Golden Eagle Final Expense Plan

Agent Guide





CONTACT THE HOME OFFICE WITH ANY QUESTIONS

Don't leave your family worried about how they will handle your final expenses

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Product Highlights: Whole Life Insurance issued as either Simplified or Graded.

Simplified Issue (SI): Age 50-85 Amounts \$2,500-\$25,000

Graded Benefit (GDB): Age 50-80 Amounts \$2,000-\$10,000

Age: Based on last birthday as of Date of Issue. Cannot backdate to save age.

Death Benefit: 100% of Declared Death Benefit paid to Beneficiary (less any loans and/or premium due). Guaranteed Level Premiums, Non-Cancelable Policy, as long as scheduled premiums are paid.

Accelerated Living Death Benefit: Subject to policy provisions, benefits may be accelerated if the insured is diagnosed with a terminal illness that with reasonable medical certainty will result in the death of the insured in 12 months or less. Benefits may also be accelerated if the insured is confined continuously to a Qualified Nursing Home, with confinement expected to continue until the insured's death.

Disclosure: The Accelerated Living Benefit Disclosure must be signed by the Proposed Insured and Agent. Please be sure to check the box on the application, signifying that the proposed insured received, read and understood the disclosure. <u>The disclosure form after signed and dated stays with the client</u>. <u>Do not submit to the Company</u>.

Notices: The application contains the Notice of Disclosure of Information and Notice Regarding Consumer Reports. This information must be left with the applicant.

Signatures: The application must be signed by the proposed insured, owner (if other than proposed insured) and the agent. Application submitted without proper signatures will be returned.

Policy Owner: Acceptable Policy Owners are **ONLY** the proposed insured, spouse, adult children, siblings or parents.

Beneficiary: All applications must indicate a valid beneficiary. If the Proposed Insured is also the Owner and Payer they may name anyone as the beneficiary. If the Proposed Insured is not both the Owner and Payer, insurable interest must be met. We require actual names of the beneficiaries and their <u>Social</u> <u>Security Numbers and Date of Births</u>. Reason is to help find and identify the correct beneficiary(s) when we are notified of the Proposed Insured's death. Any application submitted without a beneficiary will default to the "Estate of the Insured". All others are subject to Home Office Approval.

APL: On the application, this stands for Automatic Premium Loan. APL is an optional provision in life insurance policies and authorizes the insurer to borrow from the cash value any premium due at the end of the grace period. This provision is useful in preventing an inadvertent lapse of the policy.

Premium Payments: The only modes of premium payment the Company will accept are: monthly bank draft (EFT), Quarterly, Semi-Annual or Annual. Any application submitted requesting any other mode of premium payment will not be issued and if any, Cash With Application will be refunded. We do accept Visa, MasterCard and Direct Express Debit Card. Card paying policies' commissions are paid as earned. For card paying applications, there must be money on the card the day of the phone interview or we will not be able to process the phone interview. You will have to re-apply later when there is money on the card. No more than 20% of an agent's submitted business may be card paying policies.

To help ensure correct routing and bank account information please submit a voided check for checking account clients. Deposit or withdrawal slips will not be accepted. If the EFT Draft is returned by the bank, we will notify you and the premium mode will be changed to quarterly. The Company is not responsible for any fees incurred by an applicant / insured due to insufficient funds.

Cash With Application: The only acceptable form of CWA is the applicant or owner's personal check or money order. The Company does not accept cash. CWA checks are deposited the day they are received. If a CWA check is returned by the bank due to insufficient funds, commissions will be paid as earned only. Money Orders MUST be signed by the applicant/owner or verified by the applicant, if not, commissions will be paid as earned only. The Company also has the right to require applicants to submit a bank check or money order in lieu of a personal check. Checks or other payments drawn from an agent's personal or business account are not acceptable forms of premium payment. Please see the Submissions Instructions on Page 5 for more information.

Social Security Benefit Billing Authorization Form: By utilizing this form we have the ability to withdraw Checking/Savings Accounts and the Direct Express MasterCard to match the date the Payer receives their Social Security Benefits. The Draft Date on the application **MUST** match the option on the Social Security Benefit Authorization Form. Only available options: 1st of the month, 3rd of the month, or 2nd, 3rd or 4th Wednesday of the month. If you complete the Social Security Benefit Billing Authorization Form you do not need to complete the bank authorization on the back of the application.

Requested Effective Dates: The Effective Date of a policy is the date the applicant requests their coverage to begin if the policy is approved. If this question is left blank, the effective date will be the application date. Effective Date must be the $1^{st} - 28^{th}$ of the month or 2^{nd} , 3^{rd} or 4^{th} Wednesday of the month. We will draft by EFT on each business day, except the, 29th, 30th, and 31st of the month. A Requested Effective Date may not be more than 45 days from the date of the application. No coverage is provided under the Conditional Receipt until the effective date is reached. On the application if the requested effective date is the $1^{st} - 28^{th}$ of the month, you only need to list the date in section 5, line 3 of the application. Example: 08/03/2019. You do not need to list the month and year after the 1^{st} , 2^{nd} or 3^{rd} Wednesday. The Requested Effective Month/Year is only for the Wednesdays. Since we allow up to 45 days a requested Wednesday could often be the current month or the following month so we need to know which month.

Replacement: As an agent you have certain duties you must adhere to regarding replacement of an applicant's existing insurance. If replacement does occur, you must: (Some states require NAIC **NOTICE OF REPLACEMENT OF LIFE INSURANCE OR ANNUITIES** to be completed whether or not any life insurance is being replaced. If you are not for sure please check with home office prior to application.).

- 1. Complete the proper replacement form and submit it with the application.
- 2. Leave a copy with the Applicant. (This includes if completing the paperless application option as well.)

3. Inform the applicant that the owner of the existing insurance must cancel the existing insurance themselves, as the Company nor the Replacement Form does not cancel their other coverage for them. Cases requiring replacement forms which were not received with the application will not be issued or

approved until all required replacement items are received.

Foreign Nationality / Residence: Only United States Citizens or Permanent Residents with a valid Social Security Number can apply for insurance. This applies for both Policy Owner and Insured.

Tobacco: Any use of tobacco or nicotine products, including gum patches or electronic cigarettes in any form in the last 12 months is considered tobacco consumption and will be issued at a tobacco rate. With marijuana being legal in many states, any type of marijuana or THC consumption will be priced as tobacco.

Golden Eagle Whole Life Underwriting: Can be issued standard as "Simplified Issue" or "Graded Death Benefit". Combinations of impairments may exclude an applicant from coverage. Golden Eagle Final Expense is not a guaranteed issue product. The Company reserves the right to modify underwriting guidelines without notice and the right to request additional information to assess the risk. The application asks medical related questions, the answers to which will either qualify the applicant for the Simplified Plan, the Graded Plan, or require that the application be declined. It's important that you read each question carefully to the applicant. In addition to the medical questions, we will obtain a report through the MIB Inc and a Prescription Check Service. All questions on the application must be answered. Questions left blank will cause a delay in processing as we will have to contact you to obtain the answer.

Telephone Interview: All Final Expense Applications require a telephone interview. You are encouraged to conduct an interview at the time of application. Agent must all be present during the telephone interview. For telephone interviews please call the **Toll-Free phone number 888-995-7722 listed on the application during hours:** Mon-Fri 8:00AM to 9:00PM CST and Saturday 8:00 AM to 3:00 PM CST.

Application Correction: The owner must initial ANY corrections made on an application. Do not use "white out" or any other correction materials. This will result in the application being returned or amended.

Family Business: Cases submitted on immediate family will be treated as "Family Business" and commissions will be paid on an as earned only basis.

Multiple Policies: An insured may not have more than \$25,000 in total Final Expense Coverage.

Cancellations: If an applicant cancels their application BEFORE a policy is issued, we will need a written statement from the Policy Owner requesting cancellation of their application.

Amendments: On any case where the material risk of the application has changed or the terms of the contract as initially presented by the agent has changed, a policy amendment will be required to be signed on delivery. No commission will be paid until the signed Delivery Receipt and Amendment is received by the Home Office.

Delivery: If a case is issued as applied for, we will send it directly to the Agent, unless you request that it be sent to the Policy Owner by checking the appropriate box on the back of the application. You have 30 days from the date the policy is sent to you in order to deliver it. If the delivery receipt and/or amendment is not received by the end of the 30 days, the case will be closed and all CWA refunded to the owner. In cases where the policy is mailed directly to the Policy Owner, we will draft their bank account upon the later of issue date or when the policy is mailed. Your commission will be paid on the next commission cycle.

Not Taken Out (NTO): Any case which is issued, but refused acceptance by the Policy Owner and returned to the Company within the Free Look period, will be considered NTO. The case will be closed and any commissions paid will be charged back immediately.

Declines: If a case is declined, we will notify you. The case will be closed and all CWA refunded directly to the Policy Owner immediately.

Lapses: There is a 31 day grace period to pay premiums. After the expiration of the grace period, if premiums remain unpaid, we will notify the owner by letter that premiums are in arrears. The Policy Owner will have an additional 15 days to pay all premiums due. If the case is not brought up to current premium paying status the case will lapse. All unearned commissions will be charged back. POLICIES CANNOT BE "REWRITTEN" IN ORDER TO AVOID PAYING BACK PREMIUMS. Also, if a policy lapses, and you submit a new application on the same applicant, commissions will be paid as earned only.

Important Phone & Fax Numbers:

- Phone Interviews: 888-995-7722
- Underwriting Assessment: 866-211-0811
- Fax for Application Submission: 262-289-3224
- Dedicated inbound line for missing information: 262-252-0038
- Policy Owner Services: 866-440-1357 x 4002
- Premium Accounting for Payments after Issue Date: 866-440-1357 x 6506

If applying via paperless application process please note the following items:

- 1. The applicant must be a U.S. citizen.
- 2. No translators or helpers of any kind may be used.
- 3. If card paying, there must be funds on the card the day of the phone interview.

We recommend you gather the application, beneficiary, replacement and payment information prior to the phone call as not to be caught off guard or unaware of the types of questions you and your client will be asked. The telephone interview will consist of the questions that pertain to information listed below:

- 1. Agent information
- 2. Applicant's information (from the agent)
- 3. Applicant verifies the information provided by the agent
- 4. Applicant authorizations (MIB & HIPAA)
- 5. Medical questions on the application
- 6. Medical prescription questions
- 7. The underwriting decision
- 8. Plan applying for information (from the agent)
- 9. Premium Confirmation (from the agent)
- 10. Payment information (from the agent)
- 11. Beneficiary information (from the agent)
- 12. Replacement information (from the agent)
- 13. Applicant's voice signature (this will be the Acknowledgements Section on the back of the app)
- 14. Owner's voice signature (this will be the Acknowledgements Section on the back of the app)
- 15. Payor's voice signature (this will either be the Authorization on the Social Security Billing Form if the premium payment is to be timed to the day the Government deposits money into their bank account or if not timed to Social Security deposits will be the authorization for EFTs on the back of the application.)
- 16. Agent's voice signature

Leave the following with the Applicant:

- 1. Accelerated Benefit Rider Summary and Disclosure Statement.
- 2. The Important Notices section located on the inside back cover of the Golden Eagle Final Expense application packet.
- 3. Replacement Form if and when required by the Applicant's State.
- 4. The Conditional Receipt only if premium is being submitted with the application.

Submitting Paper Applications:

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Many of your clients pay via monthly bank drafts. You may submit via fax or the agent portal.

For compliance reasons we are not allowed to store credit/debit card information. <u>Card paying clients</u> will have their authorization and card information gathered during the required telephone interview. <u>Do</u> not fax or upload credit/debit or Direct Express card information. The <u>application and information</u> other than credit/debit or Direct Express card may be submitted via fax or the agent portal.

Fax: Please include a cover sheet that has the requested information especially your contact information. Make sure you submit all the necessary forms such as replacement notices, bank draft information (including voided check), etc. to: **Fax #: 262-289-3224.** Please remember that the application is to be included in the formation of the policy. Not all fax transmissions provide a quality that would be appropriate for the contract. At times we may need to ask for a second fax, or even the original. We will do our best to use the faxed copy whenever possible.

Agent Portal: Upload at: <u>www.trinitylifeinsurance.com</u>

First time users may create your own user name and password. You may upload the following types of files: doc, docs, pdf, xls, xslx, jpg, jpeg, png, tiff or tif.

If your client is **submitting money with the application**: Please Upload through the Agent Portal or Fax the application packet per instructions above. Then please mail the payment along with a copy of the front page of the application to the Administrative Office in Frankfort, KY. This will help us match the payment to the policy when it is ready to issue.

	<u>Overnigh</u> t:
or	Trinity Life
	200 Capital Ave.
	Frankfort, KY 40601
	or

When faxing, please complete a cover sheet for <u>each application</u>. Please be sure to include the number of pages associated with this cover sheet and mark "Yes" or "No" for have you previously attempted to fax this item. If you receive a communication error and are resending, please answer "Yes" to have you previously attempted to send. Please make sure to <u>include your phone number and email address on the fax cover sheet</u> if we need to contact you.

If you have faxed or submitted the application via agent portal, do not resubmit unless you are specifically instructed to do so. If you are uploading, you can click on recent uploads and see exactly what you sent. We sometimes see an agent fax in an application then turn around and upload the same application through the agent portal or vice versa. If you resubmit please make a note on the resubmit that you are sending a second time. You and your client would not want two policies accidently issued.

Please retain the original application until the policy has been issued. Then shred and destroy the original application and documents. You nor the Company are allowed to keep client's credit/debit or Direct Express card information on file.

Graded Benefit Factors:

The death benefit for any Graded Plan is limited for the first two policy years. The first year benefit is the factor for the age shown below. To calculate the first year benefit, simply multiply the face amount by the factor for the age and sex in question.

		First	Year			
	Male		Female			
Issue Age	Nontobacco	Tobacco	Nontobacco	Tobacco		
50	.066	.083	.057	.071		
51	.069	.085	.059	.075		
52	.072	.087	.062	.078		
53	.075	.089	.064	.081		
54	.078	.097	.066	.084		
55	.082	.105	.069	.087		
56	.086	.113	.071	.089		
57	.090	.120	.074	.090		
58	.094	.126	.077	.092		
59	.099	.132	.080	.093		
60	.104	.136	.083	.095		
61	.110	.140	.087	.101		
62	.116	.145	.090	.107		
63	.122	.150	.094	.114		
64	.129	.155	.098	.121		
65	.136	.162	.102	.127		
66	.143	.170	.106	.134		
67	.151	.179	.111	.140		
68	.159	.189	.116	.145		
69	.168	.200	.122	.151		
70	.177	.213	.128	.156		
71	.187	.226	.135	.163		
72	.198	.240	.142	.171		
73	.210	.254	.151	.180		
74	.222	.269	.160	.191		
75	.235	.283	.170	.204		
76	.249	.298	.182	.220		
77	.264	.315	.194	.237		
78	.280	.333	.207	.254		
79	.297	.355	.221	.271		
80	.316	.382	.236	.285		

The second year for both male and female, non-tobacco and tobacco are as follows:

Issue Age	Male, Female, Non-tobacco & Tobacco
50-73	.50
74	.53
75	.56
76	.58
77	.60
78	.64
79	.69
80	.73

Examples:

- 1. A 56 year old male tobacco applies for a \$10,000 graded death benefit policy. The 1^{st} year factor is .113. 10,000 x .113 = \$1,130 first year death benefit.
- 2. A 75 year old female non-tobacco applies for a 5,000 policy. The 2nd year factor is .56. $5,000 \times .56 = 2,800$ second year death benefit.

