

Level Term Life Insurance

lifefirst

Rate Book - US General

For producer use only

503313 US (08/10)



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Product information and premium rates contain in this rate book are for reference purposes only and are subject to state restrictions, variations and eligibility requirements. If there is any discrepancy between premium rates contained in this rate book and the illustration software, the illustration software shall take precedence.

Lifefirst* Product At A Glance

Non Medical (Simplified Issue)		Underwriting	Medical (Fully Underwritten)		
20-year	30-year	Initial Term	10-year	20-year	30-year
18 – 65 18 – 60	18 – 55 18 – 50	Issue Ages (age nearest) Non-Tobacco Tobacco	18 – 80 18 – 80	18 – 65 18 – 60	18 – 55 18 – 50
Ages 18 – 50: \$50,000 to \$250,000 51 – 55: \$50,000 to \$200,000 56 – max: \$50,000 to \$150,000		Face Amounts	Ages 18 – 50: \$250,001 and up 51 – 55: \$200,001 and up 56 – max: \$150,001 and up		
Non-Tobacco: Standard Tobacco: Standard		Insurance Classes	Non-Tobacco: Preferred Plus, Preferred, Standard Plus, Standard Tobacco: Standard Plus, Standard		

Standard Protection Features (included at no extra cost)

<p>Family Health Benefit Rider (FHB)</p> <ul style="list-style-type: none"> Provides hospital and ambulance benefits of up to \$650 per person to a maximum of \$5,000 per family if injured as a result of earthquake, hurricane, tornado, tsunami, typhoon, being struck by lightning or volcanic eruption <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>10-year</u></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco</td> <td style="text-align: center;">18 – 80</td> <td style="text-align: center;">18 – 65</td> <td style="text-align: center;">18-55</td> </tr> <tr> <td>Tobacco</td> <td style="text-align: center;">18 – 80</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18-50</td> </tr> </tbody> </table>		<u>10-year</u>	<u>20-year</u>	<u>30-year</u>	Non-Tobacco	18 – 80	18 – 65	18-55	Tobacco	18 – 80	18 – 60	18-50	<p>Common Carrier Accidental Death Rider (CCADR)</p> <ul style="list-style-type: none"> Pays up to double the base coverage benefit (to \$300,000 maximum) if insured dies within 90 days of an accidental bodily injury that occurred on a common carrier as a fare-paying passenger <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>10-year</u></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco</td> <td style="text-align: center;">18 – 80</td> <td style="text-align: center;">18 – 65</td> <td style="text-align: center;">18-55</td> </tr> <tr> <td>Tobacco</td> <td style="text-align: center;">18 – 80</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18-50</td> </tr> </tbody> </table>		<u>10-year</u>	<u>20-year</u>	<u>30-year</u>	Non-Tobacco	18 – 80	18 – 65	18-55	Tobacco	18 – 80	18 – 60	18-50
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Tobacco	18 – 80	18 – 60	18-50																						

Living Benefit Options

<p>First Rewards Rider</p> <ul style="list-style-type: none"> Available for Non-Medical: 20- & 30-year terms Return 100% of eligible premiums: <ul style="list-style-type: none"> Base premiums (including certificate fee) First Rewards Rider premiums <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th colspan="2" style="text-align: center;">Non-Med</th> </tr> <tr> <th></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 50</td> </tr> <tr> <td>Tobacco</td> <td style="text-align: center;">18 – 50</td> <td style="text-align: center;">18 – 50</td> </tr> </tbody> </table>		Non-Med			<u>20-year</u>	<u>30-year</u>	Non-Tobacco	18 – 60	18 – 50	Tobacco	18 – 50	18 – 50	<p>Critical Illness Rider (Accelerated Death Benefit)</p> <p><u>Issue limits:</u> \$5,000 to 75% of the base certificate amount (up to \$250,000)</p> <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>10-year</u></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td></td> <td style="text-align: center;">18 – 65</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 50*</td> </tr> </tbody> </table> <p>* 45 for male & unisex tobacco classes</p>		<u>10-year</u>	<u>20-year</u>	<u>30-year</u>		18 – 65	18 – 60	18 – 50*	<p>Waiver of Premium Rider</p> <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>10-year</u></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco:</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 55</td> </tr> <tr> <td>Tobacco:</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 50</td> </tr> </tbody> </table>		<u>10-year</u>	<u>20-year</u>	<u>30-year</u>	Non-Tobacco:	18 – 55	18 – 55	18 – 55	Tobacco:	18 – 55	18 – 55	18 – 50
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Extended Protection Options

<p>Accidental Death Rider</p> <p><u>Issue limits:</u> \$10,000 to 100% of the base certificate amount (up to \$300,000)</p> <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>10-year</u></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco:</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 55</td> </tr> <tr> <td>Tobacco:</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 60</td> <td style="text-align: center;">18 – 50</td> </tr> </tbody> </table>		<u>10-year</u>	<u>20-year</u>	<u>30-year</u>	Non-Tobacco:	18 – 60	18 – 60	18 – 55	Tobacco:	18 – 60	18 – 60	18 – 50	<p>Children's Term Rider</p> <p><u>Issue limits:</u> \$10,000 to \$25,000 (in increments of \$1,000)</p> <p><u>Issue age:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>10-year</u></th> <th style="text-align: center;"><u>20-year</u></th> <th style="text-align: center;"><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco:</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 55</td> </tr> <tr> <td>Tobacco:</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 55</td> <td style="text-align: center;">18 – 50</td> </tr> </tbody> </table>		<u>10-year</u>	<u>20-year</u>	<u>30-year</u>	Non-Tobacco:	18 – 55	18 – 55	18 – 55	Tobacco:	18 – 55	18 – 55	18 – 50
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Foresters Member Benefits¹ (complimentary upon becoming a member)

<ul style="list-style-type: none"> Critical Illness Member Benefit Terminal Illness Member Benefit Orphan Member Benefit 	<ul style="list-style-type: none"> Competitive Scholarships Orphan Scholarships Everyday Money and Legal Link Member Benefits
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¹ These non-contractual member benefits are subject to eligibility requirements and limitations and may be changed or cancelled at any time. For details, visit www.foresters.com.

* Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

Minimum Premium, Certificate Fees & Modal Factors

Premium Mode	Minimum Premium	Certificate Fees		Modal Factors
		Non Medical	Medical	
Monthly PAC	\$25.00	\$7.00	\$6.25	0.088652
Quarterly	\$75.00	\$21.00	\$18.75	0.265957
Semi-Annual	\$150.00	\$38.50	\$34.25	0.515071
Annual	\$300.00	\$70.00	\$62.50	1.000000

Premium Calculations

Follow these easy steps:

(Quotes are subject to verification on submission of your client's application.)

Example*: Male, Standard Non-Smoker

20-year term Non-Medical	DIR (Accident Only): \$1,500
Aged: 35	CIR: \$100,000 WPR: Yes
Face amount: \$200,000	CTR: \$25,000
Premium mode: Monthly	ADR: \$150,000 FRR: Yes

<p>1 Base certificate (including CCR and FHB, if state approved)</p> <p>a) Face amount per \$1,000 of base certificate</p> <p>b) Multiply by the rate per 1,000 (page 5)</p> <p>c) Multiply by the modal factor</p> <p>d) Add the certificate fee</p>	<p>200</p> <p>x \$1.84</p> <p>x 0.088652</p> <p>+ \$7.00 = \$39.62</p>
<p>2 Disability Income Rider (DIR) Premium</p> <p>a) DIR amount per \$100 of monthly benefit</p> <p>b) Multiply by the rate per \$100 (page 5)</p> <p>c) Multiply by the modal factor</p>	<p>15</p> <p>x \$8.98</p> <p>x 0.088652 = \$11.94</p>
<p>3 Critical Illness Rider (CIR) Premium</p> <p>a) CIR amount per \$1,000</p> <p>b) Multiply by the rate per 1,000 (page 5)</p> <p>c) Multiply by the modal factor</p>	<p>100</p> <p>x \$4.47</p> <p>x 0.088652 = \$39.63</p>
<p>4 Waiver of Premium Rider (WPR) Premium</p> <p>a) Face amount per \$1,000 of base certificate</p> <p>b) Multiply by the rate per 1,000 (page 5)</p> <p>c) Multiply by the modal factor</p>	<p>200</p> <p>x \$0.27</p> <p>x 0.088652 = \$4.79</p>
<p>5 Children's Term Rider (CTR) Premium</p> <p>a) CTR amount per \$1,000</p> <p>b) Multiply by the rate per 1,000 (page 5)</p>	<p>25</p> <p>x \$0.50 = \$12.50</p>
<p>6 Accidental Death Rider (ADR) Premium</p> <p>a) ADR amount per \$1,000</p> <p>b) Multiply by the rate per 1,000 (page 5)</p> <p>c) Multiply by the modal factor</p>	<p>150</p> <p>x \$0.79</p> <p>x 0.088652 = \$10.51</p>
<p>7 First Rewards Rider (FRR) Premium</p> <p><i>(Note: To calculate FRR premium, simply multiply the base certificate premium amount, including the certificate fee, by the % from the applicable rate table)</i></p> <p>a) Base certificate monthly premium</p> <p>b) Multiply by the % from the applicable table (page 5)</p>	<p>\$39.62</p> <p>x 289% = \$114.50</p>
<p>Total monthly premium = \$233.49</p>	

* Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

Lifefirst Rate Sheets - Non Medical

20-year Initial Term Base Certificate & Riders – Non Tobacco
20-year Initial Term Base Certificate & Riders – Tobacco
30-year Initial Term Base Certificate & Riders – Non Tobacco
30-year Initial Term Base Certificate & Riders – Tobacco
Disability Income Rider - Florida

20-year Term Non Medical – Non Tobacco – Base Certificate & Riders

Annual premium rates for initial term per \$1,000 of coverage, except for:

- Disability Income Rider rates are based on per \$100 of monthly benefit
- First Rewards Rider (FRR) rates shown below are % of premium. To calculate FRR's premium, first calculate the premium of the base certificate including the certificate fee, and then multiply the amount by the % from the table

Age: 18 – 50: \$50,000 to \$250,000
 51 – 55: \$50,000 to \$200,000
 56 – max: \$50,000 to \$150,000

Issue Age	Male – Standard Non-Tobacco								Female – Standard Non-Tobacco							
	Base	CIR	*DIR (Acc)	*DIR (A&S) Class 1	*DIR (A&S) Class 2	WPR	ADR	FRR	Base	CIR	*DIR (Acc)	*DIR (A&S) Class 1	*DIR (A&S) Class 2	WPR	ADR	FRR
18	1.62	1.90	8.15	9.85	21.20	0.18	1.35	197%	1.30	2.14	8.09	19.04	34.20	0.18	1.35	182%
19	1.62	1.95	8.15	9.85	21.20	0.18	1.35	197%	1.30	2.26	8.09	19.04	34.20	0.18	1.35	182%
20	1.62	2.01	8.15	9.85	21.20	0.18	1.24	197%	1.30	2.38	8.09	19.04	34.20	0.18	1.24	182%
21	1.62	2.08	8.15	9.97	21.45	0.18	1.13	197%	1.30	2.52	8.09	19.49	34.20	0.18	1.13	182%
22	1.62	2.15	8.15	10.08	21.70	0.18	1.13	197%	1.30	2.68	8.09	19.94	34.20	0.18	1.13	182%
23	1.62	2.23	8.15	10.20	21.94	0.18	1.02	197%	1.30	2.85	8.09	20.38	34.20	0.18	1.02	182%
24	1.62	2.32	8.15	10.31	22.19	0.18	0.90	197%	1.30	3.04	8.09	20.83	34.20	0.18	0.90	182%
25	1.62	2.42	8.15	10.43	22.44	0.18	0.90	197%	1.30	3.24	8.09	21.28	34.20	0.18	0.90	182%
26	1.66	2.53	8.15	10.83	22.81	0.19	0.90	203%	1.43	3.46	8.09	21.94	35.94	0.19	0.90	166%
27	1.68	2.65	8.15	11.22	23.19	0.20	0.79	212%	1.46	3.70	8.09	22.60	37.68	0.20	0.79	165%
28	1.70	2.78	8.15	11.62	23.56	0.20	0.79	220%	1.48	3.97	8.09	23.26	39.41	0.20	0.79	164%
29	1.74	2.94	8.15	12.01	23.94	0.20	0.79	227%	1.51	4.25	8.09	23.92	41.15	0.20	0.79	164%
30	1.76	3.12	8.98	12.41	24.31	0.21	0.79	234%	1.54	4.54	9.59	24.58	42.89	0.21	0.79	163%
31	1.80	3.32	8.98	13.23	25.48	0.23	0.79	243%	1.58	4.85	9.59	25.76	44.78	0.23	0.79	175%
32	1.82	3.55	8.98	14.04	26.66	0.23	0.79	253%	1.72	5.18	9.59	26.94	46.66	0.23	0.79	174%
33	1.83	3.81	8.98	14.86	27.83	0.25	0.79	264%	1.73	5.52	9.59	28.13	48.55	0.25	0.79	188%
34	1.83	4.11	8.98	15.67	29.01	0.27	0.79	277%	1.74	5.89	9.59	29.31	50.43	0.27	0.79	202%
35	1.84	4.47	8.98	16.49	30.18	0.27	0.79	289%	1.74	6.29	9.59	30.49	52.32	0.27	0.79	217%
36	1.97	4.88	8.98	18.03	32.31	0.32	0.79	285%	1.92	6.71	9.59	31.72	54.93	0.32	0.79	207%
37	2.20	5.35	8.98	19.57	34.44	0.37	0.79	267%	2.13	7.16	9.59	32.95	57.54	0.37	0.79	193%
38	2.42	5.88	8.98	21.11	36.57	0.39	0.79	254%	2.23	7.65	9.59	34.17	60.16	0.39	0.79	193%
39	2.64	6.48	8.98	22.65	38.70	0.42	0.79	242%	2.45	8.16	9.59	35.40	62.77	0.42	0.79	182%
40	2.88	7.14	9.40	24.19	40.83	0.45	0.90	230%	2.66	8.69	10.72	36.63	65.38	0.45	0.90	173%
41	2.92	7.88	9.40	26.64	43.85	0.50	0.90	247%	2.74	9.23	10.72	37.75	67.56	0.50	0.90	189%
42	3.20	8.71	9.40	29.09	46.87	0.55	0.90	241%	3.03	9.79	10.72	38.87	69.73	0.55	0.90	187%
43	3.50	9.62	9.40	31.55	49.88	0.60	0.90	234%	3.30	10.38	10.72	40.00	71.91	0.60	0.90	186%
44	3.79	10.59	9.40	34.00	52.90	0.65	0.90	229%	3.59	11.00	10.72	41.12	74.08	0.65	0.90	184%
45	4.08	11.63	9.40	36.45	55.92	0.70	0.90	224%	3.86	11.63	10.72	42.24	76.26	0.70	0.90	184%
46	4.48	12.74	9.40	39.16	60.07	0.81	0.90	217%	4.21	12.30	10.72	44.24	79.00	0.81	0.90	174%
47	4.88	13.95	9.40	41.86	64.22	0.93	0.90	212%	4.55	12.99	10.72	46.23	81.74	0.93	0.90	166%
48	5.28	15.27	9.40	44.57	68.37	1.01	1.02	207%	4.90	13.71	10.72	48.23	84.47	1.01	1.02	158%
49	5.68	16.68	9.40	47.27	72.52	1.14	1.02	201%	5.24	14.49	10.72	50.22	87.21	1.14	1.02	153%
50	6.09	18.18	9.82	49.98	76.67	1.22	1.02	197%	5.58	15.33	11.96	52.22	89.95	1.22	1.02	147%
51	6.69	19.81	9.82	54.69	83.12	1.34	1.02	196%	6.08	16.24	11.96	55.50	96.47	1.34	1.02	135%
52	7.29	21.61	9.82	59.39	89.57	1.53	1.02	195%	6.58	17.25	11.96	58.79	102.99	1.53	1.02	125%
53	7.90	23.61	9.82	64.10	96.02	1.73	1.02	194%	7.08	18.34	11.96	62.07	109.50	1.73	1.02	117%
54	9.30	25.66	9.82	68.80	102.47	1.94	1.13	169%	8.45	19.49	11.96	65.36	116.02	1.94	1.13	89%
55	9.96	27.76	9.82	73.51	108.92	2.17	1.13	168%	9.02	20.70	11.96	68.64	122.54	2.17	1.13	83%
56	11.36	29.69	9.82				1.24	144%	10.08	21.82	11.96				1.24	78%
57	12.78	31.63	9.82				1.24	126%	11.15	22.99	11.96				1.24	73%
58	14.18	33.56	9.82				1.35	110%	12.21	24.21	11.96				1.35	70%
59	15.58	35.57	9.82				1.35	97%	13.28	25.50	11.96				1.35	65%
60	16.99	37.68	9.82				1.47	86%	14.34	27.13	11.96				1.47	63%
61	17.69								14.38							
62	19.89								15.90							
63	22.07								17.42							
64	24.26								19.40							
65	26.44								21.51							

