

EASY TERM

LEVEL TERM LIFE INSURANCE TO AGE 95 WITH 10-20-30 YEAR LEVEL PREMIUM PERIOD

**LEVEL TERM LIFE INSURANCE TO AGE 95 WITH 20-30 YEAR LEVEL PREMIUM PERIOD WITH
RETURN OF PREMIUM**

**LEVEL TERM LIFE INSURANCE TO AGE 95 WITH 20-30 YEAR LEVEL PREMIUM PERIOD WITH
RETURN OF PREMIUM**

Quick Quote

Underwritten by:

American-Amicable Life Insurance Company of Texas

Occidental Life Insurance Company of North Carolina

Pioneer American Insurance Company

Pioneer Security Life Insurance Company

9747 (Rev. 11/09)

Rate sheets for agents use only.

CN7-041

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Easy Term 10 Year - Monthly Premium for Specified Face Amounts

Issue	Male Non-Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	NA	NA	NA	NA	16.41	NA	NA	NA	NA	16.48	18.72	22.46	29.95	18
19	NA	NA	NA	NA	NA	16.48	NA	NA	NA	15.07	16.58	18.84	22.60	30.14	19
20	NA	NA	NA	NA	NA	16.54	NA	NA	NA	15.16	16.68	18.95	22.74	30.32	20
21	NA	NA	NA	NA	NA	16.61	NA	NA	NA	15.26	16.78	19.07	22.88	30.51	21
22	NA	NA	NA	NA	NA	16.67	NA	NA	NA	15.35	16.88	19.19	23.02	30.69	22
23	NA	NA	NA	NA	NA	16.74	NA	NA	NA	15.44	16.99	19.30	23.16	30.88	23
24	NA	NA	NA	NA	NA	16.80	NA	NA	NA	15.54	17.09	19.42	23.30	31.07	24
25	NA	NA	NA	NA	NA	16.87	NA	NA	NA	15.63	17.19	19.53	23.44	31.25	25
26	NA	NA	NA	NA	NA	17.00	NA	NA	NA	15.72	17.29	19.65	23.58	31.44	26
27	NA	NA	NA	NA	NA	17.13	NA	NA	NA	15.81	17.40	19.77	23.72	31.62	27
28	NA	NA	NA	NA	NA	17.26	NA	NA	NA	15.91	17.50	19.88	23.86	31.81	28
29	NA	NA	NA	NA	NA	17.39	NA	NA	NA	16.00	17.60	20.00	24.00	32.00	29
30	NA	NA	NA	NA	15.02	17.52	NA	NA	NA	16.09	17.70	20.12	24.14	32.18	30
31	NA	NA	NA	NA	15.13	17.65	NA	NA	NA	16.28	17.91	20.35	24.42	32.55	31
32	NA	NA	NA	NA	15.24	17.78	NA	NA	NA	16.47	18.11	20.58	24.70	32.93	32
33	NA	NA	NA	NA	15.35	17.91	NA	NA	15.07	16.74	18.42	20.93	25.11	33.48	33
34	NA	NA	NA	NA	15.46	18.04	NA	NA	15.32	17.02	18.73	21.28	25.53	34.04	34
35	NA	NA	NA	NA	15.63	18.23	NA	NA	15.66	17.40	19.14	21.74	26.09	34.79	35
36	NA	NA	NA	NA	15.85	18.49	NA	NA	16.08	17.86	19.65	22.32	26.79	35.72	36
37	NA	NA	NA	NA	16.19	18.88	NA	NA	16.58	18.42	20.26	23.02	27.63	36.83	37
38	NA	NA	NA	NA	16.63	19.40	NA	15.26	17.16	19.07	20.98	23.84	28.60	38.13	38
39	NA	NA	NA	NA	17.19	20.06	NA	15.85	17.83	19.81	21.79	24.77	29.72	39.62	39
40	NA	NA	NA	NA	17.81	20.77	15.56	16.60	18.67	20.74	22.82	25.93	31.11	41.48	40
41	NA	NA	NA	15.68	18.81	21.94	16.61	17.71	19.93	22.14	24.35	27.67	33.21	44.27	41
42	NA	NA	NA	16.51	19.81	23.12	17.72	18.90	21.26	23.63	25.99	29.53	35.44	47.25	42
43	NA	NA	NA	17.40	20.87	24.35	18.91	20.17	22.69	25.21	27.73	31.51	37.81	50.41	43
44	NA	NA	NA	18.33	21.99	25.65	20.16	21.51	24.19	26.88	29.57	33.60	40.32	53.76	44
45	NA	NA	15.48	19.35	23.22	27.09	21.49	22.92	25.78	28.65	31.51	35.81	42.97	57.29	45
46	NA	NA	16.37	20.46	24.56	28.65	23.09	24.63	27.71	30.79	33.87	38.48	46.18	61.57	46
47	NA	NA	17.38	21.72	26.06	30.41	24.84	26.49	29.80	33.11	36.42	41.39	49.67	66.22	47
48	NA	NA	18.49	23.12	27.74	32.36	26.86	28.65	32.23	35.81	39.39	44.76	53.71	71.61	48
49	NA	NA	19.72	24.65	29.58	34.51	29.09	31.03	34.91	38.79	42.66	48.48	58.18	77.57	49
50	NA	15.77	21.02	26.28	31.53	36.79	31.53	33.63	37.84	42.04	46.24	52.55	63.06	84.08	50
51	NA	16.91	22.55	28.18	33.82	39.46	33.97	36.24	40.77	45.30	49.83	56.62	67.94	90.59	51
52	15.09	18.11	24.15	30.18	36.22	42.25	36.69	39.14	44.03	48.92	53.81	61.15	73.38	97.84	52
53	16.21	19.45	25.93	32.42	38.90	45.38	39.62	42.26	47.55	52.83	58.11	66.03	79.24	105.65	53
54	17.40	20.87	27.83	34.79	41.74	48.70	42.83	45.69	51.40	57.11	62.82	71.38	85.66	114.21	54
55	18.65	22.38	29.84	37.30	44.76	52.22	46.25	49.33	55.50	61.66	67.83	77.08	92.49	123.32	55
56	19.93	23.92	31.89	39.86	47.83	55.80	49.81	53.13	59.77	66.41	73.05	83.01	99.61	132.81	56
57	21.26	25.51	34.01	42.51	51.01	59.51	53.57	57.14	64.29	71.43	78.57	89.28	107.14	142.85	57
58	22.63	27.15	36.20	45.25	54.30	63.35	57.55	61.38	69.06	76.73	84.40	95.91	115.09	153.45	58
59	24.00	28.80	38.40	47.99	57.59	67.19	61.66	65.77	74.00	82.22	90.44	102.77	123.32	164.43	59
60	25.39	30.47	40.63	50.78	60.94	71.09	65.92	70.31	79.10	87.89	96.68	109.86	131.83	175.77	60
61	27.74	33.29	44.38	55.48	66.57	77.67	72.34	77.16	86.80	96.45	106.09	120.56	144.67	192.89	61
62	30.23	36.27	48.36	60.45	72.54	84.63	79.17	84.45	95.00	105.56	116.12	131.95	158.34	211.11	62
63	32.95	39.54	52.72	65.90	79.07	92.25	86.70	92.48	104.04	115.60	127.16	144.50	173.40	231.20	63
64	35.93	43.11	57.48	71.85	86.22	100.58	94.86	101.19	113.84	126.48	139.13	158.10	189.72	252.96	64
65	39.13	46.96	62.61	78.26	93.92	109.57	103.79	110.71	124.55	138.39	152.23	172.98	207.58	276.77	65
66	42.62	51.15	68.19	85.24	102.29	119.33	113.63	121.20	136.35	151.50	166.65	189.38	227.25	303.00	66
67	46.46	55.75	74.33	92.91	111.49	130.07	124.44	132.73	149.33	165.92	182.51	207.39	248.87	331.83	67
68	50.74	60.88	81.18	101.47	121.76	142.05	136.44	145.53	163.72	181.91	200.10	227.39	272.87	363.82	68
69	55.50	66.60	88.80	111.00	133.20	155.40	150.04	160.04	180.04	200.05	220.05	250.06	300.07	400.09	69
70	60.85	73.02	97.36	121.70	146.03	170.37	165.24	176.26	198.29	220.32	242.35	275.40	330.48	440.64	70

Easy Term 10 Year - Monthly Premium for Specified Face Amounts

Issue	Male Tobacco															Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age	
18	NA	NA	15.37	19.21	23.05	26.89	21.77	23.22	26.12	29.02	31.92	36.27	43.53	58.04	18	
19	NA	NA	15.41	19.26	23.11	26.96	21.84	23.29	26.20	29.11	32.02	36.39	43.67	58.22	19	
20	NA	NA	15.44	19.30	23.16	27.02	21.91	23.37	26.29	29.21	32.13	36.51	43.81	58.41	20	
21	NA	NA	15.48	19.35	23.22	27.09	21.98	23.44	26.37	29.30	32.23	36.62	43.95	58.59	21	
22	NA	NA	15.52	19.40	23.27	27.15	22.05	23.52	26.45	29.39	32.33	36.74	44.09	58.78	22	
23	NA	NA	15.55	19.44	23.33	27.22	22.12	23.59	26.54	29.49	32.43	36.86	44.23	58.97	23	
24	NA	NA	15.59	19.49	23.39	27.28	22.19	23.66	26.62	29.58	32.54	36.97	44.37	59.15	24	
25	NA	NA	15.63	19.53	23.44	27.35	22.26	23.74	26.71	29.67	32.64	37.09	44.51	59.34	25	
26	NA	NA	15.70	19.63	23.55	27.48	22.39	23.89	26.87	29.86	32.84	37.32	44.78	59.71	26	
27	NA	NA	15.78	19.72	23.66	27.61	22.53	24.04	27.04	30.04	33.05	37.55	45.06	60.08	27	
28	NA	NA	15.85	19.81	23.78	27.74	22.67	24.18	27.21	30.23	33.25	37.79	45.34	60.45	28	
29	NA	NA	15.96	19.95	23.94	27.93	22.88	24.41	27.46	30.51	33.56	38.13	45.76	61.01	29	
30	NA	NA	16.11	20.14	24.17	28.19	23.16	24.71	27.79	30.88	33.97	38.60	46.32	61.76	30	
31	NA	NA	16.30	20.37	24.45	28.52	23.51	25.08	28.21	31.35	34.48	39.18	47.02	62.69	31	
32	NA	NA	16.52	20.65	24.78	28.91	23.93	25.52	28.71	31.90	35.09	39.88	47.85	63.80	32	
33	NA	NA	16.82	21.02	25.23	29.43	24.49	26.12	29.38	32.65	35.91	40.81	48.97	65.29	33	
34	NA	NA	17.19	21.49	25.78	30.08	25.18	26.86	30.22	33.58	36.94	41.97	50.36	67.15	34	
35	NA	NA	17.64	22.05	26.45	30.86	26.02	27.76	31.23	34.69	38.16	43.37	52.04	69.38	35	
36	NA	NA	18.20	22.74	27.29	31.84	27.00	28.80	32.40	36.00	39.60	44.99	53.99	71.99	36	
37	NA	NA	18.94	23.67	28.41	33.14	28.25	30.14	33.90	37.67	41.44	47.09	56.50	75.33	37	
38	NA	NA	19.94	24.93	29.91	34.90	29.79	31.77	35.74	39.72	43.69	49.64	59.57	79.43	38	
39	NA	15.80	21.06	26.32	31.59	36.85	31.53	33.63	37.84	42.04	46.24	52.55	63.06	84.08	39	
40	NA	16.74	22.32	27.90	33.48	39.06	33.90	36.16	40.68	45.20	49.72	56.50	67.80	90.40	40	
41	NA	17.97	23.96	29.95	35.94	41.93	36.62	39.06	43.95	48.83	53.71	61.04	73.24	97.65	41	
42	16.05	19.26	25.67	32.09	38.51	44.92	39.55	42.19	47.46	52.74	58.01	65.92	79.10	105.47	42	
43	17.19	20.62	27.50	34.37	41.24	48.11	42.69	45.54	51.23	56.92	62.61	71.15	85.38	113.84	43	
44	18.40	22.07	29.43	36.79	44.14	51.50	46.04	49.11	55.25	61.38	67.52	76.73	92.07	122.76	44	
45	19.70	23.64	31.51	39.39	47.27	55.14	49.74	53.05	59.68	66.31	72.94	82.89	99.47	132.62	45	
46	21.19	25.42	33.89	42.37	50.84	59.31	53.85	57.44	64.62	71.80	78.98	89.75	107.70	143.60	46	
47	22.84	27.40	36.54	45.67	54.80	63.93	58.53	62.43	70.23	78.03	85.83	97.54	117.05	156.06	47	
48	24.72	29.66	39.55	49.43	59.32	69.21	63.83	68.08	76.59	85.10	93.61	106.37	127.65	170.19	48	
49	26.77	32.12	42.82	53.53	64.23	74.94	69.75	74.40	83.70	93.00	102.30	116.25	139.50	186.00	49	
50	29.00	34.80	46.39	57.99	69.59	81.18	76.17	81.25	91.41	101.56	111.72	126.95	152.34	203.12	50	
51	31.42	37.70	50.26	62.83	75.39	87.96	82.80	88.32	99.36	110.40	121.44	137.99	165.59	220.79	51	
52	34.02	40.82	54.43	68.03	81.64	95.25	89.98	95.98	107.98	119.97	131.97	149.97	179.96	239.94	52	
53	36.90	44.28	59.04	73.80	88.56	103.32	97.86	104.39	117.44	130.48	143.53	163.10	195.72	260.96	53	
54	39.99	47.99	63.99	79.98	95.98	111.98	106.44	113.54	127.73	141.92	156.11	177.40	212.88	283.84	54	
55	43.30	51.95	69.27	86.59	103.90	121.22	115.58	123.29	138.70	154.11	169.52	192.63	231.16	308.21	55	
56	46.76	56.11	74.81	93.52	112.22	130.92	125.35	133.70	150.41	167.13	183.84	208.91	250.69	334.25	56	
57	50.39	60.46	80.62	100.77	120.92	141.08	135.53	144.56	162.63	180.70	198.77	225.88	271.05	361.40	57	
58	54.22	65.07	86.76	108.44	130.13	151.82	146.41	156.17	175.69	195.21	214.73	244.01	292.82	390.42	58	
59	58.27	69.92	93.23	116.53	139.84	163.15	157.92	168.45	189.50	210.56	231.61	263.19	315.83	421.11	59	
60	62.45	74.94	99.92	124.90	149.88	174.86	169.92	181.24	203.90	226.55	249.21	283.19	339.83	453.10	60	
61	68.96	82.76	110.34	137.92	165.51	193.09	188.05	200.59	225.66	250.73	275.81	313.41	376.10	501.46	61	
62	75.89	91.07	121.43	151.78	182.14	212.49	207.30	221.12	248.76	276.40	304.04	345.50	414.60	552.80	62	
63	83.38	100.05	133.40	166.75	200.10	233.45	228.23	243.44	273.87	304.30	334.73	380.37	456.45	608.60	63	
64	91.47	109.76	146.35	182.94	219.52	256.11	250.83	267.55	300.99	334.43	367.88	418.04	501.65	668.86	64	
65	100.19	120.23	160.30	200.37	240.45	280.52	275.24	293.59	330.29	366.98	403.68	458.73	550.47	733.96	65	
66	109.79	131.75	175.66	219.58	263.49	307.41	302.09	322.23	362.51	402.79	443.07	503.48	604.18	805.57	66	
67	120.39	144.47	192.63	240.78	288.94	337.09	331.81	353.93	398.17	442.41	486.65	553.01	663.61	884.81	67	
68	132.25	158.70	211.60	264.50	317.40	370.29	365.08	389.41	438.09	486.77	535.44	608.46	730.15	973.53	68	
69	145.64	174.77	233.03	291.28	349.54	407.79	402.67	429.52	483.21	536.89	590.58	671.12	805.34	1073.78	69	
70	160.73	192.88	257.17	321.46	385.75	450.04	445.08	474.75	534.09	593.44	652.78	741.80	890.15	1186.87	70	