Final Expense Build Chart:

Hoi	ght	Weight						
Feet	Inches	Minimum	Maximum Simplified	Maximum Graded				
4	9	78	197	218				
4	10	78	206	227				
4	11	81	213	236				
5	0	84	222	245				
5	1	86	229	253				
5	2	90	237	262				
5	3	93	246	272				
5	4	96	253	279				
5	5	98	260	287				
5	6	101	268	296				
5	7	104	275	304				
5	8	107	284	314				
5	9	110	292	323				
5	10	113	299	331				
5	11	116	308	340				
6	0	120	316	348				
6	1	124	325	357				
6	2	127	333	365				
6	3	131	342	374				
6	4	134	350	381				
6	5	137	357	388				
6	6	141	367	397				
6	7	145	375	406				
6	8	148	383	413				

				MALE	E SIMPL	FIED ISS						
Minim	Ages: 50-85 num Face Amount num Face Amoun					Modal F		SA .515), EFT Mo r = Moda		
	Male Rate Per Tho	•	Mont	hly Bank	DraftMal	(Rate x [Face/1,000] +30) x Factor = Modal Premium eNon-Tobacco Monthly Bank DraftMaleTobacco						
		usanu	-			licy Fee In				e\$30 Pol		
Age	Non-Tobacco	Tobacco	\$5000	\$10000	\$15000	\$20000	\$25000	\$5000	\$10000	\$15000	\$20000	\$25000
50 51	28.80 29.89	40.47 42.34	14.96 15.43	27.35 28.29	39.73 41.14	52.12 53.99	64.50 66.84	19.98 20.79	37.38 38.99	54.79 57.20	72.19 75.40	89.59 93.61
51	31.02	42.34	15.43	28.29	41.14 42.60	55.93	69.27	20.79	38.99 40.61	57.20 59.62	75.40	93.61
53	32.24	46.09	16.44	30.31	44.17	58.03	71.90	22.40	42.22	62.04	81.85	101.67
54	33.59	47.97	17.02	31.47	45.91	60.35	74.80	23.21	43.83	64.46	85.09	105.72
55	35.11	49.84	17.68	32.77	47.87	62.97	78.07	24.01	45.44	66.87	88.30	109.74
56	36.82	54.44	18.41	34.25	50.08	65.91	81.74	25.99	49.40	72.81	96.22	119.63
57	38.72	58.05	19.23	35.88	52.53	69.18	85.83	27.54	52.50	77.46	102.43	127.39
58 59	40.82 43.09	60.83 63.11	20.13	37.69 39.64	55.24 58.17	72.79 76.69	90.34 95.22	28.74 29.72	54.89 56.85	81.05 83.99	107.21 111.13	133.36 138.27
59 60	45.53	65.29	21.11 22.16	39.64 41.74	61.31	80.89	95.22	30.65	58.73	86.80	114.88	130.27
61	48.11	67.74	23.27	43.95	64.64	85.33	106.02	31.71	60.84	89.96	119.09	148.22
62	50.81	70.77	24.43	46.28	68.12	89.97	111.82	33.01	63.44	93.87	124.30	154.74
63	53.61	74.58	25.63	48.68	71.74	94.79	117.84	34.65	66.72	98.79	130.86	162.93
64	56.50	79.24	26.88	51.17	75.47	99.76	124.06	36.65	70.73	104.80	138.87	172.95
65	59.50	84.73	28.17	53.75	79.34	104.92	130.51	39.01	75.45	111.88	148.32	184.75
66 67	62.62 65.91	90.91 97.60	29.51	56.43 59.26	83.36	110.29 115.95	137.21 144.29	41.67 44.55	80.76	119.85	158.95	198.04 212.42
67	69.43	97.60 104.56	30.92 32.43	59.26 62.29	87.60 92.14	115.95	144.29	44.55	86.52 92.50	128.48 137.46	170.45 182.42	212.42
69	73.26	111.58	34.08	65.58	92.14	122.00	160.09	50.56	92.50	146.52	194.50	242.48
70	77.50	118.48	35.91	69.23	102.56	135.88	169.21	53.53	104.47	155.42	206.37	257.31
71	82.27	125.18	37.96	73.33	108.71	144.08	179.46	56.41	110.23	164.06	217.89	271.72
72	87.71	131.69	40.30	78.01	115.73	153.44	191.16	59.21	115.83	172.46	229.09	285.71
73	93.94	138.16	42.97	83.37	123.76	164.16	204.55	61.99	121.40	180.81	240.22	299.62
74 75	101.10 109.30	144.87 152.23	46.05 49.58	89.53 96.58	133.00 143.58	176.47	219.95	64.87 68.04	127.17 133.50	189.46	251.76 264.42	314.05 329.87
76	118.62	160.73	53.59	104.59	143.56	190.58 206.61	237.58 257.61	71.69	140.81	198.96	279.04	348.15
77	129.10	170.92	58.09	113.61	169.12	224.63	280.15	76.08	149.57	223.07	296.56	370.06
78	140.69	183.28	63.08	123.57	184.07	244.57	305.06	81.39	160.20	239.01	317.82	396.63
79	153.25	198.16	68.48	134.38	200.27	266.17	332.07	87.79	173.00	258.21	343.42	428.62
80	166.52	215.60	74.18	145.79	217.39	288.99	360.60	95.29	188.00	280.70	373.41	466.12
81	180.08	235.18	80.01	157.45	234.88	312.32	389.75	103.71	204.83	305.96	407.09	508.22
82	193.29	255.77	85.69	168.81	251.92	335.04	418.15	112.56	222.54	332.52	442.50	552.49
82 83	193.29 205.31	255.77 275.29	85.69 90.86	168.81 179.15	251.92 267.43	335.04 355.71	418.15 444.00	112.56 120.95	222.54 239.33	332.52 357.70	442.50 476.08	552.49 594.45
82 83 84	193.29 205.31 214.99	255.77 275.29 290.37	85.69 90.86 95.03	168.81 179.15 187.47	251.92 267.43 279.92	335.04 355.71 372.36	418.15 444.00 464.81	112.56 120.95 127.44	222.54 239.33 252.30	332.52 357.70 377.16	442.50 476.08 502.02	552.49 594.45 626.88
82 83	193.29 205.31	255.77 275.29	85.69 90.86 95.03 97.54	168.81 179.15 187.47 192.49	251.92 267.43 279.92 287.45	335.04 355.71 372.36 382.41	418.15 444.00 464.81 477.36	112.56 120.95	222.54 239.33	332.52 357.70	442.50 476.08	552.49 594.45
82 83 84 85	193.29 205.31 214.99 220.83	255.77 275.29 290.37	85.69 90.86 95.03 97.54	168.81 179.15 187.47 192.49	251.92 267.43 279.92 287.45	335.04 355.71 372.36 382.41 EATH BI	418.15 444.00 464.81 477.36 ENEFIT	112.56 120.95 127.44 129.88	222.54 239.33 252.30	332.52 357.70 377.16	442.50 476.08 502.02	552.49 594.45 626.88
82 83 84 85 Issue	193.29 205.31 214.99 220.83 Ages: 50-80	255.77 275.29 290.37 296.05	85.69 90.86 95.03 97.54	168.81 179.15 187.47 192.49	251.92 267.43 279.92 287.45	335.04 355.71 372.36 382.41 EATH BI Annual	418.15 444.00 464.81 477.36 ENEFIT Policy Fe	112.56 120.95 127.44 129.88 ee: \$30	222.54 239.33 252.30 257.18	332.52 357.70 377.16 384.48	442.50 476.08 502.02 511.79	552.49 594.45 626.88 639.09
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82 83 84 85 Issue Minim	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000	85.69 90.86 95.03 97.54	168.81 179.15 187.47 192.49	251.92 267.43 279.92 287.45 RADED D	335.04 355.71 372.36 382.41 EATH BI Annual Modal F (Rate x	418.15 444.00 464.81 477.36 ENEFIT Policy Fe factors: [Face/1,0	112.56 120.95 127.44 129.88 ee: \$30 SA .515 000] +30	222.54 239.33 252.30 257.18 , QA .260) x Facto	332.52 357.70 377.16 384.48 0, EFT Mc r = Moda	442.50 476.08 502.02 511.79 onthly .08	552.49 594.45 626.88 639.09
82 83 84 85 Issue Minim	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000	85.69 90.86 95.03 97.54	168.81 179.15 187.47 192.49 MALE GF	251.92 267.43 279.92 287.45 RADED D	335.04 355.71 372.36 382.41 EATH BI Annual Modal F (Rate x eNon-Tc	418.15 444.00 464.81 477.36 ENEFIT Policy Fe Factors: [Face/1,(bbacco	112.56 120.95 127.44 129.88 ee: \$30 SA .515 000] +30 Mo	222.54 239.33 252.30 257.18 , QA .260) x Facto onthly Ban	332.52 357.70 377.16 384.48	442.50 476.08 502.02 511.79 onthly .08 Il Premiu IaleToba	552.49 594.45 626.88 639.09
82 83 84 85 Issue Minim Maxin	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000	85.69 90.86 95.03 97.54	168.81 179.15 187.47 192.49 MALE GF	251.92 267.43 279.92 287.45 RADED D	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In	418.15 444.00 464.81 477.36 ENEFIT Policy Fo Factors: [Face/1,(bbacco cluded	112.56 120.95 127.44 129.88 ee: \$30 SA .515 000] +30 Mo Grade	222.54 239.33 252.30 257.18 , QA .260) x Facto nthly Ban ed Benefit	332.52 357.70 377.16 384.48 0, EFT Mc r = Moda k DraftN :\$30 Pol	442.50 476.08 502.02 511.79 onthly .08 Il Premiu IaleToba icy Fee In	552.49 594.45 626.88 639.09 36 m acco cluded
82 83 84 85 Issue Minim	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand	85.69 90.86 95.03 97.54	168.81 179.15 187.47 192.49 MALE GF	251.92 267.43 279.92 287.45 RADED D	335.04 355.71 372.36 382.41 EATH BI Annual Modal F (Rate x eNon-Tc	418.15 444.00 464.81 477.36 ENEFIT Policy Fe Factors: [Face/1,(bbacco	112.56 120.95 127.44 129.88 ee: \$30 SA .515 000] +30 Mo	222.54 239.33 252.30 257.18 , QA .260) x Facto onthly Ban	332.52 357.70 377.16 384.48), EFT Mc <u>r = Moda</u> k DraftN	442.50 476.08 502.02 511.79 onthly .08 Il Premiu IaleToba	552.49 594.45 626.88 639.09
82 83 84 85 Issue Minim Maxin Maxin 50 51	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67	85.69 90.86 95.03 97.54 Monti Grade \$2000 9.87 10.32	168.81 179.15 187.47 192.49 MALE GF hly Bank I ed Benefit \$3000 13.52 14.19	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60	418.15 444.00 464.81 477.36 ENEFIT Policy Fo Factors: [Face/1,0 bbacco cluded \$10000	112.56 120.95 127.44 129.88 ee: \$30 SA .515 000] +30 Grade \$2000 12.35 12.67	222.54 239.33 252.30 257.18 , QA .260) x Facto onthly Ban ed Benefit \$3000 17.24 17.72	332.52 357.70 377.16 384.48 0, EFT Mc r = Moda k DraftN 5000 27.02 27.02 27.81	442.50 476.08 502.02 511.79 onthly .08 Il Premiu TaleToba icy Fee In \$7500 39.24 40.42	552.49 594.45 626.88 639.09 86 m acco cluded \$10000
82 83 84 85 Issue Minim Maxin Maxin 50 51 52	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51	85.69 90.86 95.03 97.54 Monti Grade \$2000 9.87 10.32 10.76	168.81 179.15 187.47 192.49 MALE GF hly Bank I ed Benefit \$3000 13.52 14.19 14.85	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26	418.15 444.00 464.81 477.36 ENEFIT Policy Fo Factors: [Face/1,(bbacco cluded \$10000 39.05 41.27 43.49	112.56 120.95 127.44 129.88 ee: \$30 SA .515 00] +30 Grade \$2000 12.35 12.67 12.99	222.54 239.33 252.30 257.18 , QA .260) x Facto mthly Ban ed Benefit \$3000 17.24 17.72 18.19	332.52 357.70 377.16 384.48 0, EFT Mc r = Moda k DraftN 5000 27.02 27.81 28.60	442.50 476.08 502.02 511.79 onthly .08 Il Premiu TaleToba icy Fee In \$7500 39.24 40.42 41.61	552.49 594.45 626.88 639.09 36 m acco cluded \$10000 51.45 53.04 54.62
82 83 84 85 Issue Minim Maxin Maxin 50 51 52 53	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35	85.69 90.86 95.03 97.54 Monti Grade \$2000 9.87 10.32 10.76 11.22	168.81 179.15 187.47 192.49 MALE GF hly Bank I ed Benefit \$3000 13.52 14.19 14.85 15.54	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99	418.15 444.00 464.81 477.36 ENEFIT Policy Fo Factors: [Face/1,(bbacco cluded \$10000 39.05 41.27 43.49 45.80	112.56 120.95 127.44 129.88 ee: \$30 SA .515 000] +30 Grade \$2000 12.35 12.67 12.99 13.30	222.54 239.33 252.30 257.18 , QA .260) x Facto nthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67	332.52 357.70 377.16 384.48 0, EFT Mc r = Moda k DraftN 5000 27.02 27.81 28.60 29.39	442.50 476.08 502.02 511.79 onthly .08 Il Premiu laleToba icy Fee In \$7500 39.24 40.42 41.61 42.80	552.49 594.45 626.88 639.09 36 m icco cluded \$10000 51.45 53.04 54.62 56.20
82 83 84 85 Issue Minim Maxin Maxin 50 51 52 53 54	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand <u>Tobacco</u> 56.83 58.67 60.51 62.35 69.35	85.69 90.86 95.03 97.54 Monti Grade \$2000 9.87 10.32 10.76 11.22 11.71	168.81 179.15 187.47 192.49 MALE GF hly Bank I ed Benefit \$3000 13.52 14.19 14.85 15.54 16.28	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82	418.15 444.00 464.81 477.36 ENEFIT Policy For Factors: [Face/1,0 bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24	112.56 120.95 127.44 129.88 ee: \$30 SA .515 000] +30 Grade \$2000 12.35 12.67 12.99 13.30 14.51	222.54 239.33 252.30 257.18 , QA .260) x Facto nthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47	332.52 357.70 377.16 384.48 0, EFT Mc r = Moda k DraftN :\$30 Pol \$5000 27.02 27.81 28.60 29.39 32.40	442.50 476.08 502.02 511.79 onthly .08 il Premiu laleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31	552.49 594.45 626.88 639.09 36 m 10000 51.45 53.04 54.62 56.20 62.22
82 83 84 85 Issue Minim Maxin Maxin 50 51 52 53 54 55	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand <u>Tobacco</u> 56.83 58.67 60.51 62.35 69.35 76.64	85.69 90.86 95.03 97.54 Mont Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24	168.81 179.15 187.47 192.49 MALE GF MALE GF 3000 13.52 14.19 14.85 15.54 16.28 17.07	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80	418.15 444.00 464.81 477.36 ENEFIT Policy For Factors: [Face/1,(bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88	112.56 120.95 127.44 129.88 ee: \$30 SA .515 000] +30 Mo Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76	222.54 239.33 252.30 257.18 , QA .260) x Facto mthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35	332.52 357.70 377.16 384.48 0, EFT Mc r = Moda k DraftN :\$30 Pol \$5000 27.02 27.81 28.60 29.39 32.40 35.54	442.50 476.08 502.02 511.79 0nthly .08 11 Premiu MaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01	552.49 594.45 626.88 639.09 36 m 51.45 53.04 54.62 56.20 62.22 68.49