* DIR (Acc) = DIR (Accident Only); DIR (A&S) = DIR (Accident & Sickness). The above DIR rates do not apply to the State of Florida. For Florida's DIR rates, refer to Page 9.

Children's Term Rider Rates – All Ages & Terms (Per \$1,000 of Coverage)	
Monthly	\$0.50
Quarterly	\$1.50
Semi-annual	\$2.91
Annual	\$5.64

Notes:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.
- Except for CIR and FRR, all other optional riders can be added after issue.
- Eligible premiums to be returned under the FRR include base certificate and FRR.

20-year Term Non Medical – Tobacco – Base Certificate & Riders

Annual premium rates for initial term per \$1,000 of coverage, except for:

- Disability Income Rider rates are based on per \$100 of monthly benefit
- First Rewards Rider (FRR) rates shown below are % of premium. To calculate FRR's premium, first calculate the premium of the base certificate including the certificate fee, and then multiply the amount by the % from the table

Age: 18 – 50: \$50,000 to \$250,000
51 – 55: \$50,000 to \$200,000
56 to max: \$50,000 to \$150,000

Issue Age	Male – Standard Tobacco								Female – Standard Tobacco							
	Base	CIR	*DIR (Acc)	*DIR (A&S) Class 1	*DIR (A&S) Class 2	WPR	ADR	FRR	Base	CIR	*DIR (Acc)	*DIR (A&S) Class 1	*DIR (A&S) Class 2	WPR	ADR	FRR
18	2.70	2.33	8.15	9.85	21.20	0.35	1.35	199%	1.82	2.32	8.09	19.04	34.20	0.35	1.35	152%
19	2.70	2.48	8.15	9.85	21.20	0.35	1.35	209%	1.82	2.48	8.09	19.04	34.20	0.35	1.35	152%
20	2.70	2.66	8.15	9.85	21.20	0.35	1.24	213%	1.82	2.66	8.09	19.04	34.20	0.35	1.24	152%
21	2.70	2.86	8.15	9.97	21.45	0.35	1.13	213%	1.82	2.86	8.09	19.49	34.20	0.35	1.13	152%
22	2.70	3.09	8.15	10.08	21.70	0.35	1.13	213%	1.84	3.08	8.09	19.94	34.20	0.35	1.13	152%
23	2.70	3.35	8.15	10.20	21.94	0.35	1.02	213%	1.91	3.34	8.09	20.38	34.20	0.35	1.02	152%
24	2.70	3.65	8.15	10.31	22.19	0.35	0.90	213%	1.91	3.62	8.09	20.83	34.20	0.35	0.90	152%
25	2.70	3.99	8.15	10.43	22.44	0.35	0.90	213%	2.09	3.93	8.09	21.28	34.20	0.35	0.90	152%
26	2.74	4.37	8.15	10.83	22.81	0.38	0.90	213%	2.13	4.28	8.09	21.94	35.94	0.38	0.90	164%
27	2.78	4.80	8.15	11.22	23.19	0.39	0.79	210%	2.46	4.67	8.09	22.60	37.68	0.39	0.79	151%
28	2.82	5.29	8.15	11.62	23.56	0.39	0.79	211%	2.51	5.12	8.09	23.26	39.41	0.39	0.79	161%
29	2.86	5.83	8.15	12.01	23.94	0.40	0.79	214%	2.55	5.59	8.09	23.92	41.15	0.40	0.79	171%
30	2.90	6.45	8.98	12.41	24.31	0.41	0.79	217%	2.60	6.11	9.59	24.58	42.89	0.41	0.79	180%
31	3.25	7.13	8.98	13.23	25.48	0.44	0.79	222%	2.86	6.66	9.59	25.76	44.78	0.44	0.79	165%
32	3.30	7.89	8.98	14.04	26.66	0.45	0.79	230%	2.91	7.27	9.59	26.94	46.66	0.45	0.79	166%
33	3.65	8.72	8.98	14.86	27.83	0.49	0.79	239%	3.18	7.92	9.59	28.13	48.55	0.49	0.79	152%
34	3.71	9.65	8.98	15.67	29.01	0.53	0.79	257%	3.24	8.62	9.59	29.31	50.43	0.53	0.79	153%
35	3.77	10.70	8.98	16.49	30.18	0.53	0.79	259%	3.35	9.37	9.59	30.49	52.32	0.53	0.79	151%
36	4.25	11.86	8.98	18.03	32.31	0.64	0.79	263%	3.74	10.18	9.59	31.72	54.93	0.64	0.79	148%
37	4.73	13.15	8.98	19.57	34.44	0.75	0.79	253%	4.18	11.06	9.59	32.95	57.54	0.75	0.79	142%
38	5.21	14.58	8.98	21.11	36.57	0.78	0.79	244%	4.62	12.02	9.59	34.17	60.16	0.78	0.79	138%
39	5.69	16.15	8.98	22.65	38.70	0.85	0.79	229%	5.07	13.05	9.59	35.40	62.77	0.85	0.79	135%
40	6.17	17.86	9.40	24.19	40.83	0.93	0.90	217%	5.51	14.14	10.72	36.63	65.38	0.93	0.90	132%
41	6.37	19.75	9.40	26.64	43.85	1.04	0.90	216%	6.26	15.31	10.72	37.75	67.56	1.04	0.90	128%
42	7.09	21.83	9.40	29.09	46.87	1.16	0.90	197%	6.52	16.56	10.72	38.87	69.73	1.16	0.90	139%
43	7.82	24.13	9.40	31.55	49.88	1.28	0.90	181%	7.22	17.89	10.72	40.00	71.91	1.28	0.90	136%
44	8.55	26.58	9.40	34.00	52.90	1.40	0.90	166%	7.91	19.29	10.72	41.12	74.08	1.40	0.90	134%
45	9.27	29.17	9.40	36.45	55.92	1.52	0.90	154%	8.61	20.76	10.72	42.24	76.26	1.52	0.90	132%
46	10.14	31.94	9.40	39.16	60.07	1.75	0.90	140%	9.34	22.30	10.72	44.24	79.00	1.75	0.90	125%
47	11.02	34.93	9.40	41.86	64.22	2.00	0.90	128%	10.08	23.93	10.72	46.23	81.74	2.00	0.90	119%
48	11.90	38.22	9.40	44.57	68.37	2.16	1.02	117%	10.82	25.67	10.72	48.23	84.47	2.16	1.02	114%
49	13.93	41.69	9.40	47.27	72.52	2.44	1.02	93%	11.55	27.55	10.72	50.22	87.21	2.44	1.02	109%
50	14.89	45.38	9.82	49.98	76.67	2.61	1.02	85%	12.29	29.58	11.96	52.22	89.95	2.61	1.02	105%
51	16.30	49.36	9.82	54.69	83.12	2.85	1.02		13.34	31.81	11.96	55.50	96.47	2.85	1.02	
52	17.70	53.74	9.82	59.39	89.57	3.25	1.02		14.39	34.26	11.96	58.79	102.99	3.25	1.02	
53	19.12	58.66	9.82	64.10	96.02	3.66	1.02		15.46	36.99	11.96	62.07	109.50	3.66	1.02	
54	20.52	63.67	9.82	68.80	102.47	4.10	1.13		16.51	39.80	11.96	65.36	116.02	4.10	1.13	
55	21.92	68.79	9.82	73.51	108.92	4.57	1.13		17.56	42.69	11.96	68.64	122.54	4.57	1.13	
56	24.55	73.83	9.82				1.24		19.63	45.54	11.96				1.24	
57	27.17	78.91	9.82				1.24		21.71	48.47	11.96				1.24	
58	29.78	84.00	9.82				1.35		23.79	51.50	11.96				1.35	
59	32.41	89.32	9.82				1.35		25.86	54.66	11.96				1.35	
60	35.03	94.93	9.82				1.47		27.93	57.98	11.96				1.47	

* DIR (Acc) = DIR (Accident Only); DIR (A&S) = DIR (Accident & Sickness). The above DIR rates do not apply to the State of Florida. For Florida's DIR rates, refer to Page 9.

Children's Term Rider Rates – All Ages & Terms (Per \$1,000 of Coverage)	
Monthly	\$0.50
Quarterly	\$1.50
Semi-annual	\$2.91
Annual	\$5.64

Notes:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.
- Except for CIR and FRR, all other optional riders can be added after issue.
- Eligible premiums to be returned under the FRR include base certificate and FRR.

30-year Term Non Medical – Non Tobacco – Base Certificate & Riders

Annual premium rates for initial term per \$1,000 of coverage, except for:

- Disability Income Rider rates are based on per \$100 of monthly benefit
- First Rewards Rider (FRR) rates shown below are % of premium. To calculate FRR's premium, first calculate the premium of the base certificate including the certificate fee, and then multiply the amount by the % from the table

