

# ***Golden Solution***

***Whole Life Insurance***  
***(Issue Ages 50-85)***

## **Specified Face Amounts/Monthly Premium**

### **Immediate Death Benefit**

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

### **Graded Death Benefit**

*Policy Form No. 9465 (AA, OL, PA, PS); GDWL102 (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.

**Male  
Non-Smoker**

# Golden Solution

**Immediate  
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$13,000	\$15,000	\$18,000	\$20,000	\$25,000	\$30,000	\$35,000	Age
50	32.00	9.68	11.09	13.91	16.72	19.54	22.36	25.17	27.99	30.80	33.62	39.25	44.88	53.33	58.96	73.04	87.12	101.20	50
51	33.88	10.10	11.59	14.57	17.55	20.53	23.52	26.50	29.48	32.46	35.44	41.40	47.37	56.31	62.27	77.18	92.09	107.00	51
52	35.60	10.48	12.04	15.18	18.31	21.44	24.57	27.71	30.84	33.97	37.11	43.37	49.64	59.04	65.30	80.96	96.63	112.29	52
53	38.00	11.00	12.68	16.02	19.36	22.71	26.05	29.40	32.74	36.08	39.43	46.12	52.80	62.84	69.52	86.24	102.96	119.68	53
54	39.75	11.39	13.14	16.64	20.13	23.63	27.13	30.63	34.13	37.62	41.12	48.12	55.11	65.61	72.60	90.09	107.58	125.07	54
55	41.25	11.72	13.53	17.16	20.79	24.42	28.05	31.68	35.31	38.94	42.57	49.83	57.09	67.98	75.24	93.39	111.54	129.69	55
56	42.89	12.08	13.97	17.74	21.52	25.29	29.07	32.84	36.61	40.39	44.16	51.71	59.26	70.58	78.13	97.00	115.87	134.75	56
57	44.00	12.32	14.26	18.13	22.00	25.88	29.75	33.62	37.49	41.36	45.24	52.98	60.72	72.34	80.08	99.44	118.80	138.16	57
58	46.25	12.82	14.85	18.92	22.99	27.06	31.13	35.20	39.27	43.34	47.41	55.55	63.69	75.90	84.04	104.39	124.74	145.09	58
59	48.06	13.22	15.33	19.56	23.79	28.02	32.25	36.48	40.71	44.94	49.17	57.63	66.08	78.77	87.23	108.38	129.52	150.67	59
60	49.00	13.42	15.58	19.89	24.20	28.52	32.83	37.14	41.45	45.76	50.08	58.70	67.32	80.26	88.88	110.44	132.00	153.56	60
61	51.83	14.05	16.33	20.89	25.45	30.01	34.57	39.13	43.69	48.26	52.82	61.94	71.06	84.74	93.87	116.67	139.48	162.28	61
62	54.46	14.63	17.02	21.81	26.61	31.40	36.19	40.98	45.78	50.57	55.36	64.95	74.53	88.91	98.49	122.46	146.42	170.38	62
63	57.00	15.18	17.69	22.71	27.72	32.74	37.76	42.77	47.79	52.80	57.82	67.85	77.88	92.93	102.96	128.04	153.12	178.20	63
64	60.00	15.84	18.48	23.76	29.04	34.32	39.60	44.88	50.16	55.44	60.72	71.28	81.84	97.68	108.24	134.64	161.04	187.44	64
65	63.00	16.50	19.28	24.82	30.36	35.91	41.45	47.00	52.54	58.08	63.63	74.72	85.80	102.44	113.52	141.24	168.96	196.68	65
66	67.22	17.43	20.39	26.31	32.22	38.14	44.05	49.97	55.88	61.80	67.71	79.54	91.38	109.12	120.95	150.53	180.11	209.68	66
67	71.63	18.40	21.56	27.86	34.16	40.47	46.77	53.07	59.38	65.68	71.98	84.59	97.20	116.11	128.71	160.23	191.75	223.27	67
68	76.41	19.46	22.82	29.54	36.27	42.99	49.71	56.44	63.16	69.89	76.61	90.06	103.51	123.68	137.13	170.75	204.37	237.99	68
69	80.70	20.40	23.95	31.05	38.15	45.25	52.36	59.46	66.56	73.66	80.76	94.97	109.17	130.47	144.68	180.18	215.69	251.20	69
70	84.01	21.13	24.82	32.22	39.61	47.00	54.40	61.79	69.18	76.57	83.97	98.75	113.54	135.72	150.50	187.47	224.43	261.40	70
71	89.35	22.30	26.23	34.10	41.96	49.82	57.68	65.55	73.41	81.27	89.14	104.86	120.59	144.18	159.90	199.21	238.53	277.84	71
72	94.98	23.54	27.72	36.08	44.44	52.79	61.15	69.51	77.87	86.23	94.59	111.30	128.02	153.09	169.81	211.60	253.39	295.18	72
73	101.36	24.94	29.40	38.32	47.24	56.16	65.08	74.00	82.92	91.84	100.76	118.60	136.44	163.20	181.04	225.64	270.24	314.83	73
74	108.50	26.51	31.29	40.84	50.38	59.93	69.48	79.03	88.58	98.12	107.67	126.77	145.86	174.51	193.60	241.34	289.08	336.82	74
75	116.25	28.22	33.33	43.56	53.79	64.02	74.25	84.48	94.71	104.94	115.17	135.63	156.09	186.78	207.24	258.39	309.54	360.69	75
76	125.00	30.14	35.64	46.64	57.64	68.64	79.64	90.64	101.64	112.64	123.64	145.64	167.64	200.64	222.64	NA*	NA*	NA*	76
77	134.00	32.12	38.02	49.81	61.60	73.40	85.19	96.98	108.77	120.56	132.36	155.94	179.52	214.90	238.48	NA*	NA*	NA*	77
78	145.90	34.74	41.16	54.00	66.84	79.68	92.52	105.36	118.20	131.04	143.88	169.55	195.23	233.75	259.43	NA*	NA*	NA*	78
79	157.20	37.23	44.15	57.98	71.81	85.65	99.48	113.31	127.15	140.98	154.81	182.48	210.15	251.65	279.32	NA*	NA*	NA*	79
80	169.00	39.82	47.26	62.13	77.00	91.88	106.75	121.62	136.49	151.36	166.24	195.98	225.72	270.34	300.08	NA*	NA*	NA*	80
81	182.40	42.77	50.80	66.85	82.90	98.95	115.00	131.05	147.11	163.16	179.21	211.31	243.41	291.57	323.67	NA*	NA*	NA*	81
82	197.00	45.98	54.65	71.99	89.32	106.66	124.00	141.33	158.67	176.00	193.34	228.01	262.68	314.69	349.36	NA*	NA*	NA*	82
83	210.70	49.00	58.27	76.81	95.35	113.89	132.44	150.98	169.52	188.06	206.60	243.69	280.77	336.39	373.48	NA*	NA*	NA*	83
84	226.00	52.36	62.31	82.20	102.08	121.97	141.86	161.75	181.64	201.52	221.41	261.19	300.96	360.63	400.40	NA*	NA*	NA*	84
85	241.25	55.72	66.33	87.56	108.79	130.02	151.25	172.48	193.71	214.94	236.17	278.63	321.09	384.78	427.24	NA*	NA*	NA*	85

