

## TERM *with* LIVING BENEFITS



TERM Life Insurance Underwritten by  
Government Personnel Mutual Life Insurance Company

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ALLIANCE MARKETING GROUP LC IS AN INDEPENDENT CONTRACTOR REPRESENTING GPM LIFE

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# TERM *with* LIVING BENEFITS

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### PREMIUM CALCULATION ► INFORMATION

Modal Factors for Calculating Total Premium		Modal Policy Fees for Calculating Total Premium		
ANNUAL	1.00		Band ► 1	Band ► 2 - 5
SEMI-ANNUAL	.51	ANNUAL	\$80.00	\$30.00
QUARTERLY	.26	SEMI-ANNUAL	\$41.00	\$15.50
SPECIAL MONTHLY	.0875	QUARTERLY	\$21.00	\$8.00
		SPECIAL MONTHLY	\$7.00	\$2.75

### PREMIUM CALCULATION ► EXAMPLE

20 Year Term • Male • Issue age 45 • Standard Plus Non-Tobacco • \$150,000 Face Amount

#### STEP 1

Calculate the Modal Premium without Policy Fee and round to 2 decimal places

Annual Example  $(3.45 \times 150) \times 1 = 517.50$

Special Monthly Example  $(3.45 \times 150) \times .0875 = 45.28$

#### STEP 2

Add Modal Policy Fee

Annual Example  $517.50 + 30 = \$547.50$

Special Monthly Example  $45.28 + 2.75 = \$48.03$

**BAND 1**

**\$25,000 - \$99,999**

ANNUAL PREMIUM RATES PER \$1,000



Preferred = PREF  
 Standard Plus NT = STD+ NT  
 Standard Express NT = STD EX NT  
 Standard Plus - Tobacco = STD+ T  
 Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	STD+ NT	STD EX NT	STD+ T	STD EX T	STD+ NT	STD EX NT	STD+ T	STD EX T
18	0.64	1.46	2.30	4.39	0.47	0.80	1.71	2.72
19	0.64	1.46	2.30	4.39	0.47	0.80	1.71	2.72
20	0.64	1.46	2.30	4.39	0.47	0.80	1.71	2.72
21	0.64	1.46	2.30	4.39	0.47	0.80	1.71	2.72
22	0.64	1.46	2.30	4.39	0.47	0.80	1.71	2.72
23	0.64	1.46	2.30	4.39	0.47	0.80	1.71	2.72
24	0.64	1.46	2.30	4.39	0.47	0.80	1.71	2.72
25	0.64	1.46	2.30	4.39	0.47	0.80	1.71	2.72
26	0.64	1.46	2.30	4.39	0.47	0.80	1.71	2.72
27	0.64	1.46	2.30	4.39	0.47	0.80	1.71	2.72
28	0.64	1.46	2.30	4.39	0.47	0.80	1.71	2.72
29	0.64	1.46	2.30	4.39	0.47	0.80	1.71	2.72
30	0.64	1.46	2.30	4.39	0.47	0.80	1.71	2.72
31	0.69	1.55	2.42	4.79	0.50	0.86	1.86	3.03
32	0.75	1.65	2.56	5.25	0.52	0.93	2.00	3.35
33	0.82	1.76	2.70	5.76	0.55	1.01	2.15	3.70
34	0.89	1.87	2.85	6.31	0.57	1.08	2.28	4.04
35	0.96	1.99	2.99	6.90	0.59	1.14	2.40	4.37
36	1.03	2.10	3.22	7.60	0.61	1.23	2.60	4.89
37	1.09	2.21	3.46	8.36	0.63	1.31	2.79	5.44
38	1.16	2.33	3.71	9.17	0.65	1.40	3.00	6.04
39	1.22	2.44	3.96	10.02	0.67	1.49	3.21	6.68
40	1.29	2.54	4.21	10.90	0.70	1.59	3.45	7.40
41	1.38	2.71	4.65	11.89	0.77	1.71	3.79	8.06
42	1.48	2.89	5.12	12.95	0.86	1.84	4.18	8.82
43	1.59	3.08	5.62	14.09	0.96	1.98	4.63	9.68
44	1.71	3.28	6.19	15.35	1.08	2.15	5.14	10.66
45	1.85	3.52	6.83	16.78	1.22	2.34	5.73	11.79
46	2.09	3.88	7.36	18.71	1.38	2.55	6.20	13.14
47	2.35	4.30	7.95	20.91	1.56	2.79	6.72	14.67
48	2.65	4.77	8.63	23.43	1.77	3.06	7.29	16.38
49	2.98	5.32	9.39	26.31	2.01	3.35	7.92	18.32
50	3.36	5.94	10.25	29.63	2.28	3.68	8.61	20.50
51	3.64	6.50	11.15	31.95	2.50	3.98	9.37	22.51
52	3.96	7.14	12.17	34.55	2.75	4.31	10.20	24.73
53	4.32	7.86	13.32	37.45	3.02	4.67	11.11	27.20
54	4.72	8.68	14.61	40.67	3.32	5.07	12.10	29.91
55	5.18	9.59	16.05	44.24	3.64	5.49	13.19	32.91
56	5.59	10.49	17.66	48.41	3.84	6.06	14.25	36.40
57	6.05	11.48	19.43	52.97	4.04	6.68	15.39	40.23
58	6.57	12.55	21.36	57.92	4.26	7.35	16.59	44.42
59	7.15	13.70	23.47	63.26	4.49	8.09	17.84	48.96
60	7.81	14.94	25.75	68.98	4.73	8.88	19.14	53.87
61	8.55	16.27	28.00	75.13	5.18	9.74	20.33	57.81
62	9.38	17.71	30.42	81.73	5.68	10.67	21.52	61.87
63	10.31	19.25	33.00	88.82	6.25	11.66	22.70	66.04
64	11.35	20.90	35.76	96.39	6.90	12.72	23.87	70.29
65	12.53	22.65	38.68	104.42	7.64	13.85	25.02	74.65
66	13.95	25.19	42.79	111.08	8.69	15.61	27.50	79.12
67	15.56	27.95	47.22	117.76	9.92	17.55	30.20	83.72
68	17.36	30.93	51.98	124.39	11.37	19.71	33.14	88.48
69	19.40	34.14	57.07	130.91	13.07	22.11	36.37	93.42
70	21.70	37.59	62.51	137.28	15.08	24.81	39.96	98.65
71	24.41	43.44	68.30	147.74	16.53	27.88	47.71	105.13
72	27.46	49.87	74.41	158.56	18.13	31.39	56.71	112.31
73	30.90	56.96	80.93	169.85	19.85	35.44	67.20	120.30
74	34.79	64.84	87.97	181.87	21.70	40.07	79.40	129.10
75	39.19	73.62	95.64	194.76	23.76	45.32	93.44	138.56
76	45.38	79.50	107.25	-	27.45	53.29	103.06	-
77	52.56	86.00	120.32	-	31.70	62.54	113.89	-
78	60.90	93.26	135.13	-	36.57	73.20	125.93	-
79	70.54	101.38	151.97	-	42.13	85.47	139.32	-
80	81.60	110.45	171.09	-	48.45	99.47	154.07	-

- Not Available

Preferred Non-Tobacco Class is Not Available for Band 1

**BAND 2**  
**\$100,000 - \$250,000**

ANNUAL PREMIUM RATES PER \$1,000



Preferred = PREF NT  
 Standard Plus NT = STD+ NT  
 Standard Express NT = STD EX NT  
 Standard Plus - Tobacco = STD+ T  
 Standard Express Tobacco = STD EX T

ISSUE AGE	MALE					FEMALE				
	PREF NT	STD+ NT	STD EX NT	STD+ T	STD EX T	PREF NT	STD+ NT	STD EX NT	STD+ T	STD EX T
18	-	0.99	1.39	2.16	4.04	-	0.85	1.16	1.76	2.72
19	-	0.99	1.39	2.16	4.04	-	0.85	1.16	1.76	2.72
20	-	0.99	1.39	2.16	4.04	-	0.85	1.16	1.76	2.72
21	-	0.99	1.39	2.16	4.04	-	0.85	1.16	1.76	2.72
22	-	0.99	1.39	2.16	4.04	-	0.85	1.16	1.76	2.72
23	-	0.99	1.39	2.16	4.04	-	0.85	1.16	1.76	2.72
24	-	0.99	1.39	2.16	4.04	-	0.85	1.16	1.76	2.72
25	-	0.99	1.39	2.16	4.04	-	0.85	1.16	1.76	2.72
26	-	0.99	1.39	2.16	4.04	-	0.85	1.16	1.76	2.72
27	-	0.99	1.39	2.16	4.04	-	0.85	1.16	1.76	2.72
28	-	0.99	1.39	2.16	4.04	-	0.85	1.16	1.76	2.72
29	-	0.99	1.39	2.16	4.04	-	0.85	1.16	1.76	2.72
30	-	0.99	1.39	2.16	4.04	-	0.85	1.16	1.76	2.72
31	-	1.02	1.47	2.28	4.33	-	0.90	1.19	1.87	2.97
32	-	1.05	1.56	2.42	4.66	-	0.95	1.21	1.97	3.23
33	-	1.08	1.66	2.57	5.02	-	1.00	1.21	2.06	3.50
34	-	1.09	1.77	2.73	5.40	-	1.04	1.19	2.13	3.75
35	-	1.10	1.87	2.88	5.78	-	1.07	1.14	2.17	3.97
36	-	1.18	1.98	3.07	6.41	-	1.10	1.23	2.36	4.38
37	-	1.25	2.08	3.27	7.09	-	1.12	1.31	2.55	4.80
38	-	1.32	2.18	3.48	7.81	-	1.15	1.40	2.76	5.24
39	-	1.39	2.28	3.68	8.59	-	1.17	1.49	2.98	5.71
40	-	1.47	2.37	3.88	9.39	-	1.19	1.59	3.22	6.24
41	-	1.57	2.53	4.15	10.06	-	1.23	1.71	3.51	6.80
42	-	1.68	2.70	4.42	10.76	-	1.27	1.84	3.85	7.45
43	-	1.80	2.87	4.72	11.50	-	1.34	1.98	4.24	8.19
44	-	1.93	3.06	5.04	12.31	-	1.42	2.15	4.68	9.04
45	-	2.09	3.28	5.41	13.22	-	1.52	2.34	5.19	10.01
46	-	2.26	3.63	6.13	14.57	-	1.64	2.51	5.73	11.10
47	-	2.46	4.02	6.96	16.09	-	1.77	2.70	6.33	12.33
48	-	2.68	4.47	7.90	17.83	-	1.93	2.91	7.01	13.72
49	-	2.92	4.99	8.99	19.82	-	2.09	3.14	7.76	15.27
50	-	3.19	5.58	10.25	22.09	-	2.28	3.39	8.61	17.02
51	-	3.46	6.11	11.07	24.15	-	2.55	3.76	9.37	18.66
52	-	3.77	6.71	12.00	26.48	-	2.86	4.18	10.20	20.48
53	-	4.11	7.38	13.03	29.12	-	3.20	4.66	11.11	22.49
54	-	4.49	8.15	14.19	32.09	-	3.58	5.19	12.10	24.70
55	-	4.93	9.01	15.47	35.43	-	4.00	5.78	13.19	27.13
56	-	5.37	9.84	16.75	38.64	-	4.19	6.42	14.25	29.59
57	-	5.87	10.75	18.13	42.13	-	4.39	7.12	15.39	32.23
58	-	6.44	11.74	19.60	45.90	-	4.59	7.90	16.59	35.06
59	-	7.08	12.81	21.16	49.93	-	4.80	8.75	17.84	38.06
60	-	7.81	13.96	22.80	54.24	-	5.01	9.67	19.14	41.25
61	-	8.55	15.19	24.74	58.84	-	5.49	10.44	20.50	45.31
62	-	9.38	16.51	26.82	63.75	-	6.02	11.24	21.90	49.69
63	-	10.31	17.92	29.03	68.98	-	6.63	12.08	23.33	54.37
64	-	11.35	19.44	31.39	74.53	-	7.31	12.94	24.78	59.37
65	-	12.53	21.04	33.87	80.37	-	8.10	13.85	26.26	64.73
66	10.18	14.47	23.43	38.22	88.20	8.28	9.19	15.61	28.85	69.93
67	11.39	16.73	26.02	42.98	96.56	9.34	10.45	17.55	31.67	75.49
68	12.76	19.34	28.83	48.19	105.44	10.59	11.94	19.71	34.74	81.44
69	14.32	22.36	31.85	53.86	114.86	12.19	13.68	22.11	38.11	87.85
70	16.08	25.86	35.09	60.02	124.82	14.25	15.74	24.81	41.85	94.86
71	17.53	28.53	40.73	68.30	132.61	15.37	16.94	28.29	48.95	101.41
72	19.10	31.49	46.95	77.33	140.44	16.55	18.22	32.30	57.16	108.69
73	20.79	34.74	53.81	87.23	148.41	17.77	19.51	36.92	66.70	116.83
74	22.61	38.33	61.44	98.18	156.69	19.00	20.82	42.26	77.76	125.82
75	24.57	42.29	69.95	110.33	165.39	20.30	22.19	48.33	90.44	135.55
76	28.69	48.28	75.53	120.73	-	24.66	27.45	55.28	100.41	-
77	33.49	55.16	81.71	132.33	-	29.82	33.74	63.28	111.69	-
78	39.09	63.07	88.60	145.37	-	35.91	41.23	72.39	124.31	-
79	45.60	72.12	96.32	160.06	-	43.09	50.10	82.78	138.42	-
80	53.11	82.42	104.94	176.60	-	51.46	60.51	94.51	154.07	-

