



ULTIMA

CHAMPION TERM PRODUCT GUIDE

TERM LIFE INSURANCE

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 **TRANSAMERICA**
LIFE INSURANCE COMPANY

an  **AEGON**® company

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Ultima Champion Term

TL05 0107

Product Description

The Ultima Champion Term offers your clients economical term life insurance coverage to help meet their personal or business goals. Your clients will have the choice of initial guaranteed level periods of 10, 15, 20 or 30 years. Premiums are level for the initial term period selected (10, 15, 20 or 30 years) and then annually increasing. In addition to low cost protection, the policy has built in guaranteed renewability to age ninety-five (95), regardless of health.

Features and Benefits

Issue Ages (Age Last Birthday)

Term 10		
All classes		18 to 80
Term 15		
Non-tobacco		18 to 75
Tobacco		18 to 70
Term 20		
All classes		18 to 65
Term 30		
Non-tobacco		18 to 50
Tobacco		18 to 45

Minimum Face Amount

Non-tobacco	\$ 25,000
Tobacco	
Preferred Elite	\$100,000
Preferred Plus	
Preferred	
Preferred Tobacco	

Face Amount Bands

Band 1	\$ 25,000 - \$ 99,999
Band 2	\$ 100,000 - \$249,999
Band 3	\$ 250,000 - \$499,999
Band 4	\$ 500,000 - \$999,999
Band 5	\$1,000,000 and above

Policy Fee

Band 1	\$60 Annually
Bands 2-5	\$30 Annually

Minimum Modal Premium

Monthly	\$ 10	Semi-annually	\$ 60
Quarterly	\$ 30	Annually	\$120

Modal Factors

Annually	1.0000	Quarterly	0.2600
Semi-annually	0.5100	Monthly	0.0875

Underwriting Classes

Preferred Elite	Non-tobacco
Preferred Plus	Preferred Tobacco
Preferred	Tobacco

Terminal Illness Accelerated Death

Benefit Rider

(Policy form #TI01 0305; may vary by jurisdiction)
 This rider is automatically included on each policy issued at no charge. This rider allows the owner to access up to 100% of the policy's Death Benefit or \$500,000, whichever is less, prior to death of the Insured. Eligibility for the Terminal Illness Accelerated Death Benefit Rider is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than twelve (12) months, not more than twenty-four (24) months in TX, GA, IL and MA from the date of the physician's statement. The Policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider. Benefits advanced under this rider may be subject to taxation.

Conversion Privilege

The Policy can be converted to any designated permanent life insurance policy being offered by Transamerica Life Insurance Company. The conversion may take place during the initial level term period or to age seventy (70), whichever is earlier. It is subject to the issue age and size limitations of the new Policy.

10 Year Term Product Rates

Rates Per \$1,000
\$25,000 - \$99,999

Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
18	1.16	2.50	0.92	1.49
19	1.16	2.50	0.92	1.49
20	1.16	2.50	0.92	1.49
21	1.16	2.50	0.92	1.52
22	1.16	2.50	0.92	1.53
23	1.16	2.50	0.92	1.54
24	1.16	2.50	0.92	1.54
25	1.16	2.52	0.92	1.56
26	1.16	2.54	0.93	1.59
27	1.16	2.57	0.93	1.61
28	1.16	2.60	0.94	1.64
29	1.16	2.65	0.95	1.65
30	1.16	2.70	0.97	1.71
31	1.16	2.75	0.99	1.76
32	1.16	2.86	1.02	1.83
33	1.19	3.03	1.05	1.92
34	1.22	3.20	1.10	2.02
35	1.29	3.38	1.16	2.23
36	1.37	3.57	1.22	2.49
37	1.48	3.86	1.28	2.78
38	1.60	4.17	1.35	3.13
39	1.73	4.53	1.44	3.55
40	1.89	4.98	1.55	3.96
41	2.06	5.47	1.67	4.36
42	2.21	5.96	1.81	4.73
43	2.36	6.43	1.95	5.09
44	2.52	6.87	2.10	5.44
45	2.72	7.52	2.33	6.08
46	2.95	8.27	2.58	6.77
47	3.20	9.08	2.84	7.50
48	3.46	9.97	3.08	8.20
49	3.74	10.91	3.31	8.89
50	4.03	11.86	3.54	9.61
51	4.36	12.81	3.77	10.34
52	4.75	13.76	4.00	11.08
53	5.18	14.82	4.23	11.86
54	5.72	16.00	4.51	13.04
55	6.39	17.20	4.89	14.27
56	7.17	18.57	5.32	15.50
57	8.02	19.98	5.81	16.73
58	8.93	21.44	6.36	18.18
59	9.92	22.96	6.95	19.74
60	10.91	24.87	7.55	21.41
61	11.90	27.04	8.15	23.08
62	12.89	29.40	8.75	25.20
63	13.88	32.51	9.39	27.55
64	15.04	35.77	10.08	29.99
65	16.76	39.63	11.02	32.44
66	18.76	44.00	12.11	34.89
67	21.25	48.96	13.45	37.34
68	23.79	54.13	15.02	39.79
69	26.81	60.17	16.87	43.19
70	29.88	66.31	18.75	46.70
71	32.95	72.45	20.91	51.45
72	36.02	78.66	23.38	56.33
73	39.44	86.18	26.22	61.41
74	43.89	94.79	29.47	67.21
75	48.88	104.86	33.03	75.05
76	54.25	116.42	37.28	84.37
77	62.23	129.97	42.67	95.97
78	70.49	145.52	48.90	108.78
79	80.67	163.21	56.32	123.51
80	93.85	181.28	65.00	138.96

*Add \$60 annual policy fee.

MT: Use male rates for unisex.

15 Year Term Product Rates

Rates Per \$1,000
\$25,000 - \$99,999

Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
18	1.17	2.54	0.96	1.56
19	1.17	2.54	0.96	1.56
20	1.17	2.54	0.96	1.57
21	1.17	2.54	0.96	1.59
22	1.17	2.54	0.96	1.59
23	1.17	2.54	0.96	1.59
24	1.17	2.54	0.96	1.59
25	1.17	2.56	0.96	1.61
26	1.17	2.59	0.96	1.65
27	1.17	2.62	0.97	1.69
28	1.17	2.65	0.98	1.74
29	1.18	2.75	0.99	1.79
30	1.19	2.86	1.01	1.87
31	1.20	2.97	1.03	1.96
32	1.21	3.08	1.07	2.08
33	1.25	3.22	1.11	2.21
34	1.27	3.38	1.17	2.36
35	1.36	3.63	1.24	2.58
36	1.45	3.90	1.31	2.83
37	1.54	4.23	1.38	3.12
38	1.64	4.60	1.46	3.41
39	1.76	5.01	1.55	3.75
40	1.95	5.49	1.67	4.16
41	2.14	6.02	1.80	4.63
42	2.34	6.53	1.95	5.16
43	2.54	7.03	2.10	5.74
44	2.75	7.50	2.25	6.37
45	3.00	8.11	2.47	7.06
46	3.28	8.80	2.71	7.79
47	3.58	9.57	2.95	8.55
48	3.92	10.42	3.18	9.30
49	4.31	11.38	3.41	10.04
50	4.73	12.38	3.70	10.78
51	5.18	13.44	3.99	11.53
52	5.67	14.58	4.31	12.31
53	6.22	15.81	4.65	13.14
54	6.87	17.05	5.11	14.30
55	7.58	18.50	5.58	15.74
56	8.44	20.25	6.07	17.35
57	9.36	22.08	6.63	19.18
58	10.35	24.03	7.24	21.25
59	11.44	26.06	7.91	23.53
60	12.57	28.16	8.61	25.83
61	13.78	30.42	9.40	28.13
62	15.17	32.98	10.20	30.43
63	16.78	36.18	11.15	32.97
64	18.61	39.56	12.12	35.71
65	20.87	43.84	13.41	38.86
66	23.44	48.69	14.99	42.33
67	26.56	54.28	16.94	46.33
68	30.14	59.94	19.23	50.81
69	33.75	66.96	21.95	55.74
70	37.36	74.13	24.71	60.71
71	40.97		27.47	
72	44.58		30.38	
73	48.19		33.92	
74	51.86		38.04	
75	60.13		43.04	

*Add \$60 annual policy fee.

MT: Use male rates for unisex.

20 Year Term Product Rates

Rates Per \$1,000
\$25,000 - \$99,999

Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
18	1.20	2.68	1.10	1.83
19	1.20	2.68	1.10	1.83
20	1.20	2.68	1.10	1.85
21	1.20	2.69	1.10	1.86
22	1.20	2.70	1.10	1.87
23	1.20	2.71	1.10	1.88
24	1.20	2.72	1.10	1.89
25	1.20	2.80	1.10	1.94
26	1.21	2.89	1.11	2.00
27	1.23	2.99	1.12	2.07
28	1.25	3.09	1.13	2.14
29	1.25	3.18	1.14	2.22
30	1.29	3.30	1.19	2.34
31	1.32	3.43	1.23	2.49
32	1.36	3.62	1.29	2.65
33	1.43	3.85	1.36	2.84
34	1.49	4.11	1.43	3.03
35	1.60	4.42	1.52	3.37
36	1.72	4.75	1.61	3.76
37	1.87	5.15	1.70	4.19
38	2.03	5.56	1.79	4.65
39	2.20	6.03	1.90	5.14
40	2.39	6.62	2.04	5.66
41	2.59	7.29	2.19	6.24
42	2.80	7.96	2.35	6.88
43	3.00	8.63	2.52	7.57
44	3.21	9.36	2.69	8.32
45	3.54	10.18	2.97	9.16
46	3.91	11.07	3.30	10.05
47	4.30	12.03	3.64	10.98
48	4.73	13.06	3.99	11.92
49	5.22	14.18	4.36	12.90
50	5.71	15.39	4.72	13.88
51	6.23	16.72	5.08	14.86
52	6.82	18.18	5.44	15.84
53	7.49	19.77	5.80	16.82
54	8.28	21.37	6.16	17.89
55	9.26	23.27	6.79	19.48
56	10.42	25.48	7.51	21.29
57	11.70	27.82	8.31	23.31
58	13.09	30.33	9.21	25.56
59	14.67	33.01	10.20	28.02
60	16.26	35.71	11.20	30.57
61	17.85	38.45	12.27	33.29
62	19.53	41.60	13.49	36.22
63	21.51	45.32	14.92	39.59
64	23.71	49.19	16.47	42.99
65	26.36	53.37	18.56	46.50

*Add \$60 annual policy fee.
MT: Use male rates for unisex.

30 Year Term Product Rates

Rates Per \$1,000
\$25,000 - \$99,999

Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
18	1.35	3.09	1.13	1.99
19	1.35	3.09	1.13	1.99
20	1.35	3.11	1.13	2.02
21	1.35	3.15	1.14	2.04
22	1.35	3.19	1.14	2.06
23	1.35	3.25	1.14	2.09
24	1.37	3.31	1.14	2.11
25	1.40	3.38	1.18	2.21
26	1.44	3.45	1.21	2.33
27	1.49	3.54	1.25	2.45
28	1.54	3.64	1.30	2.58
29	1.58	3.73	1.34	2.72
30	1.66	3.89	1.41	2.91
31	1.74	4.08	1.48	3.13
32	1.83	4.29	1.56	3.36
33	1.94	4.55	1.64	3.61
34	2.06	4.83	1.72	3.87
35	2.24	5.30	1.84	4.33
36	2.43	5.85	1.97	4.86
37	2.63	6.46	2.11	5.45
38	2.87	7.11	2.26	6.08
39	3.12	7.82	2.42	6.77
40	3.41	8.54	2.59	7.46
41	3.72	9.32	2.77	8.15
42	4.04	10.10	2.96	8.84
43	4.40	10.91	3.16	9.57
44	4.79	11.84	3.38	10.42
45	5.28	12.78	3.82	11.49
46	5.84		4.31	
47	6.45		4.82	
48	7.14		5.37	
49	7.90		5.94	
50	8.67		6.49	

*Add \$60 annual policy fee.
MT: Use male rates for unisex.

10 Year Term Product Rates

Rates Per \$1,000
\$100,000 - \$249,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.70	0.75	0.91	1.01	1.45	1.91	0.58	0.67	0.83	0.93	1.19	1.50
19	0.70	0.75	0.91	1.01	1.45	1.91	0.58	0.67	0.83	0.93	1.19	1.50
20	0.70	0.75	0.91	1.01	1.45	1.91	0.58	0.67	0.83	0.93	1.20	1.50
21	0.70	0.75	0.91	1.01	1.46	1.92	0.58	0.67	0.83	0.93	1.21	1.53
22	0.70	0.75	0.91	1.01	1.47	1.93	0.58	0.67	0.83	0.93	1.22	1.54
23	0.70	0.75	0.91	1.01	1.48	1.94	0.58	0.67	0.83	0.93	1.23	1.55
24	0.70	0.75	0.91	1.01	1.49	1.96	0.58	0.67	0.83	0.93	1.23	1.56
25	0.70	0.75	0.91	1.01	1.50	1.98	0.59	0.68	0.83	0.93	1.24	1.58
26	0.70	0.76	0.91	1.01	1.51	2.00	0.60	0.69	0.84	0.94	1.26	1.60
27	0.70	0.77	0.91	1.01	1.53	2.02	0.61	0.70	0.84	0.94	1.27	1.62
28	0.70	0.78	0.91	1.01	1.55	2.05	0.62	0.72	0.85	0.95	1.29	1.65
29	0.70	0.79	0.91	1.01	1.57	2.09	0.64	0.73	0.85	0.96	1.30	1.66
30	0.70	0.80	0.92	1.02	1.58	2.13	0.64	0.74	0.86	0.97	1.32	1.70
31	0.70	0.81	0.93	1.03	1.59	2.17	0.64	0.75	0.87	0.98	1.35	1.73
32	0.70	0.82	0.94	1.04	1.60	2.21	0.65	0.77	0.88	0.99	1.39	1.77
33	0.71	0.84	0.96	1.08	1.62	2.25	0.65	0.79	0.89	1.01	1.43	1.83
34	0.72	0.86	0.99	1.12	1.68	2.34	0.66	0.81	0.92	1.05	1.50	1.90
35	0.74	0.89	1.02	1.17	1.77	2.43	0.67	0.83	0.95	1.10	1.56	1.99
36	0.77	0.92	1.07	1.22	1.86	2.54	0.69	0.85	0.99	1.15	1.63	2.10
37	0.80	0.95	1.13	1.29	1.95	2.71	0.72	0.87	1.04	1.20	1.70	2.23
38	0.83	0.99	1.21	1.37	2.07	2.90	0.75	0.90	1.09	1.25	1.77	2.37
39	0.87	1.03	1.28	1.44	2.21	3.09	0.78	0.94	1.15	1.33	1.86	2.54
40	0.91	1.08	1.38	1.54	2.38	3.34	0.82	0.99	1.23	1.42	1.98	2.73
41	0.97	1.15	1.51	1.65	2.55	3.60	0.87	1.05	1.32	1.56	2.13	2.96
42	1.03	1.22	1.62	1.77	2.76	3.93	0.93	1.12	1.41	1.67	2.30	3.21
43	1.08	1.30	1.72	1.89	2.99	4.30	0.99	1.19	1.48	1.77	2.47	3.48
44	1.13	1.39	1.82	2.02	3.26	4.74	1.05	1.26	1.56	1.83	2.64	3.75
45	1.20	1.49	1.91	2.14	3.54	5.19	1.12	1.34	1.68	1.96	2.87	4.13
46	1.27	1.59	2.01	2.26	3.79	5.64	1.20	1.45	1.80	2.09	3.14	4.54
47	1.35	1.69	2.12	2.40	4.04	6.09	1.27	1.55	1.92	2.21	3.42	4.96
48	1.43	1.79	2.23	2.54	4.27	6.54	1.34	1.65	2.02	2.31	3.67	5.36
49	1.51	1.90	2.33	2.66	4.50	7.06	1.39	1.72	2.09	2.39	3.91	5.72
50	1.61	2.03	2.50	2.89	4.85	7.59	1.45	1.82	2.21	2.54	4.17	6.17
51	1.74	2.23	2.70	3.16	5.30	8.15	1.54	1.94	2.34	2.70	4.47	6.63
52	1.90	2.46	2.94	3.47	5.81	8.80	1.63	2.06	2.47	2.86	4.77	7.10
53	2.08	2.68	3.21	3.84	6.41	9.53	1.72	2.18	2.60	3.02	5.07	7.59
54	2.29	2.92	3.54	4.27	7.05	10.29	1.83	2.30	2.72	3.22	5.48	8.35
55	2.52	3.18	3.89	4.70	7.70	11.05	1.96	2.43	2.89	3.44	5.95	9.12
56	2.75	3.46	4.24	5.12	8.35	11.81	2.09	2.60	3.09	3.66	6.42	9.89
57	2.99	3.76	4.59	5.53	9.00	12.58	2.24	2.77	3.32	3.88	6.89	10.66
58	3.25	4.07	4.95	5.93	9.65	13.39	2.40	2.96	3.57	4.10	7.42	11.44
59	3.52	4.38	5.33	6.31	10.30	14.23	2.58	3.17	3.84	4.33	8.00	12.35
60	3.85	4.76	5.82	6.87	11.21	15.51	2.79	3.41	4.17	4.68	8.57	13.40
61	4.26	5.21	6.39	7.51	12.36	16.99	3.02	3.68	4.54	5.06	9.26	14.51
62	4.74	5.73	7.10	8.29	13.69	18.70	3.28	3.98	4.93	5.47	10.04	15.68
63	5.30	6.34	7.88	9.17	15.31	20.75	3.57	4.30	5.41	5.97	10.87	17.08
64	5.94	7.03	8.75	10.16	17.07	23.00	3.90	4.62	5.91	6.47	11.72	18.56
65	6.61	7.75	9.68	11.19	18.84	25.27	4.25	4.97	6.38	6.99	12.57	20.03
66	7.29	8.50	10.69	12.35	20.67	27.70	4.65	5.32	6.85	7.55	13.50	21.50
67	7.99	9.39	11.93	13.79	22.73	30.49	5.14	5.80	7.41	8.23	14.60	22.97
68	8.72	10.37	13.25	15.26	24.93	33.36	5.73	6.41	8.26	9.30	15.92	24.55
69	9.58	11.43	14.70	16.91	27.39	36.71	6.41	7.28	9.28	10.49	17.43	26.67
70	10.69	12.77	16.65	19.20	30.03	40.33	7.17	8.28	10.48	11.70	19.24	28.85
71	11.92	14.26	18.91	21.56	33.25	46.08	8.05	9.33	12.15	13.44	21.82	31.03
72	13.20	15.95	21.54	24.42	37.47	52.99	9.15	10.53	14.07	15.29	24.82	33.38
73	14.77	17.89	24.48	27.90	42.10	60.57	10.36	11.94	16.26	17.43	27.88	36.97
74	16.73	20.24	27.77	31.75	47.12	65.54	11.75	13.57	18.81	19.89	31.31	41.10
75	19.15	23.09	31.60	36.39	52.53	72.10	13.38	15.58	21.56	22.86	35.82	48.28
76	22.05	26.32	35.91	41.62	56.27	76.50	15.34	18.07	24.59	26.19	40.93	55.80
77	25.84	30.66	41.87	49.17	67.96	91.30	17.77	21.21	28.27	31.23	47.42	66.73
78	30.49	35.77	48.66	57.33	83.52	110.16	20.76	25.00	32.72	37.35	56.07	80.57
79	35.96	41.86	56.88	67.64	100.69	126.90	24.30	29.54	38.07	44.83	65.81	95.55
80	41.84	48.70	66.18	78.69	111.84	140.95	28.05	34.10	43.94	51.74	74.04	107.50

*Add \$30 annual policy fee.

MT: Use male rates for unisex.

15 Year Term Product Rates

Rates Per \$1,000
\$100,000 - \$249,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.78	0.86	0.94	1.08	1.53	2.18	0.71	0.81	0.90	1.00	1.29	1.74
19	0.78	0.86	0.94	1.08	1.53	2.18	0.71	0.81	0.90	1.00	1.29	1.74
20	0.78	0.86	0.94	1.08	1.53	2.19	0.71	0.81	0.90	1.00	1.30	1.75
21	0.78	0.86	0.94	1.08	1.54	2.20	0.71	0.81	0.90	1.00	1.31	1.76
22	0.78	0.86	0.94	1.08	1.55	2.21	0.71	0.81	0.90	1.00	1.32	1.78
23	0.78	0.86	0.94	1.08	1.56	2.22	0.71	0.81	0.90	1.00	1.33	1.79
24	0.78	0.86	0.94	1.08	1.57	2.24	0.71	0.81	0.90	1.00	1.34	1.80
25	0.78	0.87	0.95	1.08	1.58	2.25	0.72	0.81	0.90	1.00	1.35	1.83
26	0.78	0.88	0.96	1.08	1.59	2.26	0.73	0.82	0.91	1.02	1.37	1.85
27	0.78	0.89	0.97	1.08	1.60	2.27	0.74	0.83	0.91	1.03	1.39	1.88
28	0.79	0.90	0.98	1.10	1.61	2.28	0.75	0.84	0.92	1.04	1.41	1.91
29	0.80	0.92	0.99	1.11	1.62	2.30	0.76	0.85	0.93	1.06	1.42	1.94
30	0.81	0.94	1.01	1.13	1.64	2.32	0.76	0.86	0.94	1.08	1.45	1.98
31	0.82	0.95	1.02	1.15	1.66	2.35	0.76	0.87	0.95	1.09	1.48	2.03
32	0.83	0.96	1.03	1.17	1.70	2.40	0.76	0.88	0.97	1.12	1.52	2.09
33	0.84	0.98	1.05	1.21	1.74	2.47	0.77	0.89	0.99	1.15	1.57	2.15
34	0.85	1.00	1.08	1.24	1.80	2.53	0.77	0.91	1.02	1.19	1.62	2.22
35	0.86	1.03	1.12	1.31	1.88	2.69	0.79	0.94	1.06	1.25	1.70	2.36
36	0.88	1.07	1.17	1.38	1.99	2.87	0.83	0.98	1.10	1.31	1.80	2.52
37	0.91	1.11	1.23	1.46	2.11	3.09	0.86	1.02	1.14	1.37	1.91	2.70
38	0.94	1.15	1.30	1.55	2.25	3.33	0.89	1.06	1.18	1.43	2.02	2.87
39	0.97	1.19	1.37	1.65	2.40	3.61	0.93	1.10	1.23	1.50	2.12	3.05
40	1.02	1.25	1.47	1.79	2.64	3.97	0.97	1.17	1.30	1.59	2.27	3.31
41	1.10	1.32	1.60	1.96	2.95	4.38	1.04	1.24	1.38	1.72	2.45	3.61
42	1.19	1.40	1.72	2.12	3.28	4.78	1.11	1.31	1.47	1.83	2.64	3.95
43	1.28	1.49	1.83	2.27	3.59	5.18	1.18	1.38	1.56	1.94	2.85	4.30
44	1.35	1.61	1.93	2.41	3.92	5.57	1.26	1.45	1.64	2.06	3.07	4.69
45	1.43	1.73	2.04	2.55	4.26	5.96	1.34	1.53	1.76	2.23	3.33	5.12
46	1.53	1.85	2.16	2.69	4.62	6.36	1.42	1.63	1.89	2.40	3.62	5.57
47	1.64	1.96	2.29	2.85	5.03	6.82	1.51	1.73	2.01	2.56	3.93	6.03
48	1.76	2.06	2.42	3.01	5.47	7.31	1.58	1.82	2.12	2.71	4.23	6.47
49	1.89	2.17	2.56	3.18	5.97	7.87	1.64	1.90	2.22	2.84	4.52	6.88
50	2.03	2.35	2.77	3.47	6.54	8.64	1.72	2.00	2.36	3.03	4.82	7.35
51	2.19	2.60	3.02	3.79	7.15	9.50	1.83	2.12	2.51	3.22	5.13	7.82
52	2.36	2.86	3.28	4.14	7.81	10.43	1.94	2.24	2.66	3.41	5.45	8.31
53	2.54	3.12	3.57	4.53	8.53	11.46	2.05	2.37	2.84	3.65	5.79	8.82
54	2.75	3.43	3.92	4.99	9.28	12.50	2.18	2.54	3.04	3.88	6.22	9.54
55	3.00	3.77	4.28	5.46	10.03	13.55	2.35	2.74	3.30	4.23	6.77	10.38
56	3.31	4.11	4.68	5.98	10.83	14.60	2.53	2.96	3.61	4.62	7.39	11.32
57	3.66	4.49	5.12	6.56	11.70	15.65	2.73	3.20	3.96	5.05	8.09	12.37
58	4.03	4.89	5.58	7.16	12.61	16.77	2.95	3.47	4.34	5.53	8.88	13.55
59	4.44	5.32	6.08	7.81	13.54	17.95	3.18	3.75	4.76	6.05	9.75	14.85
60	4.90	5.87	6.75	8.77	14.72	19.55	3.46	4.10	5.27	6.69	10.65	16.15
61	5.44	6.52	7.56	9.89	16.13	21.33	3.80	4.51	5.85	7.39	11.55	17.50
62	6.03	7.27	8.48	11.26	17.72	23.34	4.16	4.94	6.44	8.13	12.45	18.96
63	6.73	8.15	9.55	12.74	19.63	25.86	4.56	5.42	7.03	8.93	13.35	20.60
64	7.53	9.15	10.79	14.29	21.78	28.54	5.01	5.95	7.69	9.82	14.33	22.40
65	8.47	10.38	12.19	15.96	24.52	32.39	5.50	6.52	8.44	10.82	15.77	24.83
66	9.57	11.84	13.78	17.82	27.86	36.83	6.07	7.19	9.33	12.01	17.60	27.57
67	10.86	13.59	15.68	20.08	31.69	41.96	6.76	8.00	10.40	13.39	19.69	30.72
68	12.31	15.48	17.69	22.39	35.78	47.25	7.59	8.97	11.68	14.90	22.06	34.26
69	13.94	17.73	20.13	25.22	40.57	53.86	8.58	10.11	13.19	16.43	24.70	38.18
70	16.10	20.69	23.17	28.57	47.25	62.81	9.78	11.53	14.76	17.98	27.86	43.09
71	18.67	24.28	26.96	32.27			11.32	13.20	16.66	19.98		
72	21.35	28.24	31.23	36.99			13.16	15.06	19.19	22.07		
73	24.56	32.32	35.59	41.82			15.23	17.14	21.96	24.44		
74	29.12	37.28	40.98	47.72			17.67	19.52	25.07	27.15		
75	33.77	43.23	47.52	55.33			20.00	22.09	28.37	30.72		

*Add \$30 annual policy fee.
MT: Use male rates for unisex.

20 Year Term Product Rates

Rates Per \$1,000
\$100,000 - \$249,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.82	1.01	1.08	1.30	1.84	2.39	0.75	0.84	0.94	1.09	1.46	1.85
19	0.82	1.01	1.08	1.30	1.84	2.39	0.75	0.84	0.94	1.09	1.46	1.85
20	0.82	1.01	1.08	1.30	1.85	2.40	0.75	0.84	0.94	1.09	1.48	1.87
21	0.82	1.01	1.08	1.30	1.86	2.41	0.75	0.84	0.94	1.09	1.49	1.88
22	0.82	1.01	1.08	1.30	1.87	2.42	0.75	0.84	0.94	1.09	1.51	1.89
23	0.82	1.01	1.08	1.30	1.88	2.43	0.75	0.84	0.94	1.09	1.52	1.90
24	0.82	1.01	1.08	1.30	1.90	2.44	0.75	0.84	0.94	1.09	1.53	1.91
25	0.82	1.01	1.08	1.31	1.92	2.45	0.75	0.84	0.94	1.09	1.55	1.94
26	0.82	1.01	1.08	1.32	1.94	2.47	0.76	0.84	0.95	1.10	1.57	1.97
27	0.83	1.01	1.09	1.34	1.96	2.51	0.76	0.85	0.95	1.11	1.59	2.00
28	0.84	1.02	1.10	1.34	1.99	2.55	0.77	0.86	0.96	1.12	1.62	2.04
29	0.84	1.02	1.10	1.35	2.01	2.58	0.78	0.87	0.97	1.13	1.64	2.07
30	0.85	1.02	1.11	1.38	2.04	2.65	0.79	0.89	0.99	1.16	1.70	2.16
31	0.85	1.02	1.11	1.41	2.09	2.72	0.81	0.91	1.01	1.19	1.77	2.25
32	0.86	1.03	1.13	1.44	2.16	2.82	0.82	0.93	1.04	1.23	1.85	2.37
33	0.87	1.05	1.16	1.47	2.24	2.96	0.84	0.95	1.07	1.27	1.94	2.49
34	0.89	1.07	1.18	1.52	2.35	3.11	0.85	0.98	1.10	1.32	2.03	2.62
35	0.91	1.10	1.23	1.60	2.49	3.32	0.88	1.01	1.14	1.39	2.14	2.81
36	0.95	1.15	1.30	1.68	2.66	3.56	0.92	1.04	1.19	1.46	2.28	3.00
37	0.99	1.20	1.37	1.76	2.86	3.85	0.95	1.08	1.24	1.54	2.43	3.20
38	1.04	1.25	1.45	1.85	3.08	4.14	0.99	1.12	1.29	1.61	2.56	3.40
39	1.09	1.30	1.53	1.94	3.31	4.45	1.02	1.15	1.35	1.69	2.69	3.60
40	1.16	1.38	1.65	2.11	3.63	4.93	1.06	1.21	1.43	1.79	2.88	3.90
41	1.24	1.50	1.81	2.30	4.02	5.46	1.13	1.29	1.52	1.90	3.10	4.25
42	1.34	1.62	1.97	2.49	4.43	6.00	1.20	1.38	1.62	2.02	3.35	4.64
43	1.44	1.73	2.13	2.68	4.84	6.54	1.27	1.47	1.73	2.14	3.62	5.04
44	1.53	1.85	2.29	2.87	5.30	7.17	1.34	1.56	1.84	2.26	3.89	5.48
45	1.65	1.98	2.47	3.08	5.79	7.80	1.43	1.67	1.98	2.45	4.21	5.93
46	1.80	2.13	2.66	3.28	6.30	8.43	1.56	1.80	2.14	2.64	4.56	6.39
47	1.96	2.30	2.86	3.47	6.85	9.06	1.69	1.94	2.31	2.83	4.93	6.86
48	2.13	2.47	3.07	3.67	7.43	9.69	1.82	2.07	2.48	3.02	5.30	7.32
49	2.31	2.64	3.30	3.89	8.08	10.36	1.95	2.21	2.64	3.20	5.65	7.76
50	2.52	2.88	3.63	4.30	8.79	11.16	2.09	2.35	2.80	3.41	6.06	8.33
51	2.75	3.17	4.02	4.78	9.59	12.05	2.23	2.49	2.96	3.63	6.53	8.91
52	3.01	3.50	4.47	5.32	10.47	13.03	2.37	2.64	3.12	3.86	7.01	9.58
53	3.29	3.88	4.98	5.93	11.43	14.08	2.51	2.80	3.30	4.11	7.54	10.28
54	3.62	4.33	5.58	6.67	12.43	15.13	2.66	3.00	3.53	4.44	8.19	11.06
55	4.00	4.80	6.22	7.42	13.43	16.40	2.85	3.25	3.85	4.91	8.94	12.21
56	4.40	5.27	6.86	8.17	14.48	17.90	3.11	3.54	4.23	5.43	9.75	13.53
57	4.85	5.77	7.50	8.92	15.60	19.49	3.39	3.86	4.66	6.01	10.65	15.02
58	5.34	6.33	8.16	9.67	16.79	21.17	3.69	4.21	5.12	6.66	11.66	16.69
59	5.87	6.94	8.92	10.54	18.04	22.98	4.03	4.59	5.63	7.37	12.77	18.53
60	6.52	7.74	9.92	11.85	19.60	25.16	4.42	5.10	6.25	8.23	14.29	20.96
61	7.34	8.74	11.11	13.35	21.47	27.58	4.91	5.72	6.98	9.22	16.17	23.58
62	8.27	9.87	12.45	15.08	23.56	30.33	5.46	6.43	7.82	10.37	18.26	26.52
63	9.33	11.18	13.99	17.06	25.99	33.55	6.11	7.27	8.81	11.71	20.64	29.93
64	10.54	12.65	15.72	19.30	28.66	36.97	6.85	8.22	9.92	13.20	23.22	33.51
65	11.94	14.32	17.51	21.56	31.10	40.11	7.74	9.40	11.11	14.88	25.12	36.24

*Add \$30 annual policy fee.
MT: Use male rates for unisex.

