

Secure Solutions[®] Advantage

Continuous Premium Whole Life Insurance

Agent Underwriting and Product Guide



The Baltimore Life

COMPANIES

The Baltimore Life Insurance Company
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Secure Solutions® Advantage

Secure Solutions® is a fully underwritten and participating, continuous premium whole life insurance product. It is designed especially for individuals who are seeking long-term life insurance protection with:

- 1) a level death benefit;
- 2) cash value accumulation;
- 3) level premiums with a choice of life-pay or a 20-pay premium period;
- 4) the ability to provide additional insurance on the insured;
- 5) the potential to earn dividends*;
- 6) customization through various riders.

The policy's death benefit and cash values are guaranteed for life.

The Market

- Middle-income families
- Seniors
- Juveniles

Issue Ages (Age last birthday)

Standard: Age 0-80 Non-tobacco
16-80 Tobacco

Preferred: Age 25-80 Non-tobacco
25-80 Tobacco

Juvenile: Age 0-18 (*Ages 0-15 automatically treated as non-tobacco*)

Face Amount

Minimum: \$15,000 all ages
\$100,000 preferred class

Maximum: None

Policy Fee: None

Policy Form: # 7972

Application

Fully underwritten application #7637 or state specific version, where applicable.

Death Benefit

Guaranteed, level death benefit of \$1,000 per unit for all policy years. The net death benefit may change due to an outstanding loan.

Sales Proposal /Illustration

Proposal software is available to generate sales projections. **Secure Solutions Whole Life is an illustrated product. Therefore, a signed illustration is required to complete the sales process.**

Premiums

Life pay (to attained age 100) or 20 pay as elected by the policyowner. Fully guaranteed, level premiums for the entire term of the policy. Premiums are split by gender, tobacco class, and standard/preferred class. Premium rates are banded at \$15,000, \$25,000, \$50,000, \$100,000, and \$250,000.

Premium Modes

Monthly EFT (EFT, Bank Draft), Semiannual, Quarterly and Annual. *Note that a policyowner cannot elect monthly direct bill.*

- For a monthly EFT, complete the Automatic Bank Draft Authorization on the application, collect the first monthly premium and a voided blank check. **Indicate the payor's preferred draft date and the draft date for the initial (first) premium.** Drafts can be the 1st through the 28th of the month, which then becomes the policy issue date. If the applicant does not select a date, the default draft date will be the issue date of the policy.
- The applicant can elect to pay only the first premium using a credit or debit card (*We accept VISA, MasterCard and Discover. We do not accept Direct Express, SSI Debit Card or American Express*). As an example, if the applicant

*Dividends are not guaranteed. If declared payable to the policy owners by The Baltimore Life Insurance Company, annual dividends would be paid after the policy has been in force for four (4) years.

elected a premium mode of annual, semi-annual, quarterly or monthly EFT, he could use his credit or debit card to pay the first premium only. All future premiums would be drafted or billed based on the premium mode selected. **A completed Form 5122-1212 should be sent with the paper application when the applicant wants to use a credit or debit card for the first premium. (Note: Form 5122-1212 can only be sent via U.S. postal mail, email between the agency office and the Home Office, or transmitted by fax via dial-up or analog telephone line.)** When using the “Applications and Forms Package” from the agent website and the agent indicates that a paper application is being used, Form 5122-1212 will automatically be included in the forms package. **Credit card information cannot be stored. Completed Form 5122-1212 must be destroyed once sent or transmitted to the Home Office.**

- Modal premium factors (*charges assessed for premiums other than annual*): EFT – .0875; Semiannual – .53; Quarterly – .27. To calculate the modal premium, multiply the annual per unit charge by the number of \$1,000's of initial face amount. Add any annual rider premium, multiply by the modal factor, and round to the nearest cent.
- Unearned premiums are returned at the death of the insured if the premium payments are made in advance (before being applied to the policy). The unearned premiums are returned with the death benefit amount payable.

Maturity Age

This policy has no defined maturity age. If insured lives to age 100, Baltimore Life does not make the policyowner cash in the policy.

Cash Values

Cash values are guaranteed and based upon the 2001 CSO Mortality table.

Dividends

Policy is eligible for dividends although *dividends are not guaranteed*. Payable annually after the policy has been in force for 3 years; and likely payable at the end of the 4th policy year. No termination dividends are payable. *Options:* Paid-up Additions, Reduce Premium, Accumulate at Interest, or Cash.

Free Look Period

The length of the free look period varies per state. Please see specific state policy for details.

Additional Benefits/Riders (*See riders for full details; in some instances, exclusions and limitations may apply.* **20-Pay Continuous Premium Whole Life Product: Riders can only be added at issue on the 20-Pay Continuous Premium Whole Life product.**

ACCIDENTAL DEATH BENEFIT (FORM 7922)

- For an additional premium, the Accidental Death Benefit rider is available for issue ages 0-65 except when the base policy is not available at a particular age. Level premiums for the full term of rider coverage. For the 20-pay premium period, this rider is only available at issue and cannot exceed 20 years.
- With this rider, Baltimore Life will pay up to 1 ½ times the base policy face amount (not to exceed \$300,000) for accidental death of the insured before age 70.

CHILDREN'S INSURANCE BENEFIT (FORM 7923)

- **This rider is only available on the Life Pay product.** The annual premium is \$1.60 per \$1,000 of coverage for each insured child. The rider provides term insurance on the life of named children of the insured who are age 7 days through 21 years and who are accepted for coverage (at time of policy issuance or later), provided the insured is not older than 60 (minimum age of the base insured is age 19). This insurance continues to each insured child's age 25, unless the insured reaches age 70 first.
- Insurance can be in any amount from \$5,000 to \$20,000 but not more than 50% of the base, and can be converted for up to 2 ½ times of the rider face amount at any one of several specified times.

WAIVER OF PREMIUM FOR DISABILITY (FORM 7924)

- If insured becomes totally disabled as defined in the policy, before age 60, premium payments will be waived during the disability. For 20-Pay premium period, rider is available only at issue. The premiums are level for the full term of rider coverage. Issue ages 16 through 55.
- Total disability includes the loss of sight of both eyes, loss of both hands, both feet, or one hand and one foot.

10- OR 20-YEAR TERM LIFE RIDER (FORM 7926)

- **This rider is only available on the Life Pay product.** These riders provide term insurance on the base and other insureds. The riders are available for standard, tobacco and non-tobacco issue ages; 10-year issue ages of 19-70 and 20-year issue ages of 19-60.
- Level premiums for the initial period, then ART-type premiums thereafter.

- Standard Class: Minimum rider amount of \$15,000; maximum amount of \$49,999 for ages up to 54, and \$24,999 for ages 55 and over.
- Also available at substandard rates.
- If Premium Waiver is on the base policy, then it is also available on the level term rider. The rider is convertible until the end of the initial level premium period but not later than age 70.

GUARANTEED INSURABILITY OPTION (FORM 8071)

- With this rider, the insured is able to purchase additional insurance after the policy is already in force, without evidence of insurability. This additional insurance can be in amounts up to the option amount of the rider on Regular Option Dates: the policy anniversary following the insured's 22nd, 25th, 28th, 31st, 37th and 40th birthdays. Alternative Option Date: 61 days following marriage, birth of a child, or an adoption. Exercising a purchase option on an Alternative Option Date will cancel the next Regular Option Date purchase opportunity.
- The minimum amount of coverage is \$15,000; the maximum coverage amount is the lesser of \$50,000 or the base policy's face amount. On any option date, the face amount that can be purchased cannot exceed the result of \$200,000 minus the sum of the face amounts of all policies and riders in force with Baltimore Life on the life of the insured.
- Available for issue ages 0-37 (age last birthday).
- Level premiums on Life Pay and 20 Pay base policy to attained age 40 (or 20 years for 20 Pay, if the period is shorter).

ACCELERATED DEATH BENEFIT RIDER (FORM 8216)

- Issue ages: 18-80
- A percentage of the policy's death benefit may be accelerated if insured is:
 - (1) terminal ill, or
 - (2) permanently confined to a Qualified Nursing Facility (QNF).
- Minimum acceleration amount: \$5,000
- Maximum acceleration amount is:
 - 75% of eligible death benefit for terminal illness, or
 - 50% of eligible death benefit for qualified nursing facility,
 up to \$250,000.

**Note: In PA and IN the terminal illness rider can be accelerated up to 65% and the qualified nursing and extended care rider can be accelerated up to 40%. \$250,000 is the maximum accelerated benefit.*

- Terminal illness means a medical condition resulting from disease or injury with a reasonable expectation that the insured's death is likely to occur within 12 months of the physician's certification.
- Qualified nursing facility is a skilled nursing facility, intermediate care facility or custodial care facility that is licensed by the state and must conduct business in accordance with law. See rider for definition and exclusions.
- Upon acceleration, a lien against the death benefit for the amount accelerated, plus a \$100 service fee, will accrue at a maximum annual interest rate of 8%.
- At the insured's death, the amount payable will be the policy death benefit minus the accelerated death benefit lien.
- If there is a policy loan, a portion of the accelerated benefit will first be applied to terminate the loan (state variations may apply to this requirement).
- After acceleration, any policy value withdrawn by any method will be applied first to reduce the lien until it has been extinguished.
- The lien may be repaid at any time.
- The benefit may be accelerated only one time. Only one benefit election is allowed under this rider.
- The accelerated death benefit rider is available with the policy, where approved, at no cost to the applicant.
 - The applicant must elect the rider by checking the box next to "ADBR" on Application Form 7637 (or state variation) in the "Additional Benefits" section.
 - The applicant must also complete the Accelerated Death Benefit Rider Disclosure Form 8217, if the rider is elected.
- Rider termination: (1) policy ends, (2) insured's death, (3) lien plus accrued interest exceeds the death benefit, or (4) five years or less from policy expiry.

Proceeds payable under the accelerated death benefit may be taxable. Please advise your clients to consult with their personal tax advisor.

SINGLE PREMIUM ADDITIONAL INSURANCE RIDER (FORM 8079)

- This rider allows the insured to purchase additional, full paid-up life insurance with a single premium payment. The additional insurance has a level death benefit.
- Minimum of \$100 single premium; no explicit maximum.
- Available for issue ages 0-80 (age last birthday). Juvenile issue ages 0-15 are automatically treated as non-tobacco. *Endorsement required that renders the Extended Term Insurance option unavailable.*

NON-OCCUPATIONAL DISABILITY INCOME (FORM 8196)

- **This rider is only available on the Life Pay product.** This is a guaranteed renewable rider for issue ages 18-55. Rates do not vary based on tobacco use. Premiums are guaranteed for the first year and may increase thereafter.
- The company will pay a monthly benefit for up to two (2) years during an insured's "total disability". The disability income rider provides coverage for only non-occupational sicknesses and accidents. The Supplemental Application, Disability Income Questionnaire Form 8270, also requires completion to issue this rider.
- Minimum Monthly Benefit is \$100; and the Maximum Monthly Benefit is the lesser of the following:
 1. \$2,000;
 2. 5% of the corresponding insured's life insurance base coverage;
 3. 60% of the corresponding insured's monthly gross income;
 4. All other disability income coverages are considered in determining 60% of income maximum
- Termination Age: 60; Elimination (Waiting Period): 90 Days
- Waiver Benefits: Premiums for the Non-Occupational DI must be paid while the rider is in force regardless of the disability status of the insured. If the PW rider is attached to the policy, then once disability on the insured has continued for at least six months, subject to PW benefit requirements, the premium for the Non-Occupational DI rider is waived retroactively. *Note: It is possible that the DI rider premium may be waived without any DI benefits being payable due to the exclusion of occupational disabilities.*
- Specific exclusions and limitations apply. State exceptions also apply. *Please refer to rider for explicit exclusions and limitations.*

Loans

The maximum loan is an amount that, with interest to the end of the current policy year, will not exceed the new cash value at the end of that current policy year. If the policy is being continued as ETI, a loan cannot be taken on the policy. Loan interest will not exceed an annual rate of 8.00%. The minimum loan repayment is \$25, unless the loan balance is being fully paid.

Full Surrender

The policy can be surrendered at any time for its net cash value. The net cash value is the cash value of the policy less any policy debt. The policy will terminate at the time of a full surrender.

Extended Term Insurance (ETI)

If the policy is in a standard or preferred premium class, its net cash value can be used to purchase Extended Term Life Insurance. The amount of such insurance will be the face amount of the policy plus the amount of any paid-up additions plus dividend accumulations less any policy debt.

The policy's net cash value will determine how long the ETI will last. If the net cash value is more than sufficient to purchase ETI to the Insured's age 100, the excess net cash value will be applied to purchase an endowment at that age. The net cash value may be different from the cash value shown if there are any dividends or loans. After this benefit starts, the policy will continue to have a cash value while the Insured is alive and the extended term period has not ended. However it will not be eligible for dividends and will not include any additional benefits or riders. The cash value will be the net single premium for the amount of insurance provided. The cash value of any Extended Term Life Insurance within 30 days after a policy anniversary will not be less than the cash value on that anniversary. **The policyowner cannot borrow against the cash value of any ETI.**

Nonforfeiture Option

REDUCED PAID-UP LIFE INSURANCE (RPU)

The policy's net cash value can be used to purchase Reduced Paid-Up Life Insurance. The net cash value may be different from the cash value shown if there are any dividends or loans. After this benefit starts, this policy will continue to have a cash value while the insured is alive, and will continue to be eligible for dividends, but will not include any additional benefits or riders.

The cash value will be the net single premium for the amount of insurance provided. The cash value of any Reduced Paid-Up Life Insurance within 30 days after a policy anniversary will not be less than the cash value on that anniversary. **The policyowner can borrow against the cash value of any Reduced Paid-Up Life Insurance.**

Issue Ages/Effective Dates/Special Considerations

- The applicant's age at his or her last birthday is the basis for premium.
- Age is determined based on the date of application submission.
- The date of underwriting approval will be the date the policy goes into effect, unless otherwise requested.
- To save age, you may request an effective date up to six (6) months prior to the date of application. You may not back date to be eligible for the policy.
- Policies may be dated up to 60 days in the future. Make this request in the Comments portion of the application.

Administrative Forms

The following forms are necessary if your client applies for Secure Solutions® Whole Life. Please note there are state specific versions of many of these forms. ***Please verify state availability of the product and rider, and verify if the state in which you are selling requires a state-specific form.***

Required Forms

- Fully Underwritten Application for Life Insurance, Form 7637
- Statement in Lieu of Conforming Illustration, as applicable
- Computer Screen Illustration Acknowledgment, Form 5054, as applicable
- Authorization of Release of Health-Related Information (HIPAA), Form 7699
- HIV Informed Consent Form: The HIV Consent Form is listed because the product could be sold at a face amount that could require a blood profile. It is only required if a blood profile is needed in order to underwrite the application. However, the underwriting department recommends that this form be completed in all cases for this product because a blood profile could be requested based on medical history.
- Supplemental Application, Non-Occupational Disability Income Rider Questionnaire, Form 8270, as applicable

Additional Forms

Other state forms may be required, such as state specific or NAIC replacement forms, if applicable.

Fax and Email Procedures for Applications

Please fax your application and all required forms or non-medical outstanding requirements to our New Business center for processing as follows:

Career Agency Sales Group	(866) 892-6528 or newbusiness@baltlife.com
Independent Sales Producers	(866) 892-6428 or newbusiness-independentsales@baltlife.com

All alterations to the application must be initialed by the proposed insured, the owner (if different from the proposed insured), and the agent. Several states require that applications that contain white out be returned. Regardless of the state in which the policy is written, Baltimore Life will return all applications that contain white out.

When an application is faxed to the Home Office for processing, all of the usual New Business rules apply. In addition, the following rules apply specifically to faxed applications:

- When received at the Home Office, the fax must be of high quality to assure it is fully legible and to assure each page of the application is provided in its entirety.
- The entire application form number must show on the bottom of each faxed page received.
- All required forms, such as the illustration, compliance forms, replacement notices and state required disclosures, must be faxed along with the application. Omitted forms will result in actions as stated in our published New Business Guidelines.
- The Applicant's Pre-notice and the Conditional Receipt (when applicable) must not be on the faxed page in order to demonstrate that those notices were provided to the customer.

- A copy of the customer's check representing the initial premium payment only, or the voided check that will be used to process monthly premium bank drafts must be included with the fax. Baltimore Life cannot accept a fax of a voided check for quarterly, semiannual, or annual premium drafts.

After an application is faxed, it should be maintained by the agency/agent for at least 30 days or until the policy is issued; in case the paper application may be required. While the paper application is maintained, it must be protected in accordance with Baltimore Life's privacy guidelines, as outlined in the *Market Conduct Training Manual*.

Underwriting

The underwriting for Secure Solutions® Advantage is based on Form 3325 Underwriting Requirements. Baltimore Life underwriters will try to classify risks quickly. However, based on medical history, the underwriter may request additional requirements such as an APS, paramed, or other information deemed necessary at the company's expense. Thorough and complete answers to medical questions (including dates, names and addresses of doctors, hospitals and medications taken) will not only expedite the process but also may diminish the need to collect additional medical evidence.

The Underwriting Department recommends that the HIV Consent form be completed in all cases for this product because a blood profile could be requested based on medical history.

