

Preferred Plan- Monthly Premiums

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Issue Age	\$3,000				\$4,000				\$5,000				\$6,000				\$7,000				\$8,000				\$9,000				\$10,000				\$11,000				
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco						
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female							
0	--	--	--	--	--	--	--	--	--	9.40	8.50	--	--	10.74	9.66	--	--	12.07	10.82	--	--	13.41	11.98	--	--	14.75	13.14	--	--	16.09	14.30	--	--	17.43	15.46	--	--
1	--	--	--	--	--	--	--	--	--	9.44	8.55	--	--	10.78	9.71	--	--	12.13	10.88	--	--	13.48	12.05	--	--	14.83	13.22	--	--	16.17	14.39	--	--	17.52	15.56	--	--
2	--	--	--	--	--	--	--	--	--	9.48	8.59	--	--	10.84	9.76	--	--	12.19	10.94	--	--	13.55	12.12	--	--	14.91	13.29	--	--	16.26	14.47	--	--	17.62	15.65	--	--
3	--	--	--	--	--	--	--	--	--	9.52	8.63	--	--	10.89	9.82	--	--	12.25	11.00	--	--	13.62	12.19	--	--	14.98	13.38	--	--	16.34	14.56	--	--	17.71	15.75	--	--
4	--	--	--	--	--	--	--	--	--	9.56	8.67	--	--	10.94	9.87	--	--	12.31	11.06	--	--	13.68	12.25	--	--	15.05	13.45	--	--	16.43	14.64	--	--	17.80	15.84	--	--
5	--	--	--	--	--	--	--	--	--	9.61	8.72	--	--	10.99	9.92	--	--	12.37	11.12	--	--	13.75	12.33	--	--	15.13	13.53	--	--	16.52	14.73	--	--	17.90	15.94	--	--
6	--	--	--	--	--	--	--	--	--	9.65	8.76	--	--	11.04	9.97	--	--	12.43	11.18	--	--	13.82	12.39	--	--	15.21	13.60	--	--	16.60	14.81	--	--	17.99	16.03	--	--
7	--	--	--	--	--	--	--	--	--	9.69	8.80	--	--	11.09	10.02	--	--	12.49	11.24	--	--	13.89	12.46	--	--	15.29	13.68	--	--	16.69	14.90	--	--	18.08	16.12	--	--
8	--	--	--	--	--	--	--	--	--	9.73	8.84	--	--	11.14	10.07	--	--	12.55	11.30	--	--	13.95	12.53	--	--	15.36	13.76	--	--	16.77	14.99	--	--	18.17	16.21	--	--
9	--	--	--	--	--	--	--	--	--	9.83	8.94	--	--	11.25	10.18	--	--	12.68	11.43	--	--	14.10	12.68	--	--	15.53	13.93	--	--	16.96	15.17	--	--	18.38	16.42	--	--
10	--	--	--	--	--	--	--	--	--	9.92	9.03	--	--	11.37	10.30	--	--	12.81	11.56	--	--	14.26	12.83	--	--	15.70	14.10	--	--	17.15	15.36	--	--	18.59	16.63	--	--
11	--	--	--	--	--	--	--	--	--	10.01	9.12	--	--	11.48	10.41	--	--	12.94	11.69	--	--	14.40	12.97	--	--	15.86	14.26	--	--	17.33	15.54	--	--	18.79	16.83	--	--
12	--	--	--	--	--	--	--	--	--	10.11	9.22	--	--	11.59	10.52	--	--	13.07	11.82	--	--	14.55	13.13	--	--	16.03	14.43	--	--	17.51	15.73	--	--	19.00	17.04	--	--
13	--	--	--	--	--	--	--	--	--	10.20	9.31	--	--	11.70	10.63	--	--	13.20	11.95	--	--	14.70	13.28	--	--	16.20	14.60	--	--	17.70	15.92	--	--	19.20	17.24	--	--
14	--	--	--	--	--	--	--	--	--	10.36	9.39	--	--	11.90	10.72	--	--	13.43	12.06	--	--	14.96	13.40	--	--	16.49	14.74	--	--	18.03	16.07	--	--	19.56	17.41	--	--
15	--	--	--	--	--	--	--	--	--	10.53	9.46	--	--	12.09	10.82	--	--	13.66	12.17	--	--	15.22	13.52	--	--	16.79	14.87	--	--	18.35	16.23	--	--	19.92	17.58	--	--
16	--	--	--	--	--	--	--	--	--	10.68	9.54	11.89	10.34	12.28	10.91	13.73	11.87	13.88	12.28	15.56	13.40	15.47	13.64	17.40	14.93	17.07	15.01	19.24	16.45	18.67	16.38	21.08	17.98	20.26	17.75	22.92	19.51
17	--	--	--	--	--	--	--	--	--	10.85	9.62	12.09	10.44	12.47	11.00	13.96	11.99	14.10	12.38	15.84	13.54	15.73	13.77	17.72	15.09	17.36	15.15	19.60	16.64	18.99	16.53	21.47	18.19	20.62	17.92	23.35	19.74
18	--	--	--	--	--	--	--	--	--	11.01	9.69	12.29	10.54	12.67	11.09	14.20	12.11	14.33	12.49	16.12	13.68	15.99	13.89	18.04	15.25	17.65	15.29	19.95	16.82	19.31	16.69	21.87	18.39	20.98	18.08	23.79	19.96
19	--	--	--	--	--	--	--	--	--	11.02	9.79	12.29	10.66	12.68	11.21	14.20	12.25	14.34	12.62	16.12	13.84	16.01	14.04	18.04	15.44	17.67	15.46	19.95	17.03	19.33	16.88	21.87	18.62	21.00	18.29	23.79	20.21