**Male  
Smoker**

# Golden Solution

**Immediate  
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$13,000	\$15,000	\$18,000	\$20,000	\$25,000	\$30,000	\$35,000	Age
50	41.86	11.85	13.70	17.38	21.06	24.75	28.43	32.11	35.80	39.48	43.17	50.53	57.90	68.95	76.32	94.74	113.16	131.57	50
51	43.72	12.26	14.19	18.03	21.88	25.73	29.58	33.42	37.27	41.12	44.97	52.66	60.36	71.90	79.59	98.83	118.07	137.30	51
52	45.72	12.70	14.72	18.74	22.76	26.79	30.81	34.83	38.86	42.88	46.90	54.95	63.00	75.07	83.11	103.23	123.35	143.46	52
53	47.98	13.20	15.31	19.53	23.76	27.98	32.20	36.42	40.65	44.87	49.09	57.53	65.98	78.65	87.09	108.20	129.31	150.42	53
54	50.11	13.67	15.87	20.28	24.69	29.10	33.51	37.92	42.33	46.74	51.15	59.97	68.79	82.02	90.84	112.89	134.94	156.98	54
55	52.25	14.14	16.44	21.04	25.63	30.23	34.83	39.43	44.03	48.62	53.22	62.42	71.61	85.41	94.60	117.59	140.58	163.57	55
56	54.42	14.62	17.01	21.80	26.59	31.38	36.17	40.96	45.75	50.53	55.32	64.90	74.48	88.85	98.42	122.37	146.31	170.26	56
57	56.59	15.09	17.58	22.56	27.54	32.52	37.50	42.48	47.46	52.44	57.42	67.38	77.34	92.28	102.24	127.14	152.04	176.94	57
58	59.30	15.69	18.30	23.52	28.74	33.96	39.17	44.39	49.61	54.83	60.05	70.48	80.92	96.58	107.01	133.10	159.20	185.29	58
59	61.50	16.17	18.88	24.29	29.70	35.12	40.53	45.94	51.35	56.76	62.18	73.00	83.82	100.06	110.88	137.94	165.00	192.06	59
60	63.90	16.70	19.51	25.14	30.76	36.38	42.01	47.63	53.25	58.88	64.50	75.75	86.99	103.86	115.11	143.22	171.34	199.46	60
61	68.00	17.60	20.60	26.58	32.56	38.55	44.53	50.52	56.50	62.48	68.47	80.44	92.40	110.36	122.32	152.24	182.16	212.08	61
62	71.00	18.26	21.39	27.64	33.88	40.13	46.38	52.63	58.88	65.12	71.37	83.87	96.36	115.11	127.60	158.84	190.08	221.32	62
63	73.80	18.88	22.13	28.62	35.12	41.61	48.11	54.60	61.09	67.59	74.08	87.07	100.06	119.54	132.53	165.00	197.48	229.95	63
64	77.32	19.66	23.06	29.86	36.67	43.47	50.27	57.08	63.88	70.69	77.49	91.10	104.71	125.12	138.73	172.75	206.77	240.79	64
65	81.00	20.46	24.03	31.16	38.28	45.41	52.54	59.67	66.80	73.92	81.05	95.31	109.56	130.95	145.20	180.84	216.48	252.12	65
66	85.93	21.55	25.33	32.89	40.45	48.02	55.58	63.14	70.70	78.26	85.83	100.95	116.07	138.76	153.88	191.69	229.50	267.31	66
67	90.50	22.55	26.54	34.50	42.46	50.43	58.39	66.36	74.32	82.28	90.25	106.18	122.10	146.00	161.92	201.74	241.56	281.38	67
68	96.00	23.76	27.99	36.44	44.88	53.33	61.78	70.23	78.68	87.12	95.57	112.47	129.36	154.71	171.60	213.84	256.08	298.32	68
69	101.50	24.97	29.44	38.37	47.30	56.24	65.17	74.10	83.03	91.96	100.90	118.76	136.62	163.42	181.28	225.94	270.60	315.26	69
70	105.55	25.87	30.51	39.80	49.09	58.38	67.66	76.95	86.24	95.53	104.82	123.39	141.97	169.84	188.41	234.85	281.30	327.74	70
71	111.80	27.24	32.16	42.00	51.84	61.68	71.51	81.35	91.19	101.03	110.87	130.54	150.22	179.74	199.41	248.60	297.80	346.99	71
72	118.38	28.69	33.90	44.31	54.73	65.15	75.57	85.98	96.40	106.82	117.24	138.07	158.91	190.16	210.99	263.08	315.17	367.26	72
73	125.83	30.33	35.86	46.94	58.01	69.08	80.16	91.23	102.30	113.38	124.45	146.59	168.74	201.96	224.11	279.47	334.84	390.20	73
74	133.50	32.01	37.89	49.64	61.38	73.13	84.88	96.63	108.38	120.12	131.87	155.37	178.86	214.11	237.60	296.34	355.08	413.82	74
75	143.25	34.16	40.46	53.07	65.67	78.28	90.89	103.49	116.10	128.70	141.31	166.52	191.73	229.55	254.76	317.79	380.82	443.85	75
76	153.00	36.30	43.04	56.50	69.96	83.43	96.89	110.36	123.82	137.28	150.75	177.68	204.60	245.00	271.92	NA*	NA*	NA*	76
77	163.20	38.55	45.73	60.09	74.45	88.81	103.18	117.54	131.90	146.26	160.62	189.35	218.07	261.15	289.88	NA*	NA*	NA*	77
78	175.60	41.28	49.00	64.46	79.91	95.36	110.81	126.27	141.72	157.17	172.63	203.53	234.44	280.80	311.70	NA*	NA*	NA*	78
79	186.00	43.56	51.75	68.12	84.48	100.85	117.22	133.59	149.96	166.32	182.69	215.43	248.16	297.27	330.00	NA*	NA*	NA*	79
80	197.60	46.12	54.81	72.20	89.59	106.98	124.37	141.76	159.14	176.53	193.92	228.70	263.48	315.64	350.42	NA*	NA*	NA*	80
81	210.00	48.84	58.08	76.56	95.04	113.52	132.00	150.48	168.96	187.44	205.92	242.88	279.84	335.28	372.24	NA*	NA*	NA*	81
82	222.87	51.68	61.48	81.10	100.71	120.32	139.93	159.55	179.16	198.77	218.38	257.61	296.83	355.67	394.90	NA*	NA*	NA*	82
83	238.91	55.21	65.72	86.74	107.77	128.79	149.81	170.84	191.86	212.89	233.91	275.96	318.01	381.08	423.13	NA*	NA*	NA*	83
84	258.87	59.60	70.99	93.77	116.55	139.33	162.11	184.89	207.67	230.45	253.23	298.79	344.35	412.70	458.26	NA*	NA*	NA*	84
85	281.25	64.52	76.89	101.64	126.39	151.14	175.89	200.64	225.39	250.14	274.89	324.39	373.89	448.14	497.64	NA*	NA*	NA*	85

**Female  
Non-Smoker**

# Golden Solution

**Immediate  
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$13,000	\$15,000	\$18,000	\$20,000	\$25,000	\$30,000	\$35,000	Age
50	26.50	8.47	9.64	11.97	14.30	16.64	18.97	21.30	23.63	25.96	28.30	32.96	37.62	44.62	49.28	60.94	72.60	84.26	50
51	28.50	8.91	10.17	12.68	15.18	17.69	20.20	22.71	25.22	27.72	30.23	35.25	40.26	47.79	52.80	65.34	77.88	90.42	51
52	29.69	9.18	10.48	13.10	15.71	18.32	20.93	23.55	26.16	28.77	31.38	36.61	41.84	49.67	54.90	67.96	81.03	94.09	52
53	31.27	9.52	10.90	13.65	16.40	19.16	21.91	24.66	27.41	30.16	32.91	38.42	43.92	52.18	57.68	71.44	85.20	98.96	53
54	32.76	9.85	11.29	14.18	17.06	19.94	22.83	25.71	28.59	31.47	34.36	40.12	45.89	54.54	60.30	74.72	89.13	103.55	54
55	34.25	10.18	11.69	14.70	17.71	20.73	23.74	26.76	29.77	32.78	35.80	41.83	47.85	56.90	62.92	77.99	93.06	108.13	55
56	35.36	10.42	11.98	15.09	18.20	21.32	24.43	27.54	30.65	33.76	36.87	43.10	49.32	58.66	64.88	80.44	96.00	111.55	56
57	36.60	10.70	12.31	15.53	18.75	21.97	25.19	28.41	31.63	34.85	38.07	44.52	50.96	60.62	67.06	83.16	99.27	115.37	57
58	37.64	10.93	12.58	15.89	19.21	22.52	25.83	29.14	32.46	35.77	39.08	45.71	52.33	62.27	68.89	85.45	102.01	118.58	58
59	39.00	11.22	12.94	16.37	19.80	23.24	26.67	30.10	33.53	36.96	40.40	47.26	54.12	64.42	71.28	88.44	105.60	122.76	59
60	39.30	11.29	13.02	16.48	19.94	23.40	26.85	30.31	33.77	37.23	40.69	47.60	54.52	64.90	71.81	89.10	106.40	123.69	60
61	41.60	11.80	13.63	17.29	20.95	24.61	28.27	31.93	35.59	39.25	42.91	50.24	57.56	68.54	75.86	94.16	112.47	130.77	61
62	43.20	12.15	14.05	17.85	21.65	25.45	29.26	33.06	36.86	40.66	44.46	52.07	59.67	71.07	78.68	97.68	116.69	135.70	62
63	45.09	12.56	14.55	18.52	22.48	26.45	30.42	34.39	38.36	42.32	46.29	54.23	62.16	74.07	82.00	101.84	121.68	141.52	63
64	47.09	13.00	15.08	19.22	23.36	27.51	31.65	35.80	39.94	44.08	48.23	56.52	64.80	77.24	85.52	106.24	126.96	147.68	64
65	49.00	13.42	15.58	19.89	24.20	28.52	32.83	37.14	41.45	45.76	50.08	58.70	67.32	80.26	88.88	110.44	132.00	153.56	65
66	52.03	14.09	16.38	20.96	25.54	30.12	34.70	39.27	43.85	48.43	53.01	62.17	71.32	85.06	94.22	117.11	140.00	162.90	66
67	54.70	14.68	17.09	21.90	26.71	31.53	36.34	41.15	45.97	50.78	55.59	65.22	74.85	89.29	98.92	122.98	147.05	171.12	67
68	57.72	15.34	17.88	22.96	28.04	33.12	38.20	43.28	48.36	53.44	58.52	68.68	78.84	94.07	104.23	129.63	155.03	180.42	68
69	60.70	16.00	18.67	24.01	29.35	34.69	40.04	45.38	50.72	56.06	61.40	72.09	82.77	98.79	109.48	136.18	162.89	189.60	69
70	63.70	16.66	19.46	25.07	30.67	36.28	41.88	47.49	53.10	58.70	64.31	75.52	86.73	103.55	114.76	142.78	170.81	198.84	70
71	67.50	17.49	20.46	26.40	32.34	38.28	44.22	50.16	56.10	62.04	67.98	79.86	91.74	109.56	121.44	151.14	180.84	210.54	71
72	71.50	18.37	21.52	27.81	34.10	40.40	46.69	52.98	59.27	65.56	71.86	84.44	97.02	115.90	128.48	159.94	191.40	222.86	72
73	76.54	19.48	22.85	29.59	36.32	43.06	49.79	56.53	63.26	70.00	76.74	90.21	103.68	123.88	137.36	171.03	204.71	238.39	73
74	81.25	20.52	24.09	31.24	38.39	45.54	52.69	59.84	66.99	74.14	81.29	95.59	109.89	131.34	145.64	181.39	217.14	252.89	74
75	87.25	21.84	25.68	33.36	41.03	48.71	56.39	64.07	71.75	79.42	87.10	102.46	117.81	140.85	156.20	194.59	232.98	271.37	75
76	93.04	23.11	27.21	35.40	43.58	51.77	59.96	68.15	76.33	84.52	92.71	109.08	125.46	150.02	166.40	NA*	NA*	NA*	76
77	98.34	24.28	28.61	37.26	45.91	54.57	63.22	71.88	80.53	89.18	97.84	115.15	132.45	158.42	175.72	NA*	NA*	NA*	77
78	105.00	25.74	30.36	39.60	48.84	58.08	67.32	76.56	85.80	95.04	104.28	122.76	141.24	168.96	187.44	NA*	NA*	NA*	78
79	113.20	27.55	32.53	42.49	52.45	62.41	72.38	82.34	92.30	102.26	112.22	132.15	152.07	181.95	201.88	NA*	NA*	NA*	79
80	122.50	29.59	34.98	45.76	56.54	67.32	78.10	88.88	99.66	110.44	121.22	142.78	164.34	196.68	218.24	NA*	NA*	NA*	80
81	131.80	31.64	37.44	49.04	60.64	72.24	83.83	95.43	107.03	118.63	130.23	153.42	176.62	211.42	234.61	NA*	NA*	NA*	81
82	142.00	33.88	40.13	52.63	65.12	77.62	90.12	102.61	115.11	127.60	140.10	165.09	190.08	227.57	252.56	NA*	NA*	NA*	82
83	153.50	36.41	43.17	56.68	70.18	83.69	97.20	110.71	124.22	137.72	151.23	178.25	205.26	245.79	272.80	NA*	NA*	NA*	83
84	166.00	39.16	46.47	61.08	75.68	90.29	104.90	119.51	134.12	148.72	163.33	192.55	221.76	265.59	294.80	NA*	NA*	NA*	84
85	180.25	42.30	50.23	66.09	81.95	97.82	113.68	129.54	145.40	161.26	177.13	208.85	240.57	288.16	319.88	NA*	NA*	NA*	85

