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ACCUMULATION

UNIVERSAL LIFE



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This universal life insurance product is designed to fit numerous life insurance protection needs.

- *The low minimum specified face amounts make it ideal for the juvenile age group as well as a final expense product for the seniors market.*
- *No Lapse protection for up to 20 years, depending on the client's issue age.*
- *Four premium rate bands provide competitive rates and accumulation performance for all sizes!*
- *Surrender charge capped at target premium on policies with 1035 exchange amounts!*

Chapter 1

Accumulation UL

Accumulation UL is a flexible premium, adjustable universal life insurance contract.

Features and Benefits

Issue Ages / Underwriting Classes

- 0 - 85 for Non-tobacco risk class
- 18 - 75 for Preferred and Preferred Tobacco risk classes
- 18 - 69 for Preferred Plus and Preferred Elite risk classes
- 18 - 85 for Tobacco risk class

Substandard table ratings will be calculated at a flat rate per thousand. Target and minimum premiums will be increased for any substandard ratings.

Minimum Specified Amount

- Issue ages: 0 - 49 \$20,000
 - Issue ages: 50 - 85 \$10,000
- The minimum specified amount for preferred classes is \$100,001.

The product is available in 4 bands:

- Band 1 \$20,000 - \$49,999 for issue ages 0-49
\$10,000 - \$49,999 for issue ages 50-85
- Band 2 \$50,000 - \$100,000
- Band 3 \$100,001 - \$249,999 and
- Band 4 \$250,000 and above

This will result in differences in cost of insurance, minimum premiums, general charges and target premiums.

Premiums

The required monthly premium outlay is the greater of \$15 per month or the calculated minimum premium.

No Lapse Periods

The premium and death benefit will be guaranteed for the following years based on issue age:

<u>Issue Age</u>	<u>Guarantee Periods (years)</u>
0 - 45	20 years
46 - 59	The lesser of 20 years or to age 65
60 - 85	5 years

During the no lapse period, the policy will not enter a grace period if on any monthly date the

sum of the premiums paid, less any indebtedness and partial withdrawals, equals or exceeds the sum of all minimum monthly premiums beginning with the policy date.

Specified Face Amount Changes

Increases in the Specified Amount are allowed after the first policy year and are subject to underwriting approval. Minimum \$10,000 increase. Decreases are available only after the third policy year.

Death Benefit Options

Clients can choose one of two options for payment of the death benefit. The Level Death Benefit Option is the greater of the specified amount or the policy value times the death benefit ratio.

The Increasing Death Benefit Option is the greater of the policy value plus the specified amount, or the policy value times the death benefit ratio.

Surrender Charge

The surrender charge decreases to 0 at the beginning of year 15 and the fifteenth year after any increase in specified amount.

Surrender charge is capped at target premium on policies with 1035 exchange amounts.

Interest Rate

Each month interest will be credited to the policy value. The crediting interest rate will never be less than the guaranteed rate of 4%. As long as the current interest rate exceeds 4% we will pay an additional .60% in policy years 11 and after.

Partial Withdrawals

After the first policy year partial withdrawals can be made once a year. The minimum withdrawal is \$500 and the remaining cash surrender value must also be \$500. In addition, a \$25 withdrawal fee will be deducted. The total amount withdrawn cannot exceed the cash surrender value and will directly reduce the policy value. The death benefit will be reduced by the amount of any partial surrender, but not by the amount of the withdrawal fee.

Policy Loans

Policy loans are available starting in year 1. The maximum loan value is the cash surrender value as of the date of the loan, less any interest charged in advance to the next policy anniversary.

The loan interest rate is 5.66%, payable in advance (6% effective rate), and is charged on a policy year basis. We will guarantee and credit an interest rate of 4% on loans.

At the beginning of year 11 Preferred Loans will be available on any gain in the contract (the accumulated cash surrender value, minus the total premiums paid and any withdrawals). These loans will be charged 3.85% in advance (4% effective rate) and will be credited 4%, creating “zero cost” loans.

Administrative Fees

The current monthly administrative fee is \$3 in all years until age 111, for all issue ages. The guaranteed monthly administrative fee is \$5 in all years for all issue ages.

Expense Charge (Premium Load)

The expense charge applies to all premiums paid into the policy, including external lump sum deposits and 1035 exchanges of cash values from existing life insurance policies. The current expense charge is 6% during years 1 – 10, and 0% thereafter for all issue ages. The guaranteed expense charge is 6% in all years to age 111.

General Charge (Per Unit)

The current and guaranteed monthly general charge will vary by sex, issue age, and band. The general charge is applied for 10 years on policies with issue ages of 18 and over, and 30 years on policies with issue ages of 0-17.

Maturity Age

This policy has no maturity age. After the policy anniversary in which the insured has attained age 111, there will be no monthly deductions such as per unit charges, COIs, and administrative fees. In addition, no future payments will be made to the policy, except for loan interest and loan repayments.

Special Features

Terminal Illness Accelerated Death Benefit Rider

If the insured has incurred a terminal condition while the policy is in force, the owner may elect to receive a portion of the policy's Death Benefit in a single sum. (Satisfactory proof of the terminal condition shall accompany the request.) This benefit may be elected only once and will result in reductions of the policy's values and benefits.

The election percentage shall be no less than 25% of the policy's death benefit, with a maximum of \$500,000.

Eligibility for the Terminal Illness Accelerated Death Benefit Rider is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months, not more than 24 months in TX, GA, IL, MA, and WA, from the date of the physician's statement. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider. Benefits advanced under this rider may be subject to taxation.

Nursing Care Surrender Option Rider

At any time, the Owner of the policy may elect to withdraw all or a portion of the Policy Value free of surrender charges if the insured has been:

- 1) Confined in a hospital or nursing facility for 30 consecutive days or
- 2) Diagnosed as having a terminal Condition

The minimum withdrawal is \$500. The withdrawal cannot cause Net Surrender Value to be less than \$500 or it may be treated as a full surrender.

Chapter 2

Riders Available

Check your approval listing for state availability.

Waiver of Premium Benefit Rider

Issue ages: 15 - 55

Description

This extra benefit rider provides for a waiver of the scheduled premium in the event of the total and permanent disability of the insured. The disability must begin while the rider is in force and must last continuously for at least six months. Unless the insured is disabled, the rider will terminate on the policy anniversary following the insured's 60th birthday. Premiums for this rider remain level as long as it remains in force and the rider benefit is unchanged.

Premium/Fees/Limits

Premiums are payable to age 60 or to the end of the premium paying period, if earlier. It is possible that additional premium payments will be required to keep a policy in force while the Waiver of Premium Benefit is being paid. For example, an increase in monthly deductions or decrease in cash value may require additional premium payments.

Underwriting

This rider will not be issued with substandard policies, except in certain occupations and weight classes where the premium rates will be raised by a percentage of the standard rate.

WPBR ANNUAL PREMIUM RATES PER UNIT (\$10/MO)		
Age	Male Rate	Female Rate
15	2.15	2.23
16	2.20	2.31
17	2.24	2.38
18	2.29	2.45
19	2.34	2.52
20	2.39	2.59
21	2.45	2.66
22	2.50	2.72
23	2.56	2.79
24	2.62	2.87
25	2.68	2.94
26	2.74	3.02
27	2.81	3.10
28	2.88	3.19
29	2.96	3.29
30	3.04	3.41
31	3.13	3.53
32	3.23	3.67
33	3.32	3.81
34	3.43	3.97
35	3.54	4.14
36	3.67	4.36
37	3.79	4.60
38	3.94	4.86
39	4.09	5.13
40	4.26	5.42
41	4.43	5.72
42	4.62	6.05
43	4.82	6.39
44	5.05	6.75
45	5.36	7.13
46	5.82	7.74
47	6.30	8.38
48	6.78	9.02
49	7.27	9.67
50	7.73	10.28
51	8.03	10.68
52	8.33	11.08
53	8.64	11.49
54	8.95	11.90
55	9.22	12.26

Children's Benefit Rider

Available for children ages at least fifteen (15) days old and under eighteen (18) years old on the date of the application. Base Insured issue age cannot be greater than 55.