20	--	--	--	--	--	--	--	--	--	11.03	9.88	12.29	10.78	12.69	11.32	14.20	12.40	14.36	12.75	16.12	14.01	16.02	14.19	18.04	15.63	17.69	15.63	19.95	17.25	19.35	17.06	21.87	18.86	21.02	18.50	23.79	20.48
21	--	--	--	--	--	--	--	--	--	11.03	9.97	12.29	10.90	12.70	11.43	14.20	12.54	14.37	12.88	16.12	14.18	16.03	14.34	18.04	15.82	17.70	15.79	19.95	17.46	19.37	17.24	21.87	19.10	21.03	18.70	23.79	20.74
22	--	--	--	--	--	--	--	--	--	11.04	10.07	12.29	11.02	12.71	11.54	14.20	12.68	14.38	13.01	16.12	14.35	16.05	14.49	18.04	16.01	17.72	15.96	19.95	17.68	19.39	17.43	21.87	19.34	21.05	18.91	23.79	21.01
23	--	--	--	--	--	--	--	--	--	11.05	10.16	12.29	11.14	12.72	11.65	14.20	12.83	14.39	13.15	16.12	14.51	16.06	14.64	18.04	16.20	17.73	16.13	19.95	17.89	19.40	17.62	21.87	19.58	21.07	19.11	23.79	21.26
24	--	--	--	--	--	--	--	--	--	11.20	10.31	12.45	11.33	12.90	11.83	14.40	13.05	14.59	13.35	16.35	14.78	16.29	14.87	18.30	16.50	17.99	16.39	20.24	18.23	19.69	17.91	22.19	19.95	21.39	19.43	24.14	21.68
25	--	--	--	--	--	--	--	--	--	11.34	10.45	12.61	11.51	13.07	12.00	14.59	13.27	14.80	13.55	16.57	15.04	16.52	15.10	18.55	16.80	18.25	16.65	20.54	18.56	19.98	18.20	22.52	20.32	21.71	19.75	24.50	22.08
26	--	--	--	--	--	--	--	--	--	11.48	10.59	12.77	11.70	13.24	12.17	14.78	13.50	15.00	13.75	16.79	15.30	16.75	15.33	18.81	17.10	18.51	16.91	20.82	18.90	20.27	18.49	22.83	20.70	22.02	20.06	24.85	22.50
27	--	--	--	--	--	--	--	--	--	11.63	10.74	12.93	11.88	13.41	12.34	14.97	13.72	15.20	13.95	17.02	15.56	16.98	15.56	19.07	17.40	18.77	17.17	21.11	19.23	20.56	18.77	23.16	21.07	22.34	20.38	25.20	22.91
28	--	--	--	--	--	--	--	--	--	11.77	10.88	13.09	12.07	13.59	12.52	15.17	13.95	15.40	14.15	17.25	15.82	17.22	15.79	19.32	17.70	19.03	17.43	21.40	19.57	20.84	19.06	23.48	21.45	22.66	20.70	25.56	23.32
29	--	--	--	--	--	--	--	--	--	11.93	10.98	13.37	12.28	13.77	12.64	15.50	14.20	15.62	14.29	17.64	16.11	17.46	15.95	19.77	18.03	19.31	17.60	21.91	19.94	21.15	19.26	24.04	21.86	23.00	20.92	26.17	23.78
30	--	--	--	--	--	--	--	--	--	12.08	11.08	13.65	12.49	13.95	12.75	15.84	14.45	15.83	14.43	18.03	16.40	17.70	16.11	20.22	18.36	19.58	17.78	22.41	20.32	21.46	19.46	24.60	22.28	23.33	21.13	26.79	24.23
31	--	--	--	--	--	--	--	--	--	12.23	11.17	13.92	12.69	14.14	12.87	16.17	14.69	16.04	14.56	18.41	16.69	17.95	16.26	20.66	18.68	19.86	17.95	22.90	20.68	21.76	19.65	25.15	22.68	23.67	21.34	27.39	24.68
32	--	--	--	--	--	--	--	--	--	12.38	11.27	14.20	12.90	14.32	12.99	16.50	14.94	16.26	14.70	18.80	16.98	18.19	16.42	21.10	19.02	20.13	18.13	23.40	21.05	22.07	19.85	25.70	23.09	24.00	21.56	28.00	25.13
33	--	--	--	--	--	--	--	--	--	12.54	11.37	14.48	13.10	14.50	13.11	16.84	15.18	16.47	14.84	19.19	17.27	18.44	16.57	21.55	19.35	20.41	18.31	23.91	21.43	22.37	20.04	26.26	23.51	24.34	21.78	28.62	25.59
34	--	--	--	--	--	--	--	--	--	12.69	11.47	14.76	13.31	14.69	13.22	17.17	15.43	16.69	14.98	19.58	17.56	18.68	16.73	22.00	19.68	20.68	18.49	24.41	21.80	22.68	20.24	26.82	23.92	24.68	22.00	29.23	26.04
35	--	--	--	--	--	--	--	--	--	12.84	11.57	15.03	13.52	14.87	13.34	17.50	15.68	16.90	15.11	19.97	17.85	18.93	16.88	22.44	20.01	20.96	18.66	24.90	22.17	22.99	20.43	27.37	24.34	25.01	22.20	29.84	26.50
36	--	--	--	--	--	--	--	--	--	13.00	11.66	15.31	13.72	15.06	13.46	17.84	15.92	17.11	15.25	20.36	18.13	19.17	17.04	22.88	20.33	21.23	18.84	25.40	22.54	23.29	20.63	27.93	24.74	25.35	22.42	30.45	26.95
37	--	--	--	--	--	--	--	--	--	13.15	11.76	15.59	13.93	15.24	13.57	18.17	16.17	17.33	15.38	20.74	18.42	19.42	17.19	23.32	20.66	21.51	19.01	25.90	22.91	23.60	20.82	28.48	25.16	25.69	22.63	31.05	27.40
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Issue Age	\$3,000				\$4,000				\$5,000				\$6,000				\$7,000				\$8,000				\$9,000				\$10,000				\$11,000				
