



Secure Solutions[®] Protector

Level Term Life Insurance

Agent Underwriting and Product Guide



The Baltimore Life
COMPANIES

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Secure Solutions® Protector

Secure Solutions® Protector Level Term products are fully-underwritten term life insurance policies. The policies offer your clients fully guaranteed level death benefits and fully guaranteed premiums. Premiums are level for an initial period of 10, 15, 20, or 30 years, after which they increase annually. Classes available: non-tobacco and tobacco, standard and preferred; non-tobacco preferred plus. Secure Solutions Protector is suitable for temporary life insurance needs and usually lower in cost than permanent life insurance. **Individuals** can cover needs such as a mortgage or short-term debt. And, Secure Solutions Protector is ideal for those on a limited budget. **Business owners** can cover furniture or equipment on a long-term repayment plan.

Term Life Insurance Policy (Form 7916)

Issue Ages (Age last birthday)

	Standard Class (TOBACCO/NON-TOBACCO)	Preferred Class (TOBACCO/NON-TOBACCO)	Preferred Plus Class (NON-TOBACCO ONLY)
Minimum:	Age 18	Age 25	Age 25
Maximum:			
10 Year	Age 75	Age 70	Age 70
15 Year	Age 70	Age 70	Age 70
20 Year	Age 65	Age 65	Age 65
30 Year	Age 55 (NOT FOR MALE TOBACCO)	Age 55 (NOT FOR MALE TOBACCO)	Age 55
30 Year	Age 50 (MAX FOR MALE TOBACCO)	Age 50 (MAX FOR MALE TOBACCO)	

Face Amount

Minimum:

Standard Class	Preferred & Preferred Plus Classes
\$50,000	\$100,000
\$25,000 Ages 55+ only*	

Maximum: \$500,000 for 10-year term only

* For the 10-, 15-, and 20-year periods only. Premium rates for the \$25,000 face amount band are the same as the premium rates for the \$50,000 band.

Policy Fee

No policy fee.

Premiums

Level premiums for initial period and attained age ART-type premiums thereafter. Premiums are split by gender, tobacco class, and standard/preferred/preferred plus class. Premium rates are banded at \$50,000; \$100,000; \$250,000; \$500,000; and \$1,000,000. **NOTE: The \$500,000 and \$1,000,000 bands are applicable to 15-, 20-, and 30-Year periods only for standard, preferred and preferred plus classes.** The rate charts reflect annual premium rates.

Premium Modes

- Monthly Electronic Funds Transfer (EFT, Bank Draft), Annual, Semi-Annual (SA), or Quarterly (Q). Note that a Policyholder cannot elect monthly direct bill at time of policy issue.
- For a monthly EFT, complete the Monthly Automatic Check Authorization on the application, collect the first monthly premium and a voided blank check. Indicate the payor's preferred draft date in the comments section of the application. Drafts can be the 1st through the 28th of the month, which then becomes the policy issue date. If the applicant does not select a date, the default draft date will be the issue date of the policy.
- The applicant can elect to pay only the first premium using a credit or debit card (*We accept VISA, MasterCard and Discover. We do not accept Direct Express, SSI Debit Card or American Express*). As an example, if the applicant elected a premium mode of annual, semi-annual, quarterly or monthly EFT, he could use his credit or debit card to pay the first premium only. All future premiums would be drafted or billed based on the premium mode selected. **A completed Form 5122-1212 should be sent with the paper application when the applicant wants to use a credit or debit card for the first premium. (Note: Form 5122-1212 can only be sent via U.S. postal mail, email between the agency office and the Home Office, or transmitted by fax via dial-up or analog telephone line.)** When using the "Applications and Forms Package" from the agent website and the agent indicates that a paper application is being used, Form 5122-1212 will automatically be included in the forms package. **Credit card information cannot be stored. Completed Form 5122-1212 must be destroyed once sent or transmitted to the Home Office.**

- Modal premium factors (charges assessed for premiums other than annual):
Monthly EFT —.0875; Semiannual — .53; Quarterly — .27. To calculate the modal premium, multiply the annual per unit charge by the number of \$1,000's of face amount. Add any annual rider premium, multiply by the modal factor, and round to the nearest cent.

Death Benefits

Secure Solutions Protector Level Term has a level death benefit for all policy years, \$1,000 per unit, to age 100.

Free Look Period

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

Exchange/Conversion Privilege

This policy is exchangeable for a new permanent life insurance policy that the Company offers for sale at the time of the exchange on the life of the insured. The exchange can occur to the end of the initial level-premium period or until attained age 70, whichever occurs first; and in any event, the policy is exchangeable during the first five (5) policy years. In addition, the exchange must be for an amount not exceeding the face amount. A "Final Exchange Date" will be specified on the Policy Data Page. Any riders attached to this policy are not eligible for exchange. Exchange of the policy is subject to the following:

1. A written application for the new policy must be completed and submitted to our Home Office any time prior to the Final Exchange Date.
2. The face amount of the new policy must be at least as great as the minimum face amount for the new policy's plan of insurance at the time of the exchange, but it may not exceed the face amount of the policy at the time of the exchange.
3. The new policy will take effect when the first premium is paid. The premium for the new policy will be based on the age of the Insured on the Policy Date of the new policy.
4. The policy will end when insurance under the new policy begins. The premium class, underwriting class, and any restrictions applicable to the policy will apply to the new policy. No evidence of insurability is required for the new policy.
5. The policy date of the new policy will be the date to which premiums for this policy have been paid.
6. The new policy can be on any level or flexible premium permanent life insurance plan that we make available for conversion at the time and for the amount of the exchange. At least one plan will be available for the exchange.
7. The new policy will be issued at the insured's attained age on his/her last birthday as of the policy date of the new policy.
8. Benefits, in addition to life insurance, may be added to the new policy, subject to requirements established by us.
9. Written consent of all irrevocable beneficiaries and/or assignees is required.

Additional Benefits/Riders

Accidental Death Benefit (Form 7922)

For an additional premium, the Accidental Death Benefit rider is available for issue ages 19-65 except when the base policy is not available at a particular age. With this rider, Baltimore Life will pay an additional amount selected for death due to an accident before age 70. Exclusions apply. See rider for details.

Children's Insurance Benefit Rider (Form 7923)

This rider provides term insurance on the life of each child of the insured who is not older than 21 and who is accepted for coverage (at time of policy issuance or later), provided the insured is not older than 60. This insurance continues to each insured child's age 25, unless the insured reaches age 70 first. Insurance can be in any amount from \$5,000 to \$20,000, and can be converted for up to 2.5 times that amount of permanent insurance at any one of several specified times. The annual premium is \$1.60 per \$1,000 of coverage for each insured child. See rider for more information.

Non-Occupational Disability Income Rider (Form 8196)

Baltimore Life will pay a monthly benefit for up to two (2) years during an insured's "total disability" as defined in the rider. The disability income rider provides coverage for only non-occupational sicknesses and accidents.

Issue Ages: 18-55 (age last birthday)

Termination Age: 60

Minimum Monthly Benefit: \$100

Maximum Monthly Benefit (lesser of the following):

- \$2,000
- 5% of the corresponding insured's life insurance coverage
- 60% of the corresponding insured's monthly gross income
- All other disability income coverages are considered in determining 60% of income maximum

Benefit Period: 2 years

Elimination (Waiting Period): 90 Days

Eligibility:

- The insured's average work week must be at least 30 hours
- The insured must be employed and covered by worker's compensation insurance, Occupational Disease laws, or similar state or federal laws. If an individual is not covered by one of these employment-related plans or laws, (s)he may NOT apply for the disability income rider.
- Individuals engaging in the following occupations are excluded from eligibility: Postal, City, County, State, or Federal employees, railroad, law enforcement, fire fighter, underground mining, or active in the military, National Guard, or Reserve.

Total Disability means the inability to engage in an occupation for compensation or profit, resulting from:

1. bodily injury received after the rider date; or
2. disease first diagnosed and treated by a licensed physician after the rider date.

The insured will be considered totally disabled if he or she has a total and irrecoverable loss of:

1. the sight of both eyes;
2. the use of both hands or both feet; or
3. the use of one hand and one foot.

Occupation means any occupation for which the insured is or has become reasonably fitted by education, training or experience.

Recurrent Disability: If the insured becomes totally disabled again for the same or a related cause, the company will consider the latest period of disability a continuation of the prior period of total disability. However, if the insured has worked a minimum of 30 hours per week, in a gainful occupation for at least 6 months between the two periods of disability, then the company will consider the latest disability a new disability. The insured will be subject to a new waiting period.

Additional and Concurrent Disability: If the insured sustains an additional disability for the same or a related cause after the date of disability but before the maximum benefit period is reached, the new disability will be considered a continuation of the prior total disability. There will be no new waiting period. There will be no extension of the maximum benefit period.

If the insured sustains an additional disability unrelated to a current disability after the date of disability but before the maximum benefit period is reached, it will be considered a new disability. The insured will be subject to a new waiting period. We will never pay more than one benefit payment in any one month.

Premiums: Rates are guaranteed for the first year and may change thereafter. Any change in premium will be made on the same basis for all riders of its type in effect for the same premium class, gender, and issue age. No change in premium will occur on renewal because the insured's health has worsened or occupation changed. Premium rates vary by age and gender.

Exclusions and Limitations: State exceptions apply to exclusions and limitations to the riders. Generally, the exclusions and limitations resulting in no benefits payable if disability results from the following:

- an injury occurring or illness starting before this rider is in effect (unless the injury or illness is fully disclosed in the application);
- normal pregnancy or normal child birth;
- an intentionally self-inflicted injury or an attempted suicide while sane or insane;
- the voluntary taking of any drug not prescribed for the insured by a physician;
- the voluntary taking of any drug prescribed for the insured by a physician and intentionally not taken as prescribed;
- the abusive use of alcohol by the insured, including having a blood alcohol concentration above the maximum level permitted by the law of the state in which this rider was issued for operation of a motor vehicle (whether or not total disability results from operating a motor vehicle);
- committing or attempting to commit a misdemeanor or a felony or while being incarcerated in a penal institution;
- if total disability results from war (declared or undeclared) or other armed conflict, insurrection, or participation in a riot;
- if total disability results from service in any armed force engaged in a military conflict, whether or not declared;
- travel or flight in or descent from any kind of aircraft, if the insured has any duties on board, or if the insured is flying in the course of any training or instruction, or in maneuvers of any armed force; or
- the voluntary taking, administering, absorbing, or inhaling of poisons, gases, or fumes.

Waiver of Premium for Disability (Form 7924)

If the insured becomes totally disabled before age 60 as defined in the policy, the full premium will be waived during the disability. Total disability includes the loss of sight of both eyes, loss of both hands, both feet, or one hand and one foot. This rider is available for issue ages 18-55. Exclusions apply. See rider for details.

Accelerated Death Benefit Rider (Form 8216)

- Issue ages: Equal to base policy
- A percentage of the policy's death benefit may be accelerated if insured is:
 - (1) terminal ill, or
 - (2) permanently confined to a Qualified Nursing Facility (QNF).

- Minimum acceleration amount: \$5,000
- Maximum acceleration amount is:
 - 75% of eligible death benefit for terminal illness, or
 - 50% of eligible death benefit for qualified nursing facility,
 up to \$250,000.

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

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

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

Issue Ages/Effective Dates/Special Considerations

- The applicant's age at his or her last birthday is the basis for the premium.
- Age is determined based on the date of application.
- The date of underwriting approval shall be the date the policy goes into effect based on the draft date, unless otherwise requested.
- To save age, you may request an effective date up to 30 days prior to the date of application. You may not back date to be eligible for the policy.
- Policies may be dated up to 60 days in the future. Make this request on the Comments portion of the application. Use a paper application only for this request.

Product Illustrations

This policy is a "non-illustrated" policy according to the NAIC illustration regulation. No signatures, illustration, or certification form is required. Secure Solutions Illustrator proposal software is available to generate sales projections.

Administrative Forms

The following forms are necessary if your client applies for Secure Solutions Protector. Please note there are state specific variations of many of these forms. Please verify state availability of the product and rider and verify if the state in which you are selling requires a state specific form.

Required Forms

- Application Form 7637
- Authorization of Release of Health-Related Information (HIPAA), Form 7699
- Pennsylvania Disclosure, Form 1589 (*This form can be generated on our agent Web site within the application and forms package section, as well as in the Corporate Portal section labeled "Forms Ordering."*)
- Maine Preliminary Statement of Policy Cost, Form 7060(ME) (*This form can be generated on our agent Web site within the application and forms package section, as well as in the section labeled "Forms and Applications Viewing/Ordering."*)
- Non-Occupational Disability Income Rider Questionnaire (where available and applicable), Form 8270)
- Application for Policy Change, Form 437 (where available and applicable) for term conversions.

Underwriting

The underwriter will try to classify risks quickly. However, based on medical history or face amount, the underwriter may request additional requirements such as an APS, paramed, or other information deemed necessary, at the company's expense. Thorough and complete answers to medical questions including dates, names, and addresses of doctors, hospitals and medications taken will not only expedite the process, but may diminish the need to collect additional medical evidence.

Underwriting Details

- The medical requirements are based on the amount of insurance currently being applied for ***plus*** the amount of insurance in force with Baltimore Life issued within the past five years.
- Inspection Reports are based on the amount of insurance currently being applied for ***plus*** the amount of insurance in force with Baltimore Life issued within the past five (5) years for amounts greater than or equal to \$500,000.
- If two paramedical examinations are being requested, these examinations must be done on alternate days.
- The blood drawn for the Blood Chemistry Profile test must be sent to LabOne for analysis.

