



# **PREFERRED GOLDEN PROTECTOR I & II**

## PRODUCT INFORMATION, UNDERWRITING GUIDE AND RATES

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***For Agent Use Only.***

*This manual provides information on the following: Policy form series P-FX-12/98; riders ADBR-1/00 and WOP-1/00.*

*Products and services are underwritten and/or provided by Colorado Bankers Life Insurance Company® (Home Office: Durham, NC), licensed in 49 states (excluding New York), the District of Columbia, and Puerto Rico. Products and services may not be available in all states.*

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## PRODUCT INFORMATION

- Whole Life Insurance designed for the senior final expense market.
- Issue Ages
  - PGP I: 15-85 (current age)
  - PGP II: 45-85 (current age)
- Premium Paying Period is to age 120.
- Maximum Face Amount for Preferred Golden Protector I is \$50,000 through issue age 80 and \$10,000 for issue ages 81-85.
- Maximum Face Amount for Preferred Golden Protector II is \$10,000 through issue age 80 and \$5,000 for issue ages 81-85.
- Minimum Face Amount under either Plan is \$2,000.
- Preferred Golden Protector II offers a graded death benefit: 30% of the face amount of the policy is paid for non-accidental death during the first policy year. 70% of the face amount of the policy is paid for non-accidental death during the second policy year. Beginning the third policy year, 100% of the face amount of the policy is paid upon death for any cause.
- Both Preferred Golden Protector I & II include an Accelerated Death Benefit Rider which provides for early partial payment of the policy's face amount upon diagnosis of an illness that is confirmed by a physician to be terminal within 12 months.

## RIDERS

Refer to the policy and riders for applicable exclusions and limitations, including suicide provision and contestability period. You must disclose all limitations and exclusions. Proof of continuing confinement may be required every three months with the Waiver of Premium for Hospital or Nursing Home Confinement Rider.

Included Rider	Optional Riders	
<p><b>Accelerated Death Benefit Rider<sup>1</sup></b></p> <p>(PGP 1 &amp; 2) Provides for early partial payment of the policy's death benefit upon diagnosis of an illness that is confirmed by a physician to be terminal within 12 months.</p>	<p><b>Waiver of Premium Rider for Hospital or Nursing Facility Confinement<sup>2</sup></b></p> <p>(PGP 1) Following six consecutive months of confinement in a hospital or nursing facility, your monthly premium payments will be waived for as long as you remain continuously confined.<sup>3</sup> [add footnotes #1, 2 &amp; 3 from brochure to this page]</p>	<p><b>Lifetime Accidental Death benefit Rider<sup>2</sup></b></p> <p>(PGP 1 &amp; 2) The Accidental Death Benefit amount specified in the policy will be equal to and payable in addition to the full face amount of the policy.</p>

## FIELD UNDERWRITING

- If your client answers "No" to all questions then they may be eligible for Preferred Golden Protector I, with its full initial death benefit.
- If your client answers "No" to questions 1-5 (Part I), but answers "Yes" to questions 6-8 (Part II), then they may be eligible only for the Preferred Golden Protector II, a graded death benefit policy.
- Applicants who answer "Yes" to any question must give complete and detailed information including the name, address and phone number of the proposed insured's attending physician, hospital name, medication and reason for usage. If details are not provided, the application may be returned to you for completion.
- Individuals who have received kidney dialysis treatments or have received organ transplants will not be eligible for any coverage, including graded benefit coverage.
- On the PGP application form, question #6b asks, "In the past 3 years, has the Proposed Insured had or been

treated for or taken medication for: kidney disease, kidney failure, kidney dialysis, cirrhosis or other liver disease?" If your client answers "yes" to either kidney failure or kidney dialysis, the application will be declined. If they answer "yes" to kidney disease, the application may be declined or offered a graded benefit depending on the particular diagnosis.

- Transplant recipients usually require lifelong use of anti-rejection medications. Therefore, when a transplant recipient is a Proposed Insured under the application, they ordinarily should answer "yes" to prescription question #11 and one of the following under question #6 in reference to the organ they received: #6a for lung; #6b for kidney or liver; #6g for heart.
- There is no specific question referencing pancreatic transplants, so those clients only answer question 11. Note: Coverage will continue to be offered to recipients of corneal transplants.

Because unique cases may exist, please contact our Underwriting Department if you have any questions.

## HOME OFFICE UNDERWRITING

The underwriting decision will be accept/reject based on the applicant's medical history. When an application is received in the home office, the following procedures will be completed:

- We reserve the right to conduct phone verification calls to the applicant, as needed.
- An M.I.B. search will be conducted to verify the information provided.
- A Prescription History search will be conducted.

Please inform the applicant that they may be telephoned by a representative of Colorado Bankers Life Insurance Company® to verify application information.

## APPLICATION SUBMISSION

- Completed Application, Agents Report and Prescription History Authorization
- Completed Presentation Summary/Bank Draft Authorization
- Replacement form, if necessary
- Completed Business Transmittal Form

## PREMIUMS

Premium rates vary by gender and tobacco class only. Tobacco class is based on use of any tobacco product in the past 12 months. No substandard premiums apply. The total monthly premium is equal to the sum of the premiums for the policy and all benefits and riders, plus a \$36 annual policy fee. All monthly premiums shown include the policy fee. No agent checks or money orders will be accepted.

## HOW TO CALCULATE MODAL PREMIUM

**MODAL PREMIUM = MONTHLY PREMIUM X MODAL FACTOR**

MODAL FACTORS:

ANNUAL 11.0

SEMIANNUAL 5.8

QUARTERLY 2.92

## PGP LEVEL BENEFIT WHOLE LIFE INSURANCE

- ▲ MONTHLY RATES PER \$1000
- ▲ EXCLUDING POLICY FEE
- ▲ ANNUAL POLICY FEE, \$36

ISSUE AGE	MALE NONSMOKER	MALE SMOKER	FEMALE NONSMOKER	FEMALE SMOKER
15	0.72	0.72	0.63	0.63
16	0.74	0.74	0.64	0.64
17	0.76	0.76	0.65	0.65
18	0.77	0.93	0.68	0.73
19	0.80	0.96	0.69	0.74
20	0.82	0.99	0.70	0.76
21	0.84	1.02	0.72	0.78
22	0.86	1.06	0.74	0.82
23	0.89	1.08	0.75	0.84
24	0.92	1.11	0.77	0.87
25	0.94	1.14	0.80	0.89
26	0.96	1.17	0.82	0.92
27	1.00	1.20	0.84	0.95
28	1.02	1.23	0.88	1.00
29	1.05	1.27	0.90	1.03
30	1.08	1.30	0.93	1.06
31	1.13	1.35	0.96	1.10
32	1.16	1.41	1.00	1.14
33	1.20	1.46	1.04	1.18
34	1.23	1.52	1.07	1.21
35	1.28	1.57	1.10	1.26
36	1.32	1.62	1.14	1.30
37	1.38	1.70	1.18	1.36
38	1.43	1.76	1.24	1.41
39	1.48	1.84	1.28	1.46
40	1.54	1.90	1.32	1.52
41	1.61	2.01	1.39	1.58
42	1.69	2.12	1.45	1.66
43	1.76	2.23	1.51	1.72
44	1.84	2.33	1.57	1.80
45	1.92	2.44	1.64	1.86
46	2.01	2.57	1.71	1.95
47	2.12	2.72	1.79	2.03
48	2.22	2.85	1.87	2.13
49	2.33	3.00	1.95	2.21
50	2.44	3.14	2.03	2.31

ISSUE AGE	MALE NONSMOKER	MALE SMOKER	FEMALE NONSMOKER	FEMALE SMOKER
51	2.59	3.32	2.14	2.43
52	2.74	3.51	2.24	2.54
53	2.88	3.69	2.35	2.65
54	3.03	3.87	2.46	2.77
55	3.17	4.05	2.57	2.89
56	3.35	4.26	2.69	3.03
57	3.54	4.49	2.84	3.19
58	3.72	4.73	2.97	3.36
59	3.91	4.96	3.12	3.52
60	4.10	5.19	3.26	3.67
61	4.35	5.51	3.45	3.90
62	4.61	5.83	3.65	4.12
63	4.86	6.16	3.84	4.33
64	5.12	6.48	4.05	4.56
65	5.37	6.80	4.24	4.78
66	5.74	7.23	4.50	5.05
67	6.14	7.70	4.80	5.36
68	6.55	8.17	5.09	5.65
69	6.95	8.64	5.38	5.96
70	7.35	9.12	5.68	6.27
71	7.92	9.82	6.11	6.75
72	8.49	10.53	6.54	7.25
73	9.07	11.24	6.97	7.73
74	9.64	11.94	7.41	8.23
75	10.21	12.65	7.84	8.71
76	11.18	13.60	8.58	9.37
77	12.20	14.61	9.36	10.06
78	13.21	15.61	10.14	10.75
79	14.23	16.62	10.92	11.45
80	15.25	17.63	11.70	12.14
81	16.77	19.22	12.86	13.36
82	18.29	20.80	14.04	14.56
83	19.80	22.40	15.20	15.78
84	21.33	23.98	16.38	16.99
85	22.85	25.57	17.55	18.21

## PGP GRADED BENEFIT WHOLE LIFE INSURANCE

- ▲ MONTHLY RATES PER \$1000
- ▲ EXCLUDING POLICY FEE
- ▲ ANNUAL POLICY FEE, \$36

ISSUE AGE	MALE	MALE	FEMALE	FEMALE
	NONSMOKER	SMOKER	NONSMOKER	SMOKER
45	2.10	2.84	1.80	2.23
46	2.22	3.05	1.89	2.33
47	2.35	3.25	1.99	2.43
48	2.48	3.45	2.08	2.52
49	2.61	3.66	2.18	2.62
50	2.76	3.85	2.28	2.72
51	2.96	4.12	2.42	2.89
52	3.16	4.38	2.55	3.06
53	3.37	4.65	2.69	3.23
54	3.57	4.92	2.83	3.40
55	3.76	5.18	2.97	3.58
56	4.04	5.56	3.14	3.78
57	4.33	5.98	3.33	4.00
58	4.63	6.39	3.53	4.23
59	4.93	6.81	3.72	4.45
60	5.21	7.21	3.91	4.69
61	5.67	7.81	4.19	5.00
62	6.13	8.40	4.48	5.31
63	6.58	9.00	4.77	5.62
64	7.04	9.59	5.06	5.93
65	7.52	10.16	5.34	6.26
66	8.14	10.94	5.80	6.74
67	8.82	11.78	6.30	7.27
68	9.50	12.63	6.79	7.80
69	10.17	13.47	7.29	8.32
70	10.82	14.34	7.76	8.86
71	11.87	15.60	8.51	9.70
72	12.91	16.87	9.26	10.53
73	13.96	18.14	10.01	11.36
74	15.00	19.40	10.76	12.20
75	16.03	20.65	11.49	13.02
76	18.20	23.28	12.93	14.37
77	20.44	26.01	14.42	15.79
78	22.69	28.74	15.91	17.21
79	24.94	31.47	17.40	18.63
80	27.21	34.18	18.90	20.04
81	29.21	36.32	20.56	21.57
82	31.22	38.46	22.22	23.09
83	33.22	40.60	23.88	24.61
84	35.23	42.75	25.54	26.13
85	37.22	44.87	27.21	27.68

FOR AGENT USE ONLY

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ MALE TOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	6.60	10.20	13.80	17.40	21.00	24.60	28.20	31.80	35.40	39.00
16	6.70	10.40	14.10	17.80	21.50	25.20	28.90	32.60	36.30	40.00
17	6.80	10.60	14.40	18.20	22.00	25.80	29.60	33.40	37.20	41.00
18	7.65	12.30	16.95	21.60	26.25	30.90	35.55	40.20	44.85	49.50
19	7.80	12.60	17.40	22.20	27.00	31.80	36.60	41.40	46.20	51.00
20	7.95	12.90	17.85	22.80	27.75	32.70	37.65	42.60	47.55	52.50
21	8.10	13.20	18.30	23.40	28.50	33.60	38.70	43.80	48.90	54.00
22	8.30	13.60	18.90	24.20	29.50	34.80	40.10	45.40	50.70	56.00
23	8.40	13.80	19.20	24.60	30.00	35.40	40.80	46.20	51.60	57.00
24	8.55	14.10	19.65	25.20	30.75	36.30	41.85	47.40	52.95	58.50
25	8.70	14.40	20.10	25.80	31.50	37.20	42.90	48.60	54.30	60.00
26	8.85	14.70	20.55	26.40	32.25	38.10	43.95	49.80	55.65	61.50
27	9.00	15.00	21.00	27.00	33.00	39.00	45.00	51.00	57.00	63.00
28	9.15	15.30	21.45	27.60	33.75	39.90	46.05	52.20	58.35	64.50
29	9.35	15.70	22.05	28.40	34.75	41.10	47.45	53.80	60.15	66.50
30	9.50	16.00	22.50	29.00	35.50	42.00	48.50	55.00	61.50	68.00
31	9.75	16.50	23.25	30.00	36.75	43.50	50.25	57.00	63.75	70.50
32	10.05	17.10	24.15	31.20	38.25	45.30	52.35	59.40	66.45	73.50
33	10.30	17.60	24.90	32.20	39.50	46.80	54.10	61.40	68.70	76.00
34	10.60	18.20	25.80	33.40	41.00	48.60	56.20	63.80	71.40	79.00
35	10.85	18.70	26.55	34.40	42.25	50.10	57.95	65.80	73.65	81.50
36	11.10	19.20	27.30	35.40	43.50	51.60	59.70	67.80	75.90	84.00
37	11.50	20.00	28.50	37.00	45.50	54.00	62.50	71.00	79.50	88.00
38	11.80	20.60	29.40	38.20	47.00	55.80	64.60	73.40	82.20	91.00
39	12.20	21.40	30.60	39.80	49.00	58.20	67.40	76.60	85.80	95.00
40	12.50	22.00	31.50	41.00	50.50	60.00	69.50	79.00	88.50	98.00
41	13.05	23.10	33.15	43.20	53.25	63.30	73.35	83.40	93.45	103.50
42	13.60	24.20	34.80	45.40	56.00	66.60	77.20	87.80	98.40	109.00
43	14.15	25.30	36.45	47.60	58.75	69.90	81.05	92.20	103.35	114.50
44	14.65	26.30	37.95	49.60	61.25	72.90	84.55	96.20	107.85	119.50
45	15.20	27.40	39.60	51.80	64.00	76.20	88.40	100.60	112.80	125.00
46	15.85	28.70	41.55	54.40	67.25	80.10	92.95	105.80	118.65	131.50
47	16.60	30.20	43.80	57.40	71.00	84.60	98.20	111.80	125.40	139.00
48	17.25	31.50	45.75	60.00	74.25	88.50	102.75	117.00	131.25	145.50
49	18.00	33.00	48.00	63.00	78.00	93.00	108.00	123.00	138.00	153.00
50	18.70	34.40	50.10	65.80	81.50	97.20	112.90	128.60	144.30	160.00

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	19.60	36.20	52.80	69.40	86.00	102.60	119.20	135.80	152.40	169.00
52	20.55	38.10	55.65	73.20	90.75	108.30	125.85	143.40	160.95	178.50
53	21.45	39.90	58.35	76.80	95.25	113.70	132.15	150.60	169.05	187.50
54	22.35	41.70	61.05	80.40	99.75	119.10	138.45	157.80	177.15	196.50
55	23.25	43.50	63.75	84.00	104.25	124.50	144.75	165.00	185.25	205.50
56	24.30	45.60	66.90	88.20	109.50	130.80	152.10	173.40	194.70	216.00
57	25.45	47.90	70.35	92.80	115.25	137.70	160.15	182.60	205.05	227.50
58	26.65	50.30	73.95	97.60	121.25	144.90	168.55	192.20	215.85	239.50
59	27.80	52.60	77.40	102.20	127.00	151.80	176.60	201.40	226.20	251.00
60	28.95	54.90	80.85	106.80	132.75	158.70	184.65	210.60	236.55	262.50
61	30.55	58.10	85.65	113.20	140.75	168.30	195.85	223.40	250.95	278.50
62	32.15	61.30	90.45	119.60	148.75	177.90	207.05	236.20	265.35	294.50
63	33.80	64.60	95.40	126.20	157.00	187.80	218.60	249.40	280.20	311.00
64	35.40	67.80	100.20	132.60	165.00	197.40	229.80	262.20	294.60	327.00
65	37.00	71.00	105.00	139.00	173.00	207.00	241.00	275.00	309.00	343.00
66	39.15	75.30	111.45	147.60	183.75	219.90	256.05	292.20	328.35	364.50
67	41.50	80.00	118.50	157.00	195.50	234.00	272.50	311.00	349.50	388.00
68	43.85	84.70	125.55	166.40	207.25	248.10	288.95	329.80	370.65	411.50
69	46.20	89.40	132.60	175.80	219.00	262.20	305.40	348.60	391.80	435.00
70	48.60	94.20	139.80	185.40	231.00	276.60	322.20	367.80	413.40	459.00
71	52.10	101.20	150.30	199.40	248.50	297.60	346.70	395.80	444.90	494.00
72	55.65	108.30	160.95	213.60	266.25	318.90	371.55	424.20	476.85	529.50
73	59.20	115.40	171.60	227.80	284.00	340.20	396.40	452.60	508.80	565.00
74	62.70	122.40	182.10	241.80	301.50	361.20	420.90	480.60	540.30	600.00
75	66.25	129.50	192.75	256.00	319.25	382.50	445.75	509.00	572.25	635.50
76	71.00	139.00	207.00	275.00	343.00	411.00	479.00	547.00	615.00	683.00
77	76.05	149.10	222.15	295.20	368.25	441.30	514.35	587.40	660.45	733.50
78	81.05	159.10	237.15	315.20	393.25	471.30	549.35	627.40	705.45	783.50
79	86.10	169.20	252.30	335.40	418.50	501.60	584.70	667.80	750.90	834.00
80	91.15	179.30	267.45	355.60	443.75	531.90	620.05	708.20	796.35	884.50
81	99.10	195.20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	107.00	211.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	115.00	227.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	122.90	242.80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	130.85	258.70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ MALE TOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
15	9,722	23,611	37,500	N/A	N/A
16	9,459	22,973	36,486	50,000	N/A
17	9,211	22,368	35,526	48,684	N/A
18	7,527	18,280	29,032	39,785	N/A
19	7,292	17,708	28,125	38,542	48,958
20	7,071	17,172	27,273	37,374	47,475
21	6,863	16,667	26,471	36,275	46,078
22	6,604	16,038	25,472	34,906	44,340
23	6,481	15,741	25,000	34,259	43,519
24	6,306	15,315	24,324	33,333	42,342
25	6,140	14,912	23,684	32,456	41,228
26	5,983	14,530	23,077	31,624	40,171
27	5,833	14,167	22,500	30,833	39,167
28	5,691	13,821	21,951	30,081	38,211
29	5,512	13,386	21,260	29,134	37,008
30	5,385	13,077	20,769	28,462	36,154
31	5,185	12,593	20,000	27,407	34,815
32	4,965	12,057	19,149	26,241	33,333
33	4,795	11,644	18,493	25,342	32,192
34	4,605	11,184	17,763	24,342	30,921
35	4,459	10,828	17,197	23,567	29,936
36	4,321	10,494	16,667	22,840	29,012
37	4,118	10,000	15,882	21,765	27,647
38	3,977	9,659	15,341	21,023	26,705
39	3,804	9,239	14,674	20,109	25,543
40	3,684	8,947	14,211	19,474	24,737
41	3,483	8,458	13,433	18,408	23,383
42	3,302	8,019	12,736	17,453	22,170
43	3,139	7,623	12,108	16,592	21,076
44	3,004	7,296	11,588	15,880	20,172
45	2,869	6,967	11,066	15,164	19,262
46	2,724	6,615	10,506	14,397	18,288
47	2,574	6,250	9,926	13,603	17,279
48	2,456	5,965	9,474	12,982	16,491
49	2,333	5,667	9,000	12,333	15,667
50	2,229	5,414	8,599	11,783	14,968

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
51	2,108	5,120	8,133	11,145	14,157
52	N/A	4,843	7,692	10,541	13,390
53	N/A	4,607	7,317	10,027	12,737
54	N/A	4,393	6,977	9,561	12,145
55	N/A	4,198	6,667	9,136	11,605
56	N/A	3,991	6,338	8,685	11,033
57	N/A	3,786	6,013	8,241	10,468
58	N/A	3,594	5,708	7,822	9,937
59	N/A	3,427	5,444	7,460	9,476
60	N/A	3,276	5,202	7,129	9,056
61	N/A	3,085	4,900	6,715	8,530
62	N/A	2,916	4,631	6,346	8,062
63	N/A	2,760	4,383	6,006	7,630
64	N/A	2,623	4,167	5,710	7,253
65	N/A	2,500	3,971	5,441	6,912
66	N/A	2,351	3,734	5,118	6,501
67	N/A	2,208	3,506	4,805	6,104
68	N/A	2,081	3,305	4,529	5,753
69	N/A	N/A	3,125	4,282	5,440
70	N/A	N/A	2,961	4,057	5,154
71	N/A	N/A	2,749	3,768	4,786
72	N/A	N/A	2,564	3,514	4,463
73	N/A	N/A	2,402	3,292	4,181
74	N/A	N/A	2,261	3,099	3,936
75	N/A	N/A	2,134	2,925	3,715
76	N/A	N/A	N/A	2,721	3,456
77	N/A	N/A	N/A	2,533	3,217
78	N/A	N/A	N/A	2,370	3,011
79	N/A	N/A	N/A	2,226	2,828
80	N/A	N/A	N/A	2,099	2,666
81	N/A	N/A	N/A	N/A	2,445
82	N/A	N/A	N/A	N/A	2,260
83	N/A	N/A	N/A	N/A	2,098
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ MALE NONTOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	6.60	10.20	13.80	17.40	21.00	24.60	28.20	31.80	35.40	39.00
16	6.70	10.40	14.10	17.80	21.50	25.20	28.90	32.60	36.30	40.00
17	6.80	10.60	14.40	18.20	22.00	25.80	29.60	33.40	37.20	41.00
18	6.85	10.70	14.55	18.40	22.25	26.10	29.95	33.80	37.65	41.50
19	7.00	11.00	15.00	19.00	23.00	27.00	31.00	35.00	39.00	43.00
20	7.10	11.20	15.30	19.40	23.50	27.60	31.70	35.80	39.90	44.00
21	7.20	11.40	15.60	19.80	24.00	28.20	32.40	36.60	40.80	45.00
22	7.30	11.60	15.90	20.20	24.50	28.80	33.10	37.40	41.70	46.00
23	7.45	11.90	16.35	20.80	25.25	29.70	34.15	38.60	43.05	47.50
24	7.60	12.20	16.80	21.40	26.00	30.60	35.20	39.80	44.40	49.00
25	7.70	12.40	17.10	21.80	26.50	31.20	35.90	40.60	45.30	50.00
26	7.80	12.60	17.40	22.20	27.00	31.80	36.60	41.40	46.20	51.00
27	8.00	13.00	18.00	23.00	28.00	33.00	38.00	43.00	48.00	53.00
28	8.10	13.20	18.30	23.40	28.50	33.60	38.70	43.80	48.90	54.00
29	8.25	13.50	18.75	24.00	29.25	34.50	39.75	45.00	50.25	55.50
30	8.40	13.80	19.20	24.60	30.00	35.40	40.80	46.20	51.60	57.00
31	8.65	14.30	19.95	25.60	31.25	36.90	42.55	48.20	53.85	59.50
32	8.80	14.60	20.40	26.20	32.00	37.80	43.60	49.40	55.20	61.00
33	9.00	15.00	21.00	27.00	33.00	39.00	45.00	51.00	57.00	63.00
34	9.15	15.30	21.45	27.60	33.75	39.90	46.05	52.20	58.35	64.50
35	9.40	15.80	22.20	28.60	35.00	41.40	47.80	54.20	60.60	67.00
36	9.60	16.20	22.80	29.40	36.00	42.60	49.20	55.80	62.40	69.00
37	9.90	16.80	23.70	30.60	37.50	44.40	51.30	58.20	65.10	72.00
38	10.15	17.30	24.45	31.60	38.75	45.90	53.05	60.20	67.35	74.50
39	10.40	17.80	25.20	32.60	40.00	47.40	54.80	62.20	69.60	77.00
40	10.70	18.40	26.10	33.80	41.50	49.20	56.90	64.60	72.30	80.00
41	11.05	19.10	27.15	35.20	43.25	51.30	59.35	67.40	75.45	83.50
42	11.45	19.90	28.35	36.80	45.25	53.70	62.15	70.60	79.05	87.50
43	11.80	20.60	29.40	38.20	47.00	55.80	64.60	73.40	82.20	91.00
44	12.20	21.40	30.60	39.80	49.00	58.20	67.40	76.60	85.80	95.00
45	12.60	22.20	31.80	41.40	51.00	60.60	70.20	79.80	89.40	99.00
46	13.05	23.10	33.15	43.20	53.25	63.30	73.35	83.40	93.45	103.50
47	13.60	24.20	34.80	45.40	56.00	66.60	77.20	87.80	98.40	109.00
48	14.10	25.20	36.30	47.40	58.50	69.60	80.70	91.80	102.90	114.00
49	14.65	26.30	37.95	49.60	61.25	72.90	84.55	96.20	107.85	119.50
50	15.20	27.40	39.60	51.80	64.00	76.20	88.40	100.60	112.80	125.00

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	15.95	28.90	41.85	54.80	67.75	80.70	93.65	106.60	119.55	132.50
52	16.70	30.40	44.10	57.80	71.50	85.20	98.90	112.60	126.30	140.00
53	17.40	31.80	46.20	60.60	75.00	89.40	103.80	118.20	132.60	147.00
54	18.15	33.30	48.45	63.60	78.75	93.90	109.05	124.20	139.35	154.50
55	18.85	34.70	50.55	66.40	82.25	98.10	113.95	129.80	145.65	161.50
56	19.75	36.50	53.25	70.00	86.75	103.50	120.25	137.00	153.75	170.50
57	20.70	38.40	56.10	73.80	91.50	109.20	126.90	144.60	162.30	180.00
58	21.60	40.20	58.80	77.40	96.00	114.60	133.20	151.80	170.40	189.00
59	22.55	42.10	61.65	81.20	100.75	120.30	139.85	159.40	178.95	198.50
60	23.50	44.00	64.50	85.00	105.50	126.00	146.50	167.00	187.50	208.00
61	24.75	46.50	68.25	90.00	111.75	133.50	155.25	177.00	198.75	220.50
62	26.05	49.10	72.15	95.20	118.25	141.30	164.35	187.40	210.45	233.50
63	27.30	51.60	75.90	100.20	124.50	148.80	173.10	197.40	221.70	246.00
64	28.60	54.20	79.80	105.40	131.00	156.60	182.20	207.80	233.40	259.00
65	29.85	56.70	83.55	110.40	137.25	164.10	190.95	217.80	244.65	271.50
66	31.70	60.40	89.10	117.80	146.50	175.20	203.90	232.60	261.30	290.00
67	33.70	64.40	95.10	125.80	156.50	187.20	217.90	248.60	279.30	310.00
68	35.75	68.50	101.25	134.00	166.75	199.50	232.25	265.00	297.75	330.50
69	37.75	72.50	107.25	142.00	176.75	211.50	246.25	281.00	315.75	350.50
70	39.75	76.50	113.25	150.00	186.75	223.50	260.25	297.00	333.75	370.50
71	42.60	82.20	121.80	161.40	201.00	240.60	280.20	319.80	359.40	399.00
72	45.45	87.90	130.35	172.80	215.25	257.70	300.15	342.60	385.05	427.50
73	48.35	93.70	139.05	184.40	229.75	275.10	320.45	365.80	411.15	456.50
74	51.20	99.40	147.60	195.80	244.00	292.20	340.40	388.60	436.80	485.00
75	54.05	105.10	156.15	207.20	258.25	309.30	360.35	411.40	462.45	513.50
76	58.90	114.80	170.70	226.60	282.50	338.40	394.30	450.20	506.10	562.00
77	64.00	125.00	186.00	247.00	308.00	369.00	430.00	491.00	552.00	613.00
78	69.05	135.10	201.15	267.20	333.25	399.30	465.35	531.40	597.45	663.50
79	74.15	145.30	216.45	287.60	358.75	429.90	501.05	572.20	643.35	714.50
80	79.25	155.50	231.75	308.00	384.25	460.50	536.75	613.00	689.25	765.50
81	86.85	170.70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	94.45	185.90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	102.00	201.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	109.65	216.30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	117.25	231.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A



**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ MALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
15	9,722	23,611	37,500	N/A	N/A
16	9,459	22,973	36,486	50,000	N/A
17	9,211	22,368	35,526	48,684	N/A
18	9,091	22,078	35,065	48,052	N/A
19	8,750	21,250	33,750	46,250	N/A
20	8,537	20,732	32,927	45,122	N/A
21	8,333	20,238	32,143	44,048	N/A
22	8,140	19,767	31,395	43,023	N/A
23	7,865	19,101	30,337	41,573	N/A
24	7,609	18,478	29,348	40,217	N/A
25	7,447	18,085	28,723	39,362	50,000
26	7,292	17,708	28,125	38,542	48,958
27	7,000	17,000	27,000	37,000	47,000
28	6,863	16,667	26,471	36,275	46,078
29	6,667	16,190	25,714	35,238	44,762
30	6,481	15,741	25,000	34,259	43,519
31	6,195	15,044	23,894	32,743	41,593
32	6,034	14,655	23,276	31,897	40,517
33	5,833	14,167	22,500	30,833	39,167
34	5,691	13,821	21,951	30,081	38,211
35	5,469	13,281	21,094	28,906	36,719
36	5,303	12,879	20,455	28,030	35,606
37	5,072	12,319	19,565	26,812	34,058
38	4,895	11,888	18,881	25,874	32,867
39	4,730	11,486	18,243	25,000	31,757
40	4,545	11,039	17,532	24,026	30,519
41	4,348	10,559	16,770	22,981	29,193
42	4,142	10,059	15,976	21,893	27,811
43	3,977	9,659	15,341	21,023	26,705
44	3,804	9,239	14,674	20,109	25,543
45	3,646	8,854	14,063	19,271	24,479
46	3,483	8,458	13,433	18,408	23,383
47	3,302	8,019	12,736	17,453	22,170
48	3,153	7,658	12,162	16,667	21,171
49	3,004	7,296	11,588	15,880	20,172
50	2,869	6,967	11,066	15,164	19,262

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
51	2,703	6,564	10,425	14,286	18,147
52	2,555	6,204	9,854	13,504	17,153
53	2,431	5,903	9,375	12,847	16,319
54	2,310	5,611	8,911	12,211	15,512
55	2,208	5,363	8,517	11,672	14,826
56	2,090	5,075	8,060	11,045	14,030
57	N/A	4,802	7,627	10,452	13,277
58	N/A	4,570	7,258	9,946	12,634
59	N/A	4,348	6,905	9,463	12,020
60	N/A	4,146	6,585	9,024	11,463
61	N/A	3,908	6,207	8,506	10,805
62	N/A	3,688	5,857	8,026	10,195
63	N/A	3,498	5,556	7,613	9,671
64	N/A	3,320	5,273	7,227	9,180
65	N/A	3,166	5,028	6,890	8,752
66	N/A	2,962	4,704	6,446	8,188
67	N/A	2,769	4,397	6,026	7,655
68	N/A	2,595	4,122	5,649	7,176
69	N/A	2,446	3,885	5,324	6,763
70	N/A	2,313	3,673	5,034	6,395
71	N/A	2,146	3,409	4,672	5,934
72	N/A	2,002	3,180	4,358	5,536
73	N/A	N/A	2,977	4,079	5,182
74	N/A	N/A	2,801	3,838	4,876
75	N/A	N/A	2,644	3,624	4,603
76	N/A	N/A	2,415	3,309	4,204
77	N/A	N/A	2,213	3,033	3,852
78	N/A	N/A	2,044	2,801	3,558
79	N/A	N/A	N/A	2,600	3,303
80	N/A	N/A	N/A	2,426	3,082
81	N/A	N/A	N/A	2,206	2,803
82	N/A	N/A	N/A	2,023	2,570
83	N/A	N/A	N/A	N/A	2,374
84	N/A	N/A	N/A	N/A	2,203
85	N/A	N/A	N/A	N/A	2,057