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco						
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female					
46	--	--	--	--	--	--	--	--	--	16.39	14.17	21.51	19.61	19.13	16.46	25.27	22.99	21.86	18.75	29.03	26.38	24.60	21.05	32.80	29.76	27.34	23.34	36.56	33.14	30.08	25.63	40.32	36.52	32.82	27.93	44.08	39.90
47	--	--	--	--	--	--	--	--	--	16.61	14.33	22.32	20.45	19.39	16.65	26.24	24.00	22.17	18.98	30.17	27.55	24.96	21.30	34.09	31.10	27.74	23.63	38.02	34.65	30.52	25.96	41.94	38.20	33.30	28.28	45.86	41.75
48	--	--	--	--	--	--	--	--	--	16.83	14.49	23.13	21.29	19.66	16.85	27.22	25.00	22.48	19.21	31.30	28.72	25.31	21.56	35.39	32.44	28.13	23.92	39.47	36.15	30.96	26.28	43.56	39.87	33.79	28.64	47.65	43.59
49	--	--	--	--	--	--	--	--	--	17.38	14.89	24.17	22.10	20.32	17.33	28.46	25.98	23.26	19.77	32.76	29.86	26.19	22.20	37.05	33.74	29.13	24.64	41.35	37.62	32.07	27.08	45.64	41.50	35.00	29.52	49.93	45.38
50	--	--	--	--	--	--	--	--	--	17.93	15.29	25.21	22.91	20.98	17.81	29.71	26.96	24.03	20.33	34.21	31.00	27.07	22.85	38.71	35.04	30.12	25.36	43.22	39.09	33.17	27.88	47.72	43.13	36.21	30.40	52.22	47.17
51	--	--	--	--	--	--	--	--	--	18.28	15.65	25.81	23.22	21.40	18.24	30.43	27.32	24.52	20.83	35.06	31.42	27.63	23.42	39.68	35.52	30.75	26.01	44.30	39.63	33.87	28.60	48.92	43.73	36.98	31.19	53.55	47.83
52	--	--	--	--	--	--	--	--	--	18.63	16.01	26.41	23.51	21.82	18.67	31.15	27.68	25.01	21.34	35.89	31.84	28.20	24.00	40.64	36.00	31.38	26.66	45.38	40.16	34.57	29.32	50.12	44.33	37.76	31.98	54.86	48.49
53	--	--	--	--	--	--	--	--	--	18.99	16.37	27.01	23.81	22.24	19.11	31.88	28.04	25.50	21.84	36.74	32.26	28.76	24.57	41.60	36.48	32.01	27.31	46.46	40.71	35.27	30.04	51.33	44.93	38.53	32.78	56.19	49.15
54	--	--	--	--	--	--	--	--	--	19.51	16.91	27.46	23.98	22.87	19.75	32.42	28.24	26.24	22.60	37.37	32.49	29.60	25.44	42.32	36.75	32.96	28.28	47.27	41.00	36.32	31.12	52.23	45.26	39.69	33.96	57.18	49.52
55	--	--	--	--	--	--	--	--	--	20.03	17.45	27.91	24.14	23.50	20.40	32.95	28.43	26.97	23.35	37.99	32.72	30.43	26.29	43.03	37.01	33.90	29.24	48.08	41.30	37.37	32.19	53.12	45.59	40.83	35.14	58.16	49.87
56	--	--	--	--	--	--	--	--	--	21.29	18.29	29.03	24.84	25.01	21.41	34.30	29.27	28.73	24.52	39.56	33.70	32.45	27.64	44.83	38.13	36.17	30.76	50.09	42.56	39.89	33.88	55.36	46.99	43.61	36.99	60.62	51.42
57	--	--	--	--	--	--	--	--	--	22.55	19.13	30.15	25.55	26.52	22.41	35.64	30.12	30.49	25.70	41.13	34.69	34.46	28.98	46.62	39.25	38.43	32.27	52.11	43.82	42.40	35.55	57.60	48.39	46.37	38.84	63.09	52.96
58	--	--	--	--	--	--	--	--	--	23.81	19.97	31.27	26.25	28.03	23.42	36.98	30.96	32.25	26.87	42.70	35.67	36.48	30.33	48.41	40.38	40.70	33.78	54.13	45.09	44.92	37.23	59.84	49.80	49.14	40.69	65.56	54.51
59	--	--	--	--	--	--	--	--	--	24.54	20.33	32.57	27.03	28.91	23.86	38.54	31.89	33.27	27.38	44.51	36.76	37.64	30.91	50.49	41.62	42.01	34.44	56.46	46.49	46.38	37.96	62.43	51.35	50.74	41.49	68.41	56.22
60	--	--	--	--	--	--	--	--	--	25.26	20.70	33.86	27.81	29.78	24.29	40.09	32.83	34.29	27.89	46.32	37.85	38.80	31.49	52.55	42.87	43.31	35.09	58.78	47.89	47.83	38.69	65.02	52.91	52.34	42.29	71.25	57.93
61	16.96	14.11	22.52	18.35	21.72	17.91	29.13	23.57	26.47	21.71	35.73	28.78	31.23	25.52	42.34	34.00	35.98	29.32	48.95	39.21	40.74	33.12	55.56	44.43	45.49	36.92	62.16	49.65	50.25	40.73	68.77	54.86	55.00	44.53	75.38	60.08	
62	17.69	14.72	23.65	18.93	22.68	18.72	30.63	24.34	27.68	22.73	37.61	29.75	32.68	26.73	44.59	35.16	37.67	30.74	51.58	40.58	42.67	34.74	58.56	45.99	47.66	38.75	65.54	51.40	52.66	42.75	72.52	56.81	57.65	46.76	79.50	62.22	