Age: 18 – 50: \$50,000 to \$250,000
 51 – 55: \$50,000 to \$200,000

Issue Age	Male – Standard Non-Tobacco								Female – Standard Non-Tobacco							
	Base	CIR	*DIR (Acc)	*DIR (A&S) Class 1	*DIR (A&S) Class 2	WPR	ADR	FRR	Base	CIR	*DIR (Acc)	*DIR (A&S) Class 1	*DIR (A&S) Class 2	WPR	ADR	FRR
18	2.04	1.95	8.15	10.20	21.95	0.27	1.35	66%	1.50	2.39	8.09	19.32	36.28	0.27	1.35	71%
19	2.04	2.03	8.15	10.20	21.95	0.27	1.35	66%	1.50	2.54	8.09	19.32	36.28	0.27	1.35	71%
20	2.04	2.12	8.15	10.20	21.95	0.27	1.24	66%	1.50	2.69	8.09	19.32	36.28	0.27	1.24	71%
21	2.04	2.23	8.15	10.45	22.48	0.27	1.13	66%	1.50	2.86	8.09	19.80	36.28	0.27	1.13	71%
22	2.04	2.35	8.15	10.69	23.01	0.27	1.13	66%	1.50	3.04	8.09	20.29	36.28	0.27	1.13	71%
23	2.04	2.48	8.15	10.94	23.54	0.27	1.02	66%	1.50	3.24	8.09	20.77	36.28	0.27	1.02	71%
24	2.04	2.63	8.15	11.18	24.07	0.27	0.90	66%	1.50	3.45	8.09	21.26	36.28	0.27	0.90	71%
25	2.04	2.80	8.15	11.43	24.60	0.27	0.90	66%	1.50	3.67	8.09	21.74	36.28	0.27	0.90	76%
26	2.11	3.01	8.15	12.09	25.47	0.30	0.90	65%	1.56	3.91	8.09	22.70	37.97	0.30	0.90	72%
27	2.18	3.24	8.15	12.76	26.33	0.31	0.79	65%	1.63	4.18	8.09	23.65	39.66	0.31	0.79	69%
28	2.24	3.49	8.15	13.42	27.20	0.31	0.79	66%	1.69	4.46	8.09	24.61	41.36	0.31	0.79	66%
29	2.31	3.76	8.15	14.09	28.06	0.32	0.79	66%	1.76	4.76	8.09	25.56	43.05	0.32	0.79	66%
30	2.38	4.06	8.98	14.75	28.93	0.33	0.79	66%	1.82	5.07	9.59	26.52	44.74	0.33	0.79	67%
31	2.46	4.39	8.98	15.82	30.02	0.37	0.79	64%	1.90	5.40	9.59	27.45	47.04	0.37	0.79	67%
32	2.54	4.75	8.98	16.89	31.12	0.38	0.79	66%	1.98	5.75	9.59	28.38	49.33	0.38	0.79	67%
33	2.62	5.14	8.98	17.97	32.21	0.42	0.79	69%	2.05	6.12	9.59	29.30	51.63	0.42	0.79	65%
34	2.70	5.57	8.98	19.04	33.31	0.46	0.79	74%	2.34	6.52	9.59	30.23	53.92	0.46	0.79	61%
35	2.78	6.03	8.98	20.11	34.40	0.47	0.79	77%	2.43	6.94	9.59	31.16	56.22	0.47	0.79	61%
36	3.10	6.53	8.98	21.43	36.66	0.56	0.79	71%	2.63	7.39	9.59	32.47	58.05	0.56	0.79	67%
37	3.42	7.07	8.98	22.75	38.91	0.65	0.79	65%	2.83	7.87	9.59	33.78	59.88	0.65	0.79	73%
38	3.75	7.67	8.98	24.06	41.17	0.68	0.79	60%	3.04	8.40	9.59	35.08	61.72	0.68	0.79	77%
39	4.07	8.33	8.98	25.38	43.42	0.73	0.79	57%	3.23	8.95	9.59	36.39	63.55	0.73	0.79	82%
40	4.39	9.04	9.40	26.70	45.68	0.79	0.90	54%	3.43	9.52	10.72	37.70	65.38	0.79	0.90	85%
41	4.90	9.82	9.40	28.65	47.73	0.88	0.90	49%	3.72	10.12	10.72	38.61	67.56	0.88	0.90	85%
42	5.41	10.68	9.40	30.60	49.78	0.97	0.90	45%	3.99	10.74	10.72	39.52	69.73	0.97	0.90	84%
43	5.91	11.63	9.40	32.55	51.82	1.06	0.90	41%	4.28	11.39	10.72	40.42	71.91	1.06	0.90	83%
44	6.42	12.64	9.40	34.50	53.87	1.16	0.90	38%	4.55	12.07	10.72	41.33	74.08	1.16	0.90	82%
45	6.93	13.71	9.40	36.45	55.92	1.25	0.90	36%	4.84	12.77	10.72	42.24	76.26	1.25	0.90	82%
46	7.56	14.78	9.40	39.16	60.07	1.44	0.90	33%	5.62	13.44	10.72	44.24	79.00	1.44	0.90	71%
47	8.19	15.93	9.40	41.86	64.22	1.64	0.90	32%	6.11	14.13	10.72	46.23	81.74	1.64	0.90	69%
48	8.83	17.17	9.40	44.57	68.37	1.77	1.02	31%	6.85	14.85	10.72	48.23	84.47	1.77	1.02	61%
49	9.46	18.44	9.40	47.27	72.52	1.99	1.02	30%	7.59	15.60	10.72	50.22	87.21	1.99	1.02	55%
50	10.09	19.91	9.82	49.98	76.67	2.12	1.02	29%	8.34	16.40	11.96	52.22	89.95	2.12	1.02	50%
51	10.88		9.82	54.69	83.12	2.28	1.02		9.39		11.96	55.50	96.47	2.28	1.02	
52	11.73		9.82	59.39	89.57	2.58	1.02		10.55		11.96	58.79	102.99	2.58	1.02	
53	12.13		9.82	64.10	96.02	2.79	1.02		12.12		11.96	62.07	109.50	2.79	1.02	
54	12.14		9.82	68.80	102.47	2.91	1.13		12.13		11.96	65.36	116.02	2.91	1.13	
55	12.15		9.82	73.51	108.92	3.04	1.13		12.14		11.96	68.64	122.54	3.04	1.13	

* DIR (Acc) = DIR (Accident Only); DIR (A&S) = DIR (Accident & Sickness). The above DIR rates do not apply to the State of Florida. For Florida's DIR rates, refer to Page 9.

Children's Term Rider Rates – All Ages & Terms (Per \$1,000 of Coverage)	
Monthly	\$0.50
Quarterly	\$1.50
Semi-annual	\$2.91
Annual	\$5.64

Notes:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.
- Except for CIR and FRR, all other optional riders can be added after issue.
- Eligible premiums to be returned under the FRR include base certificate and FRR.

30-year Term Non Medical – Tobacco – Base Certificate & Riders

Annual premium rates for initial term per \$1,000 of coverage, except for:

- Disability Income Rider rates are based on per \$100 of monthly benefit
- First Rewards Rider (FRR) rates shown below are % of premium. To calculate FRR's premium, first calculate the premium of the base certificate including the certificate fee, and then multiply the amount by the % from the table

Age: 18 – 50: \$50,000 to \$250,000

Issue Age	Male – Standard Tobacco								Female – Standard Tobacco							
	Base	CIR	*DIR (Acc)	*DIR (A&S) Class 1	*DIR (A&S) Class 2	WPR	ADR	FRR	Base	CIR	*DIR (Acc)	*DIR (A&S) Class 1	*DIR (A&S) Class 2	WPR	ADR	FRR
18	4.24	2.95	8.15	10.20	21.95	0.55	1.35	40%	2.81	2.86	8.09	19.32	36.28	0.55	1.35	45%
19	4.24	3.21	8.15	10.20	21.95	0.55	1.35	40%	2.81	3.09	8.09	19.32	36.28	0.55	1.35	45%
20	4.24	3.50	8.15	10.20	21.95	0.55	1.24	40%	2.81	3.34	8.09	19.32	36.28	0.55	1.24	45%
21	4.24	3.83	8.15	10.45	22.48	0.55	1.13	40%	2.81	3.60	8.09	19.80	36.28	0.55	1.13	45%
22	4.24	4.19	8.15	10.69	23.01	0.55	1.13	40%	2.81	3.89	8.09	20.29	36.28	0.55	1.13	45%
23	4.24	4.60	8.15	10.94	23.54	0.55	1.02	40%	2.81	4.21	8.09	20.77	36.28	0.55	1.02	45%
24	4.24	5.06	8.15	11.18	24.07	0.55	0.90	40%	2.81	4.56	8.09	21.26	36.28	0.55	0.90	45%
25	4.24	5.57	8.15	11.43	24.60	0.55	0.90	40%	2.81	4.94	8.09	21.74	36.28	0.55	0.90	48%
26	4.39	6.14	8.15	12.09	25.47	0.61	0.90	40%	2.95	5.37	8.09	22.70	37.97	0.61	0.90	50%
27	4.54	6.77	8.15	12.76	26.33	0.64	0.79	38%	3.09	5.83	8.09	23.65	39.66	0.64	0.79	52%
28	4.69	7.46	8.15	13.42	27.20	0.66	0.79	38%	3.23	6.35	8.09	24.61	41.36	0.66	0.79	54%
29	4.84	8.20	8.15	14.09	28.06	0.68	0.79	38%	3.37	6.91	8.09	25.56	43.05	0.68	0.79	56%
30	4.99	9.00	8.98	14.75	28.93	0.70	0.79	38%	3.51	7.51	9.59	26.52	44.74	0.70	0.79	57%
31	5.17	9.86	8.98	15.82	30.02	0.78	0.79	41%	3.69	8.15	9.59	27.45	47.04	0.78	0.79	59%
32	5.35	10.78	8.98	16.89	31.12	0.80	0.79	40%	3.86	8.85	9.59	28.38	49.33	0.80	0.79	61%
33	5.53	11.77	8.98	17.97	32.21	0.88	0.79	45%	4.04	9.59	9.59	29.30	51.63	0.88	0.79	63%
34	5.71	12.83	8.98	19.04	33.31	0.97	0.79	46%	4.63	10.37	9.59	30.23	53.92	0.97	0.79	52%
35	5.89	13.97	8.98	20.11	34.40	1.00	0.79	49%	4.83	11.20	9.59	31.16	56.22	1.00	0.79	54%
36	6.63	15.18	8.98	21.43	36.66	1.19	0.79	45%	5.31	12.09	9.59	32.47	58.05	1.19	0.79	51%
37	7.37	16.48	8.98	22.75	38.91	1.40	0.79	46%	5.80	13.02	9.59	33.78	59.88	1.40	0.79	49%
38	8.11	17.90	8.98	24.06	41.17	1.46	0.79	48%	6.28	14.03	9.59	35.08	61.72	1.46	0.79	47%
39	8.85	19.43	8.98	25.38	43.42	1.59	0.79	46%	6.77	15.10	9.59	36.39	63.55	1.59	0.79	46%
40	9.59	21.09	9.40	26.70	45.68	1.73	0.90	45%	7.25	16.24	10.72	37.70	65.38	1.73	0.90	45%
41	10.80	22.90	9.40	28.65	47.73	1.94	0.90	33%	7.98	17.44	10.72	38.61	67.56	1.94	0.90	42%
42	12.00	24.89	9.40	30.60	49.78	2.16	0.90	23%	8.70	18.71	10.72	39.52	69.73	2.16	0.90	39%
43	13.21	27.09	9.40	32.55	51.82	2.38	0.90	23%	9.44	20.07	10.72	40.42	71.91	2.38	0.90	37%
44	14.00	29.46	9.40	34.50	53.87	2.52	0.90	23%	10.16	21.48	10.72	41.33	74.08	2.52	0.90	35%
45	14.20	32.07	9.40	36.45	55.92	2.56	0.90	23%	10.30	22.99	10.72	42.24	76.26	2.56	0.90	40%
46	14.50		9.40	39.16	60.07	2.76	0.90	23%	10.80	24.55	10.72	44.24	79.00	2.76	0.90	43%
47	14.60		9.40	41.86	64.22	2.92	0.90	33%	11.70	26.18	10.72	46.23	81.74	2.92	0.90	33%
48	14.80		9.40	44.57	68.37	2.96	1.02	39%	12.59	27.92	10.72	48.23	84.47	2.96	1.02	31%
49	14.90		9.40	47.27	72.52	3.13	1.02	39%	13.49	29.79	10.72	50.22	87.21	3.13	1.02	31%
50	14.95		9.82	49.98	76.67	3.14	1.02	40%	14.39	31.82	11.96	52.22	89.95	3.14	1.02	30%

* DIR (Acc) = DIR (Accident Only); DIR (A&S) = DIR (Accident & Sickness). The above DIR rates do not apply to the State of Florida. For Florida's DIR rates, refer to Page 9.

Children's Term Rider Rates – All Ages & Terms (Per \$1,000 of Coverage)	
Monthly	\$0.50
Quarterly	\$1.50
Semi-annual	\$2.91
Annual	\$5.64

Notes:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.
- Except for CIR and FRR, all other optional riders can be added after issue.
- Eligible premiums to be returned under the FRR include base certificate and FRR.

20- & 30-year Terms Non Medical & Medical – Florida Disability Income Rider

Non Medical

DIR

Florida

Disability Income Rider

Annual premium rates per \$100 of monthly benefit

Accident Only

Rates for Florida (For Non Tobacco & Tobacco)

Issue Age	20-year Term		30-year Term	
	Male	Female	Male	Female
18	8.12	7.92	8.12	7.92
19	8.12	7.92	8.12	7.92
20	8.12	7.92	8.12	7.92
21	8.12	7.92	8.12	7.92
22	8.12	7.92	8.12	7.92
23	8.12	7.92	8.12	7.92
24	8.12	7.92	8.12	7.92
25	8.12	7.92	8.12	7.92
26	8.12	7.92	8.12	7.92
27	8.12	7.92	8.12	7.92
28	8.12	7.92	8.12	7.92
29	8.12	7.92	8.12	7.92
30	8.68	9.24	8.68	9.24
31	8.68	9.24	8.68	9.24
32	8.68	9.24	8.68	9.24
33	8.68	9.24	8.68	9.24
34	8.68	9.24	8.68	9.24
35	8.68	9.24	8.68	9.24
36	8.68	9.24	8.68	9.24
37	8.68	9.24	8.68	9.24
38	8.68	9.24	8.68	9.24
39	8.68	9.24	8.68	9.24
40	8.91	10.22	8.91	10.22
41	8.91	10.22	8.91	10.22
42	8.91	10.22	8.91	10.22
43	8.91	10.22	8.91	10.22
44	8.91	10.22	8.91	10.22
45	8.91	10.22	8.91	10.22
46	8.91	10.22	8.91	10.22
47	8.91	10.22	8.91	10.22
48	8.91	10.22	8.91	10.22
49	8.91	10.22	8.91	10.22
50	9.36	11.64	9.36	11.64
51	9.36	11.64	9.36	11.64
52	9.36	11.64	9.36	11.64
53	9.36	11.64	9.36	11.64
54	9.36	11.64	9.36	11.64
55	9.36	11.64	9.36	11.64
56	9.36	11.64		
57	9.36	11.64		
58	9.36	11.64		
59	9.36	11.64		
60	9.36	11.64		

Notes:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.
- Except for CIR and FRR, all other optional riders can be added after issue.
- The maximum issue age for 30-year Term Tobacco DIR is 50.