Easy Term 10 Year - Monthly Premium for Specified Face Amounts

Issue	Female Non-Tobacco															Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age	
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.21	20.28	18	
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.35	20.46	19	
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.49	20.65	20	
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.63	20.84	21	
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.77	21.02	22	
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.91	21.21	23	
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.05	21.39	24	
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.19	21.58	25	
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.33	21.77	26	
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.61	22.14	27	
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	17.02	22.70	28	
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	17.44	23.25	29	
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.00	18.00	24.00	30	
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.47	18.56	24.74	31	
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.05	19.26	25.67	32	
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.63	19.95	26.60	33	
34	NA	NA	NA	NA	NA	15.04	NA	NA	NA	NA	15.25	17.33	20.79	27.72	34	
35	NA	NA	NA	NA	NA	15.50	NA	NA	NA	NA	15.86	18.02	21.63	28.83	35	
36	NA	NA	NA	NA	NA	16.02	NA	NA	NA	15.07	16.58	18.84	22.60	30.14	36	
37	NA	NA	NA	NA	NA	16.61	NA	NA	NA	15.72	17.29	19.65	23.58	31.44	37	
38	NA	NA	NA	NA	NA	17.26	NA	NA	NA	16.47	18.11	20.58	24.70	32.93	38	
39	NA	NA	NA	NA	15.41	17.97	NA	NA	15.49	17.21	18.93	21.51	25.81	34.41	39	
40	NA	NA	NA	NA	16.08	18.75	NA	NA	16.24	18.05	19.85	22.56	27.07	36.09	40	
41	NA	NA	NA	NA	16.80	19.60	NA	15.18	17.08	18.98	20.87	23.72	28.46	37.95	41	
42	NA	NA	NA	NA	17.58	20.51	15.07	16.08	18.08	20.09	22.10	25.11	30.14	40.18	42	
43	NA	NA	NA	15.40	18.47	21.55	15.91	16.97	19.09	21.21	23.33	26.51	31.81	42.41	43	
44	NA	NA	NA	16.14	19.37	22.59	16.88	18.01	20.26	22.51	24.76	28.14	33.76	45.02	44	
45	NA	NA	NA	16.88	20.26	23.64	17.86	19.05	21.43	23.81	26.19	29.76	35.72	47.62	45	
46	NA	NA	NA	17.63	21.15	24.68	18.84	20.09	22.60	25.11	27.63	31.39	37.67	50.22	46	
47	NA	NA	NA	18.33	21.99	25.65	19.81	21.13	23.78	26.42	29.06	33.02	39.62	52.83	47	
48	NA	NA	15.15	18.93	22.72	26.50	20.79	22.18	24.95	27.72	30.49	34.65	41.58	55.43	48	
49	NA	NA	15.59	19.49	23.39	27.28	21.77	23.22	26.12	29.02	31.92	36.27	43.53	58.04	49	
50	NA	NA	15.89	19.86	23.83	27.80	22.60	24.11	27.12	30.14	33.15	37.67	45.20	60.27	50	
51	NA	NA	16.93	21.16	25.39	29.63	24.21	25.82	29.05	32.28	35.50	40.34	48.41	64.55	51	
52	NA	NA	17.94	22.42	26.90	31.38	25.88	27.61	31.06	34.51	37.96	43.13	51.76	69.01	52	
53	NA	NA	18.98	23.72	28.46	33.21	27.49	29.32	32.98	36.65	40.31	45.81	54.97	73.29	53	
54	NA	NA	19.98	24.98	29.97	34.96	29.23	31.18	35.08	38.97	42.87	48.71	58.46	77.94	54	
55	NA	15.74	20.99	26.23	31.48	36.72	30.90	32.96	37.08	41.20	45.32	51.50	61.80	82.40	55	
56	NA	16.47	21.95	27.44	32.93	38.41	32.58	34.75	39.09	43.44	47.78	54.29	65.15	86.87	56	
57	NA	17.16	22.88	28.60	34.32	40.04	34.32	36.61	41.19	45.76	50.34	57.20	68.64	91.52	57	
58	NA	17.86	23.81	29.76	35.72	41.67	36.07	38.47	43.28	48.09	52.89	60.11	72.13	96.17	58	
59	15.44	18.53	24.71	30.88	37.06	43.23	37.88	40.40	45.45	50.50	55.55	63.13	75.75	101.00	59	
60	16.02	19.23	25.64	32.04	38.45	44.86	39.69	42.34	47.63	52.92	58.21	66.15	79.38	105.84	60	
61	17.12	20.54	27.38	34.23	41.07	47.92	42.62	45.46	51.15	56.83	62.51	71.03	85.24	113.65	61	
62	18.28	21.93	29.24	36.55	43.86	51.17	45.83	48.89	55.00	61.11	67.22	76.38	91.66	122.21	62	
63	19.56	23.47	31.29	39.11	46.93	54.75	49.32	52.61	59.18	65.76	72.33	82.19	98.63	131.51	63	
64	20.95	25.14	33.52	41.90	50.28	58.66	53.15	56.70	63.78	70.87	77.96	88.59	106.30	141.74	64	
65	22.46	26.96	35.94	44.92	53.91	62.89	57.34	61.16	68.81	76.45	84.10	95.56	114.67	152.90	65	
66	24.12	28.94	38.58	48.23	57.87	67.51	61.87	66.00	74.25	82.50	90.75	103.12	123.74	164.99	66	
67	25.88	31.06	41.41	51.76	62.11	72.46	66.90	71.35	80.27	89.19	98.11	111.49	133.79	178.38	67	
68	27.81	33.37	44.50	55.62	66.74	77.86	72.34	77.16	86.80	96.45	106.09	120.56	144.67	192.89	68	
69	29.88	35.86	47.81	59.76	71.71	83.66	78.26	83.48	93.92	104.35	114.79	130.44	156.52	208.70	69	
70	32.11	38.53	51.38	64.22	77.06	89.91	84.75	90.40	101.70	113.00	124.30	141.25	169.50	225.99	70	

Easy Term 10 Year - Monthly Premium for Specified Face Amounts

Issue	Female Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	NA	NA	NA	NA	17.00	NA	NA	NA	15.72	17.29	19.65	23.58	31.44	18
19	NA	NA	NA	NA	NA	17.06	NA	NA	NA	15.81	17.40	19.77	23.72	31.62	19
20	NA	NA	NA	NA	NA	17.13	NA	NA	NA	15.91	17.50	19.88	23.86	31.81	20
21	NA	NA	NA	NA	NA	17.19	NA	NA	NA	16.00	17.60	20.00	24.00	32.00	21
22	NA	NA	NA	NA	NA	17.32	NA	NA	NA	16.19	17.81	20.23	24.28	32.37	22
23	NA	NA	NA	NA	15.02	17.52	NA	NA	NA	16.47	18.11	20.58	24.70	32.93	23
24	NA	NA	NA	NA	15.29	17.84	NA	NA	15.24	16.93	18.62	21.16	25.39	33.86	24
25	NA	NA	NA	NA	15.63	18.23	NA	NA	15.74	17.49	19.24	21.86	26.23	34.97	25
26	NA	NA	NA	NA	16.02	18.69	NA	NA	16.33	18.14	19.95	22.67	27.21	36.27	26
27	NA	NA	NA	NA	16.47	19.21	NA	15.11	17.00	18.88	20.77	23.60	28.32	37.76	27
28	NA	NA	NA	NA	16.97	19.80	NA	15.78	17.75	19.72	21.69	24.65	29.58	39.44	28
29	NA	NA	NA	NA	17.53	20.45	15.49	16.52	18.59	20.65	22.72	25.81	30.97	41.30	29
30	NA	NA	NA	15.16	18.20	21.23	16.33	17.41	19.59	21.77	23.94	27.21	32.65	43.53	30
31	NA	NA	NA	15.77	18.92	22.07	17.23	18.38	20.68	22.98	25.27	28.72	34.46	45.95	31
32	NA	NA	NA	16.42	19.70	22.99	18.21	19.42	21.85	24.28	26.71	30.35	36.41	48.55	32
33	NA	NA	NA	17.12	20.54	23.96	19.26	20.54	23.11	25.67	28.24	32.09	38.51	51.34	33
34	NA	NA	NA	17.86	21.43	25.00	20.37	21.73	24.45	27.16	29.88	33.95	40.74	54.32	34
35	NA	NA	NA	18.65	22.38	26.11	21.56	22.99	25.87	28.74	31.62	35.93	43.11	57.48	35
36	NA	NA	15.59	19.49	23.39	27.28	22.81	24.33	27.37	30.42	33.46	38.02	45.62	60.83	36
37	NA	NA	16.34	20.42	24.50	28.58	24.07	25.67	28.88	32.09	35.30	40.11	48.13	64.17	37
38	NA	NA	17.15	21.44	25.73	30.02	25.39	27.09	30.47	33.86	37.24	42.32	50.78	67.71	38
39	NA	NA	18.05	22.56	27.07	31.58	26.79	28.57	32.15	35.72	39.29	44.64	53.57	71.43	39
40	NA	NA	19.09	23.86	28.63	33.40	28.18	30.06	33.82	37.58	41.33	46.97	56.36	75.15	40
41	NA	15.18	20.24	25.30	30.36	35.42	30.07	32.07	36.08	40.09	44.10	50.11	60.13	80.17	41
42	NA	16.16	21.54	26.93	32.31	37.70	32.09	34.23	38.51	42.78	47.06	53.48	64.17	85.56	42
43	NA	17.19	22.92	28.65	34.38	40.11	34.39	36.68	41.27	45.85	50.44	57.32	68.78	91.70	43
44	15.23	18.28	24.37	30.46	36.55	42.65	36.83	39.29	44.20	49.11	54.02	61.38	73.66	98.21	44
45	16.19	19.42	25.90	32.37	38.84	45.31	39.34	41.97	47.21	52.46	57.70	65.57	78.68	104.91	45
46	17.14	20.57	27.42	34.28	41.13	47.98	41.99	44.79	50.39	55.99	61.59	69.99	83.98	111.98	46
47	18.09	21.71	28.95	36.18	43.42	50.65	44.71	47.70	53.66	59.62	65.58	74.52	89.42	119.23	47
48	18.98	22.77	30.36	37.95	45.54	53.13	47.30	50.45	56.75	63.06	69.36	78.82	94.59	126.11	48
49	19.77	23.72	31.62	39.53	47.43	55.34	49.81	53.13	59.77	66.41	73.05	83.01	99.61	132.81	49
50	20.44	24.53	32.70	40.88	49.05	57.23	52.11	55.58	62.53	69.48	76.42	86.84	104.21	138.95	50
51	21.98	26.37	35.16	43.95	52.74	61.52	56.22	59.97	67.47	74.96	82.46	93.70	112.44	149.92	51
52	23.53	28.24	37.65	47.06	56.47	65.89	60.41	64.44	72.49	80.54	88.60	100.68	120.81	161.08	52
53	25.11	30.14	40.18	50.22	60.27	70.31	64.73	69.05	77.68	86.31	94.94	107.88	129.46	172.61	53
54	26.72	32.06	42.75	53.43	64.12	74.80	69.20	73.81	83.04	92.26	101.49	115.32	138.39	184.52	54
55	28.35	34.02	45.35	56.69	68.03	79.36	73.73	78.65	88.48	98.31	108.14	122.88	147.46	196.61	55
56	30.00	36.00	47.99	59.99	71.99	83.98	78.33	83.56	94.00	104.44	114.89	130.55	156.66	208.88	56
57	31.65	37.98	50.63	63.29	75.95	88.61	83.08	88.62	99.69	110.77	121.84	138.46	166.15	221.53	57
58	33.37	40.04	53.39	66.73	80.08	93.42	87.96	93.82	105.55	117.28	129.01	146.60	175.91	234.55	58
59	35.11	42.13	56.18	70.22	84.26	98.31	93.05	99.25	111.66	124.07	136.47	155.08	186.10	248.13	59
60	36.95	44.34	59.12	73.89	88.67	103.45	98.42	104.98	118.11	131.23	144.35	164.03	196.84	262.45	60
61	39.83	47.80	63.73	79.66	95.59	111.52	106.44	113.54	127.73	141.92	156.11	177.40	212.88	283.84	61
62	42.97	51.56	68.75	85.94	103.12	120.31	115.09	122.76	138.11	153.45	168.80	191.82	230.18	306.90	62
63	46.39	55.67	74.22	92.77	111.33	129.88	124.65	132.96	149.58	166.20	182.82	207.74	249.29	332.39	63
64	50.16	60.19	80.25	100.31	120.37	140.43	135.11	144.12	162.13	180.15	198.16	225.18	270.22	360.29	64
65	54.29	65.15	86.87	108.58	130.30	152.01	146.69	156.47	176.03	195.58	215.14	244.48	293.37	391.16	65
66	58.78	70.54	94.05	117.56	141.07	164.58	159.31	169.93	191.18	212.42	233.66	265.52	318.62	424.83	66
67	63.66	76.40	101.86	127.32	152.79	178.25	172.98	184.52	207.58	230.64	253.71	288.30	345.96	461.28	67
68	68.96	82.76	110.34	137.92	165.51	193.09	187.91	200.44	225.49	250.55	275.60	313.18	375.82	501.09	68
69	74.68	89.62	119.49	149.36	179.23	209.11	204.09	217.70	244.91	272.12	299.33	340.15	408.18	544.24	69
70	80.87	97.04	129.39	161.73	194.08	226.42	221.60	236.37	265.92	295.47	325.01	369.33	443.20	590.93	70