63	18.41	15.33	24.77	19.52	23.65	19.53	32.13	25.12	28.89	23.74	39.49	30.73	34.13	27.95	46.85	36.34	39.37	32.16	54.20	41.94	44.60	36.37	61.56	47.55	49.84	40.58	68.92	53.15	55.08	44.78	76.28	58.76	60.32	48.99	83.63	64.37	
64	18.96	15.59	26.21	20.34	24.38	19.88	34.04	26.23	29.79	24.18	41.88	32.11	35.21	28.47	49.71	37.99	40.63	32.77	57.55	43.87	46.05	37.07	65.38	49.75	51.47	41.36	73.22	55.63	56.89	45.66	81.05	61.52	62.31	49.95	88.89	67.40	
65	19.50	15.85	27.64	21.17	25.10	20.23	35.95	27.32	30.70	24.62	44.27	33.48	36.30	29.00	52.58	39.64	41.90	33.38	60.89	45.79	47.50	37.76	69.21	51.95	53.10	42.15	77.52	58.10	58.70	46.53	85.83	64.26	64.30	50.91	94.15	70.42	
66	20.80	16.70	29.23	21.84	26.84	21.37	38.07	28.22	32.87	26.03	46.92	34.61	38.91	30.70	55.76	40.99	44.94	35.37	64.60	47.37	50.98	40.03	73.45	53.75	57.01	44.70	82.29	60.13	63.05	49.37	91.13	66.51	69.08	54.03	99.98	72.89	
67	22.11	17.55	30.82	22.52	28.58	22.50	40.20	29.12	35.05	27.45	49.57	35.73	41.52	32.39	58.95	42.34	47.99	37.34	68.32	48.94	54.46	42.29	77.70	55.55	60.93	47.24	87.07	62.15	67.40	52.19	96.44	68.76	73.87	57.14	105.82	75.37	
68	23.41	18.40	32.41	23.19	30.32	23.63	42.32	30.02	37.22	28.86	52.22	36.86	44.13	34.10	62.13	43.69	51.03	39.33	72.03	50.52	57.94	44.56	81.94	57.35	64.84	49.79	91.84	64.18	71.75	55.03	101.75	71.01	78.65	60.26	111.65	77.84	
69	24.17	18.82	34.23	24.10	31.33	24.19	44.73	31.24	38.48	29.57	55.24	38.37	45.64	34.94	65.75	45.51	52.80	40.31	76.26	52.64	59.95	45.68	86.77	59.77	67.11	51.06	97.28	66.91	74.27	56.43	107.78	74.04	81.42	61.80	118.29	81.18	
70	24.93	19.24	36.03	25.01	32.34	24.75	47.15	32.45	39.74	30.26	58.26	39.88	47.15	35.78	69.37	47.32	54.56	41.29	80.48	54.76	61.97	46.80	91.59	62.19	69.38	52.31	102.70	69.63	76.79	57.83	113.81	77.07	84.20	63.34	124.93	84.50	
71	26.95	20.72	38.83	26.31	35.04	26.73	50.87	34.18	43.12	32.73	62.91	42.05	51.21	38.74	74.95	49.92	59.29	44.75	86.99	57.79	67.38	50.75	99.04	65.66	75.46	56.76	111.08	73.53	83.55	62.77	123.12	81.41	91.63	68.77	135.16	89.28	
72	28.98	22.20	41.62	27.61	37.74	28.71	54.59	35.91	46.50	35.21	67.56	44.22	55.26	41.71	80.54	52.52	64.02	48.21	93.51	60.82	72.78	54.71	106.48	69.13	81.55	61.21	119.45	77.43	90.31	67.72	132.43	85.73	99.07	74.22	145.40	94.04	
73	31.01	23.69	44.41	28.91	40.45	30.68	58.31	37.65	49.88	37.68	72.22	46.39	59.32	44.67	86.12	55.12	68.76	51.67	100.02	63.86	78.19	58.67	113.93	72.60	87.63	65.66	127.83	81.33	97.07	72.66	141.73	90.07	106.50	79.65	155.64	98.81	
74	31.67	24.24	47.59	30.30	41.33	31.42	62.56	39.50	50.99	38.61	77.52	48.70	60.64	45.79	92.49	57.90	70.30	52.97	107.45	67.10	79.96	60.15	122.41	76.31	89.61	67.33	137.38	85.51	99.27	74.51	152.34	94.71	108.93	81.69	167.31	103.91	
75	32.33	24.80	50.78	31.69	42.21	32.17	66.80	41.35	52.08	39.53	82.83	51.02	61.96	46.90	98.85	60.68	71.84	54.27	114.88	70.34	81.71	61.63	130.90	80.01	91.59	69.00	146.93	89.67	101.47	76.37	162.95	99.33	111.34	83.73	178.98	109.00	
76	35.05	27.07	52.97	33.65	45.83	35.20	69.73	43.96	56.61	43.32	86.49	54.28	67.40	51.45	103.25	64.59	78.18	59.57	120.01	74.91	88.96	67.69	136.76	85.23	99.75	75.82	153.52	95.54	110.53	83.94	170.28	105.86	121.31	92.07	187.04	116.17	
77	37.77	29.34	55.17	35.61	49.46	38.22	72.66	46.58	61.15	47.11	90.15	57.55	72.84	55.99	107.64	68.52	84.52	64.87	125.13	79.48	96.21	73.75	142.62	90.45	107.90	82.63	160.11	101.42	119.59	91.51	177.60	112.39	131.28	100.39	195.09	123.36	
78	40.49	31.62	57.37	37.57	53.08	41.26	75.59	49.19	65.68	50.90	93.81	60.81	78.27	60.53	112.03	72.43	90.87	70.17																			

Preferred Plan- Monthly Premiums

Preferred Plan- Monthly Premiums

Preferred Plan- Monthly Premiums

