

Family Solution

Whole Life Insurance
(Issue Ages 0-49)

Specified Face Amounts/Monthly Premium

Immediate Death Benefit

Policy Form No. 9772 (AA, OL, PA, PS); GDWL103 (IAA)

Return of Premium Death Benefit

Policy Form No. 9471 (AA, OL, PA, PS); GDWL101 (IAA)

Underwritten By:

American-Amicable Life Insurance Company of Texas
IA American Life Insurance Company
Occidental Life Insurance Company of North Carolina
Pioneer American Insurance Company
Pioneer Security Life Insurance Company

Each insurer has sole responsibility for its own products.

All benefits not available in all states.

**Male
Non-Smoker**

Family Solution

**Immediate
Death Benefit**

| Age | Rate Per 1,000 | \$5,000 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 | \$16,000 | \$18,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | Age |
|------|----------------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------|
| 0-10 | 11.00 | 7.48 | 8.45 | 9.42 | 10.39 | 11.36 | 12.32 | 13.29 | 14.26 | 15.23 | 16.20 | 17.16 | 18.13 | 20.07 | 22.00 | 26.84 | 31.68 | 36.52 | 0-10 |
| 11 | 11.24 | 7.59 | 8.58 | 9.57 | 10.56 | 11.55 | 12.54 | 13.53 | 14.51 | 15.50 | 16.49 | 17.48 | 18.47 | 20.45 | 22.43 | 27.37 | 32.32 | 37.26 | 11 |
| 12 | 11.47 | 7.69 | 8.70 | 9.71 | 10.72 | 11.73 | 12.74 | 13.75 | 14.76 | 15.77 | 16.78 | 17.79 | 18.79 | 20.81 | 22.83 | 27.88 | 32.93 | 37.97 | 12 |
| 13 | 11.70 | 7.79 | 8.82 | 9.85 | 10.88 | 11.91 | 12.94 | 13.97 | 15.00 | 16.03 | 17.06 | 18.09 | 19.12 | 21.18 | 23.24 | 28.38 | 33.53 | 38.68 | 13 |
| 14 | 11.91 | 7.89 | 8.93 | 9.98 | 11.03 | 12.08 | 13.13 | 14.17 | 15.22 | 16.27 | 17.32 | 18.37 | 19.41 | 21.51 | 23.61 | 28.85 | 34.09 | 39.33 | 14 |
| 15 | 12.12 | 7.98 | 9.04 | 10.11 | 11.18 | 12.24 | 13.31 | 14.38 | 15.44 | 16.51 | 17.58 | 18.64 | 19.71 | 21.84 | 23.98 | 29.31 | 34.64 | 39.97 | 15 |
| 16 | 12.32 | 8.07 | 9.15 | 10.23 | 11.32 | 12.40 | 13.49 | 14.57 | 15.65 | 16.74 | 17.82 | 18.91 | 19.99 | 22.16 | 24.33 | 29.75 | 35.17 | 40.59 | 16 |
| 17 | 12.50 | 8.14 | 9.24 | 10.34 | 11.44 | 12.54 | 13.64 | 14.74 | 15.84 | 16.94 | 18.04 | 19.14 | 20.24 | 22.44 | 24.64 | 30.14 | 35.64 | 41.14 | 17 |
| 18 | 12.69 | 8.23 | 9.35 | 10.46 | 11.58 | 12.70 | 13.81 | 14.93 | 16.05 | 17.16 | 18.28 | 19.40 | 20.51 | 22.75 | 24.98 | 30.56 | 36.15 | 41.73 | 18 |
| 19 | 12.87 | 8.31 | 9.44 | 10.57 | 11.71 | 12.84 | 13.97 | 15.10 | 16.24 | 17.37 | 18.50 | 19.63 | 20.77 | 23.03 | 25.30 | 30.96 | 36.62 | 42.28 | 19 |
| 20 | 13.06 | 8.39 | 9.54 | 10.69 | 11.84 | 12.99 | 14.14 | 15.29 | 16.44 | 17.59 | 18.73 | 19.88 | 21.03 | 23.33 | 25.63 | 31.38 | 37.12 | 42.87 | 20 |
| 21 | 13.42 | 8.55 | 9.73 | 10.91 | 12.09 | 13.27 | 14.45 | 15.64 | 16.82 | 18.00 | 19.18 | 20.36 | 21.54 | 23.90 | 26.26 | 32.17 | 38.07 | 43.98 | 21 |
| 22 | 13.80 | 8.72 | 9.93 | 11.15 | 12.36 | 13.57 | 14.79 | 16.00 | 17.22 | 18.43 | 19.65 | 20.86 | 22.08 | 24.50 | 26.93 | 33.00 | 39.08 | 45.15 | 22 |
| 23 | 14.20 | 8.89 | 10.14 | 11.39 | 12.64 | 13.89 | 15.14 | 16.39 | 17.64 | 18.89 | 20.14 | 21.39 | 22.64 | 25.14 | 27.64 | 33.88 | 40.13 | 46.38 | 23 |
| 24 | 14.61 | 9.07 | 10.36 | 11.64 | 12.93 | 14.22 | 15.50 | 16.79 | 18.07 | 19.36 | 20.64 | 21.93 | 23.22 | 25.79 | 28.36 | 34.79 | 41.22 | 47.64 | 24 |
| 25 | 15.03 | 9.26 | 10.58 | 11.90 | 13.23 | 14.55 | 15.87 | 17.19 | 18.52 | 19.84 | 21.16 | 22.48 | 23.81 | 26.45 | 29.10 | 35.71 | 42.32 | 48.94 | 25 |
| 26 | 15.47 | 9.45 | 10.81 | 12.17 | 13.54 | 14.90 | 16.26 | 17.62 | 18.98 | 20.34 | 21.70 | 23.07 | 24.43 | 27.15 | 29.87 | 36.68 | 43.49 | 50.29 | 26 |
| 27 | 15.92 | 9.65 | 11.05 | 12.45 | 13.85 | 15.25 | 16.65 | 18.06 | 19.46 | 20.86 | 22.26 | 23.66 | 25.06 | 27.86 | 30.66 | 37.67 | 44.67 | 51.68 | 27 |
| 28 | 16.40 | 9.86 | 11.30 | 12.75 | 14.19 | 15.63 | 17.08 | 18.52 | 19.96 | 21.41 | 22.85 | 24.29 | 25.74 | 28.62 | 31.51 | 38.72 | 45.94 | 53.16 | 28 |
| 29 | 16.90 | 10.08 | 11.57 | 13.06 | 14.54 | 16.03 | 17.52 | 19.00 | 20.49 | 21.98 | 23.47 | 24.95 | 26.44 | 29.41 | 32.39 | 39.82 | 47.26 | 54.70 | 29 |
| 30 | 17.42 | 10.31 | 11.84 | 13.38 | 14.91 | 16.44 | 17.97 | 19.51 | 21.04 | 22.57 | 24.11 | 25.64 | 27.17 | 30.24 | 33.30 | 40.97 | 48.63 | 56.30 | 30 |
| 31 | 17.99 | 10.56 | 12.14 | 13.73 | 15.31 | 16.89 | 18.48 | 20.06 | 21.64 | 23.23 | 24.81 | 26.39 | 27.97 | 31.14 | 34.31 | 42.22 | 50.14 | 58.05 | 31 |
| 32 | 18.58 | 10.82 | 12.46 | 14.09 | 15.73 | 17.36 | 19.00 | 20.63 | 22.27 | 23.90 | 25.54 | 27.17 | 28.81 | 32.08 | 35.35 | 43.52 | 51.70 | 59.87 | 32 |
| 33 | 19.21 | 11.10 | 12.79 | 14.48 | 16.17 | 17.86 | 19.55 | 21.24 | 22.93 | 24.62 | 26.31 | 28.00 | 29.69 | 33.07 | 36.45 | 44.91 | 53.36 | 61.81 | 33 |
| 34 | 19.86 | 11.38 | 13.13 | 14.88 | 16.63 | 18.37 | 20.12 | 21.87 | 23.62 | 25.36 | 27.11 | 28.86 | 30.61 | 34.10 | 37.60 | 46.34 | 55.08 | 63.81 | 34 |
| 35 | 20.53 | 11.68 | 13.48 | 15.29 | 17.10 | 18.90 | 20.71 | 22.52 | 24.32 | 26.13 | 27.94 | 29.74 | 31.55 | 35.16 | 38.78 | 47.81 | 56.84 | 65.88 | 35 |
| 36 | 21.24 | 11.99 | 13.86 | 15.73 | 17.60 | 19.47 | 21.34 | 23.21 | 25.07 | 26.94 | 28.81 | 30.68 | 32.55 | 36.29 | 40.03 | 49.37 | 58.72 | 68.06 | 36 |
| 37 | 21.98 | 12.32 | 14.25 | 16.18 | 18.12 | 20.05 | 21.99 | 23.92 | 25.86 | 27.79 | 29.72 | 31.66 | 33.59 | 37.46 | 41.33 | 51.00 | 60.67 | 70.34 | 37 |
| 38 | 22.74 | 12.65 | 14.65 | 16.65 | 18.65 | 20.66 | 22.66 | 24.66 | 26.66 | 28.66 | 30.66 | 32.66 | 34.66 | 38.67 | 42.67 | 52.67 | 62.68 | 72.68 | 38 |
| 39 | 23.55 | 13.01 | 15.08 | 17.15 | 19.22 | 21.30 | 23.37 | 25.44 | 27.51 | 29.59 | 31.66 | 33.73 | 35.80 | 39.95 | 44.09 | 54.45 | 64.82 | 75.18 | 39 |
| 40 | 24.38 | 13.37 | 15.52 | 17.66 | 19.81 | 21.95 | 24.10 | 26.24 | 28.39 | 30.54 | 32.68 | 34.83 | 36.97 | 41.26 | 45.55 | 56.28 | 67.01 | 77.74 | 40 |
| 41 | 25.06 | 13.67 | 15.88 | 18.08 | 20.29 | 22.49 | 24.70 | 26.90 | 29.11 | 31.31 | 33.52 | 35.72 | 37.93 | 42.34 | 46.75 | 57.78 | 68.80 | 79.83 | 41 |
| 42 | 25.76 | 13.98 | 16.25 | 18.51 | 20.78 | 23.05 | 25.31 | 27.58 | 29.85 | 32.11 | 34.38 | 36.65 | 38.92 | 43.45 | 47.98 | 59.32 | 70.65 | 81.99 | 42 |
| 43 | 26.47 | 14.29 | 16.62 | 18.95 | 21.28 | 23.61 | 25.94 | 28.27 | 30.60 | 32.93 | 35.26 | 37.59 | 39.91 | 44.57 | 49.23 | 60.88 | 72.53 | 84.17 | 43 |
| 44 | 27.20 | 14.61 | 17.01 | 19.40 | 21.79 | 24.19 | 26.58 | 28.97 | 31.37 | 33.76 | 36.16 | 38.55 | 40.94 | 45.73 | 50.52 | 62.48 | 74.45 | 86.42 | 44 |
| 45 | 27.94 | 14.94 | 17.40 | 19.86 | 22.31 | 24.77 | 27.23 | 29.69 | 32.15 | 34.61 | 37.07 | 39.53 | 41.98 | 46.90 | 51.82 | 64.11 | 76.41 | 88.70 | 45 |
| 46 | 28.70 | 15.27 | 17.80 | 20.32 | 22.85 | 25.38 | 27.90 | 30.43 | 32.95 | 35.48 | 38.00 | 40.53 | 43.05 | 48.11 | 53.16 | 65.78 | 78.41 | 91.04 | 46 |
| 47 | 29.48 | 15.62 | 18.21 | 20.80 | 23.40 | 25.99 | 28.59 | 31.18 | 33.78 | 36.37 | 38.96 | 41.56 | 44.15 | 49.34 | 54.53 | 67.50 | 80.47 | 93.44 | 47 |
| 48 | 30.29 | 15.97 | 18.64 | 21.30 | 23.97 | 26.63 | 29.30 | 31.97 | 34.63 | 37.30 | 39.96 | 42.63 | 45.29 | 50.62 | 55.96 | 69.28 | 82.61 | 95.94 | 48 |
| 49 | 31.13 | 16.34 | 19.08 | 21.82 | 24.56 | 27.30 | 30.04 | 32.78 | 35.52 | 38.26 | 41.00 | 43.74 | 46.48 | 51.95 | 57.43 | 71.13 | 84.83 | 98.53 | 49 |

