

# Product Guide Rate Card

## ING TermSmart ING TermSmart★NY

Term Life Insurance issued by ReliaStar  
Life Insurance Company and ReliaStar  
Life Insurance Company of New York

**For agent use only.  
Not for public distribution.**

**Competitive  
Level Term Rates**

LIFE

**ING** 

Your future. Made easier.®

# Competitive Premiums. That's Refreshing!

ING TermSmart, issued by ReliaStar Life Insurance Company, and ING TermSmart★NY, issued by ReliaStar Life Insurance Company of New York, offers 10-, 15-, 20- and 30-year level premium terms providing valuable term life insurance protection renewable to age 95.

Combine these competitive rates with our underwriting advantages and you've got a product that deserves attention.

## Advantages

- Conversion options to select cash value policies issued by an ING life insurance company without evidence of insurability.
- Six competitive underwriting classes.
- Easier Underwriting - more liberal Age/Amount requirements and more liberal criteria for preferred and super preferred classes.
- Eligible for the table rating drop program after policy year 20.
- Speed Quote Online Calculator enhanced to offer comparison option and printout capability (available at [www.inglifeinsurance.com](http://www.inglifeinsurance.com)).
- Credit/Debit (VISA, Mastercard and Discover) cards accepted on applications to pay the initial premium only. (Not available in MD and NY. In NC, only debit cards are allowed to be used and credit card usage is prohibited. )\*

\*Payment by credit, charge, or debit card is at the option of the consumer and the same insurance coverage is available to the consumer regardless of the method of payment.

# Key Features

## Conversion Opportunities

The policy may be converted to select cash value policies issued by an ING life insurance company, without evidence of insurability during the initial term period up to age 75.

**Hot Selling Point!**

- Conversion will be to the same class, if available, otherwise to the most comparable class available at the time of conversion.

## Rate Bands

**Band 1** – \$100,000 – 199,999

**Band 2** – \$200,000 – 999,999

**Band 3** – \$1,000,000 +

## Rating Drop Program

Ratings removed after policy year 20

## Re-entry

At the time of re-entry, the policy may be exchanged for a new policy of a comparable policy available at that time, subject to evidence of insurability and issue requirements at the insured's then attained age. All ING TermSmart products offer re-entry on or after the 10th anniversary, provided the insured's age is 70 or less.

## Non-Illustrated

Designed to simplify and expedite the entire process for you and your clients.

- No signed illustrations required
- Software illustrates guarantees only
- One-page Term Premium Summary Report is available to illustrate:
  - Up to four policies
  - Three different face amounts
  - Multiple underwriting classes

## General Description

### 10 Year Term

Premiums are guaranteed to remain level for 10 years and increase annually thereafter.

### 15 Year Term

Premiums are guaranteed to remain level for 15 years and increase annually thereafter.

### 20 Year Term

Premiums are guaranteed to remain level for 20 years and increase annually thereafter.

### 30 Year Term

Premiums are guaranteed to remain level for 30 years and increase annually thereafter.

## Product Specifications

<b>Issue Ages</b> (Age Nearest Birthday)		<b>Restrictions</b> <b>WA and NY</b>
ING TermSmart-10	18–75	18–70
ING TermSmart-15	18–70	18–65
ING TermSmart-20	18–65	18–60
ING TermSmart-30	18–50*	no change

\*For non-tobacco classes:  
Super Preferred NT,  
Preferred NT, Select NT, Standard NT

18–45  
For tobacco classes:  
Preferred Tobacco,  
Standard Tobacco

## Minimum Policy Size

\$100,000 for all ages and underwriting classes

## Policy Fee

### **Band 1 – (\$100,000 – \$199,999)**

\$65 (commissionable)

### **Band 2 – (\$200,000 – \$999,999) &**

### **Band 3 – (\$1,000,000 +)**

\$65 (non-commissionable)

## Substandard Rates

Extra premium is a percentage (25 percent per table) of the standard no tobacco or standard tobacco rate. It is calculated by multiplying the gross premium per thousand for that duration by .25, rounding the result to the nearest penny and multiplying this result by the substandard table number.

## Modal Factors

If premiums are paid more frequently than annually, a modal factor is applied to the annual premium amount (see below), increasing the premium dollars paid each year:

Semiannual	.52
Quarterly	.265
Month-O-Matic	.0875
List Bill Monthly	.092
Military Allotment	.0875
Direct Monthly	.095

## Policy Features

The ING TermSmart portfolio policies have current and maximum billed premiums. After the guarantee period, premiums charged may vary, but can never exceed the maximum guaranteed premiums shown in the policy.

## Prepayment Account

(not available in all states)

Full annual premiums can be prepaid in a lump sum; up to 10 years on 10, 15, 20 and 30 year term products. Prepayment deposits are held in a separate fund earning a guaranteed rate of interest. All interest earnings are income taxable to the policy owner.

# Underwriting Classes

ING TermSmart and ING TermSmart★NY have six underwriting classes:

Super Preferred No Tobacco (SPNT)

Preferred No Tobacco (PNT)

Select No Tobacco (SLNT)

Standard No Tobacco (SNT)

Preferred Tobacco (PT)

Standard Tobacco (ST)

*Now More  
Competitive  
Than Ever!*

Underwriting criteria have been relaxed. Requirements liberalized. And processing times have virtually been cut in half with our speedy Orange Express processing. To learn more about these improvements and detailed guidelines concerning specific criteria to qualify for each class, please refer to the Underwriting Requirements Summary, #113151.

## ING TermSmart Riders

### Accidental Death Benefit

This rider provides accidental death benefit protection up to the face amount, to a maximum of \$300,000 on any one life (includes any ADB already in force). The rider automatically expires on the policy anniversary nearest the insured's 65th birthday. The issue ages are 18–60.

Minimum: \$100,000  
(\$50,000 for NY)

Maximum: \$300,000

### Living Benefit Rider Not available in New York

This rider is automatically included, where approved, at no additional premium for eligible policies. The rider allows prepayment of a portion of the death benefit if the insured is terminally ill (life expectancy of less than six months). The owner can request payment of up to \$250,000, but not to exceed the lesser of:

- the total face amount of the policy; or
- 25 percent of the total death benefit in force with ReliaStar Life Insurance Company on life policies that have the same owner and insured.

## Children's Term Insurance Rider

Provides level term insurance on each insured child. Each unit provides \$1,000 of death benefit for each insured child. Each unit costs \$6.00 per year, regardless of the number of children covered.

Minimum: \$2,000 (2 units)

Maximum: \$10,000 (10 units)\*

Issue ages for the insured parent are 18–60. Issue ages for children are 15 days but less than age 18.

The rider terminates at the earlier of: the insured's death, at the insured's age 65, or when the youngest child reaches age 25.\*\*

Conversions to select cash value policies are available without evidence of insurability.

The conversion feature will be available:

- for each insured child at the earlier of the insured's death or at the insured's age 65
- for an insured child when he/she attains age 25
- to a select cash value policy issued at that time by an ING life insurance company for a face amount of up to 5 times the rider coverage amount

If waiver of premium is purchased for a base policy, a \$0.30/unit premium charge will be applied to an accompanying Children's Term Rider.

\*If both parents buy policies, their children can only be insured on one of the policies.

\*\*The premium for this rider will continue to be deducted until the policy owner notifies the company to cancel the benefit, following the youngest child's 25th birthday.

## Waiver of Premium

In the event of total disability before the insured's age 60 and after a waiting period of six months, premiums will be waived retroactively from the beginning of the disability. Premiums will continue to be waived for the duration of the total disability.

The maximum face amount for a policy with this Waiver of Premium Rider is \$5,000,000. The issue ages are 18–55.

# 10 Year Term - Male Premium Rates

Rates are per 1000 face amount. (Effective July 2009)

