

EASY TERM

10-20-30 YEAR LEVEL TERM TO AGE 95 LIFE INSURANCE (Form No. 06-9690)

20-30 YEAR LEVEL TERM TO AGE 95 LIFE INSURANCE WITH RETURN OF PREMIUM* (Form No. 06-9691)

Quick Quote

Underwritten by:

American-Amicable Life Insurance Company of Texas

Occidental Life Insurance Company of North Carolina

Pioneer American Insurance Company

Pioneer Security Life Insurance Company

9711 (08/07)

Agent Rate sheets. For agents use only.

CN6-030

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10 YEAR TERM - MALE - NON TOBACCO
MONTHLY PREMIUM BASED UPON SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	NA	NA	NA	NA	16.41	NA	NA	NA	NA	16.47	18.72	22.46	29.95	18
19	NA	NA	NA	NA	NA	16.47	NA	NA	NA	15.07	16.57	18.83	22.60	30.13	19
20	NA	NA	NA	NA	NA	16.54	NA	NA	NA	15.16	16.67	18.95	22.74	30.32	20
21	NA	NA	NA	NA	NA	16.60	NA	NA	NA	15.25	16.78	19.07	22.88	30.50	21
22	NA	NA	NA	NA	NA	16.67	NA	NA	NA	15.35	16.88	19.18	23.02	30.69	22
23	NA	NA	NA	NA	NA	16.73	NA	NA	NA	15.44	16.98	19.30	23.16	30.88	23
24	NA	NA	NA	NA	NA	16.80	NA	NA	NA	15.53	17.08	19.41	23.30	31.06	24
25	NA	NA	NA	NA	NA	16.86	NA	NA	NA	15.62	17.19	19.53	23.44	31.25	25
26	NA	NA	NA	NA	NA	16.99	NA	NA	NA	15.72	17.29	19.65	23.58	31.43	26
27	NA	NA	NA	NA	NA	17.12	NA	NA	NA	15.81	17.39	19.76	23.72	31.62	27
28	NA	NA	NA	NA	NA	17.25	NA	NA	NA	15.90	17.49	19.88	23.85	31.81	28
29	NA	NA	NA	NA	NA	17.38	NA	NA	NA	16.00	17.60	20.00	23.99	31.99	29
30	NA	NA	NA	NA	15.01	17.51	NA	NA	NA	16.09	17.70	20.11	24.13	32.18	30
31	NA	NA	NA	NA	15.12	17.64	NA	NA	NA	16.28	17.90	20.34	24.41	32.55	31
32	NA	NA	NA	NA	15.23	17.77	NA	NA	NA	16.46	18.11	20.58	24.69	32.92	32
33	NA	NA	NA	NA	15.35	17.90	NA	NA	15.07	16.74	18.41	20.93	25.11	33.48	33
34	NA	NA	NA	NA	15.46	18.03	NA	NA	15.32	17.02	18.72	21.27	25.53	34.04	34
35	NA	NA	NA	NA	15.62	18.23	NA	NA	15.65	17.39	19.13	21.74	26.09	34.78	35
36	NA	NA	NA	NA	15.85	18.49	NA	NA	16.07	17.86	19.64	22.32	26.78	35.71	36
37	NA	NA	NA	NA	16.18	18.88	NA	NA	16.57	18.41	20.26	23.02	27.62	36.83	37
38	NA	NA	NA	NA	16.63	19.40	NA	15.25	17.16	19.07	20.97	23.83	28.60	38.13	38
39	NA	NA	NA	NA	17.19	20.05	NA	15.85	17.83	19.81	21.79	24.76	29.71	39.62	39
40	NA	NA	NA	NA	17.80	20.77	15.55	16.59	18.67	20.74	22.81	25.92	31.11	41.48	40
41	NA	NA	NA	15.67	18.80	21.94	16.60	17.71	19.92	22.13	24.35	27.67	33.20	44.27	41
42	NA	NA	NA	16.51	19.81	23.11	17.72	18.90	21.26	23.62	25.98	29.53	35.43	47.24	42
43	NA	NA	NA	17.39	20.87	24.35	18.90	20.16	22.68	25.20	27.72	31.50	37.80	50.41	43
44	NA	NA	NA	18.32	21.99	25.65	20.16	21.50	24.19	26.88	29.56	33.60	40.32	53.75	44
45	NA	NA	15.48	19.34	23.21	27.08	21.48	22.92	25.78	28.64	31.51	35.81	42.97	57.29	45
46	NA	NA	16.37	20.46	24.55	28.64	23.09	24.63	27.70	30.78	33.86	38.48	46.17	61.57	46
47	NA	NA	17.37	21.72	26.06	30.40	24.83	26.49	29.80	33.11	36.42	41.39	49.66	66.22	47
48	NA	NA	18.49	23.11	27.73	32.35	26.85	28.64	32.22	35.81	39.39	44.76	53.71	71.61	48
49	NA	NA	19.72	24.65	29.57	34.50	29.09	31.02	34.90	38.78	42.66	48.48	58.17	77.56	49
50	NA	15.76	21.02	26.27	31.53	36.78	31.53	33.63	37.83	42.04	46.24	52.55	63.05	84.07	50
51	NA	16.91	22.54	28.18	33.81	39.45	33.97	36.23	40.76	45.29	49.82	56.61	67.94	90.58	51
52	15.09	18.11	24.14	30.18	36.21	42.25	36.69	39.13	44.03	48.92	53.81	61.15	73.38	97.84	52
53	16.21	19.45	25.93	32.41	38.89	45.37	39.62	42.26	47.54	52.82	58.11	66.03	79.24	105.65	53
54	17.39	20.87	27.83	34.78	41.74	48.69	42.83	45.68	51.39	57.10	62.81	71.38	85.65	114.20	54
55	18.65	22.38	29.83	37.29	44.75	52.21	46.24	49.33	55.49	61.66	67.82	77.07	92.49	123.32	55
56	19.93	23.91	31.88	39.85	47.82	55.79	49.80	53.12	59.76	66.40	73.04	83.00	99.60	132.80	56
57	21.25	25.50	34.00	42.50	51.00	59.50	53.57	57.14	64.28	71.42	78.57	89.28	107.14	142.85	57
58	22.62	27.15	36.20	45.24	54.29	63.34	57.54	61.38	69.05	76.73	84.40	95.91	115.09	153.45	58
59	23.99	28.79	38.39	47.99	57.59	67.18	61.66	65.77	73.99	82.21	90.43	102.77	123.32	164.42	59
60	25.39	30.47	40.62	50.78	60.93	71.09	65.91	70.31	79.10	87.89	96.67	109.86	131.83	175.77	60
61	27.74	33.28	44.38	55.47	66.57	77.66	72.33	77.15	86.80	96.44	106.09	120.55	144.66	192.88	61
62	30.23	36.27	48.36	60.45	72.54	84.63	79.17	84.44	95.00	105.56	116.11	131.94	158.33	211.11	62
63	32.95	39.53	52.71	65.89	79.07	92.25	86.70	92.48	104.04	115.60	127.16	144.50	173.40	231.20	63
64	35.92	43.11	57.47	71.84	86.21	100.58	94.86	101.18	113.83	126.48	139.13	158.10	189.72	252.96	64
65	39.13	46.96	62.61	78.26	93.91	109.56	103.79	110.71	124.55	138.38	152.22	172.98	207.58	276.77	65
66	42.62	51.14	68.19	85.23	102.28	119.33	113.62	121.20	136.35	151.50	166.65	189.37	227.25	302.99	66
67	46.45	55.74	74.33	92.91	111.49	130.07	124.43	132.73	149.32	165.91	182.50	207.39	248.87	331.82	67
68	50.73	60.88	81.17	101.46	121.76	142.05	136.43	145.53	163.72	181.91	200.10	227.39	272.86	363.82	68
69	55.50	66.60	88.80	111.00	133.19	155.39	150.03	160.03	180.04	200.04	220.05	250.05	300.06	400.09	69
70	60.85	73.01	97.35	121.69	146.03	170.37	165.24	176.25	198.29	220.32	242.35	275.40	330.48	440.63	70

10 YEAR TERM - MALE - TOBACCO
MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	NA	15.36	19.20	23.05	26.89	21.76	23.21	26.11	29.02	31.92	36.27	43.52	58.03	18
19	NA	NA	15.40	19.25	23.10	26.95	21.83	23.29	26.20	29.11	32.02	36.39	43.66	58.22	19
20	NA	NA	15.44	19.30	23.16	27.02	21.90	23.36	26.28	29.20	32.12	36.50	43.80	58.40	20
21	NA	NA	15.48	19.34	23.21	27.08	21.97	23.44	26.37	29.30	32.22	36.62	43.94	58.59	21
22	NA	NA	15.51	19.39	23.27	27.15	22.04	23.51	26.45	29.39	32.33	36.74	44.08	58.78	22
23	NA	NA	15.55	19.44	23.32	27.21	22.11	23.58	26.53	29.48	32.43	36.85	44.22	58.96	23
24	NA	NA	15.59	19.48	23.38	27.28	22.18	23.66	26.62	29.57	32.53	36.97	44.36	59.15	24
25	NA	NA	15.62	19.53	23.44	27.34	22.25	23.73	26.70	29.67	32.63	37.08	44.50	59.33	25
26	NA	NA	15.70	19.62	23.55	27.47	22.39	23.88	26.87	29.85	32.84	37.32	44.78	59.71	26
27	NA	NA	15.77	19.72	23.66	27.60	22.53	24.03	27.04	30.04	33.04	37.55	45.06	60.08	27
28	NA	NA	15.85	19.81	23.77	27.73	22.67	24.18	27.20	30.23	33.25	37.78	45.34	60.45	28
29	NA	NA	15.96	19.95	23.94	27.93	22.88	24.40	27.45	30.50	33.55	38.13	45.76	61.01	29
30	NA	NA	16.11	20.13	24.16	28.19	23.16	24.70	27.79	30.88	33.96	38.60	46.31	61.75	30
31	NA	NA	16.29	20.37	24.44	28.51	23.51	25.07	28.21	31.34	34.48	39.18	47.01	62.68	31
32	NA	NA	16.52	20.65	24.78	28.90	23.92	25.52	28.71	31.90	35.09	39.87	47.85	63.80	32
33	NA	NA	16.81	21.02	25.22	29.43	24.48	26.11	29.38	32.64	35.91	40.80	48.96	65.29	33
34	NA	NA	17.19	21.48	25.78	30.08	25.18	26.86	30.22	33.57	36.93	41.97	50.36	67.15	34
35	NA	NA	17.63	22.04	26.45	30.86	26.02	27.75	31.22	34.69	38.16	43.36	52.03	69.38	35
36	NA	NA	18.19	22.74	27.29	31.83	26.99	28.79	32.39	35.99	39.59	44.99	53.99	71.98	36
37	NA	NA	18.93	23.67	28.40	33.14	28.25	30.13	33.90	37.67	41.43	47.08	56.50	75.33	37
38	NA	NA	19.94	24.92	29.91	34.89	29.78	31.77	35.74	39.71	43.68	49.64	59.57	79.42	38
39	NA	15.79	21.06	26.32	31.58	36.85	31.53	33.63	37.83	42.04	46.24	52.55	63.05	84.07	39
40	NA	16.74	22.32	27.90	33.48	39.06	33.90	36.16	40.68	45.20	49.72	56.50	67.80	90.40	40
41	NA	17.97	23.96	29.95	35.94	41.92	36.62	39.06	43.94	48.83	53.71	61.03	73.24	97.65	41
42	16.04	19.25	25.67	32.09	38.50	44.92	39.55	42.18	47.46	52.73	58.00	65.91	79.10	105.46	42
43	17.18	20.62	27.49	34.36	41.24	48.11	42.69	45.53	51.22	56.92	62.61	71.15	85.37	113.83	43
44	18.39	22.07	29.43	36.78	44.14	51.49	46.04	49.10	55.24	61.38	67.52	76.73	92.07	122.76	44
45	19.69	23.63	31.51	39.39	47.26	55.14	49.73	53.05	59.68	66.31	72.94	82.89	99.46	132.62	45
46	21.18	25.42	33.89	42.36	50.83	59.31	53.85	57.44	64.62	71.80	78.98	89.75	107.69	143.59	46
47	22.83	27.40	36.53	45.66	54.80	63.93	58.52	62.42	70.22	78.03	85.83	97.53	117.04	156.05	47
48	24.71	29.66	39.54	49.43	59.32	69.20	63.82	68.08	76.59	85.10	93.60	106.37	127.64	170.19	48
49	26.76	32.11	42.82	53.52	64.23	74.93	69.75	74.40	83.70	93.00	102.30	116.25	139.50	186.00	49
50	28.99	34.79	46.39	57.99	69.58	81.18	76.17	81.24	91.40	101.56	111.71	126.95	152.33	203.11	50
51	31.41	37.69	50.26	62.82	75.39	87.95	82.79	88.31	99.35	110.39	121.43	137.99	165.59	220.78	51
52	34.01	40.82	54.42	68.03	81.64	95.24	89.98	95.98	107.97	119.97	131.97	149.96	179.96	239.94	52
53	36.90	44.28	59.04	73.80	88.55	103.31	97.86	104.38	117.43	130.48	143.53	163.10	195.72	260.96	53
54	39.99	47.99	63.98	79.98	95.98	111.97	106.44	113.53	127.73	141.92	156.11	177.40	212.88	283.84	54
55	43.29	51.95	69.27	86.58	103.90	121.22	115.58	123.28	138.69	154.10	169.51	192.63	231.15	308.20	55
56	46.76	56.11	74.81	93.51	112.21	130.92	125.34	133.70	150.41	167.12	183.83	208.90	250.68	334.24	56
57	50.38	60.46	80.61	100.77	120.92	141.07	135.52	144.56	162.63	180.70	198.77	225.87	271.05	361.40	57
58	54.22	65.06	86.75	108.44	130.13	151.81	146.41	156.17	175.69	195.21	214.73	244.01	292.81	390.41	58
59	58.26	69.92	93.22	116.53	139.83	163.14	157.91	168.44	189.50	210.55	231.61	263.19	315.83	421.10	59
60	62.45	74.94	99.92	124.90	149.88	174.86	169.91	181.24	203.89	226.55	249.20	283.19	339.82	453.10	60
61	68.96	82.75	110.34	137.92	165.50	193.09	188.05	200.58	225.66	250.73	275.80	313.41	376.09	501.46	61
62	75.89	91.07	121.42	151.78	182.13	212.49	207.30	221.12	248.76	276.40	304.04	345.50	414.59	552.79	62
63	83.37	100.05	133.40	166.75	200.10	233.45	228.22	243.44	273.87	304.30	334.73	380.37	456.44	608.59	63
64	91.47	109.76	146.34	182.93	219.52	256.10	250.82	267.54	300.99	334.43	367.87	418.04	501.64	668.86	64
65	100.18	120.22	160.29	200.37	240.44	280.52	275.23	293.58	330.28	366.98	403.68	458.72	550.47	733.96	65
66	109.79	131.74	175.66	219.57	263.49	307.40	302.09	322.23	362.50	402.78	443.06	503.48	604.17	805.57	66
67	120.39	144.47	192.62	240.78	288.93	337.09	331.80	353.92	398.16	442.40	486.64	553.00	663.60	884.80	67
68	132.25	158.70	211.59	264.49	317.39	370.29	365.07	389.41	438.09	486.76	535.44	608.45	730.14	973.52	68
69	145.64	174.77	233.02	291.28	349.53	407.79	402.67	429.51	483.20	536.89	590.58	671.11	805.33	1,073.78	69
70	160.73	192.87	257.16	321.45	385.75	450.04	445.07	474.75	534.09	593.43	652.78	741.79	890.15	1,186.87	70