**Female  
Smoker**

# Golden Solution

**Immediate  
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$13,000	\$15,000	\$18,000	\$20,000	\$25,000	\$30,000	\$35,000	Age
50	31.60	9.60	10.99	13.77	16.55	19.33	22.11	24.89	27.67	30.45	33.23	38.80	44.36	52.70	58.26	72.16	86.07	99.97	50
51	32.64	9.83	11.26	14.13	17.01	19.88	22.75	25.62	28.50	31.37	34.24	39.99	45.73	54.35	60.09	74.45	88.81	103.18	51
52	34.31	10.19	11.70	14.72	17.74	20.76	23.78	26.80	29.82	32.84	35.86	41.90	47.93	56.99	63.03	78.13	93.22	108.32	52
53	36.20	10.61	12.20	15.39	18.57	21.76	24.94	28.13	31.32	34.50	37.69	44.06	50.43	59.99	66.36	82.28	98.21	114.14	53
54	37.60	10.92	12.57	15.88	19.19	22.50	25.81	29.12	32.42	35.73	39.04	45.66	52.28	62.20	68.82	85.36	101.91	118.45	54
55	39.75	11.39	13.14	16.64	20.13	23.63	27.13	30.63	34.13	37.62	41.12	48.12	55.11	65.61	72.60	90.09	107.58	125.07	55
56	41.00	11.66	13.47	17.08	20.68	24.29	27.90	31.51	35.12	38.72	42.33	49.55	56.76	67.59	74.80	92.84	110.88	128.92	56
57	42.91	12.09	13.97	17.75	21.53	25.30	29.08	32.85	36.63	40.41	44.18	51.73	59.29	70.61	78.17	97.05	115.93	134.81	57
58	44.57	12.45	14.41	18.33	22.26	26.18	30.10	34.02	37.94	41.87	45.79	53.63	61.48	73.24	81.09	100.70	120.31	139.92	58
59	46.31	12.83	14.87	18.95	23.02	27.10	31.17	35.25	39.32	43.40	47.47	55.62	63.77	76.00	84.15	104.53	124.90	145.28	59
60	47.58	13.11	15.21	19.39	23.58	27.77	31.95	36.14	40.33	44.52	48.70	57.08	65.45	78.01	86.39	107.32	128.26	149.19	60
61	49.96	13.64	15.83	20.23	24.63	29.02	33.42	37.82	42.21	46.61	51.01	59.80	68.59	81.78	90.57	112.56	134.54	156.52	61
62	52.50	14.19	16.50	21.12	25.74	30.36	34.98	39.60	44.22	48.84	53.46	62.70	71.94	85.80	95.04	118.14	141.24	164.34	62
63	55.19	14.79	17.22	22.07	26.93	31.79	36.64	41.50	46.36	51.21	56.07	65.78	75.50	90.07	99.78	124.06	148.35	172.63	63
64	58.04	15.41	17.97	23.08	28.18	33.29	38.40	43.51	48.61	53.72	58.83	69.04	79.26	94.58	104.80	130.33	155.87	181.41	64
65	60.75	16.01	18.68	24.03	29.37	34.72	40.07	45.41	50.76	56.10	61.45	72.14	82.83	98.87	109.56	136.29	163.02	189.75	65
66	63.96	16.72	19.53	25.16	30.79	36.42	42.04	47.67	53.30	58.93	64.56	75.82	87.07	103.96	115.21	143.36	171.50	199.64	66
67	67.31	17.45	20.41	26.34	32.26	38.18	44.11	50.03	55.95	61.88	67.80	79.65	91.49	109.26	121.11	150.73	180.34	209.96	67
68	70.00	18.04	21.12	27.28	33.44	39.60	45.76	51.92	58.08	64.24	70.40	82.72	95.04	113.52	125.84	156.64	187.44	218.24	68
69	74.87	19.12	22.41	29.00	35.59	42.18	48.76	55.35	61.94	68.53	75.12	88.30	101.47	121.24	134.42	167.36	200.30	233.24	69
70	76.72	19.52	22.90	29.65	36.40	43.15	49.90	56.66	63.41	70.16	76.91	90.41	103.92	124.17	137.67	171.43	205.19	238.94	70
71	80.78	20.42	23.97	31.08	38.19	45.30	52.41	59.51	66.62	73.73	80.84	95.06	109.27	130.60	144.82	180.36	215.90	251.45	71
72	85.06	21.36	25.10	32.59	40.07	47.56	55.04	62.53	70.01	77.50	84.98	99.95	114.92	137.38	152.35	189.78	227.20	264.63	72
73	89.91	22.43	26.38	34.29	42.21	50.12	58.03	65.94	73.85	81.77	89.68	105.50	121.33	145.06	160.89	200.45	240.01	279.57	73
74	94.90	23.52	27.70	36.05	44.40	52.75	61.10	69.45	77.81	86.16	94.51	111.21	127.91	152.97	169.67	211.42	253.18	294.94	74
75	101.25	24.92	29.37	38.28	47.19	56.10	65.01	73.92	82.83	91.74	100.65	118.47	136.29	163.02	180.84	225.39	269.94	314.49	75
76	109.21	26.67	31.48	41.09	50.70	60.31	69.92	79.53	89.14	98.75	108.36	127.58	146.80	175.63	194.85	NA*	NA*	NA*	76
77	116.50	28.27	33.40	43.65	53.90	64.16	74.41	84.66	94.91	105.16	115.42	135.92	156.42	187.18	207.68	NA*	NA*	NA*	77
78	124.13	29.95	35.42	46.34	57.26	68.19	79.11	90.03	100.96	111.88	122.80	144.65	166.50	199.27	221.11	NA*	NA*	NA*	78
79	135.01	32.35	38.29	50.17	62.05	73.93	85.81	97.69	109.57	121.45	133.33	157.10	180.86	216.50	240.26	NA*	NA*	NA*	79
80	146.23	34.82	41.25	54.12	66.99	79.85	92.72	105.59	118.46	131.33	144.20	169.93	195.67	234.27	260.01	NA*	NA*	NA*	80
81	159.36	37.70	44.72	58.74	72.76	86.79	100.81	114.83	128.86	142.88	156.91	184.95	213.00	255.07	283.12	NA*	NA*	NA*	81
82	174.28	40.99	48.65	63.99	79.33	94.66	110.00	125.34	140.67	156.01	171.35	202.02	232.69	278.70	309.38	NA*	NA*	NA*	82
83	189.99	44.44	52.80	69.52	86.24	102.96	119.68	136.40	153.12	169.84	186.56	219.99	253.43	303.59	337.03	NA*	NA*	NA*	83
84	208.50	48.51	57.69	76.04	94.38	112.73	131.08	149.43	167.78	186.12	204.47	241.17	277.86	332.91	369.60	NA*	NA*	NA*	84
85	229.25	53.08	63.17	83.34	103.51	123.69	143.86	164.04	184.21	204.38	224.56	264.91	305.25	365.78	406.12	NA*	NA*	NA*	85

