



PrimeTerm to 100SM

RATE GUIDE



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Prime Term To 100

Monthly Premiums for Selected Face Amounts - \$5,000 - \$10,000

Age	5,000		6,000		7,000		8,000		9,000		10,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
40	17.93	16.04	21.51	19.25	25.10	22.46	28.68	25.67	32.27	28.88	35.86	32.09
41	18.46	16.38	22.16	19.66	25.85	22.93	29.54	26.21	33.23	29.48	36.93	32.76
42	19.07	16.59	22.89	19.90	26.70	23.22	30.51	26.54	34.33	29.86	38.14	33.17
43	19.65	16.74	23.58	20.08	27.51	23.43	31.44	26.78	35.37	30.12	39.30	33.47
44	20.28	16.87	24.33	20.24	28.39	23.62	32.44	26.99	36.50	30.37	40.55	33.74
45	20.61	17.10	24.74	20.53	28.86	23.95	32.98	27.37	37.11	30.79	41.23	34.21
46	20.67	17.23	24.81	20.68	28.94	24.12	33.08	27.57	37.21	31.01	41.35	34.46
47	20.84	17.49	25.01	20.98	29.18	24.48	33.35	27.98	37.52	31.48	41.69	34.97
48	21.09	17.81	25.31	21.37	29.53	24.94	33.75	28.50	37.96	32.06	42.18	35.62
49	21.45	18.20	25.74	21.84	30.03	25.48	34.32	29.12	38.60	32.76	42.89	36.40
50	21.73	18.40	26.07	22.08	30.42	25.76	34.76	29.44	39.11	33.12	43.45	36.80
51	22.50	19.16	27.00	22.99	31.50	26.83	36.00	30.66	40.50	34.49	45.00	38.32
52	23.20	19.90	27.84	23.88	32.48	27.86	37.12	31.84	41.76	35.82	46.40	39.80
53	24.01	20.60	28.81	24.72	33.62	28.84	38.42	32.95	43.22	37.07	48.02	41.19
54	24.92	21.33	29.91	25.60	34.89	29.86	39.87	34.13	44.86	38.39	49.84	42.66
55	26.19	22.12	31.43	26.55	36.67	30.97	41.91	35.40	47.15	39.82	52.39	44.24
56	26.98	22.37	32.38	26.84	37.77	31.32	43.17	35.79	48.57	40.27	53.96	44.74
57	28.12	23.13	33.74	27.75	39.37	32.38	44.99	37.00	50.62	41.63	56.24	46.25
58	29.31	23.92	35.18	28.70	41.04	33.48	46.90	38.27	52.76	43.05	58.63	47.84
59	30.56	24.76	36.67	29.71	42.78	34.66	48.90	39.61	55.01	44.57	61.12	49.52
60	31.63	25.12	37.96	30.14	44.28	35.17	50.61	40.19	56.93	45.21	63.26	50.24
61	33.22	26.64	39.87	31.97	46.51	37.30	53.16	42.63	59.80	47.96	66.45	53.29
62	34.65	27.71	41.58	33.25	48.51	38.80	55.44	44.34	62.37	49.88	69.30	55.42
63	36.16	28.89	43.39	34.67	50.62	40.45	57.85	46.23	65.08	52.01	72.32	57.79
64	37.76	30.21	45.31	36.25	52.86	42.29	60.41	48.33	67.96	54.38	75.51	60.42
65	39.56	32.08	47.48	38.50	55.39	44.91	63.30	51.33	71.22	57.74	79.13	64.16
66	41.33	33.33	49.59	39.99	57.86	46.66	66.12	53.32	74.39	59.99	82.66	66.65
67	43.34	35.18	52.01	42.21	60.68	49.25	69.34	56.28	78.01	63.32	86.68	70.35
68	45.54	37.25	54.65	44.70	63.76	52.15	72.87	59.59	81.98	67.04	91.09	74.49
69	47.96	39.56	57.55	47.47	67.14	55.38	76.73	63.29	86.32	71.20	95.91	79.11
70	50.60	41.93	60.72	50.32	70.84	58.70	80.96	67.09	91.08	75.48	101.21	83.86
71	53.50	44.93	64.20	53.92	74.89	62.91	85.59	71.89	96.29	80.88	106.99	89.87
72	56.66	48.00	67.99	57.60	79.32	67.20	90.66	76.80	101.99	86.40	113.32	96.00
73	60.09	51.31	72.11	61.58	84.12	71.84	96.14	82.10	108.16	92.36	120.18	102.63
74	63.78	54.84	76.53	65.81	89.29	76.78	102.05	87.75	114.80	98.71	127.56	109.68
75	67.70	58.59	81.24	70.31	94.78	82.03	108.32	93.74	121.86	105.46	135.41	117.18
76	71.87	62.36	86.24	74.83	100.61	87.31	114.98	99.78	129.36	112.25	143.73	124.72
77	76.17	66.22	91.40	79.47	106.63	92.71	121.87	105.96	137.10	119.20	152.33	132.44
78	80.55	70.03	96.67	84.03	112.78	98.04	128.89	112.05	145.00	126.05	161.11	140.06
79	84.92	73.66	101.91	88.39	118.89	103.12	135.88	117.85	152.86	132.58	169.85	147.31
80	89.15	76.94	106.98	92.33	124.82	107.72	142.65	123.11	160.48	138.49	178.31	153.88