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

Standard Underwriting Requirements

For all Fully Underwritten Baltimore Life Plans†

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

Preferred & Preferred Plus Underwriting Requirements

For all Fully Underwritten Baltimore Life Plans†

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

KEY: *Motor Vehicle Report Requirement

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

Underwriting

10-Year Level Term Life Insurance

Male, Standard

Issue Age	\$50,000 - 99,999		\$100,000 - 249,999		\$250,000		ADB	NT	PW TO
	NT	TO	NT	TO	NT	TO			
18	2.31	3.28	1.63	2.40	0.96	1.55	0.85	0.11	0.14
19	2.32	3.29	1.64	2.41	0.97	1.56	0.85	0.11	0.15
20	2.33	3.30	1.65	2.42	0.98	1.57	0.85	0.12	0.16
21	2.34	3.32	1.65	2.44	0.98	1.59	0.85	0.12	0.17
22	2.34	3.34	1.66	2.45	0.99	1.61	0.85	0.13	0.18
23	2.35	3.36	1.66	2.47	0.99	1.62	0.85	0.14	0.19
24	2.35	3.38	1.67	2.48	1.00	1.64	0.85	0.15	0.20
25	2.36	3.40	1.67	2.50	1.00	1.66	0.85	0.16	0.22
26	2.38	3.46	1.68	2.56	1.01	1.72	0.86	0.17	0.24
27	2.40	3.53	1.70	2.61	1.03	1.78	0.87	0.18	0.26
28	2.42	3.59	1.71	2.67	1.04	1.85	0.88	0.19	0.28
29	2.44	3.66	1.73	2.72	1.06	1.91	0.89	0.21	0.31
30	2.46	3.72	1.74	2.78	1.07	1.97	0.90	0.23	0.34
31	2.49	3.82	1.76	2.86	1.09	2.06	0.91	0.25	0.37
32	2.52	3.91	1.78	2.95	1.11	2.16	0.92	0.27	0.40
33	2.54	4.01	1.81	3.03	1.14	2.25	0.93	0.29	0.43
34	2.57	4.10	1.83	3.12	1.16	2.35	0.94	0.31	0.47
35	2.60	4.20	1.85	3.20	1.18	2.44	0.95	0.34	0.51
36	2.70	4.40	1.93	3.41	1.25	2.64	0.96	0.37	0.55
37	2.81	4.60	2.00	3.62	1.31	2.84	0.97	0.40	0.60
38	2.91	4.80	2.08	3.84	1.38	3.03	0.99	0.43	0.66
39	3.02	5.00	2.15	4.05	1.44	3.23	1.01	0.47	0.73
40	3.12	5.20	2.23	4.26	1.51	3.43	1.03	0.51	0.81
41	3.28	5.50	2.34	4.58	1.61	3.73	1.04	0.56	0.88
42	3.43	5.80	2.46	4.90	1.71	4.03	1.05	0.61	0.96
43	3.59	6.10	2.57	5.21	1.80	4.32	1.06	0.66	1.05
44	3.74	6.40	2.69	5.53	1.90	4.62	1.08	0.72	1.15
45	3.90	6.70	2.80	5.85	2.00	4.92	1.10	0.78	1.26
46	4.15	7.20	3.04	6.35	2.20	5.40	1.12	0.84	1.38
47	4.40	7.69	3.27	6.86	2.40	5.88	1.14	0.91	1.51
48	4.64	8.19	3.51	7.36	2.61	6.35	1.17	0.99	1.65
49	4.89	8.68	3.74	7.87	2.81	6.83	1.20	1.08	1.80
50	5.14	9.18	3.98	8.37	3.01	7.31	1.23	1.18	1.96
51	5.51	9.92	4.33	9.13	3.31	8.03	1.25	1.28	2.13
52	5.88	10.67	4.69	9.88	3.61	8.75	1.27	1.39	2.32
53	6.26	11.41	5.04	10.64	3.92	9.46	1.29	1.51	2.53
54	6.63	12.16	5.40	11.39	4.22	10.18	1.32	1.64	2.76
55	7.00	12.90	5.75	12.15	4.52	10.90	1.35	1.79	3.01
56	7.56	14.00	6.38	13.26	5.04	12.01	1.38	-	-
57	8.12	15.09	7.01	14.37	5.56	13.12	1.41	-	-
58	8.68	16.19	7.63	15.47	6.07	14.22	1.44	-	-
59	9.24	17.28	8.26	16.58	6.59	15.33	1.47	-	-
60	9.80	18.38	8.89	17.69	7.11	16.44	1.50	-	-
61	10.64	20.02	9.83	19.35	7.89	18.10	1.54	-	-
62	11.48	21.67	10.77	21.01	8.67	19.77	1.58	-	-
63	12.32	23.31	11.72	22.68	9.44	21.43	1.62	-	-
64	13.16	24.96	12.66	24.34	10.22	23.10	1.66	-	-
65	14.00	26.60	13.60	26.00	11.00	24.76	1.70	-	-
66	15.92	32.47	15.31	28.96	12.68	27.78	-	-	-
67	17.84	38.34	17.02	31.92	14.36	30.80	-	-	-
68	19.76	44.22	18.74	34.88	16.04	33.82	-	-	-
69	21.68	50.09	20.45	37.84	17.72	36.84	-	-	-
70	23.60	55.96	22.16	40.80	19.40	39.86	-	-	-
71	26.48	64.77	24.73	45.24	21.92	44.39	-	-	-
72	29.36	73.58	27.30	49.68	24.44	48.92	-	-	-
73	32.24	82.38	29.86	54.12	26.96	53.44	-	-	-
74	35.12	91.19	32.43	58.56	29.48	57.97	-	-	-
75	38.00	100.00	35.00	63.00	32.00	62.50	-	-	-

Rates

10-Year Level Term Life Insurance

Male, Preferred

Issue Age	\$100,000 - 249,999		\$250,000		ADB	PW	
	NT	TO	NT	TO		NT	TO
18	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-
25	1.49	2.10	0.86	1.39	0.85	0.16	0.22
26	1.50	2.15	0.87	1.44	0.86	0.17	0.24
27	1.51	2.20	0.88	1.49	0.87	0.18	0.26
28	1.53	2.24	0.88	1.53	0.88	0.19	0.28
29	1.54	2.29	0.89	1.58	0.89	0.21	0.31
30	1.55	2.34	0.90	1.63	0.90	0.23	0.34
31	1.57	2.41	0.91	1.70	0.91	0.25	0.37
32	1.59	2.48	0.92	1.77	0.92	0.27	0.40
33	1.60	2.55	0.94	1.84	0.93	0.29	0.43
34	1.62	2.62	0.95	1.91	0.94	0.31	0.47
35	1.64	2.69	0.96	1.98	0.95	0.34	0.51
36	1.69	2.86	1.02	2.13	0.96	0.37	0.55
37	1.74	3.03	1.08	2.28	0.97	0.40	0.60
38	1.78	3.19	1.14	2.42	0.99	0.43	0.66
39	1.83	3.36	1.20	2.57	1.01	0.47	0.73
40	1.88	3.53	1.26	2.72	1.03	0.51	0.81
41	1.95	3.78	1.35	2.94	1.04	0.56	0.88
42	2.03	4.04	1.44	3.16	1.05	0.61	0.96
43	2.10	4.29	1.52	3.38	1.06	0.66	1.05
44	2.18	4.55	1.61	3.60	1.08	0.72	1.15
45	2.25	4.80	1.70	3.82	1.10	0.78	1.26
46	2.39	5.20	1.82	4.18	1.12	0.84	1.38
47	2.53	5.59	1.95	4.54	1.14	0.91	1.51
48	2.67	5.99	2.07	4.90	1.17	0.99	1.65
49	2.81	6.38	2.20	5.26	1.20	1.08	1.80
50	2.95	6.78	2.32	5.62	1.23	1.18	1.96
51	3.16	7.37	2.50	6.16	1.25	1.28	2.13
52	3.37	7.97	2.69	6.70	1.27	1.39	2.32
53	3.58	8.56	2.87	7.24	1.29	1.51	2.53
54	3.79	9.16	3.06	7.78	1.32	1.64	2.76
55	4.00	9.75	3.24	8.32	1.35	1.79	3.01
56	4.42	10.69	3.58	9.19	1.38	-	-
57	4.84	11.63	3.91	10.06	1.41	-	-
58	5.27	12.57	4.25	10.93	1.44	-	-
59	5.69	13.51	4.58	11.80	1.47	-	-
60	6.11	14.45	4.92	12.67	1.50	-	-
61	6.74	15.86	5.42	13.98	1.54	-	-
62	7.38	17.27	5.93	15.28	1.58	-	-
63	8.01	18.68	6.43	16.59	1.62	-	-
64	8.65	20.09	6.94	17.89	1.66	-	-
65	9.28	21.50	7.44	19.20	1.70	-	-
66	10.46	23.86	8.56	21.58	-	-	-
67	11.64	26.22	9.69	23.97	-	-	-
68	12.81	28.58	10.81	26.35	-	-	-
69	13.99	30.94	11.94	28.74	-	-	-
70	15.17	33.30	13.06	31.12	-	-	-
71	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-

10-Year Level Term Life Insurance

Male Non-Tobacco, Preferred Plus

Issue Age	\$100,000 - 249,999	\$250,000	ADB	PW
18		-	-	
19	-	-	-	-
20	-	-	-	-
21	-	-	-	-
22	-	-	-	-
23	-	-	-	-
24	-	-	-	-
25	1.37	0.70	0.85	0.16
26	1.38	0.72	0.86	0.17
27	1.39	0.73	0.87	0.18
28	1.39	0.75	0.88	0.19
29	1.40	0.76	0.89	0.21
30	1.41	0.78	0.90	0.23
31	1.42	0.80	0.91	0.25
32	1.43	0.83	0.92	0.27
33	1.44	0.85	0.93	0.29
34	1.45	0.88	0.94	0.31
35	1.46	0.90	0.95	0.34
36	1.51	0.95	0.96	0.37
37	1.56	1.00	0.97	0.40
38	1.60	1.04	0.99	0.43
39	1.65	1.09	1.01	0.47
40	1.70	1.14	1.03	0.51
41	1.77	1.21	1.04	0.56
42	1.84	1.28	1.05	0.61
43	1.91	1.36	1.06	0.66
44	1.98	1.43	1.08	0.72
45	2.05	1.50	1.10	0.78
46	2.17	1.62	1.12	0.84
47	2.30	1.73	1.14	0.91
48	2.42	1.85	1.17	0.99
49	2.55	1.96	1.20	1.08
50	2.67	2.08	1.23	1.18
51	2.86	2.26	1.25	1.28
52	3.04	2.43	1.27	1.39
53	3.23	2.61	1.29	1.51
54	3.41	2.78	1.32	1.64
55	3.60	2.96	1.35	1.79
56	3.92	3.31	1.38	-
57	4.24	3.66	1.41	-
58	4.56	4.00	1.44	-
59	4.88	4.35	1.47	-
60	5.20	4.70	1.50	-
61	5.68	5.22	1.54	-
62	6.16	5.75	1.58	-
63	6.64	6.27	1.62	-
64	7.12	6.80	1.66	-
65	7.60	7.32	1.70	-
66	8.59	8.33	-	-
67	9.58	9.35	-	-
68	10.58	10.36	-	-
69	11.57	11.38	-	-
70	12.56	12.39	-	-
71	-	-	-	-
72	-	-	-	-
73	-	-	-	-
74	-	-	-	-
75	-	-	-	-

Rates

10-Year Level Term Life Insurance

Female, Standard

Issue Age	\$50,000 - 99,999		\$100,000 - 249,999		\$250,000		ADB	NT	PW TO
	NT	TO	NT	TO	NT	TO			
18	2.10	2.89	1.45	1.89	0.78	1.14	0.85	0.10	0.12
19	2.11	2.90	1.46	1.90	0.79	1.15	0.85	0.10	0.13
20	2.12	2.91	1.47	1.91	0.80	1.16	0.85	0.11	0.14
21	2.13	2.92	1.47	1.92	0.80	1.17	0.85	0.11	0.15
22	2.14	2.94	1.48	1.94	0.81	1.18	0.85	0.12	0.16
23	2.14	2.95	1.48	1.95	0.81	1.20	0.85	0.13	0.17
24	2.15	2.97	1.49	1.97	0.82	1.21	0.85	0.14	0.18
25	2.16	2.98	1.49	1.98	0.82	1.22	0.85	0.15	0.20
26	2.18	3.03	1.50	2.03	0.83	1.26	0.86	0.16	0.21
27	2.21	3.08	1.51	2.07	0.84	1.30	0.87	0.17	0.23
28	2.23	3.13	1.53	2.12	0.86	1.34	0.88	0.18	0.25
29	2.26	3.18	1.54	2.16	0.87	1.38	0.89	0.20	0.27
30	2.28	3.23	1.55	2.21	0.88	1.42	0.90	0.22	0.29
31	2.32	3.30	1.57	2.28	0.90	1.48	0.91	0.23	0.32
32	2.35	3.38	1.59	2.35	0.91	1.54	0.92	0.25	0.35
33	2.39	3.45	1.61	2.41	0.93	1.60	0.93	0.27	0.38
34	2.42	3.53	1.63	2.48	0.94	1.66	0.94	0.29	0.41
35	2.46	3.60	1.65	2.55	0.96	1.72	0.95	0.31	0.44
36	2.54	3.79	1.72	2.75	1.02	1.91	0.96	0.34	0.48
37	2.63	3.98	1.79	2.94	1.08	2.11	0.97	0.37	0.52
38	2.71	4.18	1.87	3.14	1.15	2.30	0.99	0.40	0.57
39	2.80	4.37	1.94	3.33	1.21	2.50	1.01	0.43	0.62
40	2.88	4.56	2.01	3.53	1.27	2.69	1.03	0.47	0.67
41	3.00	4.85	2.12	3.82	1.36	2.98	1.04	0.51	0.72
42	3.13	5.14	2.23	4.11	1.46	3.27	1.05	0.55	0.78
43	3.25	5.42	2.33	4.41	1.55	3.56	1.06	0.60	0.85
44	3.38	5.71	2.44	4.70	1.65	3.85	1.08	0.65	0.93
45	3.50	6.00	2.55	4.99	1.74	4.14	1.10	0.70	1.02
46	3.68	6.36	2.68	5.37	1.86	4.51	1.12	0.75	1.10
47	3.85	6.72	2.81	5.74	1.99	4.88	1.14	0.81	1.19
48	4.03	7.08	2.93	6.12	2.11	5.26	1.17	0.88	1.29
49	4.20	7.44	3.06	6.49	2.24	5.63	1.20	0.96	1.41
50	4.38	7.80	3.19	6.87	2.36	6.00	1.23	1.05	1.54
51	4.64	8.34	3.38	7.44	2.54	6.56	1.25	1.13	1.68
52	4.91	8.88	3.57	8.00	2.73	7.12	1.27	1.22	1.82
53	5.17	9.42	3.77	8.57	2.91	7.68	1.29	1.32	1.97
54	5.44	9.96	3.96	9.13	3.10	8.24	1.32	1.43	2.14
55	5.70	10.50	4.15	9.70	3.28	8.80	1.35	1.56	2.32
56	6.05	11.09	4.52	10.33	3.59	9.35	1.38	-	-
57	6.40	11.68	4.89	10.96	3.91	9.90	1.41	-	-
58	6.76	12.28	5.27	11.58	4.22	10.45	1.44	-	-
59	7.11	12.87	5.64	12.21	4.54	11.00	1.47	-	-
60	7.46	13.46	6.01	12.84	4.85	11.55	1.50	-	-
61	7.99	14.35	6.57	13.78	5.32	12.38	1.54	-	-
62	8.52	15.24	7.13	14.72	5.79	13.20	1.58	-	-
63	9.04	16.12	7.68	15.67	6.26	14.03	1.62	-	-
64	9.57	17.01	8.24	16.61	6.73	14.85	1.66	-	-
65	10.10	17.90	8.80	17.55	7.20	15.68	1.70	-	-
66	11.37	21.43	9.78	19.35	8.24	17.59	-	-	-
67	12.64	24.96	10.75	21.14	9.27	19.49	-	-	-
68	13.92	28.48	11.73	22.94	10.31	21.40	-	-	-
69	15.19	32.01	12.70	24.73	11.34	23.30	-	-	-
70	16.46	35.54	13.68	26.53	12.38	25.21	-	-	-
71	18.37	40.83	15.14	29.22	13.93	28.07	-	-	-
72	20.28	46.12	16.61	31.92	15.49	30.93	-	-	-
73	22.18	51.42	18.07	34.61	17.04	33.78	-	-	-
74	24.09	56.71	19.54	37.31	18.60	36.64	-	-	-
75	26.00	62.00	21.00	40.00	20.15	39.50	-	-	-

