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| Document Name | Description | Expiration Date |
|----------------------|---|------------------------|
| 503269_US | Lifefirst Consumer Brochure | 12/31/2199 |
| 503284_US | Foresters Benefits of Membership Brochure | 12/31/2199 |
| 503175 | Foresters Financial Strength page | 12/31/2199 |
| 503268_US | Lifefirst Worksheet | 12/31/2199 |
| 503315_US | Lifefirst Product Guide | 12/31/2199 |
| 503313_US | Lifefirst Rate Book - US General | 12/31/2199 |

Term Life Insurance

Solid protection and the flexibility to change

A comfortable lifestyle and security. It's the simple dream that many Americans have for themselves and their families. Fulfilling that dream is not always easy. While life is filled with celebrations, daily routines and successes, we can also face unforeseen challenges. Term life insurance can be the foundation that helps you prepare for the unexpected.

Build your foundation with term life insurance

Term life insurance can be an affordable starting point for your financial plan, whether you are:

- Starting a new life with your partner
- Purchasing or refinancing a home
- Providing for your children's education
- Providing for loved ones or yourself in the event of total disability or critical illness

A flexible foundation

As you move through life, your needs change and you may outgrow the foundation of your financial plan. It's comforting to know that term life insurance can adapt to your changing needs. It's "renewable" so you can extend the length of your coverage if needed. And in certain cases, it's "convertible" so you can change to permanent life insurance should this option better meet your needs in the future.

Compliments of:

This brochure is provided for information purposes only; it does not form part of the Foresters Lifefirst level term life insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Lifefirst contract for your state for these terms and conditions. Life insurance contracts are issued by The Independent Order of Foresters, a fraternal benefit society.

Foresters Lifefirst and its optional riders are filed with state insurance regulators under the following form numbers. "XX" stands for your state's postal abbreviation. Foresters Lifefirst and its riders may not be available or approved in all states, and state variations may apply.

Foresters Lifefirst: LFEN-US01-2007, LFEN-XX01-2007

Family Health Benefit Rider: FHB-US01-2007 or FHB-XX01-2007

Common Carrier Accidental Death Rider: CCADR-US01-2007 or CCADR-XX01-2007

First Rewards Rider: TERM-FRR-US01-2009 or TERM-FRR-XX01-2009, ICC09-TERM-FRR-US01

Critical Illness Rider (Accelerated Death Benefit): CIR-US01-2007 or CIR-XX01-2007

Disability Income Rider (Accident & Sickness): DISR-US01-2007 or DISR-XX01-2007

Disability Income Rider (Accident Only): DIR-US01-2007 or DIR-XX01-2007

Waiver of Premium Rider: SI-WPR-US01-2005 or SI-WPR-XX01-2005

Children's Term Rider: CTR-US01-2007 or CTR-XX01-2007

Accidental Death Rider: ADR-US01-2007 or ADR-XX01-2007



The Independent Order of Foresters
789 Don Mills Road
Toronto, Canada M3C 1T9

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PO Box 179
Buffalo, NY 14201-0179

www.foresters.com
T. 800 828 1540

503269 US (11/09)



The value of your Foresters membership

Get more out of life



For over 135 years, Foresters™ has put its prosperity and financial strength to work for those who matter most – our members. We do this through affordable life insurance and annuity products, and the benefits of membership.

As an eligible member, you can access complimentary benefits, including opportunities to develop your personal skills, attend fun family events and make a difference in your community.

You also have access to a variety of complimentary life, health and education benefits* that go beyond life insurance to help you and your family get more out of life. Current member benefits include benefits for critical and terminal illness, competitive scholarships, and orphan benefits to help your children if they lose one or both of their parents.

For details on membership, visit our website at: www.foresters.com/membership

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society.

* The insured is the Foresters member. These non-contractual benefits, provided at no extra cost, are subject to eligibility requirements and limitations and may be changed or canceled at any time. The terminal illness member benefit is not available in the states of New York and Illinois.

Foresters Lifefirst
Level Term Life Insurance

Cover your needs

With Foresters Lifefirst, you have the convenience of a variety of protection options all in one package – with affordable, guaranteed level premiums for your base life insurance protection during the initial term.

Build protection – your way

Build a personal protection plan that matches your specific needs with a choice of 10-, 20- and 30-year terms.

Protect your most valuable asset

When you're critically ill or totally disabled and not able to earn an income, the optional **critical illness** coverage and **disability income** coverage can help¹. You can also choose the optional rider to **waive your premiums** during this difficult time, protecting your valuable coverage while totally disabled.

Get your premiums back

Choosing the optional **First Rewards Rider**² with your Lifefirst coverage means you may get back all of the eligible premiums you've paid, if you outlive the initial term of your certificate.

Extend your basic life insurance protection

Don't let an accident put your family in financial difficulty. The optional **accidental death** coverage can provide an additional benefit to help your family survive financially.

Give your children a head start

Foresters Lifefirst is a great way to give your children the gift of guaranteed insurability – even if their future health is uncertain. The optional **insurance coverage for children** features conversion options and is a great head start for their own life insurance plans.



lifefirst

Life has changed? No problem

Life doesn't stand still. When your needs change in the future, you may in certain cases convert your Foresters Lifefirst plan to a Foresters permanent life insurance product.

Applying is simple

Applying for Foresters Lifefirst level term life insurance is simple and convenient.³ Just complete a simple and easy-to-understand application. Remember, in most cases, the younger and healthier you are, the lower your insurance premiums. What better reason is there to apply for your insurance protection today?

Fits like a glove

Foresters Lifefirst can be a comfortable fit for anyone that you need to protect. Try it on for size.

Ask your life insurance representative how Foresters Lifefirst can work for you.

Protection for the important things in your life

Extra protection at no additional premium

Foresters Lifefirst provides two key benefits at no additional premium to help you and your family cope with unexpected events.

The **Family Health Benefit Rider** can help pay for some medical expenses for you and your immediate family members in case of certain natural disasters, such as earthquakes, hurricanes and even lightning strikes. The **Common Carrier Accidental Death Rider** provides an additional death benefit of up to two times your Lifefirst base coverage (to a maximum of \$300,000), that can help with costs your loved ones did not anticipate.

¹ Premiums paid for the Critical Illness Rider (Accelerated Death Benefit) may be refundable if death occurs from a cause other than a covered critical illness, less any benefits that have already been paid under this rider. Premiums paid for the Disability Income Rider (Accident & Sickness) and Disability Income Rider (Accident Only) may be refundable on death, less any benefits that have already been paid under this rider.

² Refunds of premium under the First Rewards Rider are reduced by any outstanding loans and by any benefits paid under the Critical Illness Rider.

³ Insurability depends on answers to questions in the application and on the outcome of the underwriting review based on underwriting requirements and guidelines.

See the back cover for important information about Lifefirst and its riders.

Let Foresters help you achieve peace of mind

As a member, you³ and your family⁴ may be able to take advantage of the additional resources and support that Foresters provides through the Benefits of Membership:

- Financial member benefits
- Family fun benefits
- Community involvement benefits
- Foresters volunteer leadership

Contact your life insurance representative or call the Foresters Service Center at 800 828 1540 to find out how you can become a member.



Compliments of:

For details on the Benefits of Membership and eligibility requirements, contact your Life Insurance representative, call Foresters Service Center at 800 828 1540 or visit our website at www.foresters.com/membership.

¹ The Benefits of Membership, including financial member benefits, outlined in this document are not part of the insurance contract. These non-contractual benefits are subject to eligibility requirements and limitations and may be changed or cancelled at any time. For details, visit www.foresters.com/membership. Figures shown are in the currency of the country of membership.

² An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. In assigning Foresters rating, A.M. Best stated that Foresters rating outlook is "stable", which means it is unlikely to change in the near future, assuming Foresters financial strength is maintained and operations grow. A.M. Best assigns ratings from A++ to F, A++ being superior ratings and A and A- being excellent ratings.

³ "You" and "Your" refers to the member, who is either the insured or annuitant under a Foresters certificate.

⁴ "Family" means the Foresters member, his/her spouse and their biological or legally-adopted children.

⁵ Foresters Scholarship Program is a competition for scholarships open to eligible applicants meeting the eligibility requirements. Scholarship recipients will be selected from the completed applications submitted before the deadline date. This program is administered by the Association of Universities and Colleges of Canada.

⁶ Critical Illness refers to life-threatening cancer, heart attack, stroke or multiple sclerosis. The initial diagnosis must occur at least 24 months after date of membership.



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Toronto, Canada M3C 1T9
www.foresters.com

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PO Box 179
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Building a more rewarding life



Foresters Benefits of Membership

Membership and its benefits are what make Foresters a different kind of life insurance provider

Foresters™ is a life insurance provider with a difference. We don't have shareholders. Instead, we invest in our members and the communities where they live. We champion the well-being of families through quality life insurance, unique member benefits and inspiring volunteer activities.

Our benefits of membership¹ include: opportunities to attend free fun family events, scholarships, financial member benefits and the chance to participate in meaningful volunteer activities in your community.

At Foresters, we're proud of our 135 year tradition and our financial strength. For nine years in a row we have been rated "A" (Excellent) by A.M. Best Company.²

Explore this brochure and visit: www.foresters.com/membership to find out more about how you can take advantage of the opportunities that membership offers.

Financial member benefits

Help you provide your family with more security and assistance.

Foresters Competitive Scholarship Program:

Each year, across North America, we award up to 350 renewable scholarships⁵, for up to \$8,000 (with as many as 5 up to \$11,000) to high school seniors and mature students who have not only good grades but share our commitment to community service and volunteerism.

Young Families:

The Orphan Scholarship Benefit provides children of a deceased member with a renewable scholarship for higher learning of up to \$6,000 for up to 4 years. There is also a monthly payment for orphans which pays \$300/month/child to the legal guardian for children under 18 upon the death of both parents.

Critical Illness and Terminal Illness Benefits:

Your Foresters membership may include benefits for critical illness or terminal illness diagnosis to help ease your family's financial hardship or cover unexpected costs, like medical expenses. For example, our Critical Illness⁶ benefit provides a grant of up to \$4,000 to help with expenses when you're diagnosed with certain critical illnesses.



For more than 135 years, Foresters has helped its members achieve the peace of mind that comes from knowing they are helping to provide their families with the security of affordable life insurance.

For details on the Benefits of Membership and eligibility requirements, contact your Life Insurance representative, call the Foresters Service Center at 800 828 1540 or visit www.foresters.com/membership.



Special Financial Returns:

In recent years, Foresters has provided additional benefits to long-standing members by increasing the value of their certificates, or forgiving any remaining premiums. For example in 2007, we distributed \$24,000,000 of value back to our members.

Family fun benefits

Spend quality time with your family at sporting events, theme parks and more, at little to no cost. Foresters understands the demands on today's families so we organize the event for you, so that you can relax and enjoy your time together.

Community involvement benefits

Foresters provides our members opportunities to make a difference through meaningful activities that promote family time and children's health.

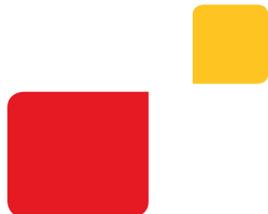
Activities include building playgrounds and supporting local children's hospitals through the Children's Miracle Network.

Foresters also awards members grants for projects of any size that respond to a real need and have a positive impact.

Foresters volunteer leadership

As a Foresters member, you also have the option to shape the future and direction of Foresters by choosing to become involved as a volunteer leader.

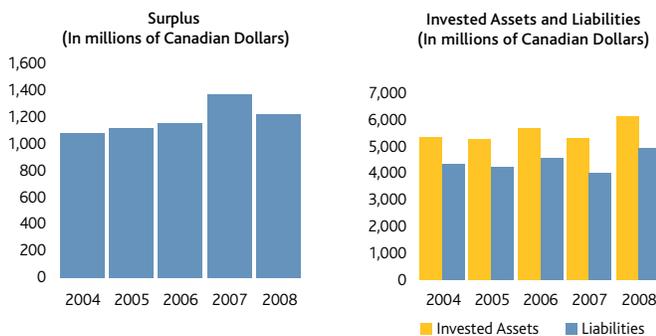
For details about these and other benefits that may be available for your family, visit us at www.foresters.com.



Financial Strength

Rated “A” (Excellent) by A.M. Best Company. Foresters™ financial strength, as measured by A.M. Best Company, is rated “A” (Excellent). An “A” (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. In assigning our rating, A.M. Best stated that Foresters rating outlook is “stable,” which means it is unlikely to change in the near future, assuming our financial strength is maintained and our operations grow. A.M. Best assigns ratings from A++ to F, A++ being superior ratings and A and A- being excellent ratings.

Strong Surplus. Our surplus, the amount by which our assets exceed policy obligations and other liabilities, exceeds \$1.2 billion – a level of contingency funds that’s well beyond the statutory requirements for policy reserves and gives Foresters the ability to withstand adverse business or market conditions.



Solid Solvency Ratios. Financial strength is critical to generating new business, maintaining and expanding distribution networks and providing a base for future expansion and growth. Foresters strong surplus position is well in excess of regulatory requirements and solvency ratios specified by local regulators are above industry averages in all three countries in which Foresters operates.

Quality Investments. Supporting our solid solvency ratios is Foresters investment portfolio, which consists primarily of bonds and equity holdings. Bonds represent 77 percent of total assets and are closely matched to the duration and profile of the policy liabilities they support. Equity investments represent 16 percent of total assets.

“In today’s economic environment, Foresters continues to use its financial strength to fulfill its mission as champions of the well-being of families.”

George Mohacsi, President and CEO



*A history of helping
protect futures*

Foresters provides life insurance and financial products to members in the United States, Canada and the United Kingdom.

At Foresters, we’re proud of our financial strength and deep commitment to our members’ lives and their communities.

135

Tested by time. Trusted for tomorrow.

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, ON M3C 1T9 T. 800 828 1540



Sharing our financial strength is at the heart of what we do...

Foresters is a proud supporter of hundreds of local and national community organizations, including:



United States

Mailing Address:
P.O. Box 179
Buffalo, New York, USA 14201-0179
Toll Free: 800 828 1540 (CAN/US)

Canada

Foresters
Foresters House
789 Don Mills Road
Toronto, Ontario, Canada M3C 1T9
Phone: 416 429 3000
Fax: 416 429 3896
Toll Free: 800 828 1540 (CAN/US)

United Kingdom

Foresters
Foresters House
Cromwell Avenue
Bromley, Kent, England BR2 9BF
Phone: 020 8628 3400
Fax: 020 8628 3500

www.foresters.com

In your community

As a member-based life insurance provider we invest millions of dollars and thousands of volunteer hours to enrich families and neighborhoods across the United States, Canada and the United Kingdom, and have for 135 years.

Volunteering in Community



Membership and Community Investment



Our commitment to you

Foresters is a life insurance provider with a difference. We don't have shareholders. Instead, we invest in our members and the communities where they live.

We champion the well-being of families through quality life insurance, unique member benefits and inspiring community activities.

Our benefits of membership include: financial member benefits, scholarships, opportunities to attend free, fun family events and to direct charitable giving in your community.

Read more about the non-contractual benefits, eligibility requirements and limitations of Foresters membership at our website:

www.foresters.com/membership/

All amounts are shown in Canadian Dollars. Information current as of June 15, 2009.

503175 CAN/US (06/09)

Coverage at a glance

*A surprising package
of benefits*

Foresters Lifefirst

Level Term Life Insurance

Benefits of Membership

Foresters™ members¹ get so much more than a traditional life insurance product.

Foresters valuable benefits of membership² provide eligible members a unique package of benefits. These may include opportunities to attend member events with family and friends, make a difference in their community and shape their personal growth through our member programs, as well as access to a variety of complimentary life, health and education benefits.

Real benefits in times of need

A comfortable lifestyle and security. It's the simple dream that many Americans have for themselves and their families. Fulfilling that dream is not always easy. While life is filled with celebrations, daily routines and successes, we can also face unforeseen challenges. Life insurance can be the foundation that helps you prepare for the unexpected.

As a member, when you purchase life insurance with Foresters you are eligible to get real benefits in times of need. There's more for you with Foresters complimentary member benefits. Suppose you are married with three children – ages 1, 3 and 5. If you and your spouse were to die, Foresters would pay your life insurance death benefit – just like other insurers.

Plus:

- Foresters Orphan Scholarship member benefit could provide up to \$72,000 in scholarships for your three children (\$6,000 for each child for four years).
- Foresters Young Family member benefit could pay up to \$162,000 in benefits for the care of your three children (\$300 a month per child until that child turns 18).

That's up to an additional \$234,000 in benefits – just for becoming a member when you apply for life insurance with Foresters.

Visit www.foresters.com/membership to learn about benefits of membership.



¹ Foresters members include primary insureds and annuitants under eligible Foresters life insurance and annuity certificates. Members' immediate family members may also be eligible for member benefits.

² These non-contractual benefits, provided at no extra cost, are subject to eligibility requirements and limitations and may be changed or canceled at any time.

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Prepared for:

Name: _____

Date: _____

Prepared by: _____

Contact info: _____



**Complimentary
Member Benefits²**

| Benefit Amount | Planned Premium |
|----------------|-----------------|
|----------------|-----------------|

For you and your family

| | | |
|---|----------------------------|--|
| <p>Critical Illness member benefit A one-time lump-sum payment upon the initial diagnosis of cancer, heart attack, stroke or multiple sclerosis.</p> | \$4,000 | Complimentary for members |
| <p>Terminal Illness member benefit An interest-free loan of up to 75% of the net face amount of the Foresters life insurance coverage on a terminally ill insured person (not available in New York and Illinois as a member benefit).</p> | \$250,000 maximum | Complimentary for members |
| <p>Competitive Scholarship member benefit Up to 350 scholarships of \$2,000 per year per child for up to a maximum of 4 years of full-time postsecondary education.</p> | \$8,000 maximum per child | Complimentary for members |
| <p>Orphan Scholarship member benefit \$1,500, \$3,000 or \$6,000 per year per child for up to 4 years of full-time postsecondary education, upon the death of one parent, a single parent, or both parents.</p> | \$24,000 maximum per child | Complimentary for members |
| <p>Young Family member benefit \$300 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents.</p> | \$64,800 maximum per child | Complimentary for members |
| <p>Member events Free or discounted Foresters-supported events and activities with family and friends.</p> | Invaluable | Complimentary for members (or nominal fee) |
| <p>Community involvement Raise funds or volunteer with an organization that matters to you; make a difference in your community.</p> | Invaluable | Complimentary for members |
| <p>Everyday Money member benefit Toll-free access to accredited counselors to help members address their everyday money issues such as making a budget, paying down credit cards or dealing with identity theft.</p> | Invaluable | Complimentary for members |

| | Benefit Amount | Planned Premium |
|---|-----------------|-----------------|
| Base coverage | | |
| <p>Lifefirst Level Term Life Insurance (____ Yrs)</p> | | |
| <p>Common Carrier Accidental Death Benefit Rider Pays up to double the death benefit if the insured dies within 90 days of, and due to, an accidental bodily injury that occurred on a common carrier as a fare-paying passenger, up to a maximum of \$300,000.</p> | | |
| <p>Family Health Benefit Rider Provides hospital and ambulance benefits up to a maximum of \$650 per person to a limit of \$5,000 per family, if injured as a result of: hurricane, tornado, tsunami, earthquake, volcanic eruption, being struck by lightning, typhoon.</p> | | |
| Optional benefits | | |
| <p>*Critical Illness Rider (Accelerated Death Benefit) Provides a lump-sum payment of up to 75% of the base coverage to a maximum of \$250,000 for: Critical Illnesses – life threatening cancer, myocardial infarction (heart attack), stroke, advanced Alzheimer’s disease Critical Procedures – coronary bypass surgery and angioplasty</p> | | |
| <p>*Disability Income Rider (Accident Only) or (Accident & Sickness) Provides a monthly income for up to 2 years (for two separate incidents) if the insured becomes totally disabled, within 180 days of the accident or sickness (90-day elimination period).</p> | \$ _____ /month | |
| <p>Children’s Term Rider Provides level term life insurance for each insured child of the insured, whether born, adopted or under legal guardianship, or a stepchild, of the insured.</p> | | |
| <p>Accidental Death Rider Provides a maximum benefit of \$300,000 in case of accidental death due to accidental bodily injury.</p> | | |
| <p>First Rewards Rider Can return to the owner 100% of the premiums paid for the base plan and First Rewards Rider (minus outstanding loans plus interest accrued, and any CI benefits paid) if the insured lives to the end of the initial term.</p> | | |
| <p>Waiver of Premium Rider Waives the premium required on the premium due date as long as the insured is totally disabled and unable to work (while the rider is in effect).</p> | \$ _____ /month | |

Total Planned Premium

*Premium subject to increase.

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lifefirst

Product Guide

This document is intended for producer use only. The information contained in this guide is general in nature and subject to the appropriate certificate and rider wording. State restrictions, variations and eligibility requirements may apply.

For producer use only

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The information contained in this Product Guide is intended for information purposes only and is not intended as a substitute for training. There are several other tools available to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state.

Products and features may not be available in all jurisdictions and certain restrictions may apply. Consult ezbiz for more detailed product information and availability. This certificate and its riders are filed under the certificate form numbers LFEN-US01-2007, LFEN-XX01-2007, FHB-US01-2007, FHB-XX01-2007, CCADR-US01-2007, CCADR-XX01-2007, TERM-FRR-US01-2009, TERM-FRR-XX01-2009, ICC09-TERM-FRR-US01, CIR-US01-2007, CIR-XX01-2007, DISR-US01-2007, DISR-XX01-2007, DIR-US01-2007, DIR-XX01-2007, SI-WPR-US01-2005, SI-WPR-XX01-2005, CTR-US01-2007, CTR-XX01-2007, ADR-US01-2007 or ADR-XX01-2007, where "XX" stands for the state's postal abbreviation and may not be available for sale in all states.

Foresters™, their employees and life insurance representatives do not provide, on Foresters behalf, legal, tax, or estate planning advice. The information here reflects our understanding of current laws and regulations. Prospective purchasers should contact their own legal, tax, or estate planning advisor(s) on their specific situations.

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Foresters Lifefirst

Foresters Lifefirst level term life insurance is designed with your customers' needs in mind.

Featuring 10-, 20- and 30-year level premiums and a variety of optional benefits that can enhance the basic coverage.

Non-Medical and Medical Underwriting (based on face amount) are available.

Base Certificate Specifications

| | Non-Medical | | | Medical | | |
|--|---|---------------------|----------------|---|-----------------------|----------------|
| Initial Term Periods | 20- and 30-year | | | 10-, 20- and 30-year | | |
| Issue Ages (Age nearest birthday) | | <u>Non-Tobacco</u> | <u>Tobacco</u> | | <u>Non-Tobacco</u> | <u>Tobacco</u> |
| | 20-year | 18 to 65 | 18 to 60 | 10-year | 18 to 80 | 18 to 80 |
| | 30-year | 18 to 55 | 18 to 50 | 20-year | 18 to 65 | 18 to 60 |
| | | | | 30-year | 18 to 55 | 18 to 50 |
| Death Benefit | <ul style="list-style-type: none"> ▪ Level for the entire term ▪ Reduced by loan and Critical Illness Rider benefits paid | | | | | |
| Minimum Face Amount | For all ages: \$50,000 | | | 18 to 50 | \$250,001 | |
| | | | | 51 to 55 | \$200,001 | |
| | | | | 56 to max | \$150,001 | |
| Maximum Face Amount | 18 to 50 | \$250,000 | | No maximum – subject to underwriting approval | | |
| | 51 to 55 | \$200,000 | | | | |
| | 56 to max | \$150,000 | | | | |
| Certificate Fees | Commissionable: | | | Non-commissionable: | | |
| | Monthly PAC | \$7.00 | | Monthly PAC | \$6.25 | |
| | Quarterly | \$21.00 | | Quarterly | \$18.75 | |
| | Semi-annual | \$38.50 | | Semi-annual | \$34.50 | |
| | Annual | \$70.00 | | Annual | \$62.50 | |
| Premium Modes, Modal Factors & Minimum Premium | <u>Premium Mode</u> | <u>Modal Factor</u> | | <u>Minimum Premium</u> | | |
| | Monthly PAC | 0.088652 | | \$25 | | |
| | Quarterly | 0.265957 | | \$75 | | |
| | Semi-annual | 0.515071 | | \$150 | | |
| | Annual | 1 | | \$300 | | |
| Premium Banding | One premium band for all ages | | | | <u>Band 1</u> | <u>Band 2</u> |
| | | | | 18 to 50 | \$250,001 – \$999,999 | \$1,000,000+ |
| | | | | 51 to 55 | \$200,001 – \$999,999 | \$1,000,000+ |
| | | | | 56+ | \$150,001 – \$999,999 | \$1,000,000+ |

State variations and restrictions may apply to the features and benefits outlined in this document.

Base Certificate Specifications

| | Non-Medical | Medical |
|-------------------|--|---|
| Insurance Classes | <ol style="list-style-type: none"> Standard Non-Tobacco <ul style="list-style-type: none"> No cigarettes within past 12 months Allows: use of cigar, pipe, chewing tobacco, nicotine patches and other substitutes Standard Tobacco <ul style="list-style-type: none"> Smoked a cigarette within past 12 months | Preferred Plus Non-Tobacco Preferred Non-Tobacco Standard Plus Non-Tobacco Standard Non-Tobacco Standard Plus Tobacco Standard Tobacco |
| Renewable | After the initial term period, the certificate may be continued at annual renewable rates to age 100, without providing evidence of insurability | |
| Convertibility | As a contractual right, the owner can convert to a new permanent life insurance certificate (without evidence of insurability) during the conversion period. | |
| Conversion Period | Prior to the earlier of: <ul style="list-style-type: none"> The end of the initial term period less five (5) years, and The certificate anniversary on which the insured is 65 | |
| Expiry Date | Certificate expiry date is the certificate anniversary on/after the insured's 100 th birthday <i>Note: The certificate may end before the certificate expiry date.</i> | |
| Optional Riders | <ul style="list-style-type: none"> Critical Illness Rider (Accelerated Death Benefit) Disability Income Rider (Accident Only) & Disability Income Rider (Accident and Sickness) Waiver of Premium Rider Accidental Death Rider Children's Term Rider First Rewards Rider (available with Non-Medical on 20- & 30-year term periods) | |

Any insurance above the conversion amount or any riders added to the new permanent life insurance certificate are subject to underwriting approval.

The optional riders are not renewable at the end of the initial term period

Standard Rider Specifications

Family Health Benefit Rider

Important details for FHB:

- Automatically included at no additional premium on all eligible Lifefirst certificates.

Automatically included at no additional premium, the Family Health Benefit Rider (FHB) provides benefits for qualified health situations for the insured and their immediate family of up to \$650 per person per incident with a lifetime family maximum of \$5,000, who have had to be transferred to a hospital in the Continental United States, Alaska or Hawaii by ambulance, visit the emergency room or stay in hospital (up to 5 days) as a result of certain catastrophic events.

Issue Ages (age last birthday)

| | 10-year | 20-year | 30-year |
|-------------|----------|----------|----------|
| Non-Tobacco | 18 to 80 | 18 to 65 | 18 to 55 |
| Tobacco | 18 to 80 | 18 to 60 | 18 to 50 |

Benefit Amount

| Qualified Event | Amount |
|-------------------------------------|--------|
| Ambulance Transportation | \$50 |
| Hospital Emergency Room Examination | \$100 |
| Hospital Stay (up to 5 days) | \$100 |

Catastrophic events

- Typhoon, hurricane, tornado, earthquake, volcanic eruption, tsunami or lightning strike, that is officially recognized and recorded by either the U.S. National Weather Service or U.S. Geological Survey
- \$650 per person, per incident with a lifetime family maximum of \$5,000
- The earlier of the last day of the end of the initial term period and when the maximum benefit amount is paid out

Maximum Benefit Amount

Expiry Date

Common Carrier Accidental Death Rider

Important details for CCADR:

- Automatically included at no additional premium on all eligible Lifefirst certificates.
- The Accidental Death Rider Amount reduces the CCADR benefit amount.