Prime Term To 100

Monthly Premiums for Selected Face Amounts - \$11,000 - \$16,000

Age	11,000		12,000		13,000		14,000		15,000		16,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
40	39.44	35.29	43.03	38.50	46.61	41.71	50.20	44.92	53.78	48.13	57.37	51.34
41	40.62	36.04	44.31	39.31	48.01	42.59	51.70	45.86	55.39	49.14	59.08	52.42
42	41.96	36.49	45.77	39.81	49.58	43.13	53.40	46.44	57.21	49.76	61.03	53.08
43	43.23	36.82	47.16	40.17	51.09	43.51	55.02	46.86	58.95	50.21	62.88	53.55
44	44.61	37.12	48.66	40.49	52.72	43.86	56.78	47.24	60.83	50.61	64.89	53.99
45	45.35	37.63	49.47	41.05	53.60	44.47	57.72	47.89	61.84	51.31	65.97	54.73
46	45.48	37.91	49.62	41.35	53.75	44.80	57.88	48.25	62.02	51.69	66.15	55.14
47	45.86	38.47	50.03	41.97	54.19	45.47	58.36	48.96	62.53	52.46	66.70	55.96
48	46.40	39.18	50.62	42.75	54.84	46.31	59.06	49.87	63.27	53.43	67.49	57.00
49	47.18	40.04	51.47	43.68	55.76	47.31	60.05	50.95	64.34	54.59	68.63	58.23
50	47.80	40.48	52.14	44.16	56.49	47.84	60.83	51.52	65.18	55.20	69.52	58.88
51	49.50	42.15	54.00	45.99	58.50	49.82	63.00	53.65	67.50	57.48	72.00	61.32
52	51.04	43.78	55.68	47.76	60.33	51.74	64.97	55.72	69.61	59.70	74.25	63.68
53	52.83	45.31	57.63	49.43	62.43	53.55	67.23	57.67	72.04	61.79	76.84	65.91
54	54.83	46.93	59.81	51.19	64.79	55.46	69.78	59.72	74.76	63.99	79.75	68.26
55	57.63	48.67	62.87	53.09	68.11	57.52	73.34	61.94	78.58	66.37	83.82	70.79
56	59.36	49.21	64.76	53.69	70.15	58.16	75.55	62.63	80.95	67.11	86.34	71.58
57	61.87	50.88	67.49	55.50	73.11	60.13	78.74	64.75	84.36	69.38	89.99	74.00
58	64.49	52.62	70.35	57.40	76.21	62.19	82.08	66.97	87.94	71.75	93.80	76.54
59	67.23	54.47	73.34	59.42	79.45	64.37	85.57	69.33	91.68	74.28	97.79	79.23
60	69.59	55.26	75.91	60.29	82.24	65.31	88.57	70.33	94.89	75.36	101.22	80.38
61	73.09	58.62	79.74	63.95	86.38	69.28	93.03	74.60	99.67	79.93	106.32	85.26
62	76.23	60.96	83.16	66.51	90.09	72.05	97.02	77.59	103.95	83.13	110.88	88.68
63	79.55	63.57	86.78	69.35	94.01	75.13	101.24	80.90	108.47	86.68	115.70	92.46
64	83.06	66.46	90.61	72.50	98.16	78.54	105.71	84.58	113.27	90.63	120.82	96.67
65	87.04	70.58	94.95	76.99	102.87	83.41	110.78	89.83	118.69	96.24	126.60	102.66
66	90.92	73.32	99.19	79.98	107.45	86.65	115.72	93.32	123.98	99.98	132.25	106.65
67	95.35	77.39	104.01	84.42	112.68	91.46	121.35	98.49	130.02	105.53	138.69	112.56
68	100.20	81.94	109.31	89.39	118.42	96.84	127.52	104.29	136.63	111.74	145.74	119.19
69	105.50	87.02	115.10	94.93	124.69	102.84	134.28	110.75	143.87	118.67	153.46	126.58
70	111.33	92.25	121.45	100.63	131.57	109.02	141.69	117.41	151.81	125.79	161.93	134.18
71	117.69	98.85	128.39	107.84	139.09	116.82	149.79	125.81	160.49	134.80	171.19	143.78
72	124.65	105.60	135.98	115.20	147.31	124.80	158.65	134.40	169.98	144.00	181.31	153.60
73	132.19	112.89	144.21	123.15	156.23	133.42	168.25	143.68	180.27	153.94	192.28	164.20
74	140.31	120.65	153.07	131.62	165.82	142.59	178.58	153.56	191.34	164.52	204.09	175.49
75	148.95	128.90	162.49	140.62	176.03	152.33	189.57	164.05	203.11	175.77	216.65	187.49
76	158.10	137.19	172.48	149.67	186.85	162.14	201.22	174.61	215.60	187.08	229.97	199.56
77	167.57	145.69	182.80	158.93	198.03	172.18	213.27	185.42	228.50	198.67	243.73	211.91
78	177.22	154.06	193.33	168.07	209.44	182.08	225.55	196.08	241.66	210.09	257.77	224.09
79	186.83	162.04	203.82	176.77	220.80	191.51	237.79	206.24	254.77	220.97	271.76	235.70
80	196.14	169.27	213.97	184.66	231.80	200.05	249.63	215.43	267.46	230.82	285.29	246.21