Lifefirst Rate Sheets - Medical

10-year Initial Term Base Certificate – Non Tobacco & Tobacco
10-year Initial Term Riders – Non Tobacco & Tobacco
20-year Initial Term Base Certificate – Non Tobacco & Tobacco
20-year Initial Term Riders – Non Tobacco & Tobacco
30-year Initial Term Base Certificate – Non Tobacco & Tobacco
30-year Initial Term Riders – Non Tobacco & Tobacco

10-year Term Medical – Base Certificate – Non Tobacco & Tobacco (Band 2)

Annual premium rates for initial term per \$1,000 of coverage

Age: 18 – 50: \$250,001 to \$999,999

51 – 55: \$200,001 to \$999,999

56 – 80: \$150,001 to \$999,999

Issue Age	Male						Female					
	Non-Tobacco (NT)			Tobacco (T)			Non-Tobacco (NT)			Tobacco (T)		
	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T
18	0.33	0.46	0.64	0.81	1.17	1.68	0.30	0.37	0.48	0.56	0.86	1.19
19	0.33	0.46	0.64	0.81	1.17	1.68	0.30	0.37	0.48	0.56	0.86	1.19
20	0.33	0.46	0.64	0.81	1.17	1.68	0.30	0.37	0.48	0.56	0.86	1.19
21	0.33	0.46	0.64	0.81	1.17	1.68	0.30	0.37	0.48	0.56	0.86	1.19
22	0.33	0.46	0.64	0.81	1.17	1.68	0.30	0.37	0.48	0.56	0.86	1.19
23	0.33	0.46	0.64	0.81	1.17	1.68	0.30	0.37	0.48	0.56	0.86	1.19
24	0.33	0.46	0.64	0.81	1.17	1.68	0.30	0.37	0.48	0.56	0.86	1.19
25	0.33	0.46	0.64	0.81	1.17	1.68	0.30	0.37	0.48	0.56	0.86	1.19
26	0.33	0.46	0.64	0.81	1.17	1.69	0.30	0.37	0.48	0.56	0.87	1.20
27	0.33	0.46	0.64	0.81	1.18	1.70	0.30	0.37	0.48	0.57	0.87	1.21
28	0.33	0.46	0.64	0.81	1.18	1.71	0.30	0.37	0.48	0.58	0.88	1.22
29	0.33	0.46	0.64	0.81	1.19	1.72	0.30	0.37	0.48	0.58	0.89	1.23
30	0.33	0.46	0.64	0.81	1.20	1.73	0.30	0.37	0.48	0.59	0.89	1.24
31	0.33	0.46	0.64	0.81	1.23	1.79	0.30	0.37	0.48	0.60	0.93	1.29
32	0.33	0.46	0.64	0.82	1.27	1.84	0.30	0.37	0.48	0.60	0.98	1.33
33	0.33	0.46	0.64	0.82	1.31	1.89	0.30	0.37	0.48	0.61	1.02	1.38
34	0.33	0.46	0.64	0.83	1.35	1.94	0.30	0.37	0.48	0.62	1.06	1.42
35	0.33	0.46	0.64	0.83	1.39	2.00	0.30	0.37	0.48	0.63	1.10	1.47
36	0.35	0.50	0.68	0.89	1.50	2.16	0.32	0.40	0.52	0.67	1.18	1.58
37	0.38	0.53	0.73	0.96	1.62	2.33	0.34	0.42	0.55	0.71	1.26	1.68
38	0.40	0.56	0.77	1.02	1.73	2.50	0.35	0.45	0.58	0.76	1.34	1.79
39	0.43	0.60	0.82	1.09	1.85	2.67	0.37	0.48	0.62	0.80	1.42	1.89
40	0.45	0.63	0.87	1.16	1.96	2.84	0.39	0.50	0.65	0.84	1.50	2.00
41	0.50	0.69	0.95	1.28	2.19	3.29	0.43	0.56	0.71	0.92	1.72	2.28
42	0.55	0.76	1.04	1.41	2.42	3.74	0.47	0.61	0.78	1.01	1.93	2.56
43	0.60	0.83	1.12	1.54	2.64	4.19	0.51	0.67	0.84	1.09	2.15	2.85
44	0.65	0.89	1.21	1.67	2.87	4.64	0.55	0.72	0.90	1.18	2.37	3.13
45	0.70	0.96	1.30	1.80	3.10	5.09	0.59	0.77	0.97	1.26	2.58	3.41
46	0.79	1.06	1.44	1.97	3.45	5.58	0.64	0.83	1.05	1.37	2.83	3.73
47	0.88	1.16	1.57	2.15	3.81	6.06	0.69	0.90	1.13	1.49	3.07	4.04
48	0.97	1.27	1.71	2.32	4.16	6.55	0.75	0.96	1.22	1.60	3.32	4.35
49	1.05	1.37	1.85	2.50	4.52	7.03	0.80	1.02	1.30	1.71	3.57	4.66
50	1.14	1.47	1.99	2.68	4.87	7.52	0.85	1.08	1.38	1.83	3.81	4.98
51	1.29	1.63	2.20	2.94	5.50	8.23	0.94	1.18	1.50	1.99	4.17	5.43
52	1.43	1.79	2.41	3.20	6.13	8.95	1.03	1.28	1.62	2.15	4.54	5.88
53	1.57	1.95	2.62	3.47	6.76	9.66	1.12	1.38	1.74	2.32	4.90	6.34
54	1.71	2.11	2.83	3.73	7.39	10.37	1.21	1.49	1.86	2.48	5.26	6.79
55	1.85	2.27	3.04	3.99	8.02	11.09	1.30	1.59	1.98	2.65	5.63	7.25
56	2.09	2.55	3.40	4.41	8.56	12.00	1.42	1.74	2.18	2.86	5.96	7.71
57	2.33	2.84	3.76	4.82	9.11	12.91	1.55	1.90	2.38	3.08	6.29	8.18
58	2.57	3.13	4.13	5.24	9.65	13.82	1.67	2.05	2.58	3.30	6.62	8.65
59	2.81	3.41	4.49	5.65	10.19	14.73	1.79	2.20	2.79	3.52	6.96	9.12
60	3.05	3.70	4.85	6.07	10.73	15.63	1.92	2.36	2.99	3.74	7.29	9.59
61	3.46	4.21	5.47	6.75	12.20	17.86	2.15	2.65	3.34	4.09	8.14	10.74
62	3.86	4.72	6.09	7.42	13.66	20.09	2.38	2.94	3.69	4.45	8.99	11.88
63	4.27	5.23	6.71	8.10	15.13	22.32	2.61	3.22	4.04	4.80	9.84	13.03
64	4.68	5.74	7.32	8.77	16.59	24.55	2.84	3.51	4.39	5.16	10.70	14.18
65	5.09	6.25	7.94	9.45	18.06	26.78	3.07	3.80	4.74	5.51	11.55	15.33
66	5.96	7.29	9.31	11.03	20.34	30.48	3.60	4.42	5.47	6.43	13.03	17.71
67	6.82	8.32	10.69	12.62	22.62	34.19	4.12	5.05	6.21	7.36	14.50	20.09
68	7.69	9.36	12.06	14.20	24.90	37.90	4.65	5.67	6.94	8.28	15.98	22.47
69	8.56	10.40	13.43	15.78	27.17	41.61	5.18	6.30	7.68	9.20	17.46	24.86
70	9.42	11.43	14.80	17.37	29.45	45.32	5.71	6.92	8.42	10.12	18.93	27.24
71	11.11	13.74	18.00	21.24	35.94	52.84	6.94	8.31	10.13	12.38	21.35	31.47
72	12.79	16.04	21.20	25.12	42.42	60.37	8.17	9.70	11.85	14.64	23.77	35.70
73	14.47	18.34	24.40	29.00	48.90	67.90	9.40	11.09	13.56	16.90	26.18	39.93
74	16.15	20.65	27.60	32.87	55.38	75.42	10.63	12.48	15.28	19.16	28.60	44.15
75	17.83	22.95	30.80	36.75	61.87	82.95	11.87	13.87	17.00	21.42	31.02	48.38
76	21.48	26.59	35.36	44.00	72.13	98.12	15.05	17.24	21.22	27.01	40.05	59.85
77	25.13	30.24	39.93	51.25	82.40	113.29	18.24	20.60	25.44	32.60	49.09	71.32
78	28.77	33.88	44.49	58.50	92.66	128.45	21.43	23.97	29.66	38.18	58.12	82.79
79	32.42	37.52	49.06	65.76	102.93	143.62	24.62	27.33	33.89	43.77	67.15	94.26
80	36.07	41.17	53.62	73.01	113.19	158.79	27.81	30.69	38.11	49.36	76.19	105.74

Note: Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

Medical
10
Base Certificate – Band 2

10-year Term Medical – Base Certificate – Non Tobacco & Tobacco (Band 3)

Annual premium rates initial term per \$1,000 of coverage

Age: 18 – 80: \$1,000,000 and up

Issue Age	Male						Female					
	Non-Tobacco (NT)				Tobacco (T)		Non-Tobacco (NT)				Tobacco (T)	
	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T
18	0.31	0.44	0.57	0.76	1.02	1.51	0.28	0.35	0.44	0.55	0.75	1.07
19	0.31	0.44	0.57	0.76	1.02	1.51	0.28	0.35	0.44	0.55	0.75	1.07
20	0.31	0.44	0.57	0.76	1.02	1.51	0.28	0.35	0.44	0.55	0.75	1.07
21	0.31	0.44	0.57	0.76	1.02	1.51	0.28	0.35	0.44	0.55	0.75	1.07
22	0.31	0.44	0.57	0.76	1.02	1.51	0.28	0.35	0.44	0.55	0.75	1.07
23	0.31	0.44	0.57	0.76	1.02	1.51	0.28	0.35	0.44	0.55	0.75	1.07
24	0.31	0.44	0.57	0.76	1.02	1.51	0.28	0.35	0.44	0.55	0.75	1.07
25	0.31	0.44	0.57	0.76	1.02	1.51	0.28	0.35	0.44	0.55	0.75	1.07
26	0.31	0.44	0.57	0.76	1.03	1.52	0.28	0.35	0.44	0.55	0.76	1.08
27	0.31	0.44	0.57	0.76	1.03	1.53	0.28	0.35	0.44	0.56	0.77	1.09
28	0.31	0.44	0.57	0.76	1.04	1.54	0.28	0.35	0.44	0.56	0.77	1.10
29	0.31	0.44	0.57	0.76	1.05	1.55	0.28	0.35	0.44	0.57	0.78	1.11
30	0.31	0.44	0.57	0.76	1.06	1.56	0.28	0.35	0.44	0.57	0.79	1.12
31	0.31	0.44	0.57	0.76	1.10	1.62	0.28	0.35	0.44	0.57	0.84	1.18
32	0.31	0.44	0.57	0.76	1.15	1.67	0.28	0.35	0.44	0.57	0.88	1.23
33	0.31	0.44	0.57	0.76	1.19	1.73	0.28	0.35	0.44	0.57	0.93	1.28
34	0.31	0.44	0.57	0.76	1.24	1.78	0.28	0.35	0.44	0.57	0.97	1.34
35	0.31	0.44	0.57	0.76	1.28	1.84	0.28	0.35	0.44	0.57	1.02	1.39
36	0.33	0.47	0.62	0.83	1.40	2.01	0.29	0.38	0.48	0.62	1.09	1.49
37	0.35	0.51	0.67	0.90	1.51	2.19	0.31	0.40	0.51	0.66	1.17	1.59
38	0.37	0.54	0.72	0.96	1.62	2.36	0.33	0.43	0.55	0.71	1.24	1.69
39	0.40	0.57	0.77	1.03	1.74	2.53	0.35	0.46	0.59	0.76	1.32	1.78
40	0.42	0.61	0.83	1.10	1.85	2.71	0.36	0.48	0.63	0.80	1.39	1.88
41	0.47	0.67	0.92	1.23	2.07	3.18	0.40	0.54	0.69	0.89	1.59	2.15
42	0.51	0.74	1.01	1.37	2.30	3.65	0.44	0.59	0.76	0.98	1.80	2.41
43	0.56	0.80	1.10	1.50	2.52	4.12	0.48	0.64	0.83	1.07	2.00	2.68
44	0.61	0.87	1.20	1.64	2.74	4.59	0.51	0.70	0.89	1.16	2.20	2.94
45	0.66	0.94	1.29	1.77	2.96	5.06	0.55	0.75	0.96	1.25	2.41	3.21
46	0.74	1.03	1.43	1.95	3.26	5.47	0.61	0.81	1.04	1.37	2.62	3.49
47	0.82	1.13	1.56	2.12	3.56	5.89	0.66	0.88	1.12	1.48	2.83	3.77
48	0.90	1.23	1.70	2.30	3.86	6.30	0.72	0.94	1.21	1.59	3.04	4.05
49	0.99	1.33	1.84	2.48	4.16	6.71	0.77	1.01	1.29	1.70	3.25	4.33
50	1.07	1.43	1.98	2.65	4.46	7.13	0.83	1.07	1.37	1.82	3.46	4.61
51	1.20	1.58	2.19	2.91	5.00	7.71	0.92	1.17	1.49	1.98	3.76	5.02
52	1.33	1.74	2.40	3.17	5.53	8.29	1.01	1.27	1.61	2.14	4.06	5.42
53	1.46	1.89	2.61	3.44	6.07	8.87	1.10	1.37	1.73	2.31	4.37	5.83
54	1.60	2.05	2.82	3.70	6.60	9.45	1.19	1.48	1.85	2.47	4.67	6.23
55	1.73	2.20	3.03	3.96	7.14	10.03	1.29	1.58	1.97	2.64	4.98	6.63
56	1.98	2.50	3.39	4.37	7.70	10.75	1.41	1.73	2.17	2.85	5.25	7.00
57	2.23	2.80	3.75	4.78	8.26	11.47	1.53	1.89	2.37	3.06	5.52	7.37
58	2.49	3.09	4.12	5.19	8.82	12.20	1.66	2.04	2.57	3.28	5.80	7.74
59	2.74	3.39	4.48	5.61	9.38	12.92	1.78	2.19	2.78	3.49	6.07	8.11
60	2.99	3.69	4.84	6.02	9.94	13.64	1.91	2.35	2.98	3.71	6.35	8.49
61	3.41	4.20	5.46	6.69	11.45	15.42	2.14	2.64	3.33	4.05	7.05	9.39
62	3.83	4.71	6.08	7.35	12.97	17.19	2.37	2.93	3.68	4.39	7.75	10.30
63	4.24	5.22	6.70	8.02	14.48	18.96	2.60	3.21	4.03	4.74	8.45	11.21
64	4.66	5.73	7.31	8.69	15.99	20.74	2.83	3.50	4.38	5.08	9.15	12.11
65	5.08	6.24	7.93	9.36	17.51	22.51	3.06	3.79	4.73	5.42	9.85	13.02
66	5.95	7.28	9.30	10.86	19.31	25.12	3.59	4.41	5.46	6.36	11.41	14.92
67	6.81	8.31	10.68	12.35	21.11	27.73	4.11	5.04	6.20	7.30	12.97	16.83
68	7.68	9.35	12.05	13.85	22.92	30.34	4.64	5.66	6.93	8.24	14.52	18.73
69	8.55	10.39	13.42	15.35	24.72	32.95	5.17	6.29	7.67	9.17	16.08	20.63
70	9.41	11.42	14.79	16.84	26.53	35.56	5.70	6.91	8.41	10.11	17.63	22.53
71	11.10	13.73	17.99	20.50	31.66	40.85	6.93	8.30	10.12	12.37	20.31	25.82
72	12.78	16.03	21.19	24.16	36.79	46.14	8.16	9.69	11.84	14.63	22.98	29.11
73	14.46	18.33	24.39	27.82	41.92	51.44	9.39	11.08	13.55	16.89	25.66	32.40
74	16.14	20.64	27.59	31.48	47.05	56.73	10.62	12.47	15.27	19.15	28.33	35.69
75	17.82	22.94	30.79	35.15	52.18	62.03	11.86	13.86	16.99	21.41	31.01	38.98
76	21.47	26.58	35.35	42.72	63.06	78.01	14.70	16.75	21.21	27.00	40.04	50.86
77	25.12	30.23	39.92	50.29	73.94	94.00	17.54	19.63	25.43	32.59	49.08	62.73
78	28.76	33.87	44.48	57.86	84.82	109.99	20.38	22.51	29.65	38.17	58.11	74.61
79	32.41	37.51	49.05	65.43	95.69	125.97	23.23	25.39	33.88	43.76	67.14	86.49
80	36.06	41.16	53.61	73.00	106.57	141.96	26.07	28.27	38.10	49.35	76.18	98.37