IA*	Band 1 \$100,000 - \$199,999						Band 2 \$200,000 - \$999,999						Band 3 \$1,000,000+					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.36	0.45	0.56	0.83	1.58	1.88	0.24	0.32	0.50	0.62	1.31	1.50	0.23	0.31	0.49	0.60	1.06	1.44
19	0.36	0.45	0.56	0.83	1.59	1.89	0.24	0.32	0.50	0.62	1.31	1.51	0.23	0.31	0.49	0.60	1.06	1.44
20	0.36	0.45	0.56	0.83	1.59	1.89	0.24	0.32	0.50	0.62	1.31	1.51	0.23	0.31	0.49	0.60	1.06	1.44
21	0.36	0.45	0.56	0.83	1.59	1.89	0.24	0.32	0.50	0.62	1.34	1.52	0.23	0.31	0.49	0.60	1.06	1.44
22	0.36	0.45	0.56	0.83	1.59	1.90	0.24	0.32	0.50	0.62	1.36	1.53	0.23	0.31	0.49	0.60	1.06	1.44
23	0.36	0.45	0.57	0.84	1.59	1.90	0.24	0.32	0.50	0.62	1.39	1.54	0.23	0.31	0.49	0.60	1.07	1.44
24	0.36	0.45	0.57	0.84	1.59	1.91	0.24	0.32	0.50	0.62	1.41	1.55	0.23	0.31	0.49	0.60	1.07	1.44
25	0.36	0.45	0.57	0.84	1.59	1.91	0.24	0.32	0.50	0.62	1.43	1.56	0.23	0.31	0.49	0.60	1.07	1.44
26	0.36	0.45	0.58	0.84	1.62	1.91	0.24	0.32	0.50	0.63	1.45	1.57	0.23	0.31	0.49	0.60	1.08	1.45
27	0.36	0.45	0.58	0.85	1.65	1.91	0.24	0.32	0.50	0.63	1.47	1.59	0.23	0.31	0.49	0.60	1.10	1.46
28	0.36	0.45	0.59	0.85	1.68	1.91	0.24	0.32	0.50	0.64	1.49	1.60	0.23	0.31	0.49	0.60	1.11	1.46
29	0.36	0.45	0.60	0.85	1.72	1.91	0.25	0.32	0.51	0.65	1.52	1.62	0.23	0.31	0.50	0.60	1.13	1.48
30	0.36	0.45	0.61	0.86	1.77	1.91	0.25	0.32	0.51	0.66	1.56	1.65	0.23	0.31	0.50	0.60	1.15	1.49
31	0.36	0.46	0.61	0.86	1.81	1.95	0.25	0.32	0.52	0.67	1.57	1.68	0.23	0.31	0.50	0.61	1.17	1.51
32	0.36	0.46	0.62	0.86	1.87	1.99	0.26	0.33	0.53	0.68	1.59	1.71	0.23	0.31	0.50	0.62	1.19	1.53
33	0.36	0.47	0.63	0.86	1.94	2.05	0.26	0.34	0.54	0.69	1.61	1.75	0.23	0.31	0.50	0.63	1.22	1.55
34	0.36	0.49	0.64	0.87	2.02	2.12	0.26	0.35	0.55	0.70	1.63	1.80	0.24	0.31	0.50	0.65	1.26	1.58
35	0.36	0.50	0.65	0.87	2.12	2.21	0.27	0.36	0.57	0.72	1.66	1.86	0.24	0.31	0.50	0.67	1.30	1.62
36	0.38	0.53	0.69	0.92	2.25	2.34	0.28	0.38	0.60	0.75	1.79	1.99	0.25	0.33	0.54	0.70	1.40	1.74
37	0.40	0.55	0.74	0.98	2.40	2.49	0.29	0.40	0.64	0.79	1.93	2.13	0.26	0.35	0.58	0.74	1.51	1.87
38	0.43	0.59	0.79	1.04	2.57	2.67	0.31	0.42	0.69	0.84	2.10	2.29	0.27	0.38	0.63	0.77	1.64	2.02
39	0.46	0.62	0.85	1.11	2.75	2.84	0.32	0.44	0.73	0.88	2.27	2.46	0.29	0.41	0.68	0.82	1.77	2.18
40	0.49	0.66	0.91	1.18	2.93	3.03	0.34	0.47	0.78	0.93	2.45	2.64	0.30	0.44	0.73	0.86	1.91	2.34
41	0.53	0.72	1.00	1.27	3.20	3.42	0.38	0.53	0.85	1.01	2.65	2.92	0.34	0.49	0.79	0.94	2.07	2.62
42	0.58	0.79	1.10	1.38	3.49	3.83	0.43	0.59	0.92	1.10	2.87	3.23	0.38	0.54	0.86	1.03	2.25	2.92
43	0.63	0.87	1.21	1.49	3.80	4.28	0.49	0.66	1.00	1.20	3.11	3.56	0.42	0.60	0.94	1.12	2.44	3.25
44	0.69	0.95	1.34	1.61	4.14	4.78	0.54	0.74	1.09	1.31	3.37	3.92	0.47	0.67	1.03	1.22	2.65	3.61
45	0.75	1.04	1.47	1.75	4.52	5.32	0.61	0.82	1.19	1.43	3.66	4.32	0.53	0.74	1.12	1.34	2.88	4.01
46	0.84	1.13	1.57	1.91	4.86	5.80	0.66	0.90	1.28	1.56	3.93	4.72	0.59	0.81	1.21	1.46	3.10	4.39
47	0.93	1.23	1.67	2.09	5.23	6.33	0.71	0.98	1.38	1.70	4.22	5.17	0.65	0.88	1.31	1.59	3.34	4.81
48	1.04	1.34	1.79	2.29	5.64	6.92	0.77	1.07	1.49	1.85	4.55	5.66	0.72	0.97	1.42	1.73	3.60	5.28
49	1.16	1.47	1.93	2.52	6.10	7.58	0.84	1.18	1.62	2.03	4.91	6.20	0.80	1.06	1.55	1.90	3.89	5.80
50	1.30	1.61	2.08	2.77	6.61	8.30	0.91	1.30	1.76	2.23	5.31	6.81	0.89	1.17	1.69	2.08	4.22	6.37
51	1.50	1.77	2.27	2.99	7.12	8.94	1.03	1.43	1.95	2.43	5.72	7.34	0.99	1.29	1.85	2.26	4.60	6.77
52	1.73	1.96	2.48	3.23	7.69	9.67	1.17	1.57	2.16	2.65	6.18	7.94	1.11	1.43	2.04	2.47	5.03	7.22
53	1.98	2.17	2.72	3.50	8.32	10.47	1.33	1.73	2.39	2.91	6.69	8.60	1.24	1.59	2.24	2.70	5.51	7.72
54	2.27	2.41	2.99	3.81	9.03	11.35	1.50	1.91	2.66	3.19	7.26	9.34	1.39	1.76	2.48	2.96	6.04	8.27
55	2.59	2.67	3.29	4.16	9.79	12.32	1.70	2.11	2.96	3.51	7.87	10.14	1.55	1.96	2.74	3.25	6.61	8.87
56	2.76	2.93	3.62	4.55	10.75	13.02	1.89	2.34	3.23	3.84	8.67	10.94	1.74	2.17	3.02	3.50	7.27	9.62
57	2.95	3.22	3.98	4.96	11.77	13.76	2.09	2.60	3.52	4.21	9.53	11.79	1.94	2.40	3.32	3.78	7.98	10.41
58	3.16	3.53	4.36	5.42	12.84	14.54	2.31	2.88	3.83	4.60	10.43	12.69	2.16	2.65	3.65	4.08	8.72	11.25
59	3.38	3.87	4.79	5.92	14.00	15.39	2.55	3.18	4.17	5.04	11.40	13.66	2.41	2.93	4.02	4.40	9.52	12.15
60	3.63	4.24	5.25	6.46	15.24	16.29	2.81	3.51	4.55	5.51	12.44	14.69	2.67	3.23	4.41	4.76	10.38	13.12
61	4.02	4.77	5.87	7.28	16.98	18.34	3.19	3.95	5.12	6.20	13.94	16.20	2.99	3.66	4.96	5.38	11.54	14.68
62	4.45	5.34	6.54	8.16	18.82	20.50	3.60	4.43	5.75	6.96	15.53	17.79	3.34	4.14	5.56	6.05	12.78	16.33
63	4.92	5.97	7.28	9.14	20.78	22.81	4.06	4.96	6.43	7.79	17.23	19.49	3.73	4.65	6.22	6.80	14.09	18.10
64	5.44	6.66	8.09	10.21	22.86	25.25	4.56	5.53	7.18	8.70	19.02	21.29	4.15	5.22	6.94	7.61	15.48	19.96
65	6.00	7.41	8.97	11.37	25.04	27.82	5.10	6.16	8.00	9.69	20.91	23.18	4.61	5.84	7.73	8.49	16.94	21.92
66	6.85	8.39	10.17	12.61	27.90	31.14	5.69	6.87	8.96	10.79	23.43	26.43	5.06	6.53	8.65	9.58	18.95	24.57
67	7.78	9.46	11.49	13.97	30.99	34.74	6.33	7.65	10.02	11.99	26.16	29.94	5.55	7.29	9.65	10.77	21.13	27.43
68	8.81	10.65	12.96	15.48	34.38	38.69	7.04	8.52	11.20	13.34	29.15	33.80	6.10	8.13	10.77	12.09	23.52	30.57
69	9.97	11.99	14.61	17.18	38.15	43.07	7.84	9.49	12.52	14.84	32.48	38.08	6.71	9.08	12.03	13.58	26.17	34.06
70	11.28	13.50	16.47	19.10	42.38	47.99	8.75	10.59	14.01	16.54	36.21	42.88	7.40	10.15	13.45	15.26	29.15	37.98
71	12.94	15.68	19.16	22.77	47.29	55.82	9.99	12.21	16.83	19.04	40.59	50.50	8.70	11.79	16.05	17.96	33.66	44.79
72	14.79	18.11	22.16	26.88	52.73	64.50	11.39	14.02	20.00	21.85	45.45	58.95	10.16	13.62	18.97	20.99	38.67	52.34
73	16.81	20.78	25.45	31.38	58.59	73.83	12.91	15.99	23.46	24.92	50.67	68.04	11.76	15.62	22.15	24.30	44.05	60.46
74	19.03	23.69	29.05	36.29	64.91	83.92	14.58	18.16	27.24	28.27	56.32	77.87	13.51	17.81	25.64	27.93	49.87	69.24
75	21.47	26.90	33.01	41.70	71.81	94.92	16.41	20.54	31.40	31.96	62.47	88.57	15.43	20.22	29.47	31.91	56.21	78.81

Rates for policy years 11+ are available on illustration software.

Modal Factors for All Classes: Semiannual .52; Quarterly .265; List Bill Monthly .092; Direct Monthly .095; Month-O-Matic .0875; Military Allotment .0875

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco



# 10 Year Term - Female Premium Rates

Rates are per 1000 face amount. (Effective July 2009)

