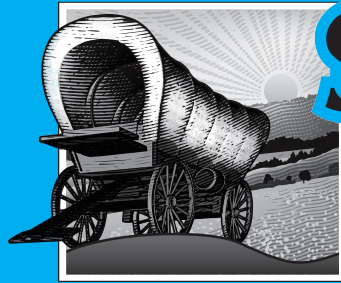


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Life**<sup>®</sup>  
*It's about people.*

# **RATE BOOK**

## **GOLD, SILVER, BRONZE, BRONZE II**

**New Business Partner Support:**

**1-800-358-6337, Option 3**

**New Applications Fax:**

**1-888-275-2644**

**Point of Sale Support:**

Enhanced POS Interviews

**1-800-358-6337, Opt. 2**

**Monday & Friday: 8:00am – 10:00pm ET**

**Tuesday, Wednesday, Thursday: 8:00am – 11:00pm ET**

**Saturday: 9:00am – 4:00pm ET**

**After 8:00pm ET M-F and on Sat. calls will be answered by MRS**

**SETTLERS LIFE INSURANCE COMPANY**

**Administrative Office:**

**1969 Lee Highway • P.O. Box 8600 • Bristol, VA 24203-8600**

**Toll Free (800) 877-6191**

**[my.settlerslife.com](http://my.settlerslife.com)**

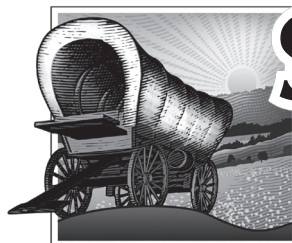
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**HEIGHT/WEIGHT CHART FOR GOLD PLAN**

(Applicable to all proposed insureds over 11 years of age)

Height	Max. Weight	Min. Weight	Height	Max. Weight	Min. Weight	Height	Max. Weight	Min. Weight
2'9"	46	20	4'7"	156	73	6'5"	289	131
2'10"	51	21	4'8"	161	75	6'6"	297	153
2'11"	56	23	4'9"	166	77	6'7"	305	158
3'0"	61	25	4'10"	171	79	6'8"	312	163
3'1"	66	27	4'11"	176	81	6'9"	319	168
3'2"	71	29	5'0"	181	83	6'10"	325	173
3'3"	76	31	5'1"	187	85	6'11"	333	178
3'4"	81	33	5'2"	192	87	7'0"	340	185
3'5"	86	35	5'3"	198	90	7'1"	347	192
3'6"	91	37	5'4"	204	92	7'2"	354	199
3'7"	96	39	5'5"	210	94	7'3"	361	206
3'8"	101	41	5'6"	216	96	7'4"	368	213
3'9"	106	43	5'7"	221	99	7'5"	375	220
3'10"	111	45	5'8"	228	102	7'6"	382	227
3'11"	116	47	5'9"	234	105	7'7"	389	234
4'0"	121	49	5'10"	240	108	7'8"	396	241
4'1"	126	51	5'11"	247	111	7'9"	403	248
4'2"	131	53	6'0"	254	114	7'10"	410	255
4'3"	136	55	6'1"	260	117	7'11"	417	262
4'4"	141	57	6'2"	268	120	8'0"	424	269
4'5"	146	59	6'3"	275	123			
4'6"	151	71	6'4"	283	127			



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#### Selected Benefit Premium Rates for PAC and Direct Billing:

\$1,000, \$5,000, \$10,000, \$15,000, \$20,000, \$25,000

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### BRONZE PLAN

*Not available in all states.*

#### Premium Rates Per Thousand:

*Refer to form S-373-A for a list of state approved products.*

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#### Selected Benefit Premium Rates for PAC and Direct Billing:

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### BRONZE II PLAN

*Only available in NC.*

#### Premium Rates Per Thousand:

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#### Selected Benefit Premium Rates for PAC and Direct Billing:

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# Miscellaneous Information

## Premium Calculations

Multiply annual rate by the number of thousands of face desired. Take that amount and multiply it by one of the following modal factors:

Bank draft:	.085 (Highest Persistency Method)
Monthly Direct:	.095
Quarterly:	.265
Semi-Annual:	.520

Do the same for each rider. Add all premiums together to obtain the total premium. Remember, each premium calculation should be rounded up and then added for the total premium.

### All Premiums Calculated at the Insured's Current Age

#### EXAMPLE #1:

45 year old female who qualifies for non-smoker rates wants a \$10,000 Gold Plan, Lifetime Pay policy with 10 units of ADB on PAC.

$$\begin{array}{l}
 \text{BASE} \\
 \text{RATE}
 \end{array}
 \left(
 \begin{array}{cccccc}
 \boxed{23.40} & \times & \boxed{10} & = & \boxed{\$234.00} & \times & \boxed{.085} & = & \boxed{19.890} & = & \boxed{19.89}
 \end{array}
 \right)$$

Annual Rate Lifetime Pay		Face/ 1000		Annual Premium		Modal Factor		PAC Base Rate		PAC Base Rate (Rounded up)
-----------------------------------	--	---------------	--	-------------------	--	-----------------	--	------------------	--	-------------------------------------

$$\begin{array}{l}
 \text{ADB} \\
 \text{RATE}
 \end{array}
 \left(
 \begin{array}{cccccc}
 \boxed{1.00} & \times & \boxed{10} & = & \boxed{\$10.00} & \times & \boxed{.085} & = & \boxed{\$0.85}
 \end{array}
 \right)$$

Annual Rate per \$1000		Units per \$1000 of ADB		Annual Premium		Modal Factor		PAC ADB Rate
------------------------------	--	-------------------------------	--	-------------------	--	-----------------	--	-----------------

TOTAL PAC PREMIUM	$\boxed{\$19.89} + \boxed{\$0.85} = \boxed{\$20.74}$			
	<table style="width: 100%; border: none;"> <tr> <td style="text-align: center; width: 33%;">Base PAC Premium</td> <td style="text-align: center; width: 33%;">ADB PAC Premium</td> <td style="text-align: center; width: 33%;">Total PAC Premium</td> </tr> </table>	Base PAC Premium	ADB PAC Premium	Total PAC Premium
Base PAC Premium	ADB PAC Premium	Total PAC Premium		

**EXAMPLE #2:**

38 year old male who qualifies for non-smoker rates wants a \$20,000 Silver Plan, Twenty-Year Pay policy with 20 units of ADB, twenty year pay, to be paid quarterly.

BASE RATE  $\left( \begin{array}{c} \boxed{28.90} \times \boxed{20} = \boxed{\$578.00} \times \boxed{.265} = \boxed{\$153.17} \end{array} \right)$

Twenty Year Pay Annual Premium      Face/1000      Annual Premium      Modal Factor      **Quarterly Base Rate**

ADB RATE  $\left( \begin{array}{c} \boxed{1.00} \times \boxed{20} = \boxed{\$20.00} \times \boxed{.265} = \boxed{\$5.30} \end{array} \right)$

Annual Rate per \$1000      Units per \$1000 of ADB      Annual Premium      Modal Factor      **Quarterly ADB Rate**

TOTAL QUARTERLY PREMIUM  $\begin{array}{c} \boxed{\$153.17} + \boxed{\$5.30} = \boxed{\$158.47} \end{array}$

**Quarterly Base Rate**      **Quarterly ADB Rate**      **Total Quarterly Premium**

**EFFECTIVE DATE:**

The policy will become effective when all eligibility requirements have been met as confirmed by the effective date stated in the policy on the policy schedule. The proposed insured is automatically the owner of the policy unless a specific ownership designation is required.

**RATING CLASSIFICATIONS:**

Male/Female premium rates

Smoker rates apply to anyone, 18 years or older, who has smoked during the prior twelve months from the date of the application.

Smokeless tobacco users, who do not smoke, now qualify for “non-smoker” rates. You should use the “non-smoker” rates in this book for all smokeless tobacco users (any form of tobacco that you sniff, put in your mouth and chew or place between your cheek and gum). *Please make sure you complete the application correctly for these applicants!*

Smoker / Non-Smoker rates for Gold and Silver Plans only.

Bronze and Bronze II Plans use blended rates applicable to both smoker and non-smoker users.

**POLICY FEE: NONE**

**CLEAN + CLEAR + CONCISE = TIMELY ISSUED POLICIES & COMMISSIONS!**

# GOLD PLAN - Lifetime Payment

Annual Premium Rates per \$1000

Issue Age	MALE		FEMALE		Issue Age	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker		Non-Smoker	Smoker	Non-Smoker	Smoker
15 days	13.70		11.20		45	28.30	37.90	23.40	30.70
1	13.80		11.30		46	29.20	39.30	24.10	31.80
2	13.90		11.40		47	30.30	40.80	24.90	32.80
3	14.00		11.50		48	31.30	42.40	25.80	33.90
4	14.20		11.60		49	32.40	44.00	26.60	35.10
5	14.30		11.70		50	33.50	45.70	27.50	36.20
6	14.40		11.80		51	35.00	47.80	28.60	37.80
7	14.50		11.90		52	36.50	50.00	29.80	39.40
8	14.60		12.00		53	38.20	52.30	31.00	41.10
9	14.70		12.10		54	39.80	54.80	32.30	42.80
10	14.80		12.20		55	41.60	57.30	33.60	44.70
11	14.90		12.30		56	43.50	60.00	35.10	46.60
12	15.00		12.40		57	45.50	62.80	36.50	48.70
13	15.10		12.50		58	47.60	65.70	38.10	50.80
14	15.20		12.70		59	49.80	68.80	39.70	53.00
15	15.30		12.80		60	52.00	72.00	41.40	55.30
16	15.50		12.90		61	54.40	75.70	43.10	57.70
17	15.60		13.00		62	56.90	79.60	44.90	60.10
18	15.70	19.40	13.10	16.40	63	59.50	83.70	46.80	62.60
19	15.80	19.50	13.20	16.40	64	62.20	88.00	48.70	65.30
20	15.90	19.60	13.30	16.50	65	65.00	92.50	50.70	68.10
21	16.00	19.70	13.50	16.60	66	68.60	97.00	53.20	71.60
22	16.20	19.80	13.60	16.70	67	72.50	101.70	55.70	75.20
23	16.30	20.00	13.70	16.80	68	76.60	106.60	58.30	79.10
24	16.40	20.10	13.80	16.80	69	80.90	111.80	61.10	83.20
25	16.50	20.20	13.90	16.90	70	85.50	117.20	64.00	87.50
26	16.60	20.40	14.00	17.10	71	91.00	124.70	68.20	92.70
27	16.80	20.60	14.20	17.30	72	96.90	132.60	72.70	98.20
28	16.90	20.80	14.30	17.50	73	103.20	141.10	77.50	104.00
29	17.00	21.10	14.40	17.70	74	109.90	150.00	82.70	110.20
30	17.10	21.30	14.50	17.90	75	117.00	159.60	88.20	116.70
31	17.60	21.90	14.90	18.40	76	125.10	170.30	94.10	124.30
32	18.10	22.60	15.30	18.90	77	133.70	181.60	100.50	132.30
33	18.60	23.20	15.60	19.40	78	143.00	193.80	107.30	140.80
34	19.20	23.90	16.00	20.00	79	152.80	206.70	114.50	149.90
35	19.70	24.60	16.40	20.50	80	179.70	252.60	133.50	175.60
36	20.30	25.50	16.90	21.20	81	197.00	265.50	145.40	190.00
37	20.80	26.50	17.40	22.00	82	215.90	290.70	158.40	205.60
38	21.40	27.50	17.90	22.70	83	236.70	318.30	172.60	222.50
39	22.10	28.50	18.50	23.50	84	259.40	348.50	187.90	240.90
40	22.70	29.60	19.00	24.40	85	284.40	381.60	204.70	260.70
41	23.70	31.10	19.80	25.50					
42	24.80	32.60	20.60	26.70					
43	25.90	34.30	21.50	28.00					
44	27.00	36.10	22.40	29.40					

\*All rates calculated at insured's CURRENT age.

# GOLD PLAN - Twenty Year Payment

Annual Premium Rates per \$1000

Issue Age	MALE		FEMALE		Issue Age	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker		Non-Smoker	Smoker	Non-Smoker	Smoker
15 days	15.10		13.00		45	35.90	45.50	31.50	39.00
1	15.30		13.20		46	37.00	47.10	32.30	40.10
2	15.50		13.50		47	38.10	48.70	33.10	41.20
3	15.80		13.70		48	39.30	50.40	34.00	42.40
4	16.00		13.90		49	40.40	52.20	34.90	43.60
5	16.20		14.10		50	41.70	54.00	35.80	44.80
6	16.50		14.40		51	43.00	56.00	36.80	46.20
7	16.70		14.60		52	44.40	58.00	37.90	47.70
8	17.00		14.90		53	45.80	60.00	39.00	49.10
9	17.20		15.10		54	47.30	62.20	40.10	50.70
10	17.50		15.40		55	48.80	64.40	41.30	52.30
11	17.80		15.60		56	50.40	66.80	42.50	53.90
12	18.00		15.90		57	52.10	69.20	43.80	55.70
13	18.30		16.10		58	53.90	71.80	45.10	57.50
14	18.60		16.40		59	55.60	74.40	46.40	59.30
15	18.90		16.70		60	57.50	77.10	47.80	61.20
16	19.10		17.00						
17	19.40		17.30						
18	19.70	24.20	17.50	20.60					
19	20.00	24.60	17.80	20.90					
20	20.30	24.90	18.10	21.30					
21	20.50	25.10	18.30	21.50					
22	20.70	25.30	18.50	21.80					
23	20.80	25.40	18.70	22.00					
24	21.00	25.60	18.80	22.30					
25	21.20	25.80	19.00	22.50					
26	21.40	26.10	19.20	22.80					
27	21.70	26.40	19.50	23.10					
28	21.90	26.70	19.70	23.50					
29	22.20	27.10	19.90	23.80					
30	22.50	27.40	20.20	24.10					
31	23.00	28.10	20.70	24.70					
32	23.60	28.80	21.20	25.40					
33	24.20	29.50	21.70	26.00					
34	24.90	30.30	22.30	26.70					
35	25.50	31.10	22.80	27.40					
36	26.40	32.20	23.60	28.40					
37	27.40	33.50	24.50	29.50					
38	28.40	34.70	25.40	30.60					
39	29.40	36.00	26.30	31.70					
40	30.50	37.40	27.20	32.90					
41	31.50	38.90	28.00	34.10					
42	32.60	40.40	28.90	35.20					
43	33.60	42.10	29.70	36.40					
44	34.80	43.80	30.60	37.70					

\*All rates calculated at insured's CURRENT age.

# GOLD PLAN - Ten Year Payment

Annual Premium Rates per \$1000

Issue Age	MALE		FEMALE		Issue Age	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker		Non-Smoker	Smoker	Non-Smoker	Smoker
15 days	16.80		14.00		45	47.70	59.70	41.40	51.30
1	17.10		14.30		46	49.20	61.70	42.70	52.90
2	17.40		14.60		47	50.80	63.80	44.00	54.60
3	17.80		14.90		48	52.40	66.00	45.30	56.30
4	18.10		15.20		49	54.10	68.30	46.70	58.10
5	18.50		15.50		50	55.80	70.60	48.20	60.00
6	18.80		15.90		51	57.60	73.00	49.60	61.90
7	19.20		16.20		52	59.40	75.40	51.20	63.90
8	19.50		16.60		53	61.30	77.90	52.80	65.90
9	19.90		16.90		54	63.20	80.50	54.40	68.00
10	20.30		17.30		55	65.20	83.20	56.10	70.20
11	20.60		17.70		56	67.80	86.50	58.30	72.80
12	21.00		18.00		57	70.50	89.90	60.60	75.60
13	21.40		18.40		58	73.40	93.40	62.90	78.40
14	21.80		18.80		59	76.30	97.10	65.40	81.40
15	22.30		19.20		60	79.40	100.90	68.00	84.40
16	22.70		19.70		61	82.10	104.30	70.00	86.80
17	23.10		20.10		62	84.90	107.80	72.00	89.30
18	23.50	29.30	20.50	24.60	63	87.80	111.50	74.20	91.80
19	24.00	29.80	21.00	25.10	64	90.90	115.30	76.40	94.40
20	24.40	30.30	21.40	25.70	65	94.00	119.20	78.60	97.10
21	24.90	30.80	21.90	26.20	66	97.20	123.00	81.50	100.40
22	25.40	31.30	22.40	26.80	67	100.50	127.00	84.50	103.90
23	25.90	31.80	22.80	27.40	68	103.90	131.10	87.50	107.60
24	26.30	32.30	23.30	28.00	69	107.50	135.30	90.70	111.30
25	26.80	32.90	23.80	28.60	70	111.20	139.60	94.00	115.20
26	27.10	33.20	24.00	28.90					
27	27.30	33.50	24.20	29.20					
28	27.50	33.90	24.30	29.50					
29	27.70	34.20	24.50	29.80					
30	28.00	34.60	24.60	30.10					
31	28.80	35.60	25.40	31.00					
32	29.70	36.70	26.10	32.00					
33	30.60	37.80	26.90	32.90					
34	31.50	38.90	27.70	33.90					
35	32.50	40.10	28.50	35.00					
36	33.80	41.70	29.70	36.40					
37	35.20	43.40	30.90	37.80					
38	36.60	45.10	32.10	39.40					
39	38.10	47.00	33.40	40.90					
40	39.70	48.90	34.80	42.60					
41	41.10	50.90	36.00	44.20					
42	42.70	52.90	37.30	45.90					
43	44.30	55.10	38.60	47.60					
44	46.00	57.30	40.00	49.40					

\*All rates calculated at insured's CURRENT age.



# GOLD PLAN - Single Payment

Premium Rates Per \$1000

Issue Age	MALE		FEMALE		Issue Age	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker		Non-Smoker	Smoker	Non-Smoker	Smoker
15 days	144.60		129.90		45	450.60	524.40	400.30	470.30
1	147.60		132.30		46	458.30	532.70	407.60	478.20
2	151.00		135.20		47	466.20	541.20	415.00	486.30
3	154.60		138.20		48	474.20	549.80	422.60	494.50
4	158.40		141.40		49	482.30	558.60	430.30	502.80
5	162.40		144.60		50	490.50	567.40	438.10	511.20
6	167.20		148.40		51	501.60	579.10	449.00	522.90
7	171.50		151.80		52	512.90	591.10	460.10	534.80
8	175.90		155.40		53	524.40	603.20	471.50	546.90
9	180.30		159.10		54	536.20	615.70	483.20	559.40
10	184.90		162.90		55	548.20	628.30	495.10	572.10
11	189.50		166.90		56	557.00	636.90	503.70	580.60
12	194.20		171.00		57	566.00	645.50	512.40	589.20
13	198.90		175.10		58	575.10	654.20	521.20	597.90
14	203.60		179.40		59	584.30	663.10	530.20	606.80
15	208.40		183.80		60	593.70	672.10	539.40	615.80
16	214.00		188.50		61	606.60	684.50	550.40	626.40
17	218.80		193.10		62	619.70	697.20	561.70	637.10
18	223.60	265.80	197.70	233.70	63	633.10	710.10	573.20	648.00
19	228.40	271.20	202.50	239.40	64	646.90	723.20	585.00	659.10
20	233.20	276.50	207.40	245.20	65	660.90	736.50	596.90	670.40
21	238.90	284.00	212.70	252.00	66	668.80	742.70	605.60	677.80
22	244.40	290.00	217.90	258.10	67	676.70	748.80	614.40	685.30
23	250.10	296.30	223.50	264.70	68	684.80	755.00	623.40	692.80
24	256.10	303.10	229.30	271.50	69	693.00	761.30	632.40	700.40
25	262.50	310.20	235.20	278.40	70	701.20	767.60	641.60	708.10
26	269.00	317.40	241.30	285.60	71	713.80	778.80	655.20	720.30
27	275.80	324.90	247.60	293.00	72	726.60	790.10	669.10	732.60
28	283.20	333.10	254.10	300.50	73	739.60	801.60	683.30	745.20
29	290.80	341.60	260.80	308.40	74	752.80	813.30	697.80	758.00
30	298.60	350.40	267.80	316.40	75	766.30	825.20	712.60	771.00
31	306.80	359.50	274.90	324.70	76	773.30	830.00	720.90	776.90
32	315.20	368.90	282.30	333.20	77	780.30	834.90	729.40	782.90
33	323.80	378.40	289.90	342.00	78	787.50	839.90	737.90	788.80
34	332.60	388.30	297.70	350.90	79	794.70	844.80	746.50	794.90
35	341.70	398.30	305.60	360.10	80	802.00	849.80	755.20	800.90
36	351.50	409.70	314.00	370.00	81	813.80	861.70	769.00	812.40
37	361.50	421.40	322.70	380.10	82	825.80	873.80	783.10	823.90
38	371.80	433.40	331.50	390.50	83	837.90	886.10	797.30	835.70
39	382.50	445.80	340.60	401.20	84	850.20	898.50	811.90	847.60
40	393.40	458.50	350.00	412.10	85	862.70	911.00	826.70	859.70
41	404.20	471.00	359.50	423.20					
42	415.30	483.80	369.30	434.50					
43	426.80	497.00	379.30	446.10					
44	438.50	510.50	389.70	458.10					

\*All rates calculated at insured's CURRENT age.

**\$1,000 Limit can only be purchased when additional coverage is requested by existing Gold Policyholders.**

LIFETIME PAYMENT									
<b>\$1,000</b>									
<b>GOLD PLAN</b>									
<i>Monthly Premiums for Selected Face Amount*</i>									
<b>MALE</b>					<b>MALE</b>				
Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	1.16	1.30			45	2.41	2.69	3.22	3.60
1	1.17	1.31			46	2.48	2.77	3.34	3.73
2	1.18	1.32			47	2.58	2.88	3.47	3.88
3	1.19	1.33			48	2.66	2.97	3.60	4.03
4	1.21	1.35			49	2.75	3.08	3.74	4.18
5	1.22	1.36			50	2.85	3.18	3.88	4.34
6	1.22	1.37			51	2.98	3.33	4.06	4.54
7	1.23	1.38			52	3.10	3.47	4.25	4.75
8	1.24	1.39			53	3.25	3.63	4.45	4.97
9	1.25	1.40			54	3.38	3.78	4.66	5.21
10	1.26	1.41			55	3.54	3.95	4.87	5.44
11	1.27	1.42			56	3.70	4.13	5.10	5.70
12	1.28	1.43			57	3.87	4.32	5.34	5.97
13	1.28	1.43			58	4.05	4.52	5.58	6.24
14	1.29	1.44			59	4.23	4.73	5.85	6.54
15	1.30	1.45			60	4.42	4.94	6.12	6.84
16	1.32	1.47			61	4.62	5.17	6.43	7.19
17	1.33	1.48			62	4.84	5.41	6.77	7.56
18	1.33	1.49	1.65	1.84	63	5.06	5.65	7.11	7.95
19	1.34	1.50	1.66	1.85	64	5.29	5.91	7.48	8.36
20	1.35	1.51	1.67	1.86	65	5.53	6.18	7.86	8.79
21	1.36	1.52	1.67	1.87	66	5.83	6.52	8.25	9.22
22	1.38	1.54	1.68	1.88	67	6.16	6.89	8.64	9.66
23	1.39	1.55	1.70	1.90	68	6.51	7.28	9.06	10.13
24	1.39	1.56	1.71	1.91	69	6.88	7.69	9.50	10.62
25	1.40	1.57	1.72	1.92	70	7.27	8.12	9.96	11.13
26	1.41	1.58	1.73	1.94	71	7.74	8.65	10.60	11.85
27	1.43	1.60	1.75	1.96	72	8.24	9.21	11.27	12.60
28	1.44	1.61	1.77	1.98	73	8.77	9.80	11.99	13.40
29	1.45	1.62	1.79	2.00	74	9.34	10.44	12.75	14.25
30	1.45	1.62	1.81	2.02	75	9.95	11.12	13.57	15.16
31	1.50	1.67	1.86	2.08	76	10.63	11.88	14.48	16.18
32	1.54	1.72	1.92	2.15	77	11.36	12.70	15.44	17.25
33	1.58	1.77	1.97	2.20	78	12.16	13.59	16.47	18.41
34	1.63	1.82	2.03	2.27	79	12.99	14.52	17.57	19.64
35	1.67	1.87	2.09	2.34	80	15.27	17.07	21.47	24.00
36	1.73	1.93	2.17	2.42	81	16.75	18.72	22.57	25.22
37	1.77	1.98	2.25	2.52	82	18.35	20.51	24.71	27.62
38	1.82	2.03	2.34	2.61	83	20.12	22.49	27.06	30.24
39	1.88	2.10	2.42	2.71	84	22.05	24.64	29.62	33.11
40	1.93	2.16	2.52	2.81	85	24.17	27.02	32.44	36.25
41	2.01	2.25	2.64	2.95					
42	2.11	2.36	2.77	3.10					
43	2.20	2.46	2.92	3.26					
44	2.30	2.57	3.07	3.43					

\*All rates calculated at insured's CURRENT age.