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ FEMALE TOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	6.15	9.30	12.45	15.60	18.75	21.90	25.05	28.20	31.35	34.50
16	6.20	9.40	12.60	15.80	19.00	22.20	25.40	28.60	31.80	35.00
17	6.25	9.50	12.75	16.00	19.25	22.50	25.75	29.00	32.25	35.50
18	6.65	10.30	13.95	17.60	21.25	24.90	28.55	32.20	35.85	39.50
19	6.70	10.40	14.10	17.80	21.50	25.20	28.90	32.60	36.30	40.00
20	6.80	10.60	14.40	18.20	22.00	25.80	29.60	33.40	37.20	41.00
21	6.90	10.80	14.70	18.60	22.50	26.40	30.30	34.20	38.10	42.00
22	7.10	11.20	15.30	19.40	23.50	27.60	31.70	35.80	39.90	44.00
23	7.20	11.40	15.60	19.80	24.00	28.20	32.40	36.60	40.80	45.00
24	7.35	11.70	16.05	20.40	24.75	29.10	33.45	37.80	42.15	46.50
25	7.45	11.90	16.35	20.80	25.25	29.70	34.15	38.60	43.05	47.50
26	7.60	12.20	16.80	21.40	26.00	30.60	35.20	39.80	44.40	49.00
27	7.75	12.50	17.25	22.00	26.75	31.50	36.25	41.00	45.75	50.50
28	8.00	13.00	18.00	23.00	28.00	33.00	38.00	43.00	48.00	53.00
29	8.15	13.30	18.45	23.60	28.75	33.90	39.05	44.20	49.35	54.50
30	8.30	13.60	18.90	24.20	29.50	34.80	40.10	45.40	50.70	56.00
31	8.50	14.00	19.50	25.00	30.50	36.00	41.50	47.00	52.50	58.00
32	8.70	14.40	20.10	25.80	31.50	37.20	42.90	48.60	54.30	60.00
33	8.90	14.80	20.70	26.60	32.50	38.40	44.30	50.20	56.10	62.00
34	9.05	15.10	21.15	27.20	33.25	39.30	45.35	51.40	57.45	63.50
35	9.30	15.60	21.90	28.20	34.50	40.80	47.10	53.40	59.70	66.00
36	9.50	16.00	22.50	29.00	35.50	42.00	48.50	55.00	61.50	68.00
37	9.80	16.60	23.40	30.20	37.00	43.80	50.60	57.40	64.20	71.00
38	10.05	17.10	24.15	31.20	38.25	45.30	52.35	59.40	66.45	73.50
39	10.30	17.60	24.90	32.20	39.50	46.80	54.10	61.40	68.70	76.00
40	10.60	18.20	25.80	33.40	41.00	48.60	56.20	63.80	71.40	79.00
41	10.90	18.80	26.70	34.60	42.50	50.40	58.30	66.20	74.10	82.00
42	11.30	19.60	27.90	36.20	44.50	52.80	61.10	69.40	77.70	86.00
43	11.60	20.20	28.80	37.40	46.00	54.60	63.20	71.80	80.40	89.00
44	12.00	21.00	30.00	39.00	48.00	57.00	66.00	75.00	84.00	93.00
45	12.30	21.60	30.90	40.20	49.50	58.80	68.10	77.40	86.70	96.00
46	12.75	22.50	32.25	42.00	51.75	61.50	71.25	81.00	90.75	100.50
47	13.15	23.30	33.45	43.60	53.75	63.90	74.05	84.20	94.35	104.50
48	13.65	24.30	34.95	45.60	56.25	66.90	77.55	88.20	98.85	109.50
49	14.05	25.10	36.15	47.20	58.25	69.30	80.35	91.40	102.45	113.50
50	14.55	26.10	37.65	49.20	60.75	72.30	83.85	95.40	106.95	118.50

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	15.15	27.30	39.45	51.60	63.75	75.90	88.05	100.20	112.35	124.50
52	15.70	28.40	41.10	53.80	66.50	79.20	91.90	104.60	117.30	130.00
53	16.25	29.50	42.75	56.00	69.25	82.50	95.75	109.00	122.25	135.50
54	16.85	30.70	44.55	58.40	72.25	86.10	99.95	113.80	127.65	141.50
55	17.45	31.90	46.35	60.80	75.25	89.70	104.15	118.60	133.05	147.50
56	18.15	33.30	48.45	63.60	78.75	93.90	109.05	124.20	139.35	154.50
57	18.95	34.90	50.85	66.80	82.75	98.70	114.65	130.60	146.55	162.50
58	19.80	36.60	53.40	70.20	87.00	103.80	120.60	137.40	154.20	171.00
59	20.60	38.20	55.80	73.40	91.00	108.60	126.20	143.80	161.40	179.00
60	21.35	39.70	58.05	76.40	94.75	113.10	131.45	149.80	168.15	186.50
61	22.50	42.00	61.50	81.00	100.50	120.00	139.50	159.00	178.50	198.00
62	23.60	44.20	64.80	85.40	106.00	126.60	147.20	167.80	188.40	209.00
63	24.65	46.30	67.95	89.60	111.25	132.90	154.55	176.20	197.85	219.50
64	25.80	48.60	71.40	94.20	117.00	139.80	162.60	185.40	208.20	231.00
65	26.90	50.80	74.70	98.60	122.50	146.40	170.30	194.20	218.10	242.00
66	28.25	53.50	78.75	104.00	129.25	154.50	179.75	205.00	230.25	255.50
67	29.80	56.60	83.40	110.20	137.00	163.80	190.60	217.40	244.20	271.00
68	31.25	59.50	87.75	116.00	144.25	172.50	200.75	229.00	257.25	285.50
69	32.80	62.60	92.40	122.20	152.00	181.80	211.60	241.40	271.20	301.00
70	34.35	65.70	97.05	128.40	159.75	191.10	222.45	253.80	285.15	316.50
71	36.75	70.50	104.25	138.00	171.75	205.50	239.25	273.00	306.75	340.50
72	39.25	75.50	111.75	148.00	184.25	220.50	256.75	293.00	329.25	365.50
73	41.65	80.30	118.95	157.60	196.25	234.90	273.55	312.20	350.85	389.50
74	44.15	85.30	126.45	167.60	208.75	249.90	291.05	332.20	373.35	414.50
75	46.55	90.10	133.65	177.20	220.75	264.30	307.85	351.40	394.95	438.50
76	49.85	96.70	143.55	190.40	237.25	284.10	330.95	377.80	424.65	471.50
77	53.30	103.60	153.90	204.20	254.50	304.80	355.10	405.40	455.70	506.00
78	56.75	110.50	164.25	218.00	271.75	325.50	379.25	433.00	486.75	540.50
79	60.25	117.50	174.75	232.00	289.25	346.50	403.75	461.00	518.25	575.50
80	63.70	124.40	185.10	245.80	306.50	367.20	427.90	488.60	549.30	610.00
81	69.80	136.60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	75.80	148.60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	81.90	160.80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	87.95	172.90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	94.05	185.10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ FEMALE TOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
15	11,111	26,984	42,857	N/A	N/A
16	10,938	26,563	42,188	N/A	N/A
17	10,769	26,154	41,538	N/A	N/A
18	9,589	23,288	36,986	N/A	N/A
19	9,459	22,973	36,486	50,000	N/A
20	9,211	22,368	35,526	48,684	N/A
21	8,974	21,795	34,615	47,436	N/A
22	8,537	20,732	32,927	45,122	N/A
23	8,333	20,238	32,143	44,048	N/A
24	8,046	19,540	31,034	42,529	N/A
25	7,865	19,101	30,337	41,573	N/A
26	7,609	18,478	29,348	40,217	N/A
27	7,368	17,895	28,421	38,947	49,474
28	7,000	17,000	27,000	37,000	47,000
29	6,796	16,505	26,214	35,922	45,631
30	6,604	16,038	25,472	34,906	44,340
31	6,364	15,455	24,545	33,636	42,727
32	6,140	14,912	23,684	32,456	41,228
33	5,932	14,407	22,881	31,356	39,831
34	5,785	14,050	22,314	30,579	38,843
35	5,556	13,492	21,429	29,365	37,302
36	5,385	13,077	20,769	28,462	36,154
37	5,147	12,500	19,853	27,206	34,559
38	4,965	12,057	19,149	26,241	33,333
39	4,795	11,644	18,493	25,342	32,192
40	4,605	11,184	17,763	24,342	30,921
41	4,430	10,759	17,089	23,418	29,747
42	4,217	10,241	16,265	22,289	28,313
43	4,070	9,884	15,698	21,512	27,326
44	3,889	9,444	15,000	20,556	26,111
45	3,763	9,140	14,516	19,892	25,269
46	3,590	8,718	13,846	18,974	24,103
47	3,448	8,374	13,300	18,227	23,153
48	3,286	7,981	12,676	17,371	22,066
49	3,167	7,692	12,217	16,742	21,267
50	3,030	7,359	11,688	16,017	20,346

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
51	2,881	6,996	11,111	15,226	19,342
52	2,756	6,693	10,630	14,567	18,504
53	2,642	6,415	10,189	13,962	17,736
54	2,527	6,137	9,747	13,357	16,968
55	2,422	5,882	9,343	12,803	16,263
56	2,310	5,611	8,911	12,211	15,512
57	2,194	5,329	8,464	11,599	14,734
58	2,083	5,060	8,036	11,012	13,988
59	N/A	4,830	7,670	10,511	13,352
60	N/A	4,632	7,357	10,082	12,807
61	N/A	4,359	6,923	9,487	12,051
62	N/A	4,126	6,553	8,981	11,408
63	N/A	3,926	6,236	8,545	10,855
64	N/A	3,728	5,921	8,114	10,307
65	N/A	3,556	5,649	7,741	9,833
66	N/A	3,366	5,347	7,327	9,307
67	N/A	3,172	5,037	6,903	8,769
68	N/A	3,009	4,779	6,549	8,319
69	N/A	2,852	4,530	6,208	7,886
70	N/A	2,711	4,306	5,901	7,496
71	N/A	2,519	4,000	5,481	6,963
72	N/A	2,345	3,724	5,103	6,483
73	N/A	2,199	3,493	4,787	6,080
74	N/A	2,066	3,281	4,496	5,711
75	N/A	N/A	3,100	4,248	5,396
76	N/A	N/A	2,882	3,949	5,016
77	N/A	N/A	2,684	3,678	4,672
78	N/A	N/A	2,512	3,442	4,372
79	N/A	N/A	2,358	3,231	4,105
80	N/A	N/A	2,224	3,048	3,871
81	N/A	N/A	2,021	2,769	3,518
82	N/A	N/A	N/A	2,541	3,228
83	N/A	N/A	N/A	2,345	2,978
84	N/A	N/A	N/A	2,178	2,766
85	N/A	N/A	N/A	2,032	2,581

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ FEMALE NONTOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	6.15	9.30	12.45	15.60	18.75	21.90	25.05	28.20	31.35	34.50
16	6.20	9.40	12.60	15.80	19.00	22.20	25.40	28.60	31.80	35.00
17	6.25	9.50	12.75	16.00	19.25	22.50	25.75	29.00	32.25	35.50
18	6.40	9.80	13.20	16.60	20.00	23.40	26.80	30.20	33.60	37.00
19	6.45	9.90	13.35	16.80	20.25	23.70	27.15	30.60	34.05	37.50
20	6.50	10.00	13.50	17.00	20.50	24.00	27.50	31.00	34.50	38.00
21	6.60	10.20	13.80	17.40	21.00	24.60	28.20	31.80	35.40	39.00
22	6.70	10.40	14.10	17.80	21.50	25.20	28.90	32.60	36.30	40.00
23	6.75	10.50	14.25	18.00	21.75	25.50	29.25	33.00	36.75	40.50
24	6.85	10.70	14.55	18.40	22.25	26.10	29.95	33.80	37.65	41.50
25	7.00	11.00	15.00	19.00	23.00	27.00	31.00	35.00	39.00	43.00
26	7.10	11.20	15.30	19.40	23.50	27.60	31.70	35.80	39.90	44.00
27	7.20	11.40	15.60	19.80	24.00	28.20	32.40	36.60	40.80	45.00
28	7.40	11.80	16.20	20.60	25.00	29.40	33.80	38.20	42.60	47.00
29	7.50	12.00	16.50	21.00	25.50	30.00	34.50	39.00	43.50	48.00
30	7.65	12.30	16.95	21.60	26.25	30.90	35.55	40.20	44.85	49.50
31	7.80	12.60	17.40	22.20	27.00	31.80	36.60	41.40	46.20	51.00
32	8.00	13.00	18.00	23.00	28.00	33.00	38.00	43.00	48.00	53.00
33	8.20	13.40	18.60	23.80	29.00	34.20	39.40	44.60	49.80	55.00
34	8.35	13.70	19.05	24.40	29.75	35.10	40.45	45.80	51.15	56.50
35	8.50	14.00	19.50	25.00	30.50	36.00	41.50	47.00	52.50	58.00
36	8.70	14.40	20.10	25.80	31.50	37.20	42.90	48.60	54.30	60.00
37	8.90	14.80	20.70	26.60	32.50	38.40	44.30	50.20	56.10	62.00
38	9.20	15.40	21.60	27.80	34.00	40.20	46.40	52.60	58.80	65.00
39	9.40	15.80	22.20	28.60	35.00	41.40	47.80	54.20	60.60	67.00
40	9.60	16.20	22.80	29.40	36.00	42.60	49.20	55.80	62.40	69.00
41	9.95	16.90	23.85	30.80	37.75	44.70	51.65	58.60	65.55	72.50
42	10.25	17.50	24.75	32.00	39.25	46.50	53.75	61.00	68.25	75.50
43	10.55	18.10	25.65	33.20	40.75	48.30	55.85	63.40	70.95	78.50
44	10.85	18.70	26.55	34.40	42.25	50.10	57.95	65.80	73.65	81.50
45	11.20	19.40	27.60	35.80	44.00	52.20	60.40	68.60	76.80	85.00
46	11.55	20.10	28.65	37.20	45.75	54.30	62.85	71.40	79.95	88.50
47	11.95	20.90	29.85	38.80	47.75	56.70	65.65	74.60	83.55	92.50
48	12.35	21.70	31.05	40.40	49.75	59.10	68.45	77.80	87.15	96.50
49	12.75	22.50	32.25	42.00	51.75	61.50	71.25	81.00	90.75	100.50
50	13.15	23.30	33.45	43.60	53.75	63.90	74.05	84.20	94.35	104.50

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	13.70	24.40	35.10	45.80	56.50	67.20	77.90	88.60	99.30	110.00
52	14.20	25.40	36.60	47.80	59.00	70.20	81.40	92.60	103.80	115.00
53	14.75	26.50	38.25	50.00	61.75	73.50	85.25	97.00	108.75	120.50
54	15.30	27.60	39.90	52.20	64.50	76.80	89.10	101.40	113.70	126.00
55	15.85	28.70	41.55	54.40	67.25	80.10	92.95	105.80	118.65	131.50
56	16.45	29.90	43.35	56.80	70.25	83.70	97.15	110.60	124.05	137.50
57	17.20	31.40	45.60	59.80	74.00	88.20	102.40	116.60	130.80	145.00
58	17.85	32.70	47.55	62.40	77.25	92.10	106.95	121.80	136.65	151.50
59	18.60	34.20	49.80	65.40	81.00	96.60	112.20	127.80	143.40	159.00
60	19.30	35.60	51.90	68.20	84.50	100.80	117.10	133.40	149.70	166.00
61	20.25	37.50	54.75	72.00	89.25	106.50	123.75	141.00	158.25	175.50
62	21.25	39.50	57.75	76.00	94.25	112.50	130.75	149.00	167.25	185.50
63	22.20	41.40	60.60	79.80	99.00	118.20	137.40	156.60	175.80	195.00
64	23.25	43.50	63.75	84.00	104.25	124.50	144.75	165.00	185.25	205.50
65	24.20	45.40	66.60	87.80	109.00	130.20	151.40	172.60	193.80	215.00
66	25.50	48.00	70.50	93.00	115.50	138.00	160.50	183.00	205.50	228.00
67	27.00	51.00	75.00	99.00	123.00	147.00	171.00	195.00	219.00	243.00
68	28.45	53.90	79.35	104.80	130.25	155.70	181.15	206.60	232.05	257.50
69	29.90	56.80	83.70	110.60	137.50	164.40	191.30	218.20	245.10	272.00
70	31.40	59.80	88.20	116.60	145.00	173.40	201.80	230.20	258.60	287.00
71	33.55	64.10	94.65	125.20	155.75	186.30	216.85	247.40	277.95	308.50
72	35.70	68.40	101.10	133.80	166.50	199.20	231.90	264.60	297.30	330.00
73	37.85	72.70	107.55	142.40	177.25	212.10	246.95	281.80	316.65	351.50
74	40.05	77.10	114.15	151.20	188.25	225.30	262.35	299.40	336.45	373.50
75	42.20	81.40	120.60	159.80	199.00	238.20	277.40	316.60	355.80	395.00
76	45.90	88.80	131.70	174.60	217.50	260.40	303.30	346.20	389.10	432.00
77	49.80	96.60	143.40	190.20	237.00	283.80	330.60	377.40	424.20	471.00
78	53.70	104.40	155.10	205.80	256.50	307.20	357.90	408.60	459.30	510.00
79	57.60	112.20	166.80	221.40	276.00	330.60	385.20	439.80	494.40	549.00
80	61.50	120.00	178.50	237.00	295.50	354.00	412.50	471.00	529.50	588.00
81	67.30	131.60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	73.20	143.40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	79.00	155.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	84.90	166.80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	90.75	178.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ FEMALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
15	11,111	26,984	42,857	N/A	N/A
16	10,938	26,563	42,188	N/A	N/A
17	10,769	26,154	41,538	N/A	N/A
18	10,294	25,000	39,706	N/A	N/A
19	10,145	24,638	39,130	N/A	N/A
20	10,000	24,286	38,571	N/A	N/A
21	9,722	23,611	37,500	N/A	N/A
22	9,459	22,973	36,486	50,000	N/A
23	9,333	22,667	36,000	49,333	N/A
24	9,091	22,078	35,065	48,052	N/A
25	8,750	21,250	33,750	46,250	N/A
26	8,537	20,732	32,927	45,122	N/A
27	8,333	20,238	32,143	44,048	N/A
28	7,955	19,318	30,682	42,045	N/A
29	7,778	18,889	30,000	41,111	N/A
30	7,527	18,280	29,032	39,785	N/A
31	7,292	17,708	28,125	38,542	48,958
32	7,000	17,000	27,000	37,000	47,000
33	6,731	16,346	25,962	35,577	45,192
34	6,542	15,888	25,234	34,579	43,925
35	6,364	15,455	24,545	33,636	42,727
36	6,140	14,912	23,684	32,456	41,228
37	5,932	14,407	22,881	31,356	39,831
38	5,645	13,710	21,774	29,839	37,903
39	5,469	13,281	21,094	28,906	36,719
40	5,303	12,879	20,455	28,030	35,606
41	5,036	12,230	19,424	26,619	33,813
42	4,828	11,724	18,621	25,517	32,414
43	4,636	11,258	17,881	24,503	31,126
44	4,459	10,828	17,197	23,567	29,936
45	4,268	10,366	16,463	22,561	28,659
46	4,094	9,942	15,789	21,637	27,485
47	3,911	9,497	15,084	20,670	26,257
48	3,743	9,091	14,439	19,786	25,134
49	3,590	8,718	13,846	18,974	24,103
50	3,448	8,374	13,300	18,227	23,153

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
51	3,271	7,944	12,617	17,290	21,963
52	3,125	7,589	12,054	16,518	20,982
53	2,979	7,234	11,489	15,745	20,000
54	2,846	6,911	10,976	15,041	19,106
55	2,724	6,615	10,506	14,397	18,288
56	2,602	6,320	10,037	13,755	17,472
57	2,465	5,986	9,507	13,028	16,549
58	2,357	5,724	9,091	12,458	15,825
59	2,244	5,449	8,654	11,859	15,064
60	2,147	5,215	8,282	11,350	14,417
61	2,029	4,928	7,826	10,725	13,623
62	N/A	4,658	7,397	10,137	12,877
63	N/A	4,427	7,031	9,635	12,240
64	N/A	4,198	6,667	9,136	11,605
65	N/A	4,009	6,368	8,726	11,085
66	N/A	3,778	6,000	8,222	10,444
67	N/A	3,542	5,625	7,708	9,792
68	N/A	3,340	5,305	7,269	9,234
69	N/A	3,160	5,019	6,877	8,736
70	N/A	2,993	4,754	6,514	8,275
71	N/A	2,782	4,419	6,056	7,692
72	N/A	2,599	4,128	5,657	7,187
73	N/A	2,439	3,874	5,308	6,743
74	N/A	2,294	3,644	4,993	6,343
75	N/A	2,168	3,444	4,719	5,995
76	N/A	N/A	3,147	4,312	5,478
77	N/A	N/A	2,885	3,953	5,021
78	N/A	N/A	2,663	3,649	4,635
79	N/A	N/A	2,473	3,388	4,304
80	N/A	N/A	2,308	3,162	4,017
81	N/A	N/A	2,100	2,877	3,655
82	N/A	N/A	N/A	2,635	3,348
83	N/A	N/A	N/A	2,434	3,092
84	N/A	N/A	N/A	2,259	2,869
85	N/A	N/A	N/A	2,108	2,678

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE TOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	7.05	11.10	15.15	19.20	23.25	27.30	31.35	35.40	39.45	43.50
16	7.15	11.30	15.45	19.60	23.75	27.90	32.05	36.20	40.35	44.50
17	7.25	11.50	15.75	20.00	24.25	28.50	32.75	37.00	41.25	45.50
18	8.10	13.20	18.30	23.40	28.50	33.60	38.70	43.80	48.90	54.00
19	8.25	13.50	18.75	24.00	29.25	34.50	39.75	45.00	50.25	55.50
20	8.40	13.80	19.20	24.60	30.00	35.40	40.80	46.20	51.60	57.00
21	8.55	14.10	19.65	25.20	30.75	36.30	41.85	47.40	52.95	58.50
22	8.75	14.50	20.25	26.00	31.75	37.50	43.25	49.00	54.75	60.50
23	8.85	14.70	20.55	26.40	32.25	38.10	43.95	49.80	55.65	61.50
24	9.00	15.00	21.00	27.00	33.00	39.00	45.00	51.00	57.00	63.00
25	9.15	15.30	21.45	27.60	33.75	39.90	46.05	52.20	58.35	64.50
26	9.30	15.60	21.90	28.20	34.50	40.80	47.10	53.40	59.70	66.00
27	9.45	15.90	22.35	28.80	35.25	41.70	48.15	54.60	61.05	67.50
28	9.60	16.20	22.80	29.40	36.00	42.60	49.20	55.80	62.40	69.00
29	9.80	16.60	23.40	30.20	37.00	43.80	50.60	57.40	64.20	71.00
30	9.95	16.90	23.85	30.80	37.75	44.70	51.65	58.60	65.55	72.50
31	10.20	17.40	24.60	31.80	39.00	46.20	53.40	60.60	67.80	75.00
32	10.50	18.00	25.50	33.00	40.50	48.00	55.50	63.00	70.50	78.00
33	10.75	18.50	26.25	34.00	41.75	49.50	57.25	65.00	72.75	80.50
34	11.05	19.10	27.15	35.20	43.25	51.30	59.35	67.40	75.45	83.50
35	11.40	19.80	28.20	36.60	45.00	53.40	61.80	70.20	78.60	87.00
36	11.65	20.30	28.95	37.60	46.25	54.90	63.55	72.20	80.85	89.50
37	12.05	21.10	30.15	39.20	48.25	57.30	66.35	75.40	84.45	93.50
38	12.35	21.70	31.05	40.40	49.75	59.10	68.45	77.80	87.15	96.50
39	12.75	22.50	32.25	42.00	51.75	61.50	71.25	81.00	90.75	100.50
40	13.05	23.10	33.15	43.20	53.25	63.30	73.35	83.40	93.45	103.50
41	13.60	24.20	34.80	45.40	56.00	66.60	77.20	87.80	98.40	109.00
42	14.15	25.30	36.45	47.60	58.75	69.90	81.05	92.20	103.35	114.50
43	14.70	26.40	38.10	49.80	61.50	73.20	84.90	96.60	108.30	120.00
44	15.20	27.40	39.60	51.80	64.00	76.20	88.40	100.60	112.80	125.00
45	15.75	28.50	41.25	54.00	66.75	79.50	92.25	105.00	117.75	130.50
46	16.40	29.80	43.20	56.60	70.00	83.40	96.80	110.20	123.60	137.00
47	17.15	31.30	45.45	59.60	73.75	87.90	102.05	116.20	130.35	144.50
48	17.80	32.60	47.40	62.20	77.00	91.80	106.60	121.40	136.20	151.00
49	18.55	34.10	49.65	65.20	80.75	96.30	111.85	127.40	142.95	158.50
50	19.25	35.50	51.75	68.00	84.25	100.50	116.75	133.00	149.25	165.50

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	20.15	37.30	54.45	71.60	88.75	105.90	123.05	140.20	157.35	174.50
52	21.10	39.20	57.30	75.40	93.50	111.60	129.70	147.80	165.90	184.00
53	22.00	41.00	60.00	79.00	98.00	117.00	136.00	155.00	174.00	193.00
54	22.90	42.80	62.70	82.60	102.50	122.40	142.30	162.20	182.10	202.00
55	23.80	44.60	65.40	86.20	107.00	127.80	148.60	169.40	190.20	211.00
56	24.90	46.80	68.70	90.60	112.50	134.40	156.30	178.20	200.10	222.00
57	26.05	49.10	72.15	95.20	118.25	141.30	164.35	187.40	210.45	233.50
58	27.30	51.60	75.90	100.20	124.50	148.80	173.10	197.40	221.70	246.00
59	28.50	54.00	79.50	105.00	130.50	156.00	181.50	207.00	232.50	258.00
60	29.70	56.40	83.10	109.80	136.50	163.20	189.90	216.60	243.30	270.00
61	31.35	59.70	88.05	116.40	144.75	173.10	201.45	229.80	258.15	286.50
62	33.00	63.00	93.00	123.00	153.00	183.00	213.00	243.00	273.00	303.00
63	34.70	66.40	98.10	129.80	161.50	193.20	224.90	256.60	288.30	320.00
64	36.35	69.70	103.05	136.40	169.75	203.10	236.45	269.80	303.15	336.50
65	38.00	73.00	108.00	143.00	178.00	213.00	248.00	283.00	318.00	353.00
66	40.25	77.50	114.75	152.00	189.25	226.50	263.75	301.00	338.25	375.50
67	42.65	82.30	121.95	161.60	201.25	240.90	280.55	320.20	359.85	399.50
68	45.10	87.20	129.30	171.40	213.50	255.60	297.70	339.80	381.90	424.00
69	47.55	92.10	136.65	181.20	225.75	270.30	314.85	359.40	403.95	448.50
70	50.00	97.00	144.00	191.00	238.00	285.00	332.00	379.00	426.00	473.00
71	53.70	104.40	155.10	205.80	256.50	307.20	357.90	408.60	459.30	510.00
72	57.40	111.80	166.20	220.60	275.00	329.40	383.80	438.20	492.60	547.00
73	61.15	119.30	177.45	235.60	293.75	351.90	410.05	468.20	526.35	584.50
74	64.80	126.60	188.40	250.20	312.00	373.80	435.60	497.40	559.20	621.00
75	68.50	134.00	199.50	265.00	330.50	396.00	461.50	527.00	592.50	658.00
76	73.60	144.20	214.80	285.40	356.00	426.60	497.20	567.80	638.40	709.00
77	78.95	154.90	230.85	306.80	382.75	458.70	534.65	610.60	686.55	762.50
78	84.30	165.60	246.90	328.20	409.50	490.80	572.10	653.40	734.70	816.00
79	89.65	176.30	262.95	349.60	436.25	522.90	609.55	696.20	782.85	869.50
80	95.00	187.00	279.00	371.00	463.00	555.00	647.00	739.00	831.00	923.00
81	103.40	203.80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	111.75	220.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	120.25	237.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	128.60	254.20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	137.00	271.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE TOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
15	8,642	20,988	33,333	45,679	N/A
16	8,434	20,482	32,530	44,578	N/A
17	8,235	20,000	31,765	43,529	N/A
18	6,863	16,667	26,471	36,275	46,078
19	6,667	16,190	25,714	35,238	44,762
20	6,481	15,741	25,000	34,259	43,519
21	6,306	15,315	24,324	33,333	42,342
22	6,087	14,783	23,478	32,174	40,870
23	5,983	14,530	23,077	31,624	40,171
24	5,833	14,167	22,500	30,833	39,167
25	5,691	13,821	21,951	30,081	38,211
26	5,556	13,492	21,429	29,365	37,302
27	5,426	13,178	20,930	28,682	36,434
28	5,303	12,879	20,455	28,030	35,606
29	5,147	12,500	19,853	27,206	34,559
30	5,036	12,230	19,424	26,619	33,813
31	4,861	11,806	18,750	25,694	32,639
32	4,667	11,333	18,000	24,667	31,333
33	4,516	10,968	17,419	23,871	30,323
34	4,348	10,559	16,770	22,981	29,193
35	4,167	10,119	16,071	22,024	27,976
36	4,046	9,827	15,607	21,387	27,168
37	3,867	9,392	14,917	20,442	25,967
38	3,743	9,091	14,439	19,786	25,134
39	3,590	8,718	13,846	18,974	24,103
40	3,483	8,458	13,433	18,408	23,383
41	3,302	8,019	12,736	17,453	22,170
42	3,139	7,623	12,108	16,592	21,076
43	2,991	7,265	11,538	15,812	20,085
44	2,869	6,967	11,066	15,164	19,262
45	2,745	6,667	10,588	14,510	18,431
46	2,612	6,343	10,075	13,806	17,537
47	2,473	6,007	9,541	13,074	16,608
48	2,365	5,743	9,122	12,500	15,878
49	2,251	5,466	8,682	11,897	15,113
50	2,154	5,231	8,308	11,385	14,462