**Male
Smoker**

Family Solution

**Immediate
Death Benefit**

| Age | Rate Per 1,000 | \$5,000 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 | \$16,000 | \$18,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | Age |
|------|----------------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------|
| 0-10 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 0-10 |
| 11 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 11 |
| 12 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 12 |
| 13 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 13 |
| 14 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 14 |
| 15 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 15 |
| 16 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 16 |
| 17 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 17 |
| 18 | 15.14 | 9.31 | 10.64 | 11.97 | 13.30 | 14.64 | 15.97 | 17.30 | 18.63 | 19.97 | 21.30 | 22.63 | 23.96 | 26.63 | 29.29 | 35.95 | 42.61 | 49.28 | 18 |
| 19 | 15.73 | 9.57 | 10.95 | 12.33 | 13.72 | 15.10 | 16.49 | 17.87 | 19.26 | 20.64 | 22.02 | 23.41 | 24.79 | 27.56 | 30.33 | 37.25 | 44.17 | 51.09 | 19 |
| 20 | 16.34 | 9.83 | 11.27 | 12.71 | 14.15 | 15.59 | 17.02 | 18.46 | 19.90 | 21.34 | 22.78 | 24.21 | 25.65 | 28.53 | 31.40 | 38.59 | 45.78 | 52.97 | 20 |
| 21 | 16.90 | 10.08 | 11.57 | 13.06 | 14.54 | 16.03 | 17.52 | 19.00 | 20.49 | 21.98 | 23.47 | 24.95 | 26.44 | 29.41 | 32.39 | 39.82 | 47.26 | 54.70 | 21 |
| 22 | 17.49 | 10.34 | 11.88 | 13.42 | 14.96 | 16.50 | 18.04 | 19.58 | 21.11 | 22.65 | 24.19 | 25.73 | 27.27 | 30.35 | 33.43 | 41.12 | 48.82 | 56.51 | 22 |
| 23 | 18.10 | 10.61 | 12.20 | 13.79 | 15.39 | 16.98 | 18.57 | 20.17 | 21.76 | 23.35 | 24.94 | 26.54 | 28.13 | 31.32 | 34.50 | 42.46 | 50.43 | 58.39 | 23 |
| 24 | 18.73 | 10.89 | 12.53 | 14.18 | 15.83 | 17.48 | 19.13 | 20.78 | 22.42 | 24.07 | 25.72 | 27.37 | 29.02 | 32.31 | 35.61 | 43.85 | 52.09 | 60.33 | 24 |
| 25 | 19.39 | 11.18 | 12.88 | 14.59 | 16.30 | 18.00 | 19.71 | 21.41 | 23.12 | 24.83 | 26.53 | 28.24 | 29.95 | 33.36 | 36.77 | 45.30 | 53.83 | 62.37 | 25 |
| 26 | 20.07 | 11.48 | 13.24 | 15.01 | 16.77 | 18.54 | 20.31 | 22.07 | 23.84 | 25.61 | 27.37 | 29.14 | 30.90 | 34.44 | 37.97 | 46.80 | 55.63 | 64.46 | 26 |
| 27 | 20.78 | 11.79 | 13.62 | 15.45 | 17.27 | 19.10 | 20.93 | 22.76 | 24.59 | 26.42 | 28.25 | 30.07 | 31.90 | 35.56 | 39.22 | 48.36 | 57.50 | 66.65 | 27 |
| 28 | 21.53 | 12.12 | 14.01 | 15.91 | 17.80 | 19.70 | 21.59 | 23.49 | 25.38 | 27.28 | 29.17 | 31.06 | 32.96 | 36.75 | 40.54 | 50.01 | 59.48 | 68.96 | 28 |
| 29 | 22.33 | 12.47 | 14.44 | 16.40 | 18.37 | 20.33 | 22.30 | 24.26 | 26.23 | 28.19 | 30.16 | 32.12 | 34.09 | 38.02 | 41.95 | 51.77 | 61.60 | 71.42 | 29 |
| 30 | 23.17 | 12.84 | 14.88 | 16.92 | 18.96 | 21.00 | 23.03 | 25.07 | 27.11 | 29.15 | 31.19 | 33.23 | 35.27 | 39.35 | 43.42 | 53.62 | 63.81 | 74.01 | 30 |
| 31 | 24.17 | 13.28 | 15.41 | 17.53 | 19.66 | 21.79 | 23.91 | 26.04 | 28.17 | 30.30 | 32.42 | 34.55 | 36.68 | 40.93 | 45.18 | 55.82 | 66.45 | 77.09 | 31 |
| 32 | 25.24 | 13.75 | 15.97 | 18.19 | 20.41 | 22.64 | 24.86 | 27.08 | 29.30 | 31.52 | 33.74 | 35.96 | 38.18 | 42.63 | 47.07 | 58.17 | 69.28 | 80.38 | 32 |
| 33 | 26.36 | 14.24 | 16.56 | 18.88 | 21.20 | 23.52 | 25.84 | 28.16 | 30.48 | 32.80 | 35.12 | 37.44 | 39.76 | 44.40 | 49.04 | 60.64 | 72.24 | 83.83 | 33 |
| 34 | 27.55 | 14.77 | 17.19 | 19.62 | 22.04 | 24.46 | 26.89 | 29.31 | 31.74 | 34.16 | 36.59 | 39.01 | 41.44 | 46.28 | 51.13 | 63.25 | 75.38 | 87.50 | 34 |
| 35 | 28.80 | 15.32 | 17.85 | 20.39 | 22.92 | 25.45 | 27.99 | 30.52 | 33.06 | 35.59 | 38.13 | 40.66 | 43.20 | 48.26 | 53.33 | 66.00 | 78.68 | 91.35 | 35 |
| 36 | 30.13 | 15.90 | 18.55 | 21.21 | 23.86 | 26.51 | 29.16 | 31.81 | 34.46 | 37.11 | 39.77 | 42.42 | 45.07 | 50.37 | 55.67 | 68.93 | 82.19 | 95.45 | 36 |
| 37 | 31.53 | 16.52 | 19.29 | 22.07 | 24.84 | 27.62 | 30.39 | 33.17 | 35.94 | 38.72 | 41.49 | 44.26 | 47.04 | 52.59 | 58.14 | 72.01 | 85.88 | 99.76 | 37 |
| 38 | 33.00 | 17.16 | 20.07 | 22.97 | 25.88 | 28.78 | 31.68 | 34.59 | 37.49 | 40.40 | 43.30 | 46.20 | 49.11 | 54.92 | 60.72 | 75.24 | 89.76 | 104.28 | 38 |
| 39 | 34.56 | 17.85 | 20.89 | 23.93 | 26.98 | 30.02 | 33.06 | 36.10 | 39.14 | 42.18 | 45.22 | 48.26 | 51.31 | 57.39 | 63.47 | 78.68 | 93.88 | 109.09 | 39 |
| 40 | 36.20 | 18.57 | 21.76 | 24.94 | 28.13 | 31.32 | 34.50 | 37.69 | 40.87 | 44.06 | 47.24 | 50.43 | 53.61 | 59.99 | 66.36 | 82.28 | 98.21 | 114.14 | 40 |
| 41 | 36.86 | 18.86 | 22.11 | 25.35 | 28.59 | 31.84 | 35.08 | 38.33 | 41.57 | 44.81 | 48.06 | 51.30 | 54.54 | 61.03 | 67.52 | 83.74 | 99.96 | 116.17 | 41 |
| 42 | 37.50 | 19.14 | 22.44 | 25.74 | 29.04 | 32.34 | 35.64 | 38.94 | 42.24 | 45.54 | 48.84 | 52.14 | 55.44 | 62.04 | 68.64 | 85.14 | 101.64 | 118.14 | 42 |
| 43 | 38.12 | 19.42 | 22.77 | 26.13 | 29.48 | 32.84 | 36.19 | 39.55 | 42.90 | 46.25 | 49.61 | 52.96 | 56.32 | 63.03 | 69.74 | 86.51 | 103.28 | 120.05 | 43 |
| 44 | 38.72 | 19.68 | 23.09 | 26.50 | 29.90 | 33.31 | 36.72 | 40.13 | 43.53 | 46.94 | 50.35 | 53.76 | 57.16 | 63.98 | 70.79 | 87.83 | 104.87 | 121.90 | 44 |
| 45 | 39.29 | 19.93 | 23.39 | 26.85 | 30.31 | 33.76 | 37.22 | 40.68 | 44.14 | 47.59 | 51.05 | 54.51 | 57.97 | 64.88 | 71.80 | 89.08 | 106.37 | 123.66 | 45 |
| 46 | 39.84 | 20.17 | 23.68 | 27.19 | 30.69 | 34.20 | 37.70 | 41.21 | 44.72 | 48.22 | 51.73 | 55.23 | 58.74 | 65.75 | 72.76 | 90.29 | 107.82 | 125.35 | 46 |
| 47 | 40.36 | 20.40 | 23.96 | 27.51 | 31.06 | 34.61 | 38.16 | 41.71 | 45.27 | 48.82 | 52.37 | 55.92 | 59.47 | 66.58 | 73.68 | 91.44 | 109.20 | 126.95 | 47 |
| 48 | 40.88 | 20.63 | 24.23 | 27.83 | 31.42 | 35.02 | 38.62 | 42.22 | 45.81 | 49.41 | 53.01 | 56.61 | 60.20 | 67.40 | 74.59 | 92.58 | 110.57 | 128.56 | 48 |
| 49 | 41.38 | 20.85 | 24.49 | 28.14 | 31.78 | 35.42 | 39.06 | 42.70 | 46.34 | 49.98 | 53.63 | 57.27 | 60.91 | 68.19 | 75.47 | 93.68 | 111.89 | 130.10 | 49 |