**Male  
Non-Smoker**

# Golden Solution

**Graded  
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$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	Age
50	38.93	11.21	12.92	16.35	19.77	23.20	26.63	30.05	33.48	36.90	40.33	43.76	47.18	50.61	54.03	57.46	64.31	71.16	50
51	41.12	11.69	13.50	17.12	20.74	24.36	27.97	31.59	35.21	38.83	42.45	46.07	49.69	53.30	56.92	60.54	67.78	75.02	51
52	43.31	12.17	14.08	17.89	21.70	25.51	29.32	33.14	36.95	40.76	44.57	48.38	52.19	56.00	59.81	63.63	71.25	78.87	52
53	45.79	12.72	14.73	18.76	22.79	26.82	30.85	34.88	38.91	42.94	46.97	51.00	55.03	59.06	63.09	67.12	75.18	83.24	53
54	48.27	13.26	15.39	19.64	23.88	28.13	32.38	36.63	40.87	45.12	49.37	53.62	57.87	62.11	66.36	70.61	79.10	87.60	54
55	50.75	13.81	16.04	20.51	24.97	29.44	33.91	38.37	42.84	47.30	51.77	56.24	60.70	65.17	69.63	74.10	83.03	91.96	55
56	52.92	14.29	16.62	21.27	25.93	30.59	35.24	39.90	44.56	49.21	53.87	58.53	63.19	67.84	72.50	77.16	86.47	95.78	56
57	55.20	14.79	17.22	22.08	26.93	31.79	36.65	41.51	46.36	51.22	56.08	60.94	65.79	70.65	75.51	80.37	90.08	99.80	57
58	57.60	15.32	17.85	22.92	27.99	33.06	38.13	43.20	48.26	53.33	58.40	63.47	68.54	73.61	78.68	83.75	93.88	104.02	58
59	60.11	15.87	18.51	23.80	29.09	34.38	39.67	44.96	50.25	55.54	60.83	66.12	71.41	76.70	81.99	87.28	97.86	108.44	59
60	62.05	16.30	19.03	24.49	29.95	35.41	40.87	46.33	51.79	57.25	62.71	68.17	73.63	79.09	84.55	90.01	100.93	111.85	60
61	65.36	17.02	19.90	25.65	31.40	37.16	42.91	48.66	54.41	60.16	65.91	71.67	77.42	83.17	88.92	94.67	106.18	117.68	61
62	69.01	17.83	20.86	26.94	33.01	39.08	45.16	51.23	57.30	63.37	69.45	75.52	81.59	87.67	93.74	99.81	111.96	124.10	62
63	72.78	18.66	21.86	28.26	34.67	41.07	47.48	53.88	60.29	66.69	73.10	79.50	85.91	92.31	98.71	105.12	117.93	130.74	63
64	76.78	19.54	22.91	29.67	36.43	43.18	49.94	56.70	63.45	70.21	76.97	83.72	90.48	97.24	103.99	110.75	124.26	137.78	64
65	81.00	20.46	24.03	31.16	38.28	45.41	52.54	59.67	66.80	73.92	81.05	88.18	95.31	102.44	109.56	116.69	130.95	145.20	65
66	87.22	21.83	25.67	33.35	41.02	48.70	56.37	64.05	71.72	79.40	87.07	94.75	102.42	110.10	117.78	125.45	140.80	156.15	66
67	94.00	23.32	27.46	35.73	44.00	52.28	60.55	68.82	77.09	85.36	93.64	101.91	110.18	118.45	126.72	135.00	151.54	168.08	67
68	101.21	24.91	29.36	38.27	47.18	56.08	64.99	73.90	82.80	91.71	100.62	109.52	118.43	127.34	136.24	145.15	162.96	180.77	68
69	108.98	26.62	31.42	41.01	50.60	60.19	69.78	79.37	88.96	98.55	108.14	117.73	127.32	136.91	146.50	156.09	175.27	194.45	69
70	112.65	27.43	32.38	42.30	52.21	62.12	72.04	81.95	91.86	101.78	111.69	121.60	131.52	141.43	151.34	161.26	181.08	200.91	70
71	120.28	29.11	34.40	44.98	55.57	66.15	76.74	87.32	97.91	108.49	119.08	129.66	140.25	150.83	161.41	172.00	193.17	214.34	71
72	130.00	31.24	36.96	48.40	59.84	71.28	82.72	94.16	105.60	117.04	128.48	139.92	151.36	162.80	174.24	185.68	208.56	231.44	72
73	140.00	33.44	39.60	51.92	64.24	76.56	88.88	101.20	113.52	125.84	138.16	150.48	162.80	175.12	187.44	199.76	224.40	249.04	73
74	150.50	35.75	42.38	55.62	68.86	82.11	95.35	108.60	121.84	135.08	148.33	161.57	174.82	188.06	201.30	214.55	241.04	267.52	74
75	161.25	38.12	45.21	59.40	73.59	87.78	101.97	116.16	130.35	144.54	158.73	172.92	187.11	201.30	215.49	229.68	258.06	286.44	75
76	174.30	40.99	48.66	64.00	79.34	94.68	110.01	125.35	140.69	156.03	171.37	186.71	202.04	217.38	232.72	248.06	278.74	309.41	76
77	191.00	44.66	53.07	69.88	86.68	103.49	120.30	137.11	153.92	170.72	187.53	204.34	221.15	237.96	254.76	271.57	305.19	338.80	77
78	209.00	48.62	57.82	76.21	94.60	113.00	131.39	149.78	168.17	186.56	204.96	223.35	241.74	260.13	278.52	296.92	333.70	370.48	78
79	227.50	52.69	62.70	82.72	102.74	122.76	142.78	162.80	182.82	202.84	222.86	242.88	262.90	282.92	302.94	322.96	363.00	403.04	79
80	246.80	56.94	67.80	89.52	111.24	132.96	154.67	176.39	198.11	219.83	241.55	263.27	284.98	306.70	328.42	350.14	393.58	437.01	80
81	262.00	60.28	71.81	94.87	117.92	140.98	164.04	187.09	210.15	233.20	256.26	279.32	302.37	325.43	348.48	371.54	417.65	463.76	81
82	275.60	63.28	75.40	99.66	123.91	148.16	172.41	196.67	220.92	245.17	269.43	293.68	317.93	342.18	366.44	390.69	439.20	487.70	82
83	288.00	66.00	78.68	104.02	129.36	154.71	180.05	205.40	230.74	256.08	281.43	306.77	332.12	357.46	382.80	408.15	458.84	509.52	83
84	299.00	68.42	81.58	107.89	134.20	160.52	186.83	213.14	239.45	265.76	292.08	318.39	344.70	371.01	397.32	423.64	476.26	528.88	84
85	303.25	69.36	82.70	109.39	136.07	162.76	189.45	216.13	242.82	269.50	296.19	322.88	349.56	376.25	402.93	429.62	482.99	536.36	85

**Male  
Smoker**

# Golden Solution

**Graded  
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$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	Age
50	58.78	15.58	18.16	23.34	28.51	33.68	38.85	44.03	49.20	54.37	59.54	64.72	69.89	75.06	80.23	85.41	95.75	106.10	50
51	61.74	16.23	18.94	24.38	29.81	35.24	40.68	46.11	51.54	56.98	62.41	67.84	73.28	78.71	84.14	89.57	100.44	111.31	51
52	64.70	16.88	19.73	25.42	31.11	36.81	42.50	48.19	53.89	59.58	65.27	70.97	76.66	82.36	88.05	93.74	105.13	116.52	52
53	68.05	17.62	20.61	26.60	32.59	38.58	44.56	50.55	56.54	62.53	68.52	74.51	80.49	86.48	92.47	98.46	110.44	122.41	53
54	71.40	18.35	21.49	27.78	34.06	40.34	46.63	52.91	59.19	65.48	71.76	78.04	84.33	90.61	96.89	103.18	115.74	128.31	54
55	74.75	19.09	22.38	28.96	35.53	42.11	48.69	55.27	61.85	68.42	75.00	81.58	88.16	94.74	101.31	107.89	121.05	134.20	55
56	77.74	19.75	23.17	30.01	36.85	43.69	50.53	57.37	64.22	71.06	77.90	84.74	91.58	98.42	105.26	112.10	125.79	139.47	56
57	80.89	20.44	24.00	31.12	38.24	45.35	52.47	59.59	66.71	73.83	80.95	88.06	95.18	102.30	109.42	116.54	130.77	145.01	57
58	84.20	21.17	24.87	32.28	39.69	47.10	54.51	61.92	69.33	76.74	84.15	91.56	98.97	106.38	113.79	121.20	136.02	150.84	58
59	87.67	21.93	25.79	33.50	41.22	48.93	56.65	64.36	72.08	79.79	87.51	95.22	102.94	110.65	118.37	126.08	141.51	156.94	59
60	90.35	22.52	26.50	34.45	42.40	50.35	58.30	66.25	74.20	82.15	90.10	98.05	106.01	113.96	121.91	129.86	145.76	161.66	60
61	94.92	23.53	27.70	36.06	44.41	52.76	61.12	69.47	77.82	86.17	94.53	102.88	111.23	119.59	127.94	136.29	153.00	169.70	61
62	99.96	24.64	29.03	37.83	46.63	55.42	64.22	73.02	81.81	90.61	99.41	108.20	117.00	125.80	134.59	143.39	160.98	178.57	62
63	105.16	25.78	30.41	39.66	48.92	58.17	67.42	76.68	85.93	95.19	104.44	113.69	122.95	132.20	141.46	150.71	169.22	187.73	63
64	110.67	26.99	31.86	41.60	51.34	61.08	70.82	80.56	90.30	100.03	109.77	119.51	129.25	138.99	148.73	158.47	177.95	197.42	64
65	116.50	28.27	33.40	43.65	53.90	64.16	74.41	84.66	94.91	105.16	115.42	125.67	135.92	146.17	156.42	166.68	187.18	207.68	65
66	123.84	29.89	35.34	46.24	57.13	68.03	78.93	89.83	100.73	111.62	122.52	133.42	144.32	155.22	166.11	177.01	198.81	220.60	66
67	131.85	31.65	37.45	49.06	60.66	72.26	83.86	95.47	107.07	118.67	130.28	141.88	153.48	165.08	176.69	188.29	211.50	234.70	67
68	140.36	33.52	39.70	52.05	64.40	76.76	89.11	101.46	113.81	126.16	138.51	150.87	163.22	175.57	187.92	200.27	224.98	249.68	68
69	149.53	35.54	42.12	55.28	68.44	81.60	94.76	107.91	121.07	134.23	147.39	160.55	173.71	186.87	200.02	213.18	239.50	265.82	69
70	153.87	36.50	43.27	56.81	70.35	83.89	97.43	110.97	124.51	138.05	151.59	165.13	178.67	192.21	205.75	219.29	246.38	273.46	70
71	162.88	38.48	45.65	59.98	74.31	88.65	102.98	117.31	131.65	145.98	160.31	174.65	188.98	203.31	217.65	231.98	260.65	289.31	71
72	173.06	40.72	48.33	63.56	78.79	94.02	109.25	124.48	139.71	154.94	170.17	185.40	200.63	215.85	231.08	246.31	276.77	307.23	72
73	184.74	43.29	51.42	67.67	83.93	100.19	116.44	132.70	148.96	165.22	181.47	197.73	213.99	230.24	246.50	262.76	295.27	327.79	73
74	198.40	46.29	55.02	72.48	89.94	107.40	124.86	142.32	159.78	177.24	194.70	212.16	229.61	247.07	264.53	281.99	316.91	351.83	74
75	211.25	49.12	58.41	77.00	95.59	114.18	132.77	151.36	169.95	188.54	207.13	225.72	244.31	262.90	281.49	300.08	337.26	374.44	75
76	230.20	53.29	63.42	83.68	103.93	124.19	144.45	164.71	184.96	205.22	225.48	245.74	265.99	286.25	306.51	326.77	367.28	407.80	76
77	248.31	57.27	68.20	90.05	111.90	133.75	155.60	177.46	199.31	221.16	243.01	264.86	286.71	308.56	330.41	352.27	395.97	439.67	77
78	266.14	61.20	72.91	96.33	119.75	143.17	166.59	190.01	213.43	236.85	260.27	283.69	307.11	330.53	353.95	377.37	424.21	471.05	78
79	287.10	65.81	78.44	103.70	128.97	154.23	179.50	204.76	230.03	255.29	280.56	305.82	331.09	356.35	381.62	406.88	457.41	507.94	79
80	304.00	69.52	82.90	109.65	136.40	163.16	189.91	216.66	243.41	270.16	296.92	323.67	350.42	377.17	403.92	430.68	484.18	537.68	80
81	306.94	70.17	83.68	110.69	137.70	164.71	191.72	218.73	245.74	272.75	299.76	326.77	353.78	380.80	407.81	434.82	488.84	542.86	81
82	311.20	71.11	84.80	112.19	139.57	166.96	194.34	221.73	249.12	276.50	303.89	331.27	358.66	386.04	413.43	440.81	495.59	550.36	82
83	316.00	72.16	86.07	113.88	141.68	169.49	197.30	225.11	252.92	280.72	308.53	336.34	364.15	391.96	419.76	447.57	503.19	558.80	83
84	326.27	74.42	88.78	117.49	146.20	174.92	203.63	232.34	261.05	289.76	318.47	347.19	375.90	404.61	433.32	462.03	519.46	576.88	84
85	349.25	79.48	94.85	125.58	156.31	187.05	217.78	248.52	279.25	309.98	340.72	371.45	402.19	432.92	463.65	494.39	555.86	617.32	85

