

SIMPL

Final Expense Plan

RATE BOOK

SIMPL Preferred, SIMPL Standard , Modified Whole Life



SIMPL'y the best way to cover Final Expense needs!



The SIMPL Final Expense plan

The SIMPL Final Expense plan offers three plans to meet Final Expense needs based on your client health status at the time of the application.

SIMPL Preferred and **Standard** both offer a level death benefit from the date of issue.

Issue limits: \$3,000 to \$30,000

Issue ages: 18 to 80 Male & Female (see Direct Express limitations)

Issue basis: nicotine / non- nicotine user

SIMPL Preferred: issued standard through underwriting Table 6

SIMPL Standard: issued standard through underwriting table 10

Modal Premium: Annual, Semi-annual, Quarterly, Monthly Bank Draft, Direct Express*

***Direct Express:** only **SIMPL Standard** and **MWL** are offered with this mode of premium for ages of 40 to 80

Annual: There is a 20% premium discount, the first year only, when this mode of premium payment is elected.

For most individuals who cannot qualify for a SIMPL policy, our Modified Whole Life Policy (MWL) may be an alternative. Modified Whole Life is a final expense life insurance policy issued for those applicants with more complex medical issues. It is issued standard through underwriting Table 22.

MWL: This policy offers a modified death benefit as follows:

During the first 3 years: If death occurs as a result of an accident, the death benefit is 100% of the policy face amount. The non-accidental death benefit is equal to a refund of all premiums paid to date plus 10% compounded.

During the 4th year, the death benefit is 100%; followed by 105% in the 5th year; and 110% in the 6th year and thereafter.

Issue limits: \$1,000 to \$20,000

Issue ages: 40 to 80 Male & Female

Issue basis: Nicotine / Non- Nicotine user

Modal Premium: Annual, Semi-annual, Quarterly, Monthly Bank Draft, Direct Express

Children's Benefit Rider: (Available on SIMPL Preferred and Standard only)

One Unit equals \$5,000 term coverage to Age 25 per child, maximum 4 units.

Premium: Annual \$37.73 or Monthly \$3.49 per unit

Convertible to Whole Life without evidence of insurability at any time for the same amount or for up to 5 times the amount at Age 25 or marriage if earlier.

Grandchild Rider: (Available on SIMPL Preferred and Standard only)

\$7,500 term to Age 25.

Premium: Annual \$12.97 or Monthly \$1.20 per grandchild.

Convertible, without evidence of insurability, for up to 5 times the amount at Age 25 or marriage if earlier. In the event of the primary insured's premature death, the covered grandchild can convert the coverage to 2 times the face amount.

SIMPL PREFERRED - MALE

NON-NICOTINE

Annual Rates and Values Per \$1,000 Sum Insured

Add \$50.00 Annual Policy Fee

		Cash Values						Cash Values		
Age	\$ 3,000 - \$30,000	Year 10	Year 20	Age 65		Age	\$ 3,000 - \$30,000	Year 10	Year 20	Age 65
18	10.02	29	98	440		50	27.98	152	368	257
19	11.28	31	103	438		51	29.41	158	380	244
20	12.53	33	108	435		52	30.83	164	392	230
21	12.54	35	114	433		53	32.19	171	404	215
22	12.55	37	119	431		54	33.48	177	417	200
23	12.55	40	125	428		55	34.77	183	429	183
24	12.56	42	131	425		56	36.82	189	442	165
25	12.57	45	138	422		57	38.86	196	455	146
26	12.69	48	144	419		58	40.81	203	468	126
27	12.82	51	151	416		59	42.66	210	480	104
28	12.94	54	158	413		60	44.51	217	493	80
29	13.05	57	165	409		61	46.81	225	505	55
30	13.16	60	172	405		62	49.12	232	516	28
31	13.68	64	180	401		63	51.31	240	528	0
32	14.21	67	188	397		64	53.40	249	539	0
33	14.70	71	196	392		65	55.48	260	551	0
34	15.18	74	205	387		66	59.42	270	563	0
35	15.65	78	213	382		67	63.36	282	573	0
36	16.30	81	222	377		68	67.12	293	583	0
37	16.94	85	231	371		69	70.68	303	592	0
38	17.56	89	240	365		70	74.25	314	599	0
39	18.14	94	250	359		71	80.34	323	606	0
40	18.73	98	260	352		72	86.44	332	613	0
41	19.62	103	270	345		73	92.24	341	620	0
42	20.51	108	280	337		74	97.76	350	628	0
43	21.36	113	290	329		75	103.27	358	638	0
44	22.16	118	301	320		76	113.86	365	653	0
45	22.97	123	311	311		77	124.45	371	675	0
46	24.02	129	322	302		78	134.54	376	713	0
47	25.07	134	333	292		79	144.12	380	779	0
48	26.08	140	344	281		80	153.70	382	897	0
49	27.03	146	356	270						

PREMIUM FACTORS FOR ALL FINAL EXPENSE PLANS:

Annual (1 st year)	Annual	x .80
Annual (2 nd year & thereafter)	Annual	x 1.00
Semi-Annual	Annual	x.51
Quarterly	Annual	x.265
Monthly (PAC or SS)	Annual	x.0925
Round all fractions to nearest cent.		

SIMPL PREFERRED - MALE

NICOTINE USER

Annual Rates and Values Per \$1,000 Sum Insured

Add \$50.00 Annual Policy Fee

		Cash Values						Cash Values		
Age	\$ 3,000 - \$30,000	Year 10	Year 20	Age 65		Age	\$ 3,000 - \$30,000	Year 10	Year 20	Age 65
18	12.55	40	123	488		50	38.51	167	384	276
19	14.11	42	129	486		51	40.86	173	394	261
20	15.61	44	135	483		52	43.20	177	404	245
21	15.63	46	141	480		53	45.44	182	413	228
22	15.65	49	148	477		54	47.56	186	424	209
23	15.67	51	155	474		55	49.68	190	434	190
24	15.69	54	161	471		56	52.88	195	445	170
25	15.71	58	168	467		57	56.09	199	456	149
26	15.98	61	175	464		58	59.14	204	467	127
27	16.25	65	183	460		59	62.03	209	477	103
28	16.51	68	190	456		60	64.93	215	488	78
29	16.75	72	198	452		61	70.78	223	499	53
30	17.00	76	206	447		62	76.63	231	510	27
31	17.65	80	215	443		63	82.20	240	521	0
32	18.30	84	223	438		64	87.50	249	532	0
33	18.92	88	232	432		65	92.79	259	542	0
34	19.50	92	240	427		66	98.90	269	553	0
35	20.09	96	249	421		67	105.01	280	562	0
36	20.98	100	258	414		68	110.83	290	570	0
37	21.87	103	266	408		69	116.35	299	576	0
38	22.72	108	275	400		70	121.88	308	582	0
39	23.52	112	284	393		71	131.85	317	586	0
40	24.33	116	293	385		72	141.81	324	591	0
41	25.67	121	302	376		73	151.31	332	596	0
42	27.01	126	311	368		74	160.32	339	602	0
43	28.28	131	320	358		75	169.34	346	611	0
44	29.49	136	329	348		76	181.02	351	624	0
45	30.70	142	338	338		77	192.70	355	647	0
46	32.34	147	347	327		78	203.82	358	688	0
47	33.98	152	356	315		79	214.38	360	762	0
48	35.54	157	365	303		80	224.95	360	899	0
49	37.03	162	374	290						

SIMPL PREFERRED - FEMALE

NON-NICOTINE

Annual Rates and Values Per \$1,000 Sum Insured

Add \$50.00 Annual Policy Fee

		Cash Values						Cash Values		
Age	\$ 3,000 - \$30,000	Year 10	Year 20	Age 65		Age	\$ 3,000 - \$30,000	Year 10	Year 20	Age 65
18	8.00	26	87	384		50	22.64	124	311	213
19	9.45	28	91	382		51	23.74	128	322	202
20	10.90	30	95	380		52	24.83	133	333	189
21	11.00	32	100	377		53	25.88	138	344	177
22	11.11	33	104	375		54	26.87	143	355	163
23	11.20	35	109	372		55	27.86	149	367	149
24	11.30	37	114	369		56	28.83	155	379	134
25	11.39	39	120	367		57	29.80	161	392	118
26	11.52	42	125	363		58	30.72	167	404	101
27	11.65	44	131	360		59	31.60	174	417	83
28	11.77	46	137	357		60	32.48	181	431	64
29	11.88	49	143	353		61	34.33	188	444	44
30	12.00	51	149	350		62	36.18	195	457	22
31	12.39	54	155	346		63	37.94	202	470	0
32	12.78	57	162	341		64	39.61	210	483	0
33	13.15	60	169	337		65	41.28	218	495	0
34	13.51	63	175	333		66	44.00	226	508	0
35	13.86	66	183	328		67	46.72	234	520	0
36	14.45	69	190	323		68	49.31	242	532	0
37	15.04	73	197	317		69	51.77	253	544	0
38	15.61	76	205	312		70	54.23	264	556	0
39	16.14	80	212	306		71	59.09	275	569	0
40	16.68	83	220	299		72	63.95	286	585	0
41	17.38	87	228	293		73	68.58	297	603	0
42	18.07	91	236	286		74	72.98	307	622	0
43	18.74	95	245	278		75	77.38	317	641	0
44	19.37	99	253	271		76	84.86	328	663	0
45	20.00	103	262	262		77	92.34	338	689	0
46	20.55	107	271	253		78	99.47	347	726	0
47	21.11	111	281	244		79	106.24	356	786	0
48	21.64	115	291	234		80	113.01	364	879	0
49	22.14	119	301	224						

SIMPL PREFERRED - FEMALE

NICOTINE USER

Annual Rates and Values Per \$1,000 Sum Insured

Add \$50.00 Annual Policy Fee

		Cash Values						Cash Values		
Age	\$ 3,000-\$30,000	Year 10	Year 20	Age 65		Age	\$ 3,000-\$30,000	Year 10	Year 20	Age 65
18	9.85	38	115	450		50	29.24	146	347	244
19	11.65	40	120	448		51	30.90	150	356	230
20	13.38	42	125	445		52	32.56	154	365	215
21	13.40	44	131	442		53	34.14	158	375	200
22	13.43	47	137	439		54	35.65	162	384	184
23	13.45	49	143	436		55	37.15	167	394	167
24	13.47	51	149	433		56	39.16	172	403	149
25	13.49	54	155	429		57	41.17	177	413	130
26	13.80	57	162	426		58	43.08	183	423	111
27	14.12	59	169	422		59	44.89	189	433	90
28	14.41	62	176	418		60	46.71	194	444	67
29	14.70	65	183	414		61	49.57	200	454	44
30	14.98	68	190	409		62	52.44	206	463	19
31	15.61	72	197	404		63	55.17	213	473	0
32	16.25	75	204	399		64	57.76	221	482	0
33	16.85	79	212	394		65	60.35	228	491	0
34	17.43	83	219	389		66	63.85	236	499	0
35	18.00	87	227	383		67	67.35	244	508	0
36	18.66	91	234	377		68	70.68	252	515	0
37	19.32	95	242	371		69	73.84	260	521	0
38	19.95	99	249	364		70	77.01	268	527	0
39	20.54	103	257	357		71	82.69	276	536	0
40	21.14	107	264	349		72	88.38	284	548	0
41	22.01	112	272	341		73	93.79	290	564	0
42	22.89	116	280	333		74	98.94	296	582	0
43	23.72	120	288	324		75	104.08	301	602	0
44	24.51	123	296	314		76	116.64	306	624	0
45	25.30	127	304	304		77	129.20	311	652	0
46	26.13	131	312	293		78	141.16	315	696	0
47	26.95	135	320	282		79	152.52	317	767	0
48	27.74	138	329	270		80	163.88	318	881	0
49	28.49	142	338	257						

SIMPL PREFERRED - MALE

Monthly Quick Quotes

NON-NICOTINE

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18					\$16.21	\$18.53	\$20.84	\$23.16	\$25.48	\$27.80	\$32.43
19				\$15.06	\$17.67	\$20.28	\$22.88	\$25.49	\$28.10	\$30.71	\$35.93
20				\$16.22	\$19.11	\$22.01	\$24.91	\$27.81	\$30.70	\$33.60	\$39.40
21				\$16.22	\$19.12	\$22.02	\$24.92	\$27.82	\$30.72	\$33.62	\$39.42
22				\$16.23	\$19.14	\$22.04	\$24.94	\$27.84	\$30.74	\$33.65	\$39.45
23				\$16.23	\$19.14	\$22.04	\$24.94	\$27.84	\$30.74	\$33.65	\$39.45
24				\$16.24	\$19.15	\$22.05	\$24.96	\$27.86	\$30.77	\$33.67	\$39.48
25				\$16.25	\$19.16	\$22.07	\$24.97	\$27.88	\$30.79	\$33.69	\$39.51
26				\$16.36	\$19.30	\$22.23	\$25.17	\$28.10	\$31.04	\$33.97	\$39.84
27				\$16.48	\$19.45	\$22.41	\$25.38	\$28.34	\$31.31	\$34.27	\$40.20
28				\$16.59	\$19.59	\$22.58	\$25.57	\$28.56	\$31.56	\$34.55	\$40.53
29				\$16.70	\$19.71	\$22.73	\$25.75	\$28.77	\$31.79	\$34.80	\$40.84
30				\$16.80	\$19.84	\$22.88	\$25.93	\$28.97	\$32.01	\$35.06	\$41.14
31				\$17.28	\$20.44	\$23.61	\$26.77	\$29.93	\$33.10	\$36.26	\$42.59
32				\$17.77	\$21.06	\$24.34	\$27.63	\$30.91	\$34.20	\$37.49	\$44.06
33				\$18.22	\$21.62	\$25.02	\$28.42	\$31.82	\$35.22	\$38.62	\$45.42
34			\$15.16	\$18.67	\$22.18	\$25.69	\$29.20	\$32.71	\$36.22	\$39.73	\$46.75
35			\$15.48	\$19.10	\$22.72	\$26.34	\$29.96	\$33.58	\$37.20	\$40.82	\$48.05
36			\$15.93	\$19.70	\$23.47	\$27.24	\$31.01	\$34.78	\$38.55	\$42.32	\$49.86
37			\$16.38	\$20.29	\$24.21	\$28.13	\$32.05	\$35.96	\$39.88	\$43.80	\$51.63
38			\$16.81	\$20.87	\$24.93	\$28.99	\$33.05	\$37.11	\$41.17	\$45.23	\$53.35
39			\$17.21	\$21.40	\$25.60	\$29.79	\$33.99	\$38.18	\$42.38	\$46.57	\$54.96
40			\$17.62	\$21.95	\$26.28	\$30.61	\$34.94	\$39.28	\$43.61	\$47.94	\$56.60
41			\$18.24	\$22.77	\$27.31	\$31.85	\$36.38	\$40.92	\$45.46	\$50.00	\$59.07
42			\$18.85	\$23.60	\$28.34	\$33.08	\$37.83	\$42.57	\$47.31	\$52.05	\$61.54
43			\$19.44	\$24.38	\$29.32	\$34.26	\$39.20	\$44.14	\$49.08	\$54.02	\$63.90
44			\$20.00	\$25.12	\$30.25	\$35.37	\$40.50	\$45.62	\$50.75	\$55.87	\$66.12
45		\$15.25	\$20.56	\$25.87	\$31.18	\$36.50	\$41.81	\$47.12	\$52.43	\$57.74	\$68.37
46		\$15.73	\$21.29	\$26.84	\$32.40	\$37.95	\$43.51	\$49.06	\$54.62	\$60.17	\$71.28
47		\$16.22	\$22.02	\$27.81	\$33.61	\$39.41	\$45.21	\$51.00	\$56.80	\$62.60	\$74.19
48		\$16.69	\$22.72	\$28.75	\$34.78	\$40.81	\$46.84	\$52.87	\$58.90	\$64.94	\$77.00
49		\$17.13	\$23.38	\$29.63	\$35.88	\$42.13	\$48.38	\$54.63	\$60.88	\$67.13	\$79.63
50		\$17.57	\$24.04	\$30.51	\$36.98	\$43.45	\$49.92	\$56.39	\$62.86	\$69.33	\$82.27
51		\$18.23	\$25.03	\$31.83	\$38.63	\$45.43	\$52.23	\$59.03	\$65.83	\$72.64	\$86.24
52		\$18.88	\$26.01	\$33.14	\$40.27	\$47.40	\$54.53	\$61.66	\$68.79	\$75.92	\$90.18
53		\$19.51	\$26.96	\$34.40	\$41.84	\$49.29	\$56.73	\$64.18	\$71.62	\$79.06	\$93.95
54		\$20.11	\$27.85	\$35.59	\$43.34	\$51.08	\$58.82	\$66.56	\$74.31	\$82.05	\$97.53
55		\$20.71	\$28.75	\$36.79	\$44.83	\$52.87	\$60.91	\$68.95	\$76.99	\$85.03	\$101.11
56		\$21.65	\$30.17	\$38.68	\$47.20	\$55.71	\$64.23	\$72.74	\$81.26	\$89.77	\$106.80
57	\$15.41	\$22.60	\$31.58	\$40.57	\$49.56	\$58.54	\$67.53	\$76.52	\$85.50	\$94.49	\$112.46
58	\$15.95	\$23.50	\$32.94	\$42.37	\$51.81	\$61.25	\$70.69	\$80.12	\$89.56	\$99.00	\$117.87
59	\$16.46	\$24.36	\$34.22	\$44.09	\$53.95	\$63.82	\$73.68	\$83.55	\$93.41	\$103.28	\$123.01
60	\$16.98	\$25.21	\$35.50	\$45.80	\$56.09	\$66.38	\$76.68	\$86.97	\$97.26	\$107.55	\$128.14