Issue Age	\$12,000				\$13,000				\$14,000				\$15,000				\$16,000				\$17,000				\$18,000				\$19,000				\$20,000			
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco					
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female				
0	18.77	16.62	--	--	20.11	17.78	--	--	21.45	18.94	--	--	22.79	20.10	--	--	24.13	21.26	--	--	25.47	22.42	--	--	26.81	23.58	--	--	28.14	24.74	--	--	29.48	25.90	--	--
1	18.87	16.73	--	--	20.21	17.90	--	--	21.56	19.07	--	--	22.91	20.24	--	--	24.26	21.41	--	--	25.60	22.57	--	--	26.95	23.74	--	--	28.30	24.91	--	--	29.65	26.08	--	--
2	18.98	16.83	--	--	20.33	18.00	--	--	21.69	19.18	--	--	23.04	20.36	--	--	24.40	21.54	--	--	25.76	22.71	--	--	27.11	23.89	--	--	28.47	25.07	--	--	29.83	26.24	--	--
3	19.07	16.93	--	--	20.44	18.12	--	--	21.80	19.31	--	--	23.17	20.49	--	--	24.53	21.68	--	--	25.89	22.87	--	--	27.26	24.05	--	--	28.62	25.24	--	--	29.99	26.42	--	--
4	19.17	17.03	--	--	20.54	18.23	--	--	21.92	19.42	--	--	23.29	20.61	--	--	24.66	21.81	--	--	26.03	23.00	--	--	27.41	24.20	--	--	28.78	25.39	--	--	30.15	26.59	--	--
5	19.28	17.14	--	--	20.66	18.34	--	--	22.04	19.55	--	--	23.42	20.75	--	--	24.80	21.95	--	--	26.19	23.16	--	--	27.57	24.36	--	--	28.95	25.56	--	--	30.33	26.77	--	--
6	19.38	17.24	--	--	20.76	18.45	--	--	22.15	19.66	--	--	23.54	20.87	--	--	24.93	22.08	--	--	26.32	23.29	--	--	27.71	24.51	--	--	29.10	25.72	--	--	30.49	26.93	--	--
7	19.48	17.34	--	--	20.88	18.57	--	--	22.28	19.79	--	--	23.68	21.01	--	--	25.08	22.23	--	--	26.48	23.45	--	--	27.87	24.67	--	--	29.27	25.89	--	--	30.67	27.11	--	--
8	19.58	17.44	--	--	20.99	18.67	--	--	22.39	19.90	--	--	23.80	21.13	--	--	25.21	22.36	--	--	26.61	23.58	--	--	28.02	24.81	--	--	29.43	26.04	--	--	30.83	27.27	--	--
9	19.81	17.67	--	--	21.23	18.92	--	--	22.66	20.16	--	--	24.08	21.41	--	--	25.51	22.66	--	--	26.94	23.91	--	--	28.36	25.15	--	--	29.79	26.40	--	--	31.21	27.65	--	--
10	20.03	17.90	--	--	21.48	19.16	--	--	22.92	20.43	--	--	24.37	21.69	--	--	25.81	22.96	--	--	27.26	24.23	--	--	28.70	25.49	--	--	30.15	26.76	--	--	31.59	28.03	--	--
11	20.25	18.11	--	--	21.71	19.40	--	--	23.18	20.68	--	--	24.64	21.96	--	--	26.10	23.25	--	--	27.56	24.53	--	--	29.03	25.82	--	--	30.49	27.10	--	--	31.95	28.39	--	--
12	20.48	18.34	--	--	21.96	19.64	--	--	23.44	20.94	--	--	24.92	22.25	--	--	26.40	23.55	--	--	27.88	24.85	--	--	29.37	26.16	--	--	30.85	27.46	--	--	32.33	28.76	--	--
13	20.70	18.57	--	--	22.20	19.89	--	--	23.70	21.21	--	--	25.20	22.53	--	--	26.70	23.85	--	--	28.21	25.18	--	--	29.71	26.50	--	--	31.21	27.82	--	--	32.71	29.14	--	--
14	21.09	18.75	--	--	22.63	20.09	--	--	24.16	21.42	--	--	25.69	22.76	--	--	27.22	24.10	--	--	28.76	25.44	--	--	30.29	26.77	--	--	31.82	28.11	--	--	33.35	29.45	--	--
15	21.48	18.93	--	--	23.05	20.29	--	--	24.61	21.64	--	--	26.18	22.99	--	--	27.74	24.34	--	--	29.31	25.70	--	--	30.87	27.05	--	--	32.44	28.40	--	--	34.00	29.75	--	--
16	21.86	19.12	24.75	21.04	23.46	20.48	26.59	22.57	25.05	21.85	28.43	24.09	26.65	23.22	30.27	25.62	28.25	24.59	32.10	27.15	29.84	25.96	33.94	28.68	31.44	27.32	35.78	30.21	33.04	28.69	37.62	31.74	34.63	30.06	39.46	33.26
17	22.25	19.30	25.23	21.29	23.88	20.68	27.11	22.84	25.51	22.07	28.98	24.38	27.14	23.45	30.86	25.93	28.76	24.83	32.74	27.48	30.39	26.22	34.62	29.03	32.02	27.60	36.49	30.58	33.65	28.98	38.37	32.13	35.28	30.37	40.25	33.68
18	22.64	19.48	25.70	21.52	24.30	20.88	27.62	23.09	25.96	22.28	29.54	24.66	27.62	23.68	31.46	26.23	29.28	25.08	33.37	27.80	30.94	26.48	35.29	29.37	32.61	27.87	37.21	30.94	34.27	29.27	39.12	32.51	35.93	30.67	41.04	34.07