Description

This extra benefit rider provides level term insurance for each insured dependent child if death occurs prior to the policy anniversary date following the child's 25th birthday or marriage. A dependent child is a child, step child or legally adopted child of the insured who is at least 15 days old and under 18 years old on the date of the application. Except for lapse or continuation of basic policy coverage under a nonforfeiture option, each insured dependent child may convert to a permanent life insurance policy on their own life when coverage terminates under this rider. Premiums for this rider remain level as long as it remains in force and the rider death benefit is unchanged. This Rider will terminate thirty-one days after the death of the insured and a separate policy will be offered to each insured child. Each policy offered will be for an amount equal to the Rider Specified Amount.

Premiums/Fees/Limits

Premiums are \$6.00 per \$1,000 unit per year. The minimum rider amount is one (1) \$1,000 unit. The maximum rider amount is twenty-five (25) \$1,000 units or the amount of coverage provided by the base plan, whichever is less.

Underwriting

Children at least fifteen (15) days old and under eighteen (18) years old on the date of the application are included. Children born after the date of issue will be covered after 14 days. The children to be insured under this rider must be rated standard and the base policy insured may not have a rating higher than Table 8.

Conversion/Renewability

This rider is convertible to any permanent plan of insurance, excluding term insurance, that is being issued by us and subject to the conditions set forth in the rider form. The new policy may be for an amount up to five (5) times the rider benefit or \$50,000, whichever is less, without evidence of insurability.

Waiver of Monthly Deduction Rider

Available for Ages 15-55

Description

This extra benefit rider provides waiver of monthly deductions in the event the insured is totally and permanently disabled. The disability must occur while the rider is in force and must last continuously for six months. Unless the insured is disabled, this rider will terminate on the policy anniversary following the insured's 60th birthday.

Premiums for this rider remain level as long as it remains in force and the rider benefit is unchanged. Premiums are payable to age 60 or to the end of the premium paying period. It is possible that additional premium payments will be required to keep a policy in force while the monthly deductions are waived. For example, loan interest accruing on an outstanding loan may require additional premium payments.

Waiver Of Monthly Deduction Per 1,000 Annual Charges

Issue Age	Male	Female	Issue Age	Male	Female
15	0.36	0.60	36	0.72	1.08
16	0.36	0.60	37	0.72	1.08
17	0.36	0.60	38	0.72	1.08
18	0.36	0.60	39	0.72	1.08
19	0.36	0.60	40	0.72	1.08
20	0.36	0.60	41	0.84	1.32
21	0.36	0.60	42	0.84	1.32
22	0.36	0.60	43	0.84	1.32
23	0.36	0.60	44	0.96	1.44
24	0.36	0.60	45	0.96	1.44
25	0.36	0.60	46	1.08	1.68
26	0.48	0.72	47	1.20	1.80
27	0.48	0.72	48	1.32	2.04
28	0.48	0.72	49	1.44	2.16
29	0.48	0.72	50	1.56	2.40
30	0.48	0.72	51	1.80	2.76
31	0.60	0.96	52	2.04	3.12
32	0.60	0.96	53	2.40	3.60
33	0.60	0.96	54	2.76	4.20
34	0.60	0.96	55	3.12	4.68
35	0.60	0.96			

Rates are annual. Divide by 12 to obtain monthly rates.
Rates are per \$1,000 of Net Amount of Risk of base policy plus any Base Insured Rider.

Rates are the commissionable target and minimum premiums.

Rates are the same for tobacco and non-tobacco users.

Rates do not increase with duration, they are issue age rates.

Benefits and deductions end at attained age 60.

Accidental Death Benefit Rider

Available for Ages 0-55

Description

This extra benefit rider provides an additional death benefit if the insured dies as a result of accidental injury, within 90 days of that injury and while the rider is in force. The rider will terminate on the policy anniversary following the insured's 70th birthday.

Premiums/Fees/Limits

Rider premiums are payable to age 70. The amount of the Accidental Death Benefit normally is the same as the amount of the base policy, subject to a maximum of \$200,000.

Underwriting

Ratings for Accidental Death are expressed as a multiple of the standard rating and are determined according to occupation. The Company will issue on a substandard basis through two (2) times the standard rate.

Accidental Death Benefit Rider Annual Rates Per \$1,000 of Coverage					
Issue Age	Rate	Issue Age	Rate	Issue Age	Rate
0	0.95	19	0.95	38	1.00
1	0.95	20	0.95	39	1.01
2	0.95	21	0.95	40	1.02
3	0.95	22	0.95	41	1.03
4	0.95	23	0.95	42	1.04
5	0.95	24	0.95	43	1.05
6	0.95	25	0.95	44	1.06
7	0.95	26	0.95	45	1.07
8	0.95	27	0.95	46	1.09
9	0.95	28	0.95	47	1.11
10	0.95	29	0.95	48	1.13
11	0.95	30	0.95	49	1.15
12	0.95	31	0.95	50	1.17
13	0.95	32	0.96	51	1.19
14	0.95	33	0.97	52	1.22
15	0.95	34	0.97	53	1.24
16	0.95	35	0.98	54	1.26
17	0.95	36	0.99	55	1.29
18	0.95	37	0.99		

The above rates apply to both male and female insureds.

Guaranteed Insurability Benefit Rider

Available for Ages 0-37

Description

This extra benefit rider provides options to purchase additional insurance without evidence of insurability. The rider will terminate on the earliest of the following: 1. Anniversary following the insured's 40th birthday; 2. Policy lapse; 3. When the policy terminates.

Premiums/Fees/Limits

Premiums for this rider remain level and are payable until the policy anniversary on which the insured's age is 40. The maximum option amount is \$50,000 or the base policy face amount, whichever is the lesser. The minimum option amount is \$2,500.

Underwriting

The amount of the initial death benefit plus the amount of the first GIR option should be used to determine medical requirements. This rider will not be included in a policy issued:

- 1) On a substandard basis;
- 2) On an applicant who is in military service or who, under the Company's rules, is subject to a restriction in amount due to a possible military hazard;
or;
- 3) To a pilot, unless the Company should determine that the amount of risk is acceptable.

Option Dates

The Regular Option Dates are the policy anniversaries following the insured's 22nd, 25th, 28th, 31st, 34th, 37th and 40th birthdays. The number of option dates and, thus, the amount of additional insurance which may be purchased, depends on the insured's age at issue. Alternative Options will occur as the result of each of the following:

1. The insured's marriage;
2. The birth of a child born of the insured's marriage;
3. The legal adoption of each child adopted by the insured; and
4. The insured's graduation from a 4 year college. Each alternative option date will

be considered to be the date three months after the event which creates the option. The exercise of an alternative option automatically nullifies the first regular option, not previously nullified, which occurs on or after such an alternative option date.

Additional Information

This rider may be attached to any permanent life insurance policy. The new coverage will be either an increase of Specified Amount on the existing policy or a new policy of any permanent life insurance policy, excluding term insurance then issued by the company depending upon rider form. If a regular option is elected, we must receive the application by the option date. If an alternate option is exercised, we must receive the application within 3 months of the event.