Underwriting Requirements

Effective 12/8/2011

Standard Underwriting Guidelines
For all Fully Underwritten Baltimore Life Plans†

Issue Age	Amount	Required Exam	Urine Specimen	EKG	BCP
0-30	0- 99,999	No	No	No	No
	100,000- 300,000	No	Yes	No	Yes
	300,001- 500,000	Paramed	Yes	No	Yes
	500,001- 1,000,000	Paramed	Yes	No	Yes
	1,000,001- 2,000,000	Paramed	Yes	No	Yes
	2,000,001- Up	Paramed	Yes	Yes	Yes
31-40	0- 99,999	No	No	No	No
	100,000- 250,000	No	Yes	No	Yes
	250,001- 300,000	Paramed	Yes	No	Yes
	300,001- 400,000	Paramed	Yes	No	Yes
	400,001- 500,000	Paramed	Yes	No	Yes
	500,001- 1,000,000	Paramed	Yes	No	Yes
	1,000,001- 2,000,000	Paramed	Yes	Yes	Yes
	2,000,001- Up	2 Paramed	Yes	Yes	Yes
41-45	0- 99,999	No	No	No	No
	100,000- 150,000	No	Yes	No	Yes
	150,001- 250,000	Paramed	Yes	No	Yes
	250,001- 749,999	Paramed	Yes	No	Yes
	750,000- 1,000,000	Paramed	Yes	Yes	Yes
1,000,001- Up	2 Paramed	Yes	Yes	Yes	
46-54	0- 99,999	No	No	No	No
	100,000- 200,000	Paramed	Yes	No	Yes
	200,001- 500,000	Paramed	Yes	No	Yes
	500,001- 1,000,000	Paramed	Yes	Yes	Yes
1,000,001- Up	2 Paramed	Yes	Yes	Yes	
55-60	0- 99,999	No	No	No	No
	100,000- 500,000	Paramed	Yes	No	Yes
	500,001- 1,000,000	Paramed	Yes	Yes	Yes
	1,000,001- Up	2 Paramed	Yes	Yes	Yes
61-65	0- 25,000	No	No	No	No
	25,001- 99,999	Paramed	Yes	No	No
	100,000- 250,000	Paramed	Yes	No	Yes
	250,001- 1,000,000	Paramed	Yes	Yes	Yes
	1,000,001- Up	2 Paramed	Yes	Yes	Yes
66-Up	0- 25,000	Paramed	Yes	No	No
	25,001- 99,999	Paramed	Yes	No	No
	100,000- 250,000	Paramed	Yes	No	Yes
	250,001- 1,000,000	Paramed	Yes	Yes	Yes
	1,000,001- Up	2 Paramed	Yes	Yes	Yes

Note:

- The medical requirements are based on the amount of insurance currently being applied for **plus** the amount of insurance in force with Baltimore Life issued within the past five years.
- Inspection Reports are based on the amount of insurance currently being applied for **plus** the amount of insurance in force with Baltimore Life issued within the past five years for amounts greater than \$500,000.
- If two paramedical examinations are being requested, these examinations must be done on alternate days.
- A paramedical exam may be waived if the applicant has had a full exam by a medical doctor in the past 12 months.
- The blood drawn for the Blood Chemistry Profile test must be sent to LabOne for analysis.

ADDITIONAL UNDERWRITING REQUIREMENTS MAY BE NECESSARY AT THE UNDERWRITER'S DISCRETION.

Preferred & Preferred Plus Underwriting Guidelines
For all Fully Underwritten Baltimore Life Plans†

Issue Age	Amount	Required Exam	Urine Specimen	EKG	BCP	MVR*
25-30	100,000- 249,999	Paramed	Yes	No	Yes	Yes
	250,000- 500,000	Paramed	Yes	No	Yes	Yes
	500,001- 1,000,000	Paramed	Yes	No	Yes	Yes
	1,000,001- 2,000,000	2 Paramed	Yes	No	Yes	Yes
	2,000,001- Up	2 Paramed	Yes	Yes	Yes	Yes
31-40	100,000- 249,999	Paramed	Yes	No	Yes	Yes
	250,000- 500,000	Paramed	Yes	No	Yes	Yes
	500,001- 1,000,000	Paramed	Yes	No	Yes	Yes
	1,000,001- Up	2 Paramed	Yes	Yes	Yes	Yes
41-45	100,000- 249,999	Paramed	Yes	No	Yes	Yes
	250,000- 500,000	Paramed	Yes	No	Yes	Yes
	500,001- 749,999	Paramed	Yes	No	Yes	Yes
	750,000- 1,000,000	Paramed	Yes	Yes	Yes	Yes
	1,000,001- Up	2 Paramed	Yes	Yes	Yes	Yes
46-50	100,000- 249,999	Paramed	Yes	No	Yes	Yes
	250,000- 500,000	Paramed	Yes	No	Yes	Yes
	500,001- 1,000,000	Paramed	Yes	Yes	Yes	Yes
	1,000,001- Up	2 Paramed	Yes	Yes	Yes	Yes
51-60	100,000- 249,999	Paramed	Yes	No	Yes	Yes
	250,000- 500,000	Paramed	Yes	No	Yes	Yes
	500,001- 1,000,000	Paramed	Yes	Yes	Yes	Yes
	1,000,001- Up	2 Paramed	Yes	Yes	Yes	Yes
61-70	100,000- 249,999	Paramed	Yes	Yes	Yes	Yes
	250,000- 1,000,000	Paramed	Yes	Yes	Yes	Yes
	1,000,001- Up	2 Paramed	Yes	Yes	Yes	Yes

KEY: *Motor Vehicle Report Requirement

†For *Single Premium Whole Life* Underwriting Guidelines, please refer to the SPWL Agent Guide, Form 8022. For *Generation Legacy* Underwriting Guidelines, please refer to the GEN LEG Agent Guide, Form 8249.

Underwriting

Preferred-Plus Requirements

- Minimum face amount of \$100,000
- Issue ages 25 - 70
- No tobacco use in the past 48 months
- Less than age 60: Applicant's current blood pressure is no greater than 135/85 with no treatment
- Greater than or equal to age 60: Applicant's current blood pressure is no greater than 140/90 with no treatment
- Total cholesterol is no higher than 240, with cholesterol/HDL ratio no greater than 4.5 with no treatment
- No death of an immediate family member prior to age 65 from cancer, diabetes, or cardiovascular impairment
- No history of drug and/or alcohol treatment
- No history of DUI within the last 5 years, and no more than two moving violations in the past three years
- Applicant must be a standard risk medically with no diseases, disorders, impairments or activities that would affect mortality.
- No private aviation
- Must be permanent U.S. resident
- Applicant's weight must be less than the maximum listed for the corresponding height on the following chart:

Height	Maximum Weight	
	Male	Female
4'8"	125	123
4'9"	131	128
4'10"	138	133
4'11"	141	138
5'0"	147	143
5'1"	151	148
5'2"	155	153
5'3"	158	155
5'4"	163	160
5'5"	168	165
5'6"	173	169
5'7"	178	174

Height	Maximum Weight	
	Male	Female
5'8"	184	178
5'9"	189	184
5'10"	194	186
5'11"	200	193
6'0"	205	199
6'1"	211	203
6'2"	217	210
6'3"	223	214
6'4"	228	222
6'5"	235	228
6'6"	242	234
6'7"	250	242

The company reserves the right to request other tests deemed necessary to properly evaluate the risk. Part II of the application is required in all cases to facilitate the processing of the application and the obtaining of additional information when necessary.

*The medical requirements are based on the amount of insurance currently being applied for **plus** currently in-force policies with Baltimore Life.*

Preferred Requirements

- Minimum face amount of \$100,000
- Issue ages 25 - 70
- No tobacco use in the past 24 months
- Applicant's current blood pressure is no greater than 140/90
- Total cholesterol is no higher than 250, with cholesterol/HDL ratio no greater than 5.0
- No death of an immediate family member prior to age 60 from cancer, diabetes, or cardiovascular impairment
- No history of drug and/or alcohol treatment
- No history of DUI within the last 5 years, and no more than two moving violations in the past three years
- Applicant must be a standard risk medically with no diseases, disorders, impairments or activities that would affect mortality.
- No private aviation
- Must be permanent U.S. resident
- Applicant's weight must be less than the maximum listed for the corresponding height on the following chart:

Height	Maximum Weight		Height	Maximum Weight	
	Male	Female		Male	Female
4'8"	138	134	5'8"	194	191
4'9"	140	138	5'9"	199	196
4'10"	143	140	5'10"	205	202
4'11"	146	143	5'11"	211	206
5'0"	155	151	6'0"	216	212
5'1"	159	156	6'1"	223	219
5'2"	164	160	6'2"	229	224
5'3"	168	166	6'3"	235	229
5'4"	175	173	6'4"	244	235
5'5"	180	177	6'5"	253	243
5'6"	184	181	6'6"	257	247
5'7"	189	186	6'7"	261	253

The company reserves the right to request other tests deemed necessary to properly evaluate the risk. Part II of the application is required in all cases to facilitate the processing of the application and the obtaining of additional information when necessary.

*The medical requirements are based on the amount of insurance currently being applied for **plus** currently in-force policies with Baltimore Life.*

Premium Calculation

Modal premium factors (charges assessed for premiums other than annual):

Monthly EFT —.0875; Semiannual — .53; Quarterly — .27. To calculate the modal premium, multiply the annual per unit charge by the number of \$1,000's of face amount.

Add any annual rider premium, multiply by the modal factor, and round to the nearest cent.

Premiums other than Annual will result in a higher total annual premium.

Monthly Bank Draft Premium per Face Amount

Life Pay – Male, Non-Tobacco, Standard

Issue Age	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
20	19.85	26.46	24.87	29.85	34.82	39.80	44.77	37.58	41.34
21	20.20	26.93	25.46	30.56	35.65	40.74	45.83	38.72	42.59
22	20.57	27.42	26.03	31.24	36.44	41.65	46.86	39.86	43.84
23	20.92	27.90	26.60	31.92	37.24	42.56	47.88	40.99	45.09
24	21.29	28.39	27.19	32.63	38.07	43.51	48.94	42.13	46.34
25	21.64	28.86	27.78	33.34	38.89	44.45	50.01	43.27	47.60
26	22.19	29.59	28.63	34.36	40.09	45.82	51.54	44.89	49.38
27	22.73	30.31	29.51	35.41	41.31	47.22	53.12	46.55	51.21
28	23.28	31.05	30.36	36.44	42.51	48.58	54.65	48.13	52.94
29	23.82	31.76	31.24	37.49	43.73	49.98	56.23	49.79	54.77
30	24.37	32.50	32.09	38.51	44.93	51.35	57.76	51.41	56.55
31	25.06	33.41	33.16	39.80	46.43	53.06	59.69	53.42	58.76
32	25.75	34.34	34.23	41.08	47.93	54.78	61.62	55.43	60.97
33	26.43	35.25	35.31	42.37	49.43	56.49	63.55	57.44	63.19
34	27.13	36.17	36.38	43.65	50.93	58.21	65.48	59.46	65.40
35	27.81	37.08	37.45	44.94	52.43	59.92	67.41	61.47	67.62
36	28.44	37.92	38.52	46.23	53.93	61.64	69.34	63.74	70.12
37	29.06	38.75	39.62	47.54	55.46	63.39	71.31	66.02	72.62
38	29.69	39.59	40.69	48.83	56.96	65.10	73.24	68.29	75.12
39	30.31	40.41	41.76	50.11	58.46	66.82	75.17	70.57	77.63
40	30.94	41.25	42.83	51.40	59.96	68.53	77.10	72.84	80.13
41	31.68	42.25	44.03	52.84	61.65	70.46	79.26	75.12	82.63
42	32.43	43.24	45.24	54.29	63.33	72.38	81.43	77.31	85.04
43	33.19	44.26	46.42	55.70	64.99	74.27	83.55	79.58	87.54
44	33.94	45.26	47.60	57.12	66.64	76.16	85.68	81.77	89.95
45	34.69	46.25	48.80	58.56	68.32	78.09	87.85	84.04	92.45
46	35.94	47.92	50.68	60.82	70.96	81.10	91.23	87.50	96.25
47	37.17	49.56	52.61	63.13	73.65	84.18	94.70	90.96	100.05
48	38.42	51.22	54.49	65.39	76.29	87.19	98.08	94.37	103.81
49	39.65	52.87	56.42	67.70	78.98	90.27	101.55	97.87	107.66
50	40.90	54.53	58.30	69.96	81.62	93.28	104.93	101.33	111.46
51	42.68	56.91	60.97	73.16	85.35	97.55	109.74	106.71	117.38
52	44.45	59.27	63.63	76.36	89.09	101.82	114.54	112.09	123.30
53	46.24	61.65	66.33	79.59	92.86	106.12	119.39	117.47	129.22
54	48.01	64.02	68.99	82.79	96.59	110.39	124.19	122.85	135.14

Rates

Monthly Bank Draft Premium per Face Amount

Life Pay – Male, Non-Tobacco, Standard

Issue Age	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
55	49.80	66.40	71.66	86.00	100.33	114.66	128.99	128.23	141.05
56	51.58	68.78	74.31	89.17	104.03	118.90	133.76	133.61	146.97
57	53.55	71.40	77.28	92.74	108.20	123.66	139.11	139.39	153.33
58	55.72	74.29	80.57	96.68	112.79	128.91	145.02	145.56	160.11
59	58.08	77.44	84.11	100.93	117.75	134.58	151.40	152.08	167.28
60	60.62	80.83	87.94	105.53	123.11	140.70	158.29	158.99	174.89
61	63.37	84.49	92.09	110.51	128.93	147.35	165.77	166.29	182.92
62	66.35	88.46	96.45	115.74	135.03	154.32	173.60	174.08	191.49
63	69.55	92.73	101.06	121.28	141.49	161.70	181.91	182.39	200.63
64	72.99	97.32	105.85	127.02	148.19	169.37	190.54	191.14	210.26
65	76.66	102.22	110.91	133.09	155.27	177.45	199.63	200.46	220.51
66	80.56	107.42	116.18	139.41	162.65	185.89	209.12	210.22	231.24
67	84.76	113.02	122.06	146.48	170.89	195.30	219.71	221.20	243.32
68	89.26	119.02	128.63	154.35	180.08	205.80	231.53	233.41	256.75
69	94.05	125.41	135.82	162.99	190.15	217.32	244.48	246.79	271.47
70	99.13	132.18	143.65	172.38	201.11	229.85	258.58	261.36	287.50

Monthly Bank Draft Premium per Face Amount

Life Pay – Male, Non-Tobacco, Standard

Issue Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000
20	45.10	48.86	52.61	56.37	60.13	63.89	67.65	71.40
21	46.46	50.33	54.21	58.08	61.95	65.82	69.69	73.57
22	47.83	51.81	55.80	59.78	63.77	67.76	71.74	75.73
23	49.19	53.29	57.39	61.49	65.59	69.69	73.79	77.89
24	50.56	54.77	58.98	63.20	67.41	71.62	75.84	80.05
25	51.92	56.25	60.58	64.90	69.23	73.56	77.88	82.21
26	53.87	58.35	62.84	67.33	71.82	76.31	80.80	85.29
27	55.86	60.52	65.17	69.83	74.48	79.14	83.79	88.45
28	57.75	62.56	67.38	72.19	77.00	81.81	86.63	91.44
29	59.75	64.72	69.70	74.68	79.66	84.64	89.62	94.60
30	61.69	66.83	71.97	77.11	82.25	87.39	92.53	97.67
31	64.10	69.44	74.79	80.13	85.47	90.81	96.15	101.50
32	66.52	72.06	77.60	83.15	88.69	94.23	99.78	105.32
33	68.93	74.68	80.42	86.17	91.91	97.65	103.40	109.14
34	71.35	77.29	83.24	89.18	95.13	101.08	107.02	112.97
35	73.76	79.91	86.06	92.20	98.35	104.50	110.64	116.79
36	76.49	82.87	89.24	95.62	101.99	108.36	114.74	121.11
37	79.22	85.82	92.43	99.03	105.63	112.23	118.83	125.44
38	81.95	88.78	95.61	102.44	109.27	116.10	122.93	129.76
39	84.68	91.74	98.80	105.85	112.91	119.97	127.02	134.08
40	87.41	94.70	101.98	109.27	116.55	123.83	131.12	138.40
41	90.14	97.65	105.17	112.68	120.19	127.70	135.21	142.73
42	92.77	100.50	108.23	115.96	123.69	131.42	139.15	146.88
43	95.50	103.46	111.41	119.37	127.33	135.29	143.25	151.20
44	98.12	106.30	114.48	122.65	130.83	139.01	147.18	155.36
45	100.85	109.26	117.66	126.07	134.47	142.87	151.28	159.68
46	105.00	113.75	122.50	131.25	140.00	148.75	157.50	166.25
47	109.15	118.24	127.34	136.43	145.53	154.63	163.72	172.82
48	113.24	122.68	132.12	141.55	150.99	160.43	169.86	179.30
49	117.44	127.23	137.02	146.80	156.59	166.38	176.16	185.95
50	121.59	131.72	141.86	151.99	162.12	172.25	182.39	192.52
51	128.05	138.72	149.39	160.06	170.73	181.40	192.07	202.74
52	134.51	145.71	156.92	168.13	179.34	190.55	201.76	212.97
53	140.96	152.71	164.46	176.20	187.95	199.70	211.44	223.19
54	147.42	159.71	171.99	184.28	196.56	208.85	221.13	233.42

