

CRITICAL LIFE BENEFITS

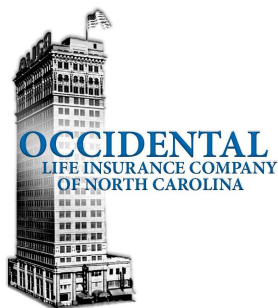
10 Year Renewable and Convertible Level Term Life Insurance
(Policy Form No. 9422)

With Critical Illness Rider
(Policy Form No. 9459)

NON-TOBACCO USE

FOR AGENT USE ONLY - NOT INTENDED FOR PUBLIC USE

FACE AMOUNT										
Age Nearest	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
18	<Min	<Min	\$22.38	\$27.07	\$31.75	\$36.43	\$41.12	\$45.80	\$50.48	\$55.17
19	<Min	<Min	\$22.76	\$27.57	\$32.38	\$37.18	\$41.99	\$46.80	\$51.61	\$56.42
20	<Min	<Min	\$23.16	\$28.10	\$33.04	\$37.98	\$42.93	\$47.87	\$52.81	\$57.75
21	<Min	<Min	\$23.93	\$29.13	\$34.33	\$39.53	\$44.73	\$49.93	\$55.13	\$60.33
22	<Min	<Min	\$24.71	\$30.17	\$35.63	\$41.08	\$46.54	\$52.00	\$57.46	\$62.92
23	<Min	<Min	\$25.11	\$30.70	\$36.29	\$41.88	\$47.48	\$53.07	\$58.66	\$64.25
24	<Min	\$20.03	\$25.88	\$31.73	\$37.58	\$43.43	\$49.28	\$55.13	\$60.98	\$66.83
25	<Min	\$20.55	\$26.66	\$32.77	\$38.88	\$44.98	\$51.09	\$57.20	\$63.31	\$69.42
26	<Min	\$21.07	\$27.43	\$33.80	\$40.17	\$46.53	\$52.90	\$59.27	\$65.63	\$72.00
27	<Min	\$21.60	\$28.23	\$34.87	\$41.50	\$48.13	\$54.77	\$61.40	\$68.03	\$74.67
28	<Min	\$22.12	\$29.01	\$35.90	\$42.79	\$49.68	\$56.58	\$63.47	\$70.36	\$77.25
29	<Min	\$22.37	\$29.38	\$36.40	\$43.42	\$50.43	\$57.45	\$64.47	\$71.48	\$78.50
30	<Min	\$23.15	\$30.56	\$37.97	\$45.38	\$52.78	\$60.19	\$67.60	\$75.01	\$82.42
31	<Min	\$23.93	\$31.73	\$39.53	\$47.33	\$55.13	\$62.93	\$70.73	\$78.53	\$86.33
32	<Min	\$24.72	\$32.91	\$41.10	\$49.29	\$57.48	\$65.68	\$73.87	\$82.06	\$90.25
33	<Min	\$25.50	\$34.08	\$42.67	\$51.25	\$59.83	\$68.42	\$77.00	\$85.58	\$94.17
34	<Min	\$26.53	\$35.63	\$44.73	\$53.83	\$62.93	\$72.03	\$81.13	\$90.23	\$99.33
35	<Min	\$27.32	\$36.81	\$46.30	\$55.79	\$65.28	\$74.78	\$84.27	\$93.76	\$103.25
36	<Min	\$28.87	\$39.13	\$49.40	\$59.67	\$69.93	\$80.20	\$90.47	\$100.73	\$111.00
37	<Min	\$30.17	\$41.08	\$52.00	\$62.92	\$73.83	\$84.75	\$95.67	\$106.58	\$117.50