IA*	Band 1 \$100,000 - \$199,999						Band 2 \$200,000 - \$999,999						Band 3 \$1,000,000+					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.30	0.38	0.49	0.73	1.19	1.48	0.20	0.27	0.41	0.48	0.97	1.12	0.19	0.26	0.37	0.46	0.75	1.03
19	0.30	0.38	0.49	0.73	1.19	1.48	0.20	0.27	0.41	0.48	0.97	1.12	0.19	0.26	0.37	0.46	0.75	1.03
20	0.30	0.38	0.49	0.73	1.19	1.48	0.20	0.27	0.41	0.48	0.97	1.12	0.19	0.26	0.37	0.46	0.75	1.03
21	0.30	0.38	0.49	0.73	1.22	1.48	0.20	0.27	0.41	0.48	0.98	1.12	0.19	0.26	0.37	0.46	0.76	1.04
22	0.30	0.38	0.49	0.73	1.25	1.49	0.20	0.27	0.41	0.48	1.00	1.12	0.19	0.26	0.37	0.46	0.77	1.06
23	0.30	0.38	0.49	0.74	1.29	1.49	0.20	0.27	0.41	0.48	1.01	1.13	0.19	0.26	0.38	0.46	0.78	1.08
24	0.30	0.38	0.49	0.74	1.33	1.50	0.20	0.27	0.41	0.48	1.03	1.13	0.19	0.26	0.38	0.46	0.80	1.10
25	0.30	0.38	0.49	0.74	1.37	1.50	0.20	0.27	0.41	0.48	1.05	1.13	0.19	0.26	0.38	0.46	0.81	1.12
26	0.30	0.38	0.50	0.74	1.39	1.50	0.20	0.27	0.42	0.48	1.07	1.17	0.19	0.26	0.38	0.46	0.82	1.13
27	0.30	0.38	0.50	0.74	1.41	1.51	0.20	0.27	0.42	0.48	1.08	1.20	0.19	0.26	0.38	0.46	0.83	1.13
28	0.30	0.38	0.51	0.75	1.44	1.51	0.21	0.28	0.43	0.48	1.10	1.25	0.20	0.27	0.39	0.46	0.84	1.14
29	0.30	0.38	0.51	0.75	1.46	1.52	0.21	0.28	0.43	0.48	1.12	1.29	0.20	0.27	0.39	0.46	0.85	1.15
30	0.30	0.38	0.52	0.75	1.49	1.52	0.21	0.28	0.44	0.48	1.14	1.34	0.20	0.27	0.39	0.46	0.86	1.16
31	0.30	0.39	0.52	0.75	1.52	1.55	0.21	0.29	0.44	0.50	1.16	1.38	0.20	0.27	0.40	0.47	0.88	1.18
32	0.30	0.41	0.53	0.75	1.54	1.59	0.22	0.30	0.44	0.52	1.18	1.42	0.20	0.27	0.40	0.47	0.90	1.20
33	0.30	0.42	0.53	0.76	1.57	1.63	0.22	0.31	0.44	0.54	1.21	1.47	0.20	0.28	0.41	0.48	0.92	1.23
34	0.30	0.44	0.54	0.76	1.61	1.67	0.23	0.32	0.44	0.56	1.23	1.52	0.20	0.28	0.41	0.49	0.94	1.25
35	0.30	0.46	0.54	0.76	1.64	1.72	0.23	0.33	0.44	0.59	1.26	1.57	0.20	0.28	0.42	0.50	0.96	1.28
36	0.32	0.48	0.58	0.80	1.74	1.81	0.24	0.34	0.46	0.61	1.33	1.65	0.21	0.29	0.44	0.53	1.03	1.38
37	0.34	0.50	0.62	0.83	1.84	1.91	0.25	0.36	0.48	0.64	1.41	1.75	0.23	0.31	0.47	0.57	1.11	1.49
38	0.37	0.53	0.67	0.88	1.96	2.03	0.27	0.37	0.51	0.67	1.50	1.85	0.24	0.33	0.49	0.61	1.21	1.62
39	0.40	0.56	0.73	0.93	2.10	2.16	0.28	0.39	0.54	0.71	1.61	1.98	0.26	0.35	0.52	0.66	1.31	1.77
40	0.43	0.59	0.79	0.99	2.27	2.32	0.30	0.41	0.57	0.75	1.73	2.12	0.28	0.37	0.56	0.72	1.44	1.94
41	0.46	0.64	0.85	1.06	2.48	2.60	0.33	0.45	0.62	0.81	1.89	2.28	0.31	0.41	0.60	0.77	1.54	2.10
42	0.50	0.69	0.92	1.15	2.73	2.93	0.37	0.50	0.68	0.88	2.07	2.47	0.34	0.46	0.64	0.82	1.66	2.28
43	0.54	0.75	1.00	1.25	3.01	3.29	0.42	0.55	0.74	0.96	2.28	2.69	0.38	0.51	0.70	0.88	1.80	2.49
44	0.59	0.82	1.10	1.36	3.33	3.71	0.47	0.61	0.82	1.06	2.51	2.94	0.43	0.57	0.75	0.95	1.95	2.73
45	0.65	0.90	1.20	1.48	3.69	4.18	0.53	0.68	0.90	1.16	2.77	3.21	0.48	0.64	0.82	1.03	2.12	2.99
46	0.70	0.98	1.29	1.55	4.00	4.55	0.58	0.74	1.00	1.25	3.04	3.53	0.52	0.69	0.89	1.12	2.29	3.20
47	0.75	1.07	1.39	1.62	4.35	4.96	0.64	0.81	1.11	1.35	3.33	3.88	0.57	0.75	0.97	1.21	2.49	3.43
48	0.81	1.17	1.50	1.71	4.73	5.41	0.70	0.88	1.23	1.46	3.66	4.27	0.62	0.81	1.05	1.32	2.70	3.68
49	0.88	1.27	1.63	1.80	5.13	5.89	0.77	0.96	1.37	1.59	4.00	4.68	0.67	0.88	1.15	1.43	2.92	3.94
50	0.95	1.39	1.76	1.90	5.56	6.40	0.84	1.05	1.51	1.72	4.37	5.12	0.73	0.96	1.25	1.56	3.16	4.23
51	1.10	1.49	1.87	2.06	5.88	6.79	0.90	1.12	1.62	1.84	4.66	5.57	0.80	1.04	1.35	1.67	3.36	4.52
52	1.27	1.61	1.99	2.23	6.23	7.19	0.97	1.21	1.73	1.98	4.97	6.04	0.87	1.13	1.47	1.78	3.57	4.82
53	1.44	1.73	2.12	2.40	6.59	7.63	1.05	1.29	1.85	2.12	5.30	6.54	0.95	1.22	1.59	1.90	3.79	5.14
54	1.63	1.85	2.25	2.60	6.98	8.08	1.13	1.38	1.98	2.27	5.65	7.07	1.04	1.32	1.71	2.03	4.02	5.48
55	1.83	1.99	2.40	2.80	7.38	8.56	1.21	1.48	2.12	2.43	6.01	7.63	1.13	1.43	1.85	2.17	4.27	5.84
56	1.94	2.14	2.59	3.05	7.80	9.17	1.31	1.62	2.30	2.61	6.32	8.21	1.23	1.55	2.01	2.35	4.66	6.27
57	2.06	2.29	2.79	3.31	8.23	9.82	1.41	1.76	2.49	2.81	6.64	8.82	1.33	1.68	2.18	2.55	5.08	6.72
58	2.19	2.46	3.01	3.60	8.70	10.50	1.53	1.91	2.69	3.02	6.98	9.47	1.45	1.82	2.36	2.76	5.52	7.19
59	2.32	2.64	3.24	3.90	9.20	11.24	1.65	2.08	2.90	3.25	7.35	10.16	1.57	1.98	2.56	2.99	5.99	7.70
60	2.47	2.84	3.49	4.23	9.73	12.02	1.78	2.26	3.14	3.49	7.74	10.90	1.70	2.14	2.77	3.23	6.49	8.25
61	2.68	3.11	3.83	4.78	10.45	12.90	1.97	2.49	3.39	3.91	8.41	11.52	1.89	2.37	3.06	3.50	7.05	8.90
62	2.92	3.40	4.21	5.38	11.24	13.86	2.19	2.74	3.65	4.37	9.14	12.19	2.10	2.62	3.38	3.80	7.65	9.61
63	3.17	3.72	4.63	6.04	12.09	14.90	2.42	3.01	3.95	4.88	9.93	12.91	2.33	2.90	3.73	4.13	8.31	10.38
64	3.46	4.08	5.08	6.77	13.02	16.04	2.68	3.31	4.28	5.45	10.79	13.71	2.59	3.20	4.11	4.49	9.02	11.23
65	3.77	4.47	5.59	7.58	14.04	17.29	2.97	3.65	4.64	6.07	11.74	14.58	2.87	3.54	4.54	4.89	9.81	12.15
66	4.19	4.93	6.38	8.36	15.64	20.02	3.32	4.05	5.21	6.76	13.17	17.07	3.17	3.92	5.02	5.57	10.97	14.23
67	4.66	5.44	7.26	9.22	17.39	22.98	3.70	4.49	5.84	7.52	14.72	19.77	3.50	4.34	5.55	6.32	12.23	16.50
68	5.18	6.01	8.22	10.17	19.28	26.20	4.12	4.98	6.53	8.35	16.40	22.71	3.87	4.80	6.13	7.15	13.59	18.95
69	5.75	6.63	9.29	11.22	21.33	29.67	4.58	5.52	7.30	9.28	18.21	25.88	4.27	5.30	6.77	8.07	15.06	21.61
70	6.37	7.31	10.46	12.37	23.54	33.43	5.09	6.11	8.14	10.29	20.18	29.31	4.71	5.86	7.48	9.07	16.66	24.48
71	7.68	8.69	12.08	14.35	26.61	37.88	6.48	7.37	9.77	11.92	22.91	34.44	5.71	7.01	8.91	10.79	19.37	29.48
72	9.16	10.24	13.90	16.57	30.00	42.79	8.05	8.79	11.60	13.76	25.91	40.09	6.83	8.30	10.52	12.73	22.35	34.98
73	10.81	11.99	15.95	19.07	33.71	48.17	9.81	10.38	13.66	15.82	29.21	46.29	8.09	9.75	12.33	14.91	25.63	41.01
74	12.65	13.92	18.22	21.84	37.73	54.00	11.77	12.14	15.94	18.11	32.78	53.01	9.48	11.36	14.34	17.33	29.18	47.56
75	14.69	16.07	20.73	24.91	42.08	60.30	13.93	14.10	18.47	20.65	36.64	60.27	11.03	13.15	16.56	20.01	33.01	54.62

Rates for issue ages 71–75, not available in NY or WA.

IA\* - ISSUE AGE

(Age Nearest Birthday)

POLICY FEE

\$65 Commissionable - Band 1

\$65 Non-Commissionable - Band 2 and 3

For agent use only. Not for public distribution.

