.44	21.09	26.36	31.64	36.91	42.18	52.73
36	--	--	17.90	22.94	28.68	34.41	40.15	45.88	57.35
37	--	--	19.36	24.79	30.99	37.19	43.38	49.58	61.98
38	--	--	20.67	26.55	33.18	39.82	46.46	53.10	66.37
39	--	--	21.99	28.12	35.15	42.18	49.21	56.24	70.30
40	--	15.49	23.24	29.79	37.23	44.68	52.12	59.57	74.46
41	--	17.25	25.88	33.02	41.28	49.53	57.79	66.05	82.56
42	--	18.96	28.44	36.17	45.21	54.25	63.29	72.34	90.42
43	--	20.63	30.94	39.13	48.91	58.69	68.47	78.26	97.82
44	--	22.20	33.30	42.00	52.49	62.99	73.49	83.99	104.99
45	--	23.73	35.59	44.86	56.08	67.29	78.51	89.73	112.16
46	--	25.72	38.57	47.73	59.66	71.60	83.53	95.46	119.33
47	--	27.66	41.49	50.51	63.13	75.76	88.38	101.01	126.26
48	--	29.51	44.26	53.19	66.48	79.78	93.08	106.38	132.97
49	--	31.27	46.90	55.69	69.61	83.53	97.45	111.37	139.21
50	16.49	32.98	49.46	58.18	72.73	87.27	101.82	116.37	145.46
51	17.34	34.69	52.03	61.33	76.66	91.99	107.32	122.66	153.32
52	18.18	36.35	54.53	64.47	80.59	96.71	112.83	128.95	161.18
53	18.99	37.97	56.96	67.43	84.29	101.15	118.01	134.87	168.58
54	19.75	39.50	59.25	70.21	87.76	105.31	122.86	140.42	175.52
55	20.49	40.98	61.47	72.98	91.23	109.47	127.72	145.97	182.46
56	21.81	43.61	65.42	78.35	97.93	117.52	137.11	156.70	195.87
57	23.13	46.25	69.38	83.71	104.64	125.57	146.50	167.43	209.28
58	24.40	48.79	73.19	88.89	111.12	133.34	155.56	177.79	222.23
59	25.58	51.15	76.73	93.70	117.13	140.55	163.98	187.41	234.26
60	26.76	53.51	80.27	98.51	123.14	147.77	172.40	197.03	246.28
61	28.65	57.30	85.96	106.10	132.62	159.15	185.67	212.20	265.24
62	30.53	61.05	91.58	113.68	142.10	170.52	198.94	227.37	284.21
63	32.33	64.66	96.99	120.90	151.12	181.35	211.57	241.80	302.24
64	34.04	68.08	102.12	127.74	159.68	191.61	223.55	255.49	319.36
65	35.73	71.46	107.18	134.50	168.12	201.74	235.37	268.99	336.24

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 15 YEAR - MALE NON-TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Male Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
18	--	--	--	--	17.34	20.81	24.28	27.75	34.69
19	--	--	--	--	17.46	20.95	24.44	27.94	34.92
20	--	--	--	--	17.46	20.95	24.44	27.94	34.92
21	--	--	--	--	17.58	21.09	24.61	28.12	35.15
22	--	--	--	--	17.58	21.09	24.61	28.12	35.15
23	--	--	--	--	17.69	21.23	24.77	28.31	35.38
24	--	--	--	--	17.69	21.23	24.77	28.31	35.38
25	--	--	--	--	17.69	21.23	24.77	28.31	35.38
26	--	--	--	--	18.04	21.65	25.25	28.86	36.08
27	--	--	--	--	18.38	22.06	25.74	29.42	36.77
28	--	--	--	--	18.73	22.48	26.22	29.97	37.46
29	--	--	--	15.26	19.08	22.89	26.71	30.53	38.16
30	--	--	--	15.45	19.31	23.17	27.03	30.90	38.62
31	--	--	--	16.19	20.23	24.28	28.33	32.38	40.47
32	--	--	--	16.93	21.16	25.39	29.62	33.86	42.32
33	--	--	--	17.67	22.08	26.50	30.92	35.34	44.17
34	--	--	--	18.32	22.89	27.47	32.05	36.63	45.79
35	--	--	15.26	18.96	23.70	28.44	33.18	37.93	47.41
36	--	--	16.44	20.35	25.44	30.53	35.61	40.70	50.88
37	--	--	17.62	21.65	27.06	32.47	37.88	43.29	54.11
38	--	--	18.66	22.94	28.68	34.41	40.15	45.88	57.35
39	--	--	19.70	24.14	30.18	36.21	42.25	48.29	60.36
40	--	--	20.74	25.35	31.68	38.02	44.35	50.69	63.36
41	--	--	22.41	27.66	34.57	41.49	48.40	55.32	69.14
42	--	16.05	24.07	29.97	37.46	44.96	52.45	59.94	74.93
43	--	17.11	25.67	32.19	40.24	48.29	56.33	64.38	80.48
44	--	18.08	27.13	34.32	42.90	51.48	60.06	68.64	85.79
45	--	19.06	28.58	36.35	45.44	54.53	63.62	72.71	90.88
46	--	20.95	31.43	39.87	49.83	59.80	69.77	79.74	99.67
47	--	22.85	34.27	43.38	54.23	65.07	75.92	86.77	108.46
48	--	24.61	36.91	46.71	58.39	70.07	81.75	93.43	116.78
49	--	26.32	39.47	49.86	62.32	74.79	87.25	99.72	124.64
50	--	27.98	41.97	53.00	66.25	79.50	92.75	106.01	132.51
51	15.38	30.76	46.13	58.65	73.31	87.97	102.63	117.29	146.61
52	16.74	33.49	50.23	64.20	80.24	96.29	112.34	128.39	160.49
53	18.04	36.08	54.11	69.47	86.83	104.20	121.57	138.94	173.67
54	19.29	38.57	57.86	74.56	93.19	111.83	130.47	149.11	186.39
55	20.51	41.02	61.54	79.55	99.44	119.33	139.21	159.10	198.88
56	22.71	45.42	68.13	87.97	109.96	131.95	153.94	175.94	219.92
57	24.88	49.77	74.65	96.39	120.48	144.58	168.67	192.77	240.96
58	26.94	53.88	80.82	104.43	130.54	156.65	182.76	208.87	261.08
59	28.91	57.81	86.72	112.02	140.02	168.03	196.03	224.04	280.04
60	30.87	61.74	92.62	119.60	149.50	179.40	209.30	239.21	299.01
61	34.60	69.19	103.79	134.13	167.66	201.19	234.72	268.25	335.31
62	38.30	76.59	114.89	148.65	185.81	222.97	260.13	297.30	371.62
63	41.83	83.67	125.50	162.52	203.15	243.78	284.41	325.05	406.31
64	45.19	90.37	135.56	175.66	219.57	263.49	307.40	351.32	439.14
65	48.52	97.03	145.55	188.79	235.99	283.19	330.39	377.59	471.98

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 15 YEAR - MALE TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Male Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
18	--	--	16.30	20.63	25.78	30.94	36.10	41.26	51.57
19	--	--	16.51	20.81	26.02	31.22	36.42	41.63	52.03
20	--	--	16.79	21.09	26.36	31.64	36.91	42.18	52.73
21	--	--	17.14	21.46	26.83	32.19	37.56	42.92	53.65
22	--	--	17.41	21.83	27.29	32.75	38.20	43.66	54.58
23	--	--	17.76	22.11	27.63	33.16	38.69	44.22	55.27
24	--	--	18.04	22.39	27.98	33.58	39.17	44.77	55.96
25	--	--	18.25	22.66	28.33	33.99	39.66	45.33	56.66
26	--	--	19.15	23.77	29.72	35.66	41.60	47.55	59.43
27	--	--	20.05	24.79	30.99	37.19	43.38	49.58	61.98
28	--	--	20.88	25.81	32.26	38.71	45.16	51.62	64.52
29	--	--	21.65	26.73	33.42	40.10	46.78	53.47	66.83
30	--	--	22.41	27.66	34.57	41.49	48.40	55.32	69.14
31	--	15.96	23.93	29.51	36.88	44.26	51.64	59.02	73.77
32	--	16.97	25.46	31.36	39.20	47.04	54.88	62.72	78.39
33	--	17.95	26.92	33.12	41.39	49.67	57.95	66.23	82.79
34	--	18.87	28.31	34.78	43.48	52.17	60.87	69.56	86.95
35	--	19.75	29.62	36.35	45.44	54.53	63.62	72.71	90.88
36	--	21.46	32.19	39.68	49.60	59.52	69.44	79.37	99.21
37	--	23.17	34.76	42.92	53.65	64.38	75.11	85.84	107.30
38	--	24.79	37.19	45.97	57.47	68.96	80.45	91.95	114.93
39	--	26.32	39.47	48.93	61.17	73.40	85.63	97.87	122.33
40	--	27.84	41.76	51.80	64.75	77.70	90.65	103.60	129.50
41	--	30.43	45.65	56.98	71.23	85.47	99.72	113.96	142.45
42	--	32.98	49.46	62.16	77.70	93.24	108.78	124.32	155.40
43	--	35.38	53.07	67.06	83.83	100.59	117.36	134.13	167.66
44	--	37.69	56.54	71.69	89.61	107.53	125.45	143.38	179.22
45	--	39.96	59.94	76.31	95.39	114.47	133.55	152.63	190.78
46	--	43.43	65.14	83.07	103.83	124.60	145.36	166.13	207.66
47	--	46.90	70.35	89.73	112.16	134.59	157.02	179.45	224.31
48	--	50.18	75.27	96.02	120.02	144.02	168.03	192.03	240.04
49	--	53.28	79.92	102.03	127.53	153.04	178.55	204.06	255.07
50	28.19	56.38	84.57	108.04	135.05	162.06	189.07	216.08	270.10
51	31.01	62.02	93.03	119.23	149.04	178.85	208.66	238.47	298.08
52	33.83	67.66	101.50	130.33	162.92	195.50	228.08	260.67	325.83
53	36.51	73.03	109.54	140.88	176.10	211.32	246.54	281.76	352.19
54	39.06	78.12	117.17	150.96	188.70	226.44	264.18	301.92	377.40
55	41.60	83.20	124.81	160.95	201.19	241.43	281.66	321.90	402.38
56	45.72	91.44	137.15	176.58	220.73	264.87	309.02	353.17	441.46
57	49.81	99.62	149.43	192.22	240.27	288.32	336.38	384.43	480.54
58	53.72	107.44	161.16	207.02	258.77	310.52	362.28	414.03	517.54
59	57.42	114.84	172.26	221.17	276.46	331.75	387.04	442.34	552.92
60	61.12	122.24	183.36	235.23	294.03	352.84	411.65	470.46	588.07
61	66.92	133.85	200.77	257.80	322.25	386.70	451.15	515.60	644.49
62	72.71	145.41	218.12	280.28	350.34	420.41	490.48	560.55	700.69
63	78.21	156.42	234.63	301.74	377.17	452.60	528.04	603.47	754.34
64	83.44	166.87	250.31	322.09	402.61	483.13	563.65	644.17	805.21
65	88.66	177.32	265.98	342.44	428.04	513.65	599.26	684.87	856.09