19	22.66	19.71	25.70	21.81	24.32	21.13	27.62	23.40	25.98	22.55	29.54	24.99	27.65	23.96	31.46	26.58	29.31	25.38	33.37	28.17	30.97	26.80	35.29	29.77	32.64	28.22	37.21	31.36	34.30	29.63	39.12	32.95	35.96	31.05	41.04	34.54
20	22.68	19.94	25.70	22.10	24.35	21.37	27.62	23.71	26.01	22.81	29.54	25.33	27.68	24.25	31.46	26.95	29.34	25.68	33.37	28.56	31.01	27.12	35.29	30.18	32.67	28.56	37.21	31.80	34.34	29.99	39.12	33.41	36.00	31.43	41.04	35.03
21	22.70	20.15	25.70	22.38	24.37	21.61	27.62	24.02	26.04	23.06	29.54	25.66	27.70	24.52	31.46	27.30	29.37	25.97	33.37	28.94	31.04	27.42	35.29	30.58	32.70	28.88	37.21	32.22	34.37	30.33	39.12	33.86	36.04	31.79	41.04	35.50
22	22.72	20.38	25.70	22.67	24.39	21.85	27.62	24.33	26.06	23.33	29.54	26.00	27.73	24.80	31.46	27.66	29.40	26.27	33.37	29.33	31.07	27.75	35.29	30.99	32.73	29.22	37.21	32.65	34.40	30.69	39.12	34.32	36.07	32.17	41.04	35.98
23	22.74	20.61	25.70	22.95	24.42	22.10	27.62	24.64	26.09	23.59	29.54	26.33	27.76	25.08	31.46	28.01	29.43	26.58	33.37	29.70	31.10	28.07	35.29	31.39	32.77	29.56	37.21	33.08	34.44	31.05	39.12	34.76	36.11	32.54	41.04	36.45
24	23.09	20.95	26.09	23.40	24.79	22.47	28.04	25.13	26.49	23.99	29.99	26.85	28.19	25.52	31.94	28.58	29.89	27.04	33.89	30.30	31.59	28.56	35.84	32.03	33.29	30.08	37.79	33.76	34.98	31.60	39.74	35.48	36.68	33.12	41.69	37.21
25	23.44	21.30	26.48	23.85	25.16	22.85	28.46	25.61	26.89	24.40	30.45	27.37	28.62	25.95	32.43	29.13	30.35	27.50	34.41	30.90	32.08	29.05	36.39	32.66	33.80	30.60	38.37	34.42	35.53	32.15	40.35	36.18	37.26	33.70	42.34	37.94
26	23.78	21.64	26.86	24.30	25.54	23.22	28.87	26.10	27.30	24.80	30.89	27.90	29.05	26.38	32.90	29.70	30.81	27.96	34.91	31.50	32.57	29.54	36.93	33.30	34.32	31.11	38.94	35.10	36.08	32.69	40.95	36.90	37.84	34.27	42.97	38.70
27	24.13	21.99	27.25	24.74	25.91	23.60	29.29	26.58	27.70	25.20	31.34	28.42	29.48	26.81	33.39	30.25	31.27	28.42	35.43	32.09	33.06	30.03	37.48	33.93	34.84	31.63	39.52	35.76	36.63	33.24	41.57	37.60	38.41	34.85	43.61	39.44
28	24.47	22.33	27.64	25.20	26.29	23.97	29.72	27.07	28.10	25.61	31.79	28.95	29.92	27.24	33.87	30.82	31.73	28.88	35.95	32.70	33.54	30.52	38.03	34.57	35.36	32.15	40.11	36.44	37.17	33.79	42.18	38.32	38.99	35.42	44.26	40.19
29	24.84	22.57	28.31	25.69	26.69	24.23	30.44	27.61	28.53	25.88	32.57	29.53	30.38	27.54	34.71	31.44	32.22	29.20	36.84	33.36	34.07	30.85	38.98	35.27	35.91	32.51	41.11	37.19	37.76	34.16	43.24	39.11	39.60	35.82	45.38	41.02
30	25.21	22.81	28.98	26.19	27.08	24.49	31.17	28.15	28.96	26.16	33.36	30.11	30.83	27.84	35.55	32.06	32.71	29.51	37.74	34.02	34.59	31.19	39.92	35.98	36.46	32.86	42.11	37.94	38.34	34.54	44.30	39.89	40.21	36.22	46.49	41.85
31	25.57	23.04	29.64	26.68	27.48	24.73	31.88	28.67	29.39	26.43	34.12	30.67	31.29	28.12	36.37	32.67	33.20	29.82	38.61	34.67	35.11	31.51	40.86	36.67	37.01	33.20	43.10	38.66	38.92	34.90	45.35	40.66	40.82	36.59	47.59	42.66
32	25.94	23.27	30.30	27.17	27.88	24.99	32.61	29.21	29.82	26.70	34.91	31.25	31.75	28.42	37.21	33.29	33.69	30.13	39.51	35.33	35.63	31.85	41.81	37.37	37.56	33.56	44.11	39.41	39.50	35.28	46.41	41.45	41.44	36.99	48.71	43.49
33	26.31	23.51	30.97	27.67	28.28	25.25	33.33	29.75	30.24	26.98	35.69	31.83	32.21	28.71	38.04	33.91	34.18	30.45	40.40	35.99	36.15	32.18	42.76	38.07	38.11	33.92	45.11	40.15	40.08	35.65	47.47	42.24	42.05	37.39	49.82	44.32
34	26.68	23.75	31.64	28.17	28.67	25.50	34.06	30.29	30.67	27.26	36.47	32.41	32.67	29.01	38.88	34.53	34.67	30.77	41.29	36.66	36.67	32.52	43.70	38.78	38.66	34.27	46.12	40.90	40.66	36.03	48.53	43.02	42.66	37.78	50.94	45.14
35	27.04	23.98	32.30	28.66																																

Preferred Plan- Monthly Premiums

Preferred Plan- Monthly Premiums

Preferred Plan- Monthly Premiums

