

# Simplified Whole Life

## Monthly Pre-authorized Premium Rates

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**Assurity**<sup>®</sup>  
Life Insurance Company

# Table of Contents

|  |    |
|--|----|
| Simplified Life Information                | 1  |
| <b>Level Premium Rates</b>                 |    |
| Male Non-tobacco (0-65)                    | 2  |
| Quick Facts                                | 3  |
| Male Non-tobacco (66-80)                   | 3  |
| Female Non-tobacco (0-65)                  | 4  |
| Quick Facts                                | 5  |
| Female Non-tobacco (66-80)                 | 5  |
| Male Tobacco (0-65)                        | 6  |
| Male Tobacco (66-80)                       | 7  |
| Female Tobacco (0-65)                      | 8  |
| Female Tobacco (66-80)                     | 9  |
| <b>Graded &amp; Modified Premium Rates</b> |    |
| Quick Facts                                | 10 |
| Male Non-tobacco (40-80)                   | 10 |
| Quick Facts                                | 12 |
| Female Non-tobacco (40-80)                 | 12 |
| Male Tobacco (40-80)                       | 14 |
| Female Tobacco (40-80)                     | 16 |

# Simplified Life Insurance Portfolio

Assurity's Simplified Life Insurance Portfolio offers an affordable solution for a variety of needs. This portfolio includes:

- Simplified Level Benefit Whole Life – The full death benefit is provided from the first day.
- Simplified Graded Benefit Whole Life – A graded death benefit is provided the first two policy years for non-accidental death (40 percent of the face amount policy year one and 75 percent of the face amount year two).
- Simplified Modified Benefit Whole Life – A modified death benefit is provided the first two policy years for non-accidental death (return of premium plus 10 percent in the first two policy years).

The company's primary objective is to underwrite and issue Simplified Whole Life business using the application, MIB, prescription drug check and a personal history interview at the time of sale.

There are no mandatory medical requirements such as paramedical or medical examinations, home office specimens, electrocardiograms, etc. Whenever possible, the company will underwrite and issue the insurance based on the answers on the application as confirmed during the personal history interview.

## **Personal History**

A personal history interview will be conducted with the proposed insured at the time of sale for all applicants age 40+. Interviewers are available from 8 a.m. through 9 p.m., Monday through Thursday; and 8 a.m. through 5 p.m. on Friday (Central Time). Personal history interviews not completed during normal working hours will be conducted on the next business day.

The personal history interviewer will verify the application data (name, address, birth date, age, beneficiary designation). The interviewer confirms that the proposed insured signed the application in the presence of the agent; that the proposed insured is not related to, or a household member of, the agent; and that the proposed insured's answers to the application questions were correctly recorded. If information is developed during the interview that conflicts with the answers on the application, there could be a change in the plan requested.

### Monthly Pre-authorized Premium Rates

| Level – Male Non-tobacco | Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 |
|--------------------------|-----------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                          | 0         | --      | 8.32     | 11.37    | 14.43    | 17.49    | 20.55    | 23.61    | 26.66    | 29.72    | 32.78    |
|                          | 1         | --      | 8.55     | 11.73    | 14.91    | 18.08    | 21.26    | 24.44    | 27.61    | 30.79    | 33.97    |
|                          | 2         | --      | 8.84     | 12.17    | 15.49    | 18.81    | 22.13    | 25.45    | 28.78    | 32.10    | 35.42    |
|                          | 3         | --      | 9.15     | 12.63    | 16.10    | 19.58    | 23.06    | 26.53    | 30.01    | 33.48    | 36.96    |
|                          | 4         | --      | 9.50     | 13.14    | 16.79    | 20.44    | 24.09    | 27.73    | 31.38    | 35.03    | 38.68    |
|                          | 5         | --      | 9.85     | 13.67    | 17.49    | 21.32    | 25.14    | 28.97    | 32.79    | 36.61    | 40.44    |
|                          | 6         | --      | 10.22    | 14.23    | 18.23    | 22.24    | 26.25    | 30.26    | 34.27    | 38.28    | 42.28    |
|                          | 7         | --      | 10.60    | 14.79    | 18.99    | 23.19    | 27.39    | 31.58    | 35.78    | 39.98    | 44.18    |
|                          | 8         | --      | 11.00    | 15.40    | 19.80    | 24.20    | 28.60    | 33.00    | 37.40    | 41.80    | 46.20    |
|                          | 9         | --      | 11.41    | 16.02    | 20.63    | 25.23    | 29.84    | 34.45    | 39.05    | 43.66    | 48.27    |
|                          | 10        | --      | 11.84    | 16.65    | 21.47    | 26.29    | 31.11    | 35.93    | 40.74    | 45.56    | 50.38    |
|                          | 11        | --      | 12.28    | 17.33    | 22.37    | 27.41    | 32.45    | 37.50    | 42.54    | 47.58    | 52.62    |
|                          | 12        | --      | 12.74    | 18.01    | 23.28    | 28.56    | 33.83    | 39.10    | 44.37    | 49.64    | 54.91    |
|                          | 13        | --      | 13.18    | 18.67    | 24.16    | 29.66    | 35.15    | 40.64    | 46.13    | 51.62    | 57.11    |
|                          | 14        | --      | 13.35    | 18.92    | 24.50    | 30.07    | 35.65    | 41.22    | 46.80    | 52.37    | 57.95    |
|                          | 15        | --      | 13.51    | 19.16    | 24.82    | 30.47    | 36.12    | 41.78    | 47.43    | 53.09    | 58.74    |
|                          | 16        | --      | 13.67    | 19.40    | 25.13    | 30.87    | 36.60    | 42.33    | 48.07    | 53.80    | 59.53    |
|                          | 17        | --      | 13.82    | 19.64    | 25.45    | 31.26    | 37.07    | 42.89    | 48.70    | 54.51    | 60.32    |
|                          | 18        | --      | 13.99    | 19.89    | 25.78    | 31.68    | 37.58    | 43.47    | 49.37    | 55.26    | 61.16    |
|                          | 19        | --      | 14.15    | 20.13    | 26.10    | 32.08    | 38.05    | 44.03    | 50.00    | 55.98    | 61.95    |
|                          | 20        | 8.25    | 14.31    | 20.36    | 26.42    | 32.47    | 38.53    | 44.58    | 50.64    | 56.69    | 62.74    |
|                          | 21        | 8.33    | 14.47    | 20.60    | 26.73    | 32.87    | 39.00    | 45.14    | 51.27    | 57.40    | 63.54    |
|                          | 22        | 8.41    | 14.63    | 20.84    | 27.05    | 33.26    | 39.48    | 45.69    | 51.90    | 58.12    | 64.33    |
|                          | 23        | 8.49    | 14.78    | 21.08    | 27.37    | 33.66    | 39.95    | 46.24    | 52.54    | 58.83    | 65.12    |
|                          | 24        | 8.57    | 14.94    | 21.31    | 27.68    | 34.06    | 40.43    | 46.80    | 53.17    | 59.54    | 65.91    |
|                          | 25        | 8.65    | 15.10    | 21.55    | 28.00    | 34.45    | 40.90    | 47.35    | 53.80    | 60.25    | 66.70    |
|                          | 26        | 8.72    | 15.24    | 21.76    | 28.28    | 34.80    | 41.32    | 47.85    | 54.37    | 60.89    | 67.41    |
|                          | 27        | 8.78    | 15.36    | 21.95    | 28.53    | 35.11    | 41.69    | 48.28    | 54.86    | 61.44    | 68.02    |
|                          | 28        | 8.85    | 15.50    | 22.15    | 28.79    | 35.44    | 42.09    | 48.74    | 55.39    | 62.04    | 68.68    |
|                          | 29        | 8.93    | 15.66    | 22.40    | 29.13    | 35.86    | 42.59    | 49.32    | 56.06    | 62.79    | 69.52    |
|                          | 30        | 9.05    | 15.89    | 22.74    | 29.59    | 36.43    | 43.28    | 50.12    | 56.97    | 63.82    | 70.66    |
|                          | 31        | 9.20    | 16.19    | 23.19    | 30.18    | 37.18    | 44.18    | 51.17    | 58.17    | 65.16    | 72.16    |
|                          | 32        | 9.37    | 16.54    | 23.72    | 30.89    | 38.06    | 45.23    | 52.40    | 59.58    | 66.75    | 73.92    |
|                          | 33        | 9.57    | 16.93    | 24.30    | 31.66    | 39.03    | 46.39    | 53.76    | 61.12    | 68.49    | 75.86    |
|                          | 34        | 9.78    | 17.35    | 24.93    | 32.51    | 40.08    | 47.66    | 55.24    | 62.81    | 70.39    | 77.97    |
|                          | 35        | 10.00   | 17.80    | 25.60    | 33.40    | 41.21    | 49.01    | 56.81    | 64.61    | 72.41    | 80.21    |
|                          | 36        | 10.23   | 18.26    | 26.29    | 34.32    | 42.35    | 50.38    | 58.41    | 66.44    | 74.47    | 82.50    |
|                          | 37        | 10.47   | 18.74    | 27.02    | 35.29    | 43.56    | 51.83    | 60.10    | 68.38    | 76.65    | 84.92    |
|                          | 38        | 10.73   | 19.25    | 27.78    | 36.31    | 44.84    | 53.36    | 61.89    | 70.42    | 78.94    | 87.47    |
|                          | 39        | 11.01   | 19.82    | 28.63    | 37.44    | 46.24    | 55.05    | 63.86    | 72.67    | 81.48    | 90.29    |
|                          | 40        | 11.32   | 20.44    | 29.56    | 38.68    | 47.81    | 56.93    | 66.05    | 75.17    | 84.29    | 93.41    |
|                          | 41        | 11.67   | 21.15    | 30.62    | 40.09    | 49.57    | 59.04    | 68.51    | 77.99    | 87.46    | 96.93    |
|                          | 42        | 12.06   | 21.92    | 31.78    | 41.64    | 51.50    | 61.36    | 71.22    | 81.08    | 90.94    | 100.80   |
|                          | 43        | 12.47   | 22.73    | 33.00    | 43.26    | 53.53    | 63.79    | 74.06    | 84.32    | 94.59    | 104.85   |
|                          | 44        | 12.89   | 23.58    | 34.26    | 44.95    | 55.64    | 66.33    | 77.01    | 87.70    | 98.39    | 109.08   |
|                          | 45        | 13.31   | 24.42    | 35.53    | 46.64    | 57.75    | 68.86    | 79.97    | 91.08    | 102.19   | 113.30   |
|                          | 46        | 13.73   | 25.26    | 36.78    | 48.31    | 59.84    | 71.37    | 82.90    | 94.42    | 105.95   | 117.48   |
|                          | 47        | 14.15   | 26.10    | 38.05    | 50.00    | 61.95    | 73.90    | 85.85    | 97.80    | 109.75   | 121.70   |
|                          | 48        | 14.58   | 26.96    | 39.34    | 51.73    | 64.11    | 76.49    | 88.87    | 101.25   | 113.63   | 126.02   |
|                          | 49        | 15.03   | 27.86    | 40.69    | 53.52    | 66.35    | 79.18    | 92.01    | 104.84   | 117.67   | 130.50   |
|                          | 50        | 15.51   | 28.82    | 42.13    | 55.44    | 68.75    | 82.06    | 95.37    | 108.68   | 121.99   | 135.30   |
|                          | 51        | 16.01   | 29.81    | 43.62    | 57.43    | 71.24    | 85.04    | 98.85    | 112.66   | 126.46   | 140.27   |
|                          | 52        | 16.52   | 30.84    | 45.15    | 59.47    | 73.79    | 88.11    | 102.42   | 116.74   | 131.06   | 145.38   |
|                          | 53        | 17.05   | 31.91    | 46.76    | 61.62    | 76.47    | 91.33    | 106.18   | 121.04   | 135.89   | 150.74   |
|                          | 54        | 17.63   | 33.05    | 48.48    | 63.91    | 79.33    | 94.76    | 110.18   | 125.61   | 141.04   | 156.46   |
|                          | 55        | 18.24   | 34.28    | 50.33    | 66.37    | 82.41    | 98.45    | 114.50   | 130.54   | 146.58   | 162.62   |
|                          | 56        | 18.88   | 35.56    | 52.24    | 68.92    | 85.60    | 102.28   | 118.96   | 135.64   | 152.32   | 169.00   |
|                          | 57        | 19.53   | 36.86    | 54.19    | 71.53    | 88.86    | 106.19   | 123.52   | 140.85   | 158.18   | 175.52   |
|                          | 58        | 20.23   | 38.26    | 56.29    | 74.32    | 92.36    | 110.39   | 128.42   | 146.45   | 164.48   | 182.51   |
|                          | 59        | 21.02   | 39.84    | 58.66    | 77.48    | 96.29    | 115.11   | 133.93   | 152.75   | 171.57   | 190.39   |
|                          | 60        | 21.93   | 41.65    | 61.38    | 81.10    | 100.83   | 120.55   | 140.28   | 160.00   | 179.73   | 199.45   |
|                          | 61        | 22.94   | 43.67    | 64.41    | 85.15    | 105.89   | 126.62   | 147.36   | 168.10   | 188.83   | 209.57   |
|                          | 62        | 24.03   | 45.86    | 67.69    | 89.51    | 111.34   | 133.17   | 155.00   | 176.83   | 198.66   | 220.48   |
|                          | 63        | 25.23   | 48.25    | 71.28    | 94.30    | 117.33   | 140.35   | 163.38   | 186.40   | 209.43   | 232.45   |
|                          | 64        | 26.55   | 50.91    | 75.26    | 99.62    | 123.97   | 148.32   | 172.68   | 197.03   | 221.39   | 245.74   |
|                          | 65        | 28.04   | 53.87    | 79.71    | 105.55   | 131.38   | 157.22   | 183.06   | 208.89   | 234.73   | 260.57   |

## Quick Facts – Level, Graded and Modified Benefit

NON-ILLUSTRATED – An illustration is not required for this policy, as all of the elements are guaranteed. However, illustration software is available.

NONFORFEITURE OPTION – Reduced Paid-up Policy Option, Extended Term Option and Automatic Premium Loan (APL) Option are available. If elected, the APL will be available to pay any unpaid premium as long as the premium does not exceed the maximum loan amount.

PREMIUMS – Level, guaranteed and based on issue class, gender and issue age (last birthday).

### PAYMENT MODES AND FACTORS

Annual – 1.000

Semiannual – 0.510

Quarterly – 0.264

Monthly Preauthorized Bank Plan – 0.088

POLICY FEE – \$25.00

POLICY LOANS – Available when policy has cash surrender value.

POLICY VALUES – Calculation of minimum policy values and reserves are based on the 2001 Commissioner’s Standard Ordinary smoker distinct, sex distinct Ultimate Only Mortality Table. Policy cash values can be determined using Assurity’s Foresight illustration software.

### Monthly Pre-authorized Premium Rates

| Issue Age | \$5,000 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 |
|-----------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|
| 66        | 29.66   | 35.16   | 40.65   | 46.14   | 51.64   | 57.13    | 62.62    | 68.12    | 73.61    | 79.10    | 84.59    |
| 67        | 31.42   | 37.26   | 43.11   | 48.95   | 54.80   | 60.64    | 66.48    | 72.33    | 78.17    | 84.02    | 89.86    |
| 68        | 33.32   | 39.55   | 45.77   | 51.99   | 58.22   | 64.44    | 70.67    | 76.89    | 83.12    | 89.34    | 95.56    |
| 69        | 35.38   | 42.02   | 48.66   | 55.30   | 61.93   | 68.57    | 75.21    | 81.84    | 88.48    | 95.12    | 101.75   |
| 70        | 37.62   | 44.71   | 51.79   | 58.88   | 65.96   | 73.05    | 80.13    | 87.22    | 94.30    | 101.39   | 108.47   |
| 71        | 39.89   | 47.42   | 54.96   | 62.50   | 70.03   | 77.57    | 85.11    | 92.65    | 100.18   | 107.72   | 115.26   |
| 72        | 42.17   | 50.16   | 58.15   | 66.14   | 74.14   | 82.13    | 90.12    | 98.12    | 106.11   | 114.10   | 122.10   |
| 73        | 44.68   | 53.18   | 61.67   | 70.17   | 78.67   | 87.16    | 95.66    | 104.16   | 112.65   | 121.15   | 129.65   |
| 74        | 47.68   | 56.77   | 65.87   | 74.97   | 84.06   | 93.16    | 102.25   | 111.35   | 120.44   | 129.54   | 138.64   |
| 75        | 51.37   | 61.21   | 71.04   | 80.88   | 90.71   | 100.55   | 110.38   | 120.22   | 130.05   | 139.89   | 149.72   |
| 76        | 55.75   | 66.46   | 77.17   | 87.88   | 98.59   | 109.30   | 120.01   | 130.72   | 141.42   | 152.13   | 162.84   |
| 77        | 60.65   | 72.34   | 84.03   | 95.72   | 107.41  | 119.10   | 130.79   | 142.48   | 154.17   | 165.86   | 177.55   |
| 78        | 66.11   | 78.89   | 91.67   | 104.46  | 117.24  | 130.02   | 142.80   | 155.58   | 168.37   | 181.15   | 193.93   |
| 79        | 72.18   | 86.17   | 100.17  | 114.16  | 128.16  | 142.16   | 156.15   | 170.15   | 184.14   | 198.14   | 212.13   |
| 80        | 78.88   | 94.22   | 109.56  | 124.89  | 140.23  | 155.57   | 170.90   | 186.24   | 201.58   | 216.91   | 232.25   |