10 YEAR TERM - FEMALE - NON TOBACCO
MONTHLY PREMIUM BASED UPON SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age	
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.21	20.27	18	
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.35	20.46	19	
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.48	20.65	20	
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.62	20.83	21	
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.76	21.02	22	
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.90	21.20	23	
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.04	21.39	24	
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.18	21.58	25	
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.32	21.76	26	
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.60	22.13	27	
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	17.02	22.69	28	
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	17.44	23.25	29	
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.00	18.00	23.99	30	
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.46	18.55	24.74	31	
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.04	19.25	25.67	32	
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.62	19.95	26.60	33	
34	NA	NA	NA	NA	NA	15.04	NA	NA	NA	NA	NA	15.24	17.32	20.79	27.71	34
35	NA	NA	NA	NA	NA	15.49	NA	NA	NA	NA	NA	15.86	18.02	21.62	28.83	35
36	NA	NA	NA	NA	NA	16.01	NA	NA	NA	15.07	16.57	18.83	22.60	30.13	36	
37	NA	NA	NA	NA	NA	16.60	NA	NA	NA	15.72	17.29	19.65	23.58	31.43	37	
38	NA	NA	NA	NA	NA	17.25	NA	NA	NA	16.46	18.11	20.58	24.69	32.92	38	
39	NA	NA	NA	NA	15.40	17.97	NA	NA	15.48	17.21	18.93	21.51	25.81	34.41	39	
40	NA	NA	NA	NA	16.07	18.75	NA	NA	16.24	18.04	19.85	22.55	27.06	36.08	40	
41	NA	NA	NA	NA	16.80	19.60	NA	15.18	17.07	18.97	20.87	23.72	28.46	37.94	41	
42	NA	NA	NA	NA	17.58	20.51	15.07	16.07	18.08	20.09	22.10	25.11	30.13	40.18	42	
43	NA	NA	NA	15.39	18.47	21.55	15.90	16.96	19.08	21.20	23.32	26.51	31.81	42.41	43	
44	NA	NA	NA	16.14	19.36	22.59	16.88	18.00	20.26	22.51	24.76	28.13	33.76	45.01	44	
45	NA	NA	NA	16.88	20.26	23.63	17.86	19.05	21.43	23.81	26.19	29.76	35.71	47.62	45	
46	NA	NA	NA	17.62	21.15	24.67	18.83	20.09	22.60	25.11	27.62	31.39	37.67	50.22	46	
47	NA	NA	NA	18.32	21.99	25.65	19.81	21.13	23.77	26.41	29.05	33.02	39.62	52.82	47	
48	NA	NA	15.14	18.93	22.71	26.50	20.79	22.17	24.94	27.71	30.49	34.64	41.57	55.43	48	
49	NA	NA	15.59	19.48	23.38	27.28	21.76	23.21	26.11	29.02	31.92	36.27	43.52	58.03	49	
50	NA	NA	15.88	19.86	23.83	27.80	22.60	24.11	27.12	30.13	33.15	37.67	45.20	60.26	50	
51	NA	NA	16.93	21.16	25.39	29.62	24.20	25.82	29.04	32.27	35.50	40.34	48.41	64.54	51	
52	NA	NA	17.93	22.41	26.90	31.38	25.88	27.60	31.05	34.50	37.95	43.13	51.75	69.01	52	
53	NA	NA	18.97	23.72	28.46	33.20	27.48	29.31	32.98	36.64	40.31	45.80	54.96	73.28	53	
54	NA	NA	19.98	24.97	29.96	34.96	29.23	31.17	35.07	38.97	42.86	48.71	58.45	77.93	54	
55	NA	15.74	20.98	26.23	31.47	36.72	30.90	32.96	37.08	41.20	45.32	51.50	61.80	82.40	55	
56	NA	16.46	21.95	27.44	32.92	38.41	32.57	34.74	39.09	43.43	47.77	54.29	65.15	86.86	56	
57	NA	17.16	22.88	28.60	34.32	40.04	34.32	36.60	41.18	45.76	50.33	57.20	68.63	91.51	57	
58	NA	17.86	23.81	29.76	35.71	41.66	36.06	38.46	43.27	48.08	52.89	60.10	72.12	96.16	58	
59	15.44	18.53	24.70	30.88	37.05	43.23	37.87	40.40	45.45	50.50	55.55	63.12	75.75	101.00	59	
60	16.02	19.22	25.63	32.04	38.45	44.85	39.69	42.33	47.63	52.92	58.21	66.15	79.38	105.83	60	
61	17.11	20.53	27.38	34.22	41.07	47.91	42.62	45.46	51.14	56.82	62.51	71.03	85.23	113.65	61	
62	18.27	21.93	29.24	36.55	43.86	51.17	45.83	48.88	54.99	61.10	67.21	76.38	91.65	122.20	62	
63	19.55	23.46	31.29	39.11	46.93	54.75	49.31	52.60	59.18	65.75	72.33	82.19	98.63	131.50	63	
64	20.95	25.14	33.52	41.90	50.28	58.66	53.15	56.69	63.78	70.87	77.95	88.58	106.30	141.73	64	
65	22.46	26.95	35.94	44.92	53.90	62.89	57.33	61.16	68.80	76.45	84.09	95.56	114.67	152.89	65	
66	24.11	28.93	38.58	48.22	57.86	67.51	61.87	65.99	74.24	82.49	90.74	103.11	123.74	164.98	66	
67	25.88	31.05	41.40	51.75	62.11	72.46	66.89	71.35	80.27	89.19	98.11	111.48	133.78	178.37	67	
68	27.81	33.37	44.49	55.61	66.74	77.86	72.33	77.15	86.80	96.44	106.09	120.55	144.66	192.88	68	
69	29.88	35.85	47.80	59.75	71.70	83.65	78.26	83.48	93.91	104.35	114.78	130.43	156.52	208.69	69	
70	32.11	38.53	51.37	64.22	77.06	89.90	84.75	90.40	101.70	113.00	124.29	141.24	169.49	225.99	70	

10 YEAR TERM - FEMALE - TOBACCO
MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	NA	NA	NA	NA	16.99	NA	NA	NA	15.72	17.29	19.65	23.58	31.43	18
19	NA	NA	NA	NA	NA	17.06	NA	NA	NA	15.81	17.39	19.76	23.72	31.62	19
20	NA	NA	NA	NA	NA	17.12	NA	NA	NA	15.90	17.49	19.88	23.85	31.81	20
21	NA	NA	NA	NA	NA	17.19	NA	NA	NA	16.00	17.60	20.00	23.99	31.99	21
22	NA	NA	NA	NA	NA	17.32	NA	NA	NA	16.18	17.80	20.23	24.27	32.36	22
23	NA	NA	NA	NA	15.01	17.51	NA	NA	NA	16.46	18.11	20.58	24.69	32.92	23
24	NA	NA	NA	NA	15.29	17.84	NA	NA	15.23	16.93	18.62	21.16	25.39	33.85	24
25	NA	NA	NA	NA	15.62	18.23	NA	NA	15.74	17.48	19.23	21.86	26.23	34.97	25
26	NA	NA	NA	NA	16.01	18.68	NA	NA	16.32	18.14	19.95	22.67	27.20	36.27	26
27	NA	NA	NA	NA	16.46	19.20	NA	15.10	16.99	18.88	20.77	23.60	28.32	37.76	27
28	NA	NA	NA	NA	16.96	19.79	NA	15.77	17.74	19.72	21.69	24.65	29.57	39.43	28
29	NA	NA	NA	NA	17.52	20.44	15.48	16.52	18.58	20.65	22.71	25.81	30.97	41.29	29
30	NA	NA	NA	15.16	18.19	21.22	16.32	17.41	19.59	21.76	23.94	27.20	32.64	43.52	30
31	NA	NA	NA	15.76	18.92	22.07	17.23	18.38	20.67	22.97	25.27	28.71	34.46	45.94	31
32	NA	NA	NA	16.41	19.70	22.98	18.20	19.42	21.85	24.27	26.70	30.34	36.41	48.55	32
33	NA	NA	NA	17.11	20.53	23.96	19.25	20.53	23.10	25.67	28.23	32.09	38.50	51.34	33
34	NA	NA	NA	17.86	21.43	25.00	20.37	21.72	24.44	27.16	29.87	33.95	40.73	54.31	34
35	NA	NA	NA	18.65	22.38	26.11	21.55	22.99	25.86	28.74	31.61	35.92	43.11	57.47	35
36	NA	NA	15.59	19.48	23.38	27.28	22.81	24.33	27.37	30.41	33.45	38.01	45.62	60.82	36
37	NA	NA	16.33	20.41	24.50	28.58	24.06	25.67	28.88	32.09	35.29	40.11	48.13	64.17	37
38	NA	NA	17.15	21.44	25.72	30.01	25.39	27.08	30.47	33.85	37.24	42.32	50.78	67.70	38
39	NA	NA	18.04	22.55	27.06	31.57	26.78	28.57	32.14	35.71	39.28	44.64	53.57	71.42	39
40	NA	NA	19.08	23.85	28.63	33.40	28.18	30.06	33.81	37.57	41.33	46.97	56.36	75.14	40
41	NA	15.18	20.24	25.30	30.36	35.41	30.06	32.07	36.07	40.08	44.09	50.10	60.12	80.17	41
42	NA	16.15	21.54	26.92	32.31	37.69	32.09	34.22	38.50	42.78	47.06	53.48	64.17	85.56	42
43	NA	17.19	22.92	28.64	34.37	40.10	34.39	36.68	41.26	45.85	50.43	57.31	68.77	91.70	43
44	15.23	18.27	24.37	30.46	36.55	42.64	36.83	39.28	44.19	49.10	54.01	61.38	73.66	98.21	44
45	16.18	19.42	25.89	32.36	38.84	45.31	39.34	41.96	47.21	52.45	57.70	65.57	78.68	104.90	45
46	17.14	20.56	27.42	34.27	41.12	47.98	41.99	44.79	50.39	55.99	61.58	69.98	83.98	111.97	46
47	18.09	21.71	28.94	36.18	43.41	50.65	44.71	47.69	53.65	59.61	65.57	74.52	89.42	119.23	47
48	18.97	22.77	30.36	37.94	45.53	53.12	47.29	50.44	56.75	63.05	69.36	78.82	94.58	126.11	48
49	19.76	23.72	31.62	39.53	47.43	55.34	49.80	53.12	59.76	66.40	73.04	83.00	99.60	132.80	49
50	20.44	24.52	32.70	40.87	49.05	57.22	52.10	55.58	62.52	69.47	76.42	86.84	104.21	138.94	50
51	21.97	26.37	35.15	43.94	52.73	61.52	56.22	59.97	67.46	74.96	82.45	93.70	112.44	149.92	51
52	23.53	28.23	37.65	47.06	56.47	65.88	60.40	64.43	72.48	80.54	88.59	100.67	120.81	161.08	52
53	25.11	30.13	40.18	50.22	60.26	70.31	64.73	69.04	77.67	86.30	94.93	107.88	129.46	172.61	53
54	26.71	32.06	42.74	53.43	64.11	74.80	69.19	73.80	83.03	92.26	101.48	115.32	138.38	184.51	54
55	28.34	34.01	45.35	56.68	68.02	79.36	73.73	78.64	88.47	98.30	108.13	122.88	147.45	196.60	55
56	29.99	35.99	47.99	59.99	71.98	83.98	78.33	83.55	94.00	104.44	114.88	130.55	156.66	208.88	56
57	31.64	37.97	50.63	63.29	75.94	88.60	83.07	88.61	99.69	110.76	121.84	138.45	166.14	221.53	57
58	33.36	40.04	53.38	66.73	80.07	93.42	87.95	93.82	105.55	117.27	129.00	146.59	175.91	234.55	58
59	35.11	42.13	56.17	70.22	84.26	98.30	93.05	99.25	111.66	124.06	136.47	155.08	186.09	248.12	59
60	36.94	44.33	59.11	73.89	88.67	103.44	98.42	104.98	118.10	131.22	144.35	164.03	196.83	262.45	60
61	39.83	47.79	63.72	79.65	95.59	111.52	106.44	113.53	127.73	141.92	156.11	177.40	212.88	283.84	61
62	42.97	51.56	68.75	85.93	103.12	120.30	115.09	122.76	138.11	153.45	168.80	191.81	230.18	306.90	62
63	46.38	55.66	74.21	92.77	111.32	129.87	124.64	132.95	149.57	166.19	182.81	207.74	249.29	332.38	63
64	50.15	60.18	80.24	100.30	120.36	140.42	135.11	144.11	162.13	180.14	198.16	225.18	270.21	360.28	64
65	54.29	65.15	86.86	108.58	130.29	152.01	146.68	156.46	176.02	195.58	215.14	244.47	293.37	391.16	65
66	58.78	70.53	94.04	117.55	141.06	164.57	159.31	169.93	191.17	212.41	233.65	265.52	318.62	424.82	66
67	63.66	76.39	101.85	127.32	152.78	178.24	172.98	184.51	207.58	230.64	253.70	288.30	345.96	461.28	67
68	68.96	82.75	110.34	137.92	165.50	193.09	187.91	200.43	225.49	250.54	275.60	313.18	375.81	501.08	68
69	74.68	89.61	119.49	149.36	179.23	209.10	204.09	217.69	244.91	272.12	299.33	340.15	408.18	544.24	69
70	80.86	97.04	129.38	161.73	194.07	226.42	221.60	236.37	265.91	295.46	325.01	369.33	443.19	590.92	70