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
51	2,041	4,956	7,872	10,787	13,703
52	N/A	4,696	7,459	10,221	12,983
53	N/A	4,474	7,105	9,737	12,368
54	N/A	4,271	6,784	9,296	11,809
55	N/A	4,087	6,490	8,894	11,298
56	N/A	3,881	6,164	8,447	10,731
57	N/A	3,688	5,857	8,026	10,195
58	N/A	3,498	5,556	7,613	9,671
59	N/A	3,333	5,294	7,255	9,216
60	N/A	3,184	5,056	6,929	8,801
61	N/A	2,998	4,762	6,526	8,289
62	N/A	2,833	4,500	6,167	7,833
63	N/A	2,681	4,259	5,836	7,413
64	N/A	2,549	4,048	5,547	7,046
65	N/A	2,429	3,857	5,286	6,714
66	N/A	2,282	3,624	4,966	6,309
67	N/A	2,144	3,405	4,666	5,927
68	N/A	2,019	3,207	4,394	5,582
69	N/A	N/A	3,030	4,153	5,275
70	N/A	N/A	2,872	3,936	5,000
71	N/A	N/A	2,663	3,649	4,635
72	N/A	N/A	2,482	3,401	4,320
73	N/A	N/A	2,322	3,181	4,041
74	N/A	N/A	2,184	2,994	3,803
75	N/A	N/A	2,061	2,824	3,588
76	N/A	N/A	N/A	2,620	3,329
77	N/A	N/A	N/A	2,436	3,094
78	N/A	N/A	N/A	2,276	2,891
79	N/A	N/A	N/A	2,135	2,712
80	N/A	N/A	N/A	2,011	2,554
81	N/A	N/A	N/A	N/A	2,341
82	N/A	N/A	N/A	N/A	2,161
83	N/A	N/A	N/A	N/A	2,004
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE NONTOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	7.05	11.10	15.15	19.20	23.25	27.30	31.35	35.40	39.45	43.50
16	7.15	11.30	15.45	19.60	23.75	27.90	32.05	36.20	40.35	44.50
17	7.25	11.50	15.75	20.00	24.25	28.50	32.75	37.00	41.25	45.50
18	7.30	11.60	15.90	20.20	24.50	28.80	33.10	37.40	41.70	46.00
19	7.45	11.90	16.35	20.80	25.25	29.70	34.15	38.60	43.05	47.50
20	7.55	12.10	16.65	21.20	25.75	30.30	34.85	39.40	43.95	48.50
21	7.65	12.30	16.95	21.60	26.25	30.90	35.55	40.20	44.85	49.50
22	7.75	12.50	17.25	22.00	26.75	31.50	36.25	41.00	45.75	50.50
23	7.90	12.80	17.70	22.60	27.50	32.40	37.30	42.20	47.10	52.00
24	8.05	13.10	18.15	23.20	28.25	33.30	38.35	43.40	48.45	53.50
25	8.15	13.30	18.45	23.60	28.75	33.90	39.05	44.20	49.35	54.50
26	8.25	13.50	18.75	24.00	29.25	34.50	39.75	45.00	50.25	55.50
27	8.45	13.90	19.35	24.80	30.25	35.70	41.15	46.60	52.05	57.50
28	8.55	14.10	19.65	25.20	30.75	36.30	41.85	47.40	52.95	58.50
29	8.70	14.40	20.10	25.80	31.50	37.20	42.90	48.60	54.30	60.00
30	8.85	14.70	20.55	26.40	32.25	38.10	43.95	49.80	55.65	61.50
31	9.10	15.20	21.30	27.40	33.50	39.60	45.70	51.80	57.90	64.00
32	9.25	15.50	21.75	28.00	34.25	40.50	46.75	53.00	59.25	65.50
33	9.45	15.90	22.35	28.80	35.25	41.70	48.15	54.60	61.05	67.50
34	9.60	16.20	22.80	29.40	36.00	42.60	49.20	55.80	62.40	69.00
35	9.95	16.90	23.85	30.80	37.75	44.70	51.65	58.60	65.55	72.50
36	10.15	17.30	24.45	31.60	38.75	45.90	53.05	60.20	67.35	74.50
37	10.45	17.90	25.35	32.80	40.25	47.70	55.15	62.60	70.05	77.50
38	10.70	18.40	26.10	33.80	41.50	49.20	56.90	64.60	72.30	80.00
39	10.95	18.90	26.85	34.80	42.75	50.70	58.65	66.60	74.55	82.50
40	11.25	19.50	27.75	36.00	44.25	52.50	60.75	69.00	77.25	85.50
41	11.60	20.20	28.80	37.40	46.00	54.60	63.20	71.80	80.40	89.00
42	12.00	21.00	30.00	39.00	48.00	57.00	66.00	75.00	84.00	93.00
43	12.35	21.70	31.05	40.40	49.75	59.10	68.45	77.80	87.15	96.50
44	12.75	22.50	32.25	42.00	51.75	61.50	71.25	81.00	90.75	100.50
45	13.15	23.30	33.45	43.60	53.75	63.90	74.05	84.20	94.35	104.50
46	13.60	24.20	34.80	45.40	56.00	66.60	77.20	87.80	98.40	109.00
47	14.15	25.30	36.45	47.60	58.75	69.90	81.05	92.20	103.35	114.50
48	14.65	26.30	37.95	49.60	61.25	72.90	84.55	96.20	107.85	119.50
49	15.20	27.40	39.60	51.80	64.00	76.20	88.40	100.60	112.80	125.00
50	15.75	28.50	41.25	54.00	66.75	79.50	92.25	105.00	117.75	130.50

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	16.50	30.00	43.50	57.00	70.50	84.00	97.50	111.00	124.50	138.00
52	17.25	31.50	45.75	60.00	74.25	88.50	102.75	117.00	131.25	145.50
53	17.95	32.90	47.85	62.80	77.75	92.70	107.65	122.60	137.55	152.50
54	18.70	34.40	50.10	65.80	81.50	97.20	112.90	128.60	144.30	160.00
55	19.40	35.80	52.20	68.60	85.00	101.40	117.80	134.20	150.60	167.00
56	20.35	37.70	55.05	72.40	89.75	107.10	124.45	141.80	159.15	176.50
57	21.30	39.60	57.90	76.20	94.50	112.80	131.10	149.40	167.70	186.00
58	22.25	41.50	60.75	80.00	99.25	118.50	137.75	157.00	176.25	195.50
59	23.25	43.50	63.75	84.00	104.25	124.50	144.75	165.00	185.25	205.50
60	24.25	45.50	66.75	88.00	109.25	130.50	151.75	173.00	194.25	215.50
61	25.55	48.10	70.65	93.20	115.75	138.30	160.85	183.40	205.95	228.50
62	26.90	50.80	74.70	98.60	122.50	146.40	170.30	194.20	218.10	242.00
63	28.20	53.40	78.60	103.80	129.00	154.20	179.40	204.60	229.80	255.00
64	29.55	56.10	82.65	109.20	135.75	162.30	188.85	215.40	241.95	268.50
65	30.85	58.70	86.55	114.40	142.25	170.10	197.95	225.80	253.65	281.50
66	32.80	62.60	92.40	122.20	152.00	181.80	211.60	241.40	271.20	301.00
67	34.85	66.70	98.55	130.40	162.25	194.10	225.95	257.80	289.65	321.50
68	37.00	71.00	105.00	139.00	173.00	207.00	241.00	275.00	309.00	343.00
69	39.10	75.20	111.30	147.40	183.50	219.60	255.70	291.80	327.90	364.00
70	41.15	79.30	117.45	155.60	193.75	231.90	270.05	308.20	346.35	384.50
71	44.20	85.40	126.60	167.80	209.00	250.20	291.40	332.60	373.80	415.00
72	47.20	91.40	135.60	179.80	224.00	268.20	312.40	356.60	400.80	445.00
73	50.30	97.60	144.90	192.20	239.50	286.80	334.10	381.40	428.70	476.00
74	53.30	103.60	153.90	204.20	254.50	304.80	355.10	405.40	455.70	506.00
75	56.30	109.60	162.90	216.20	269.50	322.80	376.10	429.40	482.70	536.00
76	61.50	120.00	178.50	237.00	295.50	354.00	412.50	471.00	529.50	588.00
77	66.90	130.80	194.70	258.60	322.50	386.40	450.30	514.20	578.10	642.00
78	72.30	141.60	210.90	280.20	349.50	418.80	488.10	557.40	626.70	696.00
79	77.70	152.40	227.10	301.80	376.50	451.20	525.90	600.60	675.30	750.00
80	83.10	163.20	243.30	323.40	403.50	483.60	563.70	643.80	723.90	804.00
81	91.15	179.30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	99.20	195.40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	107.25	211.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	115.35	227.70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	123.40	243.80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A



**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
15	8,642	20,988	33,333	45,679	N/A
16	8,434	20,482	32,530	44,578	N/A
17	8,235	20,000	31,765	43,529	N/A
18	8,140	19,767	31,395	43,023	54,651
19	7,865	19,101	30,337	41,573	52,809
20	7,692	18,681	29,670	40,659	51,648
21	7,527	18,280	29,032	39,785	50,538
22	7,368	17,895	28,421	38,947	49,474
23	7,143	17,347	27,551	37,755	47,959
24	6,931	16,832	26,733	36,634	46,535
25	6,796	16,505	26,214	35,922	45,631
26	6,667	16,190	25,714	35,238	44,762
27	6,422	15,596	24,771	33,945	43,119
28	6,306	15,315	24,324	33,333	42,342
29	6,140	14,912	23,684	32,456	41,228
30	5,983	14,530	23,077	31,624	40,171
31	5,738	13,934	22,131	30,328	38,525
32	5,600	13,600	21,600	29,600	37,600
33	5,426	13,178	20,930	28,682	36,434
34	5,303	12,879	20,455	28,030	35,606
35	5,036	12,230	19,424	26,619	33,813
36	4,895	11,888	18,881	25,874	32,867
37	4,698	11,409	18,121	24,832	31,544
38	4,545	11,039	17,532	24,026	30,519
39	4,403	10,692	16,981	23,270	29,560
40	4,242	10,303	16,364	22,424	28,485
41	4,070	9,884	15,698	21,512	27,326
42	3,889	9,444	15,000	20,556	26,111
43	3,743	9,091	14,439	19,786	25,134
44	3,590	8,718	13,846	18,974	24,103
45	3,448	8,374	13,300	18,227	23,153
46	3,302	8,019	12,736	17,453	22,170
47	3,139	7,623	12,108	16,592	21,076
48	3,004	7,296	11,588	15,880	20,172
49	2,869	6,967	11,066	15,164	19,262
50	2,745	6,667	10,588	14,510	18,431

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
51	2,593	6,296	10,000	13,704	17,407
52	2,456	5,965	9,474	12,982	16,491
53	2,341	5,686	9,030	12,375	15,719
54	2,229	5,414	8,599	11,783	14,968
55	2,134	5,183	8,232	11,280	14,329
56	2,017	4,899	7,781	10,663	13,545
57	N/A	4,645	7,377	10,109	12,842
58	N/A	4,416	7,013	9,610	12,208
59	N/A	4,198	6,667	9,136	11,605
60	N/A	4,000	6,353	8,706	11,059
61	N/A	3,769	5,987	8,204	10,421
62	N/A	3,556	5,649	7,741	9,833
63	N/A	3,373	5,357	7,341	9,325
64	N/A	3,202	5,085	6,968	8,851
65	N/A	3,052	4,847	6,643	8,438
66	N/A	2,852	4,530	6,208	7,886
67	N/A	2,669	4,239	5,808	7,378
68	N/A	2,500	3,971	5,441	6,912
69	N/A	2,355	3,740	5,125	6,510
70	N/A	2,228	3,539	4,849	6,160
71	N/A	2,063	3,277	4,490	5,704
72	N/A	N/A	3,054	4,186	5,317
73	N/A	N/A	2,854	3,911	4,968
74	N/A	N/A	2,684	3,678	4,672
75	N/A	N/A	2,533	3,471	4,409
76	N/A	N/A	2,308	3,162	4,017
77	N/A	N/A	2,113	2,895	3,678
78	N/A	N/A	N/A	2,670	3,391
79	N/A	N/A	N/A	2,477	3,146
80	N/A	N/A	N/A	2,310	2,934
81	N/A	N/A	N/A	2,099	2,666
82	N/A	N/A	N/A	N/A	2,443
83	N/A	N/A	N/A	N/A	2,254
84	N/A	N/A	N/A	N/A	2,092
85	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE TOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	6.60	10.20	13.80	17.40	21.00	24.60	28.20	31.80	35.40	39.00
16	6.65	10.30	13.95	17.60	21.25	24.90	28.55	32.20	35.85	39.50
17	6.70	10.40	14.10	17.80	21.50	25.20	28.90	32.60	36.30	40.00
18	7.10	11.20	15.30	19.40	23.50	27.60	31.70	35.80	39.90	44.00
19	7.15	11.30	15.45	19.60	23.75	27.90	32.05	36.20	40.35	44.50
20	7.25	11.50	15.75	20.00	24.25	28.50	32.75	37.00	41.25	45.50
21	7.35	11.70	16.05	20.40	24.75	29.10	33.45	37.80	42.15	46.50
22	7.55	12.10	16.65	21.20	25.75	30.30	34.85	39.40	43.95	48.50
23	7.65	12.30	16.95	21.60	26.25	30.90	35.55	40.20	44.85	49.50
24	7.80	12.60	17.40	22.20	27.00	31.80	36.60	41.40	46.20	51.00
25	7.90	12.80	17.70	22.60	27.50	32.40	37.30	42.20	47.10	52.00
26	8.05	13.10	18.15	23.20	28.25	33.30	38.35	43.40	48.45	53.50
27	8.20	13.40	18.60	23.80	29.00	34.20	39.40	44.60	49.80	55.00
28	8.45	13.90	19.35	24.80	30.25	35.70	41.15	46.60	52.05	57.50
29	8.60	14.20	19.80	25.40	31.00	36.60	42.20	47.80	53.40	59.00
30	8.75	14.50	20.25	26.00	31.75	37.50	43.25	49.00	54.75	60.50
31	8.95	14.90	20.85	26.80	32.75	38.70	44.65	50.60	56.55	62.50
32	9.15	15.30	21.45	27.60	33.75	39.90	46.05	52.20	58.35	64.50
33	9.35	15.70	22.05	28.40	34.75	41.10	47.45	53.80	60.15	66.50
34	9.50	16.00	22.50	29.00	35.50	42.00	48.50	55.00	61.50	68.00
35	9.85	16.70	23.55	30.40	37.25	44.10	50.95	57.80	64.65	71.50
36	10.05	17.10	24.15	31.20	38.25	45.30	52.35	59.40	66.45	73.50
37	10.35	17.70	25.05	32.40	39.75	47.10	54.45	61.80	69.15	76.50
38	10.60	18.20	25.80	33.40	41.00	48.60	56.20	63.80	71.40	79.00
39	10.85	18.70	26.55	34.40	42.25	50.10	57.95	65.80	73.65	81.50
40	11.20	19.40	27.60	35.80	44.00	52.20	60.40	68.60	76.80	85.00
41	11.50	20.00	28.50	37.00	45.50	54.00	62.50	71.00	79.50	88.00
42	11.90	20.80	29.70	38.60	47.50	56.40	65.30	74.20	83.10	92.00
43	12.20	21.40	30.60	39.80	49.00	58.20	67.40	76.60	85.80	95.00
44	12.60	22.20	31.80	41.40	51.00	60.60	70.20	79.80	89.40	99.00
45	12.90	22.80	32.70	42.60	52.50	62.40	72.30	82.20	92.10	102.00
46	13.35	23.70	34.05	44.40	54.75	65.10	75.45	85.80	96.15	106.50
47	13.75	24.50	35.25	46.00	56.75	67.50	78.25	89.00	99.75	110.50
48	14.25	25.50	36.75	48.00	59.25	70.50	81.75	93.00	104.25	115.50
49	14.65	26.30	37.95	49.60	61.25	72.90	84.55	96.20	107.85	119.50
50	15.15	27.30	39.45	51.60	63.75	75.90	88.05	100.20	112.35	124.50

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	15.75	28.50	41.25	54.00	66.75	79.50	92.25	105.00	117.75	130.50
52	16.30	29.60	42.90	56.20	69.50	82.80	96.10	109.40	122.70	136.00
53	16.85	30.70	44.55	58.40	72.25	86.10	99.95	113.80	127.65	141.50
54	17.45	31.90	46.35	60.80	75.25	89.70	104.15	118.60	133.05	147.50
55	18.05	33.10	48.15	63.20	78.25	93.30	108.35	123.40	138.45	153.50
56	18.75	34.50	50.25	66.00	81.75	97.50	113.25	129.00	144.75	160.50
57	19.55	36.10	52.65	69.20	85.75	102.30	118.85	135.40	151.95	168.50
58	20.45	37.90	55.35	72.80	90.25	107.70	125.15	142.60	160.05	177.50
59	21.30	39.60	57.90	76.20	94.50	112.80	131.10	149.40	167.70	186.00
60	22.10	41.20	60.30	79.40	98.50	117.60	136.70	155.80	174.90	194.00
61	23.30	43.60	63.90	84.20	104.50	124.80	145.10	165.40	185.70	206.00
62	24.45	45.90	67.35	88.80	110.25	131.70	153.15	174.60	196.05	217.50
63	25.55	48.10	70.65	93.20	115.75	138.30	160.85	183.40	205.95	228.50
64	26.75	50.50	74.25	98.00	121.75	145.50	169.25	193.00	216.75	240.50
65	27.90	52.80	77.70	102.60	127.50	152.40	177.30	202.20	227.10	252.00
66	29.35	55.70	82.05	108.40	134.75	161.10	187.45	213.80	240.15	266.50
67	30.95	58.90	86.85	114.80	142.75	170.70	198.65	226.60	254.55	282.50
68	32.50	62.00	91.50	121.00	150.50	180.00	209.50	239.00	268.50	298.00
69	34.15	65.30	96.45	127.60	158.75	189.90	221.05	252.20	283.35	314.50
70	35.75	68.50	101.25	134.00	166.75	199.50	232.25	265.00	297.75	330.50
71	38.35	73.70	109.05	144.40	179.75	215.10	250.45	285.80	321.15	356.50
72	41.00	79.00	117.00	155.00	193.00	231.00	269.00	307.00	345.00	383.00
73	43.60	84.20	124.80	165.40	206.00	246.60	287.20	327.80	368.40	409.00
74	46.25	89.50	132.75	176.00	219.25	262.50	305.75	349.00	392.25	435.50
75	48.80	94.60	140.40	186.20	232.00	277.80	323.60	369.40	415.20	461.00
76	52.45	101.90	151.35	200.80	250.25	299.70	349.15	398.60	448.05	497.50
77	56.20	109.40	162.60	215.80	269.00	322.20	375.40	428.60	481.80	535.00
78	60.00	117.00	174.00	231.00	288.00	345.00	402.00	459.00	516.00	573.00
79	63.80	124.60	185.40	246.20	307.00	367.80	428.60	489.40	550.20	611.00
80	67.55	132.10	196.65	261.20	325.75	390.30	454.85	519.40	583.95	648.50
81	74.10	145.20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	80.55	158.10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	87.15	171.30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	93.65	184.30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	100.20	197.40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE NONTOBACCO
- ▲ WEEKLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	1.52	2.35	3.18	4.02	4.85	5.68	6.51	7.34	8.17	9.00
16	1.53	2.38	3.22	4.06	4.90	5.75	6.59	7.43	8.27	9.12
17	1.55	2.40	3.25	4.11	4.96	5.82	6.67	7.52	8.38	9.23
18	1.58	2.47	3.36	4.25	5.13	6.02	6.91	7.80	8.69	9.58
19	1.59	2.49	3.39	4.29	5.19	6.09	6.99	7.89	8.79	9.69
20	1.60	2.52	3.43	4.34	5.25	6.16	7.07	7.98	8.90	9.81
21	1.63	2.56	3.50	4.43	5.37	6.30	7.23	8.17	9.10	10.04
22	1.65	2.61	3.57	4.52	5.48	6.44	7.40	8.35	9.31	10.27
23	1.66	2.63	3.60	4.57	5.54	6.51	7.48	8.45	9.42	10.38
24	1.68	2.68	3.67	4.66	5.65	6.65	7.64	8.63	9.62	10.62
25	1.72	2.75	3.77	4.80	5.83	6.85	7.88	8.91	9.93	10.96
26	1.74	2.79	3.84	4.89	5.94	6.99	8.04	9.09	10.14	11.19
27	1.77	2.84	3.91	4.98	6.06	7.13	8.20	9.28	10.35	11.42
28	1.81	2.93	4.05	5.17	6.29	7.41	8.53	9.65	10.77	11.88
29	1.83	2.98	4.12	5.26	6.40	7.55	8.69	9.83	10.97	12.12
30	1.87	3.05	4.22	5.40	6.58	7.75	8.93	10.11	11.28	12.46
31	1.90	3.12	4.33	5.54	6.75	7.96	9.17	10.38	11.60	12.81
32	1.95	3.21	4.47	5.72	6.98	8.24	9.50	10.75	12.01	13.27
33	2.00	3.30	4.60	5.91	7.21	8.52	9.82	11.12	12.43	13.73
34	2.03	3.37	4.71	6.05	7.38	8.72	10.06	11.40	12.74	14.08
35	2.09	3.48	4.88	6.28	7.67	9.07	10.47	11.86	13.26	14.65
36	2.13	3.58	5.02	6.46	7.90	9.35	10.79	12.23	13.67	15.12
37	2.18	3.67	5.16	6.65	8.13	9.62	11.11	12.60	14.09	15.58
38	2.25	3.81	5.37	6.92	8.48	10.04	11.60	13.15	14.71	16.27
39	2.30	3.90	5.50	7.11	8.71	10.32	11.92	13.52	15.13	16.73
40	2.35	4.02	5.68	7.34	9.00	10.66	12.32	13.98	15.65	17.31
41	2.43	4.18	5.92	7.66	9.40	11.15	12.89	14.63	16.37	18.12
42	2.50	4.32	6.13	7.94	9.75	11.56	13.37	15.18	17.00	18.81
43	2.57	4.45	6.33	8.22	10.10	11.98	13.86	15.74	17.62	19.50
44	2.64	4.59	6.54	8.49	10.44	12.39	14.34	16.29	18.24	20.19
45	2.72	4.75	6.78	8.82	10.85	12.88	14.91	16.94	18.97	21.00
46	2.80	4.92	7.03	9.14	11.25	13.36	15.47	17.58	19.70	21.81
47	2.90	5.10	7.30	9.51	11.71	13.92	16.12	18.32	20.53	22.73
48	2.99	5.28	7.58	9.88	12.17	14.47	16.77	19.06	21.36	23.65
49	3.08	5.47	7.86	10.25	12.63	15.02	17.41	19.80	22.19	24.58
50	3.17	5.65	8.13	10.62	13.10	15.58	18.06	20.54	23.02	25.50

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	3.30	5.91	8.52	11.12	13.73	16.34	18.95	21.55	24.16	26.77
52	3.42	6.14	8.86	11.58	14.31	17.03	19.75	22.48	25.20	27.92
53	3.54	6.39	9.24	12.09	14.94	17.79	20.64	23.49	26.34	29.19
54	3.67	6.65	9.62	12.60	15.58	18.55	21.53	24.51	27.48	30.46
55	3.80	6.90	10.00	13.11	16.21	19.32	22.42	25.52	28.63	31.73
56	3.93	7.18	10.42	13.66	16.90	20.15	23.39	26.63	29.87	33.12
57	4.11	7.52	10.94	14.35	17.77	21.18	24.60	28.02	31.43	34.85
58	4.27	7.85	11.42	15.00	18.58	22.15	25.73	29.31	32.88	36.46
59	4.45	8.22	11.98	15.74	19.50	23.26	27.02	30.78	34.55	38.31
60	4.63	8.56	12.50	16.43	20.37	24.30	28.23	32.17	36.10	40.04
61	4.86	9.02	13.19	17.35	21.52	25.68	29.85	34.02	38.18	42.35
62	5.10	9.51	13.92	18.32	22.73	27.14	31.55	35.95	40.36	44.77
63	5.33	9.97	14.61	19.25	23.88	28.52	33.16	37.80	42.44	47.08
64	5.58	10.48	15.37	20.26	25.15	30.05	34.94	39.83	44.72	49.62
65	5.82	10.94	16.06	21.18	26.31	31.43	36.55	41.68	46.80	51.92
66	6.14	11.58	17.03	22.48	27.92	33.37	38.82	44.26	49.71	55.15
67	6.50	12.30	18.10	23.91	29.71	35.52	41.32	47.12	52.93	58.73
68	6.85	13.02	19.18	25.34	31.50	37.66	43.82	49.98	56.15	62.31
69	7.21	13.73	20.25	26.77	33.29	39.81	46.33	52.85	59.37	65.88
70	7.57	14.45	21.32	28.20	35.08	41.95	48.83	55.71	62.58	69.46
71	8.11	15.53	22.95	30.37	37.79	45.21	52.63	60.05	67.47	74.88
72	8.64	16.59	24.54	32.49	40.44	48.39	56.34	64.29	72.24	80.19
73	9.18	17.68	26.17	34.66	43.15	51.65	60.14	68.63	77.12	85.62
74	9.73	18.76	27.80	36.83	45.87	54.90	63.93	72.97	82.00	91.04
75	10.26	19.82	29.39	38.95	48.52	58.08	67.65	77.22	86.78	96.35
76	11.19	21.69	32.19	42.69	53.19	63.69	74.19	84.69	95.19	105.69
77	12.16	23.63	35.10	46.57	58.04	69.51	80.98	92.45	103.92	115.38
78	13.14	25.59	38.04	50.49	62.94	75.39	87.84	100.29	112.74	125.19
79	14.11	27.53	40.95	54.37	67.79	81.21	94.63	108.05	121.47	134.88
80	15.08	29.47	43.86	58.25	72.63	87.02	101.41	115.80	130.19	144.58
81	16.52	32.35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	17.99	35.28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	19.44	38.19	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	20.91	41.12	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	22.36	44.03	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE NONTOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	6.60	10.20	13.80	17.40	21.00	24.60	28.20	31.80	35.40	39.00
16	6.65	10.30	13.95	17.60	21.25	24.90	28.55	32.20	35.85	39.50
17	6.70	10.40	14.10	17.80	21.50	25.20	28.90	32.60	36.30	40.00
18	6.85	10.70	14.55	18.40	22.25	26.10	29.95	33.80	37.65	41.50
19	6.90	10.80	14.70	18.60	22.50	26.40	30.30	34.20	38.10	42.00
20	6.95	10.90	14.85	18.80	22.75	26.70	30.65	34.60	38.55	42.50
21	7.05	11.10	15.15	19.20	23.25	27.30	31.35	35.40	39.45	43.50
22	7.15	11.30	15.45	19.60	23.75	27.90	32.05	36.20	40.35	44.50
23	7.20	11.40	15.60	19.80	24.00	28.20	32.40	36.60	40.80	45.00
24	7.30	11.60	15.90	20.20	24.50	28.80	33.10	37.40	41.70	46.00
25	7.45	11.90	16.35	20.80	25.25	29.70	34.15	38.60	43.05	47.50
26	7.55	12.10	16.65	21.20	25.75	30.30	34.85	39.40	43.95	48.50
27	7.65	12.30	16.95	21.60	26.25	30.90	35.55	40.20	44.85	49.50
28	7.85	12.70	17.55	22.40	27.25	32.10	36.95	41.80	46.65	51.50
29	7.95	12.90	17.85	22.80	27.75	32.70	37.65	42.60	47.55	52.50
30	8.10	13.20	18.30	23.40	28.50	33.60	38.70	43.80	48.90	54.00
31	8.25	13.50	18.75	24.00	29.25	34.50	39.75	45.00	50.25	55.50
32	8.45	13.90	19.35	24.80	30.25	35.70	41.15	46.60	52.05	57.50
33	8.65	14.30	19.95	25.60	31.25	36.90	42.55	48.20	53.85	59.50
34	8.80	14.60	20.40	26.20	32.00	37.80	43.60	49.40	55.20	61.00
35	9.05	15.10	21.15	27.20	33.25	39.30	45.35	51.40	57.45	63.50
36	9.25	15.50	21.75	28.00	34.25	40.50	46.75	53.00	59.25	65.50
37	9.45	15.90	22.35	28.80	35.25	41.70	48.15	54.60	61.05	67.50
38	9.75	16.50	23.25	30.00	36.75	43.50	50.25	57.00	63.75	70.50
39	9.95	16.90	23.85	30.80	37.75	44.70	51.65	58.60	65.55	72.50
40	10.20	17.40	24.60	31.80	39.00	46.20	53.40	60.60	67.80	75.00
41	10.55	18.10	25.65	33.20	40.75	48.30	55.85	63.40	70.95	78.50
42	10.85	18.70	26.55	34.40	42.25	50.10	57.95	65.80	73.65	81.50
43	11.15	19.30	27.45	35.60	43.75	51.90	60.05	68.20	76.35	84.50
44	11.45	19.90	28.35	36.80	45.25	53.70	62.15	70.60	79.05	87.50
45	11.80	20.60	29.40	38.20	47.00	55.80	64.60	73.40	82.20	91.00
46	12.15	21.30	30.45	39.60	48.75	57.90	67.05	76.20	85.35	94.50
47	12.55	22.10	31.65	41.20	50.75	60.30	69.85	79.40	88.95	98.50
48	12.95	22.90	32.85	42.80	52.75	62.70	72.65	82.60	92.55	102.50
49	13.35	23.70	34.05	44.40	54.75	65.10	75.45	85.80	96.15	106.50
50	13.75	24.50	35.25	46.00	56.75	67.50	78.25	89.00	99.75	110.50

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	14.30	25.60	36.90	48.20	59.50	70.80	82.10	93.40	104.70	116.00
52	14.80	26.60	38.40	50.20	62.00	73.80	85.60	97.40	109.20	121.00
53	15.35	27.70	40.05	52.40	64.75	77.10	89.45	101.80	114.15	126.50
54	15.90	28.80	41.70	54.60	67.50	80.40	93.30	106.20	119.10	132.00
55	16.45	29.90	43.35	56.80	70.25	83.70	97.15	110.60	124.05	137.50
56	17.05	31.10	45.15	59.20	73.25	87.30	101.35	115.40	129.45	143.50
57	17.80	32.60	47.40	62.20	77.00	91.80	106.60	121.40	136.20	151.00
58	18.50	34.00	49.50	65.00	80.50	96.00	111.50	127.00	142.50	158.00
59	19.30	35.60	51.90	68.20	84.50	100.80	117.10	133.40	149.70	166.00
60	20.05	37.10	54.15	71.20	88.25	105.30	122.35	139.40	156.45	173.50
61	21.05	39.10	57.15	75.20	93.25	111.30	129.35	147.40	165.45	183.50
62	22.10	41.20	60.30	79.40	98.50	117.60	136.70	155.80	174.90	194.00
63	23.10	43.20	63.30	83.40	103.50	123.60	143.70	163.80	183.90	204.00
64	24.20	45.40	66.60	87.80	109.00	130.20	151.40	172.60	193.80	215.00
65	25.20	47.40	69.60	91.80	114.00	136.20	158.40	180.60	202.80	225.00
66	26.60	50.20	73.80	97.40	121.00	144.60	168.20	191.80	215.40	239.00
67	28.15	53.30	78.45	103.60	128.75	153.90	179.05	204.20	229.35	254.50
68	29.70	56.40	83.10	109.80	136.50	163.20	189.90	216.60	243.30	270.00
69	31.25	59.50	87.75	116.00	144.25	172.50	200.75	229.00	257.25	285.50
70	32.80	62.60	92.40	122.20	152.00	181.80	211.60	241.40	271.20	301.00
71	35.15	67.30	99.45	131.60	163.75	195.90	228.05	260.20	292.35	324.50
72	37.45	71.90	106.35	140.80	175.25	209.70	244.15	278.60	313.05	347.50
73	39.80	76.60	113.40	150.20	187.00	223.80	260.60	297.40	334.20	371.00
74	42.15	81.30	120.45	159.60	198.75	237.90	277.05	316.20	355.35	394.50
75	44.45	85.90	127.35	168.80	210.25	251.70	293.15	334.60	376.05	417.50
76	48.50	94.00	139.50	185.00	230.50	276.00	321.50	367.00	412.50	458.00
77	52.70	102.40	152.10	201.80	251.50	301.20	350.90	400.60	450.30	500.00
78	56.95	110.90	164.85	218.80	272.75	326.70	380.65	434.60	488.55	542.50
79	61.15	119.30	177.45	235.60	293.75	351.90	410.05	468.20	526.35	584.50
80	65.35	127.70	190.05	252.40	314.75	377.10	439.45	501.80	564.15	626.50
81	71.60	140.20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	77.95	152.90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	84.25	165.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	90.60	178.20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	96.90	190.80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
15	9,722	23,611	37,500	N/A	N/A
16	9,589	23,288	36,986	N/A	N/A
17	9,459	22,973	36,486	50,000	N/A
18	9,091	22,078	35,065	48,052	N/A
19	8,974	21,795	34,615	47,436	N/A
20	8,861	21,519	34,177	46,835	N/A
21	8,642	20,988	33,333	45,679	N/A
22	8,434	20,482	32,530	44,578	N/A
23	8,333	20,238	32,143	44,048	N/A
24	8,140	19,767	31,395	43,023	N/A
25	7,865	19,101	30,337	41,573	N/A
26	7,692	18,681	29,670	40,659	N/A
27	7,527	18,280	29,032	39,785	N/A
28	7,216	17,526	27,835	38,144	48,454
29	7,071	17,172	27,273	37,374	47,475
30	6,863	16,667	26,471	36,275	46,078
31	6,667	16,190	25,714	35,238	44,762
32	6,422	15,596	24,771	33,945	43,119
33	6,195	15,044	23,894	32,743	41,593
34	6,034	14,655	23,276	31,897	40,517
35	5,785	14,050	22,314	30,579	38,843
36	5,600	13,600	21,600	29,600	37,600
37	5,426	13,178	20,930	28,682	36,434
38	5,185	12,593	20,000	27,407	34,815
39	5,036	12,230	19,424	26,619	33,813
40	4,861	11,806	18,750	25,694	32,639
41	4,636	11,258	17,881	24,503	31,126
42	4,459	10,828	17,197	23,567	29,936
43	4,294	10,429	16,564	22,699	28,834
44	4,142	10,059	15,976	21,893	27,811
45	3,977	9,659	15,341	21,023	26,705
46	3,825	9,290	14,754	20,219	25,683
47	3,665	8,901	14,136	19,372	24,607
48	3,518	8,543	13,568	18,593	23,618
49	3,382	8,213	13,043	17,874	22,705
50	3,256	7,907	12,558	17,209	21,860