Easy Term 20 Year - Monthly Premium for Specified Face Amounts

Issue	Male Non-Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	NA	NA	NA	17.14	19.99	16.26	17.34	19.51	21.67	23.84	27.09	32.51	43.34	18
19	NA	NA	NA	NA	17.14	19.99	16.26	17.34	19.51	21.67	23.84	27.09	32.51	43.34	19
20	NA	NA	NA	NA	17.14	19.99	16.26	17.34	19.51	21.67	23.84	27.09	32.51	43.34	20
21	NA	NA	NA	NA	17.14	19.99	16.26	17.34	19.51	21.67	23.84	27.09	32.51	43.34	21
22	NA	NA	NA	NA	17.14	19.99	16.26	17.34	19.51	21.67	23.84	27.09	32.51	43.34	22
23	NA	NA	NA	NA	17.14	19.99	16.26	17.34	19.51	21.67	23.84	27.09	32.51	43.34	23
24	NA	NA	NA	NA	17.14	19.99	16.26	17.34	19.51	21.67	23.84	27.09	32.51	43.34	24
25	NA	NA	NA	NA	17.14	19.99	16.26	17.34	19.51	21.67	23.84	27.09	32.51	43.34	25
26	NA	NA	NA	NA	17.30	20.19	16.47	17.56	19.76	21.95	24.15	27.44	32.93	43.90	26
27	NA	NA	NA	NA	17.47	20.38	16.68	17.79	20.01	22.23	24.45	27.79	33.35	44.46	27
28	NA	NA	NA	NA	17.53	20.45	16.74	17.86	20.09	22.32	24.56	27.90	33.48	44.64	28
29	NA	NA	NA	NA	17.58	20.51	16.81	17.94	20.18	22.42	24.66	28.02	33.62	44.83	29
30	NA	NA	NA	NA	17.58	20.51	16.81	17.94	20.18	22.42	24.66	28.02	33.62	44.83	30
31	NA	NA	NA	NA	17.97	20.97	17.30	18.46	20.76	23.07	25.38	28.83	34.60	46.13	31
32	NA	NA	NA	NA	17.97	20.97	17.30	18.46	20.76	23.07	25.38	28.83	34.60	46.13	32
33	NA	NA	NA	NA	17.97	20.97	17.30	18.46	20.76	23.07	25.38	28.83	34.60	46.13	33
34	NA	NA	NA	15.12	18.14	21.16	17.58	18.75	21.10	23.44	25.78	29.30	35.16	46.88	34
35	NA	NA	NA	15.21	18.25	21.29	17.72	18.90	21.26	23.63	25.99	29.53	35.44	47.25	35
36	NA	NA	NA	15.63	18.75	21.88	18.35	19.57	22.02	24.46	26.91	30.58	36.69	48.92	36
37	NA	NA	NA	16.33	19.59	22.86	19.47	20.76	23.36	25.95	28.55	32.44	38.93	51.90	37
38	NA	NA	NA	16.93	20.32	23.70	20.37	21.73	24.45	27.16	29.88	33.95	40.74	54.32	38
39	NA	NA	NA	17.67	21.21	24.74	21.56	22.99	25.87	28.74	31.62	35.93	43.11	57.48	39
40	NA	NA	NA	18.51	22.21	25.91	22.88	24.41	27.46	30.51	33.56	38.13	45.76	61.01	40
41	NA	NA	15.74	19.67	23.61	27.54	24.70	26.34	29.63	32.93	36.22	41.16	49.39	65.85	41
42	NA	NA	16.86	21.07	25.28	29.50	26.86	28.65	32.23	35.81	39.39	44.76	53.71	71.61	42
43	NA	NA	18.05	22.56	27.07	31.58	29.16	31.10	34.99	38.88	42.77	48.60	58.32	77.75	43
44	NA	NA	19.31	24.14	28.97	33.79	31.67	33.78	38.00	42.23	46.45	52.78	63.34	84.45	44
45	NA	15.68	20.91	26.14	31.36	36.59	34.74	37.06	41.69	46.32	50.95	57.90	69.48	92.63	45
46	NA	16.74	22.32	27.90	33.48	39.06	37.53	40.03	45.04	50.04	55.04	62.55	75.06	100.07	46
47	NA	17.97	23.96	29.95	35.94	41.93	40.74	43.45	48.89	54.32	59.75	67.89	81.47	108.63	47
48	16.02	19.23	25.64	32.04	38.45	44.86	44.02	46.95	52.82	58.69	64.56	73.36	88.03	117.37	48
49	17.16	20.60	27.46	34.32	41.19	48.05	47.57	50.75	57.09	63.43	69.77	79.29	95.14	126.86	49
50	18.37	22.05	29.39	36.74	44.09	51.43	51.34	54.76	61.61	68.45	75.30	85.56	102.68	136.90	50
51	19.74	23.69	31.59	39.48	47.38	55.27	55.60	59.30	66.71	74.13	81.54	92.66	111.19	148.25	51
52	21.14	25.37	33.82	42.27	50.73	59.18	59.99	63.99	71.99	79.98	87.98	99.98	119.97	159.96	52
53	21.81	26.18	34.90	43.62	52.35	61.07	62.08	66.22	74.50	82.77	91.05	103.47	124.16	165.54	53
54	23.53	28.24	37.65	47.06	56.47	65.89	67.45	71.95	80.94	89.94	98.93	112.42	134.90	179.87	54
55	25.58	30.69	40.92	51.15	61.38	71.61	73.87	78.79	88.64	98.49	108.34	123.11	147.74	196.98	55
56	27.97	33.57	44.76	55.94	67.13	78.32	81.33	86.76	97.60	108.44	119.29	135.55	162.66	216.88	56
57	30.95	37.14	49.52	61.90	74.27	86.65	90.61	96.65	108.73	120.81	132.89	151.01	181.22	241.62	57
58	33.02	39.62	52.83	66.03	79.24	92.45	97.10	103.57	116.52	129.46	142.41	161.82	194.19	258.92	58
59	36.00	43.19	57.59	71.99	86.38	100.78	106.37	113.46	127.65	141.83	156.01	177.29	212.74	283.65	59
60	40.58	48.69	64.92	81.15	97.38	113.60	120.74	128.79	144.89	160.99	177.09	201.23	241.48	321.97	60
61	44.55	53.46	71.28	89.10	106.92	124.74	132.60	141.44	159.12	176.80	194.48	221.00	265.19	353.59	61
62	48.90	58.68	78.24	97.79	117.35	136.91	145.50	155.20	174.60	194.00	213.40	242.50	291.00	388.00	62
63	53.57	64.29	85.71	107.14	128.57	150.00	159.45	170.08	191.34	212.60	233.86	265.75	318.90	425.20	63
64	58.64	70.37	93.82	117.28	140.73	164.19	174.52	186.15	209.42	232.69	255.96	290.86	349.03	465.38	64
65	64.08	76.90	102.53	128.16	153.79	179.42	190.70	203.41	228.84	254.27	279.69	317.83	381.40	508.53	65

Easy Term 20 Year - Monthly Premium for Specified Face Amounts

Issue	Male Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	NA	19.57	24.46	29.36	34.25	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	18
19	NA	NA	19.57	24.46	29.36	34.25	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	19
20	NA	NA	19.57	24.46	29.36	34.25	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	20
21	NA	NA	19.57	24.46	29.36	34.25	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	21
22	NA	NA	19.57	24.46	29.36	34.25	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	22
23	NA	NA	19.57	24.46	29.36	34.25	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	23
24	NA	NA	19.57	24.46	29.36	34.25	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	24
25	NA	NA	19.57	24.46	29.36	34.25	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	25
26	NA	NA	19.57	24.46	29.36	34.25	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	26
27	NA	NA	19.57	24.46	29.36	34.25	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	27
28	NA	NA	19.57	24.46	29.36	34.25	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	28
29	NA	NA	19.57	24.46	29.36	34.25	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	29
30	NA	NA	19.57	24.46	29.36	34.25	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	30
31	NA	15.27	20.35	25.44	30.53	35.61	33.69	35.94	40.43	44.92	49.42	56.15	67.38	89.84	31
32	NA	15.80	21.06	26.32	31.59	36.85	35.09	37.43	42.11	46.78	51.46	58.48	70.17	93.56	32
33	NA	16.41	21.88	27.35	32.82	38.28	36.69	39.14	44.03	48.92	53.81	61.15	73.38	97.84	33
34	NA	17.05	22.73	28.42	34.10	39.78	38.30	40.85	45.96	51.06	56.17	63.83	76.59	102.12	34
35	NA	17.67	23.55	29.44	35.33	41.21	39.90	42.56	47.88	53.20	58.52	66.50	79.80	106.40	35
36	15.33	18.39	24.52	30.65	36.78	42.91	41.79	44.57	50.14	55.71	61.28	69.64	83.57	111.42	36
37	15.79	18.95	25.26	31.58	37.89	44.21	43.25	46.13	51.90	57.66	63.43	72.08	86.49	115.32	37
38	16.68	20.01	26.68	33.35	40.01	46.68	46.04	49.11	55.25	61.38	67.52	76.73	92.07	122.76	38
39	17.70	21.24	28.31	35.39	42.47	49.55	49.25	52.53	59.10	65.66	72.23	82.08	98.49	131.32	39
40	19.09	22.91	30.55	38.18	45.82	53.45	53.57	57.14	64.29	71.43	78.57	89.28	107.14	142.85	40
41	20.67	24.81	33.08	41.34	49.61	57.88	58.53	62.43	70.23	78.03	85.83	97.54	117.05	156.06	41
42	22.46	26.96	35.94	44.92	53.91	62.89	64.11	68.38	76.93	85.47	94.02	106.84	128.21	170.94	42
43	24.37	29.24	38.99	48.74	58.48	68.23	70.10	74.78	84.12	93.47	102.82	116.84	140.20	186.93	43
44	26.72	32.06	42.75	53.43	64.12	74.80	77.43	82.59	92.91	103.23	113.56	129.04	154.85	206.46	44
45	28.90	34.68	46.24	57.80	69.36	80.92	84.26	89.88	101.11	112.35	123.58	140.43	168.52	224.69	45
46	32.00	38.40	51.19	63.99	76.79	89.58	93.89	100.15	112.67	125.18	137.70	156.48	187.77	250.36	46
47	35.04	42.05	56.07	70.08	84.10	98.11	103.44	110.34	124.13	137.92	151.72	172.40	206.88	275.84	47
48	37.95	45.54	60.72	75.89	91.07	106.25	112.51	120.01	135.01	150.01	165.01	187.52	225.02	300.02	48
49	40.97	49.16	65.55	81.94	98.32	114.71	121.93	130.06	146.31	162.57	178.83	203.21	243.85	325.13	49
50	43.60	52.32	69.75	87.19	104.63	122.07	130.16	138.84	156.19	173.54	190.90	216.93	260.31	347.08	50
51	46.50	55.80	74.40	93.00	111.60	130.20	139.23	148.51	167.07	185.63	204.20	232.04	278.45	371.26	51
52	49.06	58.87	78.50	98.12	117.74	137.37	147.25	157.06	176.70	196.33	215.96	245.41	294.49	392.65	52
53	53.41	64.09	85.45	106.82	128.18	149.54	160.85	171.57	193.02	214.46	235.91	268.08	321.69	428.92	53
54	57.92	69.50	92.67	115.84	139.00	162.17	174.94	186.60	209.92	233.25	256.57	291.56	349.87	466.49	54
55	62.50	75.00	100.00	125.00	150.00	174.99	189.24	201.85	227.08	252.31	277.54	315.39	378.47	504.62	55
56	71.64	85.96	114.62	143.27	171.92	200.58	217.76	232.28	261.32	290.35	319.39	362.94	435.52	580.70	56
57	81.10	97.32	129.76	162.20	194.64	227.07	247.34	263.83	296.81	329.78	362.76	412.23	494.67	659.56	57
58	86.66	103.99	138.65	173.31	207.97	242.63	264.71	282.35	317.65	352.94	388.23	441.17	529.41	705.87	58
59	91.54	109.85	146.46	183.08	219.69	256.30	279.98	298.65	335.98	373.31	410.64	466.63	559.96	746.61	59
60	95.77	114.93	153.23	191.54	229.85	268.15	293.23	312.78	351.88	390.98	430.07	488.72	586.46	781.95	60
61	103.44	124.13	165.51	206.88	248.26	289.63	316.74	337.86	380.09	422.32	464.55	527.90	633.47	844.63	61
62	111.58	133.90	178.53	223.16	267.79	312.42	341.71	364.49	410.05	455.61	501.17	569.51	683.42	911.22	62
63	120.18	144.22	192.29	240.36	288.44	336.51	368.01	392.54	441.61	490.67	539.74	613.34	736.01	981.34	63
64	129.23	155.07	206.76	258.45	310.14	361.83	395.70	422.08	474.84	527.59	580.35	659.49	791.39	1055.18	64
65	138.78	166.54	222.05	277.56	333.08	388.59	424.92	453.25	509.91	566.56	623.22	708.20	849.84	1133.12	65

Easy Term 20 Year - Monthly Premium for Specified Face Amounts

Issue	Female Non-Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	NA	NA	NA	15.41	17.97	NA	NA	16.83	18.70	20.57	23.37	28.04	37.39	18
19	NA	NA	NA	NA	15.41	17.97	NA	NA	16.83	18.70	20.57	23.37	28.04	37.39	19
20	NA	NA	NA	NA	15.41	17.97	NA	NA	16.83	18.70	20.57	23.37	28.04	37.39	20
21	NA	NA	NA	NA	15.41	17.97	NA	NA	16.83	18.70	20.57	23.37	28.04	37.39	21
22	NA	NA	NA	NA	15.41	17.97	NA	NA	16.83	18.70	20.57	23.37	28.04	37.39	22
23	NA	NA	NA	NA	15.41	17.97	NA	NA	16.83	18.70	20.57	23.37	28.04	37.39	23
24	NA	NA	NA	NA	15.41	17.97	NA	NA	16.83	18.70	20.57	23.37	28.04	37.39	24
25	NA	NA	NA	NA	15.41	17.97	NA	NA	16.83	18.70	20.57	23.37	28.04	37.39	25
26	NA	NA	NA	NA	15.46	18.04	NA	15.03	16.91	18.79	20.67	23.49	28.18	37.58	26
27	NA	NA	NA	NA	15.68	18.30	NA	15.33	17.25	19.16	21.08	23.95	28.74	38.32	27
28	NA	NA	NA	NA	15.74	18.36	NA	15.41	17.33	19.26	21.18	24.07	28.88	38.51	28
29	NA	NA	NA	NA	15.80	18.43	NA	15.48	17.41	19.35	21.28	24.18	29.02	38.69	29
30	NA	NA	NA	NA	15.96	18.62	NA	15.70	17.67	19.63	21.59	24.53	29.44	39.25	30
31	NA	NA	NA	NA	16.08	18.75	NA	15.85	17.83	19.81	21.79	24.77	29.72	39.62	31
32	NA	NA	NA	NA	16.13	18.82	NA	15.93	17.92	19.91	21.90	24.88	29.86	39.81	32
33	NA	NA	NA	NA	16.24	18.95	15.07	16.08	18.08	20.09	22.10	25.11	30.14	40.18	33
34	NA	NA	NA	NA	16.35	19.08	15.21	16.22	18.25	20.28	22.31	25.35	30.42	40.55	34
35	NA	NA	NA	NA	16.41	19.14	15.28	16.30	18.34	20.37	22.41	25.46	30.56	40.74	35
36	NA	NA	NA	NA	16.74	19.53	15.70	16.74	18.84	20.93	23.02	26.16	31.39	41.85	36
37	NA	NA	NA	NA	17.47	20.38	16.68	17.79	20.01	22.23	24.45	27.79	33.35	44.46	37
38	NA	NA	NA	NA	17.97	20.97	17.30	18.46	20.76	23.07	25.38	28.83	34.60	46.13	38
39	NA	NA	NA	15.58	18.70	21.81	18.28	19.50	21.93	24.37	26.81	30.46	36.55	48.74	39
40	NA	NA	NA	16.19	19.42	22.66	19.26	20.54	23.11	25.67	28.24	32.09	38.51	51.34	40
41	NA	NA	NA	16.98	20.37	23.77	20.44	21.80	24.53	27.25	29.98	34.07	40.88	54.50	41
42	NA	NA	NA	17.63	21.15	24.68	21.49	22.92	25.78	28.65	31.51	35.81	42.97	57.29	42
43	NA	NA	NA	18.65	22.38	26.11	23.09	24.63	27.71	30.79	33.87	38.48	46.18	61.57	43
44	NA	NA	15.41	19.26	23.11	26.96	24.00	25.60	28.80	32.00	35.20	39.99	47.99	63.99	44
45	NA	NA	16.08	20.09	24.11	28.13	25.32	27.01	30.39	33.76	37.14	42.20	50.64	67.52	45
46	NA	NA	17.04	21.30	25.56	29.82	27.21	29.02	32.65	36.27	39.90	45.34	54.41	72.54	46
47	NA	NA	17.90	22.37	26.84	31.32	28.88	30.81	34.66	38.51	42.36	48.13	57.76	77.01	47
48	NA	NA	18.83	23.53	28.24	32.95	30.69	32.74	36.83	40.92	45.02	51.15	61.38	81.84	48
49	NA	NA	19.80	24.74	29.69	34.64	32.58	34.75	39.09	43.44	47.78	54.29	65.15	86.87	49
50	NA	15.68	20.91	26.14	31.36	36.59	34.74	37.06	41.69	46.32	50.95	57.90	69.48	92.63	50
51	NA	16.49	21.99	27.49	32.98	38.48	36.90	39.36	44.28	49.20	54.12	61.50	73.80	98.40	51
52	NA	17.44	23.25	29.07	34.88	40.69	39.34	41.97	47.21	52.46	57.70	65.57	78.68	104.91	52
53	15.37	18.45	24.59	30.74	36.89	43.04	41.99	44.79	50.39	55.99	61.59	69.99	83.98	111.98	53
54	16.26	19.51	26.01	32.51	39.01	45.51	44.71	47.70	53.66	59.62	65.58	74.52	89.42	119.23	54
55	17.23	20.68	27.57	34.46	41.35	48.24	47.78	50.97	57.34	63.71	70.08	79.64	95.56	127.41	55
56	18.23	21.88	29.17	36.46	43.75	51.04	50.92	54.32	61.11	67.89	74.68	84.87	101.84	135.78	56
57	19.28	23.13	30.84	38.55	46.26	53.97	54.20	57.81	65.04	72.27	79.49	90.33	108.40	144.53	57
58	21.14	25.37	33.82	42.27	50.73	59.18	59.99	63.99	71.99	79.98	87.98	99.98	119.97	159.96	58
59	23.00	27.60	36.80	45.99	55.19	64.39	65.78	70.16	78.93	87.70	96.47	109.63	131.55	175.40	59
60	25.07	30.08	40.11	50.13	60.16	70.18	72.27	77.08	86.72	96.35	105.99	120.44	144.53	192.70	60
61	27.28	32.73	43.64	54.55	65.46	76.37	78.61	83.85	94.33	104.82	115.30	131.02	157.22	209.63	61
62	29.72	35.66	47.55	59.43	71.32	83.20	85.66	91.37	102.79	114.21	125.63	142.76	171.31	228.41	62
63	32.42	38.90	51.86	64.83	77.79	90.75	93.47	99.70	112.16	124.62	137.09	155.78	186.93	249.24	63
64	35.39	42.47	56.62	70.78	84.93	99.09	102.05	108.85	122.46	136.06	149.67	170.08	204.09	272.12	64
65	38.65	46.37	61.83	77.29	92.74	108.20	111.40	118.82	133.67	148.53	163.38	185.66	222.79	297.05	65