20 YEAR TERM - MALE - NON TOBACCO

MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	NA	NA	NA	17.13	19.99	16.25	17.34	19.50	21.67	23.84	27.09	32.50	43.34	18
19	NA	NA	NA	NA	17.13	19.99	16.25	17.34	19.50	21.67	23.84	27.09	32.50	43.34	19
20	NA	NA	NA	NA	17.13	19.99	16.25	17.34	19.50	21.67	23.84	27.09	32.50	43.34	20
21	NA	NA	NA	NA	17.13	19.99	16.25	17.34	19.50	21.67	23.84	27.09	32.50	43.34	21
22	NA	NA	NA	NA	17.13	19.99	16.25	17.34	19.50	21.67	23.84	27.09	32.50	43.34	22
23	NA	NA	NA	NA	17.13	19.99	16.25	17.34	19.50	21.67	23.84	27.09	32.50	43.34	23
24	NA	NA	NA	NA	17.13	19.99	16.25	17.34	19.50	21.67	23.84	27.09	32.50	43.34	24
25	NA	NA	NA	NA	17.13	19.99	16.25	17.34	19.50	21.67	23.84	27.09	32.50	43.34	25
26	NA	NA	NA	NA	17.30	20.18	16.46	17.56	19.75	21.95	24.14	27.44	32.92	43.90	26
27	NA	NA	NA	NA	17.47	20.38	16.67	17.78	20.00	22.23	24.45	27.78	33.34	44.45	27
28	NA	NA	NA	NA	17.52	20.44	16.74	17.86	20.09	22.32	24.55	27.90	33.48	44.64	28
29	NA	NA	NA	NA	17.58	20.51	16.81	17.93	20.17	22.41	24.65	28.02	33.62	44.83	29
30	NA	NA	NA	NA	17.58	20.51	16.81	17.93	20.17	22.41	24.65	28.02	33.62	44.83	30
31	NA	NA	NA	NA	17.97	20.96	17.30	18.45	20.76	23.06	25.37	28.83	34.60	46.13	31
32	NA	NA	NA	NA	17.97	20.96	17.30	18.45	20.76	23.06	25.37	28.83	34.60	46.13	32
33	NA	NA	NA	NA	17.97	20.96	17.30	18.45	20.76	23.06	25.37	28.83	34.60	46.13	33
34	NA	NA	NA	15.11	18.14	21.16	17.58	18.75	21.09	23.44	25.78	29.30	35.15	46.87	34
35	NA	NA	NA	15.21	18.25	21.29	17.72	18.90	21.26	23.62	25.98	29.53	35.43	47.24	35
36	NA	NA	NA	15.62	18.75	21.87	18.34	19.57	22.01	24.46	26.90	30.57	36.69	48.92	36
37	NA	NA	NA	16.32	19.59	22.85	19.46	20.76	23.35	25.95	28.54	32.43	38.92	51.89	37
38	NA	NA	NA	16.93	20.31	23.70	20.37	21.72	24.44	27.16	29.87	33.95	40.73	54.31	38
39	NA	NA	NA	17.67	21.20	24.74	21.55	22.99	25.86	28.74	31.61	35.92	43.11	57.47	39
40	NA	NA	NA	18.51	22.21	25.91	22.88	24.40	27.45	30.50	33.55	38.13	45.76	61.01	40
41	NA	NA	15.74	19.67	23.60	27.54	24.69	26.34	29.63	32.92	36.21	41.15	49.38	65.84	41
42	NA	NA	16.85	21.06	25.28	29.49	26.85	28.64	32.22	35.81	39.39	44.76	53.71	71.61	42
43	NA	NA	18.04	22.55	27.06	31.57	29.16	31.10	34.99	38.87	42.76	48.59	58.31	77.75	43
44	NA	NA	19.31	24.13	28.96	33.79	31.67	33.78	38.00	42.22	46.44	52.78	63.33	84.44	44
45	NA	15.68	20.91	26.13	31.36	36.59	34.74	37.05	41.68	46.31	50.95	57.89	69.47	92.63	45
46	NA	16.74	22.32	27.90	33.48	39.06	37.53	40.03	45.03	50.03	55.04	62.54	75.05	100.07	46
47	NA	17.97	23.96	29.95	35.94	41.92	40.73	43.45	48.88	54.31	59.74	67.89	81.47	108.62	47
48	16.02	19.22	25.63	32.04	38.45	44.85	44.01	46.95	52.81	58.68	64.55	73.35	88.02	117.37	48
49	17.16	20.59	27.45	34.32	41.18	48.04	47.57	50.74	57.08	63.43	69.77	79.28	95.14	126.85	49
50	18.37	22.04	29.39	36.74	44.08	51.43	51.34	54.76	61.60	68.45	75.29	85.56	102.67	136.90	50
51	19.74	23.69	31.58	39.48	47.37	55.27	55.59	59.30	66.71	74.12	81.53	92.65	111.18	148.24	51
52	21.13	25.36	33.81	42.27	50.72	59.18	59.99	63.98	71.98	79.98	87.98	99.98	119.97	159.96	52
53	21.81	26.17	34.89	43.62	52.34	61.06	62.08	66.22	74.49	82.77	91.05	103.46	124.16	165.54	53
54	23.53	28.23	37.65	47.06	56.47	65.88	67.45	71.94	80.94	89.93	98.92	112.41	134.90	179.86	54
55	25.58	30.69	40.92	51.15	61.38	71.61	73.87	78.79	88.64	98.49	108.34	123.11	147.73	196.97	55
56	27.97	33.56	44.75	55.94	67.13	78.32	81.33	86.75	97.59	108.44	119.28	135.55	162.66	216.88	56
57	30.95	37.13	49.51	61.89	74.27	86.65	90.61	96.65	108.73	120.81	132.89	151.01	181.21	241.61	57
58	33.02	39.62	52.82	66.03	79.24	92.44	97.09	103.56	116.51	129.46	142.40	161.82	194.18	258.91	58
59	35.99	43.19	57.59	71.98	86.38	100.77	106.37	113.46	127.64	141.83	156.01	177.28	212.74	283.65	59
60	40.57	48.69	64.91	81.14	97.37	113.60	120.74	128.79	144.88	160.98	177.08	201.23	241.47	321.97	60
61	44.55	53.46	71.28	89.09	106.91	124.73	132.59	141.43	159.11	176.79	194.47	220.99	265.19	353.59	61
62	48.89	58.67	78.23	97.79	117.35	136.91	145.50	155.20	174.60	194.00	213.40	242.50	291.00	388.00	62
63	53.57	64.28	85.71	107.14	128.56	149.99	159.45	170.08	191.34	212.60	233.86	265.75	318.90	425.20	63
64	58.64	70.36	93.82	117.27	140.73	164.18	174.51	186.15	209.42	232.69	255.95	290.86	349.03	465.37	64
65	64.08	76.89	102.52	128.15	153.78	179.42	190.70	203.41	228.84	254.26	279.69	317.83	381.39	508.52	65

20 YEAR TERM - MALE - TOBACCO

MONTHLY PREMIUM BASED UPON SPECIFIED PREMIUM

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	NA	19.57	24.46	29.35	34.24	32.15	34.30	38.59	42.87	47.16	53.59	64.31	85.75	18
19	NA	NA	19.57	24.46	29.35	34.24	32.15	34.30	38.59	42.87	47.16	53.59	64.31	85.75	19
20	NA	NA	19.57	24.46	29.35	34.24	32.15	34.30	38.59	42.87	47.16	53.59	64.31	85.75	20
21	NA	NA	19.57	24.46	29.35	34.24	32.15	34.30	38.59	42.87	47.16	53.59	64.31	85.75	21
22	NA	NA	19.57	24.46	29.35	34.24	32.15	34.30	38.59	42.87	47.16	53.59	64.31	85.75	22
23	NA	NA	19.57	24.46	29.35	34.24	32.15	34.30	38.59	42.87	47.16	53.59	64.31	85.75	23
24	NA	NA	19.57	24.46	29.35	34.24	32.15	34.30	38.59	42.87	47.16	53.59	64.31	85.75	24
25	NA	NA	19.57	24.46	29.35	34.24	32.15	34.30	38.59	42.87	47.16	53.59	64.31	85.75	25
26	NA	NA	19.57	24.46	29.35	34.24	32.15	34.30	38.59	42.87	47.16	53.59	64.31	85.75	26
27	NA	NA	19.57	24.46	29.35	34.24	32.15	34.30	38.59	42.87	47.16	53.59	64.31	85.75	27
28	NA	NA	19.57	24.46	29.35	34.24	32.15	34.30	38.59	42.87	47.16	53.59	64.31	85.75	28
29	NA	NA	19.57	24.46	29.35	34.24	32.15	34.30	38.59	42.87	47.16	53.59	64.31	85.75	29
30	NA	NA	19.57	24.46	29.35	34.24	32.15	34.30	38.59	42.87	47.16	53.59	64.31	85.75	30
31	NA	15.26	20.35	25.44	30.52	35.61	33.69	35.94	40.43	44.92	49.41	56.15	67.38	89.84	31
32	NA	15.79	21.06	26.32	31.58	36.85	35.08	37.42	42.10	46.78	51.46	58.47	70.17	93.56	32
33	NA	16.41	21.87	27.34	32.81	38.28	36.69	39.13	44.03	48.92	53.81	61.15	73.38	97.84	33
34	NA	17.05	22.73	28.41	34.09	39.78	38.29	40.85	45.95	51.06	56.16	63.82	76.59	102.11	34
35	NA	17.66	23.55	29.43	35.32	41.21	39.90	42.56	47.88	53.20	58.52	66.50	79.79	106.39	35
36	15.32	18.39	24.51	30.64	36.77	42.90	41.78	44.57	50.14	55.71	61.28	69.63	83.56	111.41	36
37	15.79	18.94	25.26	31.57	37.89	44.20	43.25	46.13	51.89	57.66	63.43	72.08	86.49	115.32	37
38	16.67	20.00	26.67	33.34	40.01	46.68	46.04	49.10	55.24	61.38	67.52	76.73	92.07	122.76	38
39	17.69	21.23	28.31	35.39	42.46	49.54	49.24	52.53	59.09	65.66	72.22	82.07	98.49	131.32	39
40	19.09	22.91	30.54	38.18	45.81	53.45	53.57	57.14	64.28	71.42	78.57	89.28	107.14	142.85	40
41	20.67	24.80	33.07	41.34	49.61	57.87	58.52	62.42	70.22	78.03	85.83	97.53	117.04	156.05	41
42	22.46	26.95	35.94	44.92	53.90	62.89	64.10	68.37	76.92	85.47	94.01	106.83	128.20	170.93	42
43	24.37	29.24	38.99	48.73	58.48	68.22	70.10	74.77	84.12	93.47	102.81	116.83	140.20	186.93	43
44	26.71	32.06	42.74	53.43	64.11	74.80	77.42	82.58	92.91	103.23	113.55	129.04	154.85	206.46	44
45	28.90	34.68	46.24	57.80	69.36	80.92	84.26	89.88	101.11	112.34	123.58	140.43	168.52	224.69	45
46	31.99	38.39	51.19	63.98	76.78	89.58	93.88	100.14	112.66	125.18	137.70	156.47	187.77	250.36	46
47	35.04	42.05	56.06	70.08	84.09	98.11	103.44	110.34	124.13	137.92	151.71	172.40	206.88	275.84	47
48	37.94	45.53	60.71	75.89	91.07	106.24	112.51	120.01	135.01	150.01	165.01	187.51	225.01	300.02	48
49	40.97	49.16	65.55	81.93	98.32	114.71	121.92	130.05	146.31	162.56	178.82	203.21	243.85	325.13	49
50	43.59	52.31	69.75	87.19	104.63	122.06	130.15	138.83	156.18	173.54	190.89	216.92	260.31	347.08	50
51	46.50	55.80	74.40	93.00	111.60	130.20	139.22	148.50	167.07	185.63	204.19	232.04	278.44	371.26	51
52	49.06	58.87	78.49	98.12	117.74	137.36	147.24	157.06	176.69	196.32	215.96	245.40	294.48	392.65	52
53	53.41	64.09	85.45	106.81	128.17	149.53	160.84	171.57	193.01	214.46	235.90	268.07	321.69	428.92	53
54	57.92	69.50	92.67	115.83	139.00	162.16	174.93	186.60	209.92	233.24	256.57	291.56	349.87	466.49	54
55	62.50	75.00	99.99	124.99	149.99	174.99	189.23	201.85	227.08	252.31	277.54	315.39	378.46	504.62	55
56	71.63	85.96	114.61	143.27	171.92	200.57	217.76	232.28	261.31	290.35	319.38	362.93	435.52	580.69	56
57	81.10	97.32	129.75	162.19	194.63	227.07	247.33	263.82	296.80	329.78	362.76	412.22	494.67	659.56	57
58	86.65	103.98	138.64	173.31	207.97	242.63	264.70	282.35	317.64	352.94	388.23	441.17	529.40	705.87	58
59	91.54	109.84	146.46	183.07	219.68	256.30	279.98	298.64	335.97	373.30	410.63	466.63	559.95	746.60	59
60	95.77	114.92	153.23	191.53	229.84	268.15	293.23	312.78	351.87	390.97	430.07	488.72	586.46	781.94	60
61	103.44	124.13	165.50	206.88	248.25	289.63	316.73	337.85	380.08	422.31	464.54	527.89	633.47	844.63	61
62	111.58	133.89	178.52	223.15	267.78	312.41	341.71	364.49	410.05	455.61	501.17	569.51	683.41	911.21	62
63	120.18	144.22	192.29	240.36	288.43	336.50	368.00	392.53	441.60	490.67	539.73	613.34	736.00	981.34	63
64	129.22	155.07	206.76	258.45	310.14	361.83	395.69	422.07	474.83	527.59	580.35	659.49	791.38	1,055.18	64
65	138.78	166.54	222.05	277.56	333.07	388.58	424.92	453.24	509.90	566.56	623.21	708.20	849.83	1,133.11	65

20 YEAR TERM - FEMALE - NON TOBACCO

MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	NA	NA	NA	15.40	17.97	NA	NA	16.82	18.69	20.56	23.37	28.04	37.39	18
19	NA	NA	NA	NA	15.40	17.97	NA	NA	16.82	18.69	20.56	23.37	28.04	37.39	19
20	NA	NA	NA	NA	15.40	17.97	NA	NA	16.82	18.69	20.56	23.37	28.04	37.39	20
21	NA	NA	NA	NA	15.40	17.97	NA	NA	16.82	18.69	20.56	23.37	28.04	37.39	21
22	NA	NA	NA	NA	15.40	17.97	NA	NA	16.82	18.69	20.56	23.37	28.04	37.39	22
23	NA	NA	NA	NA	15.40	17.97	NA	NA	16.82	18.69	20.56	23.37	28.04	37.39	23
24	NA	NA	NA	NA	15.40	17.97	NA	NA	16.82	18.69	20.56	23.37	28.04	37.39	24
25	NA	NA	NA	NA	15.40	17.97	NA	NA	16.82	18.69	20.56	23.37	28.04	37.39	25
26	NA	NA	NA	NA	15.46	18.03	NA	15.03	16.91	18.79	20.66	23.48	28.18	37.57	26
27	NA	NA	NA	NA	15.68	18.29	NA	15.33	17.24	19.16	21.07	23.95	28.74	38.32	27
28	NA	NA	NA	NA	15.74	18.36	NA	15.40	17.33	19.25	21.18	24.06	28.88	38.50	28
29	NA	NA	NA	NA	15.79	18.42	NA	15.48	17.41	19.34	21.28	24.18	29.02	38.69	29
30	NA	NA	NA	NA	15.96	18.62	NA	15.70	17.66	19.62	21.59	24.53	29.43	39.25	30
31	NA	NA	NA	NA	16.07	18.75	NA	15.85	17.83	19.81	21.79	24.76	29.71	39.62	31
32	NA	NA	NA	NA	16.13	18.81	NA	15.92	17.91	19.90	21.89	24.88	29.85	39.80	32
33	NA	NA	NA	NA	16.24	18.94	15.07	16.07	18.08	20.09	22.10	25.11	30.13	40.18	33
34	NA	NA	NA	NA	16.35	19.07	15.21	16.22	18.25	20.27	22.30	25.34	30.41	40.55	34
35	NA	NA	NA	NA	16.41	19.14	15.28	16.29	18.33	20.37	22.40	25.46	30.55	40.73	35
36	NA	NA	NA	NA	16.74	19.53	15.69	16.74	18.83	20.93	23.02	26.16	31.39	41.85	36
37	NA	NA	NA	NA	17.47	20.38	16.67	17.78	20.00	22.23	24.45	27.78	33.34	44.45	37
38	NA	NA	NA	NA	17.97	20.96	17.30	18.45	20.76	23.06	25.37	28.83	34.60	46.13	38
39	NA	NA	NA	15.58	18.69	21.81	18.27	19.49	21.93	24.37	26.80	30.46	36.55	48.73	39
40	NA	NA	NA	16.18	19.42	22.65	19.25	20.53	23.10	25.67	28.23	32.09	38.50	51.34	40
41	NA	NA	NA	16.97	20.37	23.76	20.44	21.80	24.52	27.25	29.97	34.06	40.87	54.50	41
42	NA	NA	NA	17.62	21.15	24.67	21.48	22.92	25.78	28.64	31.51	35.81	42.97	57.29	42
43	NA	NA	NA	18.65	22.38	26.11	23.09	24.63	27.70	30.78	33.86	38.48	46.17	61.57	43
44	NA	NA	15.40	19.25	23.10	26.95	23.99	25.59	28.79	31.99	35.19	39.99	47.99	63.98	44
45	NA	NA	16.07	20.09	24.11	28.12	25.32	27.01	30.38	33.76	37.13	42.20	50.64	67.52	45
46	NA	NA	17.04	21.30	25.56	29.82	27.20	29.02	32.64	36.27	39.90	45.34	54.41	72.54	46
47	NA	NA	17.89	22.37	26.84	31.31	28.88	30.80	34.65	38.50	42.35	48.13	57.75	77.00	47
48	NA	NA	18.82	23.53	28.23	32.94	30.69	32.74	36.83	40.92	45.01	51.15	61.38	81.84	48
49	NA	NA	19.79	24.74	29.69	34.63	32.57	34.74	39.09	43.43	47.77	54.29	65.15	86.86	49
50	NA	15.68	20.91	26.13	31.36	36.59	34.74	37.05	41.68	46.31	50.95	57.89	69.47	92.63	50
51	NA	16.49	21.99	27.48	32.98	38.47	36.90	39.36	44.28	49.20	54.12	61.50	73.80	98.39	51
52	NA	17.44	23.25	29.06	34.88	40.69	39.34	41.96	47.21	52.45	57.70	65.57	78.68	104.90	52
53	15.37	18.44	24.59	30.74	36.88	43.03	41.99	44.79	50.39	55.99	61.58	69.98	83.98	111.97	53
54	16.25	19.50	26.00	32.50	39.00	45.50	44.71	47.69	53.65	59.61	65.57	74.52	89.42	119.23	54
55	17.23	20.67	27.57	34.46	41.35	48.24	47.78	50.96	57.33	63.71	70.08	79.63	95.56	127.41	55
56	18.23	21.87	29.16	36.46	43.75	51.04	50.92	54.31	61.10	67.89	74.68	84.86	101.84	135.78	56
57	19.27	23.13	30.84	38.55	46.26	53.97	54.20	57.81	65.03	72.26	79.49	90.33	108.39	144.52	57
58	21.13	25.36	33.81	42.27	50.72	59.18	59.99	63.98	71.98	79.98	87.98	99.98	119.97	159.96	58
59	22.99	27.59	36.79	45.99	55.19	64.38	65.77	70.16	78.93	87.70	96.47	109.62	131.55	175.40	59
60	25.06	30.08	40.10	50.13	60.15	70.18	72.26	77.08	86.71	96.35	105.98	120.44	144.52	192.70	60
61	27.27	32.73	43.64	54.54	65.45	76.36	78.61	83.85	94.33	104.81	115.29	131.01	157.22	209.62	61
62	29.71	35.66	47.54	59.43	71.31	83.20	85.65	91.36	102.78	114.20	125.62	142.76	171.31	228.41	62
63	32.41	38.89	51.86	64.82	77.79	90.75	93.47	99.70	112.16	124.62	137.08	155.78	186.93	249.24	63
64	35.39	42.46	56.62	70.77	84.93	99.08	102.04	108.85	122.45	136.06	149.66	170.07	204.09	272.12	64
65	38.64	46.37	61.83	77.28	92.74	108.20	111.39	118.82	133.67	148.52	163.37	185.65	222.78	297.04	65