30 Year Term Product Rates

Rates Per \$1,000
\$100,000 - \$249,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	1.05	1.23	1.43	1.55	2.45	3.22	0.98	1.04	1.28	1.32	1.72	2.14
19	1.05	1.23	1.43	1.55	2.45	3.22	0.98	1.04	1.28	1.32	1.72	2.14
20	1.05	1.23	1.43	1.55	2.47	3.24	0.98	1.04	1.28	1.32	1.74	2.17
21	1.05	1.23	1.43	1.55	2.49	3.26	0.98	1.04	1.29	1.33	1.76	2.20
22	1.05	1.23	1.43	1.55	2.51	3.30	0.98	1.04	1.29	1.33	1.78	2.22
23	1.05	1.23	1.43	1.55	2.55	3.36	0.98	1.04	1.29	1.33	1.80	2.24
24	1.05	1.23	1.43	1.57	2.59	3.41	0.98	1.04	1.29	1.34	1.82	2.27
25	1.06	1.24	1.45	1.60	2.64	3.48	0.98	1.05	1.30	1.37	1.85	2.34
26	1.06	1.25	1.47	1.64	2.69	3.55	0.99	1.06	1.31	1.41	1.91	2.41
27	1.07	1.26	1.49	1.68	2.75	3.63	0.99	1.07	1.33	1.45	1.96	2.48
28	1.09	1.27	1.51	1.72	2.82	3.72	0.99	1.08	1.35	1.50	2.01	2.55
29	1.09	1.27	1.52	1.76	2.88	3.81	0.99	1.09	1.36	1.54	2.06	2.61
30	1.11	1.29	1.55	1.83	2.98	3.96	1.00	1.11	1.39	1.60	2.16	2.77
31	1.15	1.32	1.59	1.90	3.10	4.12	1.01	1.15	1.43	1.66	2.28	2.94
32	1.18	1.36	1.62	1.98	3.23	4.32	1.03	1.18	1.47	1.73	2.40	3.12
33	1.22	1.40	1.67	2.07	3.40	4.56	1.05	1.21	1.51	1.80	2.52	3.31
34	1.26	1.45	1.72	2.18	3.57	4.81	1.08	1.24	1.55	1.87	2.64	3.50
35	1.33	1.52	1.82	2.34	3.84	5.19	1.11	1.30	1.61	1.97	2.80	3.77
36	1.41	1.62	1.95	2.51	4.17	5.61	1.16	1.34	1.68	2.08	2.98	4.06
37	1.49	1.72	2.08	2.70	4.55	6.08	1.20	1.41	1.76	2.19	3.17	4.36
38	1.58	1.83	2.22	2.90	4.96	6.57	1.25	1.49	1.83	2.31	3.37	4.68
39	1.68	1.95	2.37	3.12	5.39	7.09	1.29	1.56	1.91	2.44	3.55	5.00
40	1.80	2.11	2.60	3.42	5.95	7.84	1.35	1.64	2.03	2.61	3.89	5.50
41	1.96	2.32	2.89	3.76	6.63	8.64	1.46	1.76	2.16	2.78	4.36	6.08
42	2.13	2.54	3.20	4.13	7.34	9.49	1.57	1.88	2.29	2.97	4.88	6.70
43	2.31	2.76	3.54	4.52	8.07	10.36	1.70	2.00	2.44	3.16	5.46	7.39
44	2.50	3.02	3.92	4.92	8.81	11.22	1.83	2.13	2.60	3.37	6.11	8.16
45	2.72	3.29	4.31	5.33	9.52	11.99	2.00	2.33	2.86	3.69	6.95	9.28
46	2.97	3.56	4.70	5.74			2.25	2.60	3.19	4.05		
47	3.23	3.83	5.09	6.15			2.53	2.89	3.55	4.44		
48	3.52	4.12	5.49	6.56			2.84	3.20	3.94	4.83		
49	3.84	4.45	5.95	7.03			3.17	3.53	4.37	5.27		
50	4.28	4.97	6.56	7.74			3.54	3.99	4.92	5.71		

*Add \$30 annual policy fee.
MT: Use male rates for unisex.

10 Year Term Product Rates

Rates Per \$1,000
\$250,000 - \$499,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.40	0.48	0.68	0.77	1.21	1.63	0.34	0.43	0.52	0.59	0.88	1.16
19	0.40	0.48	0.68	0.77	1.21	1.63	0.34	0.43	0.52	0.59	0.88	1.16
20	0.40	0.48	0.68	0.77	1.21	1.64	0.34	0.43	0.52	0.59	0.89	1.16
21	0.40	0.48	0.68	0.77	1.21	1.65	0.34	0.43	0.52	0.59	0.90	1.18
22	0.40	0.48	0.68	0.77	1.22	1.66	0.34	0.43	0.52	0.59	0.91	1.19
23	0.40	0.48	0.68	0.77	1.23	1.67	0.34	0.43	0.52	0.59	0.92	1.20
24	0.40	0.48	0.68	0.77	1.24	1.68	0.34	0.43	0.52	0.59	0.92	1.20
25	0.40	0.48	0.68	0.77	1.25	1.69	0.34	0.43	0.52	0.60	0.93	1.22
26	0.40	0.48	0.68	0.77	1.26	1.70	0.34	0.43	0.52	0.60	0.95	1.24
27	0.40	0.48	0.68	0.77	1.27	1.72	0.34	0.43	0.52	0.61	0.96	1.27
28	0.40	0.48	0.68	0.78	1.29	1.74	0.35	0.43	0.53	0.62	0.98	1.30
29	0.40	0.48	0.68	0.79	1.31	1.77	0.35	0.43	0.54	0.63	0.99	1.31
30	0.40	0.48	0.68	0.80	1.33	1.80	0.35	0.43	0.54	0.64	1.01	1.36
31	0.40	0.48	0.68	0.81	1.35	1.83	0.35	0.44	0.56	0.65	1.04	1.41
32	0.40	0.48	0.68	0.82	1.37	1.86	0.36	0.45	0.57	0.66	1.08	1.47
33	0.40	0.50	0.70	0.83	1.39	1.91	0.36	0.46	0.58	0.68	1.12	1.54
34	0.41	0.52	0.72	0.86	1.43	1.98	0.37	0.47	0.60	0.71	1.18	1.63
35	0.42	0.53	0.75	0.90	1.50	2.07	0.38	0.49	0.63	0.74	1.24	1.73
36	0.44	0.55	0.78	0.94	1.57	2.19	0.39	0.51	0.66	0.77	1.31	1.83
37	0.46	0.57	0.83	1.00	1.67	2.36	0.41	0.52	0.69	0.81	1.38	1.93
38	0.48	0.61	0.88	1.06	1.79	2.54	0.43	0.53	0.72	0.85	1.47	2.03
39	0.51	0.64	0.94	1.12	1.92	2.74	0.45	0.55	0.77	0.91	1.57	2.14
40	0.54	0.68	1.01	1.20	2.08	3.02	0.48	0.59	0.83	0.97	1.70	2.32
41	0.59	0.74	1.09	1.28	2.27	3.31	0.52	0.64	0.92	1.05	1.86	2.53
42	0.64	0.81	1.18	1.39	2.47	3.63	0.56	0.70	1.01	1.14	2.01	2.76
43	0.69	0.88	1.27	1.52	2.69	3.97	0.61	0.76	1.08	1.22	2.18	3.01
44	0.74	0.97	1.37	1.68	2.94	4.37	0.67	0.83	1.17	1.30	2.37	3.27
45	0.80	1.06	1.47	1.83	3.20	4.79	0.73	0.91	1.27	1.42	2.59	3.64
46	0.86	1.15	1.58	1.97	3.46	5.21	0.79	1.00	1.38	1.56	2.85	4.03
47	0.92	1.24	1.70	2.11	3.72	5.63	0.86	1.10	1.49	1.68	3.11	4.44
48	0.98	1.34	1.82	2.25	3.98	6.07	0.91	1.18	1.59	1.78	3.36	4.84
49	1.05	1.45	1.94	2.41	4.24	6.56	0.96	1.24	1.68	1.86	3.59	5.21
50	1.14	1.57	2.09	2.61	4.57	7.06	1.03	1.32	1.78	1.99	3.85	5.64
51	1.26	1.73	2.28	2.86	4.98	7.60	1.11	1.42	1.89	2.13	4.14	6.08
52	1.40	1.90	2.50	3.14	5.44	8.22	1.19	1.52	2.00	2.27	4.43	6.52
53	1.56	2.08	2.75	3.47	5.98	8.92	1.27	1.62	2.11	2.41	4.72	6.98
54	1.75	2.31	3.05	3.86	6.55	9.64	1.35	1.73	2.23	2.59	5.10	7.68
55	1.96	2.55	3.37	4.26	7.14	10.37	1.43	1.85	2.38	2.77	5.55	8.41
56	2.17	2.79	3.69	4.64	7.75	11.12	1.54	1.98	2.56	2.97	6.00	9.14
57	2.38	3.06	4.01	5.02	8.40	11.92	1.66	2.13	2.75	3.20	6.45	9.87
58	2.60	3.34	4.34	5.40	9.08	12.74	1.79	2.29	2.98	3.46	6.90	10.60
59	2.84	3.63	4.68	5.79	9.81	13.60	1.93	2.46	3.21	3.73	7.37	11.42
60	3.13	3.99	5.12	6.29	10.71	14.81	2.10	2.65	3.47	4.05	7.85	12.36
61	3.50	4.40	5.65	6.88	11.80	16.21	2.29	2.87	3.75	4.40	8.47	13.35
62	3.93	4.89	6.28	7.57	13.05	17.83	2.50	3.11	4.04	4.78	9.16	14.39
63	4.44	5.47	7.00	8.37	14.58	19.77	2.74	3.39	4.40	5.24	9.89	15.66
64	5.02	6.12	7.81	9.26	16.24	21.89	3.01	3.69	4.76	5.69	10.64	16.96
65	5.63	6.81	8.66	10.23	17.92	24.09	3.28	3.99	5.17	6.21	11.49	18.35
66	6.25	7.51	9.59	11.32	19.73	26.54	3.53	4.30	5.59	6.74	12.49	19.75
67	6.89	8.36	10.72	12.68	21.78	29.31	3.83	4.72	6.17	7.52	13.68	21.37
68	7.57	9.30	11.92	14.06	23.96	32.17	4.25	5.27	7.00	8.61	15.08	23.36
69	8.38	10.31	13.27	15.64	26.41	35.52	4.80	6.01	7.97	9.86	16.69	25.67
70	9.43	11.62	15.16	17.93	29.02	39.28	5.52	6.88	8.99	11.11	18.49	28.00
71	10.62	13.10	17.37	20.29	32.13	44.79	6.43	7.97	10.35	12.46	20.96	30.33
72	11.88	14.80	19.93	23.22	35.56	51.39	7.57	9.26	11.91	14.05	23.84	33.13
73	13.43	16.76	22.76	26.73	39.28	58.63	8.85	10.72	13.67	15.89	26.77	36.66
74	15.34	19.15	26.10	30.64	43.56	63.97	10.35	12.44	15.73	18.02	30.05	40.67
75	17.67	21.95	29.93	35.02	49.63	70.65	12.03	14.45	18.07	20.77	34.87	47.73
76	20.40	25.08	34.20	39.89	55.31	75.22	13.88	16.87	20.80	23.71	40.61	55.13
77	23.97	29.28	40.10	46.95	66.43	90.05	16.18	19.92	24.10	28.40	47.35	65.88
78	28.35	34.26	46.84	54.53	81.24	108.96	19.01	23.61	28.11	33.52	55.98	79.52
79	33.50	40.18	55.05	64.11	99.13	125.86	22.38	28.06	32.94	39.68	65.71	94.25
80	38.98	46.75	64.05	74.59	110.11	139.79	25.83	32.39	38.02	45.80	73.93	106.04

*Add \$30 annual policy fee.
MT: Use male rates for unisex.

15 Year Term Product Rates

Rates Per \$1,000
\$250,000 - \$499,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.49	0.59	0.69	0.85	1.42	1.90	0.42	0.50	0.62	0.72	1.08	1.37
19	0.49	0.59	0.69	0.85	1.42	1.90	0.42	0.50	0.62	0.72	1.08	1.37
20	0.49	0.59	0.69	0.85	1.42	1.91	0.42	0.50	0.62	0.72	1.09	1.38
21	0.49	0.59	0.69	0.85	1.43	1.92	0.42	0.50	0.62	0.72	1.10	1.39
22	0.49	0.59	0.69	0.85	1.44	1.93	0.42	0.50	0.62	0.72	1.11	1.40
23	0.49	0.59	0.69	0.85	1.45	1.94	0.42	0.50	0.62	0.72	1.12	1.42
24	0.49	0.59	0.69	0.85	1.46	1.95	0.42	0.50	0.62	0.72	1.12	1.43
25	0.49	0.59	0.69	0.85	1.47	1.96	0.42	0.50	0.62	0.72	1.13	1.45
26	0.49	0.59	0.69	0.85	1.48	1.97	0.42	0.50	0.63	0.73	1.15	1.47
27	0.49	0.60	0.70	0.85	1.50	1.98	0.42	0.50	0.63	0.73	1.16	1.49
28	0.49	0.61	0.71	0.85	1.52	1.99	0.42	0.51	0.64	0.73	1.18	1.51
29	0.49	0.62	0.72	0.86	1.54	2.01	0.42	0.51	0.65	0.74	1.20	1.53
30	0.50	0.64	0.74	0.87	1.56	2.03	0.43	0.52	0.67	0.76	1.23	1.58
31	0.52	0.65	0.75	0.90	1.58	2.07	0.44	0.53	0.68	0.77	1.27	1.65
32	0.53	0.66	0.77	0.92	1.62	2.13	0.45	0.54	0.70	0.80	1.31	1.72
33	0.54	0.67	0.79	0.95	1.66	2.20	0.46	0.56	0.73	0.83	1.37	1.80
34	0.55	0.68	0.82	0.98	1.71	2.27	0.47	0.58	0.76	0.86	1.43	1.89
35	0.58	0.71	0.86	1.04	1.80	2.41	0.50	0.60	0.79	0.92	1.50	2.02
36	0.61	0.75	0.91	1.10	1.91	2.56	0.53	0.63	0.83	0.98	1.59	2.16
37	0.64	0.79	0.97	1.18	2.03	2.75	0.56	0.66	0.88	1.05	1.68	2.32
38	0.67	0.84	1.04	1.26	2.17	2.96	0.59	0.69	0.93	1.13	1.78	2.48
39	0.70	0.89	1.12	1.35	2.33	3.20	0.62	0.73	0.98	1.22	1.86	2.64
40	0.74	0.96	1.22	1.47	2.56	3.57	0.66	0.78	1.05	1.33	2.00	2.86
41	0.82	1.05	1.35	1.61	2.87	3.98	0.72	0.84	1.14	1.47	2.18	3.12
42	0.91	1.14	1.47	1.74	3.20	4.39	0.78	0.90	1.22	1.59	2.39	3.41
43	0.98	1.23	1.58	1.87	3.51	4.79	0.84	0.97	1.30	1.71	2.61	3.70
44	1.06	1.32	1.71	2.02	3.84	5.23	0.89	1.04	1.39	1.82	2.85	4.02
45	1.15	1.42	1.84	2.17	4.19	5.67	0.95	1.12	1.51	1.98	3.11	4.41
46	1.25	1.53	1.97	2.34	4.54	6.11	1.03	1.22	1.64	2.15	3.40	4.82
47	1.35	1.64	2.10	2.52	4.94	6.54	1.11	1.32	1.77	2.30	3.70	5.25
48	1.44	1.76	2.22	2.71	5.38	6.96	1.20	1.42	1.89	2.43	4.00	5.66
49	1.54	1.90	2.35	2.93	5.87	7.38	1.27	1.52	2.00	2.57	4.28	6.06
50	1.66	2.08	2.54	3.22	6.43	8.08	1.35	1.63	2.14	2.75	4.60	6.54
51	1.82	2.33	2.77	3.53	7.04	8.86	1.45	1.75	2.29	2.94	4.94	7.03
52	1.99	2.58	3.03	3.87	7.69	9.71	1.56	1.88	2.45	3.13	5.30	7.53
53	2.17	2.82	3.31	4.25	8.40	10.64	1.69	2.02	2.63	3.34	5.68	8.15
54	2.38	3.09	3.64	4.70	9.14	11.58	1.82	2.19	2.83	3.61	6.16	8.84
55	2.61	3.37	3.99	5.16	9.88	12.52	1.97	2.37	3.09	3.93	6.71	9.54
56	2.87	3.66	4.38	5.65	10.69	13.64	2.14	2.58	3.39	4.30	7.26	10.33
57	3.15	3.98	4.81	6.19	11.56	14.82	2.32	2.81	3.72	4.69	7.84	11.20
58	3.46	4.31	5.26	6.77	12.48	16.05	2.52	3.06	4.08	5.13	8.49	12.17
59	3.79	4.66	5.74	7.39	13.43	17.33	2.74	3.33	4.49	5.62	9.22	13.22
60	4.19	5.17	6.41	8.25	14.58	18.91	2.98	3.64	4.97	6.20	10.00	14.50
61	4.69	5.81	7.22	9.21	15.91	20.66	3.25	3.97	5.48	6.86	10.84	15.90
62	5.26	6.54	8.14	10.32	17.40	22.64	3.54	4.32	5.99	7.56	11.74	17.42
63	5.92	7.40	9.23	11.62	19.22	25.11	3.86	4.72	6.58	8.39	12.73	19.14
64	6.69	8.39	10.48	13.12	21.25	27.75	4.22	5.15	7.23	9.26	13.83	21.05
65	7.58	9.58	11.88	14.74	23.82	31.54	4.64	5.69	7.94	10.22	15.26	23.55
66	8.59	10.95	13.43	16.56	26.94	35.93	5.21	6.37	8.71	11.36	17.06	26.34
67	9.77	12.59	15.30	18.77	30.51	40.99	5.90	7.20	9.58	12.50	18.99	29.57
68	11.10	14.36	17.28	21.02	34.31	46.22	6.73	8.21	10.54	13.62	21.17	33.19
69	12.59	16.48	19.68	23.83	38.77	52.74	7.72	9.40	11.72	14.77	23.65	37.22
70	14.60	19.35	22.70	27.34	45.30	61.56	8.93	10.82	13.13	16.25	26.48	42.22
71	17.28	23.00	26.48	31.20			10.37	12.48	14.92	18.21		
72	20.46	27.11	30.72	36.05			12.05	14.33	17.29	20.84		
73	23.90	31.32	35.05	41.40			14.02	16.40	19.91	23.55		
74	27.74	35.97	40.42	47.61			16.26	18.80	22.86	26.64		
75	32.17	41.71	46.87	55.21			18.40	21.27	25.87	30.14		

*Add \$30 annual policy fee.

MT: Use male rates for unisex.

20 Year Term Product Rates

Rates Per \$1,000
\$250,000 - \$499,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.53	0.69	0.74	0.97	1.64	1.98	0.47	0.54	0.66	0.79	1.22	1.48
19	0.53	0.69	0.74	0.97	1.64	1.98	0.47	0.54	0.66	0.79	1.22	1.48
20	0.53	0.69	0.74	0.97	1.65	1.99	0.47	0.54	0.66	0.79	1.23	1.50
21	0.53	0.69	0.74	0.97	1.66	2.01	0.47	0.54	0.66	0.79	1.24	1.52
22	0.53	0.69	0.74	0.97	1.68	2.03	0.47	0.54	0.66	0.79	1.25	1.53
23	0.53	0.69	0.74	0.97	1.69	2.05	0.47	0.54	0.66	0.79	1.26	1.54
24	0.53	0.69	0.74	0.97	1.71	2.07	0.47	0.54	0.66	0.79	1.27	1.55
25	0.53	0.69	0.75	0.97	1.73	2.09	0.47	0.54	0.66	0.79	1.29	1.57
26	0.53	0.69	0.77	0.97	1.75	2.11	0.48	0.55	0.67	0.80	1.31	1.60
27	0.54	0.69	0.80	0.99	1.77	2.13	0.48	0.55	0.67	0.80	1.34	1.63
28	0.55	0.70	0.83	1.01	1.79	2.16	0.49	0.56	0.68	0.82	1.36	1.66
29	0.55	0.70	0.85	1.01	1.81	2.20	0.50	0.57	0.69	0.83	1.39	1.70
30	0.56	0.71	0.87	1.03	1.84	2.28	0.51	0.59	0.71	0.86	1.44	1.79
31	0.57	0.72	0.88	1.05	1.89	2.37	0.52	0.61	0.73	0.89	1.51	1.88
32	0.58	0.73	0.91	1.07	1.96	2.50	0.54	0.63	0.76	0.93	1.58	1.99
33	0.59	0.75	0.94	1.11	2.04	2.66	0.56	0.65	0.78	0.97	1.67	2.11
34	0.61	0.77	0.97	1.15	2.13	2.83	0.58	0.67	0.81	1.01	1.76	2.25
35	0.64	0.81	1.03	1.23	2.26	3.04	0.61	0.71	0.85	1.08	1.88	2.41
36	0.68	0.85	1.09	1.31	2.43	3.26	0.64	0.74	0.90	1.15	2.02	2.59
37	0.72	0.91	1.15	1.40	2.63	3.54	0.67	0.78	0.96	1.22	2.16	2.77
38	0.76	0.97	1.22	1.49	2.84	3.82	0.70	0.82	1.02	1.29	2.31	2.94
39	0.81	1.03	1.30	1.59	3.07	4.13	0.74	0.86	1.08	1.36	2.46	3.11
40	0.88	1.12	1.42	1.75	3.37	4.58	0.78	0.92	1.16	1.47	2.63	3.41
41	0.97	1.24	1.57	1.92	3.75	5.07	0.84	0.99	1.28	1.61	2.85	3.77
42	1.08	1.36	1.72	2.09	4.14	5.57	0.90	1.08	1.38	1.73	3.08	4.16
43	1.19	1.48	1.88	2.27	4.53	6.08	0.98	1.17	1.48	1.85	3.33	4.58
44	1.30	1.62	2.06	2.46	4.97	6.68	1.05	1.26	1.59	1.98	3.60	5.05
45	1.43	1.77	2.24	2.69	5.45	7.29	1.13	1.37	1.72	2.15	3.90	5.52
46	1.56	1.92	2.42	2.90	5.94	7.90	1.24	1.49	1.87	2.34	4.24	5.98
47	1.69	2.07	2.61	3.13	6.46	8.56	1.35	1.61	2.02	2.53	4.60	6.43
48	1.82	2.22	2.81	3.38	7.02	9.26	1.46	1.72	2.17	2.71	4.96	6.87
49	1.97	2.39	3.03	3.65	7.64	10.04	1.57	1.84	2.32	2.89	5.31	7.30
50	2.14	2.60	3.31	4.03	8.30	10.85	1.70	1.97	2.48	3.10	5.72	7.85
51	2.37	2.87	3.65	4.45	9.01	11.73	1.83	2.13	2.65	3.32	6.17	8.41
52	2.64	3.16	4.03	4.94	9.80	12.69	1.97	2.30	2.84	3.57	6.65	9.07
53	2.91	3.49	4.46	5.49	10.66	13.74	2.13	2.49	3.03	3.83	7.16	9.76
54	3.18	3.88	4.97	6.15	11.54	14.77	2.31	2.70	3.28	4.17	7.80	10.51
55	3.48	4.30	5.51	6.82	12.45	15.96	2.51	2.95	3.62	4.58	8.50	11.66
56	3.84	4.73	6.13	7.49	13.44	17.34	2.76	3.24	4.00	5.05	9.21	12.97
57	4.24	5.20	6.81	8.24	14.52	18.79	3.03	3.56	4.42	5.56	9.99	14.45
58	4.67	5.71	7.56	9.05	15.66	20.32	3.33	3.92	4.89	6.14	10.87	16.12
59	5.14	6.26	8.37	9.94	16.86	21.95	3.66	4.31	5.41	6.76	11.83	17.96
60	5.75	7.06	9.38	11.27	18.47	24.19	4.04	4.80	6.05	7.63	13.23	20.44
61	6.57	8.08	10.55	12.79	20.48	26.72	4.49	5.39	6.82	8.66	14.99	23.13
62	7.50	9.25	11.88	14.55	22.74	29.58	5.02	6.08	7.71	9.84	16.95	26.15
63	8.57	10.60	13.41	16.57	25.38	32.95	5.61	6.88	8.75	11.24	19.19	29.66
64	9.81	12.15	15.13	18.86	28.29	36.55	6.30	7.79	9.89	12.82	21.62	33.36
65	11.20	13.87	16.91	21.18	30.69	39.66	7.09	8.83	11.09	14.41	23.39	36.08

*Add \$30 annual policy fee.

MT: Use male rates for unisex.

30 Year Term Product Rates

Rates Per \$1,000
\$250,000 - \$499,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.79	0.95	1.20	1.41	2.25	2.92	0.65	0.74	0.90	1.16	1.52	1.94
19	0.79	0.95	1.20	1.41	2.25	2.92	0.65	0.74	0.90	1.16	1.52	1.94
20	0.79	0.95	1.20	1.41	2.27	2.94	0.65	0.74	0.90	1.16	1.54	1.97
21	0.79	0.95	1.20	1.41	2.29	2.96	0.65	0.74	0.91	1.16	1.56	2.00
22	0.79	0.95	1.20	1.41	2.31	2.98	0.65	0.74	0.91	1.16	1.58	2.02
23	0.79	0.95	1.20	1.41	2.34	3.03	0.65	0.74	0.91	1.16	1.60	2.05
24	0.79	0.95	1.20	1.43	2.38	3.10	0.65	0.74	0.91	1.16	1.62	2.07
25	0.80	0.97	1.21	1.46	2.43	3.16	0.66	0.76	0.92	1.18	1.65	2.14
26	0.82	0.98	1.23	1.49	2.48	3.22	0.67	0.78	0.95	1.21	1.71	2.21
27	0.83	1.00	1.26	1.52	2.54	3.31	0.67	0.80	0.97	1.23	1.76	2.28
28	0.84	1.02	1.28	1.56	2.61	3.39	0.68	0.82	1.00	1.26	1.81	2.35
29	0.86	1.03	1.30	1.59	2.68	3.48	0.69	0.84	1.02	1.29	1.86	2.42
30	0.88	1.05	1.33	1.63	2.78	3.60	0.71	0.86	1.05	1.33	1.95	2.57
31	0.91	1.08	1.36	1.67	2.90	3.74	0.74	0.89	1.08	1.37	2.07	2.73
32	0.94	1.10	1.39	1.72	3.03	3.92	0.77	0.92	1.11	1.41	2.19	2.91
33	0.97	1.13	1.44	1.78	3.20	4.11	0.80	0.95	1.14	1.44	2.32	3.10
34	1.01	1.17	1.48	1.84	3.38	4.33	0.83	0.98	1.17	1.47	2.44	3.29
35	1.06	1.23	1.57	1.97	3.63	4.68	0.86	1.04	1.24	1.56	2.60	3.54
36	1.13	1.32	1.69	2.11	3.94	5.06	0.91	1.08	1.33	1.66	2.78	3.81
37	1.21	1.41	1.82	2.26	4.27	5.47	0.97	1.17	1.42	1.76	2.97	4.10
38	1.30	1.51	1.96	2.43	4.63	5.91	1.02	1.28	1.52	1.86	3.17	4.40
39	1.39	1.62	2.11	2.60	5.01	6.39	1.08	1.37	1.63	1.98	3.35	4.70
40	1.50	1.77	2.31	2.85	5.57	7.01	1.15	1.49	1.78	2.15	3.65	5.20
41	1.64	1.96	2.54	3.14	6.26	7.69	1.26	1.66	1.98	2.34	4.03	5.79
42	1.79	2.15	2.78	3.43	6.99	8.38	1.37	1.81	2.16	2.52	4.47	6.42
43	1.96	2.37	3.04	3.74	7.76	9.13	1.49	1.95	2.30	2.72	4.95	7.13
44	2.14	2.60	3.31	4.11	8.51	9.96	1.62	2.06	2.43	2.95	5.47	7.92
45	2.33	2.85	3.60	4.52	9.26	10.80	1.78	2.19	2.63	3.23	6.09	9.06
46	2.54	3.10	3.91	4.98			1.96	2.36	2.87	3.53		
47	2.77	3.35	4.24	5.49			2.15	2.53	3.13	3.85		
48	3.03	3.63	4.60	6.05			2.36	2.70	3.40	4.20		
49	3.30	3.94	5.00	6.67			2.59	2.88	3.69	4.56		
50	3.66	4.38	5.58	7.33			2.84	3.14	4.06	4.96		

*Add \$30 annual policy fee.
MT: Use male rates for unisex.