Issue Age	Male	Female	Issue Age	Male	Female
0	0.60	0.55	20	1.40	1.25
1	0.64	0.58	21	1.44	1.28
2	0.68	0.61	22	1.48	1.31
3	0.72	0.64	23	1.52	1.34
4	0.76	0.67	24	1.56	1.37
5	0.80	0.70	25	1.60	1.40
6	0.84	0.74	26	1.64	1.44
7	0.88	0.78	27	1.68	1.48
8	0.92	0.82	28	1.72	1.52
9	0.96	0.86	29	1.76	1.56
10	1.00	0.90	30	1.80	1.60
11	1.04	0.93	31	1.84	1.65
12	1.08	0.96	32	1.88	1.70
13	1.12	0.99	33	1.92	1.75
14	1.16	1.02	34	1.96	1.80
15	1.20	1.05	35	2.00	1.85
16	1.24	1.09	36	2.04	1.90
17	1.28	1.13	37	2.08	1.95
18	1.32	1.17			
19	1.36	1.21			

ACCUMULATION UL BIR PREMIUMS

Base Insured and Additional Insured Riders

Available for ages 0 to 70

The minimum amount of the riders is the same as that of the base policy.

The maximum amount for the Base Insured Rider is 5 times the base policy.

The maximum amount of each Additional Insured Rider is one times the base policy.

These term riders provide level one year term insurance. If the rider is in force on the expiry date, it may be renewed on that date or within 31 days without evidence of insurability. Upon renewal the rider will continue in force upon deduction of the monthly cost of insurance charges for the insured's then attained age, until the next expiry date.

While in force these riders may be converted without evidence of insurability to a new policy (other than Term Insurance) prior to the insured's 86th birthday. If the Additional Insured's 86th birthday has passed, the conversion option is available within 60 days from the date of the death of the base insured to which the rider is attached.

AIR Premiums

AIR minimum premiums are the same as the base policy minimum premiums.

AIR target premiums are the same as the AIR minimum premiums.

Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0	1.05		0.75	
1	1.07		0.75	
2	1.09		0.75	
3	1.11		0.75	
4	1.13		0.75	
5	1.15		0.75	
6	1.21		0.77	
7	1.28		0.79	
8	1.35		0.81	
9	1.42		0.83	
10	1.50		0.85	
11	1.55		0.90	
12	1.65		0.93	
13	1.70		0.97	
14	1.75		1.00	
15	1.85		1.05	
16	1.95		1.15	
17	2.00		1.20	
18	2.10	3.80	1.30	2.00
19	2.20	3.80	1.40	2.00
20	2.30	3.80	1.50	2.00
21	2.35	4.00	1.55	2.10
22	2.40	4.15	1.60	2.15
23	2.45	4.30	1.60	2.25
24	2.50	4.50	1.65	2.35
25	2.55	4.70	1.70	2.45
26	2.65	4.95	1.75	2.55
27	2.75	5.10	1.80	2.70
28	2.85	5.10	1.90	2.80
29	3.00	5.15	1.95	2.95
30	3.10	5.20	2.00	3.10
31	3.25	5.30	2.15	3.30
32	3.45	5.35	2.30	3.55
33	3.60	5.45	2.50	3.75
34	3.80	5.50	2.65	4.05
35	4.00	5.60	2.85	4.30
36	4.20	5.90	3.05	4.65
37	4.40	6.15	3.30	5.00
38	4.60	6.45	3.55	5.35
39	4.80	6.70	3.80	5.75
40	5.00	7.00	4.10	6.20
41	5.30	7.40	4.50	6.45
42	5.55	7.80	4.80	6.70
43	5.85	8.20	5.00	6.95
44	6.15	8.60	5.20	7.20
45	6.40	9.00	5.40	7.45
46	7.25	10.25	6.15	8.50
47	8.10	11.50	6.90	9.50
48	9.00	12.75	7.60	10.55
49	9.85	14.00	8.35	11.55
50	10.70	15.25	9.10	12.60
51	11.50	16.30	9.75	13.15
52	12.30	17.35	10.40	13.70
53	13.10	18.40	11.10	14.30
54	13.90	19.45	11.75	14.85
55	14.70	20.50	12.40	15.40
56	15.50	21.70	12.80	16.10
57	16.30	22.90	13.25	16.85
58	17.15	24.10	13.70	17.55
59	17.95	25.30	14.10	18.30
60	18.75	26.50	14.50	19.00
61	19.95	28.80	15.30	19.95
62	21.15	31.10	16.10	20.90
63	22.35	33.40	16.90	21.85
64	23.55	35.70	17.70	22.80
65	24.75	38.00	18.50	23.75
66	26.50	42.00	19.20	25.45
67	28.25	45.00	19.90	27.15
68	30.00	48.00	20.60	28.85
69	31.75	51.00	21.30	30.55
70	33.50	59.00	22.00	32.25

Chapter 3

Accumulation UL

Target And Minimum Premiums

Band 1 amounts of \$10,000 - \$49,999 Non - Tobacco

Issue Age	Male Rates		Female Rates		Issue Age	Male Rates		Female Rates	
	Target	Minimum	Target	Minimum		Target	Minimum	Target	Minimum
0	6.95	6.95	6.65	6.65	46	17.45	14.94	14.89	12.00
1	7.00	7.00	6.74	6.74	47	18.53	16.00	15.63	13.00
2	7.04	7.04	6.76	6.76	48	19.67	17.25	16.41	13.75
3	7.09	7.09	6.84	6.84	49	20.88	18.75	17.27	14.75
4	7.14	7.14	6.87	6.87	50	24.04	22.75	20.56	19.90
5	7.19	7.19	6.90	6.90	51	25.15	23.45	21.43	20.40
6	7.27	7.27	6.97	6.97	52	26.23	24.18	22.36	20.90
7	7.35	7.35	6.97	6.97	53	27.39	24.93	23.24	21.30
8	7.38	7.38	7.04	7.04	54	28.61	25.70	24.27	21.90
9	7.47	7.47	7.04	7.04	55	29.39	26.50	24.73	22.50
10	7.58	7.58	7.11	7.11	56	30.87	27.65	25.87	23.30
11	7.61	7.61	7.14	7.14	57	32.44	28.84	27.06	24.10
12	7.72	7.72	7.22	7.22	58	34.13	30.09	28.31	25.00
13	7.85	7.85	7.25	7.25	59	35.90	31.39	29.62	25.90
14	7.94	7.94	7.34	7.34	60	37.02	32.75	30.06	26.90
15	8.09	8.09	7.38	7.38	61	39.08	34.74	31.51	27.60
16	8.19	8.19	7.42	7.42	62	41.29	36.86	33.03	28.40
17	8.24	8.24	7.46	7.46	63	43.63	39.50	34.60	30.00
18	8.30	8.30	7.50	7.50	64	46.13	42.50	36.27	31.75
19	8.41	8.41	7.55	7.55	65	48.84	44.75	38.01	33.00
20	8.41	8.41	7.61	7.61	66	51.53	46.17	39.82	33.70
21	8.48	8.48	7.73	7.73	67	54.37	48.46	41.72	34.35
22	8.55	8.55	7.79	7.79	68	57.37	50.85	43.64	35.05
23	8.57	8.57	7.80	7.80	69	60.54	53.36	45.72	35.80
24	8.74	8.60	7.96	7.96	70	63.87	56.00	47.90	36.50
25	8.84	8.60	8.03	8.00	71	67.17	59.21	50.72	39.08
26	8.98	8.60	8.21	8.10	72	70.70	62.60	53.81	42.56
27	9.12	8.60	8.37	8.10	73	74.60	66.19	57.13	46.04
28	9.77	8.60	8.47	8.20	74	78.73	69.99	60.81	49.52
29	9.92	8.60	8.67	8.30	75	83.31	74.00	64.88	53.00
30	10.16	8.60	8.85	8.40	76	87.94	76.80	68.59	56.80
31	10.40	8.70	9.09	8.50	77	92.88	81.60	72.60	60.60
32	10.70	8.90	9.35	8.60	78	98.18	86.40	76.87	64.40
33	11.01	9.20	9.55	8.80	79	103.85	91.20	81.57	68.20
34	11.30	9.50	9.84	8.90	80	109.89	96.00	86.67	72.00
35	11.63	10.00	10.12	9.10	81	116.69	104.80	92.10	77.80
36	11.95	10.19	10.46	9.20	82	124.13	113.60	98.10	83.60
37	12.33	10.39	10.80	9.40	83	132.27	122.40	104.70	89.40
38	12.73	10.59	11.11	9.50	84	141.19	131.20	112.10	95.20
39	13.11	10.79	11.50	9.70	85	151.20	140.00	120.47	101.00
40	13.40	11.00	11.74	9.80					
41	13.92	11.45	12.14	9.90					
42	14.47	11.92	12.57	10.00					
43	15.06	12.41	13.03	10.25					
44	15.72	12.92	13.69	10.70					
45	16.41	13.45	14.18	11.10					