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 15 YEAR - FEMALE NON-TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Male Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
18	--	--	--	--	--	16.10	18.78	21.46	26.83
19	--	--	--	--	--	16.10	18.78	21.46	26.83
20	--	--	--	--	--	16.23	18.94	21.65	27.06
21	--	--	--	--	--	16.51	19.26	22.02	27.52
22	--	--	--	--	--	16.65	19.43	22.20	27.75
23	--	--	--	--	--	16.93	19.75	22.57	28.21
24	--	--	--	--	--	17.07	19.91	22.76	28.44
25	--	--	--	--	--	17.21	20.07	22.94	28.68
26	--	--	--	--	--	17.76	20.72	23.68	29.60
27	--	--	--	--	15.15	18.18	21.21	24.24	30.29
28	--	--	--	--	15.49	18.59	21.69	24.79	30.99
29	--	--	--	--	15.84	19.01	22.18	25.35	31.68
30	--	--	--	--	16.07	19.29	22.50	25.72	32.14
31	--	--	--	--	17.00	20.40	23.80	27.20	33.99
32	--	--	--	--	17.92	21.51	25.09	28.68	35.84
33	--	--	--	--	18.73	22.48	26.22	29.97	37.46
34	--	--	--	15.63	19.54	23.45	27.36	31.27	39.08
35	--	--	--	16.19	20.23	24.28	28.33	32.38	40.47
36	--	--	--	17.30	21.62	25.95	30.27	34.60	43.24
37	--	--	15.61	18.41	23.01	27.61	32.21	36.82	46.02
38	--	--	16.72	19.43	24.28	29.14	33.99	38.85	48.56
39	--	--	17.76	20.35	25.44	30.53	35.61	40.70	50.88
40	--	--	18.80	21.28	26.59	31.91	37.23	42.55	53.19
41	--	--	20.33	22.85	28.56	34.27	39.98	45.70	57.12
42	--	--	21.85	24.42	30.53	36.63	42.74	48.84	61.05
43	--	15.54	23.31	25.81	32.26	38.71	45.16	51.62	64.52
44	--	16.47	24.70	27.20	33.99	40.79	47.59	54.39	67.99
45	--	17.34	26.02	28.58	35.73	42.87	50.02	57.17	71.46
46	--	18.45	27.68	30.53	38.16	45.79	53.42	61.05	76.31
47	--	19.56	29.35	32.47	40.58	48.70	56.82	64.94	81.17
48	--	20.63	30.94	34.32	42.90	51.48	60.06	68.64	85.79
49	--	21.65	32.47	36.08	45.09	54.11	63.13	72.15	90.19
50	--	22.62	33.92	37.74	47.18	56.61	66.05	75.48	94.35
51	--	24.14	36.21	40.98	51.22	61.47	71.71	81.96	102.44
52	--	25.67	38.50	44.12	55.15	66.18	77.21	88.25	110.31
53	--	27.10	40.65	47.18	58.97	70.76	82.56	94.35	117.94
54	--	28.49	42.74	50.04	62.55	75.06	87.57	100.09	125.11
55	--	29.83	44.75	52.91	66.14	79.37	92.59	105.82	132.28
56	16.23	32.47	48.70	58.00	72.50	87.00	101.50	116.00	144.99
57	17.55	35.10	52.66	62.99	78.74	94.49	110.24	125.99	157.48
58	18.80	37.60	56.40	67.80	84.75	101.70	118.65	135.61	169.51
59	19.98	39.96	59.94	72.34	90.42	108.50	126.59	144.67	180.84
60	21.16	42.32	63.48	76.87	96.08	115.30	134.52	153.74	192.17
61	23.24	46.48	69.72	86.49	108.11	129.73	151.35	172.98	216.22
62	25.32	50.64	75.97	96.11	120.13	144.16	168.19	192.22	240.27
63	27.29	54.58	81.86	105.27	131.58	157.90	184.21	210.53	263.16
64	29.16	58.32	87.48	113.96	142.45	170.94	199.43	227.92	284.90
65	31.03	62.07	93.10	122.56	153.20	183.84	214.48	245.13	306.41

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 15 YEAR - FEMALE TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Male Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
18	--	--	--	--	16.65	19.98	23.31	26.64	33.30
19	--	--	--	--	17.00	20.40	23.80	27.20	33.99
20	--	--	--	--	17.46	20.95	24.44	27.94	34.92
21	--	--	--	--	18.04	21.65	25.25	28.86	36.08
22	--	--	--	--	18.50	22.20	25.90	29.60	37.00
23	--	--	--	15.17	18.96	22.76	26.55	30.34	37.93
24	--	--	--	15.54	19.43	23.31	27.20	31.08	38.85
25	--	--	--	15.82	19.77	23.73	27.68	31.64	39.54
26	--	--	15.54	16.74	20.93	25.11	29.30	33.49	41.86
27	--	--	16.16	17.58	21.97	26.36	30.76	35.15	43.94
28	--	--	16.79	18.41	23.01	27.61	32.21	36.82	46.02
29	--	--	17.34	19.15	23.93	28.72	33.51	38.30	47.87
30	--	--	17.90	19.89	24.86	29.83	34.80	39.78	49.72
31	--	--	19.22	21.65	27.06	32.47	37.88	43.29	54.11
32	--	--	20.47	23.31	29.14	34.97	40.79	46.62	58.28
33	--	--	21.65	24.88	31.10	37.32	43.54	49.77	62.21
34	--	15.17	22.76	26.46	33.07	39.68	46.30	52.91	66.14
35	--	15.91	23.87	27.94	34.92	41.90	48.89	55.87	69.84
36	--	17.30	25.95	30.62	38.27	45.93	53.58	61.24	76.54
37	--	18.69	28.03	33.30	41.63	49.95	58.28	66.60	83.25
38	--	19.98	29.97	35.80	44.75	53.70	62.65	71.60	89.49
39	--	21.23	31.84	38.20	47.75	57.30	66.85	76.41	95.51
40	--	22.43	33.65	40.61	50.76	60.91	71.06	81.22	101.52
41	--	24.51	36.77	43.85	54.81	65.77	76.73	87.69	109.61
42	--	26.59	39.89	46.99	58.74	70.49	82.23	93.98	117.48
43	--	28.58	42.87	50.04	62.55	75.06	87.57	100.09	125.11
44	--	30.43	45.65	52.91	66.14	79.37	92.59	105.82	132.28
45	--	32.28	48.42	55.69	69.61	83.53	97.45	111.37	139.21
46	--	34.50	51.75	59.57	74.46	89.36	104.25	119.14	148.93
47	--	36.72	55.08	63.36	79.20	95.04	110.88	126.73	158.41
48	--	38.80	58.21	67.06	83.83	100.59	117.36	134.13	167.66
49	--	40.79	61.19	70.49	88.11	105.73	123.35	140.97	176.21
50	21.39	42.78	64.17	73.91	92.38	110.86	129.34	147.82	184.77
51	22.82	45.65	68.47	79.09	98.86	118.63	138.40	158.18	197.72
52	24.26	48.52	72.77	84.27	105.33	126.40	147.47	168.54	210.67
53	25.62	51.25	76.87	89.17	111.46	133.76	156.05	178.34	222.93
54	26.92	53.84	80.75	93.89	117.36	140.83	164.30	187.78	234.72
55	28.19	56.38	84.57	98.51	123.14	147.77	172.40	197.03	246.28
56	30.16	60.31	90.47	106.56	133.20	159.84	186.48	213.12	266.40
57	32.10	64.20	96.29	114.52	143.14	171.77	200.40	229.03	286.29
58	33.95	67.90	101.84	122.10	152.63	183.15	213.68	244.20	305.25
59	35.71	71.41	107.12	129.32	161.64	193.97	226.30	258.63	323.29
60	37.46	74.93	112.39	136.44	170.55	204.66	238.77	272.88	341.09
61	40.63	81.26	121.89	148.56	185.69	222.83	259.97	297.11	371.39
62	43.78	87.55	131.33	160.67	200.84	241.01	281.18	321.35	401.68
63	46.78	93.56	140.35	172.14	215.18	258.21	301.25	344.29	430.36
64	49.63	99.25	148.88	183.06	228.82	274.59	320.35	366.12	457.64
65	52.47	104.94	157.41	193.97	242.47	290.96	339.45	387.95	484.93

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 20 YEAR - MALE NON-TOBACCO - MONTHLY
FOR CASH VALUES. USE RATE CARD, CALCULATOR OR CSV SHEETS**

Male Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
18	--	--	--	15.54	19.43	23.31	27.20	31.08	38.85
19	--	--	--	15.54	19.43	23.31	27.20	31.08	38.85
20	--	--	--	15.63	19.54	23.45	27.36	31.27	39.08
21	--	--	--	15.82	19.77	23.73	27.68	31.64	39.54
22	--	--	--	16.00	20.00	24.00	28.00	32.01	40.01
23	--	--	--	16.19	20.23	24.28	28.33	32.38	40.47
24	--	--	--	16.37	20.47	24.56	28.65	32.75	40.93
25	--	--	--	16.47	20.58	24.70	28.81	32.93	41.16
26	--	--	--	16.93	21.16	25.39	29.62	33.86	42.32
27	--	--	--	17.30	21.62	25.95	30.27	34.60	43.24
28	--	--	15.05	17.67	22.08	26.50	30.92	35.34	44.17
29	--	--	15.40	18.04	22.55	27.06	31.57	36.08	45.09
30	--	--	15.68	18.32	22.89	27.47	32.05	36.63	45.79
31	--	--	15.96	18.87	23.59	28.31	33.02	37.74	47.18
32	--	--	16.23	19.43	24.28	29.14	33.99	38.85	48.56
33	--	--	16.44	19.98	24.98	29.97	34.97	39.96	49.95
34	--	--	16.65	20.44	25.55	30.66	35.77	40.89	51.11
35	--	--	16.86	20.91	26.13	31.36	36.58	41.81	52.26
36	--	--	18.11	22.57	28.21	33.86	39.50	45.14	56.43
37	--	--	19.29	24.24	30.29	36.35	42.41	48.47	60.59
38	--	--	20.40	25.81	32.26	38.71	45.16	51.62	64.52
39	--	--	21.51	27.29	34.11	40.93	47.75	54.58	68.22
40	--	15.03	22.55	28.77	35.96	43.15	50.34	57.54	71.92
41	--	16.42	24.63	31.36	39.20	47.04	54.88	62.72	78.39
42	--	17.76	26.64	33.95	42.43	50.92	59.41	67.90	84.87
43	--	19.06	28.58	36.35	45.44	54.53	63.62	72.71	90.88
44	--	20.30	30.46	38.67	48.33	58.00	67.66	77.33	96.66
45	--	21.51	32.26	40.89	51.11	61.33	71.55	81.77	102.21
46	--	23.91	35.87	45.79	57.23	68.68	80.13	91.58	114.47
47	--	26.32	39.47	50.69	63.36	76.04	88.71	101.38	126.73
48	--	28.63	42.94	55.41	69.26	83.11	96.96	110.82	138.52
49	--	30.80	46.20	59.85	74.81	89.77	104.73	119.70	149.62
50	16.47	32.93	49.40	64.20	80.24	96.29	112.34	128.39	160.49
51	18.45	36.91	55.36	71.78	89.73	107.67	125.62	143.56	179.45
52	20.44	40.89	61.33	79.37	99.21	119.05	138.89	158.73	198.41
53	22.34	44.68	67.02	86.58	108.23	129.87	151.52	173.16	216.45
54	24.14	48.29	72.43	93.43	116.78	140.14	163.49	186.85	233.56
55	25.92	51.85	77.77	100.27	125.34	150.41	175.47	200.54	250.68
56	29.21	58.41	87.62	113.31	141.64	169.97	198.30	226.63	283.28
57	32.47	64.94	97.40	126.26	157.83	189.39	220.96	252.53	315.66
58	35.57	71.13	106.70	138.66	173.32	207.99	242.65	277.32	346.64
59	38.53	77.05	115.58	150.41	188.01	225.61	263.21	300.81	376.01
60	41.46	82.93	124.39	162.06	202.58	243.09	283.61	324.12	405.15
61	47.45	94.91	142.36	185.37	231.71	278.06	324.40	370.74	463.43
62	53.44	106.88	160.33	208.68	260.85	313.02	365.19	417.36	521.70
63	59.13	118.26	177.39	230.88	288.60	346.32	404.04	461.76	577.20
64	64.54	129.08	193.63	251.97	314.96	377.96	440.95	503.94	629.93
65	69.95	139.91	209.86	272.97	341.21	409.45	477.69	545.94	682.42