10 Year Term Product Rates

Rates Per \$1,000
\$500,000 - \$999,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.35	0.42	0.58	0.67	1.14	1.55	0.29	0.36	0.46	0.52	0.81	1.08
19	0.35	0.42	0.58	0.67	1.14	1.55	0.29	0.36	0.46	0.52	0.81	1.08
20	0.35	0.42	0.58	0.67	1.14	1.56	0.29	0.36	0.46	0.52	0.82	1.09
21	0.35	0.42	0.58	0.67	1.14	1.57	0.29	0.36	0.46	0.52	0.83	1.10
22	0.35	0.42	0.58	0.67	1.15	1.58	0.29	0.36	0.46	0.52	0.84	1.10
23	0.35	0.42	0.58	0.67	1.16	1.59	0.29	0.36	0.46	0.52	0.85	1.11
24	0.35	0.42	0.58	0.67	1.17	1.60	0.29	0.36	0.46	0.52	0.85	1.12
25	0.35	0.42	0.58	0.67	1.18	1.61	0.29	0.36	0.46	0.52	0.86	1.13
26	0.35	0.42	0.58	0.67	1.19	1.62	0.29	0.36	0.47	0.53	0.88	1.16
27	0.35	0.42	0.58	0.68	1.20	1.64	0.29	0.36	0.47	0.53	0.89	1.18
28	0.35	0.42	0.58	0.69	1.22	1.66	0.29	0.36	0.48	0.54	0.91	1.21
29	0.35	0.42	0.58	0.70	1.24	1.69	0.30	0.36	0.48	0.55	0.92	1.23
30	0.35	0.42	0.58	0.71	1.26	1.72	0.30	0.36	0.49	0.56	0.94	1.27
31	0.35	0.42	0.58	0.72	1.28	1.75	0.30	0.36	0.49	0.57	0.97	1.32
32	0.35	0.43	0.58	0.73	1.30	1.78	0.30	0.37	0.50	0.59	1.01	1.38
33	0.35	0.44	0.59	0.74	1.32	1.84	0.30	0.38	0.51	0.61	1.05	1.45
34	0.36	0.45	0.61	0.75	1.35	1.92	0.31	0.39	0.52	0.64	1.11	1.54
35	0.37	0.47	0.64	0.78	1.41	2.01	0.32	0.41	0.55	0.67	1.17	1.63
36	0.38	0.49	0.67	0.82	1.48	2.13	0.33	0.43	0.58	0.70	1.23	1.73
37	0.40	0.51	0.71	0.87	1.58	2.30	0.34	0.45	0.61	0.73	1.30	1.85
38	0.42	0.54	0.77	0.93	1.70	2.48	0.36	0.47	0.65	0.77	1.37	2.00
39	0.44	0.57	0.82	0.99	1.82	2.68	0.38	0.49	0.70	0.82	1.46	2.13
40	0.47	0.61	0.88	1.06	1.99	2.96	0.41	0.53	0.76	0.89	1.57	2.31
41	0.50	0.65	0.96	1.14	2.20	3.25	0.44	0.57	0.83	0.96	1.70	2.52
42	0.54	0.72	1.05	1.26	2.41	3.55	0.48	0.63	0.91	1.05	1.84	2.72
43	0.59	0.79	1.14	1.40	2.62	3.88	0.52	0.69	0.98	1.14	1.98	2.94
44	0.64	0.88	1.25	1.56	2.83	4.27	0.56	0.75	1.03	1.23	2.13	3.16
45	0.70	0.98	1.36	1.71	3.06	4.67	0.62	0.82	1.11	1.35	2.34	3.49
46	0.76	1.07	1.46	1.85	3.31	5.07	0.68	0.89	1.22	1.49	2.58	3.84
47	0.82	1.16	1.56	1.98	3.57	5.47	0.74	0.97	1.32	1.60	2.84	4.20
48	0.89	1.25	1.67	2.11	3.83	5.89	0.79	1.03	1.42	1.70	3.09	4.53
49	0.96	1.36	1.79	2.25	4.09	6.33	0.85	1.09	1.50	1.78	3.32	4.83
50	1.06	1.48	1.94	2.44	4.42	6.82	0.92	1.17	1.61	1.91	3.54	5.23
51	1.17	1.62	2.11	2.67	4.86	7.38	1.00	1.26	1.73	2.05	3.77	5.64
52	1.31	1.78	2.32	2.93	5.34	8.01	1.08	1.35	1.85	2.19	4.00	6.06
53	1.47	1.96	2.56	3.23	5.85	8.73	1.16	1.44	1.97	2.33	4.23	6.50
54	1.67	2.18	2.84	3.61	6.42	9.48	1.25	1.54	2.10	2.49	4.55	7.17
55	1.88	2.42	3.14	3.99	7.02	10.23	1.36	1.66	2.25	2.69	4.95	7.86
56	2.09	2.66	3.44	4.37	7.63	10.99	1.47	1.80	2.41	2.90	5.41	8.55
57	2.30	2.90	3.76	4.75	8.29	11.80	1.58	1.96	2.60	3.11	5.92	9.24
58	2.51	3.14	4.10	5.13	8.99	12.65	1.70	2.13	2.81	3.32	6.49	9.93
59	2.73	3.41	4.46	5.51	9.73	13.53	1.83	2.31	3.04	3.52	7.10	10.68
60	3.00	3.75	4.89	6.01	10.64	14.75	1.99	2.52	3.30	3.81	7.72	11.63
61	3.33	4.15	5.41	6.59	11.73	16.15	2.18	2.74	3.59	4.14	8.32	12.64
62	3.71	4.62	6.02	7.28	12.98	17.77	2.39	2.98	3.91	4.48	8.92	13.72
63	4.16	5.18	6.73	8.08	14.51	19.71	2.62	3.28	4.28	4.90	9.52	15.01
64	4.67	5.81	7.54	8.97	16.17	21.83	2.89	3.58	4.68	5.32	10.12	16.38
65	5.22	6.48	8.36	9.90	17.83	23.98	3.15	3.87	5.08	5.78	10.95	17.91
66	5.79	7.21	9.26	10.96	19.54	26.36	3.38	4.15	5.49	6.26	11.98	19.64
67	6.46	8.08	10.35	12.27	21.47	29.06	3.65	4.52	6.06	6.93	13.20	21.34
68	7.21	9.03	11.52	13.61	23.53	31.85	4.00	4.99	6.85	7.91	14.64	23.12
69	8.03	10.10	12.82	15.14	25.84	35.09	4.50	5.66	7.79	9.00	16.29	25.27
70	9.06	11.40	14.65	17.41	28.66	38.98	5.17	6.49	8.78	10.12	18.13	27.47
71	10.24	12.81	16.79	19.76	32.03	44.27	6.04	7.58	10.09	11.72	20.64	29.67
72	11.57	14.42	19.29	22.67	35.51	50.62	7.15	8.89	11.60	13.44	23.55	32.59
73	13.21	16.27	22.07	26.16	39.22	57.58	8.38	10.37	13.31	15.42	26.54	36.14
74	15.08	18.53	25.35	30.05	43.50	63.19	9.83	12.10	15.30	17.74	29.89	40.16
75	17.33	21.22	28.98	34.33	49.56	69.45	11.51	14.09	17.62	20.50	34.67	47.21
76	20.04	24.27	32.94	39.08	55.23	73.52	13.47	16.44	20.33	23.43	40.38	54.60
77	23.58	28.35	38.41	45.97	66.33	87.55	15.90	19.40	23.63	28.09	47.22	65.32
78	27.92	33.18	44.65	53.36	81.11	105.41	18.89	22.98	27.64	33.19	55.89	78.91
79	33.05	38.94	52.21	62.69	98.80	121.19	22.34	27.29	32.47	39.32	65.61	93.61
80	38.45	45.31	60.74	72.93	109.74	134.61	25.79	31.50	37.48	45.38	73.82	105.32

*Add \$30 annual policy fee.

MT: Use male rates for unisex.

15 Year Term Product Rates

Rates Per \$1,000
\$500,000 - \$999,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.41	0.54	0.61	0.74	1.32	1.80	0.35	0.44	0.52	0.67	1.02	1.31
19	0.41	0.54	0.61	0.74	1.32	1.80	0.35	0.44	0.52	0.67	1.02	1.31
20	0.41	0.54	0.61	0.74	1.32	1.81	0.35	0.44	0.52	0.67	1.03	1.32
21	0.41	0.54	0.61	0.74	1.33	1.82	0.35	0.44	0.52	0.67	1.04	1.33
22	0.41	0.54	0.61	0.74	1.34	1.83	0.35	0.44	0.52	0.67	1.05	1.35
23	0.41	0.54	0.61	0.74	1.35	1.84	0.35	0.44	0.52	0.67	1.06	1.36
24	0.41	0.54	0.61	0.74	1.36	1.85	0.35	0.44	0.52	0.67	1.06	1.37
25	0.41	0.54	0.61	0.74	1.37	1.86	0.35	0.44	0.52	0.67	1.07	1.39
26	0.41	0.54	0.61	0.74	1.38	1.87	0.35	0.44	0.53	0.67	1.09	1.41
27	0.41	0.54	0.61	0.74	1.39	1.88	0.35	0.44	0.53	0.67	1.10	1.43
28	0.42	0.55	0.62	0.75	1.41	1.90	0.35	0.44	0.54	0.68	1.12	1.45
29	0.43	0.55	0.63	0.75	1.43	1.91	0.35	0.45	0.55	0.69	1.14	1.47
30	0.44	0.57	0.65	0.78	1.45	1.92	0.36	0.46	0.56	0.71	1.17	1.52
31	0.44	0.58	0.66	0.80	1.48	1.95	0.36	0.47	0.58	0.72	1.21	1.57
32	0.45	0.59	0.68	0.83	1.53	2.00	0.37	0.48	0.60	0.75	1.25	1.64
33	0.46	0.60	0.70	0.86	1.60	2.06	0.39	0.50	0.62	0.78	1.31	1.71
34	0.48	0.62	0.72	0.90	1.66	2.12	0.40	0.52	0.65	0.82	1.37	1.80
35	0.50	0.64	0.76	0.96	1.74	2.26	0.43	0.54	0.68	0.87	1.45	1.92
36	0.53	0.67	0.81	1.02	1.85	2.42	0.46	0.57	0.72	0.92	1.54	2.07
37	0.56	0.71	0.86	1.09	1.97	2.62	0.49	0.59	0.76	0.98	1.65	2.22
38	0.59	0.75	0.92	1.18	2.11	2.84	0.52	0.62	0.80	1.04	1.75	2.38
39	0.62	0.80	0.99	1.26	2.26	3.09	0.54	0.65	0.85	1.11	1.85	2.55
40	0.67	0.86	1.08	1.39	2.50	3.46	0.57	0.69	0.92	1.21	1.99	2.77
41	0.75	0.93	1.20	1.54	2.82	3.88	0.61	0.75	1.00	1.34	2.17	3.02
42	0.83	1.01	1.31	1.69	3.15	4.31	0.66	0.81	1.09	1.45	2.36	3.29
43	0.91	1.10	1.41	1.84	3.48	4.74	0.72	0.87	1.18	1.56	2.56	3.58
44	0.99	1.20	1.53	1.99	3.83	5.18	0.77	0.94	1.28	1.68	2.77	3.88
45	1.07	1.31	1.65	2.14	4.18	5.62	0.84	1.02	1.41	1.84	3.02	4.26
46	1.16	1.42	1.78	2.29	4.53	6.06	0.92	1.11	1.54	2.01	3.30	4.65
47	1.25	1.53	1.92	2.44	4.91	6.49	1.00	1.20	1.67	2.16	3.58	5.04
48	1.34	1.64	2.07	2.59	5.34	6.91	1.07	1.30	1.77	2.29	3.86	5.43
49	1.44	1.76	2.23	2.78	5.82	7.34	1.15	1.38	1.87	2.41	4.14	5.80
50	1.57	1.93	2.45	3.06	6.37	8.01	1.23	1.48	1.99	2.58	4.45	6.26
51	1.73	2.13	2.68	3.38	6.98	8.76	1.32	1.60	2.12	2.76	4.79	6.74
52	1.90	2.33	2.94	3.74	7.63	9.56	1.42	1.72	2.26	2.94	5.16	7.25
53	2.08	2.56	3.23	4.13	8.34	10.45	1.53	1.86	2.40	3.14	5.54	7.85
54	2.30	2.83	3.56	4.60	9.08	11.34	1.64	2.00	2.59	3.39	6.03	8.53
55	2.54	3.13	3.91	5.08	9.82	12.25	1.77	2.17	2.83	3.69	6.58	9.24
56	2.78	3.43	4.30	5.56	10.62	13.35	1.91	2.36	3.10	4.03	7.13	10.03
57	3.03	3.74	4.73	6.04	11.49	14.50	2.07	2.57	3.41	4.40	7.68	10.92
58	3.30	4.07	5.18	6.53	12.40	15.71	2.25	2.80	3.74	4.80	8.29	11.90
59	3.58	4.44	5.67	7.09	13.35	16.96	2.43	3.05	4.11	5.25	8.98	12.99
60	3.95	4.94	6.34	7.95	14.50	18.59	2.66	3.35	4.55	5.81	9.77	14.29
61	4.44	5.54	7.12	8.94	15.83	20.38	2.93	3.68	5.02	6.43	10.63	15.71
62	4.98	6.24	8.03	10.09	17.33	22.43	3.21	4.05	5.50	7.11	11.56	17.27
63	5.62	7.06	9.09	11.43	19.15	24.97	3.53	4.47	5.99	7.89	12.59	19.10
64	6.36	8.00	10.32	12.98	21.19	27.69	3.89	4.92	6.55	8.72	13.74	20.99
65	7.22	9.15	11.71	14.57	23.75	31.49	4.32	5.46	7.21	9.64	15.19	23.49
66	8.23	10.51	13.29	16.33	26.85	35.87	4.87	6.14	8.02	10.75	16.97	26.28
67	9.42	12.12	15.18	18.47	30.40	40.92	5.54	6.97	9.00	11.87	18.90	29.50
68	10.75	13.87	17.18	20.65	34.18	46.14	6.35	7.97	10.18	12.99	21.06	33.13
69	12.25	15.98	19.63	23.37	38.62	52.66	7.32	9.15	11.56	14.41	23.52	37.16
70	14.29	18.81	22.66	26.89	45.11	61.47	8.51	10.57	13.00	15.90	26.33	42.16
71	16.96	22.38	26.41	30.78			9.94	12.21	14.73	17.79		
72	20.14	26.40	30.63	35.65			11.60	14.05	17.04	20.36		
73	23.56	30.52	34.94	41.00			13.57	16.11	19.59	23.00		
74	27.40	35.12	40.31	47.40			15.81	18.49	22.46	26.01		
75	31.77	40.72	46.74	54.96			17.89	20.92	25.42	29.43		

*Add \$30 annual policy fee.

MT: Use male rates for unisex.

20 Year Term Product Rates

Rates Per \$1,000
\$500,000 - \$999,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.47	0.65	0.73	0.88	1.59	1.94	0.38	0.47	0.61	0.71	1.13	1.41
19	0.47	0.65	0.73	0.88	1.59	1.94	0.38	0.47	0.61	0.71	1.13	1.41
20	0.47	0.65	0.73	0.88	1.60	1.96	0.38	0.47	0.61	0.71	1.15	1.43
21	0.47	0.65	0.73	0.88	1.61	1.97	0.38	0.47	0.61	0.71	1.16	1.44
22	0.47	0.65	0.73	0.88	1.63	1.99	0.38	0.47	0.61	0.71	1.17	1.45
23	0.47	0.65	0.73	0.88	1.64	2.01	0.38	0.47	0.61	0.71	1.18	1.46
24	0.47	0.65	0.73	0.88	1.65	2.03	0.38	0.47	0.61	0.71	1.19	1.47
25	0.47	0.65	0.74	0.88	1.67	2.05	0.38	0.47	0.62	0.72	1.21	1.49
26	0.47	0.65	0.75	0.88	1.69	2.07	0.39	0.47	0.62	0.72	1.23	1.52
27	0.48	0.66	0.77	0.90	1.71	2.09	0.39	0.48	0.63	0.73	1.25	1.55
28	0.49	0.66	0.79	0.92	1.73	2.12	0.40	0.49	0.64	0.74	1.27	1.59
29	0.49	0.66	0.80	0.92	1.75	2.16	0.41	0.50	0.65	0.75	1.30	1.62
30	0.50	0.66	0.81	0.93	1.78	2.24	0.42	0.51	0.66	0.78	1.35	1.70
31	0.51	0.67	0.82	0.95	1.83	2.32	0.44	0.53	0.68	0.81	1.43	1.79
32	0.52	0.67	0.84	0.96	1.89	2.44	0.46	0.55	0.70	0.85	1.52	1.88
33	0.53	0.68	0.87	0.99	1.97	2.59	0.48	0.57	0.72	0.89	1.61	1.98
34	0.55	0.69	0.90	1.02	2.06	2.75	0.51	0.59	0.74	0.93	1.72	2.10
35	0.58	0.72	0.95	1.09	2.20	2.94	0.54	0.62	0.78	0.99	1.84	2.27
36	0.62	0.77	1.01	1.16	2.37	3.16	0.57	0.66	0.83	1.05	1.98	2.46
37	0.66	0.82	1.07	1.25	2.57	3.42	0.60	0.70	0.88	1.12	2.12	2.65
38	0.70	0.87	1.15	1.34	2.79	3.68	0.64	0.74	0.94	1.19	2.26	2.85
39	0.75	0.92	1.23	1.43	3.02	3.97	0.68	0.78	1.00	1.27	2.39	3.04
40	0.82	1.00	1.35	1.59	3.33	4.43	0.72	0.85	1.07	1.38	2.57	3.33
41	0.90	1.11	1.50	1.76	3.71	4.94	0.78	0.92	1.17	1.52	2.79	3.67
42	0.98	1.22	1.65	1.94	4.10	5.46	0.84	0.99	1.27	1.64	3.02	4.04
43	1.07	1.33	1.81	2.13	4.49	6.00	0.90	1.07	1.36	1.76	3.26	4.43
44	1.16	1.45	1.98	2.33	4.93	6.64	0.96	1.16	1.46	1.89	3.53	4.87
45	1.28	1.60	2.16	2.56	5.41	7.28	1.03	1.26	1.59	2.05	3.83	5.30
46	1.41	1.76	2.35	2.77	5.89	7.89	1.12	1.38	1.74	2.21	4.17	5.73
47	1.54	1.91	2.54	2.97	6.37	8.55	1.22	1.50	1.89	2.38	4.52	6.15
48	1.67	2.06	2.75	3.17	6.89	9.24	1.32	1.62	2.04	2.55	4.88	6.56
49	1.80	2.22	2.98	3.41	7.46	9.92	1.42	1.74	2.20	2.71	5.24	6.98
50	1.97	2.40	3.23	3.79	8.12	10.72	1.54	1.87	2.35	2.91	5.65	7.50
51	2.18	2.64	3.52	4.20	8.86	11.62	1.67	2.02	2.51	3.13	6.10	8.05
52	2.42	2.91	3.85	4.69	9.67	12.60	1.80	2.18	2.67	3.36	6.58	8.62
53	2.65	3.18	4.21	5.23	10.56	13.67	1.96	2.35	2.84	3.62	7.09	9.24
54	2.88	3.44	4.64	5.89	11.48	14.73	2.14	2.53	3.06	3.95	7.73	10.06
55	3.17	3.77	5.12	6.56	12.41	15.89	2.33	2.78	3.38	4.37	8.44	11.16
56	3.52	4.19	5.69	7.25	13.41	17.23	2.56	3.06	3.76	4.85	9.15	12.41
57	3.92	4.66	6.31	8.03	14.48	18.63	2.82	3.37	4.19	5.37	9.86	13.82
58	4.36	5.17	6.99	8.87	15.61	20.12	3.10	3.71	4.67	5.96	10.64	15.40
59	4.84	5.73	7.73	9.81	16.80	21.70	3.41	4.09	5.20	6.61	11.53	17.16
60	5.45	6.50	8.74	11.13	18.42	23.91	3.77	4.57	5.85	7.48	12.84	19.65
61	6.21	7.48	9.95	12.65	20.42	26.41	4.22	5.15	6.62	8.50	14.52	22.37
62	7.08	8.60	11.34	14.40	22.68	29.25	4.74	5.82	7.52	9.68	16.38	25.43
63	8.09	9.90	12.94	16.41	25.30	32.59	5.34	6.60	8.56	11.08	18.49	28.99
64	9.25	11.40	14.76	18.70	28.21	36.17	6.03	7.49	9.76	12.66	20.80	32.77
65	10.58	13.13	16.66	21.02	30.61	39.24	6.81	8.54	10.99	14.26	22.50	35.44

*Add \$30 annual policy fee.

MT: Use male rates for unisex.

30 Year Term Product Rates

Rates Per \$1,000
\$500,000 - \$999,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.67	0.88	1.08	1.33	2.18	2.85	0.57	0.68	0.84	1.10	1.45	1.88
19	0.67	0.88	1.08	1.33	2.18	2.85	0.57	0.68	0.84	1.10	1.45	1.88
20	0.67	0.88	1.08	1.33	2.20	2.87	0.57	0.68	0.84	1.10	1.47	1.91
21	0.67	0.88	1.08	1.33	2.22	2.89	0.57	0.68	0.84	1.10	1.49	1.94
22	0.67	0.88	1.08	1.33	2.24	2.91	0.57	0.68	0.84	1.10	1.51	1.96
23	0.67	0.88	1.08	1.33	2.27	2.97	0.57	0.68	0.84	1.10	1.53	1.98
24	0.67	0.88	1.08	1.36	2.31	3.03	0.57	0.68	0.85	1.10	1.55	2.01
25	0.68	0.89	1.10	1.39	2.36	3.10	0.58	0.70	0.87	1.12	1.58	2.08
26	0.69	0.91	1.12	1.42	2.41	3.16	0.59	0.72	0.89	1.15	1.64	2.15
27	0.70	0.93	1.15	1.45	2.48	3.24	0.59	0.74	0.91	1.17	1.70	2.22
28	0.72	0.95	1.18	1.48	2.54	3.33	0.60	0.76	0.94	1.20	1.75	2.29
29	0.74	0.97	1.21	1.52	2.61	3.41	0.61	0.78	0.96	1.23	1.80	2.35
30	0.76	0.98	1.24	1.55	2.72	3.54	0.63	0.80	0.99	1.27	1.89	2.50
31	0.78	1.00	1.27	1.59	2.84	3.68	0.65	0.82	1.03	1.30	2.00	2.67
32	0.80	1.02	1.31	1.63	2.98	3.86	0.68	0.85	1.06	1.34	2.12	2.85
33	0.83	1.04	1.36	1.68	3.15	4.05	0.71	0.87	1.09	1.37	2.25	3.03
34	0.86	1.06	1.41	1.73	3.34	4.26	0.74	0.89	1.12	1.41	2.37	3.22
35	0.90	1.11	1.51	1.85	3.59	4.62	0.77	0.93	1.18	1.50	2.53	3.45
36	0.96	1.20	1.63	1.99	3.89	5.00	0.82	0.97	1.26	1.59	2.71	3.71
37	1.04	1.29	1.76	2.15	4.22	5.41	0.87	1.03	1.34	1.70	2.90	3.97
38	1.12	1.39	1.90	2.32	4.57	5.85	0.92	1.11	1.43	1.81	3.09	4.24
39	1.20	1.50	2.06	2.51	4.95	6.33	0.98	1.17	1.52	1.94	3.28	4.51
40	1.31	1.64	2.24	2.75	5.50	6.94	1.05	1.27	1.66	2.09	3.57	4.96
41	1.44	1.81	2.47	3.03	6.19	7.63	1.14	1.41	1.82	2.25	3.95	5.47
42	1.59	1.99	2.70	3.32	6.92	8.32	1.24	1.55	1.98	2.42	4.37	6.04
43	1.75	2.18	2.94	3.63	7.68	9.06	1.34	1.67	2.12	2.61	4.83	6.66
44	1.92	2.40	3.21	3.99	8.46	9.90	1.45	1.74	2.27	2.80	5.34	7.35
45	2.11	2.63	3.50	4.36	9.20	10.74	1.59	1.87	2.48	3.09	5.92	8.08
46	2.31	2.87	3.80	4.75			1.75	2.04	2.73	3.42		
47	2.52	3.13	4.14	5.18			1.92	2.23	2.99	3.77		
48	2.75	3.40	4.50	5.66			2.10	2.42	3.28	4.15		
49	3.01	3.71	4.89	6.17			2.30	2.63	3.58	4.54		
50	3.34	4.13	5.41	6.78			2.53	2.89	3.94	4.95		

*Add \$30 annual policy fee.
MT: Use male rates for unisex.

10 Year Term Product Rates

Rates Per \$1,000
\$1,000,000 and above

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.30	0.38	0.55	0.63	1.09	1.49	0.24	0.31	0.41	0.46	0.76	1.02
19	0.30	0.38	0.55	0.63	1.09	1.49	0.24	0.31	0.41	0.46	0.76	1.02
20	0.30	0.38	0.55	0.63	1.09	1.50	0.24	0.31	0.41	0.46	0.77	1.03
21	0.30	0.38	0.55	0.63	1.09	1.51	0.24	0.31	0.41	0.46	0.78	1.04
22	0.30	0.38	0.55	0.63	1.10	1.52	0.24	0.31	0.41	0.46	0.79	1.04
23	0.30	0.38	0.55	0.63	1.11	1.53	0.24	0.31	0.41	0.46	0.80	1.05
24	0.30	0.38	0.55	0.63	1.12	1.54	0.24	0.31	0.41	0.46	0.80	1.06
25	0.30	0.38	0.55	0.63	1.13	1.55	0.24	0.31	0.41	0.46	0.81	1.08
26	0.30	0.38	0.55	0.63	1.14	1.57	0.24	0.31	0.42	0.47	0.83	1.10
27	0.30	0.38	0.55	0.63	1.15	1.59	0.24	0.31	0.42	0.47	0.84	1.12
28	0.30	0.38	0.55	0.64	1.17	1.61	0.25	0.31	0.43	0.48	0.86	1.15
29	0.30	0.38	0.55	0.65	1.19	1.63	0.25	0.31	0.43	0.49	0.87	1.17
30	0.30	0.38	0.55	0.66	1.21	1.65	0.25	0.32	0.44	0.51	0.89	1.21
31	0.30	0.39	0.55	0.67	1.23	1.67	0.25	0.32	0.45	0.53	0.92	1.26
32	0.30	0.40	0.55	0.68	1.25	1.69	0.26	0.33	0.46	0.55	0.96	1.32
33	0.30	0.41	0.57	0.69	1.27	1.77	0.26	0.34	0.47	0.57	1.00	1.39
34	0.31	0.42	0.58	0.71	1.29	1.84	0.27	0.36	0.48	0.59	1.05	1.48
35	0.32	0.44	0.61	0.75	1.35	1.94	0.28	0.38	0.51	0.62	1.11	1.57
36	0.33	0.46	0.64	0.79	1.43	2.05	0.30	0.40	0.54	0.65	1.18	1.66
37	0.34	0.48	0.68	0.84	1.54	2.23	0.31	0.42	0.57	0.69	1.25	1.76
38	0.36	0.50	0.73	0.90	1.66	2.42	0.32	0.44	0.60	0.73	1.33	1.88
39	0.37	0.53	0.79	0.96	1.80	2.62	0.34	0.46	0.63	0.79	1.43	2.03
40	0.40	0.57	0.85	1.04	1.98	2.90	0.37	0.49	0.69	0.86	1.55	2.20
41	0.43	0.62	0.94	1.13	2.17	3.19	0.40	0.53	0.77	0.93	1.68	2.40
42	0.47	0.68	1.03	1.23	2.37	3.49	0.44	0.58	0.84	1.02	1.82	2.63
43	0.52	0.75	1.12	1.35	2.57	3.81	0.48	0.63	0.90	1.11	1.95	2.87
44	0.58	0.81	1.23	1.49	2.77	4.20	0.52	0.69	0.97	1.20	2.09	3.12
45	0.64	0.88	1.34	1.63	3.00	4.60	0.57	0.76	1.06	1.32	2.29	3.46
46	0.70	0.95	1.44	1.77	3.27	5.01	0.63	0.83	1.15	1.46	2.51	3.83
47	0.76	1.02	1.54	1.91	3.55	5.42	0.69	0.90	1.25	1.57	2.73	4.19
48	0.83	1.11	1.64	2.05	3.81	5.83	0.74	0.98	1.33	1.67	2.95	4.52
49	0.91	1.19	1.75	2.22	4.05	6.26	0.80	1.03	1.40	1.75	3.14	4.82
50	1.00	1.30	1.90	2.41	4.37	6.76	0.86	1.10	1.50	1.88	3.36	5.22
51	1.11	1.44	2.08	2.65	4.81	7.31	0.93	1.19	1.61	2.02	3.60	5.63
52	1.23	1.61	2.29	2.92	5.28	7.94	1.00	1.28	1.72	2.16	3.84	6.04
53	1.38	1.79	2.53	3.22	5.78	8.66	1.08	1.37	1.83	2.30	4.09	6.46
54	1.56	2.02	2.82	3.60	6.33	9.42	1.16	1.46	1.96	2.46	4.43	7.10
55	1.76	2.26	3.12	3.98	6.91	10.17	1.26	1.58	2.11	2.66	4.83	7.76
56	1.95	2.50	3.42	4.36	7.53	10.92	1.37	1.71	2.27	2.87	5.23	8.42
57	2.14	2.74	3.72	4.74	8.20	11.68	1.50	1.86	2.45	3.08	5.63	9.08
58	2.35	2.98	4.02	5.12	8.91	12.49	1.63	2.02	2.65	3.29	6.06	9.77
59	2.58	3.23	4.34	5.48	9.66	13.34	1.78	2.20	2.87	3.49	6.54	10.56
60	2.85	3.56	4.74	5.97	10.57	14.57	1.94	2.40	3.13	3.76	7.04	11.50
61	3.16	3.96	5.23	6.55	11.66	15.99	2.12	2.62	3.42	4.05	7.66	12.49
62	3.52	4.44	5.80	7.23	12.91	17.64	2.30	2.86	3.74	4.35	8.35	13.55
63	3.94	5.00	6.47	8.01	14.43	19.60	2.52	3.14	4.12	4.74	9.10	14.82
64	4.43	5.65	7.23	8.88	16.09	21.76	2.77	3.44	4.52	5.10	9.89	16.15
65	4.94	6.31	8.05	9.83	17.75	23.94	3.01	3.74	4.91	5.57	10.75	17.65
66	5.46	7.00	8.97	10.90	19.46	26.30	3.24	4.04	5.28	6.06	11.73	19.33
67	5.98	7.83	10.09	12.23	21.38	28.99	3.53	4.44	5.81	6.77	12.88	20.95
68	6.51	8.74	11.29	13.59	23.44	31.77	3.92	4.95	6.57	7.76	14.24	22.47
69	7.15	9.75	12.64	15.12	25.74	35.01	4.43	5.64	7.44	8.89	15.81	24.28
70	8.10	11.02	14.46	17.35	28.55	38.90	5.11	6.48	8.43	10.02	17.58	26.12
71	9.28	12.41	16.57	19.65	31.95	44.17	5.96	7.57	9.78	11.62	20.02	28.01
72	10.57	14.00	19.00	22.48	35.45	50.48	7.03	8.88	11.32	13.36	22.85	31.21
73	12.16	15.82	21.70	25.87	39.16	57.42	8.22	10.35	13.09	15.36	25.75	34.96
74	14.11	18.05	24.88	29.65	43.33	63.05	9.62	12.07	15.15	17.71	29.01	39.19
75	16.43	20.74	28.45	33.84	48.92	69.30	11.23	14.03	17.49	20.45	33.71	46.19
76	19.12	23.80	32.37	38.49	54.30	73.36	13.12	16.34	20.21	23.34	39.36	53.52
77	22.64	27.91	37.80	45.23	64.37	87.36	15.48	19.25	23.53	27.96	46.51	64.15
78	26.97	32.78	43.99	52.46	77.75	105.19	18.38	22.77	27.55	33.02	55.65	77.61
79	32.10	38.60	51.49	61.57	94.18	120.94	21.86	27.00	32.42	39.09	65.52	92.20
80	37.35	44.91	59.91	71.63	104.61	134.33	25.23	31.16	37.42	45.12	73.72	103.73

*Add \$30 annual policy fee.
MT: Use male rates for unisex.