20 YEAR TERM - FEMALE - TOBACCO

MONTHLY PREMIUM BASED UPON SPECIFIED PREMIUM

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	NA	15.21	19.02	22.82	26.63	23.65	25.22	28.37	31.53	34.68	39.41	47.29	63.05	18
19	NA	NA	15.21	19.02	22.82	26.63	23.65	25.22	28.37	31.53	34.68	39.41	47.29	63.05	19
20	NA	NA	15.21	19.02	22.82	26.63	23.65	25.22	28.37	31.53	34.68	39.41	47.29	63.05	20
21	NA	NA	15.21	19.02	22.82	26.63	23.65	25.22	28.37	31.53	34.68	39.41	47.29	63.05	21
22	NA	NA	15.21	19.02	22.82	26.63	23.65	25.22	28.37	31.53	34.68	39.41	47.29	63.05	22
23	NA	NA	15.21	19.02	22.82	26.63	23.65	25.22	28.37	31.53	34.68	39.41	47.29	63.05	23
24	NA	NA	15.21	19.02	22.82	26.63	23.65	25.22	28.37	31.53	34.68	39.41	47.29	63.05	24
25	NA	NA	15.21	19.02	22.82	26.63	23.65	25.22	28.37	31.53	34.68	39.41	47.29	63.05	25
26	NA	NA	15.59	19.48	23.38	27.28	24.34	25.97	29.21	32.46	35.70	40.57	48.69	64.91	26
27	NA	NA	15.96	19.95	23.94	27.93	25.11	26.78	30.13	33.48	36.83	41.85	50.22	66.96	27
28	NA	NA	16.26	20.32	24.38	28.45	25.67	27.38	30.80	34.22	37.65	42.78	51.34	68.45	28
29	NA	NA	16.59	20.74	24.89	29.03	26.37	28.12	31.64	35.15	38.67	43.94	52.73	70.31	29
30	NA	NA	17.04	21.30	25.56	29.82	27.20	29.02	32.64	36.27	39.90	45.34	54.41	72.54	30
31	NA	NA	17.34	21.67	26.00	30.34	27.76	29.61	33.31	37.01	40.72	46.27	55.52	74.03	31
32	NA	NA	17.67	22.09	26.51	30.92	28.46	30.36	34.15	37.94	41.74	47.43	56.92	75.89	32
33	NA	NA	18.04	22.55	27.06	31.57	29.16	31.10	34.99	38.87	42.76	48.59	58.31	77.75	33
34	NA	NA	18.41	23.02	27.62	32.22	29.92	31.92	35.91	39.90	43.89	49.87	59.85	79.79	34
35	NA	NA	18.71	23.39	28.07	32.75	30.48	32.51	36.58	40.64	44.71	50.80	60.96	81.28	35
36	NA	NA	19.79	24.74	29.69	34.63	32.57	34.74	39.09	43.43	47.77	54.29	65.15	86.86	36
37	NA	15.68	20.91	26.13	31.36	36.59	34.74	37.05	41.68	46.31	50.95	57.89	69.47	92.63	37
38	NA	16.57	22.10	27.62	33.15	38.67	37.11	39.58	44.53	49.48	54.42	61.85	74.21	98.95	38
39	NA	17.74	23.66	29.57	35.49	41.40	40.18	42.85	48.21	53.57	58.92	66.96	80.35	107.14	39
40	15.93	19.11	25.48	31.85	38.22	44.59	43.73	46.65	52.48	58.31	64.14	72.89	87.47	116.62	40
41	17.04	20.45	27.27	34.08	40.90	47.72	47.22	50.37	56.66	62.96	69.26	78.70	94.44	125.92	41
42	18.09	21.71	28.94	36.18	43.41	50.65	50.43	53.79	60.52	67.24	73.96	84.05	100.86	134.48	42
43	19.25	23.10	30.80	38.50	46.20	53.90	54.06	57.66	64.87	72.08	79.28	90.09	108.11	144.15	43
44	20.32	24.38	32.51	40.64	48.77	56.90	57.40	61.23	68.89	76.54	84.19	95.67	114.81	153.08	44
45	21.34	25.61	34.15	42.69	51.22	59.76	60.61	64.65	72.74	80.82	88.90	101.02	121.23	161.63	45
46	23.20	27.84	37.13	46.41	55.69	64.97	66.47	70.90	79.77	88.63	97.49	110.79	132.94	177.26	46
47	24.76	29.71	39.62	49.52	59.43	69.33	71.28	76.04	85.54	95.05	104.55	118.81	142.57	190.09	47
48	26.27	31.53	42.04	52.55	63.05	73.56	76.03	81.10	91.23	101.37	111.51	126.71	152.06	202.74	48
49	28.02	33.62	44.83	56.03	67.24	78.45	81.47	86.90	97.76	108.62	119.49	135.78	162.94	217.25	49
50	29.81	35.77	47.69	59.61	71.54	83.46	87.05	92.85	104.46	116.06	127.67	145.08	174.10	232.13	50
51	31.55	37.86	50.48	63.10	75.72	88.34	92.56	98.73	111.07	123.41	135.75	154.26	185.12	246.82	51
52	33.62	40.34	53.79	67.24	80.69	94.13	98.98	105.57	118.77	131.97	145.16	164.96	197.95	263.93	52
53	35.97	43.16	57.55	71.94	86.32	100.71	106.30	113.39	127.56	141.73	155.91	177.17	212.60	283.46	53
54	38.04	45.64	60.86	76.07	91.29	106.50	112.79	120.30	135.34	150.38	165.42	187.98	225.57	300.76	54
55	40.43	48.52	64.69	80.86	97.04	113.21	120.25	128.27	144.30	160.33	176.37	200.42	240.50	320.66	55
56	42.99	51.59	68.78	85.98	103.17	120.37	128.27	136.82	153.92	171.03	188.13	213.78	256.54	342.05	56
57	44.71	53.65	71.54	89.42	107.30	125.19	133.64	142.55	160.37	178.19	196.01	222.74	267.28	356.38	57
58	48.87	58.65	78.19	97.74	117.29	136.84	146.68	156.46	176.02	195.58	215.14	244.47	293.37	391.16	58
59	52.50	63.00	84.00	105.00	126.00	147.00	157.98	168.52	189.58	210.65	231.71	263.31	315.97	421.29	59
60	56.24	67.49	89.99	112.48	134.98	157.48	169.70	181.02	203.64	226.27	248.90	282.84	339.40	452.54	60
61	60.50	72.60	96.79	120.99	145.19	169.39	182.54	194.70	219.04	243.38	267.72	304.23	365.07	486.76	61
62	65.10	78.12	104.16	130.20	156.24	182.28	196.42	209.51	235.70	261.89	288.08	327.36	392.83	523.78	62
63	70.10	84.12	112.16	140.20	168.24	196.28	211.55	225.66	253.86	282.07	310.28	352.59	423.10	564.14	63
64	75.49	90.59	120.79	150.99	181.18	211.38	227.80	242.99	273.36	303.74	334.11	379.67	455.61	607.48	64
65	81.31	97.57	130.09	162.61	195.13	227.65	245.31	261.66	294.37	327.08	359.79	408.85	490.62	654.16	65

RETURN OF PREMIUM PLAN - 20 YEAR TERM - MALE - NON TOBACCO

MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	NA	16.33	20.41	24.50	28.58	23.16	24.70	27.79	30.88	33.96	38.60	46.31	61.75	18
19	NA	NA	16.33	20.41	24.50	28.58	23.16	24.70	27.79	30.88	33.96	38.60	46.31	61.75	19
20	NA	NA	16.33	20.41	24.50	28.58	23.16	24.70	27.79	30.88	33.96	38.60	46.31	61.75	20
21	NA	NA	16.33	20.41	24.50	28.58	23.16	24.70	27.79	30.88	33.96	38.60	46.31	61.75	21
22	NA	NA	16.33	20.41	24.50	28.58	23.16	24.70	27.79	30.88	33.96	38.60	46.31	61.75	22
23	NA	NA	16.33	20.41	24.50	28.58	23.16	24.70	27.79	30.88	33.96	38.60	46.31	61.75	23
24	NA	NA	16.33	20.41	24.50	28.58	23.16	24.70	27.79	30.88	33.96	38.60	46.31	61.75	24
25	NA	NA	16.33	20.41	24.50	28.58	23.16	24.70	27.79	30.88	33.96	38.60	46.31	61.75	25
26	NA	NA	16.63	20.79	24.94	29.10	23.65	25.22	28.37	31.53	34.68	39.41	47.29	63.05	26
27	NA	NA	17.00	21.25	25.50	29.75	24.27	25.89	29.13	32.36	35.60	40.46	48.55	64.73	27
28	NA	NA	17.15	21.44	25.72	30.01	24.55	26.19	29.46	32.74	36.01	40.92	49.10	65.47	28
29	NA	NA	17.45	21.81	26.17	30.53	24.97	26.64	29.96	33.29	36.62	41.62	49.94	66.59	29
30	NA	NA	17.56	21.95	26.34	30.73	25.18	26.86	30.22	33.57	36.93	41.97	50.36	67.15	30
31	NA	NA	18.30	22.88	27.45	32.03	26.44	28.20	31.72	35.25	38.77	44.06	52.87	70.49	31
32	NA	NA	18.67	23.34	28.01	32.68	26.92	28.72	32.31	35.90	39.49	44.87	53.85	71.80	32
33	NA	NA	19.16	23.95	28.74	33.53	27.62	29.46	33.15	36.83	40.51	46.04	55.24	73.66	33
34	NA	NA	19.72	24.65	29.57	34.50	28.60	30.50	34.32	38.13	41.94	47.66	57.20	76.26	34
35	NA	15.26	20.35	25.44	30.52	35.61	29.50	31.47	35.41	39.34	43.27	49.17	59.01	78.68	35
36	NA	15.57	20.76	25.95	31.14	36.33	30.41	32.44	36.49	40.55	44.60	50.69	60.82	81.10	36
37	NA	16.07	21.43	26.78	32.14	37.50	31.88	34.00	38.25	42.50	46.75	53.13	63.75	85.00	37
38	NA	16.54	22.06	27.57	33.09	38.60	33.13	35.34	39.76	44.18	48.59	55.22	66.26	88.35	38
39	NA	17.07	22.77	28.46	34.15	39.84	34.67	36.98	41.60	46.22	50.84	57.78	69.33	92.44	39
40	NA	17.77	23.70	29.62	35.54	41.47	36.55	38.99	43.86	48.73	53.61	60.92	73.10	97.46	40
41	15.86	19.03	25.37	31.71	38.06	44.40	39.69	42.33	47.63	52.92	58.21	66.15	79.38	105.83	41
42	17.07	20.48	27.30	34.13	40.96	47.78	43.45	46.35	52.15	57.94	63.73	72.42	86.91	115.88	42
43	18.37	22.04	29.39	36.74	44.08	51.43	47.50	50.67	57.00	63.33	69.67	79.17	95.00	126.67	43
44	19.81	23.77	31.69	39.62	47.54	55.47	51.89	55.35	62.27	69.19	76.11	86.49	103.79	138.38	44
45	21.55	25.86	34.48	43.11	51.73	60.35	57.26	61.08	68.72	76.35	83.99	95.44	114.53	152.71	45
46	22.60	27.12	36.16	45.20	54.24	63.28	60.75	64.80	72.90	81.00	89.10	101.25	121.50	162.01	46
47	23.81	28.57	38.09	47.62	57.14	66.66	64.73	69.04	77.67	86.30	94.93	107.88	129.46	172.61	47
48	24.99	29.99	39.99	49.99	59.99	69.98	68.63	73.21	82.36	91.51	100.66	114.39	137.27	183.02	48
49	26.44	31.72	42.30	52.87	63.44	74.02	73.24	78.12	87.89	97.65	107.42	122.06	146.48	195.30	49
50	27.74	33.28	44.38	55.47	66.57	77.66	77.49	82.66	92.99	103.32	113.66	129.15	154.98	206.65	50
51	29.60	35.52	47.36	59.19	71.03	82.87	83.35	88.91	100.02	111.14	122.25	138.92	166.70	222.27	51
52	31.50	37.80	50.41	63.01	75.61	88.21	89.35	95.31	107.22	119.13	131.05	148.92	178.70	238.27	52
53	32.50	39.00	52.01	65.01	78.01	91.01	92.42	98.58	110.90	123.23	135.55	154.03	184.84	246.45	53
54	34.83	41.79	55.73	69.66	83.59	97.52	99.74	106.39	119.69	132.99	146.29	166.24	199.49	265.98	54
55	37.60	45.11	60.15	75.19	90.23	105.27	108.53	115.77	130.24	144.71	159.18	180.89	217.06	289.42	55
56	41.11	49.33	65.77	82.21	98.65	115.10	119.48	127.45	143.38	159.31	175.24	199.14	238.96	318.62	56
57	45.48	54.57	72.76	90.95	109.14	127.34	133.15	142.03	159.78	177.54	195.29	221.92	266.31	355.07	57
58	48.52	58.23	77.64	97.05	116.45	135.86	142.71	152.22	171.25	190.28	209.31	237.85	285.42	380.56	58
59	52.89	63.47	84.63	105.79	126.95	148.10	156.31	166.73	187.57	208.41	229.25	260.52	312.62	416.83	59
60	59.66	71.59	95.46	119.32	143.18	167.05	177.44	189.27	212.93	236.59	260.25	295.74	354.89	473.18	60
61	65.52	78.62	104.83	131.04	157.24	183.45	194.88	207.87	233.86	259.84	285.83	324.80	389.76	519.68	61
62	71.89	86.27	115.02	143.78	172.53	201.29	213.85	228.11	256.62	285.14	313.65	356.42	427.71	570.28	62
63	78.79	94.55	126.07	157.59	189.11	220.62	234.36	249.98	281.23	312.48	343.73	390.60	468.72	624.96	63
64	86.21	103.45	137.94	172.42	206.91	241.39	256.40	273.49	307.68	341.87	376.05	427.34	512.80	683.74	64
65	94.23	113.08	150.77	188.46	226.16	263.85	280.26	298.94	336.31	373.67	411.04	467.09	560.51	747.35	65