SIMPL PREFERRED - MALE

Monthly Quick Quotes

NON-NICOTINE

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
61	\$17.61	\$26.27	\$37.10	\$47.92	\$58.75	\$69.57	\$80.40	\$91.22	\$102.05	\$112.87	\$134.52
62	\$18.26	\$27.34	\$38.70	\$50.06	\$61.42	\$72.78	\$84.14	\$95.50	\$106.86	\$118.22	\$140.93
63	\$18.86	\$28.36	\$40.22	\$52.09	\$63.95	\$75.82	\$87.68	\$99.55	\$111.41	\$123.28	\$147.01
64	\$19.44	\$29.32	\$41.67	\$54.02	\$66.37	\$78.72	\$91.07	\$103.42	\$115.76	\$128.11	\$152.81
65	\$20.02	\$30.28	\$43.11	\$55.94	\$68.77	\$81.60	\$94.43	\$107.26	\$120.09	\$132.92	\$158.58
66	\$21.11	\$32.11	\$45.85	\$59.59	\$73.33	\$87.07	\$100.81	\$114.55	\$128.29	\$142.03	\$169.52
67	\$22.21	\$33.93	\$48.58	\$63.23	\$77.89	\$92.54	\$107.19	\$121.84	\$136.49	\$151.15	\$180.45
68	\$23.25	\$35.67	\$51.19	\$66.71	\$82.23	\$97.75	\$113.28	\$128.80	\$144.32	\$159.84	\$190.88
69	\$24.24	\$37.31	\$53.66	\$70.00	\$86.35	\$102.69	\$119.04	\$135.38	\$151.73	\$168.07	\$200.76
70	\$25.23	\$38.97	\$56.14	\$73.31	\$90.48	\$107.65	\$124.82	\$141.99	\$159.16	\$176.33	\$210.67
71	\$26.92	\$41.78	\$60.36	\$78.94	\$97.52	\$116.10	\$134.68	\$153.25	\$171.83	\$190.41	\$227.57
72	\$28.61	\$44.60	\$64.59	\$84.58	\$104.57	\$124.56	\$144.55	\$164.54	\$184.53	\$204.52	\$244.50
73	\$30.22	\$47.29	\$68.62	\$89.95	\$111.28	\$132.61	\$153.94	\$175.27	\$196.60	\$217.93	\$260.59
74	\$31.75	\$49.84	\$72.45	\$95.05	\$117.66	\$140.27	\$162.87	\$185.48	\$208.09	\$230.70	\$275.91
75	\$33.28	\$52.39	\$76.27	\$100.15	\$124.03	\$147.91	\$171.79	\$195.67	\$219.56	\$243.44	\$291.20
76	\$36.22	\$57.29	\$83.62	\$109.95	\$136.28	\$162.61	\$188.94	\$215.27	\$241.60	\$267.93	\$320.59
77	\$39.16	\$62.18	\$90.96	\$119.74	\$148.52	\$177.30	\$206.08	\$234.86	\$263.64	\$292.42	\$349.97
78	\$41.96	\$66.85	\$97.96	\$129.07	\$160.19	\$191.30	\$222.41	\$253.52	\$284.64	\$315.75	\$377.97
79	\$44.62	\$71.28	\$104.61	\$137.94	\$171.26	\$204.59	\$237.92	\$271.25	\$304.57	\$337.90	\$404.56
80	\$47.28	\$75.71	\$111.25	\$146.80	\$182.34	\$217.88	\$253.43	\$288.97	\$324.51	\$360.06	\$431.14

SIMPL PREFERRED - MALE

Monthly Quick Quotes

NICOTINE USER

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18				\$16.23	\$19.14	\$22.04	\$24.94	\$27.84	\$30.74	\$33.65	\$39.45
19				\$17.68	\$20.94	\$24.20	\$27.47	\$30.73	\$33.99	\$37.25	\$43.78
20			\$15.45	\$19.06	\$22.67	\$26.28	\$29.89	\$33.50	\$37.11	\$40.72	\$47.94
21			\$15.47	\$19.08	\$22.70	\$26.31	\$29.93	\$33.54	\$37.15	\$40.77	\$48.00
22			\$15.48	\$19.10	\$22.72	\$26.34	\$29.96	\$33.58	\$37.20	\$40.82	\$48.05
23			\$15.50	\$19.12	\$22.74	\$26.37	\$29.99	\$33.61	\$37.24	\$40.86	\$48.11
24			\$15.51	\$19.14	\$22.77	\$26.39	\$30.02	\$33.65	\$37.28	\$40.91	\$48.16
25			\$15.52	\$19.16	\$22.79	\$26.42	\$30.06	\$33.69	\$37.32	\$40.95	\$48.22
26			\$15.71	\$19.41	\$23.10	\$26.80	\$30.49	\$34.19	\$37.88	\$41.58	\$48.97
27			\$15.90	\$19.66	\$23.41	\$27.17	\$30.93	\$34.69	\$38.45	\$42.20	\$49.72
28			\$16.08	\$19.90	\$23.71	\$27.53	\$31.35	\$35.17	\$38.99	\$42.80	\$50.44
29			\$16.25	\$20.12	\$23.99	\$27.87	\$31.74	\$35.61	\$39.49	\$43.36	\$51.11
30			\$16.42	\$20.35	\$24.28	\$28.21	\$32.14	\$36.08	\$40.01	\$43.94	\$51.80
31			\$16.87	\$20.95	\$25.03	\$29.11	\$33.20	\$37.28	\$41.36	\$45.44	\$53.60
32			\$17.32	\$21.55	\$25.78	\$30.02	\$34.25	\$38.48	\$42.71	\$46.94	\$55.41
33			\$17.75	\$22.13	\$26.50	\$30.88	\$35.25	\$39.63	\$44.00	\$48.38	\$57.13
34			\$18.15	\$22.66	\$27.17	\$31.68	\$36.19	\$40.70	\$45.21	\$49.72	\$58.74
35			\$18.56	\$23.21	\$27.85	\$32.50	\$37.15	\$41.79	\$46.44	\$51.08	\$60.37
36			\$19.18	\$24.03	\$28.88	\$33.73	\$38.59	\$43.44	\$48.29	\$53.14	\$62.84
37			\$19.80	\$24.85	\$29.91	\$34.97	\$40.03	\$45.08	\$50.14	\$55.20	\$65.31
38		\$15.13	\$20.39	\$25.64	\$30.90	\$36.15	\$41.40	\$46.66	\$51.91	\$57.17	\$67.67
39		\$15.50	\$20.94	\$26.38	\$31.82	\$37.26	\$42.70	\$48.14	\$53.58	\$59.02	\$69.89
40		\$15.88	\$21.50	\$27.13	\$32.76	\$38.38	\$44.01	\$49.64	\$55.26	\$60.89	\$72.14
41		\$16.50	\$22.43	\$28.37	\$34.31	\$40.24	\$46.18	\$52.11	\$58.05	\$63.99	\$75.86
42		\$17.12	\$23.36	\$29.61	\$35.86	\$42.10	\$48.35	\$54.59	\$60.84	\$67.09	\$79.58
43		\$17.70	\$24.24	\$30.78	\$37.32	\$43.86	\$50.40	\$56.94	\$63.48	\$70.02	\$83.10
44		\$18.26	\$25.08	\$31.90	\$38.72	\$45.54	\$52.36	\$59.18	\$66.00	\$72.82	\$86.46
45		\$18.82	\$25.92	\$33.02	\$40.12	\$47.22	\$54.32	\$61.42	\$68.52	\$75.62	\$89.82
46		\$19.58	\$27.06	\$34.54	\$42.02	\$49.50	\$56.98	\$64.45	\$71.93	\$79.41	\$94.37
47		\$20.34	\$28.20	\$36.06	\$43.91	\$51.77	\$59.63	\$67.49	\$75.35	\$83.20	\$98.92
48		\$21.06	\$29.28	\$37.50	\$45.72	\$53.94	\$62.16	\$70.37	\$78.59	\$86.81	\$103.25
49		\$21.75	\$30.31	\$38.88	\$47.44	\$56.00	\$64.57	\$73.13	\$81.69	\$90.26	\$107.38
50	\$15.31	\$22.44	\$31.34	\$40.25	\$49.15	\$58.06	\$66.96	\$75.87	\$84.77	\$93.68	\$111.49
51	\$15.96	\$23.52	\$32.97	\$42.42	\$51.87	\$61.32	\$70.77	\$80.22	\$89.66	\$99.11	\$118.01
52	\$16.61	\$24.61	\$34.60	\$44.59	\$54.58	\$64.57	\$74.56	\$84.55	\$94.54	\$104.53	\$124.51
53	\$17.23	\$25.64	\$36.15	\$46.66	\$57.17	\$67.67	\$78.18	\$88.69	\$99.20	\$109.71	\$130.72
54	\$17.82	\$26.62	\$37.62	\$48.62	\$59.62	\$70.61	\$81.61	\$92.61	\$103.61	\$114.61	\$136.60
55	\$18.41	\$27.60	\$39.09	\$50.58	\$62.07	\$73.56	\$85.04	\$96.53	\$108.02	\$119.51	\$142.49
56	\$19.30	\$29.08	\$41.31	\$53.54	\$65.77	\$78.00	\$90.22	\$102.45	\$114.68	\$126.91	\$151.37
57	\$20.19	\$30.57	\$43.54	\$56.51	\$69.48	\$82.45	\$95.42	\$108.39	\$121.36	\$134.33	\$160.27
58	\$21.04	\$31.98	\$45.65	\$59.33	\$73.01	\$86.68	\$100.36	\$114.03	\$127.71	\$141.39	\$168.74
59	\$21.84	\$33.31	\$47.66	\$62.00	\$76.35	\$90.69	\$105.04	\$119.38	\$133.72	\$148.07	\$176.76
60	\$22.64	\$34.66	\$49.67	\$64.69	\$79.70	\$94.72	\$109.73	\$124.75	\$139.76	\$154.78	\$184.81

SIMPL PREFERRED - MALE

Monthly Quick Quotes

NICOTINE USER

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
61	\$24.27	\$37.36	\$53.73	\$70.10	\$86.46	\$102.83	\$119.20	\$135.57	\$151.94	\$168.30	\$201.04
62	\$25.89	\$40.07	\$57.79	\$75.51	\$93.23	\$110.95	\$128.67	\$146.39	\$164.11	\$181.83	\$217.27
63	\$27.44	\$42.64	\$61.65	\$80.66	\$99.67	\$118.68	\$137.69	\$156.70	\$175.70	\$194.71	\$232.73
64	\$28.91	\$45.09	\$65.33	\$85.56	\$105.80	\$126.03	\$146.27	\$166.50	\$186.73	\$206.97	\$247.44
65	\$30.37	\$47.54	\$69.00	\$90.46	\$111.91	\$133.37	\$154.83	\$176.29	\$197.74	\$219.20	\$262.12
66	\$32.07	\$50.37	\$73.24	\$96.11	\$118.98	\$141.85	\$164.72	\$187.59	\$210.46	\$233.33	\$279.07
67	\$33.77	\$53.19	\$77.48	\$101.76	\$126.04	\$150.33	\$174.61	\$198.89	\$223.18	\$247.46	\$296.03
68	\$35.38	\$55.88	\$81.51	\$107.14	\$132.77	\$158.40	\$184.03	\$209.66	\$235.29	\$260.92	\$312.18
69	\$36.91	\$58.44	\$85.34	\$112.25	\$139.15	\$166.06	\$192.97	\$219.87	\$246.78	\$273.68	\$327.50
70	\$38.45	\$60.99	\$89.18	\$117.36	\$145.55	\$173.73	\$201.92	\$230.10	\$258.29	\$286.47	\$342.84
71	\$41.21	\$65.61	\$96.10	\$126.59	\$157.08	\$187.57	\$218.06	\$248.55	\$279.04	\$309.53	\$370.51
72	\$43.98	\$70.21	\$103.01	\$135.80	\$168.59	\$201.39	\$234.18	\$266.97	\$299.77	\$332.56	\$398.15
73	\$46.61	\$74.61	\$109.60	\$144.59	\$179.58	\$214.57	\$249.56	\$284.55	\$319.54	\$354.53	\$424.51
74	\$49.11	\$78.77	\$115.85	\$152.92	\$190.00	\$227.07	\$264.14	\$301.22	\$338.29	\$375.37	\$449.51
75	\$51.62	\$82.94	\$122.10	\$161.26	\$200.42	\$239.58	\$278.74	\$317.90	\$357.06	\$396.22	\$474.54
76	\$54.86	\$88.35	\$130.21	\$172.07	\$213.93	\$255.79	\$297.65	\$339.51	\$381.37	\$423.23	\$506.96
77	\$58.10	\$93.75	\$138.31	\$182.87	\$227.43	\$272.00	\$316.56	\$361.12	\$405.68	\$450.24	\$539.37
78	\$61.19	\$98.89	\$146.03	\$193.16	\$240.29	\$287.43	\$334.56	\$381.69	\$428.83	\$475.96	\$570.23
79	\$64.12	\$103.78	\$153.35	\$202.93	\$252.50	\$302.08	\$351.65	\$401.23	\$450.80	\$500.38	\$599.53
80	\$67.05	\$108.66	\$160.68	\$212.70	\$264.72	\$316.74	\$368.76	\$420.78	\$472.80	\$524.82	\$628.86