Note: Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

Medical
10
Base Certificate – Band 3

10-year Term Medical – Riders (DIR)

Disability Income Rider
 Annual premium rates per \$100 of monthly benefit
 NT = Non Tobacco T = Tobacco

Accident & Sickness

Accident Only

US General				
Issue Age	Male		Female	
	Class 1	Class 2	Class 1	Class 2
18	8.68	18.27	15.95	29.20
19	8.68	18.27	15.95	29.20
20	8.68	18.27	15.95	29.20
21	8.72	18.37	16.55	29.20
22	8.76	18.46	17.15	29.20
23	8.79	18.56	17.74	29.20
24	8.83	18.65	18.34	29.20
25	8.87	18.75	18.94	29.20
26	8.92	18.80	19.34	30.75
27	8.97	18.85	19.74	32.30
28	9.01	18.91	20.14	33.85
29	9.06	18.96	20.54	35.40
30	9.11	19.01	20.94	36.95
31	9.47	19.91	21.37	37.83
32	9.84	20.82	21.80	38.71
33	10.20	21.72	22.24	39.60
34	10.57	22.63	22.67	40.48
35	10.93	23.53	23.10	41.36
36	11.89	24.38	23.41	42.79
37	12.84	25.23	23.72	44.22
38	13.80	26.08	24.02	45.66
39	14.75	26.93	24.33	47.09
40	15.71	27.78	24.64	48.52
41	17.34	30.65	25.46	50.13
42	18.96	33.53	26.28	51.74
43	20.59	36.40	27.10	53.36
44	22.21	39.28	27.92	54.97
45	23.84	42.15	28.74	56.58
46	26.22	46.36	30.77	59.24
47	28.60	50.57	32.80	61.89
48	30.98	54.77	34.82	64.55
49	33.36	58.98	36.85	67.20
50	35.74	63.19	38.88	69.86
51	40.35	71.35	43.04	77.11
52	44.97	79.50	47.20	84.35
53	49.58	87.66	51.37	91.60
54	54.20	95.81	55.53	98.84
55	58.81	103.97	59.69	106.09

US General			Florida	
Issue Age	Male	Female	Male	Female
18	8.15	8.09	8.12	7.92
19	8.15	8.09	8.12	7.92
20	8.15	8.09	8.12	7.92
21	8.15	8.09	8.12	7.92
22	8.15	8.09	8.12	7.92
23	8.15	8.09	8.12	7.92
24	8.15	8.09	8.12	7.92
25	8.15	8.09	8.12	7.92
26	8.15	8.09	8.12	7.92
27	8.15	8.09	8.12	7.92
28	8.15	8.09	8.12	7.92
29	8.15	8.09	8.12	7.92
30	8.98	9.59	8.68	9.24
31	8.98	9.59	8.68	9.24
32	8.98	9.59	8.68	9.24
33	8.98	9.59	8.68	9.24
34	8.98	9.59	8.68	9.24
35	8.98	9.59	8.68	9.24
36	8.98	9.59	8.68	9.24
37	8.98	9.59	8.68	9.24
38	8.98	9.59	8.68	9.24
39	8.98	9.59	8.68	9.24
40	9.40	10.72	8.91	10.22
41	9.40	10.72	8.91	10.22
42	9.40	10.72	8.91	10.22
43	9.40	10.72	8.91	10.22
44	9.40	10.72	8.91	10.22
45	9.40	10.72	8.91	10.22
46	9.40	10.72	8.91	10.22
47	9.40	10.72	8.91	10.22
48	9.40	10.72	8.91	10.22
49	9.40	10.72	8.91	10.22
50	9.82	11.96	9.36	11.64
51	9.82	11.96	9.36	11.64
52	9.82	11.96	9.36	11.64
53	9.82	11.96	9.36	11.64
54	9.82	11.96	9.36	11.64
55	9.82	11.96	9.36	11.64
56	9.82	11.96	9.36	11.64
57	9.82	11.96	9.36	11.64
58	9.82	11.96	9.36	11.64
59	9.82	11.96	9.36	11.64
60	9.82	11.96	9.36	11.64

Medical
10
Riders - DIR

Note:
 - Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

10-year Term Medical – Riders (ADR, CIR & CTR)

Accidental Death Rider

Annual premium rates per \$1,000 of coverage

NT = Non Tobacco T = Tobacco

Male/Female	
Issue Age	NT & T
18	1.35
19	1.35
20	1.24
21	1.13
22	1.13
23	1.02
24	0.90
25	0.90
26	0.90
27	0.79
28	0.79
29	0.79
30	0.79
31	0.79
32	0.79
33	0.79
34	0.79
35	0.79
36	0.79
37	0.79
38	0.79
39	0.79
40	0.90
41	0.90
42	0.90
43	0.90
44	0.90
45	0.90
46	0.90
47	0.90
48	1.02
49	1.02
50	1.02
51	1.02
52	1.02
53	1.02
54	1.13
55	1.13
56	1.24
57	1.24
58	1.35
59	1.35
60	1.47

Critical Illness Rider (Accelerated Death Benefit)

Annual premium rates per \$1,000 of coverage

NT = Non Tobacco T = Tobacco

Issue Age	Male		Female	
	NT	T	NT	T
18	1.04	1.25	1.08	1.26
19	1.08	1.32	1.15	1.34
20	1.12	1.41	1.23	1.43
21	1.17	1.52	1.31	1.54
22	1.22	1.64	1.41	1.66
23	1.28	1.80	1.52	1.80
24	1.33	1.97	1.63	1.96
25	1.39	2.15	1.76	2.30
26	1.59	2.53	2.05	2.52
27	1.80	2.93	2.35	2.97
28	2.01	3.36	2.67	3.39
29	2.22	3.82	3.00	3.88
30	2.37	4.10	3.25	4.13
31	2.46	4.48	3.55	4.52
32	2.55	4.89	3.80	4.96
33	2.66	5.35	4.07	5.44
34	2.80	5.87	4.37	5.95
35	2.97	6.47	4.69	6.51
36	3.17	7.15	5.04	7.10
37	3.40	7.92	5.41	7.75
38	3.67	8.78	5.82	8.45
39	4.00	9.78	6.24	9.19
40	4.39	10.92	6.67	10.50
41	4.85	12.21	7.10	11.25
42	5.37	13.66	7.53	12.00
43	6.00	15.26	7.96	12.75
44	7.50	17.05	9.00	13.95
45	9.00	19.02	9.50	16.75
46	10.50	21.19	9.75	16.50
47	10.75	23.59	10.00	18.50
48	11.00	26.25	10.34	19.50
49	12.00	29.05	10.88	21.50
50	12.76	32.00	12.55	24.00
51	14.11	35.15	13.30	25.50
52	15.57	38.52	14.10	27.00
53	17.15	42.17	15.00	30.00
54	18.72	45.76	16.00	31.00
55	20.26	49.28	17.04	34.75
56	21.76	52.71	18.05	35.00
57	23.27	56.07	19.15	37.00
58	25.00	59.37	20.00	42.00
59	28.00	62.72	21.00	43.00
60	30.00	66.15	22.80	45.00
61	31.00	69.71	23.50	47.00
62	31.64	73.43	24.00	48.00
63	33.66	77.35	25.14	50.59
64	35.85	81.51	26.81	53.58
65	38.23	85.96	28.57	56.69

Children's Term Rider

All Ages & Terms	
(Per \$1,000 of Coverage)	
Monthly	\$0.50
Quarterly	\$1.50
Semi-annual	\$2.91
Annual	\$5.64

Medical

10

Riders – ADR, CIR & CTR

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

10-year Term Medical – Riders (WPR – Band 2 & 3)

Annual premium rates per \$1,000 of coverage

Age: 18 – 50: \$250,001 to \$999,999
 51 – 55: \$200,001 to \$999,999

Age: 18 – 55: \$1,000,000 and up

Male/Female							Male/Female						
Non-Tobacco (NT)						Tobacco (T)	Non-Tobacco (NT)				Tobacco (T)		
Issue Age	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T	
18	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20	
19	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20	
20	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20	
21	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20	
22	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20	
23	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20	
24	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20	
25	0.04	0.06	0.08	0.11	0.15	0.22	0.04	0.06	0.07	0.10	0.13	0.20	
26	0.05	0.06	0.09	0.11	0.16	0.24	0.04	0.06	0.08	0.11	0.14	0.21	
27	0.05	0.06	0.09	0.11	0.17	0.24	0.04	0.06	0.08	0.11	0.14	0.21	
28	0.05	0.06	0.09	0.11	0.17	0.24	0.04	0.06	0.08	0.11	0.15	0.22	
29	0.05	0.06	0.09	0.11	0.17	0.24	0.04	0.06	0.08	0.11	0.15	0.22	
30	0.05	0.06	0.09	0.11	0.17	0.24	0.04	0.06	0.08	0.11	0.15	0.22	
31	0.05	0.07	0.10	0.12	0.18	0.27	0.05	0.07	0.09	0.11	0.17	0.24	
32	0.05	0.07	0.10	0.12	0.19	0.28	0.05	0.07	0.09	0.11	0.17	0.25	
33	0.05	0.07	0.10	0.13	0.21	0.30	0.05	0.07	0.09	0.12	0.19	0.28	
34	0.06	0.08	0.11	0.14	0.23	0.33	0.05	0.07	0.10	0.13	0.21	0.30	
35	0.06	0.08	0.11	0.14	0.24	0.34	0.05	0.07	0.10	0.13	0.22	0.31	
36	0.06	0.09	0.12	0.16	0.27	0.39	0.06	0.08	0.11	0.15	0.25	0.36	
37	0.07	0.10	0.14	0.18	0.31	0.44	0.07	0.10	0.13	0.17	0.29	0.42	
38	0.07	0.10	0.14	0.18	0.31	0.45	0.07	0.10	0.13	0.17	0.29	0.42	
39	0.08	0.11	0.15	0.20	0.33	0.48	0.07	0.10	0.14	0.19	0.31	0.46	
40	0.08	0.11	0.16	0.21	0.35	0.51	0.08	0.11	0.15	0.20	0.33	0.49	
41	0.09	0.12	0.17	0.23	0.39	0.59	0.08	0.12	0.17	0.22	0.37	0.57	
42	0.10	0.14	0.19	0.25	0.44	0.67	0.09	0.13	0.18	0.25	0.41	0.66	
43	0.11	0.15	0.20	0.28	0.48	0.75	0.10	0.14	0.20	0.27	0.45	0.74	
44	0.12	0.16	0.22	0.30	0.52	0.84	0.11	0.16	0.22	0.30	0.49	0.83	
45	0.13	0.17	0.23	0.32	0.56	0.92	0.12	0.17	0.23	0.32	0.53	0.91	
46	0.15	0.20	0.27	0.37	0.66	1.06	0.14	0.20	0.27	0.37	0.62	1.04	
47	0.18	0.23	0.31	0.43	0.76	1.21	0.16	0.23	0.31	0.42	0.71	1.18	
48	0.19	0.25	0.34	0.46	0.83	1.31	0.18	0.25	0.34	0.46	0.77	1.26	
49	0.22	0.29	0.39	0.53	0.95	1.48	0.21	0.28	0.39	0.52	0.87	1.41	
50	0.24	0.31	0.42	0.56	1.02	1.58	0.22	0.30	0.42	0.56	0.94	1.50	
51	0.27	0.34	0.46	0.62	1.16	1.73	0.25	0.33	0.46	0.61	1.05	1.62	
52	0.31	0.39	0.53	0.70	1.35	1.97	0.29	0.38	0.53	0.70	1.22	1.82	
53	0.36	0.45	0.60	0.80	1.55	2.22	0.34	0.43	0.60	0.79	1.40	2.04	
54	0.41	0.51	0.68	0.90	1.77	2.49	0.38	0.49	0.68	0.89	1.58	2.27	
55	0.46	0.57	0.76	1.00	2.01	2.77	0.43	0.55	0.76	0.99	1.79	2.51	

Medical
10
Riders - WPR

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

20-year Term Medical – Base Certificate – Non Tobacco & Tobacco (Band 2)

Annual premium rates for initial term per \$1,000 of coverage

Age: 18 – 50: \$250,001 to \$999,999
 51 – 55: \$200,001 to \$999,999
 56 – 65: \$150,001 to \$999,999 (to age 60 for tobacco classes)