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 20 YEAR - MALE TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Male Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
18	--	--	20.12	24.79	30.99	37.19	43.38	49.58	61.98
19	--	--	20.19	24.79	30.99	37.19	43.38	49.58	61.98
20	--	--	20.33	24.88	31.10	37.32	43.54	49.77	62.21
21	--	--	20.54	25.07	31.33	37.60	43.87	50.14	62.67
22	--	--	20.67	25.25	31.57	37.88	44.19	50.51	63.13
23	--	--	20.88	25.35	31.68	38.02	44.35	50.69	63.36
24	--	--	21.02	25.53	31.91	38.30	44.68	51.06	63.83
25	--	--	21.16	25.62	32.03	38.43	44.84	51.25	64.06
26	--	--	22.34	27.20	33.99	40.79	47.59	54.39	67.99
27	--	15.68	23.52	28.77	35.96	43.15	50.34	57.54	71.92
28	--	16.42	24.63	30.16	37.69	45.23	52.77	60.31	75.39
29	--	17.16	25.74	31.54	39.43	47.31	55.20	63.09	78.86
30	--	17.85	26.78	32.93	41.16	49.40	57.63	65.86	82.33
31	--	19.24	28.86	35.89	44.86	53.84	62.81	71.78	89.73
32	--	20.63	30.94	38.85	48.56	58.28	67.99	77.70	97.13
33	--	21.92	32.88	41.63	52.03	62.44	72.84	83.25	104.06
34	--	23.17	34.76	44.31	55.38	66.46	77.54	88.62	110.77
35	--	24.37	36.56	46.90	58.62	70.35	82.07	93.80	117.24
36	--	26.69	40.03	51.34	64.17	77.01	89.84	102.68	128.34
37	--	29.00	43.50	55.78	69.72	83.67	97.61	111.56	139.44
38	--	31.22	46.83	60.03	75.04	90.05	105.06	120.07	150.08
39	--	33.30	49.95	64.01	80.01	96.02	112.02	128.02	160.03
40	--	35.34	53.00	67.99	84.98	101.98	118.98	135.98	169.97
41	--	38.85	58.28	74.93	93.66	112.39	131.12	149.85	187.31
42	--	42.32	63.48	81.77	102.21	122.66	143.10	163.54	204.43
43	--	45.60	68.40	88.34	110.42	132.51	154.59	176.68	220.84
44	--	48.75	73.12	94.54	118.17	141.80	165.44	189.07	236.34
45	--	51.85	77.77	100.73	125.92	151.10	176.28	201.47	251.83
46	--	56.33	84.50	109.71	137.13	164.56	191.98	219.41	274.26
47	--	60.77	91.16	118.59	148.23	177.88	207.52	237.17	296.46
48	--	64.98	97.47	127.10	158.87	190.64	222.42	254.19	317.74
49	--	69.01	103.51	135.14	168.93	202.71	236.50	270.29	337.86
50	36.51	73.03	109.54	143.19	178.99	214.79	250.58	286.38	357.98
51	39.98	79.97	119.95	157.25	196.56	235.88	275.19	314.50	393.13
52	43.45	86.90	130.36	171.31	214.14	256.97	299.79	342.62	428.28
53	46.76	93.52	140.28	184.72	230.90	277.08	323.26	369.45	461.81
54	49.90	99.81	149.71	197.40	246.74	296.09	345.44	394.79	493.49
55	53.05	106.10	159.15	210.07	262.58	315.10	367.62	420.14	525.17
56	57.91	115.81	173.72	229.31	286.63	343.96	401.29	458.62	573.27
57	62.76	125.52	188.28	248.64	310.80	372.96	435.12	497.28	621.60
58	67.41	134.82	202.23	266.96	333.69	400.43	467.17	533.91	667.39
59	71.80	143.61	215.41	284.35	355.43	426.52	497.60	568.69	710.86
60	76.17	152.35	228.52	301.74	377.17	452.60	528.04	603.47	754.34
61	82.88	165.76	248.64	328.28	410.35	492.42	574.49	656.57	820.71
62	89.56	179.13	268.69	354.74	443.42	532.11	620.79	709.48	886.84
63	95.92	191.85	287.77	379.90	474.87	569.85	664.82	759.80	949.74
64	101.98	203.96	305.94	403.86	504.82	605.78	706.75	807.71	1009.64
65	108.02	216.03	324.05	427.81	534.77	641.72	748.67	855.63	1069.53

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 20 YEAR - FEMALE NON-TOBACCO - MONTHLY
FOR CASH VALUES. USE RATE CARD. CALCULATOR OR CSV SHEETS**

Male Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
18	--	--	--	--	15.15	18.18	21.21	24.24	30.29
19	--	--	--	--	15.15	18.18	21.21	24.24	30.29
20	--	--	--	--	15.26	18.32	21.37	24.42	30.53
21	--	--	--	--	15.49	18.59	21.69	24.79	30.99
22	--	--	--	--	15.73	18.87	22.02	25.16	31.45
23	--	--	--	--	15.96	19.15	22.34	25.53	31.91
24	--	--	--	--	16.19	19.43	22.66	25.90	32.38
25	--	--	--	--	16.30	19.56	22.82	26.09	32.61
26	--	--	--	--	17.00	20.40	23.80	27.20	33.99
27	--	--	--	--	17.69	21.23	24.77	28.31	35.38
28	--	--	--	--	18.38	22.06	25.74	29.42	36.77
29	--	--	--	15.17	18.96	22.76	26.55	30.34	37.93
30	--	--	--	15.63	19.54	23.45	27.36	31.27	39.08
31	--	--	--	16.37	20.47	24.56	28.65	32.75	40.93
32	--	--	--	17.02	21.28	25.53	29.79	34.04	42.55
33	--	--	--	17.67	22.08	26.50	30.92	35.34	44.17
34	--	--	15.26	18.22	22.78	27.33	31.89	36.45	45.56
35	--	--	15.47	18.78	23.47	28.17	32.86	37.56	46.94
36	--	--	16.79	20.44	25.55	30.66	35.77	40.89	51.11
37	--	--	18.04	22.02	27.52	33.02	38.53	44.03	55.04
38	--	--	19.22	23.50	29.37	35.24	41.12	46.99	58.74
39	--	--	20.33	24.88	31.10	37.32	43.54	49.77	62.21
40	--	--	21.37	26.27	32.84	39.41	45.97	52.54	65.68
41	--	15.49	23.24	28.49	35.61	42.74	49.86	56.98	71.23
42	--	16.70	25.04	30.71	38.39	46.07	53.74	61.42	76.78
43	--	17.81	26.71	32.84	41.05	49.26	57.47	65.68	82.09
44	--	18.92	28.37	34.87	43.59	52.31	61.03	69.75	87.18
45	--	19.93	29.90	36.82	46.02	55.22	64.43	73.63	92.04
46	--	21.78	32.68	40.24	50.30	60.36	70.42	80.48	100.59
47	--	23.63	35.45	43.66	54.58	65.49	76.41	87.32	109.15
48	--	25.35	38.02	46.81	58.51	70.21	81.91	93.61	117.01
49	--	27.01	40.52	49.86	62.32	74.79	87.25	99.72	124.64
50	--	28.63	42.94	52.91	66.14	79.37	92.59	105.82	132.28
51	15.59	31.17	46.76	57.91	72.38	86.86	101.33	115.81	144.76
52	16.86	33.72	50.57	62.90	78.63	94.35	110.08	125.80	157.25
53	18.06	36.12	54.18	67.71	84.64	101.57	118.49	135.42	169.28
54	19.19	38.39	57.58	72.24	90.30	108.36	126.42	144.49	180.61
55	20.33	40.65	60.98	76.68	95.85	115.02	134.19	153.37	191.71
56	22.48	44.96	67.43	85.38	106.72	128.07	149.41	170.76	213.44
57	24.61	49.21	73.82	93.98	117.48	140.97	164.47	187.96	234.95
58	26.62	53.23	79.85	102.12	127.65	153.18	178.71	204.24	255.30
59	28.54	57.07	85.61	109.89	137.36	164.84	192.31	219.78	274.73
60	30.46	60.91	91.37	117.66	147.08	176.49	205.91	235.32	294.15
61	34.46	68.91	103.37	132.18	165.23	198.27	231.32	264.37	330.46
62	38.43	76.87	115.30	146.61	183.27	219.92	256.57	293.23	366.53
63	42.23	84.45	126.68	160.30	200.38	240.45	280.53	320.61	400.76
64	45.83	91.67	137.50	173.35	216.68	260.02	303.35	346.69	433.36
65	49.44	98.88	148.32	186.39	232.98	279.58	326.18	372.78	465.97