Rates

Monthly Bank Draft Premium per Face Amount

Life Pay – Male, Non-Tobacco, Standard

Issue Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000
55	153.88	166.70	179.52	192.35	205.17	217.99	230.82	243.64
56	160.34	173.70	187.06	200.42	213.78	227.14	240.50	253.86
57	167.27	181.20	195.14	209.08	223.02	236.96	250.90	264.84
58	174.67	189.22	203.78	218.33	232.89	247.45	262.00	276.56
59	182.49	197.70	212.91	228.11	243.32	258.53	273.74	288.94
60	190.79	206.68	222.58	238.48	254.38	270.28	286.18	302.08
61	199.55	216.18	232.81	249.44	266.07	282.70	299.33	315.96
62	208.90	226.31	243.71	261.12	278.53	295.94	313.35	330.75
63	218.87	237.11	255.35	273.59	291.83	310.07	328.31	346.55
64	229.37	248.49	267.60	286.72	305.83	324.94	344.06	363.17
65	240.56	260.60	280.65	300.69	320.74	340.79	360.83	380.88
66	252.26	273.28	294.31	315.33	336.35	357.37	378.39	399.42
67	265.44	287.56	309.68	331.80	353.92	376.04	398.16	420.28
68	280.09	303.43	326.77	350.11	373.45	396.79	420.13	443.47
69	296.15	320.83	345.51	370.19	394.87	419.55	444.23	468.91
70	313.64	339.77	365.91	392.04	418.18	444.32	470.45	496.59

Monthly Bank Draft Premium per Face Amount

Life Pay – Male, Tobacco, Standard

Issue Age	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
20	22.92	30.56	30.73	36.88	43.03	49.18	55.32	50.05	55.06
21	23.38	31.17	31.50	37.80	44.10	50.40	56.70	51.58	56.74
22	23.84	31.78	32.27	38.72	45.17	51.63	58.08	53.11	58.42
23	24.29	32.39	33.05	39.66	46.27	52.89	59.50	54.69	60.16
24	24.75	33.01	33.82	40.58	47.35	54.11	60.87	56.22	61.84
25	25.21	33.62	34.58	41.50	48.42	55.34	62.25	57.75	63.53
26	25.94	34.58	35.74	42.89	50.04	57.19	64.34	60.03	66.03
27	26.66	35.54	36.93	44.31	51.70	59.08	66.47	62.30	68.53
28	27.38	36.51	38.08	45.70	53.32	60.94	68.55	64.53	70.98
29	28.10	37.47	39.27	47.12	54.97	62.83	70.68	66.81	73.49
30	28.82	38.43	40.43	48.51	56.60	64.68	72.77	69.08	75.99
31	29.73	39.64	41.87	50.24	58.62	66.99	75.36	71.84	79.02
32	30.63	40.85	43.31	51.98	60.64	69.30	77.96	74.64	82.10
33	31.54	42.05	44.78	53.73	62.69	71.65	80.60	77.39	85.13
34	32.45	43.26	46.22	55.47	64.71	73.96	83.20	80.19	88.21
35	33.35	44.47	47.67	57.20	66.73	76.27	85.80	82.95	91.25
36	34.23	45.64	49.15	58.98	68.81	78.65	88.48	86.06	94.66
37	35.10	46.80	50.64	60.77	70.90	81.03	91.15	89.12	98.03
38	35.98	47.97	52.11	62.53	72.95	83.37	93.79	92.23	101.45
39	36.84	49.12	53.59	64.31	75.03	85.75	96.47	95.29	104.82
40	37.72	50.30	55.08	66.10	77.11	88.13	99.15	98.39	108.23
41	38.77	51.70	56.74	68.09	79.44	90.79	102.14	101.54	111.70
42	39.83	53.11	58.43	70.11	81.80	93.49	105.17	104.69	115.16
43	40.88	54.51	60.09	72.11	84.13	96.15	108.16	107.80	118.58
44	41.95	55.93	61.78	74.13	86.49	98.84	111.20	110.95	122.05
45	43.00	57.33	63.44	76.13	88.81	101.50	114.19	114.10	125.51
46	44.64	59.52	65.98	79.17	92.37	105.56	118.76	118.78	130.66
47	46.28	61.71	68.51	82.22	95.92	109.62	123.32	123.51	135.86
48	47.91	63.88	71.07	85.29	99.50	113.72	127.93	128.19	141.01
49	49.55	66.06	73.61	88.33	103.05	117.78	132.50	132.91	146.20
50	51.19	68.25	76.15	91.38	106.61	121.84	137.06	137.59	151.35
51	53.56	71.42	79.78	95.73	111.69	127.65	143.60	144.94	159.44
52	55.94	74.59	83.43	100.12	116.80	133.49	150.18	152.29	167.52
53	58.33	77.77	87.06	104.48	121.89	139.30	156.71	159.64	175.61
54	60.70	80.94	90.72	108.86	127.00	145.15	163.29	166.99	183.69

Rates

Monthly Bank Draft Premium per Face Amount

Life Pay – Male, Tobacco, Standard

Issue Age	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
55	63.08	84.11	94.35	113.22	132.09	150.96	169.82	174.34	191.78
56	65.45	87.27	97.98	117.57	137.17	156.77	176.36	181.69	199.86
57	68.12	90.83	102.05	122.46	142.87	163.28	183.68	189.70	208.67
58	71.06	94.75	106.55	127.86	149.17	170.49	191.80	198.36	218.20
59	74.27	99.03	111.48	133.77	156.07	178.36	200.66	207.64	228.40
60	77.78	103.71	116.81	140.18	163.54	186.90	210.26	217.61	239.37
61	81.56	108.75	122.59	147.11	171.62	196.14	220.66	228.24	251.07
62	85.72	114.29	128.80	154.56	180.32	206.08	231.84	239.66	263.63
63	90.23	120.31	135.45	162.54	189.63	216.72	243.81	252.00	277.20
64	95.13	126.84	142.56	171.07	199.58	228.10	256.61	265.13	291.64
65	100.39	133.86	150.08	180.10	210.12	240.14	270.15	279.13	307.04
66	106.02	141.37	158.07	189.68	221.30	252.91	284.52	293.96	323.35
67	111.73	148.98	166.36	199.63	232.90	266.18	299.45	309.62	340.58
68	117.53	156.71	174.98	209.97	244.97	279.97	314.96	326.07	358.68
69	123.40	164.54	183.93	220.71	257.50	294.28	331.07	343.31	377.64
70	129.35	172.46	193.20	231.84	270.48	309.12	347.76	361.38	397.51

Monthly Bank Draft Premium per Face Amount

Life Pay – Male, Tobacco, Standard

Issue Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000
20	60.06	65.07	70.07	75.08	80.08	85.09	90.09	95.10
21	61.90	67.06	72.21	77.37	82.53	87.69	92.85	98.00
22	63.74	69.05	74.36	79.67	84.98	90.29	95.60	100.91
23	65.63	71.09	76.56	82.03	87.50	92.97	98.44	103.91
24	67.46	73.08	78.71	84.33	89.95	95.57	101.19	106.82
25	69.30	75.08	80.85	86.63	92.40	98.18	103.95	109.73
26	72.03	78.03	84.04	90.04	96.04	102.04	108.05	114.05
27	74.76	80.99	87.22	93.45	99.68	105.91	112.14	118.37
28	77.44	83.89	90.34	96.80	103.25	109.70	116.16	122.61
29	80.17	86.85	93.53	100.21	106.89	113.57	120.25	126.93
30	82.90	89.81	96.71	103.62	110.53	117.44	124.35	131.25
31	86.21	93.39	100.57	107.76	114.94	122.12	129.31	136.49
32	89.57	97.03	104.49	111.96	119.42	126.88	134.35	141.81
33	92.87	100.61	108.35	116.09	123.83	131.57	139.31	147.05
34	96.23	104.25	112.27	120.29	128.31	136.33	144.35	152.37
35	99.54	107.84	116.13	124.43	132.72	141.02	149.31	157.61
36	103.27	111.87	120.48	129.08	137.69	146.30	154.90	163.51
37	106.94	115.85	124.77	133.68	142.59	151.50	160.41	169.33
38	110.67	119.89	129.12	138.34	147.56	156.78	166.01	175.23
39	114.35	123.87	133.40	142.93	152.46	161.99	171.52	181.05
40	118.07	127.91	137.75	147.59	157.43	167.27	177.11	186.95
41	121.85	132.01	142.16	152.32	162.47	172.62	182.78	192.93
42	125.63	136.10	146.57	157.04	167.51	177.98	188.45	198.92
43	129.36	140.14	150.92	161.70	172.48	183.26	194.04	204.82
44	133.14	144.24	155.33	166.43	177.52	188.62	199.71	210.81
45	136.92	148.33	159.74	171.15	182.56	193.97	205.38	216.79
46	142.54	154.42	166.29	178.17	190.05	201.93	213.81	225.68
47	148.21	160.56	172.91	185.26	197.61	209.96	222.31	234.66
48	153.83	166.64	179.46	192.28	205.10	217.92	230.74	243.56
49	159.50	172.79	186.08	199.37	212.66	225.95	239.24	252.53
50	165.11	178.87	192.63	206.39	220.15	233.91	247.67	261.43
51	173.93	188.43	202.92	217.42	231.91	246.40	260.90	275.39
52	182.75	197.98	213.21	228.44	243.67	258.90	274.13	289.36
53	191.57	207.54	223.50	239.47	255.43	271.39	287.36	303.32
54	200.39	217.09	233.79	250.49	267.19	283.89	300.59	317.29

Rates

Monthly Bank Draft Premium per Face Amount

Life Pay – Male, Tobacco, Standard

Issue Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000
55	209.21	226.65	244.08	261.52	278.95	296.38	313.82	331.25
56	218.03	236.20	254.37	272.54	290.71	308.88	327.05	345.22
57	227.64	246.61	265.58	284.55	303.52	322.49	341.46	360.43
58	238.04	257.87	277.71	297.54	317.38	337.22	357.05	376.89
59	249.17	269.93	290.69	311.46	332.22	352.98	373.75	394.51
60	261.14	282.90	304.66	326.42	348.18	369.94	391.70	413.46
61	273.89	296.72	319.54	342.37	365.19	388.01	410.84	433.66
62	287.60	311.56	335.53	359.49	383.46	407.43	431.39	455.36
63	302.40	327.60	352.80	378.00	403.20	428.40	453.60	478.80
64	318.15	344.66	371.18	397.69	424.20	450.71	477.23	503.74
65	334.95	362.86	390.78	418.69	446.60	474.51	502.43	530.34
66	352.75	382.14	411.54	440.93	470.33	499.73	529.12	558.52
67	371.54	402.50	433.47	464.43	495.39	526.35	557.31	588.28
68	391.28	423.89	456.50	489.10	521.71	554.32	586.92	619.53
69	411.97	446.30	480.63	514.96	549.29	583.62	617.95	652.28
70	433.65	469.79	505.93	542.06	578.20	614.34	650.48	686.61

Monthly Bank Draft Premium per Face Amount

Life Pay – Female, Non-Tobacco, Standard

Issue Age	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
20	18.17	24.22	22.33	26.80	31.27	35.74	40.20	33.08	36.38
21	18.52	24.69	22.90	27.48	32.06	36.65	41.23	34.17	37.59
22	18.87	25.17	23.47	28.17	32.86	37.56	42.25	35.26	38.79
23	19.24	25.66	24.04	28.85	33.66	38.47	43.27	36.31	39.94
24	19.60	26.13	24.61	29.53	34.45	39.38	44.30	37.41	41.15
25	19.95	26.60	25.18	30.21	35.25	40.29	45.32	38.50	42.35
26	20.41	27.21	25.92	31.11	36.29	41.48	46.66	39.86	43.84
27	20.88	27.84	26.64	31.97	37.30	42.63	47.96	41.26	45.38
28	21.34	28.46	27.39	32.87	38.34	43.82	49.30	42.61	46.87
29	21.81	29.09	28.11	33.73	39.35	44.98	50.60	44.01	48.41
30	22.27	29.70	28.85	34.62	40.39	46.17	51.94	45.41	49.95
31	22.86	30.49	29.77	35.73	41.68	47.64	53.59	47.12	51.83
32	23.45	31.27	30.71	36.86	43.00	49.14	55.28	48.87	53.76
33	24.05	32.06	31.61	37.93	44.25	50.58	56.90	50.58	55.63
34	24.64	32.85	32.53	39.03	45.54	52.05	58.55	52.28	57.51
35	25.23	33.64	33.45	40.14	46.83	53.52	60.20	54.03	59.43
36	25.75	34.34	34.39	41.27	48.14	55.02	61.90	56.00	61.60
37	26.28	35.04	35.28	42.34	49.40	56.46	63.51	57.97	63.77
38	26.79	35.72	36.20	43.44	50.68	57.93	65.17	59.94	65.93
39	27.31	36.42	37.10	44.52	51.94	59.36	66.78	61.91	68.10
40	27.84	37.12	38.04	45.65	53.26	60.87	68.47	63.88	70.26
41	28.48	37.98	39.07	46.88	54.70	62.51	70.32	65.80	72.38
42	29.14	38.85	40.10	48.12	56.14	64.16	72.17	67.73	74.50
43	29.78	39.71	41.15	49.38	57.61	65.84	74.06	69.69	76.66
44	30.44	40.58	42.18	50.61	59.05	67.48	75.92	71.66	78.83
45	31.08	41.44	43.20	51.84	60.48	69.13	77.77	73.59	80.95
46	32.09	42.79	44.73	53.68	62.63	71.58	80.52	76.39	84.03
47	33.10	44.14	46.29	55.55	64.80	74.06	83.32	79.19	87.11
48	34.10	45.47	47.82	57.38	66.95	76.51	86.07	81.99	90.19
49	35.11	46.81	49.37	59.25	69.12	79.00	88.87	84.79	93.27
50	36.12	48.16	50.90	61.08	71.26	81.45	91.63	87.59	96.35
51	37.47	49.96	52.96	63.55	74.14	84.74	95.33	91.83	101.01
52	38.81	51.75	54.99	65.99	76.99	87.99	98.99	96.12	105.73
53	40.16	53.55	57.05	68.46	79.87	91.28	102.69	100.41	110.45
54	41.50	55.34	59.08	70.90	82.72	94.54	106.35	104.69	115.16

Rates

Monthly Bank Draft Premium per Face Amount

Life Pay – Female, Non-Tobacco, Standard

Issue Age	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
55	42.85	57.14	61.16	73.40	85.63	97.86	110.09	108.94	119.83
56	44.21	58.94	63.22	75.86	88.51	101.15	113.79	113.23	124.55
57	45.68	60.90	65.45	78.54	91.63	104.72	117.81	117.73	129.50
58	47.29	63.05	67.92	81.51	95.09	108.68	122.26	122.46	134.70
59	49.04	65.38	70.57	84.68	98.80	112.91	127.02	127.36	140.09
60	50.91	67.88	73.41	88.10	102.78	117.46	132.14	132.52	145.77
61	52.92	70.56	76.48	91.77	107.07	122.36	137.66	137.86	151.64
62	55.22	73.62	79.84	95.81	111.78	127.75	143.72	143.85	158.24
63	57.79	77.05	83.52	100.22	116.93	133.63	150.33	150.46	165.50
64	60.65	80.87	87.50	105.00	122.50	140.00	157.50	157.72	173.49
65	63.79	85.05	91.81	110.17	128.53	146.90	165.26	165.55	182.11
66	67.21	89.62	96.43	115.71	135.00	154.28	173.57	174.04	191.44
67	70.57	94.10	101.15	121.38	141.61	161.84	182.07	182.88	201.16
68	73.85	98.47	106.01	127.21	148.41	169.61	190.81	192.02	211.22
69	77.08	102.78	110.99	133.19	155.39	177.59	199.79	201.56	221.71
70	80.25	107.00	116.07	139.28	162.50	185.71	208.92	211.49	232.64

Monthly Bank Draft Premium per Face Amount

Life Pay – Female, Non-Tobacco, Standard

Issue Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000
20	39.69	43.00	46.31	49.61	52.92	56.23	59.54	62.84
21	41.00	44.42	47.84	51.25	54.67	58.09	61.50	64.92
22	42.32	45.84	49.37	52.89	56.42	59.95	63.47	67.00
23	43.58	47.21	50.84	54.47	58.10	61.73	65.36	68.99
24	44.89	48.63	52.37	56.11	59.85	63.59	67.33	71.07
25	46.20	50.05	53.90	57.75	61.60	65.45	69.30	73.15
26	47.83	51.81	55.80	59.78	63.77	67.76	71.74	75.73
27	49.51	53.63	57.76	61.88	66.01	70.14	74.26	78.39
28	51.14	55.40	59.66	63.92	68.18	72.44	76.70	80.96
29	52.82	57.22	61.62	66.02	70.42	74.82	79.22	83.62
30	54.50	59.04	63.58	68.12	72.66	77.20	81.74	86.28
31	56.54	61.25	65.97	70.68	75.39	80.10	84.81	89.53
32	58.64	63.53	68.42	73.30	78.19	83.08	87.96	92.85
33	60.69	65.75	70.81	75.86	80.92	85.98	91.04	96.09
34	62.74	67.97	73.19	78.42	83.65	88.88	94.11	99.33
35	64.84	70.24	75.64	81.05	86.45	91.85	97.26	102.66
36	67.20	72.80	78.40	84.00	89.60	95.20	100.80	106.40
37	69.56	75.36	81.16	86.95	92.75	98.55	104.34	110.14
38	71.93	77.92	83.91	89.91	95.90	101.89	107.89	113.88
39	74.29	80.48	86.67	92.86	99.05	105.24	111.43	117.62
40	76.65	83.04	89.43	95.81	102.20	108.59	114.98	121.36
41	78.96	85.54	92.12	98.70	105.28	111.86	118.44	125.02
42	81.27	88.04	94.82	101.59	108.36	115.13	121.91	128.68
43	83.63	90.60	97.57	104.54	111.51	118.48	125.45	132.42
44	86.00	93.16	100.33	107.49	114.66	121.83	128.99	136.16
45	88.31	95.66	103.02	110.38	117.74	125.10	132.46	139.82
46	91.67	99.30	106.94	114.58	122.22	129.86	137.50	145.14
47	95.03	102.94	110.86	118.78	126.70	134.62	142.54	150.46
48	98.39	106.58	114.78	122.98	131.18	139.38	147.58	155.78
49	101.75	110.22	118.70	127.18	135.66	144.14	152.62	161.10
50	105.11	113.86	122.62	131.38	140.14	148.90	157.66	166.42
51	110.20	119.38	128.56	137.75	146.93	156.11	165.30	174.48
52	115.34	124.95	134.57	144.18	153.79	163.40	173.01	182.63
53	120.49	130.53	140.57	150.61	160.65	170.69	180.73	190.77
54	125.63	136.10	146.57	157.04	167.51	177.98	188.45	198.92