Automatically included at no additional premium, the Common Carrier Accidental Death Rider (CCADR) provides a death benefit of up to two times the base coverage to a maximum of \$300,000, if the insured dies within 90 days of an accidental bodily injury that occurred on a common carrier as a fare-paying passenger.

Issue Ages (age last birthday)

| | 10-year | 20-year | 30-year |
|-------------|----------|----------|----------|
| Non-Tobacco | 18 to 80 | 18 to 65 | 18 to 55 |
| Tobacco | 18 to 80 | 18 to 60 | 18 to 50 |

Benefit Amount

Expiry Date

- 2 times the base face amount to a maximum of \$300,000
 - The last day of the end of the initial term period
- Note: This rider may end before the rider expiry date.*

Optional Rider Specifications

Critical Illness Rider (Accelerated Death Benefit)

Important details for CIR:

- It can NOT be added after issue.
- It is NOT available for cases with substandard ratings on the base certificates.

The Critical Illness Rider (CIR) pays a portion of the death benefit of the base certificate in a lump sum when the insured, while this rider is in effect, is diagnosed with one of the covered critical illnesses or has completed a covered critical procedure.

Issue Ages (age last birthday)

| 10-year | 20-year | 30-year |
|----------|----------|-----------|
| 18 to 65 | 18 to 60 | 18 to 50* |

**Maximum issue age is 45 for male and unisex Tobacco classes*

Minimum Benefit Amount

\$5,000

Maximum Benefit Amount

- 75% of the base certificate amount to a maximum of \$250,000

Benefit Payout

- **100%** of rider benefit amount if diagnosed with one of the covered critical illnesses as defined in the contract
- **25%** of rider benefit amount to a maximum of \$25,000 for Coronary Bypass Surgery
- **12.5%** of rider benefit amount to a maximum of \$12,500 for Angioplasty
- Payable for the first diagnosis of each covered critical illness or each completed covered critical procedure
- Payment of more than one benefit under this rider is possible if the amount of the benefit paid is less than 100% of the rider benefit amount

Covered Critical Illnesses and Procedures

(For definitions, refer to the sample contract available on ezbiz)

Covered Critical Illnesses:

- Life threatening cancer (invasive cancer)
- Myocardial infarction (heart attack)
- Stroke
- Advanced Alzheimer's disease (before age 75)

Covered Critical Procedures:

Coronary heart disease requiring:

- Coronary bypass surgery
- Angioplasty

Diagnosis

- Diagnosis (including each symptom and medical problem leading to) of life threatening cancer must be made, for the first time, after **30 days** from when the rider is issued or reinstated
- For other critical illnesses and for coronary heart disease requiring a completed procedure, the diagnosis (including each symptom and medical problem leading to) must be made, for the first time, after the rider is issued or reinstated

Optional Rider Specifications

Critical Illness Rider (Accelerated Death Benefit) – con't

If 100% of rider benefit amount paid:

- Base certificate face amount would be reduced by the amount paid under this rider
- Premium for the base certificate would be adjusted accordingly
- CIR would terminate

If less than 100% of rider benefit amount paid:

- Rider benefit amount and base certificate face amount would be reduced by the amount paid under this rider. Future rider benefit payments will be based on the reduced rider benefit amount
- Premium for the base certificate and rider would be reduced accordingly

Premium guarantees

- Not guaranteed
- There will be no premium increase because the insured's health worsens.
- Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured.

Death Claims

If the insured dies from a cause other than a condition not covered by this rider, while this rider is in effect, Foresters will return 100% of the CIR premiums paid minus the amount of CIR benefits paid

Note: If the sum of the CIR payouts is equal to or greater than the sum of premiums paid then there will be no return of CIR premiums upon death.

Expiry Date

CIR expires on the last day of the initial term period

Note: The rider may end before the rider expiry date.

Changes After Issue

Rider benefit amount may be decreased after issue. However, benefit amount increase after issue is not permitted

Important details for DIR:

- Both riders cannot be selected – the applicant must select either the Accident Only or Accident and Sickness version.

Disability Income Rider (Accident Only) & Disability Income Rider (Accident and Sickness)

The Disability Income Rider (DIR) is available in two versions: Accident Only or Accident and Sickness. It provides a monthly benefit for up to two years (for two separate and independent injuries) if the insured becomes totally disabled, within 180 days of an accidental bodily injury or sickness if applicable.

Issue Ages (age last birthday)

| | 10-year | 20-year | 30-year |
|---------------------|----------|----------|-----------|
| Accident Only | 18 to 60 | 18 to 60 | 18 to 55 |
| Accident & Sickness | 18 to 55 | 18 to 55 | 18 to 50* |

**Maximum issue age is 50 for Tobacco classes*

Optional Rider Specifications

Disability Income Rider (Accident Only) & Disability Income Rider (Accident and Sickness) – con't

Important details for DIR:

- It may be added after issue within the first 5 years of certificate issue date.
- DIR (Accident Only) may be considered for cases with substandard ratings on the base certificates. However, the rider itself cannot be rated.
- DIR (Accident and Sickness) will not be considered for cases with substandard ratings on the base certificates
- The DIR benefits are **non-coordinated** – benefits are not reduced or offset by other DI benefits received from other sources.

| | |
|---------------------------------------|--|
| Minimum Benefit Amount | \$300 per month |
| Maximum Benefit Amount | The lowest of: <ul style="list-style-type: none">▪ \$2,000 (for Non-Medical) or \$3,000 (for Medical) per month▪ 1.5% of the current base certificate face amount, and▪ 60% of the insured's monthly pay (at time of application) |
| Waiting Period | 90 days (from onset of total disability, not the date of injury) <i>Note: DIR benefits will NOT be paid during the waiting period.</i> |
| Benefit Payout | If insured becomes totally disabled within 180 days of the injury, DIR provides a monthly benefit for up to two years |
| Definition of Total Disability | Total disability due to sickness (if applicable) or accidental bodily injury resulting from an accident, is defined in the rider, and for the: 1st Injury - Insured's inability to work at <i>own occupation</i> 2nd Injury - Insured's inability to work at <i>any occupation</i> |
| Number of Claims | Up to two (2) independent claims, not to exceed 24 months per independent claim |
| Occupation Classification | There are two occupation categories for Accident and Sickness. Please refer to the Foresters Accident & Sickness Disability Income Occupational Classification Listing found in the Underwriting Guide on Foresters ezbiz. |
| Claim Period | 24 months, not required to be consecutive for a given claim |
| Premium guarantees | <ul style="list-style-type: none">▪ Not guaranteed▪ There will be no premium increase because the insured's health worsens.▪ Each premium increase will be made on the same basis for all riders of this type in effect for the same length of time as this rider and issued to persons of the same issue age, premium class and sex of the insured. |
| Death Claims | If the insured dies while this rider is in effect, Foresters will return 100% of the DIR premiums paid minus the sum of DIR benefits paid <i>Note: If the sum of DIR payouts is equal to or greater than the sum of premiums paid then there will be no return of DIR premiums upon death.</i> |
| Expiry Date | The DIR expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 65th birthday <i>Note: The rider may end before the rider expiry date.</i> |
| Changes After Issue | Rider benefit amount may be decreased after issue. However, benefit amount increase after issue is not permitted |

Optional Rider Specifications

Important details for WPR:

- It may be added after issue.
- It is available for cases with substandard ratings on the base certificates.

Waiver of Premium Rider

The Waiver of Premium Rider (WPR) will waive the total premium required on a premium due date if the insured is totally disabled on that date, while this rider is in effect.

To qualify for this benefit the insured must be totally disabled for a continuous period of at least six (6) months.

| Issue Ages (age last birthday) | 10-year | 20-year | 30-year |
|--------------------------------|----------|----------|-----------|
| | 18 to 55 | 18 to 55 | 18 to 55* |

**Maximum issue age is 50 for Tobacco classes*

Benefit Payout

If insured becomes totally disabled for a continuous period of at least six (6) months, WPR will waive the total premium required on a premium due date

Definition of Total Disability

Total disability is defined in the rider

Premium guarantees

Premiums will remain the same for the entire initial term period

Expiry Date

The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 60th birthday.

Note: The rider may end before the rider expiry date.

Waiving Premium Beyond Expiry Date

If the total premium is being waived under this rider on the rider expiry date, the waiver will continue as long as the insured remains totally disabled and the certificate remains in effect.

Important details for ADR:

- It may be added after issue.
- It is available for cases with substandard rating on the base certificates.

Accidental Death Rider

The Accidental Death Rider (ADR) is a relatively inexpensive way to provide additional coverage in the event of an accidental death. This rider will pay the accidental death benefit in addition to the death benefit of the certificate, to the beneficiary, should an accidental death occur within 365 days of, and due to, the accidental bodily injury.

| Issue Ages (age last birthday) | 10-year | 20-year | 30-year |
|--------------------------------|----------|----------|-----------|
| | 18 to 60 | 18 to 60 | 18 to 55* |

**Maximum issue age is 50 for Tobacco classes*

Minimum Benefit Amount \$10,000

Optional Rider Specifications

Accidental Death Rider – con't

| | |
|-------------------------------|---|
| Maximum Benefit Amount | Up to 100% of the base certificate face amount to a maximum of \$300,000 <i>Note: Total ADR insurance from all companies cannot exceed \$300,000 and the Accidental Death Rider Amount reduces the Common Carrier Accidental Death Rider Amount.</i> |
| Benefit Payout | ADR provides the ADR benefit if insured died within 365 days of, and due to, the accidental bodily injury |
| Premium guarantees | Premiums will remain the same for the entire initial term period |
| Expiry Date | The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 70th birthday. <i>Note: The rider may end before the rider expiry date.</i> |
| Changes After Issue | Rider benefit amount may be decreased after issue. However, benefit amount increase after issue is not permitted |

Children's Term Rider

The Children's Term Rider (CTR) provides level term insurance for each insured child (i.e. whether born, adopted, under the legal guardianship, or a stepchild, of the insured).

| | | | |
|---------------------------------------|----------------|----------------|----------------|
| Issue Ages (age last birthday) | 10-year | 20-year | 30-year |
| | 18 to 55 | 18 to 55 | 18 to 50* |

**Maximum issue age is 50 for Tobacco classes*

| CTR Benefit Amount | <ul style="list-style-type: none"> In increments of \$1,000 Minimum of \$10,000 Maximum \$25,000 | | | | | | | | |
|---------------------------|--|-----------------------|---------------------|-----------------------|------------------|--------|--------|--------|--------|
| Premium guarantees | One premium rate to cover all insured children, and will remain the same for the entire initial term period | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Monthly Rate/1000</th> <th>Quarterly Rate/1000</th> <th>Semi-Annual Rate/1000</th> <th>Annual Rate/1000</th> </tr> </thead> <tbody> <tr> <td>\$0.50</td> <td>\$1.50</td> <td>\$2.91</td> <td>\$5.64</td> </tr> </tbody> </table> | Monthly Rate/1000 | Quarterly Rate/1000 | Semi-Annual Rate/1000 | Annual Rate/1000 | \$0.50 | \$1.50 | \$2.91 | \$5.64 |
| Monthly Rate/1000 | Quarterly Rate/1000 | Semi-Annual Rate/1000 | Annual Rate/1000 | | | | | | |
| \$0.50 | \$1.50 | \$2.91 | \$5.64 | | | | | | |

| | |
|-------------------------|--|
| Insured Children | At issue each child who: <ul style="list-style-type: none"> Is 15 days or older, on the application date, and Has not reached their 18th birthday at issue of rider, and Is not excluded by us <i>Note: Coverage will be extended to each person who becomes a child of the insured while this rider is in effect. That child must be at least 15 days old and has not reached their 18th birthday.</i> |
|-------------------------|--|

Important details for CTR:

- It may be added after issue.
- Evidence of insurability for insured child(ren) is required only at the time of the CTR application.
- It is available for cases with substandard ratings on the base certificates.

Optional Rider Specifications

Children's Term Rider – con't

| | |
|--------------------------------|---|
| Child No Longer Insured | A child ceases to be insured at the earliest of: <ul style="list-style-type: none">▪ That child's 25th birthday▪ The conversion date for that child▪ Date the rider ends |
| Convertibility | Insured children can convert their coverage to a new permanent life insurance certificate (without evidence of insurability) during the conversion period. |
| Conversion Amount | <ul style="list-style-type: none">▪ 1 times of CIR benefit on or before insured child's 21st birthday▪ Up to 5 times the CTR benefit amount after insured child's 21st birthday and before their 25th birthday, subject to an overall conversion maximum, from all Foresters products, of \$100,000 for each insured child <p><i>Note: Any insurance above the conversion amount or any riders added to the new permanent life insurance certificate are subject to underwriting approval.</i></p> |
| Conversion Period | Begins when the child becomes an insured child until two months after the earliest of: <ul style="list-style-type: none">▪ Date the rider ends▪ Death of the insured▪ Insured child's 25th birthday |
| Expiry Date | The rider expiry date is the earlier of the last day of the initial term period and the certificate anniversary on/after the insured's 65th birthday. <p><i>Note: The rider may end before the rider expiry date.</i></p> |

First Rewards Rider

The First Rewards Rider (FRR) can return 100% of the eligible premiums paid, to the owner, at the end of the initial term period, (minus outstanding loan(s) plus interest accrued, and any CIR benefits paid) if the insured lives to the end of the initial term period. **FRR is available on 20- & 30-year term certificates issued on a Non-Medical basis.**

| | |
|---------------------|---|
| Availability | Non-Medical: <ul style="list-style-type: none">▪ 20-year term▪ 30-year term Medical: <ul style="list-style-type: none">▪ Not available |
|---------------------|---|

Important details for FRR:

- It can NOT be added after issue.

Optional Rider Specifications

First Rewards Rider – con't

Issue Ages (age last birthday)

| Non-Medical – 20-year | |
|-----------------------|---------|
| Non-Tobacco | 18 – 60 |
| Tobacco | 18 – 50 |

| Non-Medical – 30-year | |
|-----------------------|---------|
| Non-Tobacco | 18 – 50 |
| Tobacco | 18 – 50 |

Premium Banding

| Non-Medical: For both 20- & 30-year terms |
|---|
| One premium band for all ages |

Benefit Payout & Eligible Premiums

FRR returns the eligible premiums paid:

- Multiplied by a percentage (reaches 100% by the end of the initial term period)
- Minus any CI benefits paid
- Minus outstanding loan amount plus interest accrued

Eligible premiums mean premiums paid for:

- Base certificate – including certificate fees
- First Rewards Rider (FRR)

Notes: 1) Only a portion of eligible premiums can be returned if the FRR ends, other than due to the death of the insured, before the last day of the initial term period. 2) The FRR benefit payout includes base certificate and FRR premiums waived under the Waiver of Premium Rider. 3) For state availability, refer to the State Availability Map document on ezbiz.

Loans

The First Rewards Rider benefit grows over the initial term period. Certificate owners can access that growing value through an easy access loan. No qualification is necessary and the loan can be used at the owner's discretion

| | |
|----------------------------|---|
| Maximum Loan Amount | To avoid coverage from lapsing, it is recommended not to exceed 90% of the FRR benefit amount at the time of the loan request |
| Loan Interest Rate | Fixed loan rate of 8% |
| Accrued Interest | Interest accrued daily |

How Lapse or Cancellation Affects the First Rewards Rider

Should a client either lapse or cancel the base certificate with a First Rewards Rider benefit amount, the FRR benefit amount may either be:

1. Applied as reduced paid up life insurance
2. Paid to the owner

The client can choose either option 1 or 2 before the lapse or cancellation. If no election is made, option 1 will automatically apply.

Note: When the First Rewards Rider benefit is applied under option 1, or paid under option 2, there is no First Rewards Rider benefit remaining.

Important details for FRR loan:

- Outstanding loan amount reduces the FRR benefit payable
- If no FRR benefit is payable due to the death of the insured, the outstanding loan amount is deducted from the death proceed of the base certificate amount.

Software Help

You can access/download Lifefirst software by logging on to ezbiz at <https://portal.foresters.biz>.

Go to Tools & Resources -> Illustration Software

Please check the state availability map on ezbiz for currently approved states.

Benefits of Membership

Our customers are our members¹. Foresters members may be eligible for a valuable package of benefits² – at no additional premium. They can attend member events with family and friends, make a difference in their community, and shape personal growth through our member programs; as well as access life, health, and education member benefits – all compliments of Foresters! Member benefits include Competitive Scholarships, Orphan Scholarships, Critical Illness member benefit, Terminal Illness member benefit, Young Family member benefit, and Everyday Money member benefit.

This is the Foresters difference. This is why membership with Foresters means so much more. For more than 135 years, Foresters has used its financial strength and prosperity to help improve the lives of its members and their communities.

For more information on member benefits, please visit www.foresters.com.

For More Information

Log on to ezbiz at <https://portal.foresters.biz>

¹ Foresters members are the insureds and annuitants under Foresters life insurance and annuity certificates. For details on eligibility and benefits of membership, go to www.foresters.com/membership

² Foresters member benefits are non-contractual and not part of the Lifefirst life insurance contract. Member benefits are subject to eligibility requirements and limitations and may be changed or cancelled at any time by Foresters. For details, consult the current version of the "Benefits of Membership" brochure.

Level Term Life Insurance

lifefirst

Rate Book - US General

For producer use only

503313 US (12/09)



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Product information and premium rates contain in this rate book are for reference purposes only and are subject to state restrictions, variations and eligibility requirements. If there is any discrepancy between premium rates contained in this rate book and the illustration software, the illustration software shall take precedence.

Lifefirst* Product At A Glance

| Non Medical (Simplified Issue) | | Underwriting | Medical (Fully Underwritten) | | |
|--|--------------------|---|--|--------------------|--------------------|
| 20-year | 30-year | Initial Term | 10-year | 20-year | 30-year |
| 18 – 65 18 – 60 | 18 – 55 18 – 50 | Issue Ages (age nearest) Non-Tobacco Tobacco | 18 – 80 18 – 80 | 18 – 65 18 – 60 | 18 – 55 18 – 50 |
| Ages 18 – 50: \$50,000 to \$250,000 51 – 55: \$50,000 to \$200,000 56 – max: \$50,000 to \$150,000 | | Face Amounts | Ages 18 – 50: \$250,001 and up 51 – 55: \$200,001 and up 56 – max: \$150,001 and up | | |
| Non-Tobacco: Standard Tobacco: Standard | | Insurance Classes | Non-Tobacco: Preferred Plus, Preferred, Standard Plus, Standard Tobacco: Standard Plus, Standard | | |

Standard Protection Features (included at no extra cost)

| <p>Family Health Benefit Rider (FHB)</p> <ul style="list-style-type: none"> Provides hospital and ambulance benefits of up to \$650 per person to a maximum of \$5,000 per family if injured as a result of earthquake, hurricane, tornado, tsunami, typhoon, being struck by lightning or volcanic eruption <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>10-year</u></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco</td> <td style="text-align: center;">18 – 80</td> <td style="text-align: center;">18 – 65</td> <td style="text-align: center;">18-55</td> </tr> <tr> <td>Tobacco</td> <td style="text-align: center;">18 – 80</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18-50</td> </tr> </tbody> </table> | | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | Non-Tobacco | 18 – 80 | 18 – 65 | 18-55 | Tobacco | 18 – 80 | 18 – 60 | 18-50 | <p>Common Carrier Accidental Death Rider (CCADR)</p> <ul style="list-style-type: none"> Pays up to double the base coverage benefit (to \$300,000 maximum) if insured dies within 90 days of an accidental bodily injury that occurred on a common carrier as a fare-paying passenger <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>10-year</u></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco</td> <td style="text-align: center;">18 – 80</td> <td style="text-align: center;">18 – 65</td> <td style="text-align: center;">18-55</td> </tr> <tr> <td>Tobacco</td> <td style="text-align: center;">18 – 80</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18-50</td> </tr> </tbody> </table> | | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | Non-Tobacco | 18 – 80 | 18 – 65 | 18-55 | Tobacco | 18 – 80 | 18 – 60 | 18-50 |
|---|----------------|----------------|----------------|----------------|-------------|---------|---------|-------|---------|---------|---------|-------|--|--|----------------|----------------|----------------|-------------|---------|---------|-------|---------|---------|---------|-------|
| | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | | | | | | | | | | | | | | | | | | | | | | |
| Non-Tobacco | 18 – 80 | 18 – 65 | 18-55 | | | | | | | | | | | | | | | | | | | | | | |
| Tobacco | 18 – 80 | 18 – 60 | 18-50 | | | | | | | | | | | | | | | | | | | | | | |
| | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | | | | | | | | | | | | | | | | | | | | | | |
| Non-Tobacco | 18 – 80 | 18 – 65 | 18-55 | | | | | | | | | | | | | | | | | | | | | | |
| Tobacco | 18 – 80 | 18 – 60 | 18-50 | | | | | | | | | | | | | | | | | | | | | | |

Living Benefit Options

| <p>First Rewards Rider</p> <ul style="list-style-type: none"> Available for Non-Medical: 20- & 30-year terms Return 100% of eligible premiums: <ul style="list-style-type: none"> Base premiums (including certificate fee) First Rewards Rider premiums <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th colspan="2" style="text-align: center;">Non-Med</th> </tr> <tr> <th></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 50</td> </tr> <tr> <td>Tobacco</td> <td style="text-align: center;">18 – 50</td> <td style="text-align: center;">18 – 50</td> </tr> </tbody> </table> | | Non-Med | | | <u>20-year</u> | <u>30-year</u> | Non-Tobacco | 18 – 60 | 18 – 50 | Tobacco | 18 – 50 | 18 – 50 | <p>Critical Illness Rider (Accelerated Death Benefit)</p> <p><u>Issue limits:</u> \$5,000 to 75% of the base certificate amount (up to \$250,000)</p> <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>10-year</u></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td></td> <td style="text-align: center;">18 – 65</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 50*</td> </tr> </tbody> </table> <p>* 45 for male & unisex tobacco classes</p> | | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | | 18 – 65 | 18 – 60 | 18 – 50* | <p>Waiver of Premium Rider</p> <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>10-year</u></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco:</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 55</td> </tr> <tr> <td>Tobacco:</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 50</td> </tr> </tbody> </table> | | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | Non-Tobacco: | 18 – 55 | 18 – 55 | 18 – 55 | Tobacco: | 18 – 55 | 18 – 55 | 18 – 50 |
|---|----------------|----------------|----------------|----------------|----------------|----------------|-------------|---------|----------|---------|---------|---------|---|--|----------------|----------------|----------------|--------------|---------|---------|----------|--|---------|----------------|----------------|----------------|--------------|---------|---------|---------|----------|---------|---------|---------|
| | Non-Med | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <u>20-year</u> | <u>30-year</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Non-Tobacco | 18 – 60 | 18 – 50 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tobacco | 18 – 50 | 18 – 50 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 18 – 65 | 18 – 60 | 18 – 50* | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Non-Tobacco: | 18 – 55 | 18 – 55 | 18 – 55 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tobacco: | 18 – 55 | 18 – 55 | 18 – 50 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Disability Income Rider (Accident Only)</p> <p><u>Issue limits (monthly benefit):</u> \$300 to the lower of 1.5% of the base certificate amount and 60% of insured's monthly pay (up to \$2,000 for Non-Medical and \$3,000 for Medical)</p> <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>10-year</u></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco:</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 55</td> </tr> <tr> <td>Tobacco:</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 50</td> </tr> </tbody> </table> | | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | Non-Tobacco: | 18 – 60 | 18 – 60 | 18 – 55 | Tobacco: | 18 – 60 | 18 – 60 | 18 – 50 | <p>Disability Income Rider (Accident & Sickness)</p> <p><u>Issue limits (monthly benefit):</u> \$300 to the lower of 1.5% of the base certificate amount and 60% of insured's monthly pay (up to \$2,000 for Non-Medical and \$3,000 for Medical)</p> <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>10-year</u></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco:</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 55</td> </tr> <tr> <td>Tobacco:</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 50</td> </tr> </tbody> </table> | | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | Non-Tobacco: | 18 – 55 | 18 – 55 | 18 – 55 | Tobacco: | 18 – 55 | 18 – 55 | 18 – 50 | | | | | | | | | |
| | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Non-Tobacco: | 18 – 60 | 18 – 60 | 18 – 55 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tobacco: | 18 – 60 | 18 – 60 | 18 – 50 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Non-Tobacco: | 18 – 55 | 18 – 55 | 18 – 55 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tobacco: | 18 – 55 | 18 – 55 | 18 – 50 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Extended Protection Options

| <p>Accidental Death Rider</p> <p><u>Issue limits:</u> \$10,000 to 100% of the base certificate amount (up to \$300,000)</p> <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>10-year</u></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco:</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 55</td> </tr> <tr> <td>Tobacco:</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 50</td> </tr> </tbody> </table> | | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | Non-Tobacco: | 18 – 60 | 18 – 60 | 18 – 55 | Tobacco: | 18 – 60 | 18 – 60 | 18 – 50 | <p>Children's Term Rider</p> <p><u>Issue limits:</u> \$10,000 to \$25,000 (in increments of \$1,000)</p> <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>10-year</u></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco:</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 55</td> </tr> <tr> <td>Tobacco:</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 50</td> </tr> </tbody> </table> | | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | Non-Tobacco: | 18 – 55 | 18 – 55 | 18 – 55 | Tobacco: | 18 – 55 | 18 – 55 | 18 – 50 |
|---|----------------|----------------|----------------|----------------|--------------|---------|---------|---------|----------|---------|---------|---------|--|--|----------------|----------------|----------------|--------------|---------|---------|---------|----------|---------|---------|---------|
| | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | | | | | | | | | | | | | | | | | | | | | | |
| Non-Tobacco: | 18 – 60 | 18 – 60 | 18 – 55 | | | | | | | | | | | | | | | | | | | | | | |
| Tobacco: | 18 – 60 | 18 – 60 | 18 – 50 | | | | | | | | | | | | | | | | | | | | | | |
| | <u>10-year</u> | <u>20-year</u> | <u>30-year</u> | | | | | | | | | | | | | | | | | | | | | | |
| Non-Tobacco: | 18 – 55 | 18 – 55 | 18 – 55 | | | | | | | | | | | | | | | | | | | | | | |
| Tobacco: | 18 – 55 | 18 – 55 | 18 – 50 | | | | | | | | | | | | | | | | | | | | | | |

Foresters Member Benefits¹ (complimentary upon becoming a member)

| | |
|---|--|
| <ul style="list-style-type: none"> Critical Illness Member Benefit Terminal Illness Member Benefit Young Family Member Benefit | <ul style="list-style-type: none"> Competitive Scholarship Member Benefit Orphan Scholarship Member Benefit Everyday Money Member Benefit |
|---|--|

¹ These non-contractual member benefits are subject to eligibility requirements and limitations and may be changed or cancelled at any time. For details, visit www.foresters.com.

* Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

Minimum Premium, Certificate Fees & Modal Factors

| Premium Mode | Minimum Premium | Certificate Fees | | Modal Factors |
|--------------|-----------------|------------------|---------|---------------|
| | | Non Medical | Medical | |
| Monthly PAC | \$25.00 | \$7.00 | \$6.25 | 0.088652 |
| Quarterly | \$75.00 | \$21.00 | \$18.75 | 0.265957 |
| Semi-Annual | \$150.00 | \$38.50 | \$34.25 | 0.515071 |
| Annual | \$300.00 | \$70.00 | \$62.50 | 1.000000 |

Premium Calculations

Follow these easy steps:

(Quotes are subject to verification on submission of your client's application.)