**Female
Non-Smoker**

Family Solution

**Immediate
Death Benefit**

| Age | Rate Per 1,000 | \$5,000 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 | \$16,000 | \$18,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | Age |
|------|----------------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------|
| 0-10 | 10.00 | 7.04 | 7.92 | 8.80 | 9.68 | 10.56 | 11.44 | 12.32 | 13.20 | 14.08 | 14.96 | 15.84 | 16.72 | 18.48 | 20.24 | 24.64 | 29.04 | 33.44 | 0-10 |
| 11 | 10.20 | 7.13 | 8.03 | 8.93 | 9.83 | 10.72 | 11.62 | 12.52 | 13.42 | 14.31 | 15.21 | 16.11 | 17.01 | 18.80 | 20.60 | 25.08 | 29.57 | 34.06 | 11 |
| 12 | 10.41 | 7.23 | 8.14 | 9.06 | 9.97 | 10.89 | 11.81 | 12.72 | 13.64 | 14.55 | 15.47 | 16.39 | 17.30 | 19.13 | 20.97 | 25.55 | 30.13 | 34.71 | 12 |
| 13 | 10.61 | 7.31 | 8.25 | 9.18 | 10.11 | 11.05 | 11.98 | 12.92 | 13.85 | 14.78 | 15.72 | 16.65 | 17.58 | 19.45 | 21.32 | 25.99 | 30.66 | 35.32 | 13 |
| 14 | 10.81 | 7.40 | 8.35 | 9.30 | 10.26 | 11.21 | 12.16 | 13.11 | 14.06 | 15.01 | 15.96 | 16.91 | 17.87 | 19.77 | 21.67 | 26.43 | 31.18 | 35.94 | 14 |
| 15 | 11.01 | 7.49 | 8.46 | 9.43 | 10.40 | 11.36 | 12.33 | 13.30 | 14.27 | 15.24 | 16.21 | 17.18 | 18.15 | 20.08 | 22.02 | 26.87 | 31.71 | 36.56 | 15 |
| 16 | 11.21 | 7.58 | 8.56 | 9.55 | 10.54 | 11.52 | 12.51 | 13.50 | 14.48 | 15.47 | 16.46 | 17.44 | 18.43 | 20.40 | 22.37 | 27.31 | 32.24 | 37.17 | 16 |
| 17 | 11.41 | 7.67 | 8.67 | 9.67 | 10.68 | 11.68 | 12.69 | 13.69 | 14.69 | 15.70 | 16.70 | 17.71 | 18.71 | 20.72 | 22.73 | 27.75 | 32.77 | 37.79 | 17 |
| 18 | 11.61 | 7.75 | 8.78 | 9.80 | 10.82 | 11.84 | 12.86 | 13.88 | 14.91 | 15.93 | 16.95 | 17.97 | 18.99 | 21.04 | 23.08 | 28.19 | 33.30 | 38.40 | 18 |
| 19 | 11.80 | 7.84 | 8.88 | 9.91 | 10.95 | 11.99 | 13.03 | 14.07 | 15.11 | 16.14 | 17.18 | 18.22 | 19.26 | 21.34 | 23.41 | 28.60 | 33.80 | 38.99 | 19 |
| 20 | 12.00 | 7.92 | 8.98 | 10.04 | 11.09 | 12.15 | 13.20 | 14.26 | 15.32 | 16.37 | 17.43 | 18.48 | 19.54 | 21.65 | 23.76 | 29.04 | 34.32 | 39.60 | 20 |
| 21 | 12.25 | 8.03 | 9.11 | 10.19 | 11.27 | 12.35 | 13.42 | 14.50 | 15.58 | 16.66 | 17.74 | 18.81 | 19.89 | 22.05 | 24.20 | 29.59 | 34.98 | 40.37 | 21 |
| 22 | 12.51 | 8.15 | 9.25 | 10.35 | 11.45 | 12.55 | 13.65 | 14.75 | 15.86 | 16.96 | 18.06 | 19.16 | 20.26 | 22.46 | 24.66 | 30.17 | 35.67 | 41.18 | 22 |
| 23 | 12.77 | 8.26 | 9.39 | 10.51 | 11.64 | 12.76 | 13.88 | 15.01 | 16.13 | 17.25 | 18.38 | 19.50 | 20.63 | 22.87 | 25.12 | 30.74 | 36.36 | 41.98 | 23 |
| 24 | 13.04 | 8.38 | 9.53 | 10.68 | 11.83 | 12.97 | 14.12 | 15.27 | 16.42 | 17.56 | 18.71 | 19.86 | 21.01 | 23.30 | 25.60 | 31.33 | 37.07 | 42.81 | 24 |
| 25 | 13.30 | 8.50 | 9.67 | 10.84 | 12.01 | 13.18 | 14.35 | 15.52 | 16.69 | 17.86 | 19.03 | 20.20 | 21.37 | 23.71 | 26.05 | 31.90 | 37.76 | 43.61 | 25 |
| 26 | 13.57 | 8.62 | 9.81 | 11.00 | 12.20 | 13.39 | 14.59 | 15.78 | 16.97 | 18.17 | 19.36 | 20.56 | 21.75 | 24.14 | 26.53 | 32.50 | 38.47 | 44.44 | 26 |
| 27 | 13.85 | 8.74 | 9.96 | 11.18 | 12.40 | 13.61 | 14.83 | 16.05 | 17.27 | 18.49 | 19.71 | 20.93 | 22.15 | 24.58 | 27.02 | 33.11 | 39.21 | 45.30 | 27 |
| 28 | 14.12 | 8.86 | 10.10 | 11.34 | 12.59 | 13.83 | 15.07 | 16.31 | 17.56 | 18.80 | 20.04 | 21.28 | 22.53 | 25.01 | 27.50 | 33.71 | 39.92 | 46.13 | 28 |
| 29 | 14.39 | 8.98 | 10.24 | 11.51 | 12.78 | 14.04 | 15.31 | 16.57 | 17.84 | 19.11 | 20.37 | 21.64 | 22.91 | 25.44 | 27.97 | 34.30 | 40.63 | 46.97 | 29 |
| 30 | 14.67 | 9.10 | 10.39 | 11.68 | 12.97 | 14.26 | 15.55 | 16.85 | 18.14 | 19.43 | 20.72 | 22.01 | 23.30 | 25.88 | 28.46 | 34.92 | 41.37 | 47.83 | 30 |
| 31 | 15.16 | 9.32 | 10.65 | 11.98 | 13.32 | 14.65 | 15.99 | 17.32 | 18.65 | 19.99 | 21.32 | 22.66 | 23.99 | 26.66 | 29.33 | 36.00 | 42.67 | 49.34 | 31 |
| 32 | 15.66 | 9.54 | 10.91 | 12.29 | 13.67 | 15.05 | 16.43 | 17.80 | 19.18 | 20.56 | 21.94 | 23.32 | 24.69 | 27.45 | 30.21 | 37.10 | 43.99 | 50.88 | 32 |
| 33 | 16.19 | 9.77 | 11.19 | 12.62 | 14.04 | 15.47 | 16.89 | 18.32 | 19.74 | 21.17 | 22.59 | 24.02 | 25.44 | 28.29 | 31.14 | 38.26 | 45.39 | 52.51 | 33 |
| 34 | 16.73 | 10.01 | 11.48 | 12.95 | 14.42 | 15.90 | 17.37 | 18.84 | 20.31 | 21.78 | 23.26 | 24.73 | 26.20 | 29.15 | 32.09 | 39.45 | 46.81 | 54.17 | 34 |
| 35 | 17.30 | 10.26 | 11.78 | 13.30 | 14.82 | 16.35 | 17.87 | 19.39 | 20.91 | 22.44 | 23.96 | 25.48 | 27.00 | 30.05 | 33.09 | 40.70 | 48.32 | 55.93 | 35 |
| 36 | 17.88 | 10.51 | 12.09 | 13.66 | 15.23 | 16.81 | 18.38 | 19.95 | 21.53 | 23.10 | 24.67 | 26.25 | 27.82 | 30.97 | 34.11 | 41.98 | 49.85 | 57.72 | 36 |
| 37 | 18.49 | 10.78 | 12.41 | 14.03 | 15.66 | 17.29 | 18.92 | 20.54 | 22.17 | 23.80 | 25.42 | 27.05 | 28.68 | 31.93 | 35.19 | 43.32 | 51.46 | 59.59 | 37 |
| 38 | 19.12 | 11.06 | 12.74 | 14.42 | 16.11 | 17.79 | 19.47 | 21.15 | 22.84 | 24.52 | 26.20 | 27.88 | 29.57 | 32.93 | 36.30 | 44.71 | 53.12 | 61.53 | 38 |
| 39 | 19.78 | 11.35 | 13.09 | 14.83 | 16.57 | 18.31 | 20.05 | 21.79 | 23.53 | 25.27 | 27.01 | 28.75 | 30.50 | 33.98 | 37.46 | 46.16 | 54.86 | 63.57 | 39 |
| 40 | 20.47 | 11.65 | 13.45 | 15.25 | 17.06 | 18.86 | 20.66 | 22.46 | 24.26 | 26.06 | 27.86 | 29.67 | 31.47 | 35.07 | 38.67 | 47.68 | 56.69 | 65.69 | 40 |
| 41 | 21.02 | 11.89 | 13.74 | 15.59 | 17.44 | 19.29 | 21.14 | 22.99 | 24.84 | 26.69 | 28.54 | 30.39 | 32.24 | 35.94 | 39.64 | 48.89 | 58.14 | 67.39 | 41 |
| 42 | 21.58 | 12.14 | 14.04 | 15.94 | 17.84 | 19.74 | 21.64 | 23.53 | 25.43 | 27.33 | 29.23 | 31.13 | 33.03 | 36.83 | 40.63 | 50.12 | 59.62 | 69.11 | 42 |
| 43 | 22.15 | 12.39 | 14.34 | 16.29 | 18.24 | 20.19 | 22.14 | 24.09 | 26.04 | 27.98 | 29.93 | 31.88 | 33.83 | 37.73 | 41.63 | 51.37 | 61.12 | 70.87 | 43 |
| 44 | 22.74 | 12.65 | 14.65 | 16.65 | 18.65 | 20.66 | 22.66 | 24.66 | 26.66 | 28.66 | 30.66 | 32.66 | 34.66 | 38.67 | 42.67 | 52.67 | 62.68 | 72.68 | 44 |
| 45 | 23.34 | 12.91 | 14.97 | 17.02 | 19.08 | 21.13 | 23.18 | 25.24 | 27.29 | 29.35 | 31.40 | 33.45 | 35.51 | 39.62 | 43.72 | 53.99 | 64.26 | 74.53 | 45 |
| 46 | 23.95 | 13.18 | 15.29 | 17.40 | 19.51 | 21.61 | 23.72 | 25.83 | 27.94 | 30.04 | 32.15 | 34.26 | 36.37 | 40.58 | 44.80 | 55.33 | 65.87 | 76.41 | 46 |
| 47 | 24.58 | 13.46 | 15.62 | 17.79 | 19.95 | 22.11 | 24.28 | 26.44 | 28.60 | 30.76 | 32.93 | 35.09 | 37.25 | 41.58 | 45.91 | 56.72 | 67.54 | 78.35 | 47 |
| 48 | 25.21 | 13.74 | 15.96 | 18.17 | 20.39 | 22.61 | 24.83 | 27.05 | 29.27 | 31.49 | 33.70 | 35.92 | 38.14 | 42.58 | 47.01 | 58.11 | 69.20 | 80.29 | 48 |
| 49 | 25.85 | 14.02 | 16.29 | 18.57 | 20.84 | 23.12 | 25.39 | 27.67 | 29.94 | 32.22 | 34.49 | 36.77 | 39.04 | 43.59 | 48.14 | 59.51 | 70.89 | 82.26 | 49 |