Rates

Monthly Bank Draft Premium per Face Amount

Life Pay – Female, Non-Tobacco, Standard

Issue Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000
55	130.73	141.62	152.51	163.41	174.30	185.19	196.09	206.98
56	135.87	147.19	158.52	169.84	181.16	192.48	203.81	215.13
57	141.28	153.05	164.82	176.60	188.37	200.14	211.92	223.69
58	146.95	159.19	171.44	183.68	195.93	208.18	220.42	232.67
59	152.83	165.56	178.30	191.03	203.77	216.51	229.24	241.98
60	159.02	172.27	185.53	198.78	212.03	225.28	238.53	251.79
61	165.43	179.21	193.00	206.78	220.57	234.36	248.14	261.93
62	172.62	187.01	201.39	215.78	230.16	244.55	258.93	273.32
63	180.55	195.59	210.64	225.68	240.73	255.78	270.82	285.87
64	189.26	205.03	220.81	236.58	252.35	268.12	283.89	299.67
65	198.66	215.22	231.77	248.33	264.88	281.44	297.99	314.55
66	208.85	226.25	243.65	261.06	278.46	295.86	313.27	330.67
67	219.45	237.74	256.03	274.31	292.60	310.89	329.18	347.46
68	230.42	249.62	268.83	288.03	307.23	326.43	345.63	364.84
69	241.87	262.02	282.18	302.33	322.49	342.65	362.80	382.96
70	253.79	274.93	296.08	317.23	338.38	359.53	380.68	401.83

Monthly Bank Draft Premium per Face Amount

Life Pay – Female, Tobacco, Standard

Rates

Issue Age	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
20	20.74	27.65	27.43	32.92	38.40	43.89	49.38	44.06	48.46
21	21.22	28.30	28.24	33.89	39.54	45.19	50.83	45.63	50.19
22	21.71	28.95	29.03	34.83	40.64	46.45	52.25	47.21	51.93
23	22.21	29.61	29.84	35.81	41.77	47.74	53.71	48.74	53.61
24	22.69	30.26	30.63	36.75	42.88	49.00	55.13	50.31	55.34
25	23.18	30.91	31.43	37.72	44.01	50.30	56.58	51.89	57.08
26	23.81	31.75	32.46	38.96	45.45	51.94	58.43	53.90	59.29
27	24.44	32.59	33.49	40.19	46.89	53.59	60.28	55.87	61.46
28	25.06	33.41	34.50	41.40	48.30	55.20	62.09	57.88	63.67
29	25.69	34.25	35.53	42.63	49.74	56.84	63.95	59.85	65.84
30	26.32	35.09	36.55	43.86	51.17	58.49	65.80	61.86	68.05
31	27.14	36.19	37.87	45.44	53.01	60.59	68.16	64.36	70.79
32	27.96	37.28	39.18	47.01	54.85	62.69	70.52	66.89	73.58
33	28.78	38.38	40.47	48.56	56.66	64.75	72.84	69.39	76.33
34	29.60	39.46	41.78	50.14	58.49	66.85	75.21	71.93	79.12
35	30.42	40.57	43.09	51.71	60.33	68.95	77.57	74.42	81.86
36	31.19	41.58	44.41	53.29	62.17	71.05	79.93	77.18	84.89
37	31.95	42.60	45.72	54.86	64.01	73.15	82.29	79.98	87.97
38	32.72	43.63	47.03	56.44	65.84	75.25	84.66	82.73	91.00
39	33.48	44.64	48.34	58.01	67.68	77.35	87.02	85.53	94.08
40	34.24	45.66	49.66	59.59	69.52	79.45	89.38	88.29	97.12
41	35.21	46.95	51.19	61.43	71.66	81.90	92.14	91.18	100.29
42	36.17	48.23	52.72	63.26	73.81	84.35	94.89	94.06	103.47
43	37.14	49.53	54.25	65.10	75.95	86.80	97.65	96.91	106.60
44	38.10	50.80	55.78	66.94	78.09	89.25	100.41	99.79	109.77
45	39.07	52.10	57.31	68.78	80.24	91.70	103.16	102.68	112.95
46	40.46	53.95	59.46	71.35	83.24	95.13	107.02	106.62	117.28
47	41.84	55.79	61.60	73.92	86.24	98.56	110.88	110.56	121.61
48	43.23	57.65	63.72	76.47	89.21	101.96	114.70	114.54	125.99
49	44.61	59.48	65.87	79.04	92.21	105.39	118.56	118.48	130.32
50	46.00	61.34	68.01	81.61	95.21	108.82	122.42	122.41	134.65
51	47.80	63.74	70.81	84.97	99.13	113.30	127.46	128.23	141.05
52	49.61	66.15	73.61	88.33	103.05	117.78	132.50	134.05	147.46
53	51.41	68.55	76.39	91.67	106.94	122.22	137.50	139.87	153.86
54	53.22	70.96	79.19	95.03	110.86	126.70	142.54	145.69	160.26

Monthly Bank Draft Premium per Face Amount

Life Pay – Female, Tobacco, Standard

Issue Age	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
55	55.02	73.36	81.99	98.39	114.78	131.18	147.58	151.51	166.66
56	56.82	75.76	84.79	101.75	118.70	135.66	152.62	157.33	173.06
57	58.73	78.31	87.76	105.32	122.87	140.42	157.97	163.36	179.70
58	60.77	81.03	90.91	109.10	127.28	145.46	163.64	169.58	186.53
59	62.91	83.88	94.24	113.09	131.93	150.78	169.63	175.96	193.56
60	65.17	86.89	97.76	117.31	136.86	156.42	175.97	182.57	200.83
61	67.53	90.04	101.46	121.75	142.04	162.33	182.62	189.39	208.33
62	70.28	93.71	105.61	126.74	147.86	168.98	190.10	197.09	216.80
63	73.43	97.91	110.25	132.30	154.35	176.40	198.45	205.76	226.33
64	76.97	102.62	115.37	138.44	161.52	184.59	207.66	215.29	236.82
65	80.88	107.84	120.95	145.14	169.33	193.52	217.70	225.79	248.37
66	85.18	113.58	127.01	152.41	177.81	203.21	228.61	237.21	260.93
67	89.12	118.83	132.76	159.31	185.86	212.42	238.97	248.28	273.11
68	92.68	123.57	138.21	165.85	193.49	221.13	248.77	259.04	284.95
69	95.87	127.82	143.35	172.02	200.69	229.36	258.02	269.50	296.45
70	98.69	131.58	148.18	177.82	207.45	237.09	266.73	279.65	307.62

Monthly Bank Draft Premium per Face Amount

Life Pay – Female, Tobacco, Standard

Rates

Issue Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000
20	52.87	57.27	61.68	66.08	70.49	74.90	79.30	83.71
21	54.76	59.32	63.88	68.45	73.01	77.57	82.14	86.70
22	56.65	61.37	66.09	70.81	75.53	80.25	84.97	89.69
23	58.49	63.36	68.23	73.11	77.98	82.85	87.73	92.60
24	60.38	65.41	70.44	75.47	80.50	85.53	90.56	95.59
25	62.27	67.45	72.64	77.83	83.02	88.21	93.40	98.59
26	64.68	70.07	75.46	80.85	86.24	91.63	97.02	102.41
27	67.04	72.63	78.22	83.80	89.39	94.98	100.56	106.15
28	69.46	75.25	81.03	86.82	92.61	98.40	104.19	109.97
29	71.82	77.81	83.79	89.78	95.76	101.75	107.73	113.72
30	74.24	80.42	86.61	92.79	98.98	105.17	111.35	117.54
31	77.23	83.66	90.10	96.53	102.97	109.41	115.84	122.28
32	80.27	86.96	93.65	100.34	107.03	113.72	120.41	127.10
33	83.27	90.20	97.14	104.08	111.02	117.96	124.90	131.84
34	86.31	93.50	100.70	107.89	115.08	122.27	129.47	136.66
35	89.30	96.74	104.19	111.63	119.07	126.51	133.95	141.40
36	92.61	100.33	108.05	115.76	123.48	131.20	138.92	146.63
37	95.97	103.97	111.97	119.96	127.96	135.96	143.96	151.95
38	99.28	107.55	115.82	124.10	132.37	140.64	148.92	157.19
39	102.64	111.19	119.74	128.30	136.85	145.40	153.96	162.51
40	105.95	114.77	123.60	132.43	141.26	150.09	158.92	167.75
41	109.41	118.53	127.65	136.76	145.88	155.00	164.12	173.23
42	112.88	122.28	131.69	141.09	150.50	159.91	169.31	178.72
43	116.29	125.98	135.67	145.36	155.05	164.74	174.43	184.12
44	119.75	129.73	139.71	149.69	159.67	169.65	179.63	189.61
45	123.22	133.49	143.75	154.02	164.29	174.56	184.83	195.09
46	127.94	138.60	149.27	159.93	170.59	181.25	191.91	202.58
47	132.67	143.72	154.78	165.83	176.89	187.95	199.00	210.06
48	137.45	148.90	160.35	171.81	183.26	194.71	206.17	217.62
49	142.17	154.02	165.87	177.71	189.56	201.41	213.26	225.10
50	146.90	159.14	171.38	183.62	195.86	208.10	220.34	232.58
51	153.88	166.70	179.52	192.35	205.17	217.99	230.82	243.64
52	160.86	174.27	187.67	201.08	214.48	227.89	241.29	254.70
53	167.84	181.83	195.82	209.80	223.79	237.78	251.76	265.75
54	174.83	189.39	203.96	218.53	233.10	247.67	262.24	276.81

Monthly Bank Draft Premium per Face Amount

Life Pay – Female, Tobacco, Standard

Issue Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000
55	181.81	196.96	212.11	227.26	242.41	257.56	272.71	287.86
56	188.79	204.52	220.26	235.99	251.72	267.45	283.19	298.92
57	196.04	212.37	228.71	245.04	261.38	277.72	294.05	310.39
58	203.49	220.45	237.41	254.36	271.32	288.28	305.24	322.19
59	211.16	228.75	246.35	263.94	281.54	299.14	316.73	334.33
60	219.08	237.34	255.60	273.85	292.11	310.37	328.62	346.88
61	227.27	246.21	265.15	284.09	303.03	321.97	340.91	359.85
62	236.51	256.22	275.93	295.64	315.35	335.06	354.77	374.48
63	246.91	267.48	288.06	308.63	329.21	349.79	370.36	390.94
64	258.35	279.88	301.41	322.94	344.47	366.00	387.53	409.06
65	270.95	293.53	316.11	338.69	361.27	383.85	406.43	429.01
66	284.66	308.38	332.10	355.82	379.54	403.26	426.98	450.70
67	297.94	322.77	347.59	372.42	397.25	422.08	446.91	471.73
68	310.85	336.76	362.66	388.57	414.47	440.37	466.28	492.18
69	323.40	350.35	377.30	404.25	431.20	458.15	485.10	512.05
70	335.58	363.55	391.51	419.48	447.44	475.41	503.37	531.34

Life Pay, Male, Non-Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
0	9.95	7.31	5.00	4.07	3.28	—	—	0.85	—	0.46	—
1	10.15	7.41	5.11	4.17	3.38	—	—	0.85	—	0.49	—
2	10.36	7.52	5.20	4.27	3.46	—	—	0.85	—	0.52	—
3	10.56	7.61	5.30	4.36	3.55	—	—	0.85	—	0.55	—
4	10.77	7.72	5.39	4.46	3.64	—	—	0.85	—	0.58	—
5	10.97	7.82	5.49	4.56	3.73	—	—	0.85	—	0.61	—
6	11.18	7.99	5.64	4.71	3.87	—	—	0.85	—	0.64	—
7	11.38	8.15	5.80	4.86	4.01	—	—	0.85	—	0.67	—
8	11.59	8.31	5.94	5.00	4.15	—	—	0.85	—	0.70	—
9	11.79	8.48	6.10	5.15	4.28	—	—	0.85	—	0.73	—
10	12.00	8.64	6.25	5.30	4.43	—	—	0.85	—	0.76	—
11	12.21	8.86	6.45	5.50	4.62	—	—	0.85	—	0.79	—
12	12.41	9.08	6.65	5.69	4.80	—	—	0.85	—	0.82	—
13	12.62	9.31	6.86	5.90	5.00	—	—	0.85	—	0.85	—
14	12.82	9.53	7.07	6.09	5.18	—	—	0.85	—	0.88	—
15	13.03	9.75	7.27	6.29	5.38	—	—	0.85	—	0.91	—
16	13.45	10.08	7.53	6.54	5.59	—	—	0.85	0.10	0.94	—
17	13.87	10.40	7.80	6.78	5.81	—	—	0.85	0.10	0.97	—
18	14.28	10.72	8.06	7.04	6.04	—	—	0.85	0.11	1.00	7.81
19	14.70	11.04	8.33	7.29	6.26	—	—	0.85	0.11	1.03	8.00
20	15.12	11.37	8.59	7.53	6.48	—	—	0.85	0.12	1.07	8.19
21	15.39	11.64	8.85	7.78	6.71	—	—	0.85	0.13	1.11	8.38
22	15.67	11.90	9.11	8.03	6.95	—	—	0.85	0.13	1.15	8.57
23	15.94	12.16	9.37	8.27	7.17	—	—	0.85	0.14	1.19	8.77
24	16.22	12.43	9.63	8.52	7.41	—	—	0.85	0.15	1.23	8.96
25	16.49	12.70	9.89	8.76	7.64	8.34	7.30	0.85	0.16	1.27	9.15
26	16.91	13.09	10.26	9.13	7.99	8.68	7.62	0.86	0.17	1.31	9.39
27	17.32	13.49	10.64	9.49	8.33	9.01	7.95	0.87	0.19	1.35	9.63
28	17.74	13.88	11.00	9.84	8.67	9.35	8.27	0.88	0.20	1.39	9.88
29	18.15	14.28	11.38	10.20	9.01	9.68	8.59	0.89	0.21	1.43	10.12
30	18.57	14.67	11.75	10.56	9.36	10.01	8.91	0.90	0.23	1.47	10.36
31	19.09	15.16	12.21	11.00	9.80	10.44	9.32	0.91	0.25	1.51	10.75
32	19.62	15.65	12.67	11.45	10.24	10.86	9.74	0.92	0.27	1.55	11.14
33	20.14	16.14	13.13	11.89	10.68	11.27	10.16	0.93	0.29	1.59	11.53
34	20.67	16.63	13.59	12.34	11.12	11.70	10.58	0.94	0.31	1.63	11.92
35	21.19	17.12	14.05	12.78	11.57	12.12	10.99	0.95	0.34	1.67	12.31
36	21.67	17.61	14.57	13.26	12.05	12.60	11.47	0.97	0.37	1.71	12.86
37	22.14	18.11	15.09	13.75	12.52	13.09	11.94	0.98	0.40	1.75	13.41
38	22.62	18.60	15.61	14.22	13.01	13.57	12.42	1.00	0.43	—	13.95
39	23.09	19.09	16.13	14.70	13.49	14.05	12.89	1.01	0.47	—	14.50

Rates

¹ *Accidental Death Benefit: Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount*

² *Waiver of Premium for Disability Benefit: Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount*

³ *Guaranteed Insurability Option Rider: Annual Premium Rates Per Thousand of Option Amount*

⁴ *Non-Occupational Disability Income Rider: Annual Premium Rate Per \$100 Monthly Benefit*