Example*: Male, Standard Non-Smoker

| | |
|--------------------------|------------------------------|
| 20-year term Non-Medical | DIR (Accident Only): \$1,500 |
| Aged: 35 | CIR: \$100,000 WPR: Yes |
| Face amount: \$200,000 | CTR: \$25,000 |
| Premium mode: Monthly | ADR: \$150,000 FRR: Yes |

| | |
|---|--|
| <p>1 Base certificate (including CCR and FHB, if state approved)</p> <p>a) Face amount per \$1,000 of base certificate</p> <p>b) Multiply by the rate per 1,000 (page 5)</p> <p>c) Multiply by the modal factor</p> <p>d) Add the certificate fee</p> | <p>200</p> <p>x \$1.84</p> <p>x 0.088652</p> <p>+ \$7.00 = \$39.62</p> |
| <p>2 Disability Income Rider (DIR) Premium</p> <p>a) DIR amount per \$100 of monthly benefit</p> <p>b) Multiply by the rate per \$100 (page 5)</p> <p>c) Multiply by the modal factor</p> | <p>15</p> <p>x \$8.98</p> <p>x 0.088652 = \$11.94</p> |
| <p>3 Critical Illness Rider (CIR) Premium</p> <p>a) CIR amount per \$1,000</p> <p>b) Multiply by the rate per 1,000 (page 5)</p> <p>c) Multiply by the modal factor</p> | <p>100</p> <p>x \$4.47</p> <p>x 0.088652 = \$39.63</p> |
| <p>4 Waiver of Premium Rider (WPR) Premium</p> <p>a) Face amount per \$1,000 of base certificate</p> <p>b) Multiply by the rate per 1,000 (page 5)</p> <p>c) Multiply by the modal factor</p> | <p>200</p> <p>x \$0.27</p> <p>x 0.088652 = \$4.79</p> |
| <p>5 Children's Term Rider (CTR) Premium</p> <p>a) CTR amount per \$1,000</p> <p>b) Multiply by the rate per 1,000 (page 5)</p> | <p>25</p> <p>x \$0.50 = \$12.50</p> |
| <p>6 Accidental Death Rider (ADR) Premium</p> <p>a) ADR amount per \$1,000</p> <p>b) Multiply by the rate per 1,000 (page 5)</p> <p>c) Multiply by the modal factor</p> | <p>150</p> <p>x \$0.79</p> <p>x 0.088652 = \$10.51</p> |
| <p>7 First Rewards Rider (FRR) Premium</p> <p><i>(Note: To calculate FRR premium, simply multiply the base certificate premium amount, including the certificate fee, by the % from the applicable rate table)</i></p> <p>a) Base certificate monthly premium</p> <p>b) Multiply by the % from the applicable table (page 5)</p> | <p>\$39.62</p> <p>x 289% = \$114.50</p> |
| <p>Total monthly premium</p> | <p>= \$233.49</p> |

* Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

Lifefirst Rate Sheets - Non Medical

20-year Initial Term Base Certificate & Riders – Non Tobacco
20-year Initial Term Base Certificate & Riders – Tobacco
30-year Initial Term Base Certificate & Riders – Non Tobacco
30-year Initial Term Base Certificate & Riders – Tobacco
Disability Income Rider - Florida

20-year Term Non Medical – Non Tobacco – Base Certificate & Riders

Annual premium rates for initial term per \$1,000 of coverage, except for:

- Disability Income Rider rates are based on per \$100 of monthly benefit
- First Rewards Rider (FRR) rates shown below are % of premium. To calculate FRR's premium, first calculate the premium of the base certificate including the certificate fee, and then multiply the amount by the % from the table

Age: 18 – 50: \$50,000 to \$250,000
 51 – 55: \$50,000 to \$200,000
 56 – max: \$50,000 to \$150,000

| Issue Age | Male – Standard Non-Tobacco | | | | | | | | Female – Standard Non-Tobacco | | | | | | | |
|-----------|-----------------------------|-------|------------|--------------------|--------------------|------|------|------|-------------------------------|-------|------------|--------------------|--------------------|------|------|------|
| | Base | CIR | *DIR (Acc) | *DIR (A&S) Class 1 | *DIR (A&S) Class 2 | WPR | ADR | FRR | Base | CIR | *DIR (Acc) | *DIR (A&S) Class 1 | *DIR (A&S) Class 2 | WPR | ADR | FRR |
| 18 | 1.62 | 1.90 | 8.15 | 9.85 | 21.20 | 0.18 | 1.35 | 197% | 1.30 | 2.14 | 8.09 | 19.04 | 34.20 | 0.18 | 1.35 | 182% |
| 19 | 1.62 | 1.95 | 8.15 | 9.85 | 21.20 | 0.18 | 1.35 | 197% | 1.30 | 2.26 | 8.09 | 19.04 | 34.20 | 0.18 | 1.35 | 182% |
| 20 | 1.62 | 2.01 | 8.15 | 9.85 | 21.20 | 0.18 | 1.24 | 197% | 1.30 | 2.38 | 8.09 | 19.04 | 34.20 | 0.18 | 1.24 | 182% |
| 21 | 1.62 | 2.08 | 8.15 | 9.97 | 21.45 | 0.18 | 1.13 | 197% | 1.30 | 2.52 | 8.09 | 19.49 | 34.20 | 0.18 | 1.13 | 182% |
| 22 | 1.62 | 2.15 | 8.15 | 10.08 | 21.70 | 0.18 | 1.13 | 197% | 1.30 | 2.68 | 8.09 | 19.94 | 34.20 | 0.18 | 1.13 | 182% |
| 23 | 1.62 | 2.23 | 8.15 | 10.20 | 21.94 | 0.18 | 1.02 | 197% | 1.30 | 2.85 | 8.09 | 20.38 | 34.20 | 0.18 | 1.02 | 182% |
| 24 | 1.62 | 2.32 | 8.15 | 10.31 | 22.19 | 0.18 | 0.90 | 197% | 1.30 | 3.04 | 8.09 | 20.83 | 34.20 | 0.18 | 0.90 | 182% |
| 25 | 1.62 | 2.42 | 8.15 | 10.43 | 22.44 | 0.18 | 0.90 | 197% | 1.30 | 3.24 | 8.09 | 21.28 | 34.20 | 0.18 | 0.90 | 182% |
| 26 | 1.66 | 2.53 | 8.15 | 10.83 | 22.81 | 0.19 | 0.90 | 203% | 1.43 | 3.46 | 8.09 | 21.94 | 35.94 | 0.19 | 0.90 | 166% |
| 27 | 1.68 | 2.65 | 8.15 | 11.22 | 23.19 | 0.20 | 0.79 | 212% | 1.46 | 3.70 | 8.09 | 22.60 | 37.68 | 0.20 | 0.79 | 165% |
| 28 | 1.70 | 2.78 | 8.15 | 11.62 | 23.56 | 0.20 | 0.79 | 220% | 1.48 | 3.97 | 8.09 | 23.26 | 39.41 | 0.20 | 0.79 | 164% |
| 29 | 1.74 | 2.94 | 8.15 | 12.01 | 23.94 | 0.20 | 0.79 | 227% | 1.51 | 4.25 | 8.09 | 23.92 | 41.15 | 0.20 | 0.79 | 164% |
| 30 | 1.76 | 3.12 | 8.98 | 12.41 | 24.31 | 0.21 | 0.79 | 234% | 1.54 | 4.54 | 9.59 | 24.58 | 42.89 | 0.21 | 0.79 | 163% |
| 31 | 1.80 | 3.32 | 8.98 | 13.23 | 25.48 | 0.23 | 0.79 | 243% | 1.58 | 4.85 | 9.59 | 25.76 | 44.78 | 0.23 | 0.79 | 175% |
| 32 | 1.82 | 3.55 | 8.98 | 14.04 | 26.66 | 0.23 | 0.79 | 253% | 1.72 | 5.18 | 9.59 | 26.94 | 46.66 | 0.23 | 0.79 | 174% |
| 33 | 1.83 | 3.81 | 8.98 | 14.86 | 27.83 | 0.25 | 0.79 | 264% | 1.73 | 5.52 | 9.59 | 28.13 | 48.55 | 0.25 | 0.79 | 188% |
| 34 | 1.83 | 4.11 | 8.98 | 15.67 | 29.01 | 0.27 | 0.79 | 277% | 1.74 | 5.89 | 9.59 | 29.31 | 50.43 | 0.27 | 0.79 | 202% |
| 35 | 1.84 | 4.47 | 8.98 | 16.49 | 30.18 | 0.27 | 0.79 | 289% | 1.74 | 6.29 | 9.59 | 30.49 | 52.32 | 0.27 | 0.79 | 217% |
| 36 | 1.97 | 4.88 | 8.98 | 18.03 | 32.31 | 0.32 | 0.79 | 285% | 1.92 | 6.71 | 9.59 | 31.72 | 54.93 | 0.32 | 0.79 | 207% |
| 37 | 2.20 | 5.35 | 8.98 | 19.57 | 34.44 | 0.37 | 0.79 | 267% | 2.13 | 7.16 | 9.59 | 32.95 | 57.54 | 0.37 | 0.79 | 193% |
| 38 | 2.42 | 5.88 | 8.98 | 21.11 | 36.57 | 0.39 | 0.79 | 254% | 2.23 | 7.65 | 9.59 | 34.17 | 60.16 | 0.39 | 0.79 | 193% |
| 39 | 2.64 | 6.48 | 8.98 | 22.65 | 38.70 | 0.42 | 0.79 | 242% | 2.45 | 8.16 | 9.59 | 35.40 | 62.77 | 0.42 | 0.79 | 182% |
| 40 | 2.88 | 7.14 | 9.40 | 24.19 | 40.83 | 0.45 | 0.90 | 230% | 2.66 | 8.69 | 10.72 | 36.63 | 65.38 | 0.45 | 0.90 | 173% |
| 41 | 2.92 | 7.88 | 9.40 | 26.64 | 43.85 | 0.50 | 0.90 | 247% | 2.74 | 9.23 | 10.72 | 37.75 | 67.56 | 0.50 | 0.90 | 189% |
| 42 | 3.20 | 8.71 | 9.40 | 29.09 | 46.87 | 0.55 | 0.90 | 241% | 3.03 | 9.79 | 10.72 | 38.87 | 69.73 | 0.55 | 0.90 | 187% |
| 43 | 3.50 | 9.62 | 9.40 | 31.55 | 49.88 | 0.60 | 0.90 | 234% | 3.30 | 10.38 | 10.72 | 40.00 | 71.91 | 0.60 | 0.90 | 186% |
| 44 | 3.79 | 10.59 | 9.40 | 34.00 | 52.90 | 0.65 | 0.90 | 229% | 3.59 | 11.00 | 10.72 | 41.12 | 74.08 | 0.65 | 0.90 | 184% |
| 45 | 4.08 | 11.63 | 9.40 | 36.45 | 55.92 | 0.70 | 0.90 | 224% | 3.86 | 11.63 | 10.72 | 42.24 | 76.26 | 0.70 | 0.90 | 184% |
| 46 | 4.48 | 12.74 | 9.40 | 39.16 | 60.07 | 0.81 | 0.90 | 217% | 4.21 | 12.30 | 10.72 | 44.24 | 79.00 | 0.81 | 0.90 | 174% |
| 47 | 4.88 | 13.95 | 9.40 | 41.86 | 64.22 | 0.93 | 0.90 | 212% | 4.55 | 12.99 | 10.72 | 46.23 | 81.74 | 0.93 | 0.90 | 166% |
| 48 | 5.28 | 15.27 | 9.40 | 44.57 | 68.37 | 1.01 | 1.02 | 207% | 4.90 | 13.71 | 10.72 | 48.23 | 84.47 | 1.01 | 1.02 | 158% |
| 49 | 5.68 | 16.68 | 9.40 | 47.27 | 72.52 | 1.14 | 1.02 | 201% | 5.24 | 14.49 | 10.72 | 50.22 | 87.21 | 1.14 | 1.02 | 153% |
| 50 | 6.09 | 18.18 | 9.82 | 49.98 | 76.67 | 1.22 | 1.02 | 197% | 5.58 | 15.33 | 11.96 | 52.22 | 89.95 | 1.22 | 1.02 | 147% |
| 51 | 6.69 | 19.81 | 9.82 | 54.69 | 83.12 | 1.34 | 1.02 | 196% | 6.08 | 16.24 | 11.96 | 55.50 | 96.47 | 1.34 | 1.02 | 135% |
| 52 | 7.29 | 21.61 | 9.82 | 59.39 | 89.57 | 1.53 | 1.02 | 195% | 6.58 | 17.25 | 11.96 | 58.79 | 102.99 | 1.53 | 1.02 | 125% |
| 53 | 7.90 | 23.61 | 9.82 | 64.10 | 96.02 | 1.73 | 1.02 | 194% | 7.08 | 18.34 | 11.96 | 62.07 | 109.50 | 1.73 | 1.02 | 117% |
| 54 | 9.30 | 25.66 | 9.82 | 68.80 | 102.47 | 1.94 | 1.13 | 169% | 8.45 | 19.49 | 11.96 | 65.36 | 116.02 | 1.94 | 1.13 | 89% |
| 55 | 9.96 | 27.76 | 9.82 | 73.51 | 108.92 | 2.17 | 1.13 | 168% | 9.02 | 20.70 | 11.96 | 68.64 | 122.54 | 2.17 | 1.13 | 83% |
| 56 | 11.36 | 29.69 | 9.82 | | | | 1.24 | 144% | 10.08 | 21.82 | 11.96 | | | | 1.24 | 78% |
| 57 | 12.78 | 31.63 | 9.82 | | | | 1.24 | 126% | 11.15 | 22.99 | 11.96 | | | | 1.24 | 73% |
| 58 | 14.18 | 33.56 | 9.82 | | | | 1.35 | 110% | 12.21 | 24.21 | 11.96 | | | | 1.35 | 70% |
| 59 | 15.58 | 35.57 | 9.82 | | | | 1.35 | 97% | 13.28 | 25.50 | 11.96 | | | | 1.35 | 65% |
| 60 | 16.99 | 37.68 | 9.82 | | | | 1.47 | 86% | 14.34 | 27.13 | 11.96 | | | | 1.47 | 63% |
| 61 | 17.69 | | | | | | | | 14.38 | | | | | | | |
| 62 | 19.89 | | | | | | | | 15.90 | | | | | | | |
| 63 | 22.07 | | | | | | | | 17.42 | | | | | | | |
| 64 | 24.26 | | | | | | | | 19.40 | | | | | | | |
| 65 | 26.44 | | | | | | | | 21.51 | | | | | | | |

* DIR (Acc) = DIR (Accident Only); DIR (A&S) = DIR (Accident & Sickness). The above DIR rates do not apply to the State of Florida. For Florida's DIR rates, refer to Page 9.

| Children's Term Rider Rates – All Ages & Terms (Per \$1,000 of Coverage) | |
|--|--------|
| Monthly | \$0.50 |
| Quarterly | \$1.50 |
| Semi-annual | \$2.91 |
| Annual | \$5.64 |

Notes:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.
- Except for CIR and FRR, all other optional riders can be added after issue.
- Eligible premiums to be returned under the FRR include base certificate and FRR.

20-year Term Non Medical – Tobacco – Base Certificate & Riders

Annual premium rates for initial term per \$1,000 of coverage, except for:

- Disability Income Rider rates are based on per \$100 of monthly benefit
- First Rewards Rider (FRR) rates shown below are % of premium. To calculate FRR's premium, first calculate the premium of the base certificate including the certificate fee, and then multiply the amount by the % from the table

Age: 18 – 50: \$50,000 to \$250,000
51 – 55: \$50,000 to \$200,000
56 to max: \$50,000 to \$150,000

| Issue Age | Male – Standard Tobacco | | | | | | | | Female – Standard Tobacco | | | | | | | |
|-----------|-------------------------|-------|------------|--------------------|--------------------|------|------|------|---------------------------|-------|------------|--------------------|--------------------|------|------|------|
| | Base | CIR | *DIR (Acc) | *DIR (A&S) Class 1 | *DIR (A&S) Class 2 | WPR | ADR | FRR | Base | CIR | *DIR (Acc) | *DIR (A&S) Class 1 | *DIR (A&S) Class 2 | WPR | ADR | FRR |
| 18 | 2.70 | 2.33 | 8.15 | 9.85 | 21.20 | 0.35 | 1.35 | 199% | 1.82 | 2.32 | 8.09 | 19.04 | 34.20 | 0.35 | 1.35 | 152% |
| 19 | 2.70 | 2.48 | 8.15 | 9.85 | 21.20 | 0.35 | 1.35 | 209% | 1.82 | 2.48 | 8.09 | 19.04 | 34.20 | 0.35 | 1.35 | 152% |
| 20 | 2.70 | 2.66 | 8.15 | 9.85 | 21.20 | 0.35 | 1.24 | 213% | 1.82 | 2.66 | 8.09 | 19.04 | 34.20 | 0.35 | 1.24 | 152% |
| 21 | 2.70 | 2.86 | 8.15 | 9.97 | 21.45 | 0.35 | 1.13 | 213% | 1.82 | 2.86 | 8.09 | 19.49 | 34.20 | 0.35 | 1.13 | 152% |
| 22 | 2.70 | 3.09 | 8.15 | 10.08 | 21.70 | 0.35 | 1.13 | 213% | 1.84 | 3.08 | 8.09 | 19.94 | 34.20 | 0.35 | 1.13 | 152% |
| 23 | 2.70 | 3.35 | 8.15 | 10.20 | 21.94 | 0.35 | 1.02 | 213% | 1.91 | 3.34 | 8.09 | 20.38 | 34.20 | 0.35 | 1.02 | 152% |
| 24 | 2.70 | 3.65 | 8.15 | 10.31 | 22.19 | 0.35 | 0.90 | 213% | 1.91 | 3.62 | 8.09 | 20.83 | 34.20 | 0.35 | 0.90 | 152% |
| 25 | 2.70 | 3.99 | 8.15 | 10.43 | 22.44 | 0.35 | 0.90 | 213% | 2.09 | 3.93 | 8.09 | 21.28 | 34.20 | 0.35 | 0.90 | 152% |
| 26 | 2.74 | 4.37 | 8.15 | 10.83 | 22.81 | 0.38 | 0.90 | 213% | 2.13 | 4.28 | 8.09 | 21.94 | 35.94 | 0.38 | 0.90 | 164% |
| 27 | 2.78 | 4.80 | 8.15 | 11.22 | 23.19 | 0.39 | 0.79 | 210% | 2.46 | 4.67 | 8.09 | 22.60 | 37.68 | 0.39 | 0.79 | 151% |
| 28 | 2.82 | 5.29 | 8.15 | 11.62 | 23.56 | 0.39 | 0.79 | 211% | 2.51 | 5.12 | 8.09 | 23.26 | 39.41 | 0.39 | 0.79 | 161% |
| 29 | 2.86 | 5.83 | 8.15 | 12.01 | 23.94 | 0.40 | 0.79 | 214% | 2.55 | 5.59 | 8.09 | 23.92 | 41.15 | 0.40 | 0.79 | 171% |
| 30 | 2.90 | 6.45 | 8.98 | 12.41 | 24.31 | 0.41 | 0.79 | 217% | 2.60 | 6.11 | 9.59 | 24.58 | 42.89 | 0.41 | 0.79 | 180% |
| 31 | 3.25 | 7.13 | 8.98 | 13.23 | 25.48 | 0.44 | 0.79 | 222% | 2.86 | 6.66 | 9.59 | 25.76 | 44.78 | 0.44 | 0.79 | 165% |
| 32 | 3.30 | 7.89 | 8.98 | 14.04 | 26.66 | 0.45 | 0.79 | 230% | 2.91 | 7.27 | 9.59 | 26.94 | 46.66 | 0.45 | 0.79 | 166% |
| 33 | 3.65 | 8.72 | 8.98 | 14.86 | 27.83 | 0.49 | 0.79 | 239% | 3.18 | 7.92 | 9.59 | 28.13 | 48.55 | 0.49 | 0.79 | 152% |
| 34 | 3.71 | 9.65 | 8.98 | 15.67 | 29.01 | 0.53 | 0.79 | 257% | 3.24 | 8.62 | 9.59 | 29.31 | 50.43 | 0.53 | 0.79 | 153% |
| 35 | 3.77 | 10.70 | 8.98 | 16.49 | 30.18 | 0.53 | 0.79 | 259% | 3.35 | 9.37 | 9.59 | 30.49 | 52.32 | 0.53 | 0.79 | 151% |
| 36 | 4.25 | 11.86 | 8.98 | 18.03 | 32.31 | 0.64 | 0.79 | 263% | 3.74 | 10.18 | 9.59 | 31.72 | 54.93 | 0.64 | 0.79 | 148% |
| 37 | 4.73 | 13.15 | 8.98 | 19.57 | 34.44 | 0.75 | 0.79 | 253% | 4.18 | 11.06 | 9.59 | 32.95 | 57.54 | 0.75 | 0.79 | 142% |
| 38 | 5.21 | 14.58 | 8.98 | 21.11 | 36.57 | 0.78 | 0.79 | 244% | 4.62 | 12.02 | 9.59 | 34.17 | 60.16 | 0.78 | 0.79 | 138% |
| 39 | 5.69 | 16.15 | 8.98 | 22.65 | 38.70 | 0.85 | 0.79 | 229% | 5.07 | 13.05 | 9.59 | 35.40 | 62.77 | 0.85 | 0.79 | 135% |
| 40 | 6.17 | 17.86 | 9.40 | 24.19 | 40.83 | 0.93 | 0.90 | 217% | 5.51 | 14.14 | 10.72 | 36.63 | 65.38 | 0.93 | 0.90 | 132% |
| 41 | 6.37 | 19.75 | 9.40 | 26.64 | 43.85 | 1.04 | 0.90 | 216% | 6.26 | 15.31 | 10.72 | 37.75 | 67.56 | 1.04 | 0.90 | 128% |
| 42 | 7.09 | 21.83 | 9.40 | 29.09 | 46.87 | 1.16 | 0.90 | 197% | 6.52 | 16.56 | 10.72 | 38.87 | 69.73 | 1.16 | 0.90 | 139% |
| 43 | 7.82 | 24.13 | 9.40 | 31.55 | 49.88 | 1.28 | 0.90 | 181% | 7.22 | 17.89 | 10.72 | 40.00 | 71.91 | 1.28 | 0.90 | 136% |
| 44 | 8.55 | 26.58 | 9.40 | 34.00 | 52.90 | 1.40 | 0.90 | 166% | 7.91 | 19.29 | 10.72 | 41.12 | 74.08 | 1.40 | 0.90 | 134% |
| 45 | 9.27 | 29.17 | 9.40 | 36.45 | 55.92 | 1.52 | 0.90 | 154% | 8.61 | 20.76 | 10.72 | 42.24 | 76.26 | 1.52 | 0.90 | 132% |
| 46 | 10.14 | 31.94 | 9.40 | 39.16 | 60.07 | 1.75 | 0.90 | 140% | 9.34 | 22.30 | 10.72 | 44.24 | 79.00 | 1.75 | 0.90 | 125% |
| 47 | 11.02 | 34.93 | 9.40 | 41.86 | 64.22 | 2.00 | 0.90 | 128% | 10.08 | 23.93 | 10.72 | 46.23 | 81.74 | 2.00 | 0.90 | 119% |
| 48 | 11.90 | 38.22 | 9.40 | 44.57 | 68.37 | 2.16 | 1.02 | 117% | 10.82 | 25.67 | 10.72 | 48.23 | 84.47 | 2.16 | 1.02 | 114% |
| 49 | 13.93 | 41.69 | 9.40 | 47.27 | 72.52 | 2.44 | 1.02 | 93% | 11.55 | 27.55 | 10.72 | 50.22 | 87.21 | 2.44 | 1.02 | 109% |
| 50 | 14.89 | 45.38 | 9.82 | 49.98 | 76.67 | 2.61 | 1.02 | 85% | 12.29 | 29.58 | 11.96 | 52.22 | 89.95 | 2.61 | 1.02 | 105% |
| 51 | 16.30 | 49.36 | 9.82 | 54.69 | 83.12 | 2.85 | 1.02 | | 13.34 | 31.81 | 11.96 | 55.50 | 96.47 | 2.85 | 1.02 | |
| 52 | 17.70 | 53.74 | 9.82 | 59.39 | 89.57 | 3.25 | 1.02 | | 14.39 | 34.26 | 11.96 | 58.79 | 102.99 | 3.25 | 1.02 | |
| 53 | 19.12 | 58.66 | 9.82 | 64.10 | 96.02 | 3.66 | 1.02 | | 15.46 | 36.99 | 11.96 | 62.07 | 109.50 | 3.66 | 1.02 | |
| 54 | 20.52 | 63.67 | 9.82 | 68.80 | 102.47 | 4.10 | 1.13 | | 16.51 | 39.80 | 11.96 | 65.36 | 116.02 | 4.10 | 1.13 | |
| 55 | 21.92 | 68.79 | 9.82 | 73.51 | 108.92 | 4.57 | 1.13 | | 17.56 | 42.69 | 11.96 | 68.64 | 122.54 | 4.57 | 1.13 | |
| 56 | 24.55 | 73.83 | 9.82 | | | | 1.24 | | 19.63 | 45.54 | 11.96 | | | | 1.24 | |
| 57 | 27.17 | 78.91 | 9.82 | | | | 1.24 | | 21.71 | 48.47 | 11.96 | | | | 1.24 | |
| 58 | 29.78 | 84.00 | 9.82 | | | | 1.35 | | 23.79 | 51.50 | 11.96 | | | | 1.35 | |
| 59 | 32.41 | 89.32 | 9.82 | | | | 1.35 | | 25.86 | 54.66 | 11.96 | | | | 1.35 | |
| 60 | 35.03 | 94.93 | 9.82 | | | | 1.47 | | 27.93 | 57.98 | 11.96 | | | | 1.47 | |

* DIR (Acc) = DIR (Accident Only); DIR (A&S) = DIR (Accident & Sickness). The above DIR rates do not apply to the State of Florida. For Florida's DIR rates, refer to Page 9.

| Children's Term Rider Rates – All Ages & Terms (Per \$1,000 of Coverage) | |
|--|--------|
| Monthly | \$0.50 |
| Quarterly | \$1.50 |
| Semi-annual | \$2.91 |
| Annual | \$5.64 |

Notes:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.
- Except for CIR and FRR, all other optional riders can be added after issue.
- Eligible premiums to be returned under the FRR include base certificate and FRR.