***\$1,000 Limit can only be purchased when additional coverage is requested by existing Gold Policyholders.***

LIFETIME PAYMENT									
<b>\$1,000</b>		<b>GOLD PLAN</b>						<b>\$1,000</b>	
<i>Monthly Premiums for Selected Face Amount*</i>									
<b>FEMALE</b>					<b>FEMALE</b>				
Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	0.95	1.06			45	1.99	2.22	2.61	2.92
1	0.96	1.07			46	2.05	2.29	2.70	3.02
2	0.97	1.08			47	2.12	2.37	2.79	3.12
3	0.98	1.09			48	2.19	2.45	2.88	3.22
4	0.99	1.10			49	2.26	2.53	2.98	3.33
5	0.99	1.11			50	2.34	2.61	3.08	3.44
6	1.00	1.12			51	2.43	2.72	3.21	3.59
7	1.01	1.13			52	2.53	2.83	3.35	3.74
8	1.02	1.14			53	2.64	2.95	3.49	3.90
9	1.03	1.15			54	2.75	3.07	3.64	4.07
10	1.04	1.16			55	2.86	3.19	3.80	4.25
11	1.05	1.17			56	2.98	3.33	3.96	4.43
12	1.05	1.18			57	3.10	3.47	4.14	4.63
13	1.06	1.19			58	3.24	3.62	4.32	4.83
14	1.08	1.21			59	3.37	3.77	4.51	5.04
15	1.09	1.22			60	3.52	3.93	4.70	5.25
16	1.10	1.23			61	3.66	4.09	4.90	5.48
17	1.11	1.24			62	3.82	4.27	5.11	5.71
18	1.11	1.24	1.39	1.56	63	3.98	4.45	5.32	5.95
19	1.12	1.25	1.39	1.56	64	4.14	4.63	5.55	6.20
20	1.13	1.26	1.40	1.57	65	4.31	4.82	5.79	6.47
21	1.15	1.28	1.41	1.58	66	4.52	5.05	6.09	6.80
22	1.16	1.29	1.42	1.59	67	4.73	5.29	6.39	7.14
23	1.16	1.30	1.43	1.60	68	4.96	5.54	6.72	7.51
24	1.17	1.31	1.43	1.60	69	5.19	5.80	7.07	7.90
25	1.18	1.32	1.44	1.61	70	5.44	6.08	7.44	8.31
26	1.19	1.33	1.45	1.62	71	5.80	6.48	7.88	8.81
27	1.21	1.35	1.47	1.64	72	6.18	6.91	8.35	9.33
28	1.22	1.36	1.49	1.66	73	6.59	7.36	8.84	9.88
29	1.22	1.37	1.50	1.68	74	7.03	7.86	9.37	10.47
30	1.23	1.38	1.52	1.70	75	7.50	8.38	9.92	11.09
31	1.27	1.42	1.56	1.75	76	8.00	8.94	10.57	11.81
32	1.30	1.45	1.61	1.80	77	8.54	9.55	11.25	12.57
33	1.33	1.48	1.65	1.84	78	9.12	10.19	11.97	13.38
34	1.36	1.52	1.70	1.90	79	9.73	10.88	12.74	14.24
35	1.39	1.56	1.74	1.95	80	11.35	12.68	14.93	16.68
36	1.44	1.61	1.80	2.01	81	12.36	13.81	16.15	18.05
37	1.48	1.65	1.87	2.09	82	13.46	15.05	17.48	19.53
38	1.52	1.70	1.93	2.16	83	14.67	16.40	18.91	21.14
39	1.57	1.76	2.00	2.23	84	15.97	17.85	20.48	22.89
40	1.62	1.81	2.07	2.32	85	17.40	19.45	22.16	24.77
41	1.68	1.88	2.17	2.42					
42	1.75	1.96	2.27	2.54					
43	1.83	2.04	2.38	2.66					
44	1.90	2.13	2.50	2.79					

\*All rates calculated at insured's CURRENT age.

**\$2,500**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$2,500***Monthly Premiums for Selected Face Amount\****MALE****MALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	2.91	3.25			45	6.01	6.72	8.05	9.00
1	2.93	3.28			46	6.21	6.94	8.35	9.33
2	2.95	3.30			47	6.44	7.20	8.67	9.69
3	2.98	3.33			48	6.65	7.43	9.01	10.07
4	3.02	3.37			49	6.89	7.70	9.35	10.45
5	3.04	3.40			50	7.12	7.96	9.71	10.85
6	3.06	3.42			51	7.44	8.31	10.16	11.35
7	3.08	3.44			52	7.76	8.67	10.63	11.88
8	3.10	3.47			53	8.12	9.07	11.11	12.42
9	3.12	3.49			54	8.46	9.45	11.65	13.02
10	3.15	3.52			55	8.84	9.88	12.18	13.61
11	3.17	3.54			56	9.24	10.33	12.75	14.25
12	3.19	3.56			57	9.67	10.81	13.35	14.92
13	3.21	3.59			58	10.12	11.31	13.96	15.60
14	3.23	3.61			59	10.58	11.83	14.62	16.34
15	3.25	3.63			60	11.05	12.35	15.30	17.10
16	3.29	3.68			61	11.56	12.92	16.09	17.98
17	3.32	3.71			62	12.09	13.51	16.92	18.91
18	3.34	3.73	4.12	4.61	63	12.64	14.13	17.79	19.88
19	3.36	3.75	4.14	4.63	64	13.22	14.77	18.70	20.90
20	3.38	3.78	4.17	4.66	65	13.81	15.44	19.66	21.97
21	3.40	3.80	4.19	4.68	66	14.58	16.29	20.61	23.04
22	3.44	3.85	4.21	4.70	67	15.41	17.22	21.61	24.15
23	3.46	3.87	4.25	4.75	68	16.28	18.19	22.65	25.32
24	3.49	3.90	4.27	4.77	69	17.19	19.21	23.76	26.55
25	3.51	3.92	4.29	4.80	70	18.17	20.31	24.91	27.84
26	3.53	3.94	4.34	4.85	71	19.34	21.61	26.50	29.62
27	3.57	3.99	4.38	4.89	72	20.59	23.01	28.18	31.49
28	3.59	4.01	4.42	4.94	73	21.93	24.51	29.98	33.51
29	3.61	4.04	4.48	5.01	74	23.35	26.10	31.88	35.63
30	3.63	4.06	4.53	5.06	75	24.86	27.79	33.92	37.91
31	3.74	4.18	4.65	5.20	76	26.58	29.71	36.19	40.45
32	3.85	4.30	4.80	5.37	77	28.41	31.75	38.59	43.13
33	3.95	4.42	4.93	5.51	78	30.39	33.96	41.18	46.03
34	4.08	4.56	5.08	5.68	79	32.47	36.29	43.92	49.09
35	4.19	4.68	5.23	5.84	80	38.19	42.68	53.68	59.99
36	4.31	4.82	5.42	6.06	81	41.86	46.79	56.42	63.06
37	4.42	4.94	5.63	6.29	82	45.88	51.28	61.77	69.04
38	4.55	5.08	5.84	6.53	83	50.30	56.22	67.64	75.60
39	4.70	5.25	6.06	6.77	84	55.12	61.61	74.06	82.77
40	4.82	5.39	6.29	7.03	85	60.44	67.55	81.09	90.63
41	5.04	5.63	6.61	7.39					
42	5.27	5.89	6.93	7.74					
43	5.50	6.15	7.29	8.15					
44	5.74	6.41	7.67	8.57					

\*All rates calculated at insured's CURRENT age.

**\$2,500**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$2,500***Monthly Premiums for Selected Face Amount\****FEMALE****FEMALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	2.38	2.66			45	4.97	5.56	6.52	7.29
1	2.40	2.68			46	5.12	5.72	6.76	7.55
2	2.42	2.71			47	5.29	5.91	6.97	7.79
3	2.44	2.73			48	5.48	6.13	7.20	8.05
4	2.47	2.76			49	5.65	6.32	7.46	8.34
5	2.49	2.78			50	5.84	6.53	7.69	8.60
6	2.51	2.80			51	6.08	6.79	8.03	8.98
7	2.53	2.83			52	6.33	7.08	8.37	9.36
8	2.55	2.85			53	6.59	7.36	8.73	9.76
9	2.57	2.87			54	6.86	7.67	9.10	10.17
10	2.59	2.90			55	7.14	7.98	9.50	10.62
11	2.61	2.92			56	7.46	8.34	9.90	11.07
12	2.64	2.95			57	7.76	8.67	10.35	11.57
13	2.66	2.97			58	8.10	9.05	10.80	12.07
14	2.70	3.02			59	8.44	9.43	11.26	12.59
15	2.72	3.04			60	8.80	9.83	11.75	13.13
16	2.74	3.06			61	9.16	10.24	12.26	13.70
17	2.76	3.09			62	9.54	10.66	12.77	14.27
18	2.78	3.11	3.49	3.90	63	9.95	11.12	13.30	14.87
19	2.81	3.14	3.49	3.90	64	10.35	11.57	13.88	15.51
20	2.83	3.16	3.51	3.92	65	10.77	12.04	14.47	16.17
21	2.87	3.21	3.53	3.94	66	11.31	12.64	15.22	17.01
22	2.89	3.23	3.55	3.97	67	11.84	13.23	15.98	17.86
23	2.91	3.25	3.57	3.99	68	12.39	13.85	16.81	18.79
24	2.93	3.28	3.57	3.99	69	12.98	14.51	17.68	19.76
25	2.95	3.30	3.59	4.01	70	13.60	15.20	18.59	20.78
26	2.98	3.33	3.63	4.06	71	14.49	16.20	19.70	22.02
27	3.02	3.37	3.68	4.11	72	15.45	17.27	20.87	23.32
28	3.04	3.40	3.72	4.16	73	16.47	18.41	22.10	24.70
29	3.06	3.42	3.76	4.20	74	17.57	19.64	23.42	26.17
30	3.08	3.44	3.80	4.25	75	18.74	20.95	24.80	27.72
31	3.17	3.54	3.91	4.37	76	20.00	22.35	26.41	29.52
32	3.25	3.63	4.02	4.49	77	21.36	23.87	28.11	31.42
33	3.32	3.71	4.12	4.61	78	22.80	25.48	29.92	33.44
34	3.40	3.80	4.25	4.75	79	24.33	27.19	31.85	35.60
35	3.49	3.90	4.36	4.87	80	28.37	31.71	37.32	41.71
36	3.59	4.01	4.51	5.04	81	30.90	34.53	40.38	45.13
37	3.70	4.13	4.68	5.23	82	33.66	37.62	43.69	48.83
38	3.80	4.25	4.82	5.39	83	36.68	40.99	47.28	52.84
39	3.93	4.39	4.99	5.58	84	39.93	44.63	51.19	57.21
40	4.04	4.51	5.19	5.80	85	43.50	48.62	55.40	61.92
41	4.21	4.70	5.42	6.06					
42	4.38	4.89	5.67	6.34					
43	4.57	5.11	5.95	6.65					
44	4.76	5.32	6.25	6.98					

\*All rates calculated at insured's CURRENT age.

**\$5,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$5,000***Monthly Premiums for Selected Face Amount\****MALE****MALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	5.82	6.51			45	12.03	13.44	16.11	18.00
1	5.87	6.56			46	12.41	13.87	16.70	18.67
2	5.91	6.60			47	12.88	14.39	17.34	19.38
3	5.95	6.65			48	13.30	14.87	18.02	20.14
4	6.04	6.75			49	13.77	15.39	18.70	20.90
5	6.08	6.79			50	14.24	15.91	19.42	21.71
6	6.12	6.84			51	14.88	16.63	20.32	22.71
7	6.16	6.89			52	15.51	17.34	21.25	23.75
8	6.21	6.94			53	16.24	18.15	22.23	24.84
9	6.25	6.98			54	16.92	18.91	23.29	26.03
10	6.29	7.03			55	17.68	19.76	24.35	27.22
11	6.33	7.08			56	18.49	20.66	25.50	28.50
12	6.38	7.13			57	19.34	21.61	26.69	29.83
13	6.42	7.17			58	20.23	22.61	27.92	31.21
14	6.46	7.22			59	21.17	23.66	29.24	32.68
15	6.50	7.27			60	22.10	24.70	30.60	34.20
16	6.59	7.36			61	23.12	25.84	32.17	35.96
17	6.63	7.41			62	24.18	27.03	33.83	37.81
18	6.67	7.46	8.25	9.22	63	25.29	28.26	35.57	39.76
19	6.72	7.51	8.29	9.26	64	26.44	29.55	37.40	41.80
20	6.76	7.55	8.33	9.31	65	27.63	30.88	39.31	43.94
21	6.80	7.60	8.37	9.36	66	29.16	32.59	41.23	46.08
22	6.89	7.70	8.42	9.41	67	30.81	34.44	43.22	48.31
23	6.93	7.74	8.50	9.50	68	32.56	36.39	45.31	50.64
24	6.97	7.79	8.54	9.55	69	34.38	38.43	47.52	53.11
25	7.01	7.84	8.59	9.60	70	36.34	40.61	49.81	55.67
26	7.06	7.89	8.67	9.69	71	38.68	43.23	53.00	59.23
27	7.14	7.98	8.76	9.79	72	41.18	46.03	56.36	62.99
28	7.18	8.03	8.84	9.88	73	43.86	49.02	59.97	67.02
29	7.23	8.08	8.97	10.02	74	46.71	52.20	63.75	71.25
30	7.27	8.12	9.05	10.12	75	49.73	55.58	67.83	75.81
31	7.48	8.36	9.31	10.40	76	53.17	59.42	72.38	80.89
32	7.69	8.60	9.61	10.74	77	56.82	63.51	77.18	86.26
33	7.91	8.84	9.86	11.02	78	60.78	67.93	82.37	92.06
34	8.16	9.12	10.16	11.35	79	64.94	72.58	87.85	98.18
35	8.37	9.36	10.46	11.69	80	76.37	85.36	107.36	119.99
36	8.63	9.64	10.84	12.11	81	83.73	93.58	112.84	126.11
37	8.84	9.88	11.26	12.59	82	91.76	102.55	123.55	138.08
38	9.10	10.17	11.69	13.06	83	100.60	112.43	135.28	151.19
39	9.39	10.50	12.11	13.54	84	110.25	123.22	148.11	165.54
40	9.65	10.78	12.58	14.06	85	120.87	135.09	162.18	181.26
41	10.07	11.26	13.22	14.77					
42	10.54	11.78	13.86	15.49					
43	11.01	12.30	14.58	16.29					
44	11.48	12.83	15.34	17.15					

\*All rates calculated at insured's CURRENT age.

**\$5,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$5,000***Monthly Premiums for Selected Face Amount\****FEMALE****FEMALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	4.76	5.32			45	9.95	11.12	13.05	14.58
1	4.80	5.37			46	10.24	11.45	13.52	15.11
2	4.85	5.42			47	10.58	11.83	13.94	15.58
3	4.89	5.46			48	10.97	12.26	14.41	16.10
4	4.93	5.51			49	11.31	12.64	14.92	16.67
5	4.97	5.56			50	11.69	13.06	15.39	17.20
6	5.02	5.61			51	12.16	13.59	16.07	17.96
7	5.06	5.65			52	12.67	14.16	16.75	18.72
8	5.10	5.70			53	13.18	14.73	17.47	19.52
9	5.14	5.75			54	13.73	15.34	18.19	20.33
10	5.19	5.80			55	14.28	15.96	19.00	21.23
11	5.23	5.84			56	14.92	16.67	19.81	22.14
12	5.27	5.89			57	15.51	17.34	20.70	23.13
13	5.31	5.94			58	16.19	18.10	21.59	24.13
14	5.40	6.03			59	16.87	18.86	22.53	25.18
15	5.44	6.08			60	17.60	19.67	23.50	26.27
16	5.48	6.13			61	18.32	20.47	24.52	27.41
17	5.53	6.18			62	19.08	21.33	25.54	28.55
18	5.57	6.22	6.97	7.79	63	19.89	22.23	26.61	29.74
19	5.61	6.27	6.97	7.79	64	20.70	23.13	27.75	31.02
20	5.65	6.32	7.01	7.84	65	21.55	24.08	28.94	32.35
21	5.74	6.41	7.06	7.89	66	22.61	25.27	30.43	34.01
22	5.78	6.46	7.10	7.93	67	23.67	26.46	31.96	35.72
23	5.82	6.51	7.14	7.98	68	24.78	27.69	33.62	37.57
24	5.87	6.56	7.14	7.98	69	25.97	29.02	35.36	39.52
25	5.91	6.60	7.18	8.03	70	27.20	30.40	37.19	41.56
26	5.95	6.65	7.27	8.12	71	28.99	32.40	39.40	44.03
27	6.04	6.75	7.35	8.22	72	30.90	34.53	41.74	46.65
28	6.08	6.79	7.44	8.31	73	32.94	36.81	44.20	49.40
29	6.12	6.84	7.52	8.41	74	35.15	39.28	46.84	52.35
30	6.16	6.89	7.61	8.50	75	37.49	41.90	49.60	55.43
31	6.33	7.08	7.82	8.74	76	39.99	44.70	52.83	59.04
32	6.50	7.27	8.03	8.98	77	42.71	47.74	56.23	62.84
33	6.63	7.41	8.25	9.22	78	45.60	50.97	59.84	66.88
34	6.80	7.60	8.50	9.50	79	48.66	54.39	63.71	71.20
35	6.97	7.79	8.71	9.74	80	56.74	63.41	74.63	83.41
36	7.18	8.03	9.01	10.07	81	61.80	69.07	80.75	90.25
37	7.40	8.27	9.35	10.45	82	67.32	75.24	87.38	97.66
38	7.61	8.50	9.65	10.78	83	73.36	81.99	94.56	105.69
39	7.86	8.79	9.99	11.16	84	79.86	89.25	102.38	114.43
40	8.08	9.03	10.37	11.59	85	87.00	97.23	110.80	123.83
41	8.42	9.41	10.84	12.11					
42	8.76	9.79	11.35	12.68					
43	9.14	10.21	11.90	13.30					
44	9.52	10.64	12.50	13.97					

\*All rates calculated at insured's CURRENT age.

**\$10,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$10,000***Monthly Premiums for Selected Face Amount\****MALE****MALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	11.65	13.02			45	24.06	26.89	32.22	36.01
1	11.73	13.11			46	24.82	27.74	33.41	37.34
2	11.82	13.21			47	25.76	28.79	34.68	38.76
3	11.90	13.30			48	26.61	29.74	36.04	40.28
4	12.07	13.49			49	27.54	30.78	37.40	41.80
5	12.16	13.59			50	28.48	31.83	38.85	43.42
6	12.24	13.68			51	29.75	33.25	40.63	45.41
7	12.33	13.78			52	31.03	34.68	42.50	47.50
8	12.41	13.87			53	32.47	36.29	44.46	49.69
9	12.50	13.97			54	33.83	37.81	46.58	52.06
10	12.58	14.06			55	35.36	39.52	48.71	54.44
11	12.67	14.16			56	36.98	41.33	51.00	57.00
12	12.75	14.25			57	38.68	43.23	53.38	59.66
13	12.84	14.35			58	40.46	45.22	55.85	62.42
14	12.92	14.44			59	42.33	47.31	58.48	65.36
15	13.01	14.54			60	44.20	49.40	61.20	68.40
16	13.18	14.73			61	46.24	51.68	64.35	71.92
17	13.26	14.82			62	48.37	54.06	67.66	75.62
18	13.35	14.92	16.49	18.43	63	50.58	56.53	71.15	79.52
19	13.43	15.01	16.58	18.53	64	52.87	59.09	74.80	83.60
20	13.52	15.11	16.66	18.62	65	55.25	61.75	78.63	87.88
21	13.60	15.20	16.75	18.72	66	58.31	65.17	82.45	92.15
22	13.77	15.39	16.83	18.81	67	61.63	68.88	86.45	96.62
23	13.86	15.49	17.00	19.00	68	65.11	72.77	90.61	101.27
24	13.94	15.58	17.09	19.10	69	68.77	76.86	95.03	106.21
25	14.03	15.68	17.17	19.19	70	72.68	81.23	99.62	111.34
26	14.11	15.77	17.34	19.38	71	77.35	86.45	106.00	118.47
27	14.28	15.96	17.51	19.57	72	82.37	92.06	112.71	125.97
28	14.37	16.06	17.68	19.76	73	87.72	98.04	119.94	134.05
29	14.45	16.15	17.94	20.05	74	93.42	104.41	127.50	142.50
30	14.54	16.25	18.11	20.24	75	99.45	111.15	135.66	151.62
31	14.96	16.72	18.62	20.81	76	106.34	118.85	144.76	161.79
32	15.39	17.20	19.21	21.47	77	113.65	127.02	154.36	172.52
33	15.81	17.67	19.72	22.04	78	121.55	135.85	164.73	184.11
34	16.32	18.24	20.32	22.71	79	129.88	145.16	175.70	196.37
35	16.75	18.72	20.91	23.37	80	152.75	170.72	214.71	239.97
36	17.26	19.29	21.68	24.23	81	167.45	187.15	225.68	252.23
37	17.68	19.76	22.53	25.18	82	183.52	205.11	247.10	276.17
38	18.19	20.33	23.38	26.13	83	201.20	224.87	270.56	302.39
39	18.79	21.00	24.23	27.08	84	220.49	246.43	296.23	331.08
40	19.30	21.57	25.16	28.12	85	241.74	270.18	324.36	362.52
41	20.15	22.52	26.44	29.55					
42	21.08	23.56	27.71	30.97					
43	22.02	24.61	29.16	32.59					
44	22.95	25.65	30.69	34.30					

\*All rates calculated at insured's CURRENT age.