- Not Available

**BAND 3**

**\$250,001 - \$499,999**

ANNUAL PREMIUM RATES PER \$1,000



Preferred = PREF NT  
 Standard Plus NT = STD+ NT  
 Standard Express NT = STD EX NT  
 Standard Plus - Tobacco = STD+ T  
 Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	PREF NT	STD+ NT	STD EX NT	STD+ T	PREF NT	STD+ NT	STD EX NT	STD+ T
18	0.77	0.95	1.32	2.09	0.61	0.78	1.12	1.57
19	0.77	0.95	1.32	2.09	0.61	0.78	1.12	1.57
20	0.77	0.95	1.32	2.09	0.61	0.78	1.12	1.57
21	0.77	0.95	1.32	2.09	0.61	0.78	1.12	1.57
22	0.77	0.95	1.32	2.09	0.61	0.78	1.12	1.57
23	0.77	0.95	1.32	2.09	0.61	0.78	1.12	1.57
24	0.77	0.95	1.32	2.09	0.61	0.78	1.12	1.57
25	0.77	0.95	1.32	2.09	0.61	0.78	1.12	1.57
26	0.77	0.95	1.32	2.09	0.61	0.78	1.12	1.57
27	0.77	0.95	1.32	2.09	0.61	0.78	1.12	1.57
28	0.77	0.95	1.32	2.09	0.61	0.78	1.12	1.57
29	0.77	0.95	1.32	2.09	0.61	0.78	1.12	1.57
30	0.77	0.95	1.32	2.09	0.61	0.78	1.12	1.57
31	0.79	0.98	1.35	2.17	0.62	0.81	1.14	1.66
32	0.81	1.00	1.38	2.27	0.64	0.84	1.15	1.73
33	0.82	1.02	1.40	2.37	0.64	0.86	1.15	1.80
34	0.83	1.03	1.42	2.46	0.64	0.87	1.12	1.84
35	0.82	1.03	1.43	2.54	0.63	0.87	1.06	1.85
36	0.88	1.11	1.56	2.71	0.68	0.91	1.14	2.01
37	0.94	1.19	1.71	2.88	0.72	0.94	1.22	2.18
38	0.99	1.26	1.87	3.04	0.77	0.97	1.30	2.36
39	1.05	1.34	2.03	3.21	0.81	1.00	1.38	2.55
40	1.11	1.41	2.21	3.38	0.86	1.03	1.48	2.75
41	1.15	1.49	2.35	3.68	0.91	1.08	1.58	2.96
42	1.20	1.58	2.50	4.00	0.96	1.14	1.70	3.20
43	1.25	1.67	2.67	4.35	1.03	1.22	1.83	3.47
44	1.31	1.78	2.84	4.74	1.12	1.32	1.99	3.77
45	1.38	1.90	3.04	5.17	1.22	1.44	2.16	4.12
46	1.48	2.00	3.27	5.67	1.29	1.52	2.32	4.48
47	1.60	2.12	3.52	6.24	1.35	1.62	2.49	4.86
48	1.73	2.24	3.81	6.88	1.43	1.71	2.67	5.29
49	1.87	2.38	4.14	7.61	1.50	1.82	2.88	5.77
50	2.03	2.53	4.51	8.46	1.59	1.93	3.10	6.29
51	2.19	2.78	5.01	9.10	1.69	2.12	3.44	6.67
52	2.38	3.07	5.58	9.83	1.81	2.33	3.83	7.08
53	2.59	3.39	6.23	10.64	1.93	2.57	4.27	7.50
54	2.82	3.76	6.98	11.54	2.06	2.82	4.75	7.93
55	3.09	4.18	7.83	12.53	2.19	3.10	5.30	8.38
56	3.27	4.61	8.59	13.49	2.33	3.24	5.84	9.25
57	3.47	5.09	9.42	14.51	2.49	3.39	6.44	10.21
58	3.69	5.65	10.33	15.59	2.65	3.55	7.09	11.25
59	3.94	6.28	11.32	16.72	2.83	3.71	7.80	12.39
60	4.20	7.01	12.38	17.89	3.03	3.88	8.57	13.62
61	4.64	7.75	13.58	20.18	3.31	4.27	9.26	14.78
62	5.13	8.59	14.88	22.74	3.63	4.71	9.98	16.00
63	5.69	9.54	16.28	25.59	3.98	5.21	10.74	17.28
64	6.33	10.62	17.81	28.77	4.39	5.77	11.53	18.63
65	7.05	11.85	19.44	32.27	4.85	6.43	12.36	20.05
66	8.03	13.25	21.67	36.46	5.48	7.24	13.50	21.55
67	9.15	14.83	24.10	41.06	6.22	8.19	14.73	23.14
68	10.44	16.63	26.72	46.09	7.08	9.29	16.06	24.83
69	11.93	18.66	29.55	51.57	8.10	10.58	17.52	26.63
70	13.64	20.97	32.60	57.53	9.29	12.11	19.13	28.60
71	15.05	23.58	38.14	65.60	10.71	13.45	21.68	34.49
72	16.62	26.53	44.26	74.41	12.37	14.97	24.61	41.34
73	18.34	29.86	51.03	84.08	14.27	16.65	27.99	49.33
74	20.25	33.61	58.58	94.78	16.47	18.51	31.88	58.64
75	22.35	37.86	67.01	106.66	19.05	20.62	36.29	69.38
76	26.19	42.68	72.52	116.77	22.43	24.23	44.66	77.84
77	30.67	48.16	78.62	128.04	26.38	28.43	54.48	87.48
78	35.90	54.39	85.44	140.72	30.97	33.30	65.90	98.35
79	42.00	61.46	93.08	155.00	36.29	38.95	79.19	110.60
80	49.04	69.39	101.63	171.09	42.42	45.43	94.51	124.29

Standard Express Tobacco Class is Not Available for Bands 3 - 5

**BAND 4**

**\$500,000 - \$999,999**

ANNUAL PREMIUM RATES PER \$1,000



Preferred = PREF NT  
 Standard Plus NT = STD+ NT  
 Standard Express NT = STD EX NT  
 Standard Plus - Tobacco = STD+ T  
 Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	PREF NT	STD+ NT	STD EX NT	STD+ T	PREF NT	STD+ NT	STD EX NT	STD+ T
18	0.68	0.82	1.26	2.02	0.58	0.71	1.07	1.48
19	0.68	0.82	1.26	2.02	0.58	0.71	1.07	1.48
20	0.68	0.82	1.26	2.02	0.58	0.71	1.07	1.48
21	0.68	0.82	1.26	2.02	0.58	0.71	1.07	1.48
22	0.68	0.82	1.26	2.02	0.58	0.71	1.07	1.48
23	0.68	0.82	1.26	2.02	0.58	0.71	1.07	1.48
24	0.68	0.82	1.26	2.02	0.58	0.71	1.07	1.48
25	0.68	0.82	1.26	2.02	0.58	0.71	1.07	1.48
26	0.68	0.82	1.26	2.02	0.58	0.71	1.07	1.48
27	0.68	0.82	1.26	2.02	0.58	0.71	1.07	1.48
28	0.68	0.82	1.26	2.02	0.58	0.71	1.07	1.48
29	0.68	0.82	1.26	2.02	0.58	0.71	1.07	1.48
30	0.68	0.82	1.26	2.02	0.58	0.71	1.07	1.48
31	0.69	0.84	1.28	2.10	0.59	0.74	1.09	1.56
32	0.70	0.86	1.30	2.19	0.60	0.76	1.10	1.62
33	0.70	0.88	1.32	2.27	0.60	0.77	1.08	1.67
34	0.70	0.89	1.32	2.36	0.60	0.78	1.05	1.69
35	0.68	0.89	1.32	2.43	0.59	0.78	0.99	1.69
36	0.74	0.95	1.45	2.59	0.63	0.82	1.06	1.84
37	0.79	1.02	1.59	2.74	0.67	0.86	1.13	2.00
38	0.85	1.08	1.74	2.90	0.72	0.89	1.20	2.16
39	0.90	1.13	1.90	3.06	0.76	0.93	1.28	2.33
40	0.96	1.20	2.07	3.21	0.81	0.97	1.36	2.52
41	1.01	1.26	2.21	3.50	0.84	1.00	1.46	2.71
42	1.06	1.34	2.35	3.81	0.88	1.04	1.57	2.93
43	1.12	1.42	2.50	4.14	0.93	1.08	1.70	3.17
44	1.19	1.51	2.67	4.52	1.00	1.15	1.85	3.45
45	1.26	1.61	2.85	4.94	1.08	1.22	2.02	3.77
46	1.36	1.73	3.07	5.42	1.15	1.30	2.16	4.12
47	1.47	1.87	3.32	5.96	1.23	1.39	2.32	4.52
48	1.60	2.02	3.61	6.58	1.32	1.48	2.48	4.96
49	1.74	2.18	3.93	7.29	1.41	1.59	2.67	5.45
50	1.90	2.36	4.29	8.10	1.52	1.70	2.87	6.00
51	2.01	2.57	4.77	8.71	1.62	1.90	3.19	6.35
52	2.13	2.80	5.32	9.39	1.72	2.11	3.55	6.72
53	2.27	3.06	5.95	10.16	1.84	2.35	3.95	7.11
54	2.42	3.35	6.66	11.01	1.96	2.62	4.41	7.50
55	2.59	3.68	7.48	11.94	2.08	2.91	4.91	7.90
56	2.78	4.06	8.20	12.84	2.20	3.05	5.40	8.72
57	2.99	4.50	8.99	13.79	2.32	3.18	5.92	9.62
58	3.23	4.99	9.85	14.79	2.46	3.31	6.49	10.60
59	3.50	5.56	10.79	15.83	2.60	3.45	7.11	11.67
60	3.80	6.21	11.79	16.90	2.75	3.60	7.78	12.83
61	4.20	6.95	12.93	18.88	3.00	3.98	8.39	13.91
62	4.64	7.80	14.16	21.06	3.28	4.42	9.03	15.05
63	5.14	8.77	15.49	23.48	3.60	4.92	9.70	16.24
64	5.72	9.88	16.93	26.14	3.97	5.49	10.40	17.50
65	6.37	11.16	18.48	29.06	4.38	6.15	11.12	18.81
66	7.29	12.48	20.62	32.59	4.96	6.91	12.20	20.31
67	8.36	13.97	22.94	36.43	5.64	7.79	13.38	21.90
68	9.59	15.66	25.46	40.61	6.43	8.82	14.66	23.61
69	11.02	17.58	28.18	45.15	7.36	10.03	16.06	25.45
70	12.66	19.75	31.11	50.05	8.47	11.44	17.62	27.46
71	13.95	22.20	36.63	58.57	9.81	12.66	20.03	33.33
72	15.38	24.98	42.74	67.98	11.39	14.03	22.80	40.16
73	16.95	28.11	49.52	78.40	13.21	15.54	26.01	48.14
74	18.68	31.65	57.08	90.01	15.31	17.18	29.69	57.44
75	20.58	35.64	65.54	102.99	17.79	19.05	33.89	68.18
76	24.29	40.38	70.93	112.80	21.00	22.65	42.14	76.38
77	28.64	45.79	76.91	123.75	24.74	26.87	51.84	85.72
78	33.74	51.97	83.58	136.06	29.11	31.81	63.15	96.24
79	39.69	59.01	91.06	149.94	34.17	37.57	76.31	108.09
80	46.60	66.95	99.42	165.57	40.01	44.23	91.53	121.31