Accumulation UL

Target And Minimum Premiums

Band 1 amounts of \$10,000 - \$49,999 Tobacco

Male Rates		Female Rates		Male Rates		Female Rates			
Issue Age	Target	Minimum	Target	Minimum	Issue Age	Target	Minimum	Target	Minimum
18	9.42	9.42	7.92	7.92	56	42.28	39.23	31.22	27.90
19	9.60	9.60	8.07	8.07	57	44.52	41.04	32.73	28.90
20	9.78	9.78	8.21	8.21	58	46.88	42.94	34.30	29.90
21	9.87	9.80	8.37	8.37	59	48.45	44.92	35.97	30.95
22	10.04	9.90	8.48	8.40	60	51.06	47.00	36.72	32.00
23	10.15	9.80	8.60	8.40	61	53.99	49.99	38.48	33.55
24	10.34	9.70	8.72	8.40	62	57.10	53.18	40.31	35.15
25	10.53	9.78	8.91	8.40	63	60.41	56.56	42.30	36.85
26	10.82	9.80	9.14	8.50	64	63.87	60.17	44.30	38.65
27	11.12	9.90	9.37	8.60	65	67.58	64.00	46.40	40.50
28	11.43	10.00	9.56	8.80	66	71.85	68.05	48.67	41.90
29	11.75	10.20	9.83	8.90	67	76.45	72.36	51.08	43.35
30	12.08	10.40	10.09	9.10	68	81.36	77.50	53.54	44.85
31	12.50	10.60	10.42	9.30	69	86.60	83.00	56.19	46.40
32	12.96	11.00	10.76	9.50	70	92.23	89.00	58.89	48.00
33	13.37	11.50	11.08	9.70	71	97.29	94.50	62.19	51.46
34	13.87	12.00	11.47	9.90	72	102.79	100.00	65.79	55.18
35	14.40	12.50	11.88	10.20	73	108.77	106.00	69.62	59.16
36	14.93	12.75	12.31	10.40	74	115.29	113.00	73.92	63.42
37	15.57	13.00	12.77	10.60	75	122.46	120.00	78.58	68.00
38	16.17	13.50	13.10	10.70	76	131.04	125.00	83.51	72.80
39	16.80	14.25	13.61	11.00	77	140.33	136.00	88.88	78.60
40	17.51	14.75	14.15	11.50	78	150.37	147.00	94.69	84.40
41	18.29	15.73	14.69	12.00	79	161.21	158.00	100.99	90.20
42	19.05	16.49	15.25	12.60	80	170.25	169.00	107.79	96.00
43	19.86	17.29	15.84	13.20	81	178.88	178.88	114.43	103.80
44	20.73	18.12	16.85	13.85	82	187.95	187.95	121.75	111.60
45	21.93	19.00	17.40	14.50	83	197.47	197.47	129.87	119.40
46	23.21	20.68	18.27	15.25	84	207.48	207.48	138.93	127.20
47	24.59	22.50	19.21	16.25	85	218.00	218.00	149.14	135.00
48	26.10	24.49	20.22	17.25					
49	27.75	26.65	21.40	18.50					
50	31.57	29.00	24.52	22.40					
51	33.24	30.53	25.63	23.25					
52	35.01	32.14	26.81	24.00					
53	36.89	33.84	28.04	25.00					
54	38.03	35.62	29.47	26.00					
55	40.16	37.50	29.81	27.00					

Accumulation UL

Target And Minimum Premiums

Band 2 amounts of \$50,000 - \$100,000 Non - Tobacco

Male Rates		Female Rates		Male Rates		Female Rates			
Issue Age	Target	Minimum	Target	Minimum	Issue Age	Target	Minimum	Target	Minimum
0	3.33	3.30	3.16	3.10	46	13.11	10.03	10.92	7.70
1	3.36	3.30	3.18	3.10	47	13.83	11.00	11.45	8.20
2	3.38	3.30	3.20	3.00	48	14.58	12.00	12.05	8.80
3	3.42	3.30	3.22	3.00	49	15.36	13.00	12.65	9.50
4	3.46	3.30	3.25	3.00	50	16.20	15.50	13.30	13.20
5	3.49	3.30	3.28	3.00	51	17.19	16.14	14.06	13.50
6	3.56	3.30	3.33	3.00	52	18.19	16.82	14.92	14.00
7	3.64	3.35	3.39	3.00	53	19.31	17.51	15.80	14.30
8	3.82	3.40	3.45	3.10	54	20.50	18.24	16.77	14.90
9	3.91	3.40	3.52	3.10	55	21.73	19.00	17.77	15.30
10	3.97	3.60	3.57	3.20	56	23.00	20.07	18.75	15.90
11	4.06	3.60	3.63	3.20	57	24.30	21.20	19.74	16.40
12	4.18	3.70	3.68	3.20	58	25.72	22.40	20.83	17.10
13	4.29	3.80	3.75	3.30	59	27.18	23.66	21.91	17.70
14	4.42	3.90	3.82	3.30	60	28.73	25.00	23.07	18.30
15	4.56	4.10	3.90	3.40	61	30.55	26.43	24.39	19.10
16	4.64	4.10	3.99	3.40	62	32.43	27.94	25.74	19.75
17	4.72	4.10	4.08	3.50	63	34.48	29.53	27.21	21.50
18	4.81	4.10	4.17	3.50	64	36.62	31.22	28.71	23.00
19	4.92	4.10	4.27	3.50	65	38.94	33.00	30.34	24.00
20	5.01	4.30	4.34	3.50	66	41.25	34.95	31.97	25.00
21	5.12	4.34	4.45	3.60	67	43.70	37.02	33.67	26.25
22	5.24	4.38	4.57	3.60	68	46.30	39.22	35.46	27.40
23	5.36	4.42	4.70	3.70	69	49.03	41.54	37.33	28.70
24	5.50	4.46	4.83	3.70	70	51.92	44.00	39.29	30.00
25	5.74	4.50	4.89	3.80	71	54.66	47.00	41.48	32.75
26	5.95	4.60	5.04	3.90	72	57.60	50.25	43.83	35.80
27	6.10	4.69	5.19	3.90	73	60.72	53.50	46.35	39.00
28	6.11	4.79	5.37	4.00	74	64.09	57.00	49.07	42.75
29	6.15	4.90	5.61	4.20	75	67.70	61.00	52.02	46.70
30	6.32	5.00	5.78	4.30	76	71.89	63.00	55.28	48.00
31	6.59	5.17	6.01	4.45	77	76.42	65.00	58.81	50.60
32	6.88	5.34	6.25	4.65	78	81.31	70.00	62.64	52.70
33	7.18	5.52	6.49	4.85	79	86.58	75.00	66.86	54.85
34	7.51	5.71	6.74	5.05	80	92.37	80.00	71.49	57.10
35	7.85	5.90	7.00	5.25	81	98.36	86.60	76.32	60.00
36	8.20	6.19	7.31	5.30	82	104.97	93.20	81.73	65.00
37	8.59	6.49	7.72	5.35	83	112.31	99.80	87.81	70.00
38	8.99	6.81	8.04	5.50	84	120.49	106.40	94.71	75.00
39	9.42	7.15	8.22	5.70	85	129.70	113.00	102.59	80.00
40	9.87	7.50	8.35	6.00					
41	10.44	7.78	8.76	6.20					
42	10.97	8.07	9.21	6.40					
43	11.62	8.37	9.76	6.80					
44	12.23	8.68	10.33	7.15					
45	12.44	9.00	10.39	7.25					