**\$10,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$10,000***Monthly Premiums for Selected Face Amount\****FEMALE****FEMALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	9.52	10.64			45	19.89	22.23	26.10	29.17
1	9.61	10.74			46	20.49	22.90	27.03	30.21
2	9.69	10.83			47	21.17	23.66	27.88	31.16
3	9.78	10.93			48	21.93	24.51	28.82	32.21
4	9.86	11.02			49	22.61	25.27	29.84	33.35
5	9.95	11.12			50	23.38	26.13	30.77	34.39
6	10.03	11.21			51	24.31	27.17	32.13	35.91
7	10.12	11.31			52	25.33	28.31	33.49	37.43
8	10.20	11.40			53	26.35	29.45	34.94	39.05
9	10.29	11.50			54	27.46	30.69	36.38	40.66
10	10.37	11.59			55	28.56	31.92	38.00	42.47
11	10.46	11.69			56	29.84	33.35	39.61	44.27
12	10.54	11.78			57	31.03	34.68	41.40	46.27
13	10.63	11.88			58	32.39	36.20	43.18	48.26
14	10.80	12.07			59	33.75	37.72	45.05	50.35
15	10.88	12.16			60	35.19	39.33	47.01	52.54
16	10.97	12.26			61	36.64	40.95	49.05	54.82
17	11.05	12.35			62	38.17	42.66	51.09	57.10
18	11.14	12.45	13.94	15.58	63	39.78	44.46	53.21	59.47
19	11.22	12.54	13.94	15.58	64	41.40	46.27	55.51	62.04
20	11.31	12.64	14.03	15.68	65	43.10	48.17	57.89	64.70
21	11.48	12.83	14.11	15.77	66	45.22	50.54	60.86	68.02
22	11.56	12.92	14.20	15.87	67	47.35	52.92	63.92	71.44
23	11.65	13.02	14.28	15.96	68	49.56	55.39	67.24	75.15
24	11.73	13.11	14.28	15.96	69	51.94	58.05	70.72	79.04
25	11.82	13.21	14.37	16.06	70	54.40	60.80	74.38	83.13
26	11.90	13.30	14.54	16.25	71	57.97	64.79	78.80	88.07
27	12.07	13.49	14.71	16.44	72	61.80	69.07	83.47	93.29
28	12.16	13.59	14.88	16.63	73	65.88	73.63	88.40	98.80
29	12.24	13.68	15.05	16.82	74	70.30	78.57	93.67	104.69
30	12.33	13.78	15.22	17.01	75	74.97	83.79	99.20	110.87
31	12.67	14.16	15.64	17.48	76	79.99	89.40	105.66	118.09
32	13.01	14.54	16.07	17.96	77	85.43	95.48	112.46	125.69
33	13.26	14.82	16.49	18.43	78	91.21	101.94	119.68	133.76
34	13.60	15.20	17.00	19.00	79	97.33	108.78	127.42	142.41
35	13.94	15.58	17.43	19.48	80	113.48	126.83	149.26	166.82
36	14.37	16.06	18.02	20.14	81	123.59	138.13	161.50	180.50
37	14.79	16.53	18.70	20.90	82	134.64	150.48	174.76	195.32
38	15.22	17.01	19.30	21.57	83	146.71	163.97	189.13	211.38
39	15.73	17.58	19.98	22.33	84	159.72	178.51	204.77	228.86
40	16.15	18.05	20.74	23.18	85	174.00	194.47	221.60	247.67
41	16.83	18.81	21.68	24.23					
42	17.51	19.57	22.70	25.37					
43	18.28	20.43	23.80	26.60					
44	19.04	21.28	24.99	27.93					

\*All rates calculated at insured's CURRENT age.

**\$15,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$15,000***Monthly Premiums for Selected Face Amount\****MALE****MALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	17.47	19.52			45	36.08	40.33	48.32	54.01
1	17.60	19.67			46	37.23	41.61	50.11	56.00
2	17.72	19.81			47	38.63	43.18	52.02	58.14
3	17.85	19.95			48	39.91	44.60	54.06	60.42
4	18.11	20.24			49	41.31	46.17	56.10	62.70
5	18.23	20.38			50	42.71	47.74	58.27	65.12
6	18.36	20.52			51	44.63	49.88	60.95	68.12
7	18.49	20.66			52	46.54	52.01	63.75	71.25
8	18.62	20.81			53	48.71	54.44	66.68	74.53
9	18.74	20.95			54	50.75	56.72	69.87	78.09
10	18.87	21.09			55	53.04	59.28	73.06	81.65
11	19.00	21.23			56	55.46	61.99	76.50	85.50
12	19.13	21.38			57	58.01	64.84	80.07	89.49
13	19.25	21.52			58	60.69	67.83	83.77	93.62
14	19.38	21.66			59	63.50	70.97	87.72	98.04
15	19.51	21.80			60	66.30	74.10	91.80	102.60
16	19.76	22.09			61	69.36	77.52	96.52	107.87
17	19.89	22.23			62	72.55	81.08	101.49	113.43
18	20.02	22.37	24.74	27.65	63	75.86	84.79	106.72	119.27
19	20.15	22.52	24.86	27.79	64	79.31	88.64	112.20	125.40
20	20.27	22.66	24.99	27.93	65	82.88	92.63	117.94	131.81
21	20.40	22.80	25.12	28.07	66	87.47	97.76	123.68	138.23
22	20.66	23.09	25.25	28.22	67	92.44	103.31	129.67	144.92
23	20.78	23.23	25.50	28.50	68	97.67	109.16	135.92	151.91
24	20.91	23.37	25.63	28.64	69	103.15	115.28	142.55	159.32
25	21.04	23.51	25.76	28.79	70	109.01	121.84	149.43	167.01
26	21.17	23.66	26.01	29.07	71	116.03	129.68	158.99	177.70
27	21.42	23.94	26.27	29.36	72	123.55	138.08	169.07	188.96
28	21.55	24.08	26.52	29.64	73	131.58	147.06	179.90	201.07
29	21.68	24.23	26.90	30.07	74	140.12	156.61	191.25	213.75
30	21.80	24.37	27.16	30.35	75	149.18	166.73	203.49	227.43
31	22.44	25.08	27.92	31.21	76	159.50	178.27	217.13	242.68
32	23.08	25.79	28.82	32.21	77	170.47	190.52	231.54	258.78
33	23.72	26.51	29.58	33.06	78	182.33	203.78	247.10	276.17
34	24.48	27.36	30.47	34.06	79	194.82	217.74	263.54	294.55
35	25.12	28.07	31.37	35.06	80	229.12	256.07	322.07	359.96
36	25.88	28.93	32.51	36.34	81	251.18	280.73	338.51	378.34
37	26.52	29.64	33.79	37.76	82	275.27	307.66	370.64	414.25
38	27.29	30.50	35.06	39.19	83	301.79	337.30	405.83	453.58
39	28.18	31.49	36.34	40.61	84	330.74	369.65	444.34	496.61
40	28.94	32.35	37.74	42.18	85	362.61	405.27	486.54	543.78
41	30.22	33.77	39.65	44.32					
42	31.62	35.34	41.57	46.46					
43	33.02	36.91	43.73	48.88					
44	34.43	38.48	46.03	51.44					

\*All rates calculated at insured's CURRENT age.

**\$15,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$15,000***Monthly Premiums for Selected Face Amount\****FEMALE****FEMALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	14.28	15.96			45	29.84	33.35	39.14	43.75
1	14.41	16.10			46	30.73	34.34	40.55	45.32
2	14.54	16.25			47	31.75	35.48	41.82	46.74
3	14.66	16.39			48	32.90	36.77	43.22	48.31
4	14.79	16.53			49	33.92	37.91	44.75	50.02
5	14.92	16.67			50	35.06	39.19	46.16	51.59
6	15.05	16.82			51	36.47	40.76	48.20	53.87
7	15.17	16.96			52	38.00	42.47	50.24	56.15
8	15.30	17.10			53	39.53	44.18	52.40	58.57
9	15.43	17.24			54	41.18	46.03	54.57	60.99
10	15.56	17.39			55	42.84	47.88	56.99	63.70
11	15.68	17.53			56	44.75	50.02	59.42	66.41
12	15.81	17.67			57	46.54	52.01	62.09	69.40
13	15.94	17.81			58	48.58	54.29	64.77	72.39
14	16.19	18.10			59	50.62	56.57	67.58	75.53
15	16.32	18.24			60	52.79	59.00	70.51	78.80
16	16.45	18.38			61	54.95	61.42	73.57	82.22
17	16.58	18.53			62	57.25	63.98	76.63	85.64
18	16.70	18.67	20.91	23.37	63	59.67	66.69	79.82	89.21
19	16.83	18.81	20.91	23.37	64	62.09	69.40	83.26	93.05
20	16.96	18.95	21.04	23.51	65	64.64	72.25	86.83	97.04
21	17.21	19.24	21.17	23.66	66	67.83	75.81	91.29	102.03
22	17.34	19.38	21.29	23.80	67	71.02	79.37	95.88	107.16
23	17.47	19.52	21.42	23.94	68	74.33	83.08	100.85	112.72
24	17.60	19.67	21.42	23.94	69	77.90	87.07	106.08	118.56
25	17.72	19.81	21.55	24.08	70	81.60	91.20	111.56	124.69
26	17.85	19.95	21.80	24.37	71	86.96	97.19	118.19	132.10
27	18.11	20.24	22.06	24.65	72	92.69	103.60	125.21	139.94
28	18.23	20.38	22.31	24.94	73	98.81	110.44	132.60	148.20
29	18.36	20.52	22.57	25.22	74	105.44	117.85	140.51	157.04
30	18.49	20.66	22.82	25.51	75	112.46	125.69	148.79	166.30
31	19.00	21.23	23.46	26.22	76	119.98	134.09	158.48	177.13
32	19.51	21.80	24.10	26.93	77	128.14	143.21	168.68	188.53
33	19.89	22.23	24.74	27.65	78	136.81	152.90	179.52	200.64
34	20.40	22.80	25.50	28.50	79	145.99	163.16	191.12	213.61
35	20.91	23.37	26.14	29.21	80	170.21	190.24	223.89	250.23
36	21.55	24.08	27.03	30.21	81	185.39	207.20	242.25	270.75
37	22.19	24.80	28.05	31.35	82	201.96	225.72	262.14	292.98
38	22.82	25.51	28.94	32.35	83	220.07	245.96	283.69	317.06
39	23.59	26.36	29.96	33.49	84	239.57	267.76	307.15	343.28
40	24.23	27.08	31.11	34.77	85	260.99	291.70	332.39	371.50
41	25.25	28.22	32.51	36.34					
42	26.27	29.36	34.04	38.05					
43	27.41	30.64	35.70	39.90					
44	28.56	31.92	37.49	41.90					

\*All rates calculated at insured's CURRENT age.

**\$20,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$20,000***Monthly Premiums for Selected Face Amount\****MALE****MALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	23.29	26.03			45	48.11	53.77	64.43	72.01
1	23.46	26.22			46	49.64	55.48	66.81	74.67
2	23.63	26.41			47	51.51	57.57	69.36	77.52
3	23.80	26.60			48	53.21	59.47	72.08	80.56
4	24.14	26.98			49	55.08	61.56	74.80	83.60
5	24.31	27.17			50	56.95	63.65	77.69	86.83
6	24.48	27.36			51	59.50	66.50	81.26	90.82
7	24.65	27.55			52	62.05	69.35	85.00	95.00
8	24.82	27.74			53	64.94	72.58	88.91	99.37
9	24.99	27.93			54	67.66	75.62	93.16	104.12
10	25.16	28.12			55	70.72	79.04	97.41	108.87
11	25.33	28.31			56	73.95	82.65	102.00	114.00
12	25.50	28.50			57	77.35	86.45	106.76	119.32
13	25.67	28.69			58	80.92	90.44	111.69	124.83
14	25.84	28.88			59	84.66	94.62	116.96	130.72
15	26.01	29.07			60	88.40	98.80	122.40	136.80
16	26.35	29.45			61	92.48	103.36	128.69	143.83
17	26.52	29.64			62	96.73	108.11	135.32	151.24
18	26.69	29.83	32.98	36.86	63	101.15	113.05	142.29	159.03
19	26.86	30.02	33.15	37.05	64	105.74	118.18	149.60	167.20
20	27.03	30.21	33.32	37.24	65	110.50	123.50	157.25	175.75
21	27.20	30.40	33.49	37.43	66	116.62	130.34	164.90	184.30
22	27.54	30.78	33.66	37.62	67	123.25	137.75	172.89	193.23
23	27.71	30.97	34.00	38.00	68	130.22	145.54	181.22	202.54
24	27.88	31.16	34.17	38.19	69	137.53	153.71	190.06	212.42
25	28.05	31.35	34.34	38.38	70	145.35	162.45	199.24	222.68
26	28.22	31.54	34.68	38.76	71	154.70	172.90	211.99	236.93
27	28.56	31.92	35.02	39.14	72	164.73	184.11	225.42	251.94
28	28.73	32.11	35.36	39.52	73	175.44	196.08	239.87	268.09
29	28.90	32.30	35.87	40.09	74	186.83	208.81	255.00	285.00
30	29.07	32.49	36.21	40.47	75	198.90	222.30	271.32	303.24
31	29.92	33.44	37.23	41.61	76	212.67	237.69	289.51	323.57
32	30.77	34.39	38.42	42.94	77	227.29	254.03	308.72	345.04
33	31.62	35.34	39.44	44.08	78	243.10	271.70	329.46	368.22
34	32.64	36.48	40.63	45.41	79	259.76	290.32	351.39	392.73
35	33.49	37.43	41.82	46.74	80	305.49	341.43	429.42	479.94
36	34.51	38.57	43.35	48.45	81	334.90	374.30	451.35	504.45
37	35.36	39.52	45.05	50.35	82	367.03	410.21	494.19	552.33
38	36.38	40.66	46.75	52.25	83	402.39	449.73	541.11	604.77
39	37.57	41.99	48.45	54.15	84	440.98	492.86	592.45	662.15
40	38.59	43.13	50.32	56.24	85	483.48	540.36	648.72	725.04
41	40.29	45.03	52.87	59.09					
42	42.16	47.12	55.42	61.94					
43	44.03	49.21	58.31	65.17					
44	45.90	51.30	61.37	68.59					

\*All rates calculated at insured's CURRENT age.

**\$20,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$20,000***Monthly Premiums for Selected Face Amount\****FEMALE****FEMALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	19.04	21.28			45	39.78	44.46	52.19	58.33
1	19.21	21.47			46	40.97	45.79	54.06	60.42
2	19.38	21.66			47	42.33	47.31	55.76	62.32
3	19.55	21.85			48	43.86	49.02	57.63	64.41
4	19.72	22.04			49	45.22	50.54	59.67	66.69
5	19.89	22.23			50	46.75	52.25	61.54	68.78
6	20.06	22.42			51	48.62	54.34	64.26	71.82
7	20.23	22.61			52	50.66	56.62	66.98	74.86
8	20.40	22.80			53	52.70	58.90	69.87	78.09
9	20.57	22.99			54	54.91	61.37	72.76	81.32
10	20.74	23.18			55	57.12	63.84	75.99	84.93
11	20.91	23.37			56	59.67	66.69	79.22	88.54
12	21.08	23.56			57	62.05	69.35	82.79	92.53
13	21.25	23.75			58	64.77	72.39	86.36	96.52
14	21.59	24.13			59	67.49	75.43	90.10	100.70
15	21.76	24.32			60	70.38	78.66	94.01	105.07
16	21.93	24.51			61	73.27	81.89	98.09	109.63
17	22.10	24.70			62	76.33	85.31	102.17	114.19
18	22.27	24.89	27.88	31.16	63	79.56	88.92	106.42	118.94
19	22.44	25.08	27.88	31.16	64	82.79	92.53	111.01	124.07
20	22.61	25.27	28.05	31.35	65	86.19	96.33	115.77	129.39
21	22.95	25.65	28.22	31.54	66	90.44	101.08	121.72	136.04
22	23.12	25.84	28.39	31.73	67	94.69	105.83	127.84	142.88
23	23.29	26.03	28.56	31.92	68	99.11	110.77	134.47	150.29
24	23.46	26.22	28.56	31.92	69	103.87	116.09	141.44	158.08
25	23.63	26.41	28.73	32.11	70	108.80	121.60	148.75	166.25
26	23.80	26.60	29.07	32.49	71	115.94	129.58	157.59	176.13
27	24.14	26.98	29.41	32.87	72	123.59	138.13	166.94	186.58
28	24.31	27.17	29.75	33.25	73	131.75	147.25	176.80	197.60
29	24.48	27.36	30.09	33.63	74	140.59	157.13	187.34	209.38
30	24.65	27.55	30.43	34.01	75	149.94	167.58	198.39	221.73
31	25.33	28.31	31.28	34.96	76	159.97	178.79	211.31	236.17
32	26.01	29.07	32.13	35.91	77	170.85	190.95	224.91	251.37
33	26.52	29.64	32.98	36.86	78	182.41	203.87	239.36	267.52
34	27.20	30.40	34.00	38.00	79	194.65	217.55	254.83	284.81
35	27.88	31.16	34.85	38.95	80	226.95	253.65	298.52	333.64
36	28.73	32.11	36.04	40.28	81	247.18	276.26	323.00	361.00
37	29.58	33.06	37.40	41.80	82	269.28	300.96	349.52	390.64
38	30.43	34.01	38.59	43.13	83	293.42	327.94	378.25	422.75
39	31.45	35.15	39.95	44.65	84	319.43	357.01	409.53	457.71
40	32.30	36.10	41.48	46.36	85	347.99	388.93	443.19	495.33
41	33.66	37.62	43.35	48.45					
42	35.02	39.14	45.39	50.73					
43	36.55	40.85	47.60	53.20					
44	38.08	42.56	49.98	55.86					

\*All rates calculated at insured's CURRENT age.

**\$25,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$25,000***Monthly Premiums for Selected Face Amount\****MALE****MALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	29.11	32.54			45	60.14	67.21	80.54	90.01
1	29.33	32.78			46	62.05	69.35	83.51	93.34
2	29.54	33.01			47	64.39	71.96	86.70	96.90
3	29.75	33.25			48	66.51	74.34	90.10	100.70
4	30.18	33.73			49	68.85	76.95	93.50	104.50
5	30.39	33.96			50	71.19	79.56	97.11	108.54
6	30.60	34.20			51	74.38	83.13	101.58	113.53
7	30.81	34.44			52	77.56	86.69	106.25	118.75
8	31.03	34.68			53	81.18	90.73	111.14	124.21
9	31.24	34.91			54	84.58	94.53	116.45	130.15
10	31.45	35.15			55	88.40	98.80	121.76	136.09
11	31.66	35.39			56	92.44	103.31	127.50	142.50
12	31.88	35.63			57	96.69	108.06	133.45	149.15
13	32.09	35.86			58	101.15	113.05	139.61	156.04
14	32.30	36.10			59	105.83	118.28	146.20	163.40
15	32.51	36.34			60	110.50	123.50	153.00	171.00
16	32.94	36.81			61	115.60	129.20	160.86	179.79
17	33.15	37.05			62	120.91	135.14	169.15	189.05
18	33.36	37.29	41.23	46.08	63	126.44	141.31	177.86	198.79
19	33.58	37.53	41.44	46.31	64	132.18	147.73	187.00	209.00
20	33.79	37.76	41.65	46.55	65	138.13	154.38	196.56	219.69
21	34.00	38.00	41.86	46.79	66	145.78	162.93	206.13	230.38
22	34.43	38.48	42.08	47.03	67	154.06	172.19	216.11	241.54
23	34.64	38.71	42.50	47.50	68	162.78	181.93	226.53	253.18
24	34.85	38.95	42.71	47.74	69	171.91	192.14	237.58	265.53
25	35.06	39.19	42.93	47.98	70	181.69	203.06	249.05	278.35
26	35.28	39.43	43.35	48.45	71	193.38	216.13	264.99	296.16
27	35.70	39.90	43.78	48.93	72	205.91	230.14	281.78	314.93
28	35.91	40.14	44.20	49.40	73	219.30	245.10	299.84	335.11
29	36.13	40.38	44.84	50.11	74	233.54	261.01	318.75	356.25
30	36.34	40.61	45.26	50.59	75	248.63	277.88	339.15	379.05
31	37.40	41.80	46.54	52.01	76	265.84	297.11	361.89	404.46
32	38.46	42.99	48.03	53.68	77	284.11	317.54	385.90	431.30
33	39.53	44.18	49.30	55.10	78	303.88	339.63	411.83	460.28
34	40.80	45.60	50.79	56.76	79	324.70	362.90	439.24	490.91
35	41.86	46.79	52.28	58.43	80	381.86	426.79	536.78	599.93
36	43.14	48.21	54.19	60.56					
37	44.20	49.40	56.31	62.94					
38	45.48	50.83	58.44	65.31					
39	46.96	52.49	60.56	67.69					
40	48.24	53.91	62.90	70.30					
41	50.36	56.29	66.09	73.86					
42	52.70	58.90	69.28	77.43					
43	55.04	61.51	72.89	81.46					
44	57.38	64.13	76.71	85.74					

\*All rates calculated at insured's CURRENT age.

**\$25,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$25,000***Monthly Premiums for Selected Face Amount\****FEMALE****FEMALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	23.80	26.60			45	49.73	55.58	65.24	72.91
1	24.01	26.84			46	51.21	57.24	67.58	75.53
2	24.23	27.08			47	52.91	59.14	69.70	77.90
3	24.44	27.31			48	54.83	61.28	72.04	80.51
4	24.65	27.55			49	56.53	63.18	74.59	83.36
5	24.86	27.79			50	58.44	65.31	76.93	85.98
6	25.08	28.03			51	60.78	67.93	80.33	89.78
7	25.29	28.26			52	63.33	70.78	83.73	93.58
8	25.50	28.50			53	65.88	73.63	87.34	97.61
9	25.71	28.74			54	68.64	76.71	90.95	101.65
10	25.93	28.98			55	71.40	79.80	94.99	106.16
11	26.14	29.21			56	74.59	83.36	99.03	110.68
12	26.35	29.45			57	77.56	86.69	103.49	115.66
13	26.56	29.69			58	80.96	90.49	107.95	120.65
14	26.99	30.16			59	84.36	94.29	112.63	125.88
15	27.20	30.40			60	87.98	98.33	117.51	131.34
16	27.41	30.64			61	91.59	102.36	122.61	137.04
17	27.63	30.88			62	95.41	106.64	127.71	142.74
18	27.84	31.11	34.85	38.95	63	99.45	111.15	133.03	148.68
19	28.05	31.35	34.85	38.95	64	103.49	115.66	138.76	155.09
20	28.26	31.59	35.06	39.19	65	107.74	120.41	144.71	161.74
21	28.69	32.06	35.28	39.43	66	113.05	126.35	152.15	170.05
22	28.90	32.30	35.49	39.66	67	118.36	132.29	159.80	178.60
23	29.11	32.54	35.70	39.90	68	123.89	138.46	168.09	187.86
24	29.33	32.78	35.70	39.90	69	129.84	145.11	176.80	197.60
25	29.54	33.01	35.91	40.14	70	136.00	152.00	185.94	207.81
26	29.75	33.25	36.34	40.61	71	144.93	161.98	196.99	220.16
27	30.18	33.73	36.76	41.09	72	154.49	172.66	208.68	233.23
28	30.39	33.96	37.19	41.56	73	164.69	184.06	221.00	247.00
29	30.60	34.20	37.61	42.04	74	175.74	196.41	234.18	261.73
30	30.81	34.44	38.04	42.51	75	187.43	209.48	247.99	277.16
31	31.66	35.39	39.10	43.70	76	199.96	223.49	264.14	295.21
32	32.51	36.34	40.16	44.89	77	213.56	238.69	281.14	314.21
33	33.15	37.05	41.23	46.08	78	228.01	254.84	299.20	334.40
34	34.00	38.00	42.50	47.50	79	243.31	271.94	318.54	356.01
35	34.85	38.95	43.56	48.69	80	283.69	317.06	373.15	417.05
36	35.91	40.14	45.05	50.35					
37	36.98	41.33	46.75	52.25					
38	38.04	42.51	48.24	53.91					
39	39.31	43.94	49.94	55.81					
40	40.38	45.13	51.85	57.95					
41	42.08	47.03	54.19	60.56					
42	43.78	48.93	56.74	63.41					
43	45.69	51.06	59.50	66.50					
44	47.60	53.20	62.48	69.83					

\*All rates calculated at insured's CURRENT age.