  

| Issue Age | \$16,000 | \$17,000 | \$18,000 | \$19,000 | \$20,000 | \$21,000 | \$22,000 | \$23,000 | \$24,000 | \$25,000 |
|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 66        | 90.09    | 95.58    | 101.07   | 106.57   | 112.06   | 117.55   | 123.05   | 128.54   | 134.03   | 139.52   |
| 67        | 95.71    | 101.55   | 107.39   | 113.24   | 119.08   | 124.93   | 130.77   | 136.61   | 142.46   | 148.30   |
| 68        | 101.79   | 108.01   | 114.24   | 120.46   | 126.68   | 132.91   | 139.13   | 145.36   | 151.58   | 157.81   |
| 69        | 108.39   | 115.03   | 121.67   | 128.30   | 134.94   | 141.58   | 148.21   | 154.85   | 161.49   | 168.12   |
| 70        | 115.56   | 122.64   | 129.73   | 136.81   | 143.90   | 150.98   | 158.07   | 165.15   | 172.24   | 179.32   |
| 71        | 122.80   | 130.33   | 137.87   | 145.41   | 152.94   | 160.48   | 168.02   | 175.56   | 183.09   | 190.63   |
| 72        | 130.09   | 138.08   | 146.07   | 154.07   | 162.06   | 170.05   | 178.05   | 186.04   | 194.03   | 202.03   |
| 73        | 138.14   | 146.64   | 155.14   | 163.63   | 172.13   | 180.62   | 189.12   | 197.62   | 206.11   | 214.61   |
| 74        | 147.73   | 156.83   | 165.92   | 175.02   | 184.11   | 193.21   | 202.30   | 211.40   | 220.50   | 229.59   |
| 75        | 159.56   | 169.39   | 179.23   | 189.06   | 198.90   | 208.73   | 218.57   | 228.40   | 238.24   | 248.07   |
| 76        | 173.55   | 184.26   | 194.97   | 205.68   | 216.39   | 227.10   | 237.81   | 248.52   | 259.23   | 269.94   |
| 77        | 189.24   | 200.93   | 212.62   | 224.31   | 236.00   | 247.69   | 259.38   | 271.07   | 282.76   | 294.45   |
| 78        | 206.71   | 219.49   | 232.28   | 245.06   | 257.84   | 270.62   | 283.40   | 296.19   | 308.97   | 321.75   |
| 79        | 226.13   | 240.12   | 254.12   | 268.11   | 282.11   | 296.11   | 310.10   | 324.10   | 338.09   | 352.09   |
| 80        | 247.59   | 262.92   | 278.26   | 293.60   | 308.93   | 324.27   | 339.61   | 354.94   | 370.28   | 385.62   |

Level – Male Non-tobacco

### Monthly Pre-authorized Premium Rates

| Level – Female Non-tobacco | Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 |
|----------------------------|-----------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                            | 0         | --      | 6.99     | 9.38     | 11.77    | 14.17    | 16.56    | 18.96    | 21.35    | 23.74    | 26.14    |
|                            | 1         | --      | 7.23     | 9.75     | 12.27    | 14.78    | 17.30    | 19.82    | 22.33    | 24.85    | 27.37    |
|                            | 2         | --      | 7.51     | 10.16    | 12.81    | 15.47    | 18.12    | 20.77    | 23.43    | 26.08    | 28.73    |
|                            | 3         | --      | 7.79     | 10.58    | 13.38    | 16.17    | 18.96    | 21.76    | 24.55    | 27.35    | 30.14    |
|                            | 4         | --      | 8.08     | 11.02    | 13.96    | 16.90    | 19.84    | 22.77    | 25.71    | 28.65    | 31.59    |
|                            | 5         | --      | 8.39     | 11.48    | 14.57    | 17.67    | 20.76    | 23.85    | 26.95    | 30.04    | 33.13    |
|                            | 6         | --      | 8.70     | 11.95    | 15.21    | 18.46    | 21.71    | 24.96    | 28.21    | 31.46    | 34.72    |
|                            | 7         | --      | 9.04     | 12.46    | 15.88    | 19.29    | 22.71    | 26.13    | 29.55    | 32.97    | 36.39    |
|                            | 8         | --      | 9.37     | 12.96    | 16.54    | 20.13    | 23.72    | 27.30    | 30.89    | 34.47    | 38.06    |
|                            | 9         | --      | 9.72     | 13.49    | 17.25    | 21.01    | 24.77    | 28.53    | 32.30    | 36.06    | 39.82    |
|                            | 10        | --      | 10.08    | 14.03    | 17.97    | 21.91    | 25.85    | 29.80    | 33.74    | 37.68    | 41.62    |
|                            | 11        | --      | 10.34    | 14.41    | 18.48    | 22.55    | 26.62    | 30.69    | 34.76    | 38.83    | 42.90    |
|                            | 12        | --      | 10.56    | 14.74    | 18.92    | 23.10    | 27.28    | 31.46    | 35.64    | 39.82    | 44.00    |
|                            | 13        | --      | 10.76    | 15.04    | 19.32    | 23.61    | 27.89    | 32.17    | 36.45    | 40.73    | 45.01    |
|                            | 14        | --      | 10.96    | 15.35    | 19.73    | 24.11    | 28.49    | 32.88    | 37.26    | 41.64    | 46.02    |
|                            | 15        | --      | 11.17    | 15.65    | 20.13    | 24.62    | 29.10    | 33.59    | 38.07    | 42.55    | 47.04    |
|                            | 16        | --      | 11.37    | 15.95    | 20.54    | 25.12    | 29.71    | 34.29    | 38.88    | 43.46    | 48.05    |
|                            | 17        | --      | 11.57    | 16.26    | 20.94    | 25.63    | 30.32    | 35.00    | 39.69    | 44.37    | 49.06    |
|                            | 18        | --      | 11.77    | 16.55    | 21.33    | 26.11    | 30.90    | 35.68    | 40.46    | 45.25    | 50.03    |
|                            | 19        | --      | 11.99    | 16.88    | 21.77    | 26.66    | 31.56    | 36.45    | 41.34    | 46.24    | 51.13    |
|                            | 20        | 7.22    | 12.25    | 17.27    | 22.30    | 27.32    | 32.35    | 37.37    | 42.40    | 47.42    | 52.45    |
|                            | 21        | 7.48    | 12.77    | 18.05    | 23.34    | 28.62    | 33.91    | 39.19    | 44.48    | 49.76    | 55.04    |
|                            | 22        | 7.76    | 13.31    | 18.87    | 24.43    | 29.99    | 35.54    | 41.10    | 46.66    | 52.21    | 57.77    |
|                            | 23        | 7.98    | 13.76    | 19.54    | 25.33    | 31.11    | 36.89    | 42.67    | 48.45    | 54.23    | 60.02    |
|                            | 24        | 8.04    | 13.89    | 19.73    | 25.57    | 31.42    | 37.26    | 43.10    | 48.95    | 54.79    | 60.63    |
|                            | 25        | 8.10    | 14.01    | 19.91    | 25.82    | 31.72    | 37.63    | 43.53    | 49.44    | 55.34    | 61.25    |
|                            | 26        | 8.16    | 14.12    | 20.07    | 26.03    | 31.99    | 37.95    | 43.90    | 49.86    | 55.82    | 61.78    |
|                            | 27        | 8.21    | 14.21    | 20.22    | 26.22    | 32.23    | 38.24    | 44.24    | 50.25    | 56.25    | 62.26    |
|                            | 28        | 8.25    | 14.31    | 20.36    | 26.42    | 32.47    | 38.53    | 44.58    | 50.64    | 56.69    | 62.74    |
|                            | 29        | 8.32    | 14.45    | 20.57    | 26.70    | 32.82    | 38.95    | 45.07    | 51.20    | 57.32    | 63.45    |
|                            | 30        | 8.42    | 14.63    | 20.85    | 27.07    | 33.29    | 39.50    | 45.72    | 51.94    | 58.15    | 64.37    |
|                            | 31        | 8.54    | 14.88    | 21.22    | 27.56    | 33.90    | 40.24    | 46.58    | 52.92    | 59.26    | 65.60    |
|                            | 32        | 8.69    | 15.18    | 21.67    | 28.16    | 34.65    | 41.14    | 47.63    | 54.12    | 60.61    | 67.10    |
|                            | 33        | 8.85    | 15.51    | 22.16    | 28.81    | 35.46    | 42.12    | 48.77    | 55.42    | 62.08    | 68.73    |
|                            | 34        | 9.03    | 15.87    | 22.70    | 29.53    | 36.37    | 43.20    | 50.03    | 56.87    | 63.70    | 70.53    |
|                            | 35        | 9.22    | 16.24    | 23.27    | 30.29    | 37.31    | 44.33    | 51.36    | 58.38    | 65.40    | 72.42    |
|                            | 36        | 9.42    | 16.63    | 23.85    | 31.06    | 38.28    | 45.50    | 52.71    | 59.93    | 67.14    | 74.36    |
|                            | 37        | 9.61    | 17.02    | 24.43    | 31.84    | 39.25    | 46.66    | 54.07    | 61.48    | 68.89    | 76.30    |
|                            | 38        | 9.83    | 17.45    | 25.08    | 32.70    | 40.33    | 47.95    | 55.58    | 63.20    | 70.83    | 78.45    |
|                            | 39        | 10.06   | 17.93    | 25.79    | 33.65    | 41.51    | 49.38    | 57.24    | 65.10    | 72.97    | 80.83    |
|                            | 40        | 10.33   | 18.46    | 26.59    | 34.72    | 42.86    | 50.99    | 59.12    | 67.25    | 75.38    | 83.51    |
|                            | 41        | 10.65   | 19.10    | 27.54    | 35.99    | 44.44    | 52.89    | 61.34    | 69.78    | 78.23    | 86.68    |
|                            | 42        | 11.00   | 19.80    | 28.60    | 37.40    | 46.20    | 55.00    | 63.80    | 72.60    | 81.40    | 90.20    |
|                            | 43        | 11.37   | 20.55    | 29.72    | 38.90    | 48.07    | 57.24    | 66.42    | 75.59    | 84.77    | 93.94    |
|                            | 44        | 11.75   | 21.30    | 30.86    | 40.41    | 49.96    | 59.51    | 69.07    | 78.62    | 88.17    | 97.72    |
|                            | 45        | 12.12   | 22.04    | 31.95    | 41.87    | 51.79    | 61.71    | 71.62    | 81.54    | 91.46    | 101.38   |
|                            | 46        | 12.46   | 22.72    | 32.98    | 43.24    | 53.50    | 63.76    | 74.03    | 84.29    | 94.55    | 104.81   |
|                            | 47        | 12.80   | 23.40    | 34.00    | 44.60    | 55.20    | 65.80    | 76.40    | 87.00    | 97.60    | 108.20   |
|                            | 48        | 13.14   | 24.08    | 35.02    | 45.95    | 56.89    | 67.83    | 78.77    | 89.71    | 100.65   | 111.58   |
|                            | 49        | 13.49   | 24.77    | 36.06    | 47.34    | 58.63    | 69.92    | 81.20    | 92.49    | 103.77   | 115.06   |
|                            | 50        | 13.84   | 25.48    | 37.13    | 48.77    | 60.41    | 72.05    | 83.70    | 95.34    | 106.98   | 118.62   |
|                            | 51        | 14.21   | 26.22    | 38.22    | 50.23    | 62.24    | 74.25    | 86.25    | 98.26    | 110.27   | 122.28   |
|                            | 52        | 14.57   | 26.94    | 39.31    | 51.67    | 64.04    | 76.41    | 88.78    | 101.15   | 113.52   | 125.88   |
|                            | 53        | 14.95   | 27.69    | 40.44    | 53.19    | 65.93    | 78.68    | 91.43    | 104.17   | 116.92   | 129.67   |
|                            | 54        | 15.35   | 28.49    | 41.64    | 54.79    | 67.94    | 81.08    | 94.23    | 107.38   | 120.52   | 133.67   |
|                            | 55        | 15.79   | 29.37    | 42.96    | 56.55    | 70.14    | 83.72    | 97.31    | 110.90   | 124.48   | 138.07   |
|                            | 56        | 16.24   | 30.29    | 44.33    | 58.38    | 72.42    | 86.47    | 100.51   | 114.56   | 128.60   | 142.65   |
|                            | 57        | 16.72   | 31.23    | 45.75    | 60.26    | 74.78    | 89.29    | 103.81   | 118.32   | 132.84   | 147.36   |
|                            | 58        | 17.22   | 32.24    | 47.26    | 62.29    | 77.31    | 92.33    | 107.35   | 122.37   | 137.39   | 152.42   |
|                            | 59        | 17.80   | 33.40    | 48.99    | 64.59    | 80.19    | 95.79    | 111.39   | 126.98   | 142.58   | 158.18   |
|                            | 60        | 18.47   | 34.74    | 51.01    | 67.28    | 83.56    | 99.83    | 116.10   | 132.37   | 148.64   | 164.91   |
|                            | 61        | 19.25   | 36.30    | 53.35    | 70.40    | 87.45    | 104.50   | 121.55   | 138.60   | 155.65   | 172.70   |
|                            | 62        | 20.11   | 38.02    | 55.94    | 73.85    | 91.76    | 109.67   | 127.59   | 145.50   | 163.41   | 181.32   |
|                            | 63        | 21.05   | 39.90    | 58.75    | 77.60    | 96.45    | 115.30   | 134.15   | 153.00   | 171.85   | 190.70   |
|                            | 64        | 22.05   | 41.91    | 61.76    | 81.61    | 101.46   | 121.32   | 141.17   | 161.02   | 180.88   | 200.73   |
|                            | 65        | 23.11   | 44.03    | 64.94    | 85.85    | 106.77   | 127.68   | 148.59   | 169.51   | 190.42   | 211.33   |

## Quick Facts – Level Benefit Whole Life

PRODUCT TYPE – Simplified Level Benefit Whole Life provides the full death benefit from the first day the policy is issued. To be considered for the Level Death Benefit plan, all questions on the application must be answered “no.”

ISSUE AGES – 0-80, age last birthday

### ISSUE LIMITS

Face Amounts \$10,000 - \$50,000

Ages 0-14: Male/Female – Select Non-Tobacco

Ages 15-19: Male/Female – Select Non-Tobacco, Tobacco

Face Amounts \$5,000 - \$50,000

Ages 20-65: Male/Female – Select Non-Tobacco, Tobacco

Face Amounts \$5,000 - \$25,000

Ages 66-80: Male/Female – Select Non-Tobacco, Tobacco

To qualify for the Select Non-Tobacco class, the proposed insured must not have used any form of tobacco or nicotine-based products within the last 12 months.

### Monthly Pre-authorized Premium Rates

| Issue Age | \$5,000 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 |
|-----------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|
| 66        | 24.19   | 28.58   | 32.98   | 37.38   | 41.78   | 46.17    | 50.57    | 54.97    | 59.37    | 63.76    | 68.16    |
| 67        | 25.28   | 29.90   | 34.52   | 39.13   | 43.75   | 48.36    | 52.98    | 57.60    | 62.21    | 66.83    | 71.45    |
| 68        | 26.46   | 31.31   | 36.17   | 41.02   | 45.87   | 50.72    | 55.58    | 60.43    | 65.28    | 70.13    | 74.98    |
| 69        | 27.78   | 32.90   | 38.01   | 43.13   | 48.25   | 53.36    | 58.48    | 63.60    | 68.71    | 73.83    | 78.94    |
| 70        | 29.30   | 34.72   | 40.15   | 45.57   | 50.99   | 56.41    | 61.83    | 67.25    | 72.67    | 78.09    | 83.51    |
| 71        | 30.96   | 36.72   | 42.47   | 48.22   | 53.97   | 59.73    | 65.48    | 71.23    | 76.98    | 82.74    | 88.49    |
| 72        | 32.71   | 38.82   | 44.92   | 51.02   | 57.13   | 63.23    | 69.33    | 75.43    | 81.54    | 87.64    | 93.74    |
| 73        | 34.66   | 41.16   | 47.65   | 54.14   | 60.63   | 67.13    | 73.62    | 80.11    | 86.60    | 93.10    | 99.59    |
| 74        | 36.91   | 43.85   | 50.79   | 57.73   | 64.67   | 71.61    | 78.56    | 85.50    | 92.44    | 99.38    | 106.32   |
| 75        | 39.55   | 47.02   | 54.49   | 61.96   | 69.42   | 76.89    | 84.36    | 91.83    | 99.30    | 106.77   | 114.24   |
| 76        | 42.57   | 50.64   | 58.72   | 66.79   | 74.87   | 82.94    | 91.01    | 99.09    | 107.16   | 115.24   | 123.31   |
| 77        | 45.91   | 54.66   | 63.40   | 72.14   | 80.89   | 89.63    | 98.37    | 107.11   | 115.86   | 124.60   | 133.34   |
| 78        | 49.59   | 59.07   | 68.54   | 78.02   | 87.50   | 96.98    | 106.45   | 115.93   | 125.41   | 134.89   | 144.36   |
| 79        | 53.63   | 63.91   | 74.20   | 84.48   | 94.77   | 105.05   | 115.34   | 125.63   | 135.91   | 146.20   | 156.48   |
| 80        | 58.04   | 69.21   | 80.38   | 91.55   | 102.72  | 113.89   | 125.06   | 136.23   | 147.40   | 158.57   | 169.73   |

  

| Issue Age | \$16,000 | \$17,000 | \$18,000 | \$19,000 | \$20,000 | \$21,000 | \$22,000 | \$23,000 | \$24,000 | \$25,000 |
|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 66        | 72.56    | 76.96    | 81.35    | 85.75    | 90.15    | 94.54    | 98.94    | 103.34   | 107.74   | 112.13   |
| 67        | 76.06    | 80.68    | 85.30    | 89.91    | 94.53    | 99.15    | 103.76   | 108.38   | 113.00   | 117.61   |
| 68        | 79.84    | 84.69    | 89.54    | 94.39    | 99.25    | 104.10   | 108.95   | 113.80   | 118.66   | 123.51   |
| 69        | 84.06    | 89.18    | 94.29    | 99.41    | 104.53   | 109.64   | 114.76   | 119.88   | 124.99   | 130.11   |
| 70        | 88.93    | 94.35    | 99.77    | 105.20   | 110.62   | 116.04   | 121.46   | 126.88   | 132.30   | 137.72   |
| 71        | 94.24    | 99.99    | 105.75   | 111.50   | 117.25   | 123.00   | 128.76   | 134.51   | 140.26   | 146.01   |
| 72        | 99.84    | 105.95   | 112.05   | 118.15   | 124.26   | 130.36   | 136.46   | 142.56   | 148.67   | 154.77   |
| 73        | 106.08   | 112.57   | 119.07   | 125.56   | 132.05   | 138.55   | 145.04   | 151.53   | 158.02   | 164.52   |
| 74        | 113.26   | 120.20   | 127.15   | 134.09   | 141.03   | 147.97   | 154.91   | 161.85   | 168.79   | 175.74   |
| 75        | 121.71   | 129.18   | 136.65   | 144.12   | 151.59   | 159.06   | 166.53   | 174.00   | 181.47   | 188.94   |
| 76        | 131.38   | 139.46   | 147.53   | 155.61   | 163.68   | 171.75   | 179.83   | 187.90   | 195.98   | 204.05   |
| 77        | 142.08   | 150.83   | 159.57   | 168.31   | 177.06   | 185.80   | 194.54   | 203.28   | 212.03   | 220.77   |
| 78        | 153.84   | 163.32   | 172.80   | 182.27   | 191.75   | 201.23   | 210.71   | 220.18   | 229.66   | 239.14   |
| 79        | 166.77   | 177.05   | 187.34   | 197.62   | 207.91   | 218.19   | 228.48   | 238.77   | 249.05   | 259.34   |
| 80        | 180.90   | 192.07   | 203.24   | 214.41   | 225.58   | 236.75   | 247.92   | 259.09   | 270.26   | 281.42   |