Accumulation UL

Target And Minimum Premiums

Band 2 amounts of \$50,000 - \$100,000 Tobacco

Male Rates		Female Rates		Male Rates		Female Rates			
Issue Age	Target	Minimum	Target	Minimum	Issue Age	Target	Minimum	Target	Minimum
18	6.42	5.70	4.93	4.20	56	33.72	31.08	23.61	20.74
19	6.60	5.70	5.07	4.20	57	35.55	32.46	24.82	21.51
20	6.78	5.70	5.20	4.20	58	37.45	33.91	26.14	22.31
21	6.94	5.75	5.35	4.25	59	39.43	35.42	27.48	23.14
22	7.10	5.80	5.51	4.30	60	41.48	37.00	28.90	24.00
23	7.28	5.85	5.67	4.35	61	43.98	39.61	30.36	25.42
24	7.47	5.90	5.84	4.40	62	46.61	42.40	31.92	26.93
25	7.67	6.00	6.00	4.50	63	49.41	45.38	33.49	28.52
26	7.95	6.25	6.22	4.80	64	52.37	48.58	35.19	30.21
27	8.25	6.50	6.44	5.00	65	55.55	52.00	36.90	32.00
28	8.56	6.75	6.68	5.10	66	59.38	55.34	38.91	33.29
29	8.88	7.00	6.94	5.35	67	63.48	58.90	41.03	34.64
30	9.16	7.25	7.12	5.50	68	67.87	63.00	43.26	36.03
31	9.58	7.65	7.42	5.77	69	72.57	68.00	45.59	37.49
32	10.03	8.10	7.74	6.06	70	77.60	73.00	48.02	39.00
33	10.50	8.50	8.07	6.36	71	81.87	77.75	50.81	41.90
34	10.99	9.00	8.41	6.67	72	86.46	82.80	53.82	45.00
35	11.52	9.50	8.85	7.00	73	91.42	88.15	57.09	48.35
36	12.08	9.90	9.25	7.28	74	96.78	93.90	60.61	51.90
37	12.68	10.35	9.67	7.57	75	102.63	100.00	64.48	55.75
38	13.31	10.75	10.22	7.86	76	110.14	104.00	68.86	57.20
39	13.99	11.20	10.70	8.18	77	118.29	113.00	73.63	62.40
40	14.60	11.70	10.72	8.50	78	127.11	122.00	78.85	67.60
41	15.36	12.50	11.24	8.95	79	136.67	131.00	84.54	72.80
42	16.06	13.25	11.87	9.42	80	147.01	140.00	90.80	78.00
43	16.82	14.10	12.46	9.92	81	156.75	152.00	97.03	85.00
44	17.63	15.00	13.14	10.45	82	167.45	164.00	103.94	92.00
45	18.50	16.00	13.31	10.75	83	179.20	176.00	111.66	99.00
46	19.54	17.90	14.01	11.25	84	192.24	188.00	120.29	106.00
47	20.64	18.85	14.72	12.25	85	206.56	200.00	130.06	113.00
48	21.80	19.84	15.49	13.00					
49	23.03	20.89	16.29	14.00					
50	23.70	22.00	17.12	15.80					
51	25.16	23.37	18.09	16.56					
52	26.72	24.82	19.06	17.36					
53	28.36	26.37	20.13	18.20					
54	30.12	28.01	21.23	19.08					
55	31.97	29.75	22.41	20.00					

Accumulation UL

Target And Minimum Premiums

Band 3 amounts of \$100,001 - 249,999 Non - Tobacco

Male Rates

Target		Minimum				Target		Minimum			
Issue Age	All Rate Classes	Standard	Preferred	Preferred +	Preferred Elite	Issue Age	All Rate Classes	Standard	Preferred	Preferred +	Preferred Elite
0	3.75	3.15				46	10.55	8.75	6.50	6.10	6.10
1	3.80	3.20				47	11.10	9.50	7.55	7.10	7.10
2	3.85	3.25				48	11.70	10.30	8.75	8.30	8.30
3	3.90	3.25				49	12.35	11.05	10.15	9.75	9.75
4	3.95	3.30				50	13.00	11.80	11.65	10.50	10.50
5	4.00	3.35				51	13.85	12.50	12.35	11.00	11.00
6	4.10	3.40				52	14.75	13.20	13.00	11.60	11.60
7	4.15	3.40				53	15.70	13.85	13.70	12.30	12.30
8	4.20	3.45				54	16.75	15.60	14.50	13.00	13.00
9	4.25	3.50				55	17.85	15.25	15.15	13.80	13.80
10	4.30	3.50				56	19.00	16.20	16.10	14.65	14.65
11	4.40	3.55				57	20.25	17.15	16.90	15.50	15.50
12	4.50	3.60				58	21.60	18.10	17.80	16.40	16.40
13	4.55	3.65				59	23.00	19.05	18.70	17.35	17.35
14	4.65	3.70				60	24.50	20.00	19.70	18.35	18.35
15	4.75	3.75				61	25.75	21.25	20.70	19.50	19.50
16	4.80	3.80				62	27.10	22.50	21.80	20.60	20.60
17	4.80	3.80				63	28.50	23.75	23.00	21.70	21.70
18	4.85	3.85	3.70	3.50	3.50	64	30.00	25.00	24.30	22.90	22.90
19	4.90	3.90	3.70	3.50	3.50	65	31.50	26.25	25.70	24.20	24.20
20	4.90	3.90	3.70	3.50	3.50	66	33.50	28.00	27.00	25.30	25.30
21	4.90	3.90	3.70	3.50	3.50	67	35.60	29.75	28.40	26.50	26.50
22	4.95	3.95	3.70	3.50	3.50	68	37.80	31.50	29.90	27.80	27.80
23	4.95	3.95	3.70	3.50	3.50	69	41.20	33.25	31.60	29.30	29.30
24	5.00	4.00	3.70	3.50	3.50	70	42.75	35.00	33.50	30.90	30.90
25	5.00	4.00	3.70	3.50	3.50	71	44.90	37.55	35.60	32.90	32.90
26	5.10	4.10	3.75	3.60	3.60	72	47.10	40.10	37.90	34.90	34.90
27	5.25	4.20	3.75	3.60	3.60	73	49.50	42.65	40.40	37.10	37.10
28	5.35	4.30	3.80	3.60	3.60	74	51.90	45.20	43.00	39.40	39.40
29	5.45	4.40	3.80	3.70	3.70	75	54.50	47.75	45.90	42.00	42.00
30	5.60	4.50	3.80	3.70	3.70	76	57.95	51.50			
31	5.75	4.60	3.90	3.75	3.75	77	61.60	55.15			
32	5.90	4.70	3.90	3.80	3.80	78	65.50	58.90			
33	6.05	4.80	4.00	3.80	3.80	79	69.60	62.60			
34	6.20	4.90	4.10	4.00	4.00	80	74.00	66.30			
35	6.35	5.00	4.20	4.00	4.00	81	79.80	72.45			
36	6.60	5.25	4.30	4.10	4.10	82	86.10	78.60			
37	6.85	5.45	4.40	4.20	4.20	83	92.85	84.75			
38	7.15	5.70	4.50	4.30	4.30	84	100.15	90.85			
39	7.40	5.90	4.70	4.50	4.50	85	108.00	97.00			
40	7.70	6.15	4.80	4.60	4.60						
41	8.10	6.50	5.00	4.70	4.70						
42	8.55	6.90	5.10	4.75	4.75						
43	9.00	7.25	5.20	4.80	4.80						
44	9.50	7.65	5.30	4.85	4.85						
45	10.00	8.00	5.60	5.20	5.20						