Male							Female						
Non-Tobacco (NT)				Tobacco (T)			Non-Tobacco (NT)				Tobacco (T)		
Issue Age	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T	
18	0.46	0.63	0.78	0.99	1.70	2.10	0.39	0.50	0.65	0.74	1.29	1.53	
19	0.46	0.63	0.78	0.99	1.70	2.10	0.39	0.50	0.65	0.74	1.29	1.53	
20	0.46	0.63	0.78	0.99	1.70	2.10	0.39	0.50	0.65	0.74	1.29	1.53	
21	0.46	0.63	0.78	0.99	1.70	2.10	0.39	0.50	0.65	0.74	1.29	1.53	
22	0.46	0.63	0.78	0.99	1.70	2.10	0.39	0.50	0.65	0.74	1.29	1.53	
23	0.46	0.63	0.78	0.99	1.70	2.10	0.39	0.50	0.65	0.74	1.29	1.53	
24	0.46	0.63	0.78	0.99	1.70	2.10	0.39	0.50	0.65	0.74	1.29	1.53	
25	0.46	0.63	0.78	0.99	1.70	2.10	0.39	0.50	0.65	0.74	1.29	1.53	
26	0.46	0.63	0.78	0.99	1.72	2.13	0.39	0.50	0.65	0.74	1.31	1.56	
27	0.46	0.63	0.78	1.00	1.74	2.16	0.39	0.50	0.65	0.74	1.32	1.58	
28	0.46	0.63	0.78	1.00	1.76	2.19	0.39	0.50	0.65	0.75	1.34	1.60	
29	0.46	0.63	0.78	1.00	1.78	2.23	0.39	0.50	0.65	0.75	1.35	1.63	
30	0.46	0.63	0.78	1.01	1.80	2.26	0.39	0.50	0.65	0.76	1.37	1.65	
31	0.49	0.65	0.82	1.04	1.91	2.41	0.41	0.53	0.68	0.79	1.46	1.76	
32	0.52	0.68	0.85	1.08	2.03	2.56	0.43	0.55	0.70	0.83	1.55	1.88	
33	0.54	0.70	0.89	1.12	2.15	2.72	0.45	0.57	0.73	0.87	1.65	1.99	
34	0.57	0.73	0.92	1.15	2.27	2.87	0.47	0.60	0.76	0.91	1.74	2.10	
35	0.60	0.75	0.96	1.19	2.38	3.02	0.49	0.62	0.78	0.95	1.84	2.22	
36	0.63	0.81	1.03	1.27	2.56	3.28	0.53	0.66	0.84	1.02	1.95	2.39	
37	0.67	0.86	1.11	1.36	2.74	3.54	0.56	0.70	0.89	1.10	2.06	2.56	
38	0.71	0.91	1.19	1.45	2.91	3.79	0.59	0.74	0.94	1.18	2.17	2.73	
39	0.75	0.97	1.26	1.54	3.09	4.05	0.63	0.77	1.00	1.26	2.28	2.90	
40	0.78	1.02	1.34	1.63	3.27	4.31	0.66	0.81	1.05	1.33	2.39	3.07	
41	0.89	1.15	1.52	1.85	3.74	5.00	0.74	0.90	1.15	1.46	2.69	3.52	
42	1.00	1.28	1.71	2.06	4.21	5.69	0.81	0.99	1.25	1.58	2.99	3.98	
43	1.10	1.40	1.89	2.28	4.69	6.38	0.89	1.09	1.35	1.71	3.29	4.44	
44	1.21	1.53	2.07	2.50	5.16	7.08	0.96	1.18	1.45	1.83	3.60	4.90	
45	1.32	1.66	2.26	2.72	5.64	7.77	1.04	1.27	1.55	1.95	3.90	5.36	
46	1.46	1.87	2.46	2.99	6.25	8.55	1.13	1.40	1.71	2.16	4.29	5.86	
47	1.61	2.07	2.67	3.26	6.87	9.33	1.21	1.54	1.87	2.37	4.68	6.36	
48	1.75	2.28	2.88	3.53	7.48	10.11	1.30	1.68	2.03	2.58	5.07	6.87	
49	1.90	2.49	3.09	3.79	8.10	10.89	1.39	1.82	2.20	2.78	5.47	7.37	
50	2.04	2.70	3.30	4.06	8.72	11.67	1.47	1.96	2.36	2.99	5.86	7.88	
51	2.26	3.03	3.66	4.69	9.67	12.84	1.64	2.17	2.61	3.31	6.45	8.61	
52	2.48	3.37	4.02	5.32	10.62	14.00	1.80	2.39	2.86	3.63	7.04	9.35	
53	2.70	3.71	4.38	5.94	11.57	15.17	1.96	2.61	3.11	3.94	7.62	10.09	
54	2.92	4.04	4.75	6.57	12.52	16.34	2.12	2.82	3.36	4.26	8.21	10.83	
55	3.14	4.38	5.11	7.19	13.47	17.51	2.29	3.04	3.61	4.58	8.80	11.57	
56	3.60	4.83	5.79	8.20	14.94	18.80	2.56	3.34	4.12	5.34	9.66	12.14	
57	4.06	5.29	6.47	9.20	16.42	20.08	2.83	3.64	4.64	6.11	10.52	12.71	
58	4.53	5.74	7.15	10.21	17.89	21.37	3.10	3.94	5.16	6.87	11.38	13.27	
59	4.99	6.20	7.83	11.22	19.36	22.65	3.37	4.24	5.68	7.64	12.24	13.84	
60	5.45	6.65	8.51	12.22	20.83	23.94	3.64	4.54	6.20	8.40	13.10	14.41	
61	6.43	7.88	10.26	14.68			4.21	5.21	7.33	10.03			
62	7.41	9.11	12.01	17.14			4.78	5.89	8.46	11.66			
63	8.38	10.34	13.76	19.60			5.35	6.56	9.59	13.28			
64	9.36	11.56	15.51	22.06			5.92	7.23	10.72	14.91			
65	10.34	12.79	17.26	24.52			6.49	7.90	11.85	16.54			

Medical

20

Base Certificate – Band 2

Note:
 - Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

20-year Term Medical – Base Certificate – Non Tobacco & Tobacco (Band 3)

Annual premium rates for initial term per \$1,000 of coverage

Age: 18 – 65: \$1,000,000 and up (to age 60 for tobacco classes)

Male							Female					
Non-Tobacco (NT)				Tobacco (T)			Non-Tobacco (NT)				Tobacco (T)	
Issue Age	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T
18	0.46	0.62	0.77	0.97	1.62	2.05	0.37	0.49	0.64	0.74	1.24	1.53
19	0.46	0.62	0.77	0.97	1.62	2.05	0.37	0.49	0.64	0.74	1.24	1.53
20	0.46	0.62	0.77	0.97	1.62	2.05	0.37	0.49	0.64	0.74	1.24	1.53
21	0.46	0.62	0.77	0.97	1.62	2.05	0.37	0.49	0.64	0.74	1.24	1.53
22	0.46	0.62	0.77	0.97	1.62	2.05	0.37	0.49	0.64	0.74	1.24	1.53
23	0.46	0.62	0.77	0.97	1.62	2.05	0.37	0.49	0.64	0.74	1.24	1.53
24	0.46	0.62	0.77	0.97	1.62	2.05	0.37	0.49	0.64	0.74	1.24	1.53
25	0.46	0.62	0.77	0.97	1.62	2.05	0.37	0.49	0.64	0.74	1.24	1.53
26	0.46	0.62	0.77	0.97	1.63	2.08	0.37	0.49	0.64	0.74	1.25	1.56
27	0.46	0.62	0.77	0.97	1.65	2.11	0.37	0.49	0.64	0.74	1.27	1.58
28	0.46	0.62	0.77	0.97	1.67	2.14	0.37	0.49	0.64	0.74	1.28	1.60
29	0.46	0.62	0.77	0.97	1.68	2.17	0.37	0.49	0.64	0.74	1.29	1.63
30	0.46	0.62	0.77	0.97	1.70	2.19	0.37	0.49	0.64	0.74	1.31	1.65
31	0.48	0.63	0.80	1.00	1.81	2.33	0.39	0.52	0.66	0.77	1.38	1.76
32	0.49	0.65	0.82	1.03	1.92	2.47	0.41	0.54	0.68	0.80	1.46	1.88
33	0.51	0.67	0.85	1.06	2.02	2.61	0.43	0.55	0.70	0.84	1.54	1.99
34	0.52	0.69	0.88	1.09	2.13	2.75	0.44	0.57	0.72	0.87	1.61	2.10
35	0.54	0.70	0.90	1.12	2.24	2.89	0.46	0.58	0.74	0.90	1.69	2.22
36	0.58	0.76	0.98	1.21	2.41	3.14	0.49	0.62	0.79	0.98	1.80	2.39
37	0.62	0.81	1.06	1.30	2.59	3.39	0.52	0.66	0.85	1.06	1.91	2.56
38	0.66	0.86	1.14	1.39	2.76	3.65	0.55	0.70	0.91	1.13	2.02	2.73
39	0.70	0.92	1.22	1.48	2.94	3.90	0.59	0.73	0.97	1.21	2.14	2.90
40	0.74	0.97	1.30	1.57	3.11	4.15	0.62	0.77	1.02	1.29	2.25	3.07
41	0.86	1.09	1.49	1.79	3.59	4.84	0.69	0.86	1.13	1.41	2.55	3.52
42	0.98	1.21	1.68	2.01	4.07	5.52	0.77	0.94	1.23	1.53	2.85	3.98
43	1.10	1.34	1.87	2.23	4.55	6.21	0.84	1.03	1.34	1.65	3.16	4.44
44	1.20	1.46	2.05	2.44	5.02	6.89	0.92	1.11	1.45	1.77	3.46	4.90
45	1.31	1.58	2.24	2.66	5.50	7.58	0.99	1.20	1.55	1.89	3.77	5.36
46	1.45	1.76	2.46	2.90	6.06	8.19	1.08	1.32	1.70	2.08	4.13	5.86
47	1.60	1.94	2.67	3.14	6.61	8.81	1.17	1.43	1.84	2.26	4.50	6.39
48	1.74	2.13	2.88	3.38	7.17	9.43	1.26	1.55	1.99	2.45	4.87	6.87
49	1.89	2.31	3.09	3.62	7.73	10.05	1.35	1.67	2.13	2.63	5.24	7.37
50	2.03	2.49	3.30	3.86	8.28	10.67	1.44	1.78	2.28	2.82	5.61	7.88
51	2.25	2.77	3.65	4.42	9.12	11.54	1.61	1.96	2.49	3.09	6.15	8.61
52	2.47	3.06	4.01	4.97	9.96	12.41	1.78	2.13	2.70	3.37	6.70	9.35
53	2.69	3.34	4.37	5.53	10.79	13.29	1.95	2.30	2.91	3.64	7.24	10.09
54	2.91	3.63	4.74	6.09	11.63	14.16	2.12	2.48	3.12	3.92	7.79	10.83
55	3.13	3.92	5.10	6.64	12.47	15.03	2.29	2.65	3.33	4.19	8.34	11.57
56	3.59	4.43	5.78	7.74	14.21	16.89	2.55	3.01	3.89	5.01	9.30	12.14
57	4.05	4.94	6.46	8.84	15.95	18.74	2.82	3.36	4.46	5.83	10.27	12.71
58	4.52	5.45	7.14	9.93	17.69	20.60	3.09	3.72	5.02	6.65	11.24	13.27
59	4.98	5.97	7.82	11.03	19.35	22.46	3.36	4.08	5.58	7.46	12.21	13.84
60	5.44	6.48	8.50	12.12	20.82	23.93	3.63	4.43	6.14	8.28	13.09	14.41
61	6.42	7.86	10.25	14.67			4.20	5.20	7.32	10.03		
62	7.40	9.10	12.00	17.13			4.77	5.88	8.45	11.65		
63	8.37	10.33	13.75	19.59			5.34	6.55	9.58	13.27		
64	9.35	11.55	15.50	22.05			5.91	7.22	10.71	14.90		
65	10.33	12.78	17.25	24.51			6.48	7.89	11.84	16.53		

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

Medical
20
Base Certificate – Band 3

20-year Term Medical – Riders (DIR)

Disability Income Rider
Annual premium rates per \$100 of monthly benefit
NT = Non Tobacco T = Tobacco

Accident & Sicknes

Accident Only

US General				
Issue Age	Male		Female	
	Class 1	Class 2	Class 1	Class 2
18	8.95	19.27	17.31	33.52
19	8.95	19.27	17.31	33.52
20	8.95	19.27	17.31	33.52
21	9.06	19.50	17.72	33.52
22	9.16	19.72	18.12	33.52
23	9.27	19.95	18.53	33.52
24	9.37	20.17	18.93	33.52
25	9.48	20.40	19.34	33.52
26	9.64	20.74	19.75	34.78
27	9.80	21.08	20.16	36.04
28	9.95	21.42	20.56	37.29
29	10.11	21.76	20.97	38.55
30	10.27	22.10	21.38	39.81
31	10.95	22.81	21.94	41.36
32	11.62	23.52	22.49	42.91
33	12.30	24.22	23.05	44.46
34	12.97	24.93	23.60	46.01
35	13.65	25.64	24.16	47.56
36	14.93	27.60	24.73	48.67
37	16.20	29.56	25.29	49.79
38	17.48	31.51	25.86	50.90
39	18.75	33.47	26.42	52.02
40	20.03	35.43	26.99	53.13
41	22.06	39.02	28.21	55.54
42	24.09	42.61	29.43	57.94
43	26.12	46.19	30.66	60.35
44	28.15	49.78	31.88	62.75
45	30.18	53.37	33.10	65.16
46	32.42	57.33	35.18	67.70
47	34.66	61.30	37.27	70.25
48	36.91	65.26	39.35	72.79
49	39.15	69.23	41.44	75.34
50	41.39	73.19	43.52	77.88
51	44.87	79.35	46.75	83.52
52	48.36	85.50	49.99	89.16
53	51.84	91.66	53.22	94.81
54	55.33	97.81	56.46	100.45
55	58.81	103.97	59.69	106.09

US General			Florida	
Issue Age	Male	Female	Male	Female
18	8.15	8.09	8.12	7.92
19	8.15	8.09	8.12	7.92
20	8.15	8.09	8.12	7.92
21	8.15	8.09	8.12	7.92
22	8.15	8.09	8.12	7.92
23	8.15	8.09	8.12	7.92
24	8.15	8.09	8.12	7.92
25	8.15	8.09	8.12	7.92
26	8.15	8.09	8.12	7.92
27	8.15	8.09	8.12	7.92
28	8.15	8.09	8.12	7.92
29	8.15	8.09	8.12	7.92
30	8.98	9.59	8.68	9.24
31	8.98	9.59	8.68	9.24
32	8.98	9.59	8.68	9.24
33	8.98	9.59	8.68	9.24
34	8.98	9.59	8.68	9.24
35	8.98	9.59	8.68	9.24
36	8.98	9.59	8.68	9.24
37	8.98	9.59	8.68	9.24
38	8.98	9.59	8.68	9.24
39	8.98	9.59	8.68	9.24
40	9.40	10.72	8.91	10.22
41	9.40	10.72	8.91	10.22
42	9.40	10.72	8.91	10.22
43	9.40	10.72	8.91	10.22
44	9.40	10.72	8.91	10.22
45	9.40	10.72	8.91	10.22
46	9.40	10.72	8.91	10.22
47	9.40	10.72	8.91	10.22
48	9.40	10.72	8.91	10.22
49	9.40	10.72	8.91	10.22
50	9.82	11.96	9.36	11.64
51	9.82	11.96	9.36	11.64
52	9.82	11.96	9.36	11.64
53	9.82	11.96	9.36	11.64
54	9.82	11.96	9.36	11.64
55	9.82	11.96	9.36	11.64
56	9.82	11.96	9.36	11.64
57	9.82	11.96	9.36	11.64
58	9.82	11.96	9.36	11.64
59	9.82	11.96	9.36	11.64
60	9.82	11.96	9.36	11.64