Level – Female Non-tobacco

### Monthly Pre-authorized Premium Rates

| Level – Male Tobacco | Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 |
|----------------------|-----------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 15                   | --        | 14.85   | 21.18    | 27.51    | 33.84    | 40.16    | 46.49    | 52.82    | 59.14    | 65.47    |          |
| 16                   | --        | 14.97   | 21.35    | 27.74    | 34.12    | 40.51    | 46.89    | 53.28    | 59.66    | 66.04    |          |
| 17                   | --        | 15.08   | 21.52    | 27.97    | 34.41    | 40.85    | 47.29    | 53.73    | 60.17    | 66.62    |          |
| 18                   | --        | 15.20   | 21.70    | 28.20    | 34.69    | 41.19    | 47.69    | 54.19    | 60.69    | 67.19    |          |
| 19                   | --        | 15.31   | 21.87    | 28.42    | 34.98    | 41.54    | 48.09    | 54.65    | 61.20    | 67.76    |          |
| 20                   | 8.81      | 15.43   | 22.04    | 28.65    | 35.27    | 41.88    | 48.49    | 55.11    | 61.72    | 68.33    |          |
| 21                   | 8.87      | 15.53   | 22.20    | 28.86    | 35.53    | 42.20    | 48.86    | 55.53    | 62.19    | 68.86    |          |
| 22                   | 8.92      | 15.65   | 22.37    | 29.09    | 35.82    | 42.54    | 49.26    | 55.99    | 62.71    | 69.43    |          |
| 23                   | 8.98      | 15.76   | 22.54    | 29.32    | 36.10    | 42.88    | 49.66    | 56.44    | 63.22    | 70.00    |          |
| 24                   | 9.04      | 15.88   | 22.71    | 29.55    | 36.39    | 43.23    | 50.06    | 56.90    | 63.74    | 70.58    |          |
| 25                   | 9.09      | 15.99   | 22.88    | 29.78    | 36.67    | 43.57    | 50.46    | 57.36    | 64.25    | 71.15    |          |
| 26                   | 9.27      | 16.34   | 23.41    | 30.48    | 37.55    | 44.62    | 51.70    | 58.77    | 65.84    | 72.91    |          |
| 27                   | 9.47      | 16.75   | 24.02    | 31.29    | 38.57    | 45.84    | 53.11    | 60.39    | 67.66    | 74.93    |          |
| 28                   | 9.70      | 17.20   | 24.69    | 32.19    | 39.69    | 47.19    | 54.68    | 62.18    | 69.68    | 77.18    |          |
| 29                   | 9.93      | 17.65   | 25.38    | 33.11    | 40.83    | 48.56    | 56.28    | 64.01    | 71.74    | 79.46    |          |
| 30                   | 10.16     | 18.11   | 26.07    | 34.02    | 41.98    | 49.93    | 57.89    | 65.84    | 73.80    | 81.75    |          |
| 31                   | 10.38     | 18.56   | 26.74    | 34.92    | 43.10    | 51.28    | 59.46    | 67.64    | 75.82    | 84.00    |          |
| 32                   | 10.60     | 19.01   | 27.41    | 35.82    | 44.22    | 52.62    | 61.03    | 69.43    | 77.84    | 86.24    |          |
| 33                   | 10.84     | 19.47   | 28.11    | 36.75    | 45.39    | 54.02    | 62.66    | 71.30    | 79.93    | 88.57    |          |
| 34                   | 11.09     | 19.98   | 28.86    | 37.75    | 46.64    | 55.53    | 64.42    | 73.30    | 82.19    | 91.08    |          |
| 35                   | 11.36     | 20.52   | 29.68    | 38.84    | 48.00    | 57.16    | 66.33    | 75.49    | 84.65    | 93.81    |          |
| 36                   | 11.66     | 21.11   | 30.57    | 40.02    | 49.48    | 58.93    | 68.39    | 77.84    | 87.30    | 96.76    |          |
| 37                   | 11.96     | 21.73   | 31.49    | 41.25    | 51.02    | 60.78    | 70.55    | 80.31    | 90.07    | 99.84    |          |
| 38                   | 12.30     | 22.40   | 32.49    | 42.59    | 52.69    | 62.79    | 72.89    | 82.98    | 93.08    | 103.18   |          |
| 39                   | 12.65     | 23.11   | 33.56    | 44.02    | 54.47    | 64.93    | 75.38    | 85.84    | 96.29    | 106.74   |          |
| 40                   | 13.05     | 23.90   | 34.75    | 45.60    | 56.45    | 67.30    | 78.15    | 89.00    | 99.85    | 110.70   |          |
| 41                   | 13.49     | 24.77   | 36.06    | 47.34    | 58.63    | 69.92    | 81.20    | 92.49    | 103.77   | 115.06   |          |
| 42                   | 13.96     | 25.71   | 37.47    | 49.23    | 60.98    | 72.74    | 84.50    | 96.25    | 108.01   | 119.77   |          |
| 43                   | 14.46     | 26.72   | 38.98    | 51.23    | 63.49    | 75.75    | 88.01    | 100.27   | 112.53   | 124.78   |          |
| 44                   | 14.97     | 27.75   | 40.52    | 53.29    | 66.07    | 78.84    | 91.61    | 104.39   | 117.16   | 129.93   |          |
| 45                   | 15.50     | 28.79   | 42.09    | 55.39    | 68.68    | 81.98    | 95.28    | 108.57   | 121.87   | 135.17   |          |
| 46                   | 16.02     | 29.85   | 43.67    | 57.50    | 71.32    | 85.15    | 98.97    | 112.80   | 126.62   | 140.45   |          |
| 47                   | 16.56     | 30.91   | 45.27    | 59.63    | 73.99    | 88.34    | 102.70   | 117.06   | 131.41   | 145.77   |          |
| 48                   | 17.11     | 32.02   | 46.93    | 61.85    | 76.76    | 91.67    | 106.58   | 121.49   | 136.40   | 151.32   |          |
| 49                   | 17.69     | 33.18   | 48.66    | 64.15    | 79.64    | 95.13    | 110.62   | 126.10   | 141.59   | 157.08   |          |
| 50                   | 18.30     | 34.40   | 50.50    | 66.60    | 82.70    | 98.80    | 114.90   | 131.00   | 147.10   | 163.20   |          |
| 51                   | 18.93     | 35.66   | 52.39    | 69.12    | 85.84    | 102.57   | 119.30   | 136.03   | 152.76   | 169.49   |          |
| 52                   | 19.57     | 36.93   | 54.30    | 71.67    | 89.03    | 106.40   | 123.77   | 141.13   | 158.50   | 175.87   |          |
| 53                   | 20.24     | 38.29   | 56.33    | 74.38    | 92.42    | 110.47   | 128.51   | 146.56   | 164.60   | 182.64   |          |
| 54                   | 20.98     | 39.77   | 58.55    | 77.33    | 96.12    | 114.90   | 133.69   | 152.47   | 171.25   | 190.04   |          |
| 55                   | 21.81     | 41.41   | 61.02    | 80.63    | 100.23   | 119.84   | 139.44   | 159.05   | 178.66   | 198.26   |          |
| 56                   | 22.69     | 43.18   | 63.67    | 84.16    | 104.65   | 125.14   | 145.64   | 166.13   | 186.62   | 207.11   |          |
| 57                   | 23.62     | 45.05   | 66.47    | 87.89    | 109.32   | 130.74   | 152.17   | 173.59   | 195.01   | 216.44   |          |
| 58                   | 24.64     | 47.07   | 69.51    | 91.94    | 114.38   | 136.81   | 159.25   | 181.68   | 204.12   | 226.56   |          |
| 59                   | 25.77     | 49.34   | 72.91    | 96.48    | 120.05   | 143.62   | 167.20   | 190.77   | 214.34   | 237.91   |          |
| 60                   | 27.06     | 51.91   | 76.77    | 101.62   | 126.48   | 151.33   | 176.19   | 201.04   | 225.90   | 250.76   |          |
| 61                   | 28.47     | 54.74   | 81.02    | 107.29   | 133.56   | 159.83   | 186.11   | 212.38   | 238.65   | 264.92   |          |
| 62                   | 29.99     | 57.79   | 85.58    | 113.38   | 141.17   | 168.97   | 196.76   | 224.56   | 252.35   | 280.15   |          |
| 63                   | 31.66     | 61.12   | 90.59    | 120.05   | 149.51   | 178.97   | 208.44   | 237.90   | 267.36   | 296.82   |          |
| 64                   | 33.51     | 64.82   | 96.13    | 127.44   | 158.75   | 190.06   | 221.37   | 252.68   | 283.99   | 315.30   |          |
| 65                   | 35.57     | 68.94   | 102.31   | 135.68   | 169.05   | 202.42   | 235.79   | 269.16   | 302.53   | 335.90   |          |

### Monthly Pre-authorized Premium Rates

**Level – Male Tobacco**

| Issue Age | \$5,000 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 |
|-----------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|
| 66        | 37.81   | 44.94   | 52.06   | 59.18   | 66.30   | 73.43    | 80.55    | 87.67    | 94.80    | 101.92   | 109.04   |
| 67        | 40.22   | 47.82   | 55.42   | 63.03   | 70.63   | 78.23    | 85.84    | 93.44    | 101.04   | 108.64   | 116.25   |
| 68        | 42.83   | 50.95   | 59.08   | 67.20   | 75.33   | 83.45    | 91.58    | 99.70    | 107.83   | 115.95   | 124.08   |
| 69        | 45.69   | 54.39   | 63.09   | 71.78   | 80.48   | 89.18    | 97.88    | 106.58   | 115.27   | 123.97   | 132.67   |
| 70        | 48.86   | 58.19   | 67.52   | 76.85   | 86.18   | 95.52    | 104.85   | 114.18   | 123.51   | 132.84   | 142.17   |
| 71        | 52.15   | 62.14   | 72.13   | 82.12   | 92.11   | 102.10   | 112.09   | 122.08   | 132.07   | 142.06   | 152.05   |
| 72        | 55.53   | 66.19   | 76.86   | 87.52   | 98.19   | 108.86   | 119.52   | 130.19   | 140.85   | 151.52   | 162.18   |
| 73        | 59.27   | 70.69   | 82.10   | 93.52   | 104.93  | 116.34   | 127.76   | 139.17   | 150.59   | 162.00   | 173.42   |
| 74        | 63.65   | 75.94   | 88.23   | 100.52  | 112.81  | 125.10   | 137.39   | 149.68   | 161.97   | 174.26   | 186.55   |
| 75        | 68.93   | 82.28   | 95.63   | 108.98  | 122.32  | 135.67   | 149.02   | 162.36   | 175.71   | 189.06   | 202.40   |
| 76        | 75.07   | 89.64   | 104.22  | 118.79  | 133.36  | 147.94   | 162.51   | 177.08   | 191.66   | 206.23   | 220.81   |
| 77        | 81.87   | 97.80   | 113.74  | 129.67  | 145.61  | 161.54   | 177.48   | 193.41   | 209.34   | 225.28   | 241.21   |
| 78        | 89.43   | 106.87  | 124.32  | 141.76  | 159.21  | 176.65   | 194.10   | 211.54   | 228.99   | 246.43   | 263.88   |
| 79        | 97.83   | 116.96  | 136.08  | 155.21  | 174.33  | 193.46   | 212.59   | 231.71   | 250.84   | 269.96   | 289.09   |
| 80        | 107.17  | 128.16  | 149.16  | 170.15  | 191.15  | 212.14   | 233.14   | 254.13   | 275.12   | 296.12   | 317.11   |

| Issue Age | \$16,000 | \$17,000 | \$18,000 | \$19,000 | \$20,000 | \$21,000 | \$22,000 | \$23,000 | \$24,000 | \$25,000 |
|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 66        | 116.16   | 123.29   | 130.41   | 137.53   | 144.65   | 151.78   | 158.90   | 166.02   | 173.15   | 180.27   |
| 67        | 123.85   | 131.45   | 139.06   | 146.66   | 154.26   | 161.87   | 169.47   | 177.07   | 184.68   | 192.28   |
| 68        | 132.20   | 140.33   | 148.45   | 156.58   | 164.70   | 172.83   | 180.95   | 189.08   | 197.20   | 205.33   |
| 69        | 141.37   | 150.06   | 158.76   | 167.46   | 176.16   | 184.86   | 193.55   | 202.25   | 210.95   | 219.65   |
| 70        | 151.50   | 160.84   | 170.17   | 179.50   | 188.83   | 198.16   | 207.49   | 216.82   | 226.16   | 235.49   |
| 71        | 162.04   | 172.03   | 182.02   | 192.01   | 202.00   | 211.98   | 221.97   | 231.96   | 241.95   | 251.94   |
| 72        | 172.85   | 183.52   | 194.18   | 204.85   | 215.51   | 226.18   | 236.84   | 247.51   | 258.17   | 268.84   |
| 73        | 184.83   | 196.25   | 207.66   | 219.08   | 230.49   | 241.90   | 253.32   | 264.73   | 276.15   | 287.56   |
| 74        | 198.84   | 211.13   | 223.42   | 235.71   | 248.00   | 260.29   | 272.58   | 284.87   | 297.16   | 309.45   |
| 75        | 215.75   | 229.10   | 242.45   | 255.79   | 269.14   | 282.49   | 295.83   | 309.18   | 322.53   | 335.87   |
| 76        | 235.38   | 249.95   | 264.53   | 279.10   | 293.67   | 308.25   | 322.82   | 337.39   | 351.97   | 366.54   |
| 77        | 257.15   | 273.08   | 289.01   | 304.95   | 320.88   | 336.82   | 352.75   | 368.69   | 384.62   | 400.55   |
| 78        | 281.32   | 298.77   | 316.21   | 333.66   | 351.10   | 368.55   | 385.99   | 403.44   | 420.88   | 438.33   |
| 79        | 308.21   | 327.34   | 346.47   | 365.59   | 384.72   | 403.84   | 422.97   | 442.10   | 461.22   | 480.35   |
| 80        | 338.11   | 359.10   | 380.09   | 401.09   | 422.08   | 443.08   | 464.07   | 485.07   | 506.06   | 527.05   |