**Female  
Non-Smoker**

# Golden Solution

**Graded  
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$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	Age
50	30.68	9.39	10.74	13.44	16.14	18.84	21.54	24.24	26.94	29.64	32.34	35.04	37.74	40.44	43.14	45.84	51.24	56.64	50
51	32.27	9.74	11.16	14.00	16.84	19.68	22.52	25.36	28.20	31.04	33.88	36.72	39.56	42.40	45.24	48.08	53.76	59.44	51
52	33.86	10.09	11.58	14.56	17.54	20.52	23.50	26.48	29.46	32.44	35.42	38.40	41.38	44.36	47.34	50.32	56.28	62.24	52
53	35.66	10.49	12.06	15.20	18.34	21.47	24.61	27.75	30.89	34.03	37.16	40.30	43.44	46.58	49.72	52.85	59.13	65.41	53
54	37.46	10.89	12.53	15.83	19.13	22.42	25.72	29.02	32.31	35.61	38.91	42.20	45.50	48.80	52.09	55.39	61.98	68.57	54
55	39.25	11.28	13.01	16.46	19.91	23.37	26.82	30.28	33.73	37.18	40.64	44.09	47.55	51.00	54.45	57.91	64.82	71.72	55
56	40.88	11.64	13.44	17.03	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	56
57	42.60	12.02	13.89	17.64	21.39	25.14	28.89	32.64	36.38	40.13	43.88	47.63	51.38	55.13	58.88	62.63	70.12	77.62	57
58	44.40	12.41	14.37	18.27	22.18	26.09	30.00	33.90	37.81	41.72	45.62	49.53	53.44	57.35	61.25	65.16	72.97	80.79	58
59	46.29	12.83	14.87	18.94	23.01	27.09	31.16	35.23	39.31	43.38	47.45	51.53	55.60	59.67	63.75	67.82	75.97	84.12	59
60	47.75	13.15	15.25	19.45	23.65	27.86	32.06	36.26	40.46	44.66	48.87	53.07	57.27	61.47	65.67	69.88	78.28	86.68	60
61	50.24	13.70	15.91	20.33	24.75	29.17	33.59	38.01	42.44	46.86	51.28	55.70	60.12	64.54	68.96	73.38	82.23	91.07	61
62	52.99	14.30	16.63	21.30	25.96	30.62	35.29	39.95	44.61	49.28	53.94	58.60	63.27	67.93	72.59	77.25	86.58	95.91	62
63	55.82	14.93	17.38	22.29	27.21	32.12	37.03	41.94	46.85	51.77	56.68	61.59	66.50	71.42	76.33	81.24	91.06	100.89	63
64	58.82	15.59	18.17	23.35	28.53	33.70	38.88	44.05	49.23	54.41	59.58	64.76	69.94	75.11	80.29	85.46	95.82	106.17	64
65	62.00	16.28	19.01	24.47	29.92	35.38	40.84	46.29	51.75	57.20	62.66	68.12	73.57	79.03	84.48	89.94	100.85	111.76	65
66	66.28	17.23	20.14	25.98	31.81	37.64	43.47	49.31	55.14	60.97	66.80	72.64	78.47	84.30	90.13	95.97	107.63	119.30	66
67	70.95	18.25	21.38	27.62	33.86	40.11	46.35	52.59	58.84	65.08	71.32	77.57	83.81	90.06	96.30	102.54	115.03	127.52	67
68	75.91	19.35	22.69	29.37	36.05	42.73	49.41	56.09	62.77	69.45	76.13	82.81	89.49	96.17	102.85	109.53	122.89	136.25	68
69	81.26	20.52	24.10	31.25	38.40	45.55	52.70	59.85	67.00	74.15	81.30	88.46	95.61	102.76	109.91	117.06	131.36	145.66	69
70	83.79	21.08	24.77	32.14	39.51	46.89	54.26	61.63	69.01	76.38	83.75	91.13	98.50	105.87	113.25	120.62	135.37	150.12	70
71	89.04	22.23	26.15	33.99	41.82	49.66	57.49	65.33	73.16	81.00	88.84	96.67	104.51	112.34	120.18	128.01	143.68	159.36	71
72	94.97	23.54	27.72	36.07	44.43	52.79	61.15	69.50	77.86	86.22	94.58	102.93	111.29	119.65	128.01	136.36	153.08	169.79	72
73	101.78	25.04	29.51	38.47	47.43	56.38	65.34	74.30	83.25	92.21	101.17	110.12	119.08	128.04	136.99	145.95	163.86	181.78	73
74	110.00	26.84	31.68	41.36	51.04	60.72	70.40	80.08	89.76	99.44	109.12	118.80	128.48	138.16	147.84	157.52	176.88	196.24	74
75	117.25	28.44	33.60	43.92	54.23	64.55	74.87	85.19	95.51	105.82	116.14	126.46	136.78	147.10	157.41	167.73	188.37	209.00	75
76	126.00	30.36	35.91	47.00	58.08	69.17	80.26	91.35	102.44	113.52	124.61	135.70	146.79	157.88	168.96	180.05	202.23	224.40	76
77	136.50	32.67	38.68	50.69	62.70	74.72	86.73	98.74	110.75	122.76	134.78	146.79	158.80	170.81	182.82	194.84	218.86	242.88	77
78	150.00	35.64	42.24	55.44	68.64	81.84	95.04	108.24	121.44	134.64	147.84	161.04	174.24	187.44	200.64	213.84	240.24	266.64	78
79	162.50	38.39	45.54	59.84	74.14	88.44	102.74	117.04	131.34	145.64	159.94	174.24	188.54	202.84	217.14	231.44	260.04	288.64	79
80	177.00	41.58	49.37	64.95	80.52	96.10	111.68	127.25	142.83	158.40	173.98	189.56	205.13	220.71	236.28	251.86	283.01	314.16	80
81	192.00	44.88	53.33	70.23	87.12	104.02	120.92	137.81	154.71	171.60	188.50	205.40	222.29	239.19	256.08	272.98	306.77	340.56	81
82	207.00	48.18	57.29	75.51	93.72	111.94	130.16	148.37	166.59	184.80	203.02	221.24	239.45	257.67	275.88	294.10	330.53	366.96	82
83	221.00	51.26	60.99	80.44	99.88	119.33	138.78	158.23	177.68	197.12	216.57	236.02	255.47	274.92	294.36	313.81	352.71	391.60	83
84	234.00	54.12	64.42	85.01	105.60	126.20	146.79	167.38	187.97	208.56	229.16	249.75	270.34	290.93	311.52	332.12	373.30	414.48	84
85	241.25	55.72	66.33	87.56	108.79	130.02	151.25	172.48	193.71	214.94	236.17	257.40	278.63	299.86	321.09	342.32	384.78	427.24	85