82 83 84 85 Issue Minim Maxin Maxin 50 51 52 53 54 55 56	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand <u>Tobacco</u> 56.83 58.67 60.51 62.35 69.35	85.69 90.86 95.03 97.54 Mont Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.81	168.81 179.15 187.47 192.49 MALE GF MALE GF 3000 13.52 14.19 14.85 15.54 16.28 17.07 17.93	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82	418.15 444.00 464.81 477.36 ENEFIT Policy Fo factors: [Face/1,(bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74	112.56 120.95 127.44 129.88 ee: \$30 SA .515 000] +30 Grade \$2000 12.35 12.67 12.99 13.30 14.51	222.54 239.33 252.30 257.18 , QA .260) x Facto onthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 24.14	332.52 357.70 377.16 384.48 0, EFT Mc r = Moda k DraftM :\$30 Pol \$5000 27.02 27.81 \$5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51	442.50 476.08 502.02 511.79 onthly .08 il Premiu faleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01 56.47	552.49 594.45 626.88 639.09 36 m cco cluded \$10000 51.45 53.04 54.62 56.20 62.22 68.49 74.43
82 83 84 85 Issue Minim Maxin Maxin 50 51 52 53 54 55	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55	85.69 90.86 95.03 97.54 Mont Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24	168.81 179.15 187.47 192.49 MALE GF MALE GF 3000 13.52 14.19 14.85 15.54 16.28 17.07	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73	335.04 355.71 372.36 382.41 EATH BI Annual Modal F (Rate x eNon-To icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95	418.15 444.00 464.81 477.36 ENEFIT Policy For Factors: [Face/1,(bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88	112.56 120.95 127.44 129.88 ee: \$30 SA .515 000] +30 Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95	222.54 239.33 252.30 257.18 , QA .260) x Facto mthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35	332.52 357.70 377.16 384.48 0, EFT Mc r = Moda k DraftN :\$30 Pol \$5000 27.02 27.81 28.60 29.39 32.40 35.54	442.50 476.08 502.02 511.79 0nthly .08 11 Premiu MaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01	552.49 594.45 626.88 639.09 36 m 56 cluded \$10000 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73
82 83 84 85 Issue Minim Maxin Maxin 50 51 52 53 54 55 56 57 58 59	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57	85.69 90.86 95.03 97.54 Monti Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83	168.81 179.15 187.47 192.49 MALE GF bd Benefit \$3000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 48.52	418.15 444.00 464.81 477.36 ENEFIT Policy Fo factors: [Face/1,(bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 56.85 60.20 63.83	112.56 120.95 127.44 129.88 ee: \$30 SA .515 00] +30 Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.92 19.71	222.54 239.33 252.30 257.18 , QA .260) x Facto onthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 24.14 25.73 27.10 28.27	332.52 357.70 377.16 384.48 0, EFT Mc r = Moda k DraftN 5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40	442.50 476.08 502.02 511.79 0nthly .08 11 Premiu TaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01 56.47 60.44 63.87 66.80	552.49 594.45 626.88 639.09 36 m cco cluded \$10000 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30
82 83 84 85 Issue Minim Maxin Maxin 50 51 52 53 54 55 56 57 58 59 60	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57	85.69 90.86 95.03 97.54 Monti Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 15.61	168.81 179.15 187.47 192.49 MALE GF MALE GF 53000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 48.52 51.43	418.15 444.00 464.81 477.36 ENEFIT Policy Fo factors: [Face/1,(bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 56.85 60.20 63.83 67.72	112.56 120.95 127.44 129.88 ee: \$30 SA .515 00] +30 Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.92 19.71 20.39	222.54 239.33 252.30 257.18 , QA .260) x Facto mthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 24.14 25.73 27.10 28.27 29.30	332.52 357.70 377.16 384.48 D, EFT Mc r = Moda k DraftN 5000 27.02 27.81 5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12	442.50 476.08 502.02 511.79 0nthly .08 11 Premiu TaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01 56.47 60.44 63.87 66.80 69.38	552.49 594.45 626.88 639.09 36 m 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30 88.21 91.65
82 83 84 85 Issue Minim Maxin Maxin 55 50 51 52 53 54 55 56 57 55 56 57 58 59 60 61	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 107.32	85.69 90.86 95.03 97.54 Monti Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 15.61 16.44	168.81 179.15 187.47 192.49 MALE GF MALE GF \$3000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37	251.92 267.43 279.92 287.45 RADED D PraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15 37.23	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 48.52 51.43 54.55	418.15 444.00 464.81 477.36 ENEFIT Policy For factors: [Face/1, (bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 56.85 60.20 63.83 67.72 71.87	112.56 120.95 127.44 129.88 ee: \$30 SA .515 000] +30 Mo Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.92 19.71 20.39 21.04	222.54 239.33 252.30 257.18 , QA .260) x Facto mthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 24.14 25.73 27.10 28.27 29.30 30.27	332.52 357.70 377.16 384.48 D, EFT Mc r = Moda k DraftN 5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12 48.73	442.50 476.08 502.02 511.79 onthly .08 1 Premiu TaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01 56.47 60.44 63.87 66.80 69.38 71.80	552.49 594.45 626.88 639.09 36 m 10CC0 cluded \$10000 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30 88.21 91.65 94.88
82 83 84 85 Issue Minim Maxin Maxin 55 50 51 52 53 54 55 56 57 58 59 60 61 62	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57 85.72	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 107.32 111.14	85.69 90.86 95.03 97.54 Monti Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 15.61 16.44 17.32	168.81 179.15 187.47 192.49 MALE GF MALE GF 33000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37 24.70	251.92 267.43 279.92 287.45 RADED D CraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15 37.23 39.44	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 48.52 51.43 54.55 57.87	418.15 444.00 464.81 477.36 ENEFIT Policy Fo Factors: [Face/1,(bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 56.85 60.20 63.83 67.72 71.87 76.30	112.56 120.95 127.44 129.88 ee: \$30 SA .515 000] +30 Mo Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.92 19.71 20.39 21.04 21.70	222.54 239.33 252.30 257.18 , QA .260) x Facto mthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 24.14 25.73 24.14 25.73 24.14 25.73 27.10 28.27 29.30 30.27 31.25	332.52 357.70 377.16 384.48 D, EFT Mc r = Moda k DraftN 5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12 48.73 50.37	442.50 476.08 502.02 511.79 onthly .08 Il Premiu laleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01 56.47 60.44 63.87 66.80 69.38 71.80 74.27	552.49 594.45 626.88 639.09 36 m 10CCO cluded \$10000 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30 88.21 91.65 94.88 98.16
82 83 84 85 Issue Minim Maxin Maxin 55 50 51 52 53 54 55 56 57 58 59 60 61 62 63	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57 85.72 91.18	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 103.57 107.32 111.14 115.34	85.69 90.86 95.03 97.54 Monti Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 14.10 14.83 15.61 16.44 17.32 18.26	168.81 179.15 187.47 192.49 MALE GF MALE GF 3000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37 24.70 26.10	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15 37.23 39.44 41.79	335.04 355.71 372.36 382.41 EATH BI Annual Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 48.52 51.43 54.55 57.87 61.39	418.15 444.00 464.81 477.36 ENEFIT Policy For actors: [Face/1,0 bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 56.85 60.20 63.83 67.72 71.87 76.30 80.99	112.56 120.95 127.44 129.88 ee: \$30 SA .515 00] +30 Mo Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.92 19.71 20.39 21.04 21.70 22.42	222.54 239.33 252.30 257.18 , QA .260) x Facto onthly Ban ed Benefit \$3000 17.24 17.24 17.22 18.19 18.67 20.47 22.35 24.14 25.73 27.10 28.27 29.30 30.27 31.25 32.34	332.52 357.70 377.16 384.48 D, EFT Mc r = Moda k DraftM 5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12 48.73 50.37 52.18	442.50 476.08 502.02 511.79 onthly .08 il Premiu laleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01 56.47 60.44 63.87 66.80 69.38 71.80 74.27 76.97	552.49 594.45 626.88 639.09 36 m 10CCO cluded \$10000 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30 88.21 91.65 94.88 98.16 101.77
82 83 84 85 Issue Minim Maxin Maxin 55 50 51 52 53 54 55 56 57 58 59 60 61 62	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57 85.72 91.18 96.97	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 107.32 111.14 115.34 120.22	85.69 90.86 95.03 97.54 Mont Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 15.61 16.44 17.32 18.26 19.26	168.81 179.15 187.47 192.49 MALE GF MALE GF 53000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37 24.70 26.10 27.60	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15 37.23 39.44 41.79 44.28	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 48.52 51.43 54.55 57.87	418.15 444.00 464.81 477.36 ENEFIT Policy For factors: [Face/1,(bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 56.85 60.20 63.83 67.72 71.87 76.30 80.99 85.97	112.56 120.95 127.44 129.88 ee: \$30 SA .515 000] +30 Mo Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.92 19.71 20.39 21.04 21.70	222.54 239.33 252.30 257.18 , QA .260) x Facto onthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 24.14 25.73 27.10 28.27 29.30 30.27 31.25 32.34 33.60	332.52 357.70 377.16 384.48 b, EFT Mc r = Moda k DraftN 5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12 48.73 50.37 52.18 54.27	442.50 476.08 502.02 511.79 onthly .08 Il Premiu JaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01 56.47 60.44 63.87 66.80 69.38 71.80 74.27 76.97 80.12	552.49 594.45 626.88 639.09 36 m 51.45 53.04 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30 88.21 91.65 94.88 98.16 101.77 105.97
82 83 84 85 Issue Minim Maxim Maxim 50 51 52 53 54 55 55 55 55 55 60 61 62 63 64	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57 85.72 91.18	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 103.57 107.32 111.14 115.34	85.69 90.86 95.03 97.54 Monti Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 14.10 14.83 15.61 16.44 17.32 18.26	168.81 179.15 187.47 192.49 MALE GF MALE GF 3000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37 24.70 26.10	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15 37.23 39.44 41.79	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 48.52 51.43 54.55 57.87 61.39 65.13	418.15 444.00 464.81 477.36 ENEFIT Policy For actors: [Face/1,0 bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 56.85 60.20 63.83 67.72 71.87 76.30 80.99	112.56 120.95 127.44 129.88 ee: \$30 SA .515 000] +30 Mo Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.92 19.71 20.39 21.04 21.70 22.42 23.26	222.54 239.33 252.30 257.18 , QA .260) x Facto mthly Ban ed Benefit \$3000 17.24 17.24 17.22 18.19 18.67 20.47 22.35 24.14 25.73 27.10 28.27 29.30 30.27 31.25 32.34	332.52 357.70 377.16 384.48 D, EFT Mc r = Moda k DraftM 5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12 48.73 50.37 52.18	442.50 476.08 502.02 511.79 onthly .08 il Premiu laleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01 56.47 60.44 63.87 66.80 69.38 71.80 74.27 76.97	552.49 594.45 626.88 639.09 36 m cco cluded \$10000 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30 88.21 91.65 94.88 98.16 101.77 105.97 110.93