10-Year Level Term Life Insurance

Female, Preferred

Issue Age	\$100,000 - 249,999		\$250,000		ADB	PW	
	NT	TO	NT	TO		NT	TO
18	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-
25	1.37	1.78	0.74	1.06	0.85	0.15	0.20
26	1.38	1.82	0.74	1.09	0.86	0.16	0.21
27	1.39	1.85	0.75	1.12	0.87	0.17	0.23
28	1.39	1.89	0.75	1.14	0.88	0.18	0.25
29	1.40	1.92	0.76	1.17	0.89	0.20	0.27
30	1.41	1.96	0.76	1.20	0.90	0.22	0.29
31	1.42	2.02	0.76	1.24	0.91	0.23	0.32
32	1.44	2.07	0.77	1.29	0.92	0.25	0.35
33	1.45	2.13	0.77	1.33	0.93	0.27	0.38
34	1.47	2.18	0.78	1.38	0.94	0.29	0.41
35	1.48	2.24	0.78	1.42	0.95	0.31	0.44
36	1.53	2.40	0.84	1.57	0.96	0.34	0.48
37	1.58	2.56	0.89	1.71	0.97	0.37	0.52
38	1.63	2.71	0.95	1.86	0.99	0.40	0.57
39	1.68	2.87	1.00	2.00	1.01	0.43	0.62
40	1.73	3.03	1.06	2.15	1.03	0.47	0.67
41	1.80	3.27	1.14	2.37	1.04	0.51	0.72
42	1.88	3.51	1.23	2.59	1.05	0.55	0.78
43	1.95	3.74	1.31	2.80	1.06	0.60	0.85
44	2.03	3.98	1.40	3.02	1.08	0.65	0.93
45	2.10	4.22	1.48	3.24	1.10	0.70	1.02
46	2.19	4.52	1.57	3.52	1.12	0.75	1.10
47	2.28	4.82	1.66	3.81	1.14	0.81	1.19
48	2.38	5.11	1.75	4.09	1.17	0.88	1.29
49	2.47	5.41	1.84	4.38	1.20	0.96	1.41
50	2.56	5.71	1.93	4.66	1.23	1.05	1.54
51	2.70	6.16	2.06	5.09	1.25	1.13	1.68
52	2.84	6.61	2.20	5.52	1.27	1.22	1.82
53	2.97	7.05	2.33	5.94	1.29	1.32	1.97
54	3.11	7.50	2.47	6.37	1.32	1.43	2.14
55	3.25	7.95	2.60	6.80	1.35	1.56	2.32
56	3.50	8.45	2.82	7.24	1.38	-	-
57	3.75	8.95	3.04	7.68	1.41	-	-
58	4.01	9.45	3.26	8.12	1.44	-	-
59	4.26	9.95	3.48	8.56	1.47	-	-
60	4.51	10.45	3.70	9.00	1.50	-	-
61	4.89	11.20	4.03	9.66	1.54	-	-
62	5.27	11.95	4.36	10.32	1.58	-	-
63	5.64	12.70	4.70	10.98	1.62	-	-
64	6.02	13.45	5.03	11.64	1.66	-	-
65	6.40	14.20	5.36	12.30	1.70	-	-
66	7.09	15.62	6.13	13.80	-	-	-
67	7.78	17.05	6.90	15.29	-	-	-
68	8.46	18.47	7.68	16.79	-	-	-
69	9.15	19.90	8.45	18.28	-	-	-
70	9.84	21.32	9.22	19.78	-	-	-
71	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-

Rates

10-Year Level Term Life Insurance

Female Non-Tobacco, Preferred Plus

Issue Age	\$100,000 - 249,999	\$250,000	ADB	PW
18	-	-	-	-
19	-	-	-	-
20	-	-	-	-
21	-	-	-	-
22	-	-	-	-
23	-	-	-	-
24	-	-	-	-
25	1.22	0.60	0.85	0.15
26	1.23	0.61	0.86	0.16
27	1.24	0.62	0.87	0.17
28	1.24	0.64	0.88	0.18
29	1.25	0.65	0.89	0.20
30	1.26	0.66	0.90	0.22
31	1.27	0.68	0.91	0.23
32	1.29	0.70	0.92	0.25
33	1.30	0.71	0.93	0.27
34	1.32	0.73	0.94	0.29
35	1.33	0.75	0.95	0.31
36	1.37	0.80	0.96	0.34
37	1.41	0.85	0.97	0.37
38	1.46	0.89	0.99	0.40
39	1.50	0.94	1.01	0.43
40	1.54	0.99	1.03	0.47
41	1.60	1.06	1.04	0.51
42	1.66	1.14	1.05	0.55
43	1.73	1.21	1.06	0.60
44	1.79	1.29	1.08	0.65
45	1.85	1.36	1.10	0.70
46	1.93	1.44	1.12	0.75
47	2.02	1.51	1.14	0.81
48	2.10	1.59	1.17	0.88
49	2.19	1.66	1.20	0.96
50	2.27	1.74	1.23	1.05
51	2.40	1.86	1.25	1.13
52	2.52	1.97	1.27	1.22
53	2.65	2.09	1.29	1.32
54	2.77	2.20	1.32	1.43
55	2.90	2.32	1.35	1.56
56	3.10	2.54	1.38	-
57	3.31	2.76	1.41	-
58	3.51	2.98	1.44	-
59	3.72	3.20	1.47	-
60	3.92	3.42	1.50	-
61	4.23	3.75	1.54	-
62	4.53	4.08	1.58	-
63	4.84	4.42	1.62	-
64	5.14	4.75	1.66	-
65	5.45	5.08	1.70	-
66	6.05	5.71	-	-
67	6.66	6.35	-	-
68	7.26	6.98	-	-
69	7.87	7.62	-	-
70	8.47	8.25	-	-
71	-	-	-	-
72	-	-	-	-
73	-	-	-	-
74	-	-	-	-
75	-	-	-	-

15-Year Level Term Life Insurance

Male, Standard

Issue Age	\$50,000 - 99,999		\$100,000 - 249,999		\$250,000 - 499,999		\$500,000 - 999,999		\$1,000,000 and above		ADB	PW	
	NT	TO	NT	TO	NT	TO	NT	TO	NT	TO		NT	TO
18	2.35	3.29	1.70	2.41	0.99	1.59	0.86	1.45	0.65	1.35	0.85	0.11	0.14
19	2.36	3.30	1.71	2.42	1.00	1.60	0.87	1.46	0.66	1.36	0.85	0.11	0.15
20	2.37	3.31	1.72	2.43	1.01	1.61	0.88	1.47	0.67	1.37	0.85	0.12	0.16
21	2.38	3.34	1.73	2.45	1.02	1.64	0.88	1.50	0.68	1.40	0.85	0.12	0.17
22	2.39	3.37	1.73	2.48	1.02	1.66	0.89	1.52	0.69	1.42	0.85	0.13	0.18
23	2.39	3.39	1.74	2.50	1.03	1.69	0.89	1.55	0.69	1.45	0.85	0.14	0.19
24	2.40	3.42	1.74	2.53	1.03	1.71	0.90	1.57	0.70	1.47	0.85	0.15	0.20
25	2.41	3.45	1.75	2.55	1.04	1.74	0.90	1.60	0.71	1.50	0.85	0.16	0.22
26	2.44	3.55	1.77	2.64	1.06	1.83	0.92	1.69	0.73	1.58	0.86	0.17	0.24
27	2.47	3.64	1.79	2.73	1.08	1.92	0.93	1.78	0.76	1.67	0.87	0.18	0.26
28	2.49	3.74	1.80	2.83	1.11	2.00	0.95	1.86	0.78	1.75	0.88	0.19	0.28
29	2.52	3.83	1.82	2.92	1.13	2.09	0.96	1.95	0.81	1.84	0.89	0.21	0.31
30	2.55	3.93	1.84	3.01	1.15	2.18	0.98	2.04	0.83	1.92	0.90	0.23	0.34
31	2.59	4.07	1.87	3.15	1.18	2.31	1.00	2.17	0.87	2.05	0.91	0.25	0.37
32	2.63	4.21	1.89	3.29	1.22	2.44	1.03	2.30	0.90	2.17	0.92	0.27	0.40
33	2.67	4.36	1.92	3.42	1.25	2.58	1.05	2.44	0.94	2.30	0.93	0.29	0.43
34	2.71	4.50	1.94	3.56	1.29	2.71	1.08	2.57	0.97	2.42	0.94	0.31	0.47
35	2.75	4.64	1.97	3.70	1.32	2.84	1.10	2.70	1.01	2.55	0.95	0.34	0.51
36	2.88	4.92	2.07	3.98	1.42	3.13	1.21	2.99	1.10	2.82	0.96	0.37	0.55
37	3.01	5.21	2.17	4.25	1.52	3.42	1.32	3.28	1.20	3.09	0.97	0.40	0.60
38	3.15	5.49	2.26	4.53	1.62	3.72	1.42	3.56	1.29	3.37	0.99	0.43	0.66
39	3.28	5.78	2.36	4.80	1.72	4.01	1.53	3.85	1.39	3.64	1.01	0.47	0.73
40	3.41	6.06	2.46	5.08	1.82	4.30	1.64	4.14	1.48	3.91	1.03	0.51	0.81
41	3.61	6.49	2.61	5.49	1.97	4.74	1.80	4.57	1.62	4.32	1.04	0.56	0.88
42	3.81	6.92	2.76	5.91	2.12	5.18	1.96	5.00	1.76	4.73	1.05	0.61	0.96
43	4.00	7.34	2.90	6.32	2.28	5.62	2.13	5.44	1.90	5.13	1.06	0.66	1.05
44	4.20	7.77	3.05	6.74	2.43	6.06	2.29	5.87	2.04	5.54	1.08	0.72	1.15
45	4.40	8.20	3.20	7.15	2.58	6.50	2.45	6.30	2.18	5.95	1.10	0.78	1.26
46	4.72	8.79	3.48	7.79	2.84	7.12	2.69	6.91	2.43	6.55	1.12	0.84	1.38
47	5.04	9.38	3.76	8.43	3.11	7.75	2.94	7.52	2.68	7.16	1.14	0.91	1.51
48	5.36	9.98	4.04	9.06	3.37	8.37	3.18	8.12	2.92	7.76	1.17	0.99	1.65
49	5.68	10.57	4.32	9.70	3.64	9.00	3.43	8.73	3.17	8.37	1.20	1.08	1.80
50	6.00	11.16	4.60	10.34	3.90	9.62	3.67	9.34	3.42	8.97	1.23	1.18	1.96
51	6.48	12.05	5.02	11.30	4.30	10.56	4.04	10.25	3.79	9.88	1.25	1.28	2.13
52	6.96	12.94	5.44	12.25	4.69	11.49	4.40	11.16	4.16	10.78	1.27	1.39	2.32
53	7.44	13.82	5.86	13.21	5.09	12.43	4.77	12.08	4.54	11.69	1.29	1.51	2.53
54	7.92	14.71	6.28	14.16	5.48	13.36	5.13	12.99	4.91	12.59	1.32	1.64	2.76
55	8.40	15.60	6.70	15.12	5.88	14.30	5.50	13.90	5.28	13.50	1.35	1.79	3.01
56	9.17	17.07	7.45	16.57	6.56	15.68	6.20	15.27	5.99	14.86	1.38	-	-
57	9.94	18.54	8.20	18.01	7.24	17.05	6.91	16.64	6.69	16.22	1.41	-	-
58	10.70	20.02	8.96	19.46	7.93	18.43	7.61	18.00	7.40	17.58	1.44	-	-
59	11.47	21.49	9.71	20.90	8.61	19.80	8.32	19.37	8.10	18.94	1.47	-	-
60	12.24	22.96	10.46	22.35	9.29	21.18	9.02	20.74	8.81	20.30	1.50	-	-
61	13.39	25.17	11.59	24.52	10.31	23.24	10.08	22.79	9.87	22.34	1.54	-	-
62	14.54	27.38	12.72	26.69	11.33	25.31	11.13	24.84	10.93	24.38	1.58	-	-
63	15.70	29.58	13.84	28.86	12.36	27.37	12.19	26.90	11.98	26.42	1.62	-	-
64	16.85	31.79	14.97	31.03	13.38	29.44	13.24	28.95	13.04	28.46	1.66	-	-
65	18.00	34.00	16.10	33.20	14.40	31.50	14.30	31.00	14.10	30.50	1.70	-	-
66	19.54	36.94	17.60	36.09	15.76	34.25	15.68	33.74	15.51	33.22	-	-	-
67	21.07	39.89	19.11	38.99	17.12	37.00	17.05	36.47	16.92	35.94	-	-	-
68	22.61	42.83	20.61	41.88	18.49	39.76	18.43	39.21	18.33	38.66	-	-	-
69	24.14	45.78	22.12	44.78	19.85	42.51	19.80	41.94	19.74	41.38	-	-	-
70	25.68	48.72	23.62	47.67	21.21	45.26	21.18	44.68	21.15	44.10	-	-	-
71	-	-	-	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-	-	-	-

15-Year Level Term Life Insurance

Male, Preferred

Issue Age	\$100,000 - 249,999		\$250,000 - 499,999		\$500,000 - 999,999		\$1,000,000 and above		ADB	NT	PW TO
	NT	TO	NT	TO	NT	TO	NT	TO			
18	-	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-	-
25	1.52	2.22	0.90	1.45	0.62	1.35	0.55	1.15	0.85	0.16	0.22
26	1.53	2.29	0.91	1.51	0.65	1.41	0.57	1.21	0.86	0.17	0.24
27	1.54	2.36	0.92	1.57	0.68	1.48	0.59	1.28	0.87	0.18	0.26
28	1.56	2.43	0.93	1.64	0.71	1.54	0.61	1.34	0.88	0.19	0.28
29	1.57	2.50	0.94	1.70	0.74	1.61	0.63	1.41	0.89	0.21	0.31
30	1.58	2.57	0.95	1.76	0.77	1.67	0.65	1.47	0.90	0.23	0.34
31	1.60	2.68	0.96	1.85	0.81	1.77	0.68	1.57	0.91	0.25	0.37
32	1.62	2.78	0.98	1.94	0.86	1.86	0.71	1.66	0.92	0.27	0.40
33	1.63	2.89	0.99	2.04	0.90	1.96	0.73	1.76	0.93	0.29	0.43
34	1.65	2.99	1.01	2.13	0.95	2.05	0.76	1.85	0.94	0.31	0.47
35	1.67	3.10	1.02	2.22	0.99	2.15	0.79	1.95	0.95	0.34	0.51
36	1.74	3.32	1.09	2.44	1.05	2.37	0.86	2.15	0.96	0.37	0.55
37	1.81	3.55	1.17	2.65	1.12	2.59	0.93	2.36	0.97	0.40	0.60
38	1.88	3.77	1.24	2.87	1.18	2.81	0.99	2.56	0.99	0.43	0.66
39	1.95	4.00	1.32	3.08	1.25	3.03	1.06	2.77	1.01	0.47	0.73
40	2.02	4.22	1.39	3.30	1.31	3.25	1.13	2.97	1.03	0.51	0.81
41	2.13	4.56	1.50	3.62	1.41	3.58	1.23	3.28	1.04	0.56	0.88
42	2.23	4.89	1.61	3.95	1.51	3.91	1.33	3.58	1.05	0.61	0.96
43	2.34	5.23	1.72	4.27	1.60	4.24	1.44	3.89	1.06	0.66	1.05
44	2.44	5.56	1.83	4.60	1.70	4.57	1.54	4.19	1.08	0.72	1.15
45	2.55	5.90	1.94	4.92	1.80	4.90	1.64	4.50	1.10	0.78	1.26
46	2.73	6.42	2.12	5.41	1.98	5.34	1.82	4.93	1.12	0.84	1.38
47	2.90	6.94	2.30	5.89	2.17	5.78	2.00	5.36	1.14	0.91	1.51
48	3.08	7.46	2.48	6.38	2.35	6.22	2.19	5.80	1.17	0.99	1.65
49	3.25	7.98	2.66	6.86	2.54	6.66	2.37	6.23	1.20	1.08	1.80
50	3.43	8.50	2.84	7.35	2.72	7.10	2.55	6.66	1.23	1.18	1.96
51	3.69	9.28	3.11	8.08	3.00	7.76	2.82	7.31	1.25	1.28	2.13
52	3.96	10.06	3.38	8.81	3.27	8.42	3.10	7.96	1.27	1.39	2.32
53	4.22	10.84	3.66	9.54	3.55	9.08	3.37	8.60	1.29	1.51	2.53
54	4.49	11.62	3.93	10.27	3.82	9.74	3.65	9.25	1.32	1.64	2.76
55	4.75	12.40	4.20	11.00	4.10	10.40	3.92	9.90	1.35	1.79	3.01
56	5.35	13.60	4.70	12.07	4.59	11.46	4.39	10.95	1.38	-	-
57	5.95	14.80	5.19	13.14	5.08	12.51	4.86	12.00	1.41	-	-
58	6.55	16.00	5.69	14.22	5.56	13.57	5.33	13.04	1.44	-	-
59	7.15	17.20	6.18	15.29	6.05	14.62	5.80	14.09	1.47	-	-
60	7.75	18.40	6.68	16.36	6.54	15.68	6.27	15.14	1.50	-	-
61	8.65	20.20	7.42	17.97	7.27	17.26	6.98	16.71	1.54	-	-
62	9.55	22.00	8.17	19.58	8.00	18.85	7.68	18.28	1.58	-	-
63	10.45	23.80	8.91	21.18	8.74	20.43	8.39	19.86	1.62	-	-
64	11.35	25.60	9.66	22.79	9.47	22.02	9.09	21.43	1.66	-	-
65	12.25	27.40	10.40	24.40	10.20	23.60	9.80	23.00	1.70	-	-
66	13.45	29.80	11.39	26.54	11.18	25.71	10.74	25.10	-	-	-
67	14.65	32.20	12.38	28.69	12.15	27.82	11.68	27.19	-	-	-
68	15.85	34.60	13.38	30.83	13.13	29.94	12.63	29.29	-	-	-
69	17.05	37.00	14.37	32.98	14.10	32.05	13.57	31.38	-	-	-
70	18.25	39.40	15.36	35.12	15.08	34.16	14.51	33.48	-	-	-
71	-	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-	-