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
51	3,097	7,522	11,947	16,372	20,796
52	2,966	7,203	11,441	15,678	19,915
53	2,834	6,883	10,931	14,980	19,028
54	2,713	6,589	10,465	14,341	18,217
55	2,602	6,320	10,037	13,755	17,472
56	2,491	6,050	9,609	13,167	16,726
57	2,365	5,743	9,122	12,500	15,878
58	2,258	5,484	8,710	11,935	15,161
59	2,147	5,215	8,282	11,350	14,417
60	2,053	4,985	7,918	10,850	13,783
61	N/A	4,709	7,479	10,249	13,019
62	N/A	4,450	7,068	9,686	12,304
63	N/A	4,229	6,716	9,204	11,692
64	N/A	4,009	6,368	8,726	11,085
65	N/A	3,829	6,081	8,333	10,586
66	N/A	3,602	5,720	7,839	9,958
67	N/A	3,380	5,368	7,356	9,344
68	N/A	3,184	5,056	6,929	8,801
69	N/A	3,009	4,779	6,549	8,319
70	N/A	2,852	4,530	6,208	7,886
71	N/A	2,644	4,199	5,754	7,309
72	N/A	2,467	3,919	5,370	6,821
73	N/A	2,310	3,668	5,027	6,386
74	N/A	2,171	3,448	4,725	6,003
75	N/A	2,051	3,257	4,463	5,669
76	N/A	N/A	2,967	4,066	5,165
77	N/A	N/A	2,716	3,722	4,728
78	N/A	N/A	2,502	3,429	4,356
79	N/A	N/A	2,322	3,181	4,041
80	N/A	N/A	2,165	2,967	3,769
81	N/A	N/A	N/A	2,697	3,426
82	N/A	N/A	N/A	2,468	3,135
83	N/A	N/A	N/A	2,277	2,892
84	N/A	N/A	N/A	2,112	2,683
85	N/A	N/A	N/A	N/A	2,503

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH WAIVER OF PREMIUM RIDER**

- ▲ MALE TOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	6.70	10.40	14.10	17.80	21.50	25.20	28.90	32.60	36.30	40.00
16	6.80	10.60	14.40	18.20	22.00	25.80	29.60	33.40	37.20	41.00
17	6.90	10.80	14.70	18.60	22.50	26.40	30.30	34.20	38.10	42.00
18	7.75	12.50	17.25	22.00	26.75	31.50	36.25	41.00	45.75	50.50
19	7.90	12.80	17.70	22.60	27.50	32.40	37.30	42.20	47.10	52.00
20	8.05	13.10	18.15	23.20	28.25	33.30	38.35	43.40	48.45	53.50
21	8.20	13.40	18.60	23.80	29.00	34.20	39.40	44.60	49.80	55.00
22	8.40	13.80	19.20	24.60	30.00	35.40	40.80	46.20	51.60	57.00
23	8.50	14.00	19.50	25.00	30.50	36.00	41.50	47.00	52.50	58.00
24	8.65	14.30	19.95	25.60	31.25	36.90	42.55	48.20	53.85	59.50
25	8.80	14.60	20.40	26.20	32.00	37.80	43.60	49.40	55.20	61.00
26	8.95	14.90	20.85	26.80	32.75	38.70	44.65	50.60	56.55	62.50
27	9.10	15.20	21.30	27.40	33.50	39.60	45.70	51.80	57.90	64.00
28	9.25	15.50	21.75	28.00	34.25	40.50	46.75	53.00	59.25	65.50
29	9.45	15.90	22.35	28.80	35.25	41.70	48.15	54.60	61.05	67.50
30	9.60	16.20	22.80	29.40	36.00	42.60	49.20	55.80	62.40	69.00
31	9.85	16.70	23.55	30.40	37.25	44.10	50.95	57.80	64.65	71.50
32	10.15	17.30	24.45	31.60	38.75	45.90	53.05	60.20	67.35	74.50
33	10.40	17.80	25.20	32.60	40.00	47.40	54.80	62.20	69.60	77.00
34	10.70	18.40	26.10	33.80	41.50	49.20	56.90	64.60	72.30	80.00
35	10.95	18.90	26.85	34.80	42.75	50.70	58.65	66.60	74.55	82.50
36	11.20	19.40	27.60	35.80	44.00	52.20	60.40	68.60	76.80	85.00
37	11.60	20.20	28.80	37.40	46.00	54.60	63.20	71.80	80.40	89.00
38	11.90	20.80	29.70	38.60	47.50	56.40	65.30	74.20	83.10	92.00
39	12.30	21.60	30.90	40.20	49.50	58.80	68.10	77.40	86.70	96.00
40	12.65	22.30	31.95	41.60	51.25	60.90	70.55	80.20	89.85	99.50
41	13.20	23.40	33.60	43.80	54.00	64.20	74.40	84.60	94.80	105.00
42	13.75	24.50	35.25	46.00	56.75	67.50	78.25	89.00	99.75	110.50
43	14.30	25.60	36.90	48.20	59.50	70.80	82.10	93.40	104.70	116.00
44	14.85	26.70	38.55	50.40	62.25	74.10	85.95	97.80	109.65	121.50
45	15.50	28.00	40.50	53.00	65.50	78.00	90.50	103.00	115.50	128.00
46	16.15	29.30	42.45	55.60	68.75	81.90	95.05	108.20	121.35	134.50
47	16.90	30.80	44.70	58.60	72.50	86.40	100.30	114.20	128.10	142.00
48	17.60	32.20	46.80	61.40	76.00	90.60	105.20	119.80	134.40	149.00
49	18.45	33.90	49.35	64.80	80.25	95.70	111.15	126.60	142.05	157.50
50	19.30	35.60	51.90	68.20	84.50	100.80	117.10	133.40	149.70	166.00

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	20.25	37.50	54.75	72.00	89.25	106.50	123.75	141.00	158.25	175.50
52	21.30	39.60	57.90	76.20	94.50	112.80	131.10	149.40	167.70	186.00
53	22.40	41.80	61.20	80.60	100.00	119.40	138.80	158.20	177.60	197.00
54	23.50	44.00	64.50	85.00	105.50	126.00	146.50	167.00	187.50	208.00
55	24.70	46.40	68.10	89.80	111.50	133.20	154.90	176.60	198.30	220.00
56	25.95	48.90	71.85	94.80	117.75	140.70	163.65	186.60	209.55	232.50
57	27.40	51.80	76.20	100.60	125.00	149.40	173.80	198.20	222.60	247.00
58	29.00	55.00	81.00	107.00	133.00	159.00	185.00	211.00	237.00	263.00
59	30.65	58.30	85.95	113.60	141.25	168.90	196.55	224.20	251.85	279.50
60	32.40	61.80	91.20	120.60	150.00	179.40	208.80	238.20	267.60	297.00
61	34.10	65.20	96.30	127.40	158.50	189.60	220.70	251.80	282.90	314.00
62	35.90	68.80	101.70	134.60	167.50	200.40	233.30	266.20	299.10	332.00
63	37.80	72.60	107.40	142.20	177.00	211.80	246.60	281.40	316.20	351.00
64	39.80	76.60	113.40	150.20	187.00	223.80	260.60	297.40	334.20	371.00
65	41.95	80.90	119.85	158.80	197.75	236.70	275.65	314.60	353.55	392.50
66	44.40	85.80	127.20	168.60	210.00	251.40	292.80	334.20	375.60	417.00
67	47.30	91.60	135.90	180.20	224.50	268.80	313.10	357.40	401.70	446.00
68	50.45	97.90	145.35	192.80	240.25	287.70	335.15	382.60	430.05	477.50
69	53.75	104.50	155.25	206.00	256.75	307.50	358.25	409.00	459.75	510.50
70	57.40	111.80	166.20	220.60	275.00	329.40	383.80	438.20	492.60	547.00
71	61.40	119.80	178.20	236.60	295.00	353.40	411.80	470.20	528.60	587.00
72	65.80	128.60	191.40	254.20	317.00	379.80	442.60	505.40	568.20	631.00
73	70.40	137.80	205.20	272.60	340.00	407.40	474.80	542.20	609.60	677.00
74	75.35	147.70	220.05	292.40	364.75	437.10	509.45	581.80	654.15	726.50
75	80.65	158.30	235.95	313.60	391.25	468.90	546.55	624.20	701.85	779.50
76	86.60	170.20	253.80	337.40	421.00	504.60	588.20	671.80	755.40	839.00
77	93.35	183.70	274.05	364.40	454.75	545.10	635.45	725.80	816.15	906.50
78	100.40	197.80	295.20	392.60	490.00	587.40	684.80	782.20	879.60	977.00
79	108.15	213.30	318.45	423.60	528.75	633.90	739.05	844.20	949.35	1054.50
80	116.50	230.00	343.50	457.00	570.50	684.00	797.50	911.00	1024.50	1138.00
81	122.90	242.80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	129.60	256.20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	136.60	270.20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	143.85	284.70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	151.40	299.80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH  
WAIVER OF PREMIUM RIDER**

- ▲ MALE TOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
15	9,459	22,973	36,486	50,000	N/A
16	9,211	22,368	35,526	48,684	N/A
17	8,974	21,795	34,615	47,436	N/A
18	7,368	17,895	28,421	38,947	49,474
19	7,143	17,347	27,551	37,755	47,959
20	6,931	16,832	26,733	36,634	46,535
21	6,731	16,346	25,962	35,577	45,192
22	6,481	15,741	25,000	34,259	43,519
23	6,364	15,455	24,545	33,636	42,727
24	6,195	15,044	23,894	32,743	41,593
25	6,034	14,655	23,276	31,897	40,517
26	5,882	14,286	22,689	31,092	39,496
27	5,738	13,934	22,131	30,328	38,525
28	5,600	13,600	21,600	29,600	37,600
29	5,426	13,178	20,930	28,682	36,434
30	5,303	12,879	20,455	28,030	35,606
31	5,109	12,409	19,708	27,007	34,307
32	4,895	11,888	18,881	25,874	32,867
33	4,730	11,486	18,243	25,000	31,757
34	4,545	11,039	17,532	24,026	30,519
35	4,403	10,692	16,981	23,270	29,560
36	4,268	10,366	16,463	22,561	28,659
37	4,070	9,884	15,698	21,512	27,326
38	3,933	9,551	15,169	20,787	26,404
39	3,763	9,140	14,516	19,892	25,269
40	3,627	8,808	13,990	19,171	24,352
41	3,431	8,333	13,235	18,137	23,039
42	3,256	7,907	12,558	17,209	21,860
43	3,097	7,522	11,947	16,372	20,796
44	2,954	7,173	11,392	15,612	19,831
45	2,800	6,800	10,800	14,800	18,800
46	2,662	6,464	10,266	14,068	17,871
47	2,518	6,115	9,712	13,309	16,906
48	2,397	5,822	9,247	12,671	16,096
49	2,265	5,502	8,738	11,974	15,210
50	2,147	5,215	8,282	11,350	14,417

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
51	2,029	4,928	7,826	10,725	13,623
52	N/A	4,645	7,377	10,109	12,842
53	N/A	4,381	6,959	9,536	12,113
54	N/A	4,146	6,585	9,024	11,463
55	N/A	3,917	6,221	8,525	10,829
56	N/A	3,704	5,882	8,061	10,240
57	N/A	3,484	5,533	7,582	9,631
58	N/A	3,269	5,192	7,115	9,038
59	N/A	3,074	4,882	6,691	8,499
60	N/A	2,891	4,592	6,293	7,993
61	N/A	2,733	4,341	5,949	7,556
62	N/A	2,584	4,103	5,623	7,143
63	N/A	2,443	3,879	5,316	6,753
64	N/A	2,310	3,668	5,027	6,386
65	N/A	2,182	3,466	4,750	6,033
66	N/A	2,053	3,261	4,469	5,676
67	N/A	N/A	3,047	4,176	5,305
68	N/A	N/A	2,845	3,899	4,953
69	N/A	N/A	2,660	3,645	4,631
70	N/A	N/A	2,482	3,401	4,320
71	N/A	N/A	2,312	3,168	4,024
72	N/A	N/A	2,150	2,946	3,742
73	N/A	N/A	2,003	2,745	3,487
74	N/A	N/A	N/A	2,557	3,248
75	N/A	N/A	N/A	2,382	3,026
76	N/A	N/A	N/A	2,213	2,811
77	N/A	N/A	N/A	2,048	2,601
78	N/A	N/A	N/A	N/A	2,413
79	N/A	N/A	N/A	N/A	2,235
80	N/A	N/A	N/A	N/A	2,070
81	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH  
WAIVER OF PREMIUM RIDER**

- ▲ MALE NONTOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	6.70	10.40	14.10	17.80	21.50	25.20	28.90	32.60	36.30	40.00
16	6.80	10.60	14.40	18.20	22.00	25.80	29.60	33.40	37.20	41.00
17	6.90	10.80	14.70	18.60	22.50	26.40	30.30	34.20	38.10	42.00
18	6.95	10.90	14.85	18.80	22.75	26.70	30.65	34.60	38.55	42.50
19	7.10	11.20	15.30	19.40	23.50	27.60	31.70	35.80	39.90	44.00
20	7.20	11.40	15.60	19.80	24.00	28.20	32.40	36.60	40.80	45.00
21	7.30	11.60	15.90	20.20	24.50	28.80	33.10	37.40	41.70	46.00
22	7.40	11.80	16.20	20.60	25.00	29.40	33.80	38.20	42.60	47.00
23	7.55	12.10	16.65	21.20	25.75	30.30	34.85	39.40	43.95	48.50
24	7.70	12.40	17.10	21.80	26.50	31.20	35.90	40.60	45.30	50.00
25	7.80	12.60	17.40	22.20	27.00	31.80	36.60	41.40	46.20	51.00
26	7.90	12.80	17.70	22.60	27.50	32.40	37.30	42.20	47.10	52.00
27	8.10	13.20	18.30	23.40	28.50	33.60	38.70	43.80	48.90	54.00
28	8.20	13.40	18.60	23.80	29.00	34.20	39.40	44.60	49.80	55.00
29	8.35	13.70	19.05	24.40	29.75	35.10	40.45	45.80	51.15	56.50
30	8.50	14.00	19.50	25.00	30.50	36.00	41.50	47.00	52.50	58.00
31	8.75	14.50	20.25	26.00	31.75	37.50	43.25	49.00	54.75	60.50
32	8.90	14.80	20.70	26.60	32.50	38.40	44.30	50.20	56.10	62.00
33	9.10	15.20	21.30	27.40	33.50	39.60	45.70	51.80	57.90	64.00
34	9.25	15.50	21.75	28.00	34.25	40.50	46.75	53.00	59.25	65.50
35	9.50	16.00	22.50	29.00	35.50	42.00	48.50	55.00	61.50	68.00
36	9.70	16.40	23.10	29.80	36.50	43.20	49.90	56.60	63.30	70.00
37	10.00	17.00	24.00	31.00	38.00	45.00	52.00	59.00	66.00	73.00
38	10.25	17.50	24.75	32.00	39.25	46.50	53.75	61.00	68.25	75.50
39	10.50	18.00	25.50	33.00	40.50	48.00	55.50	63.00	70.50	78.00
40	10.85	18.70	26.55	34.40	42.25	50.10	57.95	65.80	73.65	81.50
41	11.20	19.40	27.60	35.80	44.00	52.20	60.40	68.60	76.80	85.00
42	11.60	20.20	28.80	37.40	46.00	54.60	63.20	71.80	80.40	89.00
43	12.00	21.00	30.00	39.00	48.00	57.00	66.00	75.00	84.00	93.00
44	12.45	21.90	31.35	40.80	50.25	59.70	69.15	78.60	88.05	97.50
45	12.90	22.80	32.70	42.60	52.50	62.40	72.30	82.20	92.10	102.00
46	13.35	23.70	34.05	44.40	54.75	65.10	75.45	85.80	96.15	106.50
47	13.90	24.80	35.70	46.60	57.50	68.40	79.30	90.20	101.10	112.00
48	14.50	26.00	37.50	49.00	60.50	72.00	83.50	95.00	106.50	118.00
49	15.10	27.20	39.30	51.40	63.50	75.60	87.70	99.80	111.90	124.00
50	15.80	28.60	41.40	54.20	67.00	79.80	92.60	105.40	118.20	131.00

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	16.55	30.10	43.65	57.20	70.75	84.30	97.85	111.40	124.95	138.50
52	17.35	31.70	46.05	60.40	74.75	89.10	103.45	117.80	132.15	146.50
53	18.20	33.40	48.60	63.80	79.00	94.20	109.40	124.60	139.80	155.00
54	19.15	35.30	51.45	67.60	83.75	99.90	116.05	132.20	148.35	164.50
55	20.05	37.10	54.15	71.20	88.25	105.30	122.35	139.40	156.45	173.50
56	21.00	39.00	57.00	75.00	93.00	111.00	129.00	147.00	165.00	183.00
57	22.15	41.30	60.45	79.60	98.75	117.90	137.05	156.20	175.35	194.50
58	23.30	43.60	63.90	84.20	104.50	124.80	145.10	165.40	185.70	206.00
59	24.55	46.10	67.65	89.20	110.75	132.30	153.85	175.40	196.95	218.50
60	25.90	48.80	71.70	94.60	117.50	140.40	163.30	186.20	209.10	232.00
61	27.20	51.40	75.60	99.80	124.00	148.20	172.40	196.60	220.80	245.00
62	28.65	54.30	79.95	105.60	131.25	156.90	182.55	208.20	233.85	259.50
63	30.10	57.20	84.30	111.40	138.50	165.60	192.70	219.80	246.90	274.00
64	31.75	60.50	89.25	118.00	146.75	175.50	204.25	233.00	261.75	290.50
65	33.45	63.90	94.35	124.80	155.25	185.70	216.15	246.60	277.05	307.50
66	35.55	68.10	100.65	133.20	165.75	198.30	230.85	263.40	295.95	328.50
67	38.00	73.00	108.00	143.00	178.00	213.00	248.00	283.00	318.00	353.00
68	40.60	78.20	115.80	153.40	191.00	228.60	266.20	303.80	341.40	379.00
69	43.40	83.80	124.20	164.60	205.00	245.40	285.80	326.20	366.60	407.00
70	46.55	90.10	133.65	177.20	220.75	264.30	307.85	351.40	394.95	438.50
71	50.05	97.10	144.15	191.20	238.25	285.30	332.35	379.40	426.45	473.50
72	53.90	104.80	155.70	206.60	257.50	308.40	359.30	410.20	461.10	512.00
73	58.00	113.00	168.00	223.00	278.00	333.00	388.00	443.00	498.00	553.00
74	62.50	122.00	181.50	241.00	300.50	360.00	419.50	479.00	538.50	598.00
75	67.30	131.60	195.90	260.20	324.50	388.80	453.10	517.40	581.70	646.00
76	72.75	142.50	212.25	282.00	351.75	421.50	491.25	561.00	630.75	700.50
77	78.95	154.90	230.85	306.80	382.75	458.70	534.65	610.60	686.55	762.50
78	85.70	168.40	251.10	333.80	416.50	499.20	581.90	664.60	747.30	830.00
79	93.10	183.20	273.30	363.40	453.50	543.60	633.70	723.80	813.90	904.00
80	101.20	199.40	297.60	395.80	494.00	592.20	690.40	788.60	886.80	985.00
81	107.75	212.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	114.80	226.60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	122.25	241.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	130.20	257.40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	138.50	274.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A



**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH WAIVER OF PREMIUM RIDER**

- ▲ MALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
15	9,459	22,973	36,486	50,000	N/A
16	9,211	22,368	35,526	48,684	N/A
17	8,974	21,795	34,615	47,436	N/A
18	8,861	21,519	34,177	46,835	N/A
19	8,537	20,732	32,927	45,122	N/A
20	8,333	20,238	32,143	44,048	N/A
21	8,140	19,767	31,395	43,023	N/A
22	7,955	19,318	30,682	42,045	N/A
23	7,692	18,681	29,670	40,659	N/A
24	7,447	18,085	28,723	39,362	50,000
25	7,292	17,708	28,125	38,542	48,958
26	7,143	17,347	27,551	37,755	47,959
27	6,863	16,667	26,471	36,275	46,078
28	6,731	16,346	25,962	35,577	45,192
29	6,542	15,888	25,234	34,579	43,925
30	6,364	15,455	24,545	33,636	42,727
31	6,087	14,783	23,478	32,174	40,870
32	5,932	14,407	22,881	31,356	39,831
33	5,738	13,934	22,131	30,328	38,525
34	5,600	13,600	21,600	29,600	37,600
35	5,385	13,077	20,769	28,462	36,154
36	5,224	12,687	20,149	27,612	35,075
37	5,000	12,143	19,286	26,429	33,571
38	4,828	11,724	18,621	25,517	32,414
39	4,667	11,333	18,000	24,667	31,333
40	4,459	10,828	17,197	23,567	29,936
41	4,268	10,366	16,463	22,561	28,659
42	4,070	9,884	15,698	21,512	27,326
43	3,889	9,444	15,000	20,556	26,111
44	3,704	8,995	14,286	19,577	24,868
45	3,535	8,586	13,636	18,687	23,737
46	3,382	8,213	13,043	17,874	22,705
47	3,211	7,798	12,385	16,972	21,560
48	3,043	7,391	11,739	16,087	20,435
49	2,893	7,025	11,157	15,289	19,421
50	2,734	6,641	10,547	14,453	18,359

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
51	2,583	6,273	9,963	13,653	17,343
52	2,439	5,923	9,408	12,892	16,376
53	2,303	5,592	8,882	12,171	15,461
54	2,167	5,263	8,359	11,455	14,551
55	2,053	4,985	7,918	10,850	13,783
56	N/A	4,722	7,500	10,278	13,056
57	N/A	4,439	7,050	9,661	12,272
58	N/A	4,187	6,650	9,113	11,576
59	N/A	3,944	6,265	8,585	10,905
60	N/A	3,712	5,895	8,079	10,262
61	N/A	3,512	5,579	7,645	9,711
62	N/A	3,314	5,263	7,212	9,162
63	N/A	3,137	4,982	6,827	8,672
64	N/A	2,957	4,696	6,435	8,174
65	N/A	2,791	4,433	6,076	7,718
66	N/A	2,611	4,147	5,684	7,220
67	N/A	2,429	3,857	5,286	6,714
68	N/A	2,261	3,590	4,920	6,250
69	N/A	2,104	3,342	4,579	5,817
70	N/A	N/A	3,100	4,248	5,396
71	N/A	N/A	2,869	3,932	4,995
72	N/A	N/A	2,652	3,635	4,617
73	N/A	N/A	2,455	3,364	4,273
74	N/A	N/A	2,269	3,109	3,950
75	N/A	N/A	2,100	2,877	3,655
76	N/A	N/A	N/A	2,652	3,369
77	N/A	N/A	N/A	2,436	3,094
78	N/A	N/A	N/A	2,237	2,842
79	N/A	N/A	N/A	2,053	2,608
80	N/A	N/A	N/A	N/A	2,393
81	N/A	N/A	N/A	N/A	2,243
82	N/A	N/A	N/A	N/A	2,102
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	627	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH WAIVER OF PREMIUM RIDER**

- ▲ FEMALE TOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	6.25	9.50	12.75	16.00	19.25	22.50	25.75	29.00	32.25	35.50
16	6.30	9.60	12.90	16.20	19.50	22.80	26.10	29.40	32.70	36.00
17	6.35	9.70	13.05	16.40	19.75	23.10	26.45	29.80	33.15	36.50
18	6.75	10.50	14.25	18.00	21.75	25.50	29.25	33.00	36.75	40.50
19	6.80	10.60	14.40	18.20	22.00	25.80	29.60	33.40	37.20	41.00
20	6.90	10.80	14.70	18.60	22.50	26.40	30.30	34.20	38.10	42.00
21	7.00	11.00	15.00	19.00	23.00	27.00	31.00	35.00	39.00	43.00
22	7.20	11.40	15.60	19.80	24.00	28.20	32.40	36.60	40.80	45.00
23	7.30	11.60	15.90	20.20	24.50	28.80	33.10	37.40	41.70	46.00
24	7.45	11.90	16.35	20.80	25.25	29.70	34.15	38.60	43.05	47.50
25	7.55	12.10	16.65	21.20	25.75	30.30	34.85	39.40	43.95	48.50
26	7.70	12.40	17.10	21.80	26.50	31.20	35.90	40.60	45.30	50.00
27	7.85	12.70	17.55	22.40	27.25	32.10	36.95	41.80	46.65	51.50
28	8.10	13.20	18.30	23.40	28.50	33.60	38.70	43.80	48.90	54.00
29	8.25	13.50	18.75	24.00	29.25	34.50	39.75	45.00	50.25	55.50
30	8.40	13.80	19.20	24.60	30.00	35.40	40.80	46.20	51.60	57.00
31	8.60	14.20	19.80	25.40	31.00	36.60	42.20	47.80	53.40	59.00
32	8.80	14.60	20.40	26.20	32.00	37.80	43.60	49.40	55.20	61.00
33	9.00	15.00	21.00	27.00	33.00	39.00	45.00	51.00	57.00	63.00
34	9.15	15.30	21.45	27.60	33.75	39.90	46.05	52.20	58.35	64.50
35	9.40	15.80	22.20	28.60	35.00	41.40	47.80	54.20	60.60	67.00
36	9.60	16.20	22.80	29.40	36.00	42.60	49.20	55.80	62.40	69.00
37	9.90	16.80	23.70	30.60	37.50	44.40	51.30	58.20	65.10	72.00
38	10.15	17.30	24.45	31.60	38.75	45.90	53.05	60.20	67.35	74.50
39	10.40	17.80	25.20	32.60	40.00	47.40	54.80	62.20	69.60	77.00
40	10.70	18.40	26.10	33.80	41.50	49.20	56.90	64.60	72.30	80.00
41	11.05	19.10	27.15	35.20	43.25	51.30	59.35	67.40	75.45	83.50
42	11.45	19.90	28.35	36.80	45.25	53.70	62.15	70.60	79.05	87.50
43	11.80	20.60	29.40	38.20	47.00	55.80	64.60	73.40	82.20	91.00
44	12.20	21.40	30.60	39.80	49.00	58.20	67.40	76.60	85.80	95.00
45	12.60	22.20	31.80	41.40	51.00	60.60	70.20	79.80	89.40	99.00
46	13.05	23.10	33.15	43.20	53.25	63.30	73.35	83.40	93.45	103.50
47	13.50	24.00	34.50	45.00	55.50	66.00	76.50	87.00	97.50	108.00
48	14.05	25.10	36.15	47.20	58.25	69.30	80.35	91.40	102.45	113.50
49	14.55	26.10	37.65	49.20	60.75	72.30	83.85	95.40	106.95	118.50
50	15.15	27.30	39.45	51.60	63.75	75.90	88.05	100.20	112.35	124.50

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	15.85	28.70	41.55	54.40	67.25	80.10	92.95	105.80	118.65	131.50
52	16.55	30.10	43.65	57.20	70.75	84.30	97.85	111.40	124.95	138.50
53	17.30	31.60	45.90	60.20	74.50	88.80	103.10	117.40	131.70	146.00
54	18.15	33.30	48.45	63.60	78.75	93.90	109.05	124.20	139.35	154.50
55	19.00	35.00	51.00	67.00	83.00	99.00	115.00	131.00	147.00	163.00
56	19.80	36.60	53.40	70.20	87.00	103.80	120.60	137.40	154.20	171.00
57	20.80	38.60	56.40	74.20	92.00	109.80	127.60	145.40	163.20	181.00
58	21.80	40.60	59.40	78.20	97.00	115.80	134.60	153.40	172.20	191.00
59	22.85	42.70	62.55	82.40	102.25	122.10	141.95	161.80	181.65	201.50
60	23.95	44.90	65.85	86.80	107.75	128.70	149.65	170.60	191.55	212.50
61	24.95	46.90	68.85	90.80	112.75	134.70	156.65	178.60	200.55	222.50
62	26.00	49.00	72.00	95.00	118.00	141.00	164.00	187.00	210.00	233.00
63	27.10	51.20	75.30	99.40	123.50	147.60	171.70	195.80	219.90	244.00
64	28.30	53.60	78.90	104.20	129.50	154.80	180.10	205.40	230.70	256.00
65	29.55	56.10	82.65	109.20	135.75	162.30	188.85	215.40	241.95	268.50
66	31.10	59.20	87.30	115.40	143.50	171.60	199.70	227.80	255.90	284.00
67	33.05	63.10	93.15	123.20	153.25	183.30	213.35	243.40	273.45	303.50
68	35.05	67.10	99.15	131.20	163.25	195.30	227.35	259.40	291.45	323.50
69	37.35	71.70	106.05	140.40	174.75	209.10	243.45	277.80	312.15	346.50
70	39.85	76.70	113.55	150.40	187.25	224.10	260.95	297.80	334.65	371.50
71	42.70	82.40	122.10	161.80	201.50	241.20	280.90	320.60	360.30	400.00
72	45.95	88.90	131.85	174.80	217.75	260.70	303.65	346.60	389.55	432.50
73	49.40	95.80	142.20	188.60	235.00	281.40	327.80	374.20	420.60	467.00
74	53.20	103.40	153.60	203.80	254.00	304.20	354.40	404.60	454.80	505.00
75	57.30	111.60	165.90	220.20	274.50	328.80	383.10	437.40	491.70	546.00
76	61.75	120.50	179.25	238.00	296.75	355.50	414.25	473.00	531.75	590.50
77	66.85	130.70	194.55	258.40	322.25	386.10	449.95	513.80	577.65	641.50
78	72.35	141.70	211.05	280.40	349.75	419.10	488.45	557.80	627.15	696.50
79	78.55	154.10	229.65	305.20	380.75	456.30	531.85	607.40	682.95	758.50
80	85.30	167.60	249.90	332.20	414.50	496.80	579.10	661.40	743.70	826.00
81	90.95	178.90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	97.00	191.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	103.55	204.10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	110.60	218.20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	118.05	233.10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH  
WAIVER OF PREMIUM RIDER**