82 83 84 85 Issue Minim Maxin 55 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 66 67	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57 85.72 91.18 96.97 103.09 109.57 116.43	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 107.32 111.14 115.34 120.22 125.99 132.80 140.73	85.69 90.86 95.03 97.54 Monti Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 15.61 16.44 17.32 18.26 19.26 20.31 21.43 22.61	168.81 179.15 187.47 192.49 MALE GF MALE GF 53000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37 24.70 26.10 27.60 29.18 30.85 32.62	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15 37.23 39.44 41.79 44.28 46.91 49.70 52.64	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 48.52 51.43 54.55 57.87 61.39 65.13 69.07 73.25 77.68	418.15 444.00 464.81 477.36 ENEFIT Policy Fo factors: [Face/1,(bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 456.85 60.20 63.83 67.72 71.87 76.30 80.99 85.97 91.24 96.81 102.71	112.56 120.95 127.44 129.88 ee: \$30 SA .515 00] +30 Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.92 19.71 20.39 21.04 21.70 22.42 23.26 24.25 25.42 26.79	222.54 239.33 252.30 257.18 , QA .260) x Facto mthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 24.14 25.73 27.10 28.27 29.30 30.27 31.25 32.34 33.60 35.09 36.84 38.89	332.52 357.70 377.16 384.48 D, EFT Mc r = Moda k DraftM 5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12 48.73 50.37 52.18 54.27 56.76 59.68 63.09	442.50 476.08 502.02 511.79 0nthly .08 1 Premiu TaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 56.47 60.44 63.87 66.80 69.38 71.80 74.27 76.97 80.12 83.84 88.24 93.35	552.49 594.45 626.88 639.09 36 m 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30 88.21 91.65 94.88 98.16 101.77 105.97 110.93 116.79 123.61
82 83 84 85 Issue Minim Maxin 55 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 66 67 68	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57 85.72 91.18 96.97 103.09 109.57 116.43 123.70	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 107.32 111.14 115.34 120.22 125.99 132.80 140.73 149.75	85.69 90.86 95.03 97.54 Monti Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 15.61 16.44 17.32 18.26 19.26 20.31 21.43 22.61 23.86	168.81 179.15 187.47 192.49 MALE GF MALE GF 53000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37 24.70 26.10 27.60 29.18 30.85 32.62 34.49	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15 37.23 39.44 41.79 44.28 46.91 49.70 52.64 55.77	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 48.52 51.43 54.55 57.87 61.39 65.13 69.07 73.25 77.68 82.37	418.15 444.00 464.81 477.36 ENEFIT Policy Fo factors: [Face/1,0 bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 56.85 60.20 63.83 67.72 71.87 76.30 80.99 85.97 91.24 96.81 102.71 108.96	112.56 120.95 127.44 129.88 ee: \$30 SA .515 00] +30 Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.92 19.71 20.39 21.04 21.70 22.42 23.26 24.25 25.42 26.79 28.34	222.54 239.33 252.30 257.18 , QA .260) x Facto mthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 24.14 25.73 27.10 28.27 29.30 30.27 31.25 32.34 33.60 35.09 36.84 38.89 41.22	332.52 357.70 377.16 384.48 D, EFT Mc r = Moda k DraftN 5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12 48.73 50.37 52.18 54.27 56.76 59.68 63.09 66.97	442.50 476.08 502.02 511.79 onthly .08 1 Premiu TaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01 56.47 60.44 63.87 66.80 69.38 71.80 74.27 76.97 80.12 83.84 88.24 93.35 99.17	552.49 594.45 626.88 639.09 36 m 10CC0 cluded \$10000 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30 88.21 91.65 94.88 98.16 101.77 110.93 116.79 123.61 131.37
82 83 84 85 Issue Minim Maxin 55 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57 85.72 91.18 96.97 103.09 109.57 116.43 123.70 131.43	255.77 275.29 290.37 296.05 t: \$2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 107.32 111.14 115.34 120.22 125.99 132.80 140.73 149.75 159.78	85.69 90.86 95.03 97.54 Monti Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 15.61 16.44 17.32 18.26 19.26 19.26 19.26 12.31 21.43 22.61 23.86 25.19	168.81 179.15 187.47 192.49 MALE GF MALE GF 33000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37 24.70 26.10 27.60 29.18 30.85 32.62 34.49 36.49	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15 37.23 39.44 41.79 44.28 46.91 49.70 52.64 55.77 59.09	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 48.52 51.43 54.55 57.87 61.39 65.13 69.07 73.25 77.68 82.37 87.35	418.15 444.00 464.81 477.36 ENEFIT Policy Fo factors: [Face/1,0 bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 56.85 60.20 63.83 67.72 71.87 76.30 80.99 85.97 91.24 96.81 102.71 108.96 115.61	112.56 120.95 127.44 129.88 ee: \$30 SA .515 00] +30 Mo Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.01 18.01 18.92 19.71 20.39 21.04 21.70 22.42 23.26 24.25 25.42 26.79 28.34 30.06	222.54 239.33 252.30 257.18 , QA .260) x Facto mthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 24.14 25.73 27.10 28.27 29.30 30.27 31.25 32.34 33.60 35.09 36.84 38.89 41.22 43.80	332.52 357.70 377.16 384.48 D, EFT Mc r = Moda k DraftN 5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12 48.73 50.37 52.18 54.27 56.76 59.68 63.09 66.97 71.29	442.50 476.08 502.02 511.79 onthly .08 1 Premiu JaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 56.47 60.44 63.87 66.80 69.38 71.80 74.27 76.97 80.12 83.84 88.24 93.35 99.17 105.64	552.49 594.45 626.88 639.09 36 m 10CC0 cluded \$10000 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30 88.21 91.65 94.88 98.16 101.77 105.97 110.93 116.79 123.61 131.37 139.99
82 83 84 85 Issue Minim Maxin 55 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57 85.72 91.18 96.97 103.09 109.57 116.43 123.70 131.43 139.64	255.77 275.29 290.37 296.05 t: \$2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 107.32 111.14 115.34 120.22 125.99 132.80 140.73 149.75 159.78 170.68	85.69 90.86 95.03 97.54 Monti Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 15.61 16.44 17.32 18.26 19.26 19.26 20.31 21.43 22.61 23.86 25.19 26.60	168.81 179.15 187.47 192.49 MALE GF MALE GF 3000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37 24.70 26.10 27.60 29.18 30.85 32.62 34.49 36.49 38.61	251.92 267.43 279.92 287.45 RADED D 287.45 RADED D 287.45 RADED D 287.45 287.45 287.45 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15 37.23 39.44 41.79 44.28 46.91 49.70 52.64 55.77 59.09 62.63	335.04 355.71 372.36 382.41 EATH BI Annual Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 48.52 51.43 54.55 57.87 61.39 65.13 69.07 73.25 77.68 82.37 87.35 92.65	418.15 444.00 464.81 477.36 ENEFIT Policy Fo factors: [Face/1,0 bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 56.85 60.20 63.83 67.72 71.87 76.30 80.99 85.97 91.24 96.81 102.71 108.96 115.61 122.67	112.56 120.95 127.44 129.88 ee: \$30 SA .515 000] +30 Mo Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.92 19.71 20.39 21.04 21.70 22.42 23.26 24.25 25.42 26.79 28.34 30.06 31.94	222.54 239.33 252.30 257.18 , QA .260) x Facto mthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 24.14 25.73 27.10 28.27 29.30 30.27 31.25 32.34 33.60 35.09 36.84 38.89 41.22 43.80 46.62	332.52 357.70 377.16 384.48 D, EFT Mc r = Moda k DraftN 5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12 48.73 50.37 52.18 54.27 56.76 59.68 63.09 66.97 71.29 75.97	442.50 476.08 502.02 511.79 onthly .08 1 Premiu laleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 56.47 60.44 63.87 66.80 69.38 71.80 74.27 76.97 80.12 83.84 88.24 93.35 99.17 105.64 112.67	552.49 594.45 626.88 639.09 36 m 10CCO cluded \$10000 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30 88.21 91.65 94.88 98.16 101.77 105.97 110.93 116.79 123.61 131.37 139.99 149.36
82 83 84 85 Issue Minim Maxin 50 51 52 53 54 55 55 55 55 55 60 61 62 63 64 65 66 61 62 63 64 65 66 67 68 69 70 70 71	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57 85.72 91.18 96.97 103.09 109.57 116.43 123.70 131.43 139.64	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 107.32 111.14 115.34 120.22 125.99 132.80 140.73 149.75 159.78 170.68 182.25	85.69 90.86 95.03 97.54 Mont Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 15.61 16.44 17.32 18.26 19.26 20.31 21.43 22.61 23.86 25.19 26.60 28.10	168.81 179.15 187.47 192.49 MALE GF MALE GF 53000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37 24.70 26.10 27.60 29.18 30.85 32.62 34.49 36.49 38.61 40.87	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15 37.23 39.44 41.79 44.28 46.91 49.70 52.64 45.77 59.09 62.63 66.39	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 48.52 51.43 54.55 57.87 61.39 65.13 69.07 73.25 77.68 82.37 87.35 92.65 98.30	418.15 444.00 464.81 477.36 ENEFIT Policy For factors: [Face/1,(bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 56.85 60.20 63.83 67.72 71.87 76.30 80.99 85.97 91.24 96.81 108.96 115.61 122.67 130.20	112.56 120.95 127.44 129.88 ee: \$30 SA .515 00] +30 Mo Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.92 19.71 20.39 21.04 21.70 22.42 23.26 24.25 25.42 26.79 28.34 30.06 31.94 33.93	222.54 239.33 252.30 257.18 , QA .260) x Facto onthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 22.414 25.73 27.10 28.27 29.30 30.27 31.25 32.34 33.60 35.09 36.84 38.89 41.22 43.80 46.62 49.60	332.52 357.70 377.16 384.48 b, EFT Mc r = Moda k DraftN 5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12 48.73 50.37 52.18 54.27 56.76 59.68 63.09 66.97 71.29 75.97 80.95	442.50 476.08 502.02 511.79 onthly .08 1 Premiu JaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01 56.47 60.44 63.87 66.80 69.38 71.80 74.27 76.97 80.12 83.84 88.24 99.17 105.64 112.67 120.13	552.49 594.45 626.88 639.09 36 m 51.45 53.04 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30 88.21 91.65 94.88 98.16 101.77 105.97 110.93 116.79 123.61 131.37 139.99 149.36 159.32
82 83 84 85 Issue Minim Maxin 50 51 52 53 54 55 55 55 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57 85.72 91.18 96.97 103.09 109.57 116.43 123.70 131.43 139.64	255.77 275.29 290.37 296.05 :: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 107.32 111.14 115.34 120.22 125.99 132.80 140.73 149.75 159.78 170.68 182.25 194.30	85.69 90.86 95.03 97.54 Mont Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.24 12.81 13.43 14.10 14.83 15.61 16.44 17.32 18.26 19.26 20.31 21.43 22.61 23.86 25.19 26.60 28.10 29.71	168.81 179.15 187.47 192.49 MALE GF MALE GF 53000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37 24.70 26.10 27.60 29.18 30.85 32.62 34.49 38.61 40.87 43.28	251.92 267.43 279.92 287.45 RADED D 287.45 RADED D 287.45 RADED D 287.45 287.45 287.45 287.45 287.45 29.71 31.39 33.20 35.15 37.23 39.44 41.79 44.28 46.91 49.70 52.64 55.77 59.09 62.63 66.39 70.41	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x e-Non-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 48.52 51.43 54.55 57.87 61.39 65.13 69.07 73.25 77.68 82.37 87.35 92.65 98.30 104.32	418.15 444.00 464.81 477.36 ENEFIT Policy Fo actors: [Face/1,0 bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 45.85 60.20 63.83 67.72 71.87 76.30 80.99 85.97 91.24 96.81 102.71 108.96 115.61 122.67 130.20 138.24	112.56 120.95 127.44 129.88 ee: \$30 SA .515 00] +30 Mo Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.92 19.71 20.39 21.04 21.70 22.42 23.26 24.25 25.42 26.79 28.34 30.06 31.94 33.93 36.00	222.54 239.33 252.30 257.18 , QA .260) x Facto onthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 20.47 22.35 24.14 25.73 27.10 28.27 29.30 30.27 31.25 32.34 33.60 35.09 36.84 38.89 41.22 43.80 46.62 49.60 52.71	332.52 357.70 377.16 384.48 b, EFT Mc r = Moda k DraftN 5\$30 Pol \$5000 27.02 27.81 28.60 29.39 32.40 35.54 35.57 50.37 52.18 54.27 56.76 59.68 63.09 66.97 71.29 75.97 80.95 86.13	442.50 476.08 502.02 511.79 0nthly .08 11 Premiu TaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 56.47 66.80 69.38 71.80 74.27 76.97 80.12 83.84 88.24 93.35 99.17 105.64 112.67 120.13 127.90	552.49 594.45 626.88 639.09 36 m 36 m 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30 88.21 91.65 94.88 98.16 101.77 105.97 110.93 116.79 123.61 131.37 139.99 149.36 159.32 169.68