Easy Term 20 Year - Monthly Premium for Specified Face Amounts

Issue	Female Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	NA	15.22	19.02	22.83	26.63	23.65	25.23	28.38	31.53	34.68	39.41	47.30	63.06	18
19	NA	NA	15.22	19.02	22.83	26.63	23.65	25.23	28.38	31.53	34.68	39.41	47.30	63.06	19
20	NA	NA	15.22	19.02	22.83	26.63	23.65	25.23	28.38	31.53	34.68	39.41	47.30	63.06	20
21	NA	NA	15.22	19.02	22.83	26.63	23.65	25.23	28.38	31.53	34.68	39.41	47.30	63.06	21
22	NA	NA	15.22	19.02	22.83	26.63	23.65	25.23	28.38	31.53	34.68	39.41	47.30	63.06	22
23	NA	NA	15.22	19.02	22.83	26.63	23.65	25.23	28.38	31.53	34.68	39.41	47.30	63.06	23
24	NA	NA	15.22	19.02	22.83	26.63	23.65	25.23	28.38	31.53	34.68	39.41	47.30	63.06	24
25	NA	NA	15.22	19.02	22.83	26.63	23.65	25.23	28.38	31.53	34.68	39.41	47.30	63.06	25
26	NA	NA	15.59	19.49	23.39	27.28	24.35	25.97	29.22	32.46	35.71	40.58	48.69	64.92	26
27	NA	NA	15.96	19.95	23.94	27.93	25.11	26.79	30.14	33.48	36.83	41.85	50.22	66.96	27
28	NA	NA	16.26	20.33	24.39	28.45	25.67	27.38	30.81	34.23	37.65	42.78	51.34	68.45	28
29	NA	NA	16.60	20.74	24.89	29.04	26.37	28.13	31.64	35.16	38.67	43.95	52.74	70.31	29
30	NA	NA	17.04	21.30	25.56	29.82	27.21	29.02	32.65	36.27	39.90	45.34	54.41	72.54	30
31	NA	NA	17.34	21.67	26.01	30.34	27.77	29.62	33.32	37.02	40.72	46.27	55.53	74.03	31
32	NA	NA	17.67	22.09	26.51	30.93	28.46	30.36	34.15	37.95	41.74	47.43	56.92	75.89	32
33	NA	NA	18.05	22.56	27.07	31.58	29.16	31.10	34.99	38.88	42.77	48.60	58.32	77.75	33
34	NA	NA	18.42	23.02	27.63	32.23	29.93	31.92	35.91	39.90	43.89	49.88	59.85	79.80	34
35	NA	NA	18.72	23.39	28.07	32.75	30.49	32.52	36.58	40.65	44.71	50.81	60.97	81.29	35
36	NA	NA	19.80	24.74	29.69	34.64	32.58	34.75	39.09	43.44	47.78	54.29	65.15	86.87	36
37	NA	15.68	20.91	26.14	31.36	36.59	34.74	37.06	41.69	46.32	50.95	57.90	69.48	92.63	37
38	NA	16.58	22.10	27.63	33.15	38.67	37.11	39.59	44.53	49.48	54.43	61.85	74.22	98.96	38
39	NA	17.75	23.66	29.58	35.49	41.41	40.18	42.86	48.22	53.57	58.93	66.96	80.36	107.14	39
40	15.93	19.12	25.49	31.86	38.23	44.60	43.74	46.65	52.48	58.32	64.15	72.89	87.47	116.63	40
41	17.05	20.46	27.27	34.09	40.91	47.72	47.23	50.37	56.67	62.97	69.26	78.71	94.45	125.93	41
42	18.09	21.71	28.95	36.18	43.42	50.65	50.43	53.80	60.52	67.24	73.97	84.05	100.86	134.48	42
43	19.26	23.11	30.81	38.51	46.21	53.91	54.06	57.66	64.87	72.08	79.29	90.10	108.12	144.15	43
44	20.33	24.39	32.52	40.65	48.77	56.90	57.41	61.24	68.89	76.54	84.20	95.68	114.81	153.08	44
45	21.35	25.62	34.15	42.69	51.23	59.77	60.62	64.66	72.74	80.82	88.90	101.03	121.23	161.64	45
46	23.21	27.85	37.13	46.41	55.69	64.97	66.48	70.91	79.77	88.63	97.50	110.79	132.95	177.26	46
47	24.77	29.72	39.62	49.53	59.43	69.34	71.29	76.04	85.55	95.05	104.56	118.81	142.57	190.10	47
48	26.28	31.53	42.04	52.55	63.06	73.57	76.03	81.10	91.24	101.37	111.51	126.72	152.06	202.74	48
49	28.02	33.62	44.83	56.04	67.24	78.45	81.47	86.90	97.77	108.63	119.49	135.78	162.94	217.25	49
50	29.81	35.77	47.70	59.62	71.54	83.46	87.05	92.86	104.46	116.07	127.68	145.08	174.10	232.13	50
51	31.56	37.87	50.49	63.11	75.73	88.35	92.56	98.73	111.07	123.42	135.76	154.27	185.12	246.83	51
52	33.62	40.35	53.80	67.24	80.69	94.14	98.98	105.58	118.78	131.97	145.17	164.96	197.96	263.94	52
53	35.97	43.17	57.55	71.94	86.33	100.71	106.30	113.39	127.56	141.74	155.91	177.17	212.60	283.47	53
54	38.04	45.65	60.86	76.08	91.29	106.51	112.79	120.31	135.35	150.39	165.42	187.98	225.58	300.77	54
55	40.44	48.52	64.70	80.87	97.04	113.21	120.25	128.27	144.30	160.34	176.37	200.42	240.50	320.67	55
56	42.99	51.59	68.79	85.98	103.18	120.37	128.28	136.83	153.93	171.03	188.13	213.79	256.55	342.06	56
57	44.71	53.66	71.54	89.42	107.31	125.19	133.65	142.56	160.37	178.19	196.01	222.74	267.29	356.38	57
58	48.88	58.65	78.20	97.75	117.30	136.85	146.69	156.47	176.03	195.58	215.14	244.48	293.37	391.16	58
59	52.50	63.00	84.00	105.00	126.00	147.00	157.99	168.52	189.59	210.65	231.71	263.31	315.97	421.29	59
60	56.25	67.50	89.99	112.49	134.99	157.48	169.71	181.02	203.65	226.27	248.90	282.84	339.41	452.54	60
61	60.50	72.60	96.80	121.00	145.20	169.40	182.54	194.71	219.05	243.39	267.72	304.23	365.08	486.77	61
62	65.10	78.12	104.16	130.20	156.24	182.28	196.42	209.52	235.70	261.89	288.08	327.36	392.84	523.78	62
63	70.10	84.12	112.16	140.20	168.24	196.28	211.56	225.66	253.87	282.07	310.28	352.59	423.11	564.14	63
64	75.50	90.60	120.79	150.99	181.19	211.38	227.81	243.00	273.37	303.74	334.12	379.68	455.61	607.48	64
65	81.31	97.57	130.09	162.62	195.14	227.66	245.32	261.67	294.38	327.09	359.79	408.86	490.63	654.17	65

Easy Term 30 Year - Monthly Premium for Specified Face Amounts

Issue	Male Non-Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	NA	NA	16.84	20.20	23.57	20.23	21.58	24.28	26.97	29.67	33.72	40.46	53.94	18
19	NA	NA	NA	16.84	20.20	23.57	20.23	21.58	24.28	26.97	29.67	33.72	40.46	53.94	19
20	NA	NA	NA	16.84	20.20	23.57	20.23	21.58	24.28	26.97	29.67	33.72	40.46	53.94	20
21	NA	NA	NA	16.84	20.20	23.57	20.23	21.58	24.28	26.97	29.67	33.72	40.46	53.94	21
22	NA	NA	NA	16.84	20.20	23.57	20.23	21.58	24.28	26.97	29.67	33.72	40.46	53.94	22
23	NA	NA	NA	16.84	20.20	23.57	20.23	21.58	24.28	26.97	29.67	33.72	40.46	53.94	23
24	NA	NA	NA	16.84	20.20	23.57	20.23	21.58	24.28	26.97	29.67	33.72	40.46	53.94	24
25	NA	NA	NA	16.84	20.20	23.57	20.23	21.58	24.28	26.97	29.67	33.72	40.46	53.94	25
26	NA	NA	NA	17.21	20.65	24.09	20.79	22.18	24.95	27.72	30.49	34.65	41.58	55.43	26
27	NA	NA	NA	17.54	21.04	24.55	21.35	22.77	25.62	28.46	31.31	35.58	42.69	56.92	27
28	NA	NA	NA	17.91	21.49	25.07	21.91	23.37	26.29	29.21	32.13	36.51	43.81	58.41	28
29	NA	NA	NA	18.33	21.99	25.65	22.53	24.04	27.04	30.04	33.05	37.55	45.06	60.08	29
30	NA	NA	NA	18.70	22.44	26.18	23.16	24.71	27.79	30.88	33.97	38.60	46.32	61.76	30
31	NA	NA	15.33	19.16	22.99	26.83	23.86	25.45	28.63	31.81	34.99	39.76	47.71	63.62	31
32	NA	NA	15.81	19.77	23.72	27.67	24.84	26.49	29.80	33.11	36.42	41.39	49.67	66.22	32
33	NA	NA	16.11	20.14	24.17	28.19	25.39	27.09	30.47	33.86	37.24	42.32	50.78	67.71	33
34	NA	NA	16.45	20.56	24.67	28.78	26.02	27.76	31.23	34.69	38.16	43.37	52.04	69.38	34
35	NA	NA	16.71	20.88	25.06	29.23	26.58	28.35	31.89	35.44	38.98	44.30	53.15	70.87	35
36	NA	NA	17.79	22.23	26.68	31.12	28.67	30.58	34.41	38.23	42.05	47.78	57.34	76.45	36
37	NA	NA	18.94	23.67	28.41	33.14	30.90	32.96	37.08	41.20	45.32	51.50	61.80	82.40	37
38	NA	15.13	20.17	25.21	30.25	35.29	33.35	35.57	40.01	44.46	48.90	55.57	66.69	88.91	38
39	NA	16.19	21.58	26.97	32.37	37.76	36.07	38.47	43.28	48.09	52.89	60.11	72.13	96.17	39
40	NA	17.33	23.11	28.88	34.66	40.43	39.06	41.67	46.88	52.08	57.29	65.10	78.12	104.16	40
41	15.51	18.61	24.82	31.02	37.22	43.43	42.41	45.24	50.89	56.55	62.20	70.68	84.82	113.09	41
42	16.65	19.98	26.64	33.30	39.96	46.62	45.97	49.03	55.16	61.29	67.42	76.61	91.94	122.58	42
43	17.95	21.54	28.72	35.90	43.08	50.26	50.02	53.35	60.02	66.69	73.35	83.36	100.03	133.37	43
44	19.33	23.19	30.92	38.65	46.37	54.10	54.34	57.96	65.21	72.45	79.70	90.56	108.68	144.90	44
45	20.88	25.06	33.41	41.76	50.11	58.46	59.15	63.10	70.98	78.87	86.76	98.58	118.30	157.73	45
46	22.63	27.15	36.20	45.25	54.30	63.35	64.66	68.97	77.59	86.22	94.84	107.77	129.32	172.43	46
47	24.60	29.52	39.36	49.20	59.04	68.88	70.80	75.52	84.96	94.40	103.84	118.00	141.60	188.79	47
48	26.77	32.12	42.82	53.53	64.23	74.94	77.57	82.74	93.08	103.42	113.76	129.27	155.13	206.84	48
49	29.11	34.94	46.58	58.22	69.87	81.51	84.89	90.55	101.87	113.19	124.50	141.48	169.78	226.37	49
50	31.74	38.09	50.78	63.48	76.17	88.87	93.12	99.33	111.74	124.16	136.58	155.20	186.24	248.31	50
51	37.00	44.39	59.19	73.99	88.78	103.58	109.51	116.81	131.41	146.01	160.62	182.52	219.02	292.02	51
52	43.25	51.90	69.20	86.49	103.79	121.09	129.11	137.72	154.93	172.15	189.36	215.18	258.22	344.29	52
53	50.71	60.85	81.14	101.42	121.70	141.99	152.41	162.57	182.89	203.21	223.53	254.01	304.81	406.41	53
54	59.48	71.37	95.16	118.95	142.74	166.53	179.82	191.81	215.78	239.76	263.73	299.70	359.64	479.51	54
55	69.94	83.93	111.90	139.88	167.85	195.83	212.46	226.63	254.96	283.28	311.61	354.10	424.92	566.56	55