Life Pay, Male, Non-Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
40	23.57	19.58	16.65	15.19	13.97	14.54	13.37	1.03	0.51	-	15.05
41	24.14	20.13	17.17	15.70	14.46	15.00	13.83	1.04	0.56	-	15.91
42	24.71	20.68	17.67	16.20	14.94	15.47	14.27	1.06	0.61	-	16.77
43	25.29	21.22	18.19	16.71	15.44	15.94	14.73	1.07	0.66	-	17.64
44	25.86	21.76	18.69	17.21	15.93	16.40	15.17	1.09	0.72	-	18.50
45	26.43	22.31	19.21	17.72	16.41	16.87	15.62	1.10	0.78	-	19.36
46	27.38	23.17	20.00	18.52	17.14	17.66	16.35	1.13	0.85	-	20.70
47	28.32	24.05	20.79	19.31	17.87	18.45	17.09	1.15	0.92	-	22.04
48	29.27	24.91	21.57	20.10	18.59	19.25	17.82	1.18	1.00	-	23.38
49	30.21	25.79	22.37	20.89	19.32	20.05	18.55	1.20	1.09	-	24.72
50	31.16	26.65	23.16	21.68	20.04	20.84	19.28	1.23	1.18	-	26.06
51	32.52	27.87	24.39	22.77	21.08	21.82	20.23	1.25	1.28	-	29.27
52	33.87	29.09	25.62	23.85	22.13	22.82	21.18	1.28	1.39	-	32.48
53	35.23	30.32	26.85	24.93	23.17	23.80	22.13	1.30	1.51	-	35.68
54	36.58	31.54	28.08	26.01	24.21	24.80	23.08	1.33	1.64	-	38.89
55	37.94	32.76	29.31	27.10	25.25	25.78	24.03	1.35	1.79	-	42.10
56	39.30	33.97	30.54	28.18	26.29	26.77	24.98	1.38	-	-	-
57	40.80	35.33	31.86	29.37	27.44	27.88	26.04	1.41	-	-	-
58	42.45	36.83	33.27	30.69	28.69	29.09	27.20	1.44	-	-	-
59	44.25	38.45	34.76	32.12	30.06	30.41	28.47	1.47	-	-	-
60	46.19	40.20	36.34	33.66	31.53	31.86	29.84	1.50	-	-	-
61	48.28	42.10	38.01	35.32	33.11	33.40	31.32	1.53	-	-	-
62	50.55	44.09	39.79	37.02	34.73	34.96	32.79	1.56	-	-	-
63	52.99	46.20	41.69	38.77	36.37	36.51	34.25	1.59	-	-	-
64	55.61	48.39	43.69	40.56	38.06	38.07	35.70	1.62	-	-	-
65	58.41	50.70	45.82	42.40	39.77	39.62	37.15	1.65	-	-	-
66	61.38	53.11	48.05	44.28	41.53	41.17	38.61	-	-	-	-
67	64.58	55.80	50.56	46.52	43.64	43.04	40.38	-	-	-	-
68	68.01	58.80	53.35	49.10	46.10	45.24	42.47	-	-	-	-
69	71.66	62.09	56.41	52.04	48.92	47.76	44.88	-	-	-	-
70	75.53	65.67	59.74	55.34	52.11	50.59	47.62	-	-	-	-
71	79.63	69.55	63.35	59.00	55.64	53.75	50.68	-	-	-	-
72	84.07	73.56	67.09	62.61	59.11	56.80	53.59	-	-	-	-
73	88.86	77.67	70.93	66.20	62.50	59.73	56.37	-	-	-	-
74	93.98	81.92	74.89	69.77	65.83	62.56	59.01	-	-	-	-
75	99.45	86.28	78.97	73.30	69.09	65.27	61.50	-	-	-	-
76	105.26	90.76	83.17	76.82	72.35	67.98	64.00	-	-	-	-
77	112.68	96.84	88.76	81.88	77.10	71.95	67.73	-	-	-	-
78	121.70	104.50	95.75	88.45	83.34	77.17	72.69	-	-	-	-
79	132.34	113.75	104.14	96.54	91.10	83.64	78.89	-	-	-	-
80	144.58	124.60	113.92	106.16	100.34	91.37	86.33	-	-	-	-

¹ *Accidental Death Benefit: Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount*

² *Waiver of Premium for Disability Benefit: Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount*

³ *Guaranteed Insurability Option Rider: Annual Premium Rates Per Thousand of Option Amount*

⁴ *Non-Occupational Disability Income Rider: Annual Premium Rate Per \$100 Monthly Benefit*

Life Pay, Male, Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
0	-	-	-	-	-	-	-	0.85	-	0.46	-
1	-	-	-	-	-	-	-	0.85	-	0.49	-
2	-	-	-	-	-	-	-	0.85	-	0.52	-
3	-	-	-	-	-	-	-	0.85	-	0.55	-
4	-	-	-	-	-	-	-	0.85	-	0.58	-
5	-	-	-	-	-	-	-	0.85	-	0.61	-
6	-	-	-	-	-	-	-	0.85	-	0.64	-
7	-	-	-	-	-	-	-	0.85	-	0.67	-
8	-	-	-	-	-	-	-	0.85	-	0.70	-
9	-	-	-	-	-	-	-	0.85	-	0.73	-
10	-	-	-	-	-	-	-	0.85	-	0.76	-
11	-	-	-	-	-	-	-	0.85	-	0.79	-
12	-	-	-	-	-	-	-	0.85	-	0.82	-
13	-	-	-	-	-	-	-	0.85	-	0.85	-
14	-	-	-	-	-	-	-	0.85	-	0.88	-
15	-	-	-	-	-	-	-	0.85	-	0.91	-
16	16.06	12.64	10.03	9.28	8.41	-	-	0.85	0.13	0.94	-
17	16.41	12.99	10.38	9.63	8.76	-	-	0.85	0.13	0.97	-
18	16.76	13.35	10.74	9.98	9.12	-	-	0.85	0.14	1.00	7.81
19	17.11	13.70	11.09	10.33	9.47	-	-	0.85	0.15	1.03	8.00
20	17.46	14.05	11.44	10.68	9.82	-	-	0.85	0.16	1.07	8.19
21	17.81	14.40	11.79	11.03	10.17	-	-	0.85	0.17	1.11	8.38
22	18.16	14.75	12.14	11.38	10.52	-	-	0.85	0.18	1.15	8.57
23	18.51	15.11	12.50	11.73	10.88	-	-	0.85	0.20	1.19	8.77
24	18.86	15.46	12.85	12.08	11.23	-	-	0.85	0.21	1.23	8.96
25	19.21	15.81	13.20	12.43	11.58	11.76	10.98	0.85	0.22	1.27	9.15
26	19.76	16.34	13.72	12.95	12.10	12.24	11.46	0.86	0.24	1.31	9.39
27	20.31	16.88	14.24	13.48	12.62	12.72	11.94	0.87	0.26	1.35	9.63
28	20.86	17.41	14.75	14.00	13.15	13.20	12.43	0.88	0.29	1.39	9.88
29	21.41	17.95	15.27	14.53	13.67	13.68	12.91	0.89	0.31	1.43	10.12
30	21.96	18.48	15.79	15.05	14.19	14.16	13.39	0.90	0.34	1.47	10.36
31	22.65	19.14	16.42	15.69	14.85	14.75	14.00	0.91	0.36	1.51	10.75
32	23.34	19.80	17.06	16.33	15.52	15.35	14.61	0.92	0.40	1.55	11.14
33	24.03	20.47	17.69	16.98	16.18	15.94	15.22	0.93	0.43	1.59	11.53
34	24.72	21.13	18.33	17.62	16.85	16.54	15.83	0.94	0.47	1.63	11.92
35	25.41	21.79	18.96	18.26	17.51	17.13	16.44	0.95	0.51	1.67	12.31
36	26.08	22.47	19.67	18.95	18.23	17.81	17.13	0.97	0.56	1.71	12.86
37	26.74	23.15	20.37	19.64	18.94	18.48	17.82	0.98	0.62	1.75	13.41
38	27.41	23.82	21.08	20.34	19.66	19.16	18.52	1.00	0.67	-	13.95
39	28.07	24.50	21.78	21.03	20.37	19.83	19.21	1.01	0.74	-	14.50

Rates

¹ *Accidental Death Benefit: Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount*

² *Waiver of Premium for Disability Benefit: Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount*

³ *Guaranteed Insurability Option Rider: Annual Premium Rates Per Thousand of Option Amount*

⁴ *Non-Occupational Disability Income Rider: Annual Premium Rate Per \$100 Monthly Benefit*

Life Pay, Male, Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
40	28.74	25.18	22.49	21.72	21.09	20.51	19.90	1.03	0.81	-	15.05
41	29.54	25.94	23.21	22.47	21.84	21.17	20.56	1.04	0.88	-	15.91
42	30.35	26.71	23.93	23.21	22.59	21.82	21.23	1.06	0.97	-	16.77
43	31.15	27.47	24.64	23.96	23.34	22.48	21.89	1.07	1.06	-	17.64
44	31.96	28.24	25.36	24.70	24.09	23.13	22.56	1.09	1.15	-	18.50
45	32.76	29.00	26.08	25.45	24.84	23.79	23.22	1.10	1.26	-	19.36
46	34.01	30.16	27.15	26.58	25.93	24.89	24.28	1.13	1.37	-	20.70
47	35.26	31.32	28.23	27.70	27.02	25.99	25.35	1.15	1.50	-	22.04
48	36.50	32.49	29.30	28.83	28.11	27.08	26.41	1.18	1.64	-	23.38
49	37.75	33.65	30.38	29.95	29.20	28.18	27.48	1.20	1.79	-	24.72
50	39.00	34.81	31.45	31.08	30.29	29.28	28.54	1.23	1.96	-	26.06
51	40.81	36.47	33.13	32.64	31.86	30.66	29.93	1.25	2.13	-	29.27
52	42.62	38.14	34.81	34.21	33.44	32.05	31.32	1.28	2.33	-	32.48
53	44.44	39.80	36.49	35.77	35.01	33.43	32.72	1.30	2.53	-	35.68
54	46.25	41.47	38.17	37.34	36.59	34.82	34.11	1.33	2.76	-	38.89
55	48.06	43.13	39.85	38.90	38.16	36.20	35.50	1.35	3.01	-	42.10
56	49.87	44.79	41.53	40.46	39.73	37.58	36.89	1.38	-	-	-
57	51.90	46.65	43.36	42.21	41.49	39.14	38.45	1.41	-	-	-
58	54.14	48.71	45.34	44.14	43.42	40.87	40.18	1.44	-	-	-
59	56.59	50.96	47.46	46.25	45.54	42.77	42.08	1.47	-	-	-
60	59.26	53.40	49.74	48.55	47.83	44.84	44.15	1.50	-	-	-
61	62.14	56.04	52.17	51.03	50.30	47.08	46.39	1.53	-	-	-
62	65.31	58.88	54.78	53.63	52.89	49.36	48.65	1.56	-	-	-
63	68.75	61.92	57.60	56.36	55.59	51.67	50.93	1.59	-	-	-
64	72.48	65.17	60.60	59.21	58.40	54.01	53.25	1.62	-	-	-
65	76.49	68.61	63.80	62.19	61.32	56.39	55.58	1.65	-	-	-
66	80.78	72.26	67.19	65.29	64.35	58.80	57.94	-	-	-	-
67	85.13	76.05	70.77	68.66	67.69	61.50	60.61	-	-	-	-
68	89.55	79.99	74.53	72.30	71.32	64.48	63.59	-	-	-	-
69	94.02	84.08	78.47	76.21	75.24	67.76	66.88	-	-	-	-
70	98.55	88.32	82.60	80.38	79.47	71.32	70.48	-	-	-	-
71	103.14	92.71	86.91	84.82	83.99	75.17	74.39	-	-	-	-
72	108.60	97.65	91.66	89.58	88.77	79.06	78.29	-	-	-	-
73	114.91	103.16	96.85	94.64	93.79	82.98	82.18	-	-	-	-
74	122.09	109.23	102.49	100.02	99.06	86.94	86.05	-	-	-	-
75	130.13	115.86	108.56	105.71	104.58	90.94	89.92	-	-	-	-
76	139.03	123.05	115.07	111.71	110.35	94.97	93.79	-	-	-	-
77	149.60	131.91	123.20	119.48	117.99	100.64	99.35	-	-	-	-
78	161.84	142.44	132.95	129.03	127.49	107.93	106.62	-	-	-	-
79	175.75	154.64	144.31	140.34	138.86	116.85	115.59	-	-	-	-
80	191.32	168.51	157.29	153.43	152.10	127.41	126.26	-	-	-	-

¹ *Accidental Death Benefit: Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount*

² *Waiver of Premium for Disability Benefit: Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount*

³ *Guaranteed Insurability Option Rider: Annual Premium Rates Per Thousand of Option Amount*

⁴ *Non-Occupational Disability Income Rider: Annual Premium Rate Per \$100 Monthly Benefit*

Life Pay, Female, Non-Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
0	7.89	6.79	4.55	3.64	2.85	-	-	0.85	-	0.46	-
1	8.10	6.88	4.64	3.72	2.92	-	-	0.85	-	0.49	-
2	8.30	6.98	4.72	3.81	3.01	-	-	0.85	-	0.52	-
3	8.51	7.07	4.81	3.89	3.08	-	-	0.85	-	0.55	-
4	8.71	7.16	4.89	3.98	3.17	-	-	0.85	-	0.58	-
5	8.92	7.26	4.98	4.06	3.24	-	-	0.85	-	0.61	-
6	9.13	7.39	5.11	4.18	3.36	-	-	0.85	-	0.64	-
7	9.33	7.53	5.23	4.30	3.48	-	-	0.85	-	0.67	-
8	9.54	7.66	5.35	4.42	3.59	-	-	0.85	-	0.70	-
9	9.74	7.80	5.47	4.54	3.70	-	-	0.85	-	0.73	-
10	9.95	7.93	5.60	4.66	3.82	-	-	0.85	-	0.76	-
11	10.15	8.10	5.77	4.82	3.97	-	-	0.85	-	0.79	-
12	10.36	8.28	5.93	4.98	4.12	-	-	0.85	-	0.82	-
13	10.56	8.46	6.10	5.15	4.28	-	-	0.85	-	0.85	-
14	10.77	8.63	6.27	5.31	4.44	-	-	0.85	-	0.88	-
15	10.97	8.80	6.43	5.46	4.59	-	-	0.85	-	0.91	-
16	11.54	9.08	6.66	5.68	4.77	-	-	0.85	0.10	0.94	-
17	12.12	9.37	6.88	5.89	4.96	-	-	0.85	0.10	0.97	-
18	12.69	9.65	7.11	6.09	5.13	-	-	0.85	0.10	1.00	11.81
19	13.27	9.94	7.33	6.30	5.32	-	-	0.85	0.11	1.03	12.15
20	13.84	10.21	7.56	6.51	5.50	-	-	0.85	0.11	1.07	12.50
21	14.11	10.47	7.81	6.75	5.73	-	-	0.85	0.12	1.11	12.85
22	14.38	10.73	8.06	6.99	5.96	-	-	0.85	0.13	1.15	13.19
23	14.66	10.99	8.30	7.22	6.17	-	-	0.85	0.14	1.19	13.54
24	14.93	11.25	8.55	7.45	6.40	-	-	0.85	0.14	1.23	13.88
25	15.20	11.51	8.80	7.69	6.63	7.36	6.37	0.85	0.15	1.27	14.23
26	15.55	11.85	9.11	8.00	6.92	7.65	6.64	0.86	0.16	1.31	14.72
27	15.91	12.18	9.43	8.31	7.22	7.93	6.92	0.87	0.18	1.35	15.21
28	16.26	12.52	9.74	8.62	7.51	8.22	7.19	0.88	0.19	1.39	15.69
29	16.62	12.85	10.06	8.92	7.80	8.50	7.47	0.89	0.20	1.43	16.18
30	16.97	13.19	10.38	9.23	8.10	8.79	7.74	0.90	0.22	1.47	16.67
31	17.42	13.61	10.77	9.61	8.48	9.15	8.10	0.91	0.23	1.51	17.32
32	17.87	14.04	11.17	9.99	8.85	9.51	8.46	0.92	0.25	1.55	17.97
33	18.32	14.45	11.56	10.37	9.23	9.86	8.81	0.93	0.27	1.59	18.61
34	18.77	14.87	11.95	10.74	9.61	10.23	9.17	0.94	0.29	1.63	19.26
35	19.22	15.29	12.35	11.12	9.99	10.59	9.53	0.95	0.31	1.67	19.91
36	19.62	15.72	12.80	11.54	10.41	11.00	9.94	0.97	0.34	1.71	20.47
37	20.02	16.13	13.25	11.95	10.82	11.41	10.35	0.98	0.37	1.75	21.03
38	20.41	16.55	13.70	12.37	11.24	11.84	10.76	1.00	0.40	-	21.59
39	20.81	16.96	14.15	12.79	11.65	12.25	11.17	1.01	0.43	-	22.15

Rates

¹ *Accidental Death Benefit: Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount*

² *Waiver of Premium for Disability Benefit: Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount*

³ *Guaranteed Insurability Option Rider: Annual Premium Rates Per Thousand of Option Amount*

⁴ *Non-Occupational Disability Income Rider: Annual Premium Rate Per \$100 Monthly Benefit*