82 83 84 85 Issue Minim Maxin 50 51 52 53 54 55 55 55 55 55 60 61 62 63 64 65 66 61 62 63 64 65 66 67 68 69 70 70 71	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57 85.72 91.18 96.97 103.09 109.57 116.43 123.70 131.43 139.64	255.77 275.29 290.37 296.05 t: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 107.32 111.14 115.34 120.22 125.99 132.80 140.73 149.75 159.78 170.68 182.25	85.69 90.86 95.03 97.54 Mont Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 15.61 16.44 17.32 18.26 19.26 20.31 21.43 22.61 23.86 25.19 26.60 28.10	168.81 179.15 187.47 192.49 MALE GF MALE GF 53000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37 24.70 26.10 27.60 29.18 30.85 32.62 34.49 36.49 38.61 40.87	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15 37.23 39.44 41.79 44.28 46.91 49.70 52.64 45.77 59.09 62.63 66.39	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 48.52 51.43 54.55 57.87 61.39 65.13 69.07 73.25 77.68 82.37 87.35 92.65 98.30	418.15 444.00 464.81 477.36 ENEFIT Policy For factors: [Face/1,(bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 56.85 60.20 63.83 67.72 71.87 76.30 80.99 85.97 91.24 96.81 108.96 115.61 122.67 130.20	112.56 120.95 127.44 129.88 ee: \$30 SA .515 00] +30 Mo Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.92 19.71 20.39 21.04 21.70 22.42 23.26 24.25 25.42 26.79 28.34 30.06 31.94 33.93	222.54 239.33 252.30 257.18 , QA .260) x Facto onthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 22.414 25.73 27.10 28.27 29.30 30.27 31.25 32.34 33.60 35.09 36.84 38.89 41.22 43.80 46.62 49.60	332.52 357.70 377.16 384.48 b, EFT Mc r = Moda k DraftN 5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12 48.73 50.37 52.18 54.27 56.76 59.68 63.09 66.97 71.29 75.97 80.95	442.50 476.08 502.02 511.79 onthly .08 1 Premiu JaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01 56.47 60.44 63.87 66.80 69.38 71.80 74.27 76.97 80.12 83.84 88.24 99.17 105.64 112.67 120.13	552.49 594.45 626.88 639.09 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
82 83 84 85 Issue Minim Maxin Maxin 50 51 52 53 54 55 55 57 58 59 60 61 62 63 64 65 66 63 64 65 66 67 68 69 70 71 72 73	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57 85.72 91.18 96.97 103.09 109.57 116.43 123.70 131.43 139.64 148.40 157.74	255.77 275.29 290.37 296.05 :: \$ 2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 107.32 111.14 115.34 120.22 125.99 132.80 140.73 149.75 159.78 170.68 182.25 194.30 206.67	85.69 90.86 95.03 97.54 Monti Grade \$2000 9.87 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 15.61 16.44 17.32 18.26 19.26 20.31 21.43 22.61 23.86 25.19 26.60 28.10 29.71 31.43	168.81 179.15 187.47 192.49 MALE GF MALE GF 53000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37 24.70 26.10 27.60 29.18 30.85 32.62 34.49 36.49 36.49 36.49	251.92 267.43 279.92 287.45 RADED D 287.45 RADED D 287.45 RADED D 287.45 287.45 287.45 287.45 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15 37.23 39.44 41.79 44.28 46.91 49.70 52.64 55.77 59.09 62.63 66.39 70.41 74.71	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x e-Non-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 48.52 51.43 54.55 57.87 61.39 965.13 69.07 73.25 77.68 82.37 87.35 92.65 98.30 104.32 110.77	418.15 444.00 464.81 477.36 ENEFIT Policy Fo actors: [Face/1,0 bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 45.80 48.24 50.88 53.74 56.85 60.20 63.83 67.72 71.87 76.30 80.99 85.97 91.24 96.81 102.71 108.96 115.61 122.67 130.20 138.24 146.84	112.56 120.95 127.44 129.88 ee: \$30 SA .515 00] +30 Mo Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.92 19.71 20.39 21.04 21.70 22.42 23.26 24.25 25.42 26.79 28.34 30.06 31.94 33.93 36.00 38.13	222.54 239.33 252.30 257.18 , QA .260) x Facto onthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 24.14 25.73 27.10 28.27 29.30 30.27 31.25 32.34 33.60 35.09 36.84 38.89 41.22 43.80 46.62 49.60 52.71 55.90	332.52 357.70 377.16 384.48 D, EFT Mc r = Moda k DraftN 5\$30 Pol \$5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12 48.73 50.37 52.18 54.27 56.76 59.68 63.09 66.97 71.29 75.97 80.95 86.13 91.45	442.50 476.08 502.02 511.79 onthly .08 11 Premiu TaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 56.47 60.44 63.87 66.80 69.38 71.80 69.38 71.80 69.38 71.80 74.27 76.97 80.12 83.84 88.24 93.35 99.17 105.64 112.67 120.13 127.90 135.88	552.49 594.45 626.88 639.09 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
82 83 84 85 Issue Minim Maxin Maxin 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 66 67 68 69 70 71 72 73 74 75 76	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57 85.72 91.18 96.97 103.09 109.57 116.43 123.70 131.43 123.70 131.43 123.70 131.43 139.64 148.40 157.74 167.74 178.45 189.92 202.21	255.77 275.29 290.37 296.05 t: \$2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 107.32 111.14 115.34 120.22 125.99 132.80 140.73 149.75 159.78 170.68 182.25 194.30 206.67 219.27 232.12 245.45	85.69 90.86 95.03 97.54 97.54 97.54 97.54 97.54 98.7 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 15.61 16.44 17.32 18.26 19.26 20.31 21.43 22.61 23.86 25.19 26.60 28.10 29.71 31.43 33.27 35.25 37.36	168.81 179.15 187.47 192.49 MALE GF MALE GF 53000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37 24.70 26.10 27.60 29.18 30.85 32.62 34.49 36.49 38.61 40.87 43.28 45.86 48.62 51.58 54.75	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15 37.23 39.44 41.79 44.28 46.91 49.70 52.64 55.77 59.09 62.63 66.39 70.41 74.71 79.31 84.25 89.53	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 40.95 43.28 45.80 40.95 57.87 61.39 65.13 69.07 73.25 77.68 82.37 87.35 92.65 98.30 104.32 110.77 117.68 125.08 133.01	418.15 444.00 464.81 477.36 ENEFIT Policy Fo factors: [Face/1,0 bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 456.85 60.20 63.83 67.72 71.87 76.30 80.99 85.97 91.24 96.81 102.71 108.96 115.61 122.67 130.20 138.24 146.84 156.05 165.91 176.48	112.56 120.95 127.44 129.88 ee: \$30 SA .515 00] +30 Mo Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.01 18.01 18.92 19.71 20.39 21.04 21.70 22.42 23.26 24.25 25.42 26.79 28.34 30.06 31.94 33.93 36.00 38.13 40.29 42.50 44.80	222.54 239.33 252.30 257.18 , QA .260) x Facto mthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 24.14 25.73 27.10 28.27 29.30 30.27 31.25 32.34 33.60 35.09 36.84 38.89 41.22 43.80 46.62 49.60 52.71 55.90 59.15 62.47 65.91	332.52 357.70 377.16 384.48 D, EFT Mc r = Moda k DraftN 5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12 48.73 50.37 52.18 54.27 56.76 59.68 63.09 66.97 71.29 75.97 80.95 86.13 91.45 96.87 102.39 108.12	442.50 476.08 502.02 511.79 onthly .08 1 Premiu TaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01 56.47 60.44 63.87 66.80 69.38 71.80 74.27 76.97 80.12 83.84 88.24 93.35 99.17 105.64 112.67 120.13 127.90 135.88 144.01 152.30 160.90	552.49 594.45 626.88 639.09 36 m 36 m 36 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30 88.21 91.65 94.88 98.16 101.77 110.93 116.79 123.61 131.37 139.99 149.36 159.32 169.68 180.32 191.15 202.20 213.67
82 83 84 85 Issue Minim Maxin 55 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57 85.72 91.18 96.97 103.09 109.57 116.43 123.70 131.43 123.70 131.43 123.70 131.43 139.64 148.40 157.74 167.74 167.74 167.74 167.74 167.74 168.92 202.21	255.77 275.29 290.37 296.05 t: \$2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 107.32 111.14 115.34 120.22 99.57 103.57 107.32 111.14 115.34 120.22 125.99 132.80 140.73 149.75 159.78 170.68 182.25 194.30 206.67 219.27 232.12 245.45 259.71	85.69 90.86 95.03 97.54 97.54 97.54 97.54 97.54 98.7 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 15.61 16.44 17.32 18.26 19.26 19.26 19.26 20.31 21.43 22.61 23.86 25.19 26.60 28.10 29.71 31.43 33.27 35.25 37.36 39.62	168.81 179.15 187.47 192.49 MALE GF MALE GF 53000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37 24.70 26.10 27.60 29.18 30.85 32.62 34.49 36.49 38.61 40.87 43.28 45.86 48.62 51.58 54.75 58.14	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15 37.23 39.44 41.79 44.28 46.91 49.70 52.64 55.77 59.09 62.63 66.39 70.41 49.70 52.64 55.77 59.09 62.63 66.39 70.41 79.31 84.25 89.53 95.18	335.04 355.71 372.36 382.41 EATH BI Annual Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 40.95 51.43 54.55 57.87 61.39 65.13 54.55 57.87 61.39 65.13 69.07 73.25 57.68 82.37 87.35 92.65 98.30 104.32 92.65 98.30 104.32 92.65 98.30 104.32 51.64 92.65 98.30 104.32 51.64 92.65 98.30 104.32 51.64 92.65 98.30 104.32 51.65 92.65 98.30 104.32 51.65 92.65 98.30 104.32 10.77 117.68 125.08 133.01 141.49	418.15 444.00 464.81 477.36 ENEFIT Policy Fo factors: [Face/1,0 bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 45.80 48.24 50.88 53.74 56.85 60.20 63.83 67.72 71.87 76.30 80.99 85.97 91.24 96.81 102.71 108.96 115.61 122.67 130.20 138.24 146.84 156.05 165.91 176.48 187.79	112.56 120.95 127.44 129.88 ee: \$30 SA .515 00] +30 Mo Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.92 19.71 20.39 21.04 21.70 22.42 23.26 24.25	222.54 239.33 252.30 257.18 , QA .260) x Facto mthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 24.14 25.73 27.10 28.27 29.30 30.27 31.25 32.34 33.60 35.09 36.84 38.89 41.22 43.80 46.62 49.60 52.71 55.90 59.15 62.47 65.91 69.59	332.52 357.70 377.16 384.48 D, EFT Mc r = Moda k DraftN \$30 Pol \$5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12 48.73 50.37 52.18 54.27 56.76 59.68 63.09 66.97 71.29 75.97 80.95 86.13 91.45 96.87 102.39 108.12 114.26	442.50 476.08 502.02 511.79 onthly .08 1 Premiu JaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01 56.47 60.44 63.87 66.80 69.38 71.80 74.27 76.97 80.12 83.84 88.24 93.35 99.17 105.64 112.67 120.13 127.90 135.88 144.01 152.30 160.90 170.09	552.49 594.45 626.88 639.09 36 m 36 m 36 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30 88.21 91.65 94.88 98.16 101.77 105.97 110.93 116.79 123.61 131.37 139.99 149.36 159.32 169.68 180.32 191.15 202.20 213.67 225.93
82 83 84 85 Issue Minim Maxin 50 51 52 53 54 55 56 57 55 56 57 55 58 59 60 61 62 63 64 65 66 66 67 68 69 70 71 72 73 74 75 76	193.29 205.31 214.99 220.83 Ages: 50-80 num Face Amount num Face Amount Male Rate Per Tho Non-Tobacco 42.41 44.99 47.57 50.25 53.09 56.16 59.49 63.10 67.00 71.22 75.74 80.57 85.72 91.18 96.97 103.09 109.57 116.43 123.70 131.43 123.70 131.43 123.70 131.43 139.64 148.40 157.74 167.74 178.45 189.92 202.21	255.77 275.29 290.37 296.05 t: \$2,000 t: \$10,000 usand Tobacco 56.83 58.67 60.51 62.35 69.35 76.64 83.55 89.71 95.02 99.57 103.57 107.32 111.14 115.34 120.22 125.99 132.80 140.73 149.75 159.78 170.68 182.25 194.30 206.67 219.27 232.12 245.45	85.69 90.86 95.03 97.54 97.54 97.54 97.54 97.54 98.7 10.32 10.76 11.22 11.71 12.24 12.81 13.43 14.10 14.83 15.61 16.44 17.32 18.26 19.26 20.31 21.43 22.61 23.86 25.19 26.60 28.10 29.71 31.43 33.27 35.25 37.36	168.81 179.15 187.47 192.49 MALE GF MALE GF 53000 13.52 14.19 14.85 15.54 16.28 17.07 17.93 18.86 19.87 20.95 22.12 23.37 24.70 26.10 27.60 29.18 30.85 32.62 34.49 36.49 38.61 40.87 43.28 45.86 48.62 51.58 54.75	251.92 267.43 279.92 287.45 RADED D DraftMal t\$30 Pol \$5000 20.82 21.93 23.04 24.19 25.41 26.73 28.16 29.71 31.39 33.20 35.15 37.23 39.44 41.79 44.28 46.91 49.70 52.64 55.77 59.09 62.63 66.39 70.41 74.71 79.31 84.25 89.53	335.04 355.71 372.36 382.41 EATH BI Modal F (Rate x eNon-Tc icy Fee In \$7500 29.93 31.60 33.26 34.99 36.82 38.80 40.95 43.28 45.80 40.95 43.28 45.80 40.95 57.87 61.39 65.13 69.07 73.25 77.68 82.37 87.35 92.65 98.30 104.32 110.77 117.68 125.08 133.01	418.15 444.00 464.81 477.36 ENEFIT Policy Fo factors: [Face/1,0 bbacco cluded \$10000 39.05 41.27 43.49 45.80 48.24 50.88 53.74 456.85 60.20 63.83 67.72 71.87 76.30 80.99 85.97 91.24 96.81 102.71 108.96 115.61 122.67 130.20 138.24 146.84 156.05 165.91 176.48	112.56 120.95 127.44 129.88 ee: \$30 SA .515 00] +30 Mo Grade \$2000 12.35 12.67 12.99 13.30 14.51 15.76 16.95 18.01 18.01 18.01 18.92 19.71 20.39 21.04 21.70 22.42 23.26 24.25 25.42 26.79 28.34 30.06 31.94 33.93 36.00 38.13 40.29 42.50 44.80	222.54 239.33 252.30 257.18 , QA .260) x Facto mthly Ban ed Benefit \$3000 17.24 17.72 18.19 18.67 20.47 22.35 24.14 25.73 27.10 28.27 29.30 30.27 31.25 32.34 33.60 35.09 36.84 38.89 41.22 43.80 46.62 49.60 52.71 55.90 59.15 62.47 65.91	332.52 357.70 377.16 384.48 D, EFT Mc r = Moda k DraftN 5000 27.02 27.81 28.60 29.39 32.40 35.54 38.51 41.16 43.44 45.40 47.12 48.73 50.37 52.18 54.27 56.76 59.68 63.09 66.97 71.29 75.97 80.95 86.13 91.45 96.87 102.39 108.12	442.50 476.08 502.02 511.79 onthly .08 Il Premiu JaleToba icy Fee In \$7500 39.24 40.42 41.61 42.80 47.31 52.01 56.47 60.44 63.87 66.80 69.38 71.80 74.27 76.97 80.12 83.84 88.24 93.35 99.17 105.64 112.67 120.13 127.90 135.88 144.01 152.30 160.90	552.49 594.45 626.88 639.09 36 m 36 m 36 51.45 53.04 54.62 56.20 62.22 68.49 74.43 79.73 84.30 88.21 91.65 94.88 98.16 101.77 110.93 116.79 123.61 131.37 139.99 149.36 159.32 169.68 180.32 191.15 202.20 213.67