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 20 YEAR - FEMALE TOBACCO - MONTHLY
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Male Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
18	--	--	--	16.37	20.47	24.56	28.65	32.75	40.93
19	--	--	--	16.93	21.16	25.39	29.62	33.86	42.32
20	--	--	--	17.58	21.97	26.36	30.76	35.15	43.94
21	--	--	15.33	18.32	22.89	27.47	32.05	36.63	45.79
22	--	--	15.89	18.96	23.70	28.44	33.18	37.93	47.41
23	--	--	16.37	19.61	24.51	29.42	34.32	39.22	49.03
24	--	--	16.86	20.17	25.21	30.25	35.29	40.33	50.41
25	--	--	17.27	20.72	25.90	31.08	36.26	41.44	51.80
26	--	--	18.38	21.92	27.40	32.88	38.36	43.85	54.81
27	--	--	19.43	23.13	28.91	34.69	40.47	46.25	57.81
28	--	--	20.47	24.24	30.29	36.35	42.41	48.47	60.59
29	--	--	21.44	25.35	31.68	38.02	44.35	50.69	63.36
30	--	--	22.34	26.36	32.95	39.54	46.13	52.73	65.91
31	--	16.00	24.00	28.77	35.96	43.15	50.34	57.54	71.92
32	--	17.07	25.60	31.17	38.97	46.76	54.55	62.35	77.93
33	--	18.13	27.20	33.49	41.86	50.23	58.60	66.97	83.71
34	--	19.10	28.65	35.61	44.52	53.42	62.32	71.23	89.03
35	--	20.03	30.04	37.74	47.18	56.61	66.05	75.48	94.35
36	--	21.97	32.95	41.44	51.80	62.16	72.52	82.88	103.60
37	--	23.91	35.87	45.05	56.31	67.57	78.83	90.10	112.62
38	--	25.72	38.57	48.56	60.70	72.84	84.98	97.13	121.41
39	--	27.47	41.21	51.89	64.87	77.84	90.81	103.79	129.73
40	--	29.18	43.78	55.13	68.91	82.70	96.48	110.26	137.83
41	--	31.96	47.94	60.22	75.27	90.33	105.38	120.44	150.54
42	--	34.69	52.03	65.21	81.52	97.82	114.12	130.43	163.03
43	--	37.32	55.99	69.93	87.41	104.90	122.38	139.86	174.83
44	--	39.78	59.66	74.46	93.08	111.69	130.31	148.93	186.16
45	--	42.23	63.34	79.00	98.74	118.49	138.24	157.99	197.49
46	--	45.51	68.27	85.75	107.18	128.62	150.06	171.50	214.37
47	--	48.75	73.12	92.41	115.51	138.61	161.71	184.82	231.02
48	--	51.85	77.77	98.79	123.49	148.19	172.88	197.58	246.98
49	--	54.81	82.21	104.80	131.00	157.20	183.40	209.61	262.01
50	28.86	57.72	86.58	110.82	138.52	166.22	193.93	221.63	277.04
51	31.01	62.02	93.03	118.59	148.23	177.88	207.52	237.17	296.46
52	33.16	66.32	99.48	126.26	157.83	189.39	220.96	252.53	315.66
53	35.22	70.44	105.66	133.66	167.08	200.49	233.91	267.33	334.16
54	37.16	74.32	111.49	140.60	175.75	210.90	246.05	281.20	351.50
55	39.08	78.16	117.24	147.54	184.42	221.31	258.19	295.08	368.84
56	42.39	84.78	127.16	159.29	199.11	238.93	278.75	318.57	398.21
57	45.67	91.34	137.02	171.03	213.79	256.55	299.31	342.07	427.58
58	48.82	97.63	146.45	182.13	227.67	273.20	318.73	364.27	455.33
59	51.80	103.60	155.40	192.77	240.96	289.16	337.35	385.54	481.93
60	54.76	109.52	164.28	203.32	254.14	304.97	355.80	406.63	508.29
61	58.74	117.48	176.21	220.24	275.30	330.36	385.42	440.49	550.61
62	62.69	125.38	188.08	237.17	296.46	355.76	415.05	474.34	592.93
63	66.46	132.92	199.38	253.27	316.58	379.90	443.21	506.53	633.16
64	70.05	140.09	210.14	268.53	335.66	402.79	469.92	537.06	671.32
65	73.61	147.21	220.82	283.79	354.74	425.69	496.63	567.58	709.48

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 30 YEAR - MALE NON-TOBACCO – MONTHLY
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Male Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
18	--	--	--	18.69	23.36	28.03	32.70	37.37	46.71
19	--	--	--	18.96	23.70	28.44	33.18	37.93	47.41
20	--	--	--	19.33	24.17	29.00	33.83	38.67	48.33
21	--	--	15.26	19.80	24.74	29.69	34.64	39.59	49.49
22	--	--	15.68	20.17	25.21	30.25	35.29	40.33	50.41
23	--	--	16.10	20.54	25.67	30.80	35.94	41.07	51.34
24	--	--	16.51	20.91	26.13	31.36	36.58	41.81	52.26
25	--	--	16.86	21.18	26.48	31.77	37.07	42.37	52.96
26	--	--	17.69	22.39	27.98	33.58	39.17	44.77	55.96
27	--	--	18.52	23.59	29.48	35.38	41.28	47.18	58.97
28	--	--	19.29	24.79	30.99	37.19	43.38	49.58	61.98
29	--	--	20.05	25.90	32.38	38.85	45.33	51.80	64.75
30	--	--	20.74	26.92	33.65	40.38	47.11	53.84	67.29
31	--	--	21.58	28.03	35.03	42.04	49.05	56.06	70.07
32	--	--	22.41	29.05	36.31	43.57	50.83	58.09	72.61
33	--	15.45	23.17	30.06	37.58	45.09	52.61	60.13	75.16
34	--	15.91	23.87	31.08	38.85	46.62	54.39	62.16	77.70
35	--	16.37	24.56	32.01	40.01	48.01	56.01	64.01	80.01
36	--	18.08	27.13	35.24	44.05	52.86	61.67	70.49	88.11
37	--	19.80	29.69	38.48	48.10	57.72	67.34	76.96	96.20
38	--	21.46	32.19	41.53	51.92	62.30	72.68	83.07	103.83
39	--	22.99	34.48	44.49	55.62	66.74	77.86	88.99	111.23
40	--	24.51	36.77	47.36	59.20	71.04	82.88	94.72	118.40
41	--	26.83	40.24	51.89	64.87	77.84	90.81	103.79	129.73
42	--	29.09	43.64	56.33	70.42	84.50	98.58	112.67	140.83
43	--	31.27	46.90	60.59	75.73	90.88	106.03	121.18	151.47
44	--	33.35	50.02	64.66	80.82	96.99	113.15	129.32	161.64
45	--	35.38	53.07	68.64	85.79	102.95	120.11	137.27	171.59
46	--	39.41	59.11	76.50	95.62	114.75	133.87	153.00	191.24
47	--	43.38	65.07	84.27	105.33	126.40	147.47	168.54	210.67
48	--	47.18	70.76	91.67	114.58	137.50	160.42	183.34	229.17
49	--	50.78	76.17	98.70	123.37	148.05	172.72	197.40	246.74
50	27.20	54.39	81.59	105.73	132.16	158.59	185.02	211.46	264.32
51	30.09	60.17	90.26	116.64	145.80	174.96	204.12	233.29	291.61
52	32.95	65.91	98.86	127.56	159.45	191.34	223.23	255.12	318.89
53	35.68	71.36	107.05	138.01	172.51	207.02	241.52	276.02	345.03
54	38.27	76.54	114.82	147.91	184.88	221.86	258.84	295.82	369.77
55	40.86	81.72	122.59	157.71	197.14	236.57	276.00	315.43	394.28

**MED FREE TERM – 30 YEAR - MALE TOBACCO – MONTHLY
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Male Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
18	--	--	20.74	27.01	33.76	40.52	47.27	54.02	67.53
19	--	--	21.85	28.12	35.15	42.18	49.21	56.24	70.30
20	--	15.40	23.10	29.32	36.65	43.98	51.31	58.65	73.31
21	--	16.23	24.35	30.62	38.27	45.93	53.58	61.24	76.54
22	--	17.02	25.53	31.82	39.78	47.73	55.69	63.64	79.55
23	--	17.81	26.71	32.93	41.16	49.40	57.63	65.86	82.33
24	--	18.50	27.75	34.04	42.55	51.06	59.57	68.08	85.10
25	--	19.24	28.86	35.06	43.82	52.59	61.35	70.12	87.64
26	--	20.77	31.15	37.93	47.41	56.89	66.37	75.85	94.81
27	--	22.25	33.37	40.79	50.99	61.19	71.39	81.59	101.98
28	--	23.68	35.52	43.57	54.46	65.35	76.24	87.14	108.92
29	--	25.07	37.60	46.16	57.70	69.24	80.78	92.32	115.39
30	--	26.41	39.61	48.66	60.82	72.98	85.15	97.31	121.64
31	--	28.58	42.87	53.28	66.60	79.92	93.24	106.56	133.20
32	--	30.76	46.13	57.91	72.38	86.86	101.33	115.81	144.76
33	--	32.84	49.26	62.35	77.93	93.52	109.10	124.69	155.86
34	--	34.78	52.17	66.51	83.13	99.76	116.39	133.02	166.27
35	--	36.72	55.08	70.67	88.34	106.01	123.67	141.34	176.68
36	--	40.15	60.22	77.15	96.43	115.72	135.00	154.29	192.86
37	--	43.48	65.21	83.62	104.53	125.43	146.34	167.24	209.05
38	--	46.71	70.07	89.82	112.27	134.73	157.18	179.64	224.54
39	--	49.72	74.58	95.65	119.56	143.47	167.38	191.29	239.11
40	--	52.77	79.16	101.47	126.84	152.21	177.58	202.95	253.68
41	--	57.49	86.23	110.82	138.52	166.22	193.93	221.63	277.04
42	--	62.16	93.24	120.16	150.20	180.24	210.28	240.32	300.39
43	--	66.65	99.97	129.04	161.30	193.56	225.82	258.08	322.59
44	--	70.90	106.35	137.46	171.82	206.18	240.55	274.91	343.64
45	--	75.11	112.67	145.87	182.34	218.81	255.28	291.75	364.68
46	--	81.12	121.68	157.90	197.37	236.85	276.32	315.80	394.74
47	--	87.09	130.63	169.92	212.40	254.88	297.36	339.85	424.81
48	--	92.78	139.17	181.39	226.74	272.09	317.44	362.79	453.48
49	--	98.19	147.28	192.31	240.38	288.46	336.54	384.62	480.77
50	51.80	103.60	155.40	203.13	253.91	304.70	355.48	406.26	507.83
51	56.06	112.11	168.17	220.43	275.53	330.64	385.75	440.86	551.07
52	60.29	120.57	180.86	237.63	297.04	356.45	415.86	475.27	594.08
53	64.33	128.67	193.00	254.01	317.51	381.01	444.51	508.01	635.01
54	68.17	136.35	204.52	269.64	337.05	404.46	471.87	539.28	674.09
55	72.01	144.02	216.03	285.18	356.47	427.77	499.06	570.36	712.94

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 30 YEAR - FEMALE –NON-TOBACCO – MONTHLY
FOR CASH VALUES, USE RATE CARD, CALCULATOR OR CSV SHEETS**