Accumulation UL

Target And Minimum Premiums

Band 3 amounts of \$100,001 - 249,999 Non - Tobacco

Female Rates

Target		Minimum				Target		Minimum			
Issue Age	All Rate Classes	Standard	Preferred	Preferred +	Preferred Elite	Issue Age	All Rate Classes	Standard	Preferred	Preferred +	Preferred Elite
0	3.30	2.80				46	8.80	7.35	5.65	5.40	5.40
1	3.35	2.80				47	9.30	8.00	6.50	6.25	6.25
2	3.35	2.85				48	9.85	8.70	7.50	7.25	7.25
3	3.40	2.85				49	10.40	9.35	8.70	8.45	8.45
4	3.40	2.90				50	11.00	10.00	9.90	9.30	9.30
5	3.45	2.90				51	11.70	10.60	10.40	9.85	9.85
6	3.50	2.90				52	12.45	11.15	10.80	10.40	10.40
7	3.50	2.95				53	13.25	11.75	11.20	10.90	10.90
8	3.55	2.95				54	14.10	12.30	11.60	11.30	11.30
9	3.60	3.00				55	15.00	12.90	12.00	11.70	11.70
10	3.60	3.00				56	15.70	13.40	12.50	12.10	12.10
11	3.70	3.05				57	16.45	13.95	13.00	12.50	12.50
12	3.75	3.10				58	17.25	14.45	13.50	13.00	13.00
13	3.80	3.10				59	18.05	15.00	14.00	13.50	13.50
14	3.90	3.15				60	18.90	15.50	14.60	14.00	14.00
15	4.00	3.20				61	20.15	16.40	15.40	14.80	14.80
16	4.00	3.20				62	21.45	17.30	16.20	15.60	15.60
17	4.05	3.25				63	22.85	18.20	17.00	16.30	16.30
18	4.05	3.25	3.00	2.85	2.85	64	24.30	19.10	17.90	17.10	17.10
19	4.10	3.30	3.00	2.85	2.85	65	25.90	20.00	18.90	18.00	18.00
20	4.10	3.30	3.00	2.85	2.85	66	27.10	20.60	19.40	18.50	18.50
21	4.10	3.30	3.00	2.85	2.85	67	28.40	21.20	20.00	19.00	19.00
22	4.10	3.35	3.00	2.90	2.90	68	29.75	21.80	20.60	19.60	19.60
23	4.15	3.35	3.10	3.00	3.00	69	31.15	22.40	21.40	20.20	20.20
24	4.15	3.40	3.10	3.00	3.00	70	32.60	23.00	22.10	20.90	20.90
25	4.15	3.40	3.10	3.00	3.00	71	34.60	25.00	23.20	21.90	21.90
26	4.20	3.40	3.15	3.10	3.10	72	36.75	27.00	24.50	23.00	23.00
27	4.25	3.45	3.20	3.15	3.15	73	39.00	29.00	27.80	26.10	26.10
28	4.30	3.50	3.25	3.15	3.15	74	41.45	31.00	29.30	27.40	27.40
29	4.35	3.55	3.30	3.20	3.20	75	44.00	33.00	31.00	28.90	28.90
30	4.40	3.60	3.30	3.20	3.20	76	47.40	36.00			
31	4.60	3.75	3.50	3.40	3.40	77	51.10	39.00			
32	4.80	3.90	3.60	3.50	3.50	78	55.10	42.00			
33	5.00	4.10	3.65	3.50	3.50	79	59.40	45.00			
34	5.25	4.25	3.70	3.60	3.60	80	64.00	48.00			
35	5.50	4.40	3.80	3.70	3.70	81	69.25	52.40			
36	5.70	4.60	3.90	3.70	3.70	82	74.95	56.80			
37	5.95	4.80	4.00	3.80	3.80	83	81.10	61.20			
38	6.15	5.00	4.10	3.90	3.90	84	87.80	65.60			
39	6.40	5.20	4.20	4.00	4.00	85	95.00	70.00			
40	6.65	5.40	4.40	4.20	4.20						
41	6.95	5.65	4.50	4.30	4.30						
42	7.25	5.90	4.55	4.35	4.35						
43	7.60	6.20	4.65	4.40	4.40						
44	7.95	6.45	4.75	4.45	4.45						
45	8.30	6.70	4.90	4.65	4.65						

Accumulation UL

Target And Minimum Premiums

Band 3 amounts of \$100,001 - 249,999 Tobacco

Male Rates

Issue Age	Target	Minimum		Issue Age	Target	Minimum	
	All Rate Classes	Standard	Preferred		All Rate Classes	Standard	Preferred
18	6.15	6.00	4.70	61	39.35	31.70	28.20
19	6.15	6.00	4.70	62	41.90	33.90	30.00
20	6.15	6.00	4.70	63	44.60	36.10	31.90
21	6.25	6.05	4.70	64	47.45	38.30	33.90
22	6.30	6.10	4.70	65	50.50	40.50	36.10
23	6.35	6.15	4.70	66	53.75	43.45	38.40
24	6.45	6.20	4.70	67	57.25	46.40	40.90
25	6.50	6.25	4.70	68	60.90	49.35	43.60
26	6.65	6.30	4.70	69	64.80	52.30	46.70
27	6.80	6.35	4.70	70	69.00	60.00	50.00
28	6.95	6.40	4.70	71	73.00	65.00	54.10
29	7.10	6.45	4.80	72	77.25	70.00	58.50
30	7.25	6.50	4.90	73	81.75	75.00	63.40
31	7.50	6.60	5.00	74	86.50	85.00	68.90
32	7.80	6.70	5.10	75	91.50	85.00	74.70
33	8.10	6.80	5.50	76	98.15	93.00	
34	8.45	6.90	5.60	77	105.30	101.00	
35	8.75	7.00	5.80	78	113.00	109.00	
36	9.25	7.25	6.00	79	121.20	117.00	
37	9.75	7.50	6.20	80	130.00	125.00	
38	10.30	7.75	6.60	81	139.50	136.00	
39	10.90	8.00	6.80	82	149.70	145.00	
40	11.50	8.25	7.10	83	160.65	155.00	
41	12.10	8.85	7.60	84	172.40	167.00	
42	12.70	9.45	7.60	85	185.00	180.00	
43	13.35	10.05	7.60				
44	14.00	10.65	8.10				
45	14.75	11.25	8.65				
46	15.60	12.20	9.85				
47	16.65	13.15	11.25				
48	17.70	14.10	12.85				
49	18.80	15.05	14.65				
50	20.00	16.00	15.80				
51	21.30	17.20	16.75				
52	22.75	18.40	18.10				
53	24.20	19.60	18.90				
54	25.80	20.80	19.80				
55	27.50	22.00	20.70				
56	29.20	23.50	21.80				
57	31.00	25.00	22.90				
58	32.85	26.50	24.00				
59	34.85	28.00	25.30				
60	37.00	29.50	26.60				