Standard Express Tobacco Class is Not Available for Bands 3 - 5

**BAND 5**

**\$1,000,000 - \$3,000,000**

ANNUAL PREMIUM RATES PER \$1,000



Preferred = PREF NT  
 Standard Plus NT = STD+ NT  
 Standard Express NT = STD EX NT  
 Standard Plus - Tobacco = STD+ T  
 Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	PREF NT	STD+ NT	STD EX NT	STD+ T	PREF NT	STD+ NT	STD EX NT	STD+ T
18	0.55	0.64	1.22	1.81	0.40	0.54	1.02	1.44
19	0.55	0.64	1.22	1.81	0.40	0.54	1.02	1.44
20	0.55	0.64	1.22	1.81	0.40	0.54	1.02	1.44
21	0.55	0.64	1.22	1.81	0.40	0.54	1.02	1.44
22	0.55	0.64	1.22	1.81	0.40	0.54	1.02	1.44
23	0.55	0.64	1.22	1.81	0.40	0.54	1.02	1.44
24	0.55	0.64	1.22	1.81	0.40	0.54	1.02	1.44
25	0.55	0.64	1.22	1.81	0.40	0.54	1.02	1.44
26	0.55	0.64	1.22	1.81	0.40	0.54	1.02	1.44
27	0.55	0.64	1.22	1.81	0.40	0.54	1.02	1.44
28	0.55	0.64	1.22	1.81	0.40	0.54	1.02	1.44
29	0.55	0.64	1.22	1.81	0.40	0.54	1.02	1.44
30	0.55	0.64	1.22	1.81	0.40	0.54	1.02	1.44
31	0.57	0.67	1.23	1.88	0.40	0.55	1.04	1.50
32	0.58	0.69	1.24	1.97	0.39	0.56	1.04	1.56
33	0.60	0.71	1.24	2.05	0.38	0.56	1.02	1.60
34	0.61	0.74	1.23	2.14	0.37	0.55	0.98	1.62
35	0.61	0.75	1.20	2.21	0.34	0.54	0.91	1.62
36	0.66	0.81	1.33	2.37	0.40	0.58	0.97	1.76
37	0.70	0.86	1.48	2.53	0.46	0.62	1.04	1.90
38	0.75	0.91	1.63	2.70	0.52	0.66	1.11	2.06
39	0.79	0.96	1.80	2.87	0.58	0.71	1.19	2.22
40	0.83	1.02	1.97	3.04	0.64	0.75	1.27	2.41
41	0.88	1.09	2.10	3.32	0.68	0.79	1.36	2.59
42	0.94	1.18	2.24	3.62	0.73	0.84	1.47	2.79
43	1.00	1.27	2.38	3.94	0.78	0.91	1.58	3.02
44	1.07	1.38	2.53	4.30	0.85	0.98	1.72	3.29
45	1.14	1.50	2.71	4.70	0.93	1.08	1.88	3.59
46	1.23	1.61	2.92	5.16	1.00	1.16	2.00	3.93
47	1.33	1.73	3.16	5.68	1.07	1.25	2.14	4.30
48	1.44	1.87	3.43	6.28	1.16	1.35	2.29	4.72
49	1.56	2.02	3.73	6.96	1.25	1.46	2.46	5.19
50	1.70	2.20	4.08	7.74	1.35	1.59	2.64	5.71
51	1.81	2.39	4.53	8.35	1.43	1.77	2.93	6.03
52	1.94	2.60	5.06	9.03	1.51	1.97	3.26	6.37
53	2.09	2.85	5.66	9.79	1.59	2.20	3.64	6.71
54	2.25	3.12	6.35	10.65	1.67	2.45	4.06	7.06
55	2.44	3.43	7.13	11.59	1.76	2.73	4.53	7.41
56	2.59	3.79	7.81	12.45	1.88	2.85	4.99	8.19
57	2.77	4.20	8.56	13.36	2.02	2.96	5.50	9.03
58	2.96	4.66	9.37	14.31	2.17	3.08	6.05	9.95
59	3.17	5.20	10.25	15.30	2.34	3.20	6.65	10.96
60	3.40	5.81	11.20	16.31	2.52	3.31	7.30	12.04
61	3.75	6.51	12.28	18.23	2.75	3.68	7.87	13.04
62	4.15	7.30	13.44	20.34	3.01	4.10	8.46	14.10
63	4.59	8.22	14.70	22.69	3.30	4.59	9.08	15.20
64	5.10	9.27	16.06	25.27	3.63	5.14	9.71	16.36
65	5.68	10.48	17.52	28.10	4.01	5.78	10.38	17.57
66	6.65	11.77	19.63	31.53	4.55	6.52	11.39	19.07
67	7.77	13.25	21.94	35.27	5.18	7.38	12.49	20.67
68	9.09	14.93	24.45	39.35	5.91	8.38	13.70	22.40
69	10.63	16.84	27.17	43.77	6.78	9.56	15.02	24.27
70	12.42	19.01	30.11	48.55	7.81	10.95	16.48	26.33
71	13.68	21.38	35.55	56.19	9.10	12.10	18.87	32.09
72	15.07	24.05	41.57	64.59	10.62	13.39	21.63	38.81
73	16.60	27.07	48.26	73.86	12.38	14.81	24.82	46.65
74	18.28	30.47	55.72	84.16	14.43	16.36	28.49	55.80
75	20.14	34.32	64.07	95.64	16.85	18.10	32.68	66.37
76	23.59	38.98	69.35	104.87	19.92	21.65	40.81	74.39
77	27.62	44.32	75.19	115.17	23.52	25.81	50.37	83.52
78	32.33	50.44	81.72	126.76	27.71	30.69	61.52	93.81
79	37.82	57.42	89.03	139.83	32.58	36.40	74.52	105.39
80	44.16	65.32	97.22	154.55	38.20	43.02	89.54	118.33

Standard Express Tobacco Class is Not Available for Bands 3 - 5

**BAND 1****\$25,000 - \$99,999**

ANNUAL PREMIUM RATES PER \$1,000



Preferred = PREF  
 Standard Plus NT = STD+ NT  
 Standard Express NT = STD EX NT  
 Standard Plus - Tobacco = STD+ T  
 Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	STD+ NT	STD EX NT	STD+ T	STD EX T	STD+ NT	STD EX NT	STD+ T	STD EX T
18	0.85	1.37	2.63	5.14	0.63	0.98	2.23	3.48
19	0.85	1.37	2.63	5.14	0.63	0.98	2.23	3.48
20	0.85	1.37	2.63	5.14	0.63	0.98	2.23	3.48
21	0.85	1.37	2.63	5.14	0.63	0.98	2.23	3.48
22	0.85	1.37	2.63	5.14	0.63	0.98	2.23	3.48
23	0.85	1.37	2.63	5.14	0.63	0.98	2.23	3.48
24	0.85	1.37	2.63	5.14	0.63	0.98	2.23	3.48
25	0.85	1.37	2.63	5.14	0.63	0.98	2.23	3.48
26	0.85	1.37	2.63	5.14	0.63	0.98	2.23	3.48
27	0.85	1.37	2.63	5.14	0.63	0.98	2.23	3.48
28	0.85	1.37	2.63	5.14	0.63	0.98	2.23	3.48
29	0.85	1.37	2.63	5.14	0.63	0.98	2.23	3.48
30	0.85	1.37	2.63	5.14	0.63	0.98	2.23	3.48
31	0.93	1.49	2.84	5.53	0.66	1.04	2.41	3.80
32	1.01	1.62	3.06	5.95	0.70	1.11	2.60	4.14
33	1.10	1.76	3.30	6.38	0.74	1.19	2.81	4.53
34	1.19	1.92	3.56	6.85	0.78	1.26	3.03	4.93
35	1.29	2.09	3.84	7.35	0.81	1.35	3.25	5.36
36	1.36	2.27	4.26	8.14	0.85	1.45	3.49	5.83
37	1.44	2.47	4.72	9.01	0.89	1.56	3.74	6.33
38	1.52	2.69	5.22	9.97	0.94	1.68	4.00	6.86
39	1.60	2.93	5.78	11.02	0.98	1.81	4.27	7.44
40	1.69	3.19	6.38	12.16	1.04	1.95	4.57	8.07
41	1.82	3.38	6.86	13.18	1.12	2.14	4.97	8.87
42	1.96	3.58	7.38	14.29	1.22	2.35	5.41	9.78
43	2.11	3.80	7.96	15.51	1.33	2.60	5.90	10.81
44	2.27	4.04	8.59	16.87	1.45	2.87	6.47	11.98
45	2.45	4.31	9.31	18.42	1.60	3.19	7.10	13.31
46	2.66	4.75	10.12	20.18	1.76	3.50	7.71	14.56
47	2.91	5.24	11.05	22.17	1.95	3.84	8.38	15.94
48	3.19	5.80	12.09	24.44	2.16	4.22	9.11	17.45
49	3.51	6.44	13.27	27.01	2.39	4.64	9.90	19.12
50	3.88	7.17	14.60	29.92	2.66	5.11	10.77	20.96
51	4.31	7.88	15.87	32.78	2.93	5.62	11.71	23.05
52	4.79	8.68	17.28	35.94	3.23	6.18	12.72	25.33
53	5.32	9.56	18.80	39.40	3.56	6.80	13.81	27.83
54	5.92	10.54	20.46	43.19	3.92	7.48	14.98	30.54
55	6.60	11.60	22.25	47.34	4.31	8.21	16.22	33.48
56	7.16	12.78	23.68	51.70	4.70	9.15	17.55	37.62
57	7.80	14.08	25.18	56.45	5.13	10.18	18.96	42.20
58	8.52	15.50	26.73	61.62	5.62	11.30	20.45	47.23
59	9.35	17.07	28.31	67.22	6.18	12.53	22.01	52.75
60	10.29	18.77	29.91	73.24	6.81	13.88	23.65	58.82
61	11.34	20.61	32.85	77.48	7.53	14.92	25.37	63.13
62	12.51	22.57	35.99	81.63	8.35	16.02	27.18	67.65
63	13.81	24.66	39.33	85.64	9.29	17.18	29.09	72.42
64	15.24	26.87	42.86	89.44	10.36	18.40	31.09	77.42
65	16.83	29.20	46.60	92.99	11.59	19.71	33.22	82.75
66	19.62	34.60	53.06	99.62	13.07	22.11	38.13	88.48
67	22.87	40.63	60.16	106.50	14.77	24.80	43.70	94.69
68	26.63	47.38	68.02	113.73	16.70	27.84	50.03	101.42
69	30.99	54.97	76.78	121.44	18.89	31.25	57.21	108.68
70	36.05	63.50	86.51	129.67	21.44	35.05	65.26	116.37

Preferred Non-Tobacco Class is Not Available for Band 1



**BAND 2**

**\$100,000 - \$250,000**

ANNUAL PREMIUM RATES PER \$1,000



Preferred = PREF  
 Standard Plus NT = STD+ NT  
 Standard Express NT = STD EX NT  
 Standard Plus - Tobacco = STD+ T  
 Standard Express Tobacco = STD EX T