15-Year Level Term Life Insurance

Male Non-Tobacco, Preferred Plus

Issue Age	\$100,000 - 249,999	\$250,000 - 499,999	\$500,000 - 999,999	\$1,000,000 and above	ADB	PW
18	-	-	-	-	-	-
19	-	-	-	-	-	-
20	-	-	-	-	-	-
21	-	-	-	-	-	-
22	-	-	-	-	-	-
23	-	-	-	-	-	-
24	-	-	-	-	-	-
25	1.39	0.72	0.55	0.48	0.85	0.16
26	1.40	0.74	0.57	0.50	0.86	0.17
27	1.41	0.75	0.59	0.52	0.87	0.18
28	1.41	0.77	0.61	0.54	0.88	0.19
29	1.42	0.78	0.63	0.56	0.89	0.21
30	1.43	0.80	0.65	0.58	0.90	0.23
31	1.44	0.82	0.68	0.61	0.91	0.25
32	1.46	0.85	0.71	0.64	0.92	0.27
33	1.47	0.87	0.74	0.68	0.93	0.29
34	1.49	0.90	0.77	0.71	0.94	0.31
35	1.50	0.92	0.80	0.74	0.95	0.34
36	1.56	0.98	0.87	0.80	0.96	0.37
37	1.61	1.04	0.94	0.86	0.97	0.40
38	1.67	1.11	1.00	0.93	0.99	0.43
39	1.72	1.17	1.07	0.99	1.01	0.47
40	1.78	1.23	1.14	1.05	1.03	0.51
41	1.86	1.32	1.24	1.14	1.04	0.56
42	1.94	1.42	1.34	1.24	1.05	0.61
43	2.03	1.51	1.44	1.33	1.06	0.66
44	2.11	1.61	1.54	1.43	1.08	0.72
45	2.19	1.70	1.64	1.52	1.10	0.78
46	2.34	1.86	1.81	1.69	1.12	0.84
47	2.49	2.03	1.97	1.86	1.14	0.91
48	2.63	2.19	2.14	2.04	1.17	0.99
49	2.78	2.36	2.30	2.21	1.20	1.08
50	2.93	2.52	2.47	2.38	1.23	1.18
51	3.15	2.77	2.72	2.64	1.25	1.28
52	3.38	3.02	2.97	2.90	1.27	1.39
53	3.60	3.26	3.22	3.16	1.29	1.51
54	3.83	3.51	3.47	3.42	1.32	1.64
55	4.05	3.76	3.72	3.68	1.35	1.79
56	4.53	4.20	4.15	4.11	1.38	-
57	5.01	4.63	4.59	4.55	1.41	-
58	5.49	5.07	5.02	4.98	1.44	-
59	5.97	5.50	5.46	5.42	1.47	-
60	6.45	5.94	5.89	5.85	1.50	-
61	7.17	6.59	6.54	6.50	1.54	-
62	7.89	7.24	7.19	7.15	1.58	-
63	8.61	7.90	7.85	7.80	1.62	-
64	9.33	8.55	8.50	8.45	1.66	-
65	10.05	9.20	9.15	9.10	1.70	-
66	11.01	10.07	10.02	9.97	-	-
67	11.97	10.94	10.89	10.83	-	-
68	12.93	11.80	11.76	11.70	-	-
69	13.89	12.67	12.63	12.56	-	-
70	14.85	13.54	13.50	13.43	-	-
71	-	-	-	-	-	-
72	-	-	-	-	-	-
73	-	-	-	-	-	-
74	-	-	-	-	-	-
75	-	-	-	-	-	-

15-Year Level Term Life Insurance

Female, Standard

Issue Age	\$50,000 - 99,999		\$100,000 - 249,999		\$250,000 - 499,999		\$500,000 - 999,999		\$1,000,000 and above		ADB	PW	TO
	NT	TO	NT	TO	NT	TO	NT	TO	NT	TO			
18	2.15	2.90	1.51	2.03	0.82	1.16	0.62	1.08	0.52	0.93	0.85	0.10	0.12
19	2.16	2.91	1.52	2.04	0.83	1.17	0.63	1.09	0.53	0.94	0.85	0.10	0.13
20	2.17	2.92	1.53	2.05	0.84	1.18	0.64	1.10	0.54	0.95	0.85	0.11	0.14
21	2.18	2.94	1.53	2.07	0.84	1.20	0.65	1.12	0.55	0.97	0.85	0.11	0.15
22	2.18	2.96	1.54	2.09	0.85	1.22	0.66	1.14	0.56	0.99	0.85	0.12	0.16
23	2.19	2.99	1.54	2.11	0.85	1.24	0.66	1.16	0.56	1.01	0.85	0.13	0.17
24	2.19	3.01	1.55	2.13	0.86	1.26	0.67	1.18	0.57	1.03	0.85	0.14	0.18
25	2.20	3.03	1.55	2.15	0.86	1.28	0.68	1.20	0.58	1.05	0.85	0.15	0.20
26	2.22	3.11	1.56	2.22	0.87	1.34	0.70	1.26	0.60	1.12	0.86	0.16	0.21
27	2.24	3.18	1.57	2.29	0.89	1.41	0.73	1.33	0.62	1.18	0.87	0.17	0.23
28	2.26	3.26	1.59	2.35	0.90	1.47	0.75	1.39	0.63	1.25	0.88	0.18	0.25
29	2.28	3.33	1.60	2.42	0.92	1.54	0.78	1.46	0.65	1.31	0.89	0.20	0.27
30	2.30	3.41	1.61	2.49	0.93	1.60	0.80	1.52	0.67	1.38	0.90	0.22	0.29
31	2.33	3.52	1.63	2.59	0.95	1.70	0.84	1.62	0.70	1.48	0.91	0.23	0.32
32	2.36	3.64	1.65	2.69	0.97	1.79	0.87	1.71	0.72	1.58	0.92	0.25	0.35
33	2.39	3.75	1.66	2.80	1.00	1.89	0.91	1.81	0.75	1.68	0.93	0.27	0.38
34	2.42	3.87	1.68	2.90	1.02	1.98	0.94	1.90	0.77	1.78	0.94	0.29	0.41
35	2.45	3.98	1.70	3.00	1.04	2.08	0.98	2.00	0.80	1.88	0.95	0.31	0.44
36	2.56	4.23	1.80	3.24	1.13	2.32	1.07	2.24	0.88	2.11	0.96	0.34	0.48
37	2.67	4.48	1.89	3.47	1.22	2.56	1.15	2.48	0.97	2.34	0.97	0.37	0.52
38	2.79	4.73	1.99	3.71	1.32	2.79	1.24	2.72	1.05	2.56	0.99	0.40	0.57
39	2.90	4.98	2.08	3.94	1.41	3.03	1.32	2.96	1.14	2.79	1.01	0.43	0.62
40	3.01	5.23	2.18	4.18	1.50	3.27	1.41	3.20	1.22	3.02	1.03	0.47	0.67
41	3.18	5.60	2.32	4.53	1.64	3.63	1.54	3.56	1.34	3.36	1.04	0.51	0.72
42	3.35	5.98	2.47	4.89	1.77	3.99	1.67	3.92	1.47	3.70	1.05	0.55	0.78
43	3.51	6.35	2.61	5.24	1.91	4.34	1.79	4.28	1.59	4.05	1.06	0.60	0.85
44	3.68	6.73	2.76	5.60	2.04	4.70	1.92	4.64	1.72	4.39	1.08	0.65	0.93
45	3.85	7.10	2.90	5.95	2.18	5.06	2.05	5.00	1.84	4.73	1.10	0.70	1.02
46	4.04	7.52	3.04	6.44	2.35	5.52	2.21	5.44	2.00	5.17	1.12	0.75	1.10
47	4.23	7.95	3.18	6.93	2.52	5.98	2.38	5.89	2.16	5.61	1.14	0.81	1.19
48	4.41	8.37	3.32	7.43	2.68	6.45	2.54	6.33	2.32	6.06	1.17	0.88	1.29
49	4.60	8.80	3.46	7.92	2.85	6.91	2.71	6.78	2.48	6.50	1.20	0.96	1.41
50	4.79	9.22	3.60	8.41	3.02	7.37	2.87	7.22	2.64	6.94	1.23	1.05	1.54
51	5.07	9.86	3.81	9.15	3.27	8.06	3.12	7.89	2.88	7.60	1.25	1.13	1.68
52	5.35	10.49	4.02	9.89	3.52	8.76	3.36	8.55	3.12	8.26	1.27	1.22	1.82
53	5.64	11.13	4.23	10.62	3.78	9.45	3.61	9.22	3.37	8.93	1.29	1.32	1.97
54	5.92	11.76	4.44	11.36	4.03	10.15	3.85	9.88	3.61	9.59	1.32	1.43	2.14
55	6.20	12.40	4.65	12.10	4.28	10.84	4.10	10.55	3.85	10.25	1.35	1.56	2.32
56	6.71	13.25	5.17	12.94	4.73	11.73	4.55	11.39	4.31	11.07	1.38	-	-
57	7.22	14.10	5.68	13.77	5.17	12.62	5.00	12.22	4.77	11.89	1.41	-	-
58	7.73	14.94	6.20	14.61	5.62	13.52	5.46	13.06	5.24	12.71	1.44	-	-
59	8.24	15.79	6.71	15.44	6.06	14.41	5.91	13.89	5.70	13.53	1.47	-	-
60	8.76	16.64	7.23	16.28	6.51	15.30	6.36	14.73	6.16	14.35	1.50	-	-
61	9.52	17.91	8.00	17.53	7.18	16.64	7.04	15.98	6.85	15.58	1.54	-	-
62	10.29	19.18	8.78	18.79	7.85	17.98	7.72	17.24	7.55	16.81	1.58	-	-
63	11.06	20.46	9.55	20.04	8.52	19.32	8.39	18.49	8.24	18.04	1.62	-	-
64	11.83	21.73	10.33	21.30	9.19	20.66	9.07	19.75	8.94	19.27	1.66	-	-
65	12.60	23.00	11.10	22.55	9.86	22.00	9.75	21.00	9.63	20.50	1.70	-	-
66	13.62	24.70	12.13	24.24	10.75	23.79	10.65	22.67	10.56	22.14	-	-	-
67	14.65	26.39	13.16	25.93	11.65	25.58	11.56	24.34	11.48	23.78	-	-	-
68	15.67	28.09	14.20	27.61	12.54	27.36	12.46	26.02	12.41	25.42	-	-	-
69	16.70	29.78	15.23	29.30	13.44	29.15	13.37	27.69	13.33	27.06	-	-	-
70	17.72	31.48	16.26	30.99	14.33	30.94	14.27	29.36	14.26	28.70	-	-	-
71	-	-	-	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-	-	-	-

15-Year Level Term Life Insurance

Female, Preferred

Issue Age	\$100,000 - 249,999		\$250,000 - 499,999		\$500,000 - 999,999		\$1,000,000 and above		ADB	NT	PW TO
	NT	TO	NT	TO	NT	TO	NT	TO			
18	-	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-	-
25	1.39	1.85	0.78	1.08	0.54	1.00	0.42	0.83	0.85	0.15	0.20
26	1.40	1.90	0.78	1.12	0.56	1.05	0.44	0.88	0.86	0.16	0.21
27	1.41	1.95	0.79	1.17	0.57	1.10	0.45	0.94	0.87	0.17	0.23
28	1.42	2.01	0.79	1.21	0.59	1.14	0.47	0.99	0.88	0.18	0.25
29	1.43	2.06	0.80	1.26	0.60	1.19	0.48	1.05	0.89	0.20	0.27
30	1.44	2.11	0.80	1.30	0.62	1.24	0.50	1.10	0.90	0.22	0.29
31	1.46	2.19	0.81	1.36	0.65	1.31	0.52	1.18	0.91	0.23	0.32
32	1.47	2.27	0.82	1.43	0.67	1.38	0.54	1.26	0.92	0.25	0.35
33	1.49	2.35	0.82	1.49	0.70	1.46	0.57	1.35	0.93	0.27	0.38
34	1.50	2.43	0.83	1.56	0.72	1.53	0.59	1.43	0.94	0.29	0.41
35	1.52	2.51	0.84	1.62	0.75	1.60	0.61	1.51	0.95	0.31	0.44
36	1.58	2.70	0.91	1.81	0.82	1.78	0.67	1.68	0.96	0.34	0.48
37	1.64	2.89	0.98	1.99	0.89	1.95	0.73	1.85	0.97	0.37	0.52
38	1.69	3.09	1.04	2.18	0.95	2.13	0.80	2.01	0.99	0.40	0.57
39	1.75	3.28	1.11	2.36	1.02	2.30	0.86	2.18	1.01	0.43	0.62
40	1.81	3.47	1.18	2.55	1.09	2.48	0.92	2.35	1.03	0.47	0.67
41	1.90	3.76	1.28	2.83	1.19	2.74	1.01	2.60	1.04	0.51	0.72
42	1.99	4.04	1.39	3.11	1.29	3.01	1.11	2.85	1.05	0.55	0.78
43	2.07	4.33	1.49	3.38	1.40	3.27	1.20	3.10	1.06	0.60	0.85
44	2.16	4.61	1.60	3.66	1.50	3.54	1.30	3.35	1.08	0.65	0.93
45	2.25	4.90	1.70	3.94	1.60	3.80	1.39	3.60	1.10	0.70	1.02
46	2.36	5.28	1.82	4.29	1.72	4.13	1.51	3.90	1.12	0.75	1.10
47	2.47	5.65	1.95	4.63	1.84	4.46	1.62	4.21	1.14	0.81	1.19
48	2.57	6.03	2.07	4.98	1.96	4.78	1.74	4.51	1.17	0.88	1.29
49	2.68	6.40	2.20	5.32	2.08	5.11	1.85	4.82	1.20	0.96	1.41
50	2.79	6.78	2.32	5.67	2.20	5.44	1.97	5.12	1.23	1.05	1.54
51	2.95	7.34	2.50	6.19	2.38	5.93	2.14	5.58	1.25	1.13	1.68
52	3.11	7.91	2.69	6.71	2.56	6.42	2.32	6.03	1.27	1.22	1.82
53	3.28	8.47	2.87	7.22	2.74	6.92	2.49	6.49	1.29	1.32	1.97
54	3.44	9.04	3.06	7.74	2.92	7.41	2.67	6.94	1.32	1.43	2.14
55	3.60	9.60	3.24	8.26	3.10	7.90	2.84	7.40	1.35	1.56	2.32
56	3.98	10.33	3.56	8.90	3.42	8.55	3.16	8.06	1.38	-	-
57	4.35	11.06	3.87	9.55	3.74	9.20	3.48	8.71	1.41	-	-
58	4.73	11.78	4.19	10.19	4.06	9.84	3.80	9.37	1.44	-	-
59	5.10	12.51	4.50	10.84	4.38	10.49	4.12	10.02	1.47	-	-
60	5.48	13.24	4.82	11.48	4.70	11.14	4.44	10.68	1.50	-	-
61	6.04	14.33	5.30	12.44	5.18	12.11	4.92	11.66	1.54	-	-
62	6.61	15.42	5.77	13.41	5.66	13.08	5.40	12.65	1.58	-	-
63	7.17	16.52	6.25	14.37	6.14	14.06	5.89	13.63	1.62	-	-
64	7.74	17.61	6.72	15.34	6.62	15.03	6.37	14.62	1.66	-	-
65	8.30	18.70	7.20	16.30	7.10	16.00	6.85	15.60	1.70	-	-
66	9.05	20.16	7.84	17.58	7.74	17.30	7.49	16.91	-	-	-
67	9.80	21.61	8.47	18.87	8.38	18.59	8.14	18.22	-	-	-
68	10.56	23.07	9.11	20.15	9.02	19.89	8.78	19.54	-	-	-
69	11.31	24.52	9.74	21.44	9.66	21.18	9.43	20.85	-	-	-
70	12.06	25.98	10.38	22.72	10.30	22.48	10.07	22.16	-	-	-
71	-	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-	-