15 Year Term Product Rates

Rates Per \$1,000
\$1,000,000 and above

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.37	0.51	0.59	0.70	1.25	1.74	0.30	0.39	0.49	0.64	0.96	1.25
19	0.37	0.51	0.59	0.70	1.25	1.74	0.30	0.39	0.49	0.64	0.96	1.25
20	0.37	0.51	0.59	0.70	1.25	1.75	0.30	0.39	0.49	0.64	0.97	1.26
21	0.37	0.51	0.59	0.70	1.26	1.76	0.30	0.39	0.49	0.64	0.98	1.27
22	0.37	0.51	0.59	0.70	1.27	1.77	0.30	0.39	0.49	0.64	0.99	1.29
23	0.37	0.51	0.59	0.70	1.28	1.78	0.30	0.39	0.49	0.64	1.00	1.30
24	0.37	0.51	0.59	0.70	1.29	1.79	0.30	0.39	0.49	0.64	1.00	1.31
25	0.37	0.51	0.59	0.70	1.30	1.80	0.30	0.39	0.49	0.64	1.01	1.33
26	0.37	0.51	0.59	0.70	1.31	1.81	0.30	0.39	0.50	0.65	1.03	1.35
27	0.37	0.51	0.59	0.70	1.33	1.83	0.30	0.39	0.50	0.66	1.04	1.37
28	0.37	0.52	0.59	0.71	1.35	1.84	0.30	0.40	0.51	0.67	1.06	1.39
29	0.37	0.52	0.60	0.71	1.36	1.85	0.30	0.40	0.52	0.68	1.08	1.41
30	0.38	0.53	0.62	0.74	1.38	1.86	0.31	0.41	0.53	0.70	1.10	1.46
31	0.40	0.53	0.63	0.77	1.40	1.90	0.33	0.42	0.55	0.71	1.13	1.51
32	0.41	0.55	0.65	0.80	1.43	1.95	0.34	0.44	0.57	0.74	1.17	1.58
33	0.42	0.56	0.67	0.83	1.47	2.01	0.36	0.46	0.59	0.77	1.21	1.65
34	0.43	0.58	0.69	0.87	1.52	2.07	0.38	0.48	0.62	0.81	1.26	1.74
35	0.46	0.60	0.73	0.93	1.60	2.21	0.41	0.51	0.65	0.86	1.33	1.86
36	0.49	0.63	0.78	0.99	1.71	2.38	0.43	0.54	0.69	0.91	1.42	2.00
37	0.52	0.67	0.83	1.07	1.84	2.58	0.45	0.57	0.73	0.96	1.52	2.15
38	0.55	0.71	0.89	1.15	1.98	2.80	0.48	0.60	0.77	1.01	1.62	2.30
39	0.59	0.75	0.96	1.24	2.15	3.05	0.51	0.63	0.82	1.08	1.73	2.46
40	0.64	0.80	1.05	1.37	2.38	3.41	0.54	0.67	0.89	1.17	1.88	2.67
41	0.72	0.86	1.17	1.51	2.68	3.82	0.58	0.73	0.98	1.29	2.06	2.92
42	0.80	0.94	1.28	1.65	2.99	4.24	0.63	0.79	1.06	1.39	2.24	3.18
43	0.87	1.03	1.38	1.79	3.30	4.66	0.68	0.85	1.13	1.49	2.43	3.46
44	0.95	1.14	1.50	1.94	3.63	5.10	0.73	0.91	1.21	1.58	2.65	3.75
45	1.03	1.25	1.63	2.09	3.98	5.54	0.80	0.99	1.31	1.74	2.90	4.14
46	1.12	1.36	1.76	2.24	4.33	5.97	0.88	1.08	1.42	1.92	3.19	4.54
47	1.21	1.47	1.89	2.40	4.68	6.39	0.96	1.17	1.54	2.08	3.48	4.95
48	1.29	1.58	2.04	2.57	5.07	6.80	1.03	1.27	1.65	2.23	3.78	5.36
49	1.37	1.71	2.20	2.76	5.52	7.23	1.11	1.36	1.75	2.36	4.07	5.76
50	1.50	1.89	2.42	3.05	6.07	7.89	1.19	1.46	1.87	2.54	4.38	6.21
51	1.66	2.09	2.65	3.37	6.70	8.61	1.28	1.58	2.00	2.72	4.70	6.66
52	1.84	2.29	2.91	3.73	7.39	9.39	1.39	1.70	2.13	2.91	5.03	7.13
53	2.03	2.51	3.20	4.12	8.15	10.23	1.51	1.84	2.27	3.09	5.37	7.71
54	2.25	2.78	3.53	4.59	8.93	11.09	1.63	1.99	2.46	3.36	5.81	8.34
55	2.50	3.07	3.88	5.07	9.68	11.96	1.76	2.16	2.69	3.65	6.30	9.06
56	2.75	3.36	4.27	5.55	10.43	12.99	1.90	2.35	2.93	3.98	6.78	9.85
57	3.00	3.66	4.70	6.03	11.16	14.08	2.06	2.56	3.19	4.33	7.24	10.74
58	3.25	3.99	5.15	6.51	11.89	15.20	2.24	2.79	3.49	4.72	7.73	11.75
59	3.52	4.36	5.63	7.06	12.62	16.37	2.42	3.04	3.82	5.15	8.29	12.84
60	3.87	4.84	6.30	7.92	13.66	18.05	2.64	3.33	4.23	5.68	9.05	14.16
61	4.34	5.44	7.09	8.91	14.99	19.93	2.91	3.66	4.69	6.27	9.96	15.60
62	4.88	6.12	8.00	10.05	16.47	22.09	3.19	4.02	5.15	6.90	10.95	17.17
63	5.51	6.92	9.05	11.38	18.26	24.74	3.51	4.42	5.66	7.63	12.09	19.03
64	6.23	7.84	10.29	12.93	20.29	27.61	3.86	4.86	6.22	8.41	13.32	20.93
65	7.08	8.97	11.63	14.52	23.01	31.42	4.28	5.41	6.84	9.30	14.79	23.36
66	8.08	10.30	13.14	16.28	26.42	35.80	4.83	6.09	7.57	10.41	16.52	26.07
67	9.25	11.89	14.94	18.42	30.25	40.85	5.50	6.92	8.45	11.51	18.50	29.19
68	10.56	13.60	16.85	20.60	34.13	46.07	6.31	7.93	9.51	12.89	20.74	32.71
69	12.04	15.68	19.15	23.32	38.56	52.58	7.27	9.12	10.75	14.38	23.23	36.61
70	14.07	18.47	22.08	26.84	45.04	61.38	8.46	10.53	12.16	15.88	25.96	41.47
71	16.74	21.98	25.74	30.73			9.89	12.17	13.91	17.68		
72	19.90	25.91	29.87	35.60			11.55	14.01	16.24	20.13		
73	23.32	29.96	34.08	40.94			13.52	16.06	18.81	22.65		
74	27.17	34.51	39.31	47.33			15.76	18.44	21.74	25.50		
75	31.51	40.02	45.58	54.88			17.84	20.87	24.60	28.85		

*Add \$30 annual policy fee.

MT: Use male rates for unisex.

20 Year Term Product Rates

Rates Per \$1,000
\$1,000,000 and above

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.43	0.61	0.72	0.81	1.43	1.86	0.35	0.43	0.57	0.68	1.07	1.35
19	0.43	0.61	0.72	0.81	1.43	1.86	0.35	0.43	0.57	0.68	1.07	1.35
20	0.43	0.61	0.72	0.81	1.44	1.87	0.35	0.43	0.57	0.68	1.08	1.37
21	0.43	0.61	0.72	0.81	1.45	1.89	0.35	0.43	0.57	0.68	1.09	1.38
22	0.43	0.61	0.72	0.81	1.47	1.91	0.35	0.43	0.57	0.68	1.10	1.39
23	0.43	0.61	0.72	0.81	1.48	1.93	0.35	0.43	0.57	0.68	1.11	1.40
24	0.43	0.61	0.72	0.81	1.49	1.95	0.35	0.43	0.57	0.68	1.12	1.41
25	0.43	0.61	0.72	0.82	1.50	1.97	0.35	0.43	0.57	0.69	1.14	1.43
26	0.43	0.61	0.73	0.82	1.52	1.99	0.36	0.43	0.58	0.69	1.16	1.46
27	0.44	0.61	0.74	0.83	1.55	2.01	0.36	0.44	0.58	0.70	1.18	1.49
28	0.45	0.62	0.74	0.85	1.57	2.04	0.37	0.45	0.59	0.71	1.21	1.53
29	0.45	0.62	0.74	0.85	1.59	2.08	0.38	0.46	0.60	0.72	1.23	1.56
30	0.46	0.62	0.76	0.87	1.62	2.15	0.39	0.47	0.62	0.75	1.28	1.64
31	0.47	0.63	0.77	0.90	1.67	2.22	0.40	0.49	0.63	0.78	1.35	1.73
32	0.49	0.63	0.78	0.93	1.74	2.32	0.42	0.51	0.65	0.82	1.43	1.82
33	0.51	0.65	0.81	0.97	1.83	2.46	0.44	0.53	0.67	0.86	1.51	1.92
34	0.53	0.66	0.83	1.01	1.93	2.60	0.46	0.55	0.69	0.90	1.60	2.04
35	0.56	0.69	0.88	1.08	2.06	2.81	0.49	0.58	0.73	0.96	1.72	2.21
36	0.60	0.73	0.94	1.15	2.23	3.04	0.52	0.62	0.78	1.02	1.85	2.40
37	0.64	0.77	1.00	1.23	2.41	3.32	0.55	0.66	0.83	1.09	1.99	2.59
38	0.68	0.82	1.08	1.32	2.61	3.61	0.58	0.70	0.88	1.16	2.13	2.78
39	0.71	0.88	1.17	1.41	2.83	3.92	0.61	0.74	0.94	1.24	2.26	2.98
40	0.77	0.96	1.29	1.56	3.14	4.36	0.65	0.79	1.02	1.34	2.43	3.26
41	0.85	1.05	1.44	1.73	3.53	4.85	0.70	0.86	1.12	1.49	2.65	3.57
42	0.93	1.15	1.59	1.90	3.94	5.34	0.76	0.93	1.22	1.62	2.88	3.91
43	1.02	1.26	1.75	2.09	4.36	5.83	0.82	1.01	1.31	1.74	3.13	4.29
44	1.11	1.38	1.94	2.29	4.83	6.42	0.88	1.09	1.41	1.84	3.40	4.68
45	1.23	1.51	2.13	2.52	5.34	7.02	0.95	1.19	1.54	2.00	3.70	5.08
46	1.36	1.66	2.32	2.73	5.85	7.62	1.04	1.30	1.69	2.17	4.03	5.50
47	1.49	1.81	2.51	2.93	6.35	8.22	1.14	1.42	1.84	2.34	4.37	5.93
48	1.62	1.95	2.70	3.12	6.87	8.80	1.24	1.54	1.99	2.50	4.72	6.35
49	1.75	2.10	2.89	3.35	7.45	9.39	1.35	1.66	2.15	2.67	5.07	6.77
50	1.91	2.29	3.15	3.72	8.08	10.21	1.46	1.79	2.31	2.87	5.47	7.29
51	2.12	2.53	3.44	4.14	8.77	11.12	1.59	1.93	2.48	3.10	5.91	7.83
52	2.36	2.80	3.77	4.62	9.52	12.13	1.73	2.09	2.65	3.33	6.36	8.41
53	2.60	3.07	4.14	5.16	10.35	13.24	1.89	2.28	2.83	3.60	6.85	9.03
54	2.85	3.34	4.58	5.82	11.20	14.35	2.06	2.46	3.05	3.93	7.46	9.84
55	3.13	3.68	5.06	6.49	12.11	15.50	2.26	2.69	3.37	4.34	8.14	10.94
56	3.48	4.09	5.60	7.16	13.14	16.81	2.49	2.96	3.75	4.80	8.83	12.20
57	3.86	4.55	6.20	7.83	14.27	18.20	2.74	3.27	4.17	5.31	9.59	13.62
58	4.28	5.05	6.85	8.59	15.45	19.66	3.02	3.60	4.63	5.88	10.45	15.21
59	4.75	5.60	7.57	9.44	16.70	21.20	3.34	3.98	5.15	6.51	11.39	16.98
60	5.32	6.35	8.54	10.68	18.34	23.15	3.70	4.45	5.68	7.36	12.54	19.41
61	6.08	7.30	9.72	12.09	20.34	25.33	4.13	5.02	6.29	8.37	13.88	22.08
62	6.95	8.39	11.07	13.73	22.60	27.80	4.63	5.68	6.97	9.54	15.34	25.06
63	7.95	9.66	12.63	15.60	25.22	30.70	5.21	6.45	7.77	10.91	17.00	28.54
64	9.09	11.12	14.41	17.73	28.12	33.78	5.87	7.34	8.65	12.47	18.78	32.22
65	10.36	12.77	16.25	19.88	30.51	36.65	6.64	8.38	9.72	14.03	20.31	34.85

*Add \$30 annual policy fee.

MT: Use male rates for unisex.

30 Year Term Product Rates

Rates Per \$1,000
\$1,000,000 and above

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.59	0.83	1.02	1.24	2.12	2.79	0.51	0.61	0.79	1.04	1.39	1.81
19	0.59	0.83	1.02	1.24	2.12	2.79	0.51	0.61	0.79	1.04	1.39	1.81
20	0.59	0.83	1.02	1.24	2.14	2.81	0.51	0.61	0.79	1.04	1.41	1.84
21	0.59	0.83	1.02	1.24	2.16	2.83	0.51	0.61	0.79	1.04	1.43	1.87
22	0.59	0.83	1.02	1.24	2.18	2.85	0.51	0.61	0.79	1.04	1.44	1.89
23	0.59	0.83	1.02	1.25	2.20	2.90	0.51	0.61	0.79	1.04	1.46	1.92
24	0.59	0.83	1.02	1.27	2.24	2.97	0.51	0.61	0.80	1.04	1.49	1.94
25	0.60	0.84	1.03	1.29	2.29	3.03	0.52	0.63	0.81	1.06	1.52	2.01
26	0.61	0.85	1.05	1.32	2.34	3.10	0.53	0.64	0.84	1.09	1.57	2.08
27	0.63	0.87	1.08	1.35	2.40	3.18	0.53	0.66	0.86	1.11	1.63	2.15
28	0.65	0.89	1.11	1.39	2.47	3.26	0.54	0.68	0.89	1.14	1.68	2.22
29	0.66	0.90	1.13	1.42	2.54	3.35	0.55	0.70	0.91	1.16	1.73	2.29
30	0.68	0.92	1.16	1.46	2.63	3.46	0.57	0.72	0.94	1.20	1.82	2.42
31	0.70	0.93	1.20	1.49	2.73	3.58	0.59	0.75	0.97	1.23	1.94	2.58
32	0.73	0.95	1.24	1.54	2.85	3.73	0.62	0.77	1.00	1.27	2.06	2.74
33	0.76	0.97	1.29	1.59	2.98	3.90	0.65	0.80	1.02	1.30	2.18	2.90
34	0.79	0.99	1.34	1.64	3.13	4.08	0.68	0.82	1.05	1.33	2.30	3.07
35	0.83	1.04	1.43	1.75	3.36	4.44	0.71	0.86	1.10	1.42	2.46	3.31
36	0.89	1.11	1.55	1.88	3.65	4.83	0.76	0.90	1.18	1.52	2.64	3.58
37	0.96	1.20	1.68	2.03	3.98	5.28	0.81	0.96	1.26	1.63	2.83	3.86
38	1.04	1.29	1.81	2.19	4.32	5.75	0.86	1.02	1.35	1.75	3.03	4.15
39	1.12	1.39	1.97	2.35	4.69	6.25	0.92	1.08	1.44	1.87	3.22	4.44
40	1.23	1.52	2.15	2.59	5.20	6.87	0.99	1.18	1.57	2.02	3.50	4.88
41	1.36	1.68	2.35	2.86	5.81	7.55	1.08	1.31	1.73	2.18	3.86	5.37
42	1.50	1.85	2.56	3.14	6.44	8.24	1.18	1.44	1.89	2.36	4.27	5.91
43	1.66	2.03	2.79	3.44	7.11	8.98	1.27	1.54	2.03	2.55	4.71	6.50
44	1.83	2.23	3.04	3.79	7.78	9.82	1.38	1.63	2.14	2.74	5.20	7.16
45	2.02	2.45	3.31	4.15	8.43	10.67	1.50	1.76	2.34	3.03	5.76	7.94
46	2.21	2.67	3.60	4.54			1.66	1.93	2.58	3.35		
47	2.40	2.89	3.93	4.96			1.82	2.12	2.85	3.70		
48	2.62	3.14	4.28	5.43			2.00	2.31	3.14	4.07		
49	2.85	3.42	4.66	5.93			2.18	2.53	3.44	4.46		
50	3.16	3.82	5.13	6.56			2.39	2.78	3.84	4.86		

*Add \$30 annual policy fee.
MT: Use male rates for unisex.

Waiver of Premium Rider

Issue ages 18 to 55

This rider waives the total premium if the Primary Insured becomes totally disabled. Rider coverage will cease on the Policy Anniversary on or after the Primary Insured's 65th birthday.

The premium for this rider is calculated on the total face amount of the Primary and Additional Insured, if applicable. The Waiver of Premium Rider is not available on cases with the return of premium benefit.

Waiver of Premium Rider Rates

Rates Per \$1,000

Issue Age	Male				Female			
	10-year Non-tobacco	10-year Tobacco	15-year Non-tobacco	15-year Tobacco	10-year Non-tobacco	10-year Tobacco	15-year Non-tobacco	15-year Tobacco
18	0.08	0.11	0.08	0.11	0.09	0.12	0.10	0.12
19	0.08	0.11	0.08	0.11	0.09	0.12	0.10	0.12
20	0.08	0.11	0.08	0.11	0.09	0.12	0.10	0.12
21	0.08	0.11	0.08	0.11	0.09	0.12	0.10	0.12
22	0.08	0.11	0.08	0.11	0.09	0.12	0.10	0.12
23	0.08	0.11	0.08	0.11	0.09	0.12	0.10	0.12
24	0.08	0.11	0.08	0.11	0.09	0.12	0.09	0.12
25	0.08	0.11	0.08	0.12	0.09	0.12	0.09	0.12
26	0.08	0.12	0.08	0.12	0.09	0.12	0.09	0.12
27	0.09	0.12	0.09	0.13	0.09	0.12	0.09	0.12
28	0.09	0.12	0.09	0.13	0.09	0.12	0.10	0.13
29	0.09	0.12	0.09	0.14	0.09	0.13	0.10	0.13
30	0.09	0.13	0.09	0.14	0.09	0.15	0.10	0.15
31	0.09	0.13	0.09	0.14	0.09	0.15	0.10	0.15
32	0.09	0.14	0.09	0.15	0.10	0.16	0.11	0.16
33	0.09	0.14	0.09	0.15	0.10	0.16	0.11	0.16
34	0.10	0.14	0.10	0.15	0.10	0.16	0.11	0.16
35	0.10	0.15	0.10	0.16	0.10	0.16	0.11	0.17
36	0.11	0.16	0.11	0.17	0.12	0.18	0.12	0.18
37	0.12	0.18	0.13	0.19	0.12	0.20	0.13	0.20
38	0.12	0.19	0.14	0.20	0.12	0.21	0.13	0.22
39	0.13	0.21	0.15	0.22	0.13	0.22	0.14	0.23
40	0.15	0.25	0.17	0.25	0.14	0.26	0.15	0.26
41	0.17	0.27	0.19	0.29	0.16	0.28	0.17	0.30
42	0.19	0.30	0.21	0.31	0.19	0.30	0.20	0.31
43	0.21	0.33	0.23	0.34	0.21	0.34	0.23	0.34
44	0.23	0.36	0.25	0.37	0.24	0.37	0.25	0.37
45	0.27	0.40	0.30	0.41	0.27	0.40	0.30	0.41
46	0.33	0.45	0.35	0.47	0.32	0.44	0.35	0.46
47	0.39	0.52	0.42	0.55	0.37	0.49	0.40	0.51
48	0.46	0.59	0.51	0.64	0.42	0.54	0.47	0.59
49	0.54	0.67	0.60	0.75	0.50	0.62	0.56	0.69
50	0.64	0.79	0.71	0.87	0.59	0.72	0.65	0.80
51	0.75	0.91	0.84	1.03	0.68	0.85	0.76	0.96
52	0.88	1.07	0.99	1.21	0.81	0.98	0.91	1.10
53	1.03	1.22	1.18	1.44	0.92	1.11	1.04	1.31
54	1.21	1.38	1.40	1.63	1.05	1.28	1.21	1.57
55	1.41	1.71	1.65	2.05	1.20	1.47	1.38	1.77

Waiver of Premium Rider Rates

Rates Per \$1,000

Issue Age	Male				Female			
	20-year Non-tobacco	20-year Tobacco	30-year Non-tobacco	30-year Tobacco	20-year Non-tobacco	20-year Tobacco	30-year Non-tobacco	30-year Tobacco
18	0.08	0.12	0.10	0.15	0.10	0.12	0.13	0.16
19	0.08	0.12	0.10	0.15	0.10	0.12	0.13	0.16
20	0.08	0.12	0.10	0.15	0.10	0.12	0.13	0.16
21	0.08	0.12	0.11	0.16	0.10	0.12	0.13	0.16
22	0.08	0.12	0.11	0.16	0.10	0.12	0.13	0.16
23	0.08	0.12	0.11	0.16	0.10	0.12	0.13	0.16
24	0.08	0.12	0.11	0.16	0.10	0.12	0.13	0.16
25	0.08	0.12	0.11	0.17	0.10	0.12	0.14	0.16
26	0.08	0.13	0.11	0.18	0.10	0.12	0.14	0.16
27	0.09	0.14	0.12	0.19	0.10	0.12	0.14	0.16
28	0.09	0.14	0.12	0.19	0.10	0.13	0.14	0.17
29	0.09	0.15	0.12	0.20	0.10	0.14	0.14	0.19
30	0.09	0.15	0.12	0.20	0.11	0.15	0.15	0.21
31	0.09	0.15	0.12	0.20	0.11	0.15	0.16	0.21
32	0.09	0.15	0.12	0.20	0.11	0.16	0.16	0.21
33	0.09	0.16	0.12	0.21	0.11	0.16	0.16	0.22
34	0.10	0.16	0.13	0.21	0.11	0.17	0.16	0.23
35	0.10	0.17	0.14	0.23	0.11	0.18	0.16	0.24
36	0.11	0.17	0.15	0.24	0.12	0.19	0.17	0.26
37	0.13	0.19	0.18	0.26	0.13	0.21	0.18	0.29
38	0.15	0.21	0.21	0.29	0.14	0.23	0.20	0.32
39	0.16	0.22	0.22	0.32	0.15	0.24	0.21	0.34
40	0.18	0.26	0.25	0.36	0.16	0.27	0.23	0.38
41	0.21	0.30	0.29	0.42	0.18	0.31	0.25	0.44
42	0.23	0.32	0.32	0.46	0.21	0.32	0.30	0.46
43	0.25	0.34	0.34	0.48	0.24	0.34	0.33	0.48
44	0.27	0.37	0.38	0.50	0.27	0.37	0.38	0.50
45	0.32	0.43	0.44	0.52	0.32	0.42	0.44	0.52
46	0.38	0.50	0.50		0.38	0.49	0.50	
47	0.46	0.58	0.56		0.44	0.53	0.56	
48	0.55	0.69	0.62		0.51	0.63	0.62	
49	0.66	0.82	0.68		0.62	0.75	0.68	
50	0.78	0.96	0.74		0.72	0.88	0.74	
51	0.93	1.15			0.84	1.07		
52	1.10	1.36			1.01	1.22		
53	1.32	1.66			1.16	1.51		
54	1.59	2.00			1.36	1.85		
55	1.88	2.40			1.56	2.06		

Return of Premium benefit*

Issue Ages

10 years		Not Available
15 years		Not Available
20 years	18 – 55	Preferred Elite Preferred Plus Preferred Non-tobacco
	18 – 45	Preferred Tobacco Tobacco
30 years	18 – 50	Preferred Elite Preferred Plus Preferred Non-tobacco
	18 – 45	Preferred Tobacco Tobacco

Available only on 20 or 30 year term policies, the return of premium benefit returns all premiums paid for the base policy and this rider, net of any loans, at the end of the initial term period. Substandard premiums and other rider premiums are not returned. Payment is made at the end of the term period chosen at issue, assuming all premiums have been paid and the contract is still in force. If the return of premium benefit is terminated prior to the end of the term period, a portion of the premiums paid may be returned and the base policy can continue. If the insured dies while the policy is in force and a claim is payable, only the death benefit will be paid and no premiums will be returned.

Return of Premium Benefit Multiplier

The return of premium benefit may be added to a policy. The premium is determined by multiplying the base policy premium plus policy fee by the corresponding multiplier for the term period.

20 year term multiplier	3.16
30 year term multiplier	1.97

Rider Loans

Rider loans are available against the return of premium benefit value. The loan interest is 7.4% (5.7% for VI), payable in advance and is charged on a policy year basis. If the insured should die during the level premium period, the outstanding loan value will be deducted from the death benefit. Loans are available upon written request to the Home Office.

Paid-up Options

Reduced Paid-up Insurance

The Net Rider Value may be used to purchase continued coverage as a paid-up endowment at age 95 policy. The face amount will be determined based on the net single premium rate for the insured's attained age at the time of election.

*The return of premium benefit is provided under an Intermediate Endowment Benefit Rider.

Children's Benefit Rider

Available for children at least fifteen (15) days old and no older than seventeen (17) years old.

This rider provides term insurance coverage for all children of the insured and any future children born or legally adopted.

Premium for this rider is \$6.00 per unit annually. The minimum benefit is one (1) unit (\$1,000) and the maximum benefit is twenty-five (25) units (\$25,000).

Conversion/Renewability

This rider is convertible to any designated permanent plan of insurance, excluding term insurance, that is being issued at the time by Transamerica Life Insurance Company and subject to the conditions set forth in the rider form. The new Policy may be for an amount up to five (5) times the rider benefit or \$50,000, whichever is less, without evidence of insurability.

Monthly Disability Income Rider

Issue Ages

20 to 50	15, 20 year term all classes
20 to 50	30 year non-tobacco
20 to 45	30 year tobacco

This rider is not available with the 10 year level premium policy period.

This rider provides a monthly benefit for two (2) years if the Insured becomes totally disabled.

Premiums for this rider are only guaranteed for one (1) year. The maximum monthly benefit is the lesser of \$1,800 or 1.5% of the base policy face amount. There is a 90 day elimination period and the disability must begin before age sixty (60). Premiums are based on the number of \$100 units of monthly benefit. This rider expires at age sixty (60).

Monthly Disability Income Rider Rates

Rates Per \$100 Monthly
Standard States

Issue Age	Male			Female		
	15-year	20-year	30-year	15-year	20-year	30-year
20	10.07	10.41	11.48	12.43	13.34	15.05
21	10.24	10.65	11.89	12.87	13.85	15.63
22	10.40	10.89	12.30	13.30	14.36	16.21
23	10.57	11.12	12.72	13.74	14.86	16.79
24	10.73	11.36	13.13	14.17	15.37	17.37
25	10.90	11.60	13.54	14.61	15.88	17.95
26	11.23	12.05	14.20	15.38	16.70	18.79
27	11.56	12.51	14.85	16.16	17.52	19.63
28	11.90	12.96	15.51	16.93	18.35	20.48
29	12.23	13.42	16.16	17.71	19.17	21.32
30	12.56	13.87	16.82	18.48	19.99	22.16
31	13.25	14.75	17.52	19.53	21.07	23.05
32	13.93	15.64	18.22	20.59	22.16	23.94
33	14.62	16.52	18.91	21.64	23.24	24.83
34	15.30	17.41	19.61	22.70	24.33	25.72
35	15.99	18.29	20.31	23.75	25.41	26.61
36	17.27	19.69	21.31	24.95	26.60	27.56
37	18.55	21.09	22.31	26.15	27.79	28.51
38	19.84	22.50	23.30	27.36	28.97	29.45
39	21.12	23.90	24.30	28.56	30.16	30.40
40	22.40	25.30	25.30	29.76	31.35	31.35
41	24.34	26.66	26.66	31.00	32.27	32.27
42	26.28	28.02	28.02	32.24	33.19	33.19
43	28.21	29.37	29.37	33.48	34.12	34.12
44	30.15	30.73	30.73	34.72	35.04	35.04
45	32.09	32.09	32.09	35.96	35.96	35.96
46	33.84	33.84	33.84	36.82	36.82	36.82
47	35.58	35.58	35.58	37.67	37.67	37.67
48	37.33	37.33	37.33	38.53	38.53	38.53
49	39.07	39.07	39.07	39.38	39.38	39.38
50	40.82	40.82	40.82	40.24	40.24	40.24

Note: This rider is not available for persons aged 51 and above for all classes of 15 and 20 year term policies, and for 30 year term non-tobacco classes. Not available for persons aged 46 and above on 30-year term tobacco classes.