**Female
Smoker**

Family Solution

**Immediate
Death Benefit**

| Age | Rate Per 1,000 | \$5,000 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 | \$16,000 | \$18,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | Age |
|------|----------------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------|
| 0-10 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 0-10 |
| 11 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 11 |
| 12 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 12 |
| 13 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 13 |
| 14 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 14 |
| 15 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 15 |
| 16 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 16 |
| 17 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 17 |
| 18 | 11.96 | 7.91 | 8.96 | 10.01 | 11.06 | 12.12 | 13.17 | 14.22 | 15.27 | 16.33 | 17.38 | 18.43 | 19.48 | 21.59 | 23.69 | 28.96 | 34.22 | 39.48 | 18 |
| 19 | 12.46 | 8.13 | 9.22 | 10.32 | 11.42 | 12.51 | 13.61 | 14.71 | 15.80 | 16.90 | 18.00 | 19.09 | 20.19 | 22.38 | 24.57 | 30.06 | 35.54 | 41.02 | 19 |
| 20 | 12.98 | 8.36 | 9.50 | 10.64 | 11.78 | 12.93 | 14.07 | 15.21 | 16.35 | 17.49 | 18.64 | 19.78 | 20.92 | 23.21 | 25.49 | 31.20 | 36.91 | 42.62 | 20 |
| 21 | 13.40 | 8.54 | 9.72 | 10.90 | 12.08 | 13.26 | 14.44 | 15.62 | 16.80 | 17.97 | 19.15 | 20.33 | 21.51 | 23.87 | 26.23 | 32.12 | 38.02 | 43.92 | 21 |
| 22 | 13.83 | 8.73 | 9.95 | 11.16 | 12.38 | 13.60 | 14.82 | 16.03 | 17.25 | 18.47 | 19.68 | 20.90 | 22.12 | 24.55 | 26.99 | 33.07 | 39.16 | 45.24 | 22 |
| 23 | 14.28 | 8.93 | 10.18 | 11.44 | 12.70 | 13.95 | 15.21 | 16.47 | 17.72 | 18.98 | 20.24 | 21.49 | 22.75 | 25.26 | 27.78 | 34.06 | 40.34 | 46.63 | 23 |
| 24 | 14.74 | 9.13 | 10.43 | 11.72 | 13.02 | 14.32 | 15.62 | 16.91 | 18.21 | 19.51 | 20.80 | 22.10 | 23.40 | 25.99 | 28.59 | 35.07 | 41.56 | 48.04 | 24 |
| 25 | 15.22 | 9.34 | 10.68 | 12.02 | 13.36 | 14.70 | 16.04 | 17.38 | 18.72 | 20.06 | 21.40 | 22.74 | 24.07 | 26.75 | 29.43 | 36.13 | 42.83 | 49.52 | 25 |
| 26 | 15.72 | 9.56 | 10.95 | 12.33 | 13.71 | 15.10 | 16.48 | 17.86 | 19.25 | 20.63 | 22.01 | 23.40 | 24.78 | 27.55 | 30.31 | 37.23 | 44.15 | 51.06 | 26 |
| 27 | 16.24 | 9.79 | 11.22 | 12.65 | 14.08 | 15.51 | 16.94 | 18.37 | 19.79 | 21.22 | 22.65 | 24.08 | 25.51 | 28.37 | 31.23 | 38.37 | 45.52 | 52.66 | 27 |
| 28 | 16.77 | 10.02 | 11.50 | 12.98 | 14.45 | 15.93 | 17.40 | 18.88 | 20.35 | 21.83 | 23.31 | 24.78 | 26.26 | 29.21 | 32.16 | 39.54 | 46.92 | 54.30 | 28 |
| 29 | 17.32 | 10.27 | 11.79 | 13.31 | 14.84 | 16.36 | 17.89 | 19.41 | 20.93 | 22.46 | 23.98 | 25.51 | 27.03 | 30.08 | 33.13 | 40.75 | 48.37 | 55.99 | 29 |
| 30 | 17.90 | 10.52 | 12.10 | 13.67 | 15.25 | 16.82 | 18.40 | 19.97 | 21.55 | 23.12 | 24.70 | 26.27 | 27.85 | 31.00 | 34.15 | 42.02 | 49.90 | 57.78 | 30 |
| 31 | 18.73 | 10.89 | 12.53 | 14.18 | 15.83 | 17.48 | 19.13 | 20.78 | 22.42 | 24.07 | 25.72 | 27.37 | 29.02 | 32.31 | 35.61 | 43.85 | 52.09 | 60.33 | 31 |
| 32 | 19.59 | 11.26 | 12.99 | 14.71 | 16.44 | 18.16 | 19.88 | 21.61 | 23.33 | 25.06 | 26.78 | 28.50 | 30.23 | 33.68 | 37.12 | 45.74 | 54.36 | 62.98 | 32 |
| 33 | 20.51 | 11.67 | 13.47 | 15.28 | 17.08 | 18.89 | 20.69 | 22.50 | 24.30 | 26.11 | 27.91 | 29.72 | 31.52 | 35.13 | 38.74 | 47.77 | 56.79 | 65.82 | 33 |
| 34 | 21.47 | 12.09 | 13.98 | 15.87 | 17.76 | 19.65 | 21.54 | 23.43 | 25.32 | 27.21 | 29.10 | 30.99 | 32.87 | 36.65 | 40.43 | 49.88 | 59.33 | 68.77 | 34 |
| 35 | 22.47 | 12.53 | 14.51 | 16.49 | 18.46 | 20.44 | 22.42 | 24.40 | 26.37 | 28.35 | 30.33 | 32.31 | 34.28 | 38.24 | 42.19 | 52.08 | 61.97 | 71.85 | 35 |
| 36 | 23.53 | 13.00 | 15.07 | 17.14 | 19.21 | 21.28 | 23.35 | 25.42 | 27.49 | 29.56 | 31.63 | 33.70 | 35.78 | 39.92 | 44.06 | 54.41 | 64.76 | 75.12 | 36 |
| 37 | 24.65 | 13.49 | 15.66 | 17.83 | 20.00 | 22.17 | 24.34 | 26.51 | 28.68 | 30.84 | 33.01 | 35.18 | 37.35 | 41.69 | 46.03 | 56.87 | 67.72 | 78.57 | 37 |
| 38 | 25.83 | 14.01 | 16.28 | 18.56 | 20.83 | 23.10 | 25.38 | 27.65 | 29.92 | 32.19 | 34.47 | 36.74 | 39.01 | 43.56 | 48.11 | 59.47 | 70.84 | 82.20 | 38 |
| 39 | 27.08 | 14.56 | 16.94 | 19.33 | 21.71 | 24.09 | 26.48 | 28.86 | 31.24 | 33.62 | 36.01 | 38.39 | 40.77 | 45.54 | 50.31 | 62.22 | 74.14 | 86.05 | 39 |
| 40 | 28.40 | 15.14 | 17.64 | 20.14 | 22.64 | 25.14 | 27.64 | 30.14 | 32.64 | 35.13 | 37.63 | 40.13 | 42.63 | 47.63 | 52.63 | 65.12 | 77.62 | 90.12 | 40 |
| 41 | 28.83 | 15.33 | 17.87 | 20.40 | 22.94 | 25.48 | 28.02 | 30.55 | 33.09 | 35.63 | 38.16 | 40.70 | 43.24 | 48.31 | 53.39 | 66.07 | 78.76 | 91.44 | 41 |
| 42 | 29.25 | 15.51 | 18.09 | 20.66 | 23.24 | 25.81 | 28.38 | 30.96 | 33.53 | 36.11 | 38.68 | 41.25 | 43.83 | 48.98 | 54.12 | 66.99 | 79.86 | 92.73 | 42 |
| 43 | 29.66 | 15.70 | 18.31 | 20.92 | 23.53 | 26.14 | 28.75 | 31.36 | 33.97 | 36.58 | 39.19 | 41.80 | 44.41 | 49.63 | 54.85 | 67.90 | 80.95 | 94.00 | 43 |
| 44 | 30.04 | 15.86 | 18.51 | 21.15 | 23.79 | 26.44 | 29.08 | 31.72 | 34.37 | 37.01 | 39.65 | 42.30 | 44.94 | 50.23 | 55.52 | 68.73 | 81.95 | 95.17 | 44 |
| 45 | 30.40 | 16.02 | 18.70 | 21.37 | 24.05 | 26.72 | 29.40 | 32.07 | 34.75 | 37.42 | 40.10 | 42.77 | 45.45 | 50.80 | 56.15 | 69.52 | 82.90 | 96.28 | 45 |
| 46 | 30.73 | 16.17 | 18.87 | 21.57 | 24.28 | 26.98 | 29.69 | 32.39 | 35.10 | 37.80 | 40.50 | 43.21 | 45.91 | 51.32 | 56.73 | 70.25 | 83.77 | 97.29 | 46 |
| 47 | 31.02 | 16.29 | 19.02 | 21.75 | 24.48 | 27.21 | 29.94 | 32.67 | 35.40 | 38.13 | 40.86 | 43.59 | 46.32 | 51.78 | 57.24 | 70.89 | 84.54 | 98.19 | 47 |
| 48 | 31.27 | 16.40 | 19.16 | 21.91 | 24.66 | 27.41 | 30.16 | 32.91 | 35.67 | 38.42 | 41.17 | 43.92 | 46.67 | 52.18 | 57.68 | 71.44 | 85.20 | 98.96 | 48 |
| 49 | 31.46 | 16.49 | 19.26 | 22.02 | 24.79 | 27.56 | 30.33 | 33.10 | 35.87 | 38.64 | 41.40 | 44.17 | 46.94 | 52.48 | 58.01 | 71.86 | 85.70 | 99.54 | 49 |