Male Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
18	--	--	--	--	16.77	20.12	23.47	26.83	33.53
19	--	--	--	--	17.23	20.67	24.12	27.57	34.46
20	--	--	--	--	17.81	21.37	24.93	28.49	35.61
21	--	--	--	--	18.50	22.20	25.90	29.60	37.00
22	--	--	--	15.36	19.19	23.03	26.87	30.71	38.39
23	--	--	--	15.91	19.89	23.87	27.84	31.82	39.78
24	--	--	--	16.37	20.47	24.56	28.65	32.75	40.93
25	--	--	15.05	16.84	21.04	25.25	29.46	33.67	42.09
26	--	--	15.96	18.04	22.55	27.06	31.57	36.08	45.09
27	--	--	16.79	19.15	23.93	28.72	33.51	38.30	47.87
28	--	--	17.55	20.17	25.21	30.25	35.29	40.33	50.41
29	--	--	18.32	21.18	26.48	31.77	37.07	42.37	52.96
30	--	--	19.08	22.20	27.75	33.30	38.85	44.40	55.50
31	--	--	19.91	23.68	29.60	35.52	41.44	47.36	59.20
32	--	--	20.67	25.07	31.33	37.60	43.87	50.14	62.67
33	--	--	21.44	26.36	32.95	39.54	46.13	52.73	65.91
34	--	--	22.13	27.66	34.57	41.49	48.40	55.32	69.14
35	--	15.22	22.82	28.86	36.08	43.29	50.51	57.72	72.15
36	--	16.65	24.98	31.64	39.54	47.45	55.36	63.27	79.09
37	--	18.08	27.13	34.41	43.01	51.62	60.22	68.82	86.03
38	--	19.47	29.21	37.09	46.37	55.64	64.91	74.19	92.73
39	--	20.77	31.15	39.59	49.49	59.39	69.28	79.18	98.98
40	--	22.02	33.02	42.00	52.49	62.99	73.49	83.99	104.99
41	--	23.87	35.80	45.60	57.00	68.40	79.80	91.21	114.01
42	--	25.72	38.57	49.12	61.40	73.68	85.96	98.24	122.79
43	--	27.43	41.14	52.54	65.68	78.81	91.95	105.08	131.35
44	--	29.09	43.64	55.78	69.72	83.67	97.61	111.56	139.44
45	--	30.71	46.07	58.92	73.65	88.38	103.11	117.85	147.31
46	--	33.58	50.37	64.57	80.71	96.85	112.99	129.13	161.41
47	--	36.40	54.60	70.12	87.64	105.17	122.70	140.23	175.29
48	--	39.08	58.62	75.39	94.23	113.08	131.93	150.78	188.47
49	--	41.67	62.51	80.38	100.48	120.57	140.67	160.77	200.96
50	22.11	44.22	66.32	85.38	106.72	128.07	149.41	170.76	213.44
51	23.82	47.64	71.46	92.22	115.28	138.33	161.39	184.45	230.56
52	25.51	51.01	76.52	99.07	123.83	148.60	173.37	198.14	247.67
53	27.13	54.25	81.38	105.54	131.93	158.31	184.70	211.09	263.86
54	28.68	57.35	86.03	111.74	139.68	167.61	195.55	223.48	279.35
55	30.20	60.40	90.60	117.85	147.31	176.77	206.23	235.69	294.61

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)

**MED FREE TERM – 30 YEAR - FEMALE - TOBACCO – MONTHLY
FOR CASH VALUES. USE RATE CARD. CALCULATOR OR CSV SHEETS**

Male Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000
18	--	--	15.12	18.32	22.89	27.47	32.05	36.63	45.79
19	--	--	16.30	19.61	24.51	29.42	34.32	39.22	49.03
20	--	--	17.62	21.00	26.25	31.50	36.75	42.00	52.49
21	--	--	18.94	22.48	28.10	33.72	39.34	44.96	56.19
22	--	--	20.26	23.87	29.83	35.80	41.76	47.73	59.66
23	--	--	21.51	25.16	31.45	37.74	44.03	50.32	62.90
24	--	15.12	22.69	26.46	33.07	39.68	46.30	52.91	66.14
25	--	15.86	23.80	27.66	34.57	41.49	48.40	55.32	69.14
26	--	17.25	25.88	30.25	37.81	45.37	52.93	60.50	75.62
27	--	18.59	27.89	32.75	40.93	49.12	57.30	65.49	81.86
28	--	19.89	29.83	35.15	43.94	52.73	61.51	70.30	87.88
29	--	21.09	31.64	37.46	46.83	56.19	65.56	74.93	93.66
30	--	22.29	33.44	39.68	49.60	59.52	69.44	79.37	99.21
31	--	24.42	36.63	43.85	54.81	65.77	76.73	87.69	109.61
32	--	26.55	39.82	47.92	59.89	71.87	83.85	95.83	119.79
33	--	28.54	42.80	51.80	64.75	77.70	90.65	103.60	129.50
34	--	30.43	45.65	55.50	69.38	83.25	97.13	111.00	138.75
35	--	32.33	48.49	59.11	73.88	88.66	103.44	118.22	147.77
36	--	34.97	52.45	64.84	81.05	97.26	113.47	129.69	162.11
37	--	37.56	56.33	70.49	88.11	105.73	123.35	140.97	176.21
38	--	40.05	60.08	75.85	94.81	113.78	132.74	151.70	189.63
39	--	42.41	63.62	81.03	101.29	121.55	141.80	162.06	202.58
40	--	44.77	67.16	86.12	107.65	129.18	150.71	172.24	215.29
41	--	48.33	72.50	93.24	116.55	139.86	163.17	186.48	233.10
42	--	51.89	77.84	100.27	125.34	150.41	175.47	200.54	250.68
43	--	55.27	82.90	107.02	133.78	160.53	187.29	214.05	267.56
44	--	58.51	87.76	113.41	141.76	170.11	198.46	226.81	283.51
45	--	61.70	92.55	119.79	149.73	179.68	209.63	239.58	299.47
46	--	66.88	100.32	129.32	161.64	193.97	226.30	258.63	323.29
47	--	72.01	108.02	138.75	173.44	208.13	242.81	277.50	346.88
48	--	76.91	115.37	147.72	184.65	221.58	258.51	295.45	369.31
49	--	81.59	122.38	156.33	195.41	234.49	273.57	312.65	390.81
50	43.11	86.21	129.32	164.84	206.04	247.25	288.46	329.67	412.09
51	46.16	92.32	138.47	176.49	220.61	264.74	308.86	352.98	441.23
52	49.19	98.37	147.56	188.15	235.18	282.22	329.25	376.29	470.36
53	52.08	104.16	156.23	199.25	249.06	298.87	348.68	398.49	498.11
54	54.83	109.66	164.49	209.79	262.24	314.69	367.13	419.58	524.48
55	57.56	115.12	172.67	220.24	275.30	330.36	385.42	440.49	550.61

Use Application # LBL-WL-APP (0307) (be sure to use State Specific application, if applicable)



MALE TOBACCO
Current Monthly Premium
Minimum Mode Premium: \$15.00

FACE AMOUNT

Male Age	<u>25,000</u>	<u>30,000</u>	<u>35,000</u>	<u>40,000</u>	<u>50,000</u>	<u>75,000</u>	<u>100,000</u>
18	-	-	-	-	-	\$20.60	\$27.10
19	-	-	-	-	-	\$20.81	\$27.20
20	-	-	-	-	-	\$20.95	\$27.20
21	-	-	-	-	-	\$21.09	\$27.29
22	-	-	-	-	-	\$21.30	\$27.38
23	-	-	-	-	-	\$21.44	\$27.38
24	-	-	-	-	-	\$21.58	\$27.47
25	-	-	-	-	-	\$21.78	\$27.47
26	-	-	-	-	-	\$22.96	\$29.14
27	-	-	-	-	-	\$24.21	\$30.71
28	-	-	-	-	-	\$25.32	\$32.19
29	-	-	-	-	-	\$26.43	\$33.67
30	-	-	-	-	-	\$27.54	\$35.15
31	-	-	-	-	-	\$29.69	\$38.11
32	-	-	-	-	-	\$31.84	\$41.07
33	-	-	-	-	-	\$33.86	\$43.85
34	-	-	-	-	-	\$35.80	\$46.53
35	-	-	-	-	\$25.16	\$37.74	\$49.21
36	-	-	-	-	\$28.40	\$42.60	\$54.67
37	-	-	-	-	\$31.64	\$47.45	\$60.13
38	-	-	-	-	\$34.73	\$52.10	\$65.31
39	-	-	-	-	\$37.69	\$56.54	\$70.30
40	-	-	-	-	\$40.61	\$60.91	\$75.20
41	-	-	-	-	\$45.00	\$67.50	\$84.45
42	-	-	-	-	\$49.44	\$74.16	\$93.70
43	-	-	-	-	\$53.60	\$80.41	\$102.49
44	-	-	-	-	\$57.63	\$86.44	\$110.82
45	-	-	-	-	\$61.61	\$92.41	\$119.14
46	-	-	-	-	\$67.06	\$100.59	\$131.26
47	-	-	-	-	\$72.47	\$108.71	\$143.28
48	-	-	-	-	\$77.65	\$116.48	\$154.85
49	-	-	-	-	\$82.60	\$123.90	\$165.76
50	\$43.75	\$52.50	\$61.25	\$70.00	\$87.51	\$131.26	\$176.68
51	\$49.28	\$59.14	\$68.99	\$78.85	\$98.56	\$147.84	\$193.88
52	\$54.81	\$65.77	\$76.73	\$87.69	\$109.61	\$164.42	\$211.09
53	\$60.08	\$72.09	\$84.11	\$96.13	\$120.16	\$180.24	\$227.46
54	\$65.10	\$78.12	\$91.14	\$104.16	\$130.19	\$195.29	\$243.09
55	\$70.09	\$84.11	\$98.13	\$112.15	\$140.18	\$210.28	\$258.63
56	\$74.72	\$89.66	\$104.60	\$119.55	\$149.43	\$224.15	\$280.55
57	\$79.37	\$95.24	\$111.11	\$126.98	\$158.73	\$238.10	\$302.57
58	\$83.76	\$100.51	\$117.26	\$134.01	\$167.52	\$251.28	\$323.47
59	\$87.97	\$105.56	\$123.15	\$140.75	\$175.94	\$263.90	\$343.27
60	\$92.15	\$110.58	\$129.01	\$147.45	\$184.31	\$276.46	\$363.16
61	\$98.14	\$117.77	\$137.40	\$157.03	\$196.29	\$294.43	\$386.10
62	\$104.13	\$124.96	\$145.78	\$166.61	\$208.26	\$312.40	\$408.94
63	\$109.84	\$131.81	\$153.78	\$175.75	\$219.69	\$329.53	\$430.77
64	\$115.28	\$138.33	\$161.39	\$184.45	\$230.56	\$345.83	\$451.49
65	\$120.69	\$144.83	\$168.97	\$193.10	\$241.38	\$362.07	\$472.21