Prime Term To 100

Monthly Premiums for Selected Face Amounts - \$17,000 - \$22,000

Age	17,000		18,000		19,000		20,000		21,000		22,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
40	60.96	54.54	64.54	57.75	68.13	60.96	71.71	64.17	75.30	67.38	78.88	70.59
41	62.78	55.69	66.47	58.97	70.16	62.24	73.85	65.52	77.55	68.80	81.24	72.07
42	64.84	56.40	68.66	59.71	72.47	63.03	76.28	66.35	80.10	69.67	83.91	72.98
43	66.82	56.90	70.75	60.25	74.68	63.59	78.61	66.94	82.54	70.29	86.47	73.64
44	68.94	57.36	73.00	60.73	77.05	64.11	81.11	67.48	85.16	70.86	89.22	74.23
45	70.09	58.16	74.21	61.58	78.34	65.00	82.46	68.42	86.58	71.84	90.70	75.26
46	70.29	58.58	74.42	62.03	78.56	65.48	82.69	68.92	86.83	72.37	90.96	75.81
47	70.87	59.46	75.04	62.95	79.21	66.45	83.38	69.95	87.54	73.45	91.71	76.94
48	71.71	60.56	75.93	64.12	80.15	67.68	84.37	71.24	88.58	74.81	92.80	78.37
49	72.92	61.87	77.21	65.51	81.50	69.15	85.79	72.79	90.08	76.43	94.37	80.07
50	73.87	62.56	78.21	66.24	82.56	69.92	86.90	73.60	91.25	77.28	95.59	80.96
51	76.50	65.15	81.00	68.98	85.50	72.81	90.00	76.64	94.50	80.48	99.00	84.31
52	78.89	67.66	83.53	71.64	88.17	75.62	92.81	79.60	97.45	83.58	102.09	87.56
53	81.64	70.03	86.44	74.15	91.25	78.27	96.05	82.39	100.85	86.51	105.65	90.62
54	84.73	72.52	89.72	76.79	94.70	81.05	99.68	85.32	104.67	89.59	109.65	93.85
55	89.06	75.21	94.30	79.64	99.54	84.06	104.78	88.49	110.02	92.91	115.26	97.34
56	91.74	76.06	97.14	80.53	102.53	85.00	107.93	89.48	113.32	93.95	118.72	98.43
57	95.61	78.63	101.23	83.25	106.86	87.88	112.48	92.50	118.11	97.13	123.73	101.75
58	99.66	81.32	105.53	86.10	111.39	90.89	117.25	95.67	123.11	100.45	128.98	105.24
59	103.90	84.18	110.01	89.13	116.13	94.08	122.24	99.04	128.35	103.99	134.46	108.94
60	107.54	85.40	113.87	90.43	120.20	95.45	126.52	100.48	132.85	105.50	139.17	110.52
61	112.96	90.59	119.60	95.92	126.25	101.25	132.89	106.58	139.54	111.91	146.18	117.24
62	117.81	94.22	124.74	99.76	131.67	105.30	138.60	110.84	145.53	116.39	152.46	121.93
63	122.94	98.24	130.17	104.02	137.40	109.80	144.63	115.58	151.86	121.36	159.09	127.14
64	128.37	102.71	135.92	108.75	143.47	114.79	151.02	120.83	158.57	126.88	166.12	132.92
65	134.52	109.07	142.43	115.49	150.34	121.91	158.26	128.32	166.17	134.74	174.08	141.15
66	140.52	113.31	148.78	119.98	157.05	126.64	165.31	133.31	173.58	139.97	181.84	146.64
67	147.35	119.60	156.02	126.64	164.69	133.67	173.36	140.71	182.03	147.74	190.69	154.78
68	154.85	126.64	163.96	134.09	173.07	141.54	182.18	148.99	191.29	156.44	200.40	163.88
69	163.05	134.49	172.64	142.40	182.23	150.31	191.83	158.22	201.42	166.13	211.01	174.04
70	172.05	142.57	182.17	150.95	192.29	159.34	202.41	167.72	212.53	176.11	222.65	184.50
71	181.89	152.77	192.59	161.76	203.28	170.74	213.98	179.73	224.68	188.72	235.38	197.70
72	192.64	163.21	203.97	172.81	215.31	182.41	226.64	192.01	237.97	201.61	249.30	211.21
73	204.30	174.47	216.32	184.73	228.34	194.99	240.35	205.25	252.37	215.52	264.39	225.78
74	216.85	186.46	229.60	197.43	242.36	208.40	255.11	219.37	267.87	230.33	280.63	241.30
75	230.19	199.21	243.73	210.92	257.27	222.64	270.81	234.36	284.35	246.08	297.89	257.80
76	244.34	212.03	258.71	224.50	273.09	236.97	287.46	249.44	301.83	261.92	316.21	274.39
77	258.97	225.15	274.20	238.40	289.43	251.64	304.67	264.89	319.90	278.13	335.13	291.38
78	273.89	238.10	290.00	252.10	306.11	266.11	322.22	280.12	338.33	294.12	354.44	308.13
79	288.74	250.43	305.73	265.16	322.71	279.89	339.70	294.62	356.68	309.36	373.67	324.09
80	303.12	261.60	320.95	276.99	338.79	292.38	356.62	307.76	374.45	323.15	392.28	338.54