ISSUE AGE	MALE					FEMALE				
	PREF NT	STD+ NT	STD EX NT	STD+ T	STD EX T	PREF NT	STD+ NT	STD EX NT	STD+ T	STD EX T
18	-	1.16	1.64	2.81	4.34	-	1.02	1.39	2.29	3.48
19	-	1.16	1.64	2.81	4.34	-	1.02	1.39	2.29	3.48
20	-	1.16	1.64	2.81	4.34	-	1.02	1.39	2.29	3.48
21	-	1.16	1.64	2.81	4.34	-	1.02	1.39	2.29	3.48
22	-	1.16	1.64	2.81	4.34	-	1.02	1.39	2.29	3.48
23	-	1.16	1.64	2.81	4.34	-	1.02	1.39	2.29	3.48
24	-	1.16	1.64	2.81	4.34	-	1.02	1.39	2.29	3.48
25	-	1.16	1.64	2.81	4.34	-	1.02	1.39	2.29	3.48
26	-	1.16	1.64	2.81	4.34	-	1.02	1.39	2.29	3.48
27	-	1.16	1.64	2.81	4.34	-	1.02	1.39	2.29	3.48
28	-	1.16	1.64	2.81	4.34	-	1.02	1.39	2.29	3.48
29	-	1.16	1.64	2.81	4.34	-	1.02	1.39	2.29	3.48
30	-	1.16	1.64	2.81	4.34	-	1.02	1.39	2.29	3.48
31	-	1.21	1.72	2.97	4.69	-	1.05	1.43	2.43	3.73
32	-	1.25	1.81	3.15	5.08	-	1.09	1.47	2.58	4.00
33	-	1.29	1.90	3.33	5.49	-	1.12	1.50	2.74	4.29
34	-	1.33	1.99	3.51	5.93	-	1.15	1.53	2.91	4.58
35	-	1.37	2.09	3.71	6.40	-	1.17	1.54	3.06	4.88
36	-	1.46	2.24	4.00	6.97	-	1.21	1.66	3.31	5.33
37	-	1.55	2.41	4.31	7.59	-	1.24	1.79	3.56	5.81
38	-	1.64	2.59	4.64	8.26	-	1.27	1.93	3.83	6.32
39	-	1.75	2.78	5.00	8.99	-	1.32	2.08	4.11	6.88
40	-	1.86	2.99	5.38	9.76	-	1.37	2.24	4.43	7.49
41	-	2.01	3.17	5.87	10.60	-	1.44	2.39	4.77	8.14
42	-	2.16	3.35	6.41	11.51	-	1.53	2.56	5.16	8.88
43	-	2.33	3.55	7.00	12.51	-	1.63	2.75	5.60	9.71
44	-	2.52	3.77	7.67	13.62	-	1.75	2.96	6.09	10.64
45	-	2.73	4.02	8.43	14.89	-	1.88	3.19	6.64	11.70
46	-	2.90	4.43	9.16	16.27	-	2.02	3.50	7.25	12.88
47	-	3.10	4.89	10.00	17.83	-	2.19	3.84	7.93	14.20
48	-	3.33	5.42	10.94	19.61	-	2.37	4.22	8.67	15.66
49	-	3.59	6.02	12.00	21.62	-	2.58	4.64	9.49	17.28
50	-	3.88	6.70	13.20	23.88	-	2.81	5.11	10.39	19.07
51	-	4.22	7.33	14.44	26.12	-	3.12	5.54	11.29	20.79
52	-	4.59	8.03	15.81	28.59	-	3.47	6.00	12.26	22.66
53	-	5.00	8.79	17.30	31.29	-	3.86	6.50	13.30	24.68
54	-	5.45	9.63	18.94	34.24	-	4.29	7.03	14.42	26.85
55	-	5.96	10.54	20.73	37.45	-	4.77	7.60	15.61	29.17
56	-	6.46	11.67	22.51	41.13	-	5.15	8.47	16.88	32.20
57	-	7.02	12.93	24.44	45.16	-	5.57	9.43	18.22	35.49
58	-	7.66	14.32	26.52	49.58	-	6.04	10.49	19.63	39.06
59	-	8.40	15.85	28.76	54.40	-	6.58	11.64	21.11	42.92
60	-	9.22	17.53	31.15	59.62	-	7.18	12.90	22.67	47.09
61	-	10.27	19.52	34.21	64.96	-	7.94	13.85	24.60	51.39
62	-	11.45	21.68	37.49	70.60	-	8.81	14.85	26.67	56.02
63	-	12.77	24.01	40.96	76.51	-	9.79	15.91	28.88	61.01
64	-	14.25	26.51	44.64	82.69	-	10.92	17.02	31.26	66.39
65	-	15.90	29.20	48.53	89.13	-	12.22	18.21	33.82	72.24
66	15.14	17.89	32.92	55.16	95.85	9.45	13.73	20.47	38.32	78.67
67	17.31	20.14	37.00	62.44	102.87	10.63	15.44	23.02	43.42	85.78
68	19.77	22.69	41.48	70.48	110.29	11.96	17.39	25.89	49.18	93.64
69	22.56	25.59	46.46	79.43	118.25	13.47	19.59	29.13	55.67	102.30
70	25.71	28.88	51.99	89.39	126.79	15.20	22.13	32.73	62.93	111.73

- Not Available

**BAND 3**

**\$250,001 - \$499,999**

ANNUAL PREMIUM RATES PER \$1,000



Preferred = PREF  
 Standard Plus NT = STD+ NT  
 Standard Express NT = STD EX NT  
 Standard Plus - Tobacco = STD+ T  
 Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	PREF NT	STD+ NT	STD EX NT	STD+ T	PREF NT	STD+ NT	STD EX NT	STD+ T
18	0.85	1.07	1.55	2.63	0.67	0.90	1.33	1.81
19	0.85	1.07	1.55	2.63	0.67	0.90	1.33	1.81
20	0.85	1.07	1.55	2.63	0.67	0.90	1.33	1.81
21	0.85	1.07	1.55	2.63	0.67	0.90	1.33	1.81
22	0.85	1.07	1.55	2.63	0.67	0.90	1.33	1.81
23	0.85	1.07	1.55	2.63	0.67	0.90	1.33	1.81
24	0.85	1.07	1.55	2.63	0.67	0.90	1.33	1.81
25	0.85	1.07	1.55	2.63	0.67	0.90	1.33	1.81
26	0.85	1.07	1.55	2.63	0.67	0.90	1.33	1.81
27	0.85	1.07	1.55	2.63	0.67	0.90	1.33	1.81
28	0.85	1.07	1.55	2.63	0.67	0.90	1.33	1.81
29	0.85	1.07	1.55	2.63	0.67	0.90	1.33	1.81
30	0.85	1.07	1.55	2.63	0.67	0.90	1.33	1.81
31	0.88	1.12	1.63	2.70	0.68	0.93	1.37	1.91
32	0.91	1.16	1.71	2.77	0.70	0.95	1.40	2.01
33	0.94	1.21	1.79	2.82	0.71	0.98	1.42	2.11
34	0.96	1.25	1.87	2.87	0.72	1.00	1.44	2.21
35	0.98	1.29	1.95	2.90	0.72	1.02	1.44	2.30
36	1.03	1.37	2.10	3.12	0.77	1.07	1.55	2.49
37	1.08	1.46	2.25	3.36	0.82	1.12	1.68	2.70
38	1.12	1.55	2.42	3.62	0.87	1.17	1.80	2.91
39	1.18	1.65	2.60	3.89	0.93	1.23	1.94	3.15
40	1.24	1.76	2.79	4.19	1.00	1.30	2.10	3.41
41	1.32	1.90	2.95	4.54	1.07	1.37	2.23	3.69
42	1.42	2.05	3.12	4.93	1.15	1.46	2.39	4.02
43	1.52	2.21	3.30	5.35	1.23	1.55	2.56	4.38
44	1.62	2.39	3.50	5.83	1.33	1.66	2.75	4.80
45	1.74	2.59	3.73	6.37	1.45	1.78	2.96	5.26
46	1.85	2.75	4.11	6.99	1.52	1.92	3.24	5.68
47	1.97	2.94	4.54	7.69	1.60	2.08	3.56	6.14
48	2.11	3.15	5.03	8.49	1.69	2.25	3.91	6.63
49	2.27	3.40	5.60	9.39	1.78	2.45	4.30	7.17
50	2.45	3.68	6.24	10.42	1.88	2.66	4.73	7.75
51	2.66	4.00	6.82	11.47	1.99	2.96	5.12	8.37
52	2.88	4.35	7.46	12.64	2.11	3.30	5.54	9.04
53	3.13	4.73	8.17	13.93	2.23	3.67	5.99	9.75
54	3.41	5.16	8.94	15.36	2.35	4.08	6.47	10.50
55	3.72	5.64	9.78	16.93	2.48	4.54	6.98	11.29
56	3.97	6.11	10.83	18.32	2.70	4.80	7.79	12.27
57	4.25	6.63	12.00	19.81	2.94	5.08	8.69	13.30
58	4.56	7.24	13.30	21.42	3.21	5.38	9.67	14.41
59	4.91	7.92	14.73	23.14	3.52	5.71	10.75	15.57
60	5.30	8.69	16.29	24.96	3.87	6.08	11.92	16.81
61	5.89	9.68	18.16	27.41	4.27	6.64	12.79	18.54
62	6.55	10.79	20.19	30.03	4.73	7.27	13.69	20.44
63	7.30	12.03	22.37	32.81	5.25	7.98	14.64	22.50
64	8.13	13.42	24.73	35.75	5.84	8.78	15.64	24.75
65	9.07	14.98	27.27	38.86	6.53	9.69	16.71	27.21
66	10.49	16.94	30.82	44.67	7.32	11.02	18.84	30.93
67	12.13	19.16	34.73	51.08	8.22	12.56	21.24	35.14
68	14.04	21.70	39.03	58.19	9.25	14.31	23.95	39.91
69	16.23	24.60	43.81	66.14	10.40	16.32	27.00	45.29
70	18.78	27.90	49.11	75.00	11.74	18.67	30.41	51.32

Standard Express Tobacco Class is Not Available for Bands 3 - 5

**BAND 4**

**\$500,000 - \$999,999**

ANNUAL PREMIUM RATES PER \$1,000



Preferred = PREFERRED  
 Standard Plus NT = STD+ NT  
 Standard Express NT = STD EX NT  
 Standard Plus - Tobacco = STD+ T  
 Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	PREF NT	STD+ NT	STD EX NT	STD+ T	PREF NT	STD+ NT	STD EX NT	STD+ T
18	0.74	0.96	1.46	2.36	0.63	0.86	1.27	1.69
19	0.74	0.96	1.46	2.36	0.63	0.86	1.27	1.69
20	0.74	0.96	1.46	2.36	0.63	0.86	1.27	1.69
21	0.74	0.96	1.46	2.36	0.63	0.86	1.27	1.69
22	0.74	0.96	1.46	2.36	0.63	0.86	1.27	1.69
23	0.74	0.96	1.46	2.36	0.63	0.86	1.27	1.69
24	0.74	0.96	1.46	2.36	0.63	0.86	1.27	1.69
25	0.74	0.96	1.46	2.36	0.63	0.86	1.27	1.69
26	0.74	0.96	1.46	2.36	0.63	0.86	1.27	1.69
27	0.74	0.96	1.46	2.36	0.63	0.86	1.27	1.69
28	0.74	0.96	1.46	2.36	0.63	0.86	1.27	1.69
29	0.74	0.96	1.46	2.36	0.63	0.86	1.27	1.69
30	0.74	0.96	1.46	2.36	0.63	0.86	1.27	1.69
31	0.77	0.99	1.53	2.43	0.65	0.88	1.30	1.78
32	0.78	1.01	1.60	2.49	0.66	0.89	1.33	1.86
33	0.80	1.03	1.67	2.55	0.68	0.91	1.35	1.95
34	0.81	1.05	1.74	2.59	0.69	0.91	1.35	2.03
35	0.82	1.06	1.82	2.63	0.70	0.92	1.35	2.11
36	0.88	1.13	1.95	2.86	0.74	0.96	1.45	2.28
37	0.94	1.20	2.10	3.11	0.79	1.00	1.56	2.47
38	1.00	1.27	2.25	3.38	0.84	1.05	1.68	2.67
39	1.06	1.35	2.42	3.67	0.89	1.11	1.81	2.88
40	1.13	1.44	2.59	3.99	0.95	1.17	1.95	3.12
41	1.19	1.59	2.74	4.33	1.00	1.25	2.07	3.38
42	1.25	1.74	2.89	4.70	1.06	1.34	2.21	3.67
43	1.32	1.91	3.05	5.10	1.13	1.44	2.37	4.00
44	1.39	2.10	3.23	5.56	1.21	1.56	2.54	4.38
45	1.46	2.31	3.43	6.08	1.30	1.69	2.73	4.80
46	1.58	2.45	3.79	6.67	1.36	1.82	2.99	5.22
47	1.71	2.62	4.19	7.34	1.42	1.97	3.28	5.69
48	1.87	2.81	4.65	8.10	1.49	2.13	3.60	6.20
49	2.04	3.02	5.17	8.97	1.57	2.32	3.96	6.76
50	2.25	3.27	5.77	9.95	1.65	2.52	4.35	7.37
51	2.39	3.55	6.33	10.96	1.78	2.71	4.70	7.99
52	2.54	3.86	6.94	12.07	1.91	2.92	5.08	8.65
53	2.71	4.20	7.62	13.31	2.06	3.14	5.48	9.36
54	2.89	4.58	8.36	14.67	2.22	3.37	5.91	10.12
55	3.08	5.00	9.17	16.17	2.39	3.62	6.36	10.92
56	3.38	5.47	10.16	17.48	2.57	3.95	7.11	11.89
57	3.72	6.01	11.26	18.89	2.76	4.31	7.94	12.92
58	4.11	6.63	12.48	20.40	2.98	4.72	8.85	14.01
59	4.56	7.35	13.83	22.02	3.23	5.18	9.85	15.18
60	5.08	8.16	15.30	23.72	3.51	5.71	10.95	16.42
61	5.65	9.14	17.07	26.16	3.87	6.23	11.72	18.12
62	6.29	10.23	18.99	28.78	4.28	6.81	12.53	19.97
63	7.00	11.47	21.07	31.57	4.74	7.47	13.38	21.99
64	7.80	12.86	23.31	34.55	5.28	8.21	14.27	24.19
65	8.70	14.42	25.72	37.70	5.90	9.06	15.21	26.61
66	10.08	16.23	29.15	43.41	6.61	10.31	17.20	30.08
67	11.67	18.29	32.91	49.72	7.42	11.75	19.45	34.00
68	13.52	20.62	37.06	56.72	8.34	13.41	22.00	38.43
69	15.65	23.26	41.68	64.54	9.38	15.30	24.87	43.42
70	18.12	26.27	46.81	73.28	10.59	17.51	28.08	48.99