Life Pay, Female, Non-Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
40	21.21	17.39	14.60	13.20	12.07	12.66	11.58	1.03	0.47	–	22.71
41	21.70	17.86	15.04	13.64	12.50	13.07	11.97	1.04	0.51	–	23.49
42	22.20	18.33	15.48	14.09	12.93	13.47	12.36	1.06	0.55	–	24.27
43	22.69	18.81	15.93	14.53	13.36	13.87	12.75	1.07	0.59	–	25.06
44	23.19	19.28	16.38	14.98	13.78	14.27	13.15	1.09	0.64	–	25.84
45	23.68	19.75	16.82	15.42	14.21	14.68	13.53	1.10	0.70	–	26.62
46	24.45	20.45	17.46	16.07	14.80	15.34	14.14	1.13	0.75	–	27.91
47	25.22	21.16	18.10	16.71	15.39	16.00	14.74	1.15	0.82	–	29.20
48	25.98	21.86	18.74	17.36	15.99	16.67	15.36	1.18	0.89	–	30.50
49	26.75	22.57	19.38	18.00	16.57	17.33	15.96	1.20	0.96	–	31.79
50	27.52	23.27	20.02	18.66	17.16	17.99	16.56	1.23	1.05	–	33.08
51	28.55	24.21	20.99	19.49	17.97	18.77	17.32	1.25	1.13	–	36.15
52	29.57	25.14	21.97	20.33	18.77	19.56	18.08	1.28	1.23	–	39.22
53	30.60	26.08	22.95	21.16	19.57	20.35	18.84	1.30	1.33	–	42.30
54	31.62	27.01	23.93	22.00	20.38	21.14	19.60	1.33	1.44	–	45.37
55	32.65	27.96	24.90	22.84	21.18	21.92	20.35	1.35	1.56	–	48.44
56	33.68	28.90	25.88	23.67	21.99	22.70	21.11	1.38	–	–	–
57	34.80	29.92	26.91	24.59	22.87	23.57	21.94	1.41	–	–	–
58	36.03	31.05	27.99	25.59	23.82	24.50	22.83	1.44	–	–	–
59	37.36	32.26	29.11	26.66	24.86	25.50	23.79	1.47	–	–	–
60	38.79	33.56	30.29	27.83	25.96	26.58	24.82	1.50	–	–	–
61	40.32	34.96	31.51	29.07	27.15	27.74	25.92	1.53	–	–	–
62	42.07	36.50	32.88	30.38	28.39	28.93	27.06	1.56	–	–	–
63	44.03	38.18	34.39	31.77	29.70	30.18	28.22	1.59	–	–	–
64	46.21	40.00	36.05	33.23	31.07	31.47	29.43	1.62	–	–	–
65	48.60	41.97	37.84	34.76	32.50	32.81	30.67	1.65	–	–	–
66	51.21	44.08	39.78	36.37	33.99	34.19	31.95	–	–	–	–
67	53.77	46.24	41.80	38.13	35.66	35.73	33.39	–	–	–	–
68	56.27	48.46	43.89	40.06	37.50	37.43	35.01	–	–	–	–
69	58.73	50.74	46.07	42.15	39.51	39.27	36.79	–	–	–	–
70	61.14	53.06	48.34	44.40	41.68	41.28	38.75	–	–	–	–
71	63.55	55.44	50.67	46.81	44.03	43.45	40.87	–	–	–	–
72	66.75	58.37	53.48	49.53	46.64	45.80	43.14	–	–	–	–
73	70.75	61.85	56.75	52.56	49.50	48.34	45.54	–	–	–	–
74	75.54	65.88	60.48	55.92	52.63	51.07	48.09	–	–	–	–
75	81.13	70.46	64.68	59.58	56.01	53.99	50.77	–	–	–	–
76	87.51	75.59	69.33	63.56	59.65	57.09	53.59	–	–	–	–
77	94.01	81.00	74.32	68.02	63.82	60.67	56.92	–	–	–	–
78	100.63	86.69	79.62	72.96	68.53	64.69	60.76	–	–	–	–
79	107.36	92.66	85.25	78.37	73.76	69.18	65.10	–	–	–	–
80	114.21	98.90	91.19	84.26	79.52	74.12	69.95	–	–	–	–

¹ *Accidental Death Benefit: Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount*

² *Waiver of Premium for Disability Benefit: Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount*

³ *Guaranteed Insurability Option Rider: Annual Premium Rates Per Thousand of Option Amount*

⁴ *Non-Occupational Disability Income Rider: Annual Premium Rate Per \$100 Monthly Benefit*

Life Pay, Female, Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
0	-	-	-	-	-	-	-	0.85	-	0.46	-
1	-	-	-	-	-	-	-	0.85	-	0.49	-
2	-	-	-	-	-	-	-	0.85	-	0.52	-
3	-	-	-	-	-	-	-	0.85	-	0.55	-
4	-	-	-	-	-	-	-	0.85	-	0.58	-
5	-	-	-	-	-	-	-	0.85	-	0.61	-
6	-	-	-	-	-	-	-	0.85	-	0.64	-
7	-	-	-	-	-	-	-	0.85	-	0.67	-
8	-	-	-	-	-	-	-	0.85	-	0.70	-
9	-	-	-	-	-	-	-	0.85	-	0.73	-
10	-	-	-	-	-	-	-	0.85	-	0.76	-
11	-	-	-	-	-	-	-	0.85	-	0.79	-
12	-	-	-	-	-	-	-	0.85	-	0.82	-
13	-	-	-	-	-	-	-	0.85	-	0.85	-
14	-	-	-	-	-	-	-	0.85	-	0.88	-
15	-	-	-	-	-	-	-	0.85	-	0.91	-
16	14.31	11.08	8.64	7.82	6.98	-	-	0.85	0.11	0.94	-
17	14.68	11.44	9.00	8.18	7.34	-	-	0.85	0.12	0.97	-
18	15.06	11.81	9.35	8.54	7.69	-	-	0.85	0.13	1.00	11.81
19	15.43	12.17	9.71	8.90	8.05	-	-	0.85	0.13	1.03	12.15
20	15.80	12.54	10.07	9.26	8.41	-	-	0.85	0.14	1.07	12.50
21	16.17	12.91	10.43	9.62	8.77	-	-	0.85	0.15	1.11	12.85
22	16.54	13.27	10.79	9.98	9.13	-	-	0.85	0.16	1.15	13.19
23	16.92	13.64	11.14	10.34	9.48	-	-	0.85	0.17	1.19	13.54
24	17.29	14.00	11.50	10.70	9.84	-	-	0.85	0.18	1.23	13.88
25	17.66	14.37	11.86	11.06	10.20	10.55	9.76	0.85	0.20	1.27	14.23
26	18.14	14.84	12.32	11.52	10.66	10.98	10.19	0.86	0.21	1.31	14.72
27	18.62	15.31	12.77	11.98	11.12	11.40	10.62	0.87	0.23	1.35	15.21
28	19.09	15.77	13.23	12.44	11.59	11.83	11.05	0.88	0.25	1.39	15.69
29	19.57	16.24	13.68	12.90	12.05	12.25	11.48	0.89	0.27	1.43	16.18
30	20.05	16.71	14.14	13.36	12.51	12.68	11.91	0.90	0.29	1.47	16.67
31	20.68	17.31	14.71	13.94	13.11	13.22	12.47	0.91	0.31	1.51	17.32
32	21.30	17.91	15.29	14.52	13.71	13.76	13.02	0.92	0.34	1.55	17.97
33	21.93	18.50	15.86	15.10	14.31	14.29	13.58	0.93	0.37	1.59	18.61
34	22.55	19.10	16.44	15.68	14.91	14.83	14.13	0.94	0.40	1.63	19.26
35	23.18	19.70	17.01	16.26	15.51	15.37	14.69	0.95	0.44	1.67	19.91
36	23.76	20.30	17.64	16.88	16.15	15.98	15.31	0.97	0.47	1.71	20.47
37	24.34	20.90	18.28	17.50	16.80	16.58	15.93	0.98	0.52	1.75	21.03
38	24.93	21.50	18.91	18.12	17.44	17.19	16.56	1.00	0.56	-	21.59
39	25.51	22.10	19.55	18.74	18.09	17.79	17.18	1.01	0.62	-	22.15

Rates

¹ *Accidental Death Benefit: Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount*

² *Waiver of Premium for Disability Benefit: Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount*

³ *Guaranteed Insurability Option Rider: Annual Premium Rates Per Thousand of Option Amount*

⁴ *Non-Occupational Disability Income Rider: Annual Premium Rate Per \$100 Monthly Benefit*

Life Pay, Female, Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
40	26.09	22.70	20.18	19.36	18.73	18.40	17.80	1.03	0.67	–	22.71
41	26.83	23.40	20.84	20.04	19.42	19.00	18.40	1.04	0.73	–	23.49
42	27.56	24.10	21.50	20.73	20.11	19.59	19.00	1.06	0.79	–	24.27
43	28.30	24.80	22.15	21.41	20.80	20.19	19.61	1.07	0.86	–	25.06
44	29.03	25.50	22.81	22.10	21.49	20.78	20.21	1.09	0.94	–	25.84
45	29.77	26.20	23.47	22.78	22.18	21.38	20.81	1.10	1.02	–	26.62
46	30.83	27.18	24.37	23.73	23.09	22.31	21.71	1.13	1.10	–	27.91
47	31.88	28.16	25.27	24.68	24.01	23.24	22.60	1.15	1.20	–	29.20
48	32.94	29.13	26.18	25.64	24.92	24.17	23.50	1.18	1.31	–	30.50
49	33.99	30.11	27.08	26.59	25.84	25.10	24.39	1.20	1.42	–	31.79
50	35.05	31.09	27.98	27.54	26.75	26.03	25.29	1.23	1.54	–	33.08
51	36.42	32.37	29.31	28.75	27.97	27.12	26.39	1.25	1.67	–	36.15
52	37.80	33.65	30.64	29.96	29.19	28.22	27.50	1.28	1.82	–	39.22
53	39.17	34.92	31.97	31.18	30.42	29.31	28.60	1.30	1.97	–	42.30
54	40.55	36.20	33.30	32.39	31.64	30.41	29.71	1.33	2.13	–	45.37
55	41.92	37.48	34.63	33.60	32.86	31.50	30.81	1.35	2.32	–	48.44
56	43.29	38.76	35.96	34.81	34.08	32.59	31.91	1.38	–	–	–
57	44.75	40.12	37.34	36.10	35.38	33.77	33.10	1.41	–	–	–
58	46.30	41.56	38.76	37.47	36.75	35.04	34.37	1.44	–	–	–
59	47.93	43.08	40.22	38.92	38.20	36.39	35.72	1.47	–	–	–
60	49.65	44.69	41.73	40.44	39.73	37.82	37.15	1.50	–	–	–
61	51.45	46.38	43.29	42.04	41.33	39.34	38.66	1.53	–	–	–
62	53.55	48.28	45.05	43.79	43.07	40.93	40.24	1.56	–	–	–
63	55.95	50.40	47.03	45.68	44.93	42.60	41.88	1.59	–	–	–
64	58.64	52.74	49.21	47.72	46.93	44.34	43.59	1.62	–	–	–
65	61.62	55.29	51.61	49.90	49.06	46.15	45.36	1.65	–	–	–
66	64.90	58.06	54.22	52.23	51.32	48.04	47.19	–	–	–	–
67	67.90	60.69	56.75	54.56	53.62	50.00	49.13	–	–	–	–
68	70.61	63.18	59.21	56.89	55.95	52.04	51.17	–	–	–	–
69	73.04	65.53	61.60	59.24	58.31	54.16	53.31	–	–	–	–
70	75.19	67.74	63.92	61.58	60.71	56.35	55.55	–	–	–	–
71	77.34	69.95	66.24	63.93	63.14	58.62	57.89	–	–	–	–
72	80.39	72.83	69.13	66.76	66.00	61.13	60.43	–	–	–	–
73	84.34	76.37	72.59	70.08	69.29	63.88	63.15	–	–	–	–
74	89.20	80.57	76.63	73.88	73.01	66.87	66.05	–	–	–	–
75	94.95	85.44	81.25	78.17	77.15	70.10	69.15	–	–	–	–
76	101.61	90.97	86.44	82.94	81.72	73.57	72.43	–	–	–	–
77	108.81	97.15	92.29	88.47	87.14	77.82	76.58	–	–	–	–
78	116.57	103.98	98.79	94.75	93.40	82.85	81.60	–	–	–	–
79	124.88	111.46	105.94	101.79	100.50	88.66	87.48	–	–	–	–
80	133.74	119.58	113.75	109.58	108.44	95.25	94.22	–	–	–	–

¹ *Accidental Death Benefit: Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount*

² *Waiver of Premium for Disability Benefit: Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount*

³ *Guaranteed Insurability Option Rider: Annual Premium Rates Per Thousand of Option Amount*

⁴ *Non-Occupational Disability Income Rider: Annual Premium Rate Per \$100 Monthly Benefit*

20 Pay, Male, Non-Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Riders can only be added at issue.

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
0	11.19	9.59	7.58	6.54	5.61	-	-	1.09	-	0.59	-
1	11.39	9.88	7.78	6.73	5.80	-	-	1.09	-	0.62	-
2	11.60	10.17	7.98	6.93	5.98	-	-	1.09	-	0.64	-
3	11.80	10.45	8.18	7.12	6.17	-	-	1.09	-	0.66	-
4	12.01	10.74	8.37	7.31	6.35	-	-	1.09	-	0.69	-
5	12.21	11.03	8.57	7.51	6.54	-	-	1.09	-	0.71	-
6	12.59	11.31	8.83	7.76	6.78	-	-	1.09	-	0.73	-
7	12.97	11.59	9.09	8.01	7.01	-	-	1.09	-	0.76	-
8	13.34	11.87	9.36	8.26	7.26	-	-	1.09	-	0.78	-
9	13.72	12.14	9.61	8.51	7.49	-	-	1.09	-	0.80	-
10	14.10	12.42	9.87	8.76	7.74	-	-	1.09	-	0.83	-
11	14.65	12.77	10.19	9.07	8.03	-	-	1.09	-	0.85	-
12	15.20	13.11	10.52	9.38	8.32	-	-	1.09	-	0.87	-
13	15.76	13.45	10.83	9.70	8.63	-	-	1.09	-	0.90	-
14	16.31	13.80	11.15	10.01	8.92	-	-	1.09	-	0.92	-
15	16.86	14.14	11.47	10.31	9.21	-	-	1.09	-	0.94	-
16	17.56	14.59	11.86	10.67	9.54	-	-	1.09	0.19	0.97	-
17	18.25	15.03	12.25	11.04	9.87	-	-	1.09	0.20	0.99	-
18	18.95	15.48	12.62	11.40	10.21	-	-	1.09	0.22	1.01	7.81
19	19.64	15.93	13.01	11.77	10.53	-	-	1.09	0.22	1.04	8.00
20	20.34	16.38	13.40	12.13	10.86	-	-	1.09	0.25	1.07	8.19
21	20.75	16.77	13.78	12.50	11.21	-	-	1.09	0.25	1.11	8.38
22	21.16	17.17	14.17	12.87	11.56	-	-	1.09	0.26	1.15	8.57
23	21.57	17.57	14.55	13.23	11.91	-	-	1.09	0.26	1.19	8.77
24	21.98	17.97	14.94	13.60	12.26	-	-	1.09	0.28	1.23	8.96
25	22.39	18.36	15.33	13.97	12.61	13.43	12.15	1.09	0.28	1.27	9.15
26	22.97	18.92	15.85	14.47	13.09	13.90	12.61	1.09	0.31	1.31	9.39
27	23.55	19.47	16.38	14.97	13.57	14.37	13.06	1.09	0.33	1.35	9.63
28	24.12	20.03	16.90	15.48	14.05	14.85	13.52	1.10	0.36	1.39	9.88
29	24.70	20.57	17.42	15.98	14.54	15.31	13.97	1.10	0.36	1.43	10.12
30	25.28	21.13	17.95	16.48	15.02	15.79	14.42	1.11	0.39	1.47	10.36
31	25.96	21.77	18.56	17.06	15.59	16.34	14.97	1.12	0.43	1.51	10.75
32	26.64	22.42	19.16	17.64	16.16	16.90	15.51	1.13	0.45	1.55	11.14
33	27.32	23.05	19.76	18.23	16.74	17.46	16.05	1.13	0.46	1.59	11.53
34	28.00	23.69	20.37	18.81	17.31	18.01	16.60	1.14	0.50	1.63	11.92
35	28.68	24.34	20.98	19.40	17.88	18.57	17.14	1.15	0.53	1.67	12.31
36	29.27	24.94	21.60	19.98	18.46	19.17	17.73	1.16	0.56	1.71	12.86
37	29.85	25.54	22.23	20.56	19.04	19.76	18.32	1.17	0.58	1.75	13.41
38	30.44	26.14	22.86	21.15	19.61	20.36	18.90	1.18	0.63	-	13.95
39	31.02	26.74	23.49	21.73	20.19	20.96	19.49	1.18	0.66	-	14.50

Rates

¹ **Accidental Death Benefit:** Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount

² **Waiver of Premium for Disability Benefit:** Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount

³ **Guaranteed Insurability Option Rider:** Annual Premium Rates Per Thousand of Option Amount

⁴ **Non-Occupational Disability Income Rider:** Annual Premium Rate Per \$100 Monthly Benefit