RETURN OF PREMIUM PLAN - 20 YEAR TERM - MALE - TOBACCO

MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	16.51	19.81	26.41	33.02	39.62	46.22	43.38	46.28	52.06	57.85	63.63	72.31	86.77	115.69	18
19	16.51	19.81	26.41	33.02	39.62	46.22	43.38	46.28	52.06	57.85	63.63	72.31	86.77	115.69	19
20	16.51	19.81	26.41	33.02	39.62	46.22	43.38	46.28	52.06	57.85	63.63	72.31	86.77	115.69	20
21	16.51	19.81	26.41	33.02	39.62	46.22	43.38	46.28	52.06	57.85	63.63	72.31	86.77	115.69	21
22	16.51	19.81	26.41	33.02	39.62	46.22	43.38	46.28	52.06	57.85	63.63	72.31	86.77	115.69	22
23	16.62	19.95	26.60	33.25	39.90	46.55	43.66	46.57	52.40	58.22	64.04	72.77	87.33	116.44	23
24	16.62	19.95	26.60	33.25	39.90	46.55	43.66	46.57	52.40	58.22	64.04	72.77	87.33	116.44	24
25	16.62	19.95	26.60	33.25	39.90	46.55	43.66	46.57	52.40	58.22	64.04	72.77	87.33	116.44	25
26	16.62	19.95	26.60	33.25	39.90	46.55	43.66	46.57	52.40	58.22	64.04	72.77	87.33	116.44	26
27	16.76	20.12	26.82	33.53	40.23	46.94	44.01	46.95	52.81	58.68	64.55	73.35	88.02	117.37	27
28	16.76	20.12	26.82	33.53	40.23	46.94	44.01	46.95	52.81	58.68	64.55	73.35	88.02	117.37	28
29	16.88	20.26	27.01	33.76	40.51	47.26	44.29	47.24	53.15	59.06	64.96	73.82	88.58	118.11	29
30	16.88	20.26	27.01	33.76	40.51	47.26	44.29	47.24	53.15	59.06	64.96	73.82	88.58	118.11	30
31	18.07	21.68	28.90	36.13	43.36	50.58	47.78	50.96	57.33	63.71	70.08	79.63	95.56	127.41	31
32	19.37	23.24	30.99	38.73	46.48	54.23	51.55	54.98	61.85	68.73	75.60	85.91	103.09	137.45	32
33	20.79	24.94	33.26	41.57	49.89	58.20	55.73	59.45	66.88	74.31	81.74	92.88	111.46	148.61	33
34	22.44	26.92	35.90	44.87	53.85	62.82	60.47	64.50	72.57	80.63	88.69	100.79	120.95	161.26	34
35	24.27	29.13	38.84	48.55	58.26	67.96	65.77	70.16	78.93	87.70	96.47	109.62	131.55	175.40	35
36	24.95	29.94	39.92	49.89	59.87	69.85	68.08	72.61	81.69	90.77	99.84	113.46	136.15	181.54	36
37	25.58	30.69	40.92	51.15	61.38	71.61	70.03	74.70	84.03	93.37	102.71	116.72	140.06	186.74	37
38	26.67	32.00	42.67	53.34	64.00	74.67	73.59	78.49	88.30	98.12	107.93	122.64	147.17	196.23	38
39	28.13	33.76	45.01	56.27	67.52	78.77	78.26	83.48	93.91	104.35	114.78	130.43	156.52	208.69	39
40	29.97	35.96	47.95	59.94	71.93	83.91	84.05	89.65	100.86	112.07	123.27	140.08	168.10	224.13	40
41	32.67	39.20	52.27	65.33	78.40	91.47	92.42	98.58	110.90	123.23	135.55	154.03	184.84	246.45	41
42	35.71	42.85	57.14	71.42	85.71	99.99	101.84	108.62	122.20	135.78	149.36	169.73	203.67	271.56	42
43	38.99	46.79	62.38	77.98	93.58	109.17	112.09	119.56	134.51	149.45	164.40	186.81	224.18	298.90	43
44	43.01	51.62	68.82	86.03	103.23	120.44	124.57	132.88	149.49	166.10	182.71	207.62	249.15	332.20	44
45	46.83	56.19	74.92	93.65	112.38	131.11	136.43	145.53	163.72	181.91	200.10	227.39	272.86	363.82	45
46	51.17	61.41	81.88	102.35	122.82	143.29	150.17	160.18	180.21	200.23	220.25	250.29	300.34	400.46	46
47	55.36	66.43	88.57	110.72	132.86	155.00	163.35	174.24	196.03	217.81	239.59	272.26	326.71	435.61	47
48	59.19	71.03	94.71	118.39	142.07	165.74	175.49	187.19	210.59	233.99	257.39	292.49	350.98	467.98	48
49	63.08	75.69	100.92	126.15	151.39	176.62	187.70	200.21	225.24	250.26	275.29	312.83	375.39	500.53	49
50	66.26	79.52	106.02	132.53	159.03	185.54	197.81	211.00	237.37	263.75	290.12	329.69	395.62	527.50	50
51	70.22	84.26	112.34	140.43	168.52	196.60	210.16	224.17	252.19	280.21	308.23	350.26	420.31	560.42	51
52	73.10	87.72	116.96	146.20	175.44	204.67	219.36	233.99	263.24	292.49	321.73	365.61	438.73	584.97	52
53	79.05	94.86	126.48	158.10	189.72	221.34	237.99	253.85	285.58	317.32	349.05	396.65	475.97	634.63	53
54	84.56	101.47	135.30	169.12	202.94	236.77	255.35	272.38	306.43	340.47	374.52	425.59	510.71	680.95	54
55	90.63	108.75	145.01	181.26	217.51	253.76	274.33	292.62	329.19	365.77	402.35	457.21	548.65	731.54	55
56	102.42	122.90	163.87	204.83	245.80	286.77	311.36	332.12	373.64	415.15	456.67	518.94	622.73	830.30	56
57	114.34	137.21	182.95	228.69	274.42	320.16	348.68	371.93	418.42	464.91	511.40	581.13	697.36	929.81	57
58	120.44	144.52	192.70	240.87	289.04	337.22	367.86	392.39	441.43	490.48	539.53	613.10	735.72	980.96	58
59	125.41	150.49	200.66	250.82	300.99	351.15	383.49	409.05	460.18	511.31	562.45	639.14	766.97	1,022.63	59
60	129.29	155.15	206.87	258.59	310.30	362.02	395.83	422.22	475.00	527.78	580.55	659.72	791.66	1,055.55	60
61	139.64	167.57	223.42	279.28	335.13	390.99	427.50	456.00	513.00	570.00	627.00	712.50	855.00	1,139.99	61
62	150.66	180.79	241.06	301.32	361.58	421.85	461.26	492.01	553.51	615.01	676.51	768.76	922.51	1,230.02	62
63	162.24	194.69	259.58	324.48	389.37	454.27	496.76	529.88	596.11	662.35	728.58	827.93	993.52	1,324.69	63
64	174.47	209.36	279.15	348.94	418.72	488.51	534.08	569.68	640.89	712.10	783.31	890.13	1,068.15	1,424.20	64
65	187.35	224.82	299.76	374.70	449.64	524.58	573.55	611.79	688.27	764.74	841.21	955.92	1,147.11	1,529.48	65

RETURN OF PREMIUM PLAN - 20 YEAR TERM - FEMALE - NON TOBACCO

MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	NA	NA	18.65	22.38	26.11	20.30	21.65	24.36	27.06	29.77	33.83	40.59	54.13	18
19	NA	NA	NA	18.65	22.38	26.11	20.30	21.65	24.36	27.06	29.77	33.83	40.59	54.13	19
20	NA	NA	NA	18.65	22.38	26.11	20.30	21.65	24.36	27.06	29.77	33.83	40.59	54.13	20
21	NA	NA	NA	18.65	22.38	26.11	20.30	21.65	24.36	27.06	29.77	33.83	40.59	54.13	21
22	NA	NA	15.03	18.79	22.54	26.30	20.44	21.80	24.52	27.25	29.97	34.06	40.87	54.50	22
23	NA	NA	15.03	18.79	22.54	26.30	20.44	21.80	24.52	27.25	29.97	34.06	40.87	54.50	23
24	NA	NA	15.10	18.88	22.65	26.43	20.58	21.95	24.69	27.44	30.18	34.29	41.15	54.87	24
25	NA	NA	15.10	18.88	22.65	26.43	20.58	21.95	24.69	27.44	30.18	34.29	41.15	54.87	25
26	NA	NA	15.29	19.11	22.93	26.76	20.79	22.17	24.94	27.71	30.49	34.64	41.57	55.43	26
27	NA	NA	15.59	19.48	23.38	27.28	21.34	22.77	25.61	28.46	31.30	35.57	42.69	56.92	27
28	NA	NA	15.85	19.81	23.77	27.73	21.76	23.21	26.11	29.02	31.92	36.27	43.52	58.03	28
29	NA	NA	16.00	20.00	23.99	27.99	21.97	23.44	26.37	29.30	32.22	36.62	43.94	58.59	29
30	NA	NA	16.29	20.37	24.44	28.51	22.46	23.96	26.95	29.95	32.94	37.43	44.92	59.89	30
31	NA	NA	16.70	20.88	25.05	29.23	23.16	24.70	27.79	30.88	33.96	38.60	46.31	61.75	31
32	NA	NA	17.07	21.34	25.61	29.88	23.65	25.22	28.37	31.53	34.68	39.41	47.29	63.05	32
33	NA	NA	17.63	22.04	26.45	30.86	24.48	26.11	29.38	32.64	35.91	40.80	48.96	65.29	33
34	NA	NA	18.08	22.60	27.12	31.64	25.18	26.86	30.22	33.57	36.93	41.97	50.36	67.15	34
35	NA	NA	18.45	23.06	27.68	32.29	25.74	27.45	30.89	34.32	37.75	42.90	51.48	68.63	35
36	NA	NA	18.60	23.25	27.90	32.55	26.16	27.90	31.39	34.88	38.36	43.59	52.31	69.75	36
37	NA	NA	19.20	23.99	28.79	33.59	27.48	29.31	32.98	36.64	40.31	45.80	54.96	73.28	37
38	NA	NA	19.49	24.37	29.24	34.11	28.11	29.98	33.73	37.48	41.23	46.85	56.22	74.96	38
39	NA	NA	19.94	24.92	29.91	34.89	29.16	31.10	34.99	38.87	42.76	48.59	58.31	77.75	39
40	NA	15.37	20.50	25.62	30.75	35.87	30.34	32.36	36.41	40.46	44.50	50.57	60.68	80.91	40
41	NA	16.29	21.72	27.16	32.59	38.02	32.64	34.82	39.17	43.52	47.88	54.41	65.29	87.05	41
42	NA	17.05	22.73	28.41	34.09	39.78	34.53	36.83	41.43	46.04	50.64	57.54	69.05	92.07	42
43	15.21	18.25	24.33	30.41	36.49	42.58	37.60	40.10	45.11	50.13	55.14	62.66	75.19	100.25	43
44	15.79	18.94	25.26	31.57	37.89	44.20	39.27	41.89	47.12	52.36	57.59	65.45	78.54	104.72	44
45	16.67	20.00	26.67	33.34	40.01	46.68	41.99	44.79	50.39	55.99	61.58	69.98	83.98	111.97	45
46	17.34	20.81	27.75	34.69	41.63	48.56	44.29	47.24	53.15	59.06	64.96	73.82	88.58	118.11	46
47	17.79	21.34	28.46	35.57	42.69	49.80	45.83	48.88	54.99	61.10	67.21	76.38	91.65	122.20	47
48	18.34	22.01	29.35	36.69	44.03	51.36	47.85	51.04	57.42	63.80	70.18	79.75	95.70	127.60	48
49	19.04	22.85	30.47	38.08	45.70	53.32	50.08	53.42	60.10	66.77	73.45	83.47	100.16	133.55	49
50	19.72	23.66	31.55	39.43	47.32	55.20	52.38	55.87	62.86	69.84	76.83	87.30	104.76	139.69	50
51	20.62	24.75	33.00	41.25	49.49	57.74	55.31	59.00	66.37	73.75	81.12	92.19	110.62	147.50	51
52	21.51	25.81	34.41	43.01	51.62	60.22	58.17	62.05	69.81	77.56	85.32	96.95	116.34	155.12	52
53	22.60	27.12	36.16	45.20	54.24	63.28	61.66	65.77	73.99	82.21	90.43	102.77	123.32	164.42	53
54	23.55	28.26	37.68	47.10	56.53	65.95	64.80	69.12	77.76	86.40	95.04	108.00	129.60	172.79	54
55	24.81	29.77	39.69	49.62	59.54	69.46	68.77	73.36	82.53	91.70	100.87	114.62	137.55	183.40	55
56	26.44	31.72	42.30	52.87	63.44	74.02	73.80	78.72	88.55	98.39	108.23	122.99	147.59	196.79	56
57	27.97	33.56	44.75	55.94	67.13	78.32	78.54	83.77	94.25	104.72	115.19	130.90	157.08	209.44	57
58	30.85	37.02	49.36	61.71	74.05	86.39	87.54	93.37	105.04	116.72	128.39	145.89	175.07	233.43	58
59	33.57	40.29	53.72	67.15	80.58	94.00	95.98	102.37	115.17	127.97	140.76	159.96	191.95	255.94	59
60	36.85	44.22	58.96	73.70	88.44	103.18	106.16	113.24	127.39	141.55	155.70	176.93	212.32	283.09	60
61	40.08	48.10	64.13	80.17	96.20	112.23	115.51	123.21	138.61	154.01	169.41	192.51	231.01	308.02	61
62	43.69	52.42	69.90	87.37	104.85	122.32	125.83	134.22	150.99	167.77	184.55	209.72	251.66	335.54	62
63	47.66	57.20	76.26	95.33	114.39	133.46	137.27	146.42	164.72	183.02	201.33	228.78	274.54	366.05	63
64	52.03	62.44	83.25	104.07	124.88	145.69	149.89	159.89	179.87	199.86	219.84	249.82	299.79	399.71	64
65	56.82	68.19	90.92	113.65	136.38	159.10	163.70	174.62	196.44	218.27	240.10	272.84	327.41	436.54	65