### Monthly Pre-authorized Premium Rates

| Level – Female Tobacco | Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 |
|------------------------|-----------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                        | 15        | --      | 13.85    | 19.68    | 25.50    | 31.33    | 37.15    | 42.98    | 48.80    | 54.63    | 60.46    |
|                        | 16        | --      | 13.97    | 19.85    | 25.73    | 31.61    | 37.50    | 43.38    | 49.26    | 55.15    | 61.03    |
|                        | 17        | --      | 14.09    | 20.03    | 25.98    | 31.92    | 37.87    | 43.81    | 49.76    | 55.70    | 61.64    |
|                        | 18        | --      | 14.20    | 20.20    | 26.21    | 32.21    | 38.21    | 44.21    | 50.21    | 56.21    | 62.22    |
|                        | 19        | --      | 14.32    | 20.38    | 26.44    | 32.49    | 38.55    | 44.61    | 50.67    | 56.73    | 62.79    |
|                        | 20        | 8.32    | 14.43    | 20.55    | 26.66    | 32.78    | 38.90    | 45.01    | 51.13    | 57.24    | 63.36    |
|                        | 21        | 8.36    | 14.53    | 20.69    | 26.86    | 33.02    | 39.19    | 45.35    | 51.52    | 57.68    | 63.84    |
|                        | 22        | 8.40    | 14.61    | 20.81    | 27.02    | 33.22    | 39.42    | 45.63    | 51.83    | 58.04    | 64.24    |
|                        | 23        | 8.45    | 14.70    | 20.94    | 27.19    | 33.44    | 39.69    | 45.94    | 52.18    | 58.43    | 64.68    |
|                        | 24        | 8.51    | 14.82    | 21.13    | 27.44    | 33.75    | 40.06    | 46.37    | 52.68    | 58.99    | 65.30    |
|                        | 25        | 8.60    | 15.00    | 21.41    | 27.81    | 34.21    | 40.61    | 47.01    | 53.42    | 59.82    | 66.22    |
|                        | 26        | 8.73    | 15.27    | 21.80    | 28.34    | 34.87    | 41.40    | 47.94    | 54.47    | 61.01    | 67.54    |
|                        | 27        | 8.89    | 15.58    | 22.26    | 28.95    | 35.64    | 42.33    | 49.02    | 55.70    | 62.39    | 69.08    |
|                        | 28        | 9.07    | 15.94    | 22.81    | 29.67    | 36.54    | 43.41    | 50.28    | 57.15    | 64.02    | 70.88    |
|                        | 29        | 9.26    | 16.32    | 23.37    | 30.43    | 37.49    | 44.55    | 51.60    | 58.66    | 65.72    | 72.78    |
|                        | 30        | 9.45    | 16.69    | 23.94    | 31.19    | 38.43    | 45.68    | 52.93    | 60.17    | 67.42    | 74.67    |
|                        | 31        | 9.64    | 17.07    | 24.51    | 31.94    | 39.38    | 46.82    | 54.25    | 61.69    | 69.12    | 76.56    |
|                        | 32        | 9.83    | 17.46    | 25.09    | 32.72    | 40.35    | 47.98    | 55.61    | 63.24    | 70.87    | 78.50    |
|                        | 33        | 10.04   | 17.87    | 25.71    | 33.55    | 41.38    | 49.22    | 57.05    | 64.89    | 72.73    | 80.56    |
|                        | 34        | 10.26   | 18.31    | 26.37    | 34.43    | 42.48    | 50.54    | 58.59    | 66.65    | 74.71    | 82.76    |
|                        | 35        | 10.50   | 18.80    | 27.10    | 35.39    | 43.69    | 51.99    | 60.29    | 68.59    | 76.89    | 85.18    |
|                        | 36        | 10.75   | 19.31    | 27.86    | 36.41    | 44.97    | 53.52    | 62.08    | 70.63    | 79.18    | 87.74    |
|                        | 37        | 11.02   | 19.84    | 28.67    | 37.49    | 46.31    | 55.13    | 63.95    | 72.78    | 81.60    | 90.42    |
|                        | 38        | 11.31   | 20.42    | 29.54    | 38.65    | 47.76    | 56.87    | 65.99    | 75.10    | 84.21    | 93.32    |
|                        | 39        | 11.63   | 21.07    | 30.50    | 39.93    | 49.37    | 58.80    | 68.24    | 77.67    | 87.10    | 96.54    |
|                        | 40        | 11.99   | 21.79    | 31.58    | 41.38    | 51.17    | 60.97    | 70.76    | 80.56    | 90.35    | 100.14   |
|                        | 41        | 12.41   | 22.62    | 32.82    | 43.03    | 53.24    | 63.45    | 73.66    | 83.86    | 94.07    | 104.28   |
|                        | 42        | 12.87   | 23.55    | 34.22    | 44.90    | 55.57    | 66.25    | 76.92    | 87.60    | 98.27    | 108.94   |
|                        | 43        | 13.36   | 24.53    | 35.69    | 46.85    | 58.01    | 69.18    | 80.34    | 91.50    | 102.67   | 113.83   |
|                        | 44        | 13.86   | 25.52    | 37.18    | 48.84    | 60.50    | 72.16    | 83.82    | 95.48    | 107.14   | 118.80   |
|                        | 45        | 14.34   | 26.49    | 38.63    | 50.78    | 62.92    | 75.06    | 87.21    | 99.35    | 111.50   | 123.64   |
|                        | 46        | 14.81   | 27.42    | 40.03    | 52.64    | 65.25    | 77.86    | 90.47    | 103.08   | 115.69   | 128.30   |
|                        | 47        | 15.27   | 28.34    | 41.42    | 54.49    | 67.56    | 80.63    | 93.71    | 106.78   | 119.85   | 132.92   |
|                        | 48        | 15.73   | 29.27    | 42.80    | 56.34    | 69.87    | 83.41    | 96.94    | 110.48   | 124.01   | 137.54   |
|                        | 49        | 16.21   | 30.21    | 44.22    | 58.22    | 72.23    | 86.23    | 100.24   | 114.24   | 128.25   | 142.25   |
|                        | 50        | 16.69   | 31.18    | 45.67    | 60.16    | 74.65    | 89.14    | 103.62   | 118.11   | 132.60   | 147.09   |
|                        | 51        | 17.18   | 32.16    | 47.15    | 62.13    | 77.11    | 92.09    | 107.07   | 122.06   | 137.04   | 152.02   |
|                        | 52        | 17.67   | 33.15    | 48.62    | 64.10    | 79.57    | 95.05    | 110.52   | 126.00   | 141.47   | 156.95   |
|                        | 53        | 18.18   | 34.16    | 50.14    | 66.12    | 82.10    | 98.08    | 114.07   | 130.05   | 146.03   | 162.01   |
|                        | 54        | 18.71   | 35.23    | 51.74    | 68.25    | 84.77    | 101.28   | 117.79   | 134.31   | 150.82   | 167.33   |
|                        | 55        | 19.29   | 36.37    | 53.46    | 70.54    | 87.63    | 104.71   | 121.80   | 138.88   | 155.97   | 173.05   |
|                        | 56        | 19.87   | 37.55    | 55.22    | 72.90    | 90.57    | 108.25   | 125.92   | 143.60   | 161.27   | 178.95   |
|                        | 57        | 20.47   | 38.75    | 57.02    | 75.29    | 93.57    | 111.84   | 130.11   | 148.39   | 166.66   | 184.93   |
|                        | 58        | 21.11   | 40.02    | 58.93    | 77.84    | 96.76    | 115.67   | 134.58   | 153.49   | 172.40   | 191.31   |
|                        | 59        | 21.82   | 41.44    | 61.06    | 80.68    | 100.30   | 119.92   | 139.54   | 159.16   | 178.78   | 198.40   |
|                        | 60        | 22.64   | 43.08    | 63.51    | 83.95    | 104.39   | 124.83   | 145.27   | 165.70   | 186.14   | 206.58   |
|                        | 61        | 23.57   | 44.93    | 66.30    | 87.67    | 109.03   | 130.40   | 151.76   | 173.13   | 194.50   | 215.86   |
|                        | 62        | 24.59   | 46.98    | 69.37    | 91.77    | 114.16   | 136.55   | 158.94   | 181.33   | 203.72   | 226.12   |
|                        | 63        | 25.70   | 49.19    | 72.69    | 96.18    | 119.68   | 143.18   | 166.67   | 190.17   | 213.66   | 237.16   |
|                        | 64        | 26.86   | 51.52    | 76.19    | 100.85   | 125.51   | 150.17   | 174.83   | 199.50   | 224.16   | 248.82   |
|                        | 65        | 28.08   | 53.96    | 79.84    | 105.72   | 131.60   | 157.48   | 183.37   | 209.25   | 235.13   | 261.01   |

### Monthly Pre-authorized Premium Rates

| Level – Female Tobacco | Issue Age | \$5,000 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 |
|------------------------|-----------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|
|                        | 66        | 29.32   | 34.74   | 40.16   | 45.59   | 51.01   | 56.43    | 61.86    | 67.28    | 72.70    | 78.13    | 83.55    |
|                        | 67        | 30.58   | 36.25   | 41.93   | 47.60   | 53.28   | 58.95    | 64.63    | 70.30    | 75.98    | 81.65    | 87.33    |
|                        | 68        | 31.91   | 37.86   | 43.80   | 49.74   | 55.68   | 61.63    | 67.57    | 73.51    | 79.45    | 85.40    | 91.34    |
|                        | 69        | 33.38   | 39.62   | 45.86   | 52.09   | 58.33   | 64.57    | 70.80    | 77.04    | 83.28    | 89.51    | 95.75    |
|                        | 70        | 35.04   | 41.60   | 48.17   | 54.74   | 61.31   | 67.87    | 74.44    | 81.01    | 87.58    | 94.14    | 100.71   |
|                        | 71        | 36.74   | 43.65   | 50.56   | 57.46   | 64.37   | 71.28    | 78.19    | 85.10    | 92.00    | 98.91    | 105.82   |
|                        | 72        | 38.46   | 45.71   | 52.96   | 60.21   | 67.46   | 74.71    | 81.96    | 89.21    | 96.47    | 103.72   | 110.97   |
|                        | 73        | 40.39   | 48.03   | 55.67   | 63.31   | 70.95   | 78.58    | 86.22    | 93.86    | 101.50   | 109.14   | 116.78   |
|                        | 74        | 42.75   | 50.87   | 58.98   | 67.09   | 75.20   | 83.31    | 91.42    | 99.53    | 107.64   | 115.75   | 123.86   |
|                        | 75        | 45.76   | 54.47   | 63.18   | 71.89   | 80.60   | 89.31    | 98.02    | 106.73   | 115.44   | 124.16   | 132.87   |
|                        | 76        | 49.40   | 58.84   | 68.28   | 77.72   | 87.16   | 96.60    | 106.04   | 115.48   | 124.92   | 134.36   | 143.80   |
|                        | 77        | 53.54   | 63.81   | 74.07   | 84.34   | 94.61   | 104.88   | 115.15   | 125.41   | 135.68   | 145.95   | 156.22   |
|                        | 78        | 58.18   | 69.38   | 80.57   | 91.77   | 102.97  | 114.16   | 125.36   | 136.55   | 147.75   | 158.95   | 170.14   |
|                        | 79        | 63.32   | 75.54   | 87.76   | 99.99   | 112.21  | 124.43   | 136.66   | 148.88   | 161.10   | 173.32   | 185.55   |
| 80                     | 68.94     | 82.29   | 95.64   | 108.99  | 122.34  | 135.69  | 149.04   | 162.38   | 175.73   | 189.08   | 202.43   |          |

  

| Issue Age | \$16,000 | \$17,000 | \$18,000 | \$19,000 | \$20,000 | \$21,000 | \$22,000 | \$23,000 | \$24,000 | \$25,000 |
|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 66        | 88.98    | 94.40    | 99.82    | 105.25   | 110.67   | 116.09   | 121.52   | 126.94   | 132.36   | 137.79   |
| 67        | 93.00    | 98.68    | 104.35   | 110.03   | 115.70   | 121.38   | 127.05   | 132.73   | 138.40   | 144.08   |
| 68        | 97.28    | 103.22   | 109.17   | 115.11   | 121.05   | 127.00   | 132.94   | 138.88   | 144.82   | 150.77   |
| 69        | 101.98   | 108.22   | 114.46   | 120.69   | 126.93   | 133.17   | 139.40   | 145.64   | 151.88   | 158.11   |
| 70        | 107.28   | 113.85   | 120.41   | 126.98   | 133.55   | 140.12   | 146.68   | 153.25   | 159.82   | 166.39   |
| 71        | 112.73   | 119.64   | 126.54   | 133.45   | 140.36   | 147.27   | 154.18   | 161.08   | 167.99   | 174.90   |
| 72        | 118.22   | 125.47   | 132.72   | 139.97   | 147.22   | 154.48   | 161.73   | 168.98   | 176.23   | 183.48   |
| 73        | 124.41   | 132.05   | 139.69   | 147.33   | 154.97   | 162.61   | 170.24   | 177.88   | 185.52   | 193.16   |
| 74        | 131.98   | 140.09   | 148.20   | 156.31   | 164.42   | 172.53   | 180.64   | 188.75   | 196.86   | 204.97   |
| 75        | 141.58   | 150.29   | 159.00   | 167.71   | 176.42   | 185.13   | 193.84   | 202.56   | 211.27   | 219.98   |
| 76        | 153.24   | 162.68   | 172.12   | 181.56   | 191.00   | 200.43   | 209.87   | 219.31   | 228.75   | 238.19   |
| 77        | 166.49   | 176.75   | 187.02   | 197.29   | 207.56   | 217.82   | 228.09   | 238.36   | 248.63   | 258.90   |
| 78        | 181.34   | 192.54   | 203.73   | 214.93   | 226.12   | 237.32   | 248.52   | 259.71   | 270.91   | 282.11   |
| 79        | 197.77   | 209.99   | 222.22   | 234.44   | 246.66   | 258.89   | 271.11   | 283.33   | 295.56   | 307.78   |
| 80        | 215.78   | 229.13   | 242.48   | 255.83   | 269.17   | 282.52   | 295.87   | 309.22   | 322.57   | 335.92   |

## Quick Facts – Graded Benefit Whole Life

PRODUCT TYPE – Simplified Graded Benefit Whole Life is a non-participating whole life insurance policy with level, guaranteed premiums through maturity at age 121. To be considered for the Graded Death Benefit plan, the proposed insured must be able to truthfully answer “no” to the medical history questions in Sections A and B, but unable to answer “no” to the medical history questions in Section C of the application. The Graded Death Benefit plan has a reduced death benefit for the first two years the policy is in force. If death due to natural causes occurs during the first year of coverage, the benefit is limited to 40 percent of the face amount. If death due to natural causes occurs during the second year of coverage, the benefit is limited to 75 percent of the face amount. After the second year, the full face amount of the policy is payable.

ISSUE AGES – 40-80, age last birthday

### ISSUE CLASSES

Face Amounts \$5,000 - \$35,000

Ages 40-65: Male/Female – Select Non-Tobacco, Tobacco

Face Amounts \$5,000 - \$25,000

Ages 66-80: Male/Female – Select Non-Tobacco, Tobacco

To qualify for the Select Non-Tobacco class, the proposed insured must not have used any form of tobacco or nicotine-based products within the last 12 months.

### Monthly Pre-authorized Premium Rates

| Issue Age | \$5,000 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 |
|-----------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|
| 40        | 15.98   | 18.73   | 21.49   | 24.24   | 27.00   | 29.75    | 32.51    | 35.26    | 38.02    | 40.77    | 43.53    |
| 41        | 16.54   | 19.41   | 22.28   | 25.15   | 28.02   | 30.89    | 33.76    | 36.63    | 39.49    | 42.36    | 45.23    |
| 42        | 17.12   | 20.11   | 23.09   | 26.08   | 29.06   | 32.05    | 35.03    | 38.02    | 41.00    | 43.99    | 46.97    |
| 43        | 17.72   | 20.82   | 23.93   | 27.03   | 30.13   | 33.24    | 36.34    | 39.45    | 42.55    | 45.65    | 48.76    |
| 44        | 18.33   | 21.56   | 24.78   | 28.01   | 31.23   | 34.46    | 37.69    | 40.91    | 44.14    | 47.37    | 50.59    |
| 45        | 18.96   | 22.31   | 25.66   | 29.01   | 32.36   | 35.71    | 39.06    | 42.41    | 45.76    | 49.11    | 52.47    |
| 46        | 19.58   | 23.06   | 26.54   | 30.02   | 33.49   | 36.97    | 40.45    | 43.92    | 47.40    | 50.88    | 54.35    |
| 47        | 20.22   | 23.82   | 27.43   | 31.03   | 34.63   | 38.24    | 41.84    | 45.44    | 49.05    | 52.65    | 56.25    |
| 48        | 20.87   | 24.60   | 28.34   | 32.07   | 35.80   | 39.54    | 43.27    | 47.01    | 50.74    | 54.47    | 58.21    |
| 49        | 21.56   | 25.43   | 29.30   | 33.18   | 37.05   | 40.92    | 44.79    | 48.66    | 52.54    | 56.41    | 60.28    |
| 50        | 22.30   | 26.32   | 30.34   | 34.36   | 38.38   | 42.40    | 46.42    | 50.44    | 54.46    | 58.48    | 62.50    |
| 51        | 23.10   | 27.27   | 31.45   | 35.63   | 39.81   | 43.99    | 48.17    | 52.35    | 56.53    | 60.71    | 64.89    |
| 52        | 23.93   | 28.28   | 32.62   | 36.97   | 41.32   | 45.66    | 50.01    | 54.36    | 58.70    | 63.05    | 67.39    |
| 53        | 24.81   | 29.33   | 33.85   | 38.37   | 42.89   | 47.41    | 51.94    | 56.46    | 60.98    | 65.50    | 70.02    |
| 54        | 25.72   | 30.43   | 35.13   | 39.84   | 44.54   | 49.24    | 53.95    | 58.65    | 63.36    | 68.06    | 72.77    |
| 55        | 26.67   | 31.57   | 36.46   | 41.36   | 46.25   | 51.15    | 56.04    | 60.93    | 65.83    | 70.72    | 75.62    |
| 56        | 27.62   | 32.70   | 37.79   | 42.87   | 47.95   | 53.04    | 58.12    | 63.21    | 68.29    | 73.37    | 78.46    |
| 57        | 28.57   | 33.84   | 39.12   | 44.39   | 49.66   | 54.94    | 60.21    | 65.49    | 70.76    | 76.03    | 81.31    |
| 58        | 29.57   | 35.05   | 40.52   | 46.00   | 51.47   | 56.94    | 62.42    | 67.89    | 73.37    | 78.84    | 84.32    |
| 59        | 30.68   | 36.38   | 42.07   | 47.77   | 53.47   | 59.16    | 64.86    | 70.55    | 76.25    | 81.95    | 87.64    |
| 60        | 31.95   | 37.90   | 43.85   | 49.80   | 55.75   | 61.70    | 67.65    | 73.60    | 79.55    | 85.50    | 91.45    |
| 61        | 33.34   | 39.57   | 45.79   | 52.02   | 58.25   | 64.48    | 70.71    | 76.93    | 83.16    | 89.39    | 95.62    |
| 62        | 34.82   | 41.35   | 47.87   | 54.39   | 60.92   | 67.44    | 73.97    | 80.49    | 87.02    | 93.54    | 100.06   |
| 63        | 36.44   | 43.29   | 50.14   | 56.99   | 63.83   | 70.68    | 77.53    | 84.38    | 91.23    | 98.07    | 104.92   |
| 64        | 38.26   | 45.47   | 52.68   | 59.89   | 67.10   | 74.32    | 81.53    | 88.74    | 95.95    | 103.16   | 110.37   |
| 65        | 40.33   | 47.95   | 55.58   | 63.20   | 70.83   | 78.45    | 86.08    | 93.70    | 101.33   | 108.95   | 116.58   |
| 66        | 42.60   | 50.68   | 58.75   | 66.83   | 74.91   | 82.99    | 91.07    | 99.15    | 107.23   | 115.31   | 123.39   |
| 67        | 45.03   | 53.60   | 62.17   | 70.73   | 79.30   | 87.87    | 96.43    | 105.00   | 113.57   | 122.14   | 130.70   |
| 68        | 47.71   | 56.81   | 65.91   | 75.01   | 84.12   | 93.22    | 102.32   | 111.42   | 120.52   | 129.63   | 138.73   |
| 69        | 50.69   | 60.39   | 70.08   | 79.78   | 89.48   | 99.18    | 108.87   | 118.57   | 128.27   | 137.97   | 147.66   |
| 70        | 54.04   | 64.41   | 74.78   | 85.15   | 95.51   | 105.88   | 116.25   | 126.62   | 136.99   | 147.35   | 157.72   |
| 71        | 57.59   | 68.67   | 79.75   | 90.83   | 101.90  | 112.98   | 124.06   | 135.14   | 146.22   | 157.30   | 168.37   |
| 72        | 61.29   | 73.11   | 84.92   | 96.74   | 108.56  | 120.38   | 132.19   | 144.01   | 155.83   | 167.65   | 179.46   |
| 73        | 65.41   | 78.05   | 90.69   | 103.33  | 115.97  | 128.61   | 141.25   | 153.89   | 166.54   | 179.18   | 191.82   |
| 74        | 70.20   | 83.80   | 97.40   | 111.00  | 124.60  | 138.20   | 151.79   | 165.39   | 178.99   | 192.59   | 206.19   |
| 75        | 75.94   | 90.68   | 105.43  | 120.18  | 134.92  | 149.67   | 164.42   | 179.16   | 193.91   | 208.66   | 223.41   |
| 76        | 82.55   | 98.62   | 114.69  | 130.76  | 146.84  | 162.91   | 178.98   | 195.05   | 211.12   | 227.19   | 243.26   |
| 77        | 89.88   | 107.42  | 124.96  | 142.49  | 160.03  | 177.57   | 195.10   | 212.64   | 230.18   | 247.71   | 265.25   |
| 78        | 98.01   | 117.17  | 136.33  | 155.49  | 174.65  | 193.81   | 212.97   | 232.13   | 251.29   | 270.46   | 289.62   |
| 79        | 107.01  | 127.97  | 148.94  | 169.90  | 190.86  | 211.82   | 232.79   | 253.75   | 274.71   | 295.67   | 316.64   |
| 80        | 117.00  | 139.96  | 162.91  | 185.87  | 208.83  | 231.79   | 254.75   | 277.71   | 300.67   | 323.63   | 346.59   |

