

# North American LifeVue<sup>SM</sup> | Whole Life Insurance: Rate Sheet

## Level Death Benefit Plan – Monthly Premiums – Non-tobacco

Male							
Issue Age*	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
50	\$22.13	\$39.04	\$55.95	\$72.85	\$89.76	\$106.67	\$123.58
51	\$22.59	\$39.96	\$57.33	\$74.70	\$92.07	\$109.44	\$126.81
52	\$23.07	\$40.92	\$58.76	\$76.61	\$94.46	\$112.31	\$130.16
53	\$23.56	\$41.90	\$60.24	\$78.58	\$96.92	\$115.26	\$133.60
54	\$24.06	\$42.91	\$61.75	\$80.60	\$99.44	\$118.29	\$137.13
55	\$24.59	\$43.96	\$63.33	\$82.70	\$102.07	\$121.44	\$140.81
56	\$25.30	\$45.37	\$65.45	\$85.52	\$105.60	\$125.67	\$145.75
57	\$26.03	\$46.84	\$67.65	\$88.46	\$109.27	\$130.08	\$150.89
58	\$26.80	\$48.37	\$69.95	\$91.52	\$113.10	\$134.68	\$156.25
59	\$27.59	\$49.96	\$72.34	\$94.71	\$117.08	\$139.45	\$161.82
60	\$28.43	\$51.63	\$74.84	\$98.05	\$121.26	\$144.46	\$167.67
61	\$29.31	\$53.39	\$77.48	\$101.56	\$125.65	\$149.74	\$173.82
62	\$30.23	\$55.24	\$80.24	\$105.25	\$130.26	\$155.27	\$180.28
63	\$31.19	\$57.16	\$83.13	\$109.10	\$135.07	\$161.04	\$187.01
64	\$32.19	\$59.17	\$86.14	\$113.12	\$140.09	\$167.07	\$194.04
65	\$33.24	\$61.27	\$89.29	\$117.31	\$145.33	\$173.36	\$201.38
66	\$35.25	\$65.28	\$95.32	\$125.35	\$155.38	\$185.41	\$215.45
67	\$37.44	\$69.65	\$101.87	\$134.08	\$166.30	\$198.52	\$230.73
68	\$39.80	\$74.39	\$108.97	\$143.55	\$178.13	\$212.72	\$247.30
69	\$42.38	\$79.54	\$116.69	\$153.85	\$191.01	\$228.17	\$265.32
70	\$45.17	\$85.13	\$125.08	\$165.04	\$204.99	\$244.95	\$284.90
71	\$47.51	\$89.79	\$132.08	\$174.37	\$216.65	\$258.94	\$301.22
72	\$50.00	\$94.78	\$139.56	\$184.34	\$229.11	\$273.89	\$318.67
73	\$52.66	\$100.10	\$147.54	\$194.98	\$242.43	\$289.87	\$337.31
74	\$55.51	\$105.80	\$156.09	\$206.38	\$256.67	\$306.96	\$357.25
75	\$58.56	\$111.89	\$165.23	\$218.56	\$271.90	\$325.23	\$378.57
76	\$61.58	\$117.94	\$174.30	\$230.65	\$287.01	\$343.37	\$399.73
77	\$64.80	\$124.38	\$183.97	\$243.55	\$303.13	\$362.71	\$422.29
78	\$68.24	\$131.27	\$194.29	\$257.31	\$320.33	\$383.36	\$446.38
79	\$71.91	\$138.60	\$205.29	\$271.98	\$338.67	\$405.36	\$472.05
80	\$75.82	\$146.43	\$217.03	\$287.64	\$358.24	\$428.85	\$499.45