RETURN OF PREMIUM PLAN - 20 YEAR TERM - FEMALE - TOBACCO

MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	15.29	20.39	25.48	30.58	35.67	31.67	33.78	38.00	42.22	46.44	52.78	63.33	84.44	18
19	NA	15.29	20.39	25.48	30.58	35.67	31.67	33.78	38.00	42.22	46.44	52.78	63.33	84.44	19
20	NA	15.29	20.39	25.48	30.58	35.67	31.67	33.78	38.00	42.22	46.44	52.78	63.33	84.44	20
21	NA	15.51	20.68	25.85	31.02	36.20	32.09	34.22	38.50	42.78	47.06	53.48	64.17	85.56	21
22	NA	15.74	20.98	26.23	31.47	36.72	32.57	34.74	39.09	43.43	47.77	54.29	65.15	86.86	22
23	NA	15.99	21.32	26.64	31.97	37.30	33.06	35.27	39.67	44.08	48.49	55.10	66.12	88.16	23
24	NA	16.32	21.76	27.20	32.64	38.08	33.76	36.01	40.51	45.01	49.51	56.27	67.52	90.02	24
25	NA	16.54	22.06	27.57	33.09	38.60	34.25	36.53	41.10	45.66	50.23	57.08	68.49	91.33	25
26	NA	17.16	22.88	28.60	34.32	40.04	35.71	38.09	42.85	47.62	52.38	59.52	71.42	95.23	26
27	NA	17.83	23.77	29.71	35.66	41.60	37.39	39.88	44.86	49.85	54.83	62.31	74.77	99.70	27
28	15.44	18.53	24.70	30.88	37.05	43.23	38.99	41.59	46.79	51.99	57.19	64.98	77.98	103.97	28
29	15.97	19.17	25.56	31.95	38.33	44.72	40.52	43.23	48.63	54.03	59.44	67.54	81.05	108.07	29
30	16.72	20.06	26.75	33.43	40.12	46.81	42.69	45.53	51.22	56.92	62.61	71.15	85.37	113.83	30
31	17.44	20.93	27.90	34.88	41.85	48.83	44.64	47.62	53.57	59.52	65.47	74.40	89.28	119.04	31
32	18.34	22.01	29.35	36.69	44.03	51.36	47.15	50.29	56.58	62.87	69.15	78.59	94.30	125.74	32
33	18.93	22.71	30.28	37.85	45.42	52.99	48.89	52.15	58.67	65.19	71.71	81.49	97.79	130.39	33
34	19.46	23.35	31.14	38.92	46.70	54.49	50.50	53.87	60.60	67.33	74.07	84.17	101.00	134.66	34
35	19.76	23.72	31.62	39.53	47.43	55.34	51.48	54.91	61.77	68.63	75.50	85.79	102.95	137.27	35
36	20.90	25.08	33.44	41.80	50.16	58.52	54.96	58.63	65.96	73.28	80.61	91.61	109.93	146.57	36
37	22.06	26.48	35.30	44.13	52.95	61.78	58.66	62.57	70.39	78.21	86.03	97.77	117.32	156.43	37
38	23.34	28.01	37.35	46.69	56.02	65.36	62.64	66.81	75.16	83.51	91.87	104.39	125.27	167.03	38
39	25.02	30.02	40.03	50.03	60.04	70.05	67.87	72.39	81.44	90.49	99.54	113.11	135.73	180.98	39
40	26.92	32.31	43.08	53.85	64.62	75.39	73.87	78.79	88.64	98.49	108.34	123.11	147.73	196.97	40
41	28.83	34.60	46.13	57.66	69.19	80.72	79.72	85.04	95.67	106.30	116.93	132.87	159.45	212.60	41
42	30.55	36.66	48.88	61.10	73.32	85.54	85.16	90.84	102.20	113.55	124.91	141.94	170.33	227.11	42
43	32.53	39.03	52.04	65.05	78.06	91.07	91.30	97.39	109.56	121.74	133.91	152.17	182.61	243.47	43
44	34.32	41.18	54.91	68.63	82.36	96.09	96.95	103.42	116.34	129.27	142.20	161.59	193.91	258.54	44
45	36.06	43.27	57.70	72.12	86.55	100.97	102.39	109.22	122.87	136.52	150.18	170.66	204.79	273.05	45
46	39.22	47.07	62.76	78.45	94.13	109.82	112.30	119.78	134.76	149.73	164.70	187.16	224.60	299.46	46
47	41.83	50.19	66.92	83.65	100.38	117.11	120.39	128.41	144.47	160.52	176.57	200.65	240.78	321.04	47
48	44.41	53.29	71.05	88.82	106.58	124.34	128.41	136.97	154.09	171.21	188.33	214.02	256.82	342.43	48
49	47.34	56.80	75.74	94.67	113.61	132.54	137.62	146.79	165.14	183.49	201.84	229.36	275.23	366.98	49
50	50.36	60.43	80.58	100.72	120.86	141.01	147.03	156.84	176.44	196.04	215.65	245.06	294.07	392.09	50
51	53.34	64.00	85.34	106.67	128.01	149.34	156.38	166.80	187.66	208.51	229.36	260.63	312.76	417.01	51
52	56.80	68.16	90.88	113.60	136.32	159.04	167.19	178.34	200.63	222.92	245.21	278.65	334.38	445.84	52
53	59.68	71.62	95.49	119.37	143.24	167.11	176.40	188.16	211.68	235.20	258.72	294.00	352.80	470.39	53
54	62.75	75.30	100.40	125.50	150.60	175.70	186.02	198.42	223.23	248.03	272.83	310.04	372.05	496.06	54
55	65.89	79.07	105.42	131.78	158.14	184.49	195.93	208.99	235.11	261.24	287.36	326.55	391.86	522.47	55
56	68.77	82.53	110.04	137.55	165.06	192.57	205.20	218.88	246.25	273.61	300.97	342.01	410.41	547.21	56
57	68.84	82.61	110.15	137.69	165.22	192.76	205.76	219.48	246.92	274.35	301.79	342.94	411.53	548.70	57
58	72.84	87.41	116.55	145.68	174.82	203.96	218.53	233.10	262.23	291.37	320.51	364.21	437.05	582.74	58
59	75.59	90.70	120.94	151.17	181.41	211.64	227.45	242.62	272.95	303.27	333.60	379.09	454.91	606.55	59
60	78.75	94.50	126.00	157.50	188.99	220.49	237.57	253.41	285.08	316.76	348.43	395.95	475.14	633.52	60
61	84.70	101.64	135.52	169.40	203.28	237.16	255.49	272.53	306.59	340.66	374.72	425.82	510.99	681.32	61
62	91.16	109.40	145.86	182.33	218.79	255.26	275.02	293.36	330.03	366.70	403.37	458.37	550.05	733.40	62
63	98.16	117.79	157.06	196.32	235.59	274.85	296.16	315.90	355.39	394.88	434.37	493.60	592.32	789.76	63
64	105.72	126.86	169.15	211.44	253.72	296.01	318.90	340.16	382.68	425.20	467.72	531.50	637.79	850.39	64
65	113.83	136.60	182.13	227.66	273.20	318.73	343.38	366.27	412.06	457.84	503.62	572.30	686.76	915.68	65

30 YEAR TERM - MALE - NON TOBACCO															
MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT															
Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	NA	NA	16.83	20.20	23.57	20.23	21.58	24.27	26.97	29.67	33.71	40.46	53.94	18
19	NA	NA	NA	16.83	20.20	23.57	20.23	21.58	24.27	26.97	29.67	33.71	40.46	53.94	19
20	NA	NA	NA	16.83	20.20	23.57	20.23	21.58	24.27	26.97	29.67	33.71	40.46	53.94	20
21	NA	NA	NA	16.83	20.20	23.57	20.23	21.58	24.27	26.97	29.67	33.71	40.46	53.94	21
22	NA	NA	NA	16.83	20.20	23.57	20.23	21.58	24.27	26.97	29.67	33.71	40.46	53.94	22
23	NA	NA	NA	16.83	20.20	23.57	20.23	21.58	24.27	26.97	29.67	33.71	40.46	53.94	23
24	NA	NA	NA	16.83	20.20	23.57	20.23	21.58	24.27	26.97	29.67	33.71	40.46	53.94	24
25	NA	NA	NA	16.83	20.20	23.57	20.23	21.58	24.27	26.97	29.67	33.71	40.46	53.94	25
26	NA	NA	NA	17.21	20.65	24.09	20.79	22.17	24.94	27.71	30.49	34.64	41.57	55.43	26
27	NA	NA	NA	17.53	21.04	24.54	21.34	22.77	25.61	28.46	31.30	35.57	42.69	56.92	27
28	NA	NA	NA	17.90	21.48	25.06	21.90	23.36	26.28	29.20	32.12	36.50	43.80	58.40	28
29	NA	NA	NA	18.32	21.99	25.65	22.53	24.03	27.04	30.04	33.04	37.55	45.06	60.08	29
30	NA	NA	NA	18.69	22.43	26.17	23.16	24.70	27.79	30.88	33.96	38.60	46.31	61.75	30
31	NA	NA	15.33	19.16	22.99	26.82	23.85	25.44	28.63	31.81	34.99	39.76	47.71	63.61	31
32	NA	NA	15.81	19.76	23.72	27.67	24.83	26.49	29.80	33.11	36.42	41.39	49.66	66.22	32
33	NA	NA	16.11	20.13	24.16	28.19	25.39	27.08	30.47	33.85	37.24	42.32	50.78	67.70	33
34	NA	NA	16.44	20.55	24.66	28.77	26.02	27.75	31.22	34.69	38.16	43.36	52.03	69.38	34
35	NA	NA	16.70	20.88	25.05	29.23	26.57	28.35	31.89	35.43	38.98	44.29	53.15	70.87	35
36	NA	NA	17.78	22.23	26.67	31.12	28.67	30.58	34.40	38.22	42.05	47.78	57.33	76.45	36
37	NA	NA	18.93	23.67	28.40	33.14	30.90	32.96	37.08	41.20	45.32	51.50	61.80	82.40	37
38	NA	15.12	20.16	25.20	30.24	35.28	33.34	35.56	40.01	44.45	48.90	55.57	66.68	88.91	38
39	NA	16.18	21.58	26.97	32.36	37.76	36.06	38.46	43.27	48.08	52.89	60.10	72.12	96.16	39
40	NA	17.33	23.10	28.88	34.65	40.43	39.06	41.66	46.87	52.08	57.29	65.10	78.12	104.16	40
41	15.51	18.61	24.81	31.02	37.22	43.42	42.41	45.24	50.89	56.54	62.20	70.68	84.82	113.09	41
42	16.65	19.98	26.64	33.29	39.95	46.61	45.97	49.03	55.16	61.29	67.42	76.61	91.93	122.57	42
43	17.95	21.54	28.72	35.90	43.08	50.26	50.01	53.34	60.01	66.68	73.35	83.35	100.02	133.36	43
44	19.32	23.18	30.91	38.64	46.37	54.10	54.34	57.96	65.20	72.45	79.69	90.56	108.67	144.89	44
45	20.88	25.05	33.41	41.76	50.11	58.46	59.15	63.09	70.98	78.86	86.75	98.58	118.30	157.73	45
46	22.62	27.15	36.20	45.24	54.29	63.34	64.66	68.97	77.59	86.21	94.83	107.76	129.32	172.42	46
47	24.60	29.52	39.36	49.20	59.04	68.88	70.80	75.52	84.96	94.40	103.83	117.99	141.59	188.79	47
48	26.76	32.11	42.82	53.52	64.23	74.93	77.56	82.73	93.07	103.42	113.76	129.27	155.12	206.83	48
49	29.11	34.93	46.57	58.22	69.86	81.51	84.89	90.54	101.86	113.18	124.50	141.48	169.77	226.36	49
50	31.74	38.08	50.78	63.47	76.17	88.86	93.12	99.32	111.74	124.16	136.57	155.19	186.23	248.31	50
51	36.99	44.39	59.19	73.98	88.78	103.57	109.51	116.81	131.41	146.01	160.61	182.51	219.02	292.02	51
52	43.25	51.89	69.19	86.49	103.79	121.09	129.11	137.71	154.93	172.14	189.36	215.18	258.21	344.29	52
53	50.71	60.85	81.13	101.42	121.70	141.98	152.40	162.56	182.88	203.21	223.53	254.01	304.81	406.41	53
54	59.47	71.37	95.16	118.95	142.74	166.53	179.82	191.80	215.78	239.75	263.73	299.69	359.63	479.51	54
55	69.94	83.92	111.90	139.87	167.85	195.82	212.46	226.62	254.95	283.28	311.61	354.10	424.92	566.56	55

30 YEAR TERM - MALE - TOBACCO

MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	16.13	21.50	26.88	32.25	37.63	35.92	38.32	43.11	47.90	52.68	59.87	71.84	95.79	18
19	NA	16.13	21.50	26.88	32.25	37.63	35.92	38.32	43.11	47.90	52.68	59.87	71.84	95.79	19
20	NA	16.13	21.50	26.88	32.25	37.63	35.92	38.32	43.11	47.90	52.68	59.87	71.84	95.79	20
21	NA	16.13	21.50	26.88	32.25	37.63	35.92	38.32	43.11	47.90	52.68	59.87	71.84	95.79	21
22	NA	16.13	21.50	26.88	32.25	37.63	35.92	38.32	43.11	47.90	52.68	59.87	71.84	95.79	22
23	NA	16.13	21.50	26.88	32.25	37.63	35.92	38.32	43.11	47.90	52.68	59.87	71.84	95.79	23
24	NA	16.13	21.50	26.88	32.25	37.63	35.92	38.32	43.11	47.90	52.68	59.87	71.84	95.79	24
25	NA	16.13	21.50	26.88	32.25	37.63	35.92	38.32	43.11	47.90	52.68	59.87	71.84	95.79	25
26	NA	16.60	22.13	27.67	33.20	38.73	37.18	39.66	44.61	49.57	54.53	61.96	74.35	99.14	26
27	NA	17.07	22.77	28.46	34.15	39.84	38.43	40.99	46.12	51.24	56.37	64.05	76.86	102.49	27
28	NA	17.58	23.44	29.30	35.15	41.01	39.69	42.33	47.63	52.92	58.21	66.15	79.38	105.83	28
29	15.04	18.05	24.07	30.09	36.10	42.12	40.94	43.67	49.13	54.59	60.05	68.24	81.89	109.18	29
30	15.46	18.55	24.74	30.92	37.11	43.29	42.27	45.09	50.72	56.36	61.99	70.45	84.54	112.72	30
31	16.11	19.33	25.78	32.22	38.67	45.11	44.29	47.24	53.15	59.06	64.96	73.82	88.58	118.11	31
32	16.48	19.78	26.37	32.97	39.56	46.16	45.48	48.51	54.57	60.64	66.70	75.80	90.95	121.27	32
33	16.88	20.26	27.01	33.76	40.51	47.26	46.66	49.77	56.00	62.22	68.44	77.77	93.33	124.43	33
34	17.27	20.73	27.64	34.55	41.46	48.37	47.92	51.11	57.50	63.89	70.28	79.86	95.84	127.78	34
35	17.65	21.18	28.23	35.29	42.35	49.41	49.10	52.38	58.92	65.47	72.02	81.84	98.21	130.94	35
36	19.13	22.96	30.62	38.27	45.92	53.58	53.71	57.29	64.45	71.61	78.77	89.51	107.42	143.22	36
37	20.69	24.83	33.11	41.39	49.66	57.94	58.59	62.50	70.31	78.12	85.93	97.65	117.18	156.24	37
38	22.46	26.95	35.94	44.92	53.90	62.89	64.10	68.37	76.92	85.47	94.01	106.83	128.20	170.93	38
39	24.37	29.24	38.99	48.73	58.48	68.22	70.10	74.77	84.12	93.47	102.81	116.83	140.20	186.93	39
40	26.46	31.75	42.33	52.92	63.50	74.08	76.66	81.77	91.99	102.21	112.43	127.76	153.31	204.41	40
41	28.83	34.60	46.13	57.66	69.19	80.72	84.05	89.65	100.86	112.07	123.27	140.08	168.10	224.13	41
42	31.48	37.78	50.37	62.96	75.55	88.15	92.28	98.43	110.74	123.04	135.34	153.80	184.56	246.08	42
43	34.32	41.18	54.91	68.63	82.36	96.09	101.21	107.95	121.45	134.94	148.44	168.68	202.41	269.89	43
44	37.53	45.03	60.04	75.05	90.06	105.07	111.18	118.59	133.42	148.24	163.07	185.30	222.36	296.48	44
45	41.04	49.24	65.66	82.07	98.49	114.90	122.20	130.35	146.64	162.94	179.23	203.67	244.40	325.87	45
46	44.94	53.93	71.91	89.88	107.86	125.84	134.41	143.37	161.29	179.21	197.13	224.01	268.82	358.42	46
47	49.24	59.09	78.79	98.49	118.18	137.88	147.80	157.65	177.36	197.07	216.77	246.33	295.60	394.13	47
48	54.01	64.81	86.42	108.02	129.62	151.23	162.73	173.58	195.27	216.97	238.67	271.21	325.45	433.94	48
49	59.29	71.15	94.86	118.58	142.29	166.01	179.19	191.13	215.03	238.92	262.81	298.65	358.38	477.83	49
50	65.03	78.04	104.05	130.06	156.07	182.08	197.18	210.33	236.62	262.91	289.20	328.64	394.37	525.82	50
51	76.45	91.74	122.31	152.89	183.47	214.05	232.83	248.35	279.39	310.43	341.48	388.04	465.65	620.87	51
52	90.12	108.14	144.19	180.23	216.28	252.33	275.51	293.88	330.62	367.35	404.09	459.19	551.03	734.70	52
53	106.30	127.56	170.08	212.60	255.12	297.64	326.08	347.82	391.30	434.78	478.25	543.47	652.16	869.55	53
54	125.36	150.44	200.58	250.73	300.87	351.02	385.72	411.43	462.86	514.29	565.72	642.86	771.44	1,028.58	54
55	148.10	177.72	236.96	296.21	355.45	414.69	456.72	487.17	548.07	608.96	669.86	761.21	913.45	1,217.93	55