Prime Term To 100 Monthly Premiums for Selected Face Amounts - \$23,000 - \$26,000								
	23,000		24,000		25,000		26,000	
Age	Male	Female	Male	Female	Male	Female	Male	Female
40	82.47	73.80	86.05	77.00	89.64	80.21	93.23	83.42
41	84.93	75.35	88.62	78.62	92.32	81.90	96.01	85.18
42	87.73	76.30	91.54	79.62	95.36	82.94	99.17	86.25
43	90.40	76.98	94.33	80.33	98.26	83.68	102.19	87.02
44	93.27	77.60	97.33	80.98	101.39	84.35	105.44	87.73
45	94.83	78.68	98.95	82.10	103.07	85.52	107.20	88.94
46	95.10	79.26	99.23	82.71	103.37	86.15	107.50	89.60
47	95.88	80.44	100.05	83.94	104.22	87.44	108.39	90.93
48	97.02	81.93	101.24	85.49	105.46	89.06	109.68	92.62
49	98.66	83.71	102.95	87.35	107.24	90.99	111.52	94.63
50	99.94	84.64	104.28	88.32	108.63	92.00	112.98	95.68
51	103.50	88.14	108.00	91.97	112.50	95.81	117.00	99.64
52	106.73	91.54	111.37	95.52	116.01	99.50	120.65	103.47
53	110.46	94.74	115.26	98.86	120.06	102.98	124.86	107.10
54	114.64	98.12	119.62	102.38	124.61	106.65	129.59	110.92
55	120.49	101.76	125.73	106.19	130.97	110.61	136.21	115.03
56	124.12	102.90	129.51	107.37	134.91	111.85	140.31	116.32
57	129.35	106.38	134.98	111.00	140.60	115.63	146.23	120.25
58	134.84	110.02	140.70	114.80	146.57	119.59	152.43	124.37
59	140.57	113.89	146.69	118.84	152.80	123.80	158.91	128.75
60	145.50	115.55	151.83	120.57	158.15	125.60	164.48	130.62
61	152.83	122.56	159.47	127.89	166.12	133.22	172.76	138.55
62	159.39	127.47	166.32	133.01	173.25	138.56	180.18	144.10
63	166.32	132.91	173.56	138.69	180.79	144.47	188.02	150.25
64	173.67	138.96	181.22	145.00	188.78	151.04	196.33	157.08
65	181.99	147.57	189.91	153.99	197.82	160.40	205.73	166.82
66	190.11	153.30	198.37	159.97	206.64	166.64	214.91	173.30
67	199.36	161.81	208.03	168.85	216.70	175.88	225.37	182.92
68	209.50	171.33	218.61	178.78	227.72	186.23	236.83	193.68
69	220.60	181.95	230.19	189.86	239.78	197.78	249.37	205.69
70	232.77	192.88	242.89	201.27	253.01	209.66	263.13	218.04
71	246.08	206.69	256.78	215.68	267.48	224.66	278.18	233.65
72	260.63	220.81	271.97	230.41	283.30	240.01	294.63	249.61
73	276.41	236.04	288.42	246.30	300.44	256.57	312.46	266.83
74	293.38	252.27	306.14	263.24	318.89	274.21	331.65	285.18
75	311.43	269.51	324.97	281.23	338.51	292.95	352.05	304.67
76	330.58	286.86	344.95	299.33	359.33	311.81	373.70	324.28
77	350.37	304.62	365.60	317.87	380.84	331.11	396.07	344.35
78	370.55	322.13	386.66	336.14	402.77	350.15	418.88	364.15
79	390.65	338.82	407.64	353.55	424.62	368.28	441.60	383.01
80	410.11	353.93	427.94	369.32	445.77	384.71	463.60	400.09

Prime Term To 100 Monthly Premiums for Selected Face Amounts - \$27,000 - \$30,000								
	27,000		28,000		29,000		30,000	
Age	Male	Female	Male	Female	Male	Female	Male	Female
40	96.81	86.63	100.40	89.84	103.98	93.05	107.57	96.26
41	99.70	88.45	103.40	91.73	107.09	95.00	110.78	98.28
42	102.98	89.57	106.80	92.89	110.61	96.20	114.43	99.52
43	106.12	90.37	110.05	93.72	113.98	97.07	117.91	100.41
44	109.50	91.10	113.55	94.47	117.61	97.85	121.66	101.22
45	111.32	92.36	115.44	95.79	119.56	99.21	123.69	102.63
46	111.63	93.04	115.77	96.49	119.90	99.94	124.04	103.38
47	112.56	94.43	116.73	97.93	120.90	101.42	125.06	104.92
48	113.89	96.18	118.11	99.74	122.33	103.30	126.55	106.87
49	115.81	98.27	120.10	101.91	124.39	105.55	128.68	109.19
50	117.32	99.36	121.67	103.04	126.01	106.72	130.36	110.40
51	121.50	103.47	126.00	107.30	130.50	111.13	135.00	114.97
52	125.29	107.45	129.93	111.43	134.57	115.41	139.21	119.39
53	129.66	111.22	134.47	115.34	139.27	119.46	144.07	123.58
54	134.57	115.18	139.56	119.45	144.54	123.71	149.53	127.98
55	141.45	119.46	146.69	123.88	151.93	128.31	157.17	132.73
56	145.70	120.80	151.10	125.27	156.50	129.74	161.89	134.22
57	151.85	124.88	157.47	129.50	163.10	134.13	168.72	138.75
58	158.29	129.15	164.15	133.94	170.02	138.72	175.88	143.51
59	165.02	133.70	171.13	138.65	177.25	143.60	183.36	148.55
60	170.80	135.64	177.13	140.67	183.46	145.69	189.78	150.71
61	179.41	143.88	186.05	149.21	192.70	154.54	199.34	159.87
62	187.11	149.64	194.04	155.18	200.97	160.72	207.90	166.27
63	195.25	156.03	202.48	161.81	209.71	167.59	216.95	173.37
64	203.88	163.13	211.43	169.17	218.98	175.21	226.53	181.25
65	213.65	173.23	221.56	179.65	229.47	186.07	237.38	192.48
66	223.17	179.97	231.44	186.63	239.70	193.30	247.97	199.96
67	234.03	189.95	242.70	196.99	251.37	204.02	260.04	211.06
68	245.94	201.13	255.05	208.58	264.16	216.03	273.27	223.48
69	258.97	213.60	268.56	221.51	278.15	229.42	287.74	237.33
70	273.25	226.43	283.37	234.81	293.49	243.20	303.62	251.59
71	288.88	242.64	299.58	251.62	310.28	260.61	320.98	269.60
72	305.96	259.21	317.29	268.81	328.63	278.41	339.96	288.01
73	324.48	277.09	336.50	287.36	348.51	297.62	360.53	307.88
74	344.40	296.14	357.16	307.11	369.92	318.08	382.67	329.05
75	365.59	316.39	379.13	328.10	392.67	339.82	406.22	351.54
76	388.07	336.75	402.44	349.22	416.82	361.69	431.19	374.17
77	411.30	357.60	426.54	370.84	441.77	384.09	457.00	397.33
78	434.99	378.16	451.11	392.16	467.22	406.17	483.33	420.17
79	458.59	397.74	475.57	412.47	492.56	427.20	509.54	441.94
80	481.43	415.48	499.26	430.87	517.09	446.26	534.92	461.65