Accumulation UL

Target And Minimum Premiums

Band 3 amounts of \$100,001 - 249,999 Tobacco

Female Rates

Issue Age	Target	Minimum		Issue Age	Target	Minimum	
	All Rate Classes	Standard	Preferred		All Rate Classes	Standard	Preferred
18	4.90	4.75	3.30	61	30.90	21.00	20.20
19	4.90	4.75	3.30	62	33.25	22.00	21.30
20	4.90	4.75	3.30	63	35.80	23.00	22.50
21	4.95	4.80	3.30	64	38.55	24.00	23.80
22	5.00	4.85	3.30	65	41.50	25.00	24.75
23	5.00	4.90	3.40	66	43.50	27.00	26.30
24	5.05	4.95	3.40	67	45.65	29.00	27.50
25	5.10	5.00	3.50	68	47.85	31.00	28.70
26	5.20	5.10	3.60	69	50.20	33.00	30.00
27	5.35	5.15	3.60	70	52.65	35.00	31.50
28	5.45	5.25	3.70	71	53.75	37.00	33.20
29	5.55	5.30	3.70	72	54.80	39.00	35.10
30	5.70	5.40	3.90	73	55.95	41.00	37.20
31	6.05	5.55	4.00	74	57.10	43.00	39.50
32	6.45	5.70	4.20	75	58.25	45.00	42.00
33	6.80	5.85	4.30	76	62.20	49.60	
34	7.25	6.00	4.70	77	66.40	54.20	
35	7.70	6.15	4.90	78	70.85	58.80	
36	8.10	6.40	5.00	79	75.65	63.40	
37	8.55	6.60	5.20	80	80.75	68.00	
38	9.00	6.85	5.40	81	86.80	74.40	
39	9.50	7.05	5.85	82	93.35	80.80	
40	10.00	7.30	6.05	83	100.35	87.20	
41	10.40	7.70	6.25	84	107.90	93.60	
42	10.85	8.10	6.25	85	116.00	100.00	
43	11.30	8.50	6.25				
44	11.75	8.90	6.40				
45	12.25	9.30	6.90				
46	13.10	10.10	7.80				
47	14.00	10.85	8.90				
48	14.90	11.65	10.10				
49	15.90	12.40	11.45				
50	17.00	13.20	13.00				
51	17.95	13.85	13.50				
52	18.95	14.50	13.90				
53	20.00	15.20	14.40				
54	21.10	15.85	15.00				
55	22.25	16.50	15.50				
56	23.40	17.20	16.20				
57	24.60	17.90	16.90				
58	25.90	18.60	17.60				
59	27.30	19.30	18.40				
60	28.70	20.00	19.30				

Accumulation UL

Target And Minimum Premiums

Band 4 amounts of \$250,000+ Non - Tobacco

Male Rates

Target		Minimum				Target		Minimum			
Issue Age	All Rate Classes	Standard	Preferred	Preferred +	Preferred Elite	Issue Age	All Rate Classes	Standard	Preferred	Preferred +	Preferred Elite
0	3.55	2.60				46	10.55	7.25	5.60	5.25	5.25
1	3.65	2.60				47	11.10	8.10	6.60	6.30	6.30
2	3.75	2.64				48	11.70	9.00	7.90	7.50	7.50
3	3.85	2.65				49	12.35	9.85	9.35	8.95	8.95
4	3.95	2.70				50	13.00	10.70	10.65	10.40	10.40
5	4.00	2.70				51	13.85	11.50	11.45	10.90	10.90
6	4.10	2.70				52	14.75	12.30	12.20	11.40	11.40
7	4.15	2.75				53	15.70	13.10	13.00	12.10	12.10
8	4.20	2.75				54	16.75	13.90	13.60	12.80	12.80
9	4.25	2.80				55	17.85	14.70	14.40	13.60	13.60
10	4.30	2.80				56	19.00	15.50	15.20	14.50	14.50
11	4.40	2.90				57	20.25	16.30	16.00	15.30	15.30
12	4.50	2.95				58	21.60	17.15	17.00	16.20	16.20
13	4.55	3.05				59	23.00	17.95	17.60	17.10	17.10
14	4.65	3.10				60	24.50	18.75	18.50	18.00	18.00
15	4.75	3.20				61	25.75	19.95	19.50	18.90	18.90
16	4.80	3.20				62	27.10	21.15	21.00	19.90	19.90
17	4.80	3.20				63	28.50	22.35	21.90	20.90	20.90
18	4.85	3.20	2.95	2.75	2.75	64	30.00	23.55	23.00	22.10	22.10
19	4.90	3.20	2.95	2.75	2.75	65	31.50	24.75	24.00	23.30	23.30
20	4.90	3.20	2.95	2.75	2.75	66	33.50	26.50	26.00	24.40	24.40
21	4.90	3.20	2.95	2.75	2.75	67	35.60	28.25	27.60	25.70	25.70
22	4.95	3.20	3.00	2.75	2.75	68	37.80	30.00	29.20	27.00	27.00
23	4.95	3.20	3.05	2.80	2.80	69	41.20	31.75	30.90	28.50	28.50
24	5.00	3.20	3.05	2.85	2.85	70	42.75	33.50	32.80	30.20	30.20
25	5.00	3.20	3.05	2.85	2.85	71	44.90	36.15	34.90	32.00	32.00
26	5.10	3.30	3.05	2.85	2.85	72	47.10	38.80	37.10	34.00	34.00
27	5.25	3.35	3.05	2.85	2.85	73	49.50	41.45	39.60	36.10	36.10
28	5.35	3.45	3.05	2.85	2.85	74	51.90	44.10	42.10	38.30	38.30
29	5.45	3.55	3.05	2.90	2.90	75	54.50	46.75	45.00	40.80	40.80
30	5.60	3.60	3.05	2.90	2.90	76	57.95	50.55			
31	5.75	3.70	3.20	3.10	3.10	77	61.60	54.35			
32	5.90	3.75	3.20	3.10	3.10	78	65.50	58.15			
33	6.05	3.85	3.30	3.20	3.20	79	69.60	61.90			
34	6.20	3.90	3.30	3.20	3.20	80	74.00	65.70			
35	6.35	4.00	3.40	3.30	3.30	81	79.80	71.75			
36	6.60	4.20	3.60	3.30	3.30	82	86.10	77.80			
37	6.85	4.40	3.70	3.40	3.40	83	92.85	83.90			
38	7.15	4.60	3.90	3.60	3.60	84	100.15	90.00			
39	7.40	4.80	4.00	3.70	3.70	85	108.00	96.00			
40	7.70	5.00	4.10	3.80	3.80						
41	8.10	5.30	4.20	4.10	4.10						
42	8.55	5.55	4.25	4.15	4.15						
43	9.00	5.85	4.30	4.20	4.20						
44	9.50	6.15	4.40	4.30	4.30						
45	10.00	6.40	4.70	4.40	4.40						