**\$30,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$30,000**

Monthly Premiums for Selected Face Amount\*

**MALE****MALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	34.94	39.05			45	72.17	80.66	96.65	108.02
1	35.19	39.33			46	74.46	83.22	100.22	112.01
2	35.45	39.62			47	77.27	86.36	104.04	116.28
3	35.70	39.90			48	79.82	89.21	108.12	120.84
4	36.21	40.47			49	82.62	92.34	112.20	125.40
5	36.47	40.76			50	85.43	95.48	116.54	130.25
6	36.72	41.04			51	89.25	99.75	121.89	136.23
7	36.98	41.33			52	93.08	104.03	127.50	142.50
8	37.23	41.61			53	97.41	108.87	133.37	149.06
9	37.49	41.90			54	101.49	113.43	139.74	156.18
10	37.74	42.18			55	106.08	118.56	146.12	163.31
11	38.00	42.47			56	110.93	123.98	153.00	171.00
12	38.25	42.75			57	116.03	129.68	160.14	178.98
13	38.51	43.04			58	121.38	135.66	167.54	187.25
14	38.76	43.32			59	126.99	141.93	175.44	196.08
15	39.02	43.61			60	132.60	148.20	183.60	205.20
16	39.53	44.18			61	138.72	155.04	193.04	215.75
17	39.78	44.46			62	145.10	162.17	202.98	226.86
18	40.04	44.75	49.47	55.29	63	151.73	169.58	213.44	238.55
19	40.29	45.03	49.73	55.58	64	158.61	177.27	224.40	250.80
20	40.55	45.32	49.98	55.86	65	165.75	185.25	235.88	263.63
21	40.80	45.60	50.24	56.15	66	174.93	195.51	247.35	276.45
22	41.31	46.17	50.49	56.43	67	184.88	206.63	259.34	289.85
23	41.57	46.46	51.00	57.00	68	195.33	218.31	271.83	303.81
24	41.82	46.74	51.26	57.29	69	206.30	230.57	285.09	318.63
25	42.08	47.03	51.51	57.57	70	218.03	243.68	298.86	334.02
26	42.33	47.31	52.02	58.14	71	232.05	259.35	317.99	355.40
27	42.84	47.88	52.53	58.71	72	247.10	276.17	338.13	377.91
28	43.10	48.17	53.04	59.28	73	263.16	294.12	359.81	402.14
29	43.35	48.45	53.81	60.14	74	280.25	313.22	382.50	427.50
30	43.61	48.74	54.32	60.71	75	298.35	333.45	406.98	454.86
31	44.88	50.16	55.85	62.42	76	319.01	356.54	434.27	485.36
32	46.16	51.59	57.63	64.41	77	340.94	381.05	463.08	517.56
33	47.43	53.01	59.16	66.12	78	364.65	407.55	494.19	552.33
34	48.96	54.72	60.95	68.12	79	389.64	435.48	527.09	589.10
35	50.24	56.15	62.73	70.11	80	458.24	512.15	644.13	719.91
36	51.77	57.86	65.03	72.68					
37	53.04	59.28	67.58	75.53					
38	54.57	60.99	70.13	78.38					
39	56.36	62.99	72.68	81.23					
40	57.89	64.70	75.48	84.36					
41	60.44	67.55	79.31	88.64					
42	63.24	70.68	83.13	92.91					
43	66.05	73.82	87.47	97.76					
44	68.85	76.95	92.06	102.89					

\*All rates calculated at insured's CURRENT age.



**\$30,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$30,000***Monthly Premiums for Selected Face Amount\****FEMALE****FEMALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	28.56	31.92			45	59.67	66.69	78.29	87.50
1	28.82	32.21			46	61.46	68.69	81.09	90.63
2	29.07	32.49			47	63.50	70.97	83.64	93.48
3	29.33	32.78			48	65.79	73.53	86.45	96.62
4	29.58	33.06			49	67.83	75.81	89.51	100.04
5	29.84	33.35			50	70.13	78.38	92.31	103.17
6	30.09	33.63			51	72.93	81.51	96.39	107.73
7	30.35	33.92			52	75.99	84.93	100.47	112.29
8	30.60	34.20			53	79.05	88.35	104.81	117.14
9	30.86	34.49			54	82.37	92.06	109.14	121.98
10	31.11	34.77			55	85.68	95.76	113.99	127.40
11	31.37	35.06			56	89.51	100.04	118.83	132.81
12	31.62	35.34			57	93.08	104.03	124.19	138.80
13	31.88	35.63			58	97.16	108.59	129.54	144.78
14	32.39	36.20			59	101.24	113.15	135.15	151.05
15	32.64	36.48			60	105.57	117.99	141.02	157.61
16	32.90	36.77			61	109.91	122.84	147.14	164.45
17	33.15	37.05			62	114.50	127.97	153.26	171.29
18	33.41	37.34	41.82	46.74	63	119.34	133.38	159.63	178.41
19	33.66	37.62	41.82	46.74	64	124.19	138.80	166.52	186.11
20	33.92	37.91	42.08	47.03	65	129.29	144.50	173.66	194.09
21	34.43	38.48	42.33	47.31	66	135.66	151.62	182.58	204.06
22	34.68	38.76	42.59	47.60	67	142.04	158.75	191.76	214.32
23	34.94	39.05	42.84	47.88	68	148.67	166.16	201.71	225.44
24	35.19	39.33	42.84	47.88	69	155.81	174.14	212.16	237.12
25	35.45	39.62	43.10	48.17	70	163.20	182.40	223.13	249.38
26	35.70	39.90	43.61	48.74	71	173.91	194.37	236.39	264.20
27	36.21	40.47	44.12	49.31	72	185.39	207.20	250.41	279.87
28	36.47	40.76	44.63	49.88	73	197.63	220.88	265.20	296.40
29	36.72	41.04	45.14	50.45	74	210.89	235.70	281.01	314.07
30	36.98	41.33	45.65	51.02	75	224.91	251.37	297.59	332.60
31	38.00	42.47	46.92	52.44	76	239.96	268.19	316.97	354.26
32	39.02	43.61	48.20	53.87	77	256.28	286.43	337.37	377.06
33	39.78	44.46	49.47	55.29	78	273.62	305.81	359.04	401.28
34	40.80	45.60	51.00	57.00	79	291.98	326.33	382.25	427.22
35	41.82	46.74	52.28	58.43	80	340.43	380.48	447.78	500.46
36	43.10	48.17	54.06	60.42					
37	44.37	49.59	56.10	62.70					
38	45.65	51.02	57.89	64.70					
39	47.18	52.73	59.93	66.98					
40	48.45	54.15	62.22	69.54					
41	50.49	56.43	65.03	72.68					
42	52.53	58.71	68.09	76.10					
43	54.83	61.28	71.40	79.80					
44	57.12	63.84	74.97	83.79					

\*All rates calculated at insured's CURRENT age.

**\$35,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$35,000***Monthly Premiums for Selected Face Amount\****MALE****MALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	40.76	45.55			45	84.19	94.10	112.75	126.02
1	41.06	45.89			46	86.87	97.09	116.92	130.67
2	41.35	46.22			47	90.14	100.75	121.38	135.66
3	41.65	46.55			48	93.12	104.07	126.14	140.98
4	42.25	47.22			49	96.39	107.73	130.90	146.30
5	42.54	47.55			50	99.66	111.39	135.96	151.95
6	42.84	47.88			51	104.13	116.38	142.21	158.94
7	43.14	48.21			52	108.59	121.36	148.75	166.25
8	43.44	48.55			53	113.65	127.02	155.59	173.90
9	43.73	48.88			54	118.41	132.34	163.03	182.21
10	44.03	49.21			55	123.76	138.32	170.47	190.52
11	44.33	49.54			56	129.41	144.64	178.50	199.50
12	44.63	49.88			57	135.36	151.29	186.83	208.81
13	44.92	50.21			58	141.61	158.27	195.46	218.45
14	45.22	50.54			59	148.16	165.59	204.68	228.76
15	45.52	50.87			60	154.70	172.90	214.20	239.40
16	46.11	51.54			61	161.84	180.88	225.21	251.70
17	46.41	51.87			62	169.28	189.19	236.81	264.67
18	46.71	52.20	57.72	64.51	63	177.01	197.84	249.01	278.30
19	47.01	52.54	58.01	64.84	64	185.05	206.82	261.80	292.60
20	47.30	52.87	58.31	65.17	65	193.38	216.13	275.19	307.56
21	47.60	53.20	58.61	65.50	66	204.09	228.10	288.58	322.53
22	48.20	53.87	58.91	65.84	67	215.69	241.06	302.56	338.15
23	48.49	54.20	59.50	66.50	68	227.89	254.70	317.14	354.45
24	48.79	54.53	59.80	66.83	69	240.68	268.99	332.61	371.74
25	49.09	54.86	60.10	67.17	70	254.36	284.29	348.67	389.69
26	49.39	55.20	60.69	67.83	71	270.73	302.58	370.98	414.63
27	49.98	55.86	61.29	68.50	72	288.28	322.19	394.49	440.90
28	50.28	56.19	61.88	69.16	73	307.02	343.14	419.77	469.16
29	50.58	56.53	62.77	70.16	74	326.95	365.42	446.25	498.75
30	50.87	56.86	63.37	70.82	75	348.08	389.03	474.81	530.67
31	52.36	58.52	65.15	72.82	76	372.17	415.96	506.64	566.25
32	53.85	60.18	67.24	75.15	77	397.76	444.55	540.26	603.82
33	55.34	61.85	69.02	77.14	78	425.43	475.48	576.56	644.39
34	57.12	63.84	71.10	79.47	79	454.58	508.06	614.93	687.28
35	58.61	65.50	73.19	81.80	80	534.61	597.50	751.49	839.90
36	60.39	67.50	75.86	84.79					
37	61.88	69.16	78.84	88.11					
38	63.67	71.16	81.81	91.44					
39	65.75	73.48	84.79	94.76					
40	67.53	75.48	88.06	98.42					
41	70.51	78.80	92.52	103.41					
42	73.78	82.46	96.99	108.40					
43	77.05	86.12	102.04	114.05					
44	80.33	89.78	107.40	120.03					

\*All rates calculated at insured's CURRENT age.

**\$35,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$35,000***Monthly Premiums for Selected Face Amount\****FEMALE****FEMALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	33.32	37.24			45	69.62	77.81	91.33	102.08
1	33.62	37.57			46	71.70	80.13	94.61	105.74
2	33.92	37.91			47	74.08	82.79	97.58	109.06
3	34.21	38.24			48	76.76	85.79	100.85	112.72
4	34.51	38.57			49	79.14	88.45	104.42	116.71
5	34.81	38.90			50	81.81	91.44	107.70	120.37
6	35.11	39.24			51	85.09	95.10	112.46	125.69
7	35.40	39.57			52	88.66	99.09	117.22	131.01
8	35.70	39.90			53	92.23	103.08	122.27	136.66
9	36.00	40.23			54	96.09	107.40	127.33	142.31
10	36.30	40.57			55	99.96	111.72	132.98	148.63
11	36.59	40.90			56	104.42	116.71	138.64	154.95
12	36.89	41.23			57	108.59	121.36	144.88	161.93
13	37.19	41.56			58	113.35	126.68	151.13	168.91
14	37.78	42.23			59	118.11	132.00	157.68	176.23
15	38.08	42.56			60	123.17	137.66	164.52	183.87
16	38.38	42.89			61	128.22	143.31	171.66	191.85
17	38.68	43.23			62	133.58	149.29	178.80	199.83
18	38.97	43.56	48.79	54.53	63	139.23	155.61	186.24	208.15
19	39.27	43.89	48.79	54.53	64	144.88	161.93	194.27	217.12
20	39.57	44.22	49.09	54.86	65	150.83	168.58	202.60	226.43
21	40.16	44.89	49.39	55.20	66	158.27	176.89	213.01	238.07
22	40.46	45.22	49.68	55.53	67	165.71	185.20	223.72	250.04
23	40.76	45.55	49.98	55.86	68	173.44	193.85	235.32	263.01
24	41.06	45.89	49.98	55.86	69	181.77	203.16	247.52	276.64
25	41.35	46.22	50.28	56.19	70	190.40	212.80	260.31	290.94
26	41.65	46.55	50.87	56.86	71	202.90	226.77	275.78	308.23
27	42.25	47.22	51.47	57.52	72	216.28	241.73	292.15	326.52
28	42.54	47.55	52.06	58.19	73	230.56	257.69	309.40	345.80
29	42.84	47.88	52.66	58.85	74	246.03	274.98	327.85	366.42
30	43.14	48.21	53.25	59.52	75	262.40	293.27	347.18	388.03
31	44.33	49.54	54.74	61.18	76	279.95	312.88	369.79	413.30
32	45.52	50.87	56.23	62.84	77	298.99	334.16	393.59	439.90
33	46.41	51.87	57.72	64.51	78	319.22	356.77	418.88	468.16
34	47.60	53.20	59.50	66.50	79	340.64	380.71	445.95	498.42
35	48.79	54.53	60.99	68.16	80	397.16	443.89	522.41	583.87
36	50.28	56.19	63.07	70.49					
37	51.77	57.86	65.45	73.15					
38	53.25	59.52	67.53	75.48					
39	55.04	61.51	69.91	78.14					
40	56.53	63.18	72.59	81.13					
41	58.91	65.84	75.86	84.79					
42	61.29	68.50	79.43	88.78					
43	63.96	71.49	83.30	93.10					
44	66.64	74.48	87.47	97.76					

\*All rates calculated at insured's CURRENT age.

**\$40,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$40,000***Monthly Premiums for Selected Face Amount\****MALE****MALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	46.58	52.06			45	96.22	107.54	128.86	144.02
1	46.92	52.44			46	99.28	110.96	133.62	149.34
2	47.26	52.82			47	103.02	115.14	138.72	155.04
3	47.60	53.20			48	106.42	118.94	144.16	161.12
4	48.28	53.96			49	110.16	123.12	149.60	167.20
5	48.62	54.34			50	113.90	127.30	155.38	173.66
6	48.96	54.72			51	119.00	133.00	162.52	181.64
7	49.30	55.10			52	124.10	138.70	170.00	190.00
8	49.64	55.48			53	129.88	145.16	177.82	198.74
9	49.98	55.86			54	135.32	151.24	186.32	208.24
10	50.32	56.24			55	141.44	158.08	194.82	217.74
11	50.66	56.62			56	147.90	165.30	204.00	228.00
12	51.00	57.00			57	154.70	172.90	213.52	238.64
13	51.34	57.38			58	161.84	180.88	223.38	249.66
14	51.68	57.76			59	169.32	189.24	233.92	261.44
15	52.02	58.14			60	176.80	197.60	244.80	273.60
16	52.70	58.90			61	184.96	206.72	257.38	287.66
17	53.04	59.28			62	193.46	216.22	270.64	302.48
18	53.38	59.66	65.96	73.72	63	202.30	226.10	284.58	318.06
19	53.72	60.04	66.30	74.10	64	211.48	236.36	299.20	334.40
20	54.06	60.42	66.64	74.48	65	221.00	247.00	314.50	351.50
21	54.40	60.80	66.98	74.86	66	233.24	260.68	329.80	368.60
22	55.08	61.56	67.32	75.24	67	246.50	275.50	345.78	386.46
23	55.42	61.94	68.00	76.00	68	260.44	291.08	362.44	405.08
24	55.76	62.32	68.34	76.38	69	275.06	307.42	380.12	424.84
25	56.10	62.70	68.68	76.76	70	290.70	324.90	398.48	445.36
26	56.44	63.08	69.36	77.52	71	309.40	345.80	423.98	473.86
27	57.12	63.84	70.04	78.28	72	329.46	368.22	450.84	503.88
28	57.46	64.22	70.72	79.04	73	350.88	392.16	479.74	536.18
29	57.80	64.60	71.74	80.18	74	373.66	417.62	510.00	570.00
30	58.14	64.98	72.42	80.94	75	397.80	444.60	542.64	606.48
31	59.84	66.88	74.46	83.22	76	425.34	475.38	579.02	647.14
32	61.54	68.78	76.84	85.88	77	454.58	508.06	617.44	690.08
33	63.24	70.68	78.88	88.16	78	486.20	543.40	658.92	736.44
34	65.28	72.96	81.26	90.82	79	519.52	580.64	702.78	785.46
35	66.98	74.86	83.64	93.48	80	610.98	682.86	858.84	959.88
36	69.02	77.14	86.70	96.90					
37	70.72	79.04	90.10	100.70					
38	72.76	81.32	93.50	104.50					
39	75.14	83.98	96.90	108.30					
40	77.18	86.26	100.64	112.48					
41	80.58	90.06	105.74	118.18					
42	84.32	94.24	110.84	123.88					
43	88.06	98.42	116.62	130.34					
44	91.80	102.60	122.74	137.18					

\*All rates calculated at insured's CURRENT age.

**LIFETIME PAYMENT**  
**\$40,000 GOLD PLAN \$40,000**  
*Monthly Premiums for Selected Face Amount\**

<b>FEMALE</b>					<b>FEMALE</b>				
Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	38.08	42.56			45	79.56	88.92	104.38	116.66
1	38.42	42.94			46	81.94	91.58	108.12	120.84
2	38.76	43.32			47	84.66	94.62	111.52	124.64
3	39.10	43.70			48	87.72	98.04	115.26	128.82
4	39.44	44.08			49	90.44	101.08	119.34	133.38
5	39.78	44.46			50	93.50	104.50	123.08	137.56
6	40.12	44.84			51	97.24	108.68	128.52	143.64
7	40.46	45.22			52	101.32	113.24	133.96	149.72
8	40.80	45.60			53	105.40	117.80	139.74	156.18
9	41.14	45.98			54	109.82	122.74	145.52	162.64
10	41.48	46.36			55	114.24	127.68	151.98	169.86
11	41.82	46.74			56	119.34	133.38	158.44	177.08
12	42.16	47.12			57	124.10	138.70	165.58	185.06
13	42.50	47.50			58	129.54	144.78	172.72	193.04
14	43.18	48.26			59	134.98	150.86	180.20	201.40
15	43.52	48.64			60	140.76	157.32	188.02	210.14
16	43.86	49.02			61	146.54	163.78	196.18	219.26
17	44.20	49.40			62	152.66	170.62	204.34	228.38
18	44.54	49.78	55.76	62.32	63	159.12	177.84	212.84	237.88
19	44.88	50.16	55.76	62.32	64	165.58	185.06	222.02	248.14
20	45.22	50.54	56.10	62.70	65	172.38	192.66	231.54	258.78
21	45.90	51.30	56.44	63.08	66	180.88	202.16	243.44	272.08
22	46.24	51.68	56.78	63.46	67	189.38	211.66	255.68	285.76
23	46.58	52.06	57.12	63.84	68	198.22	221.54	268.94	300.58
24	46.92	52.44	57.12	63.84	69	207.74	232.18	282.88	316.16
25	47.26	52.82	57.46	64.22	70	217.60	243.20	297.50	332.50
26	47.60	53.20	58.14	64.98	71	231.88	259.16	315.18	352.26
27	48.28	53.96	58.82	65.74	72	247.18	276.26	333.88	373.16
28	48.62	54.34	59.50	66.50	73	263.50	294.50	353.60	395.20
29	48.96	54.72	60.18	67.26	74	281.18	314.26	374.68	418.76
30	49.30	55.10	60.86	68.02	75	299.88	335.16	396.78	443.46
31	50.66	56.62	62.56	69.92	76	319.94	357.58	422.62	472.34
32	52.02	58.14	64.26	71.82	77	341.70	381.90	449.82	502.74
33	53.04	59.28	65.96	73.72	78	364.82	407.74	478.72	535.04
34	54.40	60.80	68.00	76.00	79	389.30	435.10	509.66	569.62
35	55.76	62.32	69.70	77.90	80	453.90	507.30	597.04	667.28
36	57.46	64.22	72.08	80.56					
37	59.16	66.12	74.80	83.60					
38	60.86	68.02	77.18	86.26					
39	62.90	70.30	79.90	89.30					
40	64.60	72.20	82.96	92.72					
41	67.32	75.24	86.70	96.90					
42	70.04	78.28	90.78	101.46					
43	73.10	81.70	95.20	106.40					
44	76.16	85.12	99.96	111.72					

\*All rates calculated at insured's CURRENT age.