- ▲ FEMALE TOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
15	9,722	23,611	37,500	50,000	N/A
16	10,606	25,758	40,909	NA	N/A
17	10,448	25,373	40,299	NA	N/A
18	9,333	22,667	36,000	49,333	N/A
19	9,211	22,368	35,526	48,684	N/A
20	8,974	21,795	34,615	47,436	N/A
21	8,750	21,250	33,750	46,250	N/A
22	8,333	20,238	32,143	44,048	N/A
23	8,140	19,767	31,395	43,023	N/A
24	7,865	19,101	30,337	41,573	N/A
25	7,692	18,681	29,670	40,659	N/A
26	7,447	18,085	28,723	39,362	50,000
27	7,216	17,526	27,835	38,144	48,454
28	6,863	16,667	26,471	36,275	46,078
29	6,667	16,190	25,714	35,238	44,762
30	6,481	15,741	25,000	34,259	43,519
31	6,250	15,179	24,107	33,036	41,964
32	6,034	14,655	23,276	31,897	40,517
33	5,833	14,167	22,500	30,833	39,167
34	5,691	13,821	21,951	30,081	38,211
35	5,469	13,281	21,094	28,906	36,719
36	5,303	12,879	20,455	28,030	35,606
37	5,072	12,319	19,565	26,812	34,058
38	4,895	11,888	18,881	25,874	32,867
39	4,730	11,486	18,243	25,000	31,757
40	4,545	11,039	17,532	24,026	30,519
41	4,348	10,559	16,770	22,981	29,193
42	4,142	10,059	15,976	21,893	27,811
43	3,977	9,659	15,341	21,023	26,705
44	3,804	9,239	14,674	20,109	25,543
45	3,646	8,854	14,063	19,271	24,479
46	3,483	8,458	13,433	18,408	23,383
47	3,333	8,095	12,857	17,619	22,381
48	3,167	7,692	12,217	16,742	21,267
49	3,030	7,359	11,688	16,017	20,346
50	2,881	6,996	11,111	15,226	19,342

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
51	2,724	6,615	10,506	14,397	18,288
52	2,583	6,273	9,963	13,653	17,343
53	2,448	5,944	9,441	12,937	16,434
54	2,310	5,611	8,911	12,211	15,512
55	2,188	5,313	8,438	11,563	14,688
56	2,083	5,060	8,036	11,012	13,988
57	N/A	4,775	7,584	10,393	13,202
58	N/A	4,521	7,181	9,840	12,500
59	N/A	4,282	6,801	9,320	11,839
60	N/A	4,057	6,444	8,831	11,217
61	N/A	3,872	6,150	8,428	10,706
62	N/A	3,696	5,870	8,043	10,217
63	N/A	3,527	5,602	7,676	9,751
64	N/A	3,360	5,336	7,312	9,289
65	N/A	3,202	5,085	6,968	8,851
66	N/A	3,025	4,804	6,584	8,363
67	N/A	2,829	4,493	6,156	7,820
68	N/A	2,652	4,212	5,772	7,332
69	N/A	2,475	3,930	5,386	6,841
70	N/A	2,307	3,664	5,020	6,377
71	N/A	2,141	3,401	4,660	5,919
72	N/A	N/A	3,143	4,307	5,471
73	N/A	N/A	2,909	3,987	5,065
74	N/A	N/A	2,689	3,685	4,681
75	N/A	N/A	2,486	3,407	4,328
76	N/A	N/A	2,298	3,149	4,000
77	N/A	N/A	2,114	2,897	3,681
78	N/A	N/A	N/A	2,668	3,389
79	N/A	N/A	N/A	2,449	3,111
80	N/A	N/A	N/A	2,248	2,855
81	N/A	N/A	N/A	2,103	2,672
82	N/A	N/A	N/A	N/A	2,500
83	N/A	N/A	N/A	N/A	2,337
84	N/A	N/A	N/A	N/A	2,184
85	N/A	N/A	N/A	N/A	2,043

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH WAIVER OF PREMIUM RIDER**

- ▲ FEMALE NONTOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	6.25	9.50	12.75	16.00	19.25	22.50	25.75	29.00	32.25	35.50
16	6.30	9.60	12.90	16.20	19.50	22.80	26.10	29.40	32.70	36.00
17	6.35	9.70	13.05	16.40	19.75	23.10	26.45	29.80	33.15	36.50
18	6.50	10.00	13.50	17.00	20.50	24.00	27.50	31.00	34.50	38.00
19	6.55	10.10	13.65	17.20	20.75	24.30	27.85	31.40	34.95	38.50
20	6.60	10.20	13.80	17.40	21.00	24.60	28.20	31.80	35.40	39.00
21	6.70	10.40	14.10	17.80	21.50	25.20	28.90	32.60	36.30	40.00
22	6.80	10.60	14.40	18.20	22.00	25.80	29.60	33.40	37.20	41.00
23	6.85	10.70	14.55	18.40	22.25	26.10	29.95	33.80	37.65	41.50
24	6.95	10.90	14.85	18.80	22.75	26.70	30.65	34.60	38.55	42.50
25	7.10	11.20	15.30	19.40	23.50	27.60	31.70	35.80	39.90	44.00
26	7.20	11.40	15.60	19.80	24.00	28.20	32.40	36.60	40.80	45.00
27	7.30	11.60	15.90	20.20	24.50	28.80	33.10	37.40	41.70	46.00
28	7.50	12.00	16.50	21.00	25.50	30.00	34.50	39.00	43.50	48.00
29	7.60	12.20	16.80	21.40	26.00	30.60	35.20	39.80	44.40	49.00
30	7.75	12.50	17.25	22.00	26.75	31.50	36.25	41.00	45.75	50.50
31	7.90	12.80	17.70	22.60	27.50	32.40	37.30	42.20	47.10	52.00
32	8.10	13.20	18.30	23.40	28.50	33.60	38.70	43.80	48.90	54.00
33	8.30	13.60	18.90	24.20	29.50	34.80	40.10	45.40	50.70	56.00
34	8.45	13.90	19.35	24.80	30.25	35.70	41.15	46.60	52.05	57.50
35	8.60	14.20	19.80	25.40	31.00	36.60	42.20	47.80	53.40	59.00
36	8.80	14.60	20.40	26.20	32.00	37.80	43.60	49.40	55.20	61.00
37	9.00	15.00	21.00	27.00	33.00	39.00	45.00	51.00	57.00	63.00
38	9.30	15.60	21.90	28.20	34.50	40.80	47.10	53.40	59.70	66.00
39	9.50	16.00	22.50	29.00	35.50	42.00	48.50	55.00	61.50	68.00
40	9.70	16.40	23.10	29.80	36.50	43.20	49.90	56.60	63.30	70.00
41	10.05	17.10	24.15	31.20	38.25	45.30	52.35	59.40	66.45	73.50
42	10.35	17.70	25.05	32.40	39.75	47.10	54.45	61.80	69.15	76.50
43	10.70	18.40	26.10	33.80	41.50	49.20	56.90	64.60	72.30	80.00
44	11.05	19.10	27.15	35.20	43.25	51.30	59.35	67.40	75.45	83.50
45	11.45	19.90	28.35	36.80	45.25	53.70	62.15	70.60	79.05	87.50
46	11.80	20.60	29.40	38.20	47.00	55.80	64.60	73.40	82.20	91.00
47	12.30	21.60	30.90	40.20	49.50	58.80	68.10	77.40	86.70	96.00
48	12.70	22.40	32.10	41.80	51.50	61.20	70.90	80.60	90.30	100.00
49	13.25	23.50	33.75	44.00	54.25	64.50	74.75	85.00	95.25	105.50
50	13.75	24.50	35.25	46.00	56.75	67.50	78.25	89.00	99.75	110.50

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	14.35	25.70	37.05	48.40	59.75	71.10	82.45	93.80	105.15	116.50
52	15.00	27.00	39.00	51.00	63.00	75.00	87.00	99.00	111.00	123.00
53	15.70	28.40	41.10	53.80	66.50	79.20	91.90	104.60	117.30	130.00
54	16.40	29.80	43.20	56.60	70.00	83.40	96.80	110.20	123.60	137.00
55	17.20	31.40	45.60	59.80	74.00	88.20	102.40	116.60	130.80	145.00
56	17.95	32.90	47.85	62.80	77.75	92.70	107.65	122.60	137.55	152.50
57	18.85	34.70	50.55	66.40	82.25	98.10	113.95	129.80	145.65	161.50
58	19.70	36.40	53.10	69.80	86.50	103.20	119.90	136.60	153.30	170.00
59	20.70	38.40	56.10	73.80	91.50	109.20	126.90	144.60	162.30	180.00
60	21.75	40.50	59.25	78.00	96.75	115.50	134.25	153.00	171.75	190.50
61	22.65	42.30	61.95	81.60	101.25	120.90	140.55	160.20	179.85	199.50
62	23.60	44.20	64.80	85.40	106.00	126.60	147.20	167.80	188.40	209.00
63	24.60	46.20	67.80	89.40	111.00	132.60	154.20	175.80	197.40	219.00
64	25.70	48.40	71.10	93.80	116.50	139.20	161.90	184.60	207.30	230.00
65	26.85	50.70	74.55	98.40	122.25	146.10	169.95	193.80	217.65	241.50
66	28.30	53.60	78.90	104.20	129.50	154.80	180.10	205.40	230.70	256.00
67	30.15	57.30	84.45	111.60	138.75	165.90	193.05	220.20	247.35	274.50
68	32.10	61.20	90.30	119.40	148.50	177.60	206.70	235.80	264.90	294.00
69	34.15	65.30	96.45	127.60	158.75	189.90	221.05	252.20	283.35	314.50
70	36.55	70.10	103.65	137.20	170.75	204.30	237.85	271.40	304.95	338.50
71	39.25	75.50	111.75	148.00	184.25	220.50	256.75	293.00	329.25	365.50
72	42.25	81.50	120.75	160.00	199.25	238.50	277.75	317.00	356.25	395.50
73	45.50	88.00	130.50	173.00	215.50	258.00	300.50	343.00	385.50	428.00
74	49.15	95.30	141.45	187.60	233.75	279.90	326.05	372.20	418.35	464.50
75	53.10	103.20	153.30	203.40	253.50	303.60	353.70	403.80	453.90	504.00
76	57.40	111.80	166.20	220.60	275.00	329.40	383.80	438.20	492.60	547.00
77	62.35	121.70	181.05	240.40	299.75	359.10	418.45	477.80	537.15	596.50
78	67.75	132.50	197.25	262.00	326.75	391.50	456.25	521.00	585.75	650.50
79	73.80	144.60	215.40	286.20	357.00	427.80	498.60	569.40	640.20	711.00
80	80.50	158.00	235.50	313.00	390.50	468.00	545.50	623.00	700.50	778.00
81	86.15	169.30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	92.35	181.70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	98.90	194.80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	106.10	209.20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	113.85	224.70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH WAIVER OF PREMIUM RIDER**

- ▲ FEMALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
15	10,769	26,154	41,538	N/A	N/A
16	10,606	25,758	40,909	N/A	N/A
17	10,448	25,373	40,299	N/A	N/A
18	0	24,286	38,571	N/A	N/A
19	9,859	23,944	38,028	N/A	N/A
20	9,722	23,611	37,500	N/A	N/A
21	9,459	22,973	36,486	50,000	N/A
22	9,211	22,368	35,526	48,684	N/A
23	9,091	22,078	35,065	48,052	N/A
24	8,861	21,519	34,177	46,835	N/A
25	8,537	20,732	32,927	45,122	N/A
26	8,333	20,238	32,143	44,048	N/A
27	8,140	19,767	31,395	43,023	N/A
28	7,778	18,889	30,000	41,111	N/A
29	7,609	18,478	29,348	40,217	N/A
30	7,368	17,895	28,421	38,947	49,474
31	7,143	17,347	27,551	37,755	47,959
32	6,863	16,667	26,471	36,275	46,078
33	6,604	16,038	25,472	34,906	44,340
34	6,422	15,596	24,771	33,945	43,119
35	6,250	15,179	24,107	33,036	41,964
36	6,034	14,655	23,276	31,897	40,517
37	5,833	14,167	22,500	30,833	39,167
38	5,556	13,492	21,429	29,365	37,302
39	5,385	13,077	20,769	28,462	36,154
40	5,224	12,687	20,149	27,612	35,075
41	4,965	12,057	19,149	26,241	33,333
42	4,762	11,565	18,367	25,170	31,973
43	4,545	11,039	17,532	24,026	30,519
44	4,348	10,559	16,770	22,981	29,193
45	4,142	10,059	15,976	21,893	27,811
46	3,977	9,659	15,341	21,023	26,705
47	3,763	9,140	14,516	19,892	25,269
48	3,608	8,763	13,918	19,072	24,227
49	3,415	8,293	13,171	18,049	22,927
50	3,256	7,907	12,558	17,209	21,860

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
51	3,084	7,489	11,894	16,300	20,705
52	2,917	7,083	11,250	15,417	19,583
53	2,756	6,693	10,630	14,567	18,504
54	2,612	6,343	10,075	13,806	17,537
55	2,465	5,986	9,507	13,028	16,549
56	2,341	5,686	9,030	12,375	15,719
57	2,208	5,363	8,517	11,672	14,826
58	2,096	5,090	8,084	11,078	14,072
59	N/A	4,802	7,627	10,452	13,277
60	N/A	4,533	7,200	9,867	12,533
61	N/A	4,326	6,870	9,415	11,959
62	N/A	4,126	6,553	8,981	11,408
63	N/A	3,935	6,250	8,565	10,880
64	N/A	3,744	5,947	8,150	10,352
65	N/A	3,564	5,660	7,757	9,853
66	N/A	3,360	5,336	7,312	9,289
67	N/A	3,131	4,972	6,814	8,656
68	N/A	2,921	4,639	6,357	8,076
69	N/A	2,729	4,334	5,939	7,544
70	N/A	2,534	4,024	5,514	7,004
71	N/A	2,345	3,724	5,103	6,483
72	N/A	2,166	3,439	4,713	5,987
73	N/A	2,000	3,176	4,353	5,529
74	N/A	N/A	2,925	4,009	5,092
75	N/A	N/A	2,695	3,693	4,691
76	N/A	N/A	2,482	3,401	4,320
77	N/A	N/A	2,275	3,117	3,960
78	N/A	N/A	2,085	2,857	3,629
79	N/A	N/A	N/A	2,613	3,319
80	N/A	N/A	N/A	2,387	3,032
81	N/A	N/A	N/A	2,225	2,826
82	N/A	N/A	N/A	2,071	2,630
83	N/A	N/A	N/A	N/A	2,450
84	N/A	N/A	N/A	N/A	2,279
85	N/A	767	N/A	N/A	2,120

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH  
WAIVER OF PREMIUM RIDER AND ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE TOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	7.15	11.30	15.45	19.60	23.75	27.90	32.05	36.20	40.35	44.50
16	7.25	11.50	15.75	20.00	24.25	28.50	32.75	37.00	41.25	45.50
17	7.35	11.70	16.05	20.40	24.75	29.10	33.45	37.80	42.15	46.50
18	8.20	13.40	18.60	23.80	29.00	34.20	39.40	44.60	49.80	55.00
19	8.35	13.70	19.05	24.40	29.75	35.10	40.45	45.80	51.15	56.50
20	8.50	14.00	19.50	25.00	30.50	36.00	41.50	47.00	52.50	58.00
21	8.65	14.30	19.95	25.60	31.25	36.90	42.55	48.20	53.85	59.50
22	8.85	14.70	20.55	26.40	32.25	38.10	43.95	49.80	55.65	61.50
23	8.95	14.90	20.85	26.80	32.75	38.70	44.65	50.60	56.55	62.50
24	9.10	15.20	21.30	27.40	33.50	39.60	45.70	51.80	57.90	64.00
25	9.25	15.50	21.75	28.00	34.25	40.50	46.75	53.00	59.25	65.50
26	9.40	15.80	22.20	28.60	35.00	41.40	47.80	54.20	60.60	67.00
27	9.55	16.10	22.65	29.20	35.75	42.30	48.85	55.40	61.95	68.50
28	9.70	16.40	23.10	29.80	36.50	43.20	49.90	56.60	63.30	70.00
29	9.90	16.80	23.70	30.60	37.50	44.40	51.30	58.20	65.10	72.00
30	10.05	17.10	24.15	31.20	38.25	45.30	52.35	59.40	66.45	73.50
31	10.30	17.60	24.90	32.20	39.50	46.80	54.10	61.40	68.70	76.00
32	10.60	18.20	25.80	33.40	41.00	48.60	56.20	63.80	71.40	79.00
33	10.85	18.70	26.55	34.40	42.25	50.10	57.95	65.80	73.65	81.50
34	11.15	19.30	27.45	35.60	43.75	51.90	60.05	68.20	76.35	84.50
35	11.50	20.00	28.50	37.00	45.50	54.00	62.50	71.00	79.50	88.00
36	11.75	20.50	29.25	38.00	46.75	55.50	64.25	73.00	81.75	90.50
37	12.15	21.30	30.45	39.60	48.75	57.90	67.05	76.20	85.35	94.50
38	12.45	21.90	31.35	40.80	50.25	59.70	69.15	78.60	88.05	97.50
39	12.85	22.70	32.55	42.40	52.25	62.10	71.95	81.80	91.65	101.50
40	13.20	23.40	33.60	43.80	54.00	64.20	74.40	84.60	94.80	105.00
41	13.75	24.50	35.25	46.00	56.75	67.50	78.25	89.00	99.75	110.50
42	14.30	25.60	36.90	48.20	59.50	70.80	82.10	93.40	104.70	116.00
43	14.85	26.70	38.55	50.40	62.25	74.10	85.95	97.80	109.65	121.50
44	15.40	27.80	40.20	52.60	65.00	77.40	89.80	102.20	114.60	127.00
45	16.05	29.10	42.15	55.20	68.25	81.30	94.35	107.40	120.45	133.50
46	16.70	30.40	44.10	57.80	71.50	85.20	98.90	112.60	126.30	140.00
47	17.45	31.90	46.35	60.80	75.25	89.70	104.15	118.60	133.05	147.50
48	18.15	33.30	48.45	63.60	78.75	93.90	109.05	124.20	139.35	154.50
49	19.00	35.00	51.00	67.00	83.00	99.00	115.00	131.00	147.00	163.00
50	19.85	36.70	53.55	70.40	87.25	104.10	120.95	137.80	154.65	171.50

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	20.80	38.60	56.40	74.20	92.00	109.80	127.60	145.40	163.20	181.00
52	21.85	40.70	59.55	78.40	97.25	116.10	134.95	153.80	172.65	191.50
53	22.95	42.90	62.85	82.80	102.75	122.70	142.65	162.60	182.55	202.50
54	24.05	45.10	66.15	87.20	108.25	129.30	150.35	171.40	192.45	213.50
55	25.25	47.50	69.75	92.00	114.25	136.50	158.75	181.00	203.25	225.50
56	26.55	50.10	73.65	97.20	120.75	144.30	167.85	191.40	214.95	238.50
57	28.00	53.00	78.00	103.00	128.00	153.00	178.00	203.00	228.00	253.00
58	29.65	56.30	82.95	109.60	136.25	162.90	189.55	216.20	242.85	269.50
59	31.35	59.70	88.05	116.40	144.75	173.10	201.45	229.80	258.15	286.50
60	33.15	63.30	93.45	123.60	153.75	183.90	214.05	244.20	274.35	304.50
61	34.90	66.80	98.70	130.60	162.50	194.40	226.30	258.20	290.10	322.00
62	36.75	70.50	104.25	138.00	171.75	205.50	239.25	273.00	306.75	340.50
63	38.70	74.40	110.10	145.80	181.50	217.20	252.90	288.60	324.30	360.00
64	40.75	78.50	116.25	154.00	191.75	229.50	267.25	305.00	342.75	380.50
65	42.95	82.90	122.85	162.80	202.75	242.70	282.65	322.60	362.55	402.50
66	45.50	88.00	130.50	173.00	215.50	258.00	300.50	343.00	385.50	428.00
67	48.45	93.90	139.35	184.80	230.25	275.70	321.15	366.60	412.05	457.50
68	51.70	100.40	149.10	197.80	246.50	295.20	343.90	392.60	441.30	490.00
69	55.10	107.20	159.30	211.40	263.50	315.60	367.70	419.80	471.90	524.00
70	58.80	114.60	170.40	226.20	282.00	337.80	393.60	449.40	505.20	561.00
71	63.00	123.00	183.00	243.00	303.00	363.00	423.00	483.00	543.00	603.00
72	67.55	132.10	196.65	261.20	325.75	390.30	454.85	519.40	583.95	648.50
73	72.35	141.70	211.05	280.40	349.75	419.10	488.45	557.80	627.15	696.50
74	77.45	151.90	226.35	300.80	375.25	449.70	524.15	598.60	673.05	747.50
75	82.90	162.80	242.70	322.60	402.50	482.40	562.30	642.20	722.10	802.00
76	89.20	175.40	261.60	347.80	434.00	520.20	606.40	692.60	778.80	865.00
77	96.25	189.50	282.75	376.00	469.25	562.50	655.75	749.00	842.25	935.50
78	103.65	204.30	304.95	405.60	506.25	606.90	707.55	808.20	908.85	1009.50
79	111.70	220.40	329.10	437.80	546.50	655.20	763.90	872.60	981.30	1090.00
80	120.35	237.70	355.05	472.40	589.75	707.10	824.45	941.80	1059.15	1176.50
81	127.20	251.40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	134.35	265.70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	141.85	280.70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	149.55	296.10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	157.55	312.10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH  
WAIVER OF PREMIUM RIDER AND ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE TOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
15	8,434	20,482	32,530	44,578	N/A
16	8,235	20,000	31,765	43,529	N/A
17	8,046	19,540	31,034	42,529	N/A
18	6,731	16,346	25,962	35,577	45,192
19	6,542	15,888	25,234	34,579	43,925
20	6,364	15,455	24,545	33,636	42,727
21	6,195	15,044	23,894	32,743	41,593
22	5,983	14,530	23,077	31,624	40,171
23	5,882	14,286	22,689	31,092	39,496
24	5,738	13,934	22,131	30,328	38,525
25	5,600	13,600	21,600	29,600	37,600
26	5,469	13,281	21,094	28,906	36,719
27	5,344	12,977	20,611	28,244	35,878
28	5,224	12,687	20,149	27,612	35,075
29	5,072	12,319	19,565	26,812	34,058
30	4,965	12,057	19,149	26,241	33,333
31	4,795	11,644	18,493	25,342	32,192
32	4,605	11,184	17,763	24,342	30,921
33	4,459	10,828	17,197	23,567	29,936
34	4,294	10,429	16,564	22,699	28,834
35	4,118	10,000	15,882	21,765	27,647
36	4,000	9,714	15,429	21,143	26,857
37	3,825	9,290	14,754	20,219	25,683
38	3,704	8,995	14,286	19,577	24,868
39	3,553	8,629	13,706	18,782	23,858
40	3,431	8,333	13,235	18,137	23,039
41	3,256	7,907	12,558	17,209	21,860
42	3,097	7,522	11,947	16,372	20,796
43	2,954	7,173	11,392	15,612	19,831
44	2,823	6,855	10,887	14,919	18,952
45	2,682	6,513	10,345	14,176	18,008
46	2,555	6,204	9,854	13,504	17,153
47	2,422	5,882	9,343	12,803	16,263
48	2,310	5,611	8,911	12,211	15,512
49	2,188	5,313	8,438	11,563	14,688
50	2,077	5,045	8,012	10,979	13,947

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
51	N/A	4,775	7,584	10,393	13,202
52	N/A	4,509	7,162	9,814	12,467
53	N/A	4,261	6,767	9,273	11,779
54	N/A	4,038	6,413	8,789	11,164
55	N/A	3,820	6,067	8,315	10,562
56	N/A	3,609	5,732	7,856	9,979
57	N/A	3,400	5,400	7,400	9,400
58	N/A	3,189	5,066	6,942	8,818
59	N/A	2,998	4,762	6,526	8,289
60	N/A	2,819	4,478	6,136	7,794
61	N/A	2,665	4,232	5,799	7,367
62	N/A	2,519	4,000	5,481	6,963
63	N/A	2,381	3,782	5,182	6,583
64	N/A	2,252	3,576	4,901	6,225
65	N/A	2,128	3,379	4,631	5,882
66	N/A	2,000	3,176	4,353	5,529
67	N/A	N/A	2,970	4,070	5,171
68	N/A	N/A	2,772	3,799	4,825
69	N/A	N/A	2,591	3,551	4,511
70	N/A	N/A	2,419	3,315	4,211
71	N/A	N/A	2,250	3,083	3,917
72	N/A	N/A	2,091	2,866	3,641
73	N/A	N/A	N/A	2,668	3,389
74	N/A	N/A	N/A	2,485	3,156
75	N/A	N/A	N/A	2,315	2,941
76	N/A	N/A	N/A	2,146	2,726
77	N/A	N/A	N/A	N/A	2,520
78	N/A	N/A	N/A	N/A	2,335
79	N/A	N/A	N/A	N/A	2,162
80	N/A	N/A	N/A	N/A	2,003
81	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH  
WAIVER OF PREMIUM RIDER AND ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE NONTOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	7.15	11.30	15.45	19.60	23.75	27.90	32.05	36.20	40.35	44.50
16	7.25	11.50	15.75	20.00	24.25	28.50	32.75	37.00	41.25	45.50
17	7.35	11.70	16.05	20.40	24.75	29.10	33.45	37.80	42.15	46.50
18	7.40	11.80	16.20	20.60	25.00	29.40	33.80	38.20	42.60	47.00
19	7.55	12.10	16.65	21.20	25.75	30.30	34.85	39.40	43.95	48.50
20	7.65	12.30	16.95	21.60	26.25	30.90	35.55	40.20	44.85	49.50
21	7.75	12.50	17.25	22.00	26.75	31.50	36.25	41.00	45.75	50.50
22	7.85	12.70	17.55	22.40	27.25	32.10	36.95	41.80	46.65	51.50
23	8.00	13.00	18.00	23.00	28.00	33.00	38.00	43.00	48.00	53.00
24	8.15	13.30	18.45	23.60	28.75	33.90	39.05	44.20	49.35	54.50
25	8.25	13.50	18.75	24.00	29.25	34.50	39.75	45.00	50.25	55.50
26	8.35	13.70	19.05	24.40	29.75	35.10	40.45	45.80	51.15	56.50
27	8.55	14.10	19.65	25.20	30.75	36.30	41.85	47.40	52.95	58.50
28	8.65	14.30	19.95	25.60	31.25	36.90	42.55	48.20	53.85	59.50
29	8.80	14.60	20.40	26.20	32.00	37.80	43.60	49.40	55.20	61.00
30	8.95	14.90	20.85	26.80	32.75	38.70	44.65	50.60	56.55	62.50
31	9.20	15.40	21.60	27.80	34.00	40.20	46.40	52.60	58.80	65.00
32	9.35	15.70	22.05	28.40	34.75	41.10	47.45	53.80	60.15	66.50
33	9.55	16.10	22.65	29.20	35.75	42.30	48.85	55.40	61.95	68.50
34	9.70	16.40	23.10	29.80	36.50	43.20	49.90	56.60	63.30	70.00
35	10.05	17.10	24.15	31.20	38.25	45.30	52.35	59.40	66.45	73.50
36	10.25	17.50	24.75	32.00	39.25	46.50	53.75	61.00	68.25	75.50
37	10.55	18.10	25.65	33.20	40.75	48.30	55.85	63.40	70.95	78.50
38	10.80	18.60	26.40	34.20	42.00	49.80	57.60	65.40	73.20	81.00
39	11.05	19.10	27.15	35.20	43.25	51.30	59.35	67.40	75.45	83.50
40	11.40	19.80	28.20	36.60	45.00	53.40	61.80	70.20	78.60	87.00
41	11.75	20.50	29.25	38.00	46.75	55.50	64.25	73.00	81.75	90.50
42	12.15	21.30	30.45	39.60	48.75	57.90	67.05	76.20	85.35	94.50
43	12.55	22.10	31.65	41.20	50.75	60.30	69.85	79.40	88.95	98.50
44	13.00	23.00	33.00	43.00	53.00	63.00	73.00	83.00	93.00	103.00
45	13.45	23.90	34.35	44.80	55.25	65.70	76.15	86.60	97.05	107.50
46	13.90	24.80	35.70	46.60	57.50	68.40	79.30	90.20	101.10	112.00
47	14.45	25.90	37.35	48.80	60.25	71.70	83.15	94.60	106.05	117.50
48	15.05	27.10	39.15	51.20	63.25	75.30	87.35	99.40	111.45	123.50
49	15.65	28.30	40.95	53.60	66.25	78.90	91.55	104.20	116.85	129.50
50	16.35	29.70	43.05	56.40	69.75	83.10	96.45	109.80	123.15	136.50

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	17.10	31.20	45.30	59.40	73.50	87.60	101.70	115.80	129.90	144.00
52	17.90	32.80	47.70	62.60	77.50	92.40	107.30	122.20	137.10	152.00
53	18.75	34.50	50.25	66.00	81.75	97.50	113.25	129.00	144.75	160.50
54	19.70	36.40	53.10	69.80	86.50	103.20	119.90	136.60	153.30	170.00
55	20.60	38.20	55.80	73.40	91.00	108.60	126.20	143.80	161.40	179.00
56	21.60	40.20	58.80	77.40	96.00	114.60	133.20	151.80	170.40	189.00
57	22.75	42.50	62.25	82.00	101.75	121.50	141.25	161.00	180.75	200.50
58	23.95	44.90	65.85	86.80	107.75	128.70	149.65	170.60	191.55	212.50
59	25.25	47.50	69.75	92.00	114.25	136.50	158.75	181.00	203.25	225.50
60	26.65	50.30	73.95	97.60	121.25	144.90	168.55	192.20	215.85	239.50
61	28.00	53.00	78.00	103.00	128.00	153.00	178.00	203.00	228.00	253.00
62	29.50	56.00	82.50	109.00	135.50	162.00	188.50	215.00	241.50	268.00
63	31.00	59.00	87.00	115.00	143.00	171.00	199.00	227.00	255.00	283.00
64	32.70	62.40	92.10	121.80	151.50	181.20	210.90	240.60	270.30	300.00
65	34.45	65.90	97.35	128.80	160.25	191.70	223.15	254.60	286.05	317.50
66	36.65	70.30	103.95	137.60	171.25	204.90	238.55	272.20	305.85	339.50
67	39.15	75.30	111.45	147.60	183.75	219.90	256.05	292.20	328.35	364.50
68	41.85	80.70	119.55	158.40	197.25	236.10	274.95	313.80	352.65	391.50
69	44.75	86.50	128.25	170.00	211.75	253.50	295.25	337.00	378.75	420.50
70	47.95	92.90	137.85	182.80	227.75	272.70	317.65	362.60	407.55	452.50
71	51.65	100.30	148.95	197.60	246.25	294.90	343.55	392.20	440.85	489.50
72	55.65	108.30	160.95	213.60	266.25	318.90	371.55	424.20	476.85	529.50
73	59.95	116.90	173.85	230.80	287.75	344.70	401.65	458.60	515.55	572.50
74	64.60	126.20	187.80	249.40	311.00	372.60	434.20	495.80	557.40	619.00
75	69.55	136.10	202.65	269.20	335.75	402.30	468.85	535.40	601.95	668.50
76	75.35	147.70	220.05	292.40	364.75	437.10	509.45	581.80	654.15	726.50
77	81.85	160.70	239.55	318.40	397.25	476.10	554.95	633.80	712.65	791.50
78	88.95	174.90	260.85	346.80	432.75	518.70	604.65	690.60	776.55	862.50
79	96.65	190.30	283.95	377.60	471.25	564.90	658.55	752.20	845.85	939.50
80	105.05	207.10	309.15	411.20	513.25	615.30	717.35	819.40	921.45	1023.50
81	112.05	221.10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	119.55	236.10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	127.50	252.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	135.90	268.80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	144.65	286.30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A