Standard Express Tobacco Class is Not Available for Bands 3 - 5

**BAND 5**

**\$1,000,000 - \$3,000,000**

ANNUAL PREMIUM RATES PER \$1,000



Preferred = PREF  
 Standard Plus NT = STD+ NT  
 Standard Express NT = STD EX NT  
 Standard Plus - Tobacco = STD+ T  
 Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	PREF NT	STD+ NT	STD EX NT	STD+ T	PREF NT	STD+ NT	STD EX NT	STD+ T
18	0.64	0.91	1.37	2.18	0.47	0.71	1.22	1.63
19	0.64	0.91	1.37	2.18	0.47	0.71	1.22	1.63
20	0.64	0.91	1.37	2.18	0.47	0.71	1.22	1.63
21	0.64	0.91	1.37	2.18	0.47	0.71	1.22	1.63
22	0.64	0.91	1.37	2.18	0.47	0.71	1.22	1.63
23	0.64	0.91	1.37	2.18	0.47	0.71	1.22	1.63
24	0.64	0.91	1.37	2.18	0.47	0.71	1.22	1.63
25	0.64	0.91	1.37	2.18	0.47	0.71	1.22	1.63
26	0.64	0.91	1.37	2.18	0.47	0.71	1.22	1.63
27	0.64	0.91	1.37	2.18	0.47	0.71	1.22	1.63
28	0.64	0.91	1.37	2.18	0.47	0.71	1.22	1.63
29	0.64	0.91	1.37	2.18	0.47	0.71	1.22	1.63
30	0.64	0.91	1.37	2.18	0.47	0.71	1.22	1.63
31	0.65	0.93	1.43	2.25	0.48	0.77	1.24	1.71
32	0.66	0.95	1.49	2.32	0.49	0.80	1.25	1.79
33	0.66	0.96	1.56	2.38	0.50	0.82	1.27	1.87
34	0.67	0.97	1.62	2.44	0.50	0.84	1.26	1.95
35	0.67	0.98	1.68	2.49	0.51	0.81	1.25	2.01
36	0.71	1.04	1.81	2.71	0.54	0.92	1.35	2.18
37	0.76	1.11	1.94	2.95	0.58	0.98	1.45	2.36
38	0.81	1.18	2.08	3.21	0.62	1.04	1.56	2.54
39	0.87	1.26	2.23	3.49	0.67	1.11	1.67	2.75
40	0.93	1.34	2.39	3.79	0.72	1.13	1.80	2.97
41	0.99	1.48	2.52	4.11	0.78	1.27	1.92	3.22
42	1.06	1.63	2.66	4.46	0.85	1.36	2.04	3.50
43	1.14	1.79	2.80	4.85	0.93	1.45	2.18	3.81
44	1.23	1.97	2.96	5.29	1.02	1.56	2.33	4.17
45	1.32	2.17	3.14	5.78	1.13	1.60	2.50	4.57
46	1.42	2.30	3.47	6.35	1.19	1.82	2.74	5.00
47	1.53	2.45	3.84	6.99	1.26	1.97	3.00	5.48
48	1.65	2.63	4.27	7.72	1.34	2.13	3.29	6.00
49	1.80	2.83	4.75	8.55	1.42	2.32	3.62	6.58
50	1.96	3.07	5.31	9.49	1.50	2.37	3.97	7.22
51	2.10	3.33	5.83	10.44	1.62	2.71	4.29	7.82
52	2.26	3.62	6.42	11.51	1.75	2.92	4.62	8.47
53	2.43	3.93	7.07	12.68	1.89	3.14	4.97	9.16
54	2.62	4.29	7.78	13.98	2.05	3.37	5.35	9.90
55	2.82	4.68	8.56	15.41	2.21	3.40	5.75	10.68
56	3.14	5.12	9.49	16.71	2.37	3.95	6.44	11.62
57	3.50	5.63	10.52	18.11	2.55	4.31	7.20	12.62
58	3.92	6.21	11.67	19.63	2.74	4.72	8.04	13.69
59	4.41	6.87	12.93	21.25	2.96	5.18	8.96	14.82
60	4.98	7.63	14.31	22.98	3.21	5.34	9.97	16.03
61	5.53	8.54	15.98	25.34	3.56	6.23	10.65	17.69
62	6.16	9.57	17.80	27.88	3.95	6.81	11.36	19.51
63	6.86	10.73	19.77	30.59	4.40	7.47	12.11	21.49
64	7.64	12.03	21.89	33.48	4.92	8.21	12.89	23.64
65	8.51	13.50	24.17	36.54	5.52	8.43	13.71	26.01
66	9.87	15.20	27.64	42.15	6.18	10.31	15.57	29.37
67	11.44	17.13	31.45	48.35	6.94	11.75	17.67	33.15
68	13.26	19.32	35.68	55.25	7.80	13.41	20.06	37.42
69	15.36	21.81	40.40	62.95	8.77	15.30	22.75	42.23
70	17.80	24.64	45.66	71.55	9.89	16.36	25.76	47.60

Standard Express Tobacco Class is Not Available for Bands 3 - 5

**BAND 1**

**\$25,000 - \$99,999**

ANNUAL PREMIUM RATES PER \$1,000



Preferred = PREFERRED  
 Standard Plus NT = STD+ NT  
 Standard Express NT = STD EX NT  
 Standard Plus - Tobacco = STD+ T  
 Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	STD+ NT	STD EX NT	STD+ T	STD EX T	STD+ NT	STD EX NT	STD+ T	STD EX T
18	1.08	1.74	3.49	5.69	0.76	1.25	2.89	3.95
19	1.08	1.74	3.49	5.69	0.76	1.25	2.89	3.95
20	1.08	1.74	3.49	5.69	0.76	1.25	2.89	3.95
21	1.08	1.74	3.49	5.69	0.76	1.25	2.89	3.95
22	1.08	1.74	3.49	5.69	0.76	1.25	2.89	3.95
23	1.08	1.74	3.49	5.69	0.76	1.25	2.89	3.95
24	1.08	1.74	3.49	5.69	0.76	1.25	2.89	3.95
25	1.08	1.74	3.49	5.69	0.76	1.25	2.89	3.95
26	1.08	1.74	3.49	5.69	0.76	1.25	2.89	3.95
27	1.08	1.74	3.49	5.69	0.76	1.25	2.89	3.95
28	1.08	1.74	3.49	5.69	0.76	1.25	2.89	3.95
29	1.08	1.74	3.49	5.69	0.76	1.25	2.89	3.95
30	1.08	1.74	3.49	5.69	0.76	1.25	2.89	3.95
31	1.16	1.88	3.76	6.25	0.79	1.37	3.09	4.20
32	1.24	2.05	4.05	6.86	0.83	1.50	3.30	4.47
33	1.33	2.22	4.36	7.55	0.87	1.65	3.53	4.77
34	1.43	2.42	4.70	8.30	0.91	1.81	3.77	5.09
35	1.54	2.64	5.08	9.14	0.96	1.99	4.02	5.43
36	1.67	2.88	5.55	10.06	1.03	2.19	4.38	5.98
37	1.80	3.14	6.08	11.09	1.11	2.40	4.77	6.59
38	1.95	3.43	6.67	12.22	1.20	2.64	5.20	7.26
39	2.10	3.76	7.31	13.48	1.29	2.90	5.66	8.00
40	2.27	4.11	8.02	14.87	1.40	3.19	6.17	8.82
41	2.43	4.40	8.70	16.14	1.50	3.43	6.66	9.66
42	2.60	4.71	9.44	17.53	1.62	3.70	7.20	10.57
43	2.80	5.05	10.27	19.08	1.75	4.00	7.80	11.55
44	3.03	5.42	11.19	20.81	1.90	4.33	8.46	12.62
45	3.28	5.84	12.22	22.75	2.08	4.69	9.18	13.77
46	3.57	6.38	13.22	24.50	2.30	5.15	9.97	15.00
47	3.90	6.98	14.31	26.42	2.55	5.66	10.83	16.33
48	4.26	7.65	15.49	28.50	2.83	6.21	11.75	17.75
49	4.68	8.38	16.78	30.74	3.15	6.82	12.73	19.26
50	5.15	9.19	18.18	33.16	3.50	7.48	13.78	20.88
51	5.68	10.08	19.69	35.75	3.82	8.19	14.91	22.61
52	6.28	11.05	21.33	38.55	4.18	8.97	16.11	24.47
53	6.96	12.13	23.10	41.55	4.57	9.81	17.37	26.45
54	7.74	13.31	25.02	44.76	5.01	10.72	18.71	28.58
55	8.62	14.59	27.06	48.17	5.50	11.70	20.13	30.86
56	9.53	16.40	29.24	52.81	6.12	12.76	21.63	33.71
57	10.55	18.40	31.53	57.79	6.82	13.90	23.22	36.80
58	11.70	20.58	33.92	63.12	7.63	15.14	24.90	40.13
59	13.00	22.97	36.42	68.79	8.55	16.47	26.66	43.74
60	14.45	25.57	39.00	74.82	9.62	17.91	28.54	47.64
61	15.77	28.07	42.33	-	10.63	19.49	30.81	-
62	17.20	30.76	45.86	-	11.76	21.22	33.28	-
63	18.75	33.65	49.62	-	13.02	23.12	35.95	-
64	20.44	36.79	53.65	-	14.41	25.17	38.83	-
65	22.27	40.19	57.97	-	15.98	27.39	41.89	-

Preferred Non-Tobacco Class is Not Available for Band 1

- Not Available

**BAND 2**

**\$100,000 - \$250,000**

ANNUAL PREMIUM RATES PER \$1,000

**20** YEAR  
LEVEL TERM

Preferred = PREFERRED  
Standard Plus NT = STD+ NT  
Standard Express NT = STD EX NT  
Standard Plus - Tobacco = STD+ T  
Standard Express Tobacco = STD EX T