# 15 Year Term - Male Premium Rates

Rates are per 1000 face amount. (Effective July 2009)

IA*	Band 1 \$100,000 - \$199,999						Band 2 \$200,000 - \$999,999						Band 3 \$1,000,000+					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.58	0.60	0.76	0.98	1.88	2.38	0.27	0.41	0.58	0.80	1.40	1.86	0.26	0.40	0.54	0.76	1.23	1.74
19	0.58	0.60	0.76	0.98	1.89	2.39	0.27	0.41	0.58	0.80	1.40	1.87	0.26	0.40	0.54	0.76	1.23	1.75
20	0.58	0.60	0.76	0.98	1.89	2.39	0.27	0.41	0.58	0.80	1.40	1.87	0.26	0.40	0.54	0.76	1.23	1.75
21	0.58	0.60	0.76	0.98	1.90	2.41	0.27	0.41	0.58	0.80	1.42	1.87	0.26	0.40	0.54	0.76	1.23	1.76
22	0.58	0.60	0.76	0.98	1.90	2.42	0.27	0.41	0.58	0.80	1.44	1.87	0.26	0.40	0.54	0.76	1.23	1.77
23	0.58	0.60	0.76	0.98	1.91	2.44	0.27	0.41	0.58	0.80	1.47	1.87	0.26	0.40	0.54	0.76	1.23	1.78
24	0.58	0.61	0.77	0.99	1.91	2.46	0.27	0.41	0.58	0.80	1.49	1.87	0.26	0.40	0.54	0.77	1.23	1.79
25	0.58	0.61	0.77	0.99	1.92	2.48	0.27	0.41	0.58	0.80	1.52	1.87	0.26	0.40	0.54	0.77	1.23	1.80
26	0.58	0.61	0.77	0.99	1.96	2.54	0.27	0.41	0.58	0.80	1.55	1.89	0.26	0.40	0.54	0.77	1.25	1.81
27	0.58	0.61	0.78	0.99	2.00	2.60	0.27	0.41	0.59	0.81	1.58	1.92	0.26	0.40	0.55	0.77	1.27	1.82
28	0.58	0.61	0.78	0.99	2.05	2.67	0.27	0.41	0.59	0.81	1.61	1.95	0.26	0.40	0.55	0.77	1.30	1.83
29	0.58	0.61	0.78	0.99	2.11	2.75	0.27	0.41	0.60	0.82	1.65	1.98	0.26	0.40	0.55	0.78	1.33	1.84
30	0.58	0.61	0.79	0.99	2.19	2.86	0.27	0.41	0.61	0.83	1.70	2.03	0.26	0.40	0.56	0.78	1.37	1.86
31	0.58	0.61	0.80	0.99	2.24	2.92	0.27	0.42	0.62	0.83	1.73	2.07	0.26	0.41	0.57	0.79	1.40	1.89
32	0.58	0.62	0.81	0.99	2.29	2.98	0.28	0.43	0.63	0.84	1.76	2.11	0.27	0.42	0.59	0.80	1.43	1.93
33	0.58	0.62	0.83	1.00	2.35	3.05	0.28	0.44	0.65	0.85	1.80	2.16	0.27	0.43	0.61	0.82	1.46	1.97
34	0.58	0.63	0.84	1.00	2.42	3.13	0.29	0.46	0.66	0.85	1.84	2.22	0.28	0.44	0.63	0.83	1.50	2.02
35	0.58	0.63	0.86	1.00	2.49	3.22	0.29	0.47	0.68	0.86	1.89	2.28	0.28	0.45	0.65	0.85	1.54	2.07
36	0.62	0.71	0.93	1.17	2.73	3.43	0.31	0.50	0.72	0.91	2.03	2.47	0.30	0.47	0.68	0.90	1.68	2.23
37	0.65	0.79	1.01	1.35	2.99	3.67	0.34	0.53	0.76	0.97	2.19	2.67	0.32	0.50	0.72	0.95	1.84	2.40
38	0.70	0.89	1.10	1.55	3.28	3.93	0.37	0.56	0.81	1.04	2.37	2.89	0.34	0.52	0.76	1.01	2.02	2.60
39	0.75	1.00	1.21	1.78	3.61	4.22	0.40	0.60	0.86	1.11	2.56	3.15	0.36	0.56	0.81	1.08	2.22	2.82
40	0.80	1.12	1.32	2.04	3.97	4.55	0.44	0.64	0.92	1.19	2.78	3.43	0.39	0.59	0.86	1.15	2.44	3.06
41	0.90	1.18	1.48	2.18	4.29	4.96	0.51	0.70	1.01	1.31	3.02	3.80	0.46	0.66	0.96	1.27	2.66	3.42
42	1.00	1.24	1.66	2.33	4.65	5.41	0.58	0.77	1.12	1.44	3.29	4.21	0.54	0.73	1.07	1.41	2.91	3.82
43	1.12	1.32	1.86	2.51	5.05	5.91	0.66	0.84	1.23	1.59	3.58	4.66	0.63	0.81	1.20	1.57	3.18	4.25
44	1.25	1.39	2.08	2.70	5.46	6.44	0.75	0.92	1.35	1.75	3.90	5.13	0.73	0.90	1.33	1.74	3.46	4.72
45	1.39	1.48	2.31	2.90	5.91	7.00	0.85	1.01	1.49	1.93	4.23	5.64	0.84	1.00	1.48	1.92	3.77	5.21
46	1.50	1.66	2.49	3.17	6.35	7.61	0.95	1.13	1.61	2.08	4.59	6.09	0.92	1.11	1.60	2.05	4.14	5.62
47	1.63	1.85	2.69	3.46	6.84	8.29	1.07	1.27	1.74	2.24	4.98	6.59	1.02	1.24	1.73	2.19	4.55	6.07
48	1.77	2.07	2.91	3.79	7.38	9.03	1.20	1.42	1.89	2.43	5.41	7.13	1.12	1.38	1.88	2.35	5.00	6.56
49	1.93	2.32	3.17	4.18	7.99	9.88	1.35	1.59	2.06	2.64	5.91	7.75	1.24	1.54	2.05	2.53	5.52	7.13
50	2.12	2.61	3.46	4.61	8.67	10.83	1.52	1.79	2.26	2.88	6.46	8.45	1.38	1.72	2.24	2.74	6.09	7.76
51	2.29	2.79	3.64	4.92	9.43	11.72	1.68	1.98	2.52	3.16	7.10	9.25	1.51	1.90	2.46	3.05	6.71	8.49
52	2.47	2.99	3.85	5.27	10.25	12.69	1.85	2.19	2.80	3.48	7.80	10.12	1.66	2.11	2.71	3.38	7.39	9.29
53	2.67	3.21	4.07	5.64	11.13	13.72	2.03	2.42	3.11	3.82	8.54	11.05	1.82	2.33	2.98	3.75	8.12	10.14
54	2.89	3.45	4.31	6.06	12.07	14.82	2.24	2.67	3.45	4.20	9.34	12.04	2.00	2.57	3.28	4.16	8.89	11.04
55	3.13	3.71	4.57	6.50	13.05	15.98	2.46	2.94	3.82	4.60	10.17	13.08	2.19	2.83	3.60	4.59	9.70	11.99
56	3.48	4.08	5.05	7.05	14.31	16.95	2.78	3.29	4.26	5.09	11.06	14.04	2.42	3.10	3.99	5.07	10.52	12.96
57	3.85	4.49	5.58	7.65	15.64	17.98	3.12	3.66	4.75	5.62	12.00	15.05	2.68	3.38	4.41	5.58	11.38	13.98
58	4.27	4.94	6.17	8.31	17.07	19.09	3.50	4.08	5.28	6.21	13.01	16.15	2.96	3.70	4.88	6.16	12.32	15.09
59	4.74	5.44	6.81	9.04	18.64	20.30	3.92	4.54	5.87	6.86	14.12	17.35	3.27	4.06	5.40	6.80	13.34	16.29
60	5.25	5.99	7.53	9.85	20.33	21.61	4.39	5.05	6.53	7.58	15.32	18.64	3.61	4.45	5.97	7.50	14.44	17.60
61	5.95	6.88	8.55	11.05	22.13	23.70	4.93	5.71	7.38	8.56	16.97	20.50	4.12	5.09	6.88	8.48	15.85	19.52
62	6.72	7.85	9.67	12.36	24.06	25.93	5.51	6.44	8.32	9.64	18.73	22.49	4.68	5.79	7.88	9.55	17.36	21.57
63	7.56	8.91	10.89	13.78	26.12	28.30	6.15	7.23	9.33	10.81	20.61	24.61	5.29	6.55	8.96	10.72	18.96	23.75
64	8.47	10.07	12.22	15.34	28.30	30.83	6.85	8.09	10.44	12.09	22.61	26.87	5.95	7.39	10.15	11.99	20.66	26.07
65	9.47	11.34	13.68	17.05	30.64	33.53	7.61	9.04	11.66	13.49	24.75	29.28	6.68	8.30	11.45	13.39	22.49	28.56
66	11.29	13.23	16.13	20.14	35.34	39.68	8.64	10.42	13.57	15.98	29.57	34.41	7.73	9.76	13.39	15.81	26.09	33.20
67	13.29	15.31	18.83	23.54	40.42	46.34	9.78	11.93	15.68	18.72	34.80	39.96	8.90	11.37	15.54	18.49	29.99	38.22
68	15.49	17.60	21.80	27.29	45.93	53.56	11.03	13.60	18.00	21.73	40.46	45.98	10.17	13.14	17.89	21.42	34.22	43.66
69	17.91	20.11	25.05	31.39	51.89	61.37	12.40	15.42	20.54	25.03	46.59	52.49	11.57	15.08	20.47	24.64	38.79	49.55
70	20.56	22.87	28.63	35.90	58.38	69.87	13.90	17.43	23.33	28.66	53.25	59.58	13.11	17.21	23.31	28.18	43.77	55.96

Rates for policy years 16+ are available on illustration software.