SIMPL PREFERRED - FEMALE

Monthly Quick Quotes

NON-NICOTINE

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18						\$15.73	\$17.58	\$19.43	\$21.28	\$23.13	\$26.83
19					\$15.55	\$17.74	\$19.92	\$22.11	\$24.29	\$26.48	\$30.85
20					\$17.23	\$19.75	\$22.27	\$24.79	\$27.31	\$29.83	\$34.87
21					\$17.34	\$19.89	\$22.43	\$24.98	\$27.52	\$30.06	\$35.15
22					\$17.47	\$20.04	\$22.61	\$25.18	\$27.75	\$30.32	\$35.46
23					\$17.58	\$20.17	\$22.76	\$25.35	\$27.94	\$30.53	\$35.71
24				\$15.08	\$17.69	\$20.30	\$22.92	\$25.53	\$28.14	\$30.76	\$35.98
25				\$15.16	\$17.79	\$20.43	\$23.06	\$25.70	\$28.33	\$30.96	\$36.23
26				\$15.28	\$17.95	\$20.61	\$23.27	\$25.94	\$28.60	\$31.27	\$36.59
27				\$15.40	\$18.10	\$20.79	\$23.48	\$26.18	\$28.87	\$31.57	\$36.95
28				\$15.51	\$18.23	\$20.96	\$23.68	\$26.40	\$29.12	\$31.84	\$37.29
29				\$15.61	\$18.36	\$21.11	\$23.86	\$26.60	\$29.35	\$32.10	\$37.59
30				\$15.73	\$18.50	\$21.28	\$24.05	\$26.83	\$29.60	\$32.38	\$37.93
31				\$16.09	\$18.95	\$21.82	\$24.68	\$27.55	\$30.41	\$33.28	\$39.01
32				\$16.45	\$19.40	\$22.36	\$25.31	\$28.27	\$31.22	\$34.18	\$40.09
33				\$16.79	\$19.83	\$22.87	\$25.91	\$28.95	\$31.99	\$35.03	\$41.12
34				\$17.12	\$20.25	\$23.37	\$26.49	\$29.62	\$32.74	\$35.87	\$42.12
35				\$17.45	\$20.65	\$23.86	\$27.06	\$30.27	\$33.47	\$36.68	\$43.09
36				\$17.99	\$21.33	\$24.67	\$28.02	\$31.36	\$34.70	\$38.04	\$44.72
37			\$15.06	\$18.54	\$22.02	\$25.49	\$28.97	\$32.45	\$35.93	\$39.41	\$46.36
38			\$15.45	\$19.06	\$22.67	\$26.28	\$29.89	\$33.50	\$37.11	\$40.72	\$47.94
39			\$15.82	\$19.55	\$23.29	\$27.02	\$30.75	\$34.48	\$38.22	\$41.95	\$49.41
40			\$16.20	\$20.05	\$23.91	\$27.77	\$31.63	\$35.48	\$39.34	\$43.20	\$50.91
41			\$16.68	\$20.70	\$24.72	\$28.74	\$32.76	\$36.78	\$40.80	\$44.82	\$52.85
42			\$17.16	\$21.34	\$25.52	\$29.70	\$33.88	\$38.05	\$42.23	\$46.41	\$54.77
43			\$17.63	\$21.96	\$26.29	\$30.63	\$34.96	\$39.29	\$43.63	\$47.96	\$56.63
44			\$18.06	\$22.54	\$27.02	\$31.50	\$35.98	\$40.46	\$44.94	\$49.42	\$58.38
45			\$18.50	\$23.13	\$27.75	\$32.38	\$37.00	\$41.63	\$46.25	\$50.88	\$60.13
46			\$18.88	\$23.63	\$28.39	\$33.14	\$37.89	\$42.64	\$47.39	\$52.15	\$61.65
47			\$19.27	\$24.15	\$29.03	\$33.92	\$38.80	\$43.68	\$48.56	\$53.44	\$63.21
48			\$19.64	\$24.64	\$29.65	\$34.65	\$39.65	\$44.66	\$49.66	\$54.67	\$64.68
49			\$19.98	\$25.10	\$30.22	\$35.34	\$40.46	\$45.58	\$50.70	\$55.82	\$66.06
50		\$15.10	\$20.33	\$25.57	\$30.80	\$36.04	\$41.27	\$46.51	\$51.74	\$56.98	\$67.45
51		\$15.60	\$21.09	\$26.58	\$32.07	\$37.56	\$43.05	\$48.54	\$54.03	\$59.52	\$70.50
52		\$16.11	\$21.85	\$27.59	\$33.33	\$39.08	\$44.82	\$50.56	\$56.30	\$62.04	\$73.53
53		\$16.59	\$22.58	\$28.56	\$34.55	\$40.53	\$46.52	\$52.50	\$58.49	\$64.47	\$76.44
54		\$17.05	\$23.27	\$29.48	\$35.69	\$41.91	\$48.12	\$54.33	\$60.55	\$66.76	\$79.19
55		\$17.51	\$23.95	\$30.40	\$36.84	\$43.28	\$49.72	\$56.17	\$62.61	\$69.05	\$81.94
56		\$17.96	\$24.63	\$31.29	\$37.96	\$44.63	\$51.29	\$57.96	\$64.63	\$71.29	\$84.63
57		\$18.41	\$25.30	\$32.19	\$39.08	\$45.97	\$52.86	\$59.76	\$66.65	\$73.54	\$87.32
58		\$18.83	\$25.94	\$33.04	\$40.15	\$47.25	\$54.35	\$61.46	\$68.56	\$75.67	\$89.87
59		\$19.24	\$26.55	\$33.86	\$41.16	\$48.47	\$55.78	\$63.09	\$70.39	\$77.70	\$92.32
60		\$19.65	\$27.16	\$34.67	\$42.18	\$49.69	\$57.20	\$64.71	\$72.22	\$79.74	\$94.76

SIMPL PREFERRED - FEMALE

Monthly Quick Quotes

NON-NICOTINE

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
61		\$20.50	\$28.44	\$36.38	\$44.32	\$52.26	\$60.20	\$68.14	\$76.07	\$84.01	\$99.89
62		\$21.36	\$29.72	\$38.09	\$46.46	\$54.82	\$63.19	\$71.56	\$79.92	\$88.29	\$105.02
63	\$15.15	\$22.17	\$30.95	\$39.72	\$48.49	\$57.27	\$66.04	\$74.81	\$83.59	\$92.36	\$109.91
64	\$15.62	\$22.94	\$32.10	\$41.26	\$50.42	\$59.58	\$68.74	\$77.90	\$87.06	\$96.22	\$114.54
65	\$16.08	\$23.72	\$33.26	\$42.81	\$52.36	\$61.90	\$71.45	\$80.99	\$90.54	\$100.09	\$119.18
66	\$16.84	\$24.98	\$35.15	\$45.33	\$55.50	\$65.68	\$75.85	\$86.03	\$96.20	\$106.38	\$126.73
67	\$17.59	\$26.23	\$37.04	\$47.84	\$58.65	\$69.45	\$80.25	\$91.06	\$101.86	\$112.67	\$134.27
68	\$18.31	\$27.43	\$38.83	\$50.24	\$61.64	\$73.04	\$84.45	\$95.85	\$107.25	\$118.65	\$141.46
69	\$18.99	\$28.57	\$40.54	\$52.51	\$64.48	\$76.46	\$88.43	\$100.40	\$112.37	\$124.34	\$148.29
70	\$19.67	\$29.71	\$42.25	\$54.79	\$67.33	\$79.87	\$92.41	\$104.95	\$117.49	\$130.03	\$155.11
71	\$21.02	\$31.95	\$45.62	\$59.28	\$72.95	\$86.61	\$100.28	\$113.94	\$127.61	\$141.27	\$168.60
72	\$22.37	\$34.20	\$48.99	\$63.78	\$78.57	\$93.36	\$108.14	\$122.93	\$137.72	\$152.51	\$182.09
73	\$23.66	\$36.34	\$52.20	\$68.06	\$83.92	\$99.78	\$115.64	\$131.50	\$147.36	\$163.22	\$194.93
74	\$24.88	\$38.38	\$55.25	\$72.13	\$89.01	\$105.88	\$122.76	\$139.64	\$156.51	\$173.39	\$207.14
75	\$26.10	\$40.41	\$58.31	\$76.20	\$94.10	\$111.99	\$129.88	\$147.78	\$165.67	\$183.57	\$219.35
76	\$28.17	\$43.87	\$63.50	\$83.12	\$102.74	\$122.37	\$141.99	\$161.62	\$181.24	\$200.86	\$240.11
77	\$30.25	\$47.33	\$68.69	\$90.04	\$111.39	\$132.75	\$154.10	\$175.45	\$196.81	\$218.16	\$260.87
78	\$32.23	\$50.63	\$73.63	\$96.63	\$119.64	\$142.64	\$165.64	\$188.64	\$211.65	\$234.65	\$280.65
79	\$34.11	\$53.76	\$78.33	\$102.90	\$127.47	\$152.03	\$176.60	\$201.17	\$225.74	\$250.31	\$299.44
80	\$35.99	\$56.89	\$83.03	\$109.16	\$135.29	\$161.43	\$187.56	\$213.69	\$239.83	\$265.96	\$318.23

SIMPL PREFERRED - FEMALE

Monthly Quick Quotes

NICOTINE USER

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18					\$16.01	\$18.29	\$20.57	\$22.85	\$25.13	\$27.40	\$31.96
19				\$15.40	\$18.10	\$20.79	\$23.48	\$26.18	\$28.87	\$31.57	\$36.95
20				\$17.00	\$20.10	\$23.19	\$26.28	\$29.38	\$32.47	\$35.57	\$41.75
21				\$17.02	\$20.12	\$23.22	\$26.32	\$29.42	\$32.51	\$35.61	\$41.81
22				\$17.05	\$20.15	\$23.26	\$26.36	\$29.47	\$32.58	\$35.68	\$41.89
23				\$17.07	\$20.18	\$23.29	\$26.40	\$29.51	\$32.62	\$35.73	\$41.95
24				\$17.08	\$20.20	\$23.31	\$26.43	\$29.54	\$32.66	\$35.77	\$42.00
25				\$17.10	\$20.22	\$23.34	\$26.46	\$29.58	\$32.70	\$35.82	\$42.06
26				\$17.39	\$20.58	\$23.77	\$26.96	\$30.16	\$33.35	\$36.54	\$42.92
27				\$17.69	\$20.95	\$24.22	\$27.48	\$30.75	\$34.01	\$37.28	\$43.81
28				\$17.95	\$21.29	\$24.62	\$27.95	\$31.28	\$34.62	\$37.95	\$44.61
29				\$18.22	\$21.62	\$25.02	\$28.42	\$31.82	\$35.22	\$38.62	\$45.42
30			\$15.02	\$18.48	\$21.95	\$25.41	\$28.87	\$32.34	\$35.80	\$39.27	\$46.19
31			\$15.45	\$19.06	\$22.67	\$26.28	\$29.89	\$33.50	\$37.11	\$40.72	\$47.94
32			\$15.90	\$19.66	\$23.41	\$27.17	\$30.93	\$34.69	\$38.45	\$42.20	\$49.72
33			\$16.31	\$20.21	\$24.11	\$28.00	\$31.90	\$35.80	\$39.69	\$43.59	\$51.38
34			\$16.72	\$20.75	\$24.78	\$28.81	\$32.84	\$36.87	\$40.90	\$44.93	\$52.99
35			\$17.11	\$21.28	\$25.44	\$29.60	\$33.76	\$37.93	\$42.09	\$46.25	\$54.58
36			\$17.57	\$21.89	\$26.20	\$30.52	\$34.83	\$39.15	\$43.46	\$47.78	\$56.41
37			\$18.03	\$22.50	\$26.96	\$31.43	\$35.90	\$40.37	\$44.83	\$49.30	\$58.24
38			\$18.47	\$23.08	\$27.69	\$32.31	\$36.92	\$41.53	\$46.15	\$50.76	\$59.99
39			\$18.87	\$23.62	\$28.37	\$33.12	\$37.87	\$42.62	\$47.37	\$52.12	\$61.62
40			\$19.29	\$24.18	\$29.07	\$33.96	\$38.85	\$43.73	\$48.62	\$53.51	\$63.29
41			\$19.89	\$24.98	\$30.07	\$35.16	\$40.25	\$45.34	\$50.43	\$55.52	\$65.70
42		\$15.21	\$20.50	\$25.80	\$31.09	\$36.38	\$41.68	\$46.97	\$52.26	\$57.56	\$68.14
43		\$15.60	\$21.08	\$26.57	\$32.05	\$37.54	\$43.02	\$48.51	\$53.99	\$59.48	\$70.45
44		\$15.96	\$21.63	\$27.30	\$32.96	\$38.63	\$44.30	\$49.97	\$55.64	\$61.30	\$72.64
45		\$16.33	\$22.18	\$28.03	\$33.88	\$39.73	\$45.58	\$51.43	\$57.28	\$63.13	\$74.83
46		\$16.71	\$22.75	\$28.80	\$34.84	\$40.88	\$46.92	\$52.97	\$59.01	\$65.05	\$77.14
47		\$17.09	\$23.32	\$29.55	\$35.79	\$42.02	\$48.25	\$54.48	\$60.71	\$66.95	\$79.41
48		\$17.45	\$23.87	\$30.28	\$36.70	\$43.11	\$49.53	\$55.94	\$62.36	\$68.77	\$81.60
49		\$17.80	\$24.39	\$30.98	\$37.57	\$44.15	\$50.74	\$57.33	\$63.92	\$70.51	\$83.68
50		\$18.15	\$24.91	\$31.67	\$38.43	\$45.20	\$51.96	\$58.72	\$65.48	\$72.24	\$85.77
51		\$18.92	\$26.06	\$33.21	\$40.35	\$47.50	\$54.64	\$61.79	\$68.94	\$76.08	\$90.37
52		\$19.68	\$27.21	\$34.74	\$42.27	\$49.80	\$57.33	\$64.86	\$72.39	\$79.92	\$94.98
53		\$20.41	\$28.31	\$36.20	\$44.10	\$51.99	\$59.89	\$67.78	\$75.68	\$83.57	\$99.36
54		\$21.11	\$29.36	\$37.60	\$45.85	\$54.09	\$62.33	\$70.58	\$78.82	\$87.07	\$103.55
55		\$21.81	\$30.40	\$38.99	\$47.58	\$56.17	\$64.76	\$73.35	\$81.94	\$90.53	\$107.72
56	\$15.49	\$22.74	\$31.79	\$40.85	\$49.90	\$58.96	\$68.02	\$77.07	\$86.13	\$95.18	\$113.29
57	\$16.05	\$23.67	\$33.19	\$42.71	\$52.23	\$61.75	\$71.27	\$80.79	\$90.31	\$99.83	\$118.87
58	\$16.58	\$24.55	\$34.51	\$44.47	\$54.44	\$64.40	\$74.36	\$84.32	\$94.29	\$104.25	\$124.17
59	\$17.08	\$25.39	\$35.77	\$46.15	\$56.53	\$66.91	\$77.29	\$87.67	\$98.05	\$108.43	\$129.19
60	\$17.59	\$26.23	\$37.03	\$47.83	\$58.63	\$69.44	\$80.24	\$91.04	\$101.84	\$112.64	\$134.25

SIMPL PREFERRED - FEMALE

Monthly Quick Quotes

NICOTINE USER

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
61	\$18.38	\$27.55	\$39.01	\$50.48	\$61.94	\$73.40	\$84.87	\$96.33	\$107.79	\$119.26	\$142.18
62	\$19.18	\$28.88	\$41.01	\$53.13	\$65.26	\$77.39	\$89.51	\$101.64	\$113.77	\$125.89	\$150.15
63	\$19.93	\$30.14	\$42.90	\$55.66	\$68.42	\$81.17	\$93.93	\$106.69	\$119.45	\$132.21	\$157.72
64	\$20.65	\$31.34	\$44.70	\$58.05	\$71.41	\$84.77	\$98.12	\$111.48	\$124.84	\$138.20	\$164.91
65	\$21.37	\$32.54	\$46.49	\$60.45	\$74.40	\$88.36	\$102.32	\$116.27	\$130.23	\$144.18	\$172.10
66	\$22.34	\$34.16	\$48.92	\$63.69	\$78.45	\$93.22	\$107.98	\$122.75	\$137.51	\$152.28	\$181.81
67	\$23.31	\$35.77	\$51.35	\$66.92	\$82.50	\$98.07	\$113.65	\$129.22	\$144.80	\$160.37	\$191.52
68	\$24.24	\$37.31	\$53.66	\$70.00	\$86.35	\$102.69	\$119.04	\$135.38	\$151.73	\$168.07	\$200.76
69	\$25.12	\$38.78	\$55.85	\$72.93	\$90.00	\$107.08	\$124.15	\$141.23	\$158.30	\$175.38	\$209.53
70	\$26.00	\$40.24	\$58.05	\$75.86	\$93.67	\$111.48	\$129.28	\$147.09	\$164.90	\$182.71	\$218.33
71	\$27.57	\$42.87	\$61.99	\$81.11	\$100.24	\$119.36	\$138.48	\$157.60	\$176.72	\$195.85	\$234.09
72	\$29.15	\$45.50	\$65.94	\$86.38	\$106.81	\$127.25	\$147.69	\$168.13	\$188.57	\$209.00	\$249.88
73	\$30.65	\$48.00	\$69.69	\$91.38	\$113.07	\$134.76	\$156.45	\$178.14	\$199.83	\$221.51	\$264.89
74	\$32.08	\$50.38	\$73.26	\$96.14	\$119.02	\$141.90	\$164.78	\$187.66	\$210.54	\$233.42	\$279.18
75	\$33.51	\$52.76	\$76.83	\$100.90	\$124.97	\$149.04	\$173.10	\$197.17	\$221.24	\$245.31	\$293.45
76	\$36.99	\$58.57	\$85.54	\$112.52	\$139.49	\$166.46	\$193.44	\$220.41	\$247.38	\$274.36	\$328.30
77	\$40.48	\$64.38	\$94.26	\$124.14	\$154.01	\$183.89	\$213.77	\$243.65	\$273.52	\$303.40	\$363.16
78	\$43.80	\$69.91	\$102.55	\$135.20	\$167.84	\$200.48	\$233.13	\$265.77	\$298.41	\$331.06	\$396.34
79	\$46.95	\$75.17	\$110.44	\$145.71	\$180.98	\$216.25	\$251.52	\$286.79	\$322.06	\$357.33	\$427.87
80	\$50.10	\$80.42	\$118.32	\$156.21	\$194.11	\$232.01	\$269.91	\$307.80	\$345.70	\$383.60	\$459.39