**Male
Non-Smoker**

Family Solution

**Return of
Premium**

| Age | Rate Per 1,000 | \$5,000 | \$5,500 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 | \$16,000 | \$17,000 | \$18,000 | \$19,000 | \$20,000 | Age |
|------|----------------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------|
| 0-10 | 0.00 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 0-10 |
| 11 | 0.00 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 11 |
| 12 | 0.00 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 12 |
| 13 | 0.00 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 13 |
| 14 | 0.00 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 14 |
| 15 | 0.00 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 15 |
| 16 | 0.00 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 16 |
| 17 | 0.00 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 17 |
| 18 | 16.04 | 9.70 | 10.41 | 11.11 | 12.53 | 13.94 | 15.35 | 16.76 | 18.17 | 19.58 | 20.99 | 22.41 | 23.82 | 25.23 | 26.64 | 28.05 | 29.46 | 30.88 | 18 |
| 19 | 16.42 | 9.87 | 10.59 | 11.31 | 12.76 | 14.20 | 15.65 | 17.09 | 18.54 | 19.98 | 21.43 | 22.87 | 24.32 | 25.76 | 27.21 | 28.65 | 30.10 | 31.54 | 19 |
| 20 | 16.90 | 10.08 | 10.82 | 11.57 | 13.06 | 14.54 | 16.03 | 17.52 | 19.00 | 20.49 | 21.98 | 23.47 | 24.95 | 26.44 | 27.93 | 29.41 | 30.90 | 32.39 | 20 |
| 21 | 17.52 | 10.35 | 11.12 | 11.90 | 13.44 | 14.98 | 16.52 | 18.06 | 19.60 | 21.15 | 22.69 | 24.23 | 25.77 | 27.31 | 28.85 | 30.40 | 31.94 | 33.48 | 21 |
| 22 | 18.24 | 10.67 | 11.47 | 12.28 | 13.88 | 15.49 | 17.09 | 18.70 | 20.30 | 21.91 | 23.51 | 25.12 | 26.72 | 28.33 | 29.93 | 31.54 | 33.14 | 34.75 | 22 |
| 23 | 18.92 | 10.97 | 11.80 | 12.63 | 14.30 | 15.96 | 17.63 | 19.29 | 20.96 | 22.62 | 24.29 | 25.95 | 27.62 | 29.28 | 30.95 | 32.61 | 34.28 | 35.94 | 23 |
| 24 | 19.64 | 11.29 | 12.15 | 13.01 | 14.74 | 16.47 | 18.20 | 19.93 | 21.66 | 23.38 | 25.11 | 26.84 | 28.57 | 30.30 | 32.03 | 33.75 | 35.48 | 37.21 | 24 |
| 25 | 20.23 | 11.55 | 12.44 | 13.33 | 15.11 | 16.89 | 18.67 | 20.45 | 22.23 | 24.01 | 25.79 | 27.57 | 29.35 | 31.13 | 32.91 | 34.69 | 36.47 | 38.25 | 25 |
| 26 | 21.68 | 12.18 | 13.14 | 14.09 | 16.00 | 17.91 | 19.82 | 21.72 | 23.63 | 25.54 | 27.45 | 29.35 | 31.26 | 33.17 | 35.08 | 36.99 | 38.89 | 40.80 | 26 |
| 27 | 23.22 | 12.86 | 13.88 | 14.91 | 16.95 | 18.99 | 21.04 | 23.08 | 25.12 | 27.17 | 29.21 | 31.25 | 33.30 | 35.34 | 37.38 | 39.43 | 41.47 | 43.51 | 27 |
| 28 | 24.72 | 13.52 | 14.61 | 15.70 | 17.87 | 20.05 | 22.22 | 24.40 | 26.57 | 28.75 | 30.92 | 33.10 | 35.28 | 37.45 | 39.63 | 41.80 | 43.98 | 46.15 | 28 |
| 29 | 25.94 | 14.06 | 15.20 | 16.34 | 18.62 | 20.91 | 23.19 | 25.47 | 27.75 | 30.04 | 32.32 | 34.60 | 36.89 | 39.17 | 41.45 | 43.73 | 46.02 | 48.30 | 29 |
| 30 | 27.06 | 14.55 | 15.74 | 16.93 | 19.31 | 21.70 | 24.08 | 26.46 | 28.84 | 31.22 | 33.60 | 35.98 | 38.36 | 40.75 | 43.13 | 45.51 | 47.89 | 50.27 | 30 |
| 31 | 27.72 | 14.84 | 16.06 | 17.28 | 19.72 | 22.16 | 24.60 | 27.04 | 29.48 | 31.92 | 34.36 | 36.80 | 39.24 | 41.67 | 44.11 | 46.55 | 48.99 | 51.43 | 31 |
| 32 | 28.30 | 15.10 | 16.34 | 17.59 | 20.08 | 22.57 | 25.06 | 27.55 | 30.04 | 32.53 | 35.02 | 37.51 | 40.00 | 42.49 | 44.98 | 47.47 | 49.96 | 52.45 | 32 |
| 33 | 28.80 | 15.32 | 16.58 | 17.85 | 20.39 | 22.92 | 25.45 | 27.99 | 30.52 | 33.06 | 35.59 | 38.13 | 40.66 | 43.20 | 45.73 | 48.26 | 50.80 | 53.33 | 33 |
| 34 | 29.17 | 15.48 | 16.76 | 18.05 | 20.61 | 23.18 | 25.75 | 28.31 | 30.88 | 33.45 | 36.02 | 38.58 | 41.15 | 43.72 | 46.28 | 48.85 | 51.42 | 53.98 | 34 |
| 35 | 29.39 | 15.58 | 16.87 | 18.16 | 20.75 | 23.34 | 25.92 | 28.51 | 31.09 | 33.68 | 36.27 | 38.85 | 41.44 | 44.03 | 46.61 | 49.20 | 51.79 | 54.37 | 35 |
| 36 | 30.17 | 15.92 | 17.25 | 18.57 | 21.23 | 23.88 | 26.54 | 29.19 | 31.85 | 34.50 | 37.16 | 39.81 | 42.47 | 45.12 | 47.78 | 50.43 | 53.09 | 55.74 | 36 |
| 37 | 30.76 | 16.18 | 17.53 | 18.89 | 21.59 | 24.30 | 27.01 | 29.71 | 32.42 | 35.13 | 37.83 | 40.54 | 43.25 | 45.96 | 48.66 | 51.37 | 54.08 | 56.78 | 37 |
| 38 | 31.32 | 16.43 | 17.80 | 19.18 | 21.94 | 24.69 | 27.45 | 30.21 | 32.96 | 35.72 | 38.48 | 41.23 | 43.99 | 46.74 | 49.50 | 52.26 | 55.01 | 57.77 | 38 |
| 39 | 31.86 | 16.66 | 18.07 | 19.47 | 22.27 | 25.07 | 27.88 | 30.68 | 33.49 | 36.29 | 39.09 | 41.90 | 44.70 | 47.50 | 50.31 | 53.11 | 55.91 | 58.72 | 39 |
| 40 | 32.30 | 16.86 | 18.28 | 19.70 | 22.54 | 25.38 | 28.23 | 31.07 | 33.91 | 36.75 | 39.60 | 42.44 | 45.28 | 48.12 | 50.97 | 53.81 | 56.65 | 59.49 | 40 |
| 41 | 32.80 | 17.08 | 18.52 | 19.96 | 22.85 | 25.74 | 28.62 | 31.51 | 34.40 | 37.28 | 40.17 | 43.05 | 45.94 | 48.83 | 51.71 | 54.60 | 57.49 | 60.37 | 41 |
| 42 | 33.42 | 17.35 | 18.82 | 20.29 | 23.23 | 26.17 | 29.11 | 32.05 | 35.00 | 37.94 | 40.88 | 43.82 | 46.76 | 49.70 | 52.64 | 55.58 | 58.52 | 61.46 | 42 |
| 43 | 33.88 | 17.55 | 19.04 | 20.53 | 23.52 | 26.50 | 29.48 | 32.46 | 35.44 | 38.42 | 41.40 | 44.39 | 47.37 | 50.35 | 53.33 | 56.31 | 59.29 | 62.27 | 43 |
| 44 | 34.00 | 17.60 | 19.10 | 20.60 | 23.59 | 26.58 | 29.57 | 32.56 | 35.56 | 38.55 | 41.54 | 44.53 | 47.52 | 50.52 | 53.51 | 56.50 | 59.49 | 62.48 | 44 |
| 45 | 36.50 | 18.70 | 20.31 | 21.92 | 25.13 | 28.34 | 31.55 | 34.76 | 37.98 | 41.19 | 44.40 | 47.61 | 50.82 | 54.04 | 57.25 | 60.46 | 63.67 | 66.88 | 45 |
| 46 | 38.05 | 19.39 | 21.06 | 22.74 | 26.08 | 29.43 | 32.78 | 36.13 | 39.48 | 42.83 | 46.17 | 49.52 | 52.87 | 56.22 | 59.57 | 62.92 | 66.26 | 69.61 | 46 |
| 47 | 39.74 | 20.13 | 21.88 | 23.63 | 27.12 | 30.62 | 34.12 | 37.62 | 41.11 | 44.61 | 48.11 | 51.60 | 55.10 | 58.60 | 62.10 | 65.59 | 69.09 | 72.59 | 47 |
| 48 | 41.57 | 20.94 | 22.76 | 24.59 | 28.25 | 31.91 | 35.57 | 39.23 | 42.88 | 46.54 | 50.20 | 53.86 | 57.52 | 61.18 | 64.83 | 68.49 | 72.15 | 75.81 | 48 |
| 49 | 43.40 | 21.74 | 23.65 | 25.56 | 29.38 | 33.20 | 37.02 | 40.84 | 44.66 | 48.48 | 52.29 | 56.11 | 59.93 | 63.75 | 67.57 | 71.39 | 75.21 | 79.03 | 49 |