PermaTerm 20 PLUS
Quick Quote



MALE NON-TOBACCO

Current Monthly Premium
Minimum Mode Premium: \$15.00

FACE AMOUNT

Male Age	<u>25,000</u>	<u>30,000</u>	<u>35,000</u>	<u>40,000</u>	<u>50,000</u>	<u>75,000</u>	<u>100,000</u>
18	-	-	-	-	-	\$15.54	\$18.22
19	-	-	-	-	-	\$15.82	\$18.41
20	-	-	-	-	-	\$16.10	\$18.59
21	-	-	-	-	-	\$16.37	\$18.78
22	-	-	-	-	-	\$16.72	\$18.96
23	-	-	-	-	-	\$17.00	\$19.15
24	-	-	-	-	-	\$17.27	\$19.24
25	-	-	-	-	-	\$17.55	\$19.43
26	-	-	-	-	-	\$18.04	\$20.44
27	-	-	-	-	-	\$18.59	\$21.46
28	-	-	-	-	-	\$19.08	\$22.48
29	-	-	-	-	-	\$19.49	\$23.40
30	-	-	-	-	-	\$19.98	\$24.33
31	-	-	-	-	-	\$20.54	\$24.61
32	-	-	-	-	-	\$21.09	\$24.79
33	-	-	-	-	-	\$21.65	\$24.98
34	-	-	-	-	-	\$22.13	\$25.25
35	-	-	-	-	\$15.08	\$22.62	\$25.44
36	-	-	-	-	\$16.47	\$24.70	\$28.40
37	-	-	-	-	\$17.81	\$26.71	\$31.27
38	-	-	-	-	\$19.10	\$28.65	\$34.04
39	-	-	-	-	\$20.35	\$30.53	\$36.72
40	-	-	-	-	\$21.60	\$32.40	\$39.31
41	-	-	-	-	\$24.14	\$36.21	\$44.49
42	-	-	-	-	\$26.64	\$39.96	\$49.67
43	-	-	-	-	\$29.05	\$43.57	\$54.67
44	-	-	-	-	\$31.36	\$47.04	\$59.29
45	-	-	-	-	\$33.62	\$50.44	\$64.01
46	-	-	-	-	\$37.97	\$56.96	\$72.43
47	-	-	-	-	\$42.27	\$63.41	\$80.85
48	-	-	-	-	\$46.44	\$69.65	\$88.89
49	-	-	-	-	\$50.32	\$75.48	\$96.57
50	\$27.13	\$32.55	\$37.98	\$43.40	\$54.25	\$81.38	\$104.16
51	\$30.73	\$36.88	\$43.03	\$49.17	\$61.47	\$92.20	\$117.85
52	\$34.34	\$41.21	\$48.08	\$54.95	\$68.68	\$103.02	\$131.63
53	\$37.79	\$45.34	\$52.90	\$60.46	\$75.57	\$113.36	\$144.67
54	\$41.07	\$49.28	\$57.50	\$65.71	\$82.14	\$123.21	\$157.16
55	\$44.33	\$53.20	\$62.06	\$70.93	\$88.66	\$132.99	\$169.55
56	\$49.23	\$59.08	\$68.93	\$78.77	\$98.47	\$147.70	\$188.98
57	\$54.16	\$64.99	\$75.82	\$86.65	\$108.32	\$162.48	\$208.40
58	\$58.83	\$70.60	\$82.36	\$94.13	\$117.66	\$176.49	\$226.90
59	\$63.27	\$75.92	\$88.58	\$101.23	\$126.54	\$189.81	\$244.48
60	\$67.71	\$81.25	\$94.79	\$108.34	\$135.42	\$203.13	\$262.05
61	\$73.93	\$88.72	\$103.50	\$118.29	\$147.86	\$221.79	\$286.57
62	\$80.15	\$96.18	\$112.21	\$128.24	\$160.30	\$240.45	\$311.08
63	\$86.07	\$103.29	\$120.50	\$137.71	\$172.14	\$258.21	\$334.48
64	\$91.69	\$110.03	\$128.37	\$146.71	\$183.38	\$275.07	\$356.68
65	\$97.31	\$116.77	\$136.23	\$155.70	\$194.62	\$291.93	\$378.88

PermaTerm 20 PLUS

Quick Quote



FEMALE TOBACCO

Current Monthly Premium

Minimum Mode Premium: \$15.00

FACE AMOUNT

Female Age	<u>\$25,000</u>	<u>\$30,000</u>	<u>\$35,000</u>	<u>\$40,000</u>	<u>50,000</u>	<u>75,000</u>	<u>100,000</u>
18	-	-	-	-	-	\$15.89	\$17.95
19	-	-	-	-	-	\$16.51	\$18.50
20	-	-	-	-	-	\$17.14	\$19.06
21	-	-	-	-	-	\$17.76	\$19.61
22	-	-	-	-	-	\$18.45	\$20.17
23	-	-	-	-	-	\$19.08	\$20.72
24	-	-	-	-	-	\$19.63	\$21.18
25	-	-	-	-	-	\$20.26	\$21.74
26	-	-	-	-	-	\$20.81	\$22.39
27	-	-	-	-	-	\$21.44	\$23.03
28	-	-	-	-	-	\$21.99	\$23.59
29	-	-	-	-	-	\$22.48	\$24.24
30	-	-	-	-	-	\$23.03	\$24.79
31	-	-	-	-	-	\$24.70	\$28.03
32	-	-	-	-	-	\$26.36	\$31.27
33	-	-	-	-	-	\$27.96	\$34.41
34	-	-	-	-	-	\$29.48	\$37.28
35	-	-	-	-	\$20.63	\$30.94	\$40.24
36	-	-	-	-	\$22.71	\$34.06	\$43.94
37	-	-	-	-	\$24.74	\$37.12	\$47.64
38	-	-	-	-	\$26.73	\$40.10	\$51.15
39	-	-	-	-	\$28.58	\$42.87	\$54.48
40	-	-	-	-	\$30.43	\$45.65	\$57.81
41	-	-	-	-	\$34.36	\$51.55	\$64.94
42	-	-	-	-	\$38.30	\$57.44	\$72.15
43	-	-	-	-	\$42.04	\$63.06	\$78.90
44	-	-	-	-	\$45.60	\$68.40	\$85.38
45	-	-	-	-	\$49.16	\$73.75	\$91.85
46	-	-	-	-	\$53.79	\$80.68	\$101.47
47	-	-	-	-	\$58.41	\$87.62	\$111.09
48	-	-	-	-	\$62.81	\$94.21	\$120.34
49	-	-	-	-	\$66.97	\$100.46	\$129.04
50	\$35.57	\$42.68	\$49.79	\$56.91	\$71.13	\$106.70	\$137.73
51	\$38.97	\$46.76	\$54.55	\$62.35	\$77.93	\$116.90	\$150.59
52	\$42.37	\$50.84	\$59.31	\$67.78	\$84.73	\$127.10	\$163.54
53	\$45.60	\$54.72	\$63.84	\$72.96	\$91.21	\$136.81	\$175.84
54	\$48.68	\$58.41	\$68.15	\$77.89	\$97.36	\$146.03	\$187.50
55	\$51.75	\$62.10	\$72.46	\$82.81	\$103.51	\$155.26	\$199.15
56	\$56.24	\$67.49	\$78.74	\$89.98	\$112.48	\$168.72	\$216.91
57	\$60.73	\$72.87	\$85.02	\$97.16	\$121.45	\$182.18	\$234.58
58	\$64.98	\$77.98	\$90.97	\$103.97	\$129.96	\$194.94	\$251.51
59	\$69.05	\$82.86	\$96.67	\$110.48	\$138.10	\$207.15	\$267.60
60	\$73.10	\$87.72	\$102.34	\$116.96	\$146.20	\$219.29	\$283.61
61	\$78.86	\$94.63	\$110.40	\$126.17	\$157.71	\$236.57	\$306.36
62	\$84.61	\$101.54	\$118.46	\$135.38	\$169.23	\$253.84	\$329.02
63	\$90.10	\$108.11	\$126.13	\$144.15	\$180.19	\$270.29	\$350.67
64	\$95.32	\$114.39	\$133.45	\$152.51	\$190.64	\$285.96	\$371.30
65	\$100.52	\$120.63	\$140.73	\$160.84	\$201.05	\$301.57	\$391.83

PermaTerm 20 PLUS

Quick Quote



FEMALE NON-TOBACCO

Current Monthly Premium
Minimum Mode Premium: \$15.00

FACE AMOUNT

Female Age	<u>\$25,000</u>	<u>\$30,000</u>	<u>\$35,000</u>	<u>\$40,000</u>	<u>50,000</u>	<u>75,000</u>	<u>100,000</u>
18	-	-	-	-	-	\$16.16	\$17.58
19	-	-	-	-	-	\$16.37	\$17.85
20	-	-	-	-	-	\$16.65	\$18.13
21	-	-	-	-	-	\$16.93	\$18.41
22	-	-	-	-	-	\$17.21	\$18.69
23	-	-	-	-	-	\$17.41	\$18.96
24	-	-	-	-	-	\$17.69	\$19.24
25	-	-	-	-	-	\$17.90	\$19.52
26	-	-	-	-	-	\$18.25	\$19.61
27	-	-	-	-	-	\$18.52	\$19.80
28	-	-	-	-	-	\$18.87	\$19.89
29	-	-	-	-	-	\$19.15	\$19.98
30	-	-	-	-	-	\$19.43	\$20.07
31	-	-	-	-	-	\$19.91	\$20.72
32	-	-	-	-	-	\$20.40	\$21.28
33	-	-	-	-	-	\$20.81	\$21.92
34	-	-	-	-	-	\$21.30	\$22.48
35	-	-	-	-	\$14.48	\$21.71	\$23.03
36	-	-	-	-	\$15.68	\$23.52	\$25.25
37	-	-	-	-	\$16.93	\$25.39	\$27.38
38	-	-	-	-	\$18.08	\$27.13	\$29.51
39	-	-	-	-	\$19.15	\$28.72	\$31.54
40	-	-	-	-	\$20.26	\$30.39	\$33.49
41	-	-	-	-	\$22.06	\$33.09	\$37.65
42	-	-	-	-	\$23.87	\$35.80	\$41.81
43	-	-	-	-	\$25.58	\$38.36	\$45.79
44	-	-	-	-	\$27.20	\$40.79	\$49.49
45	-	-	-	-	\$28.81	\$43.22	\$53.28
46	-	-	-	-	\$31.96	\$47.94	\$59.48
47	-	-	-	-	\$35.15	\$52.73	\$65.68
48	-	-	-	-	\$38.16	\$57.23	\$71.50
49	-	-	-	-	\$40.98	\$61.47	\$77.15
50	\$21.92	\$26.31	\$30.69	\$35.08	\$43.85	\$65.77	\$82.70
51	\$24.40	\$29.28	\$34.16	\$39.04	\$48.79	\$73.19	\$92.41
52	\$26.87	\$32.25	\$37.62	\$42.99	\$53.74	\$80.61	\$102.12
53	\$29.23	\$35.08	\$40.92	\$46.77	\$58.46	\$87.69	\$111.28
54	\$31.47	\$37.77	\$44.06	\$50.36	\$62.95	\$94.42	\$120.07
55	\$33.72	\$40.46	\$47.20	\$53.95	\$67.43	\$101.15	\$128.85
56	\$37.81	\$45.37	\$52.93	\$60.50	\$75.62	\$113.43	\$144.30
57	\$41.90	\$50.28	\$58.66	\$67.04	\$83.81	\$125.71	\$159.66
58	\$45.79	\$54.95	\$64.10	\$73.26	\$91.58	\$137.36	\$174.36
59	\$49.49	\$59.39	\$69.28	\$79.18	\$98.98	\$148.46	\$188.33
60	\$53.19	\$63.83	\$74.46	\$85.10	\$106.38	\$159.56	\$202.30
61	\$58.53	\$70.24	\$81.94	\$93.65	\$117.06	\$175.59	\$224.22
62	\$63.89	\$76.67	\$89.45	\$102.23	\$127.79	\$191.68	\$246.24
63	\$68.98	\$82.78	\$96.57	\$110.37	\$137.96	\$206.95	\$267.14
64	\$73.84	\$88.61	\$103.37	\$118.14	\$147.68	\$221.51	\$286.94
65	\$78.67	\$94.41	\$110.14	\$125.87	\$157.34	\$236.01	\$306.82