Monthly Disability Income Rider Rates

Rates Per \$100 Monthly
 Non-Standard States
 (CA, FL, GA, IL, NJ, PA, SC, TX & WV)

Issue Age	Male			Female		
	15-year	20-year	30-year	15-year	20-year	30-year
20	12.08	12.49	13.78	14.92	16.01	18.06
21	12.29	12.78	14.27	15.44	16.62	18.76
22	12.48	13.07	14.76	15.96	17.23	19.45
23	12.68	13.34	15.26	16.49	17.83	20.15
24	12.88	13.63	15.76	17.00	18.44	20.84
25	13.08	13.92	16.25	17.53	19.06	21.54
26	13.48	14.46	17.04	18.46	20.04	22.55
27	13.87	15.01	17.82	19.39	21.02	23.56
28	14.28	15.55	18.61	20.32	22.02	24.58
29	14.68	16.10	19.39	21.25	23.00	25.58
30	15.07	16.64	20.18	22.18	23.99	26.59
31	15.90	17.70	21.02	23.44	25.28	27.66
32	16.72	18.77	21.86	24.71	26.59	28.73
33	17.54	19.82	22.69	25.97	27.89	29.80
34	18.36	20.89	23.53	27.24	29.20	30.86
35	19.19	21.95	24.37	28.50	30.49	31.93
36	20.72	23.63	25.57	29.94	31.92	33.07
37	22.26	25.31	26.77	31.38	33.35	34.21
38	23.81	27.00	27.96	32.83	34.76	35.34
39	25.34	28.68	29.16	34.27	36.19	36.48
40	26.88	30.36	30.36	35.71	37.62	37.62
41	29.21	31.99	31.99	37.20	38.72	38.72
42	31.54	33.62	33.62	38.69	39.83	39.83
43	33.85	35.24	35.24	40.18	40.94	40.94
44	36.18	36.88	36.88	41.66	42.05	42.05
45	38.51	38.51	38.51	43.15	43.15	43.15
46	40.61	40.61		44.18	44.18	
47	42.70	42.70		45.20	45.20	
48	44.80	44.80		46.24	46.24	
49	46.88	46.88		47.26	47.26	
50	48.98	48.98		48.29	48.29	

Note: This rider is not available for persons aged 51 and above for all classes of 15 and 20 year term policies, and for 30 year term non-tobacco classes. Not available for persons aged 46 and above on 30-year term tobacco classes.

Additional Insured Rider

Issue Ages

Same as base policy.

This rider allows an Additional Insured to be added to the Primary Insured's policy. The term period selected must be the same as the base Policy.

Minimum Face Amount

\$ 25,000 Non-tobacco
Tobacco

\$ 100,000 Preferred Elite
Preferred Plus
Preferred
Preferred Tobacco

Maximum Face Amount

One Times Base Policy

10 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$25,000 - \$99,999

Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
18	1.91	3.25	1.67	2.24
19	1.91	3.25	1.67	2.24
20	1.91	3.25	1.67	2.24
21	1.91	3.25	1.67	2.27
22	1.91	3.25	1.67	2.28
23	1.91	3.25	1.67	2.29
24	1.91	3.25	1.67	2.29
25	1.91	3.27	1.67	2.31
26	1.91	3.29	1.68	2.34
27	1.91	3.32	1.68	2.36
28	1.91	3.35	1.69	2.39
29	1.91	3.40	1.70	2.40
30	1.91	3.45	1.72	2.46
31	1.91	3.50	1.74	2.51
32	1.91	3.61	1.77	2.58
33	1.94	3.78	1.80	2.67
34	1.97	3.95	1.85	2.77
35	2.04	4.13	1.91	2.98
36	2.12	4.32	1.97	3.24
37	2.23	4.61	2.03	3.53
38	2.35	4.92	2.10	3.88
39	2.48	5.28	2.19	4.30
40	2.64	5.73	2.30	4.71
41	2.81	6.22	2.42	5.11
42	2.96	6.71	2.56	5.48
43	3.11	7.18	2.70	5.84
44	3.27	7.62	2.85	6.19
45	3.47	8.27	3.08	6.83
46	3.70	9.02	3.33	7.52
47	3.95	9.83	3.59	8.25
48	4.21	10.72	3.83	8.95
49	4.49	11.66	4.06	9.64
50	4.78	12.61	4.29	10.36
51	5.11	13.56	4.52	11.09
52	5.50	14.51	4.75	11.83
53	5.93	15.57	4.98	12.61
54	6.47	16.75	5.26	13.79
55	7.14	17.95	5.64	15.02
56	7.92	19.32	6.07	16.25
57	8.77	20.73	6.56	17.48
58	9.68	22.19	7.11	18.93
59	10.67	23.71	7.70	20.49
60	11.66	25.62	8.30	22.16
61	12.65	27.79	8.90	23.83
62	13.64	30.15	9.50	25.95
63	14.63	33.26	10.14	28.30
64	15.79	36.52	10.83	30.74
65	17.51	40.38	11.77	33.19
66	19.51	44.75	12.86	35.64
67	22.00	49.71	14.20	38.09
68	24.54	54.88	15.77	40.54
69	27.56	60.92	17.62	43.94
70	30.63	67.06	19.50	47.45
71	33.70	73.20	21.66	52.20
72	36.77	79.41	24.13	57.08
73	40.19	86.93	26.97	62.16
74	44.64	95.54	30.22	67.96
75	49.63	105.61	33.78	75.80
76	55.00	117.17	38.03	85.12
77	62.98	130.72	43.42	96.72
78	71.24	146.27	49.65	109.53
79	81.42	163.96	57.07	124.26
80	94.60	182.03	65.75	139.71

MT: Use male rates for unisex.

15 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$25,000 - \$99,999

Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
18	1.92	3.29	1.71	2.31
19	1.92	3.29	1.71	2.31
20	1.92	3.29	1.71	2.32
21	1.92	3.29	1.71	2.34
22	1.92	3.29	1.71	2.34
23	1.92	3.29	1.71	2.34
24	1.92	3.29	1.71	2.34
25	1.92	3.31	1.71	2.36
26	1.92	3.34	1.71	2.40
27	1.92	3.37	1.72	2.44
28	1.92	3.40	1.73	2.49
29	1.93	3.50	1.74	2.54
30	1.94	3.61	1.76	2.62
31	1.95	3.72	1.78	2.71
32	1.96	3.83	1.82	2.83
33	2.00	3.97	1.86	2.96
34	2.02	4.13	1.92	3.11
35	2.11	4.38	1.99	3.33
36	2.20	4.65	2.06	3.58
37	2.29	4.98	2.13	3.87
38	2.39	5.35	2.21	4.16
39	2.51	5.76	2.30	4.50
40	2.70	6.24	2.42	4.91
41	2.89	6.77	2.55	5.38
42	3.09	7.28	2.70	5.91
43	3.29	7.78	2.85	6.49
44	3.50	8.25	3.00	7.12
45	3.75	8.86	3.22	7.81
46	4.03	9.55	3.46	8.54
47	4.33	10.32	3.70	9.30
48	4.67	11.17	3.93	10.05
49	5.06	12.13	4.16	10.79
50	5.48	13.13	4.45	11.53
51	5.93	14.19	4.74	12.28
52	6.42	15.33	5.06	13.06
53	6.97	16.56	5.40	13.89
54	7.62	17.80	5.86	15.05
55	8.33	19.25	6.33	16.49
56	9.19	21.00	6.82	18.10
57	10.11	22.83	7.38	19.93
58	11.10	24.78	7.99	22.00
59	12.19	26.81	8.66	24.28
60	13.32	28.91	9.36	26.58
61	14.53	31.17	10.15	28.88
62	15.92	33.73	10.95	31.18
63	17.53	36.93	11.90	33.72
64	19.36	40.31	12.87	36.46
65	21.62	44.59	14.16	39.61
66	24.19	49.44	15.74	43.08
67	27.31	55.03	17.69	47.08
68	30.89	60.69	19.98	51.56
69	34.50	67.71	22.70	56.49
70	38.11	74.88	25.46	61.46
71	41.72		28.22	
72	45.33		31.13	
73	48.94		34.67	
74	52.61		38.79	
75	60.88		43.79	

MT: Use male rates for unisex.

20 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$25,000 - \$99,999

Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
18	1.95	3.43	1.85	2.58
19	1.95	3.43	1.85	2.58
20	1.95	3.43	1.85	2.60
21	1.95	3.44	1.85	2.61
22	1.95	3.45	1.85	2.62
23	1.95	3.46	1.85	2.63
24	1.95	3.47	1.85	2.64
25	1.95	3.55	1.85	2.69
26	1.96	3.64	1.86	2.75
27	1.98	3.74	1.87	2.82
28	2.00	3.84	1.88	2.89
29	2.00	3.93	1.89	2.97
30	2.04	4.05	1.94	3.09
31	2.07	4.18	1.98	3.24
32	2.11	4.37	2.04	3.40
33	2.18	4.60	2.11	3.59
34	2.24	4.86	2.18	3.78
35	2.35	5.17	2.27	4.12
36	2.47	5.50	2.36	4.51
37	2.62	5.90	2.45	4.94
38	2.78	6.31	2.54	5.40
39	2.95	6.78	2.65	5.89
40	3.14	7.37	2.79	6.41
41	3.34	8.04	2.94	6.99
42	3.55	8.71	3.10	7.63
43	3.75	9.38	3.27	8.32
44	3.96	10.11	3.44	9.07
45	4.29	10.93	3.72	9.91
46	4.66	11.82	4.05	10.80
47	5.05	12.78	4.39	11.73
48	5.48	13.81	4.74	12.67
49	5.97	14.93	5.11	13.65
50	6.46	16.14	5.47	14.63
51	6.98	17.47	5.83	15.61
52	7.57	18.93	6.19	16.59
53	8.24	20.52	6.55	17.57
54	9.03	22.12	6.91	18.64
55	10.01	24.02	7.54	20.23
56	11.17	26.23	8.26	22.04
57	12.45	28.57	9.06	24.06
58	13.84	31.08	9.96	26.31
59	15.42	33.76	10.95	28.77
60	17.01	36.46	11.95	31.32
61	18.60	39.20	13.02	34.04
62	20.28	42.35	14.24	36.97
63	22.26	46.07	15.67	40.34
64	24.46	49.94	17.22	43.74
65	27.11	54.12	19.31	47.25

MT: Use male rates for unisex.

30 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$25,000 - \$99,999

Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
18	2.10	3.84	1.88	2.74
19	2.10	3.84	1.88	2.74
20	2.10	3.86	1.88	2.77
21	2.10	3.90	1.89	2.79
22	2.10	3.94	1.89	2.81
23	2.10	4.00	1.89	2.84
24	2.12	4.06	1.89	2.86
25	2.15	4.13	1.93	2.96
26	2.19	4.20	1.96	3.08
27	2.24	4.29	2.00	3.20
28	2.29	4.39	2.05	3.33
29	2.33	4.48	2.09	3.47
30	2.41	4.64	2.16	3.66
31	2.49	4.83	2.23	3.88
32	2.58	5.04	2.31	4.11
33	2.69	5.30	2.39	4.36
34	2.81	5.58	2.47	4.62
35	2.99	6.05	2.59	5.08
36	3.18	6.60	2.72	5.61
37	3.38	7.21	2.86	6.20
38	3.62	7.86	3.01	6.83
39	3.87	8.57	3.17	7.52
40	4.16	9.29	3.34	8.21
41	4.47	10.07	3.52	8.90
42	4.79	10.85	3.71	9.59
43	5.15	11.66	3.91	10.32
44	5.54	12.59	4.13	11.17
45	6.03	13.53	4.57	12.24
46	6.59		5.06	
47	7.20		5.57	
48	7.89		6.12	
49	8.65		6.69	
50	9.42		7.24	

10 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$100,000 - \$249,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	1.05	1.10	1.26	1.36	1.80	2.26	0.93	1.02	1.18	1.28	1.54	1.85
19	1.05	1.10	1.26	1.36	1.80	2.26	0.93	1.02	1.18	1.28	1.54	1.85
20	1.05	1.10	1.26	1.36	1.80	2.26	0.93	1.02	1.18	1.28	1.55	1.85
21	1.05	1.10	1.26	1.36	1.81	2.27	0.93	1.02	1.18	1.28	1.56	1.88
22	1.05	1.10	1.26	1.36	1.82	2.28	0.93	1.02	1.18	1.28	1.57	1.89
23	1.05	1.10	1.26	1.36	1.83	2.29	0.93	1.02	1.18	1.28	1.58	1.90
24	1.05	1.10	1.26	1.36	1.84	2.31	0.93	1.02	1.18	1.28	1.58	1.91
25	1.05	1.10	1.26	1.36	1.85	2.33	0.94	1.03	1.18	1.28	1.59	1.93
26	1.05	1.11	1.26	1.36	1.86	2.35	0.95	1.04	1.19	1.29	1.61	1.95
27	1.05	1.12	1.26	1.36	1.88	2.37	0.96	1.05	1.19	1.29	1.62	1.97
28	1.05	1.13	1.26	1.36	1.90	2.40	0.97	1.07	1.20	1.30	1.64	2.00
29	1.05	1.14	1.26	1.36	1.92	2.44	0.99	1.08	1.20	1.31	1.65	2.01
30	1.05	1.15	1.27	1.37	1.93	2.48	0.99	1.09	1.21	1.32	1.67	2.05
31	1.05	1.16	1.28	1.38	1.94	2.52	0.99	1.10	1.22	1.33	1.70	2.08
32	1.05	1.17	1.29	1.39	1.95	2.56	1.00	1.12	1.23	1.34	1.74	2.12
33	1.06	1.19	1.31	1.43	1.97	2.60	1.00	1.14	1.24	1.36	1.78	2.18
34	1.07	1.21	1.34	1.47	2.03	2.69	1.01	1.16	1.27	1.40	1.85	2.25
35	1.09	1.24	1.37	1.52	2.12	2.78	1.02	1.18	1.30	1.45	1.91	2.34
36	1.12	1.27	1.42	1.57	2.21	2.89	1.04	1.20	1.34	1.50	1.98	2.45
37	1.15	1.30	1.48	1.64	2.30	3.06	1.07	1.22	1.39	1.55	2.05	2.58
38	1.18	1.34	1.56	1.72	2.42	3.25	1.10	1.25	1.44	1.60	2.12	2.72
39	1.22	1.38	1.63	1.79	2.56	3.44	1.13	1.29	1.50	1.68	2.21	2.89
40	1.26	1.43	1.73	1.89	2.73	3.69	1.17	1.34	1.58	1.77	2.33	3.08
41	1.32	1.50	1.86	2.00	2.90	3.95	1.22	1.40	1.67	1.91	2.48	3.31
42	1.38	1.57	1.97	2.12	3.11	4.28	1.28	1.47	1.76	2.02	2.65	3.56
43	1.43	1.65	2.07	2.24	3.34	4.65	1.34	1.54	1.83	2.12	2.82	3.83
44	1.48	1.74	2.17	2.37	3.61	5.09	1.40	1.61	1.91	2.18	2.99	4.10
45	1.55	1.84	2.26	2.49	3.89	5.54	1.47	1.69	2.03	2.31	3.22	4.48
46	1.62	1.94	2.36	2.61	4.14	5.99	1.55	1.80	2.15	2.44	3.49	4.89
47	1.70	2.04	2.47	2.75	4.39	6.44	1.62	1.90	2.27	2.56	3.77	5.31
48	1.78	2.14	2.58	2.89	4.62	6.89	1.69	2.00	2.37	2.66	4.02	5.71
49	1.86	2.25	2.68	3.01	4.85	7.41	1.74	2.07	2.44	2.74	4.26	6.07
50	1.96	2.38	2.85	3.24	5.20	7.94	1.80	2.17	2.56	2.89	4.52	6.52
51	2.09	2.58	3.05	3.51	5.65	8.50	1.89	2.29	2.69	3.05	4.82	6.98
52	2.25	2.81	3.29	3.82	6.16	9.15	1.98	2.41	2.82	3.21	5.12	7.45
53	2.43	3.03	3.56	4.19	6.76	9.88	2.07	2.53	2.95	3.37	5.42	7.94
54	2.64	3.27	3.89	4.62	7.40	10.64	2.18	2.65	3.07	3.57	5.83	8.70
55	2.87	3.53	4.24	5.05	8.05	11.40	2.31	2.78	3.24	3.79	6.30	9.47
56	3.10	3.81	4.59	5.47	8.70	12.16	2.44	2.95	3.44	4.01	6.77	10.24
57	3.34	4.11	4.94	5.88	9.35	12.93	2.59	3.12	3.67	4.23	7.24	11.01
58	3.60	4.42	5.30	6.28	10.00	13.74	2.75	3.31	3.92	4.45	7.77	11.79
59	3.87	4.73	5.68	6.66	10.65	14.58	2.93	3.52	4.19	4.68	8.35	12.70
60	4.20	5.11	6.17	7.22	11.56	15.86	3.14	3.76	4.52	5.03	8.92	13.75
61	4.61	5.56	6.74	7.86	12.71	17.34	3.37	4.03	4.89	5.41	9.61	14.86
62	5.09	6.08	7.45	8.64	14.04	19.05	3.63	4.33	5.28	5.82	10.39	16.03
63	5.65	6.69	8.23	9.52	15.66	21.10	3.92	4.65	5.76	6.32	11.22	17.43
64	6.29	7.38	9.10	10.51	17.42	23.35	4.25	4.97	6.26	6.82	12.07	18.91
65	6.96	8.10	10.03	11.54	19.19	25.62	4.60	5.32	6.73	7.34	12.92	20.38
66	7.64	8.85	11.04	12.70	21.02	28.05	5.00	5.67	7.20	7.90	13.85	21.85
67	8.34	9.74	12.28	14.14	23.08	30.84	5.49	6.15	7.76	8.58	14.95	23.32
68	9.07	10.72	13.60	15.61	25.28	33.71	6.08	6.76	8.61	9.65	16.27	24.90
69	9.93	11.78	15.05	17.26	27.74	37.06	6.76	7.63	9.63	10.84	17.78	27.02
70	11.04	13.12	17.00	19.55	30.38	40.68	7.52	8.63	10.83	12.05	19.59	29.20
71	12.27	14.61	19.26	21.91	33.60	46.43	8.40	9.68	12.50	13.79	22.17	31.38
72	13.55	16.30	21.89	24.77	37.82	53.34	9.50	10.88	14.42	15.64	25.17	33.73
73	15.12	18.24	24.83	28.25	42.45	60.92	10.71	12.29	16.61	17.78	28.23	37.32
74	17.08	20.59	28.12	32.10	47.47	65.89	12.10	13.92	19.16	20.24	31.66	41.45
75	19.50	23.44	31.95	36.74	52.88	72.45	13.73	15.93	21.91	23.21	36.17	48.63
76	22.40	26.67	36.26	41.97	56.62	76.85	15.69	18.42	24.94	26.54	41.28	56.15
77	26.19	31.01	42.22	49.52	68.31	91.65	18.12	21.56	28.62	31.58	47.77	67.08
78	30.84	36.12	49.01	57.68	83.87	110.51	21.11	25.35	33.07	37.70	56.42	80.92
79	36.31	42.21	57.23	67.99	101.04	127.25	24.65	29.89	38.42	45.18	66.16	95.90
80	42.19	49.05	66.53	79.04	112.19	141.30	28.40	34.45	44.29	52.09	74.39	107.85

15 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$100,000 - \$249,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	1.13	1.21	1.29	1.43	1.88	2.53	1.06	1.16	1.25	1.35	1.64	2.09
19	1.13	1.21	1.29	1.43	1.88	2.53	1.06	1.16	1.25	1.35	1.64	2.09
20	1.13	1.21	1.29	1.43	1.88	2.54	1.06	1.16	1.25	1.35	1.65	2.10
21	1.13	1.21	1.29	1.43	1.89	2.55	1.06	1.16	1.25	1.35	1.66	2.11
22	1.13	1.21	1.29	1.43	1.90	2.56	1.06	1.16	1.25	1.35	1.67	2.13
23	1.13	1.21	1.29	1.43	1.91	2.57	1.06	1.16	1.25	1.35	1.68	2.14
24	1.13	1.21	1.29	1.43	1.92	2.59	1.06	1.16	1.25	1.35	1.69	2.15
25	1.13	1.22	1.30	1.43	1.93	2.60	1.07	1.16	1.25	1.35	1.70	2.18
26	1.13	1.23	1.31	1.43	1.94	2.61	1.08	1.17	1.26	1.37	1.72	2.20
27	1.13	1.24	1.32	1.43	1.95	2.62	1.09	1.18	1.26	1.38	1.74	2.23
28	1.14	1.25	1.33	1.45	1.96	2.63	1.10	1.19	1.27	1.39	1.76	2.26
29	1.15	1.27	1.34	1.46	1.97	2.65	1.11	1.20	1.28	1.41	1.77	2.29
30	1.16	1.29	1.36	1.48	1.99	2.67	1.11	1.21	1.29	1.43	1.80	2.33
31	1.17	1.30	1.37	1.50	2.01	2.70	1.11	1.22	1.30	1.44	1.83	2.38
32	1.18	1.31	1.38	1.52	2.05	2.75	1.11	1.23	1.32	1.47	1.87	2.44
33	1.19	1.33	1.40	1.56	2.09	2.82	1.12	1.24	1.34	1.50	1.92	2.50
34	1.20	1.35	1.43	1.59	2.15	2.88	1.12	1.26	1.37	1.54	1.97	2.57
35	1.21	1.38	1.47	1.66	2.23	3.04	1.14	1.29	1.41	1.60	2.05	2.71
36	1.23	1.42	1.52	1.73	2.34	3.22	1.18	1.33	1.45	1.66	2.15	2.87
37	1.26	1.46	1.58	1.81	2.46	3.44	1.21	1.37	1.49	1.72	2.26	3.05
38	1.29	1.50	1.65	1.90	2.60	3.68	1.24	1.41	1.53	1.78	2.37	3.22
39	1.32	1.54	1.72	2.00	2.75	3.96	1.28	1.45	1.58	1.85	2.47	3.40
40	1.37	1.60	1.82	2.14	2.99	4.32	1.32	1.52	1.65	1.94	2.62	3.66
41	1.45	1.67	1.95	2.31	3.30	4.73	1.39	1.59	1.73	2.07	2.80	3.96
42	1.54	1.75	2.07	2.47	3.63	5.13	1.46	1.66	1.82	2.18	2.99	4.30
43	1.63	1.84	2.18	2.62	3.94	5.53	1.53	1.73	1.91	2.29	3.20	4.65
44	1.70	1.96	2.28	2.76	4.27	5.92	1.61	1.80	1.99	2.41	3.42	5.04
45	1.78	2.08	2.39	2.90	4.61	6.31	1.69	1.88	2.11	2.58	3.68	5.47
46	1.88	2.20	2.51	3.04	4.97	6.71	1.77	1.98	2.24	2.75	3.97	5.92
47	1.99	2.31	2.64	3.20	5.38	7.17	1.86	2.08	2.36	2.91	4.28	6.38
48	2.11	2.41	2.77	3.36	5.82	7.66	1.93	2.17	2.47	3.06	4.58	6.82
49	2.24	2.52	2.91	3.53	6.32	8.22	1.99	2.25	2.57	3.19	4.87	7.23
50	2.38	2.70	3.12	3.82	6.89	8.99	2.07	2.35	2.71	3.38	5.17	7.70
51	2.54	2.95	3.37	4.14	7.50	9.85	2.18	2.47	2.86	3.57	5.48	8.17
52	2.71	3.21	3.63	4.49	8.16	10.78	2.29	2.59	3.01	3.76	5.80	8.66
53	2.89	3.47	3.92	4.88	8.88	11.81	2.40	2.72	3.19	4.00	6.14	9.17
54	3.10	3.78	4.27	5.34	9.63	12.85	2.53	2.89	3.39	4.23	6.57	9.89
55	3.35	4.12	4.63	5.81	10.38	13.90	2.70	3.09	3.65	4.58	7.12	10.73
56	3.66	4.46	5.03	6.33	11.18	14.95	2.88	3.31	3.96	4.97	7.74	11.67
57	4.01	4.84	5.47	6.91	12.05	16.00	3.08	3.55	4.31	5.40	8.44	12.72
58	4.38	5.24	5.93	7.51	12.96	17.12	3.30	3.82	4.69	5.88	9.23	13.90
59	4.79	5.67	6.43	8.16	13.89	18.30	3.53	4.10	5.11	6.40	10.10	15.20
60	5.25	6.22	7.10	9.12	15.07	19.90	3.81	4.45	5.62	7.04	11.00	16.50
61	5.79	6.87	7.91	10.24	16.48	21.68	4.15	4.86	6.20	7.74	11.90	17.85
62	6.38	7.62	8.83	11.61	18.07	23.69	4.51	5.29	6.79	8.48	12.80	19.31
63	7.08	8.50	9.90	13.09	19.98	26.21	4.91	5.77	7.38	9.28	13.70	20.95
64	7.88	9.50	11.14	14.64	22.13	28.89	5.36	6.30	8.04	10.17	14.68	22.75
65	8.82	10.73	12.54	16.31	24.87	32.74	5.85	6.87	8.79	11.17	16.12	25.18
66	9.92	12.19	14.13	18.17	28.21	37.18	6.42	7.54	9.68	12.36	17.95	27.92
67	11.21	13.94	16.03	20.43	32.04	42.31	7.11	8.35	10.75	13.74	20.04	31.07
68	12.66	15.83	18.04	22.74	36.13	47.60	7.94	9.32	12.03	15.25	22.41	34.61
69	14.29	18.08	20.48	25.57	40.92	54.21	8.93	10.46	13.54	16.78	25.05	38.53
70	16.45	21.04	23.52	28.92	47.60	63.16	10.13	11.88	15.11	18.33	28.21	43.44
71	19.02	24.63	27.31	32.62			11.67	13.55	17.01	20.33		
72	21.70	28.59	31.58	37.34			13.51	15.41	19.54	22.42		
73	24.91	32.67	35.94	42.17			15.58	17.49	22.31	24.79		
74	29.47	37.63	41.33	48.07			18.02	19.87	25.42	27.50		
75	34.12	43.58	47.87	55.68			20.35	22.44	28.72	31.07		

MT: Use male rates for unisex.

20 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$100,000 - \$249,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	1.17	1.36	1.43	1.65	2.19	2.74	1.10	1.19	1.29	1.44	1.81	2.20
19	1.17	1.36	1.43	1.65	2.19	2.74	1.10	1.19	1.29	1.44	1.81	2.20
20	1.17	1.36	1.43	1.65	2.20	2.75	1.10	1.19	1.29	1.44	1.83	2.22
21	1.17	1.36	1.43	1.65	2.21	2.76	1.10	1.19	1.29	1.44	1.84	2.23
22	1.17	1.36	1.43	1.65	2.22	2.77	1.10	1.19	1.29	1.44	1.86	2.24
23	1.17	1.36	1.43	1.65	2.23	2.78	1.10	1.19	1.29	1.44	1.87	2.25
24	1.17	1.36	1.43	1.65	2.25	2.79	1.10	1.19	1.29	1.44	1.88	2.26
25	1.17	1.36	1.43	1.66	2.27	2.80	1.10	1.19	1.29	1.44	1.90	2.29
26	1.17	1.36	1.43	1.67	2.29	2.82	1.11	1.19	1.30	1.45	1.92	2.32
27	1.18	1.36	1.44	1.69	2.31	2.86	1.11	1.20	1.30	1.46	1.94	2.35
28	1.19	1.37	1.45	1.69	2.34	2.90	1.12	1.21	1.31	1.47	1.97	2.39
29	1.19	1.37	1.45	1.70	2.36	2.93	1.13	1.22	1.32	1.48	1.99	2.42
30	1.20	1.37	1.46	1.73	2.39	3.00	1.14	1.24	1.34	1.51	2.05	2.51
31	1.20	1.37	1.46	1.76	2.44	3.07	1.16	1.26	1.36	1.54	2.12	2.60
32	1.21	1.38	1.48	1.79	2.51	3.17	1.17	1.28	1.39	1.58	2.20	2.72
33	1.22	1.40	1.51	1.82	2.59	3.31	1.19	1.30	1.42	1.62	2.29	2.84
34	1.24	1.42	1.53	1.87	2.70	3.46	1.20	1.33	1.45	1.67	2.38	2.97
35	1.26	1.45	1.58	1.95	2.84	3.67	1.23	1.36	1.49	1.74	2.49	3.16
36	1.30	1.50	1.65	2.03	3.01	3.91	1.27	1.39	1.54	1.81	2.63	3.35
37	1.34	1.55	1.72	2.11	3.21	4.20	1.30	1.43	1.59	1.89	2.78	3.55
38	1.39	1.60	1.80	2.20	3.43	4.49	1.34	1.47	1.64	1.96	2.91	3.75
39	1.44	1.65	1.88	2.29	3.66	4.80	1.37	1.50	1.70	2.04	3.04	3.95
40	1.51	1.73	2.00	2.46	3.98	5.28	1.41	1.56	1.78	2.14	3.23	4.25
41	1.59	1.85	2.16	2.65	4.37	5.81	1.48	1.64	1.87	2.25	3.45	4.60
42	1.69	1.97	2.32	2.84	4.78	6.35	1.55	1.73	1.97	2.37	3.70	4.99
43	1.79	2.08	2.48	3.03	5.19	6.89	1.62	1.82	2.08	2.49	3.97	5.39
44	1.88	2.20	2.64	3.22	5.65	7.52	1.69	1.91	2.19	2.61	4.24	5.83
45	2.00	2.33	2.82	3.43	6.14	8.15	1.78	2.02	2.33	2.80	4.56	6.28
46	2.15	2.48	3.01	3.63	6.65	8.78	1.91	2.15	2.49	2.99	4.91	6.74
47	2.31	2.65	3.21	3.82	7.20	9.41	2.04	2.29	2.66	3.18	5.28	7.21
48	2.48	2.82	3.42	4.02	7.78	10.04	2.17	2.42	2.83	3.37	5.65	7.67
49	2.66	2.99	3.65	4.24	8.43	10.71	2.30	2.56	2.99	3.55	6.00	8.11
50	2.87	3.23	3.98	4.65	9.14	11.51	2.44	2.70	3.15	3.76	6.41	8.68
51	3.10	3.52	4.37	5.13	9.94	12.40	2.58	2.84	3.31	3.98	6.88	9.26
52	3.36	3.85	4.82	5.67	10.82	13.38	2.72	2.99	3.47	4.21	7.36	9.93
53	3.64	4.23	5.33	6.28	11.78	14.43	2.86	3.15	3.65	4.46	7.89	10.63
54	3.97	4.68	5.93	7.02	12.78	15.48	3.01	3.35	3.88	4.79	8.54	11.41
55	4.35	5.15	6.57	7.77	13.78	16.75	3.20	3.60	4.20	5.26	9.29	12.56
56	4.75	5.62	7.21	8.52	14.83	18.25	3.46	3.89	4.58	5.78	10.10	13.88
57	5.20	6.12	7.85	9.27	15.95	19.84	3.74	4.21	5.01	6.36	11.00	15.37
58	5.69	6.68	8.51	10.02	17.14	21.52	4.04	4.56	5.47	7.01	12.01	17.04
59	6.22	7.29	9.27	10.89	18.39	23.33	4.38	4.94	5.98	7.72	13.12	18.88
60	6.87	8.09	10.27	12.20	19.95	25.51	4.77	5.45	6.60	8.58	14.64	21.31
61	7.69	9.09	11.46	13.70	21.82	27.93	5.26	6.07	7.33	9.57	16.52	23.93
62	8.62	10.22	12.80	15.43	23.91	30.68	5.81	6.78	8.17	10.72	18.61	26.87
63	9.68	11.53	14.34	17.41	26.34	33.90	6.46	7.62	9.16	12.06	20.99	30.28
64	10.89	13.00	16.07	19.65	29.01	37.32	7.20	8.57	10.27	13.55	23.57	33.86
65	12.29	14.67	17.86	21.91	31.45	40.46	8.09	9.75	11.46	15.23	25.47	36.59

MT: Use male rates for unisex.