**Accidental Death Benefit Rider
Monthly Premiums for Selected
Face Amounts - \$5,000 - \$30,000**

Accidental Death Benefit Rider

Monthly Premiums for Selected Face Amounts - \$5,000 - \$10,000

Age	5,000		6,000		7,000		8,000		9,000		10,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
40	0.88	0.53	1.05	0.63	1.23	0.74	1.40	0.84	1.58	0.95	1.76	1.05
41	0.88	0.53	1.05	0.63	1.23	0.74	1.40	0.84	1.58	0.95	1.76	1.05
42	0.88	0.53	1.05	0.64	1.23	0.74	1.40	0.85	1.58	0.96	1.76	1.06
43	0.88	0.53	1.06	0.64	1.23	0.74	1.41	0.85	1.59	0.96	1.76	1.06
44	0.88	0.53	1.06	0.64	1.23	0.74	1.41	0.85	1.59	0.96	1.76	1.06
45	0.88	0.53	1.06	0.64	1.23	0.74	1.41	0.85	1.59	0.96	1.76	1.06
46	0.88	0.53	1.06	0.64	1.23	0.74	1.41	0.85	1.59	0.96	1.76	1.06
47	0.88	0.53	1.06	0.64	1.23	0.74	1.41	0.85	1.59	0.96	1.76	1.06
48	0.88	0.53	1.06	0.64	1.23	0.74	1.41	0.85	1.59	0.96	1.76	1.06
49	0.88	0.53	1.06	0.64	1.23	0.74	1.41	0.85	1.59	0.96	1.76	1.06
50	0.88	0.53	1.06	0.64	1.23	0.74	1.41	0.85	1.59	0.96	1.76	1.06
51	0.90	0.54	1.07	0.65	1.25	0.76	1.43	0.86	1.61	0.97	1.79	1.08
52	0.91	0.55	1.10	0.66	1.28	0.77	1.46	0.88	1.64	0.99	1.83	1.10
53	0.94	0.56	1.12	0.67	1.31	0.78	1.50	0.89	1.68	1.00	1.87	1.12
54	0.96	0.58	1.16	0.69	1.35	0.81	1.54	0.92	1.73	1.04	1.93	1.15
55	0.99	0.59	1.19	0.71	1.39	0.83	1.59	0.95	1.79	1.07	1.99	1.19
56	1.03	0.62	1.23	0.74	1.44	0.86	1.64	0.99	1.85	1.11	2.05	1.23
57	1.07	0.64	1.28	0.77	1.49	0.89	1.71	1.02	1.92	1.15	2.13	1.28
58	1.11	0.67	1.33	0.80	1.56	0.93	1.78	1.07	2.00	1.20	2.22	1.33
59	1.16	0.70	1.39	0.84	1.63	0.98	1.86	1.12	2.09	1.26	2.32	1.40
60	1.22	0.73	1.46	0.87	1.70	1.02	1.94	1.17	2.19	1.31	2.43	1.46
61	1.27	0.77	1.52	0.92	1.78	1.07	2.03	1.22	2.28	1.38	2.54	1.53
62	1.33	0.80	1.60	0.96	1.86	1.12	2.13	1.27	2.40	1.43	2.66	1.59
63	1.40	0.84	1.68	1.00	1.96	1.17	2.24	1.34	2.52	1.51	2.80	1.67
64	1.47	0.88	1.76	1.06	2.05	1.23	2.35	1.41	2.64	1.59	2.93	1.76
65	1.54	0.93	1.85	1.11	2.16	1.30	2.47	1.48	2.78	1.67	3.09	1.85
66	1.62	0.97	1.94	1.17	2.27	1.36	2.59	1.56	2.92	1.75	3.24	1.94
67	1.70	1.02	2.04	1.23	2.38	1.43	2.72	1.63	3.06	1.84	3.40	2.04
68	1.79	1.08	2.15	1.29	2.51	1.51	2.87	1.72	3.22	1.94	3.58	2.15
69	1.88	1.13	2.26	1.36	2.63	1.58	3.01	1.81	3.39	2.03	3.76	2.26
70	1.98	1.19	2.38	1.43	2.78	1.67	3.18	1.91	3.57	2.15	3.97	2.39
71	2.10	1.26	2.52	1.51	2.94	1.76	3.36	2.01	3.77	2.26	4.19	2.51
72	2.21	1.33	2.66	1.59	3.10	1.86	3.54	2.12	3.99	2.39	4.43	2.66
73	2.34	1.41	2.81	1.69	3.28	1.97	3.74	2.25	4.21	2.54	4.68	2.82
74	2.49	1.49	2.99	1.79	3.48	2.09	3.98	2.38	4.48	2.68	4.98	2.98