30 YEAR TERM - FEMALE - NON TOBACCO
MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	NA	NA	NA	16.96	19.79	16.04	17.11	19.25	21.39	23.53	26.74	32.09	42.78	18
19	NA	NA	NA	NA	16.96	19.79	16.04	17.11	19.25	21.39	23.53	26.74	32.09	42.78	19
20	NA	NA	NA	NA	16.96	19.79	16.04	17.11	19.25	21.39	23.53	26.74	32.09	42.78	20
21	NA	NA	NA	NA	16.96	19.79	16.04	17.11	19.25	21.39	23.53	26.74	32.09	42.78	21
22	NA	NA	NA	NA	16.96	19.79	16.04	17.11	19.25	21.39	23.53	26.74	32.09	42.78	22
23	NA	NA	NA	NA	16.96	19.79	16.04	17.11	19.25	21.39	23.53	26.74	32.09	42.78	23
24	NA	NA	NA	NA	16.96	19.79	16.04	17.11	19.25	21.39	23.53	26.74	32.09	42.78	24
25	NA	NA	NA	NA	16.96	19.79	16.04	17.11	19.25	21.39	23.53	26.74	32.09	42.78	25
26	NA	NA	NA	NA	17.41	20.31	16.60	17.71	19.92	22.13	24.35	27.67	33.20	44.27	26
27	NA	NA	NA	NA	17.86	20.83	17.16	18.30	20.59	22.88	25.17	28.60	34.32	45.76	27
28	NA	NA	NA	15.21	18.25	21.29	17.72	18.90	21.26	23.62	25.98	29.53	35.43	47.24	28
29	NA	NA	NA	15.58	18.69	21.81	18.27	19.49	21.93	24.37	26.80	30.46	36.55	48.73	29
30	NA	NA	NA	15.90	19.08	22.26	18.76	20.01	22.52	25.02	27.52	31.27	37.53	50.03	30
31	NA	NA	NA	16.51	19.81	23.11	19.74	21.06	23.69	26.32	28.95	32.90	39.48	52.64	31
32	NA	NA	NA	16.83	20.20	23.57	20.23	21.58	24.27	26.97	29.67	33.71	40.46	53.94	32
33	NA	NA	NA	17.21	20.65	24.09	20.79	22.17	24.94	27.71	30.49	34.64	41.57	55.43	33
34	NA	NA	NA	17.53	21.04	24.54	21.34	22.77	25.61	28.46	31.30	35.57	42.69	56.92	34
35	NA	NA	NA	17.95	21.54	25.13	21.97	23.44	26.37	29.30	32.22	36.62	43.94	58.59	35
36	NA	NA	NA	18.74	22.49	26.24	23.23	24.78	27.87	30.97	34.07	38.71	46.45	61.94	36
37	NA	NA	15.62	19.53	23.44	27.34	24.48	26.11	29.38	32.64	35.91	40.80	48.96	65.29	37
38	NA	NA	16.37	20.46	24.55	28.64	25.88	27.60	31.05	34.50	37.95	43.13	51.75	69.01	38
39	NA	NA	17.15	21.44	25.72	30.01	27.41	29.24	32.89	36.55	40.20	45.69	54.82	73.10	39
40	NA	NA	17.97	22.46	26.95	31.44	29.02	30.95	34.82	38.69	42.56	48.36	58.03	77.38	40
41	NA	NA	18.86	23.58	28.29	33.01	30.76	32.81	36.91	41.01	45.11	51.27	61.52	82.03	41
42	NA	NA	19.83	24.78	29.74	34.70	32.64	34.82	39.17	43.52	47.88	54.41	65.29	87.05	42
43	NA	15.65	20.87	26.09	31.30	36.52	34.67	36.98	41.60	46.22	50.84	57.78	69.33	92.44	43
44	NA	16.46	21.95	27.44	32.92	38.41	36.83	39.28	44.19	49.10	54.01	61.38	73.66	98.21	44
45	NA	17.38	23.18	28.97	34.76	40.56	39.20	41.81	47.04	52.27	57.49	65.33	78.40	104.53	45
46	15.41	18.50	24.66	30.83	37.00	43.16	42.13	44.94	50.55	56.17	61.79	70.22	84.26	112.34	46
47	16.41	19.70	26.26	32.83	39.39	45.96	45.20	48.21	54.24	60.26	66.29	75.33	90.40	120.53	47
48	17.51	21.01	28.01	35.01	42.02	49.02	48.62	51.86	58.34	64.82	71.30	81.03	97.23	129.64	48
49	18.69	22.43	29.91	37.39	44.86	52.34	52.38	55.87	62.86	69.84	76.83	87.30	104.76	139.69	49
50	20.00	23.99	31.99	39.99	47.99	55.99	56.43	60.19	67.71	75.24	82.76	94.05	112.86	150.47	50
51	23.04	27.65	36.87	46.08	55.30	64.51	65.91	70.31	79.10	87.89	96.67	109.86	131.83	175.77	51
52	26.60	31.92	42.56	53.20	63.84	74.47	77.07	82.21	92.49	102.77	113.04	128.46	154.15	205.53	52
53	30.81	36.97	49.29	61.61	73.94	86.26	90.19	96.20	108.22	120.25	132.27	150.31	180.37	240.50	53
54	35.74	42.88	57.18	71.47	85.76	100.06	105.60	112.64	126.72	140.80	154.88	176.00	211.20	281.60	54
55	41.57	49.89	66.51	83.14	99.77	116.40	123.88	132.13	148.65	165.17	181.68	206.46	247.75	330.34	55

30 YEAR TERM - FEMALE - TOBACCO
MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	NA	16.03	20.04	24.05	28.06	25.25	26.93	30.30	33.67	37.03	42.08	50.50	67.33	18
19	NA	NA	16.03	20.04	24.05	28.06	25.25	26.93	30.30	33.67	37.03	42.08	50.50	67.33	19
20	NA	NA	16.03	20.04	24.05	28.06	25.25	26.93	30.30	33.67	37.03	42.08	50.50	67.33	20
21	NA	NA	16.03	20.04	24.05	28.06	25.25	26.93	30.30	33.67	37.03	42.08	50.50	67.33	21
22	NA	NA	16.03	20.04	24.05	28.06	25.25	26.93	30.30	33.67	37.03	42.08	50.50	67.33	22
23	NA	NA	16.03	20.04	24.05	28.06	25.25	26.93	30.30	33.67	37.03	42.08	50.50	67.33	23
24	NA	NA	16.03	20.04	24.05	28.06	25.25	26.93	30.30	33.67	37.03	42.08	50.50	67.33	24
25	NA	NA	16.03	20.04	24.05	28.06	25.25	26.93	30.30	33.67	37.03	42.08	50.50	67.33	25
26	NA	NA	16.59	20.74	24.89	29.03	26.37	28.12	31.64	35.15	38.67	43.94	52.73	70.31	26
27	NA	NA	17.22	21.53	25.84	30.14	27.55	29.39	33.06	36.74	40.41	45.92	55.10	73.47	27
28	NA	NA	17.82	22.27	26.73	31.18	28.74	30.65	34.48	38.32	42.15	47.90	57.47	76.63	28
29	NA	NA	18.41	23.02	27.62	32.22	29.92	31.92	35.91	39.90	43.89	49.87	59.85	79.79	29
30	NA	NA	19.01	23.76	28.51	33.27	31.04	33.11	37.25	41.39	45.52	51.73	62.08	82.77	30
31	NA	NA	19.90	24.88	29.85	34.83	32.78	34.97	39.34	43.71	48.08	54.64	65.57	87.42	31
32	NA	15.37	20.50	25.62	30.75	35.87	33.97	36.23	40.76	45.29	49.82	56.61	67.94	90.58	32
33	NA	15.85	21.13	26.41	31.69	36.98	35.22	37.57	42.27	46.97	51.66	58.71	70.45	93.93	33
34	NA	16.35	21.80	27.25	32.70	38.15	36.48	38.91	43.78	48.64	53.50	60.80	72.96	97.28	34
35	NA	16.85	22.47	28.09	33.70	39.32	37.80	40.32	45.37	50.41	55.45	63.01	75.61	100.81	35
36	NA	17.88	23.85	29.81	35.77	41.73	40.52	43.23	48.63	54.03	59.44	67.54	81.05	108.07	36
37	15.86	19.03	25.37	31.71	38.06	44.40	43.45	46.35	52.15	57.94	63.73	72.42	86.91	115.88	37
38	16.90	20.28	27.04	33.81	40.57	47.33	46.73	49.85	56.08	62.31	68.54	77.89	93.47	124.62	38
39	18.02	21.62	28.83	36.04	43.25	50.45	50.22	53.57	60.26	66.96	73.66	83.70	100.44	133.92	39
40	19.25	23.10	30.80	38.50	46.20	53.90	54.06	57.66	64.87	72.08	79.28	90.09	108.11	144.15	40
41	20.60	24.72	32.96	41.20	49.44	57.68	58.31	62.20	69.97	77.75	85.52	97.19	116.62	155.50	41
42	22.04	26.45	35.27	44.08	52.90	61.71	62.84	67.03	75.41	83.79	92.17	104.74	125.69	167.59	42
43	23.67	28.40	37.87	47.34	56.80	66.27	67.87	72.39	81.44	90.49	99.54	113.11	135.73	180.98	43
44	25.39	30.47	40.62	50.78	60.93	71.09	73.31	78.19	87.97	97.74	107.52	122.18	146.61	195.49	44
45	27.23	32.67	43.56	54.45	65.34	76.23	79.03	84.30	94.83	105.37	115.91	131.71	158.05	210.74	45
46	29.04	34.85	46.46	58.08	69.69	81.31	84.68	90.32	101.61	112.90	124.19	141.13	169.35	225.80	46
47	31.06	37.27	49.70	62.12	74.55	86.97	91.02	97.09	109.23	121.37	133.50	151.71	182.05	242.73	47
48	33.13	39.76	53.01	66.26	79.52	92.77	97.44	103.94	116.93	129.92	142.91	162.40	194.88	259.84	48
49	35.43	42.52	56.69	70.87	85.04	99.21	104.63	111.60	125.55	139.50	153.45	174.38	209.25	279.00	49
50	37.90	45.48	60.64	75.80	90.95	106.11	112.37	119.86	134.84	149.82	164.81	187.28	224.73	299.65	50
51	44.29	53.15	70.87	88.58	106.30	124.02	132.32	141.14	158.78	176.42	194.06	220.53	264.63	352.84	51
52	51.94	62.33	83.10	103.88	124.66	145.43	156.24	166.66	187.49	208.32	229.15	260.40	312.48	416.64	52
53	61.01	73.21	97.61	122.02	146.42	170.82	184.56	196.86	221.47	246.08	270.69	307.60	369.12	492.16	53
54	71.70	86.04	114.72	143.41	172.09	200.77	217.97	232.50	261.56	290.63	319.69	363.28	435.94	581.25	54
55	84.42	101.30	135.07	168.84	202.61	236.38	257.73	274.91	309.27	343.64	378.00	429.54	515.45	687.27	55

RETURN OF PREMIUM PLAN - 30 YEAR TERM - MALE - NON TOBACCO

MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	NA	15.21	19.02	22.82	26.63	22.81	24.33	27.37	30.41	33.45	38.01	45.62	60.82	18
19	NA	NA	15.21	19.02	22.82	26.63	22.81	24.33	27.37	30.41	33.45	38.01	45.62	60.82	19
20	NA	NA	15.21	19.02	22.82	26.63	22.81	24.33	27.37	30.41	33.45	38.01	45.62	60.82	20
21	NA	NA	15.21	19.02	22.82	26.63	22.81	24.33	27.37	30.41	33.45	38.01	45.62	60.82	21
22	NA	NA	15.21	19.02	22.82	26.63	22.81	24.33	27.37	30.41	33.45	38.01	45.62	60.82	22
23	NA	NA	15.21	19.02	22.82	26.63	22.81	24.33	27.37	30.41	33.45	38.01	45.62	60.82	23
24	NA	NA	15.21	19.02	22.82	26.63	22.81	24.33	27.37	30.41	33.45	38.01	45.62	60.82	24
25	NA	NA	15.21	19.02	22.82	26.63	22.81	24.33	27.37	30.41	33.45	38.01	45.62	60.82	25
26	NA	NA	15.66	19.58	23.49	27.41	23.65	25.22	28.37	31.53	34.68	39.41	47.29	63.05	26
27	NA	NA	16.14	20.18	24.22	28.25	24.48	26.11	29.38	32.64	35.91	40.80	48.96	65.29	27
28	NA	NA	16.74	20.93	25.11	29.30	25.60	27.30	30.72	34.13	37.54	42.66	51.20	68.26	28
29	NA	NA	17.26	21.58	25.89	30.21	26.57	28.35	31.89	35.43	38.98	44.29	53.15	70.87	29
30	NA	NA	17.82	22.27	26.73	31.18	27.48	29.31	32.98	36.64	40.31	45.80	54.96	73.28	30
31	NA	NA	18.23	22.79	27.34	31.90	28.32	30.21	33.98	37.76	41.53	47.20	56.64	75.52	31
32	NA	NA	18.82	23.53	28.23	32.94	29.50	31.47	35.41	39.34	43.27	49.17	59.01	78.68	32
33	NA	NA	19.34	24.18	29.02	33.85	30.41	32.44	36.49	40.55	44.60	50.69	60.82	81.10	33
34	NA	NA	19.72	24.65	29.57	34.50	31.18	33.26	37.41	41.57	45.73	51.96	62.36	83.14	34
35	NA	15.04	20.05	25.06	30.08	35.09	31.88	34.00	38.25	42.50	46.75	53.13	63.75	85.00	35
36	NA	16.01	21.35	26.69	32.03	37.37	34.39	36.68	41.26	45.85	50.43	57.31	68.77	91.70	36
37	NA	17.05	22.73	28.41	34.09	39.78	37.04	39.51	44.44	49.38	54.32	61.73	74.07	98.77	37
38	15.14	18.16	24.22	30.27	36.33	42.38	39.97	42.63	47.96	53.29	58.62	66.61	79.93	106.58	38
39	16.18	19.42	25.89	32.36	38.84	45.31	43.25	46.13	51.89	57.66	63.43	72.08	86.49	115.32	39
40	17.32	20.79	27.71	34.64	41.57	48.50	46.80	49.92	56.16	62.40	68.64	78.00	93.60	124.81	40
41	18.62	22.35	29.80	37.25	44.70	52.15	50.85	54.24	61.02	67.80	74.58	84.75	101.70	135.59	41
42	19.97	23.97	31.95	39.94	47.93	55.92	55.10	58.78	66.12	73.47	80.82	91.84	110.21	146.94	42
43	21.53	25.84	34.45	43.06	51.67	60.28	59.99	63.98	71.98	79.98	87.98	99.98	119.97	159.96	43
44	23.20	27.84	37.13	46.41	55.69	64.97	65.15	69.49	78.18	86.86	95.55	108.58	130.29	173.72	44
45	25.04	30.05	40.06	50.08	60.10	70.11	70.94	75.66	85.12	94.58	104.04	118.23	141.87	189.16	45
46	27.16	32.59	43.45	54.31	65.17	76.04	77.56	82.73	93.07	103.42	113.76	129.27	155.12	206.83	46
47	29.53	35.43	47.24	59.06	70.87	82.68	84.89	90.54	101.86	113.18	124.50	141.48	169.77	226.36	47
48	32.11	38.53	51.37	64.22	77.06	89.90	93.05	99.25	111.66	124.06	136.47	155.08	186.09	248.12	48
49	34.92	41.91	55.87	69.84	83.81	97.78	101.84	108.62	122.20	135.78	149.36	169.73	203.67	271.56	49
50	38.08	45.70	60.93	76.17	91.40	106.63	111.67	119.11	134.00	148.89	163.78	186.12	223.34	297.79	50
51	44.38	53.26	71.01	88.77	106.52	124.28	131.34	140.10	157.61	175.12	192.63	218.90	262.68	350.24	51
52	51.92	62.30	83.07	103.83	124.60	145.37	154.91	165.24	185.90	206.55	227.21	258.19	309.83	413.11	52
53	60.85	73.01	97.35	121.69	146.03	170.37	182.81	195.00	219.38	243.75	268.13	304.69	365.63	487.51	53
54	71.38	85.65	114.20	142.76	171.31	199.86	215.74	230.12	258.88	287.65	316.41	359.56	431.47	575.30	54
55	83.91	100.69	134.25	167.82	201.38	234.95	254.94	271.93	305.92	339.92	373.91	424.89	509.87	679.83	55