30-year Term Non Medical – Non Tobacco – Base Certificate & Riders

Annual premium rates for initial term per \$1,000 of coverage, except for:

- Disability Income Rider rates are based on per \$100 of monthly benefit
- First Rewards Rider (FRR) rates shown below are % of premium. To calculate FRR's premium, first calculate the premium of the base certificate including the certificate fee, and then multiply the amount by the % from the table

Age: 18 – 50: \$50,000 to \$250,000
 51 – 55: \$50,000 to \$200,000

| Issue Age | Male – Standard Non-Tobacco | | | | | | | | Female – Standard Non-Tobacco | | | | | | | |
|-----------|-----------------------------|-------|------------|--------------------|--------------------|------|------|-----|-------------------------------|-------|------------|--------------------|--------------------|------|------|-----|
| | Base | CIR | *DIR (Acc) | *DIR (A&S) Class 1 | *DIR (A&S) Class 2 | WPR | ADR | FRR | Base | CIR | *DIR (Acc) | *DIR (A&S) Class 1 | *DIR (A&S) Class 2 | WPR | ADR | FRR |
| 18 | 2.04 | 1.95 | 8.15 | 10.20 | 21.95 | 0.27 | 1.35 | 66% | 1.50 | 2.39 | 8.09 | 19.32 | 36.28 | 0.27 | 1.35 | 71% |
| 19 | 2.04 | 2.03 | 8.15 | 10.20 | 21.95 | 0.27 | 1.35 | 66% | 1.50 | 2.54 | 8.09 | 19.32 | 36.28 | 0.27 | 1.35 | 71% |
| 20 | 2.04 | 2.12 | 8.15 | 10.20 | 21.95 | 0.27 | 1.24 | 66% | 1.50 | 2.69 | 8.09 | 19.32 | 36.28 | 0.27 | 1.24 | 71% |
| 21 | 2.04 | 2.23 | 8.15 | 10.45 | 22.48 | 0.27 | 1.13 | 66% | 1.50 | 2.86 | 8.09 | 19.80 | 36.28 | 0.27 | 1.13 | 71% |
| 22 | 2.04 | 2.35 | 8.15 | 10.69 | 23.01 | 0.27 | 1.13 | 66% | 1.50 | 3.04 | 8.09 | 20.29 | 36.28 | 0.27 | 1.13 | 71% |
| 23 | 2.04 | 2.48 | 8.15 | 10.94 | 23.54 | 0.27 | 1.02 | 66% | 1.50 | 3.24 | 8.09 | 20.77 | 36.28 | 0.27 | 1.02 | 71% |
| 24 | 2.04 | 2.63 | 8.15 | 11.18 | 24.07 | 0.27 | 0.90 | 66% | 1.50 | 3.45 | 8.09 | 21.26 | 36.28 | 0.27 | 0.90 | 71% |
| 25 | 2.04 | 2.80 | 8.15 | 11.43 | 24.60 | 0.27 | 0.90 | 66% | 1.50 | 3.67 | 8.09 | 21.74 | 36.28 | 0.27 | 0.90 | 76% |
| 26 | 2.11 | 3.01 | 8.15 | 12.09 | 25.47 | 0.30 | 0.90 | 65% | 1.56 | 3.91 | 8.09 | 22.70 | 37.97 | 0.30 | 0.90 | 72% |
| 27 | 2.18 | 3.24 | 8.15 | 12.76 | 26.33 | 0.31 | 0.79 | 65% | 1.63 | 4.18 | 8.09 | 23.65 | 39.66 | 0.31 | 0.79 | 69% |
| 28 | 2.24 | 3.49 | 8.15 | 13.42 | 27.20 | 0.31 | 0.79 | 66% | 1.69 | 4.46 | 8.09 | 24.61 | 41.36 | 0.31 | 0.79 | 66% |
| 29 | 2.31 | 3.76 | 8.15 | 14.09 | 28.06 | 0.32 | 0.79 | 66% | 1.76 | 4.76 | 8.09 | 25.56 | 43.05 | 0.32 | 0.79 | 66% |
| 30 | 2.38 | 4.06 | 8.98 | 14.75 | 28.93 | 0.33 | 0.79 | 66% | 1.82 | 5.07 | 9.59 | 26.52 | 44.74 | 0.33 | 0.79 | 67% |
| 31 | 2.46 | 4.39 | 8.98 | 15.82 | 30.02 | 0.37 | 0.79 | 64% | 1.90 | 5.40 | 9.59 | 27.45 | 47.04 | 0.37 | 0.79 | 67% |
| 32 | 2.54 | 4.75 | 8.98 | 16.89 | 31.12 | 0.38 | 0.79 | 66% | 1.98 | 5.75 | 9.59 | 28.38 | 49.33 | 0.38 | 0.79 | 67% |
| 33 | 2.62 | 5.14 | 8.98 | 17.97 | 32.21 | 0.42 | 0.79 | 69% | 2.05 | 6.12 | 9.59 | 29.30 | 51.63 | 0.42 | 0.79 | 65% |
| 34 | 2.70 | 5.57 | 8.98 | 19.04 | 33.31 | 0.46 | 0.79 | 74% | 2.34 | 6.52 | 9.59 | 30.23 | 53.92 | 0.46 | 0.79 | 61% |
| 35 | 2.78 | 6.03 | 8.98 | 20.11 | 34.40 | 0.47 | 0.79 | 77% | 2.43 | 6.94 | 9.59 | 31.16 | 56.22 | 0.47 | 0.79 | 61% |
| 36 | 3.10 | 6.53 | 8.98 | 21.43 | 36.66 | 0.56 | 0.79 | 71% | 2.63 | 7.39 | 9.59 | 32.47 | 58.05 | 0.56 | 0.79 | 67% |
| 37 | 3.42 | 7.07 | 8.98 | 22.75 | 38.91 | 0.65 | 0.79 | 65% | 2.83 | 7.87 | 9.59 | 33.78 | 59.88 | 0.65 | 0.79 | 73% |
| 38 | 3.75 | 7.67 | 8.98 | 24.06 | 41.17 | 0.68 | 0.79 | 60% | 3.04 | 8.40 | 9.59 | 35.08 | 61.72 | 0.68 | 0.79 | 77% |
| 39 | 4.07 | 8.33 | 8.98 | 25.38 | 43.42 | 0.73 | 0.79 | 57% | 3.23 | 8.95 | 9.59 | 36.39 | 63.55 | 0.73 | 0.79 | 82% |
| 40 | 4.39 | 9.04 | 9.40 | 26.70 | 45.68 | 0.79 | 0.90 | 54% | 3.43 | 9.52 | 10.72 | 37.70 | 65.38 | 0.79 | 0.90 | 85% |
| 41 | 4.90 | 9.82 | 9.40 | 28.65 | 47.73 | 0.88 | 0.90 | 49% | 3.72 | 10.12 | 10.72 | 38.61 | 67.56 | 0.88 | 0.90 | 85% |
| 42 | 5.41 | 10.68 | 9.40 | 30.60 | 49.78 | 0.97 | 0.90 | 45% | 3.99 | 10.74 | 10.72 | 39.52 | 69.73 | 0.97 | 0.90 | 84% |
| 43 | 5.91 | 11.63 | 9.40 | 32.55 | 51.82 | 1.06 | 0.90 | 41% | 4.28 | 11.39 | 10.72 | 40.42 | 71.91 | 1.06 | 0.90 | 83% |
| 44 | 6.42 | 12.64 | 9.40 | 34.50 | 53.87 | 1.16 | 0.90 | 38% | 4.55 | 12.07 | 10.72 | 41.33 | 74.08 | 1.16 | 0.90 | 82% |
| 45 | 6.93 | 13.71 | 9.40 | 36.45 | 55.92 | 1.25 | 0.90 | 36% | 4.84 | 12.77 | 10.72 | 42.24 | 76.26 | 1.25 | 0.90 | 82% |
| 46 | 7.56 | 14.78 | 9.40 | 39.16 | 60.07 | 1.44 | 0.90 | 33% | 5.62 | 13.44 | 10.72 | 44.24 | 79.00 | 1.44 | 0.90 | 71% |
| 47 | 8.19 | 15.93 | 9.40 | 41.86 | 64.22 | 1.64 | 0.90 | 32% | 6.11 | 14.13 | 10.72 | 46.23 | 81.74 | 1.64 | 0.90 | 69% |
| 48 | 8.83 | 17.17 | 9.40 | 44.57 | 68.37 | 1.77 | 1.02 | 31% | 6.85 | 14.85 | 10.72 | 48.23 | 84.47 | 1.77 | 1.02 | 61% |
| 49 | 9.46 | 18.44 | 9.40 | 47.27 | 72.52 | 1.99 | 1.02 | 30% | 7.59 | 15.60 | 10.72 | 50.22 | 87.21 | 1.99 | 1.02 | 55% |
| 50 | 10.09 | 19.91 | 9.82 | 49.98 | 76.67 | 2.12 | 1.02 | 29% | 8.34 | 16.40 | 11.96 | 52.22 | 89.95 | 2.12 | 1.02 | 50% |
| 51 | 10.88 | | 9.82 | 54.69 | 83.12 | 2.28 | 1.02 | | 9.39 | | 11.96 | 55.50 | 96.47 | 2.28 | 1.02 | |
| 52 | 11.73 | | 9.82 | 59.39 | 89.57 | 2.58 | 1.02 | | 10.55 | | 11.96 | 58.79 | 102.99 | 2.58 | 1.02 | |
| 53 | 12.13 | | 9.82 | 64.10 | 96.02 | 2.79 | 1.02 | | 12.12 | | 11.96 | 62.07 | 109.50 | 2.79 | 1.02 | |
| 54 | 12.14 | | 9.82 | 68.80 | 102.47 | 2.91 | 1.13 | | 12.13 | | 11.96 | 65.36 | 116.02 | 2.91 | 1.13 | |
| 55 | 12.15 | | 9.82 | 73.51 | 108.92 | 3.04 | 1.13 | | 12.14 | | 11.96 | 68.64 | 122.54 | 3.04 | 1.13 | |

* DIR (Acc) = DIR (Accident Only); DIR (A&S) = DIR (Accident & Sickness). The above DIR rates do not apply to the State of Florida. For Florida's DIR rates, refer to Page 9.

| Children's Term Rider Rates – All Ages & Terms (Per \$1,000 of Coverage) | |
|--|--------|
| Monthly | \$0.50 |
| Quarterly | \$1.50 |
| Semi-annual | \$2.91 |
| Annual | \$5.64 |

Notes:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.
- Except for CIR and FRR, all other optional riders can be added after issue.
- Eligible premiums to be returned under the FRR include base certificate and FRR.

30-year Term Non Medical – Tobacco – Base Certificate & Riders

Annual premium rates for initial term per \$1,000 of coverage, except for:

- Disability Income Rider rates are based on per \$100 of monthly benefit
- First Rewards Rider (FRR) rates shown below are % of premium. To calculate FRR's premium, first calculate the premium of the base certificate including the certificate fee, and then multiply the amount by the % from the table

Age: 18 – 50: \$50,000 to \$250,000

| Issue Age | Male – Standard Tobacco | | | | | | | | Female – Standard Tobacco | | | | | | | |
|-----------|-------------------------|-------|------------|--------------------|--------------------|------|------|-----|---------------------------|-------|------------|--------------------|--------------------|------|------|-----|
| | Base | CIR | *DIR (Acc) | *DIR (A&S) Class 1 | *DIR (A&S) Class 2 | WPR | ADR | FRR | Base | CIR | *DIR (Acc) | *DIR (A&S) Class 1 | *DIR (A&S) Class 2 | WPR | ADR | FRR |
| 18 | 4.24 | 2.95 | 8.15 | 10.20 | 21.95 | 0.55 | 1.35 | 40% | 2.81 | 2.86 | 8.09 | 19.32 | 36.28 | 0.55 | 1.35 | 45% |
| 19 | 4.24 | 3.21 | 8.15 | 10.20 | 21.95 | 0.55 | 1.35 | 40% | 2.81 | 3.09 | 8.09 | 19.32 | 36.28 | 0.55 | 1.35 | 45% |
| 20 | 4.24 | 3.50 | 8.15 | 10.20 | 21.95 | 0.55 | 1.24 | 40% | 2.81 | 3.34 | 8.09 | 19.32 | 36.28 | 0.55 | 1.24 | 45% |
| 21 | 4.24 | 3.83 | 8.15 | 10.45 | 22.48 | 0.55 | 1.13 | 40% | 2.81 | 3.60 | 8.09 | 19.80 | 36.28 | 0.55 | 1.13 | 45% |
| 22 | 4.24 | 4.19 | 8.15 | 10.69 | 23.01 | 0.55 | 1.13 | 40% | 2.81 | 3.89 | 8.09 | 20.29 | 36.28 | 0.55 | 1.13 | 45% |
| 23 | 4.24 | 4.60 | 8.15 | 10.94 | 23.54 | 0.55 | 1.02 | 40% | 2.81 | 4.21 | 8.09 | 20.77 | 36.28 | 0.55 | 1.02 | 45% |
| 24 | 4.24 | 5.06 | 8.15 | 11.18 | 24.07 | 0.55 | 0.90 | 40% | 2.81 | 4.56 | 8.09 | 21.26 | 36.28 | 0.55 | 0.90 | 45% |
| 25 | 4.24 | 5.57 | 8.15 | 11.43 | 24.60 | 0.55 | 0.90 | 40% | 2.81 | 4.94 | 8.09 | 21.74 | 36.28 | 0.55 | 0.90 | 48% |
| 26 | 4.39 | 6.14 | 8.15 | 12.09 | 25.47 | 0.61 | 0.90 | 40% | 2.95 | 5.37 | 8.09 | 22.70 | 37.97 | 0.61 | 0.90 | 50% |
| 27 | 4.54 | 6.77 | 8.15 | 12.76 | 26.33 | 0.64 | 0.79 | 38% | 3.09 | 5.83 | 8.09 | 23.65 | 39.66 | 0.64 | 0.79 | 52% |
| 28 | 4.69 | 7.46 | 8.15 | 13.42 | 27.20 | 0.66 | 0.79 | 38% | 3.23 | 6.35 | 8.09 | 24.61 | 41.36 | 0.66 | 0.79 | 54% |
| 29 | 4.84 | 8.20 | 8.15 | 14.09 | 28.06 | 0.68 | 0.79 | 38% | 3.37 | 6.91 | 8.09 | 25.56 | 43.05 | 0.68 | 0.79 | 56% |
| 30 | 4.99 | 9.00 | 8.98 | 14.75 | 28.93 | 0.70 | 0.79 | 38% | 3.51 | 7.51 | 9.59 | 26.52 | 44.74 | 0.70 | 0.79 | 57% |
| 31 | 5.17 | 9.86 | 8.98 | 15.82 | 30.02 | 0.78 | 0.79 | 41% | 3.69 | 8.15 | 9.59 | 27.45 | 47.04 | 0.78 | 0.79 | 59% |
| 32 | 5.35 | 10.78 | 8.98 | 16.89 | 31.12 | 0.80 | 0.79 | 40% | 3.86 | 8.85 | 9.59 | 28.38 | 49.33 | 0.80 | 0.79 | 61% |
| 33 | 5.53 | 11.77 | 8.98 | 17.97 | 32.21 | 0.88 | 0.79 | 45% | 4.04 | 9.59 | 9.59 | 29.30 | 51.63 | 0.88 | 0.79 | 63% |
| 34 | 5.71 | 12.83 | 8.98 | 19.04 | 33.31 | 0.97 | 0.79 | 46% | 4.63 | 10.37 | 9.59 | 30.23 | 53.92 | 0.97 | 0.79 | 52% |
| 35 | 5.89 | 13.97 | 8.98 | 20.11 | 34.40 | 1.00 | 0.79 | 49% | 4.83 | 11.20 | 9.59 | 31.16 | 56.22 | 1.00 | 0.79 | 54% |
| 36 | 6.63 | 15.18 | 8.98 | 21.43 | 36.66 | 1.19 | 0.79 | 45% | 5.31 | 12.09 | 9.59 | 32.47 | 58.05 | 1.19 | 0.79 | 51% |
| 37 | 7.37 | 16.48 | 8.98 | 22.75 | 38.91 | 1.40 | 0.79 | 46% | 5.80 | 13.02 | 9.59 | 33.78 | 59.88 | 1.40 | 0.79 | 49% |
| 38 | 8.11 | 17.90 | 8.98 | 24.06 | 41.17 | 1.46 | 0.79 | 48% | 6.28 | 14.03 | 9.59 | 35.08 | 61.72 | 1.46 | 0.79 | 47% |
| 39 | 8.85 | 19.43 | 8.98 | 25.38 | 43.42 | 1.59 | 0.79 | 46% | 6.77 | 15.10 | 9.59 | 36.39 | 63.55 | 1.59 | 0.79 | 46% |
| 40 | 9.59 | 21.09 | 9.40 | 26.70 | 45.68 | 1.73 | 0.90 | 45% | 7.25 | 16.24 | 10.72 | 37.70 | 65.38 | 1.73 | 0.90 | 45% |
| 41 | 10.80 | 22.90 | 9.40 | 28.65 | 47.73 | 1.94 | 0.90 | 33% | 7.98 | 17.44 | 10.72 | 38.61 | 67.56 | 1.94 | 0.90 | 42% |
| 42 | 12.00 | 24.89 | 9.40 | 30.60 | 49.78 | 2.16 | 0.90 | 23% | 8.70 | 18.71 | 10.72 | 39.52 | 69.73 | 2.16 | 0.90 | 39% |
| 43 | 13.21 | 27.09 | 9.40 | 32.55 | 51.82 | 2.38 | 0.90 | 23% | 9.44 | 20.07 | 10.72 | 40.42 | 71.91 | 2.38 | 0.90 | 37% |
| 44 | 14.00 | 29.46 | 9.40 | 34.50 | 53.87 | 2.52 | 0.90 | 23% | 10.16 | 21.48 | 10.72 | 41.33 | 74.08 | 2.52 | 0.90 | 35% |
| 45 | 14.20 | 32.07 | 9.40 | 36.45 | 55.92 | 2.56 | 0.90 | 23% | 10.30 | 22.99 | 10.72 | 42.24 | 76.26 | 2.56 | 0.90 | 40% |
| 46 | 14.50 | | 9.40 | 39.16 | 60.07 | 2.76 | 0.90 | 23% | 10.80 | 24.55 | 10.72 | 44.24 | 79.00 | 2.76 | 0.90 | 43% |
| 47 | 14.60 | | 9.40 | 41.86 | 64.22 | 2.92 | 0.90 | 33% | 11.70 | 26.18 | 10.72 | 46.23 | 81.74 | 2.92 | 0.90 | 33% |
| 48 | 14.80 | | 9.40 | 44.57 | 68.37 | 2.96 | 1.02 | 39% | 12.59 | 27.92 | 10.72 | 48.23 | 84.47 | 2.96 | 1.02 | 31% |
| 49 | 14.90 | | 9.40 | 47.27 | 72.52 | 3.13 | 1.02 | 39% | 13.49 | 29.79 | 10.72 | 50.22 | 87.21 | 3.13 | 1.02 | 31% |
| 50 | 14.95 | | 9.82 | 49.98 | 76.67 | 3.14 | 1.02 | 40% | 14.39 | 31.82 | 11.96 | 52.22 | 89.95 | 3.14 | 1.02 | 30% |

* DIR (Acc) = DIR (Accident Only); DIR (A&S) = DIR (Accident & Sickness). The above DIR rates do not apply to the State of Florida. For Florida's DIR rates, refer to Page 9.

| Children's Term Rider Rates – All Ages & Terms (Per \$1,000 of Coverage) | |
|--|--------|
| Monthly | \$0.50 |
| Quarterly | \$1.50 |
| Semi-annual | \$2.91 |
| Annual | \$5.64 |

Notes:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.
- Except for CIR and FRR, all other optional riders can be added after issue.
- Eligible premiums to be returned under the FRR include base certificate and FRR.

20- & 30-year Terms Non Medical & Medical – Florida Disability Income Rider

Disability Income Rider
Annual premium rates per \$100 of monthly benefit

Accident Only

Rates for Florida (For Non Tobacco & Tobacco)

| Issue Age | 20-year Term | | 30-year Term | |
|-----------|--------------|--------|--------------|--------|
| | Male | Female | Male | Female |
| 18 | 8.12 | 7.92 | 8.12 | 7.92 |
| 19 | 8.12 | 7.92 | 8.12 | 7.92 |
| 20 | 8.12 | 7.92 | 8.12 | 7.92 |
| 21 | 8.12 | 7.92 | 8.12 | 7.92 |
| 22 | 8.12 | 7.92 | 8.12 | 7.92 |
| 23 | 8.12 | 7.92 | 8.12 | 7.92 |
| 24 | 8.12 | 7.92 | 8.12 | 7.92 |
| 25 | 8.12 | 7.92 | 8.12 | 7.92 |
| 26 | 8.12 | 7.92 | 8.12 | 7.92 |
| 27 | 8.12 | 7.92 | 8.12 | 7.92 |
| 28 | 8.12 | 7.92 | 8.12 | 7.92 |
| 29 | 8.12 | 7.92 | 8.12 | 7.92 |
| 30 | 8.68 | 9.24 | 8.68 | 9.24 |
| 31 | 8.68 | 9.24 | 8.68 | 9.24 |
| 32 | 8.68 | 9.24 | 8.68 | 9.24 |
| 33 | 8.68 | 9.24 | 8.68 | 9.24 |
| 34 | 8.68 | 9.24 | 8.68 | 9.24 |
| 35 | 8.68 | 9.24 | 8.68 | 9.24 |
| 36 | 8.68 | 9.24 | 8.68 | 9.24 |
| 37 | 8.68 | 9.24 | 8.68 | 9.24 |
| 38 | 8.68 | 9.24 | 8.68 | 9.24 |
| 39 | 8.68 | 9.24 | 8.68 | 9.24 |
| 40 | 8.91 | 10.22 | 8.91 | 10.22 |
| 41 | 8.91 | 10.22 | 8.91 | 10.22 |
| 42 | 8.91 | 10.22 | 8.91 | 10.22 |
| 43 | 8.91 | 10.22 | 8.91 | 10.22 |
| 44 | 8.91 | 10.22 | 8.91 | 10.22 |
| 45 | 8.91 | 10.22 | 8.91 | 10.22 |
| 46 | 8.91 | 10.22 | 8.91 | 10.22 |
| 47 | 8.91 | 10.22 | 8.91 | 10.22 |
| 48 | 8.91 | 10.22 | 8.91 | 10.22 |
| 49 | 8.91 | 10.22 | 8.91 | 10.22 |
| 50 | 9.36 | 11.64 | 9.36 | 11.64 |
| 51 | 9.36 | 11.64 | 9.36 | 11.64 |
| 52 | 9.36 | 11.64 | 9.36 | 11.64 |
| 53 | 9.36 | 11.64 | 9.36 | 11.64 |
| 54 | 9.36 | 11.64 | 9.36 | 11.64 |
| 55 | 9.36 | 11.64 | 9.36 | 11.64 |
| 56 | 9.36 | 11.64 | | |
| 57 | 9.36 | 11.64 | | |
| 58 | 9.36 | 11.64 | | |
| 59 | 9.36 | 11.64 | | |
| 60 | 9.36 | 11.64 | | |

Notes:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.
- Except for CIR and FRR, all other optional riders can be added after issue.
- The maximum issue age for 30-year Term Tobacco DIR is 50.

Lifefirst Rate Sheets - Medical

10-year Initial Term Base Certificate – Non Tobacco & Tobacco
10-year Initial Term Riders – Non Tobacco & Tobacco
20-year Initial Term Base Certificate – Non Tobacco & Tobacco
20-year Initial Term Riders – Non Tobacco & Tobacco
30-year Initial Term Base Certificate – Non Tobacco & Tobacco
30-year Initial Term Riders – Non Tobacco & Tobacco

10-year Term Medical – Base Certificate – Non Tobacco & Tobacco (Band 2)