ISSUE AGE	MALE					FEMALE				
	PREF NT	STD+ NT	STD EX NT	STD+ T	STD EX T	PREF NT	STD+ NT	STD EX NT	STD+ T	STD EX T
18	-	1.65	1.85	3.38	5.14	-	1.27	1.54	2.59	4.08
19	-	1.65	1.85	3.38	5.14	-	1.27	1.54	2.59	4.08
20	-	1.65	1.85	3.38	5.14	-	1.27	1.54	2.59	4.08
21	-	1.65	1.85	3.38	5.14	-	1.27	1.54	2.59	4.08
22	-	1.65	1.85	3.38	5.14	-	1.27	1.54	2.59	4.08
23	-	1.65	1.85	3.38	5.14	-	1.27	1.54	2.59	4.08
24	-	1.65	1.85	3.38	5.14	-	1.27	1.54	2.59	4.08
25	-	1.65	1.85	3.38	5.14	-	1.27	1.54	2.59	4.08
26	-	1.65	1.85	3.38	5.14	-	1.27	1.54	2.59	4.08
27	-	1.65	1.85	3.38	5.14	-	1.27	1.54	2.59	4.08
28	-	1.65	1.85	3.38	5.14	-	1.27	1.54	2.59	4.08
29	-	1.65	1.85	3.38	5.14	-	1.27	1.54	2.59	4.08
30	-	1.65	1.85	3.38	5.14	-	1.27	1.54	2.59	4.08
31	-	1.67	1.95	3.61	5.58	-	1.32	1.63	2.81	4.43
32	-	1.69	2.07	3.87	6.07	-	1.37	1.72	3.05	4.82
33	-	1.71	2.20	4.14	6.61	-	1.43	1.81	3.32	5.24
34	-	1.72	2.33	4.43	7.19	-	1.48	1.90	3.60	5.69
35	-	1.72	2.48	4.75	7.84	-	1.54	1.99	3.90	6.17
36	-	1.84	2.74	5.20	8.62	-	1.62	2.13	4.25	6.79
37	-	1.97	3.03	5.70	9.48	-	1.70	2.29	4.63	7.46
38	-	2.10	3.35	6.25	10.44	-	1.78	2.45	5.04	8.20
39	-	2.24	3.71	6.86	11.50	-	1.86	2.62	5.49	9.01
40	-	2.39	4.11	7.53	12.67	-	1.96	2.81	5.99	9.91
41	-	2.56	4.45	8.12	13.80	-	2.08	3.02	6.46	10.75
42	-	2.74	4.82	8.75	15.05	-	2.23	3.25	6.98	11.69
43	-	2.95	5.24	9.45	16.44	-	2.39	3.51	7.55	12.74
44	-	3.18	5.70	10.23	17.99	-	2.57	3.79	8.19	13.89
45	-	3.45	6.21	11.10	19.74	-	2.78	4.09	8.88	15.17
46	-	3.68	6.71	12.06	21.13	-	2.91	4.43	9.64	16.71
47	-	3.94	7.25	13.13	22.63	-	3.05	4.79	10.46	18.40
48	-	4.22	7.85	14.30	24.23	-	3.20	5.17	11.34	20.24
49	-	4.54	8.49	15.58	25.94	-	3.35	5.58	12.29	22.26
50	-	4.89	9.19	16.98	27.76	-	3.50	6.02	13.30	24.45
51	-	5.28	10.10	18.37	29.70	-	3.82	6.70	14.27	26.53
52	-	5.72	11.11	19.88	31.75	-	4.18	7.45	15.29	28.74
53	-	6.21	12.22	21.51	33.92	-	4.57	8.27	16.35	31.09
54	-	6.75	13.45	23.27	36.20	-	5.01	9.18	17.45	33.58
55	-	7.36	14.78	25.15	38.58	-	5.50	10.17	18.60	36.23
56	-	8.13	16.28	27.77	42.07	-	6.12	11.08	20.13	39.55
57	-	9.00	17.89	30.61	45.81	-	6.82	12.08	21.76	43.14
58	-	9.98	19.63	33.67	49.78	-	7.63	13.15	23.50	47.00
59	-	11.08	21.49	36.96	53.97	-	8.55	14.30	25.36	51.17
60	-	12.31	23.48	40.50	58.40	-	9.62	15.55	27.36	55.70
61	-	13.80	25.16	43.63	-	-	10.63	16.92	30.04	-
62	-	15.46	26.89	46.91	-	-	11.76	18.42	33.00	-
63	-	17.33	28.71	50.38	-	-	13.02	20.06	36.25	-
64	-	19.43	30.62	54.06	-	-	14.41	21.84	39.82	-
65	-	21.78	32.64	57.97	-	-	15.98	23.76	43.70	-

Preferred Non-Tobacco Class is Not Available for Band 2 - 20 Year

- Not Available

**BAND 3**

**\$250,001 - \$499,999**

ANNUAL PREMIUM RATES PER \$1,000



Preferred = PREF  
 Standard Plus NT = STD+ NT  
 Standard Express NT = STD EX NT  
 Standard Plus - Tobacco = STD+ T  
 Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	PREF NT	STD+ NT	STD EX NT	STD+ T	PREF NT	STD+ NT	STD EX NT	STD+ T
18	1.17	1.46	1.74	2.94	0.97	1.06	1.47	2.22
19	1.17	1.46	1.74	2.94	0.97	1.06	1.47	2.22
20	1.17	1.46	1.74	2.94	0.97	1.06	1.47	2.22
21	1.17	1.46	1.74	2.94	0.97	1.06	1.47	2.22
22	1.17	1.46	1.74	2.94	0.97	1.06	1.47	2.22
23	1.17	1.46	1.74	2.94	0.97	1.06	1.47	2.22
24	1.17	1.46	1.74	2.94	0.97	1.06	1.47	2.22
25	1.17	1.46	1.74	2.94	0.97	1.06	1.47	2.22
26	1.17	1.46	1.74	2.94	0.97	1.06	1.47	2.22
27	1.17	1.46	1.74	2.94	0.97	1.06	1.47	2.22
28	1.17	1.46	1.74	2.94	0.97	1.06	1.47	2.22
29	1.17	1.46	1.74	2.94	0.97	1.06	1.47	2.22
30	1.17	1.46	1.74	2.94	0.97	1.06	1.47	2.22
31	1.18	1.48	1.84	3.09	0.99	1.11	1.55	2.37
32	1.19	1.50	1.94	3.25	1.01	1.17	1.63	2.53
33	1.19	1.52	2.06	3.42	1.03	1.23	1.71	2.70
34	1.19	1.53	2.18	3.59	1.06	1.30	1.79	2.88
35	1.18	1.54	2.31	3.78	1.08	1.37	1.87	3.07
36	1.24	1.65	2.56	4.04	1.11	1.42	2.00	3.28
37	1.29	1.76	2.84	4.33	1.14	1.47	2.14	3.52
38	1.35	1.88	3.14	4.64	1.17	1.52	2.29	3.76
39	1.40	2.01	3.49	4.97	1.20	1.58	2.45	4.02
40	1.46	2.14	3.87	5.33	1.24	1.64	2.63	4.31
41	1.56	2.27	4.18	5.83	1.30	1.79	2.82	4.66
42	1.67	2.41	4.53	6.38	1.37	1.97	3.03	5.05
43	1.79	2.57	4.92	7.00	1.46	2.17	3.26	5.48
44	1.93	2.74	5.35	7.69	1.55	2.40	3.51	5.96
45	2.08	2.94	5.84	8.47	1.65	2.66	3.79	6.49
46	2.23	3.09	6.30	9.18	1.78	2.78	4.10	7.03
47	2.39	3.25	6.80	9.97	1.91	2.91	4.42	7.61
48	2.58	3.43	7.35	10.83	2.06	3.04	4.77	8.23
49	2.78	3.63	7.95	11.76	2.22	3.18	5.14	8.90
50	3.01	3.85	8.59	12.78	2.40	3.32	5.54	9.61
51	3.26	4.25	9.47	13.95	2.57	3.58	6.17	10.35
52	3.54	4.72	10.45	15.22	2.76	3.87	6.87	11.12
53	3.84	5.24	11.52	16.61	2.97	4.18	7.63	11.94
54	4.19	5.83	12.71	18.13	3.19	4.53	8.48	12.80
55	4.58	6.51	14.02	19.77	3.44	4.91	9.40	13.69
56	5.07	7.27	15.43	21.58	3.82	5.41	10.25	15.00
57	5.62	8.13	16.97	23.51	4.25	5.96	11.16	16.42
58	6.25	9.10	18.62	25.57	4.74	6.59	12.15	17.96
59	6.96	10.21	20.39	27.75	5.30	7.31	13.21	19.63
60	7.75	11.46	22.29	30.05	5.95	8.13	14.37	21.46
61	8.74	12.94	23.92	33.26	6.70	9.08	15.63	23.87
62	9.87	14.61	25.63	36.73	7.56	10.15	17.02	26.55
63	11.13	16.50	27.42	40.49	8.53	11.35	18.53	29.53
64	12.56	18.64	29.31	44.60	9.63	12.69	20.18	32.83
65	14.18	21.04	31.31	49.08	10.89	14.22	21.95	36.45

Standard Express Tobacco Class is Not Available for Bands 3 - 5

**BAND 4**

**\$500,000 - \$999,999**

ANNUAL PREMIUM RATES PER \$1,000



Preferred = PREF  
 Standard Plus NT = STD+ NT  
 Standard Express NT = STD EX NT  
 Standard Plus - Tobacco = STD+ T  
 Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	PREF NT	STD+ NT	STD EX NT	STD+ T	PREF NT	STD+ NT	STDEX NT	STD+ T
18	0.96	1.21	1.63	2.61	0.78	0.93	1.40	1.99
19	0.96	1.21	1.63	2.61	0.78	0.93	1.40	1.99
20	0.96	1.21	1.63	2.61	0.78	0.93	1.40	1.99
21	0.96	1.21	1.63	2.61	0.78	0.93	1.40	1.99
22	0.96	1.21	1.63	2.61	0.78	0.93	1.40	1.99
23	0.96	1.21	1.63	2.61	0.78	0.93	1.40	1.99
24	0.96	1.21	1.63	2.61	0.78	0.93	1.40	1.99
25	0.96	1.21	1.63	2.61	0.78	0.93	1.40	1.99
26	0.96	1.21	1.63	2.61	0.78	0.93	1.40	1.99
27	0.96	1.21	1.63	2.61	0.78	0.93	1.40	1.99
28	0.96	1.21	1.63	2.61	0.78	0.93	1.40	1.99
29	0.96	1.21	1.63	2.61	0.78	0.93	1.40	1.99
30	0.96	1.21	1.63	2.61	0.78	0.93	1.40	1.99
31	0.97	1.24	1.72	2.76	0.80	0.97	1.45	2.14
32	0.99	1.27	1.81	2.92	0.81	1.02	1.50	2.29
33	1.00	1.30	1.92	3.08	0.83	1.08	1.55	2.46
34	1.01	1.33	2.03	3.26	0.85	1.13	1.59	2.64
35	1.02	1.36	2.15	3.45	0.87	1.19	1.63	2.83
36	1.09	1.44	2.38	3.72	0.91	1.26	1.77	3.02
37	1.16	1.52	2.64	4.02	0.97	1.33	1.92	3.23
38	1.23	1.60	2.94	4.35	1.02	1.40	2.07	3.45
39	1.31	1.69	3.26	4.70	1.08	1.47	2.25	3.68
40	1.39	1.78	3.62	5.09	1.14	1.56	2.44	3.93
41	1.48	1.93	3.92	5.57	1.20	1.62	2.61	4.29
42	1.59	2.11	4.24	6.09	1.26	1.69	2.80	4.69
43	1.70	2.30	4.61	6.68	1.34	1.77	3.01	5.14
44	1.83	2.52	5.01	7.34	1.42	1.86	3.24	5.63
45	1.98	2.77	5.46	8.09	1.51	1.96	3.49	6.19
46	2.12	2.90	5.90	8.77	1.64	2.12	3.77	6.74
47	2.27	3.05	6.39	9.51	1.78	2.30	4.06	7.33
48	2.45	3.22	6.91	10.33	1.93	2.49	4.37	7.98
49	2.64	3.39	7.49	11.22	2.10	2.71	4.70	8.67
50	2.86	3.59	8.11	12.18	2.29	2.95	5.05	9.42
51	3.10	3.97	8.94	13.34	2.47	3.22	5.64	10.11
52	3.37	4.40	9.87	14.61	2.67	3.51	6.28	10.84
53	3.68	4.89	10.89	16.01	2.88	3.84	6.99	11.61
54	4.02	5.45	12.01	17.54	3.12	4.21	7.77	12.40
55	4.41	6.09	13.25	19.20	3.38	4.62	8.63	13.23
56	4.86	6.86	14.59	20.86	3.71	5.08	9.44	14.50
57	5.37	7.73	16.05	22.64	4.09	5.60	10.32	15.88
58	5.95	8.73	17.61	24.51	4.51	6.19	11.27	17.37
59	6.60	9.87	19.30	26.48	5.00	6.86	12.30	18.98
60	7.33	11.17	21.09	28.56	5.55	7.64	13.43	20.75
61	8.33	12.65	22.69	31.64	6.24	8.52	14.61	23.09
62	9.48	14.33	24.36	34.97	7.01	9.52	15.90	25.71
63	10.78	16.23	26.12	38.59	7.89	10.65	17.31	28.62
64	12.26	18.37	27.99	42.55	8.88	11.91	18.85	31.83
65	13.93	20.80	29.97	46.86	10.02	13.35	20.50	35.36