### Monthly Pre-authorized Premium Rates

| Graded and Modified – Male Non-tobacco | Issue Age | \$16,000 | \$17,000 | \$18,000 | \$19,000 | \$20,000 | \$21,000 | \$22,000 | \$23,000 | \$24,000 | \$25,000 |
|--|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|  | 40        | 46.28    | 49.04    | 51.80    | 54.55    | 57.31    | 60.06    | 62.82    | 65.57    | 68.33    | 71.08    |
|  | 41        | 48.10    | 50.97    | 53.84    | 56.71    | 59.58    | 62.44    | 65.31    | 68.18    | 71.05    | 73.92    |
|  | 42        | 49.96    | 52.94    | 55.93    | 58.91    | 61.90    | 64.88    | 67.87    | 70.85    | 73.84    | 76.82    |
|  | 43        | 51.86    | 54.96    | 58.07    | 61.17    | 64.28    | 67.38    | 70.48    | 73.59    | 76.69    | 79.79    |
|  | 44        | 53.82    | 57.04    | 60.27    | 63.50    | 66.72    | 69.95    | 73.17    | 76.40    | 79.63    | 82.85    |
|  | 45        | 55.82    | 59.17    | 62.52    | 65.87    | 69.22    | 72.57    | 75.92    | 79.27    | 82.62    | 85.98    |
|  | 46        | 57.83    | 61.31    | 64.78    | 68.26    | 71.74    | 75.21    | 78.69    | 82.17    | 85.65    | 89.12    |
|  | 47        | 59.86    | 63.46    | 67.06    | 70.67    | 74.27    | 77.88    | 81.48    | 85.08    | 88.69    | 92.29    |
|  | 48        | 61.94    | 65.68    | 69.41    | 73.14    | 76.88    | 80.61    | 84.34    | 88.08    | 91.81    | 95.55    |
| 49                                     | 64.15     | 68.02    | 71.90    | 75.77    | 79.64    | 83.51    | 87.38    | 91.26    | 95.13    | 99.00    |          |
| 50                                     | 66.52     | 70.54    | 74.56    | 78.58    | 82.60    | 86.62    | 90.64    | 94.66    | 98.68    | 102.70   |          |
| 51                                     | 69.07     | 73.25    | 77.42    | 81.60    | 85.78    | 89.96    | 94.14    | 98.32    | 102.50   | 106.68   |          |
| 52                                     | 71.74     | 76.09    | 80.43    | 84.78    | 89.13    | 93.47    | 97.82    | 102.17   | 106.51   | 110.86   |          |
| 53                                     | 74.54     | 79.06    | 83.59    | 88.11    | 92.63    | 97.15    | 101.67   | 106.19   | 110.71   | 115.24   |          |
| 54                                     | 77.47     | 82.18    | 86.88    | 91.59    | 96.29    | 100.99   | 105.70   | 110.40   | 115.11   | 119.81   |          |
| 55                                     | 80.51     | 85.41    | 90.30    | 95.20    | 100.09   | 104.99   | 109.88   | 114.77   | 119.67   | 124.56   |          |
| 56                                     | 83.54     | 88.62    | 93.71    | 98.79    | 103.88   | 108.96   | 114.04   | 119.13   | 124.21   | 129.29   |          |
| 57                                     | 86.58     | 91.86    | 97.13    | 102.40   | 107.68   | 112.95   | 118.22   | 123.50   | 128.77   | 134.05   |          |
| 58                                     | 89.79     | 95.27    | 100.74   | 106.22   | 111.69   | 117.16   | 122.64   | 128.11   | 133.59   | 139.06   |          |
| 59                                     | 93.34     | 99.04    | 104.73   | 110.43   | 116.12   | 121.82   | 127.52   | 133.21   | 138.91   | 144.61   |          |
| 60                                     | 97.39     | 103.34   | 109.29   | 115.24   | 121.19   | 127.14   | 133.09   | 139.04   | 144.99   | 150.94   |          |
| 61                                     | 101.84    | 108.07   | 114.30   | 120.53   | 126.76   | 132.98   | 139.21   | 145.44   | 151.67   | 157.89   |          |
| 62                                     | 106.59    | 113.11   | 119.64   | 126.16   | 132.69   | 139.21   | 145.74   | 152.26   | 158.78   | 165.31   |          |
| 63                                     | 111.77    | 118.62   | 125.47   | 132.32   | 139.16   | 146.01   | 152.86   | 159.71   | 166.56   | 173.40   |          |
| 64                                     | 117.59    | 124.80   | 132.01   | 139.22   | 146.43   | 153.64   | 160.86   | 168.07   | 175.28   | 182.49   |          |
| 65                                     | 124.20    | 131.83   | 139.45   | 147.08   | 154.70   | 162.33   | 169.95   | 177.58   | 185.20   | 192.83   |          |
| 66                                     | 131.47    | 139.55   | 147.63   | 155.71   | 163.79   | 171.86   | 179.94   | 188.02   | 196.10   | 204.18   |          |
| 67                                     | 139.27    | 147.84   | 156.40   | 164.97   | 173.54   | 182.10   | 190.67   | 199.24   | 207.80   | 216.37   |          |
| 68                                     | 147.83    | 156.93   | 166.03   | 175.13   | 184.24   | 193.34   | 202.44   | 211.54   | 220.64   | 229.75   |          |
| 69                                     | 157.36    | 167.06   | 176.76   | 186.45   | 196.15   | 205.85   | 215.55   | 225.24   | 234.94   | 244.64   |          |
| 70                                     | 168.09    | 178.46   | 188.83   | 199.20   | 209.56   | 219.93   | 230.30   | 240.67   | 251.04   | 261.40   |          |
| 71                                     | 179.45    | 190.53   | 201.61   | 212.69   | 223.77   | 234.84   | 245.92   | 257.00   | 268.08   | 279.16   |          |
| 72                                     | 191.28    | 203.10   | 214.92   | 226.73   | 238.55   | 250.37   | 262.19   | 274.00   | 285.82   | 297.64   |          |
| 73                                     | 204.46    | 217.10   | 229.74   | 242.38   | 255.02   | 267.67   | 280.31   | 292.95   | 305.59   | 318.23   |          |
| 74                                     | 219.79    | 233.39   | 246.99   | 260.59   | 274.19   | 287.79   | 301.39   | 314.99   | 328.59   | 342.19   |          |
| 75                                     | 238.15    | 252.90   | 267.65   | 282.39   | 297.14   | 311.89   | 326.63   | 341.38   | 356.13   | 370.88   |          |
| 76                                     | 259.33    | 275.40   | 291.47   | 307.54   | 323.61   | 339.68   | 355.75   | 371.82   | 387.89   | 403.96   |          |
| 77                                     | 282.79    | 300.32   | 317.86   | 335.40   | 352.93   | 370.47   | 388.01   | 405.54   | 423.08   | 440.62   |          |
| 78                                     | 308.78    | 327.94   | 347.10   | 366.26   | 385.42   | 404.58   | 423.74   | 442.91   | 462.07   | 481.23   |          |
| 79                                     | 337.60    | 358.56   | 379.52   | 400.49   | 421.45   | 442.41   | 463.37   | 484.34   | 505.30   | 526.26   |          |
| 80                                     | 369.55    | 392.51   | 415.47   | 438.42   | 461.38   | 484.34   | 507.30   | 530.26   | 553.22   | 576.18   |          |

| Graded – Male Non-tobacco | Issue Age | \$26,000 | \$27,000 | \$28,000 | \$29,000 | \$30,000 | \$31,000 | \$32,000 | \$33,000 | \$34,000 | \$35,000 |
|---------------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                           | 40        | 73.84    | 76.59    | 79.35    | 82.10    | 84.86    | 87.61    | 90.37    | 93.12    | 95.88    | 98.63    |
|                           | 41        | 76.79    | 79.66    | 82.53    | 85.40    | 88.26    | 91.13    | 94.00    | 96.87    | 99.74    | 102.61   |
|                           | 42        | 79.81    | 82.79    | 85.78    | 88.76    | 91.75    | 94.73    | 97.72    | 100.70   | 103.69   | 106.67   |
|                           | 43        | 82.90    | 86.00    | 89.11    | 92.21    | 95.31    | 98.42    | 101.52   | 104.62   | 107.73   | 110.83   |
|                           | 44        | 86.08    | 89.30    | 92.53    | 95.76    | 98.98    | 102.21   | 105.43   | 108.66   | 111.89   | 115.11   |
|                           | 45        | 89.33    | 92.68    | 96.03    | 99.38    | 102.73   | 106.08   | 109.43   | 112.78   | 116.14   | 119.49   |
|                           | 46        | 92.60    | 96.08    | 99.55    | 103.03   | 106.51   | 109.98   | 113.46   | 116.94   | 120.41   | 123.89   |
|                           | 47        | 95.89    | 99.50    | 103.10   | 106.70   | 110.31   | 113.91   | 117.52   | 121.12   | 124.72   | 128.33   |
|                           | 48        | 99.28    | 103.01   | 106.75   | 110.48   | 114.22   | 117.95   | 121.68   | 125.42   | 129.15   | 132.88   |
|                           | 49        | 102.87   | 106.74   | 110.62   | 114.49   | 118.36   | 122.23   | 126.10   | 129.98   | 133.85   | 137.72   |
|                           | 50        | 106.72   | 110.74   | 114.76   | 118.78   | 122.80   | 126.82   | 130.83   | 134.85   | 138.87   | 142.89   |
|                           | 51        | 110.86   | 115.04   | 119.22   | 123.39   | 127.57   | 131.75   | 135.93   | 140.11   | 144.29   | 148.47   |
|                           | 52        | 115.20   | 119.55   | 123.90   | 128.24   | 132.59   | 136.94   | 141.28   | 145.63   | 149.97   | 154.32   |
|                           | 53        | 119.76   | 124.28   | 128.80   | 133.32   | 137.84   | 142.36   | 146.89   | 151.41   | 155.93   | 160.45   |
|                           | 54        | 124.52   | 129.22   | 133.93   | 138.63   | 143.33   | 148.04   | 152.74   | 157.45   | 162.15   | 166.86   |
| 55                        | 129.46    | 134.35   | 139.25   | 144.14   | 149.04   | 153.93   | 158.83   | 163.72   | 168.62   | 173.51   |          |
| 56                        | 134.38    | 139.46   | 144.55   | 149.63   | 154.71   | 159.80   | 164.88   | 169.96   | 175.05   | 180.13   |          |
| 57                        | 139.32    | 144.59   | 149.87   | 155.14   | 160.42   | 165.69   | 170.96   | 176.24   | 181.51   | 186.78   |          |
| 58                        | 144.54    | 150.01   | 155.49   | 160.96   | 166.43   | 171.91   | 177.38   | 182.86   | 188.33   | 193.81   |          |
| 59                        | 150.30    | 156.00   | 161.69   | 167.39   | 173.09   | 178.78   | 184.48   | 190.18   | 195.87   | 201.57   |          |
| 60                        | 156.89    | 162.84   | 168.79   | 174.74   | 180.69   | 186.64   | 192.59   | 198.54   | 204.49   | 210.44   |          |
| 61                        | 164.12    | 170.35   | 176.58   | 182.81   | 189.03   | 195.26   | 201.49   | 207.72   | 213.94   | 220.17   |          |
| 62                        | 171.83    | 178.36   | 184.88   | 191.41   | 197.93   | 204.45   | 210.98   | 217.50   | 224.03   | 230.55   |          |
| 63                        | 180.25    | 187.10   | 193.95   | 200.80   | 207.64   | 214.49   | 221.34   | 228.19   | 235.04   | 241.89   |          |
| 64                        | 189.70    | 196.91   | 204.12   | 211.34   | 218.55   | 225.76   | 232.97   | 240.18   | 247.39   | 254.61   |          |
| 65                        | 200.46    | 208.08   | 215.71   | 223.33   | 230.96   | 238.58   | 246.21   | 253.83   | 261.46   | 269.08   |          |

## Quick Facts – Modified Benefit Whole Life

PRODUCT TYPE – Simplified Modified Benefit Whole Life is a non-participating whole life insurance policy with level, guaranteed premiums through maturity at age 121. To be considered for the Modified Death Benefit plan, the proposed insured must be able to truthfully answer “no” to the medical history questions in Section A, but unable to answer “no” to the medical history questions in Section B and Section C of the application. The Modified Death Benefit plan has a reduced death benefit for the first two years of coverage. For death due to natural causes, the benefit is limited to 110 percent of premiums paid. After the second year, the full face amount of the policy is payable.

ISSUE AGES – 40-80, age last birthday

### ISSUE CLASSES

Face Amounts \$5,000 - \$25,000

Ages 40-80: Male/Female – Select Non-Tobacco, Tobacco

To qualify for the Select Non-Tobacco class, the proposed insured must not have used any form of tobacco or nicotine-based products within the last 12 months.

### Monthly Pre-authorized Premium Rates

| Issue Age | \$5,000 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 |
|-----------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|
| 40        | 14.58   | 17.05   | 19.53   | 22.00   | 24.48   | 26.95    | 29.43    | 31.91    | 34.38    | 36.86    | 39.33    |
| 41        | 15.12   | 17.71   | 20.29   | 22.88   | 25.46   | 28.05    | 30.63    | 33.21    | 35.80    | 38.38    | 40.97    |
| 42        | 15.67   | 18.36   | 21.06   | 23.75   | 26.44   | 29.14    | 31.83    | 34.52    | 37.22    | 39.91    | 42.61    |
| 43        | 16.21   | 19.01   | 21.81   | 24.62   | 27.42   | 30.22    | 33.02    | 35.82    | 38.62    | 41.43    | 44.23    |
| 44        | 16.75   | 19.66   | 22.56   | 25.47   | 28.38   | 31.29    | 34.20    | 37.11    | 40.02    | 42.93    | 45.84    |
| 45        | 17.28   | 20.29   | 23.31   | 26.33   | 29.34   | 32.36    | 35.37    | 38.39    | 41.40    | 44.42    | 47.44    |
| 46        | 17.80   | 20.92   | 24.04   | 27.16   | 30.28   | 33.40    | 36.53    | 39.65    | 42.77    | 45.89    | 49.01    |
| 47        | 18.31   | 21.53   | 24.75   | 27.97   | 31.20   | 34.42    | 37.64    | 40.86    | 44.08    | 47.30    | 50.53    |
| 48        | 18.82   | 22.14   | 25.47   | 28.79   | 32.11   | 35.44    | 38.76    | 42.09    | 45.41    | 48.73    | 52.06    |
| 49        | 19.34   | 22.77   | 26.20   | 29.63   | 33.06   | 36.48    | 39.91    | 43.34    | 46.77    | 50.20    | 53.63    |
| 50        | 19.89   | 23.43   | 26.96   | 30.50   | 34.04   | 37.58    | 41.11    | 44.65    | 48.19    | 51.73    | 55.26    |
| 51        | 20.45   | 24.10   | 27.75   | 31.40   | 35.05   | 38.70    | 42.35    | 46.00    | 49.65    | 53.30    | 56.95    |
| 52        | 21.02   | 24.78   | 28.55   | 32.31   | 36.07   | 39.84    | 43.60    | 47.37    | 51.13    | 54.89    | 58.66    |
| 53        | 21.61   | 25.49   | 29.37   | 33.25   | 37.14   | 41.02    | 44.90    | 48.78    | 52.66    | 56.54    | 60.43    |
| 54        | 22.22   | 26.23   | 30.23   | 34.24   | 38.24   | 42.25    | 46.25    | 50.26    | 54.26    | 58.27    | 62.27    |
| 55        | 22.88   | 27.02   | 31.16   | 35.30   | 39.43   | 43.57    | 47.71    | 51.84    | 55.98    | 60.12    | 64.25    |
| 56        | 23.57   | 27.84   | 32.11   | 36.39   | 40.66   | 44.93    | 49.21    | 53.48    | 57.75    | 62.03    | 66.30    |
| 57        | 24.26   | 28.67   | 33.09   | 37.50   | 41.91   | 46.32    | 50.74    | 55.15    | 59.56    | 63.97    | 68.38    |
| 58        | 25.00   | 29.56   | 34.12   | 38.68   | 43.24   | 47.80    | 52.36    | 56.92    | 61.48    | 66.04    | 70.60    |
| 59        | 25.81   | 30.53   | 35.25   | 39.98   | 44.70   | 49.42    | 54.14    | 58.86    | 63.59    | 68.31    | 73.03    |
| 60        | 26.71   | 31.61   | 36.52   | 41.42   | 46.32   | 51.22    | 56.13    | 61.03    | 65.93    | 70.83    | 75.74    |
| 61        | 27.69   | 32.79   | 37.89   | 42.99   | 48.09   | 53.19    | 58.29    | 63.38    | 68.48    | 73.58    | 78.68    |
| 62        | 28.73   | 34.04   | 39.34   | 44.65   | 49.96   | 55.26    | 60.57    | 65.88    | 71.18    | 76.49    | 81.80    |
| 63        | 29.86   | 35.40   | 40.93   | 46.46   | 51.99   | 57.53    | 63.06    | 68.59    | 74.12    | 79.66    | 85.19    |
| 64        | 31.10   | 36.88   | 42.67   | 48.45   | 54.23   | 60.01    | 65.79    | 71.57    | 77.35    | 83.13    | 88.91    |
| 65        | 32.49   | 38.55   | 44.61   | 50.66   | 56.72   | 62.78    | 68.84    | 74.90    | 80.95    | 87.01    | 93.07    |
| 66        | 33.95   | 40.31   | 46.66   | 53.01   | 59.36   | 65.71    | 72.06    | 78.41    | 84.76    | 91.11    | 97.46    |
| 67        | 35.48   | 42.14   | 48.79   | 55.45   | 62.11   | 68.76    | 75.42    | 82.08    | 88.73    | 95.39    | 102.04   |
| 68        | 37.17   | 44.16   | 51.15   | 58.15   | 65.14   | 72.13    | 79.13    | 86.12    | 93.11    | 100.11   | 107.10   |
| 69        | 39.10   | 46.48   | 53.86   | 61.24   | 68.62   | 76.00    | 83.38    | 90.76    | 98.14    | 105.52   | 112.90   |
| 70        | 41.38   | 49.21   | 57.05   | 64.88   | 72.72   | 80.56    | 88.39    | 96.23    | 104.06   | 111.90   | 119.73   |
| 71        | 43.88   | 52.22   | 60.55   | 68.89   | 77.23   | 85.56    | 93.90    | 102.23   | 110.57   | 118.91   | 127.24   |
| 72        | 46.55   | 55.42   | 64.29   | 73.16   | 82.03   | 90.90    | 99.76    | 108.63   | 117.50   | 126.37   | 135.24   |
| 73        | 49.55   | 59.02   | 68.49   | 77.96   | 87.44   | 96.91    | 106.38   | 115.85   | 125.32   | 134.79   | 144.26   |
| 74        | 53.08   | 63.26   | 73.43   | 83.61   | 93.79   | 103.96   | 114.14   | 124.32   | 134.49   | 144.67   | 154.84   |
| 75        | 57.31   | 68.33   | 79.35   | 90.38   | 101.40  | 112.42   | 123.44   | 134.46   | 145.49   | 156.51   | 167.53   |
| 76        | 62.20   | 74.20   | 86.20   | 98.20   | 110.21  | 122.21   | 134.21   | 146.21   | 158.21   | 170.21   | 182.21   |
| 77        | 67.64   | 80.73   | 93.82   | 106.91  | 119.99  | 133.08   | 146.17   | 159.26   | 172.35   | 185.44   | 198.52   |
| 78        | 73.67   | 87.97   | 102.26  | 116.56  | 130.85  | 145.15   | 159.44   | 173.74   | 188.03   | 202.33   | 216.62   |
| 79        | 80.37   | 96.00   | 111.63  | 127.27  | 142.90  | 158.53   | 174.17   | 189.80   | 205.43   | 221.06   | 236.70   |
| 80        | 87.77   | 104.88  | 121.99  | 139.11  | 156.22  | 173.33   | 190.45   | 207.56   | 224.67   | 241.79   | 258.90   |