Annual premium rates for initial term per \$1,000 of coverage

Age: 18 – 50: \$250,001 to \$999,999

51 – 55: \$200,001 to \$999,999

56 – 80: \$150,001 to \$999,999

| Issue Age | Male | | | | | | Female | | | | | |
|-----------|------------------|---------|----------|-------------|---------|--------|------------------|---------|----------|-------------|---------|--------|
| | Non-Tobacco (NT) | | | Tobacco (T) | | | Non-Tobacco (NT) | | | Tobacco (T) | | |
| | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T |
| 18 | 0.33 | 0.46 | 0.64 | 0.81 | 1.17 | 1.68 | 0.30 | 0.37 | 0.48 | 0.56 | 0.86 | 1.19 |
| 19 | 0.33 | 0.46 | 0.64 | 0.81 | 1.17 | 1.68 | 0.30 | 0.37 | 0.48 | 0.56 | 0.86 | 1.19 |
| 20 | 0.33 | 0.46 | 0.64 | 0.81 | 1.17 | 1.68 | 0.30 | 0.37 | 0.48 | 0.56 | 0.86 | 1.19 |
| 21 | 0.33 | 0.46 | 0.64 | 0.81 | 1.17 | 1.68 | 0.30 | 0.37 | 0.48 | 0.56 | 0.86 | 1.19 |
| 22 | 0.33 | 0.46 | 0.64 | 0.81 | 1.17 | 1.68 | 0.30 | 0.37 | 0.48 | 0.56 | 0.86 | 1.19 |
| 23 | 0.33 | 0.46 | 0.64 | 0.81 | 1.17 | 1.68 | 0.30 | 0.37 | 0.48 | 0.56 | 0.86 | 1.19 |
| 24 | 0.33 | 0.46 | 0.64 | 0.81 | 1.17 | 1.68 | 0.30 | 0.37 | 0.48 | 0.56 | 0.86 | 1.19 |
| 25 | 0.33 | 0.46 | 0.64 | 0.81 | 1.17 | 1.68 | 0.30 | 0.37 | 0.48 | 0.56 | 0.86 | 1.19 |
| 26 | 0.33 | 0.46 | 0.64 | 0.81 | 1.17 | 1.69 | 0.30 | 0.37 | 0.48 | 0.56 | 0.87 | 1.20 |
| 27 | 0.33 | 0.46 | 0.64 | 0.81 | 1.18 | 1.70 | 0.30 | 0.37 | 0.48 | 0.57 | 0.87 | 1.21 |
| 28 | 0.33 | 0.46 | 0.64 | 0.81 | 1.18 | 1.71 | 0.30 | 0.37 | 0.48 | 0.58 | 0.88 | 1.22 |
| 29 | 0.33 | 0.46 | 0.64 | 0.81 | 1.19 | 1.72 | 0.30 | 0.37 | 0.48 | 0.58 | 0.89 | 1.23 |
| 30 | 0.33 | 0.46 | 0.64 | 0.81 | 1.20 | 1.73 | 0.30 | 0.37 | 0.48 | 0.59 | 0.89 | 1.24 |
| 31 | 0.33 | 0.46 | 0.64 | 0.81 | 1.23 | 1.79 | 0.30 | 0.37 | 0.48 | 0.60 | 0.93 | 1.29 |
| 32 | 0.33 | 0.46 | 0.64 | 0.82 | 1.27 | 1.84 | 0.30 | 0.37 | 0.48 | 0.60 | 0.98 | 1.33 |
| 33 | 0.33 | 0.46 | 0.64 | 0.82 | 1.31 | 1.89 | 0.30 | 0.37 | 0.48 | 0.61 | 1.02 | 1.38 |
| 34 | 0.33 | 0.46 | 0.64 | 0.83 | 1.35 | 1.94 | 0.30 | 0.37 | 0.48 | 0.62 | 1.06 | 1.42 |
| 35 | 0.33 | 0.46 | 0.64 | 0.83 | 1.39 | 2.00 | 0.30 | 0.37 | 0.48 | 0.63 | 1.10 | 1.47 |
| 36 | 0.35 | 0.50 | 0.68 | 0.89 | 1.50 | 2.16 | 0.32 | 0.40 | 0.52 | 0.67 | 1.18 | 1.58 |
| 37 | 0.38 | 0.53 | 0.73 | 0.96 | 1.62 | 2.33 | 0.34 | 0.42 | 0.55 | 0.71 | 1.26 | 1.68 |
| 38 | 0.40 | 0.56 | 0.77 | 1.02 | 1.73 | 2.50 | 0.35 | 0.45 | 0.58 | 0.76 | 1.34 | 1.79 |
| 39 | 0.43 | 0.60 | 0.82 | 1.09 | 1.85 | 2.67 | 0.37 | 0.48 | 0.62 | 0.80 | 1.42 | 1.89 |
| 40 | 0.45 | 0.63 | 0.87 | 1.16 | 1.96 | 2.84 | 0.39 | 0.50 | 0.65 | 0.84 | 1.50 | 2.00 |
| 41 | 0.50 | 0.69 | 0.95 | 1.28 | 2.19 | 3.29 | 0.43 | 0.56 | 0.71 | 0.92 | 1.72 | 2.28 |
| 42 | 0.55 | 0.76 | 1.04 | 1.41 | 2.42 | 3.74 | 0.47 | 0.61 | 0.78 | 1.01 | 1.93 | 2.56 |
| 43 | 0.60 | 0.83 | 1.12 | 1.54 | 2.64 | 4.19 | 0.51 | 0.67 | 0.84 | 1.09 | 2.15 | 2.85 |
| 44 | 0.65 | 0.89 | 1.21 | 1.67 | 2.87 | 4.64 | 0.55 | 0.72 | 0.90 | 1.18 | 2.37 | 3.13 |
| 45 | 0.70 | 0.96 | 1.30 | 1.80 | 3.10 | 5.09 | 0.59 | 0.77 | 0.97 | 1.26 | 2.58 | 3.41 |
| 46 | 0.79 | 1.06 | 1.44 | 1.97 | 3.45 | 5.58 | 0.64 | 0.83 | 1.05 | 1.37 | 2.83 | 3.73 |
| 47 | 0.88 | 1.16 | 1.57 | 2.15 | 3.81 | 6.06 | 0.69 | 0.90 | 1.13 | 1.49 | 3.07 | 4.04 |
| 48 | 0.97 | 1.27 | 1.71 | 2.32 | 4.16 | 6.55 | 0.75 | 0.96 | 1.22 | 1.60 | 3.32 | 4.35 |
| 49 | 1.05 | 1.37 | 1.85 | 2.50 | 4.52 | 7.03 | 0.80 | 1.02 | 1.30 | 1.71 | 3.57 | 4.66 |
| 50 | 1.14 | 1.47 | 1.99 | 2.68 | 4.87 | 7.52 | 0.85 | 1.08 | 1.38 | 1.83 | 3.81 | 4.98 |
| 51 | 1.29 | 1.63 | 2.20 | 2.94 | 5.50 | 8.23 | 0.94 | 1.18 | 1.50 | 1.99 | 4.17 | 5.43 |
| 52 | 1.43 | 1.79 | 2.41 | 3.20 | 6.13 | 8.95 | 1.03 | 1.28 | 1.62 | 2.15 | 4.54 | 5.88 |
| 53 | 1.57 | 1.95 | 2.62 | 3.47 | 6.76 | 9.66 | 1.12 | 1.38 | 1.74 | 2.32 | 4.90 | 6.34 |
| 54 | 1.71 | 2.11 | 2.83 | 3.73 | 7.39 | 10.37 | 1.21 | 1.49 | 1.86 | 2.48 | 5.26 | 6.79 |
| 55 | 1.85 | 2.27 | 3.04 | 3.99 | 8.02 | 11.09 | 1.30 | 1.59 | 1.98 | 2.65 | 5.63 | 7.25 |
| 56 | 2.09 | 2.55 | 3.40 | 4.41 | 8.56 | 12.00 | 1.42 | 1.74 | 2.18 | 2.86 | 5.96 | 7.71 |
| 57 | 2.33 | 2.84 | 3.76 | 4.82 | 9.11 | 12.91 | 1.55 | 1.90 | 2.38 | 3.08 | 6.29 | 8.18 |
| 58 | 2.57 | 3.13 | 4.13 | 5.24 | 9.65 | 13.82 | 1.67 | 2.05 | 2.58 | 3.30 | 6.62 | 8.65 |
| 59 | 2.81 | 3.41 | 4.49 | 5.65 | 10.19 | 14.73 | 1.79 | 2.20 | 2.79 | 3.52 | 6.96 | 9.12 |
| 60 | 3.05 | 3.70 | 4.85 | 6.07 | 10.73 | 15.63 | 1.92 | 2.36 | 2.99 | 3.74 | 7.29 | 9.59 |
| 61 | 3.46 | 4.21 | 5.47 | 6.75 | 12.20 | 17.86 | 2.15 | 2.65 | 3.34 | 4.09 | 8.14 | 10.74 |
| 62 | 3.86 | 4.72 | 6.09 | 7.42 | 13.66 | 20.09 | 2.38 | 2.94 | 3.69 | 4.45 | 8.99 | 11.88 |
| 63 | 4.27 | 5.23 | 6.71 | 8.10 | 15.13 | 22.32 | 2.61 | 3.22 | 4.04 | 4.80 | 9.84 | 13.03 |
| 64 | 4.68 | 5.74 | 7.32 | 8.77 | 16.59 | 24.55 | 2.84 | 3.51 | 4.39 | 5.16 | 10.70 | 14.18 |
| 65 | 5.09 | 6.25 | 7.94 | 9.45 | 18.06 | 26.78 | 3.07 | 3.80 | 4.74 | 5.51 | 11.55 | 15.33 |
| 66 | 5.96 | 7.29 | 9.31 | 11.03 | 20.34 | 30.48 | 3.60 | 4.42 | 5.47 | 6.43 | 13.03 | 17.71 |
| 67 | 6.82 | 8.32 | 10.69 | 12.62 | 22.62 | 34.19 | 4.12 | 5.05 | 6.21 | 7.36 | 14.50 | 20.09 |
| 68 | 7.69 | 9.36 | 12.06 | 14.20 | 24.90 | 37.90 | 4.65 | 5.67 | 6.94 | 8.28 | 15.98 | 22.47 |
| 69 | 8.56 | 10.40 | 13.43 | 15.78 | 27.17 | 41.61 | 5.18 | 6.30 | 7.68 | 9.20 | 17.46 | 24.86 |
| 70 | 9.42 | 11.43 | 14.80 | 17.37 | 29.45 | 45.32 | 5.71 | 6.92 | 8.42 | 10.12 | 18.93 | 27.24 |
| 71 | 11.11 | 13.74 | 18.00 | 21.24 | 35.94 | 52.84 | 6.94 | 8.31 | 10.13 | 12.38 | 21.35 | 31.47 |
| 72 | 12.79 | 16.04 | 21.20 | 25.12 | 42.42 | 60.37 | 8.17 | 9.70 | 11.85 | 14.64 | 23.77 | 35.70 |
| 73 | 14.47 | 18.34 | 24.40 | 29.00 | 48.90 | 67.90 | 9.40 | 11.09 | 13.56 | 16.90 | 26.18 | 39.93 |
| 74 | 16.15 | 20.65 | 27.60 | 32.87 | 55.38 | 75.42 | 10.63 | 12.48 | 15.28 | 19.16 | 28.60 | 44.15 |
| 75 | 17.83 | 22.95 | 30.80 | 36.75 | 61.87 | 82.95 | 11.87 | 13.87 | 17.00 | 21.42 | 31.02 | 48.38 |
| 76 | 21.48 | 26.59 | 35.36 | 44.00 | 72.13 | 98.12 | 15.05 | 17.24 | 21.22 | 27.01 | 40.05 | 59.85 |
| 77 | 25.13 | 30.24 | 39.93 | 51.25 | 82.40 | 113.29 | 18.24 | 20.60 | 25.44 | 32.60 | 49.09 | 71.32 |
| 78 | 28.77 | 33.88 | 44.49 | 58.50 | 92.66 | 128.45 | 21.43 | 23.97 | 29.66 | 38.18 | 58.12 | 82.79 |
| 79 | 32.42 | 37.52 | 49.06 | 65.76 | 102.93 | 143.62 | 24.62 | 27.33 | 33.89 | 43.77 | 67.15 | 94.26 |
| 80 | 36.07 | 41.17 | 53.62 | 73.01 | 113.19 | 158.79 | 27.81 | 30.69 | 38.11 | 49.36 | 76.19 | 105.74 |

Note: Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

Medical
10
Base Certificate – Band 2

10-year Term Medical – Base Certificate – Non Tobacco & Tobacco (Band 3)

Annual premium rates initial term per \$1,000 of coverage

Age: 18 – 80: \$1,000,000 and up

| Issue Age | Male | | | | | | Female | | | | | |
|-----------|------------------|---------|----------|--------|-------------|--------|------------------|---------|----------|--------|-------------|-------|
| | Non-Tobacco (NT) | | | | Tobacco (T) | | Non-Tobacco (NT) | | | | Tobacco (T) | |
| | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T |
| 18 | 0.31 | 0.44 | 0.57 | 0.76 | 1.02 | 1.51 | 0.28 | 0.35 | 0.44 | 0.55 | 0.75 | 1.07 |
| 19 | 0.31 | 0.44 | 0.57 | 0.76 | 1.02 | 1.51 | 0.28 | 0.35 | 0.44 | 0.55 | 0.75 | 1.07 |
| 20 | 0.31 | 0.44 | 0.57 | 0.76 | 1.02 | 1.51 | 0.28 | 0.35 | 0.44 | 0.55 | 0.75 | 1.07 |
| 21 | 0.31 | 0.44 | 0.57 | 0.76 | 1.02 | 1.51 | 0.28 | 0.35 | 0.44 | 0.55 | 0.75 | 1.07 |
| 22 | 0.31 | 0.44 | 0.57 | 0.76 | 1.02 | 1.51 | 0.28 | 0.35 | 0.44 | 0.55 | 0.75 | 1.07 |
| 23 | 0.31 | 0.44 | 0.57 | 0.76 | 1.02 | 1.51 | 0.28 | 0.35 | 0.44 | 0.55 | 0.75 | 1.07 |
| 24 | 0.31 | 0.44 | 0.57 | 0.76 | 1.02 | 1.51 | 0.28 | 0.35 | 0.44 | 0.55 | 0.75 | 1.07 |
| 25 | 0.31 | 0.44 | 0.57 | 0.76 | 1.02 | 1.51 | 0.28 | 0.35 | 0.44 | 0.55 | 0.75 | 1.07 |
| 26 | 0.31 | 0.44 | 0.57 | 0.76 | 1.03 | 1.52 | 0.28 | 0.35 | 0.44 | 0.55 | 0.76 | 1.08 |
| 27 | 0.31 | 0.44 | 0.57 | 0.76 | 1.03 | 1.53 | 0.28 | 0.35 | 0.44 | 0.56 | 0.77 | 1.09 |
| 28 | 0.31 | 0.44 | 0.57 | 0.76 | 1.04 | 1.54 | 0.28 | 0.35 | 0.44 | 0.56 | 0.77 | 1.10 |
| 29 | 0.31 | 0.44 | 0.57 | 0.76 | 1.05 | 1.55 | 0.28 | 0.35 | 0.44 | 0.57 | 0.78 | 1.11 |
| 30 | 0.31 | 0.44 | 0.57 | 0.76 | 1.06 | 1.56 | 0.28 | 0.35 | 0.44 | 0.57 | 0.79 | 1.12 |
| 31 | 0.31 | 0.44 | 0.57 | 0.76 | 1.10 | 1.62 | 0.28 | 0.35 | 0.44 | 0.57 | 0.84 | 1.18 |
| 32 | 0.31 | 0.44 | 0.57 | 0.76 | 1.15 | 1.67 | 0.28 | 0.35 | 0.44 | 0.57 | 0.88 | 1.23 |
| 33 | 0.31 | 0.44 | 0.57 | 0.76 | 1.19 | 1.73 | 0.28 | 0.35 | 0.44 | 0.57 | 0.93 | 1.28 |
| 34 | 0.31 | 0.44 | 0.57 | 0.76 | 1.24 | 1.78 | 0.28 | 0.35 | 0.44 | 0.57 | 0.97 | 1.34 |
| 35 | 0.31 | 0.44 | 0.57 | 0.76 | 1.28 | 1.84 | 0.28 | 0.35 | 0.44 | 0.57 | 1.02 | 1.39 |
| 36 | 0.33 | 0.47 | 0.62 | 0.83 | 1.40 | 2.01 | 0.29 | 0.38 | 0.48 | 0.62 | 1.09 | 1.49 |
| 37 | 0.35 | 0.51 | 0.67 | 0.90 | 1.51 | 2.19 | 0.31 | 0.40 | 0.51 | 0.66 | 1.17 | 1.59 |
| 38 | 0.37 | 0.54 | 0.72 | 0.96 | 1.62 | 2.36 | 0.33 | 0.43 | 0.55 | 0.71 | 1.24 | 1.69 |
| 39 | 0.40 | 0.57 | 0.77 | 1.03 | 1.74 | 2.53 | 0.35 | 0.46 | 0.59 | 0.76 | 1.32 | 1.78 |
| 40 | 0.42 | 0.61 | 0.83 | 1.10 | 1.85 | 2.71 | 0.36 | 0.48 | 0.63 | 0.80 | 1.39 | 1.88 |
| 41 | 0.47 | 0.67 | 0.92 | 1.23 | 2.07 | 3.18 | 0.40 | 0.54 | 0.69 | 0.89 | 1.59 | 2.15 |
| 42 | 0.51 | 0.74 | 1.01 | 1.37 | 2.30 | 3.65 | 0.44 | 0.59 | 0.76 | 0.98 | 1.80 | 2.41 |
| 43 | 0.56 | 0.80 | 1.10 | 1.50 | 2.52 | 4.12 | 0.48 | 0.64 | 0.83 | 1.07 | 2.00 | 2.68 |
| 44 | 0.61 | 0.87 | 1.20 | 1.64 | 2.74 | 4.59 | 0.51 | 0.70 | 0.89 | 1.16 | 2.20 | 2.94 |
| 45 | 0.66 | 0.94 | 1.29 | 1.77 | 2.96 | 5.06 | 0.55 | 0.75 | 0.96 | 1.25 | 2.41 | 3.21 |
| 46 | 0.74 | 1.03 | 1.43 | 1.95 | 3.26 | 5.47 | 0.61 | 0.81 | 1.04 | 1.37 | 2.62 | 3.49 |
| 47 | 0.82 | 1.13 | 1.56 | 2.12 | 3.56 | 5.89 | 0.66 | 0.88 | 1.12 | 1.48 | 2.83 | 3.77 |
| 48 | 0.90 | 1.23 | 1.70 | 2.30 | 3.86 | 6.30 | 0.72 | 0.94 | 1.21 | 1.59 | 3.04 | 4.05 |
| 49 | 0.99 | 1.33 | 1.84 | 2.48 | 4.16 | 6.71 | 0.77 | 1.01 | 1.29 | 1.70 | 3.25 | 4.33 |
| 50 | 1.07 | 1.43 | 1.98 | 2.65 | 4.46 | 7.13 | 0.83 | 1.07 | 1.37 | 1.82 | 3.46 | 4.61 |
| 51 | 1.20 | 1.58 | 2.19 | 2.91 | 5.00 | 7.71 | 0.92 | 1.17 | 1.49 | 1.98 | 3.76 | 5.02 |
| 52 | 1.33 | 1.74 | 2.40 | 3.17 | 5.53 | 8.29 | 1.01 | 1.27 | 1.61 | 2.14 | 4.06 | 5.42 |
| 53 | 1.46 | 1.89 | 2.61 | 3.44 | 6.07 | 8.87 | 1.10 | 1.37 | 1.73 | 2.31 | 4.37 | 5.83 |
| 54 | 1.60 | 2.05 | 2.82 | 3.70 | 6.60 | 9.45 | 1.19 | 1.48 | 1.85 | 2.47 | 4.67 | 6.23 |
| 55 | 1.73 | 2.20 | 3.03 | 3.96 | 7.14 | 10.03 | 1.29 | 1.58 | 1.97 | 2.64 | 4.98 | 6.63 |
| 56 | 1.98 | 2.50 | 3.39 | 4.37 | 7.70 | 10.75 | 1.41 | 1.73 | 2.17 | 2.85 | 5.25 | 7.00 |
| 57 | 2.23 | 2.80 | 3.75 | 4.78 | 8.26 | 11.47 | 1.53 | 1.89 | 2.37 | 3.06 | 5.52 | 7.37 |
| 58 | 2.49 | 3.09 | 4.12 | 5.19 | 8.82 | 12.20 | 1.66 | 2.04 | 2.57 | 3.28 | 5.80 | 7.74 |
| 59 | 2.74 | 3.39 | 4.48 | 5.61 | 9.38 | 12.92 | 1.78 | 2.19 | 2.78 | 3.49 | 6.07 | 8.11 |
| 60 | 2.99 | 3.69 | 4.84 | 6.02 | 9.94 | 13.64 | 1.91 | 2.35 | 2.98 | 3.71 | 6.35 | 8.49 |
| 61 | 3.41 | 4.20 | 5.46 | 6.69 | 11.45 | 15.42 | 2.14 | 2.64 | 3.33 | 4.05 | 7.05 | 9.39 |
| 62 | 3.83 | 4.71 | 6.08 | 7.35 | 12.97 | 17.19 | 2.37 | 2.93 | 3.68 | 4.39 | 7.75 | 10.30 |
| 63 | 4.24 | 5.22 | 6.70 | 8.02 | 14.48 | 18.96 | 2.60 | 3.21 | 4.03 | 4.74 | 8.45 | 11.21 |
| 64 | 4.66 | 5.73 | 7.31 | 8.69 | 15.99 | 20.74 | 2.83 | 3.50 | 4.38 | 5.08 | 9.15 | 12.11 |
| 65 | 5.08 | 6.24 | 7.93 | 9.36 | 17.51 | 22.51 | 3.06 | 3.79 | 4.73 | 5.42 | 9.85 | 13.02 |
| 66 | 5.95 | 7.28 | 9.30 | 10.86 | 19.31 | 25.12 | 3.59 | 4.41 | 5.46 | 6.36 | 11.41 | 14.92 |
| 67 | 6.81 | 8.31 | 10.68 | 12.35 | 21.11 | 27.73 | 4.11 | 5.04 | 6.20 | 7.30 | 12.97 | 16.83 |
| 68 | 7.68 | 9.35 | 12.05 | 13.85 | 22.92 | 30.34 | 4.64 | 5.66 | 6.93 | 8.24 | 14.52 | 18.73 |
| 69 | 8.55 | 10.39 | 13.42 | 15.35 | 24.72 | 32.95 | 5.17 | 6.29 | 7.67 | 9.17 | 16.08 | 20.63 |
| 70 | 9.41 | 11.42 | 14.79 | 16.84 | 26.53 | 35.56 | 5.70 | 6.91 | 8.41 | 10.11 | 17.63 | 22.53 |
| 71 | 11.10 | 13.73 | 17.99 | 20.50 | 31.66 | 40.85 | 6.93 | 8.30 | 10.12 | 12.37 | 20.31 | 25.82 |
| 72 | 12.78 | 16.03 | 21.19 | 24.16 | 36.79 | 46.14 | 8.16 | 9.69 | 11.84 | 14.63 | 22.98 | 29.11 |
| 73 | 14.46 | 18.33 | 24.39 | 27.82 | 41.92 | 51.44 | 9.39 | 11.08 | 13.55 | 16.89 | 25.66 | 32.40 |
| 74 | 16.14 | 20.64 | 27.59 | 31.48 | 47.05 | 56.73 | 10.62 | 12.47 | 15.27 | 19.15 | 28.33 | 35.69 |
| 75 | 17.82 | 22.94 | 30.79 | 35.15 | 52.18 | 62.03 | 11.86 | 13.86 | 16.99 | 21.41 | 31.01 | 38.98 |
| 76 | 21.47 | 26.58 | 35.35 | 42.72 | 63.06 | 78.01 | 14.70 | 16.75 | 21.21 | 27.00 | 40.04 | 50.86 |
| 77 | 25.12 | 30.23 | 39.92 | 50.29 | 73.94 | 94.00 | 17.54 | 19.63 | 25.43 | 32.59 | 49.08 | 62.73 |
| 78 | 28.76 | 33.87 | 44.48 | 57.86 | 84.82 | 109.99 | 20.38 | 22.51 | 29.65 | 38.17 | 58.11 | 74.61 |
| 79 | 32.41 | 37.51 | 49.05 | 65.43 | 95.69 | 125.97 | 23.23 | 25.39 | 33.88 | 43.76 | 67.14 | 86.49 |
| 80 | 36.06 | 41.16 | 53.61 | 73.00 | 106.57 | 141.96 | 26.07 | 28.27 | 38.10 | 49.35 | 76.18 | 98.37 |

Note: Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

Medical
 10
 Base Certificate – Band 3

10-year Term Medical – Riders (DIR)

Disability Income Rider
 Annual premium rates per \$100 of monthly benefit
 NT = Non Tobacco T = Tobacco

Accident & Sicknes

Accident Only

| US General | | | | |
|------------|---------|---------|---------|---------|
| Issue Age | Male | | Female | |
| | Class 1 | Class 2 | Class 1 | Class 2 |
| 18 | 8.68 | 18.27 | 15.95 | 29.20 |
| 19 | 8.68 | 18.27 | 15.95 | 29.20 |
| 20 | 8.68 | 18.27 | 15.95 | 29.20 |
| 21 | 8.72 | 18.37 | 16.55 | 29.20 |
| 22 | 8.76 | 18.46 | 17.15 | 29.20 |
| 23 | 8.79 | 18.56 | 17.74 | 29.20 |
| 24 | 8.83 | 18.65 | 18.34 | 29.20 |
| 25 | 8.87 | 18.75 | 18.94 | 29.20 |
| 26 | 8.92 | 18.80 | 19.34 | 30.75 |
| 27 | 8.97 | 18.85 | 19.74 | 32.30 |
| 28 | 9.01 | 18.91 | 20.14 | 33.85 |
| 29 | 9.06 | 18.96 | 20.54 | 35.40 |
| 30 | 9.11 | 19.01 | 20.94 | 36.95 |
| 31 | 9.47 | 19.91 | 21.37 | 37.83 |
| 32 | 9.84 | 20.82 | 21.80 | 38.71 |
| 33 | 10.20 | 21.72 | 22.24 | 39.60 |
| 34 | 10.57 | 22.63 | 22.67 | 40.48 |
| 35 | 10.93 | 23.53 | 23.10 | 41.36 |
| 36 | 11.89 | 24.38 | 23.41 | 42.79 |
| 37 | 12.84 | 25.23 | 23.72 | 44.22 |
| 38 | 13.80 | 26.08 | 24.02 | 45.66 |
| 39 | 14.75 | 26.93 | 24.33 | 47.09 |
| 40 | 15.71 | 27.78 | 24.64 | 48.52 |
| 41 | 17.34 | 30.65 | 25.46 | 50.13 |
| 42 | 18.96 | 33.53 | 26.28 | 51.74 |
| 43 | 20.59 | 36.40 | 27.10 | 53.36 |
| 44 | 22.21 | 39.28 | 27.92 | 54.97 |
| 45 | 23.84 | 42.15 | 28.74 | 56.58 |
| 46 | 26.22 | 46.36 | 30.77 | 59.24 |
| 47 | 28.60 | 50.57 | 32.80 | 61.89 |
| 48 | 30.98 | 54.77 | 34.82 | 64.55 |
| 49 | 33.36 | 58.98 | 36.85 | 67.20 |
| 50 | 35.74 | 63.19 | 38.88 | 69.86 |
| 51 | 40.35 | 71.35 | 43.04 | 77.11 |
| 52 | 44.97 | 79.50 | 47.20 | 84.35 |
| 53 | 49.58 | 87.66 | 51.37 | 91.60 |
| 54 | 54.20 | 95.81 | 55.53 | 98.84 |
| 55 | 58.81 | 103.97 | 59.69 | 106.09 |

| US General | | | Florida | |
|------------|------|--------|---------|--------|
| Issue Age | Male | Female | Male | Female |
| 18 | 8.15 | 8.09 | 8.12 | 7.92 |
| 19 | 8.15 | 8.09 | 8.12 | 7.92 |
| 20 | 8.15 | 8.09 | 8.12 | 7.92 |
| 21 | 8.15 | 8.09 | 8.12 | 7.92 |
| 22 | 8.15 | 8.09 | 8.12 | 7.92 |
| 23 | 8.15 | 8.09 | 8.12 | 7.92 |
| 24 | 8.15 | 8.09 | 8.12 | 7.92 |
| 25 | 8.15 | 8.09 | 8.12 | 7.92 |
| 26 | 8.15 | 8.09 | 8.12 | 7.92 |
| 27 | 8.15 | 8.09 | 8.12 | 7.92 |
| 28 | 8.15 | 8.09 | 8.12 | 7.92 |
| 29 | 8.15 | 8.09 | 8.12 | 7.92 |
| 30 | 8.98 | 9.59 | 8.68 | 9.24 |
| 31 | 8.98 | 9.59 | 8.68 | 9.24 |
| 32 | 8.98 | 9.59 | 8.68 | 9.24 |
| 33 | 8.98 | 9.59 | 8.68 | 9.24 |
| 34 | 8.98 | 9.59 | 8.68 | 9.24 |
| 35 | 8.98 | 9.59 | 8.68 | 9.24 |
| 36 | 8.98 | 9.59 | 8.68 | 9.24 |
| 37 | 8.98 | 9.59 | 8.68 | 9.24 |
| 38 | 8.98 | 9.59 | 8.68 | 9.24 |
| 39 | 8.98 | 9.59 | 8.68 | 9.24 |
| 40 | 9.40 | 10.72 | 8.91 | 10.22 |
| 41 | 9.40 | 10.72 | 8.91 | 10.22 |
| 42 | 9.40 | 10.72 | 8.91 | 10.22 |
| 43 | 9.40 | 10.72 | 8.91 | 10.22 |
| 44 | 9.40 | 10.72 | 8.91 | 10.22 |
| 45 | 9.40 | 10.72 | 8.91 | 10.22 |
| 46 | 9.40 | 10.72 | 8.91 | 10.22 |
| 47 | 9.40 | 10.72 | 8.91 | 10.22 |
| 48 | 9.40 | 10.72 | 8.91 | 10.22 |
| 49 | 9.40 | 10.72 | 8.91 | 10.22 |
| 50 | 9.82 | 11.96 | 9.36 | 11.64 |
| 51 | 9.82 | 11.96 | 9.36 | 11.64 |
| 52 | 9.82 | 11.96 | 9.36 | 11.64 |
| 53 | 9.82 | 11.96 | 9.36 | 11.64 |
| 54 | 9.82 | 11.96 | 9.36 | 11.64 |
| 55 | 9.82 | 11.96 | 9.36 | 11.64 |
| 56 | 9.82 | 11.96 | 9.36 | 11.64 |
| 57 | 9.82 | 11.96 | 9.36 | 11.64 |
| 58 | 9.82 | 11.96 | 9.36 | 11.64 |
| 59 | 9.82 | 11.96 | 9.36 | 11.64 |
| 60 | 9.82 | 11.96 | 9.36 | 11.64 |

Medical
10
Riders - DIR

Note:
 - Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

10-year Term Medical – Riders (ADR, CIR & CTR)

Accidental Death Rider

Annual premium rates per \$1,000 of coverage

NT = Non Tobacco T = Tobacco

| Male/Female | |
|-------------|--------|
| Issue Age | NT & T |
| 18 | 1.35 |
| 19 | 1.35 |
| 20 | 1.24 |
| 21 | 1.13 |
| 22 | 1.13 |
| 23 | 1.02 |
| 24 | 0.90 |
| 25 | 0.90 |
| 26 | 0.90 |
| 27 | 0.79 |
| 28 | 0.79 |
| 29 | 0.79 |
| 30 | 0.79 |
| 31 | 0.79 |
| 32 | 0.79 |
| 33 | 0.79 |
| 34 | 0.79 |
| 35 | 0.79 |
| 36 | 0.79 |
| 37 | 0.79 |
| 38 | 0.79 |
| 39 | 0.79 |
| 40 | 0.90 |
| 41 | 0.90 |
| 42 | 0.90 |
| 43 | 0.90 |
| 44 | 0.90 |
| 45 | 0.90 |
| 46 | 0.90 |
| 47 | 0.90 |
| 48 | 1.02 |
| 49 | 1.02 |
| 50 | 1.02 |
| 51 | 1.02 |
| 52 | 1.02 |
| 53 | 1.02 |
| 54 | 1.13 |
| 55 | 1.13 |
| 56 | 1.24 |
| 57 | 1.24 |
| 58 | 1.35 |
| 59 | 1.35 |
| 60 | 1.47 |

Critical Illness Rider (Accelerated Death Benefit)