PermaTerm 20 PLUS

Quick Quote

PrimeTerm 70 *Plus*

**Term Protection during your Prime Time
Permanent Security for your Lifetime**



PrimeTerm 70 *Plus* covers the insured for the full face amount to age 70, and then becomes a Reduced Paid Up policy where the face amount is equal to all premiums paid during the term period. Guaranteed!

Presented by:

Agent: _____ **Phone #** _____



PrimeTerm 70 Plus is designed for the discerning individual who needs term insurance until retirement age and then reduced coverage for a lifetime.

This unique plan covers the insured for the full face amount to age 70, and then becomes a Reduced Paid Up policy where the face amount is equal to all the premiums paid during the term coverage period.

PrimeTerm 70 Plus may be converted to a permanent policy at any time prior to age 65 or the Policy Anniversary 5 years prior to the expiry date, whichever occurs first. This conversion may be made without evidence of insurability.

For: _____ Date: _____

Age: _____ Tobacco user? Yes _____ No _____ Premium Mode: **Ann** _____ **S/A** _____ **Q** _____ **M** _____

Version: Pref. Non-Tobacco _____ Standard Non-Tobacco _____ Standard Tobacco _____

Amount of coverage required: \$ _____ Modal Premium*: \$ _____

Riders:	Yes	No	Amount/Units	Modal Premium*
AD&D w/CC	_____	_____	\$ _____	\$ _____
Waiver of Premium	_____	_____	_____	\$ _____
Child Rider	_____	_____	# units _____	\$ _____
Grandchild Rider	_____	_____	# children _____	\$ _____
Total:				\$ _____

Total premiums paid on Base Plan over the term period: \$ _____

Reduced paid up coverage at the end of the term period: \$ _____

*If premium mode is Annual, a discount of 20% is applied to the first year only.

Coverage to age 70

PrimeTerm 70 Plus
Age 30 example
40 years of coverage
Convertible prior to age 65

RPU for life

Reduced Paid Up at Age 70
Face Amount = Return of Premium



This is a proposal only, consult policy for complete description of coverage and options.



MALE TOBACCO
Current Monthly Premium
Minimum Mode Premium: \$15.00

FACE AMOUNT

Male Age	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$200,000	\$250,000
18	-	\$38.02	\$50.04	\$62.55	\$75.06	\$100.09	\$123.72
19	-	\$39.68	\$52.17	\$65.21	\$78.26	\$104.34	\$129.04
20	-	\$41.28	\$54.30	\$67.87	\$81.45	\$108.60	\$134.36
21	-	\$42.94	\$56.52	\$70.65	\$84.78	\$113.04	\$139.91
22	-	\$44.61	\$58.74	\$73.42	\$88.11	\$117.48	\$145.46
23	-	\$46.20	\$60.87	\$76.08	\$91.30	\$121.73	\$150.78
24	-	\$47.73	\$62.90	\$78.63	\$94.35	\$125.80	\$155.63
25	-	\$49.26	\$64.94	\$81.17	\$97.40	\$129.87	\$160.72
26	-	\$51.68	\$68.17	\$85.22	\$102.26	\$136.35	\$168.81
27	-	\$54.18	\$71.41	\$89.26	\$107.12	\$142.82	\$176.68
28	-	\$56.47	\$74.46	\$93.08	\$111.69	\$148.93	\$184.31
29	-	\$58.69	\$77.42	\$96.78	\$116.13	\$154.85	\$191.71
30	-	\$60.91	\$80.38	\$100.48	\$120.57	\$160.77	\$198.88
31	-	\$64.03	\$84.36	\$105.45	\$126.54	\$168.72	\$208.82
32	-	\$67.09	\$88.34	\$110.42	\$132.51	\$176.68	\$218.76
33	-	\$70.07	\$92.13	\$115.16	\$138.20	\$184.26	\$228.48
34	-	\$72.84	\$95.83	\$119.79	\$143.75	\$191.66	\$237.49
35	\$50.41	\$75.62	\$99.44	\$124.30	\$149.16	\$198.88	\$246.51
36	\$52.86	\$79.30	\$104.06	\$130.08	\$156.09	\$208.13	\$257.84
37	\$55.32	\$82.97	\$108.69	\$135.86	\$163.03	\$217.38	\$269.41
38	\$57.63	\$86.44	\$113.13	\$141.41	\$169.69	\$226.26	\$280.51
39	\$59.85	\$89.77	\$117.38	\$146.73	\$176.07	\$234.77	\$290.91
40	\$62.02	\$93.03	\$121.55	\$151.93	\$182.32	\$243.09	\$301.32
41	\$65.26	\$97.89	\$127.84	\$159.79	\$191.75	\$255.67	\$316.81
42	\$68.45	\$102.68	\$134.03	\$167.54	\$201.05	\$268.07	\$332.31
43	\$71.50	\$107.25	\$140.05	\$175.06	\$210.07	\$280.09	\$347.11
44	\$74.42	\$111.62	\$145.69	\$182.11	\$218.53	\$291.38	\$360.98
45	\$77.33	\$116.00	\$151.33	\$189.16	\$227.00	\$302.66	\$375.09
46	\$79.46	\$119.19	\$156.70	\$195.87	\$235.04	\$313.39	\$388.04
47	\$81.59	\$122.38	\$161.97	\$202.46	\$242.95	\$323.94	\$400.99
48	\$83.62	\$125.43	\$167.06	\$208.82	\$250.58	\$334.11	\$413.48
49	\$85.56	\$128.34	\$171.87	\$214.83	\$257.80	\$343.73	\$425.04

PrimeTerm 70 PLUS

Quick Quote



MALE NON-TOBACCO

Current Monthly Premium
Minimum Mode Premium: \$15.00

FACE AMOUNT

Male Age	<u>\$50,000</u>	<u>\$75,000</u>	<u>\$100,000</u>	<u>\$125,000</u>	<u>\$150,000</u>	<u>\$200,000</u>	<u>\$250,000</u>
18	-	\$28.72	\$33.76	\$42.20	\$50.64	\$67.53	\$76.31
19	-	\$29.21	\$34.60	\$43.24	\$51.89	\$69.19	\$79.55
20	-	\$29.76	\$35.43	\$44.28	\$53.14	\$70.86	\$82.56
21	-	\$30.25	\$36.26	\$45.33	\$54.39	\$72.52	\$85.79
22	-	\$30.80	\$37.19	\$46.48	\$55.78	\$74.37	\$89.03
23	-	\$31.29	\$38.02	\$47.52	\$57.03	\$76.04	\$92.04
24	-	\$31.77	\$38.76	\$48.45	\$58.14	\$77.52	\$95.04
25	-	\$32.26	\$39.59	\$49.49	\$59.39	\$79.18	\$97.82
26	-	\$33.79	\$41.53	\$51.92	\$62.30	\$83.07	\$102.68
27	-	\$35.24	\$43.57	\$54.46	\$65.35	\$87.14	\$107.53
28	-	\$36.70	\$45.42	\$56.77	\$68.13	\$90.84	\$112.16
29	-	\$38.02	\$47.27	\$59.08	\$70.90	\$94.54	\$116.55
30	-	\$39.41	\$49.03	\$61.28	\$73.54	\$98.05	\$120.94
31	-	\$41.35	\$51.43	\$64.29	\$77.15	\$102.86	\$126.96
32	-	\$43.22	\$53.93	\$67.41	\$80.89	\$107.86	\$132.74
33	-	\$45.09	\$56.24	\$70.30	\$84.36	\$112.48	\$138.52
34	-	\$46.83	\$58.37	\$72.96	\$87.55	\$116.74	\$143.84
35	\$32.38	\$48.56	\$60.59	\$75.73	\$90.88	\$121.18	\$149.16
36	\$33.62	\$50.44	\$63.46	\$79.32	\$95.18	\$126.91	\$156.33
37	\$34.87	\$52.31	\$66.23	\$82.79	\$99.35	\$132.46	\$163.26
38	\$36.03	\$54.04	\$69.01	\$86.26	\$103.51	\$138.01	\$169.97
39	\$37.14	\$55.71	\$71.60	\$89.49	\$107.39	\$143.19	\$176.21
40	\$38.25	\$57.37	\$74.19	\$92.73	\$111.28	\$148.37	\$182.69
41	\$40.19	\$60.29	\$77.79	\$97.24	\$116.69	\$155.59	\$191.71
42	\$42.13	\$63.20	\$81.49	\$101.87	\$122.24	\$162.99	\$200.73
43	\$43.98	\$65.98	\$85.01	\$106.26	\$127.51	\$170.02	\$209.51
44	\$45.74	\$68.61	\$88.25	\$110.31	\$132.37	\$176.49	\$217.61
45	\$47.45	\$71.18	\$91.58	\$114.47	\$137.36	\$183.15	\$225.70
46	\$48.89	\$73.33	\$94.26	\$117.82	\$141.39	\$188.52	\$232.41
47	\$50.32	\$75.48	\$96.85	\$121.06	\$145.27	\$193.70	\$238.88
48	\$51.66	\$77.49	\$99.35	\$124.18	\$149.02	\$198.69	\$245.36
49	\$52.96	\$79.43	\$101.75	\$127.19	\$152.63	\$203.50	\$251.14