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

20-year Term Medical – Riders (ADR, CIR & CTR)

Accidental Death Rider

Annual premium rates per \$1,000 of coverage

NT = Non Tobacco T = Tobacco

Male/Female	
Issue Age	Rates
18	1.35
19	1.35
20	1.24
21	1.13
22	1.13
23	1.02
24	0.90
25	0.90
26	0.90
27	0.79
28	0.79
29	0.79
30	0.79
31	0.79
32	0.79
33	0.79
34	0.79
35	0.79
36	0.79
37	0.79
38	0.79
39	0.79
40	0.90
41	0.90
42	0.90
43	0.90
44	0.90
45	0.90
46	0.90
47	0.90
48	1.02
49	1.02
50	1.02
51	1.02
52	1.02
53	1.02
54	1.13
55	1.13
56	1.24
57	1.24
58	1.35
59	1.35
60	1.47

Critical Illness Rider (Accelerated Death Benefit)

Annual premium rates per \$1,000 of coverage

NT = Non Tobacco T = Tobacco

Issue Age	Male		Female	
	NT	T	NT	T
18	1.77	2.10	1.96	2.09
19	1.82	2.23	2.06	2.22
20	1.87	2.38	2.17	2.38
21	1.93	2.55	2.29	2.55
22	1.99	2.74	2.43	2.74
23	2.07	2.97	2.58	2.95
24	2.14	3.22	2.74	3.19
25	2.23	3.51	2.91	3.46
26	2.32	3.83	3.11	3.77
27	2.42	4.20	3.32	4.11
28	2.53	4.61	3.55	4.50
29	2.66	5.08	3.80	4.92
30	2.72	5.51	3.86	5.24
31	2.77	6.10	4.12	5.72
32	2.97	6.76	4.41	6.24
33	3.20	7.47	4.71	6.81
34	3.46	8.28	5.04	7.41
35	3.78	9.19	5.38	8.06
36	4.13	10.19	5.75	8.76
37	4.55	11.31	6.14	9.52
38	5.01	12.55	6.57	10.35
39	5.54	13.92	7.00	11.23
40	6.12	15.41	7.45	12.17
41	6.77	17.04	7.92	13.17
42	7.49	18.83	8.39	14.24
43	8.28	20.79	8.89	15.36
44	9.13	22.87	9.41	16.55
45	10.03	25.07	9.95	17.79
46	11.00	27.42	10.51	19.10
47	12.05	29.94	11.10	20.48
48	13.19	32.69	11.72	21.97
49	14.40	35.58	12.38	23.57
50	15.73	38.71	13.09	25.32
51	17.12	41.99	13.87	27.21
52	18.63	45.53	14.72	29.25
53	20.28	49.39	15.64	31.48
54	21.95	53.30	16.60	33.76
55	23.65	57.25	17.61	36.09
56	25.21	61.13	18.55	38.39
57	26.77	65.00	19.51	40.74
58	28.32	68.90	20.53	43.16
59	29.93	72.94	21.65	45.67
60	31.67	77.18	23.02	48.31

Children's Term Rider

All Ages & Terms	
(Per \$1,000 of Coverage)	
Monthly	\$0.50
Quarterly	\$1.50
Semi-annual	\$2.91
Annual	\$5.64

Medical

20

Riders – ADR, CIR & CTR

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

20-year Term Medical – Riders (WPR – Band 2 & 3)

Annual premium rates per \$1,000 of coverage

Age: 18 – 50: \$250,001 to \$999,999
 51 – 55: \$200,001 to \$999,999

Age: 18 – 55: \$1,000,000 and up

Male/Female							Male/Female						
Non-Tobacco (NT)				Tobacco (T)			Non-Tobacco (NT)				Tobacco (T)		
Issue Age	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T	
18	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27	
19	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27	
20	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27	
21	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27	
22	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27	
23	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27	
24	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27	
25	0.06	0.08	0.10	0.13	0.22	0.27	0.06	0.08	0.10	0.13	0.21	0.27	
26	0.06	0.09	0.11	0.14	0.24	0.30	0.06	0.09	0.11	0.14	0.23	0.29	
27	0.06	0.09	0.11	0.14	0.24	0.30	0.06	0.09	0.11	0.14	0.23	0.30	
28	0.06	0.09	0.11	0.14	0.25	0.31	0.06	0.09	0.11	0.14	0.23	0.30	
29	0.06	0.09	0.11	0.14	0.25	0.31	0.06	0.09	0.11	0.14	0.24	0.30	
30	0.06	0.09	0.11	0.14	0.25	0.32	0.06	0.09	0.11	0.14	0.24	0.31	
31	0.07	0.10	0.12	0.16	0.29	0.36	0.07	0.09	0.12	0.15	0.27	0.35	
32	0.08	0.10	0.13	0.16	0.30	0.38	0.07	0.10	0.12	0.15	0.29	0.37	
33	0.09	0.11	0.14	0.18	0.34	0.44	0.08	0.11	0.14	0.17	0.32	0.42	
34	0.10	0.12	0.16	0.20	0.39	0.49	0.09	0.12	0.15	0.19	0.36	0.47	
35	0.10	0.13	0.16	0.20	0.40	0.51	0.09	0.12	0.15	0.19	0.38	0.49	
36	0.11	0.15	0.19	0.23	0.46	0.59	0.10	0.14	0.18	0.22	0.43	0.57	
37	0.13	0.16	0.21	0.26	0.52	0.67	0.12	0.15	0.20	0.25	0.49	0.64	
38	0.13	0.16	0.21	0.26	0.52	0.68	0.12	0.15	0.21	0.25	0.50	0.66	
39	0.14	0.17	0.23	0.28	0.56	0.73	0.13	0.17	0.22	0.27	0.53	0.70	
40	0.14	0.18	0.24	0.29	0.59	0.78	0.13	0.17	0.23	0.28	0.56	0.75	
41	0.16	0.21	0.27	0.33	0.67	0.90	0.15	0.20	0.27	0.32	0.65	0.87	
42	0.18	0.23	0.31	0.37	0.76	1.02	0.18	0.22	0.30	0.36	0.73	0.99	
43	0.20	0.25	0.34	0.41	0.84	1.15	0.20	0.24	0.34	0.40	0.82	1.12	
44	0.22	0.28	0.37	0.45	0.93	1.27	0.22	0.26	0.37	0.44	0.90	1.24	
45	0.24	0.30	0.41	0.49	1.02	1.40	0.24	0.28	0.40	0.48	0.99	1.36	
46	0.28	0.36	0.47	0.57	1.19	1.62	0.28	0.33	0.47	0.55	1.15	1.56	
47	0.32	0.41	0.53	0.65	1.37	1.87	0.32	0.39	0.53	0.63	1.32	1.76	
48	0.35	0.46	0.58	0.71	1.50	2.02	0.35	0.43	0.58	0.68	1.43	1.89	
49	0.40	0.52	0.65	0.80	1.70	2.29	0.40	0.49	0.65	0.76	1.62	2.11	
50	0.43	0.57	0.69	0.85	1.83	2.45	0.43	0.52	0.69	0.81	1.74	2.24	
51	0.47	0.64	0.77	0.98	2.03	2.70	0.47	0.58	0.77	0.93	1.92	2.42	
52	0.55	0.74	0.88	1.17	2.34	3.08	0.54	0.67	0.88	1.09	2.19	2.73	
53	0.62	0.85	1.01	1.37	2.66	3.49	0.62	0.77	1.01	1.27	2.48	3.06	
54	0.70	0.97	1.14	1.58	3.00	3.92	0.70	0.87	1.14	1.46	2.79	3.40	
55	0.79	1.10	1.28	1.80	3.37	4.38	0.78	0.98	1.28	1.66	3.12	3.76	

Medical
20
Riders - WPR

Note:
 - Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

30-year Term Medical – Base Certificate – Non Tobacco & Tobacco (Band 2)

Annual premium rates for initial term per \$1,000 of coverage

Age: 18 – 50: \$250,001 to \$999,999
 51 – 55: \$200,001 to \$999,999

Male							Female					
Non-Tobacco (NT)				Tobacco (T)			Non-Tobacco (NT)				Tobacco (T)	
Issue Age	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T
18	0.75	0.97	1.34	1.62	2.65	3.22	0.55	0.78	0.98	1.14	1.96	2.39
19	0.75	0.97	1.34	1.62	2.65	3.22	0.55	0.78	0.98	1.14	1.96	2.39
20	0.75	0.97	1.34	1.62	2.65	3.22	0.55	0.78	0.98	1.14	1.96	2.39
21	0.75	0.97	1.34	1.62	2.65	3.22	0.55	0.78	0.98	1.14	1.96	2.39
22	0.75	0.97	1.34	1.62	2.65	3.22	0.55	0.78	0.98	1.14	1.96	2.39
23	0.75	0.97	1.34	1.62	2.65	3.22	0.55	0.78	0.98	1.14	1.96	2.39
24	0.75	0.97	1.34	1.62	2.65	3.22	0.55	0.78	0.98	1.14	1.96	2.39
25	0.75	0.97	1.34	1.62	2.65	3.22	0.55	0.78	0.98	1.14	1.96	2.39
26	0.76	0.98	1.36	1.63	2.68	3.27	0.56	0.79	1.00	1.17	1.98	2.43
27	0.78	0.99	1.37	1.65	2.71	3.31	0.58	0.80	1.02	1.20	2.00	2.47
28	0.79	1.00	1.39	1.66	2.74	3.36	0.59	0.81	1.03	1.23	2.03	2.52
29	0.81	1.01	1.40	1.68	2.77	3.40	0.61	0.82	1.05	1.26	2.05	2.56
30	0.82	1.02	1.42	1.69	2.80	3.45	0.62	0.83	1.07	1.29	2.07	2.60
31	0.85	1.03	1.45	1.74	2.99	3.67	0.65	0.85	1.09	1.33	2.20	2.81
32	0.87	1.04	1.49	1.78	3.18	3.90	0.68	0.86	1.11	1.36	2.34	3.02
33	0.90	1.06	1.52	1.83	3.36	4.12	0.70	0.88	1.14	1.40	2.47	3.23
34	0.92	1.07	1.56	1.87	3.55	4.35	0.73	0.89	1.16	1.43	2.61	3.44
35	0.95	1.08	1.59	1.92	3.74	4.57	0.76	0.91	1.18	1.47	2.74	3.65
36	1.02	1.18	1.73	2.09	4.05	4.90	0.81	0.97	1.26	1.57	2.93	3.85
37	1.09	1.29	1.87	2.27	4.36	5.23	0.87	1.03	1.33	1.67	3.13	4.05
38	1.16	1.39	2.00	2.44	4.66	5.57	0.92	1.10	1.41	1.78	3.32	4.25
39	1.23	1.50	2.14	2.62	4.97	5.90	0.98	1.16	1.48	1.88	3.52	4.45
40	1.30	1.60	2.28	2.79	5.28	6.23	1.03	1.22	1.56	1.98	3.71	4.65
41	1.45	1.83	2.56	3.13	6.11	7.13	1.14	1.36	1.71	2.18	4.23	5.19
42	1.60	2.06	2.85	3.46	6.94	8.02	1.26	1.50	1.86	2.38	4.76	5.73
43	1.75	2.29	3.13	3.80	7.78	8.92	1.37	1.64	2.02	2.57	5.28	6.27
44	1.90	2.52	3.42	4.13	8.61	9.81	1.49	1.78	2.17	2.77	5.81	6.81
45	2.05	2.75	3.70	4.47	9.44	10.71	1.60	1.92	2.32	2.97	6.33	7.35
46	2.36	3.06	4.19	5.26	10.61	11.94	1.75	2.09	2.55	3.50	7.05	8.05
47	2.67	3.37	4.67	6.04	11.92	13.30	1.91	2.26	2.77	4.04	7.84	8.82
48	2.99	3.68	5.16	6.83	13.39	13.40	2.06	2.42	3.00	4.57	8.73	9.66
49	3.30	3.99	5.64	7.61	13.42	13.44	2.22	2.59	3.22	5.11	9.71	10.58
50	3.61	4.30	6.13	8.40	13.44	13.45	2.37	2.76	3.45	5.64	10.80	11.59
51	4.03	4.70	6.78	9.53			2.55	2.97	3.74	6.42		
52	4.50	5.14	7.50	10.82			2.76	3.19	4.06	7.30		
53	5.04	5.62	8.29	12.12			2.98	3.44	4.40	8.31		
54	5.63	6.16	9.17	12.13			3.21	3.70	4.77	9.45		
55	6.30	6.75	10.14	12.14			3.47	3.98	5.17	10.75		

Medical
30
Base Certificate – Band 2

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

30-year Term Medical – Base Certificate – Non Tobacco & Tobacco (Band 3)