Accidental Death Benefit Rider

Monthly Premiums for Selected Face Amounts - \$11,000 - \$16,000

Age	11,000		12,000		13,000		14,000		15,000		16,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
40	1.93	1.16	2.11	1.26	2.28	1.37	2.46	1.47	2.63	1.58	2.81	1.68
41	1.93	1.16	2.11	1.26	2.28	1.37	2.46	1.47	2.63	1.58	2.81	1.68
42	1.93	1.17	2.11	1.27	2.28	1.38	2.46	1.49	2.63	1.59	2.81	1.70
43	1.94	1.17	2.12	1.27	2.29	1.38	2.47	1.49	2.65	1.59	2.82	1.70
44	1.94	1.17	2.12	1.27	2.29	1.38	2.47	1.49	2.65	1.59	2.82	1.70
45	1.94	1.17	2.12	1.27	2.29	1.38	2.47	1.49	2.65	1.59	2.82	1.70
46	1.94	1.17	2.12	1.27	2.29	1.38	2.47	1.49	2.65	1.59	2.82	1.70
47	1.94	1.17	2.12	1.27	2.29	1.38	2.47	1.49	2.65	1.59	2.82	1.70
48	1.94	1.17	2.12	1.27	2.29	1.38	2.47	1.49	2.65	1.59	2.82	1.70
49	1.94	1.17	2.12	1.27	2.29	1.38	2.47	1.49	2.65	1.59	2.82	1.70
50	1.94	1.17	2.12	1.27	2.29	1.38	2.47	1.49	2.65	1.59	2.82	1.70
51	1.97	1.19	2.15	1.30	2.33	1.40	2.51	1.51	2.69	1.62	2.87	1.73
52	2.01	1.21	2.19	1.32	2.38	1.43	2.56	1.54	2.74	1.65	2.92	1.76
53	2.06	1.23	2.25	1.34	2.43	1.45	2.62	1.56	2.81	1.67	3.00	1.79
54	2.12	1.27	2.31	1.38	2.50	1.50	2.70	1.61	2.89	1.73	3.08	1.84
55	2.19	1.31	2.39	1.43	2.59	1.54	2.78	1.66	2.98	1.78	3.18	1.90
56	2.26	1.36	2.46	1.48	2.67	1.60	2.87	1.73	3.08	1.85	3.28	1.97
57	2.35	1.41	2.56	1.53	2.77	1.66	2.99	1.79	3.20	1.92	3.41	2.04
58	2.45	1.47	2.67	1.60	2.89	1.73	3.11	1.86	3.33	2.00	3.56	2.13
59	2.55	1.53	2.79	1.67	3.02	1.81	3.25	1.95	3.48	2.09	3.72	2.23
60	2.67	1.60	2.92	1.75	3.16	1.90	3.40	2.04	3.65	2.19	3.89	2.33
61	2.79	1.68	3.05	1.84	3.30	1.99	3.55	2.14	3.81	2.30	4.06	2.45
62	2.93	1.75	3.20	1.91	3.46	2.07	3.73	2.23	4.00	2.39	4.26	2.55
63	3.08	1.84	3.36	2.01	3.64	2.18	3.92	2.34	4.20	2.51	4.48	2.68
64	3.23	1.94	3.52	2.12	3.81	2.29	4.11	2.47	4.40	2.65	4.69	2.82
65	3.40	2.04	3.70	2.22	4.01	2.41	4.32	2.60	4.63	2.78	4.94	2.97
66	3.56	2.14	3.89	2.33	4.21	2.53	4.54	2.72	4.86	2.92	5.18	3.11
67	3.74	2.25	4.08	2.45	4.42	2.66	4.76	2.86	5.10	3.06	5.44	3.27
68	3.94	2.37	4.30	2.58	4.66	2.80	5.01	3.01	5.37	3.23	5.73	3.44
69	4.14	2.48	4.51	2.71	4.89	2.94	5.27	3.16	5.64	3.39	6.02	3.61
70	4.37	2.62	4.76	2.86	5.16	3.10	5.56	3.34	5.95	3.58	6.35	3.82
71	4.61	2.76	5.03	3.01	5.45	3.26	5.87	3.52	6.29	3.77	6.71	4.02
72	4.87	2.92	5.31	3.19	5.76	3.45	6.20	3.72	6.64	3.98	7.08	4.25
73	5.15	3.10	5.62	3.38	6.08	3.66	6.55	3.94	7.02	4.23	7.49	4.51
74	5.47	3.28	5.97	3.57	6.47	3.87	6.97	4.17	7.47	4.47	7.96	4.77