Issue Age	\$12,000				\$13,000				\$14,000				\$15,000				\$16,000				\$17,000				\$18,000				\$19,000				\$20,000			
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco					
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female				
46	35.55	30.22	47.84	43.29	38.29	32.51	51.61	46.67	41.03	34.80	55.37	50.05	43.77	37.10	59.13	53.43	46.50	39.39	62.89	56.82	49.24	41.68	66.65	60.20	51.98	43.98	70.42	63.58	54.72	46.27	74.18	66.96	57.46	48.56	77.94	70.34
47	36.08	30.61	49.79	45.30	38.86	32.93	53.71	48.84	41.65	35.26	57.64	52.39	44.43	37.58	61.56	55.94	47.21	39.91	65.48	59.49	49.99	42.24	69.41	63.04	52.77	44.56	73.33	66.59	55.56	46.89	77.26	70.14	58.34	49.21	81.18	73.69
48	36.61	31.00	51.73	47.30	39.44	33.35	55.82	51.02	42.26	35.71	59.90	54.74	45.09	38.07	63.99	58.46	47.92	40.43	68.08	62.17	50.74	42.79	72.16	65.89	53.57	45.14	76.25	69.61	56.39	47.50	80.33	73.32	59.22	49.86	84.42	77.04
49	37.94	31.96	54.23	49.26	40.88	34.40	58.52	53.14	43.81	36.83	62.81	57.02	46.75	39.27	67.11	60.90	49.69	41.71	71.40	64.78	52.62	44.15	75.70	68.66	55.56	46.59	79.99	72.54	58.50	49.02	84.28	76.42	61.43	51.46	88.58	80.30
50	39.26	32.92	56.72	51.21	42.30	35.44	61.22	55.26	45.35	37.95	65.73	59.30	48.40	40.47	70.23	63.34	51.44	42.99	74.73	67.38	54.49	45.51	79.23	71.43	57.54	48.03	83.73	75.47	60.58	50.55	88.23	79.51	63.63	53.06	92.74	83.56
51	40.10	33.78	58.17	51.94	43.22	36.37	62.79	56.04	46.33	38.96	67.41	60.14	49.45	41.55	72.04	64.25	52.57	44.14	76.66	68.35	55.68	46.73	81.28	72.45	58.80	49.32	85.90	76.56	61.92	51.91	90.53	80.66	65.03	54.50	95.15	84.76
52	40.94	34.65	59.61	52.65	44.13	37.31	64.35	56.81	47.32	39.97	69.09	60.98	50.50	42.63	73.83	65.14	53.69	45.30	78.57	69.30	56.88	47.96	83.32	73.46	60.06	50.62	88.06	77.63	63.25	53.28	92.80	81.79	66.44	55.94	97.54	85.95
53	41.79	35.51	61.05	53.37	45.04	38.24	65.92	57.60	48.30	40.98	70.78	61.82	51.56	43.71	75.64	66.04	54.81	46.45	80.50	70.26	58.07	49.18	85.37	74.49	61.33	51.92	90.23	78.71	64.58	54.65	95.09	82.93	67.84	57.38	99.95	87.16
54	43.05	36.81	62.13	53.77	46.41	39.65	67.09	58.03	49.77	42.49	72.04	62.29	53.14	45.33	76.99	66.54	56.50	48.18	81.94	70.80	59.86	51.02	86.90	75.05	63.22	53.86	91.85	79.31	66.59	56.70	96.80	83.57	69.95	59.54	101.75	87.82
55	44.30	38.09	63.20	54.16	47.77	41.04	68.24	58.45	51.24	43.99	73.29	62.74	54.70	46.94	78.33	67.03	58.17	49.89	83.37	71.32	61.64	52.84	88.41	75.60	65.10	55.79	93.45	79.89	68.57	58.74	98.49	84.18	72.04	61.69	103.54	88.47
56	47.33	40.11	65.89	55.85	51.04	43.23	71.16	60.28	54.76	46.35	76.42	64.70	58.48	49.46	81.69	69.13	62.20	52.58	86.95	73.56	65.92	55.70	92.22	77.99	69.64	58.82	97.49	82.42	73.36	61.93	102.75	86.85	77.08	65.05	108.02	91.28
57	50.34	42.12	68.58	57.53	54.31	45.41	74.07	62.10	58.28	48.69	79.56	66.67	62.25	51.98	85.05	71.24	66.22	55.26	90.54	75.81	70.19	58.55	96.03	80.38	74.16	61.83	101.52	84.95	78.13	65.12	107.01	89.52	82.10	68.40	112.50	94.09
58	53.36	44.14	71.27	59.22	57.58	47.59	76.98	63.93	61.81	51.05	82.70	68.64	66.03	54.50	88.41	73.35	70.25	57.95	94.13	78.06	74.47	61.41	99.84	82.76	78.69	64.86	105.55	87.47	82.92	68.31	111.27	92.18	87.14	71.77	116.98	96.89
59	55.11	45.01	74.38	61.08	59.48	48.54	80.35	65.95	63.85	52.07	86.33	70.82	68.22	55.59	92.30	75.68	72.58	59.12	98.27	80.55	76.95	62.65	104.25	85.41	81.32	66.17	110.22	90.28	85.69	69.70	116.19	95.14	90.05	73.22	122.17	100.01
60	56.85	45.89	77.48	62.95	61.36	49.49	83.71	67.97	65.88	53.09	89.94	73.00	70.39	56.69	96.17	78.02	74.90	60.29	102.41	83.04	79.41	63.88	108.64	88.06	83.93	67.48	114.87	93.08	88.44	71.08	121.10	98.10	92.95	74.68	127.33	103.12