Graded and Modified – Female Non-tobacco

### Monthly Pre-authorized Premium Rates

| Graded and Modified – Female Non-tobacco | Issue Age | \$16,000 | \$17,000 | \$18,000 | \$19,000 | \$20,000 | \$21,000 | \$22,000 | \$23,000 | \$24,000 | \$25,000 |
|--|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|  | 40        | 41.81    | 44.28    | 46.76    | 49.23    | 51.71    | 54.18    | 56.66    | 59.14    | 61.61    | 64.09    |
|  | 41        | 43.55    | 46.14    | 48.72    | 51.31    | 53.89    | 56.48    | 59.06    | 61.64    | 64.23    | 66.81    |
|  | 42        | 45.30    | 47.99    | 50.69    | 53.38    | 56.07    | 58.77    | 61.46    | 64.15    | 66.85    | 69.54    |
|  | 43        | 47.03    | 49.83    | 52.63    | 55.44    | 58.24    | 61.04    | 63.84    | 66.64    | 69.45    | 72.25    |
|  | 44        | 48.75    | 51.66    | 54.57    | 57.48    | 60.39    | 63.29    | 66.20    | 69.11    | 72.02    | 74.93    |
|  | 45        | 50.45    | 53.47    | 56.48    | 59.50    | 62.52    | 65.53    | 68.55    | 71.56    | 74.58    | 77.59    |
|  | 46        | 52.13    | 55.25    | 58.37    | 61.49    | 64.61    | 67.73    | 70.85    | 73.97    | 77.09    | 80.21    |
|  | 47        | 53.75    | 56.97    | 60.19    | 63.41    | 66.63    | 69.86    | 73.08    | 76.30    | 79.52    | 82.74    |
|  | 48        | 55.38    | 58.70    | 62.03    | 65.35    | 68.68    | 72.00    | 75.32    | 78.65    | 81.97    | 85.29    |
|  | 49        | 57.06    | 60.48    | 63.91    | 67.34    | 70.77    | 74.20    | 77.63    | 81.06    | 84.48    | 87.91    |
| 50                                       | 58.80     | 62.34    | 65.88    | 69.41    | 72.95    | 76.49    | 80.03    | 83.56    | 87.10    | 90.64    |          |
| 51                                       | 60.60     | 64.25    | 67.90    | 71.55    | 75.20    | 78.86    | 82.51    | 86.16    | 89.81    | 93.46    |          |
| 52                                       | 62.42     | 66.18    | 69.95    | 73.71    | 77.48    | 81.24    | 85.00    | 88.77    | 92.53    | 96.29    |          |
| 53                                       | 64.31     | 68.19    | 72.07    | 75.95    | 79.83    | 83.72    | 87.60    | 91.48    | 95.36    | 99.24    |          |
| 54                                       | 66.28     | 70.28    | 74.29    | 78.29    | 82.30    | 86.30    | 90.31    | 94.31    | 98.32    | 102.32   |          |
| 55                                       | 68.39     | 72.53    | 76.66    | 80.80    | 84.94    | 89.07    | 93.21    | 97.35    | 101.49   | 105.62   |          |
| 56                                       | 70.57     | 74.85    | 79.12    | 83.39    | 87.67    | 91.94    | 96.21    | 100.49   | 104.76   | 109.03   |          |
| 57                                       | 72.80     | 77.21    | 81.62    | 86.03    | 90.45    | 94.86    | 99.27    | 103.68   | 108.10   | 112.51   |          |
| 58                                       | 75.16     | 79.72    | 84.28    | 88.84    | 93.40    | 97.96    | 102.52   | 107.08   | 111.64   | 116.20   |          |
| 59                                       | 77.75     | 82.48    | 87.20    | 91.92    | 96.64    | 101.36   | 106.09   | 110.81   | 115.53   | 120.25   |          |
| 60                                       | 80.64     | 85.54    | 90.44    | 95.35    | 100.25   | 105.15   | 110.05   | 114.96   | 119.86   | 124.76   |          |
| 61                                       | 83.78     | 88.88    | 93.98    | 99.08    | 104.17   | 109.27   | 114.37   | 119.47   | 124.57   | 129.67   |          |
| 62                                       | 87.10     | 92.41    | 97.72    | 103.02   | 108.33   | 113.63   | 118.94   | 124.25   | 129.55   | 134.86   |          |
| 63                                       | 90.72     | 96.25    | 101.79   | 107.32   | 112.85   | 118.38   | 123.92   | 129.45   | 134.98   | 140.51   |          |
| 64                                       | 94.69     | 100.47   | 106.25   | 112.03   | 117.81   | 123.60   | 129.38   | 135.16   | 140.94   | 146.72   |          |
| 65                                       | 99.13     | 105.18   | 111.24   | 117.30   | 123.36   | 129.42   | 135.47   | 141.53   | 147.59   | 153.65   |          |
| 66                                       | 103.82    | 110.17   | 116.52   | 122.87   | 129.22   | 135.57   | 141.92   | 148.27   | 154.62   | 160.97   |          |
| 67                                       | 108.70    | 115.36   | 122.01   | 128.67   | 135.33   | 141.98   | 148.64   | 155.30   | 161.95   | 168.61   |          |
| 68                                       | 114.09    | 121.09   | 128.08   | 135.07   | 142.07   | 149.06   | 156.05   | 163.05   | 170.04   | 177.03   |          |
| 69                                       | 120.27    | 127.65   | 135.03   | 142.41   | 149.79   | 157.17   | 164.55   | 171.93   | 179.31   | 186.69   |          |
| 70                                       | 127.57    | 135.40   | 143.24   | 151.07   | 158.91   | 166.75   | 174.58   | 182.42   | 190.25   | 198.09   |          |
| 71                                       | 135.58    | 143.92   | 152.25   | 160.59   | 168.92   | 177.26   | 185.60   | 193.93   | 202.27   | 210.61   |          |
| 72                                       | 144.11    | 152.98   | 161.85   | 170.72   | 179.59   | 188.46   | 197.33   | 206.20   | 215.07   | 223.94   |          |
| 73                                       | 153.73    | 163.20   | 172.67   | 182.14   | 191.61   | 201.08   | 210.55   | 220.02   | 229.49   | 238.96   |          |
| 74                                       | 165.02    | 175.20   | 185.37   | 195.55   | 205.73   | 215.90   | 226.08   | 236.26   | 246.43   | 256.61   |          |
| 75                                       | 178.55    | 189.57   | 200.60   | 211.62   | 222.64   | 233.66   | 244.68   | 255.71   | 266.73   | 277.75   |          |
| 76                                       | 194.21    | 206.21   | 218.21   | 230.21   | 242.21   | 254.21   | 266.21   | 278.21   | 290.21   | 302.21   |          |
| 77                                       | 211.61    | 224.70   | 237.79   | 250.88   | 263.96   | 277.05   | 290.14   | 303.23   | 316.32   | 329.41   |          |
| 78                                       | 230.92    | 245.21   | 259.50   | 273.80   | 288.09   | 302.39   | 316.68   | 330.98   | 345.27   | 359.57   |          |
| 79                                       | 252.33    | 267.96   | 283.60   | 299.23   | 314.86   | 330.50   | 346.13   | 361.76   | 377.40   | 393.03   |          |
| 80                                       | 276.01    | 293.13   | 310.24   | 327.35   | 344.47   | 361.58   | 378.69   | 395.81   | 412.92   | 430.03   |          |

| Graded – Female Non-tobacco | Issue Age | \$26,000 | \$27,000 | \$28,000 | \$29,000 | \$30,000 | \$31,000 | \$32,000 | \$33,000 | \$34,000 | \$35,000 |
|-----------------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                             | 40        | 66.56    | 69.04    | 71.51    | 73.99    | 76.46    | 78.94    | 81.41    | 83.89    | 86.36    | 88.84    |
|                             | 41        | 69.40    | 71.98    | 74.57    | 77.15    | 79.74    | 82.32    | 84.91    | 87.49    | 90.08    | 92.66    |
|                             | 42        | 72.24    | 74.93    | 77.62    | 80.32    | 83.01    | 85.70    | 88.40    | 91.09    | 93.79    | 96.48    |
|                             | 43        | 75.05    | 77.85    | 80.65    | 83.46    | 86.26    | 89.06    | 91.86    | 94.66    | 97.47    | 100.27   |
|                             | 44        | 77.84    | 80.75    | 83.66    | 86.57    | 89.48    | 92.39    | 95.30    | 98.21    | 101.12   | 104.02   |
|                             | 45        | 80.61    | 83.63    | 86.64    | 89.66    | 92.67    | 95.69    | 98.70    | 101.72   | 104.74   | 107.75   |
|                             | 46        | 83.33    | 86.45    | 89.57    | 92.69    | 95.81    | 98.93    | 102.06   | 105.18   | 108.30   | 111.42   |
|                             | 47        | 85.96    | 89.19    | 92.41    | 95.63    | 98.85    | 102.07   | 105.29   | 108.52   | 111.74   | 114.96   |
|                             | 48        | 88.62    | 91.94    | 95.27    | 98.59    | 101.91   | 105.24   | 108.56   | 111.88   | 115.21   | 118.53   |
|                             | 49        | 91.34    | 94.77    | 98.20    | 101.63   | 105.05   | 108.48   | 111.91   | 115.34   | 118.77   | 122.20   |
|                             | 50        | 94.18    | 97.72    | 101.25   | 104.79   | 108.33   | 111.87   | 115.40   | 118.94   | 122.48   | 126.02   |
|                             | 51        | 97.11    | 100.76   | 104.41   | 108.06   | 111.71   | 115.36   | 119.01   | 122.66   | 126.31   | 129.96   |
|                             | 52        | 100.06   | 103.82   | 107.59   | 111.35   | 115.11   | 118.88   | 122.64   | 126.40   | 130.17   | 133.93   |
|                             | 53        | 103.12   | 107.01   | 110.89   | 114.77   | 118.65   | 122.53   | 126.41   | 130.30   | 134.18   | 138.06   |
|                             | 54        | 106.33   | 110.33   | 114.34   | 118.34   | 122.35   | 126.35   | 130.36   | 134.36   | 138.37   | 142.37   |
| 55                          | 109.76    | 113.90   | 118.03   | 122.17   | 126.31   | 130.44   | 134.58   | 138.72   | 142.85   | 146.99   |          |
| 56                          | 113.31    | 117.58   | 121.85   | 126.13   | 130.40   | 134.67   | 138.94   | 143.22   | 147.49   | 151.76   |          |
| 57                          | 116.92    | 121.33   | 125.74   | 130.16   | 134.57   | 138.98   | 143.39   | 147.81   | 152.22   | 156.63   |          |
| 58                          | 120.76    | 125.32   | 129.88   | 134.44   | 139.00   | 143.56   | 148.13   | 152.69   | 157.25   | 161.81   |          |
| 59                          | 124.97    | 129.70   | 134.42   | 139.14   | 143.86   | 148.58   | 153.31   | 158.03   | 162.75   | 167.47   |          |
| 60                          | 129.66    | 134.57   | 139.47   | 144.37   | 149.27   | 154.18   | 159.08   | 163.98   | 168.88   | 173.79   |          |
| 61                          | 134.77    | 139.87   | 144.96   | 150.06   | 155.16   | 160.26   | 165.36   | 170.46   | 175.56   | 180.66   |          |
| 62                          | 140.17    | 145.47   | 150.78   | 156.09   | 161.39   | 166.70   | 172.00   | 177.31   | 182.62   | 187.92   |          |
| 63                          | 146.05    | 151.58   | 157.11   | 162.64   | 168.18   | 173.71   | 179.24   | 184.77   | 190.31   | 195.84   |          |
| 64                          | 152.50    | 158.28   | 164.06   | 169.84   | 175.62   | 181.40   | 187.18   | 192.96   | 198.74   | 204.53   |          |
| 65                          | 159.71    | 165.76   | 171.82   | 177.88   | 183.94   | 190.00   | 196.05   | 202.11   | 208.17   | 214.23   |          |