38	<Min	\$31.73	\$43.43	\$55.13	\$66.83	\$78.53	\$90.23	\$101.93	\$113.63	\$125.33
39	<Min	\$33.03	\$45.38	\$57.73	\$70.08	\$82.43	\$94.78	\$107.13	\$119.48	\$131.83
40	<Min	\$34.60	\$47.73	\$60.87	\$74.00	\$87.13	\$100.27	\$113.40	\$126.53	\$139.67
41	<Min	\$36.93	\$51.23	\$65.53	\$79.83	\$94.13	\$108.43	\$122.73	\$137.03	\$151.33
42	<Min	\$39.27	\$54.73	\$70.20	\$85.67	\$101.13	\$116.60	\$132.07	\$147.53	\$163.00
43	<Min	\$41.87	\$58.63	\$75.40	\$92.17	\$108.93	\$125.70	\$142.47	\$159.23	\$176.00
44	<Min	\$43.95	\$61.76	\$79.57	\$97.38	\$115.18	\$132.99	\$150.80	\$168.61	\$186.42
45	<Min	\$46.55	\$65.66	\$84.77	\$103.88	\$122.98	\$142.09	\$161.20	\$180.31	\$199.42
46	<Min	\$49.13	\$69.53	\$89.93	\$110.33	\$130.73	\$151.13	\$171.53	\$191.93	\$212.33
47	<Min	\$51.88	\$73.66	\$95.43	\$117.21	\$138.98	\$160.76	\$182.53	\$204.31	\$226.08
48	<Min	\$54.98	\$78.31	\$101.63	\$124.96	\$148.28	\$171.61	\$194.93	\$218.26	\$241.58
49	<Min	\$58.47	\$83.53	\$108.60	\$133.67	\$158.73	\$183.80	\$208.87	\$233.93	\$259.00
50	<Min	\$62.33	\$89.33	\$116.33	\$143.33	\$170.33	\$197.33	\$224.33	\$251.33	\$278.33
51	<Min	\$66.75	\$95.96	\$125.17	\$154.38	\$183.58	\$212.79	\$242.00	\$271.21	\$300.42
52	<Min	\$71.58	\$103.21	\$134.83	\$166.46	\$198.08	\$229.71	\$261.33	\$292.96	\$324.58
53	\$42.59	\$76.85	\$111.11	\$145.37	\$179.63	\$213.88	\$248.14	\$282.40	\$316.66	\$350.92
54	\$45.44	\$82.55	\$119.66	\$156.77	\$193.88	\$230.98	\$268.09	\$305.20	\$342.31	\$379.42
55	\$48.64	\$88.95	\$129.26	\$169.57	\$209.88	\$250.18	\$290.49	\$330.80	\$371.11	\$411.42
56	\$52.29	\$96.25	\$140.21	\$184.17	\$228.13	\$272.08	\$316.04	\$360.00	\$403.96	\$447.92
57	\$55.53	\$102.72	\$149.91	\$197.10	\$244.29	\$291.48	\$338.68	\$385.87	\$433.06	\$480.25
58	\$58.52	\$108.70	\$158.88	\$209.07	\$259.25	\$309.43	\$359.62	\$409.80	\$459.98	\$510.17
59	\$61.50	\$114.67	\$167.83	\$221.00	\$274.17	\$327.33	\$380.50	\$433.67	\$486.83	\$540.00
60	\$64.63	\$120.92	\$177.21	\$233.50	\$289.79	\$346.08	\$402.38	\$458.67	\$514.96	\$571.25