Female							
Issue Age*	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
50	\$18.66	\$32.10	\$45.54	\$58.99	\$72.43	\$85.87	\$99.31
51	\$18.94	\$32.67	\$46.39	\$60.12	\$73.84	\$87.57	\$101.29
52	\$19.23	\$33.24	\$47.25	\$61.27	\$75.28	\$89.29	\$103.30
53	\$19.53	\$33.84	\$48.15	\$62.47	\$76.78	\$91.09	\$105.40
54	\$19.83	\$34.44	\$49.05	\$63.67	\$78.28	\$92.89	\$107.50
55	\$20.14	\$35.07	\$49.99	\$64.92	\$79.84	\$94.77	\$109.69
56	\$20.67	\$36.12	\$51.57	\$67.02	\$82.48	\$97.93	\$113.38
57	\$21.22	\$37.22	\$53.22	\$69.22	\$85.22	\$101.22	\$117.22
58	\$21.79	\$38.36	\$54.93	\$71.50	\$88.07	\$104.63	\$121.20
59	\$22.38	\$39.54	\$56.70	\$73.86	\$91.02	\$108.18	\$125.35
60	\$23.00	\$40.79	\$58.57	\$76.35	\$94.13	\$111.92	\$129.70
61	\$23.68	\$42.13	\$60.59	\$79.05	\$97.51	\$115.96	\$134.42
62	\$24.38	\$43.54	\$62.71	\$81.87	\$101.03	\$120.19	\$139.35
63	\$25.12	\$45.01	\$64.91	\$84.81	\$104.70	\$124.60	\$144.50
64	\$25.88	\$46.55	\$67.21	\$87.87	\$108.53	\$129.20	\$149.86
65	\$26.69	\$48.15	\$69.62	\$91.09	\$112.56	\$134.02	\$155.49
66	\$28.18	\$51.15	\$74.11	\$97.07	\$120.04	\$143.00	\$165.97
67	\$29.81	\$54.39	\$78.98	\$103.56	\$128.15	\$152.74	\$177.32
68	\$31.56	\$57.90	\$84.24	\$110.58	\$136.92	\$163.26	\$189.59
69	\$33.46	\$61.71	\$89.95	\$118.20	\$146.44	\$174.69	\$202.93
70	\$35.53	\$65.84	\$96.15	\$126.46	\$156.77	\$187.08	\$217.40
71	\$37.35	\$69.49	\$101.62	\$133.75	\$165.89	\$198.02	\$230.15
72	\$39.30	\$73.38	\$107.47	\$141.55	\$175.63	\$209.71	\$243.80
73	\$41.39	\$77.56	\$113.73	\$149.90	\$186.07	\$222.24	\$258.41
74	\$43.63	\$82.03	\$120.44	\$158.84	\$197.25	\$235.66	\$274.06
75	\$46.03	\$86.83	\$127.64	\$168.45	\$209.26	\$250.06	\$290.87
76	\$48.27	\$91.32	\$134.38	\$177.43	\$220.48	\$263.53	\$306.58
77	\$50.66	\$96.10	\$141.54	\$186.98	\$232.42	\$277.86	\$323.30
78	\$53.20	\$101.19	\$149.17	\$197.16	\$245.14	\$293.13	\$341.11
79	\$55.91	\$106.61	\$157.30	\$208.00	\$258.69	\$309.39	\$360.08
80	\$58.80	\$112.39	\$165.97	\$219.55	\$273.14	\$326.72	\$380.30

\* Age last birthday

Flip over for Level Death Benefit Tobacco rates (page 4). Refer to pages 2 and 3 (inside) for Graded Death Benefit rates.