Annual premium rates per \$1,000 of coverage

NT = Non Tobacco T = Tobacco

| Issue Age | Male | | Female | |
|-----------|-------|-------|--------|-------|
| | NT | T | NT | T |
| 18 | 1.04 | 1.25 | 1.08 | 1.26 |
| 19 | 1.08 | 1.32 | 1.15 | 1.34 |
| 20 | 1.12 | 1.41 | 1.23 | 1.43 |
| 21 | 1.17 | 1.52 | 1.31 | 1.54 |
| 22 | 1.22 | 1.64 | 1.41 | 1.66 |
| 23 | 1.28 | 1.80 | 1.52 | 1.80 |
| 24 | 1.33 | 1.97 | 1.63 | 1.96 |
| 25 | 1.39 | 2.15 | 1.76 | 2.30 |
| 26 | 1.59 | 2.53 | 2.05 | 2.52 |
| 27 | 1.80 | 2.93 | 2.35 | 2.97 |
| 28 | 2.01 | 3.36 | 2.67 | 3.39 |
| 29 | 2.22 | 3.82 | 3.00 | 3.88 |
| 30 | 2.37 | 4.10 | 3.25 | 4.13 |
| 31 | 2.46 | 4.48 | 3.55 | 4.52 |
| 32 | 2.55 | 4.89 | 3.80 | 4.96 |
| 33 | 2.66 | 5.35 | 4.07 | 5.44 |
| 34 | 2.80 | 5.87 | 4.37 | 5.95 |
| 35 | 2.97 | 6.47 | 4.69 | 6.51 |
| 36 | 3.17 | 7.15 | 5.04 | 7.10 |
| 37 | 3.40 | 7.92 | 5.41 | 7.75 |
| 38 | 3.67 | 8.78 | 5.82 | 8.45 |
| 39 | 4.00 | 9.78 | 6.24 | 9.19 |
| 40 | 4.39 | 10.92 | 6.67 | 10.50 |
| 41 | 4.85 | 12.21 | 7.10 | 11.25 |
| 42 | 5.37 | 13.66 | 7.53 | 12.00 |
| 43 | 6.00 | 15.26 | 7.96 | 12.75 |
| 44 | 7.50 | 17.05 | 9.00 | 13.95 |
| 45 | 9.00 | 19.02 | 9.50 | 16.75 |
| 46 | 10.50 | 21.19 | 9.75 | 16.50 |
| 47 | 10.75 | 23.59 | 10.00 | 18.50 |
| 48 | 11.00 | 26.25 | 10.34 | 19.50 |
| 49 | 12.00 | 29.05 | 10.88 | 21.50 |
| 50 | 12.76 | 32.00 | 12.55 | 24.00 |
| 51 | 14.11 | 35.15 | 13.30 | 25.50 |
| 52 | 15.57 | 38.52 | 14.10 | 27.00 |
| 53 | 17.15 | 42.17 | 15.00 | 30.00 |
| 54 | 18.72 | 45.76 | 16.00 | 31.00 |
| 55 | 20.26 | 49.28 | 17.04 | 34.75 |
| 56 | 21.76 | 52.71 | 18.05 | 35.00 |
| 57 | 23.27 | 56.07 | 19.15 | 37.00 |
| 58 | 25.00 | 59.37 | 20.00 | 42.00 |
| 59 | 28.00 | 62.72 | 21.00 | 43.00 |
| 60 | 30.00 | 66.15 | 22.80 | 45.00 |
| 61 | 31.00 | 69.71 | 23.50 | 47.00 |
| 62 | 31.64 | 73.43 | 24.00 | 48.00 |
| 63 | 33.66 | 77.35 | 25.14 | 50.59 |
| 64 | 35.85 | 81.51 | 26.81 | 53.58 |
| 65 | 38.23 | 85.96 | 28.57 | 56.69 |

Children's Term Rider

| All Ages & Terms | |
|---------------------------|--------|
| (Per \$1,000 of Coverage) | |
| Monthly | \$0.50 |
| Quarterly | \$1.50 |
| Semi-annual | \$2.91 |
| Annual | \$5.64 |

Medical

10

Riders – ADR, CIR & CTR

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

10-year Term Medical – Riders (WPR – Band 2 & 3)

Annual premium rates per \$1,000 of coverage

Age: 18 – 50: \$250,001 to \$999,999
 51 – 55: \$200,001 to \$999,999

Age: 18 – 55: \$1,000,000 and up

| Male/Female | | | | | | | Male/Female | | | | | | |
|------------------|-----------|---------|----------|--------|---------|-------------|------------------|---------|----------|--------|-------------|-------|--|
| Non-Tobacco (NT) | | | | | | Tobacco (T) | Non-Tobacco (NT) | | | | Tobacco (T) | | |
| Issue Age | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T | |
| 18 | 0.04 | 0.06 | 0.08 | 0.11 | 0.15 | 0.22 | 0.04 | 0.06 | 0.07 | 0.10 | 0.13 | 0.20 | |
| 19 | 0.04 | 0.06 | 0.08 | 0.11 | 0.15 | 0.22 | 0.04 | 0.06 | 0.07 | 0.10 | 0.13 | 0.20 | |
| 20 | 0.04 | 0.06 | 0.08 | 0.11 | 0.15 | 0.22 | 0.04 | 0.06 | 0.07 | 0.10 | 0.13 | 0.20 | |
| 21 | 0.04 | 0.06 | 0.08 | 0.11 | 0.15 | 0.22 | 0.04 | 0.06 | 0.07 | 0.10 | 0.13 | 0.20 | |
| 22 | 0.04 | 0.06 | 0.08 | 0.11 | 0.15 | 0.22 | 0.04 | 0.06 | 0.07 | 0.10 | 0.13 | 0.20 | |
| 23 | 0.04 | 0.06 | 0.08 | 0.11 | 0.15 | 0.22 | 0.04 | 0.06 | 0.07 | 0.10 | 0.13 | 0.20 | |
| 24 | 0.04 | 0.06 | 0.08 | 0.11 | 0.15 | 0.22 | 0.04 | 0.06 | 0.07 | 0.10 | 0.13 | 0.20 | |
| 25 | 0.04 | 0.06 | 0.08 | 0.11 | 0.15 | 0.22 | 0.04 | 0.06 | 0.07 | 0.10 | 0.13 | 0.20 | |
| 26 | 0.05 | 0.06 | 0.09 | 0.11 | 0.16 | 0.24 | 0.04 | 0.06 | 0.08 | 0.11 | 0.14 | 0.21 | |
| 27 | 0.05 | 0.06 | 0.09 | 0.11 | 0.17 | 0.24 | 0.04 | 0.06 | 0.08 | 0.11 | 0.14 | 0.21 | |
| 28 | 0.05 | 0.06 | 0.09 | 0.11 | 0.17 | 0.24 | 0.04 | 0.06 | 0.08 | 0.11 | 0.15 | 0.22 | |
| 29 | 0.05 | 0.06 | 0.09 | 0.11 | 0.17 | 0.24 | 0.04 | 0.06 | 0.08 | 0.11 | 0.15 | 0.22 | |
| 30 | 0.05 | 0.06 | 0.09 | 0.11 | 0.17 | 0.24 | 0.04 | 0.06 | 0.08 | 0.11 | 0.15 | 0.22 | |
| 31 | 0.05 | 0.07 | 0.10 | 0.12 | 0.18 | 0.27 | 0.05 | 0.07 | 0.09 | 0.11 | 0.17 | 0.24 | |
| 32 | 0.05 | 0.07 | 0.10 | 0.12 | 0.19 | 0.28 | 0.05 | 0.07 | 0.09 | 0.11 | 0.17 | 0.25 | |
| 33 | 0.05 | 0.07 | 0.10 | 0.13 | 0.21 | 0.30 | 0.05 | 0.07 | 0.09 | 0.12 | 0.19 | 0.28 | |
| 34 | 0.06 | 0.08 | 0.11 | 0.14 | 0.23 | 0.33 | 0.05 | 0.07 | 0.10 | 0.13 | 0.21 | 0.30 | |
| 35 | 0.06 | 0.08 | 0.11 | 0.14 | 0.24 | 0.34 | 0.05 | 0.07 | 0.10 | 0.13 | 0.22 | 0.31 | |
| 36 | 0.06 | 0.09 | 0.12 | 0.16 | 0.27 | 0.39 | 0.06 | 0.08 | 0.11 | 0.15 | 0.25 | 0.36 | |
| 37 | 0.07 | 0.10 | 0.14 | 0.18 | 0.31 | 0.44 | 0.07 | 0.10 | 0.13 | 0.17 | 0.29 | 0.42 | |
| 38 | 0.07 | 0.10 | 0.14 | 0.18 | 0.31 | 0.45 | 0.07 | 0.10 | 0.13 | 0.17 | 0.29 | 0.42 | |
| 39 | 0.08 | 0.11 | 0.15 | 0.20 | 0.33 | 0.48 | 0.07 | 0.10 | 0.14 | 0.19 | 0.31 | 0.46 | |
| 40 | 0.08 | 0.11 | 0.16 | 0.21 | 0.35 | 0.51 | 0.08 | 0.11 | 0.15 | 0.20 | 0.33 | 0.49 | |
| 41 | 0.09 | 0.12 | 0.17 | 0.23 | 0.39 | 0.59 | 0.08 | 0.12 | 0.17 | 0.22 | 0.37 | 0.57 | |
| 42 | 0.10 | 0.14 | 0.19 | 0.25 | 0.44 | 0.67 | 0.09 | 0.13 | 0.18 | 0.25 | 0.41 | 0.66 | |
| 43 | 0.11 | 0.15 | 0.20 | 0.28 | 0.48 | 0.75 | 0.10 | 0.14 | 0.20 | 0.27 | 0.45 | 0.74 | |
| 44 | 0.12 | 0.16 | 0.22 | 0.30 | 0.52 | 0.84 | 0.11 | 0.16 | 0.22 | 0.30 | 0.49 | 0.83 | |
| 45 | 0.13 | 0.17 | 0.23 | 0.32 | 0.56 | 0.92 | 0.12 | 0.17 | 0.23 | 0.32 | 0.53 | 0.91 | |
| 46 | 0.15 | 0.20 | 0.27 | 0.37 | 0.66 | 1.06 | 0.14 | 0.20 | 0.27 | 0.37 | 0.62 | 1.04 | |
| 47 | 0.18 | 0.23 | 0.31 | 0.43 | 0.76 | 1.21 | 0.16 | 0.23 | 0.31 | 0.42 | 0.71 | 1.18 | |
| 48 | 0.19 | 0.25 | 0.34 | 0.46 | 0.83 | 1.31 | 0.18 | 0.25 | 0.34 | 0.46 | 0.77 | 1.26 | |
| 49 | 0.22 | 0.29 | 0.39 | 0.53 | 0.95 | 1.48 | 0.21 | 0.28 | 0.39 | 0.52 | 0.87 | 1.41 | |
| 50 | 0.24 | 0.31 | 0.42 | 0.56 | 1.02 | 1.58 | 0.22 | 0.30 | 0.42 | 0.56 | 0.94 | 1.50 | |
| 51 | 0.27 | 0.34 | 0.46 | 0.62 | 1.16 | 1.73 | 0.25 | 0.33 | 0.46 | 0.61 | 1.05 | 1.62 | |
| 52 | 0.31 | 0.39 | 0.53 | 0.70 | 1.35 | 1.97 | 0.29 | 0.38 | 0.53 | 0.70 | 1.22 | 1.82 | |
| 53 | 0.36 | 0.45 | 0.60 | 0.80 | 1.55 | 2.22 | 0.34 | 0.43 | 0.60 | 0.79 | 1.40 | 2.04 | |
| 54 | 0.41 | 0.51 | 0.68 | 0.90 | 1.77 | 2.49 | 0.38 | 0.49 | 0.68 | 0.89 | 1.58 | 2.27 | |
| 55 | 0.46 | 0.57 | 0.76 | 1.00 | 2.01 | 2.77 | 0.43 | 0.55 | 0.76 | 0.99 | 1.79 | 2.51 | |

Medical
10
Riders - WPR

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

20-year Term Medical – Base Certificate – Non Tobacco & Tobacco (Band 2)

Annual premium rates for initial term per \$1,000 of coverage

Age: 18 – 50: \$250,001 to \$999,999
 51 – 55: \$200,001 to \$999,999
 56 – 65: \$150,001 to \$999,999 (to age 60 for tobacco classes)

| Male | | | | | | | Female | | | | | | |
|------------------|-----------|---------|----------|-------------|---------|-------|------------------|---------|----------|--------|-------------|-------|--|
| Non-Tobacco (NT) | | | | Tobacco (T) | | | Non-Tobacco (NT) | | | | Tobacco (T) | | |
| Issue Age | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T | |
| 18 | 0.46 | 0.63 | 0.78 | 0.99 | 1.70 | 2.10 | 0.39 | 0.50 | 0.65 | 0.74 | 1.29 | 1.53 | |
| 19 | 0.46 | 0.63 | 0.78 | 0.99 | 1.70 | 2.10 | 0.39 | 0.50 | 0.65 | 0.74 | 1.29 | 1.53 | |
| 20 | 0.46 | 0.63 | 0.78 | 0.99 | 1.70 | 2.10 | 0.39 | 0.50 | 0.65 | 0.74 | 1.29 | 1.53 | |
| 21 | 0.46 | 0.63 | 0.78 | 0.99 | 1.70 | 2.10 | 0.39 | 0.50 | 0.65 | 0.74 | 1.29 | 1.53 | |
| 22 | 0.46 | 0.63 | 0.78 | 0.99 | 1.70 | 2.10 | 0.39 | 0.50 | 0.65 | 0.74 | 1.29 | 1.53 | |
| 23 | 0.46 | 0.63 | 0.78 | 0.99 | 1.70 | 2.10 | 0.39 | 0.50 | 0.65 | 0.74 | 1.29 | 1.53 | |
| 24 | 0.46 | 0.63 | 0.78 | 0.99 | 1.70 | 2.10 | 0.39 | 0.50 | 0.65 | 0.74 | 1.29 | 1.53 | |
| 25 | 0.46 | 0.63 | 0.78 | 0.99 | 1.70 | 2.10 | 0.39 | 0.50 | 0.65 | 0.74 | 1.29 | 1.53 | |
| 26 | 0.46 | 0.63 | 0.78 | 0.99 | 1.72 | 2.13 | 0.39 | 0.50 | 0.65 | 0.74 | 1.31 | 1.56 | |
| 27 | 0.46 | 0.63 | 0.78 | 1.00 | 1.74 | 2.16 | 0.39 | 0.50 | 0.65 | 0.74 | 1.32 | 1.58 | |
| 28 | 0.46 | 0.63 | 0.78 | 1.00 | 1.76 | 2.19 | 0.39 | 0.50 | 0.65 | 0.75 | 1.34 | 1.60 | |
| 29 | 0.46 | 0.63 | 0.78 | 1.00 | 1.78 | 2.23 | 0.39 | 0.50 | 0.65 | 0.75 | 1.35 | 1.63 | |
| 30 | 0.46 | 0.63 | 0.78 | 1.01 | 1.80 | 2.26 | 0.39 | 0.50 | 0.65 | 0.76 | 1.37 | 1.65 | |
| 31 | 0.49 | 0.65 | 0.82 | 1.04 | 1.91 | 2.41 | 0.41 | 0.53 | 0.68 | 0.79 | 1.46 | 1.76 | |
| 32 | 0.52 | 0.68 | 0.85 | 1.08 | 2.03 | 2.56 | 0.43 | 0.55 | 0.70 | 0.83 | 1.55 | 1.88 | |
| 33 | 0.54 | 0.70 | 0.89 | 1.12 | 2.15 | 2.72 | 0.45 | 0.57 | 0.73 | 0.87 | 1.65 | 1.99 | |
| 34 | 0.57 | 0.73 | 0.92 | 1.15 | 2.27 | 2.87 | 0.47 | 0.60 | 0.76 | 0.91 | 1.74 | 2.10 | |
| 35 | 0.60 | 0.75 | 0.96 | 1.19 | 2.38 | 3.02 | 0.49 | 0.62 | 0.78 | 0.95 | 1.84 | 2.22 | |
| 36 | 0.63 | 0.81 | 1.03 | 1.27 | 2.56 | 3.28 | 0.53 | 0.66 | 0.84 | 1.02 | 1.95 | 2.39 | |
| 37 | 0.67 | 0.86 | 1.11 | 1.36 | 2.74 | 3.54 | 0.56 | 0.70 | 0.89 | 1.10 | 2.06 | 2.56 | |
| 38 | 0.71 | 0.91 | 1.19 | 1.45 | 2.91 | 3.79 | 0.59 | 0.74 | 0.94 | 1.18 | 2.17 | 2.73 | |
| 39 | 0.75 | 0.97 | 1.26 | 1.54 | 3.09 | 4.05 | 0.63 | 0.77 | 1.00 | 1.26 | 2.28 | 2.90 | |
| 40 | 0.78 | 1.02 | 1.34 | 1.63 | 3.27 | 4.31 | 0.66 | 0.81 | 1.05 | 1.33 | 2.39 | 3.07 | |
| 41 | 0.89 | 1.15 | 1.52 | 1.85 | 3.74 | 5.00 | 0.74 | 0.90 | 1.15 | 1.46 | 2.69 | 3.52 | |
| 42 | 1.00 | 1.28 | 1.71 | 2.06 | 4.21 | 5.69 | 0.81 | 0.99 | 1.25 | 1.58 | 2.99 | 3.98 | |
| 43 | 1.10 | 1.40 | 1.89 | 2.28 | 4.69 | 6.38 | 0.89 | 1.09 | 1.35 | 1.71 | 3.29 | 4.44 | |
| 44 | 1.21 | 1.53 | 2.07 | 2.50 | 5.16 | 7.08 | 0.96 | 1.18 | 1.45 | 1.83 | 3.60 | 4.90 | |
| 45 | 1.32 | 1.66 | 2.26 | 2.72 | 5.64 | 7.77 | 1.04 | 1.27 | 1.55 | 1.95 | 3.90 | 5.36 | |
| 46 | 1.46 | 1.87 | 2.46 | 2.99 | 6.25 | 8.55 | 1.13 | 1.40 | 1.71 | 2.16 | 4.29 | 5.86 | |
| 47 | 1.61 | 2.07 | 2.67 | 3.26 | 6.87 | 9.33 | 1.21 | 1.54 | 1.87 | 2.37 | 4.68 | 6.36 | |
| 48 | 1.75 | 2.28 | 2.88 | 3.53 | 7.48 | 10.11 | 1.30 | 1.68 | 2.03 | 2.58 | 5.07 | 6.87 | |
| 49 | 1.90 | 2.49 | 3.09 | 3.79 | 8.10 | 10.89 | 1.39 | 1.82 | 2.20 | 2.78 | 5.47 | 7.37 | |
| 50 | 2.04 | 2.70 | 3.30 | 4.06 | 8.72 | 11.67 | 1.47 | 1.96 | 2.36 | 2.99 | 5.86 | 7.88 | |
| 51 | 2.26 | 3.03 | 3.66 | 4.69 | 9.67 | 12.84 | 1.64 | 2.17 | 2.61 | 3.31 | 6.45 | 8.61 | |
| 52 | 2.48 | 3.37 | 4.02 | 5.32 | 10.62 | 14.00 | 1.80 | 2.39 | 2.86 | 3.63 | 7.04 | 9.35 | |
| 53 | 2.70 | 3.71 | 4.38 | 5.94 | 11.57 | 15.17 | 1.96 | 2.61 | 3.11 | 3.94 | 7.62 | 10.09 | |
| 54 | 2.92 | 4.04 | 4.75 | 6.57 | 12.52 | 16.34 | 2.12 | 2.82 | 3.36 | 4.26 | 8.21 | 10.83 | |
| 55 | 3.14 | 4.38 | 5.11 | 7.19 | 13.47 | 17.51 | 2.29 | 3.04 | 3.61 | 4.58 | 8.80 | 11.57 | |
| 56 | 3.60 | 4.83 | 5.79 | 8.20 | 14.94 | 18.80 | 2.56 | 3.34 | 4.12 | 5.34 | 9.66 | 12.14 | |
| 57 | 4.06 | 5.29 | 6.47 | 9.20 | 16.42 | 20.08 | 2.83 | 3.64 | 4.64 | 6.11 | 10.52 | 12.71 | |
| 58 | 4.53 | 5.74 | 7.15 | 10.21 | 17.89 | 21.37 | 3.10 | 3.94 | 5.16 | 6.87 | 11.38 | 13.27 | |
| 59 | 4.99 | 6.20 | 7.83 | 11.22 | 19.36 | 22.65 | 3.37 | 4.24 | 5.68 | 7.64 | 12.24 | 13.84 | |
| 60 | 5.45 | 6.65 | 8.51 | 12.22 | 20.83 | 23.94 | 3.64 | 4.54 | 6.20 | 8.40 | 13.10 | 14.41 | |
| 61 | 6.43 | 7.88 | 10.26 | 14.68 | | | 4.21 | 5.21 | 7.33 | 10.03 | | | |
| 62 | 7.41 | 9.11 | 12.01 | 17.14 | | | 4.78 | 5.89 | 8.46 | 11.66 | | | |
| 63 | 8.38 | 10.34 | 13.76 | 19.60 | | | 5.35 | 6.56 | 9.59 | 13.28 | | | |
| 64 | 9.36 | 11.56 | 15.51 | 22.06 | | | 5.92 | 7.23 | 10.72 | 14.91 | | | |
| 65 | 10.34 | 12.79 | 17.26 | 24.52 | | | 6.49 | 7.90 | 11.85 | 16.54 | | | |

Medical

20

Base Certificate – Band 2

Note:
 - Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

20-year Term Medical – Base Certificate – Non Tobacco & Tobacco (Band 3)

Annual premium rates for initial term per \$1,000 of coverage

Age: 18 – 65: \$1,000,000 and up (to age 60 for tobacco classes)

| Male | | | | | | | Female | | | | | |
|------------------|-----------|---------|----------|-------------|---------|-------|------------------|---------|----------|--------|-------------|-------|
| Non-Tobacco (NT) | | | | Tobacco (T) | | | Non-Tobacco (NT) | | | | Tobacco (T) | |
| Issue Age | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T |
| 18 | 0.46 | 0.62 | 0.77 | 0.97 | 1.62 | 2.05 | 0.37 | 0.49 | 0.64 | 0.74 | 1.24 | 1.53 |
| 19 | 0.46 | 0.62 | 0.77 | 0.97 | 1.62 | 2.05 | 0.37 | 0.49 | 0.64 | 0.74 | 1.24 | 1.53 |
| 20 | 0.46 | 0.62 | 0.77 | 0.97 | 1.62 | 2.05 | 0.37 | 0.49 | 0.64 | 0.74 | 1.24 | 1.53 |
| 21 | 0.46 | 0.62 | 0.77 | 0.97 | 1.62 | 2.05 | 0.37 | 0.49 | 0.64 | 0.74 | 1.24 | 1.53 |
| 22 | 0.46 | 0.62 | 0.77 | 0.97 | 1.62 | 2.05 | 0.37 | 0.49 | 0.64 | 0.74 | 1.24 | 1.53 |
| 23 | 0.46 | 0.62 | 0.77 | 0.97 | 1.62 | 2.05 | 0.37 | 0.49 | 0.64 | 0.74 | 1.24 | 1.53 |
| 24 | 0.46 | 0.62 | 0.77 | 0.97 | 1.62 | 2.05 | 0.37 | 0.49 | 0.64 | 0.74 | 1.24 | 1.53 |
| 25 | 0.46 | 0.62 | 0.77 | 0.97 | 1.62 | 2.05 | 0.37 | 0.49 | 0.64 | 0.74 | 1.24 | 1.53 |
| 26 | 0.46 | 0.62 | 0.77 | 0.97 | 1.63 | 2.08 | 0.37 | 0.49 | 0.64 | 0.74 | 1.25 | 1.56 |
| 27 | 0.46 | 0.62 | 0.77 | 0.97 | 1.65 | 2.11 | 0.37 | 0.49 | 0.64 | 0.74 | 1.27 | 1.58 |
| 28 | 0.46 | 0.62 | 0.77 | 0.97 | 1.67 | 2.14 | 0.37 | 0.49 | 0.64 | 0.74 | 1.28 | 1.60 |
| 29 | 0.46 | 0.62 | 0.77 | 0.97 | 1.68 | 2.17 | 0.37 | 0.49 | 0.64 | 0.74 | 1.29 | 1.63 |
| 30 | 0.46 | 0.62 | 0.77 | 0.97 | 1.70 | 2.19 | 0.37 | 0.49 | 0.64 | 0.74 | 1.31 | 1.65 |
| 31 | 0.48 | 0.63 | 0.80 | 1.00 | 1.81 | 2.33 | 0.39 | 0.52 | 0.66 | 0.77 | 1.38 | 1.76 |
| 32 | 0.49 | 0.65 | 0.82 | 1.03 | 1.92 | 2.47 | 0.41 | 0.54 | 0.68 | 0.80 | 1.46 | 1.88 |
| 33 | 0.51 | 0.67 | 0.85 | 1.06 | 2.02 | 2.61 | 0.43 | 0.55 | 0.70 | 0.84 | 1.54 | 1.99 |
| 34 | 0.52 | 0.69 | 0.88 | 1.09 | 2.13 | 2.75 | 0.44 | 0.57 | 0.72 | 0.87 | 1.61 | 2.10 |
| 35 | 0.54 | 0.70 | 0.90 | 1.12 | 2.24 | 2.89 | 0.46 | 0.58 | 0.74 | 0.90 | 1.69 | 2.22 |
| 36 | 0.58 | 0.76 | 0.98 | 1.21 | 2.41 | 3.14 | 0.49 | 0.62 | 0.79 | 0.98 | 1.80 | 2.39 |
| 37 | 0.62 | 0.81 | 1.06 | 1.30 | 2.59 | 3.39 | 0.52 | 0.66 | 0.85 | 1.06 | 1.91 | 2.56 |
| 38 | 0.66 | 0.86 | 1.14 | 1.39 | 2.76 | 3.65 | 0.55 | 0.70 | 0.91 | 1.13 | 2.02 | 2.73 |
| 39 | 0.70 | 0.92 | 1.22 | 1.48 | 2.94 | 3.90 | 0.59 | 0.73 | 0.97 | 1.21 | 2.14 | 2.90 |
| 40 | 0.74 | 0.97 | 1.30 | 1.57 | 3.11 | 4.15 | 0.62 | 0.77 | 1.02 | 1.29 | 2.25 | 3.07 |
| 41 | 0.86 | 1.09 | 1.49 | 1.79 | 3.59 | 4.84 | 0.69 | 0.86 | 1.13 | 1.41 | 2.55 | 3.52 |
| 42 | 0.98 | 1.21 | 1.68 | 2.01 | 4.07 | 5.52 | 0.77 | 0.94 | 1.23 | 1.53 | 2.85 | 3.98 |
| 43 | 1.10 | 1.34 | 1.87 | 2.23 | 4.55 | 6.21 | 0.84 | 1.03 | 1.34 | 1.65 | 3.16 | 4.44 |
| 44 | 1.20 | 1.46 | 2.05 | 2.44 | 5.02 | 6.89 | 0.92 | 1.11 | 1.45 | 1.77 | 3.46 | 4.90 |
| 45 | 1.31 | 1.58 | 2.24 | 2.66 | 5.50 | 7.58 | 0.99 | 1.20 | 1.55 | 1.89 | 3.77 | 5.36 |
| 46 | 1.45 | 1.76 | 2.46 | 2.90 | 6.06 | 8.19 | 1.08 | 1.32 | 1.70 | 2.08 | 4.13 | 5.86 |
| 47 | 1.60 | 1.94 | 2.67 | 3.14 | 6.61 | 8.81 | 1.17 | 1.43 | 1.84 | 2.26 | 4.50 | 6.39 |
| 48 | 1.74 | 2.13 | 2.88 | 3.38 | 7.17 | 9.43 | 1.26 | 1.55 | 1.99 | 2.45 | 4.87 | 6.87 |
| 49 | 1.89 | 2.31 | 3.09 | 3.62 | 7.73 | 10.05 | 1.35 | 1.67 | 2.13 | 2.63 | 5.24 | 7.37 |
| 50 | 2.03 | 2.49 | 3.30 | 3.86 | 8.28 | 10.67 | 1.44 | 1.78 | 2.28 | 2.82 | 5.61 | 7.88 |
| 51 | 2.25 | 2.77 | 3.65 | 4.42 | 9.12 | 11.54 | 1.61 | 1.96 | 2.49 | 3.09 | 6.15 | 8.61 |
| 52 | 2.47 | 3.06 | 4.01 | 4.97 | 9.96 | 12.41 | 1.78 | 2.13 | 2.70 | 3.37 | 6.70 | 9.35 |
| 53 | 2.69 | 3.34 | 4.37 | 5.53 | 10.79 | 13.29 | 1.95 | 2.30 | 2.91 | 3.64 | 7.24 | 10.09 |
| 54 | 2.91 | 3.63 | 4.74 | 6.09 | 11.63 | 14.16 | 2.12 | 2.48 | 3.12 | 3.92 | 7.79 | 10.83 |
| 55 | 3.13 | 3.92 | 5.10 | 6.64 | 12.47 | 15.03 | 2.29 | 2.65 | 3.33 | 4.19 | 8.34 | 11.57 |
| 56 | 3.59 | 4.43 | 5.78 | 7.74 | 14.21 | 16.89 | 2.55 | 3.01 | 3.89 | 5.01 | 9.30 | 12.14 |
| 57 | 4.05 | 4.94 | 6.46 | 8.84 | 15.95 | 18.74 | 2.82 | 3.36 | 4.46 | 5.83 | 10.27 | 12.71 |
| 58 | 4.52 | 5.45 | 7.14 | 9.93 | 17.69 | 20.60 | 3.09 | 3.72 | 5.02 | 6.65 | 11.24 | 13.27 |
| 59 | 4.98 | 5.97 | 7.82 | 11.03 | 19.35 | 22.46 | 3.36 | 4.08 | 5.58 | 7.46 | 12.21 | 13.84 |
| 60 | 5.44 | 6.48 | 8.50 | 12.12 | 20.82 | 23.93 | 3.63 | 4.43 | 6.14 | 8.28 | 13.09 | 14.41 |
| 61 | 6.42 | 7.86 | 10.25 | 14.67 | | | 4.20 | 5.20 | 7.32 | 10.03 | | |
| 62 | 7.40 | 9.10 | 12.00 | 17.13 | | | 4.77 | 5.88 | 8.45 | 11.65 | | |
| 63 | 8.37 | 10.33 | 13.75 | 19.59 | | | 5.34 | 6.55 | 9.58 | 13.27 | | |
| 64 | 9.35 | 11.55 | 15.50 | 22.05 | | | 5.91 | 7.22 | 10.71 | 14.90 | | |
| 65 | 10.33 | 12.78 | 17.25 | 24.51 | | | 6.48 | 7.89 | 11.84 | 16.53 | | |