15-Year Level Term Life Insurance

Female Non-Tobacco, Preferred Plus

Issue Age	\$100,000 - 249,999	\$250,000 - 499,999	\$500,000 - 999,999	\$1,000,000 and above	ADB	PW
18	-	-	-	-	-	-
19	-	-	-	-	-	-
20	-	-	-	-	-	-
21	-	-	-	-	-	-
22	-	-	-	-	-	-
23	-	-	-	-	-	-
24	-	-	-	-	-	-
25	1.25	0.63	0.44	0.39	0.85	0.15
26	1.26	0.64	0.46	0.40	0.86	0.16
27	1.27	0.65	0.47	0.42	0.87	0.17
28	1.27	0.67	0.49	0.43	0.88	0.18
29	1.28	0.68	0.50	0.45	0.89	0.20
30	1.29	0.69	0.52	0.46	0.90	0.22
31	1.30	0.71	0.54	0.48	0.91	0.23
32	1.32	0.73	0.56	0.50	0.92	0.25
33	1.33	0.74	0.59	0.53	0.93	0.27
34	1.35	0.76	0.61	0.55	0.94	0.29
35	1.36	0.78	0.63	0.57	0.95	0.31
36	1.41	0.84	0.69	0.63	0.96	0.34
37	1.46	0.90	0.76	0.68	0.97	0.37
38	1.50	0.96	0.82	0.74	0.99	0.40
39	1.55	1.02	0.89	0.79	1.01	0.43
40	1.60	1.08	0.95	0.85	1.03	0.47
41	1.67	1.17	1.05	0.94	1.04	0.51
42	1.74	1.26	1.14	1.02	1.05	0.55
43	1.81	1.34	1.24	1.11	1.06	0.60
44	1.88	1.43	1.33	1.19	1.08	0.65
45	1.95	1.52	1.43	1.28	1.10	0.70
46	2.05	1.63	1.54	1.39	1.12	0.75
47	2.15	1.73	1.64	1.50	1.14	0.81
48	2.25	1.84	1.75	1.61	1.17	0.88
49	2.35	1.94	1.85	1.72	1.20	0.96
50	2.45	2.05	1.96	1.83	1.23	1.05
51	2.60	2.21	2.12	1.99	1.25	1.13
52	2.75	2.37	2.28	2.16	1.27	1.22
53	2.90	2.52	2.44	2.32	1.29	1.32
54	3.05	2.68	2.60	2.49	1.32	1.43
55	3.20	2.84	2.76	2.65	1.35	1.56
56	3.48	3.14	3.06	2.94	1.38	-
57	3.75	3.44	3.35	3.23	1.41	-
58	4.03	3.73	3.65	3.53	1.44	-
59	4.30	4.03	3.94	3.82	1.47	-
60	4.58	4.33	4.24	4.11	1.50	-
61	4.99	4.78	4.69	4.55	1.54	-
62	5.41	5.22	5.13	4.99	1.58	-
63	5.82	5.67	5.58	5.42	1.62	-
64	6.24	6.11	6.02	5.86	1.66	-
65	6.65	6.56	6.47	6.30	1.70	-
66	7.25	7.15	7.07	6.88	-	-
67	7.85	7.75	7.66	7.47	-	-
68	8.45	8.34	8.26	8.05	-	-
69	9.05	8.94	8.85	8.64	-	-
70	9.65	9.53	9.45	9.22	-	-
71	-	-	-	-	-	-
72	-	-	-	-	-	-
73	-	-	-	-	-	-
74	-	-	-	-	-	-
75	-	-	-	-	-	-

20-Year Level Term Life Insurance

Male, Standard

Issue Age	\$50,000 - 99,999		\$100,000 - 249,999		\$250,000 - 499,999		\$500,000 - 999,999		\$1,000,000 and above		ADB	PW	
	NT	TO	NT	TO	NT	TO	NT	TO	NT	TO		NT	TO
18	2.40	3.32	1.74	2.71	1.06	1.90	0.87	1.70	0.66	1.51	0.85	0.11	0.14
19	2.41	3.33	1.75	2.72	1.07	1.91	0.88	1.71	0.67	1.52	0.85	0.11	0.15
20	2.42	3.34	1.76	2.73	1.08	1.92	0.89	1.72	0.68	1.53	0.85	0.12	0.16
21	2.43	3.37	1.77	2.76	1.09	1.95	0.90	1.75	0.69	1.56	0.85	0.12	0.17
22	2.44	3.40	1.78	2.79	1.10	1.98	0.91	1.78	0.71	1.60	0.85	0.13	0.18
23	2.44	3.44	1.78	2.81	1.10	2.02	0.92	1.82	0.72	1.63	0.85	0.14	0.19
24	2.45	3.47	1.79	2.84	1.11	2.05	0.93	1.85	0.74	1.67	0.85	0.15	0.20
25	2.46	3.50	1.80	2.87	1.12	2.08	0.94	1.88	0.75	1.70	0.85	0.16	0.22
26	2.49	3.61	1.82	2.96	1.15	2.19	0.97	1.99	0.79	1.82	0.86	0.17	0.24
27	2.52	3.72	1.85	3.06	1.17	2.30	1.01	2.10	0.84	1.93	0.87	0.18	0.26
28	2.54	3.82	1.87	3.15	1.20	2.40	1.04	2.21	0.88	2.05	0.88	0.19	0.28
29	2.57	3.93	1.90	3.25	1.22	2.51	1.08	2.32	0.93	2.16	0.89	0.21	0.31
30	2.60	4.04	1.92	3.34	1.25	2.62	1.11	2.43	0.97	2.28	0.90	0.23	0.34
31	2.64	4.20	1.96	3.48	1.29	2.78	1.16	2.59	1.04	2.45	0.91	0.25	0.37
32	2.68	4.36	1.99	3.62	1.33	2.95	1.21	2.76	1.11	2.63	0.92	0.27	0.40
33	2.72	4.52	2.03	3.77	1.36	3.11	1.27	2.92	1.17	2.80	0.93	0.29	0.43
34	2.76	4.68	2.06	3.91	1.40	3.28	1.32	3.09	1.24	2.98	0.94	0.31	0.47
35	2.80	4.84	2.10	4.05	1.44	3.44	1.37	3.25	1.31	3.15	0.95	0.34	0.51
36	2.94	5.18	2.22	4.39	1.56	3.78	1.49	3.60	1.42	3.50	0.96	0.37	0.55
37	3.07	5.52	2.33	4.74	1.69	4.13	1.61	3.95	1.53	3.85	0.97	0.40	0.60
38	3.21	5.87	2.45	5.08	1.81	4.47	1.72	4.31	1.65	4.20	0.99	0.43	0.66
39	3.34	6.21	2.56	5.43	1.94	4.82	1.84	4.66	1.76	4.55	1.01	0.47	0.73
40	3.48	6.55	2.68	5.77	2.06	5.16	1.96	5.01	1.87	4.90	1.03	0.51	0.81
41	3.68	7.06	2.85	6.29	2.25	5.68	2.14	5.54	2.04	5.43	1.04	0.56	0.88
42	3.89	7.58	3.02	6.80	2.44	6.19	2.31	6.07	2.20	5.95	1.05	0.61	0.96
43	4.09	8.09	3.20	7.32	2.62	6.71	2.49	6.59	2.37	6.48	1.06	0.66	1.05
44	4.30	8.61	3.37	7.83	2.81	7.22	2.66	7.12	2.53	7.00	1.08	0.72	1.15
45	4.50	9.12	3.54	8.35	3.00	7.74	2.84	7.65	2.70	7.53	1.10	0.78	1.26
46	4.93	9.91	3.90	9.12	3.33	8.49	3.16	8.39	3.01	8.28	1.12	0.84	1.38
47	5.36	10.71	4.26	9.89	3.67	9.24	3.48	9.14	3.32	9.03	1.14	0.91	1.51
48	5.78	11.50	4.63	10.65	4.00	9.98	3.81	9.88	3.64	9.78	1.17	0.99	1.65
49	6.21	12.30	4.99	11.42	4.34	10.73	4.13	10.63	3.95	10.53	1.20	1.08	1.80
50	6.64	13.09	5.35	12.19	4.67	11.48	4.45	11.37	4.26	11.28	1.23	1.18	1.96
51	7.28	14.28	5.89	13.34	5.17	12.60	4.93	12.49	4.73	12.40	1.25	1.28	2.13
52	7.92	15.47	6.43	14.49	5.67	13.72	5.41	13.60	5.20	13.53	1.27	1.39	2.32
53	8.56	16.66	6.98	15.65	6.18	14.84	5.90	14.72	5.66	14.65	1.29	1.51	2.53
54	9.20	17.85	7.52	16.80	6.68	15.96	6.38	15.83	6.13	15.78	1.32	1.64	2.76
55	9.84	19.04	8.06	17.95	7.18	17.08	6.86	16.95	6.60	16.90	1.35	1.79	3.01
56	10.80	21.01	9.04	19.69	8.22	18.78	7.91	18.63	7.62	18.47	1.38	-	-
57	11.77	22.98	10.01	21.44	9.26	20.49	8.96	20.32	8.65	20.04	1.41	-	-
58	12.73	24.96	10.99	23.18	10.29	22.19	10.02	22.00	9.67	21.60	1.44	-	-
59	13.70	26.93	11.96	24.93	11.33	23.90	11.07	23.69	10.70	23.17	1.47	-	-
60	14.66	28.90	12.94	26.67	12.37	25.60	12.12	25.37	11.72	24.74	1.50	-	-
61	16.11	31.86	14.40	29.29	13.93	28.16	13.70	27.90	13.26	27.09	1.54	-	-
62	17.56	34.81	15.86	31.90	15.49	30.71	15.27	30.42	14.79	29.44	1.58	-	-
63	19.00	37.77	17.33	34.52	17.04	33.27	16.85	32.95	16.33	31.80	1.62	-	-
64	20.45	40.72	18.79	37.13	18.60	35.82	18.42	35.47	17.86	34.15	1.66	-	-
65	21.90	43.68	20.25	39.75	20.16	38.38	20.00	38.00	19.40	36.50	1.70	-	-
66	-	-	-	-	-	-	-	-	-	-	-	-	-
67	-	-	-	-	-	-	-	-	-	-	-	-	-
68	-	-	-	-	-	-	-	-	-	-	-	-	-
69	-	-	-	-	-	-	-	-	-	-	-	-	-
70	-	-	-	-	-	-	-	-	-	-	-	-	-
71	-	-	-	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-	-	-	-

20-Year Level Term Life Insurance Male, Preferred

Issue Age	\$100,000 - 249,999		\$250,000 - 499,999		\$500,000 - 999,999		\$1,000,000 and above		ADB	NT	PW TO
	NT	TO	NT	TO	NT	TO	NT	TO			
18	-	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-	-
25	1.50	2.39	0.93	1.72	0.64	1.48	0.56	1.28	0.85	0.16	0.22
26	1.52	2.47	0.95	1.79	0.66	1.57	0.58	1.36	0.86	0.17	0.24
27	1.53	2.55	0.96	1.87	0.68	1.66	0.61	1.44	0.87	0.18	0.26
28	1.55	2.63	0.98	1.94	0.71	1.74	0.63	1.53	0.88	0.19	0.28
29	1.56	2.71	0.99	2.02	0.73	1.83	0.66	1.61	0.89	0.21	0.31
30	1.58	2.79	1.01	2.09	0.75	1.92	0.68	1.69	0.90	0.23	0.34
31	1.60	2.91	1.03	2.20	0.78	2.05	0.72	1.81	0.91	0.25	0.37
32	1.63	3.03	1.06	2.31	0.82	2.19	0.76	1.94	0.92	0.27	0.40
33	1.65	3.16	1.08	2.42	0.85	2.32	0.79	2.06	0.93	0.29	0.43
34	1.68	3.28	1.11	2.53	0.89	2.46	0.83	2.19	0.94	0.31	0.47
35	1.70	3.40	1.13	2.64	0.92	2.59	0.87	2.31	0.95	0.34	0.51
36	1.79	3.68	1.22	2.91	1.00	2.83	0.95	2.55	0.96	0.37	0.55
37	1.87	3.96	1.31	3.18	1.08	3.07	1.03	2.80	0.97	0.40	0.60
38	1.96	4.23	1.39	3.44	1.17	3.31	1.10	3.04	0.99	0.43	0.66
39	2.04	4.51	1.48	3.71	1.25	3.55	1.18	3.29	1.01	0.47	0.73
40	2.13	4.79	1.57	3.98	1.33	3.79	1.26	3.53	1.03	0.51	0.81
41	2.26	5.21	1.70	4.38	1.45	4.15	1.38	3.89	1.04	0.56	0.88
42	2.39	5.63	1.83	4.79	1.58	4.51	1.50	4.26	1.05	0.61	0.96
43	2.52	6.04	1.96	5.19	1.70	4.87	1.61	4.62	1.06	0.66	1.05
44	2.65	6.46	2.09	5.60	1.83	5.23	1.73	4.99	1.08	0.72	1.15
45	2.78	6.88	2.22	6.00	1.95	5.59	1.85	5.35	1.10	0.78	1.26
46	3.04	7.52	2.44	6.61	2.17	6.16	2.08	5.92	1.12	0.84	1.38
47	3.30	8.16	2.66	7.22	2.40	6.72	2.30	6.49	1.14	0.91	1.51
48	3.55	8.79	2.89	7.84	2.62	7.29	2.53	7.07	1.17	0.99	1.65
49	3.81	9.43	3.11	8.45	2.85	7.85	2.75	7.64	1.20	1.08	1.80
50	4.07	10.07	3.33	9.06	3.07	8.42	2.98	8.21	1.23	1.18	1.96
51	4.46	11.03	3.66	9.98	3.41	9.27	3.32	9.07	1.25	1.28	2.13
52	4.84	11.98	4.00	10.89	3.74	10.12	3.66	9.92	1.27	1.39	2.32
53	5.23	12.94	4.33	11.81	4.08	10.96	4.00	10.78	1.29	1.51	2.53
54	5.61	13.89	4.67	12.72	4.41	11.81	4.34	11.63	1.32	1.64	2.76
55	6.00	14.85	5.00	13.64	4.75	12.66	4.68	12.49	1.35	1.79	3.01
56	6.76	16.29	5.67	15.12	5.43	14.16	5.34	14.00	1.38	-	-
57	7.52	17.74	6.34	16.59	6.10	15.67	6.00	15.51	1.41	-	-
58	8.28	19.18	7.02	18.07	6.78	17.17	6.65	17.03	1.44	-	-
59	9.04	20.63	7.69	19.54	7.45	18.68	7.31	18.54	1.47	-	-
60	9.80	22.07	8.36	21.02	8.13	20.18	7.97	20.05	1.50	-	-
61	10.94	24.24	9.37	23.24	9.14	22.43	8.96	22.32	1.54	-	-
62	12.08	26.40	10.38	25.45	10.16	24.69	9.94	24.58	1.58	-	-
63	13.22	28.57	11.38	27.67	11.17	26.94	10.93	26.85	1.62	-	-
64	14.36	30.73	12.39	29.88	12.19	29.20	11.91	29.11	1.66	-	-
65	15.50	32.90	13.40	32.10	13.20	31.45	12.90	31.38	1.70	-	-
66	-	-	-	-	-	-	-	-	-	-	-
67	-	-	-	-	-	-	-	-	-	-	-
68	-	-	-	-	-	-	-	-	-	-	-
69	-	-	-	-	-	-	-	-	-	-	-
70	-	-	-	-	-	-	-	-	-	-	-
71	-	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-	-