# North American LifeVue<sup>SM</sup> | Whole Life Insurance: Rate Sheet

## Graded Death Benefit Plan – Monthly Premiums – Non-tobacco

Male					Female				
Issue Age*	\$5,000	\$10,000	\$15,000	\$20,000	Issue Age*	\$5,000	\$10,000	\$15,000	\$20,000
50	\$38.11	\$71.01	\$103.90	\$136.80	50	\$32.78	\$60.33	\$87.89	\$115.45
51	\$38.90	\$72.58	\$106.27	\$139.95	51	\$33.39	\$61.56	\$89.73	\$117.90
52	\$39.71	\$74.20	\$108.69	\$143.18	52	\$34.02	\$62.82	\$91.62	\$120.43
53	\$40.55	\$75.87	\$111.20	\$146.53	53	\$34.67	\$64.12	\$93.57	\$123.02
54	\$41.40	\$77.59	\$113.77	\$149.95	54	\$35.34	\$65.45	\$95.57	\$125.68
55	\$42.28	\$79.34	\$116.41	\$153.47	55	\$36.02	\$66.82	\$97.61	\$128.41
56	\$43.09	\$80.95	\$118.82	\$156.69	56	\$36.78	\$68.34	\$99.90	\$131.46
57	\$43.91	\$82.60	\$121.29	\$159.98	57	\$37.57	\$69.91	\$102.26	\$134.61
58	\$44.76	\$84.29	\$123.83	\$163.37	58	\$38.38	\$71.53	\$104.69	\$137.84
59	\$45.62	\$86.03	\$126.43	\$166.83	59	\$39.21	\$73.19	\$107.18	\$141.17
60	\$46.51	\$87.80	\$129.09	\$170.38	60	\$40.06	\$74.91	\$109.75	\$144.59
61	\$47.50	\$89.78	\$132.05	\$174.33	61	\$40.88	\$76.53	\$112.19	\$147.85
62	\$48.51	\$91.80	\$135.09	\$178.38	62	\$41.71	\$78.20	\$114.70	\$151.19
63	\$49.55	\$93.88	\$138.21	\$182.54	63	\$42.57	\$79.92	\$117.27	\$154.62
64	\$50.63	\$96.03	\$141.44	\$186.84	64	\$43.45	\$81.68	\$119.92	\$158.15
65	\$51.73	\$98.23	\$144.74	\$191.24	65	\$44.36	\$83.49	\$122.63	\$161.77
66	\$55.12	\$105.02	\$154.92	\$204.82	66	\$46.73	\$88.24	\$129.76	\$171.27
67	\$58.80	\$112.38	\$165.96	\$219.54	67	\$49.27	\$93.32	\$137.38	\$181.43
68	\$62.80	\$120.37	\$177.95	\$235.53	68	\$52.00	\$98.78	\$145.56	\$192.34
69	\$67.14	\$129.06	\$190.99	\$252.91	69	\$54.92	\$104.62	\$154.32	\$204.02
70	\$71.87	\$138.52	\$205.17	\$271.82	70	\$58.06	\$110.89	\$163.73	\$216.56
71	\$76.74	\$148.26	\$219.78	\$291.29	71	\$61.08	\$116.94	\$172.80	\$228.65
72	\$82.02	\$158.82	\$235.62	\$312.42	72	\$64.31	\$123.39	\$182.48	\$241.56
73	\$87.75	\$170.29	\$252.82	\$335.35	73	\$67.75	\$130.27	\$192.80	\$255.33
74	\$93.98	\$182.73	\$271.49	\$360.25	74	\$71.42	\$137.63	\$203.83	\$270.03
75	\$100.75	\$196.28	\$291.81	\$387.34	75	\$75.35	\$145.47	\$215.60	\$285.73

\* Age last birthday

Refer to pages 1 and 4 for Level Death Benefit plan rates.

## Graded Death Benefit Plan – *Monthly Premiums – Tobacco*

Male					Female				
Issue Age*	\$5,000	\$10,000	\$15,000	\$20,000	Issue Age*	\$5,000	\$10,000	\$15,000	\$20,000
50	\$55.12	\$105.03	\$154.93	\$204.83	50	\$46.83	\$88.44	\$130.04	\$171.65
51	\$56.06	\$106.90	\$157.74	\$208.57	51	\$47.25	\$89.29	\$131.32	\$173.36
52	\$57.01	\$108.80	\$160.59	\$212.38	52	\$47.69	\$90.16	\$132.63	\$175.10
53	\$57.99	\$110.76	\$163.53	\$216.30	53	\$48.13	\$91.04	\$133.95	\$176.85
54	\$58.99	\$112.75	\$166.52	\$220.28	54	\$48.57	\$91.92	\$135.28	\$178.63
55	\$60.00	\$114.79	\$169.57	\$224.36	55	\$49.02	\$92.82	\$136.62	\$180.42
56	\$61.40	\$117.58	\$173.76	\$229.94	56	\$50.21	\$95.20	\$140.20	\$185.19
57	\$62.84	\$120.45	\$178.07	\$235.68	57	\$51.44	\$97.67	\$143.89	\$190.11
58	\$64.31	\$123.41	\$182.50	\$241.60	58	\$52.71	\$100.21	\$147.70	\$195.19
59	\$65.84	\$126.45	\$187.07	\$247.69	59	\$54.02	\$102.83	\$151.63	\$200.43
60	\$67.40	\$129.59	\$191.77	\$253.95	60	\$55.38	\$105.53	\$155.69	\$205.84
61	\$69.09	\$132.96	\$196.83	\$260.70	61	\$56.42	\$107.63	\$158.83	\$210.04
62	\$70.84	\$136.45	\$202.07	\$267.68	62	\$57.50	\$109.78	\$162.05	\$214.33
63	\$72.63	\$140.04	\$207.44	\$274.85	63	\$58.60	\$111.98	\$165.36	\$218.74
64	\$74.48	\$143.74	\$213.00	\$282.26	64	\$59.73	\$114.23	\$168.74	\$223.24
65	\$76.39	\$147.57	\$218.74	\$289.92	65	\$60.88	\$116.55	\$172.21	\$227.87
66	\$81.16	\$157.10	\$233.03	\$308.97	66	\$64.29	\$123.37	\$182.44	\$241.51
67	\$86.29	\$167.36	\$248.43	\$329.50	67	\$67.95	\$130.67	\$193.40	\$256.13
68	\$91.82	\$178.43	\$265.03	\$351.64	68	\$71.86	\$138.50	\$205.15	\$271.79
69	\$97.80	\$190.37	\$282.95	\$375.53	69	\$76.06	\$146.91	\$217.75	\$288.60
70	\$104.24	\$203.27	\$302.29	\$401.31	70	\$80.57	\$155.92	\$231.27	\$306.62
71	\$107.20	\$209.17	\$311.15	\$413.13	71	\$84.55	\$163.88	\$243.21	\$322.54
72	\$110.25	\$215.28	\$320.31	\$425.34	72	\$88.77	\$172.32	\$255.87	\$339.42
73	\$113.41	\$221.60	\$329.79	\$437.98	73	\$93.25	\$181.28	\$269.31	\$357.34
74	\$116.68	\$228.14	\$339.60	\$451.06	74	\$98.01	\$190.80	\$283.59	\$376.38
75	\$120.06	\$234.90	\$349.74	\$464.58	75	\$103.06	\$200.91	\$298.75	\$396.60