**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH  
WAIVER OF PREMIUM RIDER AND ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
15	8,434	20,482	32,530	44,578	N/A
16	8,235	20,000	31,765	43,529	N/A
17	8,046	19,540	31,034	42,529	N/A
18	7,955	19,318	30,682	42,045	N/A
19	7,692	18,681	29,670	40,659	N/A
20	7,527	18,280	29,032	39,785	N/A
21	7,368	17,895	28,421	38,947	49,474
22	7,216	17,526	27,835	38,144	48,454
23	7,000	17,000	27,000	37,000	47,000
24	6,796	16,505	26,214	35,922	45,631
25	6,667	16,190	25,714	35,238	44,762
26	6,542	15,888	25,234	34,579	43,925
27	6,306	15,315	24,324	33,333	42,342
28	6,195	15,044	23,894	32,743	41,593
29	6,034	14,655	23,276	31,897	40,517
30	5,882	14,286	22,689	31,092	39,496
31	5,645	13,710	21,774	29,839	37,903
32	5,512	13,386	21,260	29,134	37,008
33	5,344	12,977	20,611	28,244	35,878
34	5,224	12,687	20,149	27,612	35,075
35	4,965	12,057	19,149	26,241	33,333
36	4,828	11,724	18,621	25,517	32,414
37	4,636	11,258	17,881	24,503	31,126
38	4,487	10,897	17,308	23,718	30,128
39	4,348	10,559	16,770	22,981	29,193
40	4,167	10,119	16,071	22,024	27,976
41	4,000	9,714	15,429	21,143	26,857
42	3,825	9,290	14,754	20,219	25,683
43	3,665	8,901	14,136	19,372	24,607
44	3,500	8,500	13,500	18,500	23,500
45	3,349	8,134	12,919	17,703	22,488
46	3,211	7,798	12,385	16,972	21,560
47	3,057	7,424	11,790	16,157	20,524
48	2,905	7,054	11,203	15,353	19,502
49	2,767	6,719	10,672	14,625	18,577
50	2,622	6,367	10,112	13,858	17,603

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
51	2,482	6,028	9,574	13,121	16,667
52	2,349	5,705	9,060	12,416	15,772
53	2,222	5,397	8,571	11,746	14,921
54	2,096	5,090	8,084	11,078	14,072
55	N/A	4,830	7,670	10,511	13,352
56	N/A	4,570	7,258	9,946	12,634
57	N/A	4,304	6,835	9,367	11,899
58	N/A	4,057	6,444	8,831	11,217
59	N/A	3,820	6,067	8,315	10,562
60	N/A	3,594	5,708	7,822	9,937
61	N/A	3,400	5,400	7,400	9,400
62	N/A	3,208	5,094	6,981	8,868
63	N/A	3,036	4,821	6,607	8,393
64	N/A	2,862	4,545	6,229	7,912
65	N/A	2,703	4,293	5,882	7,472
66	N/A	2,526	4,012	5,498	6,984
67	N/A	2,351	3,734	5,118	6,501
68	N/A	2,188	3,475	4,762	6,049
69	N/A	2,036	3,234	4,431	5,629
70	N/A	N/A	3,003	4,116	5,228
71	N/A	N/A	2,775	3,803	4,830
72	N/A	N/A	2,564	3,514	4,463
73	N/A	N/A	2,371	3,248	4,126
74	N/A	N/A	2,192	3,003	3,815
75	N/A	N/A	2,029	2,780	3,531
76	N/A	N/A	N/A	2,557	3,248
77	N/A	N/A	N/A	2,346	2,980
78	N/A	N/A	N/A	2,152	2,734
79	N/A	N/A	N/A	N/A	2,509
80	N/A	N/A	N/A	N/A	2,303
81	N/A	N/A	N/A	N/A	2,155
82	N/A	N/A	N/A	N/A	2,016
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH  
WAIVER OF PREMIUM RIDER AND ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE TOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	6.70	10.40	14.10	17.80	21.50	25.20	28.90	32.60	36.30	40.00
16	6.75	10.50	14.25	18.00	21.75	25.50	29.25	33.00	36.75	40.50
17	6.80	10.60	14.40	18.20	22.00	25.80	29.60	33.40	37.20	41.00
18	7.20	11.40	15.60	19.80	24.00	28.20	32.40	36.60	40.80	45.00
19	7.25	11.50	15.75	20.00	24.25	28.50	32.75	37.00	41.25	45.50
20	7.35	11.70	16.05	20.40	24.75	29.10	33.45	37.80	42.15	46.50
21	7.45	11.90	16.35	20.80	25.25	29.70	34.15	38.60	43.05	47.50
22	7.65	12.30	16.95	21.60	26.25	30.90	35.55	40.20	44.85	49.50
23	7.75	12.50	17.25	22.00	26.75	31.50	36.25	41.00	45.75	50.50
24	7.90	12.80	17.70	22.60	27.50	32.40	37.30	42.20	47.10	52.00
25	8.00	13.00	18.00	23.00	28.00	33.00	38.00	43.00	48.00	53.00
26	8.15	13.30	18.45	23.60	28.75	33.90	39.05	44.20	49.35	54.50
27	8.30	13.60	18.90	24.20	29.50	34.80	40.10	45.40	50.70	56.00
28	8.55	14.10	19.65	25.20	30.75	36.30	41.85	47.40	52.95	58.50
29	8.70	14.40	20.10	25.80	31.50	37.20	42.90	48.60	54.30	60.00
30	8.85	14.70	20.55	26.40	32.25	38.10	43.95	49.80	55.65	61.50
31	9.05	15.10	21.15	27.20	33.25	39.30	45.35	51.40	57.45	63.50
32	9.25	15.50	21.75	28.00	34.25	40.50	46.75	53.00	59.25	65.50
33	9.45	15.90	22.35	28.80	35.25	41.70	48.15	54.60	61.05	67.50
34	9.60	16.20	22.80	29.40	36.00	42.60	49.20	55.80	62.40	69.00
35	9.95	16.90	23.85	30.80	37.75	44.70	51.65	58.60	65.55	72.50
36	10.15	17.30	24.45	31.60	38.75	45.90	53.05	60.20	67.35	74.50
37	10.45	17.90	25.35	32.80	40.25	47.70	55.15	62.60	70.05	77.50
38	10.70	18.40	26.10	33.80	41.50	49.20	56.90	64.60	72.30	80.00
39	10.95	18.90	26.85	34.80	42.75	50.70	58.65	66.60	74.55	82.50
40	11.30	19.60	27.90	36.20	44.50	52.80	61.10	69.40	77.70	86.00
41	11.65	20.30	28.95	37.60	46.25	54.90	63.55	72.20	80.85	89.50
42	12.05	21.10	30.15	39.20	48.25	57.30	66.35	75.40	84.45	93.50
43	12.40	21.80	31.20	40.60	50.00	59.40	68.80	78.20	87.60	97.00
44	12.80	22.60	32.40	42.20	52.00	61.80	71.60	81.40	91.20	101.00
45	13.20	23.40	33.60	43.80	54.00	64.20	74.40	84.60	94.80	105.00
46	13.65	24.30	34.95	45.60	56.25	66.90	77.55	88.20	98.85	109.50
47	14.10	25.20	36.30	47.40	58.50	69.60	80.70	91.80	102.90	114.00
48	14.65	26.30	37.95	49.60	61.25	72.90	84.55	96.20	107.85	119.50
49	15.15	27.30	39.45	51.60	63.75	75.90	88.05	100.20	112.35	124.50
50	15.75	28.50	41.25	54.00	66.75	79.50	92.25	105.00	117.75	130.50

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	16.45	29.90	43.35	56.80	70.25	83.70	97.15	110.60	124.05	137.50
52	17.15	31.30	45.45	59.60	73.75	87.90	102.05	116.20	130.35	144.50
53	17.90	32.80	47.70	62.60	77.50	92.40	107.30	122.20	137.10	152.00
54	18.75	34.50	50.25	66.00	81.75	97.50	113.25	129.00	144.75	160.50
55	19.60	36.20	52.80	69.40	86.00	102.60	119.20	135.80	152.40	169.00
56	20.40	37.80	55.20	72.60	90.00	107.40	124.80	142.20	159.60	177.00
57	21.40	39.80	58.20	76.60	95.00	113.40	131.80	150.20	168.60	187.00
58	22.45	41.90	61.35	80.80	100.25	119.70	139.15	158.60	178.05	197.50
59	23.55	44.10	64.65	85.20	105.75	126.30	146.85	167.40	187.95	208.50
60	24.70	46.40	68.10	89.80	111.50	133.20	154.90	176.60	198.30	220.00
61	25.75	48.50	71.25	94.00	116.75	139.50	162.25	185.00	207.75	230.50
62	26.85	50.70	74.55	98.40	122.25	146.10	169.95	193.80	217.65	241.50
63	28.00	53.00	78.00	103.00	128.00	153.00	178.00	203.00	228.00	253.00
64	29.25	55.50	81.75	108.00	134.25	160.50	186.75	213.00	239.25	265.50
65	30.55	58.10	85.65	113.20	140.75	168.30	195.85	223.40	250.95	278.50
66	32.20	61.40	90.60	119.80	149.00	178.20	207.40	236.60	265.80	295.00
67	34.20	65.40	96.60	127.80	159.00	190.20	221.40	252.60	283.80	315.00
68	36.30	69.60	102.90	136.20	169.50	202.80	236.10	269.40	302.70	336.00
69	38.70	74.40	110.10	145.80	181.50	217.20	252.90	288.60	324.30	360.00
70	41.25	79.50	117.75	156.00	194.25	232.50	270.75	309.00	347.25	385.50
71	44.30	85.60	126.90	168.20	209.50	250.80	292.10	333.40	374.70	416.00
72	47.70	92.40	137.10	181.80	226.50	271.20	315.90	360.60	405.30	450.00
73	51.35	99.70	148.05	196.40	244.75	293.10	341.45	389.80	438.15	486.50
74	55.30	107.60	159.90	212.20	264.50	316.80	369.10	421.40	473.70	526.00
75	59.55	116.10	172.65	229.20	285.75	342.30	398.85	455.40	511.95	568.50
76	64.35	125.70	187.05	248.40	309.75	371.10	432.45	493.80	555.15	616.50
77	69.75	136.50	203.25	270.00	336.75	403.50	470.25	537.00	603.75	670.50
78	75.60	148.20	220.80	293.40	366.00	438.60	511.20	583.80	656.40	729.00
79	82.10	161.20	240.30	319.40	398.50	477.60	556.70	635.80	714.90	794.00
80	89.15	175.30	261.45	347.60	433.75	519.90	606.05	692.20	778.35	864.50
81	95.25	187.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	101.75	200.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	108.80	214.60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	116.30	229.60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	124.20	245.40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH  
WAIVER OF PREMIUM RIDER AND ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE TOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
15	9,459	22,973	36,486	50,000	N/A
16	9,333	22,667	36,000	49,333	N/A
17	9,211	22,368	35,526	48,684	N/A
18	8,333	20,238	32,143	44,048	N/A
19	8,235	20,000	31,765	43,529	N/A
20	8,046	19,540	31,034	42,529	N/A
21	7,865	19,101	30,337	41,573	N/A
22	7,527	18,280	29,032	39,785	N/A
23	7,368	17,895	28,421	38,947	49,474
24	7,143	17,347	27,551	37,755	47,959
25	7,000	17,000	27,000	37,000	47,000
26	6,796	16,505	26,214	35,922	45,631
27	6,604	16,038	25,472	34,906	44,340
28	6,306	15,315	24,324	33,333	42,342
29	6,140	14,912	23,684	32,456	41,228
30	5,983	14,530	23,077	31,624	40,171
31	5,785	14,050	22,314	30,579	38,843
32	5,600	13,600	21,600	29,600	37,600
33	5,426	13,178	20,930	28,682	36,434
34	5,303	12,879	20,455	28,030	35,606
35	5,036	12,230	19,424	26,619	33,813
36	4,895	11,888	18,881	25,874	32,867
37	4,698	11,409	18,121	24,832	31,544
38	4,545	11,039	17,532	24,026	30,519
39	4,403	10,692	16,981	23,270	29,560
40	4,217	10,241	16,265	22,289	28,313
41	4,046	9,827	15,607	21,387	27,168
42	3,867	9,392	14,917	20,442	25,967
43	3,723	9,043	14,362	19,681	25,000
44	3,571	8,673	13,776	18,878	23,980
45	3,431	8,333	13,235	18,137	23,039
46	3,286	7,981	12,676	17,371	22,066
47	3,153	7,658	12,162	16,667	21,171
48	3,004	7,296	11,588	15,880	20,172
49	2,881	6,996	11,111	15,226	19,342
50	2,745	6,667	10,588	14,510	18,431

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
51	2,602	6,320	10,037	13,755	17,472
52	2,473	6,007	9,541	13,074	16,608
53	2,349	5,705	9,060	12,416	15,772
54	2,222	5,397	8,571	11,746	14,921
55	2,108	5,120	8,133	11,145	14,157
56	2,011	4,885	7,759	10,632	13,506
57	N/A	4,620	7,337	10,054	12,772
58	N/A	4,370	6,941	9,512	12,082
59	N/A	4,136	6,569	9,002	11,436
60	N/A	3,917	6,221	8,525	10,829
61	N/A	3,736	5,934	8,132	10,330
62	N/A	3,564	5,660	7,757	9,853
63	N/A	3,400	5,400	7,400	9,400
64	N/A	3,238	5,143	7,048	8,952
65	N/A	3,085	4,900	6,715	8,530
66	N/A	2,911	4,623	6,336	8,048
67	N/A	2,724	4,327	5,929	7,532
68	N/A	2,553	4,054	5,556	7,057
69	N/A	2,381	3,782	5,182	6,583
70	N/A	2,222	3,529	4,837	6,144
71	N/A	2,058	3,269	4,479	5,690
72	N/A	N/A	3,020	4,139	5,257
73	N/A	N/A	2,792	3,826	4,860
74	N/A	N/A	2,581	3,537	4,493
75	N/A	N/A	2,387	3,271	4,156
76	N/A	N/A	2,200	3,015	3,830
77	N/A	N/A	2,022	2,772	3,521
78	N/A	N/A	N/A	2,548	3,237
79	N/A	N/A	N/A	2,339	2,971
80	N/A	N/A	N/A	2,147	2,728
81	N/A	N/A	N/A	2,005	2,547
82	N/A	N/A	N/A	N/A	2,380
83	N/A	N/A	N/A	N/A	2,221
84	N/A	N/A	N/A	N/A	2,074
85	289	701	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH  
WAIVER OF PREMIUM RIDER AND ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE NONTOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15	6.70	10.40	14.10	17.80	21.50	25.20	28.90	32.60	36.30	40.00
16	6.75	10.50	14.25	18.00	21.75	25.50	29.25	33.00	36.75	40.50
17	6.80	10.60	14.40	18.20	22.00	25.80	29.60	33.40	37.20	41.00
18	6.95	10.90	14.85	18.80	22.75	26.70	30.65	34.60	38.55	42.50
19	7.00	11.00	15.00	19.00	23.00	27.00	31.00	35.00	39.00	43.00
20	7.05	11.10	15.15	19.20	23.25	27.30	31.35	35.40	39.45	43.50
21	7.15	11.30	15.45	19.60	23.75	27.90	32.05	36.20	40.35	44.50
22	7.25	11.50	15.75	20.00	24.25	28.50	32.75	37.00	41.25	45.50
23	7.30	11.60	15.90	20.20	24.50	28.80	33.10	37.40	41.70	46.00
24	7.40	11.80	16.20	20.60	25.00	29.40	33.80	38.20	42.60	47.00
25	7.55	12.10	16.65	21.20	25.75	30.30	34.85	39.40	43.95	48.50
26	7.65	12.30	16.95	21.60	26.25	30.90	35.55	40.20	44.85	49.50
27	7.75	12.50	17.25	22.00	26.75	31.50	36.25	41.00	45.75	50.50
28	7.95	12.90	17.85	22.80	27.75	32.70	37.65	42.60	47.55	52.50
29	8.05	13.10	18.15	23.20	28.25	33.30	38.35	43.40	48.45	53.50
30	8.20	13.40	18.60	23.80	29.00	34.20	39.40	44.60	49.80	55.00
31	8.35	13.70	19.05	24.40	29.75	35.10	40.45	45.80	51.15	56.50
32	8.55	14.10	19.65	25.20	30.75	36.30	41.85	47.40	52.95	58.50
33	8.75	14.50	20.25	26.00	31.75	37.50	43.25	49.00	54.75	60.50
34	8.90	14.80	20.70	26.60	32.50	38.40	44.30	50.20	56.10	62.00
35	9.15	15.30	21.45	27.60	33.75	39.90	46.05	52.20	58.35	64.50
36	9.35	15.70	22.05	28.40	34.75	41.10	47.45	53.80	60.15	66.50
37	9.55	16.10	22.65	29.20	35.75	42.30	48.85	55.40	61.95	68.50
38	9.85	16.70	23.55	30.40	37.25	44.10	50.95	57.80	64.65	71.50
39	10.05	17.10	24.15	31.20	38.25	45.30	52.35	59.40	66.45	73.50
40	10.30	17.60	24.90	32.20	39.50	46.80	54.10	61.40	68.70	76.00
41	10.65	18.30	25.95	33.60	41.25	48.90	56.55	64.20	71.85	79.50
42	10.95	18.90	26.85	34.80	42.75	50.70	58.65	66.60	74.55	82.50
43	11.30	19.60	27.90	36.20	44.50	52.80	61.10	69.40	77.70	86.00
44	11.65	20.30	28.95	37.60	46.25	54.90	63.55	72.20	80.85	89.50
45	12.05	21.10	30.15	39.20	48.25	57.30	66.35	75.40	84.45	93.50
46	12.40	21.80	31.20	40.60	50.00	59.40	68.80	78.20	87.60	97.00
47	12.90	22.80	32.70	42.60	52.50	62.40	72.30	82.20	92.10	102.00
48	13.30	23.60	33.90	44.20	54.50	64.80	75.10	85.40	95.70	106.00
49	13.85	24.70	35.55	46.40	57.25	68.10	78.95	89.80	100.65	111.50
50	14.35	25.70	37.05	48.40	59.75	71.10	82.45	93.80	105.15	116.50

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
51	14.95	26.90	38.85	50.80	62.75	74.70	86.65	98.60	110.55	122.50
52	15.60	28.20	40.80	53.40	66.00	78.60	91.20	103.80	116.40	129.00
53	16.30	29.60	42.90	56.20	69.50	82.80	96.10	109.40	122.70	136.00
54	17.00	31.00	45.00	59.00	73.00	87.00	101.00	115.00	129.00	143.00
55	17.80	32.60	47.40	62.20	77.00	91.80	106.60	121.40	136.20	151.00
56	18.55	34.10	49.65	65.20	80.75	96.30	111.85	127.40	142.95	158.50
57	19.45	35.90	52.35	68.80	85.25	101.70	118.15	134.60	151.05	167.50
58	20.35	37.70	55.05	72.40	89.75	107.10	124.45	141.80	159.15	176.50
59	21.40	39.80	58.20	76.60	95.00	113.40	131.80	150.20	168.60	187.00
60	22.50	42.00	61.50	81.00	100.50	120.00	139.50	159.00	178.50	198.00
61	23.45	43.90	64.35	84.80	105.25	125.70	146.15	166.60	187.05	207.50
62	24.45	45.90	67.35	88.80	110.25	131.70	153.15	174.60	196.05	217.50
63	25.50	48.00	70.50	93.00	115.50	138.00	160.50	183.00	205.50	228.00
64	26.65	50.30	73.95	97.60	121.25	144.90	168.55	192.20	215.85	239.50
65	27.85	52.70	77.55	102.40	127.25	152.10	176.95	201.80	226.65	251.50
66	29.40	55.80	82.20	108.60	135.00	161.40	187.80	214.20	240.60	267.00
67	31.30	59.60	87.90	116.20	144.50	172.80	201.10	229.40	257.70	286.00
68	33.35	63.70	94.05	124.40	154.75	185.10	215.45	245.80	276.15	306.50
69	35.50	68.00	100.50	133.00	165.50	198.00	230.50	263.00	295.50	328.00
70	37.95	72.90	107.85	142.80	177.75	212.70	247.65	282.60	317.55	352.50
71	40.85	78.70	116.55	154.40	192.25	230.10	267.95	305.80	343.65	381.50
72	44.00	85.00	126.00	167.00	208.00	249.00	290.00	331.00	372.00	413.00
73	47.45	91.90	136.35	180.80	225.25	269.70	314.15	358.60	403.05	447.50
74	51.25	99.50	147.75	196.00	244.25	292.50	340.75	389.00	437.25	485.50
75	55.35	107.70	160.05	212.40	264.75	317.10	369.45	421.80	474.15	526.50
76	60.00	117.00	174.00	231.00	288.00	345.00	402.00	459.00	516.00	573.00
77	65.25	127.50	189.75	252.00	314.25	376.50	438.75	501.00	563.25	625.50
78	71.00	139.00	207.00	275.00	343.00	411.00	479.00	547.00	615.00	683.00
79	77.35	151.70	226.05	300.40	374.75	449.10	523.45	597.80	672.15	746.50
80	84.35	165.70	247.05	328.40	409.75	491.10	572.45	653.80	735.15	816.50
81	90.45	177.90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	97.10	191.20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	104.15	205.30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	111.80	220.60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	120.00	237.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**PGP LEVEL BENEFIT WHOLE LIFE INSURANCE WITH  
WAIVER OF PREMIUM RIDER AND ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
15	9,459	22,973	36,486	50,000	N/A
16	9,333	22,667	36,000	49,333	N/A
17	9,211	22,368	35,526	48,684	N/A
18	8,861	21,519	34,177	46,835	N/A
19	8,750	21,250	33,750	46,250	N/A
20	8,642	20,988	33,333	45,679	N/A
21	8,434	20,482	32,530	44,578	N/A
22	8,235	20,000	31,765	43,529	N/A
23	8,140	19,767	31,395	43,023	N/A
24	7,955	19,318	30,682	42,045	N/A
25	7,692	18,681	29,670	40,659	N/A
26	7,527	18,280	29,032	39,785	N/A
27	7,368	17,895	28,421	38,947	49,474
28	7,071	17,172	27,273	37,374	47,475
29	6,931	16,832	26,733	36,634	46,535
30	6,731	16,346	25,962	35,577	45,192
31	6,542	15,888	25,234	34,579	43,925
32	6,306	15,315	24,324	33,333	42,342
33	6,087	14,783	23,478	32,174	40,870
34	5,932	14,407	22,881	31,356	39,831
35	5,691	13,821	21,951	30,081	38,211
36	5,512	13,386	21,260	29,134	37,008
37	5,344	12,977	20,611	28,244	35,878
38	5,109	12,409	19,708	27,007	34,307
39	4,965	12,057	19,149	26,241	33,333
40	4,795	11,644	18,493	25,342	32,192
41	4,575	11,111	17,647	24,183	30,719
42	4,403	10,692	16,981	23,270	29,560
43	4,217	10,241	16,265	22,289	28,313
44	4,046	9,827	15,607	21,387	27,168
45	3,867	9,392	14,917	20,442	25,967
46	3,723	9,043	14,362	19,681	25,000
47	3,535	8,586	13,636	18,687	23,737
48	3,398	8,252	13,107	17,961	22,816
49	3,226	7,834	12,442	17,051	21,659
50	3,084	7,489	11,894	16,300	20,705

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
51	2,929	7,113	11,297	15,481	19,665
52	2,778	6,746	10,714	14,683	18,651
53	2,632	6,391	10,150	13,910	17,669
54	2,500	6,071	9,643	13,214	16,786
55	2,365	5,743	9,122	12,500	15,878
56	2,251	5,466	8,682	11,897	15,113
57	2,128	5,167	8,207	11,246	14,286
58	2,017	4,899	7,781	10,663	13,545
59	N/A	4,620	7,337	10,054	12,772
60	N/A	4,359	6,923	9,487	12,051
61	N/A	4,156	6,601	9,046	11,491
62	N/A	3,963	6,294	8,625	10,956
63	N/A	3,778	6,000	8,222	10,444
64	N/A	3,594	5,708	7,822	9,937
65	N/A	3,421	5,433	7,445	9,457
66	N/A	3,220	5,114	7,008	8,902
67	N/A	3,004	4,770	6,537	8,304
68	N/A	2,801	4,448	6,096	7,743
69	N/A	2,615	4,154	5,692	7,231
70	N/A	2,432	3,863	5,293	6,724
71	N/A	2,246	3,567	4,888	6,209
72	N/A	2,073	3,293	4,512	5,732
73	N/A	N/A	3,037	4,162	5,287
74	N/A	N/A	2,798	3,834	4,870
75	N/A	N/A	2,579	3,534	4,489
76	N/A	N/A	2,368	3,246	4,123
77	N/A	N/A	2,169	2,972	3,775
78	N/A	N/A	N/A	2,721	3,456
79	N/A	N/A	N/A	2,488	3,161
80	N/A	N/A	N/A	2,274	2,889
81	N/A	N/A	N/A	2,115	2,687
82	N/A	N/A	N/A	N/A	2,497
83	N/A	N/A	N/A	N/A	2,323
84	N/A	N/A	N/A	N/A	2,160
85	N/A	N/A	N/A	N/A	2,009