SIMPL STANDARD - MALE

NON-NICOTINE

Annual Rates and Values Per \$1,000 Sum Insured

Add \$50.00 Annual Policy Fee

		Cash Values						Cash Values		
Age	\$ 3,000 - \$30,000	Year 10	Year 20	Age 65		Age	\$ 3,000 - \$30,000	Year 10	Year 20	Age 65
18	16.78	29	98	440		50	34.71	152	368	257
19	16.80	31	103	438		51	37.11	158	380	244
20	16.82	33	108	435		52	39.51	164	392	230
21	16.84	35	114	433		53	41.80	171	404	215
22	16.85	37	119	431		54	43.97	177	417	200
23	16.87	40	125	428		55	46.14	183	429	183
24	16.88	42	131	425		56	48.85	189	442	165
25	16.90	45	138	422		57	51.56	196	455	146
26	17.06	48	144	419		58	54.14	203	468	126
27	17.23	51	151	416		59	56.59	210	480	104
28	17.38	54	158	413		60	59.04	217	493	80
29	17.53	57	165	409		61	64.05	225	505	55
30	17.68	60	172	405		62	69.07	232	516	28
31	18.29	64	180	401		63	73.85	240	528	0
32	18.91	67	188	397		64	78.38	249	539	0
33	19.49	71	196	392		65	82.92	260	551	0
34	20.05	74	205	387		66	88.85	270	563	0
35	20.60	78	213	382		67	94.78	282	573	0
36	21.40	81	222	377		68	100.43	293	583	0
37	22.19	85	231	371		69	105.79	303	592	0
38	22.95	89	240	365		70	111.16	314	599	0
39	23.67	94	250	359		71	120.21	323	606	0
40	24.39	98	260	352		72	129.26	332	613	0
41	25.46	103	270	345		73	137.88	341	620	0
42	26.53	108	280	337		74	146.07	350	628	0
43	27.55	113	290	329		75	154.26	358	638	0
44	28.52	118	301	320		76	169.29	365	653	0
45	29.49	123	311	311		77	184.32	371	675	0
46	30.59	129	322	302		78	198.63	376	713	0
47	31.68	134	333	292		79	212.22	380	779	0
48	32.73	140	344	281		80	225.82	382	897	0
49	33.72	146	356	270						

SIMPL STANDARD - MALE

NICOTINE USER

Annual Rates and Values Per \$1,000 Sum Insured

Add \$50.00 Annual Policy Fee

		Cash Values						Cash Values		
Age	\$ 3,000 - \$30,000	Year 10	Year 20	Age 65		Age	\$ 3,000 - \$30,000	Year 10	Year 20	Age 65
18	21.25	40	123	488		50	50.62	167	384	276
19	21.47	42	129	486		51	53.89	173	394	261
20	21.69	44	135	483		52	57.16	177	404	245
21	21.91	46	141	480		53	60.28	182	413	228
22	22.14	49	148	477		54	63.24	186	424	209
23	22.35	51	155	474		55	66.20	190	434	190
24	22.56	54	161	471		56	69.73	195	445	170
25	22.76	58	168	467		57	73.25	199	456	149
26	23.30	61	175	464		58	76.61	204	467	127
27	23.84	65	183	460		59	79.80	209	477	103
28	24.36	68	190	456		60	82.99	215	488	78
29	24.85	72	198	452		61	88.99	223	499	53
30	25.34	76	206	447		62	94.99	231	510	27
31	26.26	80	215	443		63	100.70	240	521	0
32	27.18	84	223	438		64	106.13	249	532	0
33	28.06	88	232	432		65	111.56	259	542	0
34	28.90	92	240	427		66	120.20	269	553	0
35	29.73	96	249	421		67	128.85	280	562	0
36	31.17	100	258	414		68	137.08	290	570	0
37	32.62	103	266	408		69	144.90	299	576	0
38	33.99	108	275	400		70	152.72	308	582	0
39	35.29	112	284	393		71	164.28	317	586	0
40	36.60	116	293	385		72	175.83	324	591	0
41	37.86	121	302	376		73	186.84	332	596	0
42	39.12	126	311	368		74	197.29	339	602	0
43	40.32	131	320	358		75	207.75	346	611	0
44	41.46	136	329	348		76	223.80	351	624	0
45	42.60	142	338	338		77	239.86	355	647	0
46	44.28	147	347	327		78	255.15	358	688	0
47	45.97	152	356	315		79	269.67	360	762	0
48	47.57	157	365	303		80	284.20	360	899	0
49	49.10	162	374	290						

SIMPL STANDARD - FEMALE

NON-NICOTINE

Annual Rates and Values Per \$1,000 Sum Insured

Add \$50.00 Annual Policy Fee

		Cash Values						Cash Values		
Age	\$ 3,000 - \$30,000	Year 10	Year 20	Age 65		Age	\$ 3,000 - \$30,000	Year 10	Year 20	Age 65
18	14.25	26	87	384		50	28.91	124	311	213
19	14.44	28	91	382		51	30.24	128	322	202
20	14.63	30	95	380		52	31.57	133	333	189
21	14.82	32	100	377		53	32.84	138	344	177
22	15.00	33	104	375		54	34.05	143	355	163
23	15.18	35	109	372		55	35.25	149	367	149
24	15.35	37	114	369		56	36.73	155	379	134
25	15.52	39	120	367		57	38.20	161	392	118
26	15.84	42	125	363		58	39.61	167	404	101
27	16.17	44	131	360		59	40.94	174	417	83
28	16.47	46	137	357		60	42.28	181	431	64
29	16.77	49	143	353		61	45.37	188	444	44
30	17.06	51	149	350		62	48.46	195	457	22
31	17.49	54	155	346		63	51.41	202	470	0
32	17.92	57	162	341		64	54.20	210	483	0
33	18.33	60	169	337		65	57.00	218	495	0
34	18.72	63	175	333		66	60.95	226	508	0
35	19.11	66	183	328		67	64.90	234	520	0
36	19.79	69	190	323		68	68.66	242	532	0
37	20.47	73	197	317		69	72.23	253	544	0
38	21.12	76	205	312		70	75.80	264	556	0
39	21.73	80	212	306		71	82.01	275	569	0
40	22.35	83	220	299		72	88.22	286	585	0
41	23.16	87	228	293		73	94.14	297	603	0
42	23.97	91	236	286		74	99.76	307	622	0
43	24.74	95	245	278		75	105.38	317	641	0
44	25.48	99	253	271		76	115.39	328	663	0
45	26.21	103	262	262		77	125.39	338	689	0
46	26.78	107	271	253		78	134.92	347	726	0
47	27.34	111	281	244		79	143.98	356	786	0
48	27.88	115	291	234		80	153.03	364	879	0
49	28.40	119	301	224						

SIMPL STANDARD - FEMALE

NICOTINE USER

Annual Rates and Values Per \$1,000 Sum Insured

Add \$50.00 Annual Policy Fee

		Cash Values						Cash Values		
Age	\$ 3,000 - \$30,000	Year 10	Year 20	Age 65		Age	\$ 3,000 - \$30,000	Year 10	Year 20	Age 65
18	17.67	38	115	450		50	41.50	146	347	244
19	17.71	40	120	448		51	43.47	150	356	230
20	17.75	42	125	445		52	45.43	154	365	215
21	17.79	44	131	442		53	47.30	158	375	200
22	17.84	47	137	439		54	49.08	162	384	184
23	17.88	49	143	436		55	50.86	167	394	167
24	17.92	51	149	433		56	52.95	172	403	149
25	17.96	54	155	429		57	55.05	177	413	130
26	18.33	57	162	426		58	57.04	183	423	111
27	18.69	59	169	422		59	58.94	189	433	90
28	19.04	62	176	418		60	60.83	194	444	67
29	19.37	65	183	414		61	64.30	200	454	44
30	19.70	68	190	409		62	67.77	206	463	19
31	20.46	72	197	404		63	71.07	213	473	0
32	21.22	75	204	399		64	74.21	221	482	0
33	21.94	79	212	394		65	77.35	228	491	0
34	22.63	83	219	389		66	82.89	236	499	0
35	23.32	87	227	383		67	88.43	244	508	0
36	24.22	91	234	377		68	93.71	252	515	0
37	25.11	95	242	371		69	98.73	260	521	0
38	25.97	99	249	364		70	103.74	268	527	0
39	26.78	103	257	357		71	112.00	276	536	0
40	27.59	107	264	349		72	120.27	284	548	0
41	28.69	112	272	341		73	128.14	290	564	0
42	29.78	116	280	333		74	135.61	296	582	0
43	30.83	120	288	324		75	143.09	301	602	0
44	31.82	123	296	314		76	154.96	306	624	0
45	32.81	127	304	304		77	166.82	311	652	0
46	34.63	131	312	293		78	178.12	315	696	0
47	36.46	135	320	282		79	188.86	317	767	0
48	38.20	138	329	270		80	199.59	318	881	0
49	39.85	142	338	257						

SIMPL STANDARD - MALE

Monthly Quick Quotes

NON-NICOTINE

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18			\$16.27	\$20.15	\$24.03	\$27.91	\$31.79	\$35.67	\$39.55	\$43.43	\$51.19
19			\$16.28	\$20.17	\$24.05	\$27.94	\$31.82	\$35.71	\$39.59	\$43.48	\$51.25
20			\$16.29	\$20.18	\$24.07	\$27.96	\$31.85	\$35.74	\$39.63	\$43.52	\$51.30
21			\$16.31	\$20.20	\$24.10	\$27.99	\$31.88	\$35.78	\$39.67	\$43.57	\$51.36
22			\$16.31	\$20.21	\$24.11	\$28.00	\$31.90	\$35.80	\$39.69	\$43.59	\$51.38
23			\$16.33	\$20.23	\$24.13	\$28.03	\$31.93	\$35.83	\$39.74	\$43.64	\$51.44
24			\$16.34	\$20.24	\$24.14	\$28.05	\$31.95	\$35.85	\$39.76	\$43.66	\$51.47
25			\$16.35	\$20.26	\$24.17	\$28.07	\$31.98	\$35.89	\$39.80	\$43.71	\$51.52
26			\$16.46	\$20.41	\$24.35	\$28.30	\$32.24	\$36.19	\$40.13	\$44.08	\$51.97
27			\$16.58	\$20.56	\$24.55	\$28.53	\$32.52	\$36.50	\$40.48	\$44.47	\$52.44
28			\$16.68	\$20.70	\$24.72	\$28.74	\$32.76	\$36.78	\$40.80	\$44.82	\$52.85
29			\$16.79	\$20.84	\$24.89	\$28.95	\$33.00	\$37.06	\$41.11	\$45.16	\$53.27
30			\$16.89	\$20.98	\$25.07	\$29.16	\$33.24	\$37.33	\$41.42	\$45.51	\$53.69
31			\$17.31	\$21.54	\$25.77	\$30.00	\$34.23	\$38.46	\$42.69	\$46.92	\$55.38
32			\$17.74	\$22.12	\$26.49	\$30.86	\$35.24	\$39.61	\$43.98	\$48.35	\$57.10
33			\$18.15	\$22.65	\$27.16	\$31.67	\$36.17	\$40.68	\$45.19	\$49.70	\$58.71
34			\$18.53	\$23.17	\$27.81	\$32.44	\$37.08	\$41.72	\$46.35	\$50.99	\$60.26
35			\$18.92	\$23.68	\$28.44	\$33.21	\$37.97	\$42.74	\$47.50	\$52.26	\$61.79
36			\$19.47	\$24.42	\$29.37	\$34.32	\$39.27	\$44.22	\$49.16	\$54.11	\$64.01
37			\$20.02	\$25.15	\$30.28	\$35.41	\$40.55	\$45.68	\$50.81	\$55.94	\$66.20
38		\$15.24	\$20.55	\$25.85	\$31.16	\$36.47	\$41.78	\$47.08	\$52.39	\$57.70	\$68.31
39		\$15.57	\$21.05	\$26.52	\$31.99	\$37.47	\$42.94	\$48.41	\$53.89	\$59.36	\$70.31
40		\$15.91	\$21.55	\$27.19	\$32.83	\$38.47	\$44.11	\$49.75	\$55.39	\$61.03	\$72.31
41		\$16.40	\$22.29	\$28.18	\$34.06	\$39.95	\$45.84	\$51.73	\$57.61	\$63.50	\$75.28
42		\$16.90	\$23.03	\$29.17	\$35.30	\$41.44	\$47.57	\$53.71	\$59.84	\$65.98	\$78.25
43		\$17.37	\$23.74	\$30.11	\$36.48	\$42.85	\$49.22	\$55.59	\$61.96	\$68.33	\$81.08
44		\$17.82	\$24.41	\$31.01	\$37.60	\$44.20	\$50.79	\$57.39	\$63.98	\$70.58	\$83.77
45		\$18.26	\$25.08	\$31.90	\$38.72	\$45.54	\$52.36	\$59.18	\$66.00	\$72.82	\$86.46
46		\$18.77	\$25.85	\$32.92	\$39.99	\$47.07	\$54.14	\$61.22	\$68.29	\$75.36	\$89.51
47		\$19.28	\$26.60	\$33.93	\$41.26	\$48.58	\$55.91	\$63.23	\$70.56	\$77.89	\$92.54
48		\$19.76	\$27.33	\$34.90	\$42.47	\$50.04	\$57.61	\$65.18	\$72.74	\$80.31	\$95.45
49		\$20.22	\$28.02	\$35.82	\$43.61	\$51.41	\$59.21	\$67.01	\$74.80	\$82.60	\$98.20
50		\$20.68	\$28.71	\$36.73	\$44.76	\$52.79	\$60.81	\$68.84	\$76.87	\$84.89	\$100.95
51		\$21.79	\$30.37	\$38.95	\$47.53	\$56.12	\$64.70	\$73.28	\$81.86	\$90.44	\$107.61
52	\$15.59	\$22.90	\$32.04	\$41.17	\$50.31	\$59.45	\$68.58	\$77.72	\$86.86	\$95.99	\$114.27
53	\$16.22	\$23.96	\$33.62	\$43.29	\$52.96	\$62.62	\$72.29	\$81.96	\$91.62	\$101.29	\$120.62
54	\$16.83	\$24.96	\$35.13	\$45.30	\$55.47	\$65.63	\$75.80	\$85.97	\$96.14	\$106.31	\$126.64
55	\$17.43	\$25.96	\$36.63	\$47.30	\$57.97	\$68.64	\$79.31	\$89.98	\$100.65	\$111.32	\$132.66
56	\$18.18	\$27.22	\$38.51	\$49.81	\$61.11	\$72.40	\$83.70	\$95.00	\$106.29	\$117.59	\$140.18
57	\$18.93	\$28.47	\$40.39	\$52.32	\$64.24	\$76.16	\$88.09	\$100.01	\$111.93	\$123.86	\$147.70
58	\$19.65	\$29.66	\$42.18	\$54.70	\$67.22	\$79.74	\$92.26	\$104.78	\$117.30	\$129.82	\$154.86
59	\$20.33	\$30.80	\$43.88	\$56.97	\$70.06	\$83.14	\$96.23	\$109.32	\$122.40	\$135.49	\$161.66
60	\$21.01	\$31.93	\$45.58	\$59.24	\$72.89	\$86.54	\$100.20	\$113.85	\$127.50	\$141.16	\$168.46