30 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$100,000 - \$249,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	1.40	1.58	1.78	1.90	2.80	3.57	1.33	1.39	1.63	1.67	2.07	2.49
19	1.40	1.58	1.78	1.90	2.80	3.57	1.33	1.39	1.63	1.67	2.07	2.49
20	1.40	1.58	1.78	1.90	2.82	3.59	1.33	1.39	1.63	1.67	2.09	2.52
21	1.40	1.58	1.78	1.90	2.84	3.61	1.33	1.39	1.64	1.68	2.11	2.55
22	1.40	1.58	1.78	1.90	2.86	3.65	1.33	1.39	1.64	1.68	2.13	2.57
23	1.40	1.58	1.78	1.90	2.90	3.71	1.33	1.39	1.64	1.68	2.15	2.59
24	1.40	1.58	1.78	1.92	2.94	3.76	1.33	1.39	1.64	1.69	2.17	2.62
25	1.41	1.59	1.80	1.95	2.99	3.83	1.33	1.40	1.65	1.72	2.20	2.69
26	1.41	1.60	1.82	1.99	3.04	3.90	1.34	1.41	1.66	1.76	2.26	2.76
27	1.42	1.61	1.84	2.03	3.10	3.98	1.34	1.42	1.68	1.80	2.31	2.83
28	1.44	1.62	1.86	2.07	3.17	4.07	1.34	1.43	1.70	1.85	2.36	2.90
29	1.44	1.62	1.87	2.11	3.23	4.16	1.34	1.44	1.71	1.89	2.41	2.96
30	1.46	1.64	1.90	2.18	3.33	4.31	1.35	1.46	1.74	1.95	2.51	3.12
31	1.50	1.67	1.94	2.25	3.45	4.47	1.36	1.50	1.78	2.01	2.63	3.29
32	1.53	1.71	1.97	2.33	3.58	4.67	1.38	1.53	1.82	2.08	2.75	3.47
33	1.57	1.75	2.02	2.42	3.75	4.91	1.40	1.56	1.86	2.15	2.87	3.66
34	1.61	1.80	2.07	2.53	3.92	5.16	1.43	1.59	1.90	2.22	2.99	3.85
35	1.68	1.87	2.17	2.69	4.19	5.54	1.46	1.65	1.96	2.32	3.15	4.12
36	1.76	1.97	2.30	2.86	4.52	5.96	1.51	1.69	2.03	2.43	3.33	4.41
37	1.84	2.07	2.43	3.05	4.90	6.43	1.55	1.76	2.11	2.54	3.52	4.71
38	1.93	2.18	2.57	3.25	5.31	6.92	1.60	1.84	2.18	2.66	3.72	5.03
39	2.03	2.30	2.72	3.47	5.74	7.44	1.64	1.91	2.26	2.79	3.90	5.35
40	2.15	2.46	2.95	3.77	6.30	8.19	1.70	1.99	2.38	2.96	4.24	5.85
41	2.31	2.67	3.24	4.11	6.98	8.99	1.81	2.11	2.51	3.13	4.71	6.43
42	2.48	2.89	3.55	4.48	7.69	9.84	1.92	2.23	2.64	3.32	5.23	7.05
43	2.66	3.11	3.89	4.87	8.42	10.71	2.05	2.35	2.79	3.51	5.81	7.74
44	2.85	3.37	4.27	5.27	9.16	11.57	2.18	2.48	2.95	3.72	6.46	8.51
45	3.07	3.64	4.66	5.68	9.87	12.34	2.35	2.68	3.21	4.04	7.30	9.63
46	3.32	3.91	5.05	6.09			2.60	2.95	3.54	4.40		
47	3.58	4.18	5.44	6.50			2.88	3.24	3.90	4.79		
48	3.87	4.47	5.84	6.91			3.19	3.55	4.29	5.18		
49	4.19	4.80	6.30	7.38			3.52	3.88	4.72	5.62		
50	4.63	5.32	6.91	8.09			3.89	4.34	5.27	6.06		

10 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$250,000 - \$499,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.75	0.83	1.03	1.12	1.56	1.98	0.69	0.78	0.87	0.94	1.23	1.51
19	0.75	0.83	1.03	1.12	1.56	1.98	0.69	0.78	0.87	0.94	1.23	1.51
20	0.75	0.83	1.03	1.12	1.56	1.99	0.69	0.78	0.87	0.94	1.24	1.51
21	0.75	0.83	1.03	1.12	1.56	2.00	0.69	0.78	0.87	0.94	1.25	1.53
22	0.75	0.83	1.03	1.12	1.57	2.01	0.69	0.78	0.87	0.94	1.26	1.54
23	0.75	0.83	1.03	1.12	1.58	2.02	0.69	0.78	0.87	0.94	1.27	1.55
24	0.75	0.83	1.03	1.12	1.59	2.03	0.69	0.78	0.87	0.94	1.27	1.55
25	0.75	0.83	1.03	1.12	1.60	2.04	0.69	0.78	0.87	0.95	1.28	1.57
26	0.75	0.83	1.03	1.12	1.61	2.05	0.69	0.78	0.87	0.95	1.30	1.59
27	0.75	0.83	1.03	1.12	1.62	2.07	0.69	0.78	0.87	0.96	1.31	1.62
28	0.75	0.83	1.03	1.13	1.64	2.09	0.70	0.78	0.88	0.97	1.33	1.65
29	0.75	0.83	1.03	1.14	1.66	2.12	0.70	0.78	0.89	0.98	1.34	1.66
30	0.75	0.83	1.03	1.15	1.68	2.15	0.70	0.78	0.89	0.99	1.36	1.71
31	0.75	0.83	1.03	1.16	1.70	2.18	0.70	0.79	0.91	1.00	1.39	1.76
32	0.75	0.83	1.03	1.17	1.72	2.21	0.71	0.80	0.92	1.01	1.43	1.82
33	0.75	0.85	1.05	1.18	1.74	2.26	0.71	0.81	0.93	1.03	1.47	1.89
34	0.76	0.87	1.07	1.21	1.78	2.33	0.72	0.82	0.95	1.06	1.53	1.98
35	0.77	0.88	1.10	1.25	1.85	2.42	0.73	0.84	0.98	1.09	1.59	2.08
36	0.79	0.90	1.13	1.29	1.92	2.54	0.74	0.86	1.01	1.12	1.66	2.18
37	0.81	0.92	1.18	1.35	2.02	2.71	0.76	0.87	1.04	1.16	1.73	2.28
38	0.83	0.96	1.23	1.41	2.14	2.89	0.78	0.88	1.07	1.20	1.82	2.38
39	0.86	0.99	1.29	1.47	2.27	3.09	0.80	0.90	1.12	1.26	1.92	2.49
40	0.89	1.03	1.36	1.55	2.43	3.37	0.83	0.94	1.18	1.32	2.05	2.67
41	0.94	1.09	1.44	1.63	2.62	3.66	0.87	0.99	1.27	1.40	2.21	2.88
42	0.99	1.16	1.53	1.74	2.82	3.98	0.91	1.05	1.36	1.49	2.36	3.11
43	1.04	1.23	1.62	1.87	3.04	4.32	0.96	1.11	1.43	1.57	2.53	3.36
44	1.09	1.32	1.72	2.03	3.29	4.72	1.02	1.18	1.52	1.65	2.72	3.62
45	1.15	1.41	1.82	2.18	3.55	5.14	1.08	1.26	1.62	1.77	2.94	3.99
46	1.21	1.50	1.93	2.32	3.81	5.56	1.14	1.35	1.73	1.91	3.20	4.38
47	1.27	1.59	2.05	2.46	4.07	5.98	1.21	1.45	1.84	2.03	3.46	4.79
48	1.33	1.69	2.17	2.60	4.33	6.42	1.26	1.53	1.94	2.13	3.71	5.19
49	1.40	1.80	2.29	2.76	4.59	6.91	1.31	1.59	2.03	2.21	3.94	5.56
50	1.49	1.92	2.44	2.96	4.92	7.41	1.38	1.67	2.13	2.34	4.20	5.99
51	1.61	2.08	2.63	3.21	5.33	7.95	1.46	1.77	2.24	2.48	4.49	6.43
52	1.75	2.25	2.85	3.49	5.79	8.57	1.54	1.87	2.35	2.62	4.78	6.87
53	1.91	2.43	3.10	3.82	6.33	9.27	1.62	1.97	2.46	2.76	5.07	7.33
54	2.10	2.66	3.40	4.21	6.90	9.99	1.70	2.08	2.58	2.94	5.45	8.03
55	2.31	2.90	3.72	4.61	7.49	10.72	1.78	2.20	2.73	3.12	5.90	8.76
56	2.52	3.14	4.04	4.99	8.10	11.47	1.89	2.33	2.91	3.32	6.35	9.49
57	2.73	3.41	4.36	5.37	8.75	12.27	2.01	2.48	3.10	3.55	6.80	10.22
58	2.95	3.69	4.69	5.75	9.43	13.09	2.14	2.64	3.33	3.81	7.25	10.95
59	3.19	3.98	5.03	6.14	10.16	13.95	2.28	2.81	3.56	4.08	7.72	11.77
60	3.48	4.34	5.47	6.64	11.06	15.16	2.45	3.00	3.82	4.40	8.20	12.71
61	3.85	4.75	6.00	7.23	12.15	16.56	2.64	3.22	4.10	4.75	8.82	13.70
62	4.28	5.24	6.63	7.92	13.40	18.18	2.85	3.46	4.39	5.13	9.51	14.74
63	4.79	5.82	7.35	8.72	14.93	20.12	3.09	3.74	4.75	5.59	10.24	16.01
64	5.37	6.47	8.16	9.61	16.59	22.24	3.36	4.04	5.11	6.04	10.99	17.31
65	5.98	7.16	9.01	10.58	18.27	24.44	3.63	4.34	5.52	6.56	11.84	18.70
66	6.60	7.86	9.94	11.67	20.08	26.89	3.88	4.65	5.94	7.09	12.84	20.10
67	7.24	8.71	11.07	13.03	22.13	29.66	4.18	5.07	6.52	7.87	14.03	21.72
68	7.92	9.65	12.27	14.41	24.31	32.52	4.60	5.62	7.35	8.96	15.43	23.71
69	8.73	10.66	13.62	15.99	26.76	35.87	5.15	6.36	8.32	10.21	17.04	26.02
70	9.78	11.97	15.51	18.28	29.37	39.63	5.87	7.23	9.34	11.46	18.84	28.35
71	10.97	13.45	17.72	20.64	32.48	45.14	6.78	8.32	10.70	12.81	21.31	30.68
72	12.23	15.15	20.28	23.57	35.91	51.74	7.92	9.61	12.26	14.40	24.19	33.48
73	13.78	17.11	23.11	27.08	39.63	58.98	9.20	11.07	14.02	16.24	27.12	37.01
74	15.69	19.50	26.45	30.99	43.91	64.32	10.70	12.79	16.08	18.37	30.40	41.02
75	18.02	22.30	30.28	35.37	49.98	71.00	12.38	14.80	18.42	21.12	35.22	48.08
76	20.75	25.43	34.55	40.24	55.66	75.57	14.23	17.22	21.15	24.06	40.96	55.48
77	24.32	29.63	40.45	47.30	66.78	90.40	16.53	20.27	24.45	28.75	47.70	66.23
78	28.70	34.61	47.19	54.88	81.59	109.31	19.36	23.96	28.46	33.87	56.33	79.87
79	33.85	40.53	55.40	64.46	99.48	126.21	22.73	28.41	33.29	40.03	66.06	94.60
80	39.33	47.10	64.40	74.94	110.46	140.14	26.18	32.74	38.37	46.15	74.28	106.39

MT: Use male rates for unisex.

15 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$250,000 - \$499,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.84	0.94	1.04	1.20	1.77	2.25	0.77	0.85	0.97	1.07	1.43	1.72
19	0.84	0.94	1.04	1.20	1.77	2.25	0.77	0.85	0.97	1.07	1.43	1.72
20	0.84	0.94	1.04	1.20	1.77	2.26	0.77	0.85	0.97	1.07	1.44	1.73
21	0.84	0.94	1.04	1.20	1.78	2.27	0.77	0.85	0.97	1.07	1.45	1.74
22	0.84	0.94	1.04	1.20	1.79	2.28	0.77	0.85	0.97	1.07	1.46	1.75
23	0.84	0.94	1.04	1.20	1.80	2.29	0.77	0.85	0.97	1.07	1.47	1.77
24	0.84	0.94	1.04	1.20	1.81	2.30	0.77	0.85	0.97	1.07	1.47	1.78
25	0.84	0.94	1.04	1.20	1.82	2.31	0.77	0.85	0.97	1.07	1.48	1.80
26	0.84	0.94	1.04	1.20	1.83	2.32	0.77	0.85	0.98	1.08	1.50	1.82
27	0.84	0.95	1.05	1.20	1.85	2.33	0.77	0.85	0.98	1.08	1.51	1.84
28	0.84	0.96	1.06	1.20	1.87	2.34	0.77	0.86	0.99	1.08	1.53	1.86
29	0.84	0.97	1.07	1.21	1.89	2.36	0.77	0.86	1.00	1.09	1.55	1.88
30	0.85	0.99	1.09	1.22	1.91	2.38	0.78	0.87	1.02	1.11	1.58	1.93
31	0.87	1.00	1.10	1.25	1.93	2.42	0.79	0.88	1.03	1.12	1.62	2.00
32	0.88	1.01	1.12	1.27	1.97	2.48	0.80	0.89	1.05	1.15	1.66	2.07
33	0.89	1.02	1.14	1.30	2.01	2.55	0.81	0.91	1.08	1.18	1.72	2.15
34	0.90	1.03	1.17	1.33	2.06	2.62	0.82	0.93	1.11	1.21	1.78	2.24
35	0.93	1.06	1.21	1.39	2.15	2.76	0.85	0.95	1.14	1.27	1.85	2.37
36	0.96	1.10	1.26	1.45	2.26	2.91	0.88	0.98	1.18	1.33	1.94	2.51
37	0.99	1.14	1.32	1.53	2.38	3.10	0.91	1.01	1.23	1.40	2.03	2.67
38	1.02	1.19	1.39	1.61	2.52	3.31	0.94	1.04	1.28	1.48	2.13	2.83
39	1.05	1.24	1.47	1.70	2.68	3.55	0.97	1.08	1.33	1.57	2.21	2.99
40	1.09	1.31	1.57	1.82	2.91	3.92	1.01	1.13	1.40	1.68	2.35	3.21
41	1.17	1.40	1.70	1.96	3.22	4.33	1.07	1.19	1.49	1.82	2.53	3.47
42	1.26	1.49	1.82	2.09	3.55	4.74	1.13	1.25	1.57	1.94	2.74	3.76
43	1.33	1.58	1.93	2.22	3.86	5.14	1.19	1.32	1.65	2.06	2.96	4.05
44	1.41	1.67	2.06	2.37	4.19	5.58	1.24	1.39	1.74	2.17	3.20	4.37
45	1.50	1.77	2.19	2.52	4.54	6.02	1.30	1.47	1.86	2.33	3.46	4.76
46	1.60	1.88	2.32	2.69	4.89	6.46	1.38	1.57	1.99	2.50	3.75	5.17
47	1.70	1.99	2.45	2.87	5.29	6.89	1.46	1.67	2.12	2.65	4.05	5.60
48	1.79	2.11	2.57	3.06	5.73	7.31	1.55	1.77	2.24	2.78	4.35	6.01
49	1.89	2.25	2.70	3.28	6.22	7.73	1.62	1.87	2.35	2.92	4.63	6.41
50	2.01	2.43	2.89	3.57	6.78	8.43	1.70	1.98	2.49	3.10	4.95	6.89
51	2.17	2.68	3.12	3.88	7.39	9.21	1.80	2.10	2.64	3.29	5.29	7.38
52	2.34	2.93	3.38	4.22	8.04	10.06	1.91	2.23	2.80	3.48	5.65	7.88
53	2.52	3.17	3.66	4.60	8.75	10.99	2.04	2.37	2.98	3.69	6.03	8.50
54	2.73	3.44	3.99	5.05	9.49	11.93	2.17	2.54	3.18	3.96	6.51	9.19
55	2.96	3.72	4.34	5.51	10.23	12.87	2.32	2.72	3.44	4.28	7.06	9.89
56	3.22	4.01	4.73	6.00	11.04	13.99	2.49	2.93	3.74	4.65	7.61	10.68
57	3.50	4.33	5.16	6.54	11.91	15.17	2.67	3.16	4.07	5.04	8.19	11.55
58	3.81	4.66	5.61	7.12	12.83	16.40	2.87	3.41	4.43	5.48	8.84	12.52
59	4.14	5.01	6.09	7.74	13.78	17.68	3.09	3.68	4.84	5.97	9.57	13.57
60	4.54	5.52	6.76	8.60	14.93	19.26	3.33	3.99	5.32	6.55	10.35	14.85
61	5.04	6.16	7.57	9.56	16.26	21.01	3.60	4.32	5.83	7.21	11.19	16.25
62	5.61	6.89	8.49	10.67	17.75	22.99	3.89	4.67	6.34	7.91	12.09	17.77
63	6.27	7.75	9.58	11.97	19.57	25.46	4.21	5.07	6.93	8.74	13.08	19.49
64	7.04	8.74	10.83	13.47	21.60	28.10	4.57	5.50	7.58	9.61	14.18	21.40
65	7.93	9.93	12.23	15.09	24.17	31.89	4.99	6.04	8.29	10.57	15.61	23.90
66	8.94	11.30	13.78	16.91	27.29	36.28	5.56	6.72	9.06	11.71	17.41	26.69
67	10.12	12.94	15.65	19.12	30.86	41.34	6.25	7.55	9.93	12.85	19.34	29.92
68	11.45	14.71	17.63	21.37	34.66	46.57	7.08	8.56	10.89	13.97	21.52	33.54
69	12.94	16.83	20.03	24.18	39.12	53.09	8.07	9.75	12.07	15.12	24.00	37.57
70	14.95	19.70	23.05	27.69	45.65	61.91	9.28	11.17	13.48	16.60	26.83	42.57
71	17.63	23.35	26.83	31.55			10.72	12.83	15.27	18.56		
72	20.81	27.46	31.07	36.40			12.40	14.68	17.64	21.19		
73	24.25	31.67	35.40	41.75			14.37	16.75	20.26	23.90		
74	28.09	36.32	40.77	47.96			16.61	19.15	23.21	26.99		
75	32.52	42.06	47.22	55.56			18.75	21.62	26.22	30.49		

MT: Use male rates for unisex.

20 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$250,000 - \$499,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.88	1.04	1.09	1.32	1.99	2.33	0.82	0.89	1.01	1.14	1.57	1.83
19	0.88	1.04	1.09	1.32	1.99	2.33	0.82	0.89	1.01	1.14	1.57	1.83
20	0.88	1.04	1.09	1.32	2.00	2.34	0.82	0.89	1.01	1.14	1.58	1.85
21	0.88	1.04	1.09	1.32	2.01	2.36	0.82	0.89	1.01	1.14	1.59	1.87
22	0.88	1.04	1.09	1.32	2.03	2.38	0.82	0.89	1.01	1.14	1.60	1.88
23	0.88	1.04	1.09	1.32	2.04	2.40	0.82	0.89	1.01	1.14	1.61	1.89
24	0.88	1.04	1.09	1.32	2.06	2.42	0.82	0.89	1.01	1.14	1.62	1.90
25	0.88	1.04	1.10	1.32	2.08	2.44	0.82	0.89	1.01	1.14	1.64	1.92
26	0.88	1.04	1.12	1.32	2.10	2.46	0.83	0.90	1.02	1.15	1.66	1.95
27	0.89	1.04	1.15	1.34	2.12	2.48	0.83	0.90	1.02	1.15	1.69	1.98
28	0.90	1.05	1.18	1.36	2.14	2.51	0.84	0.91	1.03	1.17	1.71	2.01
29	0.90	1.05	1.20	1.36	2.16	2.55	0.85	0.92	1.04	1.18	1.74	2.05
30	0.91	1.06	1.22	1.38	2.19	2.63	0.86	0.94	1.06	1.21	1.79	2.14
31	0.92	1.07	1.23	1.40	2.24	2.72	0.87	0.96	1.08	1.24	1.86	2.23
32	0.93	1.08	1.26	1.42	2.31	2.85	0.89	0.98	1.11	1.28	1.93	2.34
33	0.94	1.10	1.29	1.46	2.39	3.01	0.91	1.00	1.13	1.32	2.02	2.46
34	0.96	1.12	1.32	1.50	2.48	3.18	0.93	1.02	1.16	1.36	2.11	2.60
35	0.99	1.16	1.38	1.58	2.61	3.39	0.96	1.06	1.20	1.43	2.23	2.76
36	1.03	1.20	1.44	1.66	2.78	3.61	0.99	1.09	1.25	1.50	2.37	2.94
37	1.07	1.26	1.50	1.75	2.98	3.89	1.02	1.13	1.31	1.57	2.51	3.12
38	1.11	1.32	1.57	1.84	3.19	4.17	1.05	1.17	1.37	1.64	2.66	3.29
39	1.16	1.38	1.65	1.94	3.42	4.48	1.09	1.21	1.43	1.71	2.81	3.46
40	1.23	1.47	1.77	2.10	3.72	4.93	1.13	1.27	1.51	1.82	2.98	3.76
41	1.32	1.59	1.92	2.27	4.10	5.42	1.19	1.34	1.63	1.96	3.20	4.12
42	1.43	1.71	2.07	2.44	4.49	5.92	1.25	1.43	1.73	2.08	3.43	4.51
43	1.54	1.83	2.23	2.62	4.88	6.43	1.33	1.52	1.83	2.20	3.68	4.93
44	1.65	1.97	2.41	2.81	5.32	7.03	1.40	1.61	1.94	2.33	3.95	5.40
45	1.78	2.12	2.59	3.04	5.80	7.64	1.48	1.72	2.07	2.50	4.25	5.87
46	1.91	2.27	2.77	3.25	6.29	8.25	1.59	1.84	2.22	2.69	4.59	6.33
47	2.04	2.42	2.96	3.48	6.81	8.91	1.70	1.96	2.37	2.88	4.95	6.78
48	2.17	2.57	3.16	3.73	7.37	9.61	1.81	2.07	2.52	3.06	5.31	7.22
49	2.32	2.74	3.38	4.00	7.99	10.39	1.92	2.19	2.67	3.24	5.66	7.65
50	2.49	2.95	3.66	4.38	8.65	11.20	2.05	2.32	2.83	3.45	6.07	8.20
51	2.72	3.22	4.00	4.80	9.36	12.08	2.18	2.48	3.00	3.67	6.52	8.76
52	2.99	3.51	4.38	5.29	10.15	13.04	2.32	2.65	3.19	3.92	7.00	9.42
53	3.26	3.84	4.81	5.84	11.01	14.09	2.48	2.84	3.38	4.18	7.51	10.11
54	3.53	4.23	5.32	6.50	11.89	15.12	2.66	3.05	3.63	4.52	8.15	10.86
55	3.83	4.65	5.86	7.17	12.80	16.31	2.86	3.30	3.97	4.93	8.85	12.01
56	4.19	5.08	6.48	7.84	13.79	17.69	3.11	3.59	4.35	5.40	9.56	13.32
57	4.59	5.55	7.16	8.59	14.87	19.14	3.38	3.91	4.77	5.91	10.34	14.80
58	5.02	6.06	7.91	9.40	16.01	20.67	3.68	4.27	5.24	6.49	11.22	16.47
59	5.49	6.61	8.72	10.29	17.21	22.30	4.01	4.66	5.76	7.11	12.18	18.31
60	6.10	7.41	9.73	11.62	18.82	24.54	4.39	5.15	6.40	7.98	13.58	20.79
61	6.92	8.43	10.90	13.14	20.83	27.07	4.84	5.74	7.17	9.01	15.34	23.48
62	7.85	9.60	12.23	14.90	23.09	29.93	5.37	6.43	8.06	10.19	17.30	26.50
63	8.92	10.95	13.76	16.92	25.73	33.30	5.96	7.23	9.10	11.59	19.54	30.01
64	10.16	12.50	15.48	19.21	28.64	36.90	6.65	8.14	10.24	13.17	21.97	33.71
65	11.55	14.22	17.26	21.53	31.04	40.01	7.44	9.18	11.44	14.76	23.74	36.43

MT: Use male rates for unisex.

30 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$250,000 - \$499,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	1.14	1.30	1.55	1.76	2.60	3.27	1.00	1.09	1.25	1.51	1.87	2.29
19	1.14	1.30	1.55	1.76	2.60	3.27	1.00	1.09	1.25	1.51	1.87	2.29
20	1.14	1.30	1.55	1.76	2.62	3.29	1.00	1.09	1.25	1.51	1.89	2.32
21	1.14	1.30	1.55	1.76	2.64	3.31	1.00	1.09	1.26	1.51	1.91	2.35
22	1.14	1.30	1.55	1.76	2.66	3.33	1.00	1.09	1.26	1.51	1.93	2.37
23	1.14	1.30	1.55	1.76	2.69	3.38	1.00	1.09	1.26	1.51	1.95	2.40
24	1.14	1.30	1.55	1.78	2.73	3.45	1.00	1.09	1.26	1.51	1.97	2.42
25	1.15	1.32	1.56	1.81	2.78	3.51	1.01	1.11	1.27	1.53	2.00	2.49
26	1.17	1.33	1.58	1.84	2.83	3.57	1.02	1.13	1.30	1.56	2.06	2.56
27	1.18	1.35	1.61	1.87	2.89	3.66	1.02	1.15	1.32	1.58	2.11	2.63
28	1.19	1.37	1.63	1.91	2.96	3.74	1.03	1.17	1.35	1.61	2.16	2.70
29	1.21	1.38	1.65	1.94	3.03	3.83	1.04	1.19	1.37	1.64	2.21	2.77
30	1.23	1.40	1.68	1.98	3.13	3.95	1.06	1.21	1.40	1.68	2.30	2.92
31	1.26	1.43	1.71	2.02	3.25	4.09	1.09	1.24	1.43	1.72	2.42	3.08
32	1.29	1.45	1.74	2.07	3.38	4.27	1.12	1.27	1.46	1.76	2.54	3.26
33	1.32	1.48	1.79	2.13	3.55	4.46	1.15	1.30	1.49	1.79	2.67	3.45
34	1.36	1.52	1.83	2.19	3.73	4.68	1.18	1.33	1.52	1.82	2.79	3.64
35	1.41	1.58	1.92	2.32	3.98	5.03	1.21	1.39	1.59	1.91	2.95	3.89
36	1.48	1.67	2.04	2.46	4.29	5.41	1.26	1.43	1.68	2.01	3.13	4.16
37	1.56	1.76	2.17	2.61	4.62	5.82	1.32	1.52	1.77	2.11	3.32	4.45
38	1.65	1.86	2.31	2.78	4.98	6.26	1.37	1.63	1.87	2.21	3.52	4.75
39	1.74	1.97	2.46	2.95	5.36	6.74	1.43	1.72	1.98	2.33	3.70	5.05
40	1.85	2.12	2.66	3.20	5.92	7.36	1.50	1.84	2.13	2.50	4.00	5.55
41	1.99	2.31	2.89	3.49	6.61	8.04	1.61	2.01	2.33	2.69	4.38	6.14
42	2.14	2.50	3.13	3.78	7.34	8.73	1.72	2.16	2.51	2.87	4.82	6.77
43	2.31	2.72	3.39	4.09	8.11	9.48	1.84	2.30	2.65	3.07	5.30	7.48
44	2.49	2.95	3.66	4.46	8.86	10.31	1.97	2.41	2.78	3.30	5.82	8.27
45	2.68	3.20	3.95	4.87	9.61	11.15	2.13	2.54	2.98	3.58	6.44	9.41
46	2.89	3.45	4.26	5.33			2.31	2.71	3.22	3.88		
47	3.12	3.70	4.59	5.84			2.50	2.88	3.48	4.20		
48	3.38	3.98	4.95	6.40			2.71	3.05	3.75	4.55		
49	3.65	4.29	5.35	7.02			2.94	3.23	4.04	4.91		
50	4.01	4.73	5.93	7.68			3.19	3.49	4.41	5.31		

MT: Use male rates for unisex.