Easy Term 30 Year - Monthly Premium for Specified Face Amounts

Issue	Male Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	16.13	21.51	26.88	32.26	37.63	35.93	38.32	43.11	47.90	52.69	59.87	71.85	95.79	18
19	NA	16.13	21.51	26.88	32.26	37.63	35.93	38.32	43.11	47.90	52.69	59.87	71.85	95.79	19
20	NA	16.13	21.51	26.88	32.26	37.63	35.93	38.32	43.11	47.90	52.69	59.87	71.85	95.79	20
21	NA	16.13	21.51	26.88	32.26	37.63	35.93	38.32	43.11	47.90	52.69	59.87	71.85	95.79	21
22	NA	16.13	21.51	26.88	32.26	37.63	35.93	38.32	43.11	47.90	52.69	59.87	71.85	95.79	22
23	NA	16.13	21.51	26.88	32.26	37.63	35.93	38.32	43.11	47.90	52.69	59.87	71.85	95.79	23
24	NA	16.13	21.51	26.88	32.26	37.63	35.93	38.32	43.11	47.90	52.69	59.87	71.85	95.79	24
25	NA	16.13	21.51	26.88	32.26	37.63	35.93	38.32	43.11	47.90	52.69	59.87	71.85	95.79	25
26	NA	16.61	22.14	27.67	33.21	38.74	37.18	39.66	44.62	49.57	54.53	61.97	74.36	99.14	26
27	NA	17.08	22.77	28.46	34.15	39.85	38.44	41.00	46.12	51.25	56.37	64.06	76.87	102.49	27
28	NA	17.58	23.44	29.30	35.16	41.02	39.69	42.34	47.63	52.92	58.21	66.15	79.38	105.84	28
29	15.05	18.06	24.07	30.09	36.11	42.12	40.95	43.68	49.14	54.60	60.06	68.24	81.89	109.19	29
30	15.47	18.56	24.74	30.93	37.11	43.30	42.27	45.09	50.73	56.36	62.00	70.45	84.54	112.72	30
31	16.12	19.34	25.78	32.23	38.67	45.12	44.30	47.25	53.15	59.06	64.97	73.82	88.59	118.11	31
32	16.49	19.79	26.38	32.97	39.57	46.16	45.48	48.51	54.58	60.64	66.70	75.80	90.96	121.28	32
33	16.88	20.26	27.01	33.76	40.52	47.27	46.67	49.78	56.00	62.22	68.44	77.78	93.33	124.44	33
34	17.28	20.73	27.64	34.55	41.46	48.37	47.92	51.12	57.51	63.90	70.29	79.87	95.84	127.79	34
35	17.65	21.18	28.24	35.30	42.36	49.42	49.11	52.38	58.93	65.48	72.02	81.84	98.21	130.95	35
36	19.14	22.97	30.62	38.27	45.93	53.58	53.71	57.29	64.45	71.61	78.78	89.52	107.42	143.22	36
37	20.70	24.84	33.11	41.39	49.67	57.94	58.59	62.50	70.31	78.12	85.94	97.65	117.18	156.24	37
38	22.46	26.96	35.94	44.92	53.91	62.89	64.11	68.38	76.93	85.47	94.02	106.84	128.21	170.94	38
39	24.37	29.24	38.99	48.74	58.48	68.23	70.10	74.78	84.12	93.47	102.82	116.84	140.20	186.93	39
40	26.46	31.76	42.34	52.92	63.51	74.09	76.66	81.77	91.99	102.21	112.43	127.76	153.32	204.42	40
41	28.83	34.60	46.13	57.66	69.20	80.73	84.05	89.66	100.86	112.07	123.28	140.09	168.10	224.13	41
42	31.49	37.78	50.37	62.97	75.56	88.15	92.28	98.44	110.74	123.04	135.35	153.80	184.56	246.08	42
43	34.32	41.19	54.91	68.64	82.37	96.09	101.21	107.96	121.45	134.95	148.44	168.68	202.42	269.89	43
44	37.53	45.04	60.05	75.06	90.07	105.08	111.19	118.60	133.42	148.25	163.07	185.31	222.37	296.49	44
45	41.04	49.25	65.66	82.08	98.49	114.91	122.21	130.35	146.65	162.94	179.23	203.67	244.41	325.88	45
46	44.95	53.94	71.91	89.89	107.87	125.84	134.41	143.37	161.29	179.22	197.14	224.02	268.82	358.43	46
47	49.25	59.10	78.79	98.49	118.19	137.89	147.81	157.66	177.37	197.07	216.78	246.34	295.61	394.14	47
48	54.01	64.82	86.42	108.02	129.63	151.23	162.73	173.58	195.28	216.97	238.67	271.22	325.46	433.94	48
49	59.29	71.15	94.86	118.58	142.29	166.01	179.19	191.14	215.03	238.92	262.81	298.65	358.38	477.84	49
50	65.04	78.04	104.05	130.07	156.08	182.09	197.19	210.33	236.62	262.92	289.21	328.64	394.37	525.83	50
51	76.45	91.74	122.32	152.90	183.48	214.05	232.83	248.35	279.40	310.44	341.48	388.05	465.66	620.87	51
52	90.12	108.15	144.19	180.24	216.29	252.33	275.52	293.88	330.62	367.35	404.09	459.19	551.03	734.70	52
53	106.30	127.56	170.08	212.60	255.12	297.64	326.09	347.82	391.30	434.78	478.26	543.47	652.17	869.55	53
54	125.37	150.44	200.59	250.73	300.88	351.02	385.72	411.44	462.87	514.29	565.72	642.87	771.44	1028.58	54
55	148.11	177.73	236.97	296.21	355.45	414.69	456.73	487.18	548.07	608.97	669.87	761.21	913.45	1217.93	55

Easy Term 30 Year - Monthly Premium for Specified Face Amounts

Issue	Female Non-Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	NA	NA	NA	16.97	19.80	16.05	17.12	19.26	21.39	23.53	26.74	32.09	42.78	18
19	NA	NA	NA	NA	16.97	19.80	16.05	17.12	19.26	21.39	23.53	26.74	32.09	42.78	19
20	NA	NA	NA	NA	16.97	19.80	16.05	17.12	19.26	21.39	23.53	26.74	32.09	42.78	20
21	NA	NA	NA	NA	16.97	19.80	16.05	17.12	19.26	21.39	23.53	26.74	32.09	42.78	21
22	NA	NA	NA	NA	16.97	19.80	16.05	17.12	19.26	21.39	23.53	26.74	32.09	42.78	22
23	NA	NA	NA	NA	16.97	19.80	16.05	17.12	19.26	21.39	23.53	26.74	32.09	42.78	23
24	NA	NA	NA	NA	16.97	19.80	16.05	17.12	19.26	21.39	23.53	26.74	32.09	42.78	24
25	NA	NA	NA	NA	16.97	19.80	16.05	17.12	19.26	21.39	23.53	26.74	32.09	42.78	25
26	NA	NA	NA	NA	17.41	20.32	16.61	17.71	19.93	22.14	24.35	27.67	33.21	44.27	26
27	NA	NA	NA	NA	17.86	20.84	17.16	18.31	20.60	22.88	25.17	28.60	34.32	45.76	27
28	NA	NA	NA	15.21	18.25	21.29	17.72	18.90	21.26	23.63	25.99	29.53	35.44	47.25	28
29	NA	NA	NA	15.58	18.70	21.81	18.28	19.50	21.93	24.37	26.81	30.46	36.55	48.74	29
30	NA	NA	NA	15.91	19.09	22.27	18.77	20.02	22.52	25.02	27.52	31.28	37.53	50.04	30
31	NA	NA	NA	16.51	19.81	23.12	19.74	21.06	23.69	26.32	28.96	32.90	39.48	52.64	31
32	NA	NA	NA	16.84	20.20	23.57	20.23	21.58	24.28	26.97	29.67	33.72	40.46	53.94	32
33	NA	NA	NA	17.21	20.65	24.09	20.79	22.18	24.95	27.72	30.49	34.65	41.58	55.43	33
34	NA	NA	NA	17.54	21.04	24.55	21.35	22.77	25.62	28.46	31.31	35.58	42.69	56.92	34
35	NA	NA	NA	17.95	21.54	25.13	21.98	23.44	26.37	29.30	32.23	36.62	43.95	58.59	35
36	NA	NA	15.00	18.74	22.49	26.24	23.23	24.78	27.88	30.97	34.07	38.72	46.46	61.94	36
37	NA	NA	15.63	19.53	23.44	27.35	24.49	26.12	29.38	32.65	35.91	40.81	48.97	65.29	37
38	NA	NA	16.37	20.46	24.56	28.65	25.88	27.61	31.06	34.51	37.96	43.13	51.76	69.01	38
39	NA	NA	17.15	21.44	25.73	30.02	27.42	29.24	32.90	36.55	40.21	45.69	54.83	73.10	39
40	NA	NA	17.97	22.46	26.96	31.45	29.02	30.96	34.82	38.69	42.56	48.36	58.04	77.38	40
41	NA	NA	18.87	23.58	28.30	33.01	30.76	32.82	36.92	41.02	45.12	51.27	61.52	82.03	41
42	NA	NA	19.83	24.79	29.75	34.70	32.65	34.82	39.18	43.53	47.88	54.41	65.29	87.05	42
43	NA	15.66	20.87	26.09	31.31	36.53	34.67	36.98	41.60	46.23	50.85	57.78	69.34	92.45	43
44	NA	16.47	21.95	27.44	32.93	38.41	36.83	39.29	44.20	49.11	54.02	61.38	73.66	98.21	44
45	NA	17.39	23.18	28.97	34.77	40.56	39.20	41.82	47.04	52.27	57.50	65.34	78.40	104.54	45
46	15.42	18.50	24.67	30.83	37.00	43.17	42.13	44.94	50.56	56.18	61.79	70.22	84.26	112.35	46
47	16.42	19.70	26.27	32.83	39.40	45.97	45.20	48.22	54.24	60.27	66.30	75.33	90.40	120.53	47
48	17.51	21.01	28.02	35.02	42.02	49.03	48.62	51.86	58.34	64.83	71.31	81.03	97.24	129.65	48
49	18.70	22.44	29.91	37.39	44.87	52.35	52.39	55.88	62.86	69.85	76.83	87.31	104.77	139.69	49
50	20.00	24.00	32.00	39.99	47.99	55.99	56.43	60.19	67.72	75.24	82.77	94.05	112.86	150.48	50
51	23.05	27.65	36.87	46.09	55.30	64.52	65.92	70.31	79.10	87.89	96.68	109.86	131.83	175.77	51
52	26.60	31.92	42.56	53.20	63.84	74.48	77.08	82.22	92.49	102.77	113.05	128.46	154.15	205.53	52
53	30.81	36.97	49.29	61.62	73.94	86.26	90.19	96.20	108.23	120.25	132.28	150.32	180.38	240.50	53
54	35.74	42.89	57.18	71.48	85.77	100.06	105.61	112.65	126.73	140.81	154.89	176.01	211.21	281.61	54
55	41.58	49.89	66.52	83.15	99.78	116.40	123.88	132.14	148.66	165.17	181.69	206.46	247.76	330.34	55

Easy Term 30 Year - Monthly Premium for Specified Face Amounts

Issue	Female Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	NA	16.04	20.05	24.05	28.06	25.25	26.94	30.30	33.67	37.04	42.09	50.50	67.34	18
19	NA	NA	16.04	20.05	24.05	28.06	25.25	26.94	30.30	33.67	37.04	42.09	50.50	67.34	19
20	NA	NA	16.04	20.05	24.05	28.06	25.25	26.94	30.30	33.67	37.04	42.09	50.50	67.34	20
21	NA	NA	16.04	20.05	24.05	28.06	25.25	26.94	30.30	33.67	37.04	42.09	50.50	67.34	21
22	NA	NA	16.04	20.05	24.05	28.06	25.25	26.94	30.30	33.67	37.04	42.09	50.50	67.34	22
23	NA	NA	16.04	20.05	24.05	28.06	25.25	26.94	30.30	33.67	37.04	42.09	50.50	67.34	23
24	NA	NA	16.04	20.05	24.05	28.06	25.25	26.94	30.30	33.67	37.04	42.09	50.50	67.34	24
25	NA	NA	16.04	20.05	24.05	28.06	25.25	26.94	30.30	33.67	37.04	42.09	50.50	67.34	25
26	NA	NA	16.60	20.74	24.89	29.04	26.37	28.13	31.64	35.16	38.67	43.95	52.74	70.31	26
27	NA	NA	17.23	21.53	25.84	30.15	27.56	29.39	33.07	36.74	40.41	45.92	55.11	73.47	27
28	NA	NA	17.82	22.28	26.73	31.19	28.74	30.66	34.49	38.32	42.15	47.90	57.48	76.64	28
29	NA	NA	18.42	23.02	27.63	32.23	29.93	31.92	35.91	39.90	43.89	49.88	59.85	79.80	29
30	NA	NA	19.01	23.77	28.52	33.27	31.04	33.11	37.25	41.39	45.53	51.74	62.08	82.77	30
31	NA	NA	19.91	24.88	29.86	34.83	32.79	34.97	39.34	43.71	48.09	54.64	65.57	87.42	31
32	NA	15.38	20.50	25.63	30.75	35.88	33.97	36.24	40.77	45.30	49.83	56.62	67.94	90.59	32
33	NA	15.85	21.13	26.42	31.70	36.98	35.23	37.58	42.27	46.97	51.67	58.71	70.45	93.93	33
34	NA	16.35	21.80	27.25	32.70	38.15	36.48	38.92	43.78	48.64	53.51	60.80	72.96	97.28	34
35	NA	16.86	22.47	28.09	33.71	39.33	37.81	40.33	45.37	50.41	55.45	63.01	75.61	100.82	35
36	NA	17.89	23.85	29.81	35.77	41.73	40.53	43.23	48.63	54.04	59.44	67.55	81.05	108.07	36
37	15.86	19.03	25.38	31.72	38.06	44.40	43.46	46.36	52.15	57.94	63.74	72.43	86.91	115.88	37
38	16.91	20.29	27.05	33.81	40.57	47.33	46.74	49.85	56.08	62.31	68.55	77.89	93.47	124.62	38
39	18.02	21.63	28.83	36.04	43.25	50.46	50.22	53.57	60.27	66.96	73.66	83.70	100.44	133.92	39
40	19.26	23.11	30.81	38.51	46.21	53.91	54.06	57.66	64.87	72.08	79.29	90.10	108.12	144.15	40
41	20.60	24.72	32.96	41.20	49.44	57.68	58.32	62.20	69.98	77.75	85.53	97.19	116.63	155.50	41
42	22.05	26.45	35.27	44.09	52.90	61.72	62.85	67.04	75.42	83.80	92.18	104.75	125.69	167.59	42
43	23.67	28.41	37.87	47.34	56.81	66.28	67.87	72.40	81.45	90.49	99.54	113.12	135.74	180.98	43
44	25.39	30.47	40.63	50.78	60.94	71.09	73.31	78.20	87.97	97.75	107.52	122.18	146.62	195.49	44
45	27.23	32.68	43.57	54.46	65.35	76.24	79.03	84.30	94.84	105.37	115.91	131.72	158.06	210.74	45
46	29.04	34.85	46.47	58.08	69.70	81.31	84.68	90.33	101.62	112.91	124.20	141.13	169.36	225.81	46
47	31.07	37.28	49.70	62.13	74.55	86.98	91.03	97.10	109.23	121.37	133.51	151.71	182.05	242.73	47
48	33.14	39.76	53.01	66.27	79.52	92.77	97.45	103.94	116.93	129.93	142.92	162.41	194.89	259.85	48
49	35.44	42.52	56.70	70.87	85.04	99.22	104.63	111.60	125.55	139.50	153.45	174.38	209.25	279.00	49
50	37.90	45.48	60.64	75.80	90.96	106.12	112.37	119.86	134.85	149.83	164.81	187.28	224.74	299.65	50
51	44.30	53.15	70.87	88.59	106.30	124.02	132.32	141.14	158.78	176.43	194.07	220.53	264.64	352.85	51
52	51.95	62.33	83.11	103.89	124.66	145.44	156.24	166.66	187.49	208.32	229.16	260.40	312.48	416.64	52
53	61.01	73.21	97.62	122.02	146.42	170.83	184.56	196.87	221.48	246.08	270.69	307.60	369.12	492.16	53
54	71.71	86.05	114.73	143.41	172.09	200.77	217.97	232.50	261.57	290.63	319.69	363.29	435.94	581.25	54
55	84.43	101.31	135.08	168.85	202.61	236.38	257.73	274.91	309.28	343.64	378.00	429.55	515.46	687.27	55