61	59.76	48.33	81.98	65.30	64.51	52.13	88.59	70.51	69.27	55.94	95.20	75.73	74.02	59.74	101.80	80.95	78.78	63.54	108.41	86.16	83.53	67.34	115.02	91.38	88.28	71.15	121.62	96.60	93.04	74.95	128.23	101.81	97.79	78.75	134.84	107.03
62	62.65	50.76	86.49	67.63	67.65	54.77	93.47	73.04	72.64	58.77	100.45	78.45	77.64	62.78	107.43	83.86	82.63	66.78	114.42	89.27	87.63	70.79	121.40	94.68	92.63	74.79	128.38	100.09	97.62	78.80	135.36	105.51	102.62	82.80	142.34	110.92
63	65.56	53.20	90.99	69.97	70.79	57.41	98.35	75.58	76.03	61.62	105.71	81.19	81.27	65.83	113.06	86.79	86.51	70.03	120.42	92.40	91.75	74.24	127.78	98.00	96.98	78.45	135.14	103.61	102.22	82.66	142.49	109.22	107.46	86.87	149.85	114.82
64	67.73	54.25	96.72	73.28	73.15	58.54	104.56	79.16	78.56	62.84	112.40	85.04	83.98	67.14	120.23	90.92	89.40	71.43	128.07	96.80	94.82	75.73	135.90	102.69	100.24	80.02	143.74	108.57	105.66	84.32	151.57	114.45	111.08	88.61	159.41	120.33
65	69.90	55.30	102.46	76.57	75.50	59.68	110.77	82.73	81.10	64.06	119.09	88.88	86.70	68.45	127.40	95.04	92.30	72.83	135.71	101.20	97.90	77.21	144.03	107.35	103.50	81.59	152.34	113.51	109.10	85.98	160.65	119.66	114.70	90.36	168.97	125.82
66	75.11	58.70	108.82	79.27	81.15	63.36	117.66	85.65	87.18	68.03	126.51	92.03	93.22	72.70	135.35	98.42	99.25	77.36	144.19	104.80	105.29	82.03	153.04	111.18	111.32	86.70	161.88	117.56	117.36	91.36	170.72	123.94	123.39	96.03	179.57	130.32
67	80.34	62.09	115.19	81.97	86.81	67.04	124.57	88.58	93.28	71.99	133.94	95.18	99.75	76.94	143.32	101.79	106.22	81.89	152.69	108.40	112.69	86.83	162.06	115.00	119.16	91.78	171.44	121.61	125.63	96.73	180.81	128.21	132.10	101.68	190.19	134.82
68	85.56	65.49	121.55	84.67	92.46	70.72	131.46	91.50	99.37	75.96	141.36	98.33	106.27	81.19	151.27	105.17	113.18	86.42	161.17	112.00	120.08	91.65	171.08	118.83	126.99	96.89	180.98	125.66	133.89	102.12	190.89	132.49	140.80	107.35	200.79	139.32
69	88.58	67.18	128.80	88.31	95.74	72.55	139.31	95.45	102.90	77.92	149.82	102.58	110.05	83.30	160.33	109.71	117.21	88.67	170.83	116.85	124.37	94.04	181.34	123.98	131.52	99.41	191.85	131.12	138.68	104.79	202.36	138.25	145.84	110.16	212.87	145.39
70	91.61	68.85	136.04	91.94	99.01	74.36	147.15	99.38	106.42	79.88	158.26	106.81	113.83	85.39	169.37	114.25	121.24	90.90	180.48	121.69	128.65	96.41	191.59	129.12	136.06	101.93	202.71	136.56	143.47	107.44	213.82	144.00	150.88	112.95	224.93	151.43
71	99.72	74.78	147.20	97.15	107.80	80.79	159.25	105.02	115.89	86.79	171.29	112.89	123.97	92.80	183.33	120.76	132.06	98.81	195.37	128.63	140.14	104.81	207.41	136.50	148.22	110.82	219.46	144.37	156.31	116.83	231.50	152.24	164.39	122.83	243.54	160.11
72	107.83	80.72	158.37	102.34	116.59	87.22	171.34	110.64	125.35	93.72	184.32	118.95	134.11	100.22	197.29	127.25	142.87	106.73	210.26	135.55	151.63	113.23	223.23	143.86	160.39	119.73	236.21	152.16	169.15	126.23	249.18	160.46	177.91	132.73	262.15	168.77
73	115.94	86.65	169.54	107.55	125.37	93.64	183.44	116.28	134.81	100.64	197.34	125.02	144.25	107.64	211.25	133.76	153.68	114.63	225.15	142.50	163.12	121.63	239.05	151.23	172.56	128.62	252.96	159.97	181.99	135.62	266.86	168.71	191.43	142.61	280.76	177.44
74	118.58	88.87	182.27	113.11	128.24	96.05	197.24	122.31	137.90	103.24	212.20	131.51	147.56	110.42	227.16	140.71	157.21	117.60	242.13	149.91	166.87	124.78	257.09	159.11	176.53	131.96	272.06	168.31	186.18	139.14	287.02	177.51	195.84	146.32	301.99	186.71
75	121.22	91.10	195.00	118.66	131.10	98.46	211.03	128.32	140.97	105.83	227.06	137.99	150.85	113.20	243.08	147.65	160.73	120.56	259.11	157.31	176.60	127.93	275.13	166.98	180.48	135.30	291.16	176.64	190.36	142.66	307.18	186.30	200.23	150.03	323.21	195.97
76	132.09	100.19	203.80	126.49	142.88	108.32	220.55	136.81																												