**\$45,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$45,000**

Monthly Premiums for Selected Face Amount\*

**MALE**

**MALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	52.40	58.57			45	108.25	120.98	144.97	162.02
1	52.79	59.00			46	111.69	124.83	150.32	168.01
2	53.17	59.42			47	115.90	129.53	156.06	174.42
3	53.55	59.85			48	119.72	133.81	162.18	181.26
4	54.32	60.71			49	123.93	138.51	168.30	188.10
5	54.70	61.13			50	128.14	143.21	174.80	195.37
6	55.08	61.56			51	133.88	149.63	182.84	204.35
7	55.46	61.99			52	139.61	156.04	191.25	213.75
8	55.85	62.42			53	146.12	163.31	200.05	223.58
9	56.23	62.84			54	152.24	170.15	209.61	234.27
10	56.61	63.27			55	159.12	177.84	219.17	244.96
11	56.99	63.70			56	166.39	185.96	229.50	256.50
12	57.38	64.13			57	174.04	194.51	240.21	268.47
13	57.76	64.55			58	182.07	203.49	251.30	280.87
14	58.14	64.98			59	190.49	212.90	263.16	294.12
15	58.52	65.41			60	198.90	222.30	275.40	307.80
16	59.29	66.26			61	208.08	232.56	289.55	323.62
17	59.67	66.69			62	217.64	243.25	304.47	340.29
18	60.05	67.12	74.21	82.94	63	227.59	254.36	320.15	357.82
19	60.44	67.55	74.59	83.36	64	237.92	265.91	336.60	376.20
20	60.82	67.97	74.97	83.79	65	248.63	277.88	353.81	395.44
21	61.20	68.40	75.35	84.22	66	262.40	293.27	371.03	414.68
22	61.97	69.26	75.74	84.65	67	277.31	309.94	389.00	434.77
23	62.35	69.68	76.50	85.50	68	293.00	327.47	407.75	455.72
24	62.73	70.11	76.88	85.93	69	309.44	345.85	427.64	477.95
25	63.11	70.54	77.27	86.36	70	327.04	365.51	448.29	501.03
26	63.50	70.97	78.03	87.21	71	348.08	389.03	476.98	533.09
27	64.26	71.82	78.80	88.07	72	370.64	414.25	507.20	566.87
28	64.64	72.25	79.56	88.92	73	394.74	441.18	539.71	603.20
29	65.03	72.68	80.71	90.20	74	420.37	469.82	573.75	641.25
30	65.41	73.10	81.47	91.06	75	447.53	500.18	610.47	682.29
31	67.32	75.24	83.77	93.62	76	478.51	534.80	651.40	728.03
32	69.23	77.38	86.45	96.62	77	511.40	571.57	694.62	776.34
33	71.15	79.52	88.74	99.18	78	546.98	611.33	741.29	828.50
34	73.44	82.08	91.42	102.17	79	584.46	653.22	790.63	883.64
35	75.35	84.22	94.10	105.17	80	687.35	768.22	966.20	1079.87
36	77.65	86.78	97.54	109.01					
37	79.56	88.92	101.36	113.29					
38	81.86	91.49	105.19	117.56					
39	84.53	94.48	109.01	121.84					
40	86.83	97.04	113.22	126.54					
41	90.65	101.32	118.96	132.95					
42	94.86	106.02	124.70	139.37					
43	99.07	110.72	131.20	146.63					
44	103.28	115.43	138.08	154.33					

\*All rates calculated at insured's CURRENT age.

**\$45,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$45,000***Monthly Premiums for Selected Face Amount\****FEMALE****FEMALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	42.84	47.88			45	89.51	100.04	117.43	131.24
1	43.22	48.31			46	92.18	103.03	121.64	135.95
2	43.61	48.74			47	95.24	106.45	125.46	140.22
3	43.99	49.16			48	98.69	110.30	129.67	144.92
4	44.37	49.59			49	101.75	113.72	134.26	150.05
5	44.75	50.02			50	105.19	117.56	138.47	154.76
6	45.14	50.45			51	109.40	122.27	144.59	161.60
7	45.52	50.87			52	113.99	127.40	150.71	168.44
8	45.90	51.30			53	118.58	132.53	157.21	175.70
9	46.28	51.73			54	123.55	138.08	163.71	182.97
10	46.67	52.16			55	128.52	143.64	170.98	191.09
11	47.05	52.58			56	134.26	150.05	178.25	199.22
12	47.43	53.01			57	139.61	156.04	186.28	208.19
13	47.81	53.44			58	145.73	162.88	194.31	217.17
14	48.58	54.29			59	151.85	169.72	202.73	226.58
15	48.96	54.72			60	158.36	176.99	211.52	236.41
16	49.34	55.15			61	164.86	184.25	220.70	246.67
17	49.73	55.58			62	171.74	191.95	229.88	256.93
18	50.11	56.00	62.73	70.11	63	179.01	200.07	239.45	267.62
19	50.49	56.43	62.73	70.11	64	186.28	208.19	249.77	279.16
20	50.87	56.86	63.11	70.54	65	193.93	216.74	260.48	291.13
21	51.64	57.71	63.50	70.97	66	203.49	227.43	273.87	306.09
22	52.02	58.14	63.88	71.39	67	213.05	238.12	287.64	321.48
23	52.40	58.57	64.26	71.82	68	223.00	249.23	302.56	338.15
24	52.79	59.00	64.26	71.82	69	233.71	261.20	318.24	355.68
25	53.17	59.42	64.64	72.25	70	244.80	273.60	334.69	374.06
26	53.55	59.85	65.41	73.10	71	260.87	291.56	354.58	396.29
27	54.32	60.71	66.17	73.96	72	278.08	310.79	375.62	419.81
28	54.70	61.13	66.94	74.81	73	296.44	331.31	397.80	444.60
29	55.08	61.56	67.70	75.67	74	316.33	353.54	421.52	471.11
30	55.46	61.99	68.47	76.52	75	337.37	377.06	446.38	498.89
31	56.99	63.70	70.38	78.66	76	359.93	402.28	475.45	531.38
32	58.52	65.41	72.29	80.80	77	384.41	429.64	506.05	565.58
33	59.67	66.69	74.21	82.94	78	410.42	458.71	538.56	601.92
34	61.20	68.40	76.50	85.50	79	437.96	489.49	573.37	640.82
35	62.73	70.11	78.41	87.64	80	510.64	570.71	671.67	750.69
36	64.64	72.25	81.09	90.63					
37	66.56	74.39	84.15	94.05					
38	68.47	76.52	86.83	97.04					
39	70.76	79.09	89.89	100.46					
40	72.68	81.23	93.33	104.31					
41	75.74	84.65	97.54	109.01					
42	78.80	88.07	102.13	114.14					
43	82.24	91.91	107.10	119.70					
44	85.68	95.76	112.46	125.69					

\*All rates calculated at insured's CURRENT age.

**\$50,000**

LIFETIME PAYMENT  
**GOLD PLAN**

**\$50,000***Monthly Premiums for Selected Face Amount\****MALE****MALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	58.23	65.08			45	120.28	134.43	161.08	180.03
1	58.65	65.55			46	124.10	138.70	167.03	186.68
2	59.08	66.03			47	128.78	143.93	173.40	193.80
3	59.50	66.50			48	133.03	148.68	180.20	201.40
4	60.35	67.45			49	137.70	153.90	187.00	209.00
5	60.78	67.93			50	142.38	159.13	194.23	217.08
6	61.20	68.40			51	148.75	166.25	203.15	227.05
7	61.63	68.88			52	155.13	173.38	212.50	237.50
8	62.05	69.35			53	162.35	181.45	222.28	248.43
9	62.48	69.83			54	169.15	189.05	232.90	260.30
10	62.90	70.30			55	176.80	197.60	243.53	272.18
11	63.33	70.78			56	184.88	206.63	255.00	285.00
12	63.75	71.25			57	193.38	216.13	266.90	298.30
13	64.18	71.73			58	202.30	226.10	279.23	312.08
14	64.60	72.20			59	211.65	236.55	292.40	326.80
15	65.03	72.68			60	221.00	247.00	306.00	342.00
16	65.88	73.63			61	231.20	258.40	321.73	359.58
17	66.30	74.10			62	241.83	270.28	338.30	378.10
18	66.73	74.58	82.45	92.15	63	252.88	282.63	355.73	397.58
19	67.15	75.05	82.88	92.63	64	264.35	295.45	374.00	418.00
20	67.58	75.53	83.30	93.10	65	276.25	308.75	393.13	439.38
21	68.00	76.00	83.73	93.58	66	291.55	325.85	412.25	460.75
22	68.85	76.95	84.15	94.05	67	308.13	344.38	432.23	483.08
23	69.28	77.43	85.00	95.00	68	325.55	363.85	453.05	506.35
24	69.70	77.90	85.43	95.48	69	343.83	384.28	475.15	531.05
25	70.13	78.38	85.85	95.95	70	363.38	406.13	498.10	556.70
26	70.55	78.85	86.70	96.90	71	386.75	432.25	529.98	592.33
27	71.40	79.80	87.55	97.85	72	411.83	460.28	563.55	629.85
28	71.83	80.28	88.40	98.80	73	438.60	490.20	599.68	670.23
29	72.25	80.75	89.68	100.23	74	467.08	522.03	637.50	712.50
30	72.68	81.23	90.53	101.18	75	497.25	555.75	678.30	758.10
31	74.80	83.60	93.08	104.03	76	531.68	594.23	723.78	808.93
32	76.93	85.98	96.05	107.35	77	568.23	635.08	771.80	862.60
33	79.05	88.35	98.60	110.20	78	607.75	679.25	823.65	920.55
34	81.60	91.20	101.58	113.53	79	649.40	725.80	878.48	981.83
35	83.73	93.58	104.55	116.85	80	763.73	853.58	1073.55	1199.85
36	86.28	96.43	108.38	121.13					
37	88.40	98.80	112.63	125.88					
38	90.95	101.65	116.88	130.63					
39	93.93	104.98	121.13	135.38					
40	96.48	107.83	125.80	140.60					
41	100.73	112.58	132.18	147.73					
42	105.40	117.80	138.55	154.85					
43	110.08	123.03	145.78	162.93					
44	114.75	128.25	153.43	171.48					

\*All rates calculated at insured's CURRENT age.



**LIFETIME PAYMENT**  
**\$50,000 GOLD PLAN \$50,000**  
*Monthly Premiums for Selected Face Amount\**

<b>FEMALE</b>					<b>FEMALE</b>				
Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
15 days	47.60	53.20			45	99.45	111.15	130.48	145.83
1	48.03	53.68			46	102.43	114.48	135.15	151.05
2	48.45	54.15			47	105.83	118.28	139.40	155.80
3	48.88	54.63			48	109.65	122.55	144.08	161.03
4	49.30	55.10			49	113.05	126.35	149.18	166.73
5	49.73	55.58			50	116.88	130.63	153.85	171.95
6	50.15	56.05			51	121.55	135.85	160.65	179.55
7	50.58	56.53			52	126.65	141.55	167.45	187.15
8	51.00	57.00			53	131.75	147.25	174.68	195.23
9	51.43	57.48			54	137.28	153.43	181.90	203.30
10	51.85	57.95			55	142.80	159.60	189.98	212.33
11	52.28	58.43			56	149.18	166.73	198.05	221.35
12	52.70	58.90			57	155.13	173.38	206.98	231.33
13	53.13	59.38			58	161.93	180.98	215.90	241.30
14	53.98	60.33			59	168.73	188.58	225.25	251.75
15	54.40	60.80			60	175.95	196.65	235.03	262.68
16	54.83	61.28			61	183.18	204.73	245.23	274.08
17	55.25	61.75			62	190.83	213.28	255.43	285.48
18	55.68	62.23	69.70	77.90	63	198.90	222.30	266.05	297.35
19	56.10	62.70	69.70	77.90	64	206.98	231.33	277.53	310.18
20	56.53	63.18	70.13	78.38	65	215.48	240.83	289.43	323.48
21	57.38	64.13	70.55	78.85	66	226.10	252.70	304.30	340.10
22	57.80	64.60	70.98	79.33	67	236.73	264.58	319.60	357.20
23	58.23	65.08	71.40	79.80	68	247.78	276.93	336.18	375.73
24	58.65	65.55	71.40	79.80	69	259.68	290.23	353.60	395.20
25	59.08	66.03	71.83	80.28	70	272.00	304.00	371.88	415.63
26	59.50	66.50	72.68	81.23	71	289.85	323.95	393.98	440.33
27	60.35	67.45	73.53	82.18	72	308.98	345.33	417.35	466.45
28	60.78	67.93	74.38	83.13	73	329.38	368.13	442.00	494.00
29	61.20	68.40	75.23	84.08	74	351.48	392.83	468.35	523.45
30	61.63	68.88	76.08	85.03	75	374.85	418.95	495.98	554.33
31	63.33	70.78	78.20	87.40	76	399.93	446.98	528.28	590.43
32	65.03	72.68	80.33	89.78	77	427.13	477.38	562.28	628.43
33	66.30	74.10	82.45	92.15	78	456.03	509.68	598.40	668.80
34	68.00	76.00	85.00	95.00	79	486.63	543.88	637.08	712.03
35	69.70	77.90	87.13	97.38	80	567.38	634.13	746.30	834.10
36	71.83	80.28	90.10	100.70					
37	73.95	82.65	93.50	104.50					
38	76.08	85.03	96.48	107.83					
39	78.63	87.88	99.88	111.63					
40	80.75	90.25	103.70	115.90					
41	84.15	94.05	108.38	121.13					
42	87.55	97.85	113.48	126.83					
43	91.38	102.13	119.00	133.00					
44	95.20	106.40	124.95	139.65					

\*All rates calculated at insured's CURRENT age.

# SILVER PLAN - Lifetime Payment

Annual Premium Rates per \$1000

Issue Age	MALE		FEMALE		Issue Age	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker		Non-Smoker	Smoker	Non-Smoker	Smoker
6 mos	16.10		13.00		45	29.40	41.20	24.30	32.50
1	16.10		13.10		46	30.60	43.30	25.10	33.80
2	16.20		13.20		47	31.90	45.50	26.00	35.20
3	16.20		13.20		48	33.20	47.80	26.90	36.70
4	16.30		13.30		49	34.60	50.20	27.90	38.20
5	16.30		13.40		50	36.10	52.80	28.80	39.70
6	16.40		13.40		51	37.80	55.50	30.10	41.60
7	16.40		13.50		52	39.60	58.50	31.40	43.50
8	16.50		13.60		53	41.40	61.60	32.70	45.60
9	16.50		13.60		54	43.40	64.80	34.10	47.70
10	16.60		13.70		55	45.40	68.20	35.60	49.90
11	16.60		13.80		56	47.70	71.90	37.20	52.30
12	16.70		13.80		57	50.00	75.70	38.90	54.90
13	16.70		13.90		58	52.50	79.70	40.70	57.50
14	16.80		14.00		59	55.10	83.90	42.60	60.30
15	16.80		14.00		60	57.80	88.40	44.50	63.20
16	16.90		14.10		61	60.80	93.20	46.40	66.00
17	17.00		14.20		62	64.00	98.30	48.40	69.00
18	17.00	21.30	14.30	17.30	63	67.30	103.70	50.50	72.10
19	17.10	21.40	14.30	17.40	64	70.80	109.40	52.70	75.40
20	17.10	21.40	14.40	17.60	65	74.50	115.30	55.00	78.80
21	17.20	21.50	14.50	17.70	66	78.50	121.40	58.00	83.10
22	17.20	21.60	14.50	17.80	67	82.70	127.80	61.10	87.60
23	17.30	21.60	14.60	17.90	68	87.20	134.50	64.40	92.40
24	17.30	21.70	14.70	18.00	69	91.80	141.50	67.90	97.40
25	17.40	21.80	14.80	18.20	70	96.80	148.90	71.60	102.70
26	17.50	21.80	14.80	18.20	71	103.20	158.70	76.20	109.00
27	17.50	21.90	14.80	18.30	72	110.10	169.10	81.10	115.70
28	17.60	22.00	14.80	18.40	73	117.50	180.20	86.20	122.90
29	17.60	22.10	14.90	18.40	74	125.30	192.00	91.70	130.40
30	17.70	22.20	15.00	18.50	75	133.60	204.60	97.60	138.50
31	18.20	22.80	15.40	19.00	76	142.70	218.10	104.10	147.40
32	18.70	23.40	15.80	19.60	77	152.40	232.40	111.00	156.80
33	19.20	24.00	16.10	20.10	78	162.80	247.70	118.40	166.80
34	19.80	24.70	16.50	20.70	79	173.90	264.00	126.30	177.50
35	20.30	25.30	16.90	21.20	80	185.80	281.30	134.80	188.90
36	20.90	26.30	17.40	22.00	81	203.40	307.20	146.60	204.10
37	21.50	27.30	17.90	22.70	82	222.70	335.60	159.50	220.50
38	22.20	28.30	18.40	23.50	83	243.90	366.50	173.50	238.30
39	22.80	29.30	19.00	24.30	84	267.10	400.40	188.70	257.50
40	23.50	30.40	19.50	25.20	85	292.40	437.30	205.20	278.30
41	24.60	32.30	20.40	26.50					
42	25.70	34.30	21.30	27.90					
43	26.90	36.50	22.30	29.30					
44	28.10	38.80	23.30	30.90					

\*All rates calculated at insured's CURRENT age.

# SILVER PLAN - Twenty Year Payment

Annual Premium Rates per \$1000

Issue Age	MALE		FEMALE		Issue Age	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker		Non-Smoker	Smoker	Non-Smoker	Smoker
6 mos	17.30		15.40		45	37.60	50.30	32.50	41.20
1	17.40		15.50		46	38.80	52.30	33.30	42.50
2	17.60		15.60		47	40.00	54.30	34.10	43.70
3	17.70		15.80		48	41.20	56.50	34.90	45.10
4	17.90		15.90		49	42.40	58.70	35.80	46.40
5	18.00		16.10		50	43.80	61.10	36.70	47.80
6	18.20		16.20		51	45.30	63.70	37.80	49.50
7	18.30		16.30		52	46.90	66.40	39.00	51.30
8	18.50		16.50		53	48.50	69.20	40.20	53.10
9	18.60		16.60		54	50.20	72.20	41.50	54.90
10	18.80		16.80		55	52.00	75.20	42.80	56.90
11	18.90		16.90		56	54.00	78.60	44.30	59.00
12	19.10		17.10		57	56.10	82.20	45.80	61.30
13	19.30		17.20		58	58.20	85.80	47.40	63.60
14	19.40		17.40		59	60.50	89.70	49.00	66.00
15	19.60		17.50		60	62.80	93.70	50.70	68.50
16	19.70		17.70						
17	19.90		17.80						
18	20.20	25.70	18.00	21.10					
19	20.50	25.90	18.30	21.40					
20	20.80	26.10	18.60	21.80					
21	21.00	26.40	18.80	22.00					
22	21.20	26.70	19.00	22.30					
23	21.30	27.00	19.20	22.50					
24	21.50	27.30	19.30	22.90					
25	21.80	27.70	19.60	23.30					
26	22.00	28.00	19.70	23.60					
27	22.30	28.30	20.00	23.90					
28	22.50	28.50	20.20	24.20					
29	22.70	28.80	20.40	24.50					
30	23.00	29.20	20.70	24.80					
31	23.60	29.90	21.20	25.50					
32	24.20	30.60	21.70	26.10					
33	24.90	31.30	22.20	26.80					
34	25.50	32.10	22.80	27.50					
35	26.20	32.80	23.40	28.20					
36	27.10	33.90	24.20	29.20					
37	28.00	35.00	25.00	30.30					
38	28.90	36.20	25.90	31.50					
39	29.90	37.30	26.80	32.60					
40	31.00	38.60	27.70	33.90					
41	32.10	40.70	28.50	35.20					
42	33.40	42.90	29.40	36.60					
43	34.70	45.20	30.30	38.10					
44	36.10	47.70	31.40	39.60					

\*All rates calculated at insured's CURRENT age.

# SILVER PLAN - Ten Year Payment

Annual Premium Rates per \$1000

Issue Age	MALE		FEMALE		Issue Age	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker		Non-Smoker	Smoker	Non-Smoker	Smoker
6 mos	17.70		14.50		45	51.70	67.00	44.60	56.00
1	18.00		14.80		46	53.40	69.60	45.90	57.80
2	18.40		15.10		47	55.20	72.30	47.30	59.80
3	18.70		15.40		48	57.00	75.00	48.80	61.70
4	19.00		15.70		49	58.80	77.90	50.20	63.80
5	19.40		16.10		50	60.80	80.90	51.80	65.90
6	19.70		16.40		51	62.80	83.90	53.40	68.20
7	20.10		16.80		52	64.80	87.10	55.10	70.50
8	20.50		17.10		53	67.00	90.40	56.80	72.90
9	20.90		17.50		54	69.20	93.80	58.60	75.40
10	21.20		17.90		55	71.40	97.40	60.40	77.90
11	21.60		18.20		56	73.80	101.00	62.20	80.40
12	22.00		18.60		57	76.30	104.70	64.20	83.00
13	22.40		19.00		58	78.90	108.60	66.10	85.70
14	22.80		19.40		59	81.50	112.60	68.10	88.50
15	23.30		19.90		60	84.30	116.70	70.20	91.30
16	23.70		20.30		61	87.30	121.10	72.40	94.20
17	24.10		20.70		62	90.50	125.70	74.60	97.10
18	24.60	31.80	21.20	25.90	63	93.70	130.50	76.90	100.10
19	25.00	32.30	21.60	26.40	64	97.10	135.40	79.30	103.10
20	25.50	32.80	22.10	27.00	65	100.60	140.50	81.80	106.30
21	25.90	33.30	22.50	27.60	66	104.10	145.50	84.70	110.20
22	26.40	33.80	23.00	28.20	67	107.70	150.60	87.80	114.10
23	26.90	34.40	23.50	28.80	68	111.50	155.80	91.00	118.20
24	27.40	34.90	24.00	29.40	69	115.30	161.30	94.40	122.50
25	27.90	35.40	24.50	30.00	70	119.40	167.00	97.80	126.90
26	28.50	36.20	25.10	30.70					
27	29.20	36.90	25.70	31.40					
28	29.90	37.70	26.30	32.10					
29	30.50	38.50	26.90	32.90					
30	31.20	39.30	27.50	33.70					
31	32.10	40.30	28.30	34.60					
32	33.00	41.40	29.00	35.50					
33	33.90	42.50	29.80	36.50					
34	34.80	43.60	30.60	37.50					
35	35.80	44.80	31.50	38.60					
36	36.90	46.30	32.40	39.80					
37	38.00	47.80	33.30	41.00					
38	39.20	49.40	34.30	42.30					
39	40.40	51.00	35.30	43.60					
40	41.70	52.70	36.30	45.00					
41	43.50	55.30	37.80	47.00					
42	45.40	58.00	39.40	49.10					
43	47.40	60.90	41.10	51.30					
44	49.50	63.90	42.80	53.60					

\*All rates calculated at insured's CURRENT age.