SIMPL STANDARD - MALE

Monthly Quick Quotes

NON-NICOTINE

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
61	\$22.40	\$34.25	\$49.06	\$63.87	\$78.68	\$93.49	\$108.31	\$123.12	\$137.93	\$152.74	\$182.36
62	\$23.79	\$36.57	\$52.54	\$68.51	\$84.49	\$100.46	\$116.43	\$132.40	\$148.38	\$164.35	\$196.29
63	\$25.12	\$38.78	\$55.86	\$72.94	\$90.01	\$107.09	\$124.17	\$141.25	\$158.33	\$175.40	\$209.56
64	\$26.38	\$40.88	\$59.00	\$77.13	\$95.25	\$113.38	\$131.50	\$149.63	\$167.75	\$185.88	\$222.13
65	\$27.64	\$42.98	\$62.15	\$81.33	\$100.50	\$119.68	\$138.85	\$158.03	\$177.20	\$196.38	\$234.73
66	\$29.28	\$45.72	\$66.26	\$86.81	\$107.36	\$127.90	\$148.45	\$169.00	\$189.54	\$210.09	\$251.18
67	\$30.93	\$48.46	\$70.38	\$92.30	\$114.21	\$136.13	\$158.05	\$179.97	\$201.89	\$223.80	\$267.64
68	\$32.49	\$51.07	\$74.30	\$97.52	\$120.75	\$143.97	\$167.20	\$190.42	\$213.64	\$236.87	\$283.32
69	\$33.98	\$53.55	\$78.02	\$102.48	\$126.94	\$151.41	\$175.87	\$200.34	\$224.80	\$249.26	\$298.19
70	\$35.47	\$56.04	\$81.74	\$107.45	\$133.15	\$158.86	\$184.57	\$210.27	\$235.98	\$261.68	\$313.09
71	\$37.98	\$60.22	\$88.02	\$115.82	\$143.62	\$171.42	\$199.21	\$227.01	\$254.81	\$282.61	\$338.21
72	\$40.49	\$64.41	\$94.30	\$124.19	\$154.08	\$183.97	\$213.86	\$243.76	\$273.65	\$303.54	\$363.32
73	\$42.89	\$68.39	\$100.28	\$132.16	\$164.05	\$195.93	\$227.82	\$259.70	\$291.59	\$323.47	\$387.24
74	\$45.16	\$72.18	\$105.96	\$139.74	\$173.52	\$207.30	\$241.08	\$274.85	\$308.63	\$342.41	\$409.97
75	\$47.43	\$75.97	\$111.64	\$147.32	\$182.99	\$218.66	\$254.33	\$290.01	\$325.68	\$361.35	\$432.70
76	\$51.60	\$82.92	\$122.07	\$161.22	\$200.37	\$239.51	\$278.66	\$317.81	\$356.96	\$396.11	\$474.40
77	\$55.77	\$89.87	\$132.50	\$175.12	\$217.75	\$260.37	\$302.99	\$345.62	\$388.24	\$430.87	\$516.11
78	\$59.74	\$96.49	\$142.42	\$188.36	\$234.29	\$280.22	\$326.16	\$372.09	\$418.02	\$463.96	\$555.82
79	\$63.52	\$102.78	\$151.85	\$200.93	\$250.00	\$299.08	\$348.16	\$397.23	\$446.31	\$495.38	\$593.54
80	\$67.29	\$109.07	\$161.29	\$213.51	\$265.73	\$317.95	\$370.17	\$422.39	\$474.61	\$526.83	\$631.28

SIMPL STANDARD - MALE

Monthly Quick Quotes

NICOTINE USER

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18			\$19.37	\$24.28	\$29.20	\$34.11	\$39.02	\$43.94	\$48.85	\$53.77	\$63.59
19			\$19.52	\$24.48	\$29.45	\$34.41	\$39.38	\$44.34	\$49.31	\$54.27	\$64.20
20			\$19.67	\$24.69	\$29.70	\$34.72	\$39.74	\$44.75	\$49.77	\$54.78	\$64.81
21			\$19.83	\$24.89	\$29.96	\$35.03	\$40.09	\$45.16	\$50.23	\$55.29	\$65.43
22			\$19.98	\$25.10	\$30.22	\$35.34	\$40.46	\$45.58	\$50.70	\$55.82	\$66.06
23			\$20.13	\$25.30	\$30.47	\$35.64	\$40.80	\$45.97	\$51.14	\$56.31	\$66.65
24		\$15.06	\$20.28	\$25.49	\$30.71	\$35.93	\$41.14	\$46.36	\$51.58	\$56.80	\$67.23
25		\$15.15	\$20.41	\$25.68	\$30.94	\$36.20	\$41.47	\$46.73	\$51.99	\$57.26	\$67.78
26		\$15.40	\$20.79	\$26.18	\$31.57	\$36.95	\$42.34	\$47.73	\$53.12	\$58.51	\$69.28
27		\$15.65	\$21.16	\$26.68	\$32.19	\$37.70	\$43.22	\$48.73	\$54.24	\$59.76	\$70.78
28		\$15.89	\$21.52	\$27.16	\$32.79	\$38.42	\$44.06	\$49.69	\$55.32	\$60.96	\$72.22
29		\$16.12	\$21.86	\$27.61	\$33.36	\$39.10	\$44.85	\$50.60	\$56.34	\$62.09	\$73.58
30		\$16.34	\$22.20	\$28.06	\$33.92	\$39.78	\$45.64	\$51.50	\$57.36	\$63.22	\$74.94
31		\$16.77	\$22.84	\$28.92	\$34.99	\$41.06	\$47.13	\$53.21	\$59.28	\$65.35	\$77.50
32		\$17.20	\$23.48	\$29.77	\$36.05	\$42.34	\$48.62	\$54.91	\$61.19	\$67.48	\$80.05
33		\$17.60	\$24.09	\$30.58	\$37.07	\$43.56	\$50.05	\$56.54	\$63.02	\$69.51	\$82.49
34		\$17.99	\$24.67	\$31.36	\$38.04	\$44.72	\$51.41	\$58.09	\$64.77	\$71.46	\$84.82
35		\$18.38	\$25.25	\$32.13	\$39.00	\$45.88	\$52.75	\$59.63	\$66.50	\$73.38	\$87.13
36		\$19.04	\$26.25	\$33.46	\$40.67	\$47.87	\$55.08	\$62.29	\$69.50	\$76.71	\$91.12
37		\$19.71	\$27.26	\$34.80	\$42.34	\$49.89	\$57.43	\$64.97	\$72.52	\$80.06	\$95.15
38		\$20.35	\$28.21	\$36.07	\$43.93	\$51.79	\$59.65	\$67.51	\$75.37	\$83.23	\$98.95
39		\$20.95	\$29.11	\$37.27	\$45.43	\$53.59	\$61.75	\$69.91	\$78.07	\$86.23	\$102.55
40		\$21.55	\$30.02	\$38.48	\$46.94	\$55.41	\$63.87	\$72.34	\$80.80	\$89.26	\$106.19
41	\$15.13	\$22.14	\$30.89	\$39.65	\$48.40	\$57.16	\$65.91	\$74.67	\$83.42	\$92.18	\$109.69
42	\$15.48	\$22.72	\$31.76	\$40.81	\$49.86	\$58.90	\$67.95	\$77.00	\$86.04	\$95.09	\$113.18
43	\$15.81	\$23.27	\$32.60	\$41.92	\$51.25	\$60.57	\$69.89	\$79.22	\$88.54	\$97.87	\$116.51
44	\$16.13	\$23.80	\$33.39	\$42.98	\$52.56	\$62.15	\$71.74	\$81.33	\$90.91	\$100.50	\$119.68
45	\$16.45	\$24.33	\$34.18	\$44.03	\$53.88	\$63.73	\$73.58	\$83.44	\$93.29	\$103.14	\$122.84
46	\$16.91	\$25.10	\$35.34	\$45.58	\$55.82	\$66.06	\$76.30	\$86.54	\$96.78	\$107.02	\$127.50
47	\$17.38	\$25.89	\$36.52	\$47.15	\$57.78	\$68.41	\$79.04	\$89.67	\$100.30	\$110.93	\$132.19
48	\$17.83	\$26.63	\$37.63	\$48.63	\$59.63	\$70.63	\$81.63	\$92.63	\$103.63	\$114.63	\$136.63
49	\$18.25	\$27.33	\$38.69	\$50.04	\$61.40	\$72.75	\$84.11	\$95.46	\$106.81	\$118.17	\$140.88
50	\$18.67	\$28.04	\$39.74	\$51.45	\$63.15	\$74.86	\$86.57	\$98.27	\$109.98	\$121.68	\$145.10
51	\$19.58	\$29.55	\$42.01	\$54.47	\$66.94	\$79.40	\$91.86	\$104.32	\$116.78	\$129.25	\$154.17
52	\$20.49	\$31.06	\$44.28	\$57.50	\$70.72	\$83.93	\$97.15	\$110.37	\$123.59	\$136.81	\$163.24
53	\$21.35	\$32.50	\$46.44	\$60.38	\$74.32	\$88.26	\$102.20	\$116.14	\$130.08	\$144.02	\$171.90
54	\$22.17	\$33.87	\$48.50	\$63.12	\$77.75	\$92.37	\$106.99	\$121.62	\$136.24	\$150.87	\$180.12
55	\$23.00	\$35.24	\$50.55	\$65.86	\$81.17	\$96.48	\$111.79	\$127.10	\$142.40	\$157.71	\$188.33
56	\$23.98	\$36.88	\$53.00	\$69.13	\$85.25	\$101.38	\$117.50	\$133.63	\$149.75	\$165.88	\$198.13
57	\$24.95	\$38.50	\$55.44	\$72.38	\$89.32	\$106.26	\$123.20	\$140.14	\$157.08	\$174.02	\$207.89
58	\$25.88	\$40.06	\$57.77	\$75.49	\$93.21	\$110.92	\$128.64	\$146.35	\$164.07	\$181.79	\$217.22
59	\$26.77	\$41.53	\$59.99	\$78.44	\$96.89	\$115.35	\$133.80	\$152.26	\$170.71	\$189.16	\$226.07
60	\$27.65	\$43.01	\$62.20	\$81.39	\$100.58	\$119.77	\$138.97	\$158.16	\$177.35	\$196.54	\$234.92

SIMPL STANDARD - MALE

Monthly Quick Quotes

NICOTINE USER

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
61	\$29.32	\$45.78	\$66.36	\$86.94	\$107.52	\$128.10	\$148.68	\$169.26	\$189.84	\$210.41	\$251.57
62	\$30.98	\$48.56	\$70.52	\$92.49	\$114.46	\$136.42	\$158.39	\$180.36	\$202.32	\$224.29	\$268.22
63	\$32.57	\$51.20	\$74.49	\$97.77	\$121.06	\$144.35	\$167.63	\$190.92	\$214.21	\$237.49	\$284.07
64	\$34.08	\$53.71	\$78.25	\$102.80	\$127.34	\$151.88	\$176.42	\$200.97	\$225.51	\$250.05	\$299.14
65	\$35.58	\$56.22	\$82.02	\$107.82	\$133.62	\$159.41	\$185.21	\$211.01	\$236.81	\$262.61	\$314.20
66	\$37.98	\$60.22	\$88.01	\$115.81	\$143.61	\$171.40	\$199.20	\$227.00	\$254.79	\$282.59	\$338.18
67	\$40.38	\$64.22	\$94.01	\$123.81	\$153.61	\$183.40	\$213.20	\$243.00	\$272.79	\$302.59	\$362.18
68	\$42.66	\$68.02	\$99.72	\$131.42	\$163.12	\$194.82	\$226.52	\$258.22	\$289.92	\$321.62	\$385.02
69	\$44.83	\$71.64	\$105.15	\$138.66	\$172.17	\$205.67	\$239.18	\$272.69	\$306.20	\$339.71	\$406.72
70	\$47.00	\$75.26	\$110.57	\$145.89	\$181.21	\$216.52	\$251.84	\$287.16	\$322.47	\$357.79	\$428.42
71	\$50.21	\$80.60	\$118.59	\$156.58	\$194.57	\$232.56	\$270.55	\$308.54	\$346.53	\$384.52	\$460.50
72	\$53.42	\$85.95	\$126.61	\$167.27	\$207.93	\$248.59	\$289.25	\$329.91	\$370.57	\$411.23	\$492.55
73	\$56.47	\$91.04	\$134.25	\$177.45	\$220.66	\$263.87	\$307.07	\$350.28	\$393.49	\$436.69	\$523.11
74	\$59.37	\$95.87	\$141.49	\$187.12	\$232.74	\$278.36	\$323.99	\$369.61	\$415.23	\$460.86	\$552.10
75	\$62.28	\$100.71	\$148.75	\$196.79	\$244.84	\$292.88	\$340.92	\$388.96	\$437.00	\$485.05	\$581.13
76	\$66.73	\$108.13	\$159.89	\$211.64	\$263.39	\$315.15	\$366.90	\$418.66	\$470.41	\$522.16	\$625.67
77	\$71.19	\$115.56	\$171.03	\$226.50	\$281.96	\$337.43	\$392.90	\$448.37	\$503.83	\$559.30	\$670.24
78	\$75.43	\$122.63	\$181.64	\$240.64	\$299.64	\$358.65	\$417.65	\$476.65	\$535.66	\$594.66	\$712.67
79	\$79.46	\$129.35	\$191.71	\$254.07	\$316.43	\$378.79	\$441.15	\$503.51	\$565.88	\$628.24	\$752.96
80	\$83.49	\$136.07	\$201.79	\$267.51	\$333.23	\$398.95	\$464.67	\$530.40	\$596.12	\$661.84	\$793.28