Accidental Death Benefit Rider

Monthly Premiums for Selected Face Amounts - \$17,000 - \$22,000

Age	17,000		18,000		19,000		20,000		21,000		22,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
40	2.98	1.79	3.16	1.90	3.33	2.00	3.51	2.11	3.69	2.21	3.86	2.32
41	2.98	1.79	3.16	1.90	3.33	2.00	3.51	2.11	3.69	2.21	3.86	2.32
42	2.98	1.81	3.16	1.91	3.33	2.02	3.51	2.12	3.69	2.23	3.86	2.34
43	3.00	1.81	3.18	1.91	3.35	2.02	3.53	2.12	3.70	2.23	3.88	2.34
44	3.00	1.81	3.18	1.91	3.35	2.02	3.53	2.12	3.70	2.23	3.88	2.34
45	3.00	1.81	3.18	1.91	3.35	2.02	3.53	2.12	3.70	2.23	3.88	2.34
46	3.00	1.81	3.18	1.91	3.35	2.02	3.53	2.12	3.70	2.23	3.88	2.34
47	3.00	1.81	3.18	1.91	3.35	2.02	3.53	2.12	3.70	2.23	3.88	2.34
48	3.00	1.81	3.18	1.91	3.35	2.02	3.53	2.12	3.70	2.23	3.88	2.34
49	3.00	1.81	3.18	1.91	3.35	2.02	3.53	2.12	3.70	2.23	3.88	2.34
50	3.00	1.81	3.18	1.91	3.35	2.02	3.53	2.12	3.70	2.23	3.88	2.34
51	3.04	1.84	3.22	1.94	3.40	2.05	3.58	2.16	3.76	2.27	3.94	2.38
52	3.11	1.87	3.29	1.98	3.47	2.09	3.65	2.20	3.84	2.31	4.02	2.42
53	3.18	1.90	3.37	2.01	3.56	2.12	3.74	2.23	3.93	2.34	4.12	2.46
54	3.27	1.96	3.47	2.07	3.66	2.19	3.85	2.30	4.04	2.42	4.24	2.53
55	3.38	2.02	3.58	2.14	3.78	2.26	3.98	2.38	4.18	2.49	4.38	2.61
56	3.49	2.10	3.69	2.22	3.90	2.34	4.10	2.47	4.31	2.59	4.51	2.71
57	3.63	2.17	3.84	2.30	4.05	2.43	4.27	2.56	4.48	2.68	4.69	2.81
58	3.78	2.26	4.00	2.40	4.22	2.53	4.45	2.66	4.67	2.80	4.89	2.93
59	3.95	2.37	4.18	2.51	4.41	2.65	4.64	2.79	4.88	2.93	5.11	3.07
60	4.13	2.48	4.37	2.62	4.62	2.77	4.86	2.92	5.10	3.06	5.35	3.21
61	4.31	2.60	4.57	2.75	4.82	2.91	5.08	3.06	5.33	3.21	5.58	3.37
62	4.53	2.71	4.80	2.87	5.06	3.03	5.33	3.19	5.59	3.35	5.86	3.50
63	4.76	2.85	5.04	3.01	5.32	3.18	5.60	3.35	5.88	3.52	6.16	3.68
64	4.99	3.00	5.28	3.18	5.57	3.35	5.87	3.53	6.16	3.70	6.45	3.88
65	5.25	3.15	5.56	3.34	5.87	3.52	6.17	3.71	6.48	3.89	6.79	4.08
66	5.51	3.30	5.83	3.50	6.16	3.69	6.48	3.89	6.80	4.08	7.13	4.28
67	5.78	3.47	6.12	3.68	6.46	3.88	6.80	4.09	7.14	4.29	7.48	4.49
68	6.09	3.66	6.45	3.87	6.81	4.09	7.16	4.30	7.52	4.52	7.88	4.73
69	6.40	3.84	6.77	4.07	7.15	4.29	7.52	4.52	7.90	4.74	8.28	4.97
70	6.75	4.05	7.14	4.29	7.54	4.53	7.94	4.77	8.33	5.01	8.73	5.25
71	7.13	4.27	7.55	4.52	7.97	4.77	8.39	5.02	8.81	5.27	9.23	5.52
72	7.53	4.51	7.97	4.78	8.41	5.04	8.86	5.31	9.30	5.58	9.74	5.84
73	7.96	4.79	8.42	5.07	8.89	5.35	9.36	5.63	9.83	5.92	10.30	6.20
74	8.46	5.06	8.96	5.36	9.46	5.66	9.95	5.96	10.45	6.26	10.95	6.55