Easy Term 20 Year - Return of Premium - Annual Premium for Specified Face Amounts

Issue	Male Non-Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	15.82	21.10	26.37	31.64	36.92	26.02	27.76	31.23	34.69	38.16	43.37	52.04	69.38	18
19	NA	15.85	21.13	26.42	31.70	36.98	26.09	27.83	31.31	34.79	38.27	43.48	52.18	69.57	19
20	NA	15.88	21.17	26.46	31.76	37.05	26.16	27.90	31.39	34.88	38.37	43.60	52.32	69.75	20
21	NA	15.91	21.21	26.51	31.81	37.11	26.23	27.98	31.48	34.97	38.47	43.71	52.46	69.94	21
22	NA	15.94	21.25	26.56	31.87	37.18	26.30	28.05	31.56	35.07	38.57	43.83	52.60	70.13	22
23	NA	15.96	21.28	26.60	31.92	37.24	26.44	28.20	31.73	35.25	38.78	44.06	52.88	70.50	23
24	NA	16.02	21.36	26.70	32.03	37.37	26.58	28.35	31.89	35.44	38.98	44.30	53.15	70.87	24
25	NA	16.08	21.43	26.79	32.15	37.50	26.79	28.57	32.15	35.72	39.29	44.64	53.57	71.43	25
26	NA	16.16	21.54	26.93	32.31	37.70	27.07	28.87	32.48	36.09	39.70	45.11	54.13	72.17	26
27	NA	16.27	21.69	27.11	32.54	37.96	27.35	29.17	32.82	36.46	40.11	45.57	54.69	72.92	27
28	NA	16.41	21.88	27.35	32.82	38.28	27.63	29.47	33.15	36.83	40.52	46.04	55.25	73.66	28
29	NA	16.55	22.06	27.58	33.09	38.61	27.90	29.76	33.48	37.20	40.92	46.50	55.80	74.40	29
30	NA	16.72	22.29	27.86	33.43	39.00	28.60	30.51	34.32	38.13	41.95	47.67	57.20	76.26	30
31	NA	17.22	22.96	28.70	34.43	40.17	29.65	31.62	35.58	39.53	43.48	49.41	59.29	79.05	31
32	NA	17.78	23.70	29.63	35.55	41.47	30.83	32.89	37.00	41.11	45.22	51.39	61.66	82.22	32
33	15.35	18.42	24.56	30.69	36.83	42.97	32.23	34.38	38.67	42.97	47.27	53.71	64.45	85.94	33
34	15.93	19.12	25.49	31.86	38.23	44.60	33.69	35.94	40.43	44.92	49.42	56.15	67.38	89.84	34
35	16.58	19.90	26.53	33.16	39.79	46.42	35.37	37.73	42.44	47.16	51.87	58.94	70.73	94.31	35
36	17.30	20.76	27.68	34.60	41.52	48.44	37.25	39.73	44.70	49.67	54.63	62.08	74.50	99.33	36
37	18.07	21.68	28.91	36.14	43.36	50.59	39.34	41.97	47.21	52.46	57.70	65.57	78.68	104.91	37
38	18.88	22.66	30.21	37.76	45.31	52.87	41.58	44.35	49.89	55.43	60.98	69.29	83.15	110.86	38
39	19.70	23.64	31.51	39.39	47.27	55.14	43.88	46.80	52.65	58.50	64.35	73.13	87.75	117.00	39
40	20.49	24.58	32.78	40.97	49.16	57.36	46.25	49.33	55.50	61.66	67.83	77.08	92.49	123.32	40
41	21.81	26.18	34.90	43.62	52.35	61.07	49.74	53.05	59.68	66.31	72.94	82.89	99.47	132.62	41
42	23.23	27.88	37.17	46.46	55.75	65.04	53.50	57.07	64.20	71.34	78.47	89.17	107.00	142.67	42
43	24.77	29.72	39.62	49.53	59.43	69.34	57.69	61.53	69.22	76.92	84.61	96.14	115.37	153.83	43
44	26.39	31.67	42.23	52.78	63.34	73.89	62.22	66.37	74.67	82.96	91.26	103.70	124.44	165.92	44
45	28.14	33.76	45.02	56.27	67.52	78.78	67.10	71.58	80.52	89.47	98.42	111.84	134.20	178.94	45
46	29.97	35.97	47.96	59.94	71.93	83.92	72.41	77.23	86.89	96.54	106.19	120.67	144.81	193.07	46
47	31.88	38.26	51.01	63.76	76.51	89.26	78.12	83.33	93.75	104.16	114.58	130.20	156.24	208.32	47
48	33.88	40.66	54.21	67.76	81.31	94.86	84.19	89.81	101.03	112.26	123.48	140.32	168.38	224.51	48
49	35.95	43.14	57.52	71.89	86.27	100.65	90.75	96.80	108.90	121.00	133.10	151.25	181.49	241.99	49
50	38.09	45.71	60.94	76.17	91.41	106.64	97.72	104.24	117.27	130.30	143.33	162.87	195.44	260.59	50
51	40.55	48.66	64.88	81.10	97.32	113.54	104.63	111.60	125.55	139.50	153.45	174.38	209.25	279.00	51
52	43.09	51.70	68.94	86.17	103.40	120.64	111.81	119.27	134.18	149.08	163.99	186.35	223.62	298.16	52
53	45.78	54.94	73.25	91.56	109.88	128.19	119.56	127.53	143.47	159.41	175.35	199.26	239.11	318.81	53
54	48.55	58.26	77.68	97.10	116.52	135.93	127.65	136.16	153.18	170.19	187.21	212.74	255.29	340.38	54
55	51.36	61.64	82.18	102.72	123.27	143.81	136.02	145.08	163.22	181.35	199.49	226.69	272.03	362.70	55
56	54.22	65.07	86.76	108.44	130.13	151.82	144.67	154.31	173.60	192.89	212.18	241.11	289.33	385.77	56
57	57.08	68.50	91.33	114.16	136.99	159.83	153.59	163.83	184.31	204.79	225.27	255.99	307.18	409.58	57
58	60.01	72.01	96.02	120.02	144.02	168.03	162.94	173.80	195.53	217.25	238.98	271.56	325.88	434.50	58
59	63.01	75.61	100.82	126.02	151.22	176.43	172.71	184.22	207.25	230.27	253.30	287.84	345.41	460.54	59
60	66.01	79.21	105.62	132.02	158.42	184.82	182.82	195.01	219.38	243.76	268.13	304.70	365.63	487.51	60

Easy Term 20 Year - Return of Premium - Annual Premium for Specified Face Amounts

Issue	Male Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	22.00	26.40	35.20	43.99	52.79	61.59	49.18	52.46	59.01	65.57	72.13	81.96	98.35	131.13	18
19	22.02	26.43	35.23	44.04	52.85	61.65	49.25	52.53	59.10	65.66	72.23	82.08	98.49	131.32	19
20	22.05	26.45	35.27	44.09	52.90	61.72	49.32	52.61	59.18	65.76	72.33	82.19	98.63	131.51	20
21	22.07	26.48	35.31	44.13	52.96	61.78	49.39	52.68	59.26	65.85	72.43	82.31	98.77	131.69	21
22	22.12	26.54	35.38	44.23	53.07	61.92	49.53	52.83	59.43	66.03	72.64	82.54	99.05	132.06	22
23	22.16	26.59	35.46	44.32	53.18	62.05	49.74	53.05	59.68	66.31	72.94	82.89	99.47	132.62	23
24	22.23	26.68	35.57	44.46	53.35	62.24	50.02	53.35	60.02	66.69	73.35	83.36	100.03	133.37	24
25	22.32	26.79	35.72	44.64	53.57	62.50	50.36	53.72	60.44	67.15	73.87	83.94	100.72	134.30	25
26	22.44	26.93	35.90	44.88	53.85	62.83	50.85	54.24	61.02	67.80	74.58	84.75	101.70	135.60	26
27	22.58	27.10	36.13	45.16	54.19	63.22	51.27	54.69	61.52	68.36	75.20	85.45	102.54	136.71	27
28	22.72	27.26	36.35	45.44	54.52	63.61	51.90	55.36	62.28	69.20	76.12	86.49	103.79	138.39	28
29	22.88	27.46	36.61	45.76	54.91	64.06	52.53	56.03	63.03	70.03	77.04	87.54	105.05	140.06	29
30	23.05	27.65	36.87	46.09	55.30	64.52	53.08	56.62	63.70	70.78	77.86	88.47	106.16	141.55	30
31	24.05	28.85	38.47	48.09	57.70	67.32	55.80	59.52	66.96	74.40	81.84	93.00	111.60	148.80	31
32	25.16	30.19	40.26	50.32	60.38	70.44	58.87	62.80	70.65	78.50	86.35	98.12	117.74	156.99	32
33	26.37	31.64	42.19	52.74	63.28	73.83	62.29	66.44	74.75	83.05	91.36	103.82	124.58	166.10	33
34	27.72	33.26	44.35	55.43	66.52	77.60	66.06	70.46	79.27	88.08	96.88	110.09	132.11	176.15	34
35	29.23	35.08	46.77	58.46	70.15	81.84	70.31	75.00	84.37	93.75	103.12	117.18	140.62	187.49	35
36	30.90	37.08	49.44	61.80	74.16	86.52	75.06	80.06	90.07	100.07	110.08	125.09	150.11	200.14	36
37	32.69	39.23	52.31	65.38	78.46	91.54	80.29	85.64	96.34	107.05	117.75	133.81	160.57	214.09	37
38	34.60	41.52	55.36	69.20	83.04	96.87	85.87	91.59	103.04	114.49	125.94	143.11	171.73	228.97	38
39	36.53	43.84	58.45	73.06	87.67	102.28	91.80	97.92	110.15	122.39	134.63	152.99	183.59	244.78	39
40	38.53	46.24	61.65	77.06	92.47	107.88	98.00	104.54	117.60	130.67	143.74	163.34	196.00	261.33	40
41	41.20	49.44	65.92	82.40	98.88	115.36	105.26	112.27	126.31	140.34	154.38	175.43	210.51	280.68	41
42	44.06	52.88	70.50	88.12	105.75	123.37	113.07	120.61	135.68	150.76	165.83	188.45	226.13	301.51	42
43	47.13	56.56	75.41	94.26	113.11	131.96	121.51	129.61	145.81	162.01	178.21	202.51	243.01	324.02	43
44	50.41	60.49	80.65	100.82	120.98	141.14	130.58	139.28	156.69	174.10	191.51	217.62	261.15	348.20	44
45	53.88	64.65	86.20	107.75	129.29	150.84	140.27	149.62	168.33	187.03	205.73	233.78	280.54	374.05	45
46	57.53	69.03	92.04	115.05	138.05	161.06	150.53	160.56	180.63	200.70	220.77	250.87	301.05	401.39	46
47	61.32	73.58	98.10	122.63	147.15	171.67	161.34	172.09	193.60	215.11	236.62	268.89	322.67	430.22	47
48	65.34	78.40	104.54	130.67	156.80	182.94	172.85	184.37	207.41	230.46	253.50	288.07	345.69	460.91	48
49	69.55	83.45	111.27	139.09	166.90	194.72	185.05	197.39	222.06	246.73	271.41	308.42	370.10	493.46	49
50	73.89	88.67	118.23	147.78	177.34	206.89	197.82	211.00	237.38	263.75	290.13	329.69	395.63	527.50	50
51	79.03	94.84	126.45	158.06	189.67	221.28	213.58	227.82	256.29	284.77	313.25	355.96	427.15	569.54	51
52	84.40	101.28	135.04	168.80	202.56	236.32	230.25	245.60	276.30	307.00	337.70	383.75	460.49	613.99	52
53	90.08	108.09	144.12	180.15	216.17	252.20	248.18	264.72	297.81	330.90	363.99	413.62	496.35	661.79	53
54	95.98	115.18	153.57	191.96	230.35	268.74	267.22	285.03	320.66	356.29	391.92	445.36	534.43	712.57	54
55	102.10	122.51	163.35	204.19	245.02	285.86	287.17	306.31	344.60	382.89	421.17	478.61	574.33	765.77	55
56	108.44	130.13	173.51	216.88	260.26	303.63	308.23	328.78	369.88	410.97	452.07	513.71	616.46	821.94	56
57	115.02	138.03	184.03	230.04	276.05	322.05	330.55	352.59	396.66	440.73	484.80	550.91	661.10	881.46	57
58	122.02	146.42	195.23	244.04	292.84	341.65	354.61	378.25	425.54	472.82	520.10	591.02	709.22	945.63	58
59	129.46	155.35	207.13	258.92	310.70	362.48	380.49	405.86	456.59	507.32	558.05	634.15	760.98	1014.63	59
60	137.30	164.75	219.67	274.59	329.50	384.42	408.32	435.54	489.98	544.43	598.87	680.53	816.64	1088.85	60