**Male
Smoker**

Family Solution

**Return of
Premium**

| Age | Rate Per 1,000 | \$5,000 | \$5,500 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 | \$16,000 | \$17,000 | \$18,000 | \$19,000 | \$20,000 | Age |
|------|----------------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------|
| 0-10 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 0-10 |
| 11 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 11 |
| 12 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 12 |
| 13 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 13 |
| 14 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 14 |
| 15 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 15 |
| 16 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 16 |
| 17 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 17 |
| 18 | 22.08 | 12.36 | 13.33 | 14.30 | 16.25 | 18.19 | 20.13 | 22.08 | 24.02 | 25.96 | 27.90 | 29.85 | 31.79 | 33.73 | 35.68 | 37.62 | 39.56 | 41.51 | 18 |
| 19 | 22.62 | 12.60 | 13.59 | 14.59 | 16.58 | 18.57 | 20.56 | 22.55 | 24.54 | 26.53 | 28.52 | 30.51 | 32.50 | 34.49 | 36.48 | 38.48 | 40.47 | 42.46 | 19 |
| 20 | 23.40 | 12.94 | 13.97 | 15.00 | 17.06 | 19.12 | 21.18 | 23.24 | 25.30 | 27.36 | 29.41 | 31.47 | 33.53 | 35.59 | 37.65 | 39.71 | 41.77 | 43.83 | 20 |
| 21 | 24.32 | 13.35 | 14.42 | 15.49 | 17.63 | 19.77 | 21.91 | 24.05 | 26.19 | 28.33 | 30.47 | 32.61 | 34.75 | 36.89 | 39.03 | 41.17 | 43.31 | 45.45 | 21 |
| 22 | 25.20 | 13.73 | 14.84 | 15.95 | 18.17 | 20.39 | 22.60 | 24.82 | 27.04 | 29.26 | 31.47 | 33.69 | 35.91 | 38.13 | 40.34 | 42.56 | 44.78 | 47.00 | 22 |
| 23 | 26.24 | 14.19 | 15.35 | 16.50 | 18.81 | 21.12 | 23.43 | 25.74 | 28.05 | 30.35 | 32.66 | 34.97 | 37.28 | 39.59 | 41.90 | 44.21 | 46.52 | 48.83 | 23 |
| 24 | 27.44 | 14.72 | 15.93 | 17.13 | 19.55 | 21.96 | 24.38 | 26.79 | 29.21 | 31.62 | 34.04 | 36.45 | 38.87 | 41.28 | 43.70 | 46.11 | 48.52 | 50.94 | 24 |
| 25 | 28.20 | 15.05 | 16.29 | 17.53 | 20.02 | 22.50 | 24.98 | 27.46 | 29.94 | 32.42 | 34.91 | 37.39 | 39.87 | 42.35 | 44.83 | 47.31 | 49.80 | 52.28 | 25 |
| 26 | 30.47 | 16.05 | 17.39 | 18.73 | 21.41 | 24.10 | 26.78 | 29.46 | 32.14 | 34.82 | 37.50 | 40.18 | 42.87 | 45.55 | 48.23 | 50.91 | 53.59 | 56.27 | 26 |
| 27 | 32.66 | 17.02 | 18.45 | 19.89 | 22.76 | 25.64 | 28.51 | 31.39 | 34.26 | 37.13 | 40.01 | 42.88 | 45.76 | 48.63 | 51.50 | 54.38 | 57.25 | 60.13 | 27 |
| 28 | 34.82 | 17.97 | 19.50 | 21.03 | 24.09 | 27.16 | 30.22 | 33.29 | 36.35 | 39.41 | 42.48 | 45.54 | 48.61 | 51.67 | 54.74 | 57.80 | 60.86 | 63.93 | 28 |
| 29 | 37.21 | 19.02 | 20.65 | 22.29 | 25.57 | 28.84 | 32.12 | 35.39 | 38.66 | 41.94 | 45.21 | 48.49 | 51.76 | 55.04 | 58.31 | 61.59 | 64.86 | 68.13 | 29 |
| 30 | 38.82 | 19.73 | 21.43 | 23.14 | 26.56 | 29.97 | 33.39 | 36.81 | 40.22 | 43.64 | 47.06 | 50.47 | 53.89 | 57.30 | 60.72 | 64.14 | 67.55 | 70.97 | 30 |
| 31 | 39.80 | 20.16 | 21.91 | 23.66 | 27.16 | 30.66 | 34.17 | 37.67 | 41.17 | 44.67 | 48.18 | 51.68 | 55.18 | 58.68 | 62.19 | 65.69 | 69.19 | 72.69 | 31 |
| 32 | 40.74 | 20.57 | 22.36 | 24.16 | 27.74 | 31.33 | 34.91 | 38.50 | 42.08 | 45.67 | 49.25 | 52.84 | 56.42 | 60.01 | 63.59 | 67.18 | 70.76 | 74.35 | 32 |
| 33 | 41.62 | 20.96 | 22.79 | 24.62 | 28.28 | 31.95 | 35.61 | 39.27 | 42.93 | 46.60 | 50.26 | 53.92 | 57.58 | 61.25 | 64.91 | 68.57 | 72.23 | 75.90 | 33 |
| 34 | 42.50 | 21.34 | 23.21 | 25.08 | 28.82 | 32.56 | 36.30 | 40.04 | 43.78 | 47.52 | 51.26 | 55.00 | 58.74 | 62.48 | 66.22 | 69.96 | 73.70 | 77.44 | 34 |
| 35 | 43.43 | 21.75 | 23.67 | 25.58 | 29.40 | 33.22 | 37.04 | 40.86 | 44.69 | 48.51 | 52.33 | 56.15 | 59.97 | 63.79 | 67.62 | 71.44 | 75.26 | 79.08 | 35 |
| 36 | 44.32 | 22.15 | 24.10 | 26.05 | 29.95 | 33.85 | 37.75 | 41.65 | 45.55 | 49.45 | 53.35 | 57.25 | 61.15 | 65.05 | 68.95 | 72.85 | 76.75 | 80.65 | 36 |
| 37 | 45.10 | 22.49 | 24.47 | 26.46 | 30.43 | 34.40 | 38.36 | 42.33 | 46.30 | 50.27 | 54.24 | 58.21 | 62.18 | 66.15 | 70.11 | 74.08 | 78.05 | 82.02 | 37 |
| 38 | 45.84 | 22.81 | 24.83 | 26.85 | 30.88 | 34.92 | 38.95 | 42.98 | 47.02 | 51.05 | 55.09 | 59.12 | 63.15 | 67.19 | 71.22 | 75.26 | 79.29 | 83.32 | 38 |
| 39 | 46.52 | 23.11 | 25.16 | 27.21 | 31.30 | 35.40 | 39.49 | 43.58 | 47.68 | 51.77 | 55.86 | 59.96 | 64.05 | 68.15 | 72.24 | 76.33 | 80.43 | 84.52 | 39 |
| 40 | 47.20 | 23.41 | 25.49 | 27.57 | 31.72 | 35.87 | 40.03 | 44.18 | 48.33 | 52.49 | 56.64 | 60.80 | 64.95 | 69.10 | 73.26 | 77.41 | 81.56 | 85.72 | 40 |
| 41 | 47.82 | 23.69 | 25.79 | 27.89 | 32.10 | 36.31 | 40.52 | 44.73 | 48.93 | 53.14 | 57.35 | 61.56 | 65.77 | 69.98 | 74.18 | 78.39 | 82.60 | 86.81 | 41 |
| 42 | 48.56 | 24.01 | 26.15 | 28.28 | 32.56 | 36.83 | 41.10 | 45.38 | 49.65 | 53.92 | 58.20 | 62.47 | 66.74 | 71.02 | 75.29 | 79.56 | 83.84 | 88.11 | 42 |
| 43 | 49.40 | 24.38 | 26.55 | 28.73 | 33.08 | 37.42 | 41.77 | 46.12 | 50.46 | 54.81 | 59.16 | 63.51 | 67.85 | 72.20 | 76.55 | 80.89 | 85.24 | 89.59 | 43 |
| 44 | 50.00 | 24.64 | 26.84 | 29.04 | 33.44 | 37.84 | 42.24 | 46.64 | 51.04 | 55.44 | 59.84 | 64.24 | 68.64 | 73.04 | 77.44 | 81.84 | 86.24 | 90.64 | 44 |
| 45 | 53.00 | 25.96 | 28.30 | 30.63 | 35.29 | 39.96 | 44.62 | 49.28 | 53.95 | 58.61 | 63.28 | 67.94 | 72.60 | 77.27 | 81.93 | 86.60 | 91.26 | 95.92 | 45 |
| 46 | 55.47 | 27.05 | 29.49 | 31.93 | 36.81 | 41.70 | 46.58 | 51.46 | 56.34 | 61.22 | 66.10 | 70.98 | 75.87 | 80.75 | 85.63 | 90.51 | 95.39 | 100.27 | 46 |
| 47 | 58.16 | 28.24 | 30.79 | 33.35 | 38.47 | 43.59 | 48.71 | 53.83 | 58.94 | 64.06 | 69.18 | 74.30 | 79.42 | 84.53 | 89.65 | 94.77 | 99.89 | 105.01 | 47 |
| 48 | 61.08 | 29.52 | 32.21 | 34.90 | 40.27 | 45.65 | 51.02 | 56.40 | 61.77 | 67.15 | 72.52 | 77.90 | 83.27 | 88.65 | 94.02 | 99.40 | 104.77 | 110.15 | 48 |
| 49 | 64.00 | 30.80 | 33.62 | 36.44 | 42.07 | 47.70 | 53.33 | 58.96 | 64.60 | 70.23 | 75.86 | 81.49 | 87.12 | 92.76 | 98.39 | 104.02 | 109.65 | 115.28 | 49 |