				FEMAL	E SIMP	LIFIED IS	SUE					
Minin	Ages: 50-85 num Face Amoun mum Face Amour					Modal F	Policy For Factors: [Face/1.0	SA .515				
	Female Rate Per Th					(Rate x [Face/1,000] +30) x Factor = Modal Premium aleNon-Tobacco licy Fee Included Simplified Issue\$30 Policy Fee Include						
Age	Non-Tobacco	Tobacco	\$5000	\$10000	e\$30 Poi \$15000	\$20000	\$25000	\$5000	\$10000	e\$30 POI \$15000	\$20000	\$25000
50	22.32	31.75	12.18	21.78	31.37	40.97	50.57	16.23	29.89	43.54	57.19	70.84
51	24.40	32.99	13.07	23.56	34.06	44.55	55.04	16.77	30.95	45.14	59.32	73.51
52 53	25.51 26.18	34.88 36.98	13.55 13.84	24.52 25.09	35.49 36.35	46.46 47.61	57.43 58.87	17.58 18.48	32.58 34.38	47.58 50.28	62.57 66.19	77.57 82.09
54	26.79	39.07	14.10	25.62	37.14	48.66	60.18	19.38	36.18	52.98	69.78	86.58
55	27.53	41.05	14.42	26.26	38.09	49.93	61.77	20.23	37.88	55.53	73.19	90.84
56	28.52	42.92	14.84	27.11	39.37	51.63	63.90	21.04	39.49	57.95	76.40	94.86
57 58	29.79 31.31	44.71 46.50	15.39 16.04	28.20 29.51	41.01	53.82 56.43	66.63 69.90	21.81 22.58	41.03 42.57	60.26 62.57	79.48 82.56	98.71 102.56
50	33.04	48.36	16.04	30.99	42.97 45.20	50.43	73.62	22.56	42.57	64.96	85.76	102.56
60	34.91	50.34	17.59	32.60	47.61	62.63	77.64	24.23	45.87	67.52	89.16	110.81
61	36.87	52.49	18.43	34.29	50.14	66.00	81.85	25.15	47.72	70.29	92.86	115.43
62	38.88	54.82	19.30	36.02	52.74	69.45	86.17	26.15	49.73	73.30	96.87	120.44
63 64	40.91 42.94	57.35 60.04	20.17 21.04	37.76 39.51	55.35 57.97	72.95 76.44	90.54 94.90	27.24 28.40	51.90 54.21	76.56 80.03	101.22 105.85	125.88 131.67
65	45.00	62.88	21.93	41.28	60.63	79.98	99.33	29.62	56.66	83.70	110.73	137.77
66	47.12	65.85	22.84	43.10	63.36	83.63	103.89	30.90	59.21	87.53	115.84	144.16
67	49.36	68.93	23.80	45.03	66.25	87.48	108.70	32.22	61.86	91.50	121.14	150.78
68	51.78	72.15	24.85	47.11	69.38	91.64	113.91	33.60	64.63	95.65	126.68	157.70
69 70	54.47 57.50	75.52	26.00 27.31	49.42 52.03	72.85 76.76	96.27	119.69 126.21	35.05 36.61	67.53 70.64	100.00	132.47 138.70	164.95 172.73
70	60.96	83.11	28.79	55.01	81.22	107.43	133.64	38.32	74.05	109.79	145.53	181.27
72	64.91	87.57	30.49	58.40	86.31	114.23	142.14	40.24	77.89	115.55	153.20	190.86
73	69.42	92.72	32.43	62.28	92.13	121.98	151.83	42.45	82.32	122.19	162.06	201.93
74 75	74.54	98.76	34.63	66.68	98.74	130.79	162.84	45.05	87.51	129.98	172.45	214.91
75	80.30 86.71	105.90	37.11 39.87	71.64 77.15	106.17	140.70 151.72	175.23	48.12	93.65	139.19	184.73 199.24	230.27
70	93.78	124.22	42.91	83.23	123.56	163.88	204.21	55.99	109.41	162.82	216.24	269.65
78	101.50	135.61	46.23	89.87	133.52	177.16	220.81	60.89	119.20	177.52	235.83	294.14
79	109.87	148.42	49.82	97.07	144.31	191.56	238.80	66.40	130.22	194.04	257.86	321.68
80	118.90	162.36	53.71	104.83	155.96	207.09	258.22	72.39	142.21	212.02	281.84	351.65
81 82	128.62 139.12	176.87 191.04	57.89 62.40	113.19 122.22	168.50 182.04	223.81 241.87	279.11 301.69	78.63	154.69 166.87	230.74 249.02	306.80 331.17	382.85 413.32
							001.00	04.10	100.07		001.17	410.02
83	150.57	203.48	67.33	132.07	196.82	261.56	326.31	90.08	177.57	265.07	352.57	440.06
84	150.57 163.23	203.48 212.24	67.33 72.77	132.07 142.96	196.82 213.15	261.56 283.34	326.31 353.52	93.84	177.57 185.11	265.07 276.37	352.57 367.63	440.06 458.90
			72.77 78.91	142.96 155.23	213.15 231.56	283.34 307.88	353.52 384.21					
84 85	163.23 177.50	212.24	72.77 78.91	142.96	213.15 231.56	283.34 307.88 DEATH I	353.52 384.21 BENEFIT	93.84 94.89	185.11	276.37	367.63	458.90
84 85 Issue	163.23 177.50	212.24 214.67	72.77 78.91	142.96 155.23	213.15 231.56	283.34 307.88 DEATH I Annual	353.52 384.21 BENEFIT Policy F	93.84 94.89 ee: \$30	185.11 187.20	276.37 279.50	367.63 371.81	458.90 464.12
84 85 Issue Minin	163.23 177.50 Ages: 50-80 num Face Amoun	212.24 214.67 t: \$ 2,000	72.77 78.91	142.96 155.23	213.15 231.56	283.34 307.88 DEATH I Annual Modal I	353.52 384.21 BENEFIT Policy Fe Factors:	93.84 94.89 ee: \$30 SA .515	185.11 187.20	276.37 279.50	367.63 371.81	458.90 464.12
84 85 Issue Minin	163.23 177.50	212.24 214.67 t: \$ 2,000	72.77 78.91 F I	142.96 155.23 EMALE C	213.15 231.56 GRADED	283.34 307.88 DEATH I Annual Modal I (Rate x	353.52 384.21 BENEFIT Policy Fo Factors: [Face/1,0	93.84 94.89 ee: \$30 SA .515 000] +30	185.11 187.20 , QA .260) x Facto	276.37 279.50), EFT Mo r = Moda	367.63 371.81	458.90 464.12
84 85 Issue Minin Maxin	163.23 177.50 Ages: 50-80 num Face Amoun	212.24 214.67 t: \$ 2,000 nt: \$10,000	72.77 78.91 Fl	142.96 155.23 EMALE G	213.15 231.56 SRADED	283.34 307.88 DEATH I Annual Modal I (Rate x aleNon-7	353.52 384.21 BENEFIT Policy Fo Factors: [Face/1,0	93.84 94.89 ee: \$30 SA .515 000] +30 Mon	185.11 187.20 , QA .260) x Facto ithly Bank	276.37 279.50), EFT Mo r = Moda DraftFe	367.63 371.81 onthly .08 Il Premiu maleTot	458.90 464.12
84 85 Issue Minin Maxin	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amour Female Rate Per Th	212.24 214.67 t: \$ 2,000 nt: \$10,000	72.77 78.91 Fl	142.96 155.23 EMALE C	213.15 231.56 BRADED raftFema t\$30 Poli	283.34 307.88 DEATH I Annual Modal I (Rate x aleNon-7	353.52 384.21 BENEFIT Policy For Factors: [Face/1,0 Tobacco	93.84 94.89 ee: \$30 SA .515 000] +30 Mon Grade	185.11 187.20 , QA .260) <u>x Facto</u> hthly Bank ed Benefit	276.37 279.50 , EFT Mo r = Moda DraftFe \$30 Poli	367.63 371.81 onthly .08 al Premiu maleTok cy Fee	458.90 464.12 366 m bacco
84 85 Issue Minin Maxin	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amour	212.24 214.67 t: \$ 2,000 nt: \$10,000 nousand	72.77 78.91 Fl	142.96 155.23 EMALE C Iy Bank D ed Benefit	213.15 231.56 SRADED	283.34 307.88 DEATH I Annual Modal I (Rate x aleNon-7 icy Fee	353.52 384.21 BENEFIT Policy Fo Factors: [Face/1,0	93.84 94.89 ee: \$30 SA .515 000] +30 Mon	185.11 187.20 , QA .260) x Facto ithly Bank	276.37 279.50), EFT Mo r = Moda DraftFe	367.63 371.81 onthly .08 Il Premiu maleTot	458.90 464.12
84 85 Issue Minin Maxin Age 50 51	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amour Female Rate Per Th Non-Tobacco 34.69 36.50	212.24 214.67 t: \$ 2,000 nt: \$10,000 nousand <u>Tobacco</u> 46.95 49.73	72.77 78.91 Fl Month Grad \$2000 8.55 8.86	142.96 155.23 EMALE C Iy Bank D ed Benefit \$3000 11.53 12.00	213.15 231.56 GRADED raftFema t\$30 Poli \$5000 17.50 18.28	283.34 307.88 DEATH I Modal I (Rate x aleNon-T icy Fee \$7500 24.96 26.12	353.52 384.21 BENEFIT Policy Fe Factors: [Face/1,(Tobacco \$10000 32.41 33.97	93.84 94.89 94.99	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41	276.37 279.50 9, EFT Mc r = Moda DraftFe \$30 Poli \$5000 22.77 23.96	367.63 371.81 onthly .08 il Premiu maleTok cy Fee \$7500 32.86 34.66	458.90 464.12 36 m bacco \$10000 42.96 45.35
84 85 Issue Minin Maxin Maxin 50 51 52	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amour Female Rate Per Th Non-Tobacco 34.69 36.50 38.35	212.24 214.67 t: \$ 2,000 nt: \$10,000 nousand Tobacco 46.95 49.73 52.50	72.77 78.91 Fl Month Grad \$2000 8.55 8.86 9.18	142.96 155.23 EMALE C Iy Bank D ed Benefit \$3000 11.53 12.00 12.47	213.15 231.56 SRADED raftFema t\$30 Poli \$5000 17.50 18.28 19.07	283.34 307.88 DEATH I Modal I (Rate x aleNon-7 icy Fee \$7500 24.96 26.12 27.32	353.52 384.21 3ENEFIT Policy For Factors: [Face/1,(fobacco \$10000 32.41 33.97 35.56	93.84 94.89 94.99 94.89 94.89 94.90	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13	276.37 279.50 , EFT Mc r = Moda DraftFe (\$30 Poli \$5000 22.77 23.96 25.16	367.63 371.81 onthly .08 il Premiu maleTok cy Fee \$7500 32.86 34.66 36.44	458.90 464.12 366 m bacco \$10000 42.96 45.35 47.73
84 85 Issue Minin Maxin Maxin 50 51 52 53	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amour Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31	212.24 214.67 tt: \$ 2,000 nt: \$10,000 nousand Tobacco 46.95 49.73 52.50 55.28	72.77 78.91 Fl Month Grade \$2000 8.55 8.86 9.18 9.51	142.96 155.23 EMALE C Iy Bank D ed Benefit \$3000 11.53 12.00 12.47 12.98	213.15 231.56 SRADED raftFema t\$30 Poli \$5000 17.50 18.28 19.07 19.91	283.34 307.88 DEATH E Annual Modal F (Rate x aleNon-7 icy Fee \$7500 24.96 26.12 27.32 28.58	353.52 384.21 3ENEFIT Policy For Factors: [Face/1,0 fobacco \$10000 32.41 33.97 35.56 37.25	93.84 94.89 ee: \$30 SA .515 00] +30 Grade \$2000 10.66 11.13 11.61 12.09	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84	276.37 279.50 , EFT Mc r = Moda DraftFe :\$30 Poli \$5000 22.77 23.96 25.16 26.35	367.63 371.81 onthly .08 <u>al Premiu</u> maleTok cy Fee \$7500 32.86 34.66 34.66 36.44 38.24	458.90 464.12 366 m 50acco \$10000 42.96 45.35 47.73 50.12
84 85 Issue Minin Maxin 50 51 52 53 54	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amour Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38	212.24 214.67 t: \$ 2,000 nt: \$10,000 nousand Tobacco 46.95 49.73 52.50 55.28 58.05	72.77 78.91 Fl Grade \$2000 8.55 8.86 9.18 9.51 9.87	142.96 155.23 EMALE C Iy Bank D ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51	213.15 231.56 GRADED raftFema t\$30 Poli \$5000 17.50 18.28 19.07 19.91 20.80	283.34 307.88 DEATH E Annual Modal F (Rate x aleNon-7 icy Fee \$7500 24.96 24.96 26.12 27.32 28.58 29.92	353.52 384.21 3ENEFIT Policy For factors: [Face/1,(fobacco \$10000 32.41 33.97 35.56 37.25 39.03	93.84 94.89 ee: \$30 SA .515 000] +30 Grade \$2000 10.66 11.13 11.61 12.09 12.56	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56	276.37 279.50), EFT Mo r = Moda DraftFe :\$30 Poli \$5000 22.77 23.96 25.16 26.35 27.54	367.63 371.81 onthly .08 <u>Il Premiu</u> maleTok cy Fee \$7500 32.86 34.66 34.66 36.44 38.24 40.02	458.90 464.12 366 m 50acco \$10000 42.96 45.35 47.73 50.12 52.50
84 85 Issue Minin Maxin 50 51 52 53 54 55 55 56	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amour Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31	212.24 214.67 tt: \$ 2,000 nt: \$10,000 nousand Tobacco 46.95 49.73 52.50 55.28	72.77 78.91 Fl Month Grade \$2000 8.55 8.86 9.18 9.51	142.96 155.23 EMALE C Iy Bank D ed Benefit \$3000 11.53 12.00 12.47 12.98	213.15 231.56 SRADED raftFema t\$30 Poli \$5000 17.50 18.28 19.07 19.91	283.34 307.88 DEATH E Annual Modal F (Rate x aleNon-7 icy Fee \$7500 24.96 26.12 27.32 28.58	353.52 384.21 3ENEFIT Policy For Factors: [Face/1,0 fobacco \$10000 32.41 33.97 35.56 37.25	93.84 94.89 ee: \$30 SA .515 00] +30 Grade \$2000 10.66 11.13 11.61 12.09	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 15.41 16.13 16.84	276.37 279.50 , EFT Mc r = Moda DraftFe :\$30 Poli \$5000 22.77 23.96 25.16 26.35	367.63 371.81 onthly .08 <u>al Premiu</u> maleTok cy Fee \$7500 32.86 34.66 34.66 36.44 38.24	458.90 464.12 366 m 50acco \$10000 42.96 45.35 47.73 50.12
84 85 Issue Minin Maxin 50 51 52 53 54 55 56 57	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amour Female Rate Per Th <u>Non-Tobacco</u> 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39	212.24 214.67 tt: \$ 2,000 nt: \$10,000 nousand Tobacco 46.95 49.73 52.50 55.28 58.05 60.83 62.14 63.44	72.77 78.91 Fl Month Grade \$2000 8.55 8.86 9.18 9.51 9.87 10.25 10.65 11.08	142.96 155.23 EMALE C Iy Bank D ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32	213.15 231.56 GRADED iraftFem t\$30 Poli \$5000 17.50 18.28 19.07 19.91 20.80 21.75	283.34 307.88 DEATH I Modal I (Rate x aleNon-1 icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44	353.52 384.21 3ENEFIT Policy F Factors: [Face/1,(fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06	93.84 94.89 94.99	185.11 187.20 , QA .260) x Facto othly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95	276.37 279.50), EFT Mc r = Moda DraftFe :\$30 Poli \$5000 22.77 23.96 25.16 26.35 27.54 28.74	367.63 371.81 onthly .08 <u>al Premiu</u> maleTok cy Fee \$7500 32.86 34.66 36.44 38.24 40.02 41.82 42.66 43.50	458.90 464.12 366 m 50acco \$10000 42.96 45.35 47.73 50.12 52.50 54.89
84 85 Issue Minin Maxin 50 51 52 53 54 55 55 56 57 58	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amour Female Rate Per Th <u>Non-Tobacco</u> 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98	212.24 214.67 t: \$ 2,000 nt: \$10,000 nousand Tobacco 46.95 49.73 52.50 55.28 58.05 60.83 62.14 63.44 64.75	72.77 78.91 Fl Month Grade \$2000 8.55 8.86 9.18 9.51 9.87 10.25 10.65 11.08 11.52	142.96 155.23 EMALE C Iy Bank D ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.99	213.15 231.56 GRADED tFema \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93	283.34 307.88 DEATH I Modal I (Rate x aleNon-1 icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 36.11	353.52 384.21 3ENEFIT Policy F Factors: [Face/1,(fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28	93.84 94.89 94.90	185.11 187.20 , QA .260) x Facto othly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95 19.29	276.37 279.50 9, EFT Mc r = Moda DraftFe \$5000 22.77 23.96 25.16 26.35 27.54 28.74 28.74 29.30 29.86 30.42	367.63 371.81 onthly .08 il Premiu maleTot cy Fee \$7500 32.86 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34	458.90 464.12 36 m 50 50 50 50 50 50 50 50 50 50 50 50 50
84 85 Issue Minin Maxin 50 51 52 53 54 55 56 57 58 57 58 59	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amoun Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67	212.24 214.67 t: \$ 2,000 nt: \$10,000 nousand Tobacco 46.95 49.73 52.50 55.28 58.05 60.83 62.14 63.44 63.44 64.75 66.05	72.77 78.91 Fl % % % % % % % % % % % % % % % % % %	142.96 155.23 EMALE C Ily Bank D ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.99 16.68	213.15 231.56 SRADED raftFem \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93 26.09	283.34 307.88 DEATH I Modal I (Rate x aleNon-T icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 36.11 37.84	353.52 384.21 3ENEFIT Policy For Factors: [Face/1,(fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60	93.84 94.89 ee: \$30 SA .515 00] +30 Mon Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.49 13.72 13.94	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95 19.29 19.62	276.37 279.50 7 = Moda DraftFe 5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98	367.63 371.81 onthly .08 il Premiu maleTok cy Fee \$7500 32.86 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18	458.90 464.12 36 m 50 50 50 50 50 50 50 50 50 50 50 50 50
84 85 Issue Minin Maxin 50 51 52 53 54 55 55 56 57 58	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amoun Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48	212.24 214.67 at: \$ 2,000 accoss accoss attemposed	72.77 78.91 Fl \$20000 \$2000 \$2000 \$20000 \$2000 \$2000 \$2000 \$2000 \$2000 \$	142.96 155.23 EMALE C Iy Bank D ed Benefit \$3000 12.47 12.98 13.51 14.08 14.69 15.32 15.99 16.68 17.41	213.15 231.56 FRADED araftFema t\$30 Poli \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93 26.09 27.30	283.34 307.88 DEATH E Annual Modal F (Rate x aleNon-T icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 36.11 37.84 39.65	353.52 384.21 3ENEFIT Policy For Factors: [Face/1,0 70bacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 40.93 42.94 45.06 47.28 49.60 52.01	93.84 94.89 94.90	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95 19.29 19.62 19.96	276.37 279.50 7 = Moda DraftFe 5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98 31.54	367.63 371.81 onthly .08 <u>al Premiu</u> maleTok cy Fee \$7500 32.86 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18 46.03	458.90 464.12 366 m bacco \$10000 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 58.27 59.38 60.51
