

Annual Premium Rates per \$1,000 — Payable for Life

Issue Age	Level Death Benefit				Graded Death Benefit				Return of Premium Death Benefit
	Female		Male		Female		Male		Unisex Unismoke
	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker	
50	\$29	\$37	\$35	\$47	\$39	\$52	\$45	\$59	\$ 61
51	\$30	\$38	\$36	\$48	\$39	\$53	\$46	\$61	\$ 63
52	\$30	\$39	\$37	\$50	\$40	\$54	\$47	\$63	\$ 65
53	\$31	\$40	\$39	\$52	\$41	\$56	\$48	\$65	\$ 68
54	\$31	\$41	\$40	\$54	\$42	\$58	\$50	\$67	\$ 70
55	\$32	\$42	\$41	\$56	\$43	\$61	\$52	\$70	\$ 74
56	\$33	\$43	\$42	\$57	\$44	\$63	\$54	\$73	\$ 78
57	\$34	\$44	\$43	\$58	\$45	\$65	\$56	\$76	\$ 82
58	\$34	\$45	\$43	\$59	\$46	\$67	\$58	\$80	\$ 86
59	\$35	\$47	\$44	\$61	\$47	\$70	\$60	\$84	\$ 90
60	\$36	\$49	\$45	\$64	\$49	\$73	\$62	\$88	\$ 94
61	\$37	\$52	\$47	\$68	\$51	\$76	\$65	\$92	\$ 99
62	\$39	\$55	\$49	\$72	\$53	\$79	\$68	\$96	\$104
63	\$41	\$58	\$51	\$76	\$55	\$82	\$72	\$101	\$109
64	\$43	\$61	\$54	\$80	\$58	\$86	\$76	\$106	\$114
65	\$45	\$64	\$57	\$84	\$61	\$92	\$81	\$112	\$120
66	\$47	\$67	\$61	\$90	\$64	\$98	\$86	\$119	\$127
67	\$49	\$70	\$65	\$97	\$67	\$104	\$91	\$126	\$134
68	\$51	\$73	\$69	\$104	\$71	\$110	\$96	\$133	\$141
69	\$54	\$77	\$73	\$111	\$75	\$116	\$102	\$140	\$149
70	\$57	\$81	\$77	\$118	\$80	\$122	\$109	\$147	\$157
71	\$61	\$87	\$82	\$127	\$86	\$130	\$117	\$157	\$167
72	\$65	\$93	\$87	\$136	\$92	\$138	\$125	\$167	\$177
73	\$69	\$99	\$93	\$145	\$98	\$147	\$133	\$177	\$187
74	\$73	\$105	\$99	\$156	\$105	\$156	\$141	\$187	\$198
75	\$78	\$111	\$106	\$167	\$112	\$165	\$150	\$197	\$209
76	\$88	\$124	\$121	\$187	\$121	\$177	\$164	\$219	\$232
77	\$98	\$137	\$136	\$207	\$130	\$189	\$178	\$241	\$255
78	\$108	\$150	\$151	\$227	\$140	\$201	\$192	\$264	\$278
79	\$118	\$164	\$166	\$247	\$150	\$213	\$206	\$287	\$301
80	\$128	\$178	\$182	\$267	\$160	\$225	\$220	\$310	\$325

Premium Modal Factors: Semiannual 0.5150
 Quarterly 0.2600
 Monthly EFT 0.0865

Annual Policy Fee: \$39