10 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$500,000 - \$999,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.70	0.77	0.93	1.02	1.49	1.90	0.64	0.71	0.81	0.87	1.16	1.43
19	0.70	0.77	0.93	1.02	1.49	1.90	0.64	0.71	0.81	0.87	1.16	1.43
20	0.70	0.77	0.93	1.02	1.49	1.91	0.64	0.71	0.81	0.87	1.17	1.44
21	0.70	0.77	0.93	1.02	1.49	1.92	0.64	0.71	0.81	0.87	1.18	1.45
22	0.70	0.77	0.93	1.02	1.50	1.93	0.64	0.71	0.81	0.87	1.19	1.45
23	0.70	0.77	0.93	1.02	1.51	1.94	0.64	0.71	0.81	0.87	1.20	1.46
24	0.70	0.77	0.93	1.02	1.52	1.95	0.64	0.71	0.81	0.87	1.20	1.47
25	0.70	0.77	0.93	1.02	1.53	1.96	0.64	0.71	0.81	0.87	1.21	1.48
26	0.70	0.77	0.93	1.02	1.54	1.97	0.64	0.71	0.82	0.88	1.23	1.51
27	0.70	0.77	0.93	1.03	1.55	1.99	0.64	0.71	0.82	0.88	1.24	1.53
28	0.70	0.77	0.93	1.04	1.57	2.01	0.64	0.71	0.83	0.89	1.26	1.56
29	0.70	0.77	0.93	1.05	1.59	2.04	0.65	0.71	0.83	0.90	1.27	1.58
30	0.70	0.77	0.93	1.06	1.61	2.07	0.65	0.71	0.84	0.91	1.29	1.62
31	0.70	0.77	0.93	1.07	1.63	2.10	0.65	0.71	0.84	0.92	1.32	1.67
32	0.70	0.78	0.93	1.08	1.65	2.13	0.65	0.72	0.85	0.94	1.36	1.73
33	0.70	0.79	0.94	1.09	1.67	2.19	0.65	0.73	0.86	0.96	1.40	1.80
34	0.71	0.80	0.96	1.10	1.70	2.27	0.66	0.74	0.87	0.99	1.46	1.89
35	0.72	0.82	0.99	1.13	1.76	2.36	0.67	0.76	0.90	1.02	1.52	1.98
36	0.73	0.84	1.02	1.17	1.83	2.48	0.68	0.78	0.93	1.05	1.58	2.08
37	0.75	0.86	1.06	1.22	1.93	2.65	0.69	0.80	0.96	1.08	1.65	2.20
38	0.77	0.89	1.12	1.28	2.05	2.83	0.71	0.82	1.00	1.12	1.72	2.35
39	0.79	0.92	1.17	1.34	2.17	3.03	0.73	0.84	1.05	1.17	1.81	2.48
40	0.82	0.96	1.23	1.41	2.34	3.31	0.76	0.88	1.11	1.24	1.92	2.66
41	0.85	1.00	1.31	1.49	2.55	3.60	0.79	0.92	1.18	1.31	2.05	2.87
42	0.89	1.07	1.40	1.61	2.76	3.90	0.83	0.98	1.26	1.40	2.19	3.07
43	0.94	1.14	1.49	1.75	2.97	4.23	0.87	1.04	1.33	1.49	2.33	3.29
44	0.99	1.23	1.60	1.91	3.18	4.62	0.91	1.10	1.38	1.58	2.48	3.51
45	1.05	1.33	1.71	2.06	3.41	5.02	0.97	1.17	1.46	1.70	2.69	3.84
46	1.11	1.42	1.81	2.20	3.66	5.42	1.03	1.24	1.57	1.84	2.93	4.19
47	1.17	1.51	1.91	2.33	3.92	5.82	1.09	1.32	1.67	1.95	3.19	4.55
48	1.24	1.60	2.02	2.46	4.18	6.24	1.14	1.38	1.77	2.05	3.44	4.88
49	1.31	1.71	2.14	2.60	4.44	6.68	1.20	1.44	1.85	2.13	3.67	5.18
50	1.41	1.83	2.29	2.79	4.77	7.17	1.27	1.52	1.96	2.26	3.89	5.58
51	1.52	1.97	2.46	3.02	5.21	7.73	1.35	1.61	2.08	2.40	4.12	5.99
52	1.66	2.13	2.67	3.28	5.69	8.36	1.43	1.70	2.20	2.54	4.35	6.41
53	1.82	2.31	2.91	3.58	6.20	9.08	1.51	1.79	2.32	2.68	4.58	6.85
54	2.02	2.53	3.19	3.96	6.77	9.83	1.60	1.89	2.45	2.84	4.90	7.52
55	2.23	2.77	3.49	4.34	7.37	10.58	1.71	2.01	2.60	3.04	5.30	8.21
56	2.44	3.01	3.79	4.72	7.98	11.34	1.82	2.15	2.76	3.25	5.76	8.90
57	2.65	3.25	4.11	5.10	8.64	12.15	1.93	2.31	2.95	3.46	6.27	9.59
58	2.86	3.49	4.45	5.48	9.34	13.00	2.05	2.48	3.16	3.67	6.84	10.28
59	3.08	3.76	4.81	5.86	10.08	13.88	2.18	2.66	3.39	3.87	7.45	11.03
60	3.35	4.10	5.24	6.36	10.99	15.10	2.34	2.87	3.65	4.16	8.07	11.98
61	3.68	4.50	5.76	6.94	12.08	16.50	2.53	3.09	3.94	4.49	8.67	12.99
62	4.06	4.97	6.37	7.63	13.33	18.12	2.74	3.33	4.26	4.83	9.27	14.07
63	4.51	5.53	7.08	8.43	14.86	20.06	2.97	3.63	4.63	5.25	9.87	15.36
64	5.02	6.16	7.89	9.32	16.52	22.18	3.24	3.93	5.03	5.67	10.47	16.73
65	5.57	6.83	8.71	10.25	18.18	24.33	3.50	4.22	5.43	6.13	11.30	18.26
66	6.14	7.56	9.61	11.31	19.89	26.71	3.73	4.50	5.84	6.61	12.33	19.99
67	6.81	8.43	10.70	12.62	21.82	29.41	4.00	4.87	6.41	7.28	13.55	21.69
68	7.56	9.38	11.87	13.96	23.88	32.20	4.35	5.34	7.20	8.26	14.99	23.47
69	8.38	10.45	13.17	15.49	26.19	35.44	4.85	6.01	8.14	9.35	16.64	25.62
70	9.41	11.75	15.00	17.76	29.01	39.33	5.52	6.84	9.13	10.47	18.48	27.82
71	10.59	13.16	17.14	20.11	32.38	44.62	6.39	7.93	10.44	12.07	20.99	30.02
72	11.92	14.77	19.64	23.02	35.86	50.97	7.50	9.24	11.95	13.79	23.90	32.94
73	13.56	16.62	22.42	26.51	39.57	57.93	8.73	10.72	13.66	15.77	26.89	36.49
74	15.43	18.88	25.70	30.40	43.85	63.54	10.18	12.45	15.65	18.09	30.24	40.51
75	17.68	21.57	29.33	34.68	49.91	69.80	11.86	14.44	17.97	20.85	35.02	47.56
76	20.39	24.62	33.29	39.43	55.58	73.87	13.82	16.79	20.68	23.78	40.73	54.95
77	23.93	28.70	38.76	46.32	66.68	87.90	16.25	19.75	23.98	28.44	47.57	65.67
78	28.27	33.53	45.00	53.71	81.46	105.76	19.24	23.33	27.99	33.54	56.24	79.26
79	33.40	39.29	52.56	63.04	99.15	121.54	22.69	27.64	32.82	39.67	65.96	93.96
80	38.80	45.66	61.09	73.28	110.09	134.96	26.14	31.85	37.83	45.73	74.17	105.67

MT: Use male rates for unisex.

15 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$500,000 - \$999,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.76	0.89	0.96	1.09	1.67	2.15	0.70	0.79	0.87	1.02	1.37	1.66
19	0.76	0.89	0.96	1.09	1.67	2.15	0.70	0.79	0.87	1.02	1.37	1.66
20	0.76	0.89	0.96	1.09	1.67	2.16	0.70	0.79	0.87	1.02	1.38	1.67
21	0.76	0.89	0.96	1.09	1.68	2.17	0.70	0.79	0.87	1.02	1.39	1.68
22	0.76	0.89	0.96	1.09	1.69	2.18	0.70	0.79	0.87	1.02	1.40	1.70
23	0.76	0.89	0.96	1.09	1.70	2.19	0.70	0.79	0.87	1.02	1.41	1.71
24	0.76	0.89	0.96	1.09	1.71	2.20	0.70	0.79	0.87	1.02	1.41	1.72
25	0.76	0.89	0.96	1.09	1.72	2.21	0.70	0.79	0.87	1.02	1.42	1.74
26	0.76	0.89	0.96	1.09	1.73	2.22	0.70	0.79	0.88	1.02	1.44	1.76
27	0.76	0.89	0.96	1.09	1.74	2.23	0.70	0.79	0.88	1.02	1.45	1.78
28	0.77	0.90	0.97	1.10	1.76	2.25	0.70	0.79	0.89	1.03	1.47	1.80
29	0.78	0.90	0.98	1.10	1.78	2.26	0.70	0.80	0.90	1.04	1.49	1.82
30	0.79	0.92	1.00	1.13	1.80	2.27	0.71	0.81	0.91	1.06	1.52	1.87
31	0.79	0.93	1.01	1.15	1.83	2.30	0.71	0.82	0.93	1.07	1.56	1.92
32	0.80	0.94	1.03	1.18	1.88	2.35	0.72	0.83	0.95	1.10	1.60	1.99
33	0.81	0.95	1.05	1.21	1.95	2.41	0.74	0.85	0.97	1.13	1.66	2.06
34	0.83	0.97	1.07	1.25	2.01	2.47	0.75	0.87	1.00	1.17	1.72	2.15
35	0.85	0.99	1.11	1.31	2.09	2.61	0.78	0.89	1.03	1.22	1.80	2.27
36	0.88	1.02	1.16	1.37	2.20	2.77	0.81	0.92	1.07	1.27	1.89	2.42
37	0.91	1.06	1.21	1.44	2.32	2.97	0.84	0.94	1.11	1.33	2.00	2.57
38	0.94	1.10	1.27	1.53	2.46	3.19	0.87	0.97	1.15	1.39	2.10	2.73
39	0.97	1.15	1.34	1.61	2.61	3.44	0.89	1.00	1.20	1.46	2.20	2.90
40	1.02	1.21	1.43	1.74	2.85	3.81	0.92	1.04	1.27	1.56	2.34	3.12
41	1.10	1.28	1.55	1.89	3.17	4.23	0.96	1.10	1.35	1.69	2.52	3.37
42	1.18	1.36	1.66	2.04	3.50	4.66	1.01	1.16	1.44	1.80	2.71	3.64
43	1.26	1.45	1.76	2.19	3.83	5.09	1.07	1.22	1.53	1.91	2.91	3.93
44	1.34	1.55	1.88	2.34	4.18	5.53	1.12	1.29	1.63	2.03	3.12	4.23
45	1.42	1.66	2.00	2.49	4.53	5.97	1.19	1.37	1.76	2.19	3.37	4.61
46	1.51	1.77	2.13	2.64	4.88	6.41	1.27	1.46	1.89	2.36	3.65	5.00
47	1.60	1.88	2.27	2.79	5.26	6.84	1.35	1.55	2.02	2.51	3.93	5.39
48	1.69	1.99	2.42	2.94	5.69	7.26	1.42	1.65	2.12	2.64	4.21	5.78
49	1.79	2.11	2.58	3.13	6.17	7.69	1.50	1.73	2.22	2.76	4.49	6.15
50	1.92	2.28	2.80	3.41	6.72	8.36	1.58	1.83	2.34	2.93	4.80	6.61
51	2.08	2.48	3.03	3.73	7.33	9.11	1.67	1.95	2.47	3.11	5.14	7.09
52	2.25	2.68	3.29	4.09	7.98	9.91	1.77	2.07	2.61	3.29	5.51	7.60
53	2.43	2.91	3.58	4.48	8.69	10.80	1.88	2.21	2.75	3.49	5.89	8.20
54	2.65	3.18	3.91	4.95	9.43	11.69	1.99	2.35	2.94	3.74	6.38	8.88
55	2.89	3.48	4.26	5.43	10.17	12.60	2.12	2.52	3.18	4.04	6.93	9.59
56	3.13	3.78	4.65	5.91	10.97	13.70	2.26	2.71	3.45	4.38	7.48	10.38
57	3.38	4.09	5.08	6.39	11.84	14.85	2.42	2.92	3.76	4.75	8.03	11.27
58	3.65	4.42	5.53	6.88	12.75	16.06	2.60	3.15	4.09	5.15	8.64	12.25
59	3.93	4.79	6.02	7.44	13.70	17.31	2.78	3.40	4.46	5.60	9.33	13.34
60	4.30	5.29	6.69	8.30	14.85	18.94	3.01	3.70	4.90	6.16	10.12	14.64
61	4.79	5.89	7.47	9.29	16.18	20.73	3.28	4.03	5.37	6.78	10.98	16.06
62	5.33	6.59	8.38	10.44	17.68	22.78	3.56	4.40	5.85	7.46	11.91	17.62
63	5.97	7.41	9.44	11.78	19.50	25.32	3.88	4.82	6.34	8.24	12.94	19.45
64	6.71	8.35	10.67	13.33	21.54	28.04	4.24	5.27	6.90	9.07	14.09	21.34
65	7.57	9.50	12.06	14.92	24.10	31.84	4.67	5.81	7.56	9.99	15.54	23.84
66	8.58	10.86	13.64	16.68	27.20	36.22	5.22	6.49	8.37	11.10	17.32	26.63
67	9.77	12.47	15.53	18.82	30.75	41.27	5.89	7.32	9.35	12.22	19.25	29.85
68	11.10	14.22	17.53	21.00	34.53	46.49	6.70	8.32	10.53	13.34	21.41	33.48
69	12.60	16.33	19.98	23.72	38.97	53.01	7.67	9.50	11.91	14.76	23.87	37.51
70	14.64	19.16	23.01	27.24	45.46	61.82	8.86	10.92	13.35	16.25	26.68	42.51
71	17.31	22.73	26.76	31.13			10.29	12.56	15.08	18.14		
72	20.49	26.75	30.98	36.00			11.95	14.40	17.39	20.71		
73	23.91	30.87	35.29	41.35			13.92	16.46	19.94	23.35		
74	27.75	35.47	40.66	47.75			16.16	18.84	22.81	26.36		
75	32.12	41.07	47.09	55.31			18.24	21.27	25.77	29.78		

MT: Use male rates for unisex.

20 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$500,000 - \$999,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.82	1.00	1.08	1.23	1.94	2.29	0.73	0.82	0.96	1.06	1.48	1.76
19	0.82	1.00	1.08	1.23	1.94	2.29	0.73	0.82	0.96	1.06	1.48	1.76
20	0.82	1.00	1.08	1.23	1.95	2.31	0.73	0.82	0.96	1.06	1.50	1.78
21	0.82	1.00	1.08	1.23	1.96	2.32	0.73	0.82	0.96	1.06	1.51	1.79
22	0.82	1.00	1.08	1.23	1.98	2.34	0.73	0.82	0.96	1.06	1.52	1.80
23	0.82	1.00	1.08	1.23	1.99	2.36	0.73	0.82	0.96	1.06	1.53	1.81
24	0.82	1.00	1.08	1.23	2.00	2.38	0.73	0.82	0.96	1.06	1.54	1.82
25	0.82	1.00	1.09	1.23	2.02	2.40	0.73	0.82	0.97	1.07	1.56	1.84
26	0.82	1.00	1.10	1.23	2.04	2.42	0.74	0.82	0.97	1.07	1.58	1.87
27	0.83	1.01	1.12	1.25	2.06	2.44	0.74	0.83	0.98	1.08	1.60	1.90
28	0.84	1.01	1.14	1.27	2.08	2.47	0.75	0.84	0.99	1.09	1.62	1.94
29	0.84	1.01	1.15	1.27	2.10	2.51	0.76	0.85	1.00	1.10	1.65	1.97
30	0.85	1.01	1.16	1.28	2.13	2.59	0.77	0.86	1.01	1.13	1.70	2.05
31	0.86	1.02	1.17	1.30	2.18	2.67	0.79	0.88	1.03	1.16	1.78	2.14
32	0.87	1.02	1.19	1.31	2.24	2.79	0.81	0.90	1.05	1.20	1.87	2.23
33	0.88	1.03	1.22	1.34	2.32	2.94	0.83	0.92	1.07	1.24	1.96	2.33
34	0.90	1.04	1.25	1.37	2.41	3.10	0.86	0.94	1.09	1.28	2.07	2.45
35	0.93	1.07	1.30	1.44	2.55	3.29	0.89	0.97	1.13	1.34	2.19	2.62
36	0.97	1.12	1.36	1.51	2.72	3.51	0.92	1.01	1.18	1.40	2.33	2.81
37	1.01	1.17	1.42	1.60	2.92	3.77	0.95	1.05	1.23	1.47	2.47	3.00
38	1.05	1.22	1.50	1.69	3.14	4.03	0.99	1.09	1.29	1.54	2.61	3.20
39	1.10	1.27	1.58	1.78	3.37	4.32	1.03	1.13	1.35	1.62	2.74	3.39
40	1.17	1.35	1.70	1.94	3.68	4.78	1.07	1.20	1.42	1.73	2.92	3.68
41	1.25	1.46	1.85	2.11	4.06	5.29	1.13	1.27	1.52	1.87	3.14	4.02
42	1.33	1.57	2.00	2.29	4.45	5.81	1.19	1.34	1.62	1.99	3.37	4.39
43	1.42	1.68	2.16	2.48	4.84	6.35	1.25	1.42	1.71	2.11	3.61	4.78
44	1.51	1.80	2.33	2.68	5.28	6.99	1.31	1.51	1.81	2.24	3.88	5.22
45	1.63	1.95	2.51	2.91	5.76	7.63	1.38	1.61	1.94	2.40	4.18	5.65
46	1.76	2.11	2.70	3.12	6.24	8.24	1.47	1.73	2.09	2.56	4.52	6.08
47	1.89	2.26	2.89	3.32	6.72	8.90	1.57	1.85	2.24	2.73	4.87	6.50
48	2.02	2.41	3.10	3.52	7.24	9.59	1.67	1.97	2.39	2.90	5.23	6.91
49	2.15	2.57	3.33	3.76	7.81	10.27	1.77	2.09	2.55	3.06	5.59	7.33
50	2.32	2.75	3.58	4.14	8.47	11.07	1.89	2.22	2.70	3.26	6.00	7.85
51	2.53	2.99	3.87	4.55	9.21	11.97	2.02	2.37	2.86	3.48	6.45	8.40
52	2.77	3.26	4.20	5.04	10.02	12.95	2.15	2.53	3.02	3.71	6.93	8.97
53	3.00	3.53	4.56	5.58	10.91	14.02	2.31	2.70	3.19	3.97	7.44	9.59
54	3.23	3.79	4.99	6.24	11.83	15.08	2.49	2.88	3.41	4.30	8.08	10.41
55	3.52	4.12	5.47	6.91	12.76	16.24	2.68	3.13	3.73	4.72	8.79	11.51
56	3.87	4.54	6.04	7.60	13.76	17.58	2.91	3.41	4.11	5.20	9.50	12.76
57	4.27	5.01	6.66	8.38	14.83	18.98	3.17	3.72	4.54	5.72	10.21	14.17
58	4.71	5.52	7.34	9.22	15.96	20.47	3.45	4.06	5.02	6.31	10.99	15.75
59	5.19	6.08	8.08	10.16	17.15	22.05	3.76	4.44	5.55	6.96	11.88	17.51
60	5.80	6.85	9.09	11.48	18.77	24.26	4.12	4.92	6.20	7.83	13.19	20.00
61	6.56	7.83	10.30	13.00	20.77	26.76	4.57	5.50	6.97	8.85	14.87	22.72
62	7.43	8.95	11.69	14.75	23.03	29.60	5.09	6.17	7.87	10.03	16.73	25.78
63	8.44	10.25	13.29	16.76	25.65	32.94	5.69	6.95	8.91	11.43	18.84	29.34
64	9.60	11.75	15.11	19.05	28.56	36.52	6.38	7.84	10.11	13.01	21.15	33.12
65	10.93	13.48	17.01	21.37	30.96	39.59	7.16	8.89	11.34	14.61	22.85	35.79

MT: Use male rates for unisex.

30 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$500,000 - \$999,999

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	1.02	1.23	1.43	1.68	2.53	3.20	0.92	1.03	1.19	1.45	1.80	2.23
19	1.02	1.23	1.43	1.68	2.53	3.20	0.92	1.03	1.19	1.45	1.80	2.23
20	1.02	1.23	1.43	1.68	2.55	3.22	0.92	1.03	1.19	1.45	1.82	2.26
21	1.02	1.23	1.43	1.68	2.57	3.24	0.92	1.03	1.19	1.45	1.84	2.29
22	1.02	1.23	1.43	1.68	2.59	3.26	0.92	1.03	1.19	1.45	1.86	2.31
23	1.02	1.23	1.43	1.68	2.62	3.32	0.92	1.03	1.19	1.45	1.88	2.33
24	1.02	1.23	1.43	1.71	2.66	3.38	0.92	1.03	1.20	1.45	1.90	2.36
25	1.03	1.24	1.45	1.74	2.71	3.45	0.93	1.05	1.22	1.47	1.93	2.43
26	1.04	1.26	1.47	1.77	2.76	3.51	0.94	1.07	1.24	1.50	1.99	2.50
27	1.05	1.28	1.50	1.80	2.83	3.59	0.94	1.09	1.26	1.52	2.05	2.57
28	1.07	1.30	1.53	1.83	2.89	3.68	0.95	1.11	1.29	1.55	2.10	2.64
29	1.09	1.32	1.56	1.87	2.96	3.76	0.96	1.13	1.31	1.58	2.15	2.70
30	1.11	1.33	1.59	1.90	3.07	3.89	0.98	1.15	1.34	1.62	2.24	2.85
31	1.13	1.35	1.62	1.94	3.19	4.03	1.00	1.17	1.38	1.65	2.35	3.02
32	1.15	1.37	1.66	1.98	3.33	4.21	1.03	1.20	1.41	1.69	2.47	3.20
33	1.18	1.39	1.71	2.03	3.50	4.40	1.06	1.22	1.44	1.72	2.60	3.38
34	1.21	1.41	1.76	2.08	3.69	4.61	1.09	1.24	1.47	1.76	2.72	3.57
35	1.25	1.46	1.86	2.20	3.94	4.97	1.12	1.28	1.53	1.85	2.88	3.80
36	1.31	1.55	1.98	2.34	4.24	5.35	1.17	1.32	1.61	1.94	3.06	4.06
37	1.39	1.64	2.11	2.50	4.57	5.76	1.22	1.38	1.69	2.05	3.25	4.32
38	1.47	1.74	2.25	2.67	4.92	6.20	1.27	1.46	1.78	2.16	3.44	4.59
39	1.55	1.85	2.41	2.86	5.30	6.68	1.33	1.52	1.87	2.29	3.63	4.86
40	1.66	1.99	2.59	3.10	5.85	7.29	1.40	1.62	2.01	2.44	3.92	5.31
41	1.79	2.16	2.82	3.38	6.54	7.98	1.49	1.76	2.17	2.60	4.30	5.82
42	1.94	2.34	3.05	3.67	7.27	8.67	1.59	1.90	2.33	2.77	4.72	6.39
43	2.10	2.53	3.29	3.98	8.03	9.41	1.69	2.02	2.47	2.96	5.18	7.01
44	2.27	2.75	3.56	4.34	8.81	10.25	1.80	2.09	2.62	3.15	5.69	7.70
45	2.46	2.98	3.85	4.71	9.55	11.09	1.94	2.22	2.83	3.44	6.27	8.43
46	2.66	3.22	4.15	5.10			2.10	2.39	3.08	3.77		
47	2.87	3.48	4.49	5.53			2.27	2.58	3.34	4.12		
48	3.10	3.75	4.85	6.01			2.45	2.77	3.63	4.50		
49	3.36	4.06	5.24	6.52			2.65	2.98	3.93	4.89		
50	3.69	4.48	5.76	7.13			2.88	3.24	4.29	5.30		

MT: Use male rates for unisex.

10 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$1,000,000 - and above

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.65	0.73	0.90	0.98	1.44	1.84	0.59	0.66	0.76	0.81	1.11	1.37
19	0.65	0.73	0.90	0.98	1.44	1.84	0.59	0.66	0.76	0.81	1.11	1.37
20	0.65	0.73	0.90	0.98	1.44	1.85	0.59	0.66	0.76	0.81	1.12	1.38
21	0.65	0.73	0.90	0.98	1.44	1.86	0.59	0.66	0.76	0.81	1.13	1.39
22	0.65	0.73	0.90	0.98	1.45	1.87	0.59	0.66	0.76	0.81	1.14	1.39
23	0.65	0.73	0.90	0.98	1.46	1.88	0.59	0.66	0.76	0.81	1.15	1.40
24	0.65	0.73	0.90	0.98	1.47	1.89	0.59	0.66	0.76	0.81	1.15	1.41
25	0.65	0.73	0.90	0.98	1.48	1.90	0.59	0.66	0.76	0.81	1.16	1.43
26	0.65	0.73	0.90	0.98	1.49	1.92	0.59	0.66	0.77	0.82	1.18	1.45
27	0.65	0.73	0.90	0.98	1.50	1.94	0.59	0.66	0.77	0.82	1.19	1.47
28	0.65	0.73	0.90	0.99	1.52	1.96	0.60	0.66	0.78	0.83	1.21	1.50
29	0.65	0.73	0.90	1.00	1.54	1.98	0.60	0.66	0.78	0.84	1.22	1.52
30	0.65	0.73	0.90	1.01	1.56	2.00	0.60	0.67	0.79	0.86	1.24	1.56
31	0.65	0.74	0.90	1.02	1.58	2.02	0.60	0.67	0.80	0.88	1.27	1.61
32	0.65	0.75	0.90	1.03	1.60	2.04	0.61	0.68	0.81	0.90	1.31	1.67
33	0.65	0.76	0.92	1.04	1.62	2.12	0.61	0.69	0.82	0.92	1.35	1.74
34	0.66	0.77	0.93	1.06	1.64	2.19	0.62	0.71	0.83	0.94	1.40	1.83
35	0.67	0.79	0.96	1.10	1.70	2.29	0.63	0.73	0.86	0.97	1.46	1.92
36	0.68	0.81	0.99	1.14	1.78	2.40	0.65	0.75	0.89	1.00	1.53	2.01
37	0.69	0.83	1.03	1.19	1.89	2.58	0.66	0.77	0.92	1.04	1.60	2.11
38	0.71	0.85	1.08	1.25	2.01	2.77	0.67	0.79	0.95	1.08	1.68	2.23
39	0.72	0.88	1.14	1.31	2.15	2.97	0.69	0.81	0.98	1.14	1.78	2.38
40	0.75	0.92	1.20	1.39	2.33	3.25	0.72	0.84	1.04	1.21	1.90	2.55
41	0.78	0.97	1.29	1.48	2.52	3.54	0.75	0.88	1.12	1.28	2.03	2.75
42	0.82	1.03	1.38	1.58	2.72	3.84	0.79	0.93	1.19	1.37	2.17	2.98
43	0.87	1.10	1.47	1.70	2.92	4.16	0.83	0.98	1.25	1.46	2.30	3.22
44	0.93	1.16	1.58	1.84	3.12	4.55	0.87	1.04	1.32	1.55	2.44	3.47
45	0.99	1.23	1.69	1.98	3.35	4.95	0.92	1.11	1.41	1.67	2.64	3.81
46	1.05	1.30	1.79	2.12	3.62	5.36	0.98	1.18	1.50	1.81	2.86	4.18
47	1.11	1.37	1.89	2.26	3.90	5.77	1.04	1.25	1.60	1.92	3.08	4.54
48	1.18	1.46	1.99	2.40	4.16	6.18	1.09	1.33	1.68	2.02	3.30	4.87
49	1.26	1.54	2.10	2.57	4.40	6.61	1.15	1.38	1.75	2.10	3.49	5.17
50	1.35	1.65	2.25	2.76	4.72	7.11	1.21	1.45	1.85	2.23	3.71	5.57
51	1.46	1.79	2.43	3.00	5.16	7.66	1.28	1.54	1.96	2.37	3.95	5.98
52	1.58	1.96	2.64	3.27	5.63	8.29	1.35	1.63	2.07	2.51	4.19	6.39
53	1.73	2.14	2.88	3.57	6.13	9.01	1.43	1.72	2.18	2.65	4.44	6.81
54	1.91	2.37	3.17	3.95	6.68	9.77	1.51	1.81	2.31	2.81	4.78	7.45
55	2.11	2.61	3.47	4.33	7.26	10.52	1.61	1.93	2.46	3.01	5.18	8.11
56	2.30	2.85	3.77	4.71	7.88	11.27	1.72	2.06	2.62	3.22	5.58	8.77
57	2.49	3.09	4.07	5.09	8.55	12.03	1.85	2.21	2.80	3.43	5.98	9.43
58	2.70	3.33	4.37	5.47	9.26	12.84	1.98	2.37	3.00	3.64	6.41	10.12
59	2.93	3.58	4.69	5.83	10.01	13.69	2.13	2.55	3.22	3.84	6.89	10.91
60	3.20	3.91	5.09	6.32	10.92	14.92	2.29	2.75	3.48	4.11	7.39	11.85
61	3.51	4.31	5.58	6.90	12.01	16.34	2.47	2.97	3.77	4.40	8.01	12.84
62	3.87	4.79	6.15	7.58	13.26	17.99	2.65	3.21	4.09	4.70	8.70	13.90
63	4.29	5.35	6.82	8.36	14.78	19.95	2.87	3.49	4.47	5.09	9.45	15.17
64	4.78	6.00	7.58	9.23	16.44	22.11	3.12	3.79	4.87	5.45	10.24	16.50
65	5.29	6.66	8.40	10.18	18.10	24.29	3.36	4.09	5.26	5.92	11.10	18.00
66	5.81	7.35	9.32	11.25	19.81	26.65	3.59	4.39	5.63	6.41	12.08	19.68
67	6.33	8.18	10.44	12.58	21.73	29.34	3.88	4.79	6.16	7.12	13.23	21.30
68	6.86	9.09	11.64	13.94	23.79	32.12	4.27	5.30	6.92	8.11	14.59	22.82
69	7.50	10.10	12.99	15.47	26.09	35.36	4.78	5.99	7.79	9.24	16.16	24.63
70	8.45	11.37	14.81	17.70	28.90	39.25	5.46	6.83	8.78	10.37	17.93	26.47
71	9.63	12.76	16.92	20.00	32.30	44.52	6.31	7.92	10.13	11.97	20.37	28.36
72	10.92	14.35	19.35	22.83	35.80	50.83	7.38	9.23	11.67	13.71	23.20	31.56
73	12.51	16.17	22.05	26.22	39.51	57.77	8.57	10.70	13.44	15.71	26.10	35.31
74	14.46	18.40	25.23	30.00	43.68	63.40	9.97	12.42	15.50	18.06	29.36	39.54
75	16.78	21.09	28.80	34.19	49.27	69.65	11.58	14.38	17.84	20.80	34.06	46.54
76	19.47	24.15	32.72	38.84	54.65	73.71	13.47	16.69	20.56	23.69	39.71	53.87
77	22.99	28.26	38.15	45.58	64.72	87.71	15.83	19.60	23.88	28.31	46.86	64.50
78	27.32	33.13	44.34	52.81	78.10	105.54	18.73	23.12	27.90	33.37	56.00	77.96
79	32.45	38.95	51.84	61.92	94.53	121.29	22.21	27.35	32.77	39.44	65.87	92.55
80	37.70	45.26	60.26	71.98	104.96	134.68	25.58	31.51	37.77	45.47	74.07	104.08