20-Year Level Term Life Insurance Male Non-Tobacco, Preferred Plus

Issue Age	\$100,000 - 249,999	\$250,000 - 499,999	\$500,000 - 999,999	\$1,000,000 and above	ADB	PW
18	—	—	—	—	—	—
19	—	—	—	—	—	—
20	—	—	—	—	—	—
21	—	—	—	—	—	—
22	—	—	—	—	—	—
23	—	—	—	—	—	—
24	—	—	—	—	—	—
25	1.41	0.74	0.58	0.50	0.85	0.16
26	1.42	0.76	0.60	0.52	0.86	0.17
27	1.43	0.78	0.62	0.54	0.87	0.18
28	1.44	0.80	0.64	0.57	0.88	0.19
29	1.45	0.82	0.66	0.59	0.89	0.21
30	1.46	0.84	0.68	0.61	0.90	0.23
31	1.48	0.87	0.71	0.64	0.91	0.25
32	1.49	0.90	0.74	0.68	0.92	0.27
33	1.51	0.94	0.78	0.71	0.93	0.29
34	1.52	0.97	0.81	0.75	0.94	0.31
35	1.54	1.00	0.84	0.78	0.95	0.34
36	1.61	1.08	0.92	0.85	0.96	0.37
37	1.68	1.16	0.99	0.93	0.97	0.40
38	1.76	1.23	1.07	1.00	0.99	0.43
39	1.83	1.31	1.14	1.08	1.01	0.47
40	1.90	1.39	1.22	1.15	1.03	0.51
41	2.01	1.51	1.33	1.26	1.04	0.56
42	2.12	1.63	1.44	1.37	1.05	0.61
43	2.23	1.74	1.56	1.48	1.06	0.66
44	2.34	1.86	1.67	1.59	1.08	0.72
45	2.45	1.98	1.78	1.70	1.10	0.78
46	2.66	2.20	1.99	1.91	1.12	0.84
47	2.87	2.42	2.20	2.12	1.14	0.91
48	3.08	2.63	2.41	2.34	1.17	0.99
49	3.29	2.85	2.62	2.55	1.20	1.08
50	3.50	3.07	2.83	2.76	1.23	1.18
51	3.82	3.40	3.14	3.08	1.25	1.28
52	4.13	3.72	3.46	3.40	1.27	1.39
53	4.45	4.05	3.77	3.71	1.29	1.51
54	4.76	4.37	4.09	4.03	1.32	1.64
55	5.08	4.70	4.40	4.35	1.35	1.79
56	5.67	5.25	4.92	4.87	1.38	—
57	6.27	5.80	5.43	5.38	1.41	—
58	6.86	6.34	5.95	5.90	1.44	—
59	7.46	6.89	6.46	6.41	1.47	—
60	8.05	7.44	6.98	6.93	1.50	—
61	8.94	8.26	7.75	7.70	1.54	—
62	9.83	9.09	8.53	8.48	1.58	—
63	10.72	9.91	9.30	9.25	1.62	—
64	11.61	10.74	10.08	10.03	1.66	—
65	12.50	11.56	10.85	10.80	1.70	—
66	—	—	—	—	—	—
67	—	—	—	—	—	—
68	—	—	—	—	—	—
69	—	—	—	—	—	—
70	—	—	—	—	—	—
71	—	—	—	—	—	—
72	—	—	—	—	—	—
73	—	—	—	—	—	—
74	—	—	—	—	—	—
75	—	—	—	—	—	—

20-Year Level Term Life Insurance Female, Standard

Issue Age	\$50,000 - 99,999		\$100,000 - 249,999		\$250,000 - 499,999		\$500,000 - 999,999		\$1,000,000 and above		ADB	PW	
	NT	TO	NT	TO	NT	TO	NT	TO	NT	TO		NT	TO
18	2.19	2.95	1.56	2.06	0.87	1.45	0.66	1.18	0.53	0.98	0.85	0.10	0.12
19	2.20	2.96	1.57	2.07	0.88	1.46	0.67	1.19	0.54	0.99	0.85	0.10	0.13
20	2.21	2.97	1.58	2.08	0.89	1.47	0.68	1.20	0.55	1.00	0.85	0.11	0.14
21	2.22	2.99	1.58	2.11	0.90	1.50	0.69	1.23	0.55	1.03	0.85	0.11	0.15
22	2.22	3.01	1.59	2.13	0.90	1.52	0.70	1.26	0.56	1.06	0.85	0.12	0.16
23	2.23	3.04	1.59	2.16	0.91	1.55	0.70	1.29	0.56	1.09	0.85	0.13	0.17
24	2.23	3.06	1.60	2.18	0.91	1.57	0.71	1.32	0.57	1.12	0.85	0.14	0.18
25	2.24	3.08	1.60	2.21	0.92	1.60	0.72	1.35	0.57	1.15	0.85	0.15	0.20
26	2.26	3.15	1.62	2.30	0.94	1.68	0.75	1.45	0.61	1.25	0.86	0.16	0.21
27	2.28	3.23	1.63	2.39	0.96	1.77	0.78	1.55	0.64	1.35	0.87	0.17	0.23
28	2.31	3.30	1.65	2.47	0.98	1.85	0.80	1.65	0.68	1.45	0.88	0.18	0.25
29	2.33	3.38	1.66	2.56	1.00	1.94	0.83	1.75	0.71	1.55	0.89	0.20	0.27
30	2.35	3.45	1.68	2.65	1.02	2.02	0.86	1.85	0.75	1.65	0.90	0.22	0.29
31	2.38	3.56	1.70	2.78	1.05	2.15	0.90	2.00	0.80	1.80	0.91	0.23	0.32
32	2.42	3.67	1.73	2.91	1.08	2.28	0.95	2.15	0.86	1.95	0.92	0.25	0.35
33	2.45	3.78	1.75	3.05	1.12	2.40	0.99	2.30	0.91	2.10	0.93	0.27	0.38
34	2.49	3.89	1.78	3.18	1.15	2.53	1.04	2.45	0.97	2.25	0.94	0.29	0.41
35	2.52	4.00	1.80	3.31	1.18	2.66	1.08	2.60	1.02	2.40	0.95	0.31	0.44
36	2.63	4.29	1.90	3.59	1.29	2.95	1.18	2.88	1.12	2.69	0.96	0.34	0.48
37	2.74	4.57	2.00	3.87	1.40	3.24	1.28	3.16	1.21	2.98	0.97	0.37	0.52
38	2.85	4.86	2.10	4.16	1.50	3.53	1.38	3.44	1.31	3.27	0.99	0.40	0.57
39	2.96	5.14	2.20	4.44	1.61	3.82	1.48	3.72	1.40	3.56	1.01	0.43	0.62
40	3.07	5.43	2.30	4.72	1.72	4.11	1.58	4.00	1.50	3.85	1.03	0.47	0.67
41	3.24	5.86	2.45	5.14	1.88	4.54	1.73	4.42	1.64	4.29	1.04	0.51	0.72
42	3.40	6.29	2.60	5.56	2.04	4.98	1.88	4.84	1.78	4.72	1.05	0.55	0.78
43	3.57	6.72	2.75	5.99	2.20	5.41	2.03	5.26	1.93	5.16	1.06	0.60	0.85
44	3.73	7.15	2.90	6.41	2.36	5.85	2.18	5.68	2.07	5.59	1.08	0.65	0.93
45	3.90	7.58	3.05	6.83	2.52	6.28	2.33	6.10	2.21	6.03	1.10	0.70	1.02
46	4.16	8.14	3.28	7.40	2.75	6.83	2.54	6.66	2.42	6.58	1.12	0.75	1.10
47	4.43	8.70	3.51	7.97	2.98	7.37	2.75	7.21	2.63	7.13	1.14	0.81	1.19
48	4.69	9.27	3.75	8.54	3.20	7.92	2.96	7.77	2.85	7.68	1.17	0.88	1.29
49	4.96	9.83	3.98	9.11	3.43	8.46	3.17	8.32	3.06	8.23	1.20	0.96	1.41
50	5.22	10.39	4.21	9.68	3.66	9.01	3.38	8.88	3.27	8.78	1.23	1.05	1.54
51	5.62	11.23	4.56	10.53	4.00	9.83	3.69	9.71	3.59	9.60	1.25	1.13	1.68
52	6.01	12.07	4.90	11.39	4.34	10.65	4.01	10.55	3.90	10.43	1.27	1.22	1.82
53	6.41	12.92	5.25	12.24	4.68	11.46	4.32	11.38	4.22	11.25	1.29	1.32	1.97
54	6.80	13.76	5.59	13.10	5.02	12.28	4.64	12.22	4.53	12.08	1.32	1.43	2.14
55	7.20	14.60	5.94	13.95	5.36	13.10	4.95	13.05	4.85	12.90	1.35	1.56	2.32
56	7.86	15.94	6.58	15.07	6.01	14.19	5.63	14.14	5.52	14.00	1.38	-	-
57	8.53	17.28	7.23	16.20	6.66	15.29	6.31	15.23	6.19	15.09	1.41	-	-
58	9.19	18.62	7.87	17.32	7.32	16.38	6.98	16.32	6.85	16.19	1.44	-	-
59	9.86	19.96	8.52	18.45	7.97	17.48	7.66	17.41	7.52	17.28	1.47	-	-
60	10.52	21.30	9.16	19.57	8.62	18.57	8.34	18.50	8.19	18.38	1.50	-	-
61	11.52	23.31	10.13	21.26	9.60	20.21	9.36	20.14	9.19	20.02	1.54	-	-
62	12.51	25.32	11.10	22.94	10.57	21.85	10.37	21.77	10.19	21.67	1.58	-	-
63	13.51	27.34	12.06	24.63	11.55	23.50	11.39	23.41	11.20	23.31	1.62	-	-
64	14.50	29.35	13.03	26.31	12.52	25.14	12.40	25.04	12.20	24.96	1.66	-	-
65	15.50	31.36	14.00	28.00	13.50	26.78	13.42	26.68	13.20	26.60	1.70	-	-
66	-	-	-	-	-	-	-	-	-	-	-	-	-
67	-	-	-	-	-	-	-	-	-	-	-	-	-
68	-	-	-	-	-	-	-	-	-	-	-	-	-
69	-	-	-	-	-	-	-	-	-	-	-	-	-
70	-	-	-	-	-	-	-	-	-	-	-	-	-
71	-	-	-	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-	-	-	-

20-Year Level Term Life Insurance Female, Preferred

Issue Age	\$100,000 - 249,999		\$250,000 - 499,999		\$500,000 - 999,999		\$1,000,000 and above		ADB	PW	
	NT	TO	NT	TO	NT	TO	NT	TO		NT	TO
18	-	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-	-
25	1.42	1.89	0.79	1.36	0.56	1.14	0.43	0.88	0.85	0.15	0.20
26	1.43	1.96	0.80	1.42	0.58	1.21	0.45	0.96	0.86	0.16	0.21
27	1.44	2.03	0.81	1.48	0.60	1.28	0.47	1.03	0.87	0.17	0.23
28	1.46	2.11	0.82	1.54	0.61	1.36	0.48	1.11	0.88	0.18	0.25
29	1.47	2.18	0.83	1.60	0.63	1.43	0.50	1.18	0.89	0.20	0.27
30	1.48	2.25	0.84	1.66	0.65	1.50	0.52	1.26	0.90	0.22	0.29
31	1.50	2.36	0.86	1.75	0.68	1.61	0.55	1.37	0.91	0.23	0.32
32	1.51	2.47	0.87	1.84	0.70	1.71	0.58	1.49	0.92	0.25	0.35
33	1.53	2.58	0.89	1.92	0.73	1.82	0.60	1.60	0.93	0.27	0.38
34	1.54	2.69	0.90	2.01	0.75	1.92	0.63	1.72	0.94	0.29	0.41
35	1.56	2.80	0.92	2.10	0.78	2.03	0.66	1.83	0.95	0.31	0.44
36	1.63	3.03	1.00	2.31	0.85	2.23	0.73	2.04	0.96	0.34	0.48
37	1.70	3.26	1.08	2.52	0.92	2.43	0.80	2.24	0.97	0.37	0.52
38	1.78	3.50	1.16	2.74	0.99	2.64	0.88	2.45	0.99	0.40	0.57
39	1.85	3.73	1.24	2.95	1.06	2.84	0.95	2.65	1.01	0.43	0.62
40	1.92	3.96	1.32	3.16	1.13	3.04	1.02	2.86	1.03	0.47	0.67
41	2.03	4.31	1.44	3.48	1.24	3.34	1.13	3.17	1.04	0.51	0.72
42	2.14	4.66	1.56	3.80	1.34	3.64	1.23	3.48	1.05	0.55	0.78
43	2.24	5.00	1.68	4.12	1.45	3.95	1.34	3.78	1.06	0.60	0.85
44	2.35	5.35	1.80	4.44	1.55	4.25	1.44	4.09	1.08	0.65	0.93
45	2.46	5.70	1.92	4.76	1.66	4.55	1.55	4.40	1.10	0.70	1.02
46	2.62	6.15	2.06	5.18	1.81	4.94	1.70	4.80	1.12	0.75	1.10
47	2.78	6.60	2.20	5.60	1.96	5.33	1.86	5.19	1.14	0.81	1.19
48	2.93	7.04	2.33	6.02	2.11	5.71	2.01	5.59	1.17	0.88	1.29
49	3.09	7.49	2.47	6.44	2.26	6.10	2.17	5.98	1.20	0.96	1.41
50	3.25	7.94	2.61	6.86	2.41	6.49	2.32	6.38	1.23	1.05	1.54
51	3.49	8.61	2.82	7.49	2.63	7.07	2.55	6.97	1.25	1.13	1.68
52	3.72	9.28	3.02	8.12	2.86	7.65	2.78	7.57	1.27	1.22	1.82
53	3.96	9.96	3.23	8.74	3.08	8.24	3.02	8.16	1.29	1.32	1.97
54	4.19	10.63	3.43	9.37	3.31	8.82	3.25	8.76	1.32	1.43	2.14
55	4.43	11.30	3.64	10.00	3.53	9.40	3.48	9.35	1.35	1.56	2.32
56	4.96	12.20	4.10	10.89	3.96	10.28	3.89	10.22	1.38	-	-
57	5.48	13.09	4.57	11.78	4.39	11.16	4.30	11.09	1.41	-	-
58	6.01	13.99	5.03	12.66	4.82	12.04	4.71	11.97	1.44	-	-
59	6.53	14.88	5.50	13.55	5.25	12.92	5.12	12.84	1.47	-	-
60	7.06	15.78	5.96	14.44	5.68	13.80	5.53	13.71	1.50	-	-
61	7.85	17.12	6.66	15.77	6.32	15.12	6.14	15.02	1.54	-	-
62	8.64	18.47	7.35	17.10	6.97	16.44	6.76	16.33	1.58	-	-
63	9.42	19.81	8.05	18.44	7.61	17.76	7.37	17.64	1.62	-	-
64	10.21	21.16	8.74	19.77	8.26	19.08	7.99	18.95	1.66	-	-
65	11.00	22.50	9.44	21.10	8.90	20.40	8.60	20.26	1.70	-	-
66	-	-	-	-	-	-	-	-	-	-	-
67	-	-	-	-	-	-	-	-	-	-	-
68	-	-	-	-	-	-	-	-	-	-	-
69	-	-	-	-	-	-	-	-	-	-	-
70	-	-	-	-	-	-	-	-	-	-	-
71	-	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-	-