\* Age last birthday

Refer to pages 1 and 4 for Level Death Benefit plan rates.

## Level Death Benefit Plan – *Monthly Premiums – Tobacco*

Male							
Issue Age*	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
50	\$28.19	\$51.16	\$74.14	\$97.11	\$120.08	\$143.05	\$166.03
51	\$28.95	\$52.69	\$76.42	\$100.15	\$123.89	\$147.62	\$171.36
52	\$29.75	\$54.27	\$78.80	\$103.32	\$127.85	\$152.37	\$176.90
53	\$30.57	\$55.92	\$81.28	\$106.63	\$131.98	\$157.33	\$182.68
54	\$31.42	\$57.63	\$83.83	\$110.04	\$136.24	\$162.45	\$188.65
55	\$32.32	\$59.41	\$86.51	\$113.60	\$140.70	\$167.80	\$194.89
56	\$33.13	\$61.05	\$88.96	\$116.88	\$144.79	\$172.70	\$200.62
57	\$33.98	\$62.74	\$91.51	\$120.27	\$149.03	\$177.79	\$206.56
58	\$34.86	\$64.50	\$94.14	\$123.78	\$153.42	\$183.07	\$212.71
59	\$35.77	\$66.32	\$96.87	\$127.42	\$157.97	\$188.52	\$219.07
60	\$36.71	\$68.21	\$99.70	\$131.20	\$162.69	\$194.18	\$225.68
61	\$37.65	\$70.08	\$102.51	\$134.94	\$167.37	\$199.80	\$232.22
62	\$38.62	\$72.02	\$105.42	\$138.82	\$172.22	\$205.62	\$239.02
63	\$39.62	\$74.02	\$108.42	\$142.82	\$177.22	\$211.62	\$246.02
64	\$40.66	\$76.10	\$111.54	\$146.98	\$182.42	\$217.86	\$253.30
65	\$41.73	\$78.25	\$114.76	\$151.28	\$187.79	\$224.30	\$260.82
66	\$44.53	\$83.83	\$123.14	\$162.45	\$201.75	\$241.06	\$280.37
67	\$47.57	\$89.91	\$132.26	\$174.61	\$216.96	\$259.30	\$301.65
68	\$50.88	\$96.54	\$142.21	\$187.87	\$233.53	\$279.19	\$324.85
69	\$54.50	\$103.78	\$153.06	\$202.34	\$251.63	\$300.91	\$350.19
70	\$58.46	\$111.70	\$164.94	\$218.18	\$271.42	\$324.66	\$377.90
71	\$61.57	\$117.92	\$174.27	\$230.62	\$286.97	\$343.32	\$399.67
72	\$64.89	\$124.56	\$184.23	\$243.90	\$303.56	\$363.23	\$422.90
73	\$68.43	\$131.65	\$194.86	\$258.08	\$321.29	\$384.51	\$447.72
74	\$72.23	\$139.23	\$206.24	\$273.25	\$340.26	\$407.26	\$474.27
75	\$76.28	\$147.34	\$218.40	\$289.47	\$360.53	\$431.59	\$502.65
76	\$80.91	\$156.59	\$232.28	\$307.96	\$383.65	\$459.33	\$535.02
77	\$85.88	\$166.54	\$247.21	\$327.87	\$408.53	\$489.19	\$569.85
78	\$91.23	\$177.25	\$263.26	\$349.27	\$435.28	\$521.30	\$607.31
79	\$97.00	\$188.77	\$280.55	\$372.33	\$464.10	\$555.88	\$647.65
80	\$103.20	\$201.19	\$299.17	\$397.16	\$495.14	\$593.12	\$691.11