Accumulation UL

Target And Minimum Premiums

Band 4 amounts of \$250,000+ Non - Tobacco

Female Rates

Issue Age	Target All Rate Classes	Minimum				Issue Age	Target All Rate Classes	Minimum			
		Standard	Preferred	Preferred +	Preferred Elite			Standard	Preferred	Preferred +	Preferred Elite
0	3.05	2.40				46	8.80	6.15	4.85	4.50	4.50
1	3.15	2.40				47	9.30	6.90	5.70	5.40	5.40
2	3.25	2.40				48	9.85	7.60	6.75	6.40	6.40
3	3.30	2.40				49	10.40	8.35	7.95	7.65	7.65
4	3.40	2.40				50	11.00	9.10	9.05	8.90	8.90
5	3.45	2.40				51	11.70	9.75	9.70	9.40	9.40
6	3.50	2.40				52	12.45	10.40	10.10	9.80	9.80
7	3.50	2.40				53	13.25	11.10	10.50	10.20	10.20
8	3.55	2.40				54	14.10	11.75	11.00	10.60	10.60
9	3.60	2.40				55	15.00	12.40	11.40	11.10	11.10
10	3.60	2.40				56	15.70	12.80	11.90	11.50	11.50
11	3.70	2.45				57	16.45	13.25	12.40	11.90	11.90
12	3.75	2.50				58	17.25	13.70	12.90	12.40	12.40
13	3.80	2.60				59	18.05	14.10	13.40	12.90	12.90
14	3.90	2.65				60	18.90	14.50	14.00	13.40	13.40
15	4.00	2.70				61	20.15	15.30	14.80	14.20	14.20
16	4.00	2.70				62	21.45	16.10	15.60	14.90	14.90
17	4.05	2.70				63	22.85	16.90	16.40	15.70	15.70
18	4.05	2.70	2.25	2.20	2.20	64	24.30	17.70	17.30	16.50	16.50
19	4.10	2.70	2.25	2.20	2.20	65	25.90	18.50	18.20	17.40	17.40
20	4.10	2.70	2.25	2.20	2.20	66	27.10	19.20	18.80	17.90	17.90
21	4.10	2.70	2.25	2.20	2.20	67	28.40	19.90	19.40	18.40	18.40
22	4.10	2.70	2.30	2.20	2.20	68	29.75	20.60	20.00	18.90	18.90
23	4.15	2.70	2.40	2.30	2.30	69	31.15	21.30	20.70	19.60	19.60
24	4.15	2.70	2.40	2.30	2.30	70	32.60	22.00	21.50	20.30	20.30
25	4.15	2.70	2.40	2.30	2.30	71	34.60	23.80	22.50	21.20	21.20
26	4.20	2.75	2.40	2.35	2.35	72	36.75	25.60	23.70	22.20	22.20
27	4.25	2.80	2.45	2.40	2.40	73	39.00	27.40	27.00	25.30	25.30
28	4.30	2.80	2.50	2.40	2.40	74	41.45	29.20	28.40	26.60	26.60
29	4.35	2.85	2.55	2.50	2.50	75	44.00	31.00	30.00	28.00	28.00
30	4.40	2.90	2.60	2.50	2.50	76	47.40	33.80			
31	4.60	3.00	2.80	2.70	2.70	77	51.10	36.60			
32	4.80	3.15	2.90	2.80	2.80	78	55.10	39.40			
33	5.00	3.25	2.90	2.80	2.80	79	59.40	42.20			
34	5.25	3.40	3.00	2.90	2.90	80	64.00	45.00			
35	5.50	3.50	3.10	3.00	3.00	81	69.25	49.60			
36	5.70	3.70	3.20	3.00	3.00	82	74.95	54.20			
37	5.95	3.85	3.30	3.10	3.10	83	81.10	58.80			
38	6.15	4.05	3.40	3.20	3.20	84	87.80	63.40			
39	6.40	4.20	3.50	3.30	3.30	85	95.00	68.00			
40	6.65	4.40	3.70	3.50	3.50						
41	6.95	4.60	3.80	3.60	3.60						
42	7.25	4.80	3.80	3.60	3.60						
43	7.60	5.00	3.85	3.70	3.70						
44	7.95	5.20	3.90	3.80	3.80						
45	8.30	5.40	4.10	3.80	3.80						

Accumulation UL

Target And Minimum Premiums

Band 4 amounts of \$250,000+ Tobacco

Male Rates

Issue Age	Target	Minimum		Issue Age	Target	Minimum	
	All Rate Classes	Standard	Preferred		All Rate Classes	Standard	Preferred
18	6.15	4.80	3.90	61	39.35	28.80	27.90
19	6.15	4.80	3.90	62	41.90	31.10	29.60
20	6.15	4.80	3.90	63	44.60	33.40	31.40
21	6.25	4.85	3.90	64	47.45	35.70	33.40
22	6.30	4.90	3.90	65	50.50	38.00	35.60
23	6.35	4.90	3.90	66	53.75	42.00	37.90
24	6.45	5.00	3.90	67	57.25	45.00	40.50
25	6.50	5.00	3.90	68	60.90	48.00	43.20
26	6.65	5.05	3.90	69	64.80	51.00	46.30
27	6.80	5.10	3.90	70	69.00	59.00	49.70
28	6.95	5.10	4.00	71	73.00	63.80	53.70
29	7.10	5.15	4.10	72	77.25	68.60	58.00
30	7.25	5.20	4.10	73	81.75	73.40	62.90
31	7.50	5.30	4.40	74	86.50	78.20	68.20
32	7.80	5.35	4.60	75	91.50	83.00	74.10
33	8.10	5.45	4.80	76	98.15	91.00	
34	8.45	5.50	4.90	77	105.30	99.00	
35	8.75	5.60	5.00	78	113.00	107.00	
36	9.25	5.90	5.30	79	121.20	115.00	
37	9.75	6.15	5.50	80	130.00	123.00	
38	10.30	6.45	5.85	81	139.50	134.00	
39	10.90	6.70	6.10	82	149.70	143.00	
40	11.50	7.00	6.45	83	160.65	153.00	
41	12.10	7.40	6.85	84	172.40	165.00	
42	12.70	7.80	6.85	85	185.00	178.00	
43	13.35	8.20	6.85				
44	14.00	8.60	7.30				
45	14.75	9.00	7.90				
46	15.60	10.25	9.10				
47	16.65	11.50	10.45				
48	17.70	12.75	12.00				
49	18.80	14.00	13.80				
50	20.00	15.25	14.85				
51	21.30	16.30	15.80				
52	22.75	17.35	17.00				
53	24.20	18.40	17.95				
54	25.80	19.45	19.00				
55	27.50	20.50	20.20				
56	29.20	21.70	21.20				
57	31.00	22.90	22.40				
58	32.85	24.10	23.60				
59	34.85	25.30	24.90				
60	37.00	26.50	25.80				

Accumulation UL

Target And Minimum Premiums

Band 4 amounts of \$250,000+ Tobacco

Female Rates

Issue Age	Target	Minimum		Issue Age	Target	Minimum	
	All Rate Classes	Standard	Preferred		All Rate Classes	Standard	Preferred
18	4.90	3.80	2.55	61	30.90	19.95	19.70
19	4.90	3.80	2.60	62	33.25	20.90	20.50
20	4.90	3.80	2.60	63	35.80	21.85	21.50
21	4.95	3.85	2.60	64	38.55	22.80	22.50
22	5.00	3.90	2.65	65	41.50	23.75	23.50
23	5.00	3.90	2.70	66	43.50	25.45	25.00
24	5.05	3.95	2.70	67	45.65	27.15	26.70
25	5.10	4.00	2.80	68	47.85	28.85	27.90
26	5.20	4.05	2.85	69	50.20	30.55	29.30
27	5.35	4.10	2.90	70	52.65	32.25	30.70
28	5.45	4.20	3.00	71	53.75	34.80	32.50
29	5.55	4.25	3.00	72	54.80	37.35	34.30
30	5.70	4.30	3.20	73	55.95	39.90	36.50
31	6.05	4.40	3.30	74	57.10	42.45	38.80
32	6.45	4.55	3.50	75	58.25	44.00	41.30
33	6.80	4.65	3.60	76	62.20	48.55	
34	7.25	4.80	4.00	77	66.40	52.10	
35	7.70	4.90	4.20	78	70.85	55.65	
36	8.10	5.15	4.30	79	75.65	59.20	
37	8.55	5.40	4.50	80	80.75	62.75	
38	9.00	5.70	4.70	81	86.80	69.60	
39	9.50	5.95	5.10	82	93.35	76.45	
40	10.00	6.20	5.30	83	100.35	83.30	
41	10.40	6.45	5.45	84	107.90	90.15	
42	10.85	6.70	5.45	85	116.00	97.00	
43	11.30	6.95	5.45				
44	11.75	7.20	5.60				
45	12.25	7.45	6.10				
46	13.10	8.50	7.00				
47	14.00	9.50	8.05				
48	14.90	10.55	9.30				
49	15.90	11.55	10.70				
50	17.00	12.60	12.30				
51	17.95	13.15	12.70				
52	18.95	13.70	13.30				
53	20.00	14.30	13.80				
54	21.10	14.85	14.30				
55	22.25	15.40	14.90				
56	23.40	16.10	15.60				
57	24.60	16.85	16.30				
58	25.90	17.55	17.10				
59	27.30	18.30	17.90				
60	28.70	19.00	18.70				



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