Modal Factors for All Classes: Semiannual .52; Quarterly .265; List Bill Monthly .092; Direct Monthly .095; Month-O-Matic .0875; Military Allotment .0875

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco

# 15 Year Term - Female Premium Rates

Rates are per 1000 face amount. (Effective July 2009)

IA*	Band 1 \$100,000 - \$199,999						Band 2 \$200,000 - \$999,999						Band 3 \$1,000,000+					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.54	0.58	0.72	0.89	1.50	1.87	0.25	0.35	0.51	0.67	1.07	1.29	0.24	0.34	0.48	0.61	0.93	1.27
19	0.54	0.58	0.72	0.89	1.50	1.88	0.25	0.35	0.51	0.67	1.07	1.29	0.24	0.34	0.48	0.61	0.93	1.27
20	0.54	0.58	0.72	0.89	1.50	1.88	0.25	0.35	0.51	0.67	1.07	1.29	0.24	0.34	0.48	0.61	0.93	1.27
21	0.54	0.58	0.72	0.89	1.50	1.88	0.25	0.35	0.51	0.67	1.08	1.30	0.24	0.34	0.48	0.61	0.94	1.27
22	0.54	0.58	0.72	0.89	1.50	1.88	0.25	0.35	0.51	0.67	1.08	1.30	0.24	0.34	0.48	0.61	0.94	1.27
23	0.54	0.59	0.73	0.89	1.50	1.88	0.25	0.35	0.51	0.68	1.09	1.31	0.24	0.34	0.48	0.61	0.95	1.27
24	0.54	0.59	0.73	0.89	1.50	1.88	0.25	0.35	0.51	0.68	1.09	1.32	0.24	0.34	0.48	0.61	0.96	1.27
25	0.54	0.59	0.73	0.89	1.50	1.88	0.25	0.35	0.51	0.68	1.10	1.33	0.24	0.34	0.48	0.61	0.97	1.27
26	0.54	0.59	0.73	0.89	1.54	1.91	0.25	0.35	0.52	0.68	1.12	1.36	0.24	0.34	0.48	0.62	0.98	1.29
27	0.54	0.59	0.73	0.89	1.57	1.94	0.25	0.35	0.53	0.68	1.15	1.40	0.24	0.34	0.48	0.62	1.00	1.31
28	0.54	0.59	0.73	0.89	1.62	1.97	0.25	0.35	0.54	0.69	1.17	1.43	0.25	0.34	0.49	0.63	1.01	1.33
29	0.54	0.59	0.73	0.89	1.66	2.00	0.25	0.35	0.55	0.69	1.20	1.48	0.25	0.34	0.49	0.64	1.03	1.35
30	0.54	0.59	0.73	0.89	1.71	2.04	0.25	0.35	0.56	0.69	1.23	1.52	0.25	0.34	0.49	0.65	1.05	1.38
31	0.54	0.59	0.74	0.89	1.74	2.11	0.25	0.35	0.57	0.70	1.26	1.56	0.25	0.34	0.50	0.66	1.07	1.43
32	0.55	0.59	0.75	0.89	1.78	2.19	0.26	0.36	0.59	0.72	1.29	1.61	0.26	0.34	0.52	0.68	1.09	1.49
33	0.55	0.60	0.76	0.90	1.82	2.28	0.27	0.37	0.60	0.74	1.32	1.66	0.26	0.35	0.54	0.70	1.11	1.55
34	0.56	0.60	0.77	0.90	1.86	2.38	0.27	0.37	0.62	0.76	1.36	1.71	0.27	0.35	0.56	0.72	1.13	1.63
35	0.56	0.60	0.78	0.90	1.91	2.49	0.28	0.38	0.64	0.78	1.40	1.78	0.27	0.35	0.58	0.74	1.16	1.71
36	0.59	0.64	0.83	1.01	2.05	2.63	0.30	0.40	0.68	0.83	1.51	1.91	0.29	0.37	0.60	0.78	1.26	1.82
37	0.63	0.69	0.89	1.13	2.21	2.80	0.32	0.43	0.72	0.89	1.64	2.05	0.31	0.40	0.63	0.82	1.38	1.94
38	0.67	0.74	0.95	1.27	2.38	2.98	0.34	0.45	0.76	0.95	1.78	2.22	0.33	0.43	0.66	0.86	1.51	2.08
39	0.71	0.79	1.03	1.43	2.58	3.19	0.36	0.48	0.81	1.02	1.94	2.40	0.35	0.47	0.69	0.91	1.65	2.24
40	0.76	0.86	1.11	1.61	2.81	3.42	0.39	0.52	0.87	1.10	2.12	2.61	0.38	0.51	0.73	0.97	1.82	2.42
41	0.82	0.92	1.18	1.69	3.04	3.75	0.43	0.58	0.94	1.20	2.34	2.82	0.42	0.56	0.79	1.03	1.97	2.64
42	0.89	1.00	1.26	1.79	3.29	4.11	0.47	0.64	1.01	1.31	2.59	3.06	0.46	0.61	0.86	1.11	2.13	2.88
43	0.96	1.08	1.35	1.89	3.56	4.51	0.52	0.71	1.10	1.43	2.86	3.32	0.51	0.67	0.94	1.19	2.31	3.14
44	1.05	1.17	1.45	2.01	3.87	4.95	0.57	0.79	1.19	1.56	3.16	3.60	0.56	0.74	1.03	1.28	2.51	3.43
45	1.14	1.27	1.56	2.14	4.20	5.43	0.63	0.88	1.29	1.71	3.49	3.91	0.62	0.81	1.12	1.38	2.73	3.75
46	1.20	1.35	1.66	2.26	4.58	6.01	0.72	0.96	1.40	1.84	3.82	4.27	0.67	0.87	1.21	1.49	2.97	4.08
47	1.26	1.43	1.77	2.40	4.99	6.64	0.82	1.05	1.51	1.98	4.17	4.65	0.73	0.94	1.31	1.60	3.24	4.44
48	1.33	1.52	1.88	2.54	5.44	7.32	0.93	1.14	1.63	2.13	4.55	5.07	0.79	1.01	1.42	1.72	3.52	4.82
49	1.41	1.62	2.01	2.70	5.91	8.04	1.05	1.24	1.77	2.29	4.96	5.51	0.85	1.09	1.54	1.86	3.83	5.23
50	1.49	1.72	2.14	2.87	6.41	8.81	1.17	1.35	1.91	2.46	5.39	5.98	0.92	1.17	1.67	2.00	4.15	5.66
51	1.60	1.83	2.45	3.12	6.81	9.29	1.27	1.45	2.13	2.64	5.73	6.52	1.00	1.27	1.81	2.16	4.49	6.06
52	1.73	1.95	2.79	3.39	7.23	9.79	1.39	1.56	2.37	2.83	6.09	7.10	1.08	1.38	1.97	2.33	4.84	6.49
53	1.86	2.08	3.15	3.68	7.68	10.33	1.51	1.68	2.63	3.04	6.48	7.71	1.17	1.50	2.13	2.51	5.22	6.94
54	2.00	2.21	3.53	3.99	8.15	10.90	1.64	1.80	2.90	3.27	6.89	8.36	1.27	1.63	2.31	2.71	5.62	7.42
55	2.15	2.36	3.95	4.32	8.66	11.50	1.78	1.94	3.20	3.51	7.32	9.05	1.37	1.77	2.50	2.92	6.05	7.93
56	2.43	2.71	4.23	4.81	9.22	12.58	1.94	2.17	3.43	3.92	7.74	9.76	1.52	1.98	2.80	3.33	6.59	8.79
57	2.73	3.09	4.53	5.33	9.82	13.74	2.12	2.42	3.69	4.36	8.19	10.53	1.69	2.20	3.13	3.77	7.18	9.71
58	3.05	3.50	4.86	5.90	10.46	14.99	2.31	2.69	3.96	4.84	8.67	11.35	1.86	2.44	3.48	4.25	7.80	10.70
59	3.40	3.94	5.21	6.52	11.15	16.33	2.52	2.98	4.26	5.37	9.19	12.24	2.06	2.70	3.87	4.77	8.48	11.77
60	3.79	4.43	5.60	7.20	11.90	17.78	2.75	3.30	4.59	5.94	9.75	13.20	2.27	2.99	4.29	5.34	9.21	12.92
61	4.10	4.79	6.19	7.89	12.94	18.83	3.01	3.62	5.04	6.54	10.59	14.49	2.55	3.30	4.67	5.91	10.05	13.87
62	4.43	5.19	6.84	8.65	14.05	19.96	3.29	3.98	5.53	7.20	11.51	15.88	2.85	3.64	5.10	6.53	10.97	14.89
63	4.80	5.63	7.55	9.48	15.25	21.18	3.60	4.37	6.06	7.91	12.48	17.37	3.19	4.01	5.56	7.22	11.94	15.99
64	5.21	6.11	8.33	10.40	16.55	22.49	3.94	4.79	6.65	8.70	13.53	18.98	3.56	4.42	6.06	7.97	12.99	17.17
65	5.65	6.64	9.18	11.40	17.94	23.90	4.31	5.26	7.30	9.57	14.67	20.71	3.96	4.87	6.62	8.79	14.13	18.45
66	6.13	7.33	10.15	12.68	20.37	27.07	4.87	5.98	8.25	10.80	17.11	23.81	4.55	5.62	7.67	10.14	16.01	21.09
67	6.68	8.10	11.24	14.11	23.05	30.55	5.50	6.79	9.31	12.17	19.80	27.22	5.21	6.46	8.85	11.65	18.08	23.98
68	7.28	8.96	12.45	15.70	25.97	34.36	6.20	7.70	10.49	13.70	22.74	30.95	5.95	7.40	10.17	13.33	20.34	27.15
69	7.95	9.91	13.79	17.46	29.14	38.48	6.98	8.69	11.80	15.39	25.91	34.98	6.76	8.44	11.62	15.19	22.79	30.58
70	8.68	10.95	15.26	19.40	32.56	42.93	7.83	9.79	13.24	17.25	29.35	39.34	7.66	9.58	13.22	17.23	25.43	34.29

Rates for issue ages 66–70, not available in NY or WA.