SIMPL STANDARD - FEMALE

Monthly Quick Quotes

NON-NICOTINE

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18				\$17.81	\$21.10	\$24.40	\$27.69	\$30.99	\$34.28	\$37.58	\$44.17
19				\$17.98	\$21.32	\$24.66	\$28.00	\$31.34	\$34.68	\$38.02	\$44.70
20				\$18.16	\$21.54	\$24.92	\$28.31	\$31.69	\$35.07	\$38.46	\$45.22
21				\$18.33	\$21.76	\$25.19	\$28.61	\$32.04	\$35.47	\$38.90	\$45.75
22			\$15.03	\$18.50	\$21.97	\$25.44	\$28.91	\$32.38	\$35.84	\$39.31	\$46.25
23			\$15.16	\$18.67	\$22.18	\$25.69	\$29.20	\$32.71	\$36.22	\$39.73	\$46.75
24			\$15.27	\$18.82	\$22.37	\$25.92	\$29.47	\$33.02	\$36.57	\$40.12	\$47.22
25			\$15.39	\$18.98	\$22.57	\$26.16	\$29.75	\$33.34	\$36.93	\$40.52	\$47.69
26			\$15.61	\$19.28	\$22.94	\$26.60	\$30.27	\$33.93	\$37.59	\$41.26	\$48.58
27			\$15.84	\$19.58	\$23.32	\$27.06	\$30.80	\$34.54	\$38.28	\$42.02	\$49.50
28			\$16.05	\$19.86	\$23.67	\$27.48	\$31.29	\$35.09	\$38.90	\$42.71	\$50.33
29			\$16.26	\$20.14	\$24.02	\$27.89	\$31.77	\$35.65	\$39.53	\$43.41	\$51.16
30			\$16.46	\$20.41	\$24.35	\$28.30	\$32.24	\$36.19	\$40.13	\$44.08	\$51.97
31			\$16.76	\$20.80	\$24.85	\$28.89	\$32.94	\$36.98	\$41.03	\$45.07	\$53.16
32			\$17.06	\$21.20	\$25.35	\$29.49	\$33.63	\$37.78	\$41.92	\$46.07	\$54.35
33			\$17.34	\$21.58	\$25.82	\$30.06	\$34.30	\$38.54	\$42.77	\$47.01	\$55.49
34			\$17.61	\$21.94	\$26.27	\$30.60	\$34.93	\$39.26	\$43.59	\$47.92	\$56.57
35			\$17.88	\$22.30	\$26.72	\$31.14	\$35.56	\$39.98	\$44.40	\$48.82	\$57.66
36			\$18.35	\$22.93	\$27.51	\$32.08	\$36.66	\$41.24	\$45.81	\$50.39	\$59.54
37			\$18.83	\$23.56	\$28.29	\$33.03	\$37.76	\$42.49	\$47.23	\$51.96	\$61.43
38			\$19.28	\$24.16	\$29.05	\$33.93	\$38.81	\$43.70	\$48.58	\$53.47	\$63.23
39			\$19.70	\$24.73	\$29.75	\$34.78	\$39.80	\$44.83	\$49.85	\$54.88	\$64.93
40			\$20.13	\$25.30	\$30.47	\$35.64	\$40.80	\$45.97	\$51.14	\$56.31	\$66.65
41		\$15.34	\$20.69	\$26.05	\$31.40	\$36.76	\$42.12	\$47.47	\$52.83	\$58.18	\$68.89
42		\$15.71	\$21.25	\$26.80	\$32.34	\$37.88	\$43.43	\$48.97	\$54.51	\$60.06	\$71.14
43		\$16.07	\$21.79	\$27.51	\$33.23	\$38.95	\$44.67	\$50.39	\$56.12	\$61.84	\$73.28
44		\$16.41	\$22.30	\$28.19	\$34.09	\$39.98	\$45.87	\$51.76	\$57.66	\$63.55	\$75.33
45		\$16.75	\$22.81	\$28.87	\$34.93	\$40.99	\$47.05	\$53.11	\$59.17	\$65.24	\$77.36
46		\$17.01	\$23.20	\$29.40	\$35.59	\$41.78	\$47.98	\$54.17	\$60.36	\$66.55	\$78.94
47		\$17.27	\$23.59	\$29.91	\$36.24	\$42.56	\$48.88	\$55.20	\$61.53	\$67.85	\$80.49
48		\$17.52	\$23.97	\$30.41	\$36.86	\$43.31	\$49.76	\$56.20	\$62.65	\$69.10	\$81.99
49		\$17.76	\$24.33	\$30.90	\$37.46	\$44.03	\$50.60	\$57.17	\$63.73	\$70.30	\$83.44
50		\$18.00	\$24.68	\$31.37	\$38.05	\$44.74	\$51.42	\$58.11	\$64.79	\$71.48	\$84.85
51		\$18.61	\$25.60	\$32.60	\$39.59	\$46.58	\$53.58	\$60.57	\$67.56	\$74.56	\$88.54
52		\$19.23	\$26.53	\$33.83	\$41.13	\$48.43	\$55.73	\$63.03	\$70.33	\$77.63	\$92.23
53		\$19.81	\$27.41	\$35.00	\$42.60	\$50.19	\$57.78	\$65.38	\$72.97	\$80.57	\$95.76
54		\$20.37	\$28.25	\$36.12	\$44.00	\$51.87	\$59.74	\$67.62	\$75.49	\$83.37	\$99.11
55		\$20.93	\$29.08	\$37.23	\$45.38	\$53.53	\$61.69	\$69.84	\$77.99	\$86.14	\$102.44
56		\$21.61	\$30.11	\$38.60	\$47.09	\$55.59	\$64.08	\$72.58	\$81.07	\$89.56	\$106.55
57	\$15.23	\$22.29	\$31.13	\$39.96	\$48.79	\$57.63	\$66.46	\$75.30	\$84.13	\$92.96	\$110.63
58	\$15.62	\$22.94	\$32.10	\$41.26	\$50.42	\$59.58	\$68.74	\$77.90	\$87.06	\$96.22	\$114.54
59	\$15.99	\$23.56	\$33.03	\$42.49	\$51.96	\$61.43	\$70.90	\$80.36	\$89.83	\$99.30	\$118.23
60	\$16.36	\$24.18	\$33.96	\$43.73	\$53.51	\$63.29	\$73.07	\$82.84	\$92.62	\$102.40	\$121.95

SIMPL STANDARD - FEMALE

Monthly Quick Quotes

NON-NICOTINE

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
61	\$17.22	\$25.61	\$36.10	\$46.59	\$57.08	\$67.58	\$78.07	\$88.56	\$99.05	\$109.54	\$130.53
62	\$18.07	\$27.04	\$38.24	\$49.45	\$60.66	\$71.86	\$83.07	\$94.28	\$105.48	\$116.69	\$139.10
63	\$18.89	\$28.40	\$40.29	\$52.18	\$64.07	\$75.96	\$87.84	\$99.73	\$111.62	\$123.51	\$147.29
64	\$19.67	\$29.69	\$42.23	\$54.76	\$67.29	\$79.83	\$92.36	\$104.90	\$117.43	\$129.96	\$155.03
65	\$20.44	\$30.99	\$44.17	\$57.35	\$70.53	\$83.71	\$96.89	\$110.08	\$123.26	\$136.44	\$162.80
66	\$21.54	\$32.81	\$46.91	\$61.00	\$75.10	\$89.19	\$103.29	\$117.38	\$131.48	\$145.57	\$173.76
67	\$22.63	\$34.64	\$49.65	\$64.66	\$79.67	\$94.67	\$109.68	\$124.69	\$139.70	\$154.71	\$184.72
68	\$23.68	\$36.38	\$52.26	\$68.14	\$84.01	\$99.89	\$115.77	\$131.65	\$147.52	\$163.40	\$195.16
69	\$24.67	\$38.03	\$54.73	\$71.44	\$88.14	\$104.84	\$121.55	\$138.25	\$154.95	\$171.66	\$205.06
70	\$25.66	\$39.68	\$57.21	\$74.74	\$92.27	\$109.80	\$127.33	\$144.86	\$162.38	\$179.91	\$214.97
71	\$27.38	\$42.55	\$61.52	\$80.48	\$99.45	\$118.41	\$137.38	\$156.34	\$175.31	\$194.27	\$232.20
72	\$29.11	\$45.43	\$65.83	\$86.23	\$106.63	\$127.03	\$147.43	\$167.83	\$188.23	\$208.63	\$249.44
73	\$30.75	\$48.16	\$69.93	\$91.70	\$113.47	\$135.24	\$157.01	\$178.78	\$200.55	\$222.32	\$265.86
74	\$32.31	\$50.76	\$73.83	\$96.90	\$119.97	\$143.04	\$166.11	\$189.18	\$212.25	\$235.32	\$281.46
75	\$33.87	\$53.36	\$77.73	\$102.10	\$126.47	\$150.84	\$175.21	\$199.58	\$223.95	\$248.32	\$297.05
76	\$36.65	\$57.99	\$84.68	\$111.36	\$138.04	\$164.73	\$191.41	\$218.10	\$244.78	\$271.46	\$324.83
77	\$39.42	\$62.62	\$91.61	\$120.61	\$149.61	\$178.60	\$207.60	\$236.60	\$265.59	\$294.59	\$352.58
78	\$42.07	\$67.03	\$98.23	\$129.43	\$160.63	\$191.83	\$223.03	\$254.23	\$285.43	\$316.63	\$379.03
79	\$44.58	\$71.22	\$104.51	\$137.81	\$171.10	\$204.40	\$237.69	\$270.99	\$304.28	\$337.58	\$404.17
80	\$47.09	\$75.40	\$110.79	\$146.18	\$181.57	\$216.95	\$252.34	\$287.73	\$323.12	\$358.51	\$429.28

SIMPL STANDARD - FEMALE

Monthly Quick Quotes

NICOTINE USER

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
18			\$16.88	\$20.97	\$25.06	\$29.14	\$33.23	\$37.31	\$41.40	\$45.49	\$53.66
19			\$16.91	\$21.01	\$25.10	\$29.20	\$33.29	\$37.39	\$41.48	\$45.58	\$53.77
20			\$16.94	\$21.04	\$25.15	\$29.25	\$33.36	\$37.46	\$41.57	\$45.67	\$53.88
21			\$16.97	\$21.08	\$25.19	\$29.31	\$33.42	\$37.54	\$41.65	\$45.76	\$53.99
22			\$17.00	\$21.13	\$25.25	\$29.38	\$33.50	\$37.63	\$41.75	\$45.88	\$54.13
23			\$17.03	\$21.16	\$25.30	\$29.43	\$33.57	\$37.70	\$41.84	\$45.97	\$54.24
24			\$17.06	\$21.20	\$25.35	\$29.49	\$33.63	\$37.78	\$41.92	\$46.07	\$54.35
25			\$17.08	\$21.24	\$25.39	\$29.54	\$33.70	\$37.85	\$42.00	\$46.16	\$54.46
26			\$17.34	\$21.58	\$25.82	\$30.06	\$34.30	\$38.54	\$42.77	\$47.01	\$55.49
27			\$17.59	\$21.91	\$26.24	\$30.56	\$34.88	\$39.20	\$43.52	\$47.85	\$56.49
28			\$17.83	\$22.24	\$26.64	\$31.04	\$35.45	\$39.85	\$44.25	\$48.66	\$57.46
29			\$18.06	\$22.54	\$27.02	\$31.50	\$35.98	\$40.46	\$44.94	\$49.42	\$58.38
30			\$18.29	\$22.85	\$27.40	\$31.96	\$36.51	\$41.07	\$45.63	\$50.18	\$59.29
31			\$18.82	\$23.55	\$28.28	\$33.01	\$37.74	\$42.48	\$47.21	\$51.94	\$61.40
32			\$19.35	\$24.25	\$29.16	\$34.07	\$38.97	\$43.88	\$48.79	\$53.70	\$63.51
33			\$19.85	\$24.92	\$29.99	\$35.07	\$40.14	\$45.21	\$50.29	\$55.36	\$65.51
34		\$15.09	\$20.32	\$25.56	\$30.79	\$36.02	\$41.26	\$46.49	\$51.72	\$56.96	\$67.42
35		\$15.41	\$20.80	\$26.20	\$31.59	\$36.98	\$42.37	\$47.77	\$53.16	\$58.55	\$69.34
36		\$15.83	\$21.43	\$27.03	\$32.63	\$38.23	\$43.83	\$49.43	\$55.03	\$60.63	\$71.84
37		\$16.24	\$22.05	\$27.85	\$33.66	\$39.47	\$45.27	\$51.08	\$56.89	\$62.69	\$74.31
38		\$16.64	\$22.64	\$28.65	\$34.65	\$40.66	\$46.66	\$52.67	\$58.68	\$64.68	\$76.69
39		\$17.01	\$23.20	\$29.40	\$35.59	\$41.78	\$47.98	\$54.17	\$60.36	\$66.55	\$78.94
40		\$17.39	\$23.77	\$30.15	\$36.53	\$42.91	\$49.29	\$55.67	\$62.05	\$68.43	\$81.19
41		\$17.89	\$24.53	\$31.16	\$37.80	\$44.43	\$51.07	\$57.70	\$64.34	\$70.97	\$84.24
42		\$18.40	\$25.28	\$32.17	\$39.06	\$45.94	\$52.83	\$59.72	\$66.60	\$73.49	\$87.26
43		\$18.88	\$26.01	\$33.14	\$40.27	\$47.40	\$54.53	\$61.66	\$68.79	\$75.92	\$90.18
44		\$19.34	\$26.70	\$34.06	\$41.42	\$48.78	\$56.13	\$63.49	\$70.85	\$78.21	\$92.93
45		\$19.80	\$27.39	\$34.97	\$42.56	\$50.15	\$57.74	\$65.32	\$72.91	\$80.50	\$95.67
46		\$20.64	\$28.65	\$36.66	\$44.67	\$52.67	\$60.68	\$68.69	\$76.70	\$84.71	\$100.72
47		\$21.49	\$29.92	\$38.35	\$46.78	\$55.21	\$63.64	\$72.08	\$80.51	\$88.94	\$105.80
48	\$15.23	\$22.29	\$31.13	\$39.96	\$48.79	\$57.63	\$66.46	\$75.30	\$84.13	\$92.96	\$110.63
49	\$15.68	\$23.06	\$32.27	\$41.49	\$50.70	\$59.92	\$69.13	\$78.35	\$87.56	\$96.78	\$115.21
50	\$16.14	\$23.82	\$33.42	\$43.01	\$52.61	\$62.21	\$71.80	\$81.40	\$91.00	\$100.59	\$119.79
51	\$16.69	\$24.73	\$34.78	\$44.83	\$54.89	\$64.94	\$74.99	\$85.04	\$95.10	\$105.15	\$125.25
52	\$17.23	\$25.64	\$36.14	\$46.65	\$57.15	\$67.66	\$78.16	\$88.67	\$99.18	\$109.68	\$130.69
53	\$17.75	\$26.50	\$37.44	\$48.38	\$59.32	\$70.25	\$81.19	\$92.13	\$103.07	\$114.01	\$135.88
54	\$18.24	\$27.32	\$38.67	\$50.02	\$61.37	\$72.72	\$84.07	\$95.42	\$106.77	\$118.12	\$140.82
55	\$18.74	\$28.15	\$39.91	\$51.67	\$63.43	\$75.19	\$86.95	\$98.72	\$110.48	\$122.24	\$145.76
56	\$19.32	\$29.11	\$41.36	\$53.60	\$65.85	\$78.09	\$90.34	\$102.58	\$114.83	\$127.07	\$151.56
57	\$19.90	\$30.09	\$42.82	\$55.55	\$68.28	\$81.01	\$93.74	\$106.47	\$119.20	\$131.93	\$157.39
58	\$20.45	\$31.01	\$44.20	\$57.39	\$70.58	\$83.77	\$96.96	\$110.15	\$123.34	\$136.53	\$162.91
59	\$20.98	\$31.88	\$45.51	\$59.14	\$72.77	\$86.40	\$100.03	\$113.66	\$127.29	\$140.92	\$168.18
60	\$21.51	\$32.76	\$46.83	\$60.89	\$74.96	\$89.03	\$103.09	\$117.16	\$131.23	\$145.29	\$173.43