**Female
Non-Smoker**

Family Solution

**Return of
Premium**

| Age | Rate Per 1,000 | \$5,000 | \$5,500 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 | \$16,000 | \$17,000 | \$18,000 | \$19,000 | \$20,000 | Age |
|------|----------------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------|
| 0-10 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 0-10 |
| 11 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 11 |
| 12 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 12 |
| 13 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 13 |
| 14 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 14 |
| 15 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 15 |
| 16 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 16 |
| 17 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 17 |
| 18 | 13.02 | 8.37 | 8.95 | 9.52 | 10.67 | 11.81 | 12.96 | 14.10 | 15.25 | 16.39 | 17.54 | 18.69 | 19.83 | 20.98 | 22.12 | 23.27 | 24.41 | 25.56 | 18 |
| 19 | 13.44 | 8.56 | 9.15 | 9.74 | 10.92 | 12.11 | 13.29 | 14.47 | 15.65 | 16.84 | 18.02 | 19.20 | 20.39 | 21.57 | 22.75 | 23.93 | 25.12 | 26.30 | 19 |
| 20 | 13.92 | 8.77 | 9.38 | 9.99 | 11.22 | 12.44 | 13.67 | 14.89 | 16.12 | 17.34 | 18.57 | 19.79 | 21.02 | 22.24 | 23.47 | 24.69 | 25.92 | 27.14 | 20 |
| 21 | 14.60 | 9.07 | 9.71 | 10.35 | 11.64 | 12.92 | 14.21 | 15.49 | 16.78 | 18.06 | 19.35 | 20.63 | 21.92 | 23.20 | 24.49 | 25.77 | 27.06 | 28.34 | 21 |
| 22 | 15.10 | 9.29 | 9.95 | 10.62 | 11.95 | 13.28 | 14.60 | 15.93 | 17.26 | 18.59 | 19.92 | 21.25 | 22.58 | 23.91 | 25.23 | 26.56 | 27.89 | 29.22 | 22 |
| 23 | 15.56 | 9.49 | 10.18 | 10.86 | 12.23 | 13.60 | 14.97 | 16.34 | 17.71 | 19.08 | 20.45 | 21.81 | 23.18 | 24.55 | 25.92 | 27.29 | 28.66 | 30.03 | 23 |
| 24 | 16.02 | 9.69 | 10.40 | 11.10 | 12.51 | 13.92 | 15.33 | 16.74 | 18.15 | 19.56 | 20.97 | 22.38 | 23.79 | 25.20 | 26.61 | 28.02 | 29.43 | 30.84 | 24 |
| 25 | 16.55 | 9.93 | 10.66 | 11.38 | 12.84 | 14.30 | 15.75 | 17.21 | 18.67 | 20.12 | 21.58 | 23.03 | 24.49 | 25.95 | 27.40 | 28.86 | 30.32 | 31.77 | 25 |
| 26 | 17.67 | 10.42 | 11.20 | 11.97 | 13.53 | 15.08 | 16.64 | 18.19 | 19.75 | 21.30 | 22.86 | 24.41 | 25.97 | 27.52 | 29.08 | 30.63 | 32.19 | 33.74 | 26 |
| 27 | 18.72 | 10.88 | 11.71 | 12.53 | 14.18 | 15.82 | 17.47 | 19.12 | 20.77 | 22.41 | 24.06 | 25.71 | 27.36 | 29.00 | 30.65 | 32.30 | 33.94 | 35.59 | 27 |
| 28 | 19.70 | 11.31 | 12.18 | 13.05 | 14.78 | 16.51 | 18.25 | 19.98 | 21.71 | 23.45 | 25.18 | 26.92 | 28.65 | 30.38 | 32.12 | 33.85 | 35.58 | 37.32 | 28 |
| 29 | 20.72 | 11.76 | 12.67 | 13.59 | 15.41 | 17.23 | 19.06 | 20.88 | 22.70 | 24.53 | 26.35 | 28.17 | 30.00 | 31.82 | 33.64 | 35.47 | 37.29 | 39.11 | 29 |
| 30 | 21.64 | 12.17 | 13.12 | 14.07 | 15.98 | 17.88 | 19.78 | 21.69 | 23.59 | 25.50 | 27.40 | 29.31 | 31.21 | 33.11 | 35.02 | 36.92 | 38.83 | 40.73 | 30 |
| 31 | 22.40 | 12.50 | 13.49 | 14.47 | 16.44 | 18.41 | 20.39 | 22.36 | 24.33 | 26.30 | 28.27 | 30.24 | 32.21 | 34.18 | 36.16 | 38.13 | 40.10 | 42.07 | 31 |
| 32 | 23.02 | 12.77 | 13.79 | 14.80 | 16.83 | 18.85 | 20.88 | 22.90 | 24.93 | 26.95 | 28.98 | 31.01 | 33.03 | 35.06 | 37.08 | 39.11 | 41.13 | 43.16 | 32 |
| 33 | 23.66 | 13.06 | 14.10 | 15.14 | 17.22 | 19.30 | 21.38 | 23.47 | 25.55 | 27.63 | 29.71 | 31.79 | 33.88 | 35.96 | 38.04 | 40.12 | 42.20 | 44.29 | 33 |
| 34 | 24.12 | 13.26 | 14.32 | 15.38 | 17.50 | 19.63 | 21.75 | 23.87 | 25.99 | 28.12 | 30.24 | 32.36 | 34.48 | 36.61 | 38.73 | 40.85 | 42.97 | 45.10 | 34 |
| 35 | 24.47 | 13.41 | 14.49 | 15.57 | 17.72 | 19.87 | 22.03 | 24.18 | 26.33 | 28.49 | 30.64 | 32.79 | 34.95 | 37.10 | 39.25 | 41.41 | 43.56 | 45.71 | 35 |
| 36 | 25.10 | 13.69 | 14.79 | 15.90 | 18.11 | 20.32 | 22.52 | 24.73 | 26.94 | 29.15 | 31.36 | 33.57 | 35.78 | 37.99 | 40.19 | 42.40 | 44.61 | 46.82 | 36 |
| 37 | 25.52 | 13.87 | 15.00 | 16.12 | 18.37 | 20.61 | 22.86 | 25.10 | 27.35 | 29.59 | 31.84 | 34.09 | 36.33 | 38.58 | 40.82 | 43.07 | 45.31 | 47.56 | 37 |
| 38 | 25.90 | 14.04 | 15.18 | 16.32 | 18.60 | 20.88 | 23.16 | 25.44 | 27.72 | 30.00 | 32.27 | 34.55 | 36.83 | 39.11 | 41.39 | 43.67 | 45.95 | 48.23 | 38 |
| 39 | 26.24 | 14.19 | 15.35 | 16.50 | 18.81 | 21.12 | 23.43 | 25.74 | 28.05 | 30.35 | 32.66 | 34.97 | 37.28 | 39.59 | 41.90 | 44.21 | 46.52 | 48.83 | 39 |
| 40 | 26.50 | 14.30 | 15.47 | 16.64 | 18.97 | 21.30 | 23.63 | 25.96 | 28.30 | 30.63 | 32.96 | 35.29 | 37.62 | 39.96 | 42.29 | 44.62 | 46.95 | 49.28 | 40 |
| 41 | 26.82 | 14.45 | 15.63 | 16.81 | 19.17 | 21.53 | 23.89 | 26.25 | 28.61 | 30.97 | 33.33 | 35.69 | 38.05 | 40.41 | 42.77 | 45.13 | 47.49 | 49.85 | 41 |
| 42 | 27.14 | 14.59 | 15.78 | 16.97 | 19.36 | 21.75 | 24.14 | 26.53 | 28.92 | 31.30 | 33.69 | 36.08 | 38.47 | 40.86 | 43.25 | 45.63 | 48.02 | 50.41 | 42 |
| 43 | 27.52 | 14.75 | 15.96 | 17.18 | 19.60 | 22.02 | 24.44 | 26.86 | 29.28 | 31.71 | 34.13 | 36.55 | 38.97 | 41.39 | 43.81 | 46.24 | 48.66 | 51.08 | 43 |
| 44 | 28.00 | 14.96 | 16.20 | 17.43 | 19.89 | 22.36 | 24.82 | 27.28 | 29.75 | 32.21 | 34.68 | 37.14 | 39.60 | 42.07 | 44.53 | 47.00 | 49.46 | 51.92 | 44 |
| 45 | 28.50 | 15.18 | 16.44 | 17.69 | 20.20 | 22.71 | 25.22 | 27.72 | 30.23 | 32.74 | 35.25 | 37.76 | 40.26 | 42.77 | 45.28 | 47.79 | 50.30 | 52.80 | 45 |
| 46 | 29.93 | 15.81 | 17.13 | 18.45 | 21.08 | 23.72 | 26.35 | 28.98 | 31.62 | 34.25 | 36.88 | 39.52 | 42.15 | 44.79 | 47.42 | 50.05 | 52.69 | 55.32 | 46 |
| 47 | 31.48 | 16.50 | 17.88 | 19.27 | 22.04 | 24.81 | 27.58 | 30.35 | 33.12 | 35.89 | 38.66 | 41.43 | 44.20 | 46.97 | 49.74 | 52.51 | 55.28 | 58.05 | 47 |
| 48 | 33.16 | 17.24 | 18.69 | 20.15 | 23.07 | 25.99 | 28.91 | 31.83 | 34.74 | 37.66 | 40.58 | 43.50 | 46.42 | 49.33 | 52.25 | 55.17 | 58.09 | 61.01 | 48 |
| 49 | 34.84 | 17.97 | 19.51 | 21.04 | 24.11 | 27.17 | 30.24 | 33.30 | 36.37 | 39.44 | 42.50 | 45.57 | 48.63 | 51.70 | 54.77 | 57.83 | 60.90 | 63.96 | 49 |