# SILVER PLAN - Single Payment

Premium Rates per \$1000

Issue Age	MALE		FEMALE		Issue Age	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker		Non-Smoker	Smoker	Non-Smoker	Smoker
6 mos	162.20		144.90		45	469.10	553.40	415.90	491.00
1	165.20		147.20		46	477.30	563.00	423.50	499.60
2	168.50		150.10		47	485.60	572.80	431.10	508.30
3	172.10		153.20		48	494.10	582.70	438.90	517.10
4	175.90		156.30		49	502.80	592.90	446.90	526.10
5	179.90		159.60		50	511.50	603.20	454.90	535.30
6	184.00		162.90		51	523.20	616.30	466.10	547.70
7	188.20		166.30		52	535.00	629.60	477.60	560.40
8	192.60		169.90		53	547.20	643.30	489.30	573.30
9	197.00		173.60		54	559.60	657.20	501.30	586.60
10	201.50		177.40		55	572.30	671.40	513.60	600.10
11	206.10		181.40		56	581.50	680.90	522.40	609.20
12	210.80		185.40		57	590.80	690.50	531.30	618.40
13	215.40		189.50		58	600.30	700.30	540.40	627.70
14	220.10		193.80		59	610.00	710.20	549.60	637.10
15	224.90		198.20		60	619.80	720.20	559.00	646.70
16	229.80		202.60		61	633.00	733.20	570.30	657.80
17	234.60		207.20		62	646.40	746.50	581.80	669.10
18	239.40	287.70	211.80	250.70	63	660.20	760.00	593.60	680.60
19	244.10	293.00	216.50	256.40	64	674.20	773.80	605.60	692.30
20	248.90	298.30	221.40	262.20	65	688.50	787.80	617.80	704.20
21	255.60	308.70	227.40	270.40	66	696.30	793.70	626.40	711.50
22	261.10	314.70	232.60	276.40	67	704.20	799.70	635.20	718.90
23	266.70	320.80	238.10	283.00	68	712.20	805.80	644.00	726.40
24	272.70	327.50	243.90	289.70	69	720.30	811.90	653.00	734.00
25	279.10	334.40	249.70	296.60	70	728.50	818.00	662.10	741.70
26	285.50	341.40	255.90	303.70	71	740.90	828.80	675.70	753.70
27	292.30	348.80	262.10	311.00	72	753.50	839.70	689.50	765.90
28	299.60	356.90	268.60	318.50	73	766.30	850.80	703.60	778.30
29	307.10	365.20	275.30	326.20	74	779.40	862.00	717.90	790.90
30	314.90	373.90	282.20	334.20	75	792.70	873.40	732.60	803.80
31	323.10	382.80	289.40	342.40	76	799.20	877.10	740.60	809.10
32	331.40	392.00	296.70	350.90	77	805.70	880.80	748.70	814.40
33	339.90	401.40	304.30	359.50	78	812.30	884.50	756.80	819.80
34	348.70	411.00	312.00	368.40	79	818.90	888.20	765.10	825.20
35	357.70	420.80	319.90	377.50	80	825.60	892.00	773.40	830.60
36	367.40	432.00	328.30	387.20	81	836.70	900.60	786.80	841.30
37	377.40	443.50	336.90	397.30	82	847.90	910.10	800.40	852.10
38	387.70	455.40	345.70	407.60	83	859.30	923.70	814.20	863.00
39	398.20	467.50	354.80	418.10	84	870.80	937.40	828.30	874.10
40	409.00	479.90	364.10	429.00	85	886.10	951.30	842.60	885.30
41	420.40	493.80	373.90	440.70					
42	432.00	508.10	384.00	452.80					
43	444.00	522.70	394.40	465.20					
44	456.40	537.80	405.00	477.90					

\*All rates calculated at insured's CURRENT age.

**\$1,000**

LIFETIME PAYMENT  
**SILVER PLAN**

**\$1,000***Monthly Premiums for Selected Face Amount\****MALE****MALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
6 mos	1.37	1.53			45	2.50	2.79	3.50	3.91
1	1.37	1.53			46	2.60	2.91	3.68	4.11
2	1.38	1.54			47	2.71	3.03	3.87	4.32
3	1.38	1.54			48	2.82	3.15	4.06	4.54
4	1.39	1.55			49	2.94	3.29	4.27	4.77
5	1.39	1.55			50	3.07	3.43	4.49	5.02
6	1.39	1.56			51	3.21	3.59	4.72	5.27
7	1.39	1.56			52	3.37	3.76	4.97	5.56
8	1.40	1.57			53	3.52	3.93	5.24	5.85
9	1.40	1.57			54	3.69	4.12	5.51	6.16
10	1.41	1.58			55	3.86	4.31	5.80	6.48
11	1.41	1.58			56	4.05	4.53	6.11	6.83
12	1.42	1.59			57	4.25	4.75	6.43	7.19
13	1.42	1.59			58	4.46	4.99	6.77	7.57
14	1.43	1.60			59	4.68	5.23	7.13	7.97
15	1.43	1.60			60	4.91	5.49	7.51	8.40
16	1.44	1.61			61	5.17	5.78	7.92	8.85
17	1.45	1.62			62	5.44	6.08	8.36	9.34
18	1.45	1.62	1.81	2.02	63	5.72	6.39	8.81	9.85
19	1.45	1.62	1.82	2.03	64	6.02	6.73	9.30	10.39
20	1.45	1.62	1.82	2.03	65	6.33	7.08	9.80	10.95
21	1.46	1.63	1.83	2.04	66	6.67	7.46	10.32	11.53
22	1.46	1.63	1.84	2.05	67	7.03	7.86	10.86	12.14
23	1.47	1.64	1.84	2.05	68	7.41	8.28	11.43	12.78
24	1.47	1.64	1.84	2.06	69	7.80	8.72	12.03	13.44
25	1.48	1.65	1.85	2.07	70	8.23	9.20	12.66	14.15
26	1.49	1.66	1.85	2.07	71	8.77	9.80	13.49	15.08
27	1.49	1.66	1.86	2.08	72	9.36	10.46	14.37	16.06
28	1.50	1.67	1.87	2.09	73	9.99	11.16	15.32	17.12
29	1.50	1.67	1.88	2.10	74	10.65	11.90	16.32	18.24
30	1.50	1.68	1.89	2.11	75	11.36	12.69	17.39	19.44
31	1.55	1.73	1.94	2.17	76	12.13	13.56	18.54	20.72
32	1.59	1.78	1.99	2.22	77	12.95	14.48	19.75	22.08
33	1.63	1.82	2.04	2.28	78	13.84	15.47	21.05	23.53
34	1.68	1.88	2.10	2.35	79	14.78	16.52	22.44	25.08
35	1.73	1.93	2.15	2.40	80	15.79	17.65	23.91	26.72
36	1.78	1.99	2.24	2.50	81	17.29	19.32	26.11	29.18
37	1.83	2.04	2.32	2.59	82	18.93	21.16	28.53	31.88
38	1.89	2.11	2.41	2.69	83	20.73	23.17	31.15	34.82
39	1.94	2.17	2.49	2.78	84	22.70	25.37	34.03	38.04
40	2.00	2.23	2.58	2.89	85	24.85	27.78	37.17	41.54
41	2.09	2.34	2.75	3.07					
42	2.18	2.44	2.92	3.26					
43	2.29	2.56	3.10	3.47					
44	2.39	2.67	3.30	3.69					

\*All rates calculated at insured's CURRENT age.

**\$1,000**

LIFETIME PAYMENT  
**SILVER PLAN**

**\$1,000***Monthly Premiums for Selected Face Amount\****FEMALE****FEMALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
6 mos	1.11	1.24			45	2.07	2.31	2.76	3.09
1	1.11	1.24			46	2.13	2.38	2.87	3.21
2	1.12	1.25			47	2.21	2.47	2.99	3.34
3	1.12	1.25			48	2.29	2.56	3.12	3.49
4	1.13	1.26			49	2.37	2.65	3.25	3.63
5	1.14	1.27			50	2.45	2.74	3.37	3.77
6	1.14	1.27			51	2.56	2.86	3.54	3.95
7	1.15	1.28			52	2.67	2.98	3.70	4.13
8	1.16	1.29			53	2.78	3.11	3.88	4.33
9	1.16	1.29			54	2.90	3.24	4.05	4.53
10	1.16	1.30			55	3.03	3.38	4.24	4.74
11	1.17	1.31			56	3.16	3.53	4.45	4.97
12	1.17	1.31			57	3.31	3.70	4.67	5.22
13	1.18	1.32			58	3.46	3.87	4.89	5.46
14	1.19	1.33			59	3.62	4.05	5.13	5.73
15	1.19	1.33			60	3.78	4.23	5.37	6.00
16	1.20	1.34			61	3.94	4.41	5.61	6.27
17	1.21	1.35			62	4.11	4.60	5.87	6.56
18	1.22	1.36	1.47	1.64	63	4.29	4.80	6.13	6.85
19	1.22	1.36	1.48	1.65	64	4.48	5.01	6.41	7.16
20	1.22	1.37	1.50	1.67	65	4.68	5.23	6.70	7.49
21	1.23	1.38	1.50	1.68	66	4.93	5.51	7.06	7.89
22	1.23	1.38	1.51	1.69	67	5.19	5.80	7.45	8.32
23	1.24	1.39	1.52	1.70	68	5.47	6.12	7.85	8.78
24	1.25	1.40	1.53	1.71	69	5.77	6.45	8.28	9.25
25	1.26	1.41	1.55	1.73	70	6.09	6.80	8.73	9.76
26	1.26	1.41	1.55	1.73	71	6.48	7.24	9.27	10.36
27	1.26	1.41	1.56	1.74	72	6.89	7.70	9.83	10.99
28	1.26	1.41	1.56	1.75	73	7.33	8.19	10.45	11.68
29	1.27	1.42	1.56	1.75	74	7.79	8.71	11.08	12.39
30	1.28	1.43	1.57	1.76	75	8.30	9.27	11.77	13.16
31	1.31	1.46	1.62	1.81	76	8.85	9.89	12.53	14.00
32	1.34	1.50	1.67	1.86	77	9.44	10.55	13.33	14.90
33	1.37	1.53	1.71	1.91	78	10.06	11.25	14.18	15.85
34	1.40	1.57	1.76	1.97	79	10.74	12.00	15.09	16.86
35	1.44	1.61	1.80	2.01	80	11.46	12.81	16.06	17.95
36	1.48	1.65	1.87	2.09	81	12.46	13.93	17.35	19.39
37	1.52	1.70	1.93	2.16	82	13.56	15.15	18.74	20.95
38	1.56	1.75	2.00	2.23	83	14.75	16.48	20.26	22.64
39	1.62	1.81	2.07	2.31	84	16.04	17.93	21.89	24.46
40	1.66	1.85	2.14	2.39	85	17.44	19.49	23.66	26.44
41	1.73	1.94	2.25	2.52					
42	1.81	2.02	2.37	2.65					
43	1.90	2.12	2.49	2.78					
44	1.98	2.21	2.63	2.94					

\*All rates calculated at insured's CURRENT age.

**LIFETIME PAYMENT**  
**\$5,000 SILVER PLAN \$5,000**  
*Monthly Premiums for Selected Face Amount\**

<b>MALE</b>					<b>MALE</b>				
Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
6 mos	6.84	7.65			45	12.50	13.97	17.51	19.57
1	6.84	7.65			46	13.01	14.54	18.40	20.57
2	6.89	7.70			47	13.56	15.15	19.34	21.61
3	6.89	7.70			48	14.11	15.77	20.32	22.71
4	6.93	7.74			49	14.71	16.44	21.34	23.85
5	6.93	7.74			50	15.34	17.15	22.44	25.08
6	6.97	7.79			51	16.07	17.96	23.59	26.36
7	6.97	7.79			52	16.83	18.81	24.86	27.79
8	7.01	7.84			53	17.60	19.67	26.18	29.26
9	7.01	7.84			54	18.45	20.62	27.54	30.78
10	7.06	7.89			55	19.30	21.57	28.99	32.40
11	7.06	7.89			56	20.27	22.66	30.56	34.15
12	7.10	7.93			57	21.25	23.75	32.17	35.96
13	7.10	7.93			58	22.31	24.94	33.87	37.86
14	7.14	7.98			59	23.42	26.17	35.66	39.85
15	7.14	7.98			60	24.57	27.46	37.57	41.99
16	7.18	8.03			61	25.84	28.88	39.61	44.27
17	7.23	8.08			62	27.20	30.40	41.78	46.69
18	7.23	8.08	9.05	10.12	63	28.60	31.97	44.07	49.26
19	7.27	8.12	9.10	10.17	64	30.09	33.63	46.50	51.97
20	7.27	8.12	9.10	10.17	65	31.66	35.39	49.00	54.77
21	7.31	8.17	9.14	10.21	66	33.36	37.29	51.60	57.67
22	7.31	8.17	9.18	10.26	67	35.15	39.28	54.32	60.71
23	7.35	8.22	9.18	10.26	68	37.06	41.42	57.16	63.89
24	7.35	8.22	9.22	10.31	69	39.02	43.61	60.14	67.21
25	7.40	8.27	9.27	10.36	70	41.14	45.98	63.28	70.73
26	7.44	8.31	9.27	10.36	71	43.86	49.02	67.45	75.38
27	7.44	8.31	9.31	10.40	72	46.79	52.30	71.87	80.32
28	7.48	8.36	9.35	10.45	73	49.94	55.81	76.59	85.60
29	7.48	8.36	9.39	10.50	74	53.25	59.52	81.60	91.20
30	7.52	8.41	9.44	10.55	75	56.78	63.46	86.96	97.19
31	7.74	8.65	9.69	10.83	76	60.65	67.78	92.69	103.60
32	7.95	8.88	9.95	11.12	77	64.77	72.39	98.77	110.39
33	8.16	9.12	10.20	11.40	78	69.19	77.33	105.27	117.66
34	8.42	9.41	10.50	11.73	79	73.91	82.60	112.20	125.40
35	8.63	9.64	10.75	12.02	80	78.97	88.26	119.55	133.62
36	8.88	9.93	11.18	12.49	81	86.45	96.62	130.56	145.92
37	9.14	10.21	11.60	12.97	82	94.65	105.78	142.63	159.41
38	9.44	10.55	12.03	13.44	83	103.66	115.85	155.76	174.09
39	9.69	10.83	12.45	13.92	84	113.52	126.87	170.17	190.19
40	9.99	11.16	12.92	14.44	85	124.27	138.89	185.85	207.72
41	10.46	11.69	13.73	15.34					
42	10.92	12.21	14.58	16.29					
43	11.43	12.78	15.51	17.34					
44	11.94	13.35	16.49	18.43					

\*All rates calculated at insured's CURRENT age.



**\$5,000**

LIFETIME PAYMENT  
**SILVER PLAN**

**\$5,000***Monthly Premiums for Selected Face Amount\****FEMALE****FEMALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
6 mos	5.53	6.18			45	10.33	11.54	13.81	15.44
1	5.57	6.22			46	10.67	11.92	14.37	16.06
2	5.61	6.27			47	11.05	12.35	14.96	16.72
3	5.61	6.27			48	11.43	12.78	15.60	17.43
4	5.65	6.32			49	11.86	13.25	16.24	18.15
5	5.70	6.37			50	12.24	13.68	16.87	18.86
6	5.70	6.37			51	12.79	14.30	17.68	19.76
7	5.74	6.41			52	13.35	14.92	18.49	20.66
8	5.78	6.46			53	13.90	15.53	19.38	21.66
9	5.78	6.46			54	14.49	16.20	20.27	22.66
10	5.82	6.51			55	15.13	16.91	21.21	23.70
11	5.87	6.56			56	15.81	17.67	22.23	24.84
12	5.87	6.56			57	16.53	18.48	23.33	26.08
13	5.91	6.60			58	17.30	19.33	24.44	27.31
14	5.95	6.65			59	18.11	20.24	25.63	28.64
15	5.95	6.65			60	18.91	21.14	26.86	30.02
16	5.99	6.70			61	19.72	22.04	28.05	31.35
17	6.04	6.75			62	20.57	22.99	29.33	32.78
18	6.08	6.79	7.35	8.22	63	21.46	23.99	30.64	34.25
19	6.08	6.79	7.40	8.27	64	22.40	25.03	32.05	35.82
20	6.12	6.84	7.48	8.36	65	23.38	26.13	33.49	37.43
21	6.16	6.89	7.52	8.41	66	24.65	27.55	35.32	39.47
22	6.16	6.89	7.57	8.46	67	25.97	29.02	37.23	41.61
23	6.21	6.94	7.61	8.50	68	27.37	30.59	39.27	43.89
24	6.25	6.98	7.65	8.55	69	28.86	32.25	41.40	46.27
25	6.29	7.03	7.74	8.65	70	30.43	34.01	43.65	48.78
26	6.29	7.03	7.74	8.65	71	32.39	36.20	46.33	51.78
27	6.29	7.03	7.78	8.69	72	34.47	38.52	49.17	54.96
28	6.29	7.03	7.82	8.74	73	36.64	40.95	52.23	58.38
29	6.33	7.08	7.82	8.74	74	38.97	43.56	55.42	61.94
30	6.38	7.13	7.86	8.79	75	41.48	46.36	58.86	65.79
31	6.55	7.32	8.08	9.03	76	44.24	49.45	62.65	70.02
32	6.72	7.51	8.33	9.31	77	47.18	52.73	66.64	74.48
33	6.84	7.65	8.54	9.55	78	50.32	56.24	70.89	79.23
34	7.01	7.84	8.80	9.83	79	53.68	59.99	75.44	84.31
35	7.18	8.03	9.01	10.07	80	57.29	64.03	80.28	89.73
36	7.40	8.27	9.35	10.45	81	62.31	69.64	86.74	96.95
37	7.61	8.50	9.65	10.78	82	67.79	75.76	93.71	104.74
38	7.82	8.74	9.99	11.16	83	73.74	82.41	101.28	113.19
39	8.08	9.03	10.33	11.54	84	80.20	89.63	109.44	122.31
40	8.29	9.26	10.71	11.97	85	87.21	97.47	118.28	132.19
41	8.67	9.69	11.26	12.59					
42	9.05	10.12	11.86	13.25					
43	9.48	10.59	12.45	13.92					
44	9.90	11.07	13.13	14.68					

\*All rates calculated at insured's CURRENT age.

**\$10,000**

LIFETIME PAYMENT  
**SILVER PLAN**

**\$10,000***Monthly Premiums for Selected Face Amount\****MALE****MALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
6 mos	13.69	15.30			45	24.99	27.93	35.02	39.14
1	13.69	15.30			46	26.01	29.07	36.81	41.14
2	13.77	15.39			47	27.12	30.31	38.68	43.23
3	13.77	15.39			48	28.22	31.54	40.63	45.41
4	13.86	15.49			49	29.41	32.87	42.67	47.69
5	13.86	15.49			50	30.69	34.30	44.88	50.16
6	13.94	15.58			51	32.13	35.91	47.18	52.73
7	13.94	15.58			52	33.66	37.62	49.73	55.58
8	14.03	15.68			53	35.19	39.33	52.36	58.52
9	14.03	15.68			54	36.89	41.23	55.08	61.56
10	14.11	15.77			55	38.59	43.13	57.97	64.79
11	14.11	15.77			56	40.55	45.32	61.12	68.31
12	14.20	15.87			57	42.50	47.50	64.35	71.92
13	14.20	15.87			58	44.63	49.88	67.75	75.72
14	14.28	15.96			59	46.84	52.35	71.32	79.71
15	14.28	15.96			60	49.13	54.91	75.14	83.98
16	14.37	16.06			61	51.68	57.76	79.22	88.54
17	14.45	16.15			62	54.40	60.80	83.56	93.39
18	14.45	16.15	18.11	20.24	63	57.21	63.94	88.15	98.52
19	14.54	16.25	18.19	20.33	64	60.18	67.26	92.99	103.93
20	14.54	16.25	18.19	20.33	65	63.33	70.78	98.01	109.54
21	14.62	16.34	18.28	20.43	66	66.73	74.58	103.19	115.33
22	14.62	16.34	18.36	20.52	67	70.30	78.57	108.63	121.41
23	14.71	16.44	18.36	20.52	68	74.12	82.84	114.33	127.78
24	14.71	16.44	18.45	20.62	69	78.03	87.21	120.28	134.43
25	14.79	16.53	18.53	20.71	70	82.28	91.96	126.57	141.46
26	14.88	16.63	18.53	20.71	71	87.72	98.04	134.90	150.77
27	14.88	16.63	18.62	20.81	72	93.59	104.60	143.74	160.65
28	14.96	16.72	18.70	20.90	73	99.88	111.63	153.17	171.19
29	14.96	16.72	18.79	21.00	74	106.51	119.04	163.20	182.40
30	15.05	16.82	18.87	21.09	75	113.56	126.92	173.91	194.37
31	15.47	17.29	19.38	21.66	76	121.30	135.57	185.39	207.20
32	15.90	17.77	19.89	22.23	77	129.54	144.78	197.54	220.78
33	16.32	18.24	20.40	22.80	78	138.38	154.66	210.55	235.32
34	16.83	18.81	21.00	23.47	79	147.82	165.21	224.40	250.80
35	17.26	19.29	21.51	24.04	80	157.93	176.51	239.11	267.24
36	17.77	19.86	22.36	24.99	81	172.89	193.23	261.12	291.84
37	18.28	20.43	23.21	25.94	82	189.30	211.57	285.26	318.82
38	18.87	21.09	24.06	26.89	83	207.32	231.71	311.53	348.18
39	19.38	21.66	24.91	27.84	84	227.04	253.75	340.34	380.38
40	19.98	22.33	25.84	28.88	85	248.54	277.78	371.71	415.44
41	20.91	23.37	27.46	30.69					
42	21.85	24.42	29.16	32.59					
43	22.87	25.56	31.03	34.68					
44	23.89	26.70	32.98	36.86					

\*All rates calculated at insured's CURRENT age.

**LIFETIME PAYMENT**  
**\$10,000 SILVER PLAN \$10,000**  
*Monthly Premiums for Selected Face Amount\**

<b>FEMALE</b>					<b>FEMALE</b>				
Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
6 mos	11.05	12.35			45	20.66	23.09	27.63	30.88
1	11.14	12.45			46	21.34	23.85	28.73	32.11
2	11.22	12.54			47	22.10	24.70	29.92	33.44
3	11.22	12.54			48	22.87	25.56	31.20	34.87
4	11.31	12.64			49	23.72	26.51	32.47	36.29
5	11.39	12.73			50	24.48	27.36	33.75	37.72
6	11.39	12.73			51	25.59	28.60	35.36	39.52
7	11.48	12.83			52	26.69	29.83	36.98	41.33
8	11.56	12.92			53	27.80	31.07	38.76	43.32
9	11.56	12.92			54	28.99	32.40	40.55	45.32
10	11.65	13.02			55	30.26	33.82	42.42	47.41
11	11.73	13.11			56	31.62	35.34	44.46	49.69
12	11.73	13.11			57	33.07	36.96	46.67	52.16
13	11.82	13.21			58	34.60	38.67	48.88	54.63
14	11.90	13.30			59	36.21	40.47	51.26	57.29
15	11.90	13.30			60	37.83	42.28	53.72	60.04
16	11.99	13.40			61	39.44	44.08	56.10	62.70
17	12.07	13.49			62	41.14	45.98	58.65	65.55
18	12.16	13.59	14.71	16.44	63	42.93	47.98	61.29	68.50
19	12.16	13.59	14.79	16.53	64	44.80	50.07	64.09	71.63
20	12.24	13.68	14.96	16.72	65	46.75	52.25	66.98	74.86
21	12.33	13.78	15.05	16.82	66	49.30	55.10	70.64	78.95
22	12.33	13.78	15.13	16.91	67	51.94	58.05	74.46	83.22
23	12.41	13.87	15.22	17.01	68	54.74	61.18	78.54	87.78
24	12.50	13.97	15.30	17.10	69	57.72	64.51	82.79	92.53
25	12.58	14.06	15.47	17.29	70	60.86	68.02	87.30	97.57
26	12.58	14.06	15.47	17.29	71	64.77	72.39	92.65	103.55
27	12.58	14.06	15.56	17.39	72	68.94	77.05	98.35	109.92
28	12.58	14.06	15.64	17.48	73	73.27	81.89	104.47	116.76
29	12.67	14.16	15.64	17.48	74	77.95	87.12	110.84	123.88
30	12.75	14.25	15.73	17.58	75	82.96	92.72	117.73	131.58
31	13.09	14.63	16.15	18.05	76	88.49	98.90	125.29	140.03
32	13.43	15.01	16.66	18.62	77	94.35	105.45	133.28	148.96
33	13.69	15.30	17.09	19.10	78	100.64	112.48	141.78	158.46
34	14.03	15.68	17.60	19.67	79	107.36	119.99	150.88	168.63
35	14.37	16.06	18.02	20.14	80	114.58	128.06	160.57	179.46
36	14.79	16.53	18.70	20.90	81	124.61	139.27	173.49	193.90
37	15.22	17.01	19.30	21.57	82	135.58	151.53	187.43	209.48
38	15.64	17.48	19.98	22.33	83	147.48	164.83	202.56	226.39
39	16.15	18.05	20.66	23.09	84	160.40	179.27	218.88	244.63
40	16.58	18.53	21.42	23.94	85	174.42	194.94	236.56	264.39
41	17.34	19.38	22.53	25.18					
42	18.11	20.24	23.72	26.51					
43	18.96	21.19	24.91	27.84					
44	19.81	22.14	26.27	29.36					

\*All rates calculated at insured's CURRENT age.