20-Year Level Term Life Insurance Female Non-Tobacco, Preferred Plus

Issue Age	\$100,000 - 249,999	\$250,000 - 499,999	\$500,000 - 999,999	\$1,000,000 and above	ADB	PW
18	—	—	—	—	—	—
19	—	—	—	—	—	—
20	—	—	—	—	—	—
21	—	—	—	—	—	—
22	—	—	—	—	—	—
23	—	—	—	—	—	—
24	—	—	—	—	—	—
25	1.28	0.66	0.47	0.40	0.85	0.15
26	1.29	0.67	0.49	0.42	0.86	0.16
27	1.30	0.69	0.50	0.44	0.87	0.17
28	1.31	0.70	0.52	0.45	0.88	0.18
29	1.32	0.72	0.53	0.47	0.89	0.20
30	1.33	0.73	0.55	0.49	0.90	0.22
31	1.34	0.75	0.57	0.52	0.91	0.23
32	1.36	0.77	0.60	0.54	0.92	0.25
33	1.37	0.80	0.62	0.57	0.93	0.27
34	1.39	0.82	0.65	0.59	0.94	0.29
35	1.40	0.84	0.67	0.62	0.95	0.31
36	1.46	0.91	0.74	0.69	0.96	0.34
37	1.52	0.99	0.80	0.75	0.97	0.37
38	1.58	1.06	0.87	0.82	0.99	0.40
39	1.64	1.14	0.93	0.88	1.01	0.43
40	1.70	1.21	1.00	0.95	1.03	0.47
41	1.79	1.32	1.10	1.05	1.04	0.51
42	1.88	1.43	1.20	1.15	1.05	0.55
43	1.98	1.54	1.30	1.25	1.06	0.60
44	2.07	1.65	1.40	1.35	1.08	0.65
45	2.16	1.76	1.50	1.45	1.10	0.70
46	2.30	1.90	1.64	1.58	1.12	0.75
47	2.43	2.04	1.77	1.71	1.14	0.81
48	2.57	2.17	1.91	1.85	1.17	0.88
49	2.70	2.31	2.04	1.98	1.20	0.96
50	2.84	2.45	2.18	2.11	1.23	1.05
51	3.04	2.66	2.38	2.31	1.25	1.13
52	3.24	2.86	2.58	2.51	1.27	1.22
53	3.45	3.07	2.79	2.71	1.29	1.32
54	3.65	3.27	2.99	2.91	1.32	1.43
55	3.85	3.48	3.19	3.11	1.35	1.56
56	4.24	3.85	3.56	3.48	1.38	—
57	4.63	4.22	3.93	3.85	1.41	—
58	5.03	4.58	4.29	4.23	1.44	—
59	5.42	4.95	4.66	4.60	1.47	—
60	5.81	5.32	5.03	4.97	1.50	—
61	6.40	5.87	5.58	5.53	1.54	—
62	6.99	6.42	6.14	6.08	1.58	—
63	7.57	6.98	6.69	6.64	1.62	—
64	8.16	7.53	7.25	7.19	1.66	—
65	8.75	8.08	7.80	7.75	1.70	—
66	—	—	—	—	—	—
67	—	—	—	—	—	—
68	—	—	—	—	—	—
69	—	—	—	—	—	—
70	—	—	—	—	—	—
71	—	—	—	—	—	—
72	—	—	—	—	—	—
73	—	—	—	—	—	—
74	—	—	—	—	—	—
75	—	—	—	—	—	—

30-Year Level Term Life Insurance

Male, Standard

Issue Age	\$50,000 - 99,999		\$100,000 - 249,999		\$250,000 - 499,999		\$500,000 - 999,999		\$1,000,000 and above		ADB	PW	
	NT	TO	NT	TO	NT	TO	NT	TO	NT	TO		NT	TO
18	2.64	3.89	1.89	2.94	1.33	2.47	1.32	2.43	1.31	2.30	0.85	0.11	0.14
19	2.65	3.90	1.90	2.95	1.34	2.48	1.33	2.44	1.32	2.31	0.85	0.11	0.15
20	2.66	3.91	1.91	2.96	1.35	2.49	1.34	2.45	1.33	2.32	0.85	0.12	0.16
21	2.69	3.97	1.93	3.02	1.37	2.55	1.36	2.51	1.35	2.38	0.85	0.12	0.17
22	2.72	4.03	1.95	3.08	1.39	2.61	1.38	2.57	1.37	2.44	0.85	0.13	0.18
23	2.74	4.08	1.96	3.13	1.40	2.66	1.39	2.62	1.38	2.50	0.85	0.14	0.19
24	2.77	4.14	1.98	3.19	1.42	2.72	1.41	2.68	1.40	2.56	0.85	0.15	0.20
25	2.80	4.20	2.00	3.25	1.44	2.78	1.43	2.74	1.42	2.62	0.85	0.16	0.22
26	2.90	4.39	2.06	3.44	1.50	2.97	1.49	2.93	1.47	2.82	0.86	0.17	0.24
27	2.99	4.58	2.12	3.63	1.56	3.17	1.54	3.12	1.52	3.02	0.87	0.18	0.26
28	3.09	4.78	2.18	3.83	1.62	3.36	1.60	3.32	1.57	3.21	0.88	0.19	0.28
29	3.18	4.97	2.24	4.02	1.68	3.56	1.65	3.51	1.62	3.41	0.89	0.21	0.31
30	3.28	5.16	2.30	4.21	1.74	3.75	1.71	3.70	1.67	3.61	0.90	0.23	0.34
31	3.42	5.45	2.39	4.50	1.83	4.04	1.79	3.99	1.75	3.91	0.91	0.25	0.37
32	3.57	5.74	2.48	4.79	1.92	4.33	1.87	4.28	1.82	4.21	0.92	0.27	0.40
33	3.71	6.02	2.57	5.07	2.02	4.62	1.96	4.57	1.90	4.50	0.93	0.29	0.43
34	3.86	6.31	2.66	5.36	2.11	4.91	2.04	4.86	1.97	4.80	0.94	0.31	0.47
35	4.00	6.60	2.75	5.65	2.20	5.20	2.12	5.15	2.05	5.10	0.95	0.34	0.51
36	4.24	7.10	2.99	6.14	2.41	5.70	2.32	5.65	2.24	5.60	0.96	0.37	0.55
37	4.48	7.61	3.22	6.63	2.62	6.21	2.52	6.15	2.43	6.09	0.97	0.40	0.60
38	4.72	8.11	3.46	7.13	2.82	6.71	2.71	6.65	2.61	6.59	0.99	0.43	0.66
39	4.96	8.62	3.69	7.62	3.03	7.22	2.91	7.15	2.80	7.08	1.01	0.47	0.73
40	5.20	9.12	3.93	8.11	3.24	7.72	3.11	7.65	2.99	7.58	1.03	0.51	0.81
41	5.56	9.88	4.28	8.85	3.55	8.48	3.41	8.40	3.27	8.32	1.04	0.56	0.88
42	5.92	10.63	4.64	9.59	3.86	9.23	3.71	9.15	3.55	9.07	1.05	0.61	0.96
43	6.28	11.39	4.99	10.32	4.18	9.99	4.00	9.90	3.83	9.81	1.06	0.66	1.05
44	6.64	12.14	5.35	11.06	4.49	10.74	4.30	10.65	4.11	10.56	1.08	0.72	1.15
45	7.00	12.90	5.70	11.80	4.80	11.50	4.60	11.40	4.39	11.30	1.10	0.78	1.26
46	7.59	13.91	6.32	12.82	5.41	12.53	5.22	12.42	5.01	12.32	1.12	0.84	1.38
47	8.18	14.92	6.95	13.83	6.02	13.56	5.83	13.43	5.64	13.33	1.14	0.91	1.51
48	8.78	15.92	7.57	14.85	6.62	14.60	6.45	14.45	6.26	14.35	1.17	0.99	1.65
49	9.37	16.93	8.20	15.86	7.23	15.63	7.06	15.46	6.89	15.36	1.20	1.08	1.80
50	9.96	17.94	8.82	16.88	7.84	16.66	7.68	16.48	7.51	16.38	1.23	1.18	1.96
51	10.85	-	9.76	-	8.75	-	8.60	-	8.45	-	1.25	1.28	2.13
52	11.74	-	10.69	-	9.66	-	9.53	-	9.39	-	1.27	1.39	2.32
53	12.62	-	11.63	-	10.58	-	10.45	-	10.32	-	1.29	1.51	2.53
54	13.51	-	12.56	-	11.49	-	11.38	-	11.26	-	1.32	1.64	2.76
55	14.40	-	13.50	-	12.40	-	12.30	-	12.20	-	1.35	1.79	3.01
56	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-
66	-	-	-	-	-	-	-	-	-	-	-	-	-
67	-	-	-	-	-	-	-	-	-	-	-	-	-
68	-	-	-	-	-	-	-	-	-	-	-	-	-
69	-	-	-	-	-	-	-	-	-	-	-	-	-
70	-	-	-	-	-	-	-	-	-	-	-	-	-
71	-	-	-	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-	-	-	-

30-Year Level Term Life Insurance

Male, Preferred

Issue Age	\$100,000 - 249,999		\$250,000 - 499,999		\$500,000 - 999,999		\$1,000,000 and above		ADB	PW	
	NT	TO	NT	TO	NT	TO	NT	TO		NT	TO
18	-	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-	-
25	1.85	2.70	1.20	2.14	1.00	2.10	0.99	2.00	0.85	0.16	0.22
26	1.88	2.85	1.23	2.29	1.04	2.25	1.02	2.15	0.86	0.17	0.24
27	1.90	3.00	1.26	2.44	1.08	2.40	1.05	2.30	0.87	0.18	0.26
28	1.93	3.14	1.28	2.58	1.13	2.54	1.07	2.46	0.88	0.19	0.28
29	1.95	3.29	1.31	2.73	1.17	2.69	1.10	2.61	0.89	0.21	0.31
30	1.98	3.44	1.34	2.88	1.21	2.84	1.13	2.76	0.90	0.23	0.34
31	2.02	3.66	1.38	3.10	1.27	3.06	1.17	2.99	0.91	0.25	0.37
32	2.06	3.88	1.43	3.32	1.33	3.28	1.22	3.22	0.92	0.27	0.40
33	2.09	4.11	1.47	3.54	1.40	3.50	1.26	3.44	0.93	0.29	0.43
34	2.13	4.33	1.52	3.76	1.46	3.72	1.31	3.67	0.94	0.31	0.47
35	2.17	4.55	1.56	3.98	1.52	3.94	1.35	3.90	0.95	0.34	0.51
36	2.33	4.93	1.70	4.37	1.65	4.32	1.47	4.28	0.96	0.37	0.55
37	2.49	5.31	1.84	4.76	1.78	4.71	1.60	4.67	0.97	0.40	0.60
38	2.64	5.69	1.97	5.14	1.92	5.09	1.72	5.05	0.99	0.43	0.66
39	2.80	6.07	2.11	5.53	2.05	5.48	1.85	5.44	1.01	0.47	0.73
40	2.96	6.45	2.25	5.92	2.18	5.86	1.97	5.82	1.03	0.51	0.81
41	3.20	7.02	2.46	6.50	2.38	6.44	2.16	6.40	1.04	0.56	0.88
42	3.44	7.59	2.66	7.09	2.57	7.01	2.34	6.97	1.05	0.61	0.96
43	3.67	8.16	2.87	7.67	2.77	7.59	2.53	7.55	1.06	0.66	1.05
44	3.91	8.73	3.07	8.26	2.96	8.16	2.71	8.12	1.08	0.72	1.15
45	4.15	9.30	3.28	8.84	3.16	8.74	2.90	8.70	1.10	0.78	1.26
46	4.70	10.15	3.88	9.66	3.72	9.54	3.47	9.50	1.12	0.84	1.38
47	5.25	11.00	4.47	10.48	4.27	10.35	4.03	10.30	1.14	0.91	1.51
48	5.79	11.84	5.07	11.31	4.83	11.15	4.60	11.10	1.17	0.99	1.65
49	6.34	12.69	5.66	12.13	5.38	11.96	5.16	11.90	1.20	1.08	1.80
50	6.89	13.54	6.26	12.95	5.94	12.76	5.73	12.70	1.23	1.18	1.96
51	7.71	-	7.15	-	6.77	-	6.58	-	1.25	1.28	2.13
52	8.53	-	8.04	-	7.60	-	7.43	-	1.27	1.39	2.32
53	9.36	-	8.94	-	8.44	-	8.27	-	1.29	1.51	2.53
54	10.18	-	9.83	-	9.27	-	9.12	-	1.32	1.64	2.76
55	11.00	-	10.72	-	10.10	-	9.97	-	1.35	1.79	3.01
56	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-
66	-	-	-	-	-	-	-	-	-	-	-
67	-	-	-	-	-	-	-	-	-	-	-
68	-	-	-	-	-	-	-	-	-	-	-
69	-	-	-	-	-	-	-	-	-	-	-
70	-	-	-	-	-	-	-	-	-	-	-
71	-	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-	-