Standard Express Tobacco Class is Not Available for Bands 3 - 5



**BAND 5**

**\$1,000,000 - \$3,000,000**

ANNUAL PREMIUM RATES PER \$1,000



Preferred = PREF  
 Standard Plus NT = STD+ NT  
 Standard Express NT = STD EX NT  
 Standard Plus - Tobacco = STD+ T  
 Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	PREF NT	STD+ NT	STD EX NT	STD+ T	PREF NT	STD+ NT	STDEX NT	STD+ T
18	0.89	1.02	1.52	2.50	0.61	0.80	1.25	1.92
19	0.89	1.02	1.52	2.50	0.61	0.80	1.25	1.92
20	0.89	1.02	1.52	2.50	0.61	0.80	1.25	1.92
21	0.89	1.02	1.52	2.50	0.61	0.80	1.25	1.92
22	0.89	1.02	1.52	2.50	0.61	0.80	1.25	1.92
23	0.89	1.02	1.52	2.50	0.61	0.80	1.25	1.92
24	0.89	1.02	1.52	2.50	0.61	0.80	1.25	1.92
25	0.89	1.02	1.52	2.50	0.61	0.80	1.25	1.92
26	0.89	1.02	1.52	2.50	0.61	0.80	1.25	1.92
27	0.89	1.02	1.52	2.50	0.61	0.80	1.25	1.92
28	0.89	1.02	1.52	2.50	0.61	0.80	1.25	1.92
29	0.89	1.02	1.52	2.50	0.61	0.80	1.25	1.92
30	0.89	1.02	1.52	2.50	0.61	0.80	1.25	1.92
31	0.91	1.04	1.60	2.64	0.62	0.82	1.30	2.04
32	0.93	1.05	1.69	2.79	0.64	0.84	1.35	2.17
33	0.94	1.07	1.78	2.95	0.65	0.86	1.41	2.30
34	0.96	1.08	1.88	3.11	0.67	0.88	1.46	2.44
35	0.97	1.09	1.99	3.29	0.68	0.90	1.51	2.59
36	1.03	1.19	2.21	3.55	0.73	1.00	1.64	2.79
37	1.09	1.30	2.47	3.83	0.78	1.10	1.77	3.01
38	1.15	1.41	2.75	4.14	0.84	1.21	1.92	3.25
39	1.22	1.53	3.07	4.48	0.90	1.34	2.08	3.50
40	1.29	1.66	3.43	4.84	0.97	1.48	2.25	3.78
41	1.38	1.78	3.71	5.30	1.03	1.55	2.41	4.13
42	1.48	1.91	4.01	5.80	1.11	1.62	2.58	4.51
43	1.58	2.06	4.35	6.37	1.19	1.71	2.77	4.94
44	1.70	2.23	4.73	7.00	1.29	1.80	2.97	5.42
45	1.84	2.42	5.16	7.72	1.40	1.91	3.19	5.95
46	1.98	2.58	5.57	8.36	1.50	2.07	3.44	6.49
47	2.13	2.76	6.02	9.06	1.63	2.24	3.69	7.07
48	2.30	2.96	6.52	9.83	1.76	2.43	3.97	7.70
49	2.49	3.18	7.05	10.67	1.91	2.64	4.26	8.39
50	2.70	3.43	7.63	11.59	2.07	2.88	4.57	9.13
51	2.93	3.80	8.42	12.74	2.24	3.14	5.00	9.81
52	3.19	4.21	9.29	14.01	2.42	3.43	5.46	10.54
53	3.47	4.69	10.25	15.40	2.62	3.75	5.97	11.30
54	3.79	5.23	11.31	16.94	2.84	4.10	6.51	12.09
55	4.16	5.84	12.48	18.62	3.09	4.50	7.10	12.93
56	4.60	6.58	13.79	20.23	3.41	4.95	7.97	14.17
57	5.11	7.42	15.22	21.95	3.79	5.46	8.93	15.51
58	5.67	8.39	16.76	23.76	4.21	6.03	10.00	16.97
59	6.32	9.49	18.42	25.66	4.70	6.69	11.18	18.55
60	7.04	10.75	20.20	27.66	5.26	7.44	12.48	20.27
61	7.98	12.14	21.79	29.89	5.72	8.30	13.58	22.37
62	9.05	13.73	23.45	32.23	6.24	9.28	14.78	24.70
63	10.27	15.52	25.21	34.71	6.80	10.37	16.09	27.27
64	11.64	17.54	27.09	37.37	7.41	11.60	17.52	30.10
65	13.20	19.82	29.08	40.19	8.09	13.00	19.05	33.19

Standard Express Tobacco Class is Not Available for Bands 3 - 5

**BAND 1****\$25,000 - \$99,999**

ANNUAL PREMIUM RATES PER \$1,000

**30** YEAR  
LEVEL TERMPreferred = PREF  
Standard Plus NT = STD+ NT  
Standard Express NT = STD EX NT  
Standard Plus - Tobacco = STD+ T  
Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	STD+ NT	STD EX NT	STD+ T	STD EX T	STD+ NT	STD EX NT	STD+ T	STD EX T
18	1.58	3.80	5.11	6.91	1.50	3.12	3.37	6.05
19	1.58	3.80	5.11	6.91	1.50	3.12	3.37	6.05
20	1.58	3.80	5.11	6.91	1.50	3.12	3.37	6.05
21	1.58	3.80	5.11	6.91	1.50	3.12	3.37	6.05
22	1.58	3.80	5.11	6.91	1.50	3.12	3.37	6.05
23	1.58	3.80	5.11	6.91	1.50	3.12	3.37	6.05
24	1.58	3.80	5.11	6.91	1.50	3.12	3.37	6.05
25	1.58	3.80	5.11	6.91	1.50	3.12	3.37	6.05
26	1.58	3.80	5.11	6.91	1.50	3.12	3.37	6.05
27	1.58	3.80	5.11	6.91	1.50	3.12	3.37	6.05
28	1.58	3.80	5.11	6.91	1.50	3.12	3.37	6.05
29	1.58	3.80	5.11	6.91	1.50	3.12	3.37	6.05
30	1.58	3.80	5.11	6.91	1.50	3.12	3.37	6.05
31	1.68	3.97	5.47	7.74	1.55	3.20	3.37	6.64
32	1.79	4.15	5.86	8.69	1.60	3.27	3.37	7.29
33	1.91	4.34	6.28	9.75	1.65	3.32	3.79	8.01
34	2.04	4.54	6.75	10.95	1.69	3.35	4.28	8.80
35	2.19	4.74	7.26	12.30	1.74	3.35	4.82	9.65
36	2.37	4.94	7.86	12.99	1.86	3.62	5.43	10.45
37	2.57	5.15	8.52	13.71	1.99	3.90	6.11	11.31
38	2.78	5.34	9.23	14.44	2.12	4.20	6.56	12.21
39	3.02	5.53	10.00	15.19	2.27	4.52	7.03	13.17
40	3.29	5.71	10.82	15.93	2.44	4.87	7.53	14.20
41	3.59	6.21	11.70	16.76	2.65	5.23	8.05	15.03
42	3.92	6.75	12.64	17.60	2.90	5.62	8.60	15.88
43	4.30	7.33	13.65	18.44	3.17	6.04	9.11	16.75
44	4.73	7.97	14.75	19.30	3.49	6.48	9.64	17.63
45	5.22	8.67	15.92	20.16	3.84	6.95	10.18	18.53

Preferred Non-Tobacco Class is Not Available for Band 1

**BAND 2**  
**\$100,000 - \$250,000**

ANNUAL PREMIUM RATES PER \$1,000

**30** YEAR  
 LEVEL TERM

Preferred = PREF  
 Standard Plus NT = STD+ NT  
 Standard Express NT = STD EX NT  
 Standard Plus - Tobacco = STD+ T  
 Standard Express Tobacco = STD EX T

ISSUE AGE	MALE					FEMALE				
	PREF NT	STD+ NT	STD EX NT	STD+ T	STD EX T	PREF NT	STD+ NT	STD EX NT	STD+ T	STD EX T
18	-	1.75	3.15	4.78	6.91	-	1.38	2.27	3.37	5.56
19	-	1.75	3.15	4.78	6.91	-	1.38	2.27	3.37	5.56
20	-	1.75	3.15	4.78	6.91	-	1.38	2.27	3.37	5.56
21	-	1.75	3.15	4.78	6.91	-	1.38	2.27	3.37	5.56
22	-	1.75	3.15	4.78	6.91	-	1.38	2.27	3.37	5.56
23	-	1.75	3.15	4.78	6.91	-	1.38	2.27	3.37	5.56
24	-	1.75	3.15	4.78	6.91	-	1.38	2.27	3.37	5.56
25	-	1.75	3.15	4.78	6.91	-	1.38	2.27	3.37	5.56
26	-	1.75	3.15	4.78	6.91	-	1.38	2.27	3.37	5.56
27	-	1.75	3.15	4.78	6.91	-	1.38	2.27	3.37	5.56
28	-	1.75	3.15	4.78	6.91	-	1.38	2.27	3.37	5.56
29	-	1.75	3.15	4.78	6.91	-	1.38	2.27	3.37	5.56
30	-	1.75	3.15	4.78	6.91	-	1.38	2.27	3.37	5.56
31	-	1.82	3.30	5.11	7.57	-	1.45	2.43	3.74	6.05
32	-	1.91	3.45	5.47	8.30	-	1.51	2.59	4.16	6.58
33	-	1.99	3.62	5.86	9.12	-	1.59	2.77	4.63	7.16
34	-	2.09	3.80	6.29	10.03	-	1.66	2.96	5.14	7.79
35	-	2.19	3.98	6.75	11.04	-	1.74	3.15	5.71	8.47
36	-	2.34	4.34	7.37	11.78	-	1.86	3.43	6.26	9.28
37	-	2.51	4.72	8.04	12.56	-	1.99	3.72	6.84	10.17
38	-	2.69	5.15	8.77	13.39	-	2.12	4.04	7.48	11.12
39	-	2.89	5.60	9.57	14.25	-	2.27	4.38	8.17	12.15
40	-	3.11	6.10	10.43	15.14	-	2.44	4.74	8.91	13.27
41	-	3.39	6.46	11.18	16.07	-	2.60	5.08	9.35	14.14
42	-	3.71	6.84	11.98	17.04	-	2.78	5.45	9.80	15.06
43	-	4.07	7.23	12.84	18.04	-	2.98	5.83	10.24	16.02
44	-	4.48	7.64	13.75	19.08	-	3.21	6.23	10.68	17.01
45	-	4.94	8.06	14.71	20.16	-	3.46	6.66	11.10	18.05