IA\* - ISSUE AGE  
(Age Nearest Birthday)

POLICY FEE  
\$65 Commissionable - Band 1  
\$65 Non-Commissionable - Band 2 and 3

# 20 Year Term - Male Premium Rates

Rates are per 1000 face amount. (Effective July 2009)

IA*	Band 1 \$100,000 - \$199,999						Band 2 \$200,000 - \$999,999						Band 3 \$1,000,000+					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.81	0.93	1.18	1.36	2.18	2.95	0.39	0.59	0.72	0.99	1.64	2.15	0.38	0.55	0.69	0.84	1.61	2.09
19	0.81	0.93	1.18	1.36	2.19	2.95	0.39	0.59	0.72	0.99	1.65	2.16	0.38	0.55	0.69	0.84	1.62	2.10
20	0.81	0.93	1.18	1.36	2.19	2.96	0.39	0.59	0.72	0.99	1.65	2.16	0.38	0.55	0.69	0.84	1.62	2.10
21	0.81	0.93	1.18	1.36	2.22	2.96	0.39	0.59	0.72	0.99	1.68	2.17	0.38	0.55	0.69	0.84	1.62	2.10
22	0.81	0.93	1.18	1.36	2.25	2.97	0.39	0.59	0.72	0.99	1.72	2.19	0.38	0.55	0.69	0.84	1.62	2.10
23	0.81	0.93	1.18	1.36	2.28	2.98	0.39	0.59	0.72	0.99	1.76	2.21	0.38	0.55	0.69	0.84	1.62	2.10
24	0.82	0.94	1.19	1.36	2.32	2.98	0.39	0.59	0.73	0.99	1.81	2.23	0.38	0.55	0.70	0.85	1.62	2.10
25	0.82	0.94	1.19	1.36	2.36	2.99	0.39	0.59	0.73	0.99	1.86	2.25	0.38	0.55	0.70	0.85	1.62	2.10
26	0.82	0.94	1.19	1.38	2.40	3.05	0.39	0.59	0.74	0.99	1.88	2.30	0.38	0.55	0.71	0.86	1.63	2.12
27	0.82	0.94	1.19	1.41	2.45	3.11	0.39	0.59	0.75	0.99	1.90	2.35	0.38	0.55	0.72	0.87	1.64	2.14
28	0.82	0.94	1.19	1.43	2.50	3.17	0.39	0.59	0.77	1.00	1.92	2.41	0.38	0.55	0.73	0.88	1.66	2.17
29	0.82	0.94	1.19	1.46	2.55	3.25	0.39	0.59	0.78	1.00	1.94	2.48	0.38	0.55	0.74	0.89	1.67	2.19
30	0.82	0.94	1.19	1.50	2.61	3.33	0.39	0.59	0.80	1.00	1.97	2.55	0.38	0.55	0.76	0.91	1.69	2.22
31	0.82	0.94	1.20	1.52	2.67	3.44	0.39	0.59	0.81	1.01	2.01	2.61	0.38	0.56	0.77	0.93	1.76	2.31
32	0.82	0.94	1.21	1.55	2.75	3.57	0.40	0.60	0.82	1.02	2.06	2.67	0.39	0.57	0.78	0.95	1.84	2.42
33	0.82	0.94	1.23	1.57	2.83	3.71	0.41	0.61	0.83	1.03	2.12	2.74	0.40	0.58	0.79	0.98	1.93	2.54
34	0.82	0.94	1.24	1.60	2.92	3.88	0.41	0.61	0.84	1.04	2.18	2.82	0.40	0.59	0.80	1.01	2.03	2.67
35	0.82	0.94	1.26	1.64	3.03	4.06	0.42	0.62	0.86	1.05	2.25	2.91	0.41	0.60	0.81	1.04	2.14	2.82
36	0.87	1.05	1.37	1.78	3.32	4.31	0.46	0.65	0.91	1.11	2.44	3.17	0.44	0.63	0.87	1.10	2.31	3.06
37	0.93	1.17	1.50	1.93	3.65	4.59	0.51	0.68	0.97	1.18	2.65	3.46	0.48	0.67	0.93	1.17	2.49	3.32
38	1.00	1.30	1.64	2.11	4.02	4.91	0.57	0.72	1.03	1.27	2.88	3.78	0.53	0.71	1.00	1.26	2.70	3.62
39	1.07	1.45	1.79	2.30	4.41	5.24	0.63	0.76	1.10	1.35	3.14	4.13	0.58	0.75	1.08	1.34	2.92	3.93
40	1.15	1.61	1.96	2.51	4.84	5.61	0.70	0.81	1.18	1.45	3.41	4.51	0.63	0.80	1.16	1.44	3.16	4.28
41	1.24	1.68	2.04	2.67	5.25	6.11	0.77	0.92	1.31	1.59	3.77	4.97	0.71	0.89	1.29	1.58	3.49	4.75
42	1.35	1.77	2.13	2.85	5.69	6.67	0.85	1.04	1.45	1.75	4.16	5.47	0.80	0.98	1.43	1.73	3.84	5.26
43	1.47	1.86	2.24	3.05	6.18	7.28	0.94	1.17	1.60	1.93	4.59	6.02	0.90	1.09	1.59	1.89	4.24	5.83
44	1.60	1.96	2.35	3.27	6.72	7.94	1.04	1.32	1.78	2.13	5.06	6.63	1.01	1.22	1.76	2.08	4.67	6.45
45	1.74	2.08	2.48	3.52	7.30	8.67	1.15	1.48	1.97	2.35	5.57	7.29	1.13	1.35	1.96	2.29	5.14	7.13
46	1.90	2.25	2.67	3.79	7.91	9.41	1.27	1.61	2.14	2.55	6.10	7.88	1.25	1.48	2.12	2.47	5.59	7.69
47	2.08	2.44	2.89	4.08	8.56	10.22	1.41	1.75	2.34	2.77	6.67	8.52	1.37	1.63	2.31	2.66	6.07	8.28
48	2.27	2.64	3.12	4.39	9.25	11.07	1.56	1.91	2.55	3.01	7.27	9.20	1.51	1.79	2.50	2.87	6.58	8.92
49	2.49	2.86	3.38	4.75	10.01	12.00	1.72	2.08	2.78	3.28	7.93	9.94	1.66	1.97	2.72	3.10	7.14	9.61
50	2.72	3.11	3.66	5.13	10.82	13.00	1.90	2.27	3.03	3.57	8.64	10.74	1.83	2.16	2.96	3.36	7.74	10.36
51	3.04	3.46	4.06	5.64	11.76	14.14	2.09	2.51	3.35	4.10	9.36	11.66	2.01	2.37	3.25	3.77	8.50	11.12
52	3.38	3.85	4.51	6.21	12.78	15.37	2.30	2.76	3.70	4.67	10.13	12.66	2.21	2.60	3.56	4.23	9.32	11.95
53	3.77	4.27	5.00	6.83	13.87	16.70	2.53	3.05	4.09	5.31	10.96	13.73	2.43	2.85	3.91	4.73	10.21	12.84
54	4.19	4.75	5.54	7.52	15.05	18.13	2.78	3.37	4.52	6.02	11.86	14.89	2.67	3.13	4.30	5.28	11.16	13.79
55	4.65	5.26	6.13	8.27	16.31	19.65	3.06	3.71	4.99	6.79	12.81	16.12	2.93	3.44	4.72	5.89	12.18	14.81
56	5.17	5.90	6.80	9.17	18.04	21.11	3.50	4.22	5.62	7.51	14.59	17.63	3.29	3.82	5.27	6.60	14.07	16.41
57	5.74	6.59	7.54	10.15	19.87	22.66	3.98	4.77	6.30	8.28	16.50	19.23	3.67	4.24	5.86	7.38	16.08	18.12
58	6.37	7.35	8.34	11.23	21.84	24.33	4.51	5.37	7.04	9.13	18.53	20.95	4.09	4.69	6.51	8.22	18.23	19.94
59	7.05	8.18	9.22	12.41	23.97	26.13	5.08	6.03	7.86	10.07	20.73	22.82	4.56	5.19	7.23	9.15	20.57	21.92
60	7.81	9.10	10.19	13.71	26.29	28.09	5.72	6.76	8.77	11.10	23.13	24.84	5.07	5.74	8.02	10.18	23.11	24.07
61	8.95	10.42	12.02	16.17	28.32	29.80	6.54	7.76	10.05	13.14	25.72	27.13	5.89	6.79	9.33	11.99	25.70	26.49
62	10.19	11.86	14.02	18.85	30.49	31.64	7.43	8.86	11.46	15.36	28.48	29.57	6.79	7.94	10.77	13.97	28.47	29.08
63	11.54	13.42	16.18	21.75	32.78	33.57	8.39	10.04	12.97	17.77	31.40	32.16	7.75	9.18	12.32	16.10	31.39	31.82
64	12.99	15.10	18.50	24.86	35.18	35.60	9.43	11.31	14.60	20.35	34.46	34.87	8.79	10.51	13.98	18.40	34.45	34.69
65	14.54	16.90	20.99	28.21	37.70	37.73	10.54	12.68	16.35	23.13	37.68	37.71	9.91	11.94	15.77	20.87	37.67	37.70

Rates for policy years 21+ are available on illustration software.