**Female  
Smoker**

# Golden Solution

**Graded  
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$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	Age
50	38.27	11.06	12.75	16.12	19.48	22.85	26.22	29.59	32.95	36.32	39.69	43.06	46.43	49.79	53.16	56.53	63.26	70.00	50
51	40.49	11.55	13.33	16.90	20.46	24.02	27.59	31.15	34.71	38.28	41.84	45.40	48.97	52.53	56.09	59.65	66.78	73.91	51
52	42.71	12.04	13.92	17.68	21.44	25.20	28.95	32.71	36.47	40.23	43.99	47.75	51.51	55.26	59.02	62.78	70.30	77.81	52
53	45.22	12.59	14.58	18.56	22.54	26.52	30.50	34.48	38.46	42.44	46.42	50.40	54.38	58.36	62.34	66.31	74.27	82.23	53
54	47.73	13.15	15.25	19.45	23.65	27.85	32.05	36.25	40.45	44.65	48.85	53.05	57.25	61.45	65.65	69.85	78.25	86.65	54
55	50.25	13.70	15.91	20.33	24.75	29.18	33.60	38.02	42.44	46.86	51.29	55.71	60.13	64.55	68.97	73.40	82.24	91.08	55
56	53.03	14.31	16.64	21.31	25.98	30.64	35.31	39.98	44.64	49.31	53.98	58.64	63.31	67.98	72.64	77.31	86.64	95.98	56
57	55.95	14.95	17.42	22.34	27.26	32.19	37.11	42.03	46.96	51.88	56.80	61.73	66.65	71.58	76.50	81.42	91.27	101.12	57
58	59.02	15.63	18.23	23.42	28.61	33.81	39.00	44.20	49.39	54.58	59.78	64.97	70.16	75.36	80.55	85.75	96.13	106.52	58
59	62.24	16.34	19.08	24.55	30.03	35.51	40.98	46.46	51.94	57.42	62.89	68.37	73.85	79.32	84.80	90.28	101.23	112.19	59
60	64.73	16.89	19.73	25.43	31.13	36.82	42.52	48.21	53.91	59.61	65.30	71.00	76.70	82.39	88.09	93.78	105.18	116.57	60
61	68.97	17.82	20.85	26.92	32.99	39.06	45.13	51.20	57.27	63.34	69.41	75.48	81.55	87.62	93.69	99.75	111.89	124.03	61
62	73.65	18.85	22.09	28.57	35.05	41.53	48.01	54.49	60.98	67.46	73.94	80.42	86.90	93.38	99.86	106.34	119.31	132.27	62
63	78.48	19.91	23.36	30.27	37.18	44.08	50.99	57.89	64.80	71.71	78.61	85.52	92.43	99.33	106.24	113.14	126.96	140.77	63
64	83.60	21.04	24.72	32.07	39.43	46.79	54.14	61.50	68.86	76.21	83.57	90.93	98.28	105.64	113.00	120.35	135.07	149.78	64
65	89.00	22.22	26.14	33.97	41.80	49.64	57.47	65.30	73.13	80.96	88.80	96.63	104.46	112.29	120.12	127.96	143.62	159.28	65
66	94.44	23.42	27.58	35.89	44.20	52.51	60.82	69.13	77.44	85.75	94.06	102.37	110.68	119.00	127.31	135.62	152.24	168.86	66
67	100.38	24.73	29.15	37.98	46.81	55.65	64.48	73.31	82.15	90.98	99.81	108.65	117.48	126.31	135.15	143.98	161.65	179.31	67
68	106.69	26.12	30.81	40.20	49.59	58.98	68.37	77.75	87.14	96.53	105.92	115.31	124.70	134.09	143.48	152.86	171.64	190.42	68
69	112.00	27.28	32.21	42.07	51.92	61.78	71.64	81.49	91.35	101.20	111.06	120.92	130.77	140.63	150.48	160.34	180.05	199.76	69
70	116.71	28.32	33.46	43.73	54.00	64.27	74.54	84.81	95.08	105.35	115.62	125.89	136.16	146.43	156.70	166.97	187.51	208.05	70
71	124.00	29.92	35.38	46.29	57.20	68.12	79.03	89.94	100.85	111.76	122.68	133.59	144.50	155.41	166.32	177.24	199.06	220.88	71
72	130.93	31.45	37.21	48.73	60.25	71.78	83.30	94.82	106.34	117.86	129.39	140.91	152.43	163.95	175.47	186.99	210.04	233.08	72
73	139.59	33.35	39.50	51.78	64.06	76.35	88.63	100.92	113.20	125.48	137.77	150.05	162.34	174.62	186.90	199.19	223.76	248.32	73
74	147.75	35.15	41.65	54.65	67.65	80.66	93.66	106.66	119.66	132.66	145.67	158.67	171.67	184.67	197.67	210.68	236.68	262.68	74
75	159.25	37.68	44.69	58.70	72.71	86.73	100.74	114.76	128.77	142.78	156.80	170.81	184.83	198.84	212.85	226.87	254.90	282.92	75
76	169.21	39.87	47.32	62.21	77.10	91.99	106.88	121.77	136.66	151.55	166.44	181.33	196.22	211.11	226.00	240.89	270.67	300.45	76
77	175.52	41.26	48.98	64.43	79.87	95.32	110.77	126.21	141.66	157.10	172.55	187.99	203.44	218.89	234.33	249.78	280.67	311.56	77
78	187.86	43.97	52.24	68.77	85.30	101.84	118.37	134.90	151.43	167.96	184.49	201.03	217.56	234.09	250.62	267.15	300.22	333.28	78
79	201.18	46.90	55.76	73.46	91.16	108.87	126.57	144.28	161.98	179.68	197.39	215.09	232.79	250.50	268.20	285.91	321.31	356.72	79
80	218.00	50.60	60.20	79.38	98.56	117.75	136.93	156.12	175.30	194.48	213.67	232.85	252.04	271.22	290.40	309.59	347.96	386.32	80
81	231.89	53.66	63.86	84.27	104.68	125.08	145.49	165.90	186.30	206.71	227.11	247.52	267.93	288.33	308.74	329.15	369.96	410.77	81
82	250.54	57.76	68.79	90.84	112.88	134.93	156.98	179.03	201.07	223.12	245.17	267.22	289.26	311.31	333.36	355.41	399.50	443.60	82
83	270.17	62.08	73.97	97.74	121.52	145.29	169.07	192.84	216.62	240.39	264.17	287.94	311.72	335.49	359.27	383.04	430.59	478.14	83
84	292.61	67.02	79.89	105.64	131.39	157.14	182.89	208.64	234.39	260.14	285.89	311.64	337.39	363.14	388.89	414.64	466.14	517.64	84
85	319.25	72.88	86.93	115.02	143.11	171.21	199.30	227.40	255.49	283.58	311.68	339.77	367.87	395.96	424.05	452.15	508.34	564.52	85

**Male  
Non-Smoker**

**Golden Solution**

**Return of  
Premium**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$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	Age
50	44.38	12.41	14.36	18.27	22.17	26.08	29.98	33.89	37.79	41.70	45.60	49.51	53.42	57.32	61.23	65.13	72.94	80.75	50
51	46.49	12.87	14.92	19.01	23.10	27.19	31.28	35.37	39.47	43.56	47.65	51.74	55.83	59.92	64.01	68.10	76.29	84.47	51
52	48.60	13.34	15.48	19.75	24.03	28.31	32.58	36.86	41.14	45.41	49.69	53.97	58.24	62.52	66.80	71.07	79.63	88.18	52
53	50.99	13.86	16.11	20.59	25.08	29.57	34.05	38.54	43.03	47.52	52.00	56.49	60.98	65.46	69.95	74.44	83.41	92.39	53
54	53.38	14.39	16.74	21.43	26.13	30.83	35.53	40.22	44.92	49.62	54.32	59.01	63.71	68.41	73.11	77.80	87.20	96.59	54
55	55.75	14.91	17.36	22.27	27.17	32.08	36.99	41.89	46.80	51.70	56.61	61.52	66.42	71.33	76.23	81.14	90.95	100.76	55
56	58.56	15.53	18.10	23.26	28.41	33.56	38.72	43.87	49.02	54.18	59.33	64.48	69.64	74.79	79.94	85.10	95.40	105.71	56
57	61.52	16.18	18.89	24.30	29.71	35.13	40.54	45.96	51.37	56.78	62.20	67.61	73.02	78.44	83.85	89.27	100.09	110.92	57
58	64.63	16.86	19.71	25.39	31.08	36.77	42.46	48.14	53.83	59.52	65.21	70.89	76.58	82.27	87.96	93.64	105.02	116.39	58
59	67.89	17.58	20.57	26.54	32.52	38.49	44.47	50.44	56.41	62.39	68.36	74.34	80.31	86.29	92.26	98.23	110.18	122.13	59
60	70.41	18.14	21.23	27.43	33.63	39.82	46.02	52.21	58.41	64.61	70.80	77.00	83.19	89.39	95.59	101.78	114.17	126.57	60
61	74.71	19.08	22.37	28.94	35.52	42.09	48.67	55.24	61.82	68.39	74.96	81.54	88.11	94.69	101.26	107.84	120.99	134.13	61
62	79.45	20.12	23.62	30.61	37.60	44.59	51.59	58.58	65.57	72.56	79.55	86.54	93.54	100.53	107.52	114.51	128.49	142.48	62
63	84.34	21.20	24.91	32.33	39.75	47.18	54.60	62.02	69.44	76.86	84.29	91.71	99.13	106.55	113.97	121.40	136.24	151.08	63
64	89.52	22.34	26.28	34.16	42.03	49.91	57.79	65.67	73.54	81.42	89.30	97.18	105.06	112.93	120.81	128.69	144.44	160.20	64
65	95.00	23.54	27.72	36.08	44.44	52.80	61.16	69.52	77.88	86.24	94.60	102.96	111.32	119.68	128.04	136.40	153.12	169.84	65
66	100.91	24.85	29.29	38.17	47.05	55.93	64.81	73.69	82.57	91.45	100.33	109.21	118.09	126.97	135.85	144.73	162.49	180.25	66
67	107.35	26.26	30.99	40.43	49.88	59.33	68.77	78.22	87.67	97.11	106.56	116.01	125.45	134.90	144.35	153.79	172.69	191.58	67
68	114.20	27.77	32.79	42.84	52.89	62.94	72.99	83.04	93.09	103.14	113.19	123.24	133.29	143.34	153.39	163.44	183.54	203.64	68
69	121.58	29.39	34.74	45.44	56.14	66.84	77.54	88.24	98.94	109.64	120.33	131.03	141.73	152.43	163.13	173.83	195.23	216.63	69
70	125.07	30.16	35.66	46.67	57.68	68.68	79.69	90.69	101.70	112.71	123.71	134.72	145.73	156.73	167.74	178.74	200.76	222.77	70
71	132.32	31.76	37.58	49.22	60.87	72.51	84.15	95.80	107.44	119.09	130.73	142.37	154.02	165.66	177.31	188.95	212.24	235.53	71
72	140.51	33.56	39.74	52.10	64.47	76.83	89.20	101.56	113.93	126.29	138.66	151.02	163.39	175.75	188.12	200.48	225.21	249.94	72
73	149.91	35.63	42.22	55.41	68.61	81.80	94.99	108.18	121.37	134.57	147.76	160.95	174.14	187.33	200.53	213.72	240.10	266.49	73
74	158.77	37.57	44.56	58.53	72.50	86.48	100.45	114.42	128.39	142.36	156.33	170.31	184.28	198.25	212.22	226.19	254.14	282.08	74
75	171.25	40.32	47.85	62.92	77.99	93.06	108.13	123.20	138.27	153.34	168.41	183.48	198.55	213.62	228.69	243.76	273.90	304.04	75
76	183.20	42.95	51.01	67.13	83.25	99.37	115.50	131.62	147.74	163.86	179.98	196.10	212.23	228.35	244.47	260.59	292.83	325.08	76
77	199.65	46.57	55.35	72.92	90.49	108.06	125.63	143.20	160.77	178.34	195.91	213.48	231.04	248.61	266.18	283.75	318.89	354.03	77
78	216.80	50.34	59.88	78.96	98.04	117.12	136.19	155.27	174.35	193.43	212.51	231.59	250.66	269.74	288.82	307.90	346.06	384.21	78
79	234.60	54.26	64.58	85.22	105.87	126.51	147.16	167.80	188.45	209.09	229.74	250.38	271.03	291.67	312.32	332.96	374.25	415.54	79
80	253.00	58.30	69.44	91.70	113.96	136.23	158.49	180.76	203.02	225.28	247.55	269.81	292.08	314.34	336.60	358.87	403.40	447.92	80
81	268.79	61.78	73.61	97.26	120.91	144.57	168.22	191.87	215.53	239.18	262.83	286.49	310.14	333.79	357.45	381.10	428.41	475.72	81
82	286.00	65.56	78.15	103.32	128.48	153.65	178.82	203.99	229.16	254.32	279.49	304.66	329.83	355.00	380.16	405.33	455.67	506.00	82
83	304.36	69.60	83.00	109.78	136.56	163.35	190.13	216.91	243.70	270.48	297.27	324.05	350.83	377.62	404.40	431.18	484.75	538.32	83
84	331.28	75.53	90.10	119.26	148.41	177.56	206.71	235.87	265.02	294.17	323.32	352.48	381.63	410.78	439.93	469.09	527.39	585.70	84
85	363.25	82.56	98.54	130.51	162.47	194.44	226.41	258.37	290.34	322.30	354.27	386.24	418.20	450.17	482.13	514.10	578.03	641.96	85