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

20-year Term Medical – Riders (DIR)

Disability Income Rider
 Annual premium rates per \$100 of monthly benefit
 NT = Non Tobacco T = Tobacco

Accident & Sickness

Accident Only

| US General | | | | |
|------------|---------|---------|---------|---------|
| Issue Age | Male | | Female | |
| | Class 1 | Class 2 | Class 1 | Class 2 |
| 18 | 8.95 | 19.27 | 17.31 | 33.52 |
| 19 | 8.95 | 19.27 | 17.31 | 33.52 |
| 20 | 8.95 | 19.27 | 17.31 | 33.52 |
| 21 | 9.06 | 19.50 | 17.72 | 33.52 |
| 22 | 9.16 | 19.72 | 18.12 | 33.52 |
| 23 | 9.27 | 19.95 | 18.53 | 33.52 |
| 24 | 9.37 | 20.17 | 18.93 | 33.52 |
| 25 | 9.48 | 20.40 | 19.34 | 33.52 |
| 26 | 9.64 | 20.74 | 19.75 | 34.78 |
| 27 | 9.80 | 21.08 | 20.16 | 36.04 |
| 28 | 9.95 | 21.42 | 20.56 | 37.29 |
| 29 | 10.11 | 21.76 | 20.97 | 38.55 |
| 30 | 10.27 | 22.10 | 21.38 | 39.81 |
| 31 | 10.95 | 22.81 | 21.94 | 41.36 |
| 32 | 11.62 | 23.52 | 22.49 | 42.91 |
| 33 | 12.30 | 24.22 | 23.05 | 44.46 |
| 34 | 12.97 | 24.93 | 23.60 | 46.01 |
| 35 | 13.65 | 25.64 | 24.16 | 47.56 |
| 36 | 14.93 | 27.60 | 24.73 | 48.67 |
| 37 | 16.20 | 29.56 | 25.29 | 49.79 |
| 38 | 17.48 | 31.51 | 25.86 | 50.90 |
| 39 | 18.75 | 33.47 | 26.42 | 52.02 |
| 40 | 20.03 | 35.43 | 26.99 | 53.13 |
| 41 | 22.06 | 39.02 | 28.21 | 55.54 |
| 42 | 24.09 | 42.61 | 29.43 | 57.94 |
| 43 | 26.12 | 46.19 | 30.66 | 60.35 |
| 44 | 28.15 | 49.78 | 31.88 | 62.75 |
| 45 | 30.18 | 53.37 | 33.10 | 65.16 |
| 46 | 32.42 | 57.33 | 35.18 | 67.70 |
| 47 | 34.66 | 61.30 | 37.27 | 70.25 |
| 48 | 36.91 | 65.26 | 39.35 | 72.79 |
| 49 | 39.15 | 69.23 | 41.44 | 75.34 |
| 50 | 41.39 | 73.19 | 43.52 | 77.88 |
| 51 | 44.87 | 79.35 | 46.75 | 83.52 |
| 52 | 48.36 | 85.50 | 49.99 | 89.16 |
| 53 | 51.84 | 91.66 | 53.22 | 94.81 |
| 54 | 55.33 | 97.81 | 56.46 | 100.45 |
| 55 | 58.81 | 103.97 | 59.69 | 106.09 |

| US General | | | Florida | |
|------------|------|--------|---------|--------|
| Issue Age | Male | | Male | Female |
| | Male | Female | | |
| 18 | 8.15 | 8.09 | 8.12 | 7.92 |
| 19 | 8.15 | 8.09 | 8.12 | 7.92 |
| 20 | 8.15 | 8.09 | 8.12 | 7.92 |
| 21 | 8.15 | 8.09 | 8.12 | 7.92 |
| 22 | 8.15 | 8.09 | 8.12 | 7.92 |
| 23 | 8.15 | 8.09 | 8.12 | 7.92 |
| 24 | 8.15 | 8.09 | 8.12 | 7.92 |
| 25 | 8.15 | 8.09 | 8.12 | 7.92 |
| 26 | 8.15 | 8.09 | 8.12 | 7.92 |
| 27 | 8.15 | 8.09 | 8.12 | 7.92 |
| 28 | 8.15 | 8.09 | 8.12 | 7.92 |
| 29 | 8.15 | 8.09 | 8.12 | 7.92 |
| 30 | 8.98 | 9.59 | 8.68 | 9.24 |
| 31 | 8.98 | 9.59 | 8.68 | 9.24 |
| 32 | 8.98 | 9.59 | 8.68 | 9.24 |
| 33 | 8.98 | 9.59 | 8.68 | 9.24 |
| 34 | 8.98 | 9.59 | 8.68 | 9.24 |
| 35 | 8.98 | 9.59 | 8.68 | 9.24 |
| 36 | 8.98 | 9.59 | 8.68 | 9.24 |
| 37 | 8.98 | 9.59 | 8.68 | 9.24 |
| 38 | 8.98 | 9.59 | 8.68 | 9.24 |
| 39 | 8.98 | 9.59 | 8.68 | 9.24 |
| 40 | 9.40 | 10.72 | 8.91 | 10.22 |
| 41 | 9.40 | 10.72 | 8.91 | 10.22 |
| 42 | 9.40 | 10.72 | 8.91 | 10.22 |
| 43 | 9.40 | 10.72 | 8.91 | 10.22 |
| 44 | 9.40 | 10.72 | 8.91 | 10.22 |
| 45 | 9.40 | 10.72 | 8.91 | 10.22 |
| 46 | 9.40 | 10.72 | 8.91 | 10.22 |
| 47 | 9.40 | 10.72 | 8.91 | 10.22 |
| 48 | 9.40 | 10.72 | 8.91 | 10.22 |
| 49 | 9.40 | 10.72 | 8.91 | 10.22 |
| 50 | 9.82 | 11.96 | 9.36 | 11.64 |
| 51 | 9.82 | 11.96 | 9.36 | 11.64 |
| 52 | 9.82 | 11.96 | 9.36 | 11.64 |
| 53 | 9.82 | 11.96 | 9.36 | 11.64 |
| 54 | 9.82 | 11.96 | 9.36 | 11.64 |
| 55 | 9.82 | 11.96 | 9.36 | 11.64 |
| 56 | 9.82 | 11.96 | 9.36 | 11.64 |
| 57 | 9.82 | 11.96 | 9.36 | 11.64 |
| 58 | 9.82 | 11.96 | 9.36 | 11.64 |
| 59 | 9.82 | 11.96 | 9.36 | 11.64 |
| 60 | 9.82 | 11.96 | 9.36 | 11.64 |

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

20-year Term Medical – Riders (ADR, CIR & CTR)

Accidental Death Rider

Annual premium rates per \$1,000 of coverage

NT = Non Tobacco T = Tobacco

| Male/Female | |
|-------------|-------|
| Issue Age | Rates |
| 18 | 1.35 |
| 19 | 1.35 |
| 20 | 1.24 |
| 21 | 1.13 |
| 22 | 1.13 |
| 23 | 1.02 |
| 24 | 0.90 |
| 25 | 0.90 |
| 26 | 0.90 |
| 27 | 0.79 |
| 28 | 0.79 |
| 29 | 0.79 |
| 30 | 0.79 |
| 31 | 0.79 |
| 32 | 0.79 |
| 33 | 0.79 |
| 34 | 0.79 |
| 35 | 0.79 |
| 36 | 0.79 |
| 37 | 0.79 |
| 38 | 0.79 |
| 39 | 0.79 |
| 40 | 0.90 |
| 41 | 0.90 |
| 42 | 0.90 |
| 43 | 0.90 |
| 44 | 0.90 |
| 45 | 0.90 |
| 46 | 0.90 |
| 47 | 0.90 |
| 48 | 1.02 |
| 49 | 1.02 |
| 50 | 1.02 |
| 51 | 1.02 |
| 52 | 1.02 |
| 53 | 1.02 |
| 54 | 1.13 |
| 55 | 1.13 |
| 56 | 1.24 |
| 57 | 1.24 |
| 58 | 1.35 |
| 59 | 1.35 |
| 60 | 1.47 |

Critical Illness Rider (Accelerated Death Benefit)

Annual premium rates per \$1,000 of coverage

NT = Non Tobacco T = Tobacco

| Issue Age | Male | | Female | |
|-----------|-------|-------|--------|-------|
| | NT | T | NT | T |
| 18 | 1.77 | 2.10 | 1.96 | 2.09 |
| 19 | 1.82 | 2.23 | 2.06 | 2.22 |
| 20 | 1.87 | 2.38 | 2.17 | 2.38 |
| 21 | 1.93 | 2.55 | 2.29 | 2.55 |
| 22 | 1.99 | 2.74 | 2.43 | 2.74 |
| 23 | 2.07 | 2.97 | 2.58 | 2.95 |
| 24 | 2.14 | 3.22 | 2.74 | 3.19 |
| 25 | 2.23 | 3.51 | 2.91 | 3.46 |
| 26 | 2.32 | 3.83 | 3.11 | 3.77 |
| 27 | 2.42 | 4.20 | 3.32 | 4.11 |
| 28 | 2.53 | 4.61 | 3.55 | 4.50 |
| 29 | 2.66 | 5.08 | 3.80 | 4.92 |
| 30 | 2.72 | 5.51 | 3.86 | 5.24 |
| 31 | 2.77 | 6.10 | 4.12 | 5.72 |
| 32 | 2.97 | 6.76 | 4.41 | 6.24 |
| 33 | 3.20 | 7.47 | 4.71 | 6.81 |
| 34 | 3.46 | 8.28 | 5.04 | 7.41 |
| 35 | 3.78 | 9.19 | 5.38 | 8.06 |
| 36 | 4.13 | 10.19 | 5.75 | 8.76 |
| 37 | 4.55 | 11.31 | 6.14 | 9.52 |
| 38 | 5.01 | 12.55 | 6.57 | 10.35 |
| 39 | 5.54 | 13.92 | 7.00 | 11.23 |
| 40 | 6.12 | 15.41 | 7.45 | 12.17 |
| 41 | 6.77 | 17.04 | 7.92 | 13.17 |
| 42 | 7.49 | 18.83 | 8.39 | 14.24 |
| 43 | 8.28 | 20.79 | 8.89 | 15.36 |
| 44 | 9.13 | 22.87 | 9.41 | 16.55 |
| 45 | 10.03 | 25.07 | 9.95 | 17.79 |
| 46 | 11.00 | 27.42 | 10.51 | 19.10 |
| 47 | 12.05 | 29.94 | 11.10 | 20.48 |
| 48 | 13.19 | 32.69 | 11.72 | 21.97 |
| 49 | 14.40 | 35.58 | 12.38 | 23.57 |
| 50 | 15.73 | 38.71 | 13.09 | 25.32 |
| 51 | 17.12 | 41.99 | 13.87 | 27.21 |
| 52 | 18.63 | 45.53 | 14.72 | 29.25 |
| 53 | 20.28 | 49.39 | 15.64 | 31.48 |
| 54 | 21.95 | 53.30 | 16.60 | 33.76 |
| 55 | 23.65 | 57.25 | 17.61 | 36.09 |
| 56 | 25.21 | 61.13 | 18.55 | 38.39 |
| 57 | 26.77 | 65.00 | 19.51 | 40.74 |
| 58 | 28.32 | 68.90 | 20.53 | 43.16 |
| 59 | 29.93 | 72.94 | 21.65 | 45.67 |
| 60 | 31.67 | 77.18 | 23.02 | 48.31 |

Children's Term Rider

| All Ages & Terms | |
|---------------------------|--------|
| (Per \$1,000 of Coverage) | |
| Monthly | \$0.50 |
| Quarterly | \$1.50 |
| Semi-annual | \$2.91 |
| Annual | \$5.64 |

Medical

20

Riders – ADR, CIR & CTR

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

20-year Term Medical – Riders (WPR – Band 2 & 3)

Annual premium rates per \$1,000 of coverage

Age: 18 – 50: \$250,001 to \$999,999
 51 – 55: \$200,001 to \$999,999

Age: 18 – 55: \$1,000,000 and up

| Male/Female | | | | | | | Male/Female | | | | | | |
|------------------|-----------|---------|----------|-------------|---------|-------|------------------|---------|----------|--------|-------------|-------|--|
| Non-Tobacco (NT) | | | | Tobacco (T) | | | Non-Tobacco (NT) | | | | Tobacco (T) | | |
| Issue Age | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T | |
| 18 | 0.06 | 0.08 | 0.10 | 0.13 | 0.22 | 0.27 | 0.06 | 0.08 | 0.10 | 0.13 | 0.21 | 0.27 | |
| 19 | 0.06 | 0.08 | 0.10 | 0.13 | 0.22 | 0.27 | 0.06 | 0.08 | 0.10 | 0.13 | 0.21 | 0.27 | |
| 20 | 0.06 | 0.08 | 0.10 | 0.13 | 0.22 | 0.27 | 0.06 | 0.08 | 0.10 | 0.13 | 0.21 | 0.27 | |
| 21 | 0.06 | 0.08 | 0.10 | 0.13 | 0.22 | 0.27 | 0.06 | 0.08 | 0.10 | 0.13 | 0.21 | 0.27 | |
| 22 | 0.06 | 0.08 | 0.10 | 0.13 | 0.22 | 0.27 | 0.06 | 0.08 | 0.10 | 0.13 | 0.21 | 0.27 | |
| 23 | 0.06 | 0.08 | 0.10 | 0.13 | 0.22 | 0.27 | 0.06 | 0.08 | 0.10 | 0.13 | 0.21 | 0.27 | |
| 24 | 0.06 | 0.08 | 0.10 | 0.13 | 0.22 | 0.27 | 0.06 | 0.08 | 0.10 | 0.13 | 0.21 | 0.27 | |
| 25 | 0.06 | 0.08 | 0.10 | 0.13 | 0.22 | 0.27 | 0.06 | 0.08 | 0.10 | 0.13 | 0.21 | 0.27 | |
| 26 | 0.06 | 0.09 | 0.11 | 0.14 | 0.24 | 0.30 | 0.06 | 0.09 | 0.11 | 0.14 | 0.23 | 0.29 | |
| 27 | 0.06 | 0.09 | 0.11 | 0.14 | 0.24 | 0.30 | 0.06 | 0.09 | 0.11 | 0.14 | 0.23 | 0.30 | |
| 28 | 0.06 | 0.09 | 0.11 | 0.14 | 0.25 | 0.31 | 0.06 | 0.09 | 0.11 | 0.14 | 0.23 | 0.30 | |
| 29 | 0.06 | 0.09 | 0.11 | 0.14 | 0.25 | 0.31 | 0.06 | 0.09 | 0.11 | 0.14 | 0.24 | 0.30 | |
| 30 | 0.06 | 0.09 | 0.11 | 0.14 | 0.25 | 0.32 | 0.06 | 0.09 | 0.11 | 0.14 | 0.24 | 0.31 | |
| 31 | 0.07 | 0.10 | 0.12 | 0.16 | 0.29 | 0.36 | 0.07 | 0.09 | 0.12 | 0.15 | 0.27 | 0.35 | |
| 32 | 0.08 | 0.10 | 0.13 | 0.16 | 0.30 | 0.38 | 0.07 | 0.10 | 0.12 | 0.15 | 0.29 | 0.37 | |
| 33 | 0.09 | 0.11 | 0.14 | 0.18 | 0.34 | 0.44 | 0.08 | 0.11 | 0.14 | 0.17 | 0.32 | 0.42 | |
| 34 | 0.10 | 0.12 | 0.16 | 0.20 | 0.39 | 0.49 | 0.09 | 0.12 | 0.15 | 0.19 | 0.36 | 0.47 | |
| 35 | 0.10 | 0.13 | 0.16 | 0.20 | 0.40 | 0.51 | 0.09 | 0.12 | 0.15 | 0.19 | 0.38 | 0.49 | |
| 36 | 0.11 | 0.15 | 0.19 | 0.23 | 0.46 | 0.59 | 0.10 | 0.14 | 0.18 | 0.22 | 0.43 | 0.57 | |
| 37 | 0.13 | 0.16 | 0.21 | 0.26 | 0.52 | 0.67 | 0.12 | 0.15 | 0.20 | 0.25 | 0.49 | 0.64 | |
| 38 | 0.13 | 0.16 | 0.21 | 0.26 | 0.52 | 0.68 | 0.12 | 0.15 | 0.21 | 0.25 | 0.50 | 0.66 | |
| 39 | 0.14 | 0.17 | 0.23 | 0.28 | 0.56 | 0.73 | 0.13 | 0.17 | 0.22 | 0.27 | 0.53 | 0.70 | |
| 40 | 0.14 | 0.18 | 0.24 | 0.29 | 0.59 | 0.78 | 0.13 | 0.17 | 0.23 | 0.28 | 0.56 | 0.75 | |
| 41 | 0.16 | 0.21 | 0.27 | 0.33 | 0.67 | 0.90 | 0.15 | 0.20 | 0.27 | 0.32 | 0.65 | 0.87 | |
| 42 | 0.18 | 0.23 | 0.31 | 0.37 | 0.76 | 1.02 | 0.18 | 0.22 | 0.30 | 0.36 | 0.73 | 0.99 | |
| 43 | 0.20 | 0.25 | 0.34 | 0.41 | 0.84 | 1.15 | 0.20 | 0.24 | 0.34 | 0.40 | 0.82 | 1.12 | |
| 44 | 0.22 | 0.28 | 0.37 | 0.45 | 0.93 | 1.27 | 0.22 | 0.26 | 0.37 | 0.44 | 0.90 | 1.24 | |
| 45 | 0.24 | 0.30 | 0.41 | 0.49 | 1.02 | 1.40 | 0.24 | 0.28 | 0.40 | 0.48 | 0.99 | 1.36 | |
| 46 | 0.28 | 0.36 | 0.47 | 0.57 | 1.19 | 1.62 | 0.28 | 0.33 | 0.47 | 0.55 | 1.15 | 1.56 | |
| 47 | 0.32 | 0.41 | 0.53 | 0.65 | 1.37 | 1.87 | 0.32 | 0.39 | 0.53 | 0.63 | 1.32 | 1.76 | |
| 48 | 0.35 | 0.46 | 0.58 | 0.71 | 1.50 | 2.02 | 0.35 | 0.43 | 0.58 | 0.68 | 1.43 | 1.89 | |
| 49 | 0.40 | 0.52 | 0.65 | 0.80 | 1.70 | 2.29 | 0.40 | 0.49 | 0.65 | 0.76 | 1.62 | 2.11 | |
| 50 | 0.43 | 0.57 | 0.69 | 0.85 | 1.83 | 2.45 | 0.43 | 0.52 | 0.69 | 0.81 | 1.74 | 2.24 | |
| 51 | 0.47 | 0.64 | 0.77 | 0.98 | 2.03 | 2.70 | 0.47 | 0.58 | 0.77 | 0.93 | 1.92 | 2.42 | |
| 52 | 0.55 | 0.74 | 0.88 | 1.17 | 2.34 | 3.08 | 0.54 | 0.67 | 0.88 | 1.09 | 2.19 | 2.73 | |
| 53 | 0.62 | 0.85 | 1.01 | 1.37 | 2.66 | 3.49 | 0.62 | 0.77 | 1.01 | 1.27 | 2.48 | 3.06 | |
| 54 | 0.70 | 0.97 | 1.14 | 1.58 | 3.00 | 3.92 | 0.70 | 0.87 | 1.14 | 1.46 | 2.79 | 3.40 | |
| 55 | 0.79 | 1.10 | 1.28 | 1.80 | 3.37 | 4.38 | 0.78 | 0.98 | 1.28 | 1.66 | 3.12 | 3.76 | |

Medical
20
Riders - WPR

Note:
 - Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

30-year Term Medical – Base Certificate – Non Tobacco & Tobacco (Band 2)

Annual premium rates for initial term per \$1,000 of coverage

Age: 18 – 50: \$250,001 to \$999,999
 51 – 55: \$200,001 to \$999,999

| Male | | | | | | | Female | | | | | |
|-----------|------------------|---------|----------|--------|-------------|-------|------------------|---------|----------|--------|-------------|-------|
| Issue Age | Non-Tobacco (NT) | | | | Tobacco (T) | | Non-Tobacco (NT) | | | | Tobacco (T) | |
| | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T |
| 18 | 0.75 | 0.97 | 1.34 | 1.62 | 2.65 | 3.22 | 0.55 | 0.78 | 0.98 | 1.14 | 1.96 | 2.39 |
| 19 | 0.75 | 0.97 | 1.34 | 1.62 | 2.65 | 3.22 | 0.55 | 0.78 | 0.98 | 1.14 | 1.96 | 2.39 |
| 20 | 0.75 | 0.97 | 1.34 | 1.62 | 2.65 | 3.22 | 0.55 | 0.78 | 0.98 | 1.14 | 1.96 | 2.39 |
| 21 | 0.75 | 0.97 | 1.34 | 1.62 | 2.65 | 3.22 | 0.55 | 0.78 | 0.98 | 1.14 | 1.96 | 2.39 |
| 22 | 0.75 | 0.97 | 1.34 | 1.62 | 2.65 | 3.22 | 0.55 | 0.78 | 0.98 | 1.14 | 1.96 | 2.39 |
| 23 | 0.75 | 0.97 | 1.34 | 1.62 | 2.65 | 3.22 | 0.55 | 0.78 | 0.98 | 1.14 | 1.96 | 2.39 |
| 24 | 0.75 | 0.97 | 1.34 | 1.62 | 2.65 | 3.22 | 0.55 | 0.78 | 0.98 | 1.14 | 1.96 | 2.39 |
| 25 | 0.75 | 0.97 | 1.34 | 1.62 | 2.65 | 3.22 | 0.55 | 0.78 | 0.98 | 1.14 | 1.96 | 2.39 |
| 26 | 0.76 | 0.98 | 1.36 | 1.63 | 2.68 | 3.27 | 0.56 | 0.79 | 1.00 | 1.17 | 1.98 | 2.43 |
| 27 | 0.78 | 0.99 | 1.37 | 1.65 | 2.71 | 3.31 | 0.58 | 0.80 | 1.02 | 1.20 | 2.00 | 2.47 |
| 28 | 0.79 | 1.00 | 1.39 | 1.66 | 2.74 | 3.36 | 0.59 | 0.81 | 1.03 | 1.23 | 2.03 | 2.52 |
| 29 | 0.81 | 1.01 | 1.40 | 1.68 | 2.77 | 3.40 | 0.61 | 0.82 | 1.05 | 1.26 | 2.05 | 2.56 |
| 30 | 0.82 | 1.02 | 1.42 | 1.69 | 2.80 | 3.45 | 0.62 | 0.83 | 1.07 | 1.29 | 2.07 | 2.60 |
| 31 | 0.85 | 1.03 | 1.45 | 1.74 | 2.99 | 3.67 | 0.65 | 0.85 | 1.09 | 1.33 | 2.20 | 2.81 |
| 32 | 0.87 | 1.04 | 1.49 | 1.78 | 3.18 | 3.90 | 0.68 | 0.86 | 1.11 | 1.36 | 2.34 | 3.02 |
| 33 | 0.90 | 1.06 | 1.52 | 1.83 | 3.36 | 4.12 | 0.70 | 0.88 | 1.14 | 1.40 | 2.47 | 3.23 |
| 34 | 0.92 | 1.07 | 1.56 | 1.87 | 3.55 | 4.35 | 0.73 | 0.89 | 1.16 | 1.43 | 2.61 | 3.44 |
| 35 | 0.95 | 1.08 | 1.59 | 1.92 | 3.74 | 4.57 | 0.76 | 0.91 | 1.18 | 1.47 | 2.74 | 3.65 |
| 36 | 1.02 | 1.18 | 1.73 | 2.09 | 4.05 | 4.90 | 0.81 | 0.97 | 1.26 | 1.57 | 2.93 | 3.85 |
| 37 | 1.09 | 1.29 | 1.87 | 2.27 | 4.36 | 5.23 | 0.87 | 1.03 | 1.33 | 1.67 | 3.13 | 4.05 |
| 38 | 1.16 | 1.39 | 2.00 | 2.44 | 4.66 | 5.57 | 0.92 | 1.10 | 1.41 | 1.78 | 3.32 | 4.25 |
| 39 | 1.23 | 1.50 | 2.14 | 2.62 | 4.97 | 5.90 | 0.98 | 1.16 | 1.48 | 1.88 | 3.52 | 4.45 |
| 40 | 1.30 | 1.60 | 2.28 | 2.79 | 5.28 | 6.23 | 1.03 | 1.22 | 1.56 | 1.98 | 3.71 | 4.65 |
| 41 | 1.45 | 1.83 | 2.56 | 3.13 | 6.11 | 7.13 | 1.14 | 1.36 | 1.71 | 2.18 | 4.23 | 5.19 |
| 42 | 1.60 | 2.06 | 2.85 | 3.46 | 6.94 | 8.02 | 1.26 | 1.50 | 1.86 | 2.38 | 4.76 | 5.73 |
| 43 | 1.75 | 2.29 | 3.13 | 3.80 | 7.78 | 8.92 | 1.37 | 1.64 | 2.02 | 2.57 | 5.28 | 6.27 |
| 44 | 1.90 | 2.52 | 3.42 | 4.13 | 8.61 | 9.81 | 1.49 | 1.78 | 2.17 | 2.77 | 5.81 | 6.81 |
| 45 | 2.05 | 2.75 | 3.70 | 4.47 | 9.44 | 10.71 | 1.60 | 1.92 | 2.32 | 2.97 | 6.33 | 7.35 |
| 46 | 2.36 | 3.06 | 4.19 | 5.26 | 10.61 | 11.94 | 1.75 | 2.09 | 2.55 | 3.50 | 7.05 | 8.05 |
| 47 | 2.67 | 3.37 | 4.67 | 6.04 | 11.92 | 13.30 | 1.91 | 2.26 | 2.77 | 4.04 | 7.84 | 8.82 |
| 48 | 2.99 | 3.68 | 5.16 | 6.83 | 13.39 | 13.40 | 2.06 | 2.42 | 3.00 | 4.57 | 8.73 | 9.66 |
| 49 | 3.30 | 3.99 | 5.64 | 7.61 | 13.42 | 13.44 | 2.22 | 2.59 | 3.22 | 5.11 | 9.71 | 10.58 |
| 50 | 3.61 | 4.30 | 6.13 | 8.40 | 13.44 | 13.45 | 2.37 | 2.76 | 3.45 | 5.64 | 10.80 | 11.59 |
| 51 | 4.03 | 4.70 | 6.78 | 9.53 | | | 2.55 | 2.97 | 3.74 | 6.42 | | |
| 52 | 4.50 | 5.14 | 7.50 | 10.82 | | | 2.76 | 3.19 | 4.06 | 7.30 | | |
| 53 | 5.04 | 5.62 | 8.29 | 12.12 | | | 2.98 | 3.44 | 4.40 | 8.31 | | |
| 54 | 5.63 | 6.16 | 9.17 | 12.13 | | | 3.21 | 3.70 | 4.77 | 9.45 | | |
| 55 | 6.30 | 6.75 | 10.14 | 12.14 | | | 3.47 | 3.98 | 5.17 | 10.75 | | |