Issue	Female Non-Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	NA	16.56	20.70	24.84	28.97	19.74	21.06	23.69	26.32	28.96	32.90	39.48	52.64	18
19	NA	NA	16.74	20.93	25.11	29.30	20.02	21.36	24.03	26.70	29.37	33.37	40.04	53.39	19
20	NA	NA	16.93	21.16	25.39	29.63	20.30	21.66	24.36	27.07	29.77	33.83	40.60	54.13	20
21	NA	NA	17.12	21.39	25.67	29.95	20.58	21.95	24.70	27.44	30.18	34.30	41.16	54.87	21
22	NA	NA	17.34	21.67	26.01	30.34	20.93	22.32	25.11	27.90	30.69	34.88	41.85	55.80	22
23	NA	NA	17.56	21.95	26.34	30.73	21.28	22.70	25.53	28.37	31.21	35.46	42.55	56.73	23
24	NA	NA	17.82	22.28	26.73	31.19	21.63	23.07	25.95	28.83	31.72	36.04	43.25	57.66	24
25	NA	NA	18.08	22.60	27.12	31.64	22.05	23.52	26.45	29.39	32.33	36.74	44.09	58.78	25
26	NA	NA	18.34	22.93	27.51	32.10	22.39	23.89	26.87	29.86	32.84	37.32	44.78	59.71	26
27	NA	NA	18.64	23.30	27.96	32.62	22.81	24.33	27.37	30.42	33.46	38.02	45.62	60.83	27
28	NA	NA	18.94	23.67	28.41	33.14	23.30	24.85	27.96	31.07	34.17	38.83	46.60	62.13	28
29	NA	NA	19.24	24.05	28.85	33.66	23.79	25.38	28.55	31.72	34.89	39.65	47.57	63.43	29
30	NA	NA	19.53	24.42	29.30	34.18	24.28	25.90	29.13	32.37	35.61	40.46	48.55	64.73	30
31	NA	15.21	20.28	25.35	30.42	35.48	25.39	27.09	30.47	33.86	37.24	42.32	50.78	67.71	31
32	NA	15.82	21.10	26.37	31.64	36.92	26.58	28.35	31.89	35.44	38.98	44.30	53.15	70.87	32
33	NA	16.49	21.99	27.49	32.98	38.48	27.84	29.69	33.40	37.11	40.82	46.39	55.67	74.22	33
34	NA	17.16	22.88	28.60	34.32	40.04	29.23	31.18	35.08	38.97	42.87	48.71	58.46	77.94	34
35	NA	17.86	23.81	29.76	35.72	41.67	30.69	32.74	36.83	40.92	45.02	51.15	61.38	81.84	35
36	15.49	18.59	24.78	30.97	37.17	43.36	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	36
37	16.09	19.31	25.75	32.18	38.62	45.05	33.76	36.01	40.52	45.02	49.52	56.27	67.52	90.03	37
38	16.70	20.04	26.71	33.39	40.07	46.75	35.37	37.73	42.44	47.16	51.87	58.94	70.73	94.31	38
39	17.30	20.76	27.68	34.60	41.52	48.44	37.11	39.59	44.53	49.48	54.43	61.85	74.22	98.96	39
40	17.88	21.46	28.61	35.76	42.92	50.07	38.86	41.45	46.63	51.81	56.99	64.76	77.71	103.61	40
41	18.93	22.72	30.29	37.86	45.43	53.00	41.58	44.35	49.89	55.43	60.98	69.29	83.15	110.86	41
42	20.00	24.00	32.00	39.99	47.99	55.99	44.37	47.32	53.24	59.15	65.07	73.94	88.73	118.30	42
43	21.09	25.31	33.75	42.18	50.62	59.05	47.37	50.52	56.84	63.15	69.47	78.94	94.73	126.30	43
44	22.21	26.65	35.53	44.41	53.29	62.18	50.50	53.87	60.60	67.34	74.07	84.17	101.00	134.67	44
45	23.30	27.96	37.28	46.60	55.92	65.24	53.71	57.29	64.45	71.61	78.78	89.52	107.42	143.22	45
46	24.39	29.27	39.03	48.78	58.54	68.29	57.06	60.86	68.47	76.08	83.69	95.10	114.12	152.15	46
47	25.46	30.56	40.74	50.92	61.11	71.29	60.48	64.51	72.57	80.64	88.70	100.79	120.95	161.27	47
48	26.49	31.78	42.38	52.97	63.56	74.15	63.97	68.23	76.76	85.29	93.81	106.61	127.93	170.57	48
49	27.46	32.95	43.94	54.92	65.90	76.89	67.52	72.02	81.03	90.03	99.03	112.53	135.04	180.05	49
50	28.37	34.04	45.39	56.73	68.08	79.43	71.15	75.89	85.38	94.86	104.35	118.58	142.29	189.72	50
51	30.09	36.11	48.14	60.18	72.21	84.24	75.96	81.03	91.15	101.28	111.41	126.60	151.92	202.56	51
52	31.88	38.26	51.01	63.76	76.51	89.26	81.05	86.46	97.26	108.07	118.88	135.09	162.10	216.14	52
53	33.74	40.49	53.98	67.48	80.97	94.47	86.43	92.19	103.71	115.23	126.75	144.04	172.85	230.46	53
54	35.67	42.80	57.07	71.34	85.60	99.87	92.07	98.21	110.49	122.76	135.04	153.45	184.14	245.52	54
55	37.67	45.20	60.27	75.33	90.40	105.47	98.07	104.61	117.69	130.76	143.84	163.45	196.14	261.52	55
56	39.74	47.69	63.58	79.47	95.37	111.26	104.35	111.31	125.22	139.13	153.05	173.91	208.70	278.26	56
57	41.88	50.25	67.00	83.75	100.50	117.25	110.91	118.30	133.09	147.87	162.66	184.84	221.81	295.74	57
58	44.09	52.90	70.54	88.17	105.80	123.43	117.88	125.74	141.46	157.17	172.89	196.47	235.76	314.34	58
59	46.34	55.61	74.14	92.68	111.21	129.75	125.21	133.55	150.25	166.94	183.63	208.67	250.41	333.87	59
60	48.69	58.43	77.90	97.38	116.85	136.32	132.95	141.81	159.54	177.26	194.99	221.58	265.89	354.52	60

Easy Term 20 Year - Return of Premium - Annual Premium for Specified Face Amounts

Issue	Female Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	16.38	21.84	27.30	32.76	38.22	29.72	31.70	35.66	39.62	43.58	49.53	59.43	79.24	18
19	NA	16.86	22.47	28.09	33.71	39.33	30.69	32.74	36.83	40.92	45.02	51.15	61.38	81.84	19
20	NA	17.33	23.11	28.88	34.66	40.43	31.67	33.78	38.00	42.23	46.45	52.78	63.34	84.45	20
21	NA	17.81	23.74	29.67	35.61	41.54	32.65	34.82	39.18	43.53	47.88	54.41	65.29	87.05	21
22	15.23	18.28	24.37	30.46	36.55	42.65	33.62	35.87	40.35	44.83	49.31	56.04	67.24	89.66	22
23	15.63	18.75	25.00	31.25	37.50	43.75	34.67	36.98	41.60	46.23	50.85	57.78	69.34	92.45	23
24	16.00	19.20	25.60	32.00	38.40	44.79	35.72	38.10	42.86	47.62	52.38	59.52	71.43	95.24	24
25	16.40	19.67	26.23	32.79	39.34	45.90	36.76	39.21	44.11	49.02	53.92	61.27	73.52	98.03	25
26	16.79	20.15	26.86	33.58	40.29	47.01	37.81	40.33	45.37	50.41	55.45	63.01	75.61	100.82	26
27	17.16	20.60	27.46	34.32	41.19	48.05	38.93	41.52	46.71	51.90	57.09	64.87	77.85	103.79	27
28	17.56	21.07	28.09	35.11	42.13	49.16	40.11	42.78	48.13	53.48	58.83	66.85	80.22	106.95	28
29	17.95	21.54	28.72	35.90	43.08	50.26	41.37	44.12	49.64	55.15	60.67	68.94	82.73	110.30	29
30	18.40	22.07	29.43	36.79	44.14	51.50	42.69	45.54	51.23	56.92	62.61	71.15	85.38	113.84	30
31	19.44	23.33	31.10	38.88	46.65	54.43	45.34	48.36	54.41	60.45	66.50	75.57	90.68	120.90	31
32	20.60	24.72	32.96	41.20	49.44	57.68	48.27	51.49	57.93	64.36	70.80	80.45	96.54	128.72	32
33	21.84	26.20	34.94	43.67	52.40	61.13	51.48	54.91	61.78	68.64	75.50	85.80	102.96	137.27	33
34	23.16	27.79	37.06	46.32	55.58	64.84	54.97	58.63	65.96	73.29	80.62	91.61	109.93	146.57	34
35	24.56	29.47	39.29	49.11	58.93	68.75	58.59	62.50	70.31	78.12	85.94	97.65	117.18	156.24	35
36	26.00	31.20	41.59	51.99	62.39	72.79	62.50	66.67	75.00	83.33	91.67	104.16	125.00	166.66	36
37	27.53	33.04	44.05	55.06	66.07	77.08	66.69	71.13	80.02	88.91	97.80	111.14	133.37	177.82	37
38	29.14	34.96	46.62	58.27	69.92	81.58	71.08	75.82	85.30	94.77	104.25	118.46	142.16	189.54	38
39	30.79	36.94	49.26	61.57	73.88	86.20	75.68	80.73	90.82	100.91	111.00	126.14	151.36	201.81	39
40	32.46	38.95	51.94	64.92	77.90	90.88	80.57	85.94	96.68	107.42	118.16	134.27	161.13	214.83	40
41	34.51	41.41	55.21	69.01	82.81	96.61	86.36	92.11	103.63	115.14	126.65	143.92	172.71	230.27	41
42	36.62	43.95	58.59	73.24	87.89	102.54	92.35	98.51	110.82	123.14	135.45	153.92	184.70	246.27	42
43	38.79	46.54	62.05	77.57	93.08	108.59	98.63	105.21	118.36	131.51	144.66	164.38	197.26	263.01	43
44	40.97	49.16	65.55	81.94	98.32	114.71	105.19	112.20	126.22	140.25	154.27	175.31	210.37	280.49	44
45	43.16	51.79	69.05	86.31	103.57	120.83	111.88	119.34	134.26	149.18	164.09	186.47	223.76	298.35	45
46	45.32	54.38	72.51	90.63	108.76	126.88	118.79	126.71	142.55	158.38	174.22	197.98	237.57	316.76	46
47	47.46	56.95	75.93	94.91	113.89	132.87	125.76	134.15	150.92	167.68	184.45	209.60	251.52	335.36	47
48	49.50	59.40	79.20	99.00	118.80	138.60	132.88	141.74	159.45	177.17	194.89	221.46	265.75	354.33	48
49	51.46	61.75	82.33	102.91	123.49	144.07	139.92	149.25	167.91	186.56	205.22	233.20	279.84	373.12	49
50	53.32	63.98	85.30	106.63	127.95	149.28	147.04	156.84	176.44	196.05	215.65	245.06	294.07	392.09	50
51	56.46	67.75	90.33	112.91	135.49	158.07	155.69	166.07	186.82	207.58	228.34	259.47	311.37	415.16	51
52	59.69	71.62	95.50	119.37	143.24	167.12	164.55	175.51	197.45	219.39	241.33	274.24	329.09	438.78	52
53	63.01	75.61	100.82	126.02	151.22	176.43	173.75	185.34	208.50	231.67	254.83	289.58	347.50	463.33	53
54	66.43	79.72	106.29	132.86	159.43	186.00	183.10	195.30	219.72	244.13	268.54	305.16	366.19	488.25	54
55	69.94	83.93	111.90	139.88	167.85	195.83	192.79	205.65	231.35	257.06	282.76	321.32	385.58	514.11	55
56	73.52	88.22	117.63	147.04	176.44	205.85	202.63	216.14	243.15	270.17	297.19	337.71	405.25	540.33	56
57	77.17	92.61	123.47	154.34	185.21	216.07	212.67	226.85	255.21	283.56	311.92	354.45	425.34	567.12	57
58	80.89	97.07	129.42	161.78	194.13	226.49	222.93	237.79	267.51	297.23	326.96	371.54	445.85	594.46	58
59	84.68	101.62	135.49	169.36	203.23	237.10	233.39	248.95	280.07	311.18	342.30	388.98	466.77	622.36	59
60	88.54	106.25	141.66	177.08	212.49	247.91	243.99	260.26	292.79	325.32	357.85	406.65	487.98	650.63	60

Easy Term 30 Year - Return of Premium - Annual Premium for Specified Face Amounts

Issue	Male Non-Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	NA	15.33	19.16	22.99	26.83	22.39	23.89	26.87	29.86	32.84	37.32	44.78	59.71	18
19	NA	NA	15.44	19.30	23.16	27.02	22.60	24.11	27.12	30.14	33.15	37.67	45.20	60.27	19
20	NA	NA	15.55	19.44	23.33	27.22	22.81	24.33	27.37	30.42	33.46	38.02	45.62	60.83	20
21	NA	NA	15.67	19.58	23.50	27.41	23.02	24.56	27.63	30.69	33.76	38.37	46.04	61.38	21
22	NA	NA	15.85	19.81	23.78	27.74	23.30	24.85	27.96	31.07	34.17	38.83	46.60	62.13	22
23	NA	NA	16.04	20.05	24.05	28.06	23.58	25.15	28.30	31.44	34.58	39.30	47.16	62.87	23
24	NA	NA	16.30	20.37	24.45	28.52	23.93	25.52	28.71	31.90	35.09	39.88	47.85	63.80	24
25	NA	NA	16.56	20.70	24.84	28.97	24.42	26.04	29.30	32.55	35.81	40.69	48.83	65.10	25
26	NA	NA	16.89	21.12	25.34	29.56	24.91	26.57	29.89	33.21	36.53	41.51	49.81	66.41	26
27	NA	NA	17.27	21.58	25.90	30.21	25.46	27.16	30.56	33.95	37.34	42.44	50.92	67.89	27
28	NA	NA	17.67	22.09	26.51	30.93	26.09	27.83	31.31	34.79	38.27	43.48	52.18	69.57	28
29	NA	NA	18.12	22.65	27.18	31.71	26.79	28.57	32.15	35.72	39.29	44.64	53.57	71.43	29
30	NA	NA	18.57	23.21	27.85	32.49	27.49	29.32	32.98	36.65	40.31	45.81	54.97	73.29	30
31	NA	NA	19.39	24.23	29.08	33.92	28.88	30.81	34.66	38.51	42.36	48.13	57.76	77.01	31
32	NA	15.24	20.32	25.39	30.47	35.55	30.42	32.44	36.50	40.55	44.61	50.69	60.83	81.10	32
33	NA	15.96	21.28	26.60	31.92	37.24	32.09	34.23	38.51	42.78	47.06	53.48	64.17	85.56	33
34	NA	16.74	22.32	27.90	33.48	39.06	33.90	36.16	40.68	45.20	49.72	56.50	67.80	90.40	34
35	NA	17.58	23.44	29.30	35.16	41.02	35.86	38.25	43.03	47.81	52.59	59.76	71.71	95.61	35
36	15.37	18.45	24.59	30.74	36.89	43.04	37.95	40.48	45.54	50.60	55.66	63.24	75.89	101.19	36
37	16.09	19.31	25.75	32.18	38.62	45.05	40.11	42.78	48.13	53.48	58.83	66.85	80.22	106.95	37
38	16.81	20.18	26.90	33.62	40.35	47.07	42.34	45.17	50.81	56.46	62.10	70.57	84.68	112.91	38
39	17.51	21.01	28.02	35.02	42.02	49.03	44.58	47.55	53.49	59.43	65.37	74.29	89.15	118.86	39
40	18.19	21.82	29.10	36.37	43.64	50.91	46.81	49.93	56.17	62.41	68.65	78.01	93.61	124.81	40
41	19.63	23.55	31.40	39.25	47.10	54.95	51.13	54.54	61.36	68.17	74.99	85.22	102.26	136.34	41
42	21.14	25.37	33.82	42.27	50.73	59.18	55.74	59.45	66.88	74.31	81.74	92.89	111.47	148.62	42
43	22.81	27.37	36.50	45.62	54.74	63.87	60.90	64.96	73.08	81.19	89.31	101.49	121.79	162.38	43
44	24.58	29.50	39.33	49.16	58.99	68.82	66.48	70.91	79.77	88.63	97.50	110.79	132.95	177.26	44
45	26.46	31.76	42.34	52.92	63.51	74.09	72.48	77.31	86.97	96.63	106.29	120.79	144.95	193.26	45
46	28.49	34.18	45.57	56.97	68.36	79.75	79.03	84.30	94.84	105.37	115.91	131.72	158.06	210.74	46
47	30.63	36.75	49.00	61.25	73.49	85.74	86.15	91.89	103.37	114.86	126.35	143.57	172.29	229.71	47
48	32.95	39.54	52.72	65.90	79.07	92.25	93.89	100.15	112.67	125.18	137.70	156.48	187.77	250.36	48
49	35.41	42.50	56.66	70.82	84.99	99.15	102.40	109.22	122.88	136.53	150.18	170.66	204.79	273.05	49
50	38.09	45.71	60.94	76.17	91.41	106.64	111.67	119.12	134.01	148.90	163.79	186.12	223.34	297.79	50