**LIFETIME PAYMENT**  
**\$15,000 SILVER PLAN \$15,000**  
*Monthly Premiums for Selected Face Amount\**

<b>MALE</b>					<b>MALE</b>				
Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
6 mos	20.53	22.94			45	37.49	41.90	52.53	58.71
1	20.53	22.94			46	39.02	43.61	55.21	61.70
2	20.66	23.09			47	40.67	45.46	58.01	64.84
3	20.66	23.09			48	42.33	47.31	60.95	68.12
4	20.78	23.23			49	44.12	49.31	64.01	71.54
5	20.78	23.23			50	46.03	51.44	67.32	75.24
6	20.91	23.37			51	48.20	53.87	70.76	79.09
7	20.91	23.37			52	50.49	56.43	74.59	83.36
8	21.04	23.51			53	52.79	59.00	78.54	87.78
9	21.04	23.51			54	55.34	61.85	82.62	92.34
10	21.17	23.66			55	57.89	64.70	86.96	97.19
11	21.17	23.66			56	60.82	67.97	91.67	102.46
12	21.29	23.80			57	63.75	71.25	96.52	107.87
13	21.29	23.80			58	66.94	74.81	101.62	113.57
14	21.42	23.94			59	70.25	78.52	106.97	119.56
15	21.42	23.94			60	73.70	82.37	112.71	125.97
16	21.55	24.08			61	77.52	86.64	118.83	132.81
17	21.68	24.23			62	81.60	91.20	125.33	140.08
18	21.68	24.23	27.16	30.35	63	85.81	95.90	132.22	147.77
19	21.80	24.37	27.29	30.50	64	90.27	100.89	139.49	155.90
20	21.80	24.37	27.29	30.50	65	94.99	106.16	147.01	164.30
21	21.93	24.51	27.41	30.64	66	100.09	111.86	154.79	173.00
22	21.93	24.51	27.54	30.78	67	105.44	117.85	162.95	182.12
23	22.06	24.65	27.54	30.78	68	111.18	124.26	171.49	191.66
24	22.06	24.65	27.67	30.92	69	117.05	130.82	180.41	201.64
25	22.19	24.80	27.80	31.07	70	123.42	137.94	189.85	212.18
26	22.31	24.94	27.80	31.07	71	131.58	147.06	202.34	226.15
27	22.31	24.94	27.92	31.21	72	140.38	156.89	215.60	240.97
28	22.44	25.08	28.05	31.35	73	149.81	167.44	229.76	256.79
29	22.44	25.08	28.18	31.49	74	159.76	178.55	244.80	273.60
30	22.57	25.22	28.31	31.64	75	170.34	190.38	260.87	291.56
31	23.21	25.94	29.07	32.49	76	181.94	203.35	278.08	310.79
32	23.84	26.65	29.84	33.35	77	194.31	217.17	296.31	331.17
33	24.48	27.36	30.60	34.20	78	207.57	231.99	315.82	352.97
34	25.25	28.22	31.49	35.20	79	221.72	247.81	336.60	376.20
35	25.88	28.93	32.26	36.05	80	236.90	264.77	358.66	400.85
36	26.65	29.78	33.53	37.48	81	259.34	289.85	391.68	437.76
37	27.41	30.64	34.81	38.90	82	283.94	317.35	427.89	478.23
38	28.31	31.64	36.08	40.33	83	310.97	347.56	467.29	522.26
39	29.07	32.49	37.36	41.75	84	340.55	380.62	510.51	570.57
40	29.96	33.49	38.76	43.32	85	372.81	416.67	557.56	623.15
41	31.37	35.06	41.18	46.03					
42	32.77	36.62	43.73	48.88					
43	34.30	38.33	46.54	52.01					
44	35.83	40.04	49.47	55.29					

\*All rates calculated at insured's CURRENT age.

**\$15,000**

LIFETIME PAYMENT  
**SILVER PLAN**

**\$15,000***Monthly Premiums for Selected Face Amount\****FEMALE****FEMALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
6 mos	16.58	18.53			45	30.98	34.63	41.44	46.31
1	16.70	18.67			46	32.00	35.77	43.10	48.17
2	16.83	18.81			47	33.15	37.05	44.88	50.16
3	16.83	18.81			48	34.30	38.33	46.79	52.30
4	16.96	18.95			49	35.57	39.76	48.71	54.44
5	17.09	19.10			50	36.72	41.04	50.62	56.57
6	17.09	19.10			51	38.38	42.89	53.04	59.28
7	17.21	19.24			52	40.04	44.75	55.46	61.99
8	17.34	19.38			53	41.69	46.60	58.14	64.98
9	17.34	19.38			54	43.48	48.59	60.82	67.97
10	17.47	19.52			55	45.39	50.73	63.62	71.11
11	17.60	19.67			56	47.43	53.01	66.68	74.53
12	17.60	19.67			57	49.60	55.43	70.00	78.23
13	17.72	19.81			58	51.89	58.00	73.31	81.94
14	17.85	19.95			59	54.32	60.71	76.88	85.93
15	17.85	19.95			60	56.74	63.41	80.58	90.06
16	17.98	20.09			61	59.16	66.12	84.15	94.05
17	18.11	20.24			62	61.71	68.97	87.98	98.33
18	18.23	20.38	22.06	24.65	63	64.39	71.96	91.93	102.74
19	18.23	20.38	22.19	24.80	64	67.19	75.10	96.14	107.45
20	18.36	20.52	22.44	25.08	65	70.13	78.38	100.47	112.29
21	18.49	20.66	22.57	25.22	66	73.95	82.65	105.95	118.42
22	18.49	20.66	22.70	25.37	67	77.90	87.07	111.69	124.83
23	18.62	20.81	22.82	25.51	68	82.11	91.77	117.81	131.67
24	18.74	20.95	22.95	25.65	69	86.57	96.76	124.19	138.80
25	18.87	21.09	23.21	25.94	70	91.29	102.03	130.94	146.35
26	18.87	21.09	23.21	25.94	71	97.16	108.59	138.98	155.33
27	18.87	21.09	23.33	26.08	72	103.40	115.57	147.52	164.87
28	18.87	21.09	23.46	26.22	73	109.91	122.84	156.70	175.13
29	19.00	21.23	23.46	26.22	74	116.92	130.67	166.26	185.82
30	19.13	21.38	23.59	26.36	75	124.44	139.08	176.59	197.36
31	19.64	21.95	24.23	27.08	76	132.73	148.34	187.94	210.05
32	20.15	22.52	24.99	27.93	77	141.53	158.18	199.92	223.44
33	20.53	22.94	25.63	28.64	78	150.96	168.72	212.67	237.69
34	21.04	23.51	26.39	29.50	79	161.03	179.98	226.31	252.94
35	21.55	24.08	27.03	30.21	80	171.87	192.09	240.85	269.18
36	22.19	24.80	28.05	31.35	81	186.92	208.91	260.23	290.84
37	22.82	25.51	28.94	32.35	82	203.36	227.29	281.14	314.21
38	23.46	26.22	29.96	33.49	83	221.21	247.24	303.83	339.58
39	24.23	27.08	30.98	34.63	84	240.59	268.90	328.31	366.94
40	24.86	27.79	32.13	35.91	85	261.63	292.41	354.83	396.58
41	26.01	29.07	33.79	37.76					
42	27.16	30.35	35.57	39.76					
43	28.43	31.78	37.36	41.75					
44	29.71	33.20	39.40	44.03					

\*All rates calculated at insured's CURRENT age.

**\$20,000**

LIFETIME PAYMENT  
**SILVER PLAN**

**\$20,000***Monthly Premiums for Selected Face Amount\****MALE****MALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
6 mos	27.37	30.59			45	49.98	55.86	70.04	78.28
1	27.37	30.59			46	52.02	58.14	73.61	82.27
2	27.54	30.78			47	54.23	60.61	77.35	86.45
3	27.54	30.78			48	56.44	63.08	81.26	90.82
4	27.71	30.97			49	58.82	65.74	85.34	95.38
5	27.71	30.97			50	61.37	68.59	89.76	100.32
6	27.88	31.16			51	64.26	71.82	94.35	105.45
7	27.88	31.16			52	67.32	75.24	99.45	111.15
8	28.05	31.35			53	70.38	78.66	104.72	117.04
9	28.05	31.35			54	73.78	82.46	110.16	123.12
10	28.22	31.54			55	77.18	86.26	115.94	129.58
11	28.22	31.54			56	81.09	90.63	122.23	136.61
12	28.39	31.73			57	85.00	95.00	128.69	143.83
13	28.39	31.73			58	89.25	99.75	135.49	151.43
14	28.56	31.92			59	93.67	104.69	142.63	159.41
15	28.56	31.92			60	98.26	109.82	150.28	167.96
16	28.73	32.11			61	103.36	115.52	158.44	177.08
17	28.90	32.30			62	108.80	121.60	167.11	186.77
18	28.90	32.30	36.21	40.47	63	114.41	127.87	176.29	197.03
19	29.07	32.49	36.38	40.66	64	120.36	134.52	185.98	207.86
20	29.07	32.49	36.38	40.66	65	126.65	141.55	196.01	219.07
21	29.24	32.68	36.55	40.85	66	133.45	149.15	206.38	230.66
22	29.24	32.68	36.72	41.04	67	140.59	157.13	217.26	242.82
23	29.41	32.87	36.72	41.04	68	148.24	165.68	228.65	255.55
24	29.41	32.87	36.89	41.23	69	156.06	174.42	240.55	268.85
25	29.58	33.06	37.06	41.42	70	164.56	183.92	253.13	282.91
26	29.75	33.25	37.06	41.42	71	175.44	196.08	269.79	301.53
27	29.75	33.25	37.23	41.61	72	187.17	209.19	287.47	321.29
28	29.92	33.44	37.40	41.80	73	199.75	223.25	306.34	342.38
29	29.92	33.44	37.57	41.99	74	213.01	238.07	326.40	364.80
30	30.09	33.63	37.74	42.18	75	227.12	253.84	347.82	388.74
31	30.94	34.58	38.76	43.32					
32	31.79	35.53	39.78	44.46					
33	32.64	36.48	40.80	45.60					
34	33.66	37.62	41.99	46.93					
35	34.51	38.57	43.01	48.07					
36	35.53	39.71	44.71	49.97					
37	36.55	40.85	46.41	51.87					
38	37.74	42.18	48.11	53.77					
39	38.76	43.32	49.81	55.67					
40	39.95	44.65	51.68	57.76					
41	41.82	46.74	54.91	61.37					
42	43.69	48.83	58.31	65.17					
43	45.73	51.11	62.05	69.35					
44	47.77	53.39	65.96	73.72					

\*All rates calculated at insured's CURRENT age.

**LIFETIME PAYMENT**  
**\$20,000 SILVER PLAN \$20,000**  
*Monthly Premiums for Selected Face Amount\**

<b>FEMALE</b>					<b>FEMALE</b>				
Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
6 mos	22.10	24.70			45	41.31	46.17	55.25	61.75
1	22.27	24.89			46	42.67	47.69	57.46	64.22
2	22.44	25.08			47	44.20	49.40	59.84	66.88
3	22.44	25.08			48	45.73	51.11	62.39	69.73
4	22.61	25.27			49	47.43	53.01	64.94	72.58
5	22.78	25.46			50	48.96	54.72	67.49	75.43
6	22.78	25.46			51	51.17	57.19	70.72	79.04
7	22.95	25.65			52	53.38	59.66	73.95	82.65
8	23.12	25.84			53	55.59	62.13	77.52	86.64
9	23.12	25.84			54	57.97	64.79	81.09	90.63
10	23.29	26.03			55	60.52	67.64	84.83	94.81
11	23.46	26.22			56	63.24	70.68	88.91	99.37
12	23.46	26.22			57	66.13	73.91	93.33	104.31
13	23.63	26.41			58	69.19	77.33	97.75	109.25
14	23.80	26.60			59	72.42	80.94	102.51	114.57
15	23.80	26.60			60	75.65	84.55	107.44	120.08
16	23.97	26.79			61	78.88	88.16	112.20	125.40
17	24.14	26.98			62	82.28	91.96	117.30	131.10
18	24.31	27.17	29.41	32.87	63	85.85	95.95	122.57	136.99
19	24.31	27.17	29.58	33.06	64	89.59	100.13	128.18	143.26
20	24.48	27.36	29.92	33.44	65	93.50	104.50	133.96	149.72
21	24.65	27.55	30.09	33.63	66	98.60	110.20	141.27	157.89
22	24.65	27.55	30.26	33.82	67	103.87	116.09	148.92	166.44
23	24.82	27.74	30.43	34.01	68	109.48	122.36	157.08	175.56
24	24.99	27.93	30.60	34.20	69	115.43	129.01	165.58	185.06
25	25.16	28.12	30.94	34.58	70	121.72	136.04	174.59	195.13
26	25.16	28.12	30.94	34.58	71	129.54	144.78	185.30	207.10
27	25.16	28.12	31.11	34.77	72	137.87	154.09	196.69	219.83
28	25.16	28.12	31.28	34.96	73	146.54	163.78	208.93	233.51
29	25.33	28.31	31.28	34.96	74	155.89	174.23	221.68	247.76
30	25.50	28.50	31.45	35.15	75	165.92	185.44	235.45	263.15
31	26.18	29.26	32.30	36.10					
32	26.86	30.02	33.32	37.24					
33	27.37	30.59	34.17	38.19					
34	28.05	31.35	35.19	39.33					
35	28.73	32.11	36.04	40.28					
36	29.58	33.06	37.40	41.80					
37	30.43	34.01	38.59	43.13					
38	31.28	34.96	39.95	44.65					
39	32.30	36.10	41.31	46.17					
40	33.15	37.05	42.84	47.88					
41	34.68	38.76	45.05	50.35					
42	36.21	40.47	47.43	53.01					
43	37.91	42.37	49.81	55.67					
44	39.61	44.27	52.53	58.71					

\*All rates calculated at insured's CURRENT age.

**\$25,000**

LIFETIME PAYMENT  
**SILVER PLAN**

**\$25,000***Monthly Premiums for Selected Face Amount\****MALE****MALE**

Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
6 mos	34.21	38.24			45	62.48	69.83	87.55	97.85
1	34.21	38.24			46	65.03	72.68	92.01	102.84
2	34.43	38.48			47	67.79	75.76	96.69	108.06
3	34.43	38.48			48	70.55	78.85	101.58	113.53
4	34.64	38.71			49	73.53	82.18	106.68	119.23
5	34.64	38.71			50	76.71	85.74	112.20	125.40
6	34.85	38.95			51	80.33	89.78	117.94	131.81
7	34.85	38.95			52	84.15	94.05	124.31	138.94
8	35.06	39.19			53	87.98	98.33	130.90	146.30
9	35.06	39.19			54	92.23	103.08	137.70	153.90
10	35.28	39.43			55	96.48	107.83	144.93	161.98
11	35.28	39.43			56	101.36	113.29	152.79	170.76
12	35.49	39.66			57	106.25	118.75	160.86	179.79
13	35.49	39.66			58	111.56	124.69	169.36	189.29
14	35.70	39.90			59	117.09	130.86	178.29	199.26
15	35.70	39.90			60	122.83	137.28	187.85	209.95
16	35.91	40.14			61	129.20	144.40	198.05	221.35
17	36.13	40.38			62	136.00	152.00	208.89	233.46
18	36.13	40.38	45.26	50.59	63	143.01	159.84	220.36	246.29
19	36.34	40.61	45.48	50.83	64	150.45	168.15	232.48	259.83
20	36.34	40.61	45.48	50.83	65	158.31	176.94	245.01	273.84
21	36.55	40.85	45.69	51.06					
22	36.55	40.85	45.90	51.30					
23	36.76	41.09	45.90	51.30					
24	36.76	41.09	46.11	51.54					
25	36.98	41.33	46.33	51.78					
26	37.19	41.56	46.33	51.78					
27	37.19	41.56	46.54	52.01					
28	37.40	41.80	46.75	52.25					
29	37.40	41.80	46.96	52.49					
30	37.61	42.04	47.18	52.73					
31	38.68	43.23	48.45	54.15					
32	39.74	44.41	49.73	55.58					
33	40.80	45.60	51.00	57.00					
34	42.08	47.03	52.49	58.66					
35	43.14	48.21	53.76	60.09					
36	44.41	49.64	55.89	62.46					
37	45.69	51.06	58.01	64.84					
38	47.18	52.73	60.14	67.21					
39	48.45	54.15	62.26	69.59					
40	49.94	55.81	64.60	72.20					
41	52.28	58.43	68.64	76.71					
42	54.61	61.04	72.89	81.46					
43	57.16	63.89	77.56	86.69					
44	59.71	66.74	82.45	92.15					

\*All rates calculated at insured's CURRENT age.



**LIFETIME PAYMENT**  
**\$25,000 SILVER PLAN \$25,000**  
*Monthly Premiums for Selected Face Amount\**

<b>FEMALE</b>					<b>FEMALE</b>				
Issue Age	Non-Smoker		Smoker		Issue Age	Non-Smoker		Smoker	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
6 mos	27.63	30.88			45	51.64	57.71	69.06	77.19
1	27.84	31.11			46	53.34	59.61	71.83	80.28
2	28.05	31.35			47	55.25	61.75	74.80	83.60
3	28.05	31.35			48	57.16	63.89	77.99	87.16
4	28.26	31.59			49	59.29	66.26	81.18	90.73
5	28.48	31.83			50	61.20	68.40	84.36	94.29
6	28.48	31.83			51	63.96	71.49	88.40	98.80
7	28.69	32.06			52	66.73	74.58	92.44	103.31
8	28.90	32.30			53	69.49	77.66	96.90	108.30
9	28.90	32.30			54	72.46	80.99	101.36	113.29
10	29.11	32.54			55	75.65	84.55	106.04	118.51
11	29.33	32.78			56	79.05	88.35	111.14	124.21
12	29.33	32.78			57	82.66	92.39	116.66	130.39
13	29.54	33.01			58	86.49	96.66	122.19	136.56
14	29.75	33.25			59	90.53	101.18	128.14	143.21
15	29.75	33.25			60	94.56	105.69	134.30	150.10
16	29.96	33.49			61	98.60	110.20	140.25	156.75
17	30.18	33.73			62	102.85	114.95	146.63	163.88
18	30.39	33.96	36.76	41.09	63	107.31	119.94	153.21	171.24
19	30.39	33.96	36.98	41.33	64	111.99	125.16	160.23	179.08
20	30.60	34.20	37.40	41.80	65	116.88	130.63	167.45	187.15
21	30.81	34.44	37.61	42.04					
22	30.81	34.44	37.83	42.28					
23	31.03	34.68	38.04	42.51					
24	31.24	34.91	38.25	42.75					
25	31.45	35.15	38.68	43.23					
26	31.45	35.15	38.68	43.23					
27	31.45	35.15	38.89	43.46					
28	31.45	35.15	39.10	43.70					
29	31.66	35.39	39.10	43.70					
30	31.88	35.63	39.31	43.94					
31	32.73	36.58	40.38	45.13					
32	33.58	37.53	41.65	46.55					
33	34.21	38.24	42.71	47.74					
34	35.06	39.19	43.99	49.16					
35	35.91	40.14	45.05	50.35					
36	36.98	41.33	46.75	52.25					
37	38.04	42.51	48.24	53.91					
38	39.10	43.70	49.94	55.81					
39	40.38	45.13	51.64	57.71					
40	41.44	46.31	53.55	59.85					
41	43.35	48.45	56.31	62.94					
42	45.26	50.59	59.29	66.26					
43	47.39	52.96	62.26	69.59					
44	49.51	55.34	65.66	73.39					

\*All rates calculated at insured's CURRENT age.

**SINGLE PAY IS NOT AVAILABLE FOR BRONZE PLANS.**

<b>BRONZE PLAN</b>							
Annual Premium Rates per \$1000							
<b>MALE</b>				<b>FEMALE</b>			
<b>Issue Age</b>	<b>ANNUAL WHOLE LIFE</b>	<b>20-YEAR PAY</b>	<b>10-YEAR PAY</b>	<b>Issue Age</b>	<b>ANNUAL WHOLE LIFE</b>	<b>20-YEAR PAY</b>	<b>10-YEAR PAY</b>
40	46.71	49.63	65.47	40	38.75	41.47	56.47
41	48.22	51.16	67.27	41	39.91	42.67	58.01
42	49.83	52.76	69.10	42	41.13	43.91	59.60
43	51.53	54.48	71.03	43	42.42	45.24	61.23
44	53.34	56.27	73.02	44	43.78	46.63	62.91
45	55.25	58.14	75.05	45	45.23	48.12	64.65
46	57.36	60.24	77.25	46	46.87	49.78	66.54
47	59.56	62.40	79.48	47	48.58	51.51	68.46
48	61.84	64.65	81.76	48	50.34	53.28	70.41
49	64.19	66.96	84.06	49	52.14	55.06	72.38
50	66.57	69.27	86.38	50	53.96	56.87	74.35
51	68.81	71.43	88.55	51	55.62	58.52	76.19
52	71.10	73.65	90.78	52	57.30	60.15	78.03
53	73.47	75.92	93.02	53	59.03	61.82	79.90
54	75.94	78.29	95.32	54	60.83	63.55	81.81
55	78.55	80.79	97.70	55	62.73	65.38	83.79
56	81.23	83.35	100.20	56	64.70	67.27	85.86
57	84.12	86.10	102.82	57	66.83	69.29	88.03
58	87.27	89.12	105.56	58	69.13	71.49	90.31
59	90.71	92.42	108.44	59	71.65	73.90	92.70
60	94.50	96.08	111.48	60	74.42	76.56	95.21
61	98.79		114.65	61	77.54		97.88
62	103.49		117.99	62	80.96		100.68
63	108.63		121.50	63	84.69		103.62
64	114.23		125.22	64	88.74		106.70
65	120.31		129.16	65	93.13		109.94
66	126.76		132.87	66	97.77		113.44
67	133.77		136.94	67	102.80		117.06
68	141.39		141.52	68	108.26		120.81
69	149.68		146.72	69	114.18		124.63
70	158.70		152.69	70	120.61		128.51
71	169.32			71	128.13		
72	180.57			72	136.09		
73	192.29			73	144.40		
74	204.34			74	152.94		
75	216.56			75	161.63		
76	236.14			76	169.38		
77	251.88			77	175.25		
78	264.92			78	184.69		
79	277.88			79	196.17		
80	291.35			80	209.57		

\*All rates calculated at insured's CURRENT age.