Medical
30
Base Certificate – Band 2

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

30-year Term Medical – Base Certificate – Non Tobacco & Tobacco (Band 3)

Annual premium rates for initial term per \$1,000 of coverage

Age: 18 – 55: \$1,000,000 and up

| Male | | | | | | | Female | | | | | |
|------------------|-----------|---------|----------|-------------|---------|-------|------------------|---------|----------|--------|-------------|-------|
| Non-Tobacco (NT) | | | | Tobacco (T) | | | Non-Tobacco (NT) | | | | Tobacco (T) | |
| Issue Age | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T |
| 18 | 0.74 | 0.96 | 1.33 | 1.58 | 2.57 | 3.11 | 0.54 | 0.77 | 0.97 | 1.12 | 1.92 | 2.33 |
| 19 | 0.74 | 0.96 | 1.33 | 1.58 | 2.57 | 3.11 | 0.54 | 0.77 | 0.97 | 1.12 | 1.92 | 2.33 |
| 20 | 0.74 | 0.96 | 1.33 | 1.58 | 2.57 | 3.11 | 0.54 | 0.77 | 0.97 | 1.12 | 1.92 | 2.33 |
| 21 | 0.74 | 0.96 | 1.33 | 1.58 | 2.57 | 3.11 | 0.54 | 0.77 | 0.97 | 1.12 | 1.92 | 2.33 |
| 22 | 0.74 | 0.96 | 1.33 | 1.58 | 2.57 | 3.11 | 0.54 | 0.77 | 0.97 | 1.12 | 1.92 | 2.33 |
| 23 | 0.74 | 0.96 | 1.33 | 1.58 | 2.57 | 3.11 | 0.54 | 0.77 | 0.97 | 1.12 | 1.92 | 2.33 |
| 24 | 0.74 | 0.96 | 1.33 | 1.58 | 2.57 | 3.11 | 0.54 | 0.77 | 0.97 | 1.12 | 1.92 | 2.33 |
| 25 | 0.74 | 0.96 | 1.33 | 1.58 | 2.57 | 3.11 | 0.54 | 0.77 | 0.97 | 1.12 | 1.92 | 2.33 |
| 26 | 0.75 | 0.97 | 1.35 | 1.59 | 2.60 | 3.16 | 0.55 | 0.78 | 0.99 | 1.15 | 1.94 | 2.37 |
| 27 | 0.77 | 0.98 | 1.36 | 1.61 | 2.63 | 3.20 | 0.57 | 0.79 | 1.01 | 1.17 | 1.96 | 2.41 |
| 28 | 0.78 | 0.99 | 1.38 | 1.62 | 2.66 | 3.25 | 0.58 | 0.79 | 1.02 | 1.20 | 1.98 | 2.45 |
| 29 | 0.80 | 1.00 | 1.39 | 1.64 | 2.69 | 3.29 | 0.60 | 0.80 | 1.04 | 1.22 | 2.00 | 2.49 |
| 30 | 0.81 | 1.01 | 1.41 | 1.65 | 2.72 | 3.34 | 0.61 | 0.81 | 1.06 | 1.25 | 2.02 | 2.53 |
| 31 | 0.84 | 1.02 | 1.44 | 1.69 | 2.90 | 3.55 | 0.64 | 0.82 | 1.08 | 1.28 | 2.15 | 2.72 |
| 32 | 0.86 | 1.03 | 1.48 | 1.73 | 3.08 | 3.77 | 0.67 | 0.83 | 1.10 | 1.32 | 2.28 | 2.91 |
| 33 | 0.89 | 1.05 | 1.51 | 1.77 | 3.27 | 3.98 | 0.69 | 0.85 | 1.12 | 1.35 | 2.42 | 3.09 |
| 34 | 0.91 | 1.06 | 1.55 | 1.81 | 3.45 | 4.20 | 0.72 | 0.86 | 1.14 | 1.39 | 2.55 | 3.28 |
| 35 | 0.94 | 1.07 | 1.58 | 1.85 | 3.63 | 4.41 | 0.75 | 0.87 | 1.16 | 1.42 | 2.68 | 3.47 |
| 36 | 1.01 | 1.17 | 1.72 | 2.03 | 3.93 | 4.74 | 0.80 | 0.94 | 1.24 | 1.53 | 2.87 | 3.68 |
| 37 | 1.08 | 1.28 | 1.86 | 2.21 | 4.23 | 5.07 | 0.86 | 1.01 | 1.32 | 1.64 | 3.06 | 3.89 |
| 38 | 1.15 | 1.38 | 1.99 | 2.40 | 4.54 | 5.41 | 0.91 | 1.07 | 1.39 | 1.75 | 3.26 | 4.11 |
| 39 | 1.22 | 1.49 | 2.13 | 2.58 | 4.84 | 5.74 | 0.97 | 1.14 | 1.47 | 1.86 | 3.45 | 4.32 |
| 40 | 1.29 | 1.59 | 2.27 | 2.76 | 5.14 | 6.07 | 1.02 | 1.21 | 1.55 | 1.97 | 3.64 | 4.53 |
| 41 | 1.44 | 1.82 | 2.55 | 3.10 | 5.95 | 6.97 | 1.13 | 1.35 | 1.70 | 2.17 | 4.16 | 5.09 |
| 42 | 1.59 | 2.05 | 2.84 | 3.44 | 6.77 | 7.86 | 1.25 | 1.49 | 1.85 | 2.37 | 4.68 | 5.65 |
| 43 | 1.74 | 2.28 | 3.12 | 3.78 | 7.58 | 8.76 | 1.36 | 1.63 | 2.01 | 2.56 | 5.19 | 6.22 |
| 44 | 1.89 | 2.51 | 3.41 | 4.12 | 8.40 | 9.65 | 1.48 | 1.77 | 2.16 | 2.76 | 5.71 | 6.78 |
| 45 | 2.04 | 2.74 | 3.69 | 4.46 | 9.21 | 10.55 | 1.59 | 1.91 | 2.31 | 2.96 | 6.23 | 7.34 |
| 46 | 2.29 | 3.05 | 4.18 | 4.96 | 10.36 | 11.78 | 1.73 | 2.08 | 2.54 | 3.27 | 6.93 | 8.04 |
| 47 | 2.54 | 3.36 | 4.66 | 5.46 | 11.64 | 13.15 | 1.86 | 2.25 | 2.76 | 3.58 | 7.71 | 8.81 |
| 48 | 2.79 | 3.67 | 5.15 | 5.96 | 13.09 | 13.39 | 2.00 | 2.41 | 2.99 | 3.88 | 8.58 | 9.65 |
| 49 | 3.04 | 3.98 | 5.63 | 6.46 | 13.41 | 13.43 | 2.13 | 2.58 | 3.21 | 4.19 | 9.54 | 10.57 |
| 50 | 3.29 | 4.29 | 6.12 | 6.96 | 13.43 | 13.44 | 2.27 | 2.75 | 3.44 | 4.50 | 10.63 | 11.58 |
| 51 | 3.60 | 4.69 | 6.77 | 7.59 | | | 2.42 | 2.96 | 3.73 | 4.87 | | |
| 52 | 3.94 | 5.13 | 7.49 | 8.27 | | | 2.59 | 3.18 | 4.05 | 5.27 | | |
| 53 | 4.31 | 5.61 | 8.28 | 9.01 | | | 2.76 | 3.43 | 4.39 | 5.70 | | |
| 54 | 4.72 | 6.15 | 9.16 | 9.81 | | | 2.95 | 3.69 | 4.76 | 6.16 | | |
| 55 | 5.17 | 6.74 | 10.13 | 10.69 | | | 3.15 | 3.97 | 5.16 | 6.67 | | |

Medical

30

Base Certificate – Band 3

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

30-year Term Medical – Riders (DIR)

Disability Income Rider

Annual premium rates per \$100 of monthly benefit

For Non Tobacco (NT) & Tobacco (T)

(Maximum issue age is age 55 for NT and age 50 for T)

Accident & Sickness

Accident Only

| US General | | | | |
|------------|---------|---------|---------|---------|
| Issue Age | Male | | Female | |
| | Class 1 | Class 2 | Class 1 | Class 2 |
| 18 | 9.27 | 19.95 | 17.57 | 35.89 |
| 19 | 9.27 | 19.95 | 17.57 | 35.89 |
| 20 | 9.27 | 19.95 | 17.57 | 35.89 |
| 21 | 9.50 | 20.43 | 18.01 | 35.89 |
| 22 | 9.72 | 20.92 | 18.45 | 35.89 |
| 23 | 9.95 | 21.40 | 18.88 | 35.89 |
| 24 | 10.17 | 21.89 | 19.32 | 35.89 |
| 25 | 10.40 | 22.37 | 19.76 | 35.89 |
| 26 | 10.76 | 23.16 | 20.42 | 36.85 |
| 27 | 11.13 | 23.94 | 21.08 | 37.80 |
| 28 | 11.49 | 24.73 | 21.74 | 38.76 |
| 29 | 11.86 | 25.51 | 22.40 | 39.71 |
| 30 | 12.22 | 26.30 | 23.06 | 40.67 |
| 31 | 13.11 | 27.29 | 23.64 | 42.76 |
| 32 | 13.99 | 28.29 | 24.22 | 44.85 |
| 33 | 14.88 | 29.28 | 24.81 | 46.93 |
| 34 | 15.76 | 30.28 | 25.39 | 49.02 |
| 35 | 16.65 | 31.27 | 25.97 | 51.11 |
| 36 | 17.74 | 33.32 | 26.40 | 51.95 |
| 37 | 18.83 | 35.37 | 26.83 | 52.80 |
| 38 | 19.93 | 37.43 | 27.25 | 53.64 |
| 39 | 21.02 | 39.48 | 27.68 | 54.49 |
| 40 | 22.11 | 41.53 | 28.11 | 55.33 |
| 41 | 23.72 | 43.90 | 29.11 | 57.30 |
| 42 | 25.34 | 46.27 | 30.11 | 59.26 |
| 43 | 26.95 | 48.63 | 31.10 | 61.23 |
| 44 | 28.57 | 51.00 | 32.10 | 63.19 |
| 45 | 30.18 | 53.37 | 33.10 | 65.16 |
| 46 | 32.42 | 57.33 | 35.18 | 67.70 |
| 47 | 34.66 | 61.30 | 37.27 | 70.25 |
| 48 | 36.91 | 65.26 | 39.35 | 72.79 |
| 49 | 39.15 | 69.23 | 41.44 | 75.34 |
| 50 | 41.39 | 73.19 | 43.52 | 77.88 |
| 51 | 44.87 | 79.35 | 46.75 | 83.52 |
| 52 | 48.36 | 85.50 | 49.99 | 89.16 |
| 53 | 51.84 | 91.66 | 53.22 | 94.81 |
| 54 | 55.33 | 97.81 | 56.46 | 100.45 |
| 55 | 58.81 | 103.97 | 59.69 | 106.09 |

| US General | | | Florida | |
|------------|------|--------|---------|--------|
| Issue Age | Male | Female | Male | Female |
| | 18 | 8.15 | 8.09 | 8.12 |
| 19 | 8.15 | 8.09 | 8.12 | 7.92 |
| 20 | 8.15 | 8.09 | 8.12 | 7.92 |
| 21 | 8.15 | 8.09 | 8.12 | 7.92 |
| 22 | 8.15 | 8.09 | 8.12 | 7.92 |
| 23 | 8.15 | 8.09 | 8.12 | 7.92 |
| 24 | 8.15 | 8.09 | 8.12 | 7.92 |
| 25 | 8.15 | 8.09 | 8.12 | 7.92 |
| 26 | 8.15 | 8.09 | 8.12 | 7.92 |
| 27 | 8.15 | 8.09 | 8.12 | 7.92 |
| 28 | 8.15 | 8.09 | 8.12 | 7.92 |
| 29 | 8.15 | 8.09 | 8.12 | 7.92 |
| 30 | 8.98 | 9.59 | 8.68 | 9.24 |
| 31 | 8.98 | 9.59 | 8.68 | 9.24 |
| 32 | 8.98 | 9.59 | 8.68 | 9.24 |
| 33 | 8.98 | 9.59 | 8.68 | 9.24 |
| 34 | 8.98 | 9.59 | 8.68 | 9.24 |
| 35 | 8.98 | 9.59 | 8.68 | 9.24 |
| 36 | 8.98 | 9.59 | 8.68 | 9.24 |
| 37 | 8.98 | 9.59 | 8.68 | 9.24 |
| 38 | 8.98 | 9.59 | 8.68 | 9.24 |
| 39 | 8.98 | 9.59 | 8.68 | 9.24 |
| 40 | 9.40 | 10.72 | 8.91 | 10.22 |
| 41 | 9.40 | 10.72 | 8.91 | 10.22 |
| 42 | 9.40 | 10.72 | 8.91 | 10.22 |
| 43 | 9.40 | 10.72 | 8.91 | 10.22 |
| 44 | 9.40 | 10.72 | 8.91 | 10.22 |
| 45 | 9.40 | 10.72 | 8.91 | 10.22 |
| 46 | 9.40 | 10.72 | 8.91 | 10.22 |
| 47 | 9.40 | 10.72 | 8.91 | 10.22 |
| 48 | 9.40 | 10.72 | 8.91 | 10.22 |
| 49 | 9.40 | 10.72 | 8.91 | 10.22 |
| 50 | 9.82 | 11.96 | 9.36 | 11.64 |
| 51 | 9.82 | 11.96 | 9.36 | 11.64 |
| 52 | 9.82 | 11.96 | 9.36 | 11.64 |
| 53 | 9.82 | 11.96 | 9.36 | 11.64 |
| 54 | 9.82 | 11.96 | 9.36 | 11.64 |
| 55 | 9.82 | 11.96 | 9.36 | 11.64 |

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

Medical

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Riders - DIR

30-year Term Medical – Riders (ADR, CIR & CTR)

Accidental Death Rider

Annual premium rates per \$1,000 of coverage

NT = Non Tobacco T = Tobacco

| Male/Female | |
|-------------|--|
| Issue Age | NT & T (Issue max. age is 50 for Tobacco) |
| 18 | 1.35 |
| 19 | 1.35 |
| 20 | 1.24 |
| 21 | 1.13 |
| 22 | 1.13 |
| 23 | 1.02 |
| 24 | 0.90 |
| 25 | 0.90 |
| 26 | 0.90 |
| 27 | 0.79 |
| 28 | 0.79 |
| 29 | 0.79 |
| 30 | 0.79 |
| 31 | 0.79 |
| 32 | 0.79 |
| 33 | 0.79 |
| 34 | 0.79 |
| 35 | 0.79 |
| 36 | 0.79 |
| 37 | 0.79 |
| 38 | 0.79 |
| 39 | 0.79 |
| 40 | 0.90 |
| 41 | 0.90 |
| 42 | 0.90 |
| 43 | 0.90 |
| 44 | 0.90 |
| 45 | 0.90 |
| 46 | 0.90 |
| 47 | 0.90 |
| 48 | 1.02 |
| 49 | 1.02 |
| 50 | 1.02 |
| 51 | 1.02 |
| 52 | 1.02 |
| 53 | 1.02 |
| 54 | 1.13 |
| 55 | 1.13 |

Critical Illness Rider (Accelerated Death Benefit)

Annual premium rates per \$1,000 of coverage

NT = Non Tobacco T = Tobacco

| Issue Age | Male | | Female | |
|-----------|-------|-------|--------|-------|
| | NT | T | NT | T |
| 18 | 1.79 | 2.44 | 2.11 | 2.40 |
| 19 | 1.86 | 2.62 | 2.23 | 2.57 |
| 20 | 1.93 | 2.83 | 2.35 | 2.75 |
| 21 | 2.02 | 3.07 | 2.49 | 2.96 |
| 22 | 2.11 | 3.33 | 2.64 | 3.18 |
| 23 | 2.21 | 3.64 | 2.80 | 3.43 |
| 24 | 2.33 | 3.97 | 2.98 | 3.70 |
| 25 | 2.45 | 4.35 | 3.17 | 4.01 |
| 26 | 2.59 | 4.77 | 3.37 | 4.35 |
| 27 | 2.75 | 5.23 | 3.59 | 4.73 |
| 28 | 2.92 | 5.75 | 3.83 | 5.16 |
| 29 | 3.11 | 6.32 | 4.09 | 5.62 |
| 30 | 3.33 | 7.35 | 4.29 | 6.27 |
| 31 | 3.59 | 8.08 | 4.58 | 6.83 |
| 32 | 3.88 | 8.85 | 4.88 | 7.42 |
| 33 | 4.20 | 9.69 | 5.21 | 8.06 |
| 34 | 4.54 | 10.60 | 5.55 | 8.73 |
| 35 | 4.92 | 11.57 | 5.92 | 9.45 |
| 36 | 5.34 | 12.62 | 6.32 | 10.21 |
| 37 | 5.80 | 13.76 | 6.74 | 11.02 |
| 38 | 6.31 | 15.01 | 7.19 | 11.90 |
| 39 | 6.87 | 16.37 | 7.66 | 12.83 |
| 40 | 7.48 | 17.85 | 8.16 | 13.82 |
| 41 | 8.17 | 19.47 | 8.67 | 14.86 |
| 42 | 8.92 | 21.24 | 9.20 | 15.97 |
| 43 | 9.74 | 23.19 | 9.75 | 17.15 |
| 44 | 10.62 | 25.26 | 10.32 | 18.37 |
| 45 | 11.57 | 27.47 | 10.91 | 19.65 |
| 46 | 12.52 | | 11.47 | 20.96 |
| 47 | 13.54 | | 12.05 | 22.35 |
| 48 | 14.65 | | 12.65 | 23.82 |
| 49 | 15.82 | | 13.29 | 25.40 |
| 50 | 17.14 | | 13.98 | 27.19 |

Children's Term Rider

| All Ages & Terms | |
|---------------------------|--------|
| (Per \$1,000 of Coverage) | |
| Monthly | \$0.50 |
| Quarterly | \$1.50 |
| Semi-annual | \$2.91 |
| Annual | \$5.64 |

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

30-year Term Medical – Riders (WPR – Band 2 & 3)

Annual premium rates per \$1,000 of coverage

Age: 18 – 50: \$250,001 to \$999,999
 51 – 55: \$200,001 to \$999,999

Age: 18 – 55: \$1,000,000

| Male/Female | | | | | | | Male/Female | | | | | | |
|------------------|-----------|---------|----------|-------------|---------|-------|------------------|---------|----------|--------|-------------|-------|--|
| Non-Tobacco (NT) | | | | Tobacco (T) | | | Non-Tobacco (NT) | | | | Tobacco (T) | | |
| Issue Age | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T | Pref + NT | Pref NT | Std + NT | Std NT | Std + T | Std T | |
| 18 | 0.10 | 0.13 | 0.17 | 0.21 | 0.34 | 0.42 | 0.10 | 0.12 | 0.17 | 0.21 | 0.33 | 0.40 | |
| 19 | 0.10 | 0.13 | 0.17 | 0.21 | 0.34 | 0.42 | 0.10 | 0.12 | 0.17 | 0.21 | 0.33 | 0.40 | |
| 20 | 0.10 | 0.13 | 0.17 | 0.21 | 0.34 | 0.42 | 0.10 | 0.12 | 0.17 | 0.21 | 0.33 | 0.40 | |
| 21 | 0.10 | 0.13 | 0.17 | 0.21 | 0.34 | 0.42 | 0.10 | 0.12 | 0.17 | 0.21 | 0.33 | 0.40 | |
| 22 | 0.10 | 0.13 | 0.17 | 0.21 | 0.34 | 0.42 | 0.10 | 0.12 | 0.17 | 0.21 | 0.33 | 0.40 | |
| 23 | 0.10 | 0.13 | 0.17 | 0.21 | 0.34 | 0.42 | 0.10 | 0.12 | 0.17 | 0.21 | 0.33 | 0.40 | |
| 24 | 0.10 | 0.13 | 0.17 | 0.21 | 0.34 | 0.42 | 0.10 | 0.12 | 0.17 | 0.21 | 0.33 | 0.40 | |
| 25 | 0.10 | 0.13 | 0.17 | 0.21 | 0.34 | 0.42 | 0.10 | 0.12 | 0.17 | 0.21 | 0.33 | 0.40 | |
| 26 | 0.11 | 0.14 | 0.19 | 0.23 | 0.38 | 0.46 | 0.11 | 0.14 | 0.19 | 0.22 | 0.36 | 0.44 | |
| 27 | 0.11 | 0.14 | 0.19 | 0.23 | 0.38 | 0.46 | 0.11 | 0.14 | 0.19 | 0.23 | 0.37 | 0.45 | |
| 28 | 0.11 | 0.14 | 0.19 | 0.23 | 0.38 | 0.47 | 0.11 | 0.14 | 0.19 | 0.23 | 0.37 | 0.46 | |
| 29 | 0.11 | 0.14 | 0.20 | 0.24 | 0.39 | 0.48 | 0.11 | 0.14 | 0.19 | 0.23 | 0.38 | 0.46 | |
| 30 | 0.11 | 0.14 | 0.20 | 0.24 | 0.39 | 0.48 | 0.11 | 0.14 | 0.20 | 0.23 | 0.38 | 0.47 | |
| 31 | 0.13 | 0.15 | 0.22 | 0.26 | 0.45 | 0.55 | 0.13 | 0.15 | 0.22 | 0.25 | 0.44 | 0.53 | |
| 32 | 0.13 | 0.16 | 0.22 | 0.27 | 0.48 | 0.59 | 0.13 | 0.15 | 0.22 | 0.26 | 0.46 | 0.57 | |
| 33 | 0.14 | 0.17 | 0.24 | 0.29 | 0.54 | 0.66 | 0.14 | 0.17 | 0.24 | 0.28 | 0.52 | 0.64 | |
| 34 | 0.16 | 0.18 | 0.27 | 0.32 | 0.60 | 0.74 | 0.15 | 0.18 | 0.26 | 0.31 | 0.59 | 0.71 | |
| 35 | 0.16 | 0.18 | 0.27 | 0.33 | 0.64 | 0.78 | 0.16 | 0.18 | 0.27 | 0.31 | 0.62 | 0.75 | |
| 36 | 0.18 | 0.21 | 0.31 | 0.38 | 0.73 | 0.88 | 0.18 | 0.21 | 0.31 | 0.37 | 0.71 | 0.85 | |
| 37 | 0.21 | 0.25 | 0.36 | 0.43 | 0.83 | 0.99 | 0.21 | 0.24 | 0.35 | 0.42 | 0.80 | 0.96 | |
| 38 | 0.21 | 0.25 | 0.36 | 0.44 | 0.84 | 1.00 | 0.21 | 0.25 | 0.36 | 0.43 | 0.82 | 0.97 | |
| 39 | 0.22 | 0.27 | 0.39 | 0.47 | 0.89 | 1.06 | 0.22 | 0.27 | 0.38 | 0.46 | 0.87 | 1.03 | |
| 40 | 0.23 | 0.29 | 0.41 | 0.50 | 0.95 | 1.12 | 0.23 | 0.29 | 0.41 | 0.50 | 0.93 | 1.09 | |
| 41 | 0.26 | 0.33 | 0.46 | 0.56 | 1.10 | 1.28 | 0.26 | 0.33 | 0.46 | 0.56 | 1.07 | 1.25 | |
| 42 | 0.29 | 0.37 | 0.51 | 0.62 | 1.25 | 1.44 | 0.29 | 0.37 | 0.51 | 0.62 | 1.22 | 1.41 | |
| 43 | 0.32 | 0.41 | 0.56 | 0.68 | 1.40 | 1.61 | 0.31 | 0.41 | 0.56 | 0.68 | 1.36 | 1.58 | |
| 44 | 0.34 | 0.45 | 0.62 | 0.74 | 1.55 | 1.77 | 0.34 | 0.45 | 0.61 | 0.74 | 1.51 | 1.74 | |
| 45 | 0.37 | 0.50 | 0.67 | 0.80 | 1.70 | 1.93 | 0.37 | 0.49 | 0.66 | 0.80 | 1.66 | 1.90 | |
| 46 | 0.45 | 0.58 | 0.80 | 1.00 | 2.02 | 2.27 | 0.44 | 0.58 | 0.79 | 0.94 | 1.97 | 2.24 | |
| 47 | 0.53 | 0.67 | 0.93 | 1.21 | 2.38 | 2.66 | 0.51 | 0.67 | 0.93 | 1.09 | 2.33 | 2.63 | |
| 48 | 0.60 | 0.74 | 1.03 | 1.37 | 2.68 | 2.68 | 0.56 | 0.73 | 1.03 | 1.19 | 2.62 | 2.68 | |
| 49 | 0.69 | 0.84 | 1.18 | 1.60 | 2.82 | 2.82 | 0.64 | 0.84 | 1.18 | 1.36 | 2.82 | 2.82 | |
| 50 | 0.76 | 0.90 | 1.29 | 1.76 | 2.82 | 2.82 | 0.69 | 0.90 | 1.29 | 1.46 | 2.82 | 2.82 | |
| 51 | 0.85 | 0.99 | 1.42 | 2.00 | | | 0.76 | 0.98 | 1.42 | 1.59 | | | |
| 52 | 0.99 | 1.13 | 1.65 | 2.38 | | | 0.87 | 1.13 | 1.65 | 1.82 | | | |
| 53 | 1.16 | 1.29 | 1.91 | 2.79 | | | 0.99 | 1.29 | 1.90 | 2.07 | | | |
| 54 | 1.35 | 1.48 | 2.20 | 2.91 | | | 1.13 | 1.48 | 2.20 | 2.35 | | | |
| 55 | 1.58 | 1.69 | 2.54 | 3.04 | | | 1.29 | 1.69 | 2.53 | 2.67 | | | |

Medical
30
Riders – WPR Band 2 & 3

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