Annual premium rates for initial term per \$1,000 of coverage

Age: 18 – 55: \$1,000,000 and up

Male							Female					
Non-Tobacco (NT)				Tobacco (T)			Non-Tobacco (NT)				Tobacco (T)	
Issue Age	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T
18	0.74	0.96	1.33	1.58	2.57	3.11	0.54	0.77	0.97	1.12	1.92	2.33
19	0.74	0.96	1.33	1.58	2.57	3.11	0.54	0.77	0.97	1.12	1.92	2.33
20	0.74	0.96	1.33	1.58	2.57	3.11	0.54	0.77	0.97	1.12	1.92	2.33
21	0.74	0.96	1.33	1.58	2.57	3.11	0.54	0.77	0.97	1.12	1.92	2.33
22	0.74	0.96	1.33	1.58	2.57	3.11	0.54	0.77	0.97	1.12	1.92	2.33
23	0.74	0.96	1.33	1.58	2.57	3.11	0.54	0.77	0.97	1.12	1.92	2.33
24	0.74	0.96	1.33	1.58	2.57	3.11	0.54	0.77	0.97	1.12	1.92	2.33
25	0.74	0.96	1.33	1.58	2.57	3.11	0.54	0.77	0.97	1.12	1.92	2.33
26	0.75	0.97	1.35	1.59	2.60	3.16	0.55	0.78	0.99	1.15	1.94	2.37
27	0.77	0.98	1.36	1.61	2.63	3.20	0.57	0.79	1.01	1.17	1.96	2.41
28	0.78	0.99	1.38	1.62	2.66	3.25	0.58	0.79	1.02	1.20	1.98	2.45
29	0.80	1.00	1.39	1.64	2.69	3.29	0.60	0.80	1.04	1.22	2.00	2.49
30	0.81	1.01	1.41	1.65	2.72	3.34	0.61	0.81	1.06	1.25	2.02	2.53
31	0.84	1.02	1.44	1.69	2.90	3.55	0.64	0.82	1.08	1.28	2.15	2.72
32	0.86	1.03	1.48	1.73	3.08	3.77	0.67	0.83	1.10	1.32	2.28	2.91
33	0.89	1.05	1.51	1.77	3.27	3.98	0.69	0.85	1.12	1.35	2.42	3.09
34	0.91	1.06	1.55	1.81	3.45	4.20	0.72	0.86	1.14	1.39	2.55	3.28
35	0.94	1.07	1.58	1.85	3.63	4.41	0.75	0.87	1.16	1.42	2.68	3.47
36	1.01	1.17	1.72	2.03	3.93	4.74	0.80	0.94	1.24	1.53	2.87	3.68
37	1.08	1.28	1.86	2.21	4.23	5.07	0.86	1.01	1.32	1.64	3.06	3.89
38	1.15	1.38	1.99	2.40	4.54	5.41	0.91	1.07	1.39	1.75	3.26	4.11
39	1.22	1.49	2.13	2.58	4.84	5.74	0.97	1.14	1.47	1.86	3.45	4.32
40	1.29	1.59	2.27	2.76	5.14	6.07	1.02	1.21	1.55	1.97	3.64	4.53
41	1.44	1.82	2.55	3.10	5.95	6.97	1.13	1.35	1.70	2.17	4.16	5.09
42	1.59	2.05	2.84	3.44	6.77	7.86	1.25	1.49	1.85	2.37	4.68	5.65
43	1.74	2.28	3.12	3.78	7.58	8.76	1.36	1.63	2.01	2.56	5.19	6.22
44	1.89	2.51	3.41	4.12	8.40	9.65	1.48	1.77	2.16	2.76	5.71	6.78
45	2.04	2.74	3.69	4.46	9.21	10.55	1.59	1.91	2.31	2.96	6.23	7.34
46	2.29	3.05	4.18	4.96	10.36	11.78	1.73	2.08	2.54	3.27	6.93	8.04
47	2.54	3.36	4.66	5.46	11.64	13.15	1.86	2.25	2.76	3.58	7.71	8.81
48	2.79	3.67	5.15	5.96	13.09	13.39	2.00	2.41	2.99	3.88	8.58	9.65
49	3.04	3.98	5.63	6.46	13.41	13.43	2.13	2.58	3.21	4.19	9.54	10.57
50	3.29	4.29	6.12	6.96	13.43	13.44	2.27	2.75	3.44	4.50	10.63	11.58
51	3.60	4.69	6.77	7.59			2.42	2.96	3.73	4.87		
52	3.94	5.13	7.49	8.27			2.59	3.18	4.05	5.27		
53	4.31	5.61	8.28	9.01			2.76	3.43	4.39	5.70		
54	4.72	6.15	9.16	9.81			2.95	3.69	4.76	6.16		
55	5.17	6.74	10.13	10.69			3.15	3.97	5.16	6.67		

Medical
30
Base Certificate – Band 3

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

30-year Term Medical – Riders (DIR)

Disability Income Rider

Annual premium rates per \$100 of monthly benefit

For Non Tobacco (NT) & Tobacco (T)

(Maximum issue age is age 55 for NT and age 50 for T)

Accident & Sickness

Accident Only

US General				
Issue Age	Male		Female	
	Class 1	Class 2	Class 1	Class 2
18	9.27	19.95	17.57	35.89
19	9.27	19.95	17.57	35.89
20	9.27	19.95	17.57	35.89
21	9.50	20.43	18.01	35.89
22	9.72	20.92	18.45	35.89
23	9.95	21.40	18.88	35.89
24	10.17	21.89	19.32	35.89
25	10.40	22.37	19.76	35.89
26	10.76	23.16	20.42	36.85
27	11.13	23.94	21.08	37.80
28	11.49	24.73	21.74	38.76
29	11.86	25.51	22.40	39.71
30	12.22	26.30	23.06	40.67
31	13.11	27.29	23.64	42.76
32	13.99	28.29	24.22	44.85
33	14.88	29.28	24.81	46.93
34	15.76	30.28	25.39	49.02
35	16.65	31.27	25.97	51.11
36	17.74	33.32	26.40	51.95
37	18.83	35.37	26.83	52.80
38	19.93	37.43	27.25	53.64
39	21.02	39.48	27.68	54.49
40	22.11	41.53	28.11	55.33
41	23.72	43.90	29.11	57.30
42	25.34	46.27	30.11	59.26
43	26.95	48.63	31.10	61.23
44	28.57	51.00	32.10	63.19
45	30.18	53.37	33.10	65.16
46	32.42	57.33	35.18	67.70
47	34.66	61.30	37.27	70.25
48	36.91	65.26	39.35	72.79
49	39.15	69.23	41.44	75.34
50	41.39	73.19	43.52	77.88
51	44.87	79.35	46.75	83.52
52	48.36	85.50	49.99	89.16
53	51.84	91.66	53.22	94.81
54	55.33	97.81	56.46	100.45
55	58.81	103.97	59.69	106.09

US General			Florida	
Issue Age	Male	Female	Male	Female
18	8.15	8.09	8.12	7.92
19	8.15	8.09	8.12	7.92
20	8.15	8.09	8.12	7.92
21	8.15	8.09	8.12	7.92
22	8.15	8.09	8.12	7.92
23	8.15	8.09	8.12	7.92
24	8.15	8.09	8.12	7.92
25	8.15	8.09	8.12	7.92
26	8.15	8.09	8.12	7.92
27	8.15	8.09	8.12	7.92
28	8.15	8.09	8.12	7.92
29	8.15	8.09	8.12	7.92
30	8.98	9.59	8.68	9.24
31	8.98	9.59	8.68	9.24
32	8.98	9.59	8.68	9.24
33	8.98	9.59	8.68	9.24
34	8.98	9.59	8.68	9.24
35	8.98	9.59	8.68	9.24
36	8.98	9.59	8.68	9.24
37	8.98	9.59	8.68	9.24
38	8.98	9.59	8.68	9.24
39	8.98	9.59	8.68	9.24
40	9.40	10.72	8.91	10.22
41	9.40	10.72	8.91	10.22
42	9.40	10.72	8.91	10.22
43	9.40	10.72	8.91	10.22
44	9.40	10.72	8.91	10.22
45	9.40	10.72	8.91	10.22
46	9.40	10.72	8.91	10.22
47	9.40	10.72	8.91	10.22
48	9.40	10.72	8.91	10.22
49	9.40	10.72	8.91	10.22
50	9.82	11.96	9.36	11.64
51	9.82	11.96	9.36	11.64
52	9.82	11.96	9.36	11.64
53	9.82	11.96	9.36	11.64
54	9.82	11.96	9.36	11.64
55	9.82	11.96	9.36	11.64

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

Medical

30

Riders - DIR

30-year Term Medical – Riders (ADR, CIR & CTR)

Accidental Death Rider

Annual premium rates per \$1,000 of coverage

NT = Non Tobacco T = Tobacco

Male/Female	
Issue Age	NT & T (Issue max. age is 50 for Tobacco)
18	1.35
19	1.35
20	1.24
21	1.13
22	1.13
23	1.02
24	0.90
25	0.90
26	0.90
27	0.79
28	0.79
29	0.79
30	0.79
31	0.79
32	0.79
33	0.79
34	0.79
35	0.79
36	0.79
37	0.79
38	0.79
39	0.79
40	0.90
41	0.90
42	0.90
43	0.90
44	0.90
45	0.90
46	0.90
47	0.90
48	1.02
49	1.02
50	1.02
51	1.02
52	1.02
53	1.02
54	1.13
55	1.13

Critical Illness Rider (Accelerated Death Benefit)

Annual premium rates per \$1,000 of coverage

NT = Non Tobacco T = Tobacco

Issue Age	Male		Female	
	NT	T	NT	T
18	1.79	2.44	2.11	2.40
19	1.86	2.62	2.23	2.57
20	1.93	2.83	2.35	2.75
21	2.02	3.07	2.49	2.96
22	2.11	3.33	2.64	3.18
23	2.21	3.64	2.80	3.43
24	2.33	3.97	2.98	3.70
25	2.45	4.35	3.17	4.01
26	2.59	4.77	3.37	4.35
27	2.75	5.23	3.59	4.73
28	2.92	5.75	3.83	5.16
29	3.11	6.32	4.09	5.62
30	3.33	7.35	4.29	6.27
31	3.59	8.08	4.58	6.83
32	3.88	8.85	4.88	7.42
33	4.20	9.69	5.21	8.06
34	4.54	10.60	5.55	8.73
35	4.92	11.57	5.92	9.45
36	5.34	12.62	6.32	10.21
37	5.80	13.76	6.74	11.02
38	6.31	15.01	7.19	11.90
39	6.87	16.37	7.66	12.83
40	7.48	17.85	8.16	13.82
41	8.17	19.47	8.67	14.86
42	8.92	21.24	9.20	15.97
43	9.74	23.19	9.75	17.15
44	10.62	25.26	10.32	18.37
45	11.57	27.47	10.91	19.65
46	12.52		11.47	20.96
47	13.54		12.05	22.35
48	14.65		12.65	23.82
49	15.82		13.29	25.40
50	17.14		13.98	27.19

Children's Term Rider

All Ages & Terms	
(Per \$1,000 of Coverage)	
Monthly	\$0.50
Quarterly	\$1.50
Semi-annual	\$2.91
Annual	\$5.64

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.

30-year Term Medical – Riders (WPR – Band 2 & 3)

Annual premium rates per \$1,000 of coverage

Age: 18 – 50: \$250,001 to \$999,999
 51 – 55: \$200,001 to \$999,999

Age: 18 – 55: \$1,000,000

Male/Female							Male/Female						
Non-Tobacco (NT)				Tobacco (T)			Non-Tobacco (NT)				Tobacco (T)		
Issue Age	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T	Pref + NT	Pref NT	Std + NT	Std NT	Std + T	Std T	
18	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40	
19	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40	
20	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40	
21	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40	
22	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40	
23	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40	
24	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40	
25	0.10	0.13	0.17	0.21	0.34	0.42	0.10	0.12	0.17	0.21	0.33	0.40	
26	0.11	0.14	0.19	0.23	0.38	0.46	0.11	0.14	0.19	0.22	0.36	0.44	
27	0.11	0.14	0.19	0.23	0.38	0.46	0.11	0.14	0.19	0.23	0.37	0.45	
28	0.11	0.14	0.19	0.23	0.38	0.47	0.11	0.14	0.19	0.23	0.37	0.46	
29	0.11	0.14	0.20	0.24	0.39	0.48	0.11	0.14	0.19	0.23	0.38	0.46	
30	0.11	0.14	0.20	0.24	0.39	0.48	0.11	0.14	0.20	0.23	0.38	0.47	
31	0.13	0.15	0.22	0.26	0.45	0.55	0.13	0.15	0.22	0.25	0.44	0.53	
32	0.13	0.16	0.22	0.27	0.48	0.59	0.13	0.15	0.22	0.26	0.46	0.57	
33	0.14	0.17	0.24	0.29	0.54	0.66	0.14	0.17	0.24	0.28	0.52	0.64	
34	0.16	0.18	0.27	0.32	0.60	0.74	0.15	0.18	0.26	0.31	0.59	0.71	
35	0.16	0.18	0.27	0.33	0.64	0.78	0.16	0.18	0.27	0.31	0.62	0.75	
36	0.18	0.21	0.31	0.38	0.73	0.88	0.18	0.21	0.31	0.37	0.71	0.85	
37	0.21	0.25	0.36	0.43	0.83	0.99	0.21	0.24	0.35	0.42	0.80	0.96	
38	0.21	0.25	0.36	0.44	0.84	1.00	0.21	0.25	0.36	0.43	0.82	0.97	
39	0.22	0.27	0.39	0.47	0.89	1.06	0.22	0.27	0.38	0.46	0.87	1.03	
40	0.23	0.29	0.41	0.50	0.95	1.12	0.23	0.29	0.41	0.50	0.93	1.09	
41	0.26	0.33	0.46	0.56	1.10	1.28	0.26	0.33	0.46	0.56	1.07	1.25	
42	0.29	0.37	0.51	0.62	1.25	1.44	0.29	0.37	0.51	0.62	1.22	1.41	
43	0.32	0.41	0.56	0.68	1.40	1.61	0.31	0.41	0.56	0.68	1.36	1.58	
44	0.34	0.45	0.62	0.74	1.55	1.77	0.34	0.45	0.61	0.74	1.51	1.74	
45	0.37	0.50	0.67	0.80	1.70	1.93	0.37	0.49	0.66	0.80	1.66	1.90	
46	0.45	0.58	0.80	1.00	2.02	2.27	0.44	0.58	0.79	0.94	1.97	2.24	
47	0.53	0.67	0.93	1.21	2.38	2.66	0.51	0.67	0.93	1.09	2.33	2.63	
48	0.60	0.74	1.03	1.37	2.68	2.68	0.56	0.73	1.03	1.19	2.62	2.68	
49	0.69	0.84	1.18	1.60	2.82	2.82	0.64	0.84	1.18	1.36	2.82	2.82	
50	0.76	0.90	1.29	1.76	2.82	2.82	0.69	0.90	1.29	1.46	2.82	2.82	
51	0.85	0.99	1.42	2.00			0.76	0.98	1.42	1.59			
52	0.99	1.13	1.65	2.38			0.87	1.13	1.65	1.82			
53	1.16	1.29	1.91	2.79			0.99	1.29	1.90	2.07			
54	1.35	1.48	2.20	2.91			1.13	1.48	2.20	2.35			
55	1.58	1.69	2.54	3.04			1.29	1.69	2.53	2.67			

Medical
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Riders – WPR Band 2 & 3

Note:

- Subject to terms and conditions of the insurance contract. State restrictions, variations and eligibility requirements may apply.