Preferred Non-Tobacco Class is Not Available for Band 2 - 30 Year

- Not Available

**BAND 3****\$250,001 - \$499,999**

ANNUAL PREMIUM RATES PER \$1,000

**30** YEAR  
LEVEL TERMPreferred = PREF  
Standard Plus NT = STD+ NT  
Standard Express NT = STD EX NT  
Standard Plus - Tobacco = STD+ T  
Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	PREF NT	STD+ NT	STD EX NT	STD+ T	PREF NT	STD+ NT	STD EX NT	STD+ T
18	1.52	1.66	2.98	4.29	1.14	1.20	2.15	3.25
19	1.52	1.66	2.98	4.29	1.14	1.20	2.15	3.25
20	1.52	1.66	2.98	4.29	1.14	1.20	2.15	3.25
21	1.52	1.66	2.98	4.29	1.14	1.20	2.15	3.25
22	1.52	1.66	2.98	4.29	1.14	1.20	2.15	3.25
23	1.52	1.66	2.98	4.29	1.14	1.20	2.15	3.25
24	1.52	1.66	2.98	4.29	1.14	1.20	2.15	3.25
25	1.52	1.66	2.98	4.29	1.14	1.20	2.15	3.25
26	1.52	1.66	2.98	4.29	1.14	1.20	2.15	3.25
27	1.52	1.66	2.98	4.29	1.14	1.20	2.15	3.25
28	1.52	1.66	2.98	4.29	1.14	1.20	2.15	3.25
29	1.52	1.66	2.98	4.29	1.14	1.20	2.15	3.25
30	1.52	1.66	2.98	4.29	1.14	1.20	2.15	3.25
31	1.54	1.73	3.12	4.54	1.19	1.27	2.29	3.47
32	1.55	1.81	3.26	4.81	1.24	1.34	2.45	3.72
33	1.56	1.89	3.41	5.10	1.29	1.41	2.61	3.98
34	1.57	1.97	3.57	5.41	1.35	1.49	2.78	4.25
35	1.57	2.06	3.73	5.75	1.40	1.57	2.96	4.53
36	1.66	2.20	4.06	6.21	1.45	1.68	3.24	4.87
37	1.75	2.34	4.42	6.71	1.51	1.79	3.54	5.23
38	1.86	2.50	4.82	7.26	1.57	1.91	3.87	5.61
39	1.97	2.67	5.24	7.84	1.63	2.04	4.23	6.00
40	2.09	2.85	5.71	8.46	1.69	2.19	4.62	6.42
41	2.27	3.11	6.03	9.21	1.82	2.36	4.95	7.03
42	2.48	3.39	6.37	10.02	1.96	2.55	5.30	7.69
43	2.71	3.72	6.72	10.90	2.12	2.76	5.67	8.41
44	2.97	4.08	7.09	11.86	2.30	3.00	6.06	9.19
45	3.27	4.49	7.46	12.90	2.50	3.27	6.47	10.04

Standard Express Tobacco Class is Not Available for Bands 3 - 5

**BAND 4****\$500,000 - \$999,999**

ANNUAL PREMIUM RATES PER \$1,000

**30** YEAR  
LEVEL TERMPreferred = PREFERRED  
Standard Plus NT = STD+ NT  
Standard Express NT = STD EX NT  
Standard Plus - Tobacco = STD+ T  
Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	PREF NT	STD+ NT	STD EX NT	STD+ T	PREF NT	STD+ NT	STD EX NT	STD+ T
18	1.32	1.58	2.82	4.13	1.03	1.14	2.03	3.12
19	1.32	1.58	2.82	4.13	1.03	1.14	2.03	3.12
20	1.32	1.58	2.82	4.13	1.03	1.14	2.03	3.12
21	1.32	1.58	2.82	4.13	1.03	1.14	2.03	3.12
22	1.32	1.58	2.82	4.13	1.03	1.14	2.03	3.12
23	1.32	1.58	2.82	4.13	1.03	1.14	2.03	3.12
24	1.32	1.58	2.82	4.13	1.03	1.14	2.03	3.12
25	1.32	1.58	2.82	4.13	1.03	1.14	2.03	3.12
26	1.32	1.58	2.82	4.13	1.03	1.14	2.03	3.12
27	1.32	1.58	2.82	4.13	1.03	1.14	2.03	3.12
28	1.32	1.58	2.82	4.13	1.03	1.14	2.03	3.12
29	1.32	1.58	2.82	4.13	1.03	1.14	2.03	3.12
30	1.32	1.58	2.82	4.13	1.03	1.14	2.03	3.12
31	1.33	1.64	2.94	4.33	1.06	1.20	2.16	3.31
32	1.33	1.71	3.07	4.54	1.10	1.27	2.30	3.51
33	1.33	1.78	3.20	4.76	1.14	1.34	2.45	3.71
34	1.33	1.86	3.34	5.00	1.19	1.41	2.60	3.93
35	1.32	1.94	3.48	5.24	1.23	1.48	2.76	4.14
36	1.41	2.06	3.78	5.71	1.29	1.58	3.04	4.48
37	1.50	2.19	4.12	6.23	1.35	1.69	3.34	4.85
38	1.60	2.32	4.49	6.79	1.42	1.80	3.67	5.24
39	1.71	2.47	4.88	7.41	1.49	1.93	4.04	5.66
40	1.84	2.64	5.31	8.07	1.57	2.07	4.43	6.11
41	2.01	2.87	5.61	8.81	1.68	2.22	4.76	6.69
42	2.21	3.14	5.91	9.63	1.81	2.40	5.10	7.32
43	2.44	3.44	6.21	10.52	1.96	2.60	5.47	8.00
44	2.69	3.77	6.53	11.48	2.12	2.82	5.86	8.75
45	2.99	4.16	6.85	12.54	2.31	3.08	6.28	9.56

Standard Express Tobacco Class is Not Available for Bands 3 - 5

**BAND 5****\$1,000,000 - \$3,000,000**

ANNUAL PREMIUM RATES PER \$1,000

**30** YEAR  
LEVEL TERMPreferred = PREF  
Standard Plus NT = STD+ NT  
Standard Express NT = STD EX NT  
Standard Plus - Tobacco = STD+ T  
Standard Express Tobacco = STD EX T

ISSUE AGE	MALE				FEMALE			
	PREF NT	STD+ NT	STD EX NT	STD+ T	PREF NT	STD+ NT	STD EX NT	STD+ T
18	1.15	1.49	2.65	3.96	0.91	1.03	1.91	3.05
19	1.15	1.49	2.65	3.96	0.91	1.03	1.91	3.05
20	1.15	1.49	2.65	3.96	0.91	1.03	1.91	3.05
21	1.15	1.49	2.65	3.96	0.91	1.03	1.91	3.05
22	1.15	1.49	2.65	3.96	0.91	1.03	1.91	3.05
23	1.15	1.49	2.65	3.96	0.91	1.03	1.91	3.05
24	1.15	1.49	2.65	3.96	0.91	1.03	1.91	3.05
25	1.15	1.49	2.65	3.96	0.91	1.03	1.91	3.05
26	1.15	1.49	2.65	3.96	0.91	1.03	1.91	3.05
27	1.15	1.49	2.65	3.96	0.91	1.03	1.91	3.05
28	1.15	1.49	2.65	3.96	0.91	1.03	1.91	3.05
29	1.15	1.49	2.65	3.96	0.91	1.03	1.91	3.05
30	1.15	1.49	2.65	3.96	0.91	1.03	1.91	3.05
31	1.16	1.64	2.76	4.15	0.94	1.09	2.02	3.23
32	1.17	1.71	2.87	4.35	0.97	1.16	2.15	3.42
33	1.18	1.78	2.99	4.55	1.00	1.23	2.28	3.62
34	1.19	1.86	3.11	4.77	1.03	1.31	2.42	3.82
35	1.19	1.81	3.23	4.99	1.06	1.40	2.56	4.02
36	1.27	2.07	3.51	5.44	1.12	1.49	2.84	4.35
37	1.36	2.21	3.82	5.93	1.19	1.59	3.14	4.71
38	1.45	2.36	4.16	6.46	1.27	1.70	3.48	5.09
39	1.54	2.53	4.52	7.05	1.35	1.81	3.84	5.49
40	1.65	2.45	4.92	7.67	1.44	1.94	4.24	5.92
41	1.82	2.95	5.18	8.42	1.55	2.09	4.55	6.48
42	2.00	3.22	5.44	9.23	1.67	2.25	4.88	7.10
43	2.20	3.53	5.70	10.13	1.80	2.44	5.23	7.76
44	2.44	3.88	5.97	11.11	1.95	2.65	5.60	8.48
45	2.71	3.88	6.25	12.17	2.12	2.89	5.99	9.27

Standard Express Tobacco Class is Not Available for Bands 3 - 5

# WPD Premium Rates

During Guaranteed Level Premium Period Annual Premium Rates Per \$1,000								
Issue Age	Male 10	Female 10	Male 15	Female 15	Male 20	Female 20	Male 30	Female 30
18	0.08	0.07	0.11	0.09	0.13	0.11	0.19	0.17
19	0.08	0.07	0.11	0.09	0.13	0.11	0.19	0.17
20	0.08	0.07	0.11	0.09	0.13	0.11	0.20	0.17
21	0.09	0.07	0.11	0.10	0.13	0.11	0.21	0.17
22	0.09	0.08	0.11	0.10	0.14	0.12	0.21	0.18
23	0.09	0.08	0.12	0.10	0.14	0.12	0.22	0.19
24	0.10	0.08	0.12	0.11	0.14	0.13	0.23	0.19
25	0.10	0.08	0.13	0.11	0.14	0.13	0.24	0.20
26	0.10	0.09	0.13	0.12	0.15	0.14	0.25	0.21
27	0.11	0.09	0.14	0.12	0.17	0.15	0.27	0.22
28	0.11	0.10	0.15	0.13	0.17	0.16	0.28	0.24
29	0.12	0.10	0.15	0.14	0.19	0.17	0.29	0.26
30	0.12	0.11	0.16	0.15	0.20	0.17	0.31	0.27
31	0.14	0.13	0.18	0.16	0.22	0.19	0.32	0.29
32	0.15	0.13	0.20	0.18	0.23	0.22	0.35	0.31
33	0.16	0.15	0.21	0.19	0.25	0.23	0.36	0.33
34	0.17	0.16	0.22	0.20	0.26	0.24	0.41	0.34
35	0.18	0.17	0.25	0.22	0.29	0.27	0.46	0.37
36	0.21	0.51	0.27	0.24	0.34	0.29	0.51	0.40
37	0.23	0.20	0.29	0.26	0.37	0.33	0.59	0.45
38	0.26	0.22	0.34	0.29	0.43	0.35	0.64	0.50
39	0.28	0.23	0.37	0.32	0.47	0.38	0.76	0.55
40	0.33	0.25	0.44	0.35	0.55	0.43	0.83	0.59
41	0.35	0.29	0.47	0.39	0.61	0.48	0.94	0.66
42	0.40	0.31	0.53	0.42	0.69	0.53	0.97	0.73
43	0.44	0.33	0.59	0.46	0.77	0.58	1.06	0.75
44	0.49	0.37	0.66	0.51	0.87	0.65	1.16	0.80
45	0.54	0.40	0.74	0.56	0.98	0.71	1.31	0.85
46	0.60	0.42	0.83	0.60	1.10	0.76		
47	0.67	0.46	0.93	0.65	1.24	0.82		
48	0.75	0.48	1.04	0.69	1.38	0.88		
49	0.84	0.53	1.17	0.75	1.56	0.94		
50	0.93	0.56	1.30	0.80	1.71	1.01		
51	1.04	0.60	1.46	0.87	1.92	1.09		
52	1.16	0.65	1.65	0.94	2.15	1.18		
53	1.34	0.73	1.91	1.06	2.48	1.31		
54	1.55	0.81	2.21	1.19	2.85	1.48		
55	1.75	0.90	2.50	1.32	3.21	1.64		
56	1.91	0.98	2.70	1.42	3.47	1.77		
57	2.09	1.07	2.91	1.53	3.75	1.92		
58	2.26	1.16	3.15	1.66	4.05	2.07		
59	2.44	1.25	3.40	1.79	4.37	2.24		

After Guaranteed Level Premium Period Annual Premium Rates Per \$1,000		
Attained Age	Male	Female
28	0.41	0.47
29	0.42	0.47
30	0.43	0.48
31	0.44	0.50
32	0.46	0.53
33	0.47	0.54
34	0.47	0.54
35	0.48	0.55
36	0.52	0.59
37	0.55	0.63
38	0.63	0.75
39	0.68	0.82
40	0.79	0.91
41	0.79	0.92
42	0.79	0.95
43	0.80	0.98
44	0.79	0.99
45	0.81	0.98
46	0.96	1.11
47	1.01	1.11
48	1.05	1.09
49	1.13	1.24
50	1.21	1.29
51	1.40	1.46
52	1.64	1.70
53	1.98	2.01
54	2.39	2.42
55	2.83	2.76
56	3.20	3.02
57	3.49	3.33
58	3.73	3.65
59	3.99	4.03
60	4.25	4.42
61	4.60	4.89
62	5.02	5.46
63	5.40	5.97
64	5.65	7.30

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