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ MALE TOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	8.68	10.10	17.20	24.30	31.40
46	9.10	10.63	18.25	25.88	33.50
47	9.50	11.13	19.25	27.38	35.50
48	9.90	11.63	20.25	28.88	37.50
49	10.32	12.15	21.30	30.45	39.60
50	10.70	12.63	22.25	31.88	41.50
51	11.24	13.30	23.60	33.90	44.20
52	11.76	13.95	24.90	35.85	46.80
53	12.30	14.63	26.25	37.88	49.50
54	12.84	15.30	27.60	39.90	52.20
55	13.36	15.95	28.90	41.85	54.80
56	14.12	16.90	30.80	44.70	58.60
57	14.96	17.95	32.90	47.85	62.80
58	15.78	18.98	34.95	50.93	66.90
59	16.62	20.03	37.05	54.08	71.10
60	17.42	21.03	39.05	57.08	75.10
61	18.62	22.53	42.05	61.58	81.10
62	19.80	24.00	45.00	66.00	87.00
63	21.00	25.50	48.00	70.50	93.00
64	22.18	26.98	50.95	74.93	98.90
65	23.32	28.40	53.80	79.20	104.60
66	24.88	30.35	57.70	85.05	112.40
67	26.56	32.45	61.90	91.35	120.80
68	28.26	34.58	66.15	97.73	129.30
69	29.94	36.68	70.35	104.03	137.70
70	31.68	38.85	74.70	110.55	146.40
71	34.20	42.00	81.00	120.00	159.00
72	36.74	45.18	87.35	129.53	171.70
73	39.28	48.35	93.70	139.05	184.40
74	41.80	51.50	100.00	148.50	197.00
75	44.30	54.63	106.25	157.88	209.50
76	49.56	61.20	119.40	177.60	235.80
77	55.02	68.03	133.05	198.08	263.10
78	60.48	74.85	146.70	218.55	290.40
79	65.94	81.68	160.35	239.03	317.70
80	71.36	88.45	173.90	259.35	344.80
81	75.64	93.80	184.60	N/A	N/A
82	79.92	99.15	195.30	N/A	N/A
83	84.20	104.50	206.00	N/A	N/A
84	88.50	109.88	216.75	N/A	N/A
85	92.74	115.18	227.35	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ MALE TOBACCO
- ▲ WEEKLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	2.00	2.33	3.97	5.61	7.25
46	2.10	2.45	4.21	5.97	7.73
47	2.19	2.57	4.44	6.32	8.19
48	2.28	2.68	4.67	6.66	8.65
49	2.38	2.80	4.92	7.03	9.14
50	2.47	2.91	5.13	7.36	9.58
51	2.59	3.07	5.45	7.82	10.20
52	2.71	3.22	5.75	8.27	10.80
53	2.84	3.38	6.06	8.74	11.42
54	2.96	3.53	6.37	9.21	12.05
55	3.08	3.68	6.67	9.66	12.65
56	3.26	3.90	7.11	10.32	13.52
57	3.45	4.14	7.59	11.04	14.49
58	3.64	4.38	8.07	11.75	15.44
59	3.84	4.62	8.55	12.48	16.41
60	4.02	4.85	9.01	13.17	17.33
61	4.30	5.20	9.70	14.21	18.72
62	4.57	5.54	10.38	15.23	20.08
63	4.85	5.88	11.08	16.27	21.46
64	5.12	6.23	11.76	17.29	22.82
65	5.38	6.55	12.42	18.28	24.14
66	5.74	7.00	13.32	19.63	25.94
67	6.13	7.49	14.28	21.08	27.88
68	6.52	7.98	15.27	22.55	29.84
69	6.91	8.46	16.23	24.01	31.78
70	7.31	8.97	17.24	25.51	33.78
71	7.89	9.69	18.69	27.69	36.69
72	8.48	10.43	20.16	29.89	39.62
73	9.06	11.16	21.62	32.09	42.55
74	9.65	11.88	23.08	34.27	45.46
75	10.22	12.61	24.52	36.43	48.35
76	11.44	14.12	27.55	40.98	54.42
77	12.70	15.70	30.70	45.71	60.72
78	13.96	17.27	33.85	50.43	67.02
79	15.22	18.85	37.00	55.16	73.32
80	16.47	20.41	40.13	59.85	79.57
81	17.46	21.65	42.60	N/A	N/A
82	18.44	22.88	45.07	N/A	N/A
83	19.43	24.12	47.54	N/A	N/A
84	20.42	25.36	50.02	N/A	N/A
85	21.40	26.58	52.47	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ MALE TOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
45	2,465	5,986	9,507	N/A	N/A
46	2,295	5,574	8,852	N/A	N/A
47	2,154	5,231	8,308	N/A	N/A
48	2,029	4,928	7,826	N/A	N/A
49	N/A	4,645	7,377	N/A	N/A
50	N/A	4,416	7,013	9,610	N/A
51	N/A	4,126	6,553	8,981	N/A
52	N/A	3,881	6,164	8,447	N/A
53	N/A	3,656	5,806	7,957	N/A
54	N/A	3,455	5,488	7,520	9,553
55	N/A	3,282	5,212	7,143	9,073
56	N/A	3,058	4,856	6,655	8,453
57	N/A	2,843	4,515	6,187	7,860
58	N/A	2,660	4,225	5,790	7,355
59	N/A	2,496	3,965	5,433	6,902
60	N/A	2,358	3,745	5,132	6,519
61	N/A	2,177	3,457	4,738	6,018
62	N/A	2,024	3,214	4,405	5,595
63	N/A	N/A	3,000	4,111	5,222
64	N/A	N/A	2,815	3,858	4,901
65	N/A	N/A	2,657	3,642	4,626
66	N/A	N/A	2,468	3,382	4,296
67	N/A	N/A	2,292	3,141	3,990
68	N/A	N/A	2,138	2,930	3,721
69	N/A	N/A	2,004	2,747	3,489
70	N/A	N/A	N/A	2,580	3,278
71	N/A	N/A	N/A	2,372	3,013
72	N/A	N/A	N/A	2,193	2,786
73	N/A	N/A	N/A	2,040	2,591
74	N/A	N/A	N/A	N/A	2,423
75	N/A	N/A	N/A	N/A	2,276
76	N/A	N/A	N/A	N/A	2,019
77	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ MALE TOBACCO
- ▲ FACE AMOUNTS FOR GIVEN WEEKLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$3/WK	\$5/WK	\$8/WK	\$12/WK	\$15/WK
45	3,521	6,573	N/A	N/A	N/A
46	3,279	6,120	N/A	N/A	N/A
47	3,077	5,744	9,744	N/A	N/A
48	2,899	5,411	9,179	N/A	N/A
49	2,732	5,100	8,652	N/A	N/A
50	2,597	4,848	8,225	N/A	N/A
51	2,427	4,531	7,686	N/A	N/A
52	2,283	4,262	7,230	N/A	N/A
53	2,151	4,014	6,810	N/A	N/A
54	2,033	3,794	6,436	9,959	N/A
55	N/A	3,604	6,113	9,459	N/A
56	N/A	3,357	5,695	8,813	N/A
57	N/A	3,122	5,295	8,194	N/A
58	N/A	2,921	4,956	7,668	9,703
59	N/A	2,741	4,650	7,195	9,104
60	N/A	2,589	4,392	6,796	8,599
61	N/A	2,390	4,055	6,274	7,939
62	N/A	2,222	3,770	5,833	7,381
63	N/A	2,074	3,519	5,444	6,889
64	N/A	N/A	3,302	5,109	6,465
65	N/A	N/A	3,117	4,823	6,102
66	N/A	N/A	2,895	4,479	5,667
67	N/A	N/A	2,688	4,160	5,263
68	N/A	N/A	2,507	3,880	4,909
69	N/A	N/A	2,351	3,638	4,603
70	N/A	N/A	2,208	3,417	4,324
71	N/A	N/A	2,030	3,141	3,974
72	N/A	N/A	N/A	2,905	3,675
73	N/A	N/A	N/A	2,701	3,418
74	N/A	N/A	N/A	2,526	3,196
75	N/A	N/A	N/A	2,373	3,002
76	N/A	N/A	N/A	2,105	2,663
77	N/A	N/A	N/A	N/A	2,384
78	N/A	N/A	N/A	N/A	2,157
79	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ MALE NONTOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	7.20	8.25	13.50	18.75	24.00
46	7.44	8.55	14.10	19.65	25.20
47	7.70	8.88	14.75	20.63	26.50
48	7.96	9.20	15.40	21.60	27.80
49	8.22	9.53	16.05	22.58	29.10
50	8.52	9.90	16.80	23.70	30.60
51	8.92	10.40	17.80	25.20	32.60
52	9.32	10.90	18.80	26.70	34.60
53	9.74	11.43	19.85	28.28	36.70
54	10.14	11.93	20.85	29.78	38.70
55	10.52	12.40	21.80	31.20	40.60
56	11.08	13.10	23.20	33.30	43.40
57	11.66	13.83	24.65	35.48	46.30
58	12.26	14.58	26.15	37.73	49.30
59	12.86	15.33	27.65	39.98	52.30
60	13.42	16.03	29.05	42.08	55.10
61	14.34	17.18	31.35	45.53	59.70
62	15.26	18.33	33.65	48.98	64.30
63	16.16	19.45	35.90	52.35	68.80
64	17.08	20.60	38.20	55.80	73.40
65	18.04	21.80	40.60	59.40	78.20
66	19.28	23.35	43.70	64.05	84.40
67	20.64	25.05	47.10	69.15	91.20
68	22.00	26.75	50.50	74.25	98.00
69	23.34	28.43	53.85	79.28	104.70
70	24.64	30.05	57.10	84.15	111.20
71	26.74	32.68	62.35	92.03	121.70
72	28.82	35.28	67.55	99.83	132.10
73	30.92	37.90	72.80	107.70	142.60
74	33.00	40.50	78.00	115.50	153.00
75	35.06	43.08	83.15	123.23	163.30
76	39.40	48.50	94.00	139.50	185.00
77	43.88	54.10	105.20	156.30	207.40
78	48.38	59.73	116.45	173.18	229.90
79	52.88	65.35	127.70	190.05	252.40
80	57.42	71.03	139.05	207.08	275.10
81	61.42	76.03	149.05	N/A	N/A
82	65.44	81.05	159.10	N/A	N/A
83	69.44	86.05	169.10	N/A	N/A
84	73.46	91.08	179.15	N/A	N/A
85	77.44	96.05	189.10	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ MALE NON TOBACCO
- ▲ WEEKLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	1.66	1.90	3.12	4.33	5.54
46	1.72	1.97	3.25	4.53	5.82
47	1.78	2.05	3.40	4.76	6.12
48	1.84	2.12	3.55	4.98	6.42
49	1.90	2.20	3.70	5.21	6.72
50	1.97	2.28	3.88	5.47	7.06
51	2.06	2.40	4.11	5.82	7.52
52	2.15	2.52	4.34	6.16	7.98
53	2.25	2.64	4.58	6.53	8.47
54	2.34	2.75	4.81	6.87	8.93
55	2.43	2.86	5.03	7.20	9.37
56	2.56	3.02	5.35	7.68	10.02
57	2.69	3.19	5.69	8.19	10.68
58	2.83	3.36	6.03	8.71	11.38
59	2.97	3.54	6.38	9.23	12.07
60	3.10	3.70	6.70	9.71	12.72
61	3.31	3.96	7.23	10.51	13.78
62	3.52	4.23	7.77	11.30	14.84
63	3.73	4.49	8.28	12.08	15.88
64	3.94	4.75	8.82	12.88	16.94
65	4.16	5.03	9.37	13.71	18.05
66	4.45	5.39	10.08	14.78	19.48
67	4.76	5.78	10.87	15.96	21.05
68	5.08	6.17	11.65	17.13	22.62
69	5.39	6.56	12.43	18.29	24.16
70	5.69	6.93	13.18	19.42	25.66
71	6.17	7.54	14.39	21.24	28.08
72	6.65	8.14	15.59	23.04	30.48
73	7.14	8.75	16.80	24.85	32.91
74	7.62	9.35	18.00	26.65	35.31
75	8.09	9.94	19.19	28.44	37.68
76	9.09	11.19	21.69	32.19	42.69
77	10.13	12.48	24.28	36.07	47.86
78	11.16	13.78	26.87	39.96	53.05
79	12.20	15.08	29.47	43.86	58.25
80	13.25	16.39	32.09	47.79	63.48
81	14.17	17.54	34.40	N/A	N/A
82	15.10	18.70	36.72	N/A	N/A
83	16.02	19.86	39.02	N/A	N/A
84	16.95	21.02	41.34	N/A	N/A
85	17.87	22.17	43.64	N/A	N/A



**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ MALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
45	3,333	8,095	N/A	N/A	N/A
46	3,153	7,658	N/A	N/A	N/A
47	2,979	7,234	N/A	N/A	N/A
48	2,823	6,855	N/A	N/A	N/A
49	2,682	6,513	N/A	N/A	N/A
50	2,536	6,159	9,783	N/A	N/A
51	2,365	5,743	9,122	N/A	N/A
52	2,215	5,380	8,544	N/A	N/A
53	2,077	5,045	8,012	N/A	N/A
54	N/A	4,762	7,563	N/A	N/A
55	N/A	4,521	7,181	9,840	N/A
56	N/A	4,208	6,683	9,158	N/A
57	N/A	3,926	6,236	8,545	N/A
58	N/A	3,672	5,832	7,991	N/A
59	N/A	3,448	5,477	7,505	9,533
60	N/A	3,263	5,182	7,102	9,021
61	N/A	2,998	4,762	6,526	8,289
62	N/A	2,773	4,405	6,036	7,667
63	N/A	2,584	4,103	5,623	7,143
64	N/A	2,415	3,835	5,256	6,676
65	N/A	2,261	3,590	4,920	6,250
66	N/A	2,088	3,317	4,545	5,774
67	N/A	N/A	3,061	4,195	5,329
68	N/A	N/A	2,842	3,895	4,947
69	N/A	N/A	2,655	3,638	4,621
70	N/A	N/A	2,495	3,420	4,344
71	N/A	N/A	2,275	3,117	3,960
72	N/A	N/A	2,091	2,866	3,641
73	N/A	N/A	N/A	2,650	3,367
74	N/A	N/A	N/A	2,467	3,133
75	N/A	N/A	N/A	2,308	2,932
76	N/A	N/A	N/A	2,033	2,582
77	N/A	N/A	N/A	N/A	2,299
78	N/A	N/A	N/A	N/A	2,071
79	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ MALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN WEEKLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$3/WK	\$5/WK	\$8/WK	\$12/WK	\$15/WK
45	4,762	8,889	N/A	N/A	N/A
46	4,505	8,408	N/A	N/A	N/A
47	4,255	7,943	N/A	N/A	N/A
48	4,032	7,527	N/A	N/A	N/A
49	3,831	7,152	N/A	N/A	N/A
50	3,623	6,763	N/A	N/A	N/A
51	3,378	6,306	N/A	N/A	N/A
52	3,165	5,907	N/A	N/A	N/A
53	2,967	5,539	9,397	N/A	N/A
54	2,801	5,229	8,870	N/A	N/A
55	2,660	4,965	8,422	N/A	N/A
56	2,475	4,620	7,838	N/A	N/A
57	2,309	4,311	7,313	N/A	N/A
58	2,160	4,032	6,839	N/A	N/A
59	2,028	3,786	6,423	9,939	N/A
60	N/A	3,583	6,078	9,405	N/A
61	N/A	3,292	5,585	8,642	N/A
62	N/A	3,045	5,166	7,993	N/A
63	N/A	2,837	4,813	7,447	9,422
64	N/A	2,652	4,498	6,960	8,807
65	N/A	2,482	4,211	6,516	8,245
66	N/A	2,293	3,890	6,020	7,617
67	N/A	2,116	3,590	5,556	7,029
68	N/A	N/A	3,333	5,158	6,526
69	N/A	N/A	3,114	4,818	6,096
70	N/A	N/A	2,927	4,529	5,730
71	N/A	N/A	2,668	4,128	5,223
72	N/A	N/A	2,453	3,796	4,802
73	N/A	N/A	2,268	3,510	4,441
74	N/A	N/A	2,111	3,267	4,133
75	N/A	N/A	N/A	3,057	3,868
76	N/A	N/A	N/A	2,692	3,407
77	N/A	N/A	N/A	2,397	3,033
78	N/A	N/A	N/A	2,160	2,732
79	N/A	N/A	N/A	N/A	2,486
80	N/A	N/A	N/A	N/A	2,279
81	N/A	N/A	N/A	N/A	2,123
82	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ FEMALE TOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	7.46	8.58	14.15	19.73	25.30
46	7.66	8.83	14.65	20.48	26.30
47	7.86	9.08	15.15	21.23	27.30
48	8.04	9.30	15.60	21.90	28.20
49	8.24	9.55	16.10	22.65	29.20
50	8.44	9.80	16.60	23.40	30.20
51	8.78	10.23	17.45	24.68	31.90
52	9.12	10.65	18.30	25.95	33.60
53	9.46	11.08	19.15	27.23	35.30
54	9.80	11.50	20.00	28.50	37.00
55	10.16	11.95	20.90	29.85	38.80
56	10.56	12.45	21.90	31.35	40.80
57	11.00	13.00	23.00	33.00	43.00
58	11.46	13.58	24.15	34.73	45.30
59	11.90	14.13	25.25	36.38	47.50
60	12.38	14.73	26.45	38.18	49.90
61	13.00	15.50	28.00	40.50	53.00
62	13.62	16.28	29.55	42.83	56.10
63	14.24	17.05	31.10	45.15	59.20
64	14.86	17.83	32.65	47.48	62.30
65	15.52	18.65	34.30	49.95	65.60
66	16.48	19.85	36.70	53.55	70.40
67	17.54	21.18	39.35	57.53	75.70
68	18.60	22.50	42.00	61.50	81.00
69	19.64	23.80	44.60	65.40	86.20
70	20.72	25.15	47.30	69.45	91.60
71	22.40	27.25	51.50	75.75	100.00
72	24.06	29.33	55.65	81.98	108.30
73	25.72	31.40	59.80	88.20	116.60
74	27.40	33.50	64.00	94.50	125.00
75	29.04	35.55	68.10	100.65	133.20
76	31.74	38.93	74.85	110.78	146.70
77	34.58	42.48	81.95	121.43	160.90
78	37.42	46.03	89.05	132.08	175.10
79	40.26	49.58	96.15	142.73	189.30
80	43.08	53.10	103.20	153.30	203.40
81	46.14	56.93	110.85	N/A	N/A
82	49.18	60.73	118.45	N/A	N/A
83	52.22	64.53	126.05	N/A	N/A
84	55.26	68.33	133.65	N/A	N/A
85	58.36	72.20	141.40	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ FEMALE TOBACCO
- ▲ WEEKLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	1.72	1.98	3.27	4.55	5.84
46	1.77	2.04	3.38	4.73	6.07
47	1.81	2.09	3.50	4.90	6.30
48	1.86	2.15	3.60	5.05	6.51
49	1.90	2.20	3.72	5.23	6.74
50	1.95	2.26	3.83	5.40	6.97
51	2.03	2.36	4.03	5.69	7.36
52	2.10	2.46	4.22	5.99	7.75
53	2.18	2.56	4.42	6.28	8.15
54	2.26	2.65	4.62	6.58	8.54
55	2.34	2.76	4.82	6.89	8.95
56	2.44	2.87	5.05	7.23	9.42
57	2.54	3.00	5.31	7.62	9.92
58	2.64	3.13	5.57	8.01	10.45
59	2.75	3.26	5.83	8.39	10.96
60	2.86	3.40	6.10	8.81	11.52
61	3.00	3.58	6.46	9.35	12.23
62	3.14	3.76	6.82	9.88	12.95
63	3.29	3.93	7.18	10.42	13.66
64	3.43	4.11	7.53	10.96	14.38
65	3.58	4.30	7.92	11.53	15.14
66	3.80	4.58	8.47	12.36	16.25
67	4.05	4.89	9.08	13.28	17.47
68	4.29	5.19	9.69	14.19	18.69
69	4.53	5.49	10.29	15.09	19.89
70	4.78	5.80	10.92	16.03	21.14
71	5.17	6.29	11.88	17.48	23.08
72	5.55	6.77	12.84	18.92	24.99
73	5.94	7.25	13.80	20.35	26.91
74	6.32	7.73	14.77	21.81	28.85
75	6.70	8.20	15.72	23.23	30.74
76	7.32	8.98	17.27	25.56	33.85
77	7.98	9.80	18.91	28.02	37.13
78	8.64	10.62	20.55	30.48	40.41
79	9.29	11.44	22.19	32.94	43.68
80	9.94	12.25	23.82	35.38	46.94
81	10.65	13.14	25.58	N/A	N/A
82	11.35	14.01	27.33	N/A	N/A
83	12.05	14.89	29.09	N/A	N/A
84	12.75	15.77	30.84	N/A	N/A
85	13.47	16.66	32.63	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ FEMALE TOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
45	3,139	7,623	N/A	N/A	N/A
46	3,004	7,296	N/A	N/A	N/A
47	2,881	6,996	N/A	N/A	N/A
48	2,778	6,746	N/A	N/A	N/A
49	2,672	6,489	N/A	N/A	N/A
50	2,574	6,250	9,926	N/A	N/A
51	2,422	5,882	9,343	N/A	N/A
52	2,288	5,556	8,824	N/A	N/A
53	2,167	5,263	8,359	N/A	N/A
54	2,059	5,000	7,941	N/A	N/A
55	N/A	4,749	7,542	N/A	N/A
56	N/A	4,497	7,143	9,788	N/A
57	N/A	4,250	6,750	9,250	N/A
58	N/A	4,019	6,383	8,747	N/A
59	N/A	3,820	6,067	8,315	N/A
60	N/A	3,625	5,757	7,889	N/A
61	N/A	3,400	5,400	7,400	9,400
62	N/A	3,202	5,085	6,968	8,851
63	N/A	3,025	4,804	6,584	8,363
64	N/A	2,867	4,553	6,239	7,926
65	N/A	2,716	4,313	5,911	7,508
66	N/A	2,522	4,006	5,490	6,973
67	N/A	2,338	3,714	5,089	6,465
68	N/A	2,179	3,462	4,744	6,026
69	N/A	2,043	3,245	4,447	5,649
70	N/A	N/A	3,047	4,176	5,305
71	N/A	N/A	2,784	3,814	4,845
72	N/A	N/A	2,564	3,514	4,463
73	N/A	N/A	2,377	3,257	4,137
74	N/A	N/A	2,213	3,033	3,852
75	N/A	N/A	2,074	2,842	3,610
76	N/A	N/A	N/A	2,575	3,271
77	N/A	N/A	N/A	2,343	2,977
78	N/A	N/A	N/A	2,150	2,731
79	N/A	N/A	N/A	N/A	2,523
80	N/A	N/A	N/A	N/A	2,345
81	N/A	N/A	N/A	N/A	2,179
82	N/A	N/A	N/A	N/A	2,036
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ FEMALE TOBACCO
- ▲ FACE AMOUNTS FOR GIVEN WEEKLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$3/WK	\$5/WK	\$8/WK	\$12/WK	\$15/WK
45	4,484	8,371	N/A	N/A	N/A
46	4,292	8,011	N/A	N/A	N/A
47	4,115	7,682	N/A	N/A	N/A
48	3,968	7,407	N/A	N/A	N/A
49	3,817	7,125	N/A	N/A	N/A
50	3,676	6,863	N/A	N/A	N/A
51	3,460	6,459	N/A	N/A	N/A
52	3,268	6,100	N/A	N/A	N/A
53	3,096	5,779	9,804	N/A	N/A
54	2,941	5,490	9,314	N/A	N/A
55	2,793	5,214	8,845	N/A	N/A
56	2,646	4,938	8,377	N/A	N/A
57	2,500	4,667	7,917	N/A	N/A
58	2,364	4,413	7,486	N/A	N/A
59	2,247	4,195	7,116	N/A	N/A
60	2,132	3,980	6,752	N/A	N/A
61	2,000	3,733	6,333	9,800	N/A
62	N/A	3,515	5,964	9,228	N/A
63	N/A	3,321	5,635	8,719	N/A
64	N/A	3,148	5,340	8,263	N/A
65	N/A	2,982	5,059	7,827	9,904
66	N/A	2,770	4,698	7,270	9,199
67	N/A	2,568	4,356	6,740	8,528
68	N/A	2,393	4,060	6,282	7,949
69	N/A	2,244	3,806	5,889	7,452
70	N/A	2,107	3,574	5,530	6,998
71	N/A	N/A	3,265	5,052	6,392
72	N/A	N/A	3,007	4,653	5,888
73	N/A	N/A	2,788	4,313	5,458
74	N/A	N/A	2,596	4,016	5,082
75	N/A	N/A	2,432	3,763	4,762
76	N/A	N/A	2,204	3,410	4,315
77	N/A	N/A	2,005	3,103	3,927
78	N/A	N/A	N/A	2,847	3,603
79	N/A	N/A	N/A	2,630	3,328
80	N/A	N/A	N/A	2,445	3,094
81	N/A	N/A	N/A	2,272	2,874
82	N/A	N/A	N/A	2,122	2,685
83	N/A	N/A	N/A	N/A	2,519
84	N/A	N/A	N/A	N/A	2,373
85	N/A	N/A	N/A	N/A	2,240

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ FEMALE NONTOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	6.60	7.50	12.00	16.50	21.00
46	6.78	7.73	12.45	17.18	21.90
47	6.98	7.98	12.95	17.93	22.90
48	7.16	8.20	13.40	18.60	23.80
49	7.36	8.45	13.90	19.35	24.80
50	7.56	8.70	14.40	20.10	25.80
51	7.84	9.05	15.10	21.15	27.20
52	8.10	9.38	15.75	22.13	28.50
53	8.38	9.73	16.45	23.18	29.90
54	8.66	10.08	17.15	24.23	31.30
55	8.94	10.43	17.85	25.28	32.70
56	9.28	10.85	18.70	26.55	34.40
57	9.66	11.33	19.65	27.98	36.30
58	10.06	11.83	20.65	29.48	38.30
59	10.44	12.30	21.60	30.90	40.20
60	10.82	12.78	22.55	32.33	42.10
61	11.38	13.48	23.95	34.43	44.90
62	11.96	14.20	25.40	36.60	47.80
63	12.54	14.93	26.85	38.78	50.70
64	13.12	15.65	28.30	40.95	53.60
65	13.68	16.35	29.70	43.05	56.40
66	14.60	17.50	32.00	46.50	61.00
67	15.60	18.75	34.50	50.25	66.00
68	16.58	19.98	36.95	53.93	70.90
69	17.58	21.23	39.45	57.68	75.90
70	18.52	22.40	41.80	61.20	80.60
71	20.02	24.28	45.55	66.83	88.10
72	21.52	26.15	49.30	72.45	95.60
73	23.02	28.03	53.05	78.08	103.10
74	24.52	29.90	56.80	83.70	110.60
75	25.98	31.73	60.45	89.18	117.90
76	28.86	35.33	67.65	99.98	132.30
77	31.84	39.05	75.10	111.15	147.20
78	34.82	42.78	82.55	122.33	162.10
79	37.80	46.50	90.00	133.50	177.00
80	40.80	50.25	97.50	144.75	192.00
81	44.12	54.40	105.80	N/A	N/A
82	47.44	58.55	114.10	N/A	N/A
83	50.76	62.70	122.40	N/A	N/A
84	54.08	66.85	130.70	N/A	N/A
85	57.42	71.03	139.05	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ FEMALE NONTOBACCO
- ▲ WEEKLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	1.52	1.73	2.77	3.81	4.85
46	1.56	1.78	2.87	3.96	5.05
47	1.61	1.84	2.99	4.14	5.28
48	1.65	1.89	3.09	4.29	5.49
49	1.70	1.95	3.21	4.47	5.72
50	1.74	2.01	3.32	4.64	5.95
51	1.81	2.09	3.48	4.88	6.28
52	1.87	2.16	3.63	5.11	6.58
53	1.93	2.24	3.80	5.35	6.90
54	2.00	2.33	3.96	5.59	7.22
55	2.06	2.41	4.12	5.83	7.55
56	2.14	2.50	4.32	6.13	7.94
57	2.23	2.61	4.53	6.46	8.38
58	2.32	2.73	4.77	6.80	8.84
59	2.41	2.84	4.98	7.13	9.28
60	2.50	2.95	5.20	7.46	9.72
61	2.63	3.11	5.53	7.94	10.36
62	2.76	3.28	5.86	8.45	11.03
63	2.89	3.44	6.20	8.95	11.70
64	3.03	3.61	6.53	9.45	12.37
65	3.16	3.77	6.85	9.93	13.02
66	3.37	4.04	7.38	10.73	14.08
67	3.60	4.33	7.96	11.60	15.23
68	3.83	4.61	8.53	12.44	16.36
69	4.06	4.90	9.10	13.31	17.52
70	4.27	5.17	9.65	14.12	18.60
71	4.62	5.60	10.51	15.42	20.33
72	4.97	6.03	11.38	16.72	22.06
73	5.31	6.47	12.24	18.02	23.79
74	5.66	6.90	13.11	19.32	25.52
75	6.00	7.32	13.95	20.58	27.21
76	6.66	8.15	15.61	23.07	30.53
77	7.35	9.01	17.33	25.65	33.97
78	8.04	9.87	19.05	28.23	37.41
79	8.72	10.73	20.77	30.81	40.85
80	9.42	11.60	22.50	33.40	44.31
81	10.18	12.55	24.42	N/A	N/A
82	10.95	13.51	26.33	N/A	N/A
83	11.71	14.47	28.25	N/A	N/A
84	12.48	15.43	30.16	N/A	N/A
85	13.25	16.39	32.09	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ FEMALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
45	3,889	9,444	N/A	N/A	N/A
46	3,704	8,995	N/A	N/A	N/A
47	3,518	8,543	N/A	N/A	N/A
48	3,365	8,173	N/A	N/A	N/A
49	3,211	7,798	N/A	N/A	N/A
50	3,070	7,456	N/A	N/A	N/A
51	2,893	7,025	N/A	N/A	N/A
52	2,745	6,667	N/A	N/A	N/A
53	2,602	6,320	N/A	N/A	N/A
54	2,473	6,007	9,541	N/A	N/A
55	2,357	5,724	9,091	N/A	N/A
56	2,229	5,414	8,599	N/A	N/A
57	2,102	5,105	8,108	N/A	N/A
58	N/A	4,816	7,649	N/A	N/A
59	N/A	4,570	7,258	9,946	N/A
60	N/A	4,348	6,905	9,463	N/A
61	N/A	4,057	6,444	8,831	N/A
62	N/A	3,795	6,027	8,259	N/A
63	N/A	3,564	5,660	7,757	9,853
64	N/A	3,360	5,336	7,312	9,289
65	N/A	3,184	5,056	6,929	8,801
66	N/A	2,931	4,655	6,379	8,103
67	N/A	2,698	4,286	5,873	7,460
68	N/A	2,504	3,976	5,449	6,922
69	N/A	2,332	3,704	5,075	6,447
70	N/A	2,191	3,479	4,768	6,057
71	N/A	N/A	3,173	4,348	5,523
72	N/A	N/A	2,916	3,996	5,076
73	N/A	N/A	2,697	3,696	4,695
74	N/A	N/A	2,509	3,439	4,368
75	N/A	N/A	2,350	3,220	4,091
76	N/A	N/A	2,088	2,862	3,635
77	N/A	N/A	N/A	2,566	3,259
78	N/A	N/A	N/A	2,326	2,954
79	N/A	N/A	N/A	2,126	2,701
80	N/A	N/A	N/A	N/A	2,487
81	N/A	N/A	N/A	N/A	2,286
82	N/A	N/A	N/A	N/A	2,115
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH NO RIDERS**

- ▲ FEMALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN WEEKLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$3/WK	\$5/WK	\$8/WK	\$12/WK	\$15/WK
45	5,556	N/A	N/A	N/A	N/A
46	5,291	9,877	N/A	N/A	N/A
47	5,025	9,380	N/A	N/A	N/A
48	4,808	8,974	N/A	N/A	N/A
49	4,587	8,563	N/A	N/A	N/A
50	4,386	8,187	N/A	N/A	N/A
51	4,132	7,714	N/A	N/A	N/A
52	3,922	7,320	N/A	N/A	N/A
53	3,717	6,939	N/A	N/A	N/A
54	3,534	6,596	N/A	N/A	N/A
55	3,367	6,285	N/A	N/A	N/A
56	3,185	5,945	N/A	N/A	N/A
57	3,003	5,606	9,510	N/A	N/A
58	2,833	5,288	8,971	N/A	N/A
59	2,688	5,018	8,513	N/A	N/A
60	2,558	4,774	8,099	N/A	N/A
61	2,387	4,455	7,558	N/A	N/A
62	2,232	4,167	7,068	N/A	N/A
63	2,096	3,913	6,639	N/A	N/A
64	N/A	3,689	6,258	9,684	N/A
65	N/A	3,496	5,930	9,176	N/A
66	N/A	3,218	5,460	8,448	N/A
67	N/A	2,963	5,026	7,778	9,841
68	N/A	2,749	4,664	7,216	9,131
69	N/A	2,561	4,344	6,722	8,505
70	N/A	2,405	4,081	6,314	7,990
71	N/A	2,193	3,721	5,758	7,286
72	N/A	2,016	3,420	5,292	6,695
73	N/A	N/A	3,164	4,895	6,194
74	N/A	N/A	2,943	4,554	5,762
75	N/A	N/A	2,756	4,265	5,396
76	N/A	N/A	2,449	3,790	4,795
77	N/A	N/A	2,196	3,398	4,300
78	N/A	N/A	N/A	3,080	3,897
79	N/A	N/A	N/A	2,816	3,563
80	N/A	N/A	N/A	2,593	3,280
81	N/A	N/A	N/A	2,383	3,016
82	N/A	N/A	N/A	2,205	2,790
83	N/A	N/A	N/A	2,052	2,596
84	N/A	N/A	N/A	N/A	2,428
85	N/A	N/A	N/A	N/A	2,279