**\$1,000**

LIFETIME PAYMENT  
**BRONZE PLAN**

**\$2,500***Monthly Premiums for Selected Face Amount\****\$1,000****\$2,500**

Issue Age	Male		Female		Issue Age	Male		Female	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
40	3.97	4.44	3.29	3.68	40	9.93	11.09	8.23	9.20
41	4.10	4.58	3.39	3.79	41	10.25	11.45	8.48	9.48
42	4.24	4.73	3.50	3.91	42	10.59	11.83	8.74	9.77
43	4.38	4.90	3.61	4.03	43	10.95	12.24	9.01	10.07
44	4.53	5.07	3.72	4.16	44	11.33	12.67	9.30	10.40
45	4.70	5.25	3.84	4.30	45	11.74	13.12	9.61	10.74
46	4.88	5.45	3.98	4.45	46	12.19	13.62	9.96	11.13
47	5.06	5.66	4.13	4.62	47	12.66	14.15	10.32	11.54
48	5.26	5.87	4.28	4.78	48	13.14	14.69	10.70	11.96
49	5.46	6.10	4.43	4.95	49	13.64	15.25	11.08	12.38
50	5.66	6.32	4.59	5.13	50	14.15	15.81	11.47	12.82
51	5.85	6.54	4.73	5.28	51	14.62	16.34	11.82	13.21
52	6.04	6.75	4.87	5.44	52	15.11	16.89	12.18	13.61
53	6.24	6.98	5.02	5.61	53	15.61	17.45	12.54	14.02
54	6.45	7.21	5.17	5.78	54	16.14	18.04	12.93	14.45
55	6.68	7.46	5.33	5.96	55	16.69	18.66	13.33	14.90
56	6.90	7.72	5.50	6.15	56	17.26	19.29	13.75	15.37
57	7.15	7.99	5.68	6.35	57	17.88	19.98	14.20	15.87
58	7.42	8.29	5.88	6.57	58	18.54	20.73	14.69	16.42
59	7.71	8.62	6.09	6.81	59	19.28	21.54	15.23	17.02
60	8.03	8.98	6.33	7.07	60	20.08	22.44	15.81	17.67
61	8.40	9.39	6.59	7.37	61	20.99	23.46	16.48	18.42
62	8.80	9.83	6.88	7.69	62	21.99	24.58	17.20	19.23
63	9.23	10.32	7.20	8.05	63	23.08	25.80	18.00	20.11
64	9.71	10.85	7.54	8.43	64	24.27	27.13	18.86	21.08
65	10.23	11.43	7.92	8.85	65	25.57	28.57	19.79	22.12
66	10.77	12.04	8.31	9.29	66	26.94	30.11	20.78	23.22
67	11.37	12.71	8.74	9.77	67	28.43	31.77	21.85	24.42
68	12.02	13.43	9.20	10.28	68	30.05	33.58	23.01	25.71
69	12.72	14.22	9.71	10.85	69	31.81	35.55	24.26	27.12
70	13.49	15.08	10.25	11.46	70	33.72	37.69	25.63	28.64
71	14.39	16.09	10.89	12.17	71	35.98	40.21	27.23	30.43
72	15.35	17.15	11.57	12.93	72	38.37	42.89	28.92	32.32
73	16.34	18.27	12.27	13.72	73	40.86	45.67	30.69	34.30
74	17.37	19.41	13.00	14.53	74	43.42	48.53	32.50	36.32
75	18.41	20.57	13.74	15.35	75	46.02	51.43	34.35	38.39
76	20.07	22.43	14.40	16.09	76	50.18	56.08	35.99	40.23
77	21.41	23.93	14.90	16.65	77	53.52	59.82	37.24	41.62
78	22.52	25.17	15.70	17.55	78	56.30	62.92	39.25	43.86
79	23.62	26.40	16.67	18.64	79	59.05	66.00	41.69	46.59
80	24.76	27.68	17.81	19.91	80	61.91	69.20	44.53	49.77

\*All rates calculated at insured's CURRENT age.

**\$5,000**

LIFETIME PAYMENT  
**BRONZE PLAN**

**\$10,000***Monthly Premiums for Selected Face Amount\****\$5,000****\$10,000**

Issue Age	Male		Female		Issue Age	Male		Female	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
40	19.85	22.19	16.47	18.41	40	39.70	44.37	32.94	36.81
41	20.49	22.90	16.96	18.96	41	40.99	45.81	33.92	37.91
42	21.18	23.67	17.48	19.54	42	42.36	47.34	34.96	39.07
43	21.90	24.48	18.03	20.15	43	43.80	48.95	36.06	40.30
44	22.67	25.34	18.61	20.80	44	45.34	50.67	37.21	41.59
45	23.48	26.24	19.22	21.48	45	46.96	52.49	38.45	42.97
46	24.38	27.25	19.92	22.26	46	48.76	54.49	39.84	44.53
47	25.31	28.29	20.65	23.08	47	50.63	56.58	41.29	46.15
48	26.28	29.37	21.39	23.91	48	52.56	58.75	42.79	47.82
49	27.28	30.49	22.16	24.77	49	54.56	60.98	44.32	49.53
50	28.29	31.62	22.93	25.63	50	56.58	63.24	45.87	51.26
51	29.24	32.68	23.64	26.42	51	58.49	65.37	47.28	52.84
52	30.22	33.77	24.35	27.22	52	60.44	67.55	48.71	54.44
53	31.22	34.90	25.09	28.04	53	62.45	69.80	50.18	56.08
54	32.27	36.07	25.85	28.89	54	64.55	72.14	51.71	57.79
55	33.38	37.31	26.66	29.80	55	66.77	74.62	53.32	59.59
56	34.52	38.58	27.50	30.73	56	69.05	77.17	55.00	61.47
57	35.75	39.96	28.40	31.74	57	71.50	79.91	56.81	63.49
58	37.09	41.45	29.38	32.84	58	74.18	82.91	58.76	65.67
59	38.55	43.09	30.45	34.03	59	77.10	86.17	60.90	68.07
60	40.16	44.89	31.63	35.35	60	80.33	89.78	63.26	70.70
61	41.99	46.93	32.95	36.83	61	83.97	93.85	65.91	73.66
62	43.98	49.16	34.41	38.46	62	87.97	98.32	68.82	76.91
63	46.17	51.60	35.99	40.23	63	92.34	103.20	71.99	80.46
64	48.55	54.26	37.71	42.15	64	97.10	108.52	75.43	84.30
65	51.13	57.15	39.58	44.24	65	102.26	114.29	79.16	88.47
66	53.87	60.21	41.55	46.44	66	107.75	120.42	83.10	92.88
67	56.85	63.54	43.69	48.83	67	113.70	127.08	87.38	97.66
68	60.09	67.16	46.01	51.42	68	120.18	134.32	92.02	102.85
69	63.61	71.10	48.53	54.24	69	127.23	142.20	97.05	108.47
70	67.45	75.38	51.26	57.29	70	134.90	150.77	102.52	114.58
71	71.96	80.43	54.46	60.86	71	143.92	160.85	108.91	121.72
72	76.74	85.77	57.84	64.64	72	153.48	171.54	115.68	129.29
73	81.72	91.34	61.37	68.59	73	163.45	182.68	122.74	137.18
74	86.84	97.06	65.00	72.65	74	173.69	194.12	130.00	145.29
75	92.04	102.87	68.69	76.77	75	184.08	205.73	137.39	153.55
76	100.36	112.17	71.99	80.46	76	200.72	224.33	143.97	160.91
77	107.05	119.64	74.48	83.24	77	214.10	239.29	148.96	166.49
78	112.59	125.84	78.49	87.73	78	225.18	251.67	156.99	175.46
79	118.10	131.99	83.37	93.18	79	236.20	263.99	166.74	186.36
80	123.82	138.39	89.07	99.55	80	247.65	276.78	178.13	199.09

\*All rates calculated at insured's CURRENT age.

**LIFETIME PAYMENT**  
**BRONZE PLAN**  
*Monthly Premiums for Selected Face Amount\**

**\$12,500** **\$15,000**

**\$12,500** **\$15,000**

Issue Age	Male		Female		Issue Age	Male		Female	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
40	49.63	55.47	41.17	46.02	40	59.56	66.56	49.41	55.22
41	51.23	57.26	42.40	47.39	41	61.48	68.71	50.89	56.87
42	52.94	59.17	43.70	48.84	42	63.53	71.01	52.44	58.61
43	54.75	61.19	45.07	50.37	43	65.70	73.43	54.09	60.45
44	56.67	63.34	46.52	51.99	44	68.01	76.01	55.82	62.39
45	58.70	65.61	48.06	53.71	45	70.44	78.73	57.67	64.45
46	60.95	68.12	49.80	55.66	46	73.13	81.74	59.76	66.79
47	63.28	70.73	51.62	57.69	47	75.94	84.87	61.94	69.23
48	65.71	73.44	53.49	59.78	48	78.85	88.12	64.18	71.73
49	68.20	76.23	55.40	61.92	49	81.84	91.47	66.48	74.30
50	70.73	79.05	57.33	64.08	50	84.88	94.86	68.80	76.89
51	73.11	81.71	59.10	66.05	51	87.73	98.05	70.92	79.26
52	75.54	84.43	60.88	68.04	52	90.65	101.32	73.06	81.65
53	78.06	87.25	62.72	70.10	53	93.67	104.69	75.26	84.12
54	80.69	90.18	64.63	72.24	54	96.82	108.21	77.56	86.68
55	83.46	93.28	66.65	74.49	55	100.15	111.93	79.98	89.39
56	86.31	96.46	68.74	76.83	56	103.57	115.75	82.49	92.20
57	89.38	99.89	71.01	79.36	57	107.25	119.87	85.21	95.23
58	92.72	103.63	73.45	82.09	58	111.27	124.36	88.14	98.51
59	96.38	107.72	76.13	85.08	59	115.66	129.26	91.35	102.10
60	100.41	112.22	79.07	88.37	60	120.49	134.66	94.89	106.05
61	104.96	117.31	82.39	92.08	61	125.96	140.78	98.86	110.49
62	109.96	122.89	86.02	96.14	62	131.95	147.47	103.22	115.37
63	115.42	129.00	89.98	100.57	63	138.50	154.80	107.98	120.68
64	121.37	135.65	94.29	105.38	64	145.64	162.78	113.14	126.45
65	127.83	142.87	98.95	110.59	65	153.40	171.44	118.74	132.71
66	134.68	150.53	103.88	116.10	66	161.62	180.63	124.66	139.32
67	142.13	158.85	109.23	122.08	67	170.56	190.62	131.07	146.49
68	150.23	167.90	115.03	128.56	68	180.27	201.48	138.03	154.27
69	159.04	177.75	121.32	135.59	69	190.84	213.29	145.58	162.71
70	168.62	188.46	128.15	143.22	70	202.34	226.15	153.78	171.87
71	179.90	201.07	136.14	152.15	71	215.88	241.28	163.37	182.59
72	191.86	214.43	144.60	161.61	72	230.23	257.31	173.51	193.93
73	204.31	228.34	153.43	171.48	73	245.17	274.01	184.11	205.77
74	217.11	242.65	162.50	181.62	74	260.53	291.18	195.00	217.94
75	230.10	257.17	171.73	191.94	75	276.11	308.60	206.08	230.32
76	250.90	280.42	179.97	201.14	76	301.08	336.50	215.96	241.37
77	267.62	299.11	186.20	208.11	77	321.15	358.93	223.44	249.73
78	281.48	314.59	196.23	219.32	78	337.77	377.51	235.48	263.18
79	295.25	329.98	208.43	232.95	79	354.30	395.98	250.12	279.54
80	309.56	345.98	222.67	248.86	80	371.47	415.17	267.20	298.64

\*All rates calculated at insured's CURRENT age.

**SINGLE PAY IS NOT AVAILABLE FOR BRONZE II PLANS.**

<b>BRONZE II PLAN</b>							
Annual Premium Rates per \$1000							
<b>MALE</b>				<b>FEMALE</b>			
Issue Age	ANNUAL WHOLE LIFE	20-YEAR PAY	10-YEAR PAY	Issue Age	ANNUAL WHOLE LIFE	20-YEAR PAY	10-YEAR PAY
40	53.90	57.33	71.65	40	44.72	47.89	61.78
41	55.40	58.83	73.41	41	45.86	49.08	63.33
42	57.04	60.46	75.27	42	47.09	50.30	64.91
43	58.80	62.21	77.22	43	48.41	51.68	66.56
44	60.69	64.08	79.25	44	49.82	53.11	68.28
45	62.69	66.03	81.33	45	51.32	54.62	70.05
46	64.80	68.09	83.49	46	52.94	56.27	71.92
47	67.02	70.27	85.71	47	54.65	57.99	73.83
48	69.33	72.54	87.99	48	56.44	59.78	75.78
49	71.75	74.88	90.31	49	58.28	61.60	77.76
50	74.25	77.32	92.68	50	60.19	63.48	79.77
51	76.80	79.78	95.05	51	62.08	65.36	81.78
52	79.43	82.33	97.47	52	64.02	67.24	83.79
53	82.17	84.98	99.92	53	66.02	69.19	85.83
54	85.02	87.72	102.44	54	68.10	71.20	87.92
55	87.98	90.54	105.00	55	70.25	73.26	90.04
56	90.90	93.33	107.61	56	72.40	75.32	92.21
57	93.99	96.28	110.30	57	74.66	77.46	94.43
58	97.30	99.43	113.10	58	77.08	79.77	96.76
59	100.86	102.84	115.98	59	79.67	82.24	99.14
60	104.74	106.56	119.00	60	82.49	84.92	101.65
61	108.92		122.03	61	85.51		104.19
62	113.52		125.24	62	88.82		106.88
63	118.58		128.61	63	92.46		109.70
64	124.17		132.25	64	96.47		112.69
65	130.34		136.15	65	100.89		115.89
66	137.50		140.16	66	106.05		119.65
67	145.27		144.56	67	111.63		123.55
68	153.62		149.43	68	117.61		127.55
69	162.52		154.87	69	123.96		131.54
70	171.93		160.97	70	130.66		135.49
71	181.96			71	137.71		
72	192.42			72	145.04		
73	203.22			73	152.62		
74	214.30			74	160.40		
75	225.59			75	168.36		

\*All rates calculated at insured's CURRENT age.

**\$1,000**

LIFETIME PAYMENT  
**BRONZE II PLAN**

**\$2,500***Monthly Premiums for Selected Face Amount\****\$1,000****\$2,500**

Issue Age	Male		Female		Issue Age	Male		Female	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
40	4.58	5.12	3.80	4.25	40	11.45	12.80	9.50	10.62
41	4.71	5.26	3.90	4.36	41	11.77	13.16	9.75	10.89
42	4.85	5.42	4.00	4.47	42	12.12	13.55	10.01	11.18
43	5.00	5.59	4.11	4.60	43	12.50	13.97	10.29	11.50
44	5.16	5.77	4.23	4.73	44	12.90	14.41	10.59	11.83
45	5.33	5.96	4.36	4.88	45	13.32	14.89	10.91	12.19
46	5.51	6.16	4.50	5.03	46	13.77	15.39	11.25	12.57
47	5.70	6.37	4.65	5.19	47	14.24	15.92	11.61	12.98
48	5.89	6.59	4.80	5.36	48	14.73	16.47	11.99	13.40
49	6.10	6.82	4.95	5.54	49	15.25	17.04	12.38	13.84
50	6.31	7.05	5.12	5.72	50	15.78	17.63	12.79	14.30
51	6.53	7.30	5.28	5.90	51	16.32	18.24	13.19	14.74
52	6.75	7.55	5.44	6.08	52	16.88	18.86	13.60	15.20
53	6.98	7.81	5.61	6.27	53	17.46	19.52	14.03	15.68
54	7.23	8.08	5.79	6.47	54	18.07	20.19	14.47	16.17
55	7.48	8.36	5.97	6.67	55	18.70	20.90	14.93	16.68
56	7.73	8.64	6.15	6.88	56	19.32	21.59	15.39	17.20
57	7.99	8.93	6.35	7.09	57	19.97	22.32	15.87	17.73
58	8.27	9.24	6.55	7.32	58	20.68	23.11	16.38	18.31
59	8.57	9.58	6.77	7.57	59	21.43	23.95	16.93	18.92
60	8.90	9.95	7.01	7.84	60	22.26	24.88	17.53	19.59
61	9.26	10.35	7.27	8.12	61	23.15	25.87	18.17	20.31
62	9.65	10.78	7.55	8.44	62	24.12	26.96	18.87	21.09
63	10.08	11.27	7.86	8.78	63	25.20	28.16	19.65	21.96
64	10.55	11.80	8.20	9.16	64	26.39	29.49	20.50	22.91
65	11.08	12.38	8.58	9.58	65	27.70	30.96	21.44	23.96
66	11.69	13.06	9.01	10.07	66	29.22	32.66	22.54	25.19
67	12.35	13.80	9.49	10.60	67	30.87	34.50	23.72	26.51
68	13.06	14.59	10.00	11.17	68	32.64	36.48	24.99	27.93
69	13.81	15.44	10.54	11.78	69	34.54	38.60	26.34	29.44
70	14.61	16.33	11.11	12.41	70	36.54	40.83	27.77	31.03
71	15.47	17.29	11.71	13.08	71	38.67	43.22	29.26	32.71
72	16.36	18.28	12.33	13.78	72	40.89	45.70	30.82	34.45
73	17.27	19.31	12.97	14.50	73	43.18	48.26	32.43	36.25
74	18.22	20.36	13.63	15.24	74	45.54	50.90	34.09	38.10
75	19.18	21.43	14.31	15.99	75	47.94	53.58	35.78	39.99

\*All rates calculated at insured's CURRENT age.

**\$5,000**

LIFETIME PAYMENT  
**BRONZE II PLAN**

**\$10,000***Monthly Premiums for Selected Face Amount\****\$5,000****\$10,000**

Issue Age	Male		Female		Issue Age	Male		Female	
	PAC	DIR	PAC	DIR		PAC	DIR	PAC	DIR
40	22.91	25.60	19.01	21.24	40	45.82	51.21	38.01	42.48
41	23.55	26.32	19.49	21.78	41	47.09	52.63	38.98	43.57
42	24.24	27.09	20.01	22.37	42	48.48	54.19	40.03	44.74
43	24.99	27.93	20.57	22.99	43	49.98	55.86	41.15	45.99
44	25.79	28.83	21.17	23.66	44	51.59	57.66	42.35	47.33
45	26.64	29.78	21.81	24.38	45	53.29	59.56	43.62	48.75
46	27.54	30.78	22.50	25.15	46	55.08	61.56	45.00	50.29
47	28.48	31.83	23.23	25.96	47	56.97	63.67	46.45	51.92
48	29.47	32.93	23.99	26.81	48	58.93	65.86	47.97	53.62
49	30.49	34.08	24.77	27.68	49	60.99	68.16	49.54	55.37
50	31.56	35.27	25.58	28.59	50	63.11	70.54	51.16	57.18
51	32.64	36.48	26.38	29.49	51	65.28	72.96	52.77	58.98
52	33.76	37.73	27.21	30.41	52	67.52	75.46	54.42	60.82
53	34.92	39.03	28.06	31.36	53	69.84	78.06	56.12	62.72
54	36.13	40.38	28.94	32.35	54	72.27	80.77	57.89	64.70
55	37.39	41.79	29.86	33.37	55	74.78	83.58	59.71	66.74
56	38.63	43.18	30.77	34.39	56	77.27	86.36	61.54	68.78
57	39.95	44.65	31.73	35.46	57	79.89	89.29	63.46	70.93
58	41.35	46.22	32.76	36.61	58	82.71	92.44	65.52	73.23
59	42.87	47.91	33.86	37.84	59	85.73	95.82	67.72	75.69
60	44.51	49.75	35.06	39.18	60	89.03	99.50	70.12	78.37
61	46.29	51.74	36.34	40.62	61	92.58	103.47	72.68	81.23
62	48.25	53.92	37.75	42.19	62	96.49	107.84	75.50	84.38
63	50.40	56.33	39.30	43.92	63	100.79	112.65	78.59	87.84
64	52.77	58.98	41.00	45.82	64	105.54	117.96	82.00	91.65
65	55.39	61.91	42.88	47.92	65	110.79	123.82	85.76	95.85
66	58.44	65.31	45.07	50.37	66	116.88	130.63	90.14	100.75
67	61.74	69.00	47.44	53.02	67	123.48	138.01	94.89	106.05
68	65.29	72.97	49.98	55.86	68	130.58	145.94	99.97	111.73
69	69.07	77.20	52.68	58.88	69	138.14	154.39	105.37	117.76
70	73.07	81.67	55.53	62.06	70	146.14	163.33	111.06	124.13
71	77.33	86.43	58.53	65.41	71	154.67	172.86	117.05	130.82
72	81.78	91.40	61.64	68.89	72	163.56	182.80	123.28	137.79
73	86.37	96.53	64.86	72.49	73	172.74	193.06	129.73	144.99
74	91.08	101.79	68.17	76.19	74	182.16	203.59	136.34	152.38
75	95.88	107.16	71.55	79.97	75	191.75	214.31	143.11	159.94

\*All rates calculated at insured's CURRENT age.



**ACCIDENTAL DEATH BENEFIT RIDER**

Annual Premium Rates Per \$1,000

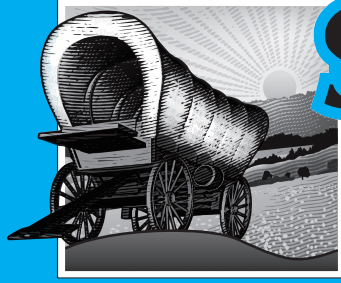
Age	Annual Whole Life	20-year Pay	10-year Pay	Single Pay
15 days-50 yrs	\$1.00	\$1.00	\$1.25	\$5.00
51-55	\$1.00	\$1.00	\$1.25	\$6.00
56-60	\$1.25	\$1.25	\$1.50	\$7.25
61-65	\$1.75		\$2.00	\$9.50
66-70	\$2.50		\$3.00	\$13.50

**MODAL FACTORS**

Semi-Annual	Monthly Direct	PAC/ Debit Card	Quarterly
.520	.095	.085	.265







# Settlers Life®

*It's about people.*

**Partner Appointments, Contracting,  
Supplies, & Web Support:**

**1-800-877-6191, Option 2**  
Fax: 1-276-645-0219

**Commission Accounting:**

**1-800-877-6191, Option 5**  
Fax: 1-276-645-0202

**Policy Holder Services:**

**1-800-877-6191, Option 7**  
Fax: 1-276-645-4398

**Claims Department:**

**1-800-877-6191, Option 8**  
Fax: 1-276-645-0218

**New Business Partner Support:**

**1-800-358-6337, Option 3**

**New Applications Fax:**

**1-888-275-2644**

**Point of Sale Support:**

Enhanced POS Interviews

Monday & Friday: 8:00am – 10:00pm ET

**1-800-358-6337, Opt. 2**

Tuesday, Wednesday, Thursday: 8:00am – 11:00pm ET

Saturday: 9:00am – 4:00pm ET

After 8:00pm ET M-F and on Sat. calls will be answered by MRS