84 85 Issue Minin Maxin 50 51 52 53 54 55 56 57 58 59 60 60 61 62	163.23 177.50 Ages: 50-80 num Face Amoun Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48 60.40 63.44	212.24 214.67 it: \$ 2,000 it: \$10,000 iousand Tobacco 46.95 49.73 52.50 55.28 58.05 60.83 62.14 63.44 64.75 66.05 67.36 72.44 78.16	72.77 78.91 Fl Grade \$2000 8.55 8.86 9.18 9.51 9.87 10.25 10.65 11.08 11.52 11.98 11.52 11.98 12.47 12.97 13.49	142.96 155.23 EMALE C ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.99 16.68 17.41 18.16 18.95	213.15 231.56 SRADED raftFem \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93 26.09	283.34 307.88 DEATH I Modal I (Rate x aleNon-T icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 36.11 37.84	353.52 384.21 3ENEFIT Policy For Factors: [Face/1,(fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60	93.84 94.89 ee: \$30 SA .515 00] +30 Mon Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.49 13.72 13.94 14.17 15.04 16.02	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95 19.29 19.62	276.37 279.50 7 = Moda DraftFe 5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98	367.63 371.81 onthly .08 il Premiu maleTok cy Fee \$7500 32.86 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18	458.90 464.12 366 m 50acco \$10000 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 58.27 59.38 60.51 64.88 69.80
84 85 Issue Minin Maxin 50 51 52 53 54 55 56 57 58 59 60 61 62 63	163.23 177.50 Ages: 50-80 num Face Amoun Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48 60.40 63.44 66.62	212.24 214.67 t: \$ 2,000 nt: \$10,000 nousand Tobacco 46.95 49.73 52.50 55.28 58.05 60.83 62.14 63.44 64.75 66.05 67.36 72.44 78.16 84.18	72.77 78.91 Fl Grade \$2000 8.55 8.86 9.18 9.51 9.87 10.25 10.65 11.08 11.52 11.98 11.52 11.98 12.47 12.97 13.49 14.04	142.96 155.23 EMALE C ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.99 16.68 17.41 18.16 18.95 19.77	213.15 231.56 GRADED iraftFem it\$30 Poli \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93 26.09 27.30 28.55 29.86 31.23	283.34 307.88 DEATH I Modal I (Rate x aleNon-7 icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 36.11 37.84 39.65 41.54 43.50 45.55	353.52 384.21 3ENEFIT Policy F factors: [Face/1,(fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60 52.01 54.52 57.14 59.87	93.84 94.89 ee: \$30 SA .515 00] +30 Mon Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.49 13.72 13.94 14.17 15.04 16.02 17.06	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95 19.29 19.62 19.96 21.27 22.75 24.30	276.37 279.50 . EFT Mc r = Moda DraftFe :\$30 Poli \$5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98 31.54 33.73 36.19 38.78	367.63 371.81 onthly .08 il Premiu maleTok cy Fee \$7500 32.86 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18 46.03 49.30 52.99 56.88	458.90 464.12 366 m 50acco \$10000 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 58.27 59.38 60.51 64.88 60.51 64.88 69.80 74.97
84 85 Issue Minin Maxin 50 51 52 53 53 54 55 56 57 58 59 60 61 62 63 64	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amour Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48 60.40 63.44 66.62 69.97	212.24 214.67 t: \$ 2,000 t: \$10,000 tousand Tobacco 46.95 49.73 52.50 55.28 58.05 60.83 62.14 63.44 64.75 66.05 67.36 72.44 78.16 84.18 90.20	72.77 78.91 Fl % % % % % % % % % % % % % % % % % %	142.96 155.23 EMALE C ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.99 16.68 17.41 18.16 18.95 19.77 20.63	213.15 231.56 GRADED iraftFem \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93 26.09 27.30 28.55 29.86 31.23 32.67	283.34 307.88 DEATH I Modal I (Rate x aleNon-7 icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 36.11 37.84 39.65 41.54 43.50 45.55 47.71	353.52 384.21 3ENEFIT Policy F Factors: [Face/1,(Fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60 52.01 54.52 57.14 59.87 62.75	93.84 94.89 ee: \$30 SA .515 00] +30 Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.49 13.72 13.94 13.72 13.94 13.72 13.94 14.17 15.04 16.02 17.06 18.09	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95 19.29 19.62 19.96 21.27 22.75 24.30 25.85	276.37 279.50 b, EFT Mc r = Moda DraftFe :\$30 Poli \$5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98 31.54 33.73 36.19 38.78 41.37	367.63 371.81 onthly .08 il Premiu maleTot cy Fee \$7500 32.86 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18 46.03 49.30 52.99 56.88 60.76	458.90 464.12 36 m 50 acco \$10000 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 58.27 59.38 60.51 64.88 60.51 64.88 69.80 74.97 80.15
84 85 Issue Minin Maxin 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amour Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48 60.40 63.44 66.62 69.97 73.53	212.24 214.67 t: \$ 2,000 t: \$10,000 tousand Tobacco 46.95 49.73 52.50 55.28 58.05 60.83 62.14 63.44 64.75 66.05 67.36 72.44 78.16 84.18 90.20 95.99	72.77 78.91 Fl % % % % % % % % % % % % % % % % % %	142.96 155.23 EMALE C Iy Bank D ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.99 16.68 17.41 8.16 18.95 19.77 20.63 21.55	213.15 231.56 GRADED raftFema t\$30 Poli \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93 26.09 27.30 28.55 29.86 31.23 32.67 34.20	283.34 307.88 DEATH I Modal I (Rate x aleNon-7 icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 36.11 37.84 39.65 41.54 43.50 45.55 47.71 50.01	353.52 384.21 3ENEFIT Policy F Factors: [Face/1,(Fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60 52.01 54.52 57.14 59.87 62.75 65.82	93.84 94.89 ee: \$30 SA .515 00] +30 Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.49 13.72 13.94 13.72 13.94 14.17 15.04 16.02 17.06 18.09 19.09	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95 19.29 19.62 19.96 21.27 22.75 24.30 25.85 27.35	276.37 279.50 b, EFT Mc r = Moda DraftFe :\$30 Poli \$5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98 31.54 33.73 36.19 38.78 41.37 43.86	367.63 371.81 onthly .08 il Premiu maleTot cy Fee \$7500 32.86 34.66 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18 46.03 49.30 52.99 56.88 60.76 64.49	458.90 464.12 366 m 50acco \$10000 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 58.27 59.38 60.51 64.88 69.80 74.97 80.15 85.13
84 85 Issue Minin Maxin 50 51 52 53 54 55 56 57 58 59 60 61 62 63 63 64 65 66	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amoun Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48 60.40 63.44 66.62 69.97 73.53 77.34	212.24 214.67 t: \$ 2,000 nt: \$10,000 nousand Tobacco 46.95 49.73 52.50 55.28 58.05 60.83 62.14 63.44 63.44 63.44 64.75 66.05 67.36 72.44 78.16 84.18 90.20 95.99 101.44	72.77 78.91 Fl % % % % % % % % % % % % % % % % % %	142.96 155.23 EMALE C ly Bank D ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.99 16.68 17.41 18.16 18.95 19.77 20.63 21.55 22.53	213.15 231.56 FADED araftFema \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93 26.09 27.30 28.55 29.86 31.23 32.67 34.20 35.84	283.34 307.88 DEATH I Modal I (Rate x aleNon-T icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 32.85 34.44 39.65 41.54 43.50 45.55 47.71 50.01 52.46	353.52 384.21 3ENEFIT Policy For Factors: [Face/1,(fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60 52.01 54.52 57.14 59.87 62.75 65.82 69.09	93.84 94.89 ee: \$30 SA .515 00] +30 Mon Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.27 13.94 13.72 13.94 14.17 15.04 16.02 17.06 18.09 19.09 20.03	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95 19.29 19.62 19.96 21.27 22.75 24.30 25.85 27.35 28.75	276.37 279.50 7 = Moda DraftFe 5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98 31.54 33.73 36.19 38.78 41.37 43.86 46.20	367.63 371.81 onthly .08 il Premiu maleTok cy Fee \$7500 32.86 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18 46.03 49.30 52.99 56.88 60.76 64.49 68.01	458.90 464.12 366 m 50aCCO \$10000 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 58.27 59.38 60.51 64.88 69.80 74.97 80.15 85.13 89.82
84 85 Issue Minin Maxii 50 51 52 53 54 55 56 57 57 58 59 60 61 62 63 64 64 65 66 67 68	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amoun Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48 60.40 63.44 66.62 69.97 73.53 77.34 81.45 85.94	212.24 214.67 at: \$ 2,000 accoss ac	72.77 78.91 Fl % % % % % % % % % % % % % % % % % %	142.96 155.23 EMALE C ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.99 16.68 17.41 18.16 18.95 19.77 20.63 21.55 22.53 23.59 24.75	213.15 231.56 GRADED raftFema t\$30 Poli \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93 26.09 27.30 28.55 29.86 31.23 32.67 34.20	283.34 307.88 DEATH I Modal I (Rate x aleNon-7 icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 36.11 37.84 39.65 41.54 43.50 45.55 47.71 50.01	353.52 384.21 3ENEFIT Policy F Factors: [Face/1,(Fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60 52.01 54.52 57.14 59.87 62.75 65.82	93.84 94.89 ee: \$30 SA .515 00] +30 Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.94 13.72 13.94 14.17 15.04 16.02 17.06 18.09 19.09 20.03 20.90 21.74	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95 19.29 19.62 19.96 21.27 22.75 24.30 25.85 27.35	276.37 279.50 b, EFT Mc r = Moda DraftFe :\$30 Poli \$5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98 31.54 33.73 36.19 38.78 41.37 43.86	367.63 371.81 onthly .08 il Premiu maleTot cy Fee \$7500 32.86 34.66 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18 46.03 49.30 52.99 56.88 60.76 64.49	458.90 464.12 366 m 50aCCO \$10000 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 58.27 59.38 60.51 64.88 69.80 74.97 80.15 85.13 85.13 85.13 89.82 94.20 98.36
84 85 Issue Minin Maxii 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amoun Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48 60.40 63.44 66.62 69.97 73.53 77.34 81.45 85.94 90.86	212.24 214.67 at: \$ 2,000 accoss ac	72.77 78.91 Fl \$2000 8.55 8.86 9.18 9.51 9.87 10.25 10.65 11.08 11.52 11.98 12.47 12.97 13.49 14.04 14.61 15.23 15.88 16.59 17.36 18.21	142.96 155.23 EMALE C ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.39 16.68 17.41 18.16 18.95 19.77 20.63 21.55 22.53 23.59 24.75 26.02	213.15 231.56 3RADED raftFema t\$30 Poli \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93 26.09 27.30 28.55 29.86 31.23 32.67 34.20 35.84 37.60 39.53 41.65	283.34 307.88 DEATH I Annual Modal I (Rate x aleNon icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 36.11 37.84 39.65 41.54 43.50 45.55 47.71 50.01 52.46 55.12 58.01 61.18	353.52 384.21 3ENEFIT Policy For factors: [Face/1,0 fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60 52.01 54.52 57.14 59.87 62.75 65.82 69.09 72.63 76.49 80.72	93.84 94.89 ee: \$30 SA .515 00] +30 Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.94 13.72 13.94 14.17 15.04 16.02 17.06 18.09 19.09 20.03 20.90 21.74 22.56	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95 19.29 19.62 19.96 21.27 22.75 24.30 25.85 27.35 28.75 30.06 31.31 32.55	276.37 279.50 . EFT Mc r = Moda DraftFe :\$30 Poli \$5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98 31.54 33.73 36.19 38.78 41.37 43.86 46.20 48.39 50.47 52.54	367.63 371.81 onthly .08 <u>Il Premiu</u> maleTot cy Fee \$7500 32.86 34.66 34.66 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18 46.03 49.30 52.99 56.88 60.76 64.49 968.01 71.29 74.41 77.52	458.90 464.12 366 m 50aCCO \$10000 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 57.14 58.27 59.38 60.51 64.88 69.80 74.97 80.15 85.13 89.82 94.20 98.36 102.49
84 85 Issue Minin Maxin 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 66 66 67 68 69 70	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amoun Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48 60.40 63.44 66.62 69.97 73.53 77.34 81.45 85.94 90.86 96.29	212.24 214.67 t: \$ 2,000 nt: \$10,000 nousand Tobacco 46.95 49.73 52.50 55.28 58.05 60.83 62.14 63.44 64.75 66.05 67.36 72.44 78.16 84.18 90.20 95.99 101.44 106.53 111.37 116.18 121.25	72.77 78.91 Fl % % % % % % % % % % % % % % % % % %	142.96 155.23 EMALE C ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.99 16.68 17.41 18.16 18.95 19.77 20.63 21.55 22.53 23.59 24.75 26.02 27.42	213.15 231.56 GRADED ************************************	283.34 307.88 DEATH I Annual Modal I (Rate x aleNon-7 icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 32.85 34.44 39.65 41.54 43.50 45.55 41.54 43.50 45.55 47.71 50.01 52.46 55.12 58.01 61.18 64.69	353.52 384.21 3ENEFIT Policy For Factors: [Face/1,(fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60 52.01 54.52 57.14 59.87 62.75 65.82 69.09 72.63 76.49 80.72 85.39	93.84 94.89 ee: \$30 SA .515 00] +30 Mon Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.94 13.72 13.94 14.17 15.04 16.02 17.06 18.09 19.09 20.03 20.90 21.74 22.56 23.44	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95 19.29 19.62 19.96 21.27 22.75 24.30 25.85 27.35 28.75 30.06 31.31 32.55 33.86	276.37 279.50 . EFT Mc r = Moda DraftFe :\$30 Poli \$5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98 31.54 33.73 36.19 38.78 41.37 43.86 46.20 48.39 50.47 52.54 54.72	367.63 371.81 onthly .08 <u>I Premiu</u> maleTot cy Fee \$7500 32.86 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18 46.03 49.30 52.99 56.88 60.76 64.49 68.01 71.29 74.41 71.29 74.41 77.52 80.79	458.90 464.12 366 m 50aCCO \$10000 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 58.27 59.38 60.51 64.88 69.80 74.97 80.15 85.13 89.82 94.20 98.36 102.49 106.86
84 85 Issue Minin Maxin 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amoun Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48 60.40 63.44 66.62 69.97 73.53 77.34 81.45 85.94 90.86 96.29 102.31	212.24 214.67 it: \$ 2,000 it: \$10,000 iousand Tobacco 46.95 49.73 52.50 55.28 58.05 60.83 62.14 63.44 64.75 66.05 67.36 72.44 78.16 84.18 90.20 95.99 101.44 106.53 111.37 116.18 121.25 126.95	72.77 78.91 Fl Grade \$2000 8.55 8.86 9.18 9.51 9.87 10.25 10.65 11.08 11.52 11.98 12.47 12.97 13.49 14.04 14.61 15.23 15.88 16.59 17.36 18.21 19.14 20.18	142.96 155.23 EMALE C ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.99 16.68 17.41 18.16 18.95 19.77 20.63 21.55 22.53 23.59 24.75 26.02 27.42 28.98	213.15 231.56 GRADED iraftFema it\$30 Poli \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93 26.09 27.30 28.55 29.86 31.23 32.67 34.20 35.84 37.60 39.53 41.65 43.98 46.57	283.34 307.88 DEATH I Annual Modal I (Rate x aleNon-7 icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 32.85 34.44 30.65 41.54 43.50 45.55 47.71 50.01 52.46 55.12 58.01 61.18 64.69 68.57	353.52 384.21 BENEFIT Policy F actors: [Face/1,(fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60 52.01 54.52 57.14 59.87 62.75 65.82 69.09 72.63 76.49 80.72 85.39 90.57	93.84 94.89 ee: \$30 SA .515 00] +30 Mon Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.49 13.72 13.94 14.17 15.04 16.02 17.06 18.09 19.09 20.03 20.90 21.74 22.56 23.44 24.42	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95 19.29 19.62 19.96 21.27 22.75 24.30 25.85 27.35 28.75 30.06 31.31 32.55 33.86 35.33	276.37 279.50 . EFT Mc r = Moda DraftFe :\$30 Poli \$5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98 31.54 33.73 36.19 38.78 41.37 43.86 46.20 48.39 50.47 52.54 54.72 57.17	367.63 371.81 onthly .08 <u>Il Premiu</u> maleTot cy Fee \$7500 32.86 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18 46.03 44.34 45.18 46.03 49.30 52.99 56.88 60.76 64.49 68.01 71.29 74.41 77.52 80.79 84.46	458.90 464.12 36 37 37 30 464.12 30 30 30 30 42.96 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 58.27 59.38 60.51 64.88 60.51 64.88 69.80 74.97 80.15 85.13 89.82 94.20 98.36 102.49 106.86 111.76