Accidental Death Benefit Rider

Monthly Premiums for Selected Face Amounts -
\$23,000 - \$26,000

	23,000		24,000		25,000		26,000	
Age	Male	Female	Male	Female	Male	Female	Male	Female
40	4.04	2.42	4.21	2.53	4.39	2.63	4.56	2.74
41	4.04	2.42	4.21	2.53	4.39	2.63	4.56	2.74
42	4.04	2.44	4.21	2.55	4.39	2.66	4.56	2.76
43	4.06	2.44	4.23	2.55	4.41	2.66	4.59	2.76
44	4.06	2.44	4.23	2.55	4.41	2.66	4.59	2.76
45	4.06	2.44	4.23	2.55	4.41	2.66	4.59	2.76
46	4.06	2.44	4.23	2.55	4.41	2.66	4.59	2.76
47	4.06	2.44	4.23	2.55	4.41	2.66	4.59	2.76
48	4.06	2.44	4.23	2.55	4.41	2.66	4.59	2.76
49	4.06	2.44	4.23	2.55	4.41	2.66	4.59	2.76
50	4.06	2.44	4.23	2.55	4.41	2.66	4.59	2.76
51	4.12	2.48	4.30	2.59	4.48	2.70	4.66	2.81
52	4.20	2.53	4.38	2.64	4.57	2.75	4.75	2.85
53	4.31	2.57	4.49	2.68	4.68	2.79	4.87	2.90
54	4.43	2.65	4.62	2.76	4.82	2.88	5.01	3.00
55	4.57	2.73	4.77	2.85	4.97	2.97	5.17	3.09
56	4.72	2.84	4.92	2.96	5.13	3.08	5.34	3.21
57	4.91	2.94	5.12	3.07	5.33	3.20	5.55	3.32
58	5.11	3.06	5.34	3.20	5.56	3.33	5.78	3.46
59	5.34	3.21	5.57	3.35	5.81	3.49	6.04	3.63
60	5.59	3.35	5.83	3.50	6.08	3.65	6.32	3.79
61	5.84	3.52	6.09	3.67	6.35	3.83	6.60	3.98
62	6.13	3.66	6.39	3.82	6.66	3.98	6.93	4.14
63	6.44	3.85	6.72	4.02	7.00	4.19	7.28	4.35
64	6.75	4.06	7.04	4.23	7.34	4.41	7.63	4.59
65	7.10	4.26	7.41	4.45	7.72	4.64	8.03	4.82
66	7.45	4.47	7.78	4.67	8.10	4.86	8.42	5.05
67	7.82	4.70	8.16	4.90	8.51	5.11	8.85	5.31
68	8.24	4.95	8.60	5.16	8.96	5.38	9.31	5.59
69	8.65	5.20	9.03	5.42	9.41	5.65	9.78	5.87
70	9.13	5.49	9.53	5.72	9.92	5.96	10.32	6.20
71	9.65	5.78	10.07	6.03	10.49	6.28	10.90	6.53
72	10.18	6.11	10.63	6.37	11.07	6.64	11.51	6.90
73	10.76	6.48	11.23	6.76	11.70	7.04	12.17	7.32
74	11.45	6.85	11.94	7.15	12.44	7.45	12.94	7.75

Accidental Death Benefit Rider

Monthly Premiums for Selected Face Amounts - \$27,000 - \$30,000

Age	27,000		28,000		29,000		30,000	
	Male	Female	Male	Female	Male	Female	Male	Female
40	4.74	2.84	4.91	2.95	5.09	3.05	5.27	3.16
41	4.74	2.84	4.91	2.95	5.09	3.05	5.27	3.16
42	4.74	2.87	4.91	2.97	5.09	3.08	5.27	3.19
43	4.76	2.87	4.94	2.97	5.12	3.08	5.29	3.19
44	4.76	2.87	4.94	2.97	5.12	3.08	5.29	3.19
45	4.76	2.87	4.94	2.97	5.12	3.08	5.29	3.19
46	4.76	2.87	4.94	2.97	5.12	3.08	5.29	3.19
47	4.76	2.87	4.94	2.97	5.12	3.08	5.29	3.19
48	4.76	2.87	4.94	2.97	5.12	3.08	5.29	3.19
49	4.76	2.87	4.94	2.97	5.12	3.08	5.29	3.19
50	4.76	2.87	4.94	2.97	5.12	3.08	5.29	3.19
51	4.84	2.92	5.01	3.02	5.19	3.13	5.37	3.24
52	4.93	2.96	5.12	3.07	5.30	3.18	5.48	3.29
53	5.05	3.01	5.24	3.12	5.43	3.24	5.62	3.35
54	5.20	3.11	5.39	3.23	5.59	3.34	5.78	3.46
55	5.37	3.21	5.57	3.33	5.77	3.45	5.97	3.56
56	5.54	3.33	5.75	3.45	5.95	3.58	6.16	3.70
57	5.76	3.45	5.97	3.58	6.19	3.71	6.40	3.83
58	6.00	3.60	6.22	3.73	6.45	3.86	6.67	4.00
59	6.27	3.77	6.50	3.91	6.73	4.05	6.97	4.19
60	6.56	3.94	6.80	4.08	7.05	4.23	7.29	4.37
61	6.85	4.13	7.11	4.28	7.36	4.44	7.61	4.59
62	7.19	4.30	7.46	4.46	7.73	4.62	7.99	4.78
63	7.56	4.52	7.84	4.69	8.12	4.85	8.40	5.02
64	7.92	4.76	8.22	4.94	8.51	5.12	8.80	5.29
65	8.33	5.01	8.64	5.19	8.95	5.38	9.26	5.56
66	8.75	5.25	9.07	5.44	9.40	5.64	9.72	5.83
67	9.19	5.52	9.53	5.72	9.87	5.92	10.21	6.13
68	9.67	5.81	10.03	6.02	10.39	6.24	10.75	6.45
69	10.16	6.10	10.53	6.33	10.91	6.55	11.29	6.78
70	10.72	6.44	11.11	6.68	11.51	6.92	11.91	7.16
71	11.32	6.78	11.74	7.03	12.16	7.28	12.58	7.53
72	11.96	7.17	12.40	7.43	12.84	7.70	13.28	7.97
73	12.64	7.61	13.10	7.89	13.57	8.17	14.04	8.45
74	13.44	8.04	13.94	8.34	14.43	8.64	14.93	8.94

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