PrimeTerm 70 PLUS

Quick Quote



FEMALE TOBACCO

Current Monthly Premium

Minimum Mode Premium: \$15.00

FACE AMOUNT

Female Age	<u>\$50,000</u>	<u>\$75,000</u>	<u>\$100,000</u>	<u>\$125,000</u>	<u>\$150,000</u>	<u>\$200,000</u>	<u>\$250,000</u>
18	-	\$35.94	\$42.83	\$53.53	\$64.24	\$85.66	\$98.98
19	-	\$36.70	\$44.31	\$55.38	\$66.46	\$88.62	\$103.60
20	-	\$37.39	\$45.79	\$57.23	\$68.68	\$91.58	\$108.23
21	-	\$38.23	\$47.36	\$59.20	\$71.04	\$94.72	\$113.08
22	-	\$38.99	\$48.93	\$61.17	\$73.40	\$97.87	\$117.94
23	-	\$39.75	\$50.41	\$63.02	\$75.62	\$100.83	\$122.56
24	-	\$40.45	\$51.80	\$64.75	\$77.70	\$103.60	\$126.96
25	-	\$41.21	\$53.19	\$66.48	\$79.78	\$106.38	\$131.35
26	-	\$42.94	\$55.78	\$69.72	\$83.67	\$111.56	\$137.83
27	-	\$44.75	\$58.46	\$73.08	\$87.69	\$116.92	\$144.30
28	-	\$46.41	\$60.96	\$76.20	\$91.44	\$121.92	\$150.54
29	-	\$48.01	\$63.27	\$79.09	\$94.91	\$126.54	\$156.33
30	-	\$49.67	\$65.68	\$82.09	\$98.51	\$131.35	\$162.34
31	-	\$52.38	\$69.10	\$86.37	\$103.65	\$138.20	\$170.89
32	-	\$55.15	\$72.61	\$90.77	\$108.92	\$145.23	\$179.68
33	-	\$57.79	\$75.94	\$94.93	\$113.91	\$151.89	\$187.78
34	-	\$60.29	\$79.09	\$98.86	\$118.63	\$158.18	\$195.64
35	\$41.86	\$62.78	\$82.23	\$102.79	\$123.35	\$164.47	\$203.50
36	\$43.85	\$65.77	\$86.03	\$107.53	\$129.04	\$172.05	\$212.98
37	\$45.88	\$68.82	\$89.91	\$112.39	\$134.87	\$179.82	\$222.46
38	\$47.78	\$71.66	\$93.52	\$116.90	\$140.28	\$187.04	\$231.48
39	\$49.63	\$74.44	\$97.03	\$121.29	\$145.55	\$194.07	\$240.04
40	\$51.43	\$77.15	\$100.46	\$125.57	\$150.68	\$200.91	\$248.59
41	\$54.11	\$81.17	\$105.64	\$132.04	\$158.45	\$211.27	\$261.54
42	\$56.80	\$85.19	\$110.91	\$138.63	\$166.36	\$221.82	\$274.26
43	\$59.39	\$89.08	\$115.81	\$144.76	\$173.72	\$231.62	\$286.75
44	\$61.79	\$92.69	\$120.53	\$150.66	\$180.79	\$241.06	\$298.31
45	\$64.24	\$96.36	\$125.25	\$156.56	\$187.87	\$250.49	\$310.11
46	\$65.68	\$98.51	\$127.93	\$159.91	\$191.89	\$255.86	\$316.58
47	\$67.16	\$100.73	\$130.52	\$163.15	\$195.78	\$261.04	\$323.06
48	\$68.50	\$102.74	\$133.02	\$166.27	\$199.52	\$266.03	\$329.30
49	\$69.84	\$104.76	\$135.33	\$169.16	\$202.99	\$270.66	\$335.08

PrimeTerm 70 PLUS

Quick Quote



FEMALE NON-TOBACCO

Current Monthly Premium
Minimum Mode Premium: \$15.00

FACE AMOUNT

Female Age	<u>\$50,000</u>	<u>\$75,000</u>	<u>\$100,000</u>	<u>\$125,000</u>	<u>\$150,000</u>	<u>\$200,000</u>	<u>\$250,000</u>
18	-	\$26.85	\$31.64	\$39.54	\$47.45	\$63.27	\$70.53
19	-	\$27.13	\$32.01	\$40.01	\$48.01	\$64.01	\$71.46
20	-	\$27.40	\$32.38	\$40.47	\$48.56	\$64.75	\$72.38
21	-	\$27.68	\$32.84	\$41.05	\$49.26	\$65.68	\$73.31
22	-	\$28.03	\$33.21	\$41.51	\$49.81	\$66.42	\$74.23
23	-	\$28.24	\$33.58	\$41.97	\$50.37	\$67.16	\$75.16
24	-	\$28.51	\$33.95	\$42.43	\$50.92	\$67.90	\$76.08
25	-	\$28.79	\$34.32	\$42.90	\$51.48	\$68.64	\$76.78
26	-	\$29.83	\$35.61	\$44.52	\$53.42	\$71.23	\$80.24
27	-	\$30.94	\$36.91	\$46.13	\$55.36	\$73.82	\$83.71
28	-	\$31.98	\$38.20	\$47.75	\$57.30	\$76.41	\$86.95
29	-	\$32.95	\$39.41	\$49.26	\$59.11	\$78.81	\$90.19
30	-	\$33.86	\$40.61	\$50.76	\$60.91	\$81.22	\$93.19
31	-	\$35.38	\$42.18	\$52.73	\$63.27	\$84.36	\$98.05
32	-	\$36.84	\$43.85	\$54.81	\$65.77	\$87.69	\$102.91
33	-	\$38.23	\$45.33	\$56.66	\$67.99	\$90.65	\$107.30
34	-	\$39.54	\$46.81	\$58.51	\$70.21	\$93.61	\$111.69
35	\$27.29	\$40.93	\$48.19	\$60.24	\$72.29	\$96.39	\$116.09
36	\$28.35	\$42.53	\$50.32	\$62.90	\$75.48	\$100.64	\$121.64
37	\$29.42	\$44.12	\$52.45	\$65.56	\$78.67	\$104.90	\$127.42
38	\$30.43	\$45.65	\$54.39	\$67.99	\$81.59	\$108.78	\$132.74
39	\$31.40	\$47.11	\$56.24	\$70.30	\$84.36	\$112.48	\$137.83
40	\$32.38	\$48.56	\$58.18	\$72.73	\$87.27	\$116.37	\$142.91
41	\$33.90	\$50.85	\$61.33	\$76.66	\$91.99	\$122.66	\$150.78
42	\$35.47	\$53.21	\$64.47	\$80.59	\$96.71	\$128.95	\$158.41
43	\$36.95	\$55.43	\$67.53	\$84.41	\$101.29	\$135.05	\$165.81
44	\$38.39	\$57.58	\$70.39	\$87.99	\$105.59	\$140.79	\$172.98
45	\$39.78	\$59.66	\$73.26	\$91.58	\$109.89	\$146.52	\$179.91
46	\$40.65	\$60.98	\$75.20	\$94.00	\$112.80	\$150.41	\$184.77
47	\$41.49	\$62.23	\$77.24	\$96.55	\$115.86	\$154.48	\$189.86
48	\$42.32	\$63.48	\$79.09	\$98.86	\$118.63	\$158.18	\$194.48
49	\$43.06	\$64.59	\$80.94	\$101.17	\$121.41	\$161.88	\$198.88

PrimeTerm 70 PLUS

Quick Quote

Liberty Bankers Life/Capitol Life Product and Application Approval Matrix
October 23, 2013 Agent Use Only

Product	SIMPL	MWL	Flex4	PermaTerm 20 <i>Plus</i>	MED-FREE	CHILD	G-CHILD	AD&D	WAIVER	ALB	APP	REPL	
			LIFE	PrimeTerm 70 <i>Plus</i>	TERM	RIDER	RIDER	CC	PREMIUM	Rider		REPL	
State													
AL*	A	A	A	A	A	A	A	A	A	A	G	NAIC	
AZ	A	A	A	A	A	A	A	A	A	A	SS	NAIC	
AR	A	N/A	A	A	A	A	A	A	A	A	G	BOTH	
CA	A	A	A	A	A	A	A	A	A	N/A	SS	SS	
CO	A	A	A	A	A	A	A	A	A	A	G	NAIC	
DE	A	A	A	A	A	A	A	A	A	A	G	SS	
DC*	A	A	A	A	A	A	A	A	A	A	SS	NAIC	
FL	A	A	A	A	A	A	A	A	A	N/A	SS	SS	
GA	A	A	A	A	A	A	A	A	A	A	SS	SS	
HI	A	A	A	A	A	A	A	A	A	A	G	NAIC	
ID	A	A	A	A	A	A	A	A	A	A	G	SS	
IL	A	A	A	A	A	A	A	A	A	A	SS/G	SS	
IN	A	A	A	A	A	A	A	A	A	A	SS	SS	
IA	A	A	A	A	A	A	A	A	A	A	SS/G	NAIC	
KS	A	A	A	A	A	A	A	A	A	A	SS	SS	
KY	A	A	A	A	A	A	A	A	A	A	SS	SS	
LA	A	A	A	A	A	A	A	A	A	A	SS/G	NAIC	
MD	A	A	A	A	A	A	A	A	A	A	SS	NAIC	
MI	A	A	A	A	A	A	A	A	A	A	G	SS	
MS	A	A	A	A	A	A	A	A	A	A	G	NAIC	
MO*	A*	NA	A*	A*	A	A	A*	A	A*	A*	A*	SS*	SS*
MT	A	A	A	A	A	A	A	A	A	A	SS	NAIC	
NE	A	A	A	A	A	A	A	A	A	A	SS	NAIC	
NV	A	N/A	A	A	A	A	A	A	A	A	G	SS	
NJ*	A	N/A	A	A	A	A	A	A	A	N/A	SS	NAIC	
NM	A	A	A	A	A	A	A	A	A	A	SS	NAIC	
NC	A	N/A	A	A	A	A	A	A	A	A	SS	NAIC	
ND	A	A	A	A	A	A	A	A	A	A	SS	NONE	
OH	A	A	A	A	A	A	A	A	A	A	SS	NAIC	
OK	A	A	A	A	A	A	A	A	A	A	SS	SS	
OR	A	A	A	A	A	A	A	A	A	A	SS	NAIC	
PA	A	N/A	A	A	A	A	A	A	A	N/A	SS	SS	
SC	A	A	A	A	A	A	A	A	A	A	SS/G	NAIC	
SD	A	A	A	A	A	A	A	N/A	A	A	G	SS	
TN	A	A	A	A	A	A	A	A	A	A	SS	SS	
TX	A	A	A	A	A	A	A	A	A	A	SS	NAIC	
UT	A	A	A	A	A	A	A	A	A	A	G/SS	NAIC	
VA	A	A	A	A	A	A	A	A	A	A	SS	NAIC	
WA	N/A	N/A	F	F	F	A	A	A	A	A	SS	SS	
WV	A	A	A	A	A	A	A	A	A	A	SS	NAIC	
WI	A	A	A	A	A	A	A	A	A	A	SS	NAIC	
WY	A	A	A	A	A	A	A	A	A	A	SS/G	SS	

* Products approved under Capitol Life Insurance Company. Agent must be appointed with CLICO

A = Approved

F = Filed

N/A = Not Available in State

G = Generic

SS = State Specific

NAIC = NAIC State