Issue	Male Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	15.00	18.00	24.00	30.00	36.00	41.99	39.00	41.59	46.79	51.99	57.19	64.99	77.99	103.98	18
19	15.28	18.34	24.45	30.56	36.67	42.78	39.76	42.41	47.71	53.01	58.32	66.27	79.52	106.02	19
20	15.56	18.67	24.89	31.11	37.34	43.56	40.53	43.23	48.63	54.04	59.44	67.55	81.05	108.07	20
21	15.84	19.00	25.34	31.67	38.00	44.34	41.30	44.05	49.56	55.06	60.57	68.82	82.59	110.12	21
22	16.09	19.31	25.75	32.18	38.62	45.05	42.06	44.87	50.48	56.08	61.69	70.10	84.12	112.16	22
23	16.37	19.65	26.19	32.74	39.29	45.84	42.83	45.69	51.40	57.11	62.82	71.38	85.66	114.21	23
24	16.65	19.98	26.64	33.30	39.96	46.62	43.67	46.58	52.40	58.22	64.04	72.78	87.33	116.44	24
25	16.95	20.34	27.12	33.90	40.68	47.46	44.58	47.55	53.49	59.43	65.37	74.29	89.15	118.86	25
26	17.26	20.71	27.61	34.51	41.41	48.31	45.48	48.51	54.58	60.64	66.70	75.80	90.96	121.28	26
27	17.58	21.10	28.13	35.16	42.19	49.22	46.46	49.56	55.75	61.94	68.14	77.43	92.91	123.88	27
28	17.91	21.49	28.65	35.81	42.97	50.13	47.43	50.60	56.92	63.24	69.57	79.05	94.86	126.48	28
29	18.21	21.85	29.13	36.41	43.70	50.98	48.41	51.64	58.09	64.55	71.00	80.68	96.82	129.09	29
30	18.51	22.21	29.62	37.02	44.42	51.82	49.39	52.68	59.26	65.85	72.43	82.31	98.77	131.69	30
31	19.53	23.44	31.25	39.06	46.88	54.69	52.25	55.73	62.70	69.66	76.63	87.08	104.49	139.32	31
32	20.67	24.81	33.08	41.34	49.61	57.88	55.32	59.00	66.38	73.75	81.13	92.19	110.63	147.50	32
33	21.88	26.26	35.01	43.76	52.51	61.26	58.66	62.58	70.40	78.22	86.04	97.77	117.32	156.43	33
34	23.21	27.85	37.13	46.41	55.69	64.97	62.29	66.44	74.75	83.05	91.36	103.82	124.58	166.10	34
35	24.63	29.55	39.40	49.25	59.10	68.95	66.20	70.61	79.44	88.26	97.09	110.33	132.39	176.52	35
36	26.09	31.31	41.74	52.18	62.61	73.05	70.31	75.00	84.37	93.75	103.12	117.18	140.62	187.49	36
37	27.65	33.18	44.24	55.29	66.35	77.41	74.57	79.54	89.48	99.42	109.36	124.28	149.13	198.84	37
38	29.21	35.05	46.73	58.41	70.09	81.77	79.03	84.30	94.84	105.37	115.91	131.72	158.06	210.74	38
39	30.81	36.97	49.29	61.62	73.94	86.26	83.50	89.06	100.19	111.33	122.46	139.16	166.99	222.65	39
40	32.44	38.93	51.90	64.87	77.85	90.82	88.10	93.97	105.72	117.46	129.21	146.83	176.19	234.92	40
41	35.46	42.55	56.73	70.92	85.10	99.28	97.31	103.79	116.77	129.74	142.71	162.17	194.61	259.47	41
42	38.74	46.49	61.98	77.47	92.97	108.46	107.28	114.43	128.74	143.04	157.34	178.80	214.56	286.07	42
43	42.27	50.73	67.63	84.54	101.45	118.36	118.23	126.11	141.88	157.64	173.40	197.05	236.46	315.27	43
44	46.09	55.30	73.74	92.17	110.60	129.03	130.16	138.84	156.19	173.54	190.90	216.93	260.31	347.08	44
45	50.18	60.21	80.28	100.35	120.42	140.49	142.99	152.52	171.59	190.65	209.72	238.32	285.98	381.30	45
46	54.60	65.51	87.35	109.19	131.02	152.86	156.94	167.40	188.33	209.25	230.18	261.57	313.88	418.50	46
47	59.34	71.21	94.94	118.67	142.41	166.14	172.08	183.55	206.49	229.44	252.38	286.79	344.15	458.87	47
48	64.52	77.43	103.23	129.04	154.85	180.66	188.68	201.26	226.41	251.57	276.73	314.46	377.35	503.13	48
49	70.15	84.18	112.24	140.30	168.35	196.41	206.81	220.60	248.18	275.75	303.32	344.69	413.62	551.49	49
50	76.29	91.54	122.06	152.57	183.08	213.60	226.69	241.80	272.03	302.25	332.48	377.82	453.38	604.50	50

Issue	Female Non-Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	NA	NA	15.54	18.64	21.75	17.79	18.98	21.35	23.72	26.09	29.65	35.58	47.43	18
19	NA	NA	NA	15.91	19.09	22.27	18.21	19.42	21.85	24.28	26.71	30.35	36.41	48.55	19
20	NA	NA	NA	16.28	19.53	22.79	18.63	19.87	22.35	24.84	27.32	31.04	37.25	49.67	20
21	NA	NA	NA	16.65	19.98	23.31	19.05	20.32	22.86	25.39	27.93	31.74	38.09	50.78	21
22	NA	NA	NA	17.07	20.48	23.90	19.47	20.76	23.36	25.95	28.55	32.44	38.93	51.90	22
23	NA	NA	NA	17.54	21.04	24.55	19.88	21.21	23.86	26.51	29.16	33.14	39.76	53.01	23
24	NA	NA	NA	18.05	21.66	25.26	20.37	21.73	24.45	27.16	29.88	33.95	40.74	54.32	24
25	NA	NA	NA	18.51	22.21	25.91	20.79	22.18	24.95	27.72	30.49	34.65	41.58	55.43	25
26	NA	NA	15.22	19.02	22.83	26.63	21.28	22.70	25.53	28.37	31.21	35.46	42.55	56.73	26
27	NA	NA	15.59	19.49	23.39	27.28	21.70	23.14	26.04	28.93	31.82	36.16	43.39	57.85	27
28	NA	NA	15.96	19.95	23.94	27.93	22.05	23.52	26.45	29.39	32.33	36.74	44.09	58.78	28
29	NA	NA	16.30	20.37	24.45	28.52	22.32	23.81	26.79	29.76	32.74	37.20	44.64	59.52	29
30	NA	NA	16.56	20.70	24.84	28.97	22.53	24.04	27.04	30.04	33.05	37.55	45.06	60.08	30
31	NA	NA	17.38	21.72	26.06	30.41	23.79	25.38	28.55	31.72	34.89	39.65	47.57	63.43	31
32	NA	NA	18.23	22.79	27.35	31.90	25.11	26.79	30.14	33.48	36.83	41.85	50.22	66.96	32
33	NA	NA	19.09	23.86	28.63	33.40	26.44	28.20	31.73	35.25	38.78	44.06	52.88	70.50	33
34	NA	NA	19.94	24.93	29.91	34.90	27.84	29.69	33.40	37.11	40.82	46.39	55.67	74.22	34
35	NA	15.57	20.76	25.95	31.14	36.33	29.23	31.18	35.08	38.97	42.87	48.71	58.46	77.94	35
36	NA	16.19	21.58	26.97	32.37	37.76	30.69	32.74	36.83	40.92	45.02	51.15	61.38	81.84	36
37	NA	16.80	22.40	28.00	33.60	39.20	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	37
38	NA	17.39	23.18	28.97	34.77	40.56	33.62	35.87	40.35	44.83	49.31	56.04	67.24	89.66	38
39	NA	17.97	23.96	29.95	35.94	41.93	35.09	37.43	42.11	46.78	51.46	58.48	70.17	93.56	39
40	15.42	18.50	24.67	30.83	37.00	43.17	36.62	39.06	43.95	48.83	53.71	61.04	73.24	97.65	40
41	16.30	19.56	26.08	32.60	39.12	45.64	39.13	41.74	46.96	52.18	57.40	65.22	78.26	104.35	41
42	17.21	20.65	27.53	34.41	41.30	48.18	41.79	44.57	50.14	55.71	61.28	69.64	83.57	111.42	42
43	18.16	21.79	29.06	36.32	43.58	50.85	44.64	47.62	53.57	59.52	65.48	74.40	89.28	119.04	43
44	19.16	22.99	30.66	38.32	45.98	53.65	47.64	50.82	57.17	63.52	69.88	79.40	95.28	127.04	44
45	20.16	24.19	32.26	40.32	48.38	56.45	50.85	54.24	61.02	67.80	74.58	84.75	101.70	135.60	45
46	21.21	25.45	33.93	42.41	50.89	59.38	54.20	57.81	65.04	72.27	79.49	90.33	108.40	144.53	46
47	22.28	26.73	35.64	44.55	53.46	62.37	57.76	61.61	69.31	77.01	84.71	96.26	115.51	154.01	47
48	23.35	28.02	37.35	46.69	56.03	65.37	61.52	65.63	73.83	82.03	90.23	102.54	123.04	164.06	48
49	24.42	29.30	39.06	48.83	58.59	68.36	65.43	69.79	78.52	87.24	95.96	109.05	130.86	174.47	49
50	25.49	30.58	40.78	50.97	61.16	71.35	69.48	74.11	83.37	92.63	101.90	115.79	138.95	185.26	50

Issue	Female Tobacco														Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	Age
18	NA	NA	17.12	21.39	25.67	29.95	27.07	28.87	32.48	36.09	39.70	45.11	54.13	72.17	18
19	NA	NA	17.79	22.23	26.68	31.12	28.04	29.91	33.65	37.39	41.13	46.74	56.08	74.78	19
20	NA	NA	18.46	23.07	27.68	32.29	29.02	30.96	34.82	38.69	42.56	48.36	58.04	77.38	20
21	NA	NA	19.13	23.91	28.69	33.47	30.00	32.00	36.00	39.99	43.99	49.99	59.99	79.98	21
22	NA	NA	19.80	24.74	29.69	34.64	31.04	33.11	37.25	41.39	45.53	51.74	62.08	82.77	22
23	NA	15.41	20.54	25.67	30.81	35.94	32.16	34.30	38.59	42.88	47.17	53.60	64.31	85.75	23
24	NA	15.94	21.25	26.56	31.87	37.18	33.21	35.42	39.85	44.27	48.70	55.34	66.41	88.54	24
25	NA	16.49	21.99	27.49	32.98	38.48	34.25	36.54	41.10	45.67	50.23	57.08	68.50	91.33	25
26	NA	17.02	22.70	28.37	34.04	39.72	35.30	37.65	42.36	47.06	51.77	58.83	70.59	94.12	26
27	NA	17.50	23.33	29.16	34.99	40.82	36.21	38.62	43.45	48.27	53.10	60.34	72.41	96.54	27
28	NA	17.97	23.96	29.95	35.94	41.93	37.04	39.51	44.45	49.39	54.33	61.73	74.08	98.77	28
29	15.28	18.34	24.45	30.56	36.67	42.78	37.67	40.18	45.20	50.22	55.25	62.78	75.33	100.44	29
30	15.54	18.64	24.85	31.07	37.28	43.49	38.16	40.70	45.79	50.88	55.96	63.59	76.31	101.75	30
31	16.58	19.90	26.53	33.16	39.79	46.42	40.81	43.53	48.97	54.41	59.85	68.01	81.61	108.81	31
32	17.65	21.18	28.24	35.30	42.36	49.42	43.67	46.58	52.40	58.22	64.04	72.78	87.33	116.44	32
33	18.79	22.55	30.06	37.58	45.09	52.61	46.60	49.70	55.92	62.13	68.34	77.66	93.19	124.25	33
34	19.98	23.97	31.96	39.95	47.94	55.93	49.67	52.98	59.60	66.22	72.84	82.77	99.33	132.44	34
35	21.19	25.42	33.89	42.37	50.84	59.31	52.88	56.40	63.45	70.50	77.55	88.12	105.75	140.99	35
36	22.44	26.93	35.90	44.88	53.85	62.83	56.22	59.97	67.47	74.96	82.46	93.70	112.44	149.92	36
37	23.72	28.46	37.95	47.43	56.92	66.41	59.64	63.62	71.57	79.52	87.47	99.40	119.28	159.03	37
38	25.07	30.08	40.11	50.13	60.16	70.18	63.27	67.49	75.92	84.36	92.79	105.44	126.53	168.71	38
39	26.44	31.73	42.30	52.88	63.45	74.02	67.03	71.50	80.44	89.38	98.32	111.72	134.06	178.75	39
40	27.88	33.46	44.61	55.76	66.91	78.06	71.01	75.74	85.21	94.68	104.15	118.35	142.02	189.35	40
41	29.60	35.52	47.36	59.20	71.04	82.88	76.38	81.47	91.66	101.84	112.02	127.30	152.76	203.67	41
42	31.39	37.67	50.22	62.78	75.33	87.89	82.10	87.57	98.52	109.47	120.41	136.83	164.20	218.93	42
43	33.28	39.93	53.24	66.55	79.85	93.16	88.24	94.12	105.89	117.65	129.41	147.06	176.47	235.29	43
44	35.23	42.27	56.36	70.45	84.54	98.63	94.80	101.11	113.75	126.39	139.03	157.99	189.59	252.78	44
45	37.27	44.73	59.64	74.54	89.45	104.36	101.77	108.55	122.12	135.69	149.26	169.61	203.54	271.38	45
46	39.37	47.24	62.98	78.73	94.47	110.22	109.16	116.44	131.00	145.55	160.10	181.94	218.32	291.09	46
47	41.53	49.83	66.44	83.05	99.66	116.27	116.98	124.77	140.37	155.97	171.56	194.96	233.95	311.93	47
48	43.71	52.46	69.94	87.42	104.91	122.39	125.14	133.48	150.16	166.85	183.53	208.56	250.27	333.69	48
49	45.90	55.08	73.44	91.80	110.15	128.51	133.72	142.63	160.46	178.29	196.11	222.86	267.43	356.57	49
50	48.13	57.76	77.01	96.26	115.51	134.76	142.64	152.15	171.17	190.19	209.21	237.74	285.28	380.37	50