### Monthly Pre-authorized Premium Rates

| Graded and Modified – Male Tobacco | Issue Age | \$5,000 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 |
|------------------------------------|-----------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|
| 40                                 | 19.37     | 22.80   | 26.24   | 29.67   | 33.10   | 36.54   | 39.97    | 43.41    | 46.84    | 50.27    | 53.71    |          |
| 41                                 | 20.13     | 23.71   | 27.30   | 30.88   | 34.47   | 38.05   | 41.64    | 45.22    | 48.81    | 52.39    | 55.98    |          |
| 42                                 | 20.91     | 24.66   | 28.40   | 32.14   | 35.88   | 39.63   | 43.37    | 47.11    | 50.85    | 54.60    | 58.34    |          |
| 43                                 | 21.72     | 25.63   | 29.53   | 33.44   | 37.34   | 41.25   | 45.15    | 49.05    | 52.96    | 56.86    | 60.77    |          |
| 44                                 | 22.56     | 26.63   | 30.70   | 34.77   | 38.85   | 42.92   | 46.99    | 51.06    | 55.13    | 59.20    | 63.28    |          |
| 45                                 | 23.42     | 27.67   | 31.91   | 36.15   | 40.40   | 44.64   | 48.89    | 53.13    | 57.38    | 61.62    | 65.86    |          |
| 46                                 | 24.29     | 28.71   | 33.13   | 37.55   | 41.97   | 46.38   | 50.80    | 55.22    | 59.64    | 64.06    | 68.48    |          |
| 47                                 | 25.18     | 29.77   | 34.37   | 38.96   | 43.56   | 48.15   | 52.75    | 57.34    | 61.94    | 66.54    | 71.13    |          |
| 48                                 | 26.10     | 30.88   | 35.65   | 40.43   | 45.21   | 49.99   | 54.77    | 59.55    | 64.33    | 69.11    | 73.89    |          |
| 49                                 | 27.07     | 32.04   | 37.02   | 41.99   | 46.96   | 51.94   | 56.91    | 61.89    | 66.86    | 71.83    | 76.81    |          |
| 50                                 | 28.13     | 33.32   | 38.50   | 43.69   | 48.87   | 54.06   | 59.24    | 64.43    | 69.62    | 74.80    | 79.99    |          |
| 51                                 | 29.27     | 34.68   | 40.10   | 45.51   | 50.92   | 56.34   | 61.75    | 67.17    | 72.58    | 77.99    | 83.41    |          |
| 52                                 | 30.47     | 36.12   | 41.78   | 47.43   | 53.09   | 58.74   | 64.39    | 70.05    | 75.70    | 81.36    | 87.01    |          |
| 53                                 | 31.74     | 37.64   | 43.55   | 49.46   | 55.37   | 61.27   | 67.18    | 73.09    | 79.00    | 84.90    | 90.81    |          |
| 54                                 | 33.08     | 39.26   | 45.43   | 51.61   | 57.78   | 63.96   | 70.13    | 76.31    | 82.49    | 88.66    | 94.84    |          |
| 55                                 | 34.50     | 40.96   | 47.42   | 53.88   | 60.34   | 66.80   | 73.26    | 79.72    | 86.18    | 92.64    | 99.10    |          |
| 56                                 | 35.95     | 42.70   | 49.45   | 56.20   | 62.95   | 69.70   | 76.45    | 83.20    | 89.94    | 96.69    | 103.44   |          |
| 57                                 | 37.42     | 44.46   | 51.50   | 58.55   | 65.59   | 72.64   | 79.68    | 86.72    | 93.77    | 100.81   | 107.85   |          |
| 58                                 | 38.99     | 46.35   | 53.70   | 61.06   | 68.42   | 75.78   | 83.13    | 90.49    | 97.85    | 105.21   | 112.57   |          |
| 59                                 | 40.73     | 48.44   | 56.14   | 63.85   | 71.56   | 79.26   | 86.97    | 94.67    | 102.38   | 110.09   | 117.79   |          |
| 60                                 | 42.72     | 50.82   | 58.93   | 67.03   | 75.14   | 83.24   | 91.34    | 99.45    | 107.55   | 115.65   | 123.76   |          |
| 61                                 | 44.92     | 53.47   | 62.01   | 70.56   | 79.10   | 87.65   | 96.19    | 104.74   | 113.28   | 121.83   | 130.37   |          |
| 62                                 | 47.30     | 56.31   | 65.33   | 74.35   | 83.37   | 92.39   | 101.41   | 110.43   | 119.45   | 128.47   | 137.49   |          |
| 63                                 | 49.88     | 59.41   | 68.95   | 78.49   | 88.02   | 97.56   | 107.09   | 116.63   | 126.16   | 135.70   | 145.24   |          |
| 64                                 | 52.72     | 62.82   | 72.93   | 83.03   | 93.14   | 103.24  | 113.35   | 123.45   | 133.55   | 143.66   | 153.76   |          |
| 65                                 | 55.86     | 66.59   | 77.32   | 88.05   | 98.78   | 109.52  | 120.25   | 130.98   | 141.71   | 152.44   | 163.17   |          |
| 66                                 | 59.18     | 70.58   | 81.97   | 93.37   | 104.76  | 116.16  | 127.56   | 138.95   | 150.35   | 161.74   | 173.14   |          |
| 67                                 | 62.66     | 74.75   | 86.84   | 98.94   | 111.03  | 123.12  | 135.21   | 147.30   | 159.40   | 171.49   | 183.58   |          |
| 68                                 | 66.47     | 79.32   | 92.17   | 105.03  | 117.88  | 130.73  | 143.59   | 156.44   | 169.29   | 182.15   | 195.00   |          |
| 69                                 | 70.77     | 84.48   | 98.20   | 111.91  | 125.63  | 139.34  | 153.05   | 166.77   | 180.48   | 194.19   | 207.91   |          |
| 70                                 | 75.75     | 90.46   | 105.16  | 119.87  | 134.58  | 149.29  | 164.00   | 178.71   | 193.42   | 208.13   | 222.84   |          |
| 71                                 | 81.20     | 97.00   | 112.80  | 128.60  | 144.40  | 160.20  | 175.99   | 191.79   | 207.59   | 223.39   | 239.19   |          |
| 72                                 | 87.01     | 103.98  | 120.94  | 137.90  | 154.87  | 171.83  | 188.79   | 205.75   | 222.72   | 239.68   | 256.64   |          |
| 73                                 | 93.48     | 111.74  | 130.00  | 148.25  | 166.51  | 184.76  | 203.02   | 221.28   | 239.53   | 257.79   | 276.05   |          |
| 74                                 | 100.90    | 120.64  | 140.37  | 160.11  | 179.85  | 199.59  | 219.33   | 239.07   | 258.81   | 278.55   | 298.29   |          |
| 75                                 | 109.55    | 131.02  | 152.49  | 173.95  | 195.42  | 216.89  | 238.36   | 259.83   | 281.30   | 302.77   | 324.24   |          |
| 76                                 | 119.32    | 142.74  | 166.17  | 189.59  | 213.01  | 236.44  | 259.86   | 283.29   | 306.71   | 330.13   | 353.56   |          |
| 77                                 | 130.01    | 155.57  | 181.14  | 206.70  | 232.26  | 257.82  | 283.38   | 308.95   | 334.51   | 360.07   | 385.63   |          |
| 78                                 | 141.81    | 169.73  | 197.65  | 225.57  | 253.49  | 281.42  | 309.34   | 337.26   | 365.18   | 393.10   | 421.02   |          |
| 79                                 | 154.88    | 185.42  | 215.96  | 246.50  | 277.03  | 307.57  | 338.11   | 368.64   | 399.18   | 429.72   | 460.25   |          |
| 80                                 | 169.41    | 202.85  | 236.29  | 269.73  | 303.18  | 336.62  | 370.06   | 403.50   | 436.94   | 470.38   | 503.83   |          |

### Monthly Pre-authorized Premium Rates

| Graded and Modified – Male Tobacco | Issue Age | \$16,000 | \$17,000 | \$18,000 | \$19,000 | \$20,000 | \$21,000 | \$22,000 | \$23,000 | \$24,000 | \$25,000 |
|------------------------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                                    | 40        | 57.14    | 60.57    | 64.01    | 67.44    | 70.88    | 74.31    | 77.74    | 81.18    | 84.61    | 88.04    |
|                                    | 41        | 59.56    | 63.15    | 66.73    | 70.32    | 73.90    | 77.49    | 81.07    | 84.66    | 88.24    | 91.83    |
|                                    | 42        | 62.08    | 65.82    | 69.57    | 73.31    | 77.05    | 80.80    | 84.54    | 88.28    | 92.02    | 95.77    |
|                                    | 43        | 64.67    | 68.58    | 72.48    | 76.39    | 80.29    | 84.20    | 88.10    | 92.00    | 95.91    | 99.81    |
|                                    | 44        | 67.35    | 71.42    | 75.49    | 79.56    | 83.64    | 87.71    | 91.78    | 95.85    | 99.92    | 103.99   |
|                                    | 45        | 70.11    | 74.35    | 78.60    | 82.84    | 87.08    | 91.33    | 95.57    | 99.82    | 104.06   | 108.31   |
|                                    | 46        | 72.90    | 77.31    | 81.73    | 86.15    | 90.57    | 94.99    | 99.41    | 103.83   | 108.24   | 112.66   |
|                                    | 47        | 75.73    | 80.32    | 84.92    | 89.51    | 94.11    | 98.70    | 103.30   | 107.89   | 112.49   | 117.08   |
|                                    | 48        | 78.67    | 83.45    | 88.23    | 93.01    | 97.79    | 102.56   | 107.34   | 112.12   | 116.90   | 121.68   |
| 49                                 | 81.78     | 86.75    | 91.73    | 96.70    | 101.68   | 106.65   | 111.62   | 116.60   | 121.57   | 126.54   |          |
| 50                                 | 85.17     | 90.36    | 95.55    | 100.73   | 105.92   | 111.10   | 116.29   | 121.47   | 126.66   | 131.85   |          |
| 51                                 | 88.82     | 94.23    | 99.65    | 105.06   | 110.48   | 115.89   | 121.30   | 126.72   | 132.13   | 137.54   |          |
| 52                                 | 92.66     | 98.32    | 103.97   | 109.63   | 115.28   | 120.93   | 126.59   | 132.24   | 137.90   | 143.55   |          |
| 53                                 | 96.72     | 102.63   | 108.53   | 114.44   | 120.35   | 126.26   | 132.16   | 138.07   | 143.98   | 149.89   |          |
| 54                                 | 101.01    | 107.19   | 113.37   | 119.54   | 125.72   | 131.89   | 138.07   | 144.24   | 150.42   | 156.60   |          |
| 55                                 | 105.56    | 112.02   | 118.48   | 124.94   | 131.40   | 137.86   | 144.32   | 150.78   | 157.24   | 163.70   |          |
| 56                                 | 110.19    | 116.94   | 123.69   | 130.44   | 137.19   | 143.94   | 150.69   | 157.44   | 164.19   | 170.94   |          |
| 57                                 | 114.90    | 121.94   | 128.98   | 136.03   | 143.07   | 150.11   | 157.16   | 164.20   | 171.24   | 178.29   |          |
| 58                                 | 119.92    | 127.28   | 134.64   | 142.00   | 149.35   | 156.71   | 164.07   | 171.43   | 178.78   | 186.14   |          |
| 59                                 | 125.50    | 133.20   | 140.91   | 148.62   | 156.32   | 164.03   | 171.74   | 179.44   | 187.15   | 194.85   |          |
| 60                                 | 131.86    | 139.97   | 148.07   | 156.17   | 164.28   | 172.38   | 180.49   | 188.59   | 196.69   | 204.80   |          |
| 61                                 | 138.92    | 147.46   | 156.01   | 164.55   | 173.10   | 181.64   | 190.19   | 198.73   | 207.28   | 215.82   |          |
| 62                                 | 146.51    | 155.53   | 164.54   | 173.56   | 182.58   | 191.60   | 200.62   | 209.64   | 218.66   | 227.68   |          |
| 63                                 | 154.77    | 164.31   | 173.84   | 183.38   | 192.91   | 202.45   | 211.98   | 221.52   | 231.06   | 240.59   |          |
| 64                                 | 163.87    | 173.97   | 184.07   | 194.18   | 204.28   | 214.39   | 224.49   | 234.60   | 244.70   | 254.80   |          |
| 65                                 | 173.91    | 184.64   | 195.37   | 206.10   | 216.83   | 227.56   | 238.30   | 249.03   | 259.76   | 270.49   |          |
| 66                                 | 184.54    | 195.93   | 207.33   | 218.72   | 230.12   | 241.52   | 252.91   | 264.31   | 275.70   | 287.10   |          |
| 67                                 | 195.67    | 207.77   | 219.86   | 231.95   | 244.04   | 256.13   | 268.23   | 280.32   | 292.41   | 304.50   |          |
| 68                                 | 207.85    | 220.71   | 233.56   | 246.41   | 259.27   | 272.12   | 284.97   | 297.83   | 310.68   | 323.53   |          |
| 69                                 | 221.62    | 235.34   | 249.05   | 262.76   | 276.48   | 290.19   | 303.91   | 317.62   | 331.33   | 345.05   |          |
| 70                                 | 237.55    | 252.26   | 266.97   | 281.67   | 296.38   | 311.09   | 325.80   | 340.51   | 355.22   | 369.93   |          |
| 71                                 | 254.99    | 270.79   | 286.59   | 302.39   | 318.19   | 333.99   | 349.79   | 365.59   | 381.39   | 397.19   |          |
| 72                                 | 273.61    | 290.57   | 307.53   | 324.49   | 341.46   | 358.42   | 375.38   | 392.35   | 409.31   | 426.27   |          |
| 73                                 | 294.30    | 312.56   | 330.82   | 349.07   | 367.33   | 385.59   | 403.84   | 422.10   | 440.36   | 458.61   |          |
| 74                                 | 318.03    | 337.77   | 357.51   | 377.25   | 396.99   | 416.72   | 436.46   | 456.20   | 475.94   | 495.68   |          |
| 75                                 | 345.71    | 367.18   | 388.65   | 410.12   | 431.59   | 453.06   | 474.53   | 496.00   | 517.46   | 538.93   |          |
| 76                                 | 376.98    | 400.41   | 423.83   | 447.25   | 470.68   | 494.10   | 517.52   | 540.95   | 564.37   | 587.80   |          |
| 77                                 | 411.20    | 436.76   | 462.32   | 487.88   | 513.44   | 539.01   | 564.57   | 590.13   | 615.69   | 641.26   |          |
| 78                                 | 448.94    | 476.87   | 504.79   | 532.71   | 560.63   | 588.55   | 616.47   | 644.39   | 672.32   | 700.24   |          |
| 79                                 | 490.79    | 521.33   | 551.86   | 582.40   | 612.94   | 643.47   | 674.01   | 704.55   | 735.09   | 765.62   |          |
| 80                                 | 537.27    | 570.71   | 604.15   | 637.59   | 671.04   | 704.48   | 737.92   | 771.36   | 804.80   | 838.24   |          |

| Graded – Male Tobacco | Issue Age | \$26,000 | \$27,000 | \$28,000 | \$29,000 | \$30,000 | \$31,000 | \$32,000 | \$33,000 | \$34,000 | \$35,000 |
|-----------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                       | 40        | 91.48    | 94.91    | 98.35    | 101.78   | 105.21   | 108.65   | 112.08   | 115.51   | 118.95   | 122.38   |
|                       | 41        | 95.41    | 99.00    | 102.58   | 106.17   | 109.75   | 113.34   | 116.92   | 120.51   | 124.09   | 127.68   |
|                       | 42        | 99.51    | 103.25   | 106.99   | 110.74   | 114.48   | 118.22   | 121.96   | 125.71   | 129.45   | 133.19   |
|                       | 43        | 103.72   | 107.62   | 111.53   | 115.43   | 119.34   | 123.24   | 127.15   | 131.05   | 134.96   | 138.86   |
|                       | 44        | 108.07   | 112.14   | 116.21   | 120.28   | 124.35   | 128.42   | 132.50   | 136.57   | 140.64   | 144.71   |
|                       | 45        | 112.55   | 116.79   | 121.04   | 125.28   | 129.53   | 133.77   | 138.02   | 142.26   | 146.50   | 150.75   |
|                       | 46        | 117.08   | 121.50   | 125.92   | 130.34   | 134.75   | 139.17   | 143.59   | 148.01   | 152.43   | 156.85   |
|                       | 47        | 121.68   | 126.27   | 130.87   | 135.47   | 140.06   | 144.66   | 149.25   | 153.85   | 158.44   | 163.04   |
|                       | 48        | 126.46   | 131.24   | 136.02   | 140.80   | 145.58   | 150.36   | 155.14   | 159.92   | 164.70   | 169.47   |
| 49                    | 131.52    | 136.49   | 141.47   | 146.44   | 151.41   | 156.39   | 161.36   | 166.33   | 171.31   | 176.28   |          |
| 50                    | 137.03    | 142.22   | 147.40   | 152.59   | 157.78   | 162.96   | 168.15   | 173.33   | 178.52   | 183.70   |          |
| 51                    | 142.96    | 148.37   | 153.79   | 159.20   | 164.61   | 170.03   | 175.44   | 180.85   | 186.27   | 191.68   |          |
| 52                    | 149.20    | 154.86   | 160.51   | 166.17   | 171.82   | 177.47   | 183.13   | 188.78   | 194.44   | 200.09   |          |
| 53                    | 155.79    | 161.70   | 167.61   | 173.52   | 179.42   | 185.33   | 191.24   | 197.15   | 203.05   | 208.96   |          |
| 54                    | 162.77    | 168.95   | 175.12   | 181.30   | 187.48   | 193.65   | 199.83   | 206.00   | 212.18   | 218.35   |          |
| 55                    | 170.16    | 176.62   | 183.08   | 189.54   | 196.00   | 202.46   | 208.92   | 215.38   | 221.84   | 228.30   |          |
| 56                    | 177.69    | 184.44   | 191.19   | 197.94   | 204.69   | 211.44   | 218.19   | 224.94   | 231.69   | 238.44   |          |
| 57                    | 185.33    | 192.38   | 199.42   | 206.46   | 213.51   | 220.55   | 227.59   | 234.64   | 241.68   | 248.72   |          |
| 58                    | 193.50    | 200.86   | 208.22   | 215.57   | 222.93   | 230.29   | 237.65   | 245.00   | 252.36   | 259.72   |          |
| 59                    | 202.56    | 210.27   | 217.97   | 225.68   | 233.38   | 241.09   | 248.80   | 256.50   | 264.21   | 271.92   |          |
| 60                    | 212.90    | 221.01   | 229.11   | 237.21   | 245.32   | 253.42   | 261.53   | 269.63   | 277.73   | 285.84   |          |
| 61                    | 224.36    | 232.91   | 241.45   | 250.00   | 258.54   | 267.09   | 275.63   | 284.18   | 292.72   | 301.27   |          |
| 62                    | 236.70    | 245.72   | 254.74   | 263.75   | 272.77   | 281.79   | 290.81   | 299.83   | 308.85   | 317.87   |          |
| 63                    | 250.13    | 259.66   | 269.20   | 278.73   | 288.27   | 297.81   | 307.34   | 316.88   | 326.41   | 335.95   |          |
| 64                    | 264.91    | 275.01   | 285.12   | 295.22   | 305.32   | 315.43   | 325.53   | 335.64   | 345.74   | 355.85   |          |
| 65                    | 281.22    | 291.95   | 302.68   | 313.42   | 324.15   | 334.88   | 345.61   | 356.34   | 367.07   | 377.81   |          |