**Female
Smoker**

Family Solution

**Return of
Premium**

| Age | Rate Per 1,000 | \$5,000 | \$5,500 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 | \$16,000 | \$17,000 | \$18,000 | \$19,000 | \$20,000 | Age |
|------|----------------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------|
| 0-10 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 0-10 |
| 11 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 11 |
| 12 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 12 |
| 13 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 13 |
| 14 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 14 |
| 15 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 15 |
| 16 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 16 |
| 17 | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | NA* | 17 |
| 18 | 16.82 | 10.05 | 10.79 | 11.53 | 13.01 | 14.49 | 15.97 | 17.45 | 18.93 | 20.41 | 21.89 | 23.37 | 24.85 | 26.33 | 27.81 | 29.29 | 30.77 | 32.25 | 18 |
| 19 | 17.82 | 10.49 | 11.27 | 12.05 | 13.62 | 15.19 | 16.76 | 18.33 | 19.89 | 21.46 | 23.03 | 24.60 | 26.17 | 27.74 | 29.30 | 30.87 | 32.44 | 34.01 | 19 |
| 20 | 19.80 | 11.36 | 12.23 | 13.10 | 14.84 | 16.58 | 18.33 | 20.07 | 21.81 | 23.55 | 25.30 | 27.04 | 28.78 | 30.52 | 32.27 | 34.01 | 35.75 | 37.49 | 20 |
| 21 | 20.96 | 11.87 | 12.79 | 13.71 | 15.56 | 17.40 | 19.25 | 21.09 | 22.93 | 24.78 | 26.62 | 28.47 | 30.31 | 32.16 | 34.00 | 35.85 | 37.69 | 39.53 | 21 |
| 22 | 21.90 | 12.28 | 13.24 | 14.21 | 16.14 | 18.06 | 19.99 | 21.92 | 23.84 | 25.77 | 27.70 | 29.63 | 31.55 | 33.48 | 35.41 | 37.33 | 39.26 | 41.19 | 22 |
| 23 | 22.40 | 12.50 | 13.49 | 14.47 | 16.44 | 18.41 | 20.39 | 22.36 | 24.33 | 26.30 | 28.27 | 30.24 | 32.21 | 34.18 | 36.16 | 38.13 | 40.10 | 42.07 | 23 |
| 24 | 23.24 | 12.87 | 13.89 | 14.92 | 16.96 | 19.01 | 21.05 | 23.10 | 25.14 | 27.19 | 29.23 | 31.28 | 33.32 | 35.37 | 37.41 | 39.46 | 41.50 | 43.55 | 24 |
| 25 | 24.06 | 13.23 | 14.29 | 15.35 | 17.47 | 19.58 | 21.70 | 23.82 | 25.94 | 28.05 | 30.17 | 32.29 | 34.40 | 36.52 | 38.64 | 40.76 | 42.87 | 44.99 | 25 |
| 26 | 24.60 | 13.47 | 14.55 | 15.63 | 17.80 | 19.96 | 22.13 | 24.29 | 26.46 | 28.62 | 30.79 | 32.95 | 35.12 | 37.28 | 39.45 | 41.61 | 43.78 | 45.94 | 26 |
| 27 | 25.34 | 13.79 | 14.91 | 16.02 | 18.25 | 20.48 | 22.71 | 24.94 | 27.17 | 29.40 | 31.63 | 33.86 | 36.09 | 38.32 | 40.55 | 42.78 | 45.01 | 47.24 | 27 |
| 28 | 26.12 | 14.14 | 15.29 | 16.44 | 18.73 | 21.03 | 23.33 | 25.63 | 27.93 | 30.23 | 32.53 | 34.82 | 37.12 | 39.42 | 41.72 | 44.02 | 46.32 | 48.62 | 28 |
| 29 | 26.92 | 14.49 | 15.67 | 16.86 | 19.23 | 21.60 | 23.97 | 26.33 | 28.70 | 31.07 | 33.44 | 35.81 | 38.18 | 40.55 | 42.92 | 45.29 | 47.66 | 50.02 | 29 |
| 30 | 27.81 | 14.88 | 16.11 | 17.33 | 19.78 | 22.22 | 24.67 | 27.12 | 29.57 | 32.01 | 34.46 | 36.91 | 39.35 | 41.80 | 44.25 | 46.70 | 49.14 | 51.59 | 30 |
| 31 | 28.64 | 15.25 | 16.51 | 17.77 | 20.29 | 22.81 | 25.33 | 27.85 | 30.37 | 32.89 | 35.41 | 37.93 | 40.45 | 42.97 | 45.49 | 48.01 | 50.53 | 53.05 | 31 |
| 32 | 29.12 | 15.46 | 16.74 | 18.02 | 20.58 | 23.15 | 25.71 | 28.27 | 30.83 | 33.40 | 35.96 | 38.52 | 41.08 | 43.65 | 46.21 | 48.77 | 51.33 | 53.90 | 32 |
| 33 | 29.74 | 15.73 | 17.04 | 18.35 | 20.96 | 23.58 | 26.20 | 28.82 | 31.43 | 34.05 | 36.67 | 39.28 | 41.90 | 44.52 | 47.14 | 49.75 | 52.37 | 54.99 | 33 |
| 34 | 30.14 | 15.91 | 17.23 | 18.56 | 21.21 | 23.86 | 26.52 | 29.17 | 31.82 | 34.47 | 37.13 | 39.78 | 42.43 | 45.08 | 47.73 | 50.39 | 53.04 | 55.69 | 34 |
| 35 | 30.46 | 16.05 | 17.39 | 18.73 | 21.41 | 24.09 | 26.77 | 29.45 | 32.13 | 34.81 | 37.49 | 40.17 | 42.85 | 45.53 | 48.21 | 50.89 | 53.57 | 56.25 | 35 |
| 36 | 30.72 | 16.16 | 17.51 | 18.87 | 21.57 | 24.27 | 26.98 | 29.68 | 32.38 | 35.09 | 37.79 | 40.49 | 43.20 | 45.90 | 48.60 | 51.31 | 54.01 | 56.71 | 36 |
| 37 | 30.96 | 16.27 | 17.63 | 18.99 | 21.72 | 24.44 | 27.17 | 29.89 | 32.61 | 35.34 | 38.06 | 40.79 | 43.51 | 46.24 | 48.96 | 51.69 | 54.41 | 57.13 | 37 |
| 38 | 31.16 | 16.36 | 17.73 | 19.10 | 21.84 | 24.58 | 27.32 | 30.07 | 32.81 | 35.55 | 38.29 | 41.03 | 43.78 | 46.52 | 49.26 | 52.00 | 54.74 | 57.49 | 38 |
| 39 | 31.34 | 16.43 | 17.81 | 19.19 | 21.95 | 24.71 | 27.47 | 30.22 | 32.98 | 35.74 | 38.50 | 41.26 | 44.01 | 46.77 | 49.53 | 52.29 | 55.05 | 57.80 | 39 |
| 40 | 31.52 | 16.51 | 17.90 | 19.29 | 22.06 | 24.84 | 27.61 | 30.38 | 33.16 | 35.93 | 38.70 | 41.48 | 44.25 | 47.03 | 49.80 | 52.57 | 55.35 | 58.12 | 40 |
| 41 | 31.64 | 16.57 | 17.96 | 19.35 | 22.14 | 24.92 | 27.70 | 30.49 | 33.27 | 36.06 | 38.84 | 41.63 | 44.41 | 47.19 | 49.98 | 52.76 | 55.55 | 58.33 | 41 |
| 42 | 31.76 | 16.62 | 18.02 | 19.41 | 22.21 | 25.00 | 27.80 | 30.59 | 33.39 | 36.18 | 38.98 | 41.77 | 44.57 | 47.36 | 50.16 | 52.95 | 55.75 | 58.54 | 42 |
| 43 | 31.86 | 16.66 | 18.07 | 19.47 | 22.27 | 25.07 | 27.88 | 30.68 | 33.49 | 36.29 | 39.09 | 41.90 | 44.70 | 47.50 | 50.31 | 53.11 | 55.91 | 58.72 | 43 |
| 44 | 31.92 | 16.69 | 18.09 | 19.50 | 22.31 | 25.12 | 27.93 | 30.73 | 33.54 | 36.35 | 39.16 | 41.97 | 44.78 | 47.59 | 50.40 | 53.21 | 56.02 | 58.82 | 44 |
| 45 | 32.00 | 16.72 | 18.13 | 19.54 | 22.36 | 25.17 | 27.99 | 30.80 | 33.62 | 36.44 | 39.25 | 42.07 | 44.88 | 47.70 | 50.52 | 53.33 | 56.15 | 58.96 | 45 |
| 46 | 33.75 | 17.49 | 18.98 | 20.46 | 23.43 | 26.40 | 29.37 | 32.34 | 35.31 | 38.28 | 41.25 | 44.22 | 47.19 | 50.16 | 53.13 | 56.10 | 59.07 | 62.04 | 46 |
| 47 | 35.66 | 18.34 | 19.90 | 21.47 | 24.61 | 27.75 | 30.89 | 34.03 | 37.16 | 40.30 | 43.44 | 46.58 | 49.72 | 52.85 | 55.99 | 59.13 | 62.27 | 65.41 | 47 |
| 48 | 37.72 | 19.24 | 20.90 | 22.56 | 25.88 | 29.20 | 32.52 | 35.84 | 39.16 | 42.48 | 45.80 | 49.12 | 52.44 | 55.75 | 59.07 | 62.39 | 65.71 | 69.03 | 48 |
| 49 | 39.78 | 20.15 | 21.90 | 23.65 | 27.15 | 30.65 | 34.15 | 37.65 | 41.15 | 44.65 | 48.15 | 51.65 | 55.15 | 58.66 | 62.16 | 65.66 | 69.16 | 72.66 | 49 |