84 85 Issue Minin Maxin 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amoun Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48 60.40 63.44 66.62 69.97 73.53 77.34 81.45 85.94 90.86 96.29	212.24 214.67 t: \$ 2,000 nt: \$10,000 nousand Tobacco 46.95 49.73 52.50 55.28 58.05 60.83 62.14 63.44 64.75 66.05 67.36 72.44 78.16 84.18 90.20 95.99 101.44 106.53 111.37 116.18 121.25	72.77 78.91 Fl % % % % % % % % % % % % % % % % % %	142.96 155.23 EMALE C ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.99 16.68 17.41 18.16 18.95 19.77 20.63 21.55 22.53 23.59 24.75 26.02 27.42	213.15 231.56 GRADED ************************************	283.34 307.88 DEATH I Annual Modal I (Rate x aleNon-7 icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 32.85 34.44 39.65 41.54 43.50 45.55 41.54 43.50 45.55 47.71 50.01 52.46 55.12 58.01 61.18 64.69	353.52 384.21 3ENEFIT Policy For Factors: [Face/1,(fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60 52.01 54.52 57.14 59.87 62.75 65.82 69.09 72.63 76.49 80.72 85.39	93.84 94.89 ee: \$30 SA .515 00] +30 Mon Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.94 13.72 13.94 14.17 15.04 16.02 17.06 18.09 19.09 20.03 20.90 21.74 22.56 23.44	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95 19.29 19.62 19.96 21.27 22.75 24.30 25.85 27.35 28.75 30.06 31.31 32.55 33.86	276.37 279.50 . EFT Mc r = Moda DraftFe :\$30 Poli \$5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98 31.54 33.73 36.19 38.78 41.37 43.86 46.20 48.39 50.47 52.54 54.72	367.63 371.81 onthly .08 <u>I Premiu</u> maleTot cy Fee \$7500 32.86 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18 46.03 49.30 52.99 56.88 60.76 64.49 68.01 71.29 74.41 71.29 74.41 77.52 80.79	458.90 464.12 366 m 50aCCO \$10000 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 58.27 59.38 60.51 64.88 69.80 74.97 80.15 85.13 89.82 94.20 98.36 102.49 106.86
84 85 Issue Minin Maxin 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amoun Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48 60.40 63.44 66.62 69.97 73.53 77.34 81.45 85.94 90.86 96.29 102.31 108.98 116.37 124.55	212.24 214.67 t: \$ 2,000 nt: \$10,000 nousand Tobacco 46.95 49.73 52.50 55.28 58.05 60.83 62.14 63.44 63.44 63.44 64.75 66.05 67.36 72.44 78.16 84.18 90.20 95.99 101.44 106.53 111.37 116.18 121.25 126.95 133.68 141.79 151.59	72.77 78.91 Fl % % % % % % % % % % % % % % % % % %	142.96 155.23 EMALE C ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.99 16.68 17.41 18.16 18.95 19.77 20.63 21.55 22.53 23.59 24.75 26.02 27.42 28.98 30.70	213.15 231.56 GRADED raftFema \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93 26.09 27.30 28.55 29.86 31.23 32.67 34.20 35.84 37.60 39.53 341.65 43.98 46.57 49.44	283.34 307.88 DEATH I Modal I (Rate x aleNon-7 icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 30.65 41.54 43.50 45.55 47.71 50.01 52.46 55.12 58.01 61.18 64.69 68.57 72.87	353.52 384.21 BENEFIT Policy F factors: [Face/1,(fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60 52.01 54.52 57.14 59.87 62.75 65.82 69.09 72.63 76.49 80.72 85.39 90.57 96.30	93.84 94.89 ee: \$30 SA .515 00] +30 Mon Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.94 13.72 13.94 14.17 15.04 16.02 17.06 18.09 19.09 20.03 20.90 21.74 22.56 23.44 24.42 25.57 26.97 28.65	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95 19.29 19.62 19.96 21.27 22.75 24.30 25.85 27.35 28.75 30.06 31.31 32.55 33.86 35.33 37.07	276.37 279.50 b, EFT Mc r = Moda DraftFe \$5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98 31.54 33.73 36.19 38.78 41.37 43.86 46.20 48.39 50.47 52.54 54.72 57.17 60.06	367.63 371.81 onthly .08 il Premiu maleTok cy Fee \$7500 32.86 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18 46.03 49.30 52.99 56.88 60.76 64.49 68.01 71.29 74.41 77.52 80.79 84.46 88.80	458.90 464.12 36 m 50 acco \$10000 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 58.27 59.38 60.51 64.88 60.51 64.88 60.51 64.88 69.80 74.97 80.15 85.13 89.82 94.20 98.36 102.49 106.86 111.76
84 85 Issue Minin Maxin 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 63 64 65 66 67 68 69 70 71 72 73 74 75	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amoun Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48 60.40 63.44 66.62 69.97 73.53 77.34 81.45 85.94 90.86 96.29 102.31 108.98 116.37 124.55 133.55	212.24 214.67 at: \$ 2,000 accoss ac	72.77 78.91 Fl \$2000 \$2000 \$2000 \$.55 8.86 9.18 9.51 9.87 10.25 10.65 11.08 11.08 11.52 11.08 11.52 11.98 12.47 12.97 13.49 14.04 14.61 15.23 15.88 16.59 17.36 18.21 19.14 20.18 21.32 22.60 24.00 25.55	142.96 155.23 EMALE C Iy Bank D ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.99 16.68 17.41 18.16 18.95 19.77 20.63 21.55 22.53 23.59 24.75 26.02 27.42 28.98 30.70 32.60 34.71 37.04	213.15 231.56 3RADED araftFema t\$30 Poli \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93 26.09 27.30 28.55 29.86 31.23 32.67 34.20 35.84 37.60 39.53 41.65 43.98 46.57 49.44 452.62 56.14 60.01	283.34 307.88 DEATH I Annual Modal I (Rate x aleNon icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 33.285 41.54 43.50 45.55 47.71 50.01 52.46 55.12 58.01 61.18 64.69 68.57 72.87 77.64 82.91 88.72	353.52 384.21 3ENEFIT Policy For Factors: [Face/1,0 70bacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60 52.01 54.52 57.14 59.87 62.75 65.82 69.09 72.63 76.49 80.72 85.39 90.57 96.30 102.66 109.69 117.43	93.84 94.89 ee: \$30 SA .515 00] +30 Mon Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.94 13.72 13.94 14.17 15.04 16.02 17.06 18.09 19.09 20.03 20.90 21.74 22.56 23.44 24.42 25.57 26.97 28.65 30.66	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 19.96 21.27 22.75 24.30 25.85 27.35 28.75 30.06 31.31 32.55 33.86 35.33 37.07 39.16 41.69 44.69	276.37 279.50 7 = Moda DraftFe \$30 Poli \$5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98 31.54 33.73 36.19 38.78 41.37 43.86 46.20 48.39 50.47 52.54 54.72 57.17 60.06 63.55 67.76 72.77	367.63 371.81 onthly .08 <u>Il Premiu</u> maleTot cy Fee \$7500 32.86 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18 46.03 49.30 52.99 56.88 60.76 64.49 68.01 71.29 74.41 77.52 80.79 84.46 64.49 68.01 71.29 74.41 77.52 80.79 84.46 64.88 094.03 100.36 107.86	458.90 464.12 366 m 50aCCO 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 58.27 59.38 60.51 64.88 69.80 74.97 80.15 85.13 89.82 94.20 98.36 102.49 106.86 111.76 117.54 124.52 132.95 142.96
84 85 Issue Minin Maxin Age 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amoun Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48 60.40 63.44 66.62 69.97 73.53 77.34 81.45 85.94 90.86 96.29 102.31 108.98 116.37 124.55 133.55 143.41	212.24 214.67 at: \$ 2,000 accoss ac	72.77 78.91 Fl \$2000 8.55 8.86 9.18 9.51 9.87 10.25 10.65 11.08 11.52 11.98 12.47 12.97 13.49 14.04 14.61 15.23 15.88 16.59 17.36 18.21 19.14 20.18 21.32 22.60 24.00 25.55 27.25	142.96 155.23 EMALE C Iy Bank D ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.39 16.68 17.41 18.16 18.95 19.77 20.63 21.55 22.53 23.59 24.75 26.02 27.42 28.98 30.70 32.60 34.71 37.04 39.58	213.15 231.56 3RADED raftFema t\$30 Poli \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93 26.09 27.30 28.55 29.86 31.23 32.67 34.20 35.84 37.60 39.53 41.65 43.98 46.57 49.44 45.76 45.76 45.76 45.76 45.76 45.776 45.76 45.76 45.776 45.776 45.776 45.776 45.776 45.777777777777777777777777777777777777	283.34 307.88 DEATH I Annual Modal I (Rate x aleNon icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 36.11 37.84 39.65 41.54 43.50 45.55 47.71 50.01 52.46 55.12 58.01 61.18 64.69 68.57 72.87 77.64 88.72 95.08	353.52 384.21 3ENEFIT Policy For factors: [Face/1,0 fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60 52.01 54.52 57.14 59.87 62.75 65.82 69.09 72.63 76.49 80.72 85.39 90.57 96.30 102.66 109.69 117.43 125.91	93.84 94.89 ee: \$30 SA .515 00] +30 Mon Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.94 13.72 13.94 14.17 15.04 16.02 17.06 18.09 19.09 20.03 20.90 21.74 22.56 23.44 24.42 25.57 28.65 30.66 32.96	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 19.29 19.62 19.96 21.27 22.75 24.30 25.85 27.35 28.75 30.06 31.31 32.55 33.86 35.33 37.07 39.16 41.69 44.69 48.15	276.37 279.50 7 = Moda DraftFe \$30 Poli \$5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98 31.54 33.73 36.19 38.78 41.37 41.37 43.86 46.20 48.39 50.47 52.54 54.72 57.17 60.06 63.55 67.76 72.77 78.53	367.63 371.81 onthly .08 <u>Il Premiu</u> maleTot cy Fee \$7500 32.86 34.66 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18 46.03 49.30 52.99 56.88 60.76 64.49 68.01 71.29 74.41 77.52 80.79 84.46 88.80 94.03 100.36 107.86 116.50	458.90 464.12 366 m 50aCCO \$10000 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 58.27 59.38 60.51 64.88 69.80 74.97 80.15 85.13 85.13 85.13 85.13 85.13 89.82 94.20 98.36 102.49 106.86 111.76 117.54 124.52 132.95 142.96 154.47
84 85 Issue Minin Maxin 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 75 76 77	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amoun Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48 60.40 63.44 66.62 69.97 73.53 77.34 81.45 85.94 90.86 96.29 102.31 108.98 116.37 124.55 133.55 143.41 154.12	212.24 214.67 At: \$ 2,000 At: \$10,000 At:	72.77 78.91 Fl \$2000 8.55 8.86 9.18 9.51 9.87 10.25 10.65 11.08 11.52 11.98 12.47 12.97 13.49 14.04 14.61 15.23 15.88 16.59 17.36 18.21 19.14 20.18 21.32 22.60 24.00 25.55 27.25 29.09	142.96 155.23 EMALE C Iy Bank D ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.39 16.68 17.41 18.16 18.95 19.77 20.63 21.55 22.53 23.59 24.75 26.02 27.42 28.98 30.70 32.60 34.71 37.04 39.58 42.34	213.15 231.56 3RADED raftFema t\$30 Poli \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93 26.09 27.30 28.55 29.86 31.23 32.67 34.20 35.84 37.60 39.53 41.65 43.98 46.57 49.44 45.66.14 60.01 64.25 68.85	283.34 307.88 DEATH I Annual Modal I (Rate x aleNon icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 32.85 34.44 35.55 41.54 43.50 45.55 47.71 50.01 52.46 55.12 58.01 61.18 64.69 68.57 72.87 72.87 77.64 82.91 88.72 95.08 101.99	353.52 384.21 3ENEFIT Policy For actors: [Face/1,0 fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60 52.01 54.52 57.14 59.87 62.75 65.82 69.09 72.63 76.49 80.72 85.39 90.57 96.30 102.66 109.69 117.43 125.91 135.12	93.84 94.89 ee: \$30 SA .515 00] +30 Mon Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.94 13.72 13.94 14.17 15.04 16.02 17.06 18.09 19.09 20.03 20.90 21.74 22.56 23.44 24.42 25.57 26.97 28.65 30.66 32.96 35.50	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 18.95 19.29 19.62 19.96 21.27 22.75 24.30 25.85 27.35 28.75 30.06 31.31 32.55 33.86 35.33 37.07 39.16 41.69 44.69 44.69 48.15 51.96	276.37 279.50 7 = Moda DraftFe \$30 Poli \$5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98 31.54 33.73 36.19 38.78 41.37 43.86 46.20 48.39 50.47 52.54 54.72 57.17 60.06 63.55 67.76 72.77 78.53 84.88	367.63 371.81 onthly .08 il Premiu maleTot cy Fee \$7500 32.86 34.66 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18 46.03 49.30 52.99 56.88 60.76 64.49 68.01 71.29 74.41 77.52 80.79 84.46 88.80 94.03 100.36 107.86 116.50 126.03	458.90 464.12 366 m 50aCCO \$10000 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 58.27 59.38 60.51 64.88 69.80 74.97 80.15 85.13 89.82 94.20 98.36 102.49 106.86 111.76 117.54 124.52 132.95 142.96 154.47 167.18
84 85 Issue Minin Maxin Age 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	163.23 177.50 Ages: 50-80 num Face Amoun mum Face Amoun Female Rate Per Th Non-Tobacco 34.69 36.50 38.35 40.31 42.38 44.59 46.93 49.39 51.98 54.67 57.48 60.40 63.44 66.62 69.97 73.53 77.34 81.45 85.94 90.86 96.29 102.31 108.98 116.37 124.55 133.55 143.41	212.24 214.67 at: \$ 2,000 accoss ac	72.77 78.91 Fl \$2000 8.55 8.86 9.18 9.51 9.87 10.25 10.65 11.08 11.52 11.98 12.47 12.97 13.49 14.04 14.61 15.23 15.88 16.59 17.36 18.21 19.14 20.18 21.32 22.60 24.00 25.55 27.25	142.96 155.23 EMALE C Iy Bank D ed Benefit \$3000 11.53 12.00 12.47 12.98 13.51 14.08 14.69 15.32 15.39 16.68 17.41 18.16 18.95 19.77 20.63 21.55 22.53 23.59 24.75 26.02 27.42 28.98 30.70 32.60 34.71 37.04 39.58	213.15 231.56 3RADED raftFema t\$30 Poli \$5000 17.50 18.28 19.07 19.91 20.80 21.75 22.76 23.82 24.93 26.09 27.30 28.55 29.86 31.23 32.67 34.20 35.84 37.60 39.53 41.65 43.98 46.57 49.44 45.76 45.76 45.76 45.76 45.76 45.776 45.76 45.76 45.776 45.776 45.776 45.776 45.776 45.777777777777777777777777777777777777	283.34 307.88 DEATH I Annual Modal I (Rate x aleNon icy Fee \$7500 24.96 26.12 27.32 28.58 29.92 31.34 32.85 34.44 36.11 37.84 39.65 41.54 43.50 45.55 47.71 50.01 52.46 55.12 58.01 61.18 64.69 68.57 72.87 77.64 88.72 95.08	353.52 384.21 3ENEFIT Policy F actors: [Face/1,(fobacco \$10000 32.41 33.97 35.56 37.25 39.03 40.93 42.94 45.06 47.28 49.60 52.01 54.52 57.14 59.87 62.75 65.82 69.09 72.63 76.49 80.72 85.39 90.57 96.30 102.66 109.69 117.43 125.91	93.84 94.89 ee: \$30 SA .515 00] +30 Mon Grade \$2000 10.66 11.13 11.61 12.09 12.56 13.04 13.27 13.94 13.72 13.94 14.17 15.04 16.02 17.06 18.09 19.09 20.03 20.90 21.74 22.56 23.44 24.42 25.57 28.65 30.66 32.96	185.11 187.20 , QA .260) x Facto thly Bank ed Benefit \$3000 14.69 15.41 16.13 16.84 17.56 18.27 18.61 19.29 19.62 19.96 21.27 22.75 24.30 25.85 27.35 28.75 30.06 31.31 32.55 33.86 35.33 37.07 39.16 41.69 44.69 48.15	276.37 279.50 7 = Moda DraftFe \$30 Poli \$5000 22.77 23.96 25.16 26.35 27.54 28.74 29.30 29.86 30.42 30.98 31.54 33.73 36.19 38.78 41.37 41.37 43.86 46.20 48.39 50.47 52.54 54.72 57.17 60.06 63.55 67.76 72.77 78.53	367.63 371.81 onthly .08 <u>Il Premiu</u> maleTot cy Fee \$7500 32.86 34.66 34.66 36.44 38.24 40.02 41.82 42.66 43.50 44.34 45.18 46.03 49.30 52.99 56.88 60.76 64.49 68.01 71.29 74.41 77.52 80.79 84.46 88.80 94.03 100.36 107.86 116.50	458.90 464.12 366 m 50aCCO \$10000 42.96 45.35 47.73 50.12 52.50 54.89 56.02 57.14 58.27 59.38 60.51 64.88 69.80 74.97 80.15 85.13 85.13 85.13 85.13 85.13 89.82 94.20 98.36 102.49 106.86 111.76 117.54 124.52 132.95 142.96 154.47

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