**Male  
Smoker**

**Golden Solution**

**Return of  
Premium**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$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	Age
50	65.57	17.07	19.96	25.73	31.50	37.27	43.04	48.81	54.58	60.35	66.12	71.89	77.66	83.43	89.20	94.97	106.51	118.05	50
51	68.94	17.81	20.85	26.91	32.98	39.05	45.11	51.18	57.25	63.31	69.38	75.45	81.51	87.58	93.65	99.71	111.85	123.98	51
52	72.31	18.55	21.73	28.10	34.46	40.82	47.19	53.55	59.91	66.28	72.64	79.00	85.37	91.73	98.09	104.46	117.18	129.91	52
53	76.13	19.39	22.74	29.44	36.14	42.84	49.54	56.24	62.94	69.64	76.34	83.04	89.74	96.44	103.14	109.84	123.23	136.63	53
54	79.95	20.23	23.75	30.79	37.82	44.86	51.89	58.93	65.97	73.00	80.04	87.07	94.11	101.14	108.18	115.21	129.29	143.36	54
55	83.75	21.07	24.75	32.12	39.49	46.86	54.23	61.60	68.97	76.34	83.71	91.08	98.45	105.82	113.19	120.56	135.30	150.04	55
56	87.57	21.91	25.76	33.47	41.18	48.88	56.59	64.29	72.00	79.71	87.41	95.12	102.83	110.53	118.24	125.94	141.36	156.77	56
57	91.59	22.79	26.82	34.88	42.94	51.00	59.06	67.12	75.18	83.24	91.30	99.36	107.42	115.48	123.54	131.60	147.72	163.84	57
58	95.81	23.72	27.94	36.37	44.80	53.23	61.66	70.10	78.53	86.96	95.39	103.82	112.25	120.68	129.11	137.55	154.41	171.27	58
59	100.23	24.70	29.11	37.93	46.75	55.57	64.39	73.21	82.03	90.85	99.67	108.49	117.31	126.13	134.95	143.77	161.41	179.05	59
60	103.65	25.45	30.01	39.13	48.25	57.37	66.49	75.61	84.74	93.86	102.98	112.10	121.22	130.34	139.46	148.58	166.83	185.07	60
61	109.48	26.73	31.55	41.18	50.82	60.45	70.08	79.72	89.35	98.99	108.62	118.26	127.89	137.52	147.16	156.79	176.06	195.33	61
62	115.91	28.15	33.25	43.45	53.65	63.85	74.05	84.25	94.45	104.65	114.85	125.05	135.25	145.45	155.65	165.85	186.25	206.65	62
63	122.54	29.60	35.00	45.78	56.56	67.35	78.13	88.91	99.70	110.48	121.26	132.05	142.83	153.61	164.40	175.18	196.75	218.32	63
64	129.57	31.15	36.85	48.25	59.66	71.06	82.46	93.86	105.26	116.67	128.07	139.47	150.87	162.28	173.68	185.08	207.88	230.69	64
65	137.00	32.78	38.81	50.87	62.92	74.98	87.04	99.09	111.15	123.20	135.26	147.32	159.37	171.43	183.48	195.54	219.65	243.76	65
66	144.46	34.43	40.78	53.49	66.21	78.92	91.63	104.34	117.06	129.77	142.48	155.19	167.91	180.62	193.33	206.04	231.47	256.89	66
67	152.59	36.21	42.93	56.36	69.78	83.21	96.64	110.07	123.50	136.92	150.35	163.78	177.21	190.64	204.06	217.49	244.35	271.20	67
68	161.23	38.12	45.21	59.40	73.59	87.77	101.96	116.15	130.34	144.53	158.72	172.90	187.09	201.28	215.47	229.66	258.03	286.41	68
69	170.55	40.17	47.67	62.68	77.69	92.70	107.70	122.71	137.72	152.73	167.74	182.75	197.75	212.76	227.77	242.78	272.80	302.81	69
70	174.96	41.14	48.83	64.23	79.63	95.02	110.42	125.82	141.21	156.61	172.01	187.40	202.80	218.20	233.59	248.99	279.78	310.57	70
71	184.11	43.15	51.25	67.45	83.65	99.86	116.06	132.26	148.46	164.66	180.86	197.07	213.27	229.47	245.67	261.87	294.28	326.68	71
72	194.45	45.42	53.98	71.09	88.20	105.31	122.43	139.54	156.65	173.76	190.87	207.98	225.10	242.21	259.32	276.43	310.65	344.88	72
73	206.31	48.03	57.11	75.27	93.42	111.58	129.73	147.89	166.04	184.20	202.35	220.51	238.66	256.82	274.97	293.13	329.44	365.75	73
74	217.49	50.49	60.06	79.20	98.34	117.48	136.62	155.76	174.90	194.04	213.18	232.31	251.45	270.59	289.73	308.87	347.15	385.43	74
75	233.25	53.96	64.22	84.75	105.27	125.80	146.33	166.85	187.38	207.90	228.43	248.96	269.48	290.01	310.53	331.06	372.11	413.16	75
76	246.82	56.95	67.81	89.53	111.25	132.97	154.69	176.41	198.13	219.85	241.57	263.29	285.01	306.73	328.45	350.17	393.61	437.05	76
77	255.42	58.84	70.08	92.55	115.03	137.51	159.98	182.46	204.94	227.41	249.89	272.37	294.85	317.32	339.80	362.28	407.23	452.18	77
78	272.23	62.54	74.51	98.47	122.43	146.38	170.34	194.29	218.25	242.21	266.16	290.12	314.08	338.03	361.99	385.94	433.86	481.77	78
79	290.38	66.53	79.31	104.86	130.41	155.97	181.52	207.07	232.63	258.18	283.73	309.29	334.84	360.39	385.95	411.50	462.61	513.71	79
80	309.87	70.82	84.45	111.72	138.99	166.26	193.52	220.79	248.06	275.33	302.60	329.87	357.14	384.40	411.67	438.94	493.48	548.02	80
81	332.22	75.73	90.35	119.59	148.82	178.06	207.29	236.53	265.76	295.00	324.23	353.47	382.70	411.94	441.18	470.41	528.88	587.35	81
82	357.63	81.32	97.06	128.53	160.00	191.47	222.95	254.42	285.89	317.36	348.83	380.30	411.77	443.25	474.72	506.19	569.13	632.07	82
83	384.38	87.21	104.12	137.95	171.77	205.60	239.42	273.25	307.07	340.90	374.72	408.55	442.38	476.20	510.03	543.85	611.50	679.15	83
84	414.95	93.93	112.19	148.71	185.22	221.74	258.25	294.77	331.29	367.80	404.32	440.83	477.35	513.86	550.38	586.89	659.93	732.96	84
85	451.25	101.92	121.77	161.48	201.19	240.90	280.61	320.32	360.03	399.74	439.45	479.16	518.87	558.58	598.29	638.00	717.42	796.84	85