30-Year Level Term Life Insurance

Male Non-Tobacco, Preferred Plus

Issue Age	\$100,000 - 249,999	\$250,000 - 499,999	\$500,000 - 999,999	\$1,000,000 and above	ADB	PW
18	—	—	—	—	—	—
19	—	—	—	—	—	—
20	—	—	—	—	—	—
21	—	—	—	—	—	—
22	—	—	—	—	—	—
23	—	—	—	—	—	—
24	—	—	—	—	—	—
25	1.60	1.04	0.90	0.83	0.85	0.16
26	1.62	1.07	0.93	0.86	0.86	0.17
27	1.65	1.10	0.96	0.89	0.87	0.18
28	1.67	1.12	0.98	0.91	0.88	0.19
29	1.70	1.15	1.01	0.94	0.89	0.21
30	1.72	1.18	1.04	0.97	0.90	0.23
31	1.76	1.22	1.08	1.01	0.91	0.25
32	1.79	1.27	1.12	1.05	0.92	0.27
33	1.83	1.31	1.16	1.09	0.93	0.29
34	1.86	1.36	1.20	1.13	0.94	0.31
35	1.90	1.40	1.24	1.17	0.95	0.34
36	2.02	1.52	1.37	1.30	0.96	0.37
37	2.15	1.64	1.50	1.43	0.97	0.40
38	2.27	1.77	1.62	1.55	0.99	0.43
39	2.40	1.89	1.75	1.68	1.01	0.47
40	2.52	2.01	1.88	1.81	1.03	0.51
41	2.71	2.19	2.07	2.00	1.04	0.56
42	2.89	2.37	2.26	2.19	1.05	0.61
43	3.08	2.56	2.46	2.39	1.06	0.66
44	3.26	2.74	2.65	2.58	1.08	0.72
45	3.45	2.92	2.84	2.77	1.10	0.78
46	3.98	3.49	3.33	3.23	1.12	0.84
47	4.51	4.06	3.82	3.69	1.14	0.91
48	5.05	4.63	4.32	4.14	1.17	0.99
49	5.58	5.20	4.81	4.60	1.20	1.08
50	6.11	5.77	5.30	5.06	1.23	1.18
51	6.91	6.62	6.04	5.75	1.25	1.28
52	7.71	7.48	6.78	6.44	1.27	1.39
53	8.50	8.33	7.52	7.12	1.29	1.51
54	9.30	9.19	8.26	7.81	1.32	1.64
55	10.10	10.04	9.00	8.50	1.35	1.79
56	—	—	—	—	—	—
57	—	—	—	—	—	—
58	—	—	—	—	—	—
59	—	—	—	—	—	—
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61	—	—	—	—	—	—
62	—	—	—	—	—	—
63	—	—	—	—	—	—
64	—	—	—	—	—	—
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66	—	—	—	—	—	—
67	—	—	—	—	—	—
68	—	—	—	—	—	—
69	—	—	—	—	—	—
70	—	—	—	—	—	—
71	—	—	—	—	—	—
72	—	—	—	—	—	—
73	—	—	—	—	—	—
74	—	—	—	—	—	—
75	—	—	—	—	—	—

30-Year Level Term Life Insurance

Female, Standard

Issue Age	\$50,000 - 99,999		\$100,000 - 249,999		\$250,000 - 499,999		\$500,000 - 999,999		\$1,000,000 and above		ADB	PW	
	NT	TO	NT	TO	NT	TO	NT	TO	NT	TO		NT	TO
18	2.38	3.44	1.71	2.38	1.11	1.90	1.06	1.86	1.02	1.84	0.85	0.10	0.12
19	2.39	3.45	1.72	2.39	1.12	1.91	1.07	1.87	1.03	1.85	0.85	0.10	0.13
20	2.40	3.46	1.73	2.40	1.13	1.92	1.08	1.88	1.04	1.86	0.85	0.11	0.14
21	2.42	3.51	1.74	2.45	1.14	1.97	1.10	1.93	1.05	1.90	0.85	0.11	0.15
22	2.44	3.56	1.76	2.50	1.16	2.02	1.12	1.98	1.06	1.95	0.85	0.12	0.16
23	2.46	3.60	1.77	2.55	1.17	2.06	1.14	2.02	1.07	1.99	0.85	0.13	0.17
24	2.48	3.65	1.79	2.60	1.19	2.11	1.16	2.07	1.08	2.04	0.85	0.14	0.18
25	2.50	3.70	1.80	2.65	1.20	2.16	1.18	2.12	1.09	2.08	0.85	0.15	0.20
26	2.56	3.86	1.84	2.82	1.24	2.32	1.22	2.28	1.13	2.23	0.86	0.16	0.21
27	2.63	4.02	1.89	2.99	1.29	2.48	1.26	2.44	1.16	2.37	0.87	0.17	0.23
28	2.69	4.18	1.93	3.15	1.33	2.63	1.31	2.59	1.20	2.52	0.88	0.18	0.25
29	2.76	4.34	1.98	3.32	1.38	2.79	1.35	2.75	1.23	2.66	0.89	0.20	0.27
30	2.82	4.50	2.02	3.49	1.42	2.95	1.39	2.91	1.27	2.81	0.90	0.22	0.29
31	2.92	4.74	2.09	3.74	1.48	3.19	1.45	3.15	1.33	3.03	0.91	0.23	0.32
32	3.01	4.98	2.15	3.99	1.55	3.43	1.51	3.39	1.38	3.25	0.92	0.25	0.35
33	3.11	5.22	2.22	4.25	1.61	3.66	1.58	3.62	1.44	3.46	0.93	0.27	0.38
34	3.20	5.46	2.28	4.50	1.68	3.90	1.64	3.86	1.49	3.68	0.94	0.29	0.41
35	3.30	5.70	2.35	4.75	1.74	4.14	1.70	4.10	1.55	3.90	0.95	0.31	0.44
36	3.51	6.11	2.51	5.14	1.89	4.51	1.84	4.46	1.70	4.27	0.96	0.34	0.48
37	3.72	6.52	2.67	5.53	2.03	4.88	1.99	4.83	1.85	4.64	0.97	0.37	0.52
38	3.92	6.92	2.83	5.93	2.18	5.26	2.13	5.19	2.01	5.00	0.99	0.40	0.57
39	4.13	7.33	2.99	6.32	2.32	5.63	2.28	5.56	2.16	5.37	1.01	0.43	0.62
40	4.34	7.74	3.15	6.71	2.47	6.00	2.42	5.92	2.31	5.74	1.03	0.47	0.67
41	4.65	8.35	3.39	7.30	2.69	6.56	2.64	6.47	2.54	6.29	1.04	0.51	0.72
42	4.96	8.96	3.63	7.89	2.91	7.12	2.85	7.01	2.77	6.84	1.05	0.55	0.78
43	5.28	9.58	3.87	8.47	3.12	7.68	3.07	7.56	2.99	7.40	1.06	0.60	0.85
44	5.59	10.19	4.11	9.06	3.34	8.24	3.28	8.10	3.22	7.95	1.08	0.65	0.93
45	5.90	10.80	4.35	9.65	3.56	8.80	3.50	8.65	3.45	8.50	1.10	0.70	1.02
46	6.31	11.58	4.78	10.44	4.03	9.62	3.94	9.48	3.89	9.30	1.12	0.75	1.10
47	6.72	12.35	5.21	11.23	4.50	10.45	4.39	10.31	4.33	10.10	1.14	0.81	1.19
48	7.12	13.13	5.65	12.01	4.96	11.27	4.83	11.13	4.77	10.90	1.17	0.88	1.29
49	7.53	13.90	6.08	12.80	5.43	12.10	5.28	11.96	5.21	11.70	1.20	0.96	1.41
50	7.94	14.68	6.51	13.59	5.90	12.92	5.72	12.79	5.65	12.50	1.23	1.05	1.54
51	8.55	15.84	7.16	14.77	6.60	14.16	6.39	14.03	6.31	13.70	1.25	1.13	1.68
52	9.16	17.01	7.81	15.95	7.30	15.39	7.05	15.27	6.97	14.90	1.27	1.22	1.82
53	9.78	18.17	8.45	17.14	8.00	16.63	7.72	16.52	7.63	16.10	1.29	1.32	1.97
54	10.39	19.34	9.10	18.32	8.70	17.86	8.38	17.76	8.29	17.30	1.32	1.43	2.14
55	11.00	20.50	9.75	19.50	9.40	19.10	9.05	19.00	8.95	18.50	1.35	1.56	2.32
56	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-
66	-	-	-	-	-	-	-	-	-	-	-	-	-
67	-	-	-	-	-	-	-	-	-	-	-	-	-
68	-	-	-	-	-	-	-	-	-	-	-	-	-
69	-	-	-	-	-	-	-	-	-	-	-	-	-
70	-	-	-	-	-	-	-	-	-	-	-	-	-
71	-	-	-	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-	-	-	-

30-Year Level Term Life Insurance

Female, Preferred

Issue Age	\$100,000 - 249,999		\$250,000 - 499,999		\$500,000 - 999,999		\$1,000,000 and above		ADB	PW	
	NT	TO	NT	TO	NT	TO	NT	TO		NT	TO
18	-	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-	-
25	1.65	2.25	1.04	1.68	0.86	1.67	0.80	1.61	0.85	0.15	0.20
26	1.66	2.37	1.06	1.79	0.89	1.78	0.82	1.73	0.86	0.16	0.21
27	1.68	2.50	1.08	1.91	0.91	1.90	0.85	1.84	0.87	0.17	0.23
28	1.69	2.62	1.10	2.02	0.94	2.01	0.87	1.96	0.88	0.18	0.25
29	1.71	2.75	1.12	2.14	0.96	2.13	0.90	2.07	0.89	0.20	0.27
30	1.72	2.87	1.14	2.25	0.99	2.24	0.92	2.19	0.90	0.22	0.29
31	1.74	3.06	1.17	2.42	1.03	2.41	0.96	2.37	0.91	0.23	0.32
32	1.76	3.24	1.20	2.59	1.07	2.58	0.99	2.54	0.92	0.25	0.35
33	1.79	3.43	1.22	2.76	1.10	2.75	1.03	2.72	0.93	0.27	0.38
34	1.81	3.61	1.25	2.93	1.14	2.92	1.06	2.89	0.94	0.29	0.41
35	1.83	3.80	1.28	3.10	1.18	3.09	1.10	3.07	0.95	0.31	0.44
36	1.94	4.11	1.38	3.42	1.29	3.39	1.20	3.34	0.96	0.34	0.48
37	2.04	4.42	1.48	3.73	1.39	3.68	1.29	3.62	0.97	0.37	0.52
38	2.15	4.74	1.58	4.05	1.50	3.98	1.39	3.89	0.99	0.40	0.57
39	2.25	5.05	1.68	4.36	1.60	4.27	1.48	4.17	1.01	0.43	0.62
40	2.36	5.36	1.78	4.68	1.71	4.57	1.58	4.44	1.03	0.47	0.67
41	2.52	5.83	1.93	5.15	1.87	5.02	1.72	4.85	1.04	0.51	0.72
42	2.68	6.30	2.08	5.62	2.03	5.46	1.87	5.26	1.05	0.55	0.78
43	2.83	6.76	2.24	6.10	2.18	5.91	2.01	5.68	1.06	0.60	0.85
44	2.99	7.23	2.39	6.57	2.34	6.35	2.16	6.09	1.08	0.65	0.93
45	3.15	7.70	2.54	7.04	2.50	6.80	2.30	6.50	1.10	0.70	1.02
46	3.56	8.30	2.94	7.66	2.87	7.43	2.68	7.14	1.12	0.75	1.10
47	3.97	8.91	3.33	8.28	3.24	8.06	3.07	7.78	1.14	0.81	1.19
48	4.39	9.51	3.73	8.90	3.62	8.70	3.45	8.42	1.17	0.88	1.29
49	4.80	10.12	4.12	9.52	3.99	9.33	3.84	9.06	1.20	0.96	1.41
50	5.21	10.72	4.52	10.14	4.36	9.96	4.22	9.70	1.23	1.05	1.54
51	5.83	11.63	5.11	11.07	4.92	10.91	4.80	10.66	1.25	1.13	1.68
52	6.45	12.53	5.70	12.00	5.48	11.86	5.37	11.62	1.27	1.22	1.82
53	7.06	13.44	6.30	12.94	6.03	12.80	5.95	12.58	1.29	1.32	1.97
54	7.68	14.34	6.89	13.87	6.59	13.75	6.52	13.54	1.32	1.43	2.14
55	8.30	15.25	7.48	14.80	7.15	14.70	7.10	14.50	1.35	1.56	2.32
56	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-
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63	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-
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67	-	-	-	-	-	-	-	-	-	-	-
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71	-	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-	-	-	-

30-Year Level Term Life Insurance

Female Non-Tobacco, Preferred Plus

Issue Age	\$100,000 - 249,999	\$250,000 - 499,999	\$500,000 - 999,999	\$1,000,000 and above	ADB	PW
18	-	-	-	-	-	-
19	-	-	-	-	-	-
20	-	-	-	-	-	-
21	-	-	-	-	-	-
22	-	-	-	-	-	-
23	-	-	-	-	-	-
24	-	-	-	-	-	-
25	1.40	0.84	0.74	0.65	0.85	0.15
26	1.42	0.87	0.76	0.67	0.86	0.16
27	1.44	0.89	0.78	0.70	0.87	0.17
28	1.46	0.92	0.80	0.72	0.88	0.18
29	1.48	0.94	0.82	0.75	0.89	0.20
30	1.50	0.97	0.84	0.77	0.90	0.22
31	1.53	1.01	0.87	0.80	0.91	0.23
32	1.56	1.05	0.90	0.84	0.92	0.25
33	1.59	1.08	0.94	0.87	0.93	0.27
34	1.62	1.12	0.97	0.91	0.94	0.29
35	1.65	1.16	1.00	0.94	0.95	0.31
36	1.74	1.26	1.10	1.04	0.96	0.34
37	1.83	1.35	1.20	1.14	0.97	0.37
38	1.93	1.45	1.30	1.24	0.99	0.40
39	2.02	1.54	1.40	1.34	1.01	0.43
40	2.11	1.64	1.50	1.44	1.03	0.47
41	2.25	1.78	1.65	1.59	1.04	0.51
42	2.39	1.93	1.80	1.74	1.05	0.55
43	2.52	2.07	1.96	1.90	1.06	0.60
44	2.66	2.22	2.11	2.05	1.08	0.65
45	2.80	2.36	2.26	2.20	1.10	0.70
46	3.14	2.65	2.51	2.44	1.12	0.75
47	3.47	2.94	2.76	2.68	1.14	0.81
48	3.81	3.24	3.02	2.92	1.17	0.88
49	4.14	3.53	3.27	3.16	1.20	0.96
50	4.48	3.82	3.52	3.40	1.23	1.05
51	4.98	4.26	3.90	3.76	1.25	1.13
52	5.49	4.69	4.27	4.12	1.27	1.22
53	5.99	5.13	4.65	4.48	1.29	1.32
54	6.50	5.56	5.02	4.84	1.32	1.43
55	7.00	6.00	5.40	5.20	1.35	1.56
56	-	-	-	-	-	-
57	-	-	-	-	-	-
58	-	-	-	-	-	-
59	-	-	-	-	-	-
60	-	-	-	-	-	-
61	-	-	-	-	-	-
62	-	-	-	-	-	-
63	-	-	-	-	-	-
64	-	-	-	-	-	-
65	-	-	-	-	-	-
66	-	-	-	-	-	-
67	-	-	-	-	-	-
68	-	-	-	-	-	-
69	-	-	-	-	-	-
70	-	-	-	-	-	-
71	-	-	-	-	-	-
72	-	-	-	-	-	-
73	-	-	-	-	-	-
74	-	-	-	-	-	-
75	-	-	-	-	-	-



The Baltimore Life

COMPANIES

The Baltimore Life Insurance Company

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