SIMPL STANDARD - FEMALE

Monthly Quick Quotes

NICOTINE USER

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	\$30,000
61	\$22.47	\$34.36	\$49.23	\$64.10	\$78.97	\$93.84	\$108.71	\$123.58	\$138.45	\$153.32	\$183.06
62	\$23.43	\$35.97	\$51.64	\$67.31	\$82.98	\$98.66	\$114.33	\$130.00	\$145.67	\$161.34	\$192.69
63	\$24.35	\$37.49	\$53.93	\$70.36	\$86.80	\$103.23	\$119.67	\$136.10	\$152.54	\$168.97	\$201.84
64	\$25.22	\$38.95	\$56.11	\$73.27	\$90.43	\$107.59	\$124.75	\$141.91	\$159.07	\$176.24	\$210.56
65	\$26.09	\$40.40	\$58.29	\$76.17	\$94.06	\$111.95	\$129.84	\$147.72	\$165.61	\$183.50	\$219.27
66	\$27.63	\$42.96	\$62.13	\$81.30	\$100.47	\$119.63	\$138.80	\$157.97	\$177.14	\$196.31	\$234.64
67	\$29.16	\$45.52	\$65.97	\$86.42	\$106.87	\$127.32	\$147.77	\$168.22	\$188.67	\$209.12	\$250.02
68	\$30.63	\$47.97	\$69.64	\$91.31	\$112.98	\$134.65	\$156.32	\$177.99	\$199.66	\$221.33	\$264.67
69	\$32.02	\$50.29	\$73.12	\$95.95	\$118.78	\$141.61	\$164.44	\$187.28	\$210.11	\$232.94	\$278.60
70	\$33.41	\$52.60	\$76.59	\$100.58	\$124.57	\$148.56	\$172.55	\$196.54	\$220.53	\$244.52	\$292.50
71	\$35.71	\$56.43	\$82.33	\$108.23	\$134.13	\$160.03	\$185.93	\$211.83	\$237.73	\$263.63	\$315.43
72	\$38.00	\$60.25	\$88.06	\$115.87	\$143.69	\$171.50	\$199.31	\$227.12	\$254.94	\$282.75	\$338.37
73	\$40.18	\$63.89	\$93.52	\$123.15	\$152.79	\$182.42	\$212.05	\$241.68	\$271.32	\$300.95	\$360.21
74	\$42.26	\$67.34	\$98.70	\$130.06	\$161.42	\$192.78	\$224.14	\$255.50	\$286.86	\$318.22	\$380.94
75	\$44.33	\$70.80	\$103.89	\$136.98	\$170.07	\$203.16	\$236.25	\$269.34	\$302.43	\$335.52	\$401.70
76	\$47.63	\$76.29	\$112.13	\$147.96	\$183.80	\$219.63	\$255.47	\$291.30	\$327.14	\$362.97	\$434.64
77	\$50.92	\$81.78	\$120.36	\$158.93	\$197.51	\$236.09	\$274.66	\$313.24	\$351.82	\$390.40	\$467.55
78	\$54.05	\$87.01	\$128.20	\$169.39	\$210.58	\$251.77	\$292.96	\$334.15	\$375.34	\$416.53	\$498.91
79	\$57.03	\$91.97	\$135.65	\$179.32	\$222.99	\$266.67	\$310.34	\$354.02	\$397.69	\$441.36	\$528.71
80	\$60.01	\$96.94	\$143.09	\$189.25	\$235.40	\$281.56	\$327.71	\$373.87	\$420.02	\$466.18	\$558.49

MODIFIED WHOLE LIFE - MALE

NON-NICOTINE

Annual Rates and Values Per \$1,000 Sum Insured

Add \$50.00 Annual Policy Fee

		CASH VALUES			REDUCED PAID UP	
Age	\$1,000 - \$20,000	End of Year 10	End of Year 20		End of Year 10	End of Year 20
40	38.63	118	297		381	682
41	39.00	124	308		386	686
42	39.37	130	319		390	689
43	39.72	136	331		394	694
44	40.06	142	342		398	696
45	40.39	148	354		401	700
46	41.50	155	366		406	704
47	42.61	161	378		408	708
48	43.67	168	390		412	711
49	44.67	175	402		415	713
50	45.68	182	415		418	717
51	47.67	190	429		423	723
52	49.66	197	443		426	728
53	51.56	205	456		430	731
54	53.36	213	470		434	736
55	55.16	221	485		437	742
56	57.99	229	499		441	746
57	60.83	237	514		444	752
58	63.52	246	529		448	758
59	66.09	255	543		453	763
60	68.65	266	559		460	770
61	73.06	278	574		469	776
62	77.47	290	588		477	781
63	81.68	303	603		486	788
64	85.67	316	617		495	794
65	89.66	329	631		503	800
66	96.19	343	644		513	805
67	102.72	356	656		521	810
68	108.94	370	666		530	812
69	114.84	384	676		539	815
70	120.75	397	684		547	817
71	130.54	410	691		555	817
72	140.33	422	697		561	818
73	149.65	434	703		567	818
74	158.50	446	708		574	818
75	167.36	458	711		581	815
76	182.96	469	714		586	814
77	198.57	478	717		590	812
78	213.43	487	719		594	810
79	227.54	494	720		596	807
80	241.66	499	719		596	802

MODIFIED WHOLE LIFE - MALE

NICOTINE USER

Annual Rates and Values Per \$1,000 Sum Insured

Add \$50.00 Annual Policy Fee

		CASH VALUES			REDUCED PAID UP	
Age	\$ 1,000 - \$20,000	End of Year 10	End of Year 20		End of Year 10	End of Year 20
40	47.02	118	297		381	682
41	48.62	124	308		386	686
42	50.22	130	319		390	689
43	51.74	136	331		394	694
44	53.18	142	342		398	696
45	54.63	148	354		401	700
46	56.66	155	366		406	704
47	58.70	161	378		408	708
48	60.64	168	390		412	711
49	62.48	175	402		415	713
50	64.32	182	415		418	717
51	66.64	190	429		423	723
52	68.96	197	443		426	728
53	71.17	205	456		430	731
54	73.27	213	470		434	736
55	75.37	221	485		437	742
56	78.95	229	499		441	746
57	82.54	237	514		444	752
58	85.95	246	529		448	758
59	89.20	255	543		453	763
60	92.44	266	559		460	770
61	98.11	278	574		469	776
62	103.78	290	588		477	781
63	109.18	303	603		486	788
64	114.31	316	617		495	794
65	119.44	329	631		503	800
66	128.25	343	644		513	805
67	137.05	356	656		521	810
68	145.44	370	666		530	812
69	153.40	384	676		539	815
70	161.37	397	684		547	817
71	173.92	410	691		555	817
72	186.47	422	697		561	818
73	198.42	434	703		567	818
74	209.77	446	708		574	818
75	221.12	458	711		581	815
76	239.39	469	714		586	814
77	257.67	478	717		590	812
78	275.07	487	719		594	810
79	291.61	494	720		596	807
80	308.14	499	719		596	802

MODIFIED WHOLE LIFE - FEMALE

NON-NICOTINE

Annual Rates and Values Per \$1,000 Sum Insured

Add \$50.00 Annual Policy Fee

Age	\$ 1,000 - \$20,000	CASH VALUES			REDUCED PAID UP	
		End of Year 10	End of Year 20		End of Year 10	End of Year 20
40	32.31	101	251		371	657
41	32.48	105	260		372	660
42	32.65	110	269		376	662
43	32.81	114	279		376	666
44	32.96	119	288		380	667
45	33.11	124	298		382	670
46	33.56	129	308		385	672
47	34.02	134	319		387	676
48	34.45	139	330		388	680
49	34.86	144	341		390	683
50	35.27	150	353		393	687
51	36.84	155	365		394	691
52	38.41	161	377		396	695
53	39.90	168	390		401	700
54	41.32	174	403		403	705
55	42.74	181	416		407	709
56	44.67	189	430		413	715
57	46.61	197	444		418	721
58	48.45	205	458		422	726
59	50.20	213	473		427	732
60	51.95	222	488		432	739
61	54.64	231	502		438	743
62	57.33	240	517		443	750
63	59.90	249	531		447	755
64	62.33	260	546		455	761
65	64.77	272	561		464	768
66	70.32	283	575		471	773
67	75.88	296	590		481	780
68	81.17	308	603		488	785
69	86.19	321	615		497	789
70	91.22	335	627		507	794
71	97.86	348	640		515	799
72	104.50	362	654		525	805
73	110.82	375	669		533	812
74	116.82	388	683		541	819
75	122.83	400	695		548	824
76	133.05	413	703		556	826
77	143.27	425	707		562	824
78	153.00	436	711		568	823
79	162.24	445	718		571	824
80	171.49	455	726		576	827

MODIFIED WHOLE LIFE - FEMALE

NICOTINE USER

Annual Rates and Values Per \$1,000 Sum Insured

Add \$50.00 Annual Policy Fee

		CASH VALUES			REDUCED PAID UP	
Age	\$ 1,000 - \$20,000	End of Year 10	End of Year 20		End of Year 10	End of Year 20
40	38.33	101	251		371	657
41	39.65	105	260		372	660
42	40.96	110	269		376	662
43	42.22	114	279		376	666
44	43.41	119	288		380	667
45	44.60	124	298		382	670
46	46.18	129	308		385	672
47	47.77	134	319		387	676
48	49.27	139	330		388	680
49	50.71	144	341		390	683
50	52.14	150	353		393	687
51	53.85	155	365		394	691
52	55.56	161	377		396	695
53	57.19	168	390		401	700
54	58.73	174	403		403	705
55	60.28	181	416		407	709
56	62.31	189	430		413	715
57	64.35	197	444		418	721
58	66.28	205	458		422	726
59	68.12	213	473		427	732
60	69.96	222	488		432	739
61	74.00	231	502		438	743
62	78.05	240	517		443	750
63	81.90	249	531		447	755
64	85.56	260	546		455	761
65	89.22	272	561		464	768
66	95.40	283	575		471	773
67	101.58	296	590		481	780
68	107.46	308	603		488	785
69	113.05	321	615		497	789
70	118.64	335	627		507	794
71	126.50	348	640		515	799
72	134.35	362	654		525	805
73	141.83	375	669		533	812
74	148.94	388	683		541	819
75	156.05	400	695		548	824
76	167.98	413	703		556	826
77	179.90	425	707		562	824
78	191.26	436	711		568	823
79	202.05	445	718		571	824
80	212.84	455	726		576	827

MODIFIED WHOLE LIFE - MALE

Monthly Quick Quotes

NON-NICOTINE

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000
40	\$15.34	\$22.49	\$31.42	\$40.36	\$49.29	\$58.22	\$67.16	\$76.09
41	\$15.45	\$22.66	\$31.68	\$40.70	\$49.72	\$58.74	\$67.76	\$76.78
42	\$15.55	\$22.83	\$31.94	\$41.04	\$50.15	\$59.25	\$68.36	\$77.46
43	\$15.65	\$23.00	\$32.18	\$41.37	\$50.55	\$59.74	\$68.92	\$78.11
44	\$15.74	\$23.15	\$32.42	\$41.68	\$50.94	\$60.21	\$69.47	\$78.74
45	\$15.83	\$23.31	\$32.65	\$41.99	\$51.33	\$60.67	\$70.01	\$79.35
46	\$16.14	\$23.82	\$33.42	\$43.01	\$52.61	\$62.21	\$71.80	\$81.40
47	\$16.45	\$24.33	\$34.19	\$44.04	\$53.89	\$63.75	\$73.60	\$83.45
48	\$16.74	\$24.82	\$34.92	\$45.02	\$55.12	\$65.22	\$75.32	\$85.41
49	\$17.02	\$25.28	\$35.61	\$45.94	\$56.27	\$66.60	\$76.93	\$87.26
50	\$17.30	\$25.75	\$36.32	\$46.88	\$57.44	\$68.01	\$78.57	\$89.13
51	\$17.85	\$26.67	\$37.70	\$48.72	\$59.74	\$70.77	\$81.79	\$92.81
52	\$18.41	\$27.59	\$39.08	\$50.56	\$62.04	\$73.53	\$85.01	\$96.50
53	\$18.93	\$28.47	\$40.39	\$52.32	\$64.24	\$76.16	\$88.09	\$100.01
54	\$19.43	\$29.30	\$41.64	\$53.98	\$66.32	\$78.66	\$91.00	\$103.34
55	\$19.93	\$30.14	\$42.89	\$55.65	\$68.40	\$81.16	\$93.92	\$106.67
56	\$20.72	\$31.45	\$44.86	\$58.27	\$71.68	\$85.09	\$98.50	\$111.91
57	\$21.51	\$32.76	\$46.83	\$60.89	\$74.96	\$89.03	\$103.09	\$117.16
58	\$22.25	\$34.00	\$48.69	\$63.38	\$78.07	\$92.76	\$107.45	\$122.14
59	\$22.96	\$35.19	\$50.47	\$65.76	\$81.04	\$96.32	\$111.61	\$126.89
60	\$23.68	\$36.38	\$52.25	\$68.13	\$84.00	\$99.88	\$115.75	\$131.63
61	\$24.90	\$38.42	\$55.31	\$72.21	\$89.10	\$106.00	\$122.89	\$139.79
62	\$26.12	\$40.45	\$58.37	\$76.28	\$94.20	\$112.11	\$130.03	\$147.94
63	\$27.29	\$42.40	\$61.29	\$80.18	\$99.07	\$117.96	\$136.84	\$155.73
64	\$28.40	\$44.25	\$64.06	\$83.87	\$103.68	\$123.49	\$143.30	\$163.11
65	\$29.51	\$46.09	\$66.83	\$87.56	\$108.29	\$129.03	\$149.76	\$170.50
66	\$31.32	\$49.11	\$71.36	\$93.60	\$115.84	\$138.09	\$160.33	\$182.58
67	\$33.13	\$52.13	\$75.89	\$99.64	\$123.40	\$147.15	\$170.90	\$194.66
68	\$34.86	\$55.01	\$80.20	\$105.39	\$130.59	\$155.78	\$180.97	\$206.16
69	\$36.49	\$57.74	\$84.30	\$110.85	\$137.41	\$163.97	\$190.52	\$217.08
70	\$38.13	\$60.47	\$88.40	\$116.32	\$144.24	\$172.17	\$200.09	\$228.01
71	\$40.85	\$65.00	\$95.19	\$125.37	\$155.56	\$185.75	\$215.94	\$246.12
72	\$43.57	\$69.53	\$101.98	\$134.43	\$166.88	\$199.33	\$231.78	\$264.24
73	\$46.15	\$73.84	\$108.44	\$143.05	\$177.66	\$212.26	\$246.87	\$281.48
74	\$48.61	\$77.93	\$114.58	\$151.24	\$187.89	\$224.54	\$261.20	\$297.85
75	\$51.07	\$82.03	\$120.73	\$159.43	\$198.14	\$236.84	\$275.54	\$314.24
76	\$55.40	\$89.24	\$131.55	\$173.86	\$216.17	\$258.48	\$300.79	\$343.10
77	\$59.73	\$96.46	\$142.38	\$188.30	\$234.22	\$280.14	\$326.06	\$371.98
78	\$63.85	\$103.34	\$152.69	\$202.05	\$251.40	\$300.76	\$350.11	\$399.47
79	\$67.77	\$109.86	\$162.48	\$215.10	\$267.72	\$320.34	\$372.96	\$425.57
80	\$71.69	\$116.39	\$172.28	\$228.16	\$284.04	\$339.93	\$395.81	\$451.70