Modal Factors for All Classes: Semiannual .52; Quarterly .265; List Bill Monthly .092; Direct Monthly .095; Month-O-Matic .0875; Military Allotment .0875

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco

# 20 Year Term - Female Premium Rates

Rates are per 1000 face amount. (Effective July 2009)

IA*	Band 1 \$100,000 - \$199,999						Band 2 \$200,000 - \$999,999						Band 3 \$1,000,000+					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.60	0.76	0.89	0.99	1.80	2.11	0.38	0.49	0.69	0.77	1.25	1.48	0.32	0.45	0.57	0.69	1.23	1.43
19	0.60	0.76	0.89	0.99	1.81	2.12	0.38	0.49	0.69	0.77	1.25	1.48	0.32	0.45	0.57	0.69	1.23	1.43
20	0.60	0.76	0.89	0.99	1.81	2.12	0.38	0.49	0.69	0.77	1.25	1.48	0.32	0.45	0.57	0.69	1.23	1.43
21	0.60	0.76	0.89	0.99	1.81	2.12	0.38	0.49	0.69	0.77	1.26	1.48	0.32	0.45	0.57	0.69	1.23	1.43
22	0.60	0.76	0.90	0.99	1.81	2.13	0.38	0.49	0.69	0.77	1.26	1.48	0.32	0.45	0.57	0.69	1.23	1.43
23	0.61	0.77	0.90	1.00	1.81	2.13	0.38	0.49	0.69	0.77	1.27	1.48	0.32	0.45	0.58	0.69	1.23	1.44
24	0.61	0.77	0.91	1.00	1.81	2.14	0.38	0.49	0.69	0.77	1.28	1.48	0.32	0.45	0.58	0.69	1.23	1.44
25	0.61	0.77	0.91	1.00	1.81	2.14	0.38	0.49	0.69	0.77	1.29	1.48	0.32	0.45	0.58	0.69	1.23	1.44
26	0.61	0.77	0.91	1.00	1.85	2.16	0.38	0.49	0.69	0.78	1.32	1.52	0.32	0.45	0.58	0.69	1.24	1.46
27	0.61	0.77	0.91	1.00	1.90	2.19	0.38	0.49	0.70	0.78	1.35	1.57	0.32	0.45	0.58	0.69	1.25	1.49
28	0.61	0.77	0.91	1.00	1.95	2.22	0.38	0.50	0.70	0.79	1.39	1.63	0.32	0.45	0.59	0.70	1.27	1.51
29	0.61	0.77	0.91	1.00	2.01	2.25	0.38	0.50	0.71	0.80	1.43	1.69	0.32	0.45	0.59	0.70	1.28	1.55
30	0.61	0.77	0.91	1.00	2.08	2.29	0.38	0.50	0.71	0.81	1.47	1.76	0.32	0.45	0.59	0.70	1.30	1.58
31	0.61	0.79	0.93	1.04	2.12	2.42	0.38	0.51	0.71	0.84	1.51	1.85	0.33	0.46	0.61	0.73	1.36	1.68
32	0.62	0.80	0.95	1.08	2.17	2.57	0.39	0.51	0.71	0.86	1.56	1.95	0.34	0.47	0.62	0.76	1.43	1.79
33	0.63	0.82	0.98	1.12	2.22	2.73	0.39	0.52	0.72	0.90	1.61	2.06	0.35	0.48	0.64	0.80	1.50	1.91
34	0.63	0.85	1.01	1.17	2.28	2.92	0.40	0.53	0.72	0.93	1.67	2.19	0.36	0.49	0.67	0.84	1.59	2.05
35	0.64	0.87	1.04	1.23	2.35	3.12	0.40	0.54	0.72	0.97	1.74	2.33	0.37	0.50	0.69	0.88	1.68	2.20
36	0.67	0.90	1.09	1.29	2.53	3.31	0.43	0.57	0.76	1.01	1.89	2.47	0.39	0.53	0.73	0.93	1.80	2.35
37	0.71	0.93	1.15	1.36	2.72	3.53	0.45	0.61	0.80	1.06	2.06	2.63	0.41	0.56	0.77	0.99	1.93	2.52
38	0.75	0.96	1.22	1.44	2.93	3.76	0.49	0.65	0.85	1.11	2.24	2.81	0.44	0.60	0.82	1.05	2.08	2.70
39	0.79	1.00	1.29	1.53	3.16	4.02	0.52	0.69	0.91	1.17	2.45	3.00	0.47	0.64	0.87	1.11	2.24	2.90
40	0.84	1.04	1.37	1.62	3.42	4.30	0.56	0.74	0.97	1.24	2.67	3.21	0.50	0.68	0.93	1.19	2.42	3.12
41	0.91	1.15	1.46	1.73	3.68	4.67	0.61	0.80	1.06	1.34	2.90	3.53	0.56	0.74	1.01	1.27	2.63	3.41
42	0.98	1.27	1.56	1.84	3.96	5.06	0.67	0.86	1.15	1.46	3.16	3.87	0.62	0.81	1.10	1.36	2.86	3.72
43	1.06	1.41	1.67	1.97	4.26	5.50	0.73	0.93	1.25	1.58	3.43	4.25	0.69	0.88	1.20	1.46	3.11	4.06
44	1.15	1.55	1.78	2.11	4.59	5.96	0.80	1.01	1.37	1.72	3.73	4.65	0.76	0.96	1.30	1.57	3.39	4.43
45	1.25	1.71	1.91	2.26	4.95	6.47	0.87	1.09	1.49	1.87	4.05	5.09	0.84	1.04	1.42	1.69	3.68	4.83
46	1.35	1.85	2.05	2.45	5.33	6.93	0.94	1.19	1.63	2.03	4.32	5.47	0.91	1.13	1.55	1.85	3.98	5.17
47	1.45	1.99	2.21	2.66	5.75	7.43	1.01	1.29	1.77	2.20	4.62	5.88	0.99	1.22	1.69	2.03	4.30	5.54
48	1.57	2.15	2.37	2.89	6.19	7.96	1.10	1.41	1.93	2.39	4.93	6.32	1.07	1.33	1.83	2.22	4.65	5.93
49	1.69	2.32	2.55	3.13	6.67	8.53	1.18	1.53	2.10	2.59	5.27	6.78	1.16	1.44	2.00	2.43	5.02	6.35
50	1.83	2.51	2.75	3.40	7.17	9.14	1.28	1.67	2.29	2.81	5.63	7.28	1.26	1.56	2.17	2.65	5.41	6.80
51	1.98	2.66	3.01	3.74	7.71	9.75	1.43	1.81	2.45	3.01	6.14	7.83	1.40	1.70	2.35	2.86	5.83	7.34
52	2.15	2.82	3.29	4.11	8.29	10.39	1.59	1.96	2.63	3.23	6.70	8.42	1.55	1.86	2.54	3.10	6.28	7.92
53	2.33	2.99	3.59	4.51	8.91	11.09	1.76	2.12	2.82	3.46	7.29	9.06	1.71	2.02	2.75	3.35	6.76	8.54
54	2.53	3.18	3.91	4.94	9.58	11.83	1.95	2.29	3.03	3.71	7.92	9.74	1.88	2.20	2.98	3.62	7.27	9.21
55	2.74	3.38	4.27	5.41	10.29	12.62	2.15	2.48	3.26	3.99	8.59	10.46	2.07	2.40	3.23	3.92	7.82	9.92
56	3.07	3.72	4.67	6.21	11.27	13.63	2.36	2.80	3.67	4.55	9.66	11.69	2.29	2.67	3.58	4.47	8.99	11.18
57	3.42	4.09	5.11	7.07	12.32	14.70	2.58	3.14	4.12	5.16	10.80	13.01	2.52	2.97	3.95	5.07	10.23	12.53
58	3.81	4.49	5.58	8.01	13.44	15.84	2.82	3.51	4.61	5.82	12.02	14.41	2.78	3.29	4.36	5.73	11.56	13.96
59	4.23	4.92	6.09	9.02	14.63	17.06	3.08	3.91	5.14	6.53	13.32	15.90	3.06	3.64	4.80	6.43	12.97	15.49
60	4.68	5.39	6.65	10.13	15.90	18.36	3.37	4.35	5.71	7.31	14.70	17.50	3.36	4.02	5.28	7.20	14.48	17.12
61	5.34	6.19	7.79	11.54	17.37	19.57	3.85	4.93	6.49	8.40	16.34	18.82	3.83	4.61	6.11	8.27	16.11	18.46
62	6.07	7.09	9.06	13.11	18.97	20.89	4.38	5.56	7.35	9.60	18.11	20.24	4.36	5.27	7.02	9.46	17.87	19.91
63	6.87	8.07	10.45	14.84	20.69	22.31	4.96	6.27	8.30	10.93	20.03	21.78	4.93	6.00	8.04	10.77	19.78	21.48
64	7.75	9.15	11.98	16.73	22.55	23.83	5.60	7.04	9.35	12.39	22.09	23.44	5.57	6.80	9.15	12.21	21.83	23.17
65	8.72	10.33	13.66	18.81	24.54	25.47	6.30	7.89	10.49	13.99	24.30	25.22	6.26	7.67	10.36	13.79	24.03	24.98

Rates for issue ages 61–65, not available in NY or WA.

IA\* - ISSUE AGE  
(Age Nearest Birthday)

POLICY FEE  
\$65 Commissionable - Band 1  
\$65 Non-Commissionable - Band 2 and 3

# 30 Year Term - Male Premium Rates

Rates are per 1000 face amount. (Effective July 2009)