15 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$1,000,000 - and above

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.72	0.86	0.94	1.05	1.60	2.09	0.65	0.74	0.84	0.99	1.31	1.60
19	0.72	0.86	0.94	1.05	1.60	2.09	0.65	0.74	0.84	0.99	1.31	1.60
20	0.72	0.86	0.94	1.05	1.60	2.10	0.65	0.74	0.84	0.99	1.32	1.61
21	0.72	0.86	0.94	1.05	1.61	2.11	0.65	0.74	0.84	0.99	1.33	1.62
22	0.72	0.86	0.94	1.05	1.62	2.12	0.65	0.74	0.84	0.99	1.34	1.64
23	0.72	0.86	0.94	1.05	1.63	2.13	0.65	0.74	0.84	0.99	1.35	1.65
24	0.72	0.86	0.94	1.05	1.64	2.14	0.65	0.74	0.84	0.99	1.35	1.66
25	0.72	0.86	0.94	1.05	1.65	2.15	0.65	0.74	0.84	0.99	1.36	1.68
26	0.72	0.86	0.94	1.05	1.66	2.16	0.65	0.74	0.85	1.00	1.38	1.70
27	0.72	0.86	0.94	1.05	1.68	2.18	0.65	0.74	0.85	1.01	1.39	1.72
28	0.72	0.87	0.94	1.06	1.70	2.19	0.65	0.75	0.86	1.02	1.41	1.74
29	0.72	0.87	0.95	1.06	1.71	2.20	0.65	0.75	0.87	1.03	1.43	1.76
30	0.73	0.88	0.97	1.09	1.73	2.21	0.66	0.76	0.88	1.05	1.45	1.81
31	0.75	0.88	0.98	1.12	1.75	2.25	0.68	0.77	0.90	1.06	1.48	1.86
32	0.76	0.90	1.00	1.15	1.78	2.30	0.69	0.79	0.92	1.09	1.52	1.93
33	0.77	0.91	1.02	1.18	1.82	2.36	0.71	0.81	0.94	1.12	1.56	2.00
34	0.78	0.93	1.04	1.22	1.87	2.42	0.73	0.83	0.97	1.16	1.61	2.09
35	0.81	0.95	1.08	1.28	1.95	2.56	0.76	0.86	1.00	1.21	1.68	2.21
36	0.84	0.98	1.13	1.34	2.06	2.73	0.78	0.89	1.04	1.26	1.77	2.35
37	0.87	1.02	1.18	1.42	2.19	2.93	0.80	0.92	1.08	1.31	1.87	2.50
38	0.90	1.06	1.24	1.50	2.33	3.15	0.83	0.95	1.12	1.36	1.97	2.65
39	0.94	1.10	1.31	1.59	2.50	3.40	0.86	0.98	1.17	1.43	2.08	2.81
40	0.99	1.15	1.40	1.72	2.73	3.76	0.89	1.02	1.24	1.52	2.23	3.02
41	1.07	1.21	1.52	1.86	3.03	4.17	0.93	1.08	1.33	1.64	2.41	3.27
42	1.15	1.29	1.63	2.00	3.34	4.59	0.98	1.14	1.41	1.74	2.59	3.53
43	1.22	1.38	1.73	2.14	3.65	5.01	1.03	1.20	1.48	1.84	2.78	3.81
44	1.30	1.49	1.85	2.29	3.98	5.45	1.08	1.26	1.56	1.93	3.00	4.10
45	1.38	1.60	1.98	2.44	4.33	5.89	1.15	1.34	1.66	2.09	3.25	4.49
46	1.47	1.71	2.11	2.59	4.68	6.32	1.23	1.43	1.77	2.27	3.54	4.89
47	1.56	1.82	2.24	2.75	5.03	6.74	1.31	1.52	1.89	2.43	3.83	5.30
48	1.64	1.93	2.39	2.92	5.42	7.15	1.38	1.62	2.00	2.58	4.13	5.71
49	1.72	2.06	2.55	3.11	5.87	7.58	1.46	1.71	2.10	2.71	4.42	6.11
50	1.85	2.24	2.77	3.40	6.42	8.24	1.54	1.81	2.22	2.89	4.73	6.56
51	2.01	2.44	3.00	3.72	7.05	8.96	1.63	1.93	2.35	3.07	5.05	7.01
52	2.19	2.64	3.26	4.08	7.74	9.74	1.74	2.05	2.48	3.26	5.38	7.48
53	2.38	2.86	3.55	4.47	8.50	10.58	1.86	2.19	2.62	3.44	5.72	8.06
54	2.60	3.13	3.88	4.94	9.28	11.44	1.98	2.34	2.81	3.71	6.16	8.69
55	2.85	3.42	4.23	5.42	10.03	12.31	2.11	2.51	3.04	4.00	6.65	9.41
56	3.10	3.71	4.62	5.90	10.78	13.34	2.25	2.70	3.28	4.33	7.13	10.20
57	3.35	4.01	5.05	6.38	11.51	14.43	2.41	2.91	3.54	4.68	7.59	11.09
58	3.60	4.34	5.50	6.86	12.24	15.55	2.59	3.14	3.84	5.07	8.08	12.10
59	3.87	4.71	5.98	7.41	12.97	16.72	2.77	3.39	4.17	5.50	8.64	13.19
60	4.22	5.19	6.65	8.27	14.01	18.40	2.99	3.68	4.58	6.03	9.40	14.51
61	4.69	5.79	7.44	9.26	15.34	20.28	3.26	4.01	5.04	6.62	10.31	15.95
62	5.23	6.47	8.35	10.40	16.82	22.44	3.54	4.37	5.50	7.25	11.30	17.52
63	5.86	7.27	9.40	11.73	18.61	25.09	3.86	4.77	6.01	7.98	12.44	19.38
64	6.58	8.19	10.64	13.28	20.64	27.96	4.21	5.21	6.57	8.76	13.67	21.28
65	7.43	9.32	11.98	14.87	23.36	31.77	4.63	5.76	7.19	9.65	15.14	23.71
66	8.43	10.65	13.49	16.63	26.77	36.15	5.18	6.44	7.92	10.76	16.87	26.42
67	9.60	12.24	15.29	18.77	30.60	41.20	5.85	7.27	8.80	11.86	18.85	29.54
68	10.91	13.95	17.20	20.95	34.48	46.42	6.66	8.28	9.86	13.24	21.09	33.06
69	12.39	16.03	19.50	23.67	38.91	52.93	7.62	9.47	11.10	14.73	23.58	36.96
70	14.42	18.82	22.43	27.19	45.39	61.73	8.81	10.88	12.51	16.23	26.31	41.82
71	17.09	22.33	26.09	31.08			10.24	12.52	14.26	18.03		
72	20.25	26.26	30.22	35.95			11.90	14.36	16.59	20.48		
73	23.67	30.31	34.43	41.29			13.87	16.41	19.16	23.00		
74	27.52	34.86	39.66	47.68			16.11	18.79	22.09	25.85		
75	31.86	40.37	45.93	55.23			18.19	21.22	24.95	29.20		

MT: Use male rates for unisex.

20 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$1,000,000 - and above

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.78	0.96	1.07	1.16	1.78	2.21	0.70	0.78	0.92	1.03	1.42	1.70
19	0.78	0.96	1.07	1.16	1.78	2.21	0.70	0.78	0.92	1.03	1.42	1.70
20	0.78	0.96	1.07	1.16	1.79	2.22	0.70	0.78	0.92	1.03	1.43	1.72
21	0.78	0.96	1.07	1.16	1.80	2.24	0.70	0.78	0.92	1.03	1.44	1.73
22	0.78	0.96	1.07	1.16	1.82	2.26	0.70	0.78	0.92	1.03	1.45	1.74
23	0.78	0.96	1.07	1.16	1.83	2.28	0.70	0.78	0.92	1.03	1.46	1.75
24	0.78	0.96	1.07	1.16	1.84	2.30	0.70	0.78	0.92	1.03	1.47	1.76
25	0.78	0.96	1.07	1.17	1.85	2.32	0.70	0.78	0.92	1.04	1.49	1.78
26	0.78	0.96	1.08	1.17	1.87	2.34	0.71	0.78	0.93	1.04	1.51	1.81
27	0.79	0.96	1.09	1.18	1.90	2.36	0.71	0.79	0.93	1.05	1.53	1.84
28	0.80	0.97	1.09	1.20	1.92	2.39	0.72	0.80	0.94	1.06	1.56	1.88
29	0.80	0.97	1.09	1.20	1.94	2.43	0.73	0.81	0.95	1.07	1.58	1.91
30	0.81	0.97	1.11	1.22	1.97	2.50	0.74	0.82	0.97	1.10	1.63	1.99
31	0.82	0.98	1.12	1.25	2.02	2.57	0.75	0.84	0.98	1.13	1.70	2.08
32	0.84	0.98	1.13	1.28	2.09	2.67	0.77	0.86	1.00	1.17	1.78	2.17
33	0.86	1.00	1.16	1.32	2.18	2.81	0.79	0.88	1.02	1.21	1.86	2.27
34	0.88	1.01	1.18	1.36	2.28	2.95	0.81	0.90	1.04	1.25	1.95	2.39
35	0.91	1.04	1.23	1.43	2.41	3.16	0.84	0.93	1.08	1.31	2.07	2.56
36	0.95	1.08	1.29	1.50	2.58	3.39	0.87	0.97	1.13	1.37	2.20	2.75
37	0.99	1.12	1.35	1.58	2.76	3.67	0.90	1.01	1.18	1.44	2.34	2.94
38	1.03	1.17	1.43	1.67	2.96	3.96	0.93	1.05	1.23	1.51	2.48	3.13
39	1.06	1.23	1.52	1.76	3.18	4.27	0.96	1.09	1.29	1.59	2.61	3.33
40	1.12	1.31	1.64	1.91	3.49	4.71	1.00	1.14	1.37	1.69	2.78	3.61
41	1.20	1.40	1.79	2.08	3.88	5.20	1.05	1.21	1.47	1.84	3.00	3.92
42	1.28	1.50	1.94	2.25	4.29	5.69	1.11	1.28	1.57	1.97	3.23	4.26
43	1.37	1.61	2.10	2.44	4.71	6.18	1.17	1.36	1.66	2.09	3.48	4.64
44	1.46	1.73	2.29	2.64	5.18	6.77	1.23	1.44	1.76	2.19	3.75	5.03
45	1.58	1.86	2.48	2.87	5.69	7.37	1.30	1.54	1.89	2.35	4.05	5.43
46	1.71	2.01	2.67	3.08	6.20	7.97	1.39	1.65	2.04	2.52	4.38	5.85
47	1.84	2.16	2.86	3.28	6.70	8.57	1.49	1.77	2.19	2.69	4.72	6.28
48	1.97	2.30	3.05	3.47	7.22	9.15	1.59	1.89	2.34	2.85	5.07	6.70
49	2.10	2.45	3.24	3.70	7.80	9.74	1.70	2.01	2.50	3.02	5.42	7.12
50	2.26	2.64	3.50	4.07	8.43	10.56	1.81	2.14	2.66	3.22	5.82	7.64
51	2.47	2.88	3.79	4.49	9.12	11.47	1.94	2.28	2.83	3.45	6.26	8.18
52	2.71	3.15	4.12	4.97	9.87	12.48	2.08	2.44	3.00	3.68	6.71	8.76
53	2.95	3.42	4.49	5.51	10.70	13.59	2.24	2.63	3.18	3.95	7.20	9.38
54	3.20	3.69	4.93	6.17	11.55	14.70	2.41	2.81	3.40	4.28	7.81	10.19
55	3.48	4.03	5.41	6.84	12.46	15.85	2.61	3.04	3.72	4.69	8.49	11.29
56	3.83	4.44	5.95	7.51	13.49	17.16	2.84	3.31	4.10	5.15	9.18	12.55
57	4.21	4.90	6.55	8.18	14.62	18.55	3.09	3.62	4.52	5.66	9.94	13.97
58	4.63	5.40	7.20	8.94	15.80	20.01	3.37	3.95	4.98	6.23	10.80	15.56
59	5.10	5.95	7.92	9.79	17.05	21.55	3.69	4.33	5.50	6.86	11.74	17.33
60	5.67	6.70	8.89	11.03	18.69	23.50	4.05	4.80	6.03	7.71	12.89	19.76
61	6.43	7.65	10.07	12.44	20.69	25.68	4.48	5.37	6.64	8.72	14.23	22.43
62	7.30	8.74	11.42	14.08	22.95	28.15	4.98	6.03	7.32	9.89	15.69	25.41
63	8.30	10.01	12.98	15.95	25.57	31.05	5.56	6.80	8.12	11.26	17.35	28.89
64	9.44	11.47	14.76	18.08	28.47	34.13	6.22	7.69	9.00	12.82	19.13	32.57
65	10.71	13.12	16.60	20.23	30.86	37.00	6.99	8.73	10.07	14.38	20.66	35.20

MT: Use male rates for unisex.

30 Year Term Additional Insured Rider Rates

Rates Per \$1,000
\$1,000,000 - and above

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-tobacco	Preferred Tobacco	Tobacco
18	0.94	1.18	1.37	1.59	2.47	3.14	0.86	0.96	1.14	1.39	1.74	2.16
19	0.94	1.18	1.37	1.59	2.47	3.14	0.86	0.96	1.14	1.39	1.74	2.16
20	0.94	1.18	1.37	1.59	2.49	3.16	0.86	0.96	1.14	1.39	1.76	2.19
21	0.94	1.18	1.37	1.59	2.51	3.18	0.86	0.96	1.14	1.39	1.78	2.22
22	0.94	1.18	1.37	1.59	2.53	3.20	0.86	0.96	1.14	1.39	1.79	2.24
23	0.94	1.18	1.37	1.60	2.55	3.25	0.86	0.96	1.14	1.39	1.81	2.27
24	0.94	1.18	1.37	1.62	2.59	3.32	0.86	0.96	1.15	1.39	1.84	2.29
25	0.95	1.19	1.38	1.64	2.64	3.38	0.87	0.98	1.16	1.41	1.87	2.36
26	0.96	1.20	1.40	1.67	2.69	3.45	0.88	0.99	1.19	1.44	1.92	2.43
27	0.98	1.22	1.43	1.70	2.75	3.53	0.88	1.01	1.21	1.46	1.98	2.50
28	1.00	1.24	1.46	1.74	2.82	3.61	0.89	1.03	1.24	1.49	2.03	2.57
29	1.01	1.25	1.48	1.77	2.89	3.70	0.90	1.05	1.26	1.51	2.08	2.64
30	1.03	1.27	1.51	1.81	2.98	3.81	0.92	1.07	1.29	1.55	2.17	2.77
31	1.05	1.28	1.55	1.84	3.08	3.93	0.94	1.10	1.32	1.58	2.29	2.93
32	1.08	1.30	1.59	1.89	3.20	4.08	0.97	1.12	1.35	1.62	2.41	3.09
33	1.11	1.32	1.64	1.94	3.33	4.25	1.00	1.15	1.37	1.65	2.53	3.25
34	1.14	1.34	1.69	1.99	3.48	4.43	1.03	1.17	1.40	1.68	2.65	3.42
35	1.18	1.39	1.78	2.10	3.71	4.79	1.06	1.21	1.45	1.77	2.81	3.66
36	1.24	1.46	1.90	2.23	4.00	5.18	1.11	1.25	1.53	1.87	2.99	3.93
37	1.31	1.55	2.03	2.38	4.33	5.63	1.16	1.31	1.61	1.98	3.18	4.21
38	1.39	1.64	2.16	2.54	4.67	6.10	1.21	1.37	1.70	2.10	3.38	4.50
39	1.47	1.74	2.32	2.70	5.04	6.60	1.27	1.43	1.79	2.22	3.57	4.79
40	1.58	1.87	2.50	2.94	5.55	7.22	1.34	1.53	1.92	2.37	3.85	5.23
41	1.71	2.03	2.70	3.21	6.16	7.90	1.43	1.66	2.08	2.53	4.21	5.72
42	1.85	2.20	2.91	3.49	6.79	8.59	1.53	1.79	2.24	2.71	4.62	6.26
43	2.01	2.38	3.14	3.79	7.46	9.33	1.62	1.89	2.38	2.90	5.06	6.85
44	2.18	2.58	3.39	4.14	8.13	10.17	1.73	1.98	2.49	3.09	5.55	7.51
45	2.37	2.80	3.66	4.50	8.78	11.02	1.85	2.11	2.69	3.38	6.11	8.29
46	2.56	3.02	3.95	4.89			2.01	2.28	2.93	3.70		
47	2.75	3.24	4.28	5.31			2.17	2.47	3.20	4.05		
48	2.97	3.49	4.63	5.78			2.35	2.66	3.49	4.42		
49	3.20	3.77	5.01	6.28			2.53	2.88	3.79	4.81		
50	3.51	4.17	5.48	6.91			2.74	3.13	4.19	5.21		

Settlement Option Endorsement

Clients can elect settlement options that will allow for a more flexible distribution of the death benefit proceeds. The elections chosen can consist of any or all of the following categories:

Lump sum at death

Monthly income amount for a period minimum ten (10) years; maximum thirty (30) years

Lump sum amount at the end of the monthly income period

The present value of the combined amounts will be calculated at a guaranteed interest rate of 4%. This amount will result in the face amount of the term policy for purposes of determining the underwriting requirements as well as premium of the Policy.

Minimum Present Value Amount \$ 25,000

Minimum Option Amounts

Initial Lump Sum	\$ 5,000
Monthly payment amount	\$ 100
Monthly payment duration	10 years
Final Lump Sum	\$ 5,000

A supplemental application, Settlement Option Election Form, must be signed by the owner of the Policy and must be submitted along with the original policy application.

Critical Illness Accelerated Death Benefit Rider

Term policies are designed to provide life insurance protection in the event of an untimely death. Unfortunately they do not provide financial security for those who survive a medical crisis. Now clients may benefit from the security of a term life insurance rider designed to help survivors of certain critical illnesses.

The recovery period is often spent with little or no income and can threaten the financial security of a family. The Critical Illness Accelerated Death Benefit Rider pays a benefit amount upon diagnosis of a critical illness (as outlined below). Can clients afford to be without this important protection?

Basic Plan Descriptions

The Critical Illness Accelerated Death Benefit Rider is available to all underwriting classes, including rated insureds. The rider is subject to minimum and maximum amounts listed below.

Minimum Benefit

\$10,000

Maximum Benefit

50% of base policy face amount, but must be less than or equal to \$100,000

Issue Ages

<u>Ages</u>	<u>Term Period</u>	<u>Classes</u>
18 - 55	10, 15 & 20 Year Term	All
18 - 50	30 Year Term	Non-tobacco
18 - 45	30 Year Term	Tobacco

Underwriting

Critical Illness Accelerated Death Benefit Rider may be attached to policies with a rated insured. This rider may receive up to 50% additional rating.

Coverage

Rider must be added at time of issue. Increases are not allowed. Decreases are not allowed, although the rider may be dropped post issue. The Settlement Option Endorsement is not available when the Critical Illness Accelerated Death Benefit Rider is attached to base Policy.

Coverage expires upon earlier of:

- Any accelerated benefit payment
- End of initial term period
- Age sixty-five 65
- Election of the base policy Extended Term Insurance or Reduced Paid Up nonforfeiture options
- Termination of the base policy

Waiting Period

Coverage begins thirty (30) days after the effective date of the Policy.

Premiums

The initial premium has a one year guarantee. Premiums are guaranteed renewable through the earlier of the level term period or to age sixty-five (65) at two (2) times the initial premium.

Benefit Payment

Payment is made as a lump sum. Critical Illness acceleration reduces the base Policy coverage. Rider terminates upon benefit payment.

Covered Conditions

The conditions covered by this rider are listed below. Please refer to the policy contract for further details on each of the covered conditions.

Myocardial Infarction (Heart Attack) – the death of a portion of the heart muscle (myocardium) as a result of inadequate blood supply. Diagnosis must be based on the occurrence of all of the following during the period of Hospital Confinement for the condition:

- Prolonged chest pain
- New EKG changes consistent with a Myocardial Infarction
- Elevation of cardiac enzymes to levels generally accepted as consistent with a diagnosis of a Myocardial Infarction

Stroke – a cerebrovascular incident caused by hemorrhage, embolism or thrombosis producing a neurological deficit, persisting continuously for at least thirty (30) days following the occurrence of the Stroke. For coverage under this Rider, Stroke does not include:

- Neurological symptoms due to transient ischemic attacks
- Cerebral symptoms due to migraine
- Cerebral injury resulting from trauma or hypoxia
- Vascular disease affecting the eye, optic nerve, and vestibular function

Life-threatening Cancer – a malignant neoplasm (including hematological malignancy) characterized by the uncontrolled growth and spread of malignant cells and the invasion of normal tissue. For purposes of coverage under this Rider, Life-threatening Cancer does not include:

- All skin cancers with the exception of invasive melanoma
- Tumors in the presence of HIV
- Carcinoma in situ
- Benign tumors or polyps that are histologically described as pre-malignant or non-malignant
- Non-life threatening cancers
- Stage one (1) Hodgkin's disease

End-stage Renal Disease – the chronic and irreversible failure of both of the kidneys which requires treatment with regular dialysis or transplantation.

Major Organ Transplant – means either of the following:

- The actual undergoing of transplantation in the United States due to clinical evidence of Major Organ Failure.
- The Insured demonstrates Major Organ Failure and is registered with and on the waiting list of the United Network for Organ Sharing or its recognized successor.

The organs covered under the definitions of Major Organ transplant are limited to the entire heart, the liver, a lung, a kidney, the pancreas or bone marrow.

Accidental Paralysis/Paraplegia – the total, irrecoverable, and permanent loss of use of two (2) or more limbs through neurological damage, which is the result of an accidental injury. Paralysis must exist for a continuous period of at least one hundred eighty (180) days from the time Paralysis begins. Paralysis that is the result of any disease or disorder is not eligible for a benefit payment under this Rider.

10 Year Term Critical Illness Accelerated Death Benefit Rider Rates

Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
18	1.15	1.66	1.07	1.65
19	1.15	1.66	1.07	1.65
20	1.15	1.66	1.07	1.65
21	1.15	1.66	1.07	1.65
22	1.15	1.66	1.07	1.65
23	1.15	1.66	1.07	1.65
24	1.15	1.66	1.07	1.65
25	1.15	1.66	1.07	1.65
26	1.22	1.80	1.17	1.87
27	1.29	1.93	1.28	2.09
28	1.36	2.07	1.39	2.31
29	1.43	2.20	1.49	2.53
30	1.51	2.34	1.59	2.75
31	1.58	2.48	1.69	2.97
32	1.65	2.61	1.80	3.19
33	1.72	2.75	1.90	3.41
34	1.79	2.88	2.01	3.63
35	1.86	3.02	2.11	3.85
36	2.20	3.68	2.39	4.38
37	2.54	4.34	2.66	4.90
38	2.89	5.00	2.94	5.43
39	3.23	5.66	3.21	5.96
40	3.57	6.32	3.49	6.49
41	3.91	6.97	3.76	7.01
42	4.25	7.63	4.04	7.54
43	4.60	8.29	4.31	8.07
44	4.94	8.95	4.59	8.59
45	5.28	9.61	4.86	9.12
46	6.22	11.32	5.43	10.14
47	7.16	13.03	5.99	11.16
48	8.09	14.74	6.56	12.17
49	9.03	16.45	7.12	13.19
50	9.97	18.17	7.69	14.21
51	10.91	19.88	8.25	15.23
52	11.85	21.59	8.82	16.25
53	12.78	23.30	9.38	17.26
54	13.72	25.01	9.95	18.28
55	14.66	26.72	10.51	19.30

15 Year Term Critical Illness Accelerated Death Benefit Rider Rates

Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
18	1.25	1.79	1.20	1.92
19	1.25	1.79	1.20	1.92
20	1.25	1.79	1.20	1.92
21	1.25	1.79	1.20	1.92
22	1.25	1.79	1.20	1.92
23	1.25	1.79	1.20	1.92
24	1.25	1.79	1.20	1.92
25	1.25	1.79	1.20	1.92
26	1.35	1.99	1.33	2.18
27	1.45	2.18	1.46	2.45
28	1.56	2.38	1.59	2.71
29	1.66	2.57	1.72	2.97
30	1.76	2.77	1.85	3.24
31	1.86	2.97	1.97	3.50
32	1.96	3.16	2.10	3.76
33	2.07	3.36	2.23	4.02
34	2.17	3.55	2.36	4.29
35	2.27	3.75	2.49	4.55
36	2.67	4.54	2.78	5.11
37	3.08	5.32	3.07	5.68
38	3.48	6.11	3.37	6.24
39	3.89	6.89	3.66	6.81
40	4.29	7.68	3.95	7.37
41	4.69	8.46	4.24	7.93
42	5.10	9.25	4.53	8.50
43	5.50	10.03	4.83	9.06
44	5.91	10.82	5.12	9.63
45	6.31	11.60	5.41	10.19
46	7.23	13.27	5.98	11.22
47	8.15	14.93	6.56	12.24
48	9.07	16.60	7.13	13.27
49	9.99	18.26	7.71	14.30
50	10.91	19.93	8.28	15.33
51	11.82	21.60	8.85	16.35
52	12.74	23.26	9.43	17.38
53	13.66	24.93	10.00	18.41
54	14.58	26.59	10.58	19.43
55	15.50	28.26	11.15	20.46

20 Year Term Critical Illness Accelerated Death Benefit Rider Rates

Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
18	1.42	2.07	1.43	2.33
19	1.42	2.07	1.43	2.33
20	1.42	2.07	1.43	2.33
21	1.42	2.07	1.43	2.33
22	1.42	2.07	1.43	2.33
23	1.42	2.07	1.43	2.33
24	1.42	2.07	1.43	2.33
25	1.42	2.07	1.43	2.33
26	1.55	2.34	1.57	2.62
27	1.69	2.60	1.71	2.91
28	1.82	2.87	1.85	3.21
29	1.95	3.13	1.99	3.50
30	2.09	3.40	2.14	3.79
31	2.22	3.66	2.28	4.08
32	2.35	3.93	2.42	4.37
33	2.48	4.19	2.56	4.67
34	2.62	4.46	2.70	4.96
35	2.75	4.72	2.84	5.25
36	3.23	5.64	3.16	5.87
37	3.70	6.56	3.49	6.49
38	4.18	7.48	3.81	7.11
39	4.65	8.40	4.13	7.73
40	5.13	9.32	4.46	8.35
41	5.60	10.23	4.78	8.97
42	6.08	11.15	5.10	9.59
43	6.55	12.07	5.42	10.21
44	7.03	12.99	5.75	10.83
45	7.50	13.91	6.07	11.45
46	8.39	15.50	6.64	12.46
47	9.27	17.09	7.20	13.47
48	10.16	18.68	7.77	14.48
49	11.04	20.27	8.33	15.49
50	11.93	21.87	8.90	16.51
51	12.81	23.46	9.47	17.52
52	13.70	25.05	10.03	18.53
53	14.58	26.64	10.60	19.54
54	15.47	28.23	11.16	20.55
55	16.35	29.82	11.73	21.56

30 Year Term Critical Illness Accelerated Death Benefit Rider Rates

Issue Age	Male		Female	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
18	1.82	2.85	1.79	3.00
19	1.82	2.85	1.79	3.00
20	1.82	2.85	1.79	3.00
21	1.82	2.85	1.79	3.00
22	1.82	2.85	1.79	3.00
23	1.82	2.85	1.79	3.00
24	1.82	2.85	1.79	3.00
25	1.82	2.85	1.79	3.00
26	2.00	3.21	1.95	3.33
27	2.19	3.57	2.11	3.65
28	2.37	3.93	2.26	3.98
29	2.56	4.29	2.42	4.30
30	2.74	4.66	2.58	4.63
31	2.92	5.02	2.74	4.95
32	3.11	5.38	2.90	5.28
33	3.29	5.74	3.05	5.60
34	3.48	6.10	3.21	5.93
35	3.66	6.46	3.37	6.25
36	4.04	7.21	3.64	6.77
37	4.43	7.95	3.91	7.29
38	4.81	8.70	4.18	7.81
39	5.20	9.44	4.45	8.33
40	5.58	10.19	4.72	8.85
41	5.96	10.93	4.99	9.37
42	6.35	11.68	5.26	9.89
43	6.73	12.42	5.53	10.41
44	7.12	13.17	5.80	10.93
45	7.50	13.91	6.07	11.45
46	8.39		6.64	
47	9.27		7.20	
48	10.16		7.77	
49	11.04		8.33	
50	11.93		8.90	

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