20 Pay, Male, Non-Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Riders can only be added at issue.

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
40	31.61	27.34	24.11	22.31	20.77	21.56	20.08	1.19	0.68	-	15.05
41	32.55	28.21	24.92	23.09	21.52	22.29	20.77	1.19	0.77	-	15.91
42	33.49	29.09	25.72	23.87	22.27	23.03	21.48	1.20	0.82	-	16.77
43	34.44	29.96	26.53	24.67	23.01	23.76	22.18	1.20	0.90	-	17.64
44	35.38	30.84	27.33	25.45	23.76	24.50	22.88	1.21	0.97	-	18.50
45	36.32	31.71	28.14	26.23	24.50	25.23	23.58	1.21	1.07	-	19.36
46	37.26	32.57	28.93	27.02	25.23	26.06	24.34	1.22	1.15	-	20.70
47	38.20	33.44	29.73	27.82	25.96	26.89	25.11	1.22	1.28	-	22.04
48	39.15	34.31	30.53	28.62	26.69	27.72	25.87	1.23	1.37	-	23.38
49	40.09	35.17	31.32	29.41	27.41	28.56	26.64	1.23	1.53	-	24.72
50	41.03	36.04	32.11	30.20	28.14	29.38	27.40	1.23	1.64	-	26.06
51	42.36	37.25	33.35	31.28	29.17	30.36	28.34	1.25	1.76	-	29.27
52	43.70	38.45	34.59	32.35	30.21	31.33	29.27	1.28	1.90	-	32.48
53	45.03	39.66	35.83	33.41	31.23	32.30	30.21	1.30	1.98	-	35.68
54	46.37	40.86	37.08	34.49	32.26	33.27	31.15	1.33	2.13	-	38.89
55	47.70	42.07	38.32	35.56	33.30	34.25	32.09	1.35	2.31	-	42.10
56	49.03	43.28	39.56	36.63	34.33	35.23	33.03	1.38	-	-	-
57	50.44	44.54	40.83	37.76	35.41	36.26	34.02	1.41	-	-	-
58	51.93	45.89	42.12	38.95	36.55	37.35	35.06	1.44	-	-	-
59	53.49	47.30	43.43	40.19	37.73	38.50	36.16	1.47	-	-	-
60	55.13	48.78	44.78	41.48	38.98	39.71	37.32	1.50	-	-	-
61	56.84	50.32	46.15	42.84	40.27	40.99	38.53	1.53	-	-	-
62	58.82	52.05	47.68	44.30	41.66	42.31	39.78	1.56	-	-	-
63	61.07	53.96	49.40	45.87	43.13	43.67	41.07	1.59	-	-	-
64	63.58	56.04	51.31	47.56	44.70	45.09	42.39	1.62	-	-	-
65	66.36	58.31	53.38	49.35	46.38	46.55	43.76	1.65	-	-	-
66	69.40	60.76	55.63	51.25	48.14	48.07	45.16	-	-	-	-
67	72.53	63.37	58.04	53.40	50.16	49.81	46.80	-	-	-	-
68	75.73	66.13	60.62	55.77	52.42	51.80	48.69	-	-	-	-
69	79.02	69.07	63.36	58.40	54.94	54.02	50.83	-	-	-	-
70	82.38	72.17	66.26	61.26	57.71	56.49	53.21	-	-	-	-
71	85.82	75.44	69.32	64.35	60.73	59.19	55.83	-	-	-	-
72	89.89	79.07	72.70	67.63	63.87	61.93	58.45	-	-	-	-
73	94.58	83.06	76.39	71.09	67.14	64.68	61.05	-	-	-	-
74	99.89	87.44	80.40	74.72	70.53	67.48	63.66	-	-	-	-
75	105.83	92.17	84.72	78.54	74.04	70.29	66.25	-	-	-	-
76	112.39	97.28	89.36	82.54	77.67	73.15	68.85	-	-	-	-
77	120.30	103.73	95.20	87.85	82.64	77.16	72.61	-	-	-	-
78	129.58	111.52	102.24	94.49	88.96	82.33	77.53	-	-	-	-
79	140.21	120.67	110.48	102.46	96.62	88.67	83.62	-	-	-	-
80	152.19	131.16	119.92	111.75	105.62	96.18	90.87	-	-	-	-

¹ *Accidental Death Benefit: Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount*

² *Waiver of Premium for Disability Benefit: Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount*

³ *Guaranteed Insurability Option Rider: Annual Premium Rates Per Thousand of Option Amount*

⁴ *Non-Occupational Disability Income Rider: Annual Premium Rate Per \$100 Monthly Benefit*

20 Pay, Male, Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Riders can only be added at issue.

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
0	-	-	-	-	-	-	-	1.09	-	0.59	-
1	-	-	-	-	-	-	-	1.09	-	0.62	-
2	-	-	-	-	-	-	-	1.09	-	0.64	-
3	-	-	-	-	-	-	-	1.09	-	0.66	-
4	-	-	-	-	-	-	-	1.09	-	0.69	-
5	-	-	-	-	-	-	-	1.09	-	0.71	-
6	-	-	-	-	-	-	-	1.09	-	0.73	-
7	-	-	-	-	-	-	-	1.09	-	0.76	-
8	-	-	-	-	-	-	-	1.09	-	0.78	-
9	-	-	-	-	-	-	-	1.09	-	0.80	-
10	-	-	-	-	-	-	-	1.09	-	0.83	-
11	-	-	-	-	-	-	-	1.09	-	0.85	-
12	-	-	-	-	-	-	-	1.09	-	0.87	-
13	-	-	-	-	-	-	-	1.09	-	0.90	-
14	-	-	-	-	-	-	-	1.09	-	0.92	-
15	-	-	-	-	-	-	-	1.09	-	0.94	-
16	21.68	18.27	15.66	14.89	14.05	-	-	1.09	0.24	0.97	-
17	22.17	18.76	16.16	15.39	14.54	-	-	1.09	0.24	0.99	-
18	22.66	19.26	16.65	15.88	15.04	-	-	1.09	0.25	1.01	7.81
19	23.15	19.75	17.15	16.38	15.53	-	-	1.09	0.27	1.04	8.00
20	23.64	20.24	17.64	16.87	16.02	-	-	1.09	0.30	1.07	8.19
21	24.13	20.73	18.13	17.36	16.51	-	-	1.09	0.30	1.11	8.38
22	24.62	21.22	18.63	17.86	17.00	-	-	1.09	0.32	1.15	8.57
23	25.11	21.72	19.12	18.35	17.50	-	-	1.09	0.37	1.19	8.77
24	25.60	22.21	19.62	18.85	17.99	-	-	1.09	0.39	1.23	8.96
25	26.09	22.70	20.11	19.34	18.48	18.52	17.73	1.09	0.39	1.27	9.15
26	26.80	23.40	20.79	20.02	19.17	19.15	18.36	1.09	0.44	1.31	9.39
27	27.51	24.09	21.47	20.71	19.85	19.78	19.00	1.09	0.46	1.35	9.63
28	28.21	24.79	22.15	21.39	20.54	20.41	19.63	1.10	0.53	1.39	9.88
29	28.92	25.48	22.83	22.08	21.22	21.04	20.27	1.10	0.58	1.43	10.12
30	29.63	26.18	23.51	22.76	21.91	21.67	20.90	1.11	0.62	1.47	10.36
31	30.45	26.98	24.28	23.54	22.71	22.40	21.65	1.12	0.64	1.51	10.75
32	31.28	27.78	25.06	24.32	23.51	23.13	22.40	1.13	0.68	1.55	11.14
33	32.10	28.57	25.83	25.11	24.32	23.87	23.14	1.13	0.71	1.59	11.53
34	32.93	29.37	26.61	25.89	25.12	24.60	23.89	1.14	0.76	1.63	11.92
35	33.75	30.17	27.38	26.67	25.92	25.33	24.64	1.15	0.80	1.67	12.31
36	34.48	30.92	28.17	27.44	26.72	26.11	25.43	1.16	0.85	1.71	12.86
37	35.22	31.67	28.96	28.21	27.51	26.88	26.23	1.17	0.92	1.75	13.41
38	35.95	32.43	29.74	28.99	28.31	27.66	27.02	1.18	0.97	-	13.95
39	36.69	33.18	30.53	29.76	29.10	28.43	27.82	1.18	1.04	-	14.50

Rates

¹ **Accidental Death Benefit:** Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount

² **Waiver of Premium for Disability Benefit:** Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount

³ **Guaranteed Insurability Option Rider:** Annual Premium Rates Per Thousand of Option Amount

⁴ **Non-Occupational Disability Income Rider:** Annual Premium Rate Per \$100 Monthly Benefit

20 Pay, Male, Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Riders can only be added at issue.

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
40	37.42	33.93	31.32	30.53	29.90	29.21	28.61	1.19	1.11	-	15.05
41	38.61	35.05	32.37	31.60	30.97	30.18	29.58	1.19	1.20	-	15.91
42	39.79	36.17	33.42	32.67	32.04	31.15	30.55	1.20	1.31	-	16.77
43	40.98	37.28	34.46	33.74	33.10	32.12	31.52	1.20	1.47	-	17.64
44	42.16	38.40	35.51	34.81	34.17	33.09	32.49	1.21	1.59	-	18.50
45	43.35	39.52	36.56	35.88	35.24	34.06	33.46	1.21	1.73	-	19.36
46	44.53	40.62	37.58	36.95	36.27	35.13	34.50	1.22	1.89	-	20.70
47	45.70	41.71	38.60	38.02	37.30	36.20	35.53	1.22	2.07	-	22.04
48	46.88	42.81	39.61	39.08	38.33	37.28	36.57	1.23	2.27	-	23.38
49	48.05	43.90	40.63	40.15	39.36	38.35	37.60	1.23	2.49	-	24.72
50	49.23	45.00	41.65	41.22	40.39	39.42	38.64	1.23	2.74	-	26.06
51	50.97	46.60	43.29	42.73	41.90	40.74	39.97	1.25	2.90	-	29.27
52	52.71	48.19	44.94	44.23	43.42	42.06	41.30	1.28	3.19	-	32.48
53	54.44	49.79	46.58	45.74	44.93	43.39	42.63	1.30	3.39	-	35.68
54	56.18	51.38	48.23	47.24	46.45	44.71	43.96	1.33	3.63	-	38.89
55	57.92	52.98	49.87	48.75	47.96	46.03	45.29	1.35	3.88	-	42.10
56	59.66	54.58	51.51	50.26	49.47	47.35	46.62	1.38	-	-	-
57	61.56	56.32	53.26	51.90	51.12	48.80	48.07	1.41	-	-	-
58	63.64	58.22	55.10	53.67	52.90	50.37	49.65	1.44	-	-	-
59	65.87	60.26	57.03	55.58	54.81	52.07	51.35	1.47	-	-	-
60	68.28	62.45	59.07	57.63	56.85	53.90	53.17	1.50	-	-	-
61	70.85	64.79	61.20	59.81	59.02	55.85	55.12	1.53	-	-	-
62	73.76	67.38	63.57	62.15	61.35	57.87	57.12	1.56	-	-	-
63	77.01	70.20	66.17	64.66	63.83	59.96	59.18	1.59	-	-	-
64	80.60	73.28	69.01	67.33	66.47	62.12	61.31	1.62	-	-	-
65	84.52	76.59	72.08	70.16	69.26	64.34	63.49	1.65	-	-	-
66	88.78	80.15	75.38	73.15	72.20	66.63	65.73	-	-	-	-
67	93.05	83.82	78.83	76.38	75.40	69.17	68.24	-	-	-	-
68	97.33	87.60	82.42	79.85	78.85	71.96	71.03	-	-	-	-
69	101.63	91.49	86.15	83.55	82.55	75.00	74.08	-	-	-	-
70	105.93	95.50	90.02	87.48	86.51	78.28	77.40	-	-	-	-
71	110.24	99.62	94.03	91.65	90.72	81.81	80.99	-	-	-	-
72	115.59	104.43	98.62	96.25	95.31	85.48	84.68	-	-	-	-
73	121.97	109.94	103.77	101.28	100.30	89.30	88.45	-	-	-	-
74	129.38	116.15	109.48	106.75	105.67	93.25	92.33	-	-	-	-
75	137.83	123.06	115.77	112.64	111.42	97.35	96.29	-	-	-	-
76	147.31	130.66	122.62	118.97	117.56	101.59	100.35	-	-	-	-
77	158.40	139.90	131.03	127.02	125.50	107.38	106.04	-	-	-	-
78	171.12	150.76	140.99	136.79	135.24	114.74	113.36	-	-	-	-
79	185.44	163.26	152.50	148.29	146.77	123.65	122.32	-	-	-	-
80	201.39	177.38	165.57	161.51	160.10	134.12	132.91	-	-	-	-

¹ *Accidental Death Benefit: Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount*

² *Waiver of Premium for Disability Benefit: Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount*

³ *Guaranteed Insurability Option Rider: Annual Premium Rates Per Thousand of Option Amount*

⁴ *Non-Occupational Disability Income Rider: Annual Premium Rate Per \$100 Monthly Benefit*

20 Pay, Female, Non-Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Riders can only be added at issue.

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
0	9.49	7.58	6.75	5.75	4.88	-	-	1.09	-	0.59	-
1	9.55	7.81	6.93	5.91	5.04	-	-	1.09	-	0.62	-
2	9.61	8.04	7.10	6.08	5.20	-	-	1.09	-	0.64	-
3	9.66	8.28	7.28	6.26	5.35	-	-	1.09	-	0.66	-
4	9.72	8.51	7.45	6.42	5.51	-	-	1.09	-	0.69	-
5	9.78	8.74	7.63	6.59	5.67	-	-	1.09	-	0.71	-
6	10.12	9.02	7.85	6.80	5.87	-	-	1.09	-	0.73	-
7	10.47	9.32	8.07	7.02	6.07	-	-	1.09	-	0.76	-
8	10.81	9.61	8.30	7.23	6.28	-	-	1.09	-	0.78	-
9	11.16	9.91	8.52	7.45	6.48	-	-	1.09	-	0.80	-
10	11.50	10.20	8.74	7.66	6.69	-	-	1.09	-	0.83	-
11	12.13	10.68	9.01	7.93	6.94	-	-	1.09	-	0.85	-
12	12.76	11.16	9.28	8.18	7.18	-	-	1.09	-	0.87	-
13	13.39	11.64	9.55	8.45	7.43	-	-	1.09	-	0.90	-
14	14.02	12.13	9.83	8.70	7.68	-	-	1.09	-	0.92	-
15	14.65	12.61	10.09	8.97	7.93	-	-	1.09	-	0.94	-
16	15.41	13.03	10.44	9.29	8.22	-	-	1.09	0.17	0.97	-
17	16.18	13.43	10.78	9.62	8.52	-	-	1.09	0.18	0.99	-
18	16.94	13.84	11.13	9.94	8.81	-	-	1.09	0.18	1.01	11.81
19	17.71	14.25	11.47	10.27	9.11	-	-	1.09	0.21	1.04	12.15
20	18.47	14.66	11.82	10.60	9.40	-	-	1.09	0.21	1.07	12.50
21	18.89	15.06	12.20	10.96	9.74	-	-	1.09	0.24	1.11	12.85
22	19.31	15.46	12.59	11.33	10.09	-	-	1.09	0.24	1.15	13.19
23	19.72	15.86	12.96	11.69	10.44	-	-	1.09	0.26	1.19	13.54
24	20.14	16.25	13.35	12.06	10.79	-	-	1.09	0.27	1.23	13.88
25	20.56	16.66	13.73	12.42	11.13	11.98	10.78	1.09	0.27	1.27	14.23
26	21.07	17.14	14.19	12.86	11.56	12.39	11.18	1.09	0.29	1.31	14.72
27	21.58	17.63	14.65	13.31	11.98	12.81	11.58	1.09	0.33	1.35	15.21
28	22.08	18.11	15.12	13.75	12.41	13.23	11.98	1.10	0.33	1.39	15.69
29	22.59	18.60	15.58	14.19	12.83	13.65	12.37	1.10	0.35	1.43	16.18
30	23.10	19.08	16.04	14.63	13.26	14.06	12.78	1.11	0.37	1.47	16.67
31	23.71	19.66	16.58	15.16	13.78	14.56	13.26	1.12	0.39	1.51	17.32
32	24.33	20.24	17.13	15.69	14.30	15.07	13.76	1.13	0.40	1.55	17.97
33	24.94	20.82	17.67	16.21	14.81	15.56	14.25	1.13	0.44	1.59	18.61
34	25.56	21.40	18.23	16.74	15.33	16.06	14.74	1.14	0.48	1.63	19.26
35	26.17	21.98	18.77	17.27	15.85	16.56	15.23	1.15	0.48	1.67	19.91
36	26.69	22.52	19.34	17.79	16.38	17.11	15.76	1.16	0.54	1.71	20.47
37	27.22	23.06	19.91	18.32	16.90	17.65	16.30	1.17	0.56	1.75	21.03
38	27.74	23.61	20.48	18.86	17.43	18.19	16.83	1.18	0.60	-	21.59
39	28.27	24.14	21.05	19.39	17.95	18.74	17.36	1.18	0.62	-	22.15

Rates

¹ **Accidental Death Benefit:** Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount

² **Waiver of Premium for Disability Benefit:** Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount

³ **Guaranteed Insurability Option Rider:** Annual Premium Rates Per Thousand of Option Amount

⁴ **Non-Occupational Disability Income Rider:** Annual Premium Rate Per \$100 Monthly Benefit