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE TOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	8.90	10.38	17.75	25.13	32.50
46	9.32	10.90	18.80	26.70	34.60
47	9.72	11.40	19.80	28.20	36.60
48	10.12	11.90	20.80	29.70	38.60
49	10.54	12.43	21.85	31.28	40.70
50	10.92	12.90	22.80	32.70	42.60
51	11.46	13.58	24.15	34.73	45.30
52	11.98	14.23	25.45	36.68	47.90
53	12.52	14.90	26.80	38.70	50.60
54	13.06	15.58	28.15	40.73	53.30
55	13.58	16.23	29.45	42.68	55.90
56	14.36	17.20	31.40	45.60	59.80
57	15.20	18.25	33.50	48.75	64.00
58	16.04	19.30	35.60	51.90	68.20
59	16.90	20.38	37.75	55.13	72.50
60	17.72	21.40	39.80	58.20	76.60
61	18.94	22.93	42.85	62.78	82.70
62	20.14	24.43	45.85	67.28	88.70
63	21.36	25.95	48.90	71.85	94.80
64	22.56	27.45	51.90	76.35	100.80
65	23.72	28.90	54.80	80.70	106.60
66	25.32	30.90	58.80	86.70	114.60
67	27.02	33.03	63.05	93.08	123.10
68	28.76	35.20	67.40	99.60	131.80
69	30.48	37.35	71.70	106.05	140.40
70	32.24	39.55	76.10	112.65	149.20
71	34.84	42.80	82.60	122.40	162.20
72	37.44	46.05	89.10	132.15	175.20
73	40.06	49.33	95.65	141.98	188.30
74	42.64	52.55	102.10	151.65	201.20
75	45.20	55.75	108.50	161.25	214.00
76	50.60	62.50	122.00	181.50	241.00
77	56.18	69.48	135.95	202.43	268.90
78	61.78	76.48	149.95	223.43	296.90
79	67.36	83.45	163.90	244.35	324.80
80	72.90	90.38	177.75	265.13	352.50
81	77.36	95.95	188.90	N/A	N/A
82	81.82	101.53	200.05	N/A	N/A
83	86.30	107.13	211.25	N/A	N/A
84	90.78	112.73	222.45	N/A	N/A
85	95.20	118.25	233.50	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE TOBACCO
- ▲ WEEKLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	2.05	2.39	4.10	5.80	7.50
46	2.15	2.52	4.34	6.16	7.98
47	2.24	2.63	4.57	6.51	8.45
48	2.34	2.75	4.80	6.85	8.91
49	2.43	2.87	5.04	7.22	9.39
50	2.52	2.98	5.26	7.55	9.83
51	2.64	3.13	5.57	8.01	10.45
52	2.76	3.28	5.87	8.46	11.05
53	2.89	3.44	6.18	8.93	11.68
54	3.01	3.59	6.50	9.40	12.30
55	3.13	3.74	6.80	9.85	12.90
56	3.31	3.97	7.25	10.52	13.80
57	3.51	4.21	7.73	11.25	14.77
58	3.70	4.45	8.22	11.98	15.74
59	3.90	4.70	8.71	12.72	16.73
60	4.09	4.94	9.18	13.43	17.68
61	4.37	5.29	9.89	14.49	19.08
62	4.65	5.64	10.58	15.53	20.47
63	4.93	5.99	11.28	16.58	21.88
64	5.21	6.33	11.98	17.62	23.26
65	5.47	6.67	12.65	18.62	24.60
66	5.84	7.13	13.57	20.01	26.45
67	6.24	7.62	14.55	21.48	28.41
68	6.64	8.12	15.55	22.98	30.42
69	7.03	8.62	16.55	24.47	32.40
70	7.44	9.13	17.56	26.00	34.43
71	8.04	9.88	19.06	28.25	37.43
72	8.64	10.63	20.56	30.50	40.43
73	9.24	11.38	22.07	32.76	43.45
74	9.84	12.13	23.56	35.00	46.43
75	10.43	12.87	25.04	37.21	49.38
76	11.68	14.42	28.15	41.88	55.62
77	12.96	16.03	31.37	46.71	62.05
78	14.26	17.65	34.60	51.56	68.52
79	15.54	19.26	37.82	56.39	74.95
80	16.82	20.86	41.02	61.18	81.35
81	17.85	22.14	43.59	N/A	N/A
82	18.88	23.43	46.17	N/A	N/A
83	19.92	24.72	48.75	N/A	N/A
84	20.95	26.01	51.33	N/A	N/A
85	21.97	27.29	53.88	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE TOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
45	2,373	5,763	9,153	N/A	N/A
46	2,215	5,380	8,544	N/A	N/A
47	2,083	5,060	8,036	N/A	N/A
48	N/A	4,775	7,584	N/A	N/A
49	N/A	4,509	7,162	9,814	N/A
50	N/A	4,293	6,818	9,343	N/A
51	N/A	4,019	6,383	8,747	N/A
52	N/A	3,786	6,013	8,241	N/A
53	N/A	3,571	5,672	7,773	9,874
54	N/A	3,380	5,368	7,356	9,344
55	N/A	3,214	5,104	6,994	8,885
56	N/A	2,993	4,754	6,514	8,275
57	N/A	2,787	4,426	6,066	7,705
58	N/A	2,607	4,141	5,675	7,209
59	N/A	2,446	3,885	5,324	6,763
60	N/A	2,310	3,668	5,027	6,386
61	N/A	2,133	3,388	4,642	5,897
62	N/A	N/A	3,151	4,317	5,484
63	N/A	N/A	2,941	4,031	5,120
64	N/A	N/A	2,761	3,783	4,806
65	N/A	N/A	2,606	3,571	4,537
66	N/A	N/A	2,419	3,315	4,211
67	N/A	N/A	2,248	3,081	3,913
68	N/A	N/A	2,096	2,873	3,649
69	N/A	N/A	N/A	2,693	3,421
70	N/A	N/A	N/A	2,531	3,215
71	N/A	N/A	N/A	2,324	2,952
72	N/A	N/A	N/A	2,149	2,729
73	N/A	N/A	N/A	N/A	2,536
74	N/A	N/A	N/A	N/A	2,371
75	N/A	N/A	N/A	N/A	2,227
76	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE TOBACCO
- ▲ FACE AMOUNTS FOR GIVEN WEEKLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$3/WK	\$5/WK	\$8/WK	\$12/WK	\$15/WK
45	3,390	6,328	N/A	N/A	N/A
46	3,165	5,907	N/A	N/A	N/A
47	2,976	5,556	9,425	N/A	N/A
48	2,809	5,243	8,895	N/A	N/A
49	2,653	4,951	8,400	N/A	N/A
50	2,525	4,714	7,997	N/A	N/A
51	2,364	4,413	7,486	N/A	N/A
52	2,227	4,157	7,053	N/A	N/A
53	2,101	3,922	6,653	N/A	N/A
54	N/A	3,711	6,296	9,742	N/A
55	N/A	3,529	5,986	9,263	N/A
56	N/A	3,286	5,575	8,627	N/A
57	N/A	3,060	5,191	8,033	N/A
58	N/A	2,863	4,857	7,515	9,509
59	N/A	2,686	4,556	7,050	8,921
60	N/A	2,536	4,303	6,658	8,424
61	N/A	2,342	3,973	6,148	7,779
62	N/A	2,178	3,695	5,718	7,235
63	N/A	2,033	3,450	5,338	6,754
64	N/A	N/A	3,238	5,010	6,339
65	N/A	N/A	3,057	4,730	5,985
66	N/A	N/A	2,838	4,391	5,556
67	N/A	N/A	2,637	4,080	5,162
68	N/A	N/A	2,459	3,804	4,814
69	N/A	N/A	2,305	3,566	4,512
70	N/A	N/A	2,166	3,352	4,241
71	N/A	N/A	N/A	3,078	3,894
72	N/A	N/A	N/A	2,846	3,600
73	N/A	N/A	N/A	2,644	3,346
74	N/A	N/A	N/A	2,472	3,128
75	N/A	N/A	N/A	2,322	2,938
76	N/A	N/A	N/A	2,059	2,605
77	N/A	N/A	N/A	N/A	2,332
78	N/A	N/A	N/A	N/A	2,110
79	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE NONTOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	7.42	8.53	14.05	19.58	25.10
46	7.66	8.83	14.65	20.48	26.30
47	7.92	9.15	15.30	21.45	27.60
48	8.18	9.48	15.95	22.43	28.90
49	8.44	9.80	16.60	23.40	30.20
50	8.74	10.18	17.35	24.53	31.70
51	9.14	10.68	18.35	26.03	33.70
52	9.54	11.18	19.35	27.53	35.70
53	9.96	11.70	20.40	29.10	37.80
54	10.36	12.20	21.40	30.60	39.80
55	10.74	12.68	22.35	32.03	41.70
56	11.32	13.40	23.80	34.20	44.60
57	11.90	14.13	25.25	36.38	47.50
58	12.52	14.90	26.80	38.70	50.60
59	13.14	15.68	28.35	41.03	53.70
60	13.72	16.40	29.80	43.20	56.60
61	14.66	17.58	32.15	46.73	61.30
62	15.60	18.75	34.50	50.25	66.00
63	16.52	19.90	36.80	53.70	70.60
64	17.46	21.08	39.15	57.23	75.30
65	18.44	22.30	41.60	60.90	80.20
66	19.72	23.90	44.80	65.70	86.60
67	21.10	25.63	48.25	70.88	93.50
68	22.50	27.38	51.75	76.13	100.50
69	23.88	29.10	55.20	81.30	107.40
70	25.20	30.75	58.50	86.25	114.00
71	27.38	33.48	63.95	94.43	124.90
72	29.52	36.15	69.30	102.45	135.60
73	31.70	38.88	74.75	110.63	146.50
74	33.84	41.55	80.10	118.65	157.20
75	35.96	44.20	85.40	126.60	167.80
76	40.44	49.80	96.60	143.40	190.20
77	45.04	55.55	108.10	160.65	213.20
78	49.68	61.35	119.70	178.05	236.40
79	54.30	67.13	131.25	195.38	259.50
80	58.96	72.95	142.90	212.85	282.80
81	63.14	78.18	153.35	N/A	N/A
82	67.34	83.43	163.85	N/A	N/A
83	71.54	88.68	174.35	N/A	N/A
84	75.74	93.93	184.85	N/A	N/A
85	79.90	99.13	195.25	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE NONTOBACCO
- ▲ WEEKLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	1.71	1.97	3.24	4.52	5.79
46	1.77	2.04	3.38	4.73	6.07
47	1.83	2.11	3.53	4.95	6.37
48	1.89	2.19	3.68	5.18	6.67
49	1.95	2.26	3.83	5.40	6.97
50	2.02	2.35	4.00	5.66	7.32
51	2.11	2.46	4.23	6.01	7.78
52	2.20	2.58	4.47	6.35	8.24
53	2.30	2.70	4.71	6.72	8.72
54	2.39	2.82	4.94	7.06	9.18
55	2.48	2.93	5.16	7.39	9.62
56	2.61	3.09	5.49	7.89	10.29
57	2.75	3.26	5.83	8.39	10.96
58	2.89	3.44	6.18	8.93	11.68
59	3.03	3.62	6.54	9.47	12.39
60	3.17	3.78	6.88	9.97	13.06
61	3.38	4.06	7.42	10.78	14.15
62	3.60	4.33	7.96	11.60	15.23
63	3.81	4.59	8.49	12.39	16.29
64	4.03	4.86	9.03	13.21	17.38
65	4.26	5.15	9.60	14.05	18.51
66	4.55	5.52	10.34	15.16	19.98
67	4.87	5.91	11.13	16.36	21.58
68	5.19	6.32	11.94	17.57	23.19
69	5.51	6.72	12.74	18.76	24.78
70	5.82	7.10	13.50	19.90	26.31
71	6.32	7.73	14.76	21.79	28.82
72	6.81	8.34	15.99	23.64	31.29
73	7.32	8.97	17.25	25.53	33.81
74	7.81	9.59	18.48	27.38	36.28
75	8.30	10.20	19.71	29.22	38.72
76	9.33	11.49	22.29	33.09	43.89
77	10.39	12.82	24.95	37.07	49.20
78	11.46	14.16	27.62	41.09	54.55
79	12.53	15.49	30.29	45.09	59.88
80	13.61	16.83	32.98	49.12	65.26
81	14.57	18.04	35.39	N/A	N/A
82	15.54	19.25	37.81	N/A	N/A
83	16.51	20.46	40.23	N/A	N/A
84	17.48	21.68	42.66	N/A	N/A
85	18.44	22.88	45.06	N/A	N/A



**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
45	3,167	7,692	N/A	N/A	N/A
46	3,004	7,296	N/A	N/A	N/A
47	2,846	6,911	N/A	N/A	N/A
48	2,703	6,564	N/A	N/A	N/A
49	2,574	6,250	9,926	N/A	N/A
50	2,439	5,923	9,408	N/A	N/A
51	2,280	5,537	8,795	N/A	N/A
52	2,141	5,199	8,257	N/A	N/A
53	2,011	4,885	7,759	N/A	N/A
54	N/A	4,620	7,337	N/A	N/A
55	N/A	4,393	6,977	9,561	N/A
56	N/A	4,087	6,490	8,894	N/A
57	N/A	3,820	6,067	8,315	N/A
58	N/A	3,571	5,672	7,773	9,874
59	N/A	3,353	5,325	7,298	9,270
60	N/A	3,172	5,037	6,903	8,769
61	N/A	2,916	4,631	6,346	8,062
62	N/A	2,698	4,286	5,873	7,460
63	N/A	2,515	3,994	5,473	6,953
64	N/A	2,351	3,734	5,118	6,501
65	N/A	2,202	3,497	4,793	6,088
66	N/A	2,033	3,230	4,426	5,622
67	N/A	N/A	2,983	4,088	5,193
68	N/A	N/A	2,769	3,795	4,821
69	N/A	N/A	2,586	3,544	4,502
70	N/A	N/A	2,432	3,333	4,234
71	N/A	N/A	2,215	3,035	3,856
72	N/A	N/A	2,036	2,790	3,544
73	N/A	N/A	N/A	2,578	3,275
74	N/A	N/A	N/A	2,399	3,048
75	N/A	N/A	N/A	2,245	2,852
76	N/A	N/A	N/A	N/A	2,511
77	N/A	N/A	N/A	N/A	2,236
78	N/A	N/A	N/A	N/A	2,014
79	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ MALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN WEEKLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$3/WK	\$5/WK	\$8/WK	\$12/WK	\$15/WK
45	4,525	8,446	N/A	N/A	N/A
46	4,292	8,011	N/A	N/A	N/A
47	4,065	7,588	N/A	N/A	N/A
48	3,861	7,207	N/A	N/A	N/A
49	3,676	6,863	N/A	N/A	N/A
50	3,484	6,504	N/A	N/A	N/A
51	3,257	6,080	N/A	N/A	N/A
52	3,058	5,708	9,684	N/A	N/A
53	2,874	5,364	9,100	N/A	N/A
54	2,717	5,072	8,605	N/A	N/A
55	2,584	4,823	8,183	N/A	N/A
56	2,404	4,487	7,612	N/A	N/A
57	2,247	4,195	7,116	N/A	N/A
58	2,101	3,922	6,653	N/A	N/A
59	N/A	3,682	6,246	9,665	N/A
60	N/A	3,483	5,908	9,142	N/A
61	N/A	3,202	5,432	8,405	N/A
62	N/A	2,963	5,026	7,778	9,841
63	N/A	2,761	4,684	7,249	9,172
64	N/A	2,582	4,380	6,777	8,575
65	N/A	2,418	4,102	6,347	8,031
66	N/A	2,233	3,788	5,861	7,416
67	N/A	2,063	3,499	5,414	6,851
68	N/A	N/A	3,248	5,026	6,359
69	N/A	N/A	3,033	4,693	5,939
70	N/A	N/A	2,853	4,414	5,586
71	N/A	N/A	2,598	4,020	5,086
72	N/A	N/A	2,388	3,695	4,676
73	N/A	N/A	2,207	3,415	4,321
74	N/A	N/A	2,054	3,178	4,021
75	N/A	N/A	N/A	2,973	3,762
76	N/A	N/A	N/A	2,618	3,312
77	N/A	N/A	N/A	2,331	2,950
78	N/A	N/A	N/A	2,099	2,656
79	N/A	N/A	N/A	N/A	2,417
80	N/A	N/A	N/A	N/A	2,216
81	N/A	N/A	N/A	N/A	2,062
82	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE TOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	7.70	8.88	14.75	20.63	26.50
46	7.90	9.13	15.25	21.38	27.50
47	8.10	9.38	15.75	22.13	28.50
48	8.28	9.60	16.20	22.80	29.40
49	8.48	9.85	16.70	23.55	30.40
50	8.68	10.10	17.20	24.30	31.40
51	9.02	10.53	18.05	25.58	33.10
52	9.36	10.95	18.90	26.85	34.80
53	9.70	11.38	19.75	28.13	36.50
54	10.04	11.80	20.60	29.40	38.20
55	10.40	12.25	21.50	30.75	40.00
56	10.80	12.75	22.50	32.25	42.00
57	11.24	13.30	23.60	33.90	44.20
58	11.72	13.90	24.80	35.70	46.60
59	12.18	14.48	25.95	37.43	48.90
60	12.68	15.10	27.20	39.30	51.40
61	13.32	15.90	28.80	41.70	54.60
62	13.96	16.70	30.40	44.10	57.80
63	14.60	17.50	32.00	46.50	61.00
64	15.24	18.30	33.60	48.90	64.20
65	15.92	19.15	35.30	51.45	67.60
66	16.92	20.40	37.80	55.20	72.60
67	18.00	21.75	40.50	59.25	78.00
68	19.10	23.13	43.25	63.38	83.50
69	20.18	24.48	45.95	67.43	88.90
70	21.28	25.85	48.70	71.55	94.40
71	23.04	28.05	53.10	78.15	103.20
72	24.76	30.20	57.40	84.60	111.80
73	26.50	32.38	61.75	91.13	120.50
74	28.24	34.55	66.10	97.65	129.20
75	29.94	36.68	70.35	104.03	137.70
76	32.78	40.23	77.45	114.68	151.90
77	35.74	43.93	84.85	125.78	166.70
78	38.72	47.65	92.30	136.95	181.60
79	41.68	51.35	99.70	148.05	196.40
80	44.62	55.03	107.05	159.08	211.10
81	47.86	59.08	115.15	N/A	N/A
82	51.08	63.10	123.20	N/A	N/A
83	54.32	67.15	131.30	N/A	N/A
84	57.54	71.18	139.35	N/A	N/A
85	60.82	75.28	147.55	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE TOBACCO
- ▲ WEEKLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	1.78	2.05	3.40	4.76	6.12
46	1.82	2.11	3.52	4.93	6.35
47	1.87	2.16	3.63	5.11	6.58
48	1.91	2.22	3.74	5.26	6.78
49	1.96	2.27	3.85	5.43	7.02
50	2.00	2.33	3.97	5.61	7.25
51	2.08	2.43	4.17	5.90	7.64
52	2.16	2.53	4.36	6.20	8.03
53	2.24	2.63	4.56	6.49	8.42
54	2.32	2.72	4.75	6.78	8.82
55	2.40	2.83	4.96	7.10	9.23
56	2.49	2.94	5.19	7.44	9.69
57	2.59	3.07	5.45	7.82	10.20
58	2.70	3.21	5.72	8.24	10.75
59	2.81	3.34	5.99	8.64	11.28
60	2.93	3.48	6.28	9.07	11.86
61	3.07	3.67	6.65	9.62	12.60
62	3.22	3.85	7.02	10.18	13.34
63	3.37	4.04	7.38	10.73	14.08
64	3.52	4.22	7.75	11.28	14.82
65	3.67	4.42	8.15	11.87	15.60
66	3.90	4.71	8.72	12.74	16.75
67	4.15	5.02	9.35	13.67	18.00
68	4.41	5.34	9.98	14.63	19.27
69	4.66	5.65	10.60	15.56	20.52
70	4.91	5.97	11.24	16.51	21.78
71	5.32	6.47	12.25	18.03	23.82
72	5.71	6.97	13.25	19.52	25.80
73	6.12	7.47	14.25	21.03	27.81
74	6.52	7.97	15.25	22.53	29.82
75	6.91	8.46	16.23	24.01	31.78
76	7.56	9.28	17.87	26.46	35.05
77	8.25	10.14	19.58	29.03	38.47
78	8.94	11.00	21.30	31.60	41.91
79	9.62	11.85	23.01	34.17	45.32
80	10.30	12.70	24.70	36.71	48.72
81	11.04	13.63	26.57	N/A	N/A
82	11.79	14.56	28.43	N/A	N/A
83	12.54	15.50	30.30	N/A	N/A
84	13.28	16.43	32.16	N/A	N/A
85	14.04	17.37	34.05	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE TOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
45	2,979	7,234	N/A	N/A	N/A
46	2,857	6,939	N/A	N/A	N/A
47	2,745	6,667	N/A	N/A	N/A
48	2,652	6,439	N/A	N/A	N/A
49	2,555	6,204	9,854	N/A	N/A
50	2,465	5,986	9,507	N/A	N/A
51	2,326	5,648	8,970	N/A	N/A
52	2,201	5,346	8,491	N/A	N/A
53	2,090	5,075	8,060	N/A	N/A
54	N/A	4,830	7,670	N/A	N/A
55	N/A	4,595	7,297	10,000	N/A
56	N/A	4,359	6,923	9,487	N/A
57	N/A	4,126	6,553	8,981	N/A
58	N/A	3,899	6,193	8,486	N/A
59	N/A	3,704	5,882	8,061	N/A
60	N/A	3,512	5,579	7,645	9,711
61	N/A	3,295	5,233	7,171	9,109
62	N/A	3,102	4,927	6,752	8,577
63	N/A	2,931	4,655	6,379	8,103
64	N/A	2,778	4,412	6,046	7,680
65	N/A	2,632	4,180	5,728	7,276
66	N/A	2,443	3,879	5,316	6,753
67	N/A	2,267	3,600	4,933	6,267
68	N/A	2,112	3,354	4,596	5,839
69	N/A	N/A	3,143	4,307	5,471
70	N/A	N/A	2,954	4,048	5,142
71	N/A	N/A	2,695	3,693	4,691
72	N/A	N/A	2,482	3,401	4,320
73	N/A	N/A	2,298	3,149	4,000
74	N/A	N/A	2,139	2,932	3,724
75	N/A	N/A	2,004	2,747	3,489
76	N/A	N/A	N/A	2,485	3,156
77	N/A	N/A	N/A	2,260	2,871
78	N/A	N/A	N/A	2,072	2,632
79	N/A	N/A	N/A	N/A	2,430
80	N/A	N/A	N/A	N/A	2,259
81	N/A	N/A	N/A	N/A	2,095
82	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE TOBACCO
- ▲ FACE AMOUNTS FOR GIVEN WEEKLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$3/WK	\$5/WK	\$8/WK	\$12/WK	\$15/WK
45	4,255	7,943	N/A	N/A	N/A
46	4,082	7,619	N/A	N/A	N/A
47	3,922	7,320	N/A	N/A	N/A
48	3,788	7,071	N/A	N/A	N/A
49	3,650	6,813	N/A	N/A	N/A
50	3,521	6,573	N/A	N/A	N/A
51	3,322	6,202	N/A	N/A	N/A
52	3,145	5,870	9,958	N/A	N/A
53	2,985	5,572	9,453	N/A	N/A
54	2,841	5,303	8,996	N/A	N/A
55	2,703	5,045	8,559	N/A	N/A
56	2,564	4,786	8,120	N/A	N/A
57	2,427	4,531	7,686	N/A	N/A
58	2,294	4,281	7,263	N/A	N/A
59	2,179	4,067	6,899	N/A	N/A
60	2,066	3,857	6,543	N/A	N/A
61	N/A	3,618	6,137	9,496	N/A
62	N/A	3,406	5,779	8,942	N/A
63	N/A	3,218	5,460	8,448	N/A
64	N/A	3,050	5,174	8,007	N/A
65	N/A	2,890	4,902	7,585	9,598
66	N/A	2,682	4,550	7,040	8,908
67	N/A	2,489	4,222	6,533	8,267
68	N/A	2,319	3,934	6,087	7,702
69	N/A	2,173	3,686	5,704	7,218
70	N/A	2,042	3,465	5,361	6,783
71	N/A	N/A	3,160	4,890	6,188
72	N/A	N/A	2,911	4,504	5,699
73	N/A	N/A	2,695	4,170	5,277
74	N/A	N/A	2,509	3,883	4,913
75	N/A	N/A	2,351	3,638	4,603
76	N/A	N/A	2,127	3,291	4,164
77	N/A	N/A	N/A	2,993	3,787
78	N/A	N/A	N/A	2,744	3,471
79	N/A	N/A	N/A	2,534	3,206
80	N/A	N/A	N/A	2,355	2,979
81	N/A	N/A	N/A	2,185	2,764
82	N/A	N/A	N/A	2,038	2,579
83	N/A	N/A	N/A	N/A	2,416
84	N/A	N/A	N/A	N/A	2,274
85	N/A	N/A	N/A	N/A	2,145

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE NONTOBACCO
- ▲ MONTHLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	6.84	7.80	12.60	17.40	22.20
46	7.02	8.03	13.05	18.08	23.10
47	7.22	8.28	13.55	18.83	24.10
48	7.40	8.50	14.00	19.50	25.00
49	7.60	8.75	14.50	20.25	26.00
50	7.80	9.00	15.00	21.00	27.00
51	8.08	9.35	15.70	22.05	28.40
52	8.34	9.68	16.35	23.03	29.70
53	8.62	10.03	17.05	24.08	31.10
54	8.90	10.38	17.75	25.13	32.50
55	9.18	10.73	18.45	26.18	33.90
56	9.52	11.15	19.30	27.45	35.60
57	9.90	11.63	20.25	28.88	37.50
58	10.32	12.15	21.30	30.45	39.60
59	10.72	12.65	22.30	31.95	41.60
60	11.12	13.15	23.30	33.45	43.60
61	11.70	13.88	24.75	35.63	46.50
62	12.30	14.63	26.25	37.88	49.50
63	12.90	15.38	27.75	40.13	52.50
64	13.50	16.13	29.25	42.38	55.50
65	14.08	16.85	30.70	44.55	58.40
66	15.04	18.05	33.10	48.15	63.20
67	16.06	19.33	35.65	51.98	68.30
68	17.08	20.60	38.20	55.80	73.40
69	18.12	21.90	40.80	59.70	78.60
70	19.08	23.10	43.20	63.30	83.40
71	20.66	25.08	47.15	69.23	91.30
72	22.22	27.03	51.05	75.08	99.10
73	23.80	29.00	55.00	81.00	107.00
74	25.36	30.95	58.90	86.85	114.80
75	26.88	32.85	62.70	92.55	122.40
76	29.90	36.63	70.25	103.88	137.50
77	33.00	40.50	78.00	115.50	153.00
78	36.12	44.40	85.80	127.20	168.60
79	39.22	48.28	93.55	138.83	184.10
80	42.34	52.18	101.35	150.53	199.70
81	45.84	56.55	110.10	N/A	N/A
82	49.34	60.93	118.85	N/A	N/A
83	52.86	65.33	127.65	N/A	N/A
84	56.36	69.70	136.40	N/A	N/A
85	59.88	74.10	145.20	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE NONTOBACCO
- ▲ WEEKLY PREMIUMS PER FACE AMOUNT
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$2,000	\$2,500	\$5,000	\$7,500	\$10,000
45	1.58	1.80	2.91	4.02	5.12
46	1.62	1.85	3.01	4.17	5.33
47	1.67	1.91	3.13	4.34	5.56
48	1.71	1.96	3.23	4.50	5.77
49	1.75	2.02	3.35	4.67	6.00
50	1.80	2.08	3.46	4.85	6.23
51	1.86	2.16	3.62	5.09	6.55
52	1.92	2.23	3.77	5.31	6.85
53	1.99	2.31	3.93	5.56	7.18
54	2.05	2.39	4.10	5.80	7.50
55	2.12	2.48	4.26	6.04	7.82
56	2.20	2.57	4.45	6.33	8.22
57	2.28	2.68	4.67	6.66	8.65
58	2.38	2.80	4.92	7.03	9.14
59	2.47	2.92	5.15	7.37	9.60
60	2.57	3.03	5.38	7.72	10.06
61	2.70	3.20	5.71	8.22	10.73
62	2.84	3.38	6.06	8.74	11.42
63	2.98	3.55	6.40	9.26	12.12
64	3.12	3.72	6.75	9.78	12.81
65	3.25	3.89	7.08	10.28	13.48
66	3.47	4.17	7.64	11.11	14.58
67	3.71	4.46	8.23	11.99	15.76
68	3.94	4.75	8.82	12.88	16.94
69	4.18	5.05	9.42	13.78	18.14
70	4.40	5.33	9.97	14.61	19.25
71	4.77	5.79	10.88	15.98	21.07
72	5.13	6.24	11.78	17.33	22.87
73	5.49	6.69	12.69	18.69	24.69
74	5.85	7.14	13.59	20.04	26.49
75	6.20	7.58	14.47	21.36	28.25
76	6.90	8.45	16.21	23.97	31.73
77	7.62	9.35	18.00	26.65	35.31
78	8.34	10.25	19.80	29.35	38.91
79	9.05	11.14	21.59	32.04	42.48
80	9.77	12.04	23.39	34.74	46.08
81	10.58	13.05	25.41	37.77	50.12
82	11.39	14.06	27.43	40.79	54.16
83	12.20	15.08	29.46	43.84	58.22
84	13.01	16.08	31.48	46.87	62.26
85	13.82	17.10	33.51	49.92	66.32

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN MONTHLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$10/MO	\$20/MO	\$30/MO	\$40/MO	\$50/MO
45	3,646	8,854	N/A	N/A	N/A
46	3,483	8,458	N/A	N/A	N/A
47	3,318	8,057	N/A	N/A	N/A
48	3,182	7,727	N/A	N/A	N/A
49	3,043	7,391	N/A	N/A	N/A
50	2,917	7,083	N/A	N/A	N/A
51	2,756	6,693	N/A	N/A	N/A
52	2,622	6,367	N/A	N/A	N/A
53	2,491	6,050	9,609	N/A	N/A
54	2,373	5,763	9,153	N/A	N/A
55	2,265	5,502	8,738	N/A	N/A
56	2,147	5,215	8,282	N/A	N/A
57	2,029	4,928	7,826	N/A	N/A
58	N/A	4,645	7,377	N/A	N/A
59	N/A	4,404	6,995	9,585	N/A
60	N/A	4,187	6,650	9,113	N/A
61	N/A	3,908	6,207	8,506	N/A
62	N/A	3,656	5,806	7,957	N/A
63	N/A	3,434	5,455	7,475	9,495
64	N/A	3,238	5,143	7,048	8,952
65	N/A	3,069	4,874	6,679	8,484
66	N/A	2,824	4,485	6,146	7,807
67	N/A	2,603	4,135	5,666	7,198
68	N/A	2,415	3,835	5,256	6,676
69	N/A	2,249	3,571	4,894	6,217
70	N/A	2,114	3,358	4,602	5,846
71	N/A	N/A	3,058	4,190	5,323
72	N/A	N/A	2,810	3,850	4,891
73	N/A	N/A	2,596	3,558	4,519
74	N/A	N/A	2,415	3,309	4,204
75	N/A	N/A	2,261	3,099	3,936
76	N/A	N/A	2,007	2,751	3,494
77	N/A	N/A	N/A	2,467	3,133
78	N/A	N/A	N/A	2,234	2,838
79	N/A	N/A	N/A	2,043	2,595
80	N/A	N/A	N/A	N/A	2,389
81	N/A	N/A	N/A	N/A	2,194
82	N/A	N/A	N/A	N/A	2,028
83	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A

**PGP GRADED BENEFIT WHOLE LIFE INSURANCE WITH ACCIDENTAL DEATH BENEFIT RIDER**

- ▲ FEMALE NONTOBACCO
- ▲ FACE AMOUNTS FOR GIVEN WEEKLY PREMIUMS
- ▲ INCLUDING POLICY FEE

ISSUE AGE	\$3/WK	\$5/WK	\$8/WK	\$12/WK	\$15/WK
45	5,208	9,722	N/A	N/A	N/A
46	4,975	9,287	N/A	N/A	N/A
47	4,739	8,847	N/A	N/A	N/A
48	4,545	8,485	N/A	N/A	N/A
49	4,348	8,116	N/A	N/A	N/A
50	4,167	7,778	N/A	N/A	N/A
51	3,937	7,349	N/A	N/A	N/A
52	3,745	6,991	N/A	N/A	N/A
53	3,559	6,643	N/A	N/A	N/A
54	3,390	6,328	N/A	N/A	N/A
55	3,236	6,041	N/A	N/A	N/A
56	3,067	5,726	9,714	N/A	N/A
57	2,899	5,411	9,179	N/A	N/A
58	2,732	5,100	8,652	N/A	N/A
59	2,591	4,836	8,204	N/A	N/A
60	2,463	4,598	7,800	N/A	N/A
61	2,299	4,291	7,280	N/A	N/A
62	2,151	4,014	6,810	N/A	N/A
63	2,020	3,771	6,397	9,899	N/A
64	N/A	3,556	6,032	9,333	N/A
65	N/A	3,369	5,716	8,845	N/A
66	N/A	3,101	5,260	8,140	N/A
67	N/A	2,859	4,849	7,504	9,495
68	N/A	2,652	4,498	6,960	8,807
69	N/A	2,469	4,189	6,481	8,201
70	N/A	2,322	3,939	6,095	7,711
71	N/A	2,114	3,586	5,549	7,022
72	N/A	N/A	3,295	5,099	6,452
73	N/A	N/A	3,045	4,712	5,962
74	N/A	N/A	2,832	4,383	5,546
75	N/A	N/A	2,652	4,104	5,193
76	N/A	N/A	2,354	3,643	4,610
77	N/A	N/A	2,111	3,267	4,133
78	N/A	N/A	N/A	2,959	3,744
79	N/A	N/A	N/A	2,706	3,424
80	N/A	N/A	N/A	2,491	3,152
81	N/A	N/A	N/A	2,288	2,894
82	N/A	N/A	N/A	2,115	2,676
83	N/A	N/A	N/A	N/A	2,487
84	N/A	N/A	N/A	N/A	2,324
85	N/A	N/A	N/A	N/A	2,180



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