RETURN OF PREMIUM PLAN - 30 YEAR TERM - MALE - TOBACCO

MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	15.18	18.22	24.29	30.36	36.44	42.51	40.52	43.23	48.63	54.03	59.44	67.54	81.05	108.07	18
19	15.18	18.22	24.29	30.36	36.44	42.51	40.52	43.23	48.63	54.03	59.44	67.54	81.05	108.07	19
20	15.18	18.22	24.29	30.36	36.44	42.51	40.52	43.23	48.63	54.03	59.44	67.54	81.05	108.07	20
21	15.18	18.22	24.29	30.36	36.44	42.51	40.52	43.23	48.63	54.03	59.44	67.54	81.05	108.07	21
22	15.18	18.22	24.29	30.36	36.44	42.51	40.52	43.23	48.63	54.03	59.44	67.54	81.05	108.07	22
23	15.18	18.22	24.29	30.36	36.44	42.51	40.52	43.23	48.63	54.03	59.44	67.54	81.05	108.07	23
24	15.18	18.22	24.29	30.36	36.44	42.51	40.52	43.23	48.63	54.03	59.44	67.54	81.05	108.07	24
25	15.18	18.22	24.29	30.36	36.44	42.51	40.52	43.23	48.63	54.03	59.44	67.54	81.05	108.07	25
26	15.79	18.94	25.26	31.57	37.89	44.20	42.34	45.16	50.81	56.45	62.10	70.56	84.68	112.90	26
27	16.23	19.47	25.97	32.46	38.95	45.44	43.80	46.72	52.56	58.40	64.24	73.01	87.61	116.81	27
28	16.83	20.20	26.93	33.67	40.40	47.13	45.62	48.66	54.74	60.82	66.90	76.03	91.23	121.64	28
29	17.46	20.95	27.94	34.92	41.91	48.89	47.43	50.59	56.92	63.24	69.56	79.05	94.86	126.48	29
30	18.09	21.71	28.94	36.18	43.41	50.65	49.38	52.68	59.26	65.84	72.43	82.31	98.77	131.69	30
31	18.69	22.43	29.91	37.39	44.86	52.34	51.34	54.76	61.60	68.45	75.29	85.56	102.67	136.90	31
32	19.13	22.96	30.62	38.27	45.92	53.58	52.73	56.25	63.28	70.31	77.34	87.89	105.46	140.62	32
33	19.58	23.49	31.32	39.15	46.98	54.81	54.06	57.66	64.87	72.08	79.28	90.09	108.11	144.15	33
34	19.86	23.83	31.77	39.71	47.65	55.60	55.03	58.70	66.04	73.38	80.71	91.72	110.07	146.75	34
35	20.30	24.36	32.48	40.59	48.71	56.83	56.43	60.19	67.71	75.24	82.76	94.05	112.86	150.47	35
36	21.99	26.39	35.19	43.99	52.79	61.58	61.73	65.84	74.07	82.31	90.54	102.88	123.46	164.61	36
37	23.78	28.54	38.06	47.57	57.08	66.60	67.31	71.80	80.77	89.75	98.72	112.18	134.62	179.49	37
38	25.83	31.00	41.33	51.66	61.99	72.33	73.66	78.57	88.39	98.21	108.03	122.76	147.31	196.42	38
39	28.04	33.65	44.86	56.08	67.29	78.51	80.56	85.93	96.67	107.42	118.16	134.27	161.12	214.83	39
40	30.43	36.52	48.69	60.87	73.04	85.22	88.09	93.97	105.71	117.46	129.20	146.82	176.19	234.92	40
41	33.15	39.79	53.05	66.31	79.57	92.83	96.60	103.04	115.92	128.81	141.69	161.01	193.21	257.61	41
42	36.20	43.44	57.92	72.40	86.88	101.36	106.09	113.16	127.31	141.45	155.60	176.82	212.18	282.91	42
43	39.48	47.37	63.17	78.96	94.75	110.54	116.34	124.10	139.61	155.12	170.64	193.91	232.69	310.25	43
44	43.15	51.78	69.04	86.30	103.56	120.83	127.85	136.38	153.42	170.47	187.52	213.09	255.70	340.94	44
45	47.20	56.64	75.52	94.40	113.27	132.15	140.48	149.84	168.57	187.30	206.03	234.13	280.95	374.60	45
46	51.68	62.02	82.70	103.37	124.04	144.72	154.50	164.80	185.40	206.00	226.59	257.49	308.99	411.99	46
47	56.61	67.94	90.58	113.23	135.87	158.52	169.91	181.24	203.89	226.55	249.20	283.19	339.82	453.10	47
48	62.12	74.55	99.40	124.25	149.10	173.95	187.07	199.54	224.48	249.43	274.37	311.78	374.14	498.85	48
49	68.17	81.80	109.07	136.34	163.61	190.87	206.04	219.78	247.25	274.72	302.19	343.40	412.08	549.44	49
50	74.80	89.75	119.67	149.59	179.51	209.43	226.69	241.80	272.03	302.25	332.48	377.81	453.38	604.50	50
51	87.91	105.49	140.65	175.82	210.98	246.14	267.70	285.55	321.24	356.93	392.63	446.17	535.40	713.87	51
52	103.63	124.35	165.80	207.25	248.70	290.15	316.80	337.92	380.17	422.41	464.65	528.01	633.61	844.81	52
53	122.23	146.67	195.56	244.45	293.34	342.23	374.98	399.97	449.97	499.97	549.96	624.96	749.95	999.94	53
54	144.17	173.01	230.68	288.35	346.02	403.69	443.54	473.11	532.25	591.39	650.53	739.23	887.08	1,182.77	54
55	170.31	204.37	272.49	340.61	408.74	476.86	525.22	560.23	630.26	700.29	770.32	875.36	1,050.44	1,400.58	55

RETURN OF PREMIUM PLAN - 30 YEAR TERM - FEMALE - NON TOBACCO

MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	NA	NA	16.28	19.53	22.79	18.41	19.64	22.10	24.55	27.01	30.69	36.83	49.10	18
19	NA	NA	NA	16.28	19.53	22.79	18.41	19.64	22.10	24.55	27.01	30.69	36.83	49.10	19
20	NA	NA	NA	16.28	19.53	22.79	18.41	19.64	22.10	24.55	27.01	30.69	36.83	49.10	20
21	NA	NA	NA	16.28	19.53	22.79	18.41	19.64	22.10	24.55	27.01	30.69	36.83	49.10	21
22	NA	NA	NA	16.28	19.53	22.79	18.41	19.64	22.10	24.55	27.01	30.69	36.83	49.10	22
23	NA	NA	NA	16.28	19.53	22.79	18.41	19.64	22.10	24.55	27.01	30.69	36.83	49.10	23
24	NA	NA	NA	16.28	19.53	22.79	18.41	19.64	22.10	24.55	27.01	30.69	36.83	49.10	24
25	NA	NA	NA	16.28	19.53	22.79	18.41	19.64	22.10	24.55	27.01	30.69	36.83	49.10	25
26	NA	NA	NA	16.83	20.20	23.57	19.25	20.53	23.10	25.67	28.23	32.09	38.50	51.34	26
27	NA	NA	NA	17.39	20.87	24.35	20.02	21.35	24.02	26.69	29.36	33.36	40.04	53.38	27
28	NA	NA	NA	17.95	21.54	25.13	20.86	22.25	25.03	27.81	30.59	34.76	41.71	55.61	28
29	NA	NA	NA	18.55	22.26	25.97	21.69	23.14	26.03	28.92	31.82	36.15	43.38	57.85	29
30	NA	NA	15.25	19.07	22.88	26.69	22.46	23.96	26.95	29.95	32.94	37.43	44.92	59.89	30
31	NA	NA	15.85	19.81	23.77	27.73	23.65	25.22	28.37	31.53	34.68	39.41	47.29	63.05	31
32	NA	NA	16.14	20.18	24.22	28.25	24.20	25.82	29.04	32.27	35.50	40.34	48.41	64.54	32
33	NA	NA	16.52	20.65	24.78	28.90	24.90	26.56	29.88	33.20	36.52	41.50	49.80	66.40	33
34	NA	NA	16.85	21.06	25.28	29.49	25.60	27.30	30.72	34.13	37.54	42.66	51.20	68.26	34
35	NA	NA	17.22	21.53	25.84	30.14	26.30	28.05	31.55	35.06	38.57	43.83	52.59	70.12	35
36	NA	NA	18.00	22.51	27.01	31.51	27.83	29.69	33.40	37.11	40.82	46.38	55.66	74.21	36
37	NA	NA	18.79	23.48	28.18	32.88	29.36	31.32	35.24	39.15	43.07	48.94	58.73	78.31	37
38	NA	NA	19.64	24.55	29.46	34.37	31.04	33.11	37.25	41.39	45.52	51.73	62.08	82.77	38
39	NA	15.43	20.57	25.71	30.86	36.00	32.85	35.04	39.42	43.80	48.18	54.75	65.70	87.61	39
40	NA	16.18	21.58	26.97	32.36	37.76	34.81	37.13	41.77	46.41	51.05	58.01	69.61	92.81	40
41	NA	16.96	22.62	28.27	33.93	39.58	36.90	39.36	44.28	49.20	54.12	61.50	73.80	98.39	41
42	NA	17.83	23.77	29.71	35.66	41.60	39.13	41.74	46.96	52.17	57.39	65.22	78.26	104.35	42
43	15.65	18.78	25.04	31.29	37.55	43.81	41.57	44.34	49.89	55.43	60.97	69.29	83.14	110.86	43
44	16.46	19.75	26.34	32.92	39.51	46.09	44.15	47.10	52.98	58.87	64.76	73.59	88.30	117.74	44
45	17.39	20.87	27.83	34.78	41.74	48.69	47.01	50.15	56.41	62.68	68.95	78.35	94.02	125.36	45
46	18.51	22.21	29.61	37.01	44.42	51.82	50.50	53.87	60.60	67.33	74.07	84.17	101.00	134.66	46
47	19.69	23.63	31.51	39.39	47.26	55.14	54.20	57.81	65.03	72.26	79.49	90.33	108.39	144.52	47
48	20.99	25.19	33.59	41.99	50.39	58.79	58.31	62.20	69.97	77.75	85.52	97.19	116.62	155.50	48
49	22.44	26.92	35.90	44.87	53.85	62.82	62.84	67.03	75.41	83.79	92.17	104.74	125.69	167.59	49
50	23.99	28.79	38.39	47.99	57.59	67.18	67.66	72.17	81.19	90.21	99.23	112.76	135.32	180.42	50
51	27.64	33.17	44.23	55.29	66.35	77.40	79.03	84.30	94.83	105.37	115.91	131.71	158.05	210.74	51
52	31.92	38.31	51.08	63.84	76.61	89.38	92.42	98.58	110.90	123.23	135.55	154.03	184.84	246.45	52
53	36.97	44.36	59.15	73.94	88.72	103.51	108.18	115.39	129.82	144.24	158.67	180.30	216.36	288.49	53
54	42.87	51.45	68.60	85.75	102.90	120.04	126.67	135.11	152.00	168.89	185.78	211.11	253.33	337.78	54
55	49.89	59.87	79.83	99.79	119.75	139.70	148.64	158.55	178.36	198.18	218.00	247.73	297.27	396.37	55

RETURN OF PREMIUM PLAN - 30 YEAR TERM - FEMALE - TOBACCO

MONTHLY PREMIUM PER SPECIFIED FACE AMOUNT

Issue Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Issue Age
18	NA	NA	18.41	23.02	27.62	32.22	29.02	30.95	34.82	38.69	42.56	48.36	58.03	77.38	18
19	NA	NA	18.41	23.02	27.62	32.22	29.02	30.95	34.82	38.69	42.56	48.36	58.03	77.38	19
20	NA	NA	18.41	23.02	27.62	32.22	29.02	30.95	34.82	38.69	42.56	48.36	58.03	77.38	20
21	NA	NA	18.45	23.06	27.68	32.29	29.02	30.95	34.82	38.69	42.56	48.36	58.03	77.38	21
22	NA	NA	18.45	23.06	27.68	32.29	29.02	30.95	34.82	38.69	42.56	48.36	58.03	77.38	22
23	NA	NA	18.45	23.06	27.68	32.29	29.02	30.95	34.82	38.69	42.56	48.36	58.03	77.38	23
24	NA	NA	18.45	23.06	27.68	32.29	29.02	30.95	34.82	38.69	42.56	48.36	58.03	77.38	24
25	NA	NA	18.45	23.06	27.68	32.29	29.02	30.95	34.82	38.69	42.56	48.36	58.03	77.38	25
26	NA	NA	19.42	24.27	29.13	33.98	30.83	32.88	37.00	41.11	45.22	51.38	61.66	82.21	26
27	NA	15.23	20.31	25.39	30.47	35.54	32.50	34.67	39.00	43.34	47.67	54.17	65.01	86.68	27
28	NA	16.04	21.39	26.74	32.09	37.43	34.46	36.75	41.35	45.94	50.54	57.43	68.91	91.88	28
29	NA	16.71	22.28	27.85	33.42	38.99	36.13	38.54	43.36	48.17	52.99	60.22	72.26	96.35	29
30	NA	17.52	23.36	29.20	35.04	40.88	38.15	40.70	45.78	50.87	55.96	63.59	76.31	101.74	30
31	15.30	18.36	24.48	30.60	36.72	42.84	40.25	42.93	48.29	53.66	59.03	67.08	80.49	107.32	31
32	15.88	19.06	25.41	31.76	38.11	44.46	42.06	44.86	50.47	56.08	61.69	70.10	84.12	112.16	32
33	16.39	19.67	26.23	32.78	39.34	45.90	43.66	46.57	52.40	58.22	64.04	72.77	87.33	116.44	33
34	17.02	20.42	27.23	34.04	40.85	47.65	45.55	48.58	54.66	60.73	66.80	75.91	91.09	121.46	34
35	17.55	21.06	28.09	35.11	42.13	49.15	47.22	50.37	56.66	62.96	69.26	78.70	94.44	125.92	35
36	18.65	22.38	29.83	37.29	44.75	52.21	50.64	54.01	60.77	67.52	74.27	84.40	101.28	135.04	36
37	19.81	23.77	31.69	39.62	47.54	55.47	54.27	57.88	65.12	72.35	79.59	90.44	108.53	144.71	37
38	21.30	25.56	34.08	42.59	51.11	59.63	58.87	62.79	70.64	78.49	86.34	98.12	117.74	156.98	38
39	22.69	27.23	36.31	45.38	54.46	63.54	63.26	67.48	75.92	84.35	92.79	105.44	126.53	168.70	39
40	24.25	29.10	38.80	48.50	58.20	67.90	68.08	72.61	81.69	90.77	99.84	113.46	136.15	181.54	40
41	25.95	31.14	41.52	51.89	62.27	72.65	73.45	78.34	88.14	97.93	107.72	122.41	146.89	195.86	41
42	27.78	33.34	44.45	55.57	66.68	77.79	79.17	84.44	95.00	105.56	116.11	131.94	158.33	211.11	42
43	30.04	36.05	48.06	60.08	72.09	84.11	86.14	91.88	103.37	114.86	126.34	143.57	172.28	229.71	43
44	32.25	38.70	51.60	64.50	77.39	90.29	93.05	99.25	111.66	124.06	136.47	155.08	186.09	248.12	44
45	34.57	41.49	55.32	69.15	82.97	96.80	100.30	106.99	120.36	133.73	147.11	167.17	200.60	267.47	45
46	36.87	44.25	59.00	73.75	88.50	103.25	107.48	114.65	128.98	143.31	157.64	179.14	214.97	286.63	46
47	39.46	47.35	63.13	78.91	94.69	110.47	115.58	123.28	138.69	154.10	169.51	192.63	231.15	308.20	47
48	42.06	50.47	67.29	84.12	100.94	117.77	123.74	131.99	148.48	164.98	181.48	206.23	247.47	329.96	48
49	44.99	53.99	71.98	89.98	107.97	125.97	132.80	141.66	159.36	177.07	194.78	221.34	265.61	354.14	49
50	48.13	57.75	77.00	96.26	115.51	134.76	142.64	152.15	171.17	190.19	209.20	237.73	285.28	380.37	50
51	56.24	67.49	89.99	112.48	134.98	157.48	168.03	179.23	201.63	224.04	246.44	280.05	336.06	448.07	51
52	65.96	79.15	105.54	131.92	158.30	184.69	198.37	211.59	238.04	264.49	290.94	330.62	396.74	528.98	52
53	77.47	92.96	123.95	154.94	185.93	216.91	234.36	249.98	281.23	312.48	343.73	390.60	468.72	624.96	53
54	91.05	109.26	145.68	182.09	218.51	254.93	276.77	295.22	332.12	369.02	405.93	461.28	553.54	738.05	54
55	107.21	128.65	171.53	214.41	257.29	300.18	327.27	349.08	392.72	436.36	479.99	545.45	654.53	872.71	55