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18	<Min	\$22.90	\$30.18	\$37.47	\$44.75	\$52.03	\$59.32	\$66.60	\$73.88	\$81.17
19	<Min	\$23.20	\$30.63	\$38.07	\$45.50	\$52.93	\$60.37	\$67.80	\$75.23	\$82.67
20	<Min	\$23.43	\$30.98	\$38.53	\$46.08	\$53.63	\$61.18	\$68.73	\$76.28	\$83.83
21	<Min	\$23.68	\$31.36	\$39.03	\$46.71	\$54.38	\$62.06	\$69.73	\$77.41	\$85.08
22	<Min	\$23.95	\$31.76	\$39.57	\$47.38	\$55.18	\$62.99	\$70.80	\$78.61	\$86.42
23	<Min	\$24.22	\$32.16	\$40.10	\$48.04	\$55.98	\$63.93	\$71.87	\$79.81	\$87.75
24	<Min	\$24.47	\$32.53	\$40.60	\$48.67	\$56.73	\$64.80	\$72.87	\$80.93	\$89.00
25	<Min	\$24.75	\$32.96	\$41.17	\$49.38	\$57.58	\$65.79	\$74.00	\$82.21	\$90.42
26	<Min	\$25.03	\$33.38	\$41.73	\$50.08	\$58.43	\$66.78	\$75.13	\$83.48	\$91.83
27	<Min	\$25.38	\$33.91	\$42.43	\$50.96	\$59.48	\$68.01	\$76.53	\$85.06	\$93.58
28	<Min	\$25.82	\$34.56	\$43.30	\$52.04	\$60.78	\$69.53	\$78.27	\$87.01	\$95.75
29	<Min	\$26.40	\$35.43	\$44.47	\$53.50	\$62.53	\$71.57	\$80.60	\$89.63	\$98.67
30	<Min	\$27.10	\$36.48	\$45.87	\$55.25	\$64.63	\$74.02	\$83.40	\$92.78	\$102.17
31	<Min	\$27.53	\$37.13	\$46.73	\$56.33	\$65.93	\$75.53	\$85.13	\$94.73	\$104.33
32	<Min	\$28.53	\$38.63	\$48.73	\$58.83	\$68.93	\$79.03	\$89.13	\$99.23	\$109.33
33	<Min	\$29.93	\$40.73	\$51.53	\$62.33	\$73.13	\$83.93	\$94.73	\$105.53	\$116.33
34	<Min	\$31.13	\$42.53	\$53.93	\$65.33	\$76.73	\$88.13	\$99.53	\$110.93	\$122.33
35	<Min	\$32.33	\$44.33	\$56.33	\$68.33	\$80.33	\$92.33	\$104.33	\$116.33	\$128.33
36	<Min	\$34.33	\$47.33	\$60.33	\$73.33	\$86.33	\$99.33	\$112.33	\$125.33	\$138.33
37	<Min	\$36.73	\$50.93	\$65.13	\$79.33	\$93.53	\$107.73	\$121.93	\$136.13	\$150.33
38	<Min	\$38.73	\$53.93	\$69.13	\$84.33	\$99.53	\$114.73	\$129.93	\$145.13	\$160.33
39	<Min	\$40.93	\$57.23	\$73.53	\$89.83	\$106.13	\$122.43	\$138.73	\$155.03	\$171.33
40	<Min	\$42.93	\$60.23	\$77.53	\$94.83	\$112.13	\$129.43	\$146.73	\$164.03	\$181.33
41	<Min	\$46.53	\$65.63	\$84.73	\$103.83	\$122.93	\$142.03	\$161.13	\$180.23	\$199.33
42	<Min	\$50.10	\$70.98	\$91.87	\$112.75	\$133.63	\$154.52	\$175.40	\$196.28	\$217.17
43	<Min	\$52.98	\$75.31	\$97.63	\$119.96	\$142.28	\$164.61	\$186.93	\$209.26	\$231.58
44	<Min	\$56.22	\$80.16	\$104.10	\$128.04	\$151.98	\$175.93	\$199.87	\$223.81	\$247.75
45	<Min	\$59.70	\$85.38	\$111.07	\$136.75	\$162.43	\$188.12	\$213.80	\$239.48	\$265.17
46	<Min	\$63.32	\$90.81	\$118.30	\$145.79	\$173.28	\$200.78	\$228.27	\$255.76	\$283.25
47	<Min	\$67.32	\$96.81	\$126.30	\$155.79	\$185.28	\$214.78	\$244.27	\$273.76	\$303.25
48	\$40.04	\$71.75	\$103.46	\$135.17	\$166.88	\$198.58	\$230.29	\$262.00	\$293.71	\$325.42
49	\$42.52	\$76.70	\$110.88	\$145.07	\$179.25	\$213.43	\$247.62	\$281.80	\$315.98	\$350.17
50	\$45.25	\$82.17	\$119.08	\$156.00	\$192.92	\$229.83	\$266.75	\$303.67	\$340.58	\$377.50
51	\$48.35	\$88.37	\$128.38	\$168.40	\$208.42	\$248.43	\$288.45	\$328.47	\$368.48	\$408.50
52	\$51.73	\$95.13	\$138.53	\$181.93	\$225.33	\$268.73	\$312.13	\$355.53	\$398.93	\$442.33
53	\$55.39	\$102.45	\$149.51	\$196.57	\$243.63	\$290.68	\$337.74	\$384.80	\$431.86	\$478.92
54	\$59.38	\$110.43	\$161.48	\$212.53	\$263.58	\$314.63	\$365.68	\$416.73	\$467.78	\$518.83
55	\$63.81	\$119.28	\$174.76	\$230.23	\$285.71	\$341.18	\$396.66	\$452.13	\$507.61	\$563.08
56	\$68.82	\$129.30	\$189.78	\$250.27	\$310.75	\$371.23	\$431.72	\$492.20	\$552.68	\$613.17
57	\$74.28	\$140.22	\$206.16	\$272.10	\$338.04	\$403.98	\$469.93	\$535.87	\$601.81	\$667.75
58	\$80.08	\$151.82	\$223.56	\$295.30	\$367.04	\$438.78	\$510.53	\$582.27	\$654.01	\$725.75
59	\$86.27	\$164.20	\$242.13	\$320.07	\$398.00	\$475.93	\$553.87	\$631.80	\$709.73	\$787.67
60	\$92.99	\$177.65	\$262.31	\$346.97	\$431.63	\$516.28	\$600.94	\$685.60	\$770.26	\$854.92