MODIFIED WHOLE LIFE - MALE

Monthly Quick Quotes

NICOTINE USER

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000
40	\$17.67	\$26.37	\$37.25	\$48.12	\$58.99	\$69.87	\$80.74	\$91.61
41	\$18.12	\$27.11	\$38.36	\$49.60	\$60.84	\$72.09	\$83.33	\$94.57
42	\$18.56	\$27.85	\$39.47	\$51.08	\$62.69	\$74.31	\$85.92	\$97.53
43	\$18.98	\$28.55	\$40.52	\$52.48	\$64.45	\$76.41	\$88.38	\$100.34
44	\$19.38	\$29.22	\$41.52	\$53.82	\$66.11	\$78.41	\$90.71	\$103.01
45	\$19.78	\$29.89	\$42.52	\$55.16	\$67.79	\$80.42	\$93.06	\$105.69
46	\$20.35	\$30.83	\$43.93	\$57.04	\$70.14	\$83.24	\$96.34	\$109.45
47	\$20.91	\$31.77	\$45.35	\$58.92	\$72.50	\$86.07	\$99.65	\$113.22
48	\$21.45	\$32.67	\$46.69	\$60.72	\$74.74	\$88.76	\$102.79	\$116.81
49	\$21.96	\$33.52	\$47.97	\$62.42	\$76.87	\$91.32	\$105.76	\$120.21
50	\$22.47	\$34.37	\$49.25	\$64.12	\$79.00	\$93.87	\$108.74	\$123.62
51	\$23.12	\$35.45	\$50.86	\$66.27	\$81.68	\$97.09	\$112.50	\$127.91
52	\$23.76	\$36.52	\$52.47	\$68.41	\$84.36	\$100.31	\$116.25	\$132.20
53	\$24.37	\$37.54	\$54.00	\$70.46	\$86.92	\$103.37	\$119.83	\$136.29
54	\$24.96	\$38.51	\$55.46	\$72.40	\$89.34	\$106.29	\$123.23	\$140.17
55	\$25.54	\$39.48	\$56.91	\$74.34	\$91.77	\$109.20	\$126.63	\$144.06
56	\$26.53	\$41.14	\$59.40	\$77.65	\$95.91	\$114.17	\$132.43	\$150.68
57	\$27.53	\$42.80	\$61.89	\$80.97	\$100.06	\$119.15	\$138.24	\$157.32
58	\$28.48	\$44.38	\$64.25	\$84.13	\$104.00	\$123.88	\$143.76	\$163.63
59	\$29.38	\$45.88	\$66.51	\$87.14	\$107.76	\$128.39	\$149.02	\$169.65
60	\$30.28	\$47.38	\$68.76	\$90.13	\$111.51	\$132.89	\$154.26	\$175.64
61	\$31.85	\$50.00	\$72.69	\$95.38	\$118.06	\$140.75	\$163.44	\$186.13
62	\$33.42	\$52.62	\$76.62	\$100.62	\$124.62	\$148.62	\$172.62	\$196.62
63	\$34.92	\$55.12	\$80.37	\$105.62	\$130.86	\$156.11	\$181.36	\$206.61
64	\$36.35	\$57.49	\$83.93	\$110.36	\$136.80	\$163.23	\$189.66	\$216.10
65	\$37.77	\$59.87	\$87.49	\$115.11	\$142.73	\$170.35	\$197.97	\$225.59
66	\$40.21	\$63.94	\$93.60	\$123.26	\$152.91	\$182.57	\$212.23	\$241.89
67	\$42.66	\$68.01	\$99.70	\$131.40	\$163.09	\$194.78	\$226.47	\$258.17
68	\$44.98	\$71.89	\$105.52	\$139.16	\$172.79	\$206.42	\$240.06	\$273.69
69	\$47.19	\$75.57	\$111.05	\$146.52	\$181.99	\$217.47	\$252.94	\$288.42
70	\$49.41	\$79.26	\$116.58	\$153.89	\$191.21	\$228.53	\$265.84	\$303.16
71	\$52.89	\$85.06	\$125.28	\$165.50	\$205.72	\$245.94	\$286.16	\$326.38
72	\$56.37	\$90.87	\$133.99	\$177.11	\$220.23	\$263.35	\$306.47	\$349.59
73	\$59.69	\$96.39	\$142.28	\$188.16	\$234.05	\$279.93	\$325.82	\$371.70
74	\$62.84	\$101.64	\$150.15	\$198.66	\$247.17	\$295.68	\$344.19	\$392.70
75	\$65.99	\$106.89	\$158.03	\$209.16	\$260.30	\$311.43	\$362.56	\$413.70
76	\$71.06	\$115.34	\$170.70	\$226.06	\$281.42	\$336.78	\$392.14	\$447.50
77	\$76.13	\$123.80	\$183.38	\$242.97	\$302.56	\$362.14	\$421.73	\$481.31
78	\$80.96	\$131.84	\$195.45	\$259.06	\$322.67	\$386.28	\$449.89	\$513.50
79	\$85.55	\$139.49	\$206.93	\$274.36	\$341.80	\$409.23	\$476.67	\$544.10
80	\$90.13	\$147.14	\$218.40	\$289.65	\$360.91	\$432.17	\$503.43	\$574.68

MODIFIED WHOLE LIFE - FEMALE

Monthly Quick Quotes

NON-NICOTINE

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000
40		\$19.57	\$27.04	\$34.51	\$41.98	\$49.46	\$56.93	\$64.40
41		\$19.65	\$27.16	\$34.67	\$42.18	\$49.69	\$57.20	\$64.71
42		\$19.73	\$27.28	\$34.83	\$42.38	\$49.93	\$57.48	\$65.03
43		\$19.80	\$27.39	\$34.97	\$42.56	\$50.15	\$57.74	\$65.32
44		\$19.87	\$27.49	\$35.11	\$42.74	\$50.36	\$57.98	\$65.60
45		\$19.94	\$27.60	\$35.25	\$42.91	\$50.57	\$58.22	\$65.88
46		\$20.15	\$27.91	\$35.67	\$43.43	\$51.19	\$58.95	\$66.71
47		\$20.36	\$28.23	\$36.09	\$43.96	\$51.83	\$59.69	\$67.56
48		\$20.56	\$28.52	\$36.49	\$44.46	\$52.42	\$60.39	\$68.36
49		\$20.75	\$28.81	\$36.87	\$44.93	\$52.99	\$61.05	\$69.12
50		\$20.94	\$29.09	\$37.25	\$45.41	\$53.56	\$61.72	\$69.87
51		\$21.66	\$30.18	\$38.70	\$47.22	\$55.74	\$64.26	\$72.78
52	\$15.28	\$22.39	\$31.27	\$40.15	\$49.04	\$57.92	\$66.80	\$75.68
53	\$15.70	\$23.08	\$32.31	\$41.53	\$50.76	\$59.99	\$69.21	\$78.44
54	\$16.09	\$23.74	\$33.29	\$42.85	\$52.40	\$61.96	\$71.51	\$81.07
55	\$16.49	\$24.39	\$34.28	\$44.16	\$54.04	\$63.93	\$73.81	\$83.69
56	\$17.02	\$25.28	\$35.61	\$45.94	\$56.27	\$66.60	\$76.93	\$87.26
57	\$17.56	\$26.18	\$36.96	\$47.74	\$58.52	\$69.30	\$80.07	\$90.85
58	\$18.07	\$27.03	\$38.24	\$49.44	\$60.65	\$71.85	\$83.05	\$94.26
59	\$18.56	\$27.84	\$39.45	\$51.06	\$62.67	\$74.28	\$85.89	\$97.50
60	\$19.04	\$28.65	\$40.67	\$52.68	\$64.69	\$76.71	\$88.72	\$100.73
61	\$19.79	\$29.90	\$42.53	\$55.17	\$67.80	\$80.44	\$93.07	\$105.71
62	\$20.53	\$31.14	\$44.40	\$57.66	\$70.91	\$84.17	\$97.43	\$110.69
63	\$21.25	\$32.33	\$46.18	\$60.03	\$73.88	\$87.74	\$101.59	\$115.44
64	\$21.92	\$33.45	\$47.87	\$62.28	\$76.69	\$91.11	\$105.52	\$119.94
65	\$22.60	\$34.58	\$49.56	\$64.54	\$79.52	\$94.49	\$109.47	\$124.45
66	\$24.14	\$37.15	\$53.41	\$69.67	\$85.93	\$102.19	\$118.46	\$134.72
67	\$25.68	\$39.72	\$57.27	\$74.81	\$92.36	\$109.91	\$127.46	\$145.00
68	\$27.15	\$42.17	\$60.94	\$79.71	\$98.48	\$117.25	\$136.02	\$154.79
69	\$28.54	\$44.49	\$64.42	\$84.35	\$104.28	\$124.21	\$144.15	\$164.08
70	\$29.94	\$46.81	\$67.91	\$89.00	\$110.10	\$131.19	\$152.29	\$173.38
71	\$31.78	\$49.89	\$72.52	\$95.15	\$117.78	\$140.41	\$163.04	\$185.67
72	\$33.62	\$52.96	\$77.12	\$101.29	\$125.45	\$149.62	\$173.78	\$197.95
73	\$35.38	\$55.88	\$81.51	\$107.13	\$132.76	\$158.39	\$184.01	\$209.64
74	\$37.04	\$58.65	\$85.67	\$112.68	\$139.70	\$166.71	\$193.73	\$220.74
75	\$38.71	\$61.43	\$89.84	\$118.24	\$146.65	\$175.05	\$203.46	\$231.86
76	\$41.55	\$66.16	\$96.93	\$127.70	\$158.46	\$189.23	\$220.00	\$250.77
77	\$44.38	\$70.89	\$104.02	\$137.15	\$170.28	\$203.41	\$236.54	\$269.67
78	\$47.08	\$75.39	\$110.77	\$146.15	\$181.53	\$216.91	\$252.29	\$287.68
79	\$49.65	\$79.66	\$117.18	\$154.70	\$192.22	\$229.73	\$267.25	\$304.77
80	\$52.21	\$83.94	\$123.60	\$163.25	\$202.91	\$242.57	\$282.22	\$321.88

MODIFIED WHOLE LIFE - FEMALE

Monthly Quick Quotes

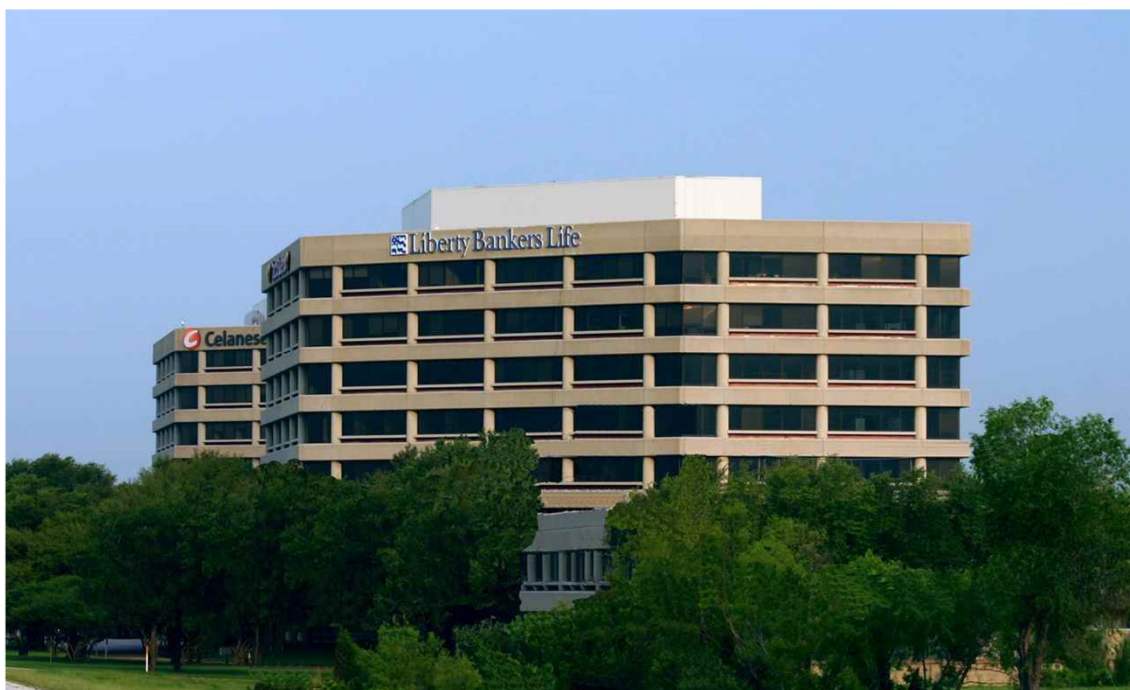
NICOTINE USER

(Rates Include Policy Fee)

Age	\$3,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000
40	\$15.26	\$22.35	\$31.22	\$40.08	\$48.94	\$57.81	\$66.67	\$75.54
41	\$15.63	\$22.96	\$32.13	\$41.30	\$50.47	\$59.64	\$68.81	\$77.98
42	\$15.99	\$23.57	\$33.04	\$42.51	\$51.99	\$61.46	\$70.93	\$80.40
43	\$16.34	\$24.15	\$33.92	\$43.68	\$53.44	\$63.21	\$72.97	\$82.73
44	\$16.67	\$24.70	\$34.74	\$44.78	\$54.82	\$64.86	\$74.89	\$84.93
45	\$17.00	\$25.25	\$35.57	\$45.88	\$56.19	\$66.51	\$76.82	\$87.14
46	\$17.44	\$25.98	\$36.66	\$47.34	\$58.02	\$68.70	\$79.38	\$90.06
47	\$17.88	\$26.72	\$37.77	\$48.81	\$59.86	\$70.91	\$81.95	\$93.00
48	\$18.30	\$27.41	\$38.81	\$50.20	\$61.59	\$72.99	\$84.38	\$95.77
49	\$18.70	\$28.08	\$39.81	\$51.53	\$63.26	\$74.99	\$86.71	\$98.44
50	\$19.09	\$28.74	\$40.80	\$52.85	\$64.91	\$76.97	\$89.03	\$101.08
51	\$19.57	\$29.53	\$41.98	\$54.44	\$66.89	\$79.34	\$91.79	\$104.25
52	\$20.04	\$30.32	\$43.17	\$56.02	\$68.87	\$81.71	\$94.56	\$107.41
53	\$20.50	\$31.08	\$44.30	\$57.53	\$70.75	\$83.98	\$97.20	\$110.43
54	\$20.92	\$31.79	\$45.37	\$58.95	\$72.53	\$86.11	\$99.69	\$113.28
55	\$21.35	\$32.50	\$46.44	\$60.38	\$74.32	\$88.26	\$102.20	\$116.14
56	\$21.92	\$33.44	\$47.85	\$62.26	\$76.67	\$91.08	\$105.49	\$119.90
57	\$22.48	\$34.39	\$49.27	\$64.15	\$79.03	\$93.91	\$108.79	\$123.67
58	\$23.02	\$35.28	\$50.61	\$65.93	\$81.26	\$96.59	\$111.92	\$127.24
59	\$23.53	\$36.13	\$51.88	\$67.64	\$83.39	\$99.14	\$114.89	\$130.65
60	\$24.04	\$36.98	\$53.16	\$69.34	\$85.52	\$101.69	\$117.87	\$134.05
61	\$25.16	\$38.85	\$55.96	\$73.08	\$90.19	\$107.30	\$124.41	\$141.53
62	\$26.28	\$40.72	\$58.77	\$76.82	\$94.87	\$112.92	\$130.97	\$149.02
63	\$27.35	\$42.50	\$61.44	\$80.38	\$99.32	\$118.26	\$137.20	\$156.14
64	\$28.37	\$44.20	\$63.98	\$83.77	\$103.55	\$123.34	\$143.13	\$162.91
65	\$29.38	\$45.89	\$66.52	\$87.15	\$107.79	\$128.42	\$149.05	\$169.68
66	\$31.10	\$48.75	\$70.81	\$92.87	\$114.93	\$136.99	\$159.05	\$181.12
67	\$32.81	\$51.61	\$75.10	\$98.59	\$122.08	\$145.57	\$169.06	\$192.55
68	\$34.45	\$54.33	\$79.18	\$104.03	\$128.88	\$153.73	\$178.58	\$203.43
69	\$36.00	\$56.91	\$83.05	\$109.20	\$135.34	\$161.48	\$187.62	\$213.77
70	\$37.55	\$59.50	\$86.93	\$114.37	\$141.80	\$169.24	\$196.67	\$224.11
71	\$39.73	\$63.13	\$92.38	\$121.64	\$150.89	\$180.14	\$209.40	\$238.65
72	\$41.91	\$66.76	\$97.83	\$128.90	\$159.97	\$191.04	\$222.10	\$253.17
73	\$43.98	\$70.22	\$103.02	\$135.82	\$168.62	\$201.41	\$234.21	\$267.01
74	\$45.96	\$73.51	\$107.95	\$142.39	\$176.84	\$211.28	\$245.72	\$280.16
75	\$47.93	\$76.80	\$112.88	\$148.97	\$185.06	\$221.14	\$257.23	\$293.32
76	\$51.24	\$82.32	\$121.16	\$160.01	\$198.85	\$237.70	\$276.54	\$315.39
77	\$54.55	\$87.83	\$129.43	\$171.03	\$212.63	\$254.24	\$295.84	\$337.44
78	\$57.70	\$93.08	\$137.31	\$181.54	\$225.77	\$270.00	\$314.23	\$358.46
79	\$60.69	\$98.07	\$144.80	\$191.52	\$238.25	\$284.97	\$331.69	\$378.42
80	\$63.69	\$103.06	\$152.28	\$201.50	\$250.72	\$299.94	\$349.16	\$398.38



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