**Female  
Non-Smoker**

# Golden Solution

**Return of  
Premium**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$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	Age
50	35.75	10.51	12.08	15.23	18.37	21.52	24.67	27.81	30.96	34.10	37.25	40.40	43.54	46.69	49.83	52.98	59.27	65.56	50
51	37.69	10.94	12.60	15.91	19.23	22.55	25.86	29.18	32.50	35.81	39.13	42.45	45.76	49.08	52.40	55.71	62.35	68.98	51
52	39.63	11.36	13.11	16.59	20.08	23.57	27.06	30.54	34.03	37.52	41.01	44.49	47.98	51.47	54.96	58.44	65.42	72.39	52
53	41.83	11.85	13.69	17.37	21.05	24.73	28.41	32.09	35.77	39.46	43.14	46.82	50.50	54.18	57.86	61.54	68.90	76.27	53
54	44.03	12.33	14.27	18.14	22.02	25.89	29.77	33.64	37.52	41.39	45.27	49.14	53.02	56.89	60.76	64.64	72.39	80.14	54
55	46.25	12.82	14.85	18.92	22.99	27.06	31.13	35.20	39.27	43.34	47.41	51.48	55.55	59.62	63.69	67.76	75.90	84.04	55
56	48.58	13.33	15.47	19.75	24.02	28.30	32.57	36.85	41.12	45.40	49.67	53.95	58.22	62.50	66.77	71.05	79.60	88.15	56
57	51.03	13.87	16.12	20.61	25.10	29.59	34.08	38.57	43.06	47.55	52.04	56.53	61.02	65.51	70.00	74.50	83.48	92.46	57
58	53.61	14.44	16.80	21.52	26.23	30.95	35.67	40.39	45.10	49.82	54.54	59.26	63.97	68.69	73.41	78.13	87.56	97.00	58
59	56.31	15.03	17.51	22.47	27.42	32.38	37.33	42.29	47.24	52.20	57.15	62.11	67.06	72.02	76.97	81.93	91.84	101.75	59
60	58.39	15.49	18.06	23.20	28.34	33.47	38.61	43.75	48.89	54.03	59.17	64.30	69.44	74.58	79.72	84.86	95.13	105.41	60
61	61.95	16.27	19.00	24.45	29.90	35.35	40.81	46.26	51.71	57.16	62.61	68.06	73.52	78.97	84.42	89.87	100.77	111.68	61
62	65.87	17.14	20.03	25.83	31.63	37.42	43.22	49.02	54.81	60.61	66.41	72.20	78.00	83.80	89.59	95.39	106.98	118.58	62
63	69.92	18.03	21.10	27.26	33.41	39.56	45.72	51.87	58.02	64.17	70.33	76.48	82.63	88.79	94.94	101.09	113.40	125.70	63
64	74.21	18.97	22.24	28.77	35.30	41.83	48.36	54.89	61.42	67.95	74.48	81.01	87.54	94.07	100.60	107.13	120.19	133.25	64
65	78.75	19.97	23.43	30.36	37.29	44.22	51.15	58.08	65.01	71.94	78.87	85.80	92.73	99.66	106.59	113.52	127.38	141.24	65
66	83.59	21.03	24.71	32.07	39.42	46.78	54.14	61.49	68.85	76.20	83.56	90.92	98.27	105.63	112.98	120.34	135.05	149.76	66
67	88.87	22.20	26.11	33.93	41.75	49.57	57.39	65.21	73.03	80.85	88.67	96.49	104.31	112.13	119.95	127.77	143.42	159.06	67
68	94.48	23.43	27.59	35.90	44.22	52.53	60.84	69.16	77.47	85.79	94.10	102.42	110.73	119.04	127.36	135.67	152.30	168.93	68
69	100.53	24.76	29.18	38.03	46.88	55.72	64.57	73.42	82.26	91.11	99.96	108.80	117.65	126.50	135.34	144.19	161.88	179.58	69
70	103.39	25.39	29.94	39.04	48.14	57.23	66.33	75.43	84.53	93.63	102.73	111.82	120.92	130.02	139.12	148.22	166.41	184.61	70
71	109.33	26.70	31.51	41.13	50.75	60.37	69.99	79.61	89.23	98.86	108.48	118.10	127.72	137.34	146.96	156.58	175.82	195.07	71
72	116.04	28.17	33.28	43.49	53.70	63.91	74.13	84.34	94.55	104.76	114.97	125.18	135.39	145.61	155.82	166.03	186.45	206.88	72
73	123.74	29.87	35.31	46.20	57.09	67.98	78.87	89.76	100.65	111.54	122.43	133.31	144.20	155.09	165.98	176.87	198.65	220.43	73
74	131.00	31.46	37.23	48.76	60.28	71.81	83.34	94.87	106.40	117.92	129.45	140.98	152.51	164.04	175.56	187.09	210.15	233.20	74
75	141.25	33.72	39.93	52.36	64.79	77.22	89.65	102.08	114.51	126.94	139.37	151.80	164.23	176.66	189.09	201.52	226.38	251.24	75
76	149.96	35.64	42.23	55.43	68.63	81.82	95.02	108.22	121.41	134.61	147.81	161.00	174.20	187.40	200.59	213.79	240.18	266.57	76
77	155.48	36.85	43.69	57.37	71.06	84.74	98.42	112.10	125.79	139.47	153.15	166.83	180.51	194.20	207.88	221.56	248.93	276.29	77
78	166.28	39.23	46.54	61.18	75.81	90.44	105.07	119.71	134.34	148.97	163.60	178.24	192.87	207.50	222.13	236.77	266.03	295.30	78
79	177.94	41.79	49.62	65.28	80.94	96.60	112.26	127.91	143.57	159.23	174.89	190.55	206.21	221.87	237.53	253.18	284.50	315.82	79
80	190.46	44.55	52.93	69.69	86.45	103.21	119.97	136.73	153.49	170.25	187.01	203.77	220.53	237.29	254.05	270.81	304.33	337.85	80
81	204.82	47.71	56.72	74.74	92.77	110.79	128.81	146.84	164.86	182.89	200.91	218.93	236.96	254.98	273.01	291.03	327.08	363.13	81
82	221.14	51.30	61.03	80.49	99.95	119.41	138.87	158.33	177.79	197.25	216.71	236.17	255.63	275.09	294.55	314.01	352.93	391.85	82
83	238.32	55.08	65.56	86.53	107.51	128.48	149.45	170.42	191.39	212.37	233.34	254.31	275.28	296.26	317.23	338.20	380.14	422.09	83
84	257.95	59.39	70.74	93.44	116.14	138.84	161.54	184.24	206.94	229.64	252.34	275.04	297.74	320.44	343.14	365.84	411.24	456.64	84
85	281.25	64.52	76.89	101.64	126.39	151.14	175.89	200.64	225.39	250.14	274.89	299.64	324.39	349.14	373.89	398.64	448.14	497.64	85

**Female  
Smoker**

**Golden Solution**

**Return of  
Premium**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$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	Age
50	40.89	11.64	13.44	17.04	20.64	24.23	27.83	31.43	35.03	38.63	42.23	45.82	49.42	53.02	56.62	60.22	67.41	74.61	50
51	43.27	12.16	14.07	17.88	21.68	25.49	29.30	33.11	36.91	40.72	44.53	48.34	52.15	55.95	59.76	63.57	71.18	78.80	51
52	45.65	12.69	14.70	18.71	22.73	26.75	30.77	34.78	38.80	42.82	46.83	50.85	54.87	58.89	62.90	66.92	74.95	82.99	52
53	48.35	13.28	15.41	19.66	23.92	28.17	32.43	36.68	40.94	45.19	49.45	53.70	57.96	62.21	66.47	70.72	79.23	87.74	53
54	51.05	13.88	16.12	20.61	25.11	29.60	34.09	38.58	43.08	47.57	52.06	56.55	61.05	65.54	70.03	74.52	83.51	92.49	54
55	53.75	14.47	16.83	21.56	26.29	31.02	35.75	40.48	45.21	49.94	54.67	59.40	64.13	68.86	73.59	78.32	87.78	97.24	55
56	57.07	15.20	17.71	22.73	27.76	32.78	37.80	42.82	47.84	52.87	57.89	62.91	67.93	72.96	77.98	83.00	93.04	103.09	56
57	60.56	15.97	18.63	23.96	29.29	34.62	39.95	45.28	50.61	55.94	61.27	66.60	71.93	77.25	82.58	87.91	98.57	109.23	57
58	64.23	16.78	19.60	25.25	30.91	36.56	42.21	47.86	53.52	59.17	64.82	70.47	76.12	81.78	87.43	93.08	104.39	115.69	58
59	68.07	17.62	20.62	26.61	32.60	38.59	44.58	50.57	56.56	62.55	68.54	74.53	80.52	86.51	92.50	98.49	110.47	122.45	59
60	71.04	18.27	21.40	27.65	33.90	40.15	46.41	52.66	58.91	65.16	71.41	77.66	83.91	90.17	96.42	102.67	115.17	127.68	60
61	76.10	19.39	22.74	29.43	36.13	42.83	49.52	56.22	62.92	69.61	76.31	83.01	89.70	96.40	103.10	109.79	123.19	136.58	61
62	81.68	20.61	24.21	31.40	38.58	45.77	52.96	60.15	67.34	74.52	81.71	88.90	96.09	103.27	110.46	117.65	132.03	146.40	62
63	87.44	21.88	25.73	33.42	41.12	48.81	56.51	64.20	71.90	79.59	87.29	94.98	102.68	110.37	118.07	125.76	141.15	156.54	63
64	93.55	23.23	27.34	35.57	43.81	52.04	60.27	68.50	76.74	84.97	93.20	101.43	109.67	117.90	126.13	134.36	150.83	167.29	64
65	100.00	24.64	29.04	37.84	46.64	55.44	64.24	73.04	81.84	90.64	99.44	108.24	117.04	125.84	134.64	143.44	161.04	178.64	65
66	106.53	26.08	30.77	40.14	49.52	58.89	68.27	77.64	87.02	96.39	105.77	115.14	124.52	133.89	143.26	152.64	171.39	190.14	66
67	113.65	27.65	32.65	42.65	52.65	62.65	72.65	82.65	92.66	102.66	112.66	122.66	132.66	142.66	152.66	162.66	182.67	202.67	67
68	121.21	29.31	34.64	45.31	55.98	66.64	77.31	87.98	98.64	109.31	119.98	130.64	141.31	151.98	162.64	173.31	194.64	215.97	68
69	129.37	31.11	36.80	48.18	59.57	70.95	82.34	93.72	105.11	116.49	127.88	139.26	150.64	162.03	173.41	184.80	207.57	230.34	69
70	133.23	31.96	37.82	49.54	61.27	72.99	84.71	96.44	108.16	119.89	131.61	143.34	155.06	166.78	178.51	190.23	213.68	237.13	70
71	141.24	33.72	39.93	52.36	64.79	77.22	89.65	102.08	114.51	126.94	139.37	151.79	164.22	176.65	189.08	201.51	226.37	251.23	71
72	150.29	35.71	42.32	55.55	68.77	82.00	95.22	108.45	121.67	134.90	148.13	161.35	174.58	187.80	201.03	214.25	240.70	267.16	72
73	160.67	37.99	45.06	59.20	73.34	87.48	101.62	115.76	129.90	144.03	158.17	172.31	186.45	200.59	214.73	228.87	257.15	285.42	73
74	170.46	40.15	47.65	62.65	77.65	92.65	107.65	122.65	137.65	152.65	167.65	182.65	197.65	212.65	227.65	242.65	272.65	302.65	74
75	184.25	43.18	51.29	67.50	83.71	99.93	116.14	132.36	148.57	164.78	181.00	197.21	213.43	229.64	245.85	262.07	294.50	326.92	75
76	198.50	46.31	55.05	72.52	89.98	107.45	124.92	142.39	159.86	177.32	194.79	212.26	229.73	247.20	264.66	282.13	317.07	352.00	76
77	207.53	48.30	57.43	75.70	93.96	112.22	130.48	148.75	167.01	185.27	203.53	221.80	240.06	258.32	276.58	294.85	331.37	367.90	77
78	225.19	52.19	62.10	81.91	101.73	121.55	141.36	161.18	181.00	200.81	220.63	240.45	260.26	280.08	299.90	319.71	359.35	398.98	78
79	244.26	56.38	67.13	88.62	110.12	131.61	153.11	174.60	196.10	217.59	239.09	260.58	282.08	303.57	325.07	346.56	389.55	432.54	79
80	264.73	60.89	72.53	95.83	119.13	142.42	165.72	189.01	212.31	235.61	258.90	282.20	305.50	328.79	352.09	375.38	421.98	468.57	80
81	288.21	66.05	78.73	104.09	129.46	154.82	180.18	205.54	230.91	256.27	281.63	306.99	332.36	357.72	383.08	408.44	459.17	509.89	81
82	314.90	71.92	85.78	113.49	141.20	168.91	196.62	224.33	252.05	279.76	307.47	335.18	362.89	390.60	418.31	446.02	501.45	556.87	82
83	343.00	78.10	93.20	123.38	153.56	183.75	213.93	244.12	274.30	304.48	334.67	364.85	395.04	425.22	455.40	485.59	545.96	606.32	83
84	375.11	85.17	101.67	134.68	167.69	200.70	233.71	266.72	299.73	332.74	365.75	398.76	431.77	464.78	497.79	530.80	596.82	662.84	84
85	413.25	93.56	111.74	148.11	184.47	220.84	257.21	293.57	329.94	366.30	402.67	439.04	475.40	511.77	548.13	584.50	657.23	729.96	85