Female							
Issue Age*	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
50	\$22.56	\$39.91	\$57.25	\$74.59	\$91.94	\$109.28	\$126.62
51	\$23.15	\$41.07	\$59.00	\$76.93	\$94.85	\$112.78	\$130.70
52	\$23.75	\$42.28	\$60.81	\$79.34	\$97.88	\$116.41	\$134.94
53	\$24.38	\$43.54	\$62.71	\$81.87	\$101.03	\$120.19	\$139.35
54	\$25.04	\$44.86	\$64.68	\$84.49	\$104.31	\$124.13	\$143.95
55	\$25.72	\$46.22	\$66.72	\$87.23	\$107.73	\$128.23	\$148.73
56	\$26.56	\$47.89	\$69.23	\$90.57	\$111.90	\$133.24	\$154.58
57	\$27.44	\$49.65	\$71.87	\$94.08	\$116.30	\$138.51	\$160.73
58	\$28.36	\$51.50	\$74.63	\$97.77	\$120.91	\$144.05	\$167.18
59	\$29.32	\$53.42	\$77.52	\$101.62	\$125.72	\$149.81	\$173.91
60	\$30.33	\$55.45	\$80.56	\$105.67	\$130.78	\$155.90	\$181.01
61	\$31.32	\$57.42	\$83.52	\$109.62	\$135.72	\$161.82	\$187.92
62	\$32.36	\$59.49	\$86.63	\$113.76	\$140.90	\$168.03	\$195.17
63	\$33.43	\$61.65	\$89.86	\$118.08	\$146.29	\$174.50	\$202.72
64	\$34.57	\$63.91	\$93.26	\$122.60	\$151.95	\$181.29	\$210.64
65	\$35.75	\$66.29	\$96.82	\$127.35	\$157.88	\$188.42	\$218.95
66	\$37.87	\$70.51	\$103.16	\$135.81	\$168.45	\$201.10	\$233.75
67	\$40.15	\$75.09	\$110.02	\$144.96	\$179.89	\$214.83	\$249.76
68	\$42.63	\$80.04	\$117.45	\$154.86	\$192.27	\$229.68	\$267.09
69	\$45.31	\$85.40	\$125.49	\$165.58	\$205.67	\$245.76	\$285.85
70	\$48.22	\$91.21	\$134.21	\$177.20	\$220.20	\$263.19	\$306.19
71	\$50.43	\$95.63	\$140.84	\$186.04	\$231.25	\$276.45	\$321.66
72	\$52.77	\$100.32	\$147.87	\$195.42	\$242.97	\$290.52	\$338.07
73	\$55.26	\$105.30	\$155.33	\$205.37	\$255.41	\$305.45	\$355.49
74	\$57.89	\$110.57	\$163.24	\$215.92	\$268.59	\$321.26	\$373.94
75	\$60.69	\$116.16	\$171.63	\$227.10	\$282.58	\$338.05	\$393.52
76	\$63.92	\$122.62	\$181.32	\$240.02	\$298.71	\$357.41	\$416.11
77	\$67.36	\$129.51	\$191.65	\$253.80	\$315.94	\$378.08	\$440.23
78	\$71.04	\$136.87	\$202.69	\$268.52	\$334.34	\$400.17	\$465.99
79	\$74.98	\$144.73	\$214.49	\$284.25	\$354.00	\$423.76	\$493.52
80	\$79.18	\$153.15	\$227.11	\$301.07	\$375.04	\$449.00	\$522.96

\* Age last birthday

Flip over for Level Death Benefit Non-tobacco rates (page 1). Refer to pages 2 and 3 (inside) for Graded Death Benefit rates.

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