20 Pay, Female, Non-Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Riders can only be added at issue.

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
40	28.79	24.68	21.62	19.91	18.48	19.28	17.89	1.19	0.67	-	22.71
41	29.66	25.49	22.37	20.64	19.17	19.95	18.53	1.19	0.71	-	23.49
42	30.52	26.28	23.10	21.35	19.85	20.62	19.17	1.20	0.78	-	24.27
43	31.39	27.09	23.85	22.07	20.54	21.30	19.82	1.20	0.81	-	25.06
44	32.25	27.89	24.58	22.78	21.22	21.96	20.45	1.21	0.86	-	25.84
45	33.12	28.69	25.33	23.50	21.91	22.63	21.09	1.21	0.96	-	26.62
46	33.95	29.46	26.03	24.21	22.55	23.39	21.78	1.22	1.01	-	27.91
47	34.78	30.23	26.74	24.92	23.19	24.15	22.48	1.22	1.15	-	29.20
48	35.61	30.99	27.43	25.63	23.84	24.90	23.17	1.23	1.23	-	30.50
49	36.44	31.76	28.14	26.34	24.48	25.65	23.86	1.23	1.31	-	31.79
50	37.27	32.52	28.84	27.04	25.12	26.41	24.55	1.23	1.42	-	33.08
51	38.32	33.49	29.87	27.91	25.96	27.22	25.33	1.25	1.51	-	36.15
52	39.37	34.46	30.90	28.78	26.80	28.03	26.12	1.28	1.63	-	39.22
53	40.43	35.42	31.94	29.65	27.64	28.84	26.91	1.30	1.74	-	42.30
54	41.48	36.39	32.97	30.52	28.48	29.65	27.69	1.33	1.87	-	45.37
55	42.53	37.36	34.00	31.39	29.32	30.46	28.47	1.35	2.01	-	48.44
56	43.58	38.33	35.03	32.26	30.16	31.27	29.25	1.38	-	-	-
57	44.70	39.36	36.08	33.18	31.04	32.13	30.08	1.41	-	-	-
58	45.88	40.44	37.14	34.14	31.96	33.04	30.95	1.44	-	-	-
59	47.12	41.58	38.22	35.16	32.94	34.00	31.87	1.47	-	-	-
60	48.42	42.77	39.31	36.21	33.95	35.02	32.84	1.50	-	-	-
61	49.79	44.02	40.42	37.32	35.01	36.08	33.84	1.53	-	-	-
62	51.40	45.44	41.69	38.53	36.15	37.20	34.89	1.56	-	-	-
63	53.25	47.02	43.13	39.83	37.38	38.36	35.99	1.59	-	-	-
64	55.36	48.77	44.73	41.23	38.68	39.57	37.12	1.62	-	-	-
65	57.70	50.69	46.50	42.72	40.07	40.83	38.30	1.65	-	-	-
66	60.29	52.77	48.43	44.32	41.54	42.14	39.51	-	-	-	-
67	62.73	54.82	50.35	45.98	43.09	43.54	40.83	-	-	-	-
68	65.01	56.81	52.26	47.71	44.74	45.04	42.25	-	-	-	-
69	67.14	58.77	54.14	49.52	46.48	46.62	43.78	-	-	-	-
70	69.11	60.68	56.01	51.38	48.31	48.29	45.41	-	-	-	-
71	71.08	62.59	57.88	53.32	50.23	50.06	47.14	-	-	-	-
72	73.95	65.17	60.32	55.69	52.52	52.10	49.10	-	-	-	-
73	77.72	68.41	63.34	58.49	55.16	54.39	51.27	-	-	-	-
74	82.38	72.31	66.93	61.73	58.18	56.97	53.67	-	-	-	-
75	87.94	76.87	71.10	65.41	61.56	59.81	56.28	-	-	-	-
76	94.39	82.09	75.84	69.52	65.31	62.93	59.11	-	-	-	-
77	100.85	87.43	80.69	73.90	69.40	66.31	62.26	-	-	-	-
78	107.30	92.87	85.67	78.56	73.83	69.94	65.73	-	-	-	-
79	113.76	98.43	90.78	83.49	78.60	73.85	69.52	-	-	-	-
80	120.22	104.10	95.99	88.70	83.71	78.02	73.63	-	-	-	-

¹ Accidental Death Benefit: Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount

² Waiver of Premium for Disability Benefit: Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount

³ Guaranteed Insurability Option Rider: Annual Premium Rates Per Thousand of Option Amount

⁴ Non-Occupational Disability Income Rider: Annual Premium Rate Per \$100 Monthly Benefit

20 Pay, Female, Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Riders can only be added at issue.

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
0	-	-	-	-	-	-	-	1.09	-	0.59	-
1	-	-	-	-	-	-	-	1.09	-	0.62	-
2	-	-	-	-	-	-	-	1.09	-	0.64	-
3	-	-	-	-	-	-	-	1.09	-	0.66	-
4	-	-	-	-	-	-	-	1.09	-	0.69	-
5	-	-	-	-	-	-	-	1.09	-	0.71	-
6	-	-	-	-	-	-	-	1.09	-	0.73	-
7	-	-	-	-	-	-	-	1.09	-	0.76	-
8	-	-	-	-	-	-	-	1.09	-	0.78	-
9	-	-	-	-	-	-	-	1.09	-	0.80	-
10	-	-	-	-	-	-	-	1.09	-	0.83	-
11	-	-	-	-	-	-	-	1.09	-	0.85	-
12	-	-	-	-	-	-	-	1.09	-	0.87	-
13	-	-	-	-	-	-	-	1.09	-	0.90	-
14	-	-	-	-	-	-	-	1.09	-	0.92	-
15	-	-	-	-	-	-	-	1.09	-	0.94	-
16	19.27	16.04	13.60	12.79	11.94	-	-	1.09	0.19	0.97	-
17	19.80	16.57	14.12	13.31	12.46	-	-	1.09	0.19	0.99	-
18	20.33	17.09	14.63	13.82	12.97	-	-	1.09	0.22	1.01	11.81
19	20.86	17.62	15.15	14.34	13.49	-	-	1.09	0.22	1.04	12.15
20	21.39	18.14	15.67	14.86	14.01	-	-	1.09	0.24	1.07	12.50
21	21.92	18.66	16.19	15.38	14.53	-	-	1.09	0.27	1.11	12.85
22	22.45	19.19	16.71	15.90	15.05	-	-	1.09	0.27	1.15	13.19
23	22.98	19.71	17.22	16.41	15.56	-	-	1.09	0.29	1.19	13.54
24	23.51	20.24	17.74	16.93	16.08	-	-	1.09	0.31	1.23	13.88
25	24.04	20.76	18.26	17.45	16.60	16.80	16.02	1.09	0.35	1.27	14.23
26	24.67	21.38	18.87	18.07	17.22	17.37	16.59	1.09	0.36	1.31	14.72
27	25.30	22.00	19.48	18.68	17.83	17.94	17.17	1.09	0.40	1.35	15.21
28	25.93	22.62	20.09	19.30	18.45	18.52	17.74	1.10	0.42	1.39	15.69
29	26.56	23.24	20.70	19.91	19.06	19.09	18.32	1.10	0.47	1.43	16.18
30	27.19	23.86	21.31	20.53	19.68	19.66	18.89	1.11	0.49	1.47	16.67
31	27.97	24.61	22.04	21.27	20.44	20.35	19.60	1.12	0.50	1.51	17.32
32	28.74	25.37	22.77	22.01	21.19	21.04	20.31	1.13	0.56	1.55	17.97
33	29.52	26.12	23.51	22.74	21.95	21.74	21.01	1.13	0.59	1.59	18.61
34	30.29	26.88	24.24	23.48	22.70	22.43	21.72	1.14	0.65	1.63	19.26
35	31.07	27.63	24.97	24.22	23.46	23.12	22.43	1.15	0.69	1.67	19.91
36	31.74	28.32	25.70	24.94	24.20	23.84	23.17	1.16	0.71	1.71	20.47
37	32.41	29.02	26.44	25.66	24.94	24.56	23.91	1.17	0.80	1.75	21.03
38	33.09	29.71	27.17	26.37	25.69	25.29	24.65	1.18	0.84	-	21.59
39	33.76	30.41	27.91	27.09	26.43	26.01	25.39	1.18	0.90	-	22.15

Rates

¹ *Accidental Death Benefit: Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount*

² *Waiver of Premium for Disability Benefit: Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount*

³ *Guaranteed Insurability Option Rider: Annual Premium Rates Per Thousand of Option Amount*

⁴ *Non-Occupational Disability Income Rider: Annual Premium Rate Per \$100 Monthly Benefit*

20 Pay, Female, Tobacco

Annual Gross Premium Rates Per \$1,000 of Face Amount

Riders can only be added at issue.

Issue Age	STANDARD					PREFERRED		OPTIONAL RIDERS			
	\$15,000	\$25,000	\$50,000	\$100,000	\$250,000	\$100,000	\$250,000	ADB ¹	PW ²	GIO ³	DI ⁴
40	34.43	31.10	28.64	27.81	27.17	26.73	26.13	1.19	0.93	-	22.71
41	35.56	32.17	29.64	28.83	28.19	27.65	27.05	1.19	1.05	-	23.49
42	36.69	33.23	30.64	29.85	29.21	28.57	27.97	1.20	1.12	-	24.27
43	37.83	34.30	31.65	30.87	30.23	29.50	28.89	1.20	1.21	-	25.06
44	38.96	35.36	32.65	31.89	31.25	30.42	29.81	1.21	1.30	-	25.84
45	40.09	36.43	33.65	32.91	32.27	31.34	30.73	1.21	1.40	-	26.62
46	41.16	37.43	34.57	33.88	33.21	32.33	31.68	1.22	1.51	-	27.91
47	42.22	38.42	35.50	34.86	34.14	33.31	32.63	1.22	1.65	-	29.20
48	43.29	39.42	36.42	35.83	35.08	34.30	33.59	1.23	1.81	-	30.50
49	44.35	40.41	37.35	36.81	36.01	35.28	34.54	1.23	1.96	-	31.79
50	45.42	41.41	38.27	37.78	36.95	36.27	35.49	1.23	2.07	-	33.08
51	46.76	42.66	39.61	38.97	38.15	37.34	36.57	1.25	2.25	-	36.15
52	48.11	43.91	40.94	40.17	39.36	38.41	37.65	1.28	2.46	-	39.22
53	49.45	45.16	42.28	41.36	40.56	39.47	38.72	1.30	2.59	-	42.30
54	50.80	46.41	43.61	42.56	41.77	40.54	39.80	1.33	2.81	-	45.37
55	52.14	47.66	44.95	43.75	42.97	41.61	40.88	1.35	2.99	-	48.44
56	53.48	48.91	46.29	44.94	44.17	42.68	41.96	1.38	-	-	-
57	54.87	50.20	47.62	46.17	45.41	43.80	43.08	1.41	-	-	-
58	56.29	51.52	48.95	47.43	46.68	44.97	44.26	1.44	-	-	-
59	57.74	52.89	50.28	48.73	47.98	46.19	45.48	1.47	-	-	-
60	59.24	54.29	51.61	50.06	49.31	47.46	46.75	1.50	-	-	-
61	60.77	55.73	52.94	51.42	50.67	48.78	48.07	1.53	-	-	-
62	62.67	57.45	54.53	52.99	52.22	50.21	49.48	1.56	-	-	-
63	64.93	59.44	56.40	54.75	53.96	51.75	51.00	1.59	-	-	-
64	67.56	61.70	58.53	56.71	55.88	53.40	52.61	1.62	-	-	-
65	70.55	64.24	60.93	58.87	57.99	55.15	54.32	1.65	-	-	-
66	73.90	67.06	63.60	61.23	60.28	57.01	56.13	-	-	-	-
67	76.82	69.58	66.04	63.45	62.47	58.83	57.92	-	-	-	-
68	79.30	71.83	68.26	65.53	64.55	60.61	59.70	-	-	-	-
69	81.35	73.79	70.25	67.48	66.52	62.35	61.46	-	-	-	-
70	82.96	75.46	72.02	69.28	68.39	64.05	63.21	-	-	-	-
71	84.57	77.13	73.79	71.09	70.26	65.75	64.96	-	-	-	-
72	87.29	79.66	76.31	73.56	72.74	67.87	67.09	-	-	-	-
73	91.11	83.05	79.60	76.71	75.85	70.42	69.61	-	-	-	-
74	96.04	87.30	83.63	80.52	79.57	73.40	72.51	-	-	-	-
75	102.08	92.40	88.43	85.01	83.92	76.80	75.79	-	-	-	-
76	109.23	98.36	93.98	90.17	88.89	80.63	79.46	-	-	-	-
77	116.67	104.69	99.89	95.78	94.39	84.88	83.63	-	-	-	-
78	124.41	111.38	106.15	101.85	100.44	89.58	88.31	-	-	-	-
79	132.45	118.44	112.77	108.37	107.02	94.70	93.49	-	-	-	-
80	140.78	125.87	119.74	115.35	114.15	100.26	99.18	-	-	-	-

¹ *Accidental Death Benefit: Male and Female, Non-Tobacco and Tobacco, Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of ADB Face Amount*

² *Waiver of Premium for Disability Benefit: Standard and Preferred, All Bands, Annual Gross Premium Rates Per \$1,000 of Base Policy Face Amount*

³ *Guaranteed Insurability Option Rider: Annual Premium Rates Per Thousand of Option Amount*

⁴ *Non-Occupational Disability Income Rider: Annual Premium Rate Per \$100 Monthly Benefit*

10-Year Term Life Rider, Standard (on Life-Pay Only)

Annual Gross Premium Rates Per \$1,000 of Face Amount

Issue Age	MALE		FEMALE	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
19	2.76	3.11	2.46	2.60
20	2.77	3.13	2.47	2.62
21	2.78	3.15	2.48	2.64
22	2.79	3.17	2.49	2.67
23	2.80	3.19	2.51	2.70
24	2.80	3.20	2.53	2.74
25	2.81	3.22	2.55	2.78
26	2.82	3.24	2.58	2.83
27	2.82	3.26	2.60	2.87
28	2.83	3.30	2.61	2.91
29	2.84	3.34	2.63	2.94
30	2.85	3.40	2.64	2.96
31	2.86	3.47	2.65	2.98
32	2.89	3.55	2.67	3.02
33	2.93	3.63	2.71	3.09
34	2.99	3.73	2.76	3.19
35	3.06	3.84	2.83	3.32
36	3.15	3.96	2.91	3.48
37	3.24	4.11	3.00	3.63
38	3.34	4.31	3.08	3.79
39	3.44	4.53	3.16	3.95
40	3.55	4.80	3.24	4.10
41	3.67	5.10	3.32	4.25
42	3.80	5.39	3.43	4.48
43	3.94	5.68	3.58	4.77
44	4.10	5.95	3.76	5.14
45	4.28	6.22	3.98	5.58
46	4.47	6.48	4.23	6.09
47	4.68	6.81	4.46	6.54
48	4.91	7.23	4.66	6.93
49	5.16	7.72	4.84	7.25
50	5.43	8.29	5.00	7.52
51	5.72	8.94	5.13	7.73
52	6.06	9.62	5.32	8.06
53	6.46	10.33	5.57	8.52
54	6.91	11.08	5.88	9.10
55	7.42	11.86	6.24	9.81
56	7.98	12.67	6.66	10.65
57	8.55	13.58	7.07	11.37
58	9.12	14.59	7.48	11.99
59	9.70	15.71	7.89	12.49
60	10.28	16.92	8.29	12.89
61	10.86	18.23	8.69	13.18
62	11.59	19.64	9.18	13.72
63	12.46	21.15	9.77	14.53
64	13.47	22.75	10.46	15.60
65	14.63	24.44	11.24	16.93
66	15.93	26.23	12.12	18.52
67	17.33	28.17	13.07	19.90
68	18.84	30.27	14.08	21.07
69	20.45	32.52	15.15	22.03
70	22.17	34.93	16.29	22.78

Rates

20-Year Term Life Rider, Standard (on Life-Pay Only)

Annual Gross Premium Rates Per \$1,000 of Face Amount

Issue Age	MALE		FEMALE	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
19	2.85	3.34	2.61	2.87
20	2.86	3.37	2.63	2.92
21	2.87	3.40	2.65	2.97
22	2.88	3.43	2.67	3.02
23	2.90	3.47	2.69	3.06
24	2.92	3.51	2.70	3.10
25	2.95	3.56	2.72	3.14
26	2.98	3.61	2.74	3.18
27	3.01	3.69	2.76	3.23
28	3.05	3.81	2.78	3.30
29	3.09	3.96	2.81	3.39
30	3.14	4.14	2.85	3.50
31	3.19	4.36	2.89	3.63
32	3.25	4.54	2.94	3.77
33	3.31	4.71	3.00	3.93
34	3.38	4.85	3.07	4.10
35	3.46	4.96	3.15	4.29
36	3.55	5.05	3.24	4.49
37	3.65	5.24	3.33	4.72
38	3.78	5.54	3.44	4.96
39	3.93	5.95	3.57	5.23
40	4.10	6.47	3.70	5.52
41	4.29	7.09	3.85	5.83
42	4.50	7.64	4.01	6.18
43	4.73	8.12	4.19	6.57
44	4.98	8.52	4.40	7.01
45	5.25	8.85	4.62	7.48
46	5.54	9.10	4.86	8.00
47	5.89	9.59	5.14	8.53
48	6.32	10.30	5.44	9.09
49	6.81	11.25	5.78	9.67
50	7.37	12.42	6.15	10.27
51	8.00	13.82	6.55	10.89
52	8.68	15.09	6.98	11.57
53	9.40	16.21	7.42	12.31
54	10.17	17.18	7.89	13.11
55	10.98	18.02	8.38	13.97
56	11.84	18.71	8.89	14.89
57	12.83	19.88	9.52	15.90
58	13.96	21.50	10.27	16.99
59	15.22	23.59	11.14	18.18
60	16.62	26.15	12.13	19.46



The Baltimore Life
COMPANIES

The Baltimore Life Insurance Company

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