### Monthly Pre-authorized Premium Rates

| Graded and Modified – Female Tobacco | Issue Age | \$5,000 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | \$15,000 |
|--------------------------------------|-----------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|
| 40                                   | 17.63     | 20.72   | 23.80   | 26.89   | 29.98   | 33.06   | 36.15    | 39.23    | 42.32    | 45.41    | 48.49    |          |
| 41                                   | 18.43     | 21.67   | 24.92   | 28.16   | 31.41   | 34.65   | 37.90    | 41.15    | 44.39    | 47.64    | 50.88    |          |
| 42                                   | 19.22     | 22.62   | 26.03   | 29.43   | 32.83   | 36.24   | 39.64    | 43.05    | 46.45    | 49.85    | 53.26    |          |
| 43                                   | 20.02     | 23.58   | 27.14   | 30.70   | 34.27   | 37.83   | 41.39    | 44.96    | 48.52    | 52.08    | 55.65    |          |
| 44                                   | 20.81     | 24.53   | 28.25   | 31.97   | 35.69   | 39.42   | 43.14    | 46.86    | 50.58    | 54.30    | 58.02    |          |
| 45                                   | 21.60     | 25.48   | 29.37   | 33.25   | 37.13   | 41.01   | 44.89    | 48.77    | 52.65    | 56.53    | 60.41    |          |
| 46                                   | 22.39     | 26.43   | 30.47   | 34.51   | 38.54   | 42.58   | 46.62    | 50.66    | 54.70    | 58.74    | 62.77    |          |
| 47                                   | 23.17     | 27.36   | 31.55   | 35.75   | 39.94   | 44.13   | 48.33    | 52.52    | 56.71    | 60.90    | 65.10    |          |
| 48                                   | 23.95     | 28.30   | 32.65   | 37.00   | 41.35   | 45.70   | 50.05    | 54.40    | 58.75    | 63.10    | 67.45    |          |
| 49                                   | 24.75     | 29.26   | 33.77   | 38.28   | 42.79   | 47.30   | 51.81    | 56.32    | 60.83    | 65.34    | 69.85    |          |
| 50                                   | 25.58     | 30.26   | 34.93   | 39.61   | 44.29   | 48.96   | 53.64    | 58.32    | 62.99    | 67.67    | 72.34    |          |
| 51                                   | 26.45     | 31.30   | 36.15   | 41.00   | 45.86   | 50.71   | 55.56    | 60.41    | 65.26    | 70.11    | 74.96    |          |
| 52                                   | 27.35     | 32.38   | 37.41   | 42.44   | 47.47   | 52.50   | 57.53    | 62.56    | 67.59    | 72.62    | 77.65    |          |
| 53                                   | 28.27     | 33.48   | 38.70   | 43.91   | 49.13   | 54.34   | 59.55    | 64.77    | 69.98    | 75.20    | 80.41    |          |
| 54                                   | 29.20     | 34.60   | 40.00   | 45.40   | 50.81   | 56.21   | 61.61    | 67.01    | 72.41    | 77.81    | 83.21    |          |
| 55                                   | 30.15     | 35.74   | 41.33   | 46.93   | 52.52   | 58.11   | 63.70    | 69.29    | 74.88    | 80.47    | 86.06    |          |
| 56                                   | 31.08     | 36.86   | 42.63   | 48.41   | 54.19   | 59.96   | 65.74    | 71.52    | 77.29    | 83.07    | 88.84    |          |
| 57                                   | 31.99     | 37.95   | 43.90   | 49.86   | 55.82   | 61.78   | 67.73    | 73.69    | 79.65    | 85.61    | 91.56    |          |
| 58                                   | 32.93     | 39.07   | 45.22   | 51.36   | 57.51   | 63.65   | 69.80    | 75.94    | 82.09    | 88.23    | 94.38    |          |
| 59                                   | 33.95     | 40.30   | 46.65   | 53.00   | 59.35   | 65.70   | 72.05    | 78.40    | 84.75    | 91.10    | 97.45    |          |
| 60                                   | 35.12     | 41.70   | 48.28   | 54.87   | 61.45   | 68.03   | 74.62    | 81.20    | 87.78    | 94.37    | 100.95   |          |
| 61                                   | 36.38     | 43.22   | 50.05   | 56.89   | 63.72   | 70.56   | 77.39    | 84.23    | 91.07    | 97.90    | 104.74   |          |
| 62                                   | 37.71     | 44.81   | 51.91   | 59.01   | 66.11   | 73.22   | 80.32    | 87.42    | 94.52    | 101.62   | 108.72   |          |
| 63                                   | 39.16     | 46.55   | 53.94   | 61.34   | 68.73   | 76.12   | 83.51    | 90.90    | 98.30    | 105.69   | 113.08   |          |
| 64                                   | 40.79     | 48.51   | 56.22   | 63.94   | 71.66   | 79.38   | 87.09    | 94.81    | 102.53   | 110.25   | 117.96   |          |
| 65                                   | 42.66     | 50.75   | 58.84   | 66.93   | 75.02   | 83.12   | 91.21    | 99.30    | 107.39   | 115.48   | 123.57   |          |
| 66                                   | 44.75     | 53.26   | 61.77   | 70.28   | 78.79   | 87.30   | 95.82    | 104.33   | 112.84   | 121.35   | 129.86   |          |
| 67                                   | 47.03     | 56.00   | 64.96   | 73.93   | 82.90   | 91.86   | 100.83   | 109.80   | 118.76   | 127.73   | 136.69   |          |
| 68                                   | 49.52     | 58.98   | 68.44   | 77.91   | 87.37   | 96.84   | 106.30   | 115.76   | 125.23   | 134.69   | 144.15   |          |
| 69                                   | 52.22     | 62.23   | 72.23   | 82.24   | 92.24   | 102.25  | 112.25   | 122.26   | 132.26   | 142.27   | 152.27   |          |
| 70                                   | 55.18     | 65.77   | 76.37   | 86.96   | 97.56   | 108.15  | 118.75   | 129.34   | 139.94   | 150.53   | 161.13   |          |
| 71                                   | 58.18     | 69.37   | 80.57   | 91.76   | 102.96  | 114.15  | 125.35   | 136.54   | 147.74   | 158.94   | 170.13   |          |
| 72                                   | 61.22     | 73.02   | 84.82   | 96.63   | 108.43  | 120.23  | 132.04   | 143.84   | 155.64   | 167.45   | 179.25   |          |
| 73                                   | 64.58     | 77.05   | 89.53   | 102.01  | 114.48  | 126.96  | 139.43   | 151.91   | 164.38   | 176.86   | 189.34   |          |
| 74                                   | 68.56     | 81.83   | 95.10   | 108.37  | 121.64  | 134.91  | 148.18   | 161.46   | 174.73   | 188.00   | 201.27   |          |
| 75                                   | 73.44     | 87.69   | 101.94  | 116.18  | 130.43  | 144.68  | 158.93   | 173.18   | 187.43   | 201.67   | 215.92   |          |
| 76                                   | 79.22     | 94.62   | 110.02  | 125.43  | 140.83  | 156.24  | 171.64   | 187.04   | 202.45   | 217.85   | 233.25   |          |
| 77                                   | 85.70     | 102.40  | 119.10  | 135.80  | 152.50  | 169.20  | 185.90   | 202.60   | 219.30   | 236.00   | 252.70   |          |
| 78                                   | 92.89     | 111.03  | 129.17  | 147.31  | 165.45  | 183.59  | 201.72   | 219.86   | 238.00   | 256.14   | 274.28   |          |
| 79                                   | 100.82    | 120.54  | 140.26  | 159.99  | 179.71  | 199.43  | 219.16   | 238.88   | 258.60   | 278.33   | 298.05   |          |
| 80                                   | 109.47    | 130.93  | 152.38  | 173.84  | 195.29  | 216.74  | 238.20   | 259.65   | 281.11   | 302.56   | 324.02   |          |

### Monthly Pre-authorized Premium Rates

| Graded and Modified – Female Tobacco | Issue Age | \$16,000 | \$17,000 | \$18,000 | \$19,000 | \$20,000 | \$21,000 | \$22,000 | \$23,000 | \$24,000 | \$25,000 |
|--------------------------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                                      | 40        | 51.58    | 54.66    | 57.75    | 60.84    | 63.92    | 67.01    | 70.10    | 73.18    | 76.27    | 79.35    |
|                                      | 41        | 54.13    | 57.37    | 60.62    | 63.86    | 67.11    | 70.35    | 73.60    | 76.85    | 80.09    | 83.34    |
|                                      | 42        | 56.66    | 60.07    | 63.47    | 66.87    | 70.28    | 73.68    | 77.08    | 80.49    | 83.89    | 87.30    |
|                                      | 43        | 59.21    | 62.77    | 66.34    | 69.90    | 73.46    | 77.03    | 80.59    | 84.15    | 87.71    | 91.28    |
|                                      | 44        | 61.74    | 65.47    | 69.19    | 72.91    | 76.63    | 80.35    | 84.07    | 87.79    | 91.52    | 95.24    |
|                                      | 45        | 64.29    | 68.17    | 72.05    | 75.94    | 79.82    | 83.70    | 87.58    | 91.46    | 95.34    | 99.22    |
|                                      | 46        | 66.81    | 70.85    | 74.89    | 78.93    | 82.97    | 87.00    | 91.04    | 95.08    | 99.12    | 103.16   |
|                                      | 47        | 69.29    | 73.48    | 77.68    | 81.87    | 86.06    | 90.26    | 94.45    | 98.64    | 102.84   | 107.03   |
|                                      | 48        | 71.80    | 76.15    | 80.50    | 84.85    | 89.20    | 93.55    | 97.90    | 102.25   | 106.60   | 110.95   |
|                                      | 49        | 74.36    | 78.87    | 83.38    | 87.89    | 92.40    | 96.91    | 101.42   | 105.93   | 110.44   | 114.95   |
| 50                                   | 77.02     | 81.70    | 86.37    | 91.05    | 95.73    | 100.40   | 105.08   | 109.76   | 114.43   | 119.11   |          |
| 51                                   | 79.81     | 84.66    | 89.51    | 94.36    | 99.21    | 104.06   | 108.91   | 113.76   | 118.61   | 123.46   |          |
| 52                                   | 82.68     | 87.71    | 92.74    | 97.77    | 102.80   | 107.83   | 112.86   | 117.89   | 122.92   | 127.95   |          |
| 53                                   | 85.62     | 90.84    | 96.05    | 101.27   | 106.48   | 111.69   | 116.91   | 122.12   | 127.34   | 132.55   |          |
| 54                                   | 88.61     | 94.01    | 99.41    | 104.81   | 110.21   | 115.61   | 121.01   | 126.41   | 131.81   | 137.21   |          |
| 55                                   | 91.65     | 97.24    | 102.83   | 108.42   | 114.01   | 119.60   | 125.19   | 130.78   | 136.38   | 141.97   |          |
| 56                                   | 94.62     | 100.40   | 106.17   | 111.95   | 117.73   | 123.50   | 129.28   | 135.06   | 140.83   | 146.61   |          |
| 57                                   | 97.52     | 103.48   | 109.44   | 115.39   | 121.35   | 127.31   | 133.27   | 139.22   | 145.18   | 151.14   |          |
| 58                                   | 100.52    | 106.67   | 112.81   | 118.96   | 125.10   | 131.25   | 137.39   | 143.54   | 149.68   | 155.83   |          |
| 59                                   | 103.80    | 110.15   | 116.50   | 122.85   | 129.20   | 135.55   | 141.90   | 148.25   | 154.60   | 160.95   |          |
| 60                                   | 107.53    | 114.12   | 120.70   | 127.28   | 133.87   | 140.45   | 147.03   | 153.62   | 160.20   | 166.78   |          |
| 61                                   | 111.57    | 118.41   | 125.25   | 132.08   | 138.92   | 145.75   | 152.59   | 159.42   | 166.26   | 173.10   |          |
| 62                                   | 115.83    | 122.93   | 130.03   | 137.13   | 144.23   | 151.33   | 158.44   | 165.54   | 172.64   | 179.74   |          |
| 63                                   | 120.47    | 127.86   | 135.26   | 142.65   | 150.04   | 157.43   | 164.82   | 172.22   | 179.61   | 187.00   |          |
| 64                                   | 125.68    | 133.40   | 141.12   | 148.83   | 156.55   | 164.27   | 171.99   | 179.70   | 187.42   | 195.14   |          |
| 65                                   | 131.67    | 139.76   | 147.85   | 155.94   | 164.03   | 172.12   | 180.22   | 188.31   | 196.40   | 204.49   |          |
| 66                                   | 138.37    | 146.88   | 155.39   | 163.90   | 172.41   | 180.92   | 189.43   | 197.94   | 206.45   | 214.96   |          |
| 67                                   | 145.66    | 154.63   | 163.59   | 172.56   | 181.53   | 190.49   | 199.46   | 208.43   | 217.39   | 226.36   |          |
| 68                                   | 153.62    | 163.08   | 172.54   | 182.01   | 191.47   | 200.93   | 210.40   | 219.86   | 229.32   | 238.79   |          |
| 69                                   | 162.28    | 172.28   | 182.28   | 192.29   | 202.29   | 212.30   | 222.30   | 232.31   | 242.31   | 252.32   |          |
| 70                                   | 171.72    | 182.32   | 192.91   | 203.51   | 214.10   | 224.70   | 235.29   | 245.89   | 256.48   | 267.08   |          |
| 71                                   | 181.33    | 192.52   | 203.72   | 214.91   | 226.11   | 237.30   | 248.50   | 259.69   | 270.89   | 282.08   |          |
| 72                                   | 191.06    | 202.86   | 214.66   | 226.47   | 238.27   | 250.07   | 261.88   | 273.68   | 285.48   | 297.29   |          |
| 73                                   | 201.81    | 214.29   | 226.76   | 239.24   | 251.72   | 264.19   | 276.67   | 289.14   | 301.62   | 314.09   |          |
| 74                                   | 214.54    | 227.81   | 241.08   | 254.35   | 267.63   | 280.90   | 294.17   | 307.44   | 320.71   | 333.98   |          |
| 75                                   | 230.17    | 244.42   | 258.67   | 272.91   | 287.16   | 301.41   | 315.66   | 329.91   | 344.15   | 358.40   |          |
| 76                                   | 248.66    | 264.06   | 279.46   | 294.87   | 310.27   | 325.67   | 341.08   | 356.48   | 371.88   | 387.29   |          |
| 77                                   | 269.40    | 286.10   | 302.80   | 319.50   | 336.20   | 352.89   | 369.59   | 386.29   | 402.99   | 419.69   |          |
| 78                                   | 292.42    | 310.56   | 328.69   | 346.83   | 364.97   | 383.11   | 401.25   | 419.39   | 437.53   | 455.66   |          |
| 79                                   | 317.78    | 337.50   | 357.22   | 376.95   | 396.67   | 416.39   | 436.12   | 455.84   | 475.56   | 495.29   |          |
| 80                                   | 345.47    | 366.92   | 388.38   | 409.83   | 431.29   | 452.74   | 474.20   | 495.65   | 517.11   | 538.56   |          |

| Graded – Female Tobacco | Issue Age | \$26,000 | \$27,000 | \$28,000 | \$29,000 | \$30,000 | \$31,000 | \$32,000 | \$33,000 | \$34,000 | \$35,000 |
|-------------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                         | 40        | 82.44    | 85.53    | 88.61    | 91.70    | 94.78    | 97.87    | 100.96   | 104.04   | 107.13   | 110.22   |
|                         | 41        | 86.58    | 89.83    | 93.07    | 96.32    | 99.56    | 102.81   | 106.05   | 109.30   | 112.54   | 115.79   |
|                         | 42        | 90.70    | 94.10    | 97.51    | 100.91   | 104.32   | 107.72   | 111.12   | 114.53   | 117.93   | 121.33   |
|                         | 43        | 94.84    | 98.40    | 101.97   | 105.53   | 109.09   | 112.66   | 116.22   | 119.78   | 123.35   | 126.91   |
|                         | 44        | 98.96    | 102.68   | 106.40   | 110.12   | 113.85   | 117.57   | 121.29   | 125.01   | 128.73   | 132.45   |
|                         | 45        | 103.10   | 106.98   | 110.86   | 114.74   | 118.62   | 122.50   | 126.39   | 130.27   | 134.15   | 138.03   |
|                         | 46        | 107.20   | 111.23   | 115.27   | 119.31   | 123.35   | 127.39   | 131.43   | 135.46   | 139.50   | 143.54   |
|                         | 47        | 111.22   | 115.42   | 119.61   | 123.80   | 128.00   | 132.19   | 136.38   | 140.58   | 144.77   | 148.96   |
|                         | 48        | 115.30   | 119.65   | 124.00   | 128.35   | 132.70   | 137.05   | 141.39   | 145.74   | 150.09   | 154.44   |
|                         | 49        | 119.46   | 123.97   | 128.48   | 132.99   | 137.50   | 142.01   | 146.52   | 151.03   | 155.54   | 160.05   |
|                         | 50        | 123.78   | 128.46   | 133.14   | 137.81   | 142.49   | 147.17   | 151.84   | 156.52   | 161.19   | 165.87   |
|                         | 51        | 128.31   | 133.17   | 138.02   | 142.87   | 147.72   | 152.57   | 157.42   | 162.27   | 167.12   | 171.97   |
|                         | 52        | 132.98   | 138.01   | 143.04   | 148.07   | 153.10   | 158.13   | 163.16   | 168.19   | 173.22   | 178.25   |
|                         | 53        | 137.76   | 142.98   | 148.19   | 153.41   | 158.62   | 163.83   | 169.05   | 174.26   | 179.48   | 184.69   |
|                         | 54        | 142.61   | 148.02   | 153.42   | 158.82   | 164.22   | 169.62   | 175.02   | 180.42   | 185.82   | 191.22   |
| 55                      | 147.56    | 153.15   | 158.74   | 164.33   | 169.92   | 175.51   | 181.10   | 186.69   | 192.28   | 197.87   |          |
| 56                      | 152.38    | 158.16   | 163.94   | 169.71   | 175.49   | 181.27   | 187.04   | 192.82   | 198.59   | 204.37   |          |
| 57                      | 157.10    | 163.06   | 169.01   | 174.97   | 180.93   | 186.89   | 192.84   | 198.80   | 204.76   | 210.72   |          |
| 58                      | 161.97    | 168.12   | 174.26   | 180.41   | 186.55   | 192.70   | 198.84   | 204.99   | 211.13   | 217.28   |          |
| 59                      | 167.30    | 173.65   | 180.00   | 186.35   | 192.70   | 199.05   | 205.40   | 211.75   | 218.10   | 224.45   |          |
| 60                      | 173.37    | 179.95   | 186.53   | 193.12   | 199.70   | 206.28   | 212.86   | 219.45   | 226.03   | 232.61   |          |
| 61                      | 179.93    | 186.77   | 193.60   | 200.44   | 207.28   | 214.11   | 220.95   | 227.78   | 234.62   | 241.45   |          |
| 62                      | 186.84    | 193.94   | 201.04   | 208.15   | 215.25   | 222.35   | 229.45   | 236.55   | 243.65   | 250.76   |          |
| 63                      | 194.39    | 201.78   | 209.18   | 216.57   | 223.96   | 231.35   | 238.74   | 246.14   | 253.53   | 260.92   |          |
| 64                      | 202.86    | 210.58   | 218.29   | 226.01   | 233.73   | 241.45   | 249.16   | 256.88   | 264.60   | 272.32   |          |
| 65                      | 212.58    | 220.67   | 228.76   | 236.86   | 244.95   | 253.04   | 261.13   | 269.22   | 277.31   | 285.41   |          |

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15-128-01121 (Rev. 11/06)