		Band 1 \$100,000 - \$199,999						Band 2 \$200,000 - \$999,999						Band 3 \$1,000,000+					
IA*		SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18		1.09	1.36	1.54	1.95	3.36	4.34	0.70	0.97	1.30	1.60	2.60	3.57	0.63	0.87	1.20	1.59	2.44	3.37
19		1.09	1.36	1.55	1.96	3.36	4.35	0.70	0.97	1.30	1.61	2.60	3.58	0.63	0.87	1.20	1.60	2.45	3.37
20		1.09	1.36	1.55	1.96	3.37	4.36	0.70	0.97	1.30	1.61	2.61	3.59	0.63	0.87	1.20	1.60	2.45	3.38
21		1.09	1.36	1.55	1.96	3.37	4.36	0.70	0.97	1.30	1.61	2.61	3.59	0.63	0.87	1.20	1.60	2.46	3.38
22		1.09	1.36	1.56	1.97	3.37	4.37	0.70	0.97	1.30	1.62	2.61	3.59	0.63	0.87	1.20	1.61	2.46	3.39
23		1.10	1.36	1.57	1.97	3.37	4.37	0.71	0.98	1.31	1.62	2.62	3.59	0.63	0.87	1.21	1.61	2.47	3.40
24		1.10	1.36	1.57	1.97	3.37	4.38	0.71	0.98	1.31	1.62	2.62	3.59	0.63	0.87	1.21	1.61	2.48	3.40
25		1.10	1.36	1.58	1.98	3.37	4.38	0.71	0.98	1.31	1.63	2.62	3.59	0.63	0.87	1.21	1.62	2.49	3.41
26		1.10	1.36	1.61	2.00	3.48	4.45	0.71	0.98	1.33	1.64	2.68	3.65	0.64	0.87	1.23	1.63	2.55	3.50
27		1.11	1.36	1.64	2.01	3.60	4.52	0.71	0.98	1.35	1.66	2.74	3.72	0.64	0.87	1.25	1.64	2.61	3.60
28		1.11	1.36	1.67	2.03	3.73	4.61	0.72	0.98	1.37	1.68	2.80	3.80	0.65	0.88	1.27	1.65	2.69	3.71
29		1.12	1.36	1.71	2.06	3.88	4.70	0.72	0.98	1.39	1.70	2.88	3.89	0.66	0.88	1.29	1.66	2.76	3.83
30		1.12	1.36	1.75	2.08	4.04	4.80	0.72	0.98	1.42	1.72	2.96	3.98	0.67	0.88	1.32	1.67	2.85	3.96
31		1.16	1.37	1.76	2.10	4.15	4.95	0.74	0.98	1.43	1.73	3.07	4.12	0.68	0.89	1.33	1.67	2.94	4.07
32		1.20	1.38	1.77	2.12	4.27	5.11	0.76	0.98	1.43	1.74	3.20	4.28	0.70	0.90	1.35	1.67	3.04	4.19
33		1.25	1.40	1.79	2.14	4.40	5.29	0.78	0.99	1.44	1.75	3.34	4.46	0.72	0.92	1.37	1.67	3.14	4.32
34		1.30	1.41	1.80	2.17	4.55	5.50	0.81	0.99	1.45	1.76	3.49	4.65	0.74	0.93	1.39	1.67	3.27	4.47
35		1.36	1.43	1.82	2.20	4.71	5.72	0.84	0.99	1.46	1.77	3.66	4.87	0.76	0.95	1.41	1.67	3.40	4.64
36		1.44	1.52	1.93	2.40	5.20	6.16	0.89	1.07	1.56	1.90	4.02	5.27	0.82	1.03	1.51	1.79	3.75	5.06
37		1.52	1.63	2.06	2.61	5.74	6.63	0.95	1.16	1.66	2.05	4.42	5.70	0.89	1.12	1.63	1.92	4.12	5.52
38		1.61	1.74	2.20	2.85	6.32	7.14	1.01	1.25	1.78	2.21	4.84	6.17	0.96	1.21	1.75	2.07	4.53	6.02
39		1.71	1.87	2.35	3.10	6.93	7.69	1.08	1.36	1.91	2.38	5.30	6.67	1.04	1.32	1.89	2.23	4.96	6.55
40		1.82	2.00	2.51	3.38	7.59	8.27	1.16	1.47	2.05	2.57	5.78	7.20	1.13	1.43	2.04	2.40	5.42	7.11
41		1.99	2.19	2.79	3.61	8.31	8.99	1.28	1.64	2.28	2.81	6.40	7.99	1.25	1.57	2.22	2.63	6.00	7.88
42		2.18	2.41	3.09	3.86	9.07	9.77	1.41	1.83	2.53	3.07	7.07	8.84	1.39	1.73	2.41	2.88	6.61	8.71
43		2.38	2.64	3.43	4.13	9.89	10.60	1.56	2.04	2.81	3.35	7.78	9.76	1.53	1.90	2.63	3.15	7.28	9.60
44		2.61	2.89	3.79	4.43	10.78	11.49	1.72	2.27	3.12	3.66	8.55	10.73	1.69	2.09	2.86	3.45	7.99	10.55
45		2.85	3.17	4.19	4.76	11.71	12.43	1.89	2.52	3.45	4.00	9.36	11.77	1.87	2.29	3.12	3.78	8.74	11.56
46		3.24	3.52	4.67	5.34			2.12	2.77	3.83	4.48			2.06	2.57	3.56	4.18		
47		3.67	3.90	5.19	5.97			2.36	3.03	4.25	5.00			2.27	2.87	4.03	4.62		
48		4.13	4.31	5.75	6.65			2.63	3.32	4.71	5.57			2.49	3.20	4.54	5.09		
49		4.64	4.76	6.37	7.41			2.93	3.64	5.20	6.20			2.74	3.56	5.11	5.61		
50		5.20	5.25	7.05	8.23			3.25	3.99	5.75	6.88			3.01	3.96	5.73	6.18		

Rates for policy years 31+ are available on illustration software.

Modal Factors for All Classes: Semiannual .52; Quarterly .265; List Bill Monthly .092; Direct Monthly .095; Month-O-Matic .0875; Military Allotment .0875

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT>Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco

# 30 Year Term - Female Premium Rates

Rates are per 1000 face amount. (Effective July 2009)

IA*	Band 1 \$100,000 - \$199,999						Band 2 \$200,000 - \$999,999						Band 3 \$1,000,000+					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.80	0.90	1.14	1.37	2.56	3.30	0.53	0.74	0.99	1.12	1.87	2.61	0.48	0.69	0.93	1.09	1.86	2.49
19	0.80	0.90	1.14	1.37	2.56	3.30	0.53	0.74	0.99	1.12	1.88	2.61	0.48	0.69	0.93	1.09	1.87	2.50
20	0.80	0.90	1.14	1.37	2.57	3.31	0.53	0.74	0.99	1.12	1.88	2.62	0.48	0.69	0.93	1.09	1.87	2.50
21	0.80	0.92	1.16	1.39	2.57	3.31	0.53	0.74	0.99	1.12	1.89	2.63	0.48	0.69	0.93	1.09	1.87	2.50
22	0.80	0.95	1.18	1.40	2.57	3.31	0.53	0.74	0.99	1.13	1.90	2.64	0.48	0.69	0.93	1.10	1.88	2.51
23	0.81	0.98	1.20	1.42	2.57	3.31	0.53	0.75	1.00	1.13	1.91	2.65	0.48	0.69	0.94	1.10	1.88	2.52
24	0.81	1.01	1.23	1.45	2.57	3.31	0.53	0.75	1.00	1.14	1.92	2.66	0.48	0.69	0.94	1.11	1.89	2.52
25	0.81	1.05	1.26	1.47	2.57	3.31	0.53	0.75	1.00	1.14	1.93	2.67	0.48	0.69	0.94	1.11	1.89	2.53
26	0.81	1.06	1.28	1.50	2.65	3.42	0.55	0.75	1.02	1.17	1.98	2.72	0.48	0.69	0.95	1.13	1.92	2.60
27	0.81	1.07	1.30	1.53	2.73	3.54	0.57	0.76	1.04	1.21	2.03	2.78	0.49	0.70	0.97	1.15	1.95	2.68
28	0.82	1.09	1.32	1.56	2.83	3.67	0.59	0.77	1.06	1.24	2.09	2.85	0.50	0.70	0.99	1.17	1.99	2.76
29	0.82	1.10	1.35	1.60	2.93	3.81	0.61	0.77	1.08	1.28	2.15	2.92	0.50	0.71	1.01	1.20	2.03	2.86
30	0.82	1.12	1.38	1.64	3.04	3.96	0.64	0.78	1.11	1.33	2.22	3.00	0.51	0.71	1.03	1.23	2.07	2.96
31	0.86	1.13	1.41	1.69	3.12	4.07	0.65	0.80	1.12	1.35	2.30	3.10	0.53	0.72	1.04	1.24	2.14	3.05
32	0.89	1.14	1.45	1.74	3.21	4.19	0.66	0.81	1.13	1.37	2.38	3.20	0.56	0.73	1.04	1.26	2.23	3.15
33	0.94	1.15	1.49	1.80	3.30	4.31	0.67	0.83	1.14	1.38	2.47	3.32	0.59	0.74	1.05	1.27	2.31	3.25
34	0.98	1.16	1.53	1.86	3.40	4.45	0.69	0.85	1.15	1.41	2.57	3.44	0.62	0.75	1.06	1.29	2.41	3.37
35	1.03	1.17	1.58	1.93	3.51	4.60	0.70	0.87	1.16	1.43	2.67	3.57	0.65	0.76	1.07	1.31	2.51	3.49
36	1.09	1.23	1.63	2.02	3.83	4.99	0.75	0.93	1.25	1.56	2.89	3.87	0.69	0.81	1.15	1.41	2.71	3.78
37	1.16	1.30	1.69	2.11	4.18	5.40	0.80	1.00	1.35	1.71	3.14	4.19	0.73	0.87	1.24	1.52	2.93	4.10
38	1.23	1.37	1.76	2.21	4.55	5.85	0.86	1.07	1.45	1.86	3.40	4.53	0.78	0.93	1.34	1.64	3.16	4.44
39	1.31	1.45	1.82	2.33	4.95	6.34	0.92	1.15	1.57	2.03	3.68	4.90	0.83	1.00	1.44	1.78	3.41	4.81
40	1.39	1.54	1.90	2.45	5.38	6.86	0.99	1.24	1.69	2.22	3.98	5.30	0.89	1.07	1.56	1.92	3.68	5.21
41	1.52	1.65	2.07	2.66	5.86	7.43	1.08	1.34	1.81	2.32	4.39	5.74	0.98	1.17	1.67	2.06	4.04	5.60
42	1.66	1.77	2.25	2.88	6.38	8.04	1.18	1.45	1.95	2.44	4.83	6.22	1.07	1.29	1.79	2.21	4.43	6.02
43	1.82	1.91	2.45	3.13	6.94	8.71	1.29	1.57	2.10	2.56	5.31	6.74	1.17	1.41	1.92	2.38	4.86	6.47
44	1.99	2.05	2.66	3.40	7.54	9.43	1.40	1.70	2.26	2.70	5.82	7.30	1.29	1.55	2.06	2.56	5.32	6.96
45	2.18	2.21	2.90	3.69	8.19	10.20	1.53	1.84	2.44	2.85	6.38	7.90	1.41	1.70	2.21	2.76	5.81	7.49
46	2.39	2.53	3.19	4.07			1.67	2.00	2.68	3.26			1.52	1.85	2.42	3.09		
47	2.61	2.87	3.50	4.49			1.82	2.18	2.93	3.70			1.64	2.01	2.64	3.45		
48	2.85	3.25	3.83	4.94			1.99	2.38	3.21	4.17			1.76	2.19	2.89	3.84		
49	3.12	3.65	4.20	5.43			2.17	2.58	3.51	4.69			1.90	2.38	3.15	4.26		
50	3.40	4.09	4.59	5.96			2.36	2.81	3.84	5.25			2.05	2.58	3.44	4.72		

IA\* - ISSUE AGE  
(Age Nearest Birthday)

POLICY FEE  
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