

Premiums – NON-SMOKER

Issue Age	Life Pay							Ten Pay			
	Ultra ¹ (Immediate DB)		Preferred ¹ (Immediate DB)		Standard ² (Graded DB)		Basic ² (ROP DB)	Preferred ¹ (Immediate DB)		Standard ² (Graded DB)	
	Female	Male	Female	Male	Female	Male	DB	Female	Male	Female	Male
40	\$24	\$27	\$27	\$29	\$28	\$34	\$50	\$42	\$48	\$61	\$71
41	\$24	\$27	\$27	\$30	\$29	\$35	\$51	\$42	\$49	\$62	\$72
42	\$25	\$28	\$27	\$30	\$30	\$36	\$52	\$43	\$50	\$63	\$73
43	\$25	\$29	\$28	\$31	\$31	\$37	\$53	\$44	\$51	\$64	\$74
44	\$25	\$30	\$28	\$32	\$32	\$38	\$54	\$45	\$52	\$65	\$75
45	\$26	\$31	\$29	\$33	\$33	\$39	\$55	\$46	\$54	\$66	\$76
46	\$26	\$31	\$29	\$33	\$34	\$40	\$57	\$47	\$55	\$67	\$77
47	\$26	\$31	\$29	\$33	\$35	\$41	\$59	\$48	\$57	\$68	\$79
48	\$27	\$32	\$30	\$34	\$37	\$42	\$61	\$49	\$59	\$70	\$80
49	\$27	\$32	\$30	\$34	\$38	\$44	\$63	\$50	\$60	\$71	\$81
50	\$27	\$32	\$30	\$34	\$39	\$46	\$65	\$52	\$62	\$73	\$83
51	\$28	\$33	\$31	\$35	\$40	\$48	\$67	\$53	\$64	\$75	\$85
52	\$28	\$34	\$31	\$36	\$41	\$50	\$70	\$54	\$66	\$77	\$87
53	\$29	\$35	\$32	\$37	\$42	\$52	\$73	\$56	\$68	\$79	\$89
54	\$29	\$36	\$32	\$38	\$44	\$55	\$76	\$58	\$70	\$81	\$91
55	\$30	\$37	\$33	\$40	\$46	\$58	\$80	\$60	\$72	\$84	\$94
56	\$31	\$38	\$34	\$41	\$48	\$60	\$85	\$62	\$74	\$86	\$96
57	\$32	\$40	\$35	\$43	\$50	\$61	\$90	\$64	\$76	\$88	\$98
58	\$33	\$42	\$36	\$45	\$51	\$62	\$95	\$66	\$78	\$91	\$101
59	\$35	\$44	\$38	\$47	\$53	\$63	\$100	\$68	\$80	\$94	\$104
60	\$36	\$46	\$39	\$49	\$55	\$65	\$105	\$70	\$82	\$97	\$107
61	\$37	\$48	\$40	\$51	\$58	\$68	\$110	\$72	\$85	\$100	\$110
62	\$39	\$51	\$42	\$54	\$61	\$71	\$115	\$74	\$88	\$103	\$113
63	\$41	\$53	\$44	\$57	\$64	\$74	\$120	\$76	\$91	\$106	\$116
64	\$43	\$56	\$46	\$61	\$67	\$78	\$125	\$78	\$94	\$109	\$119
65	\$45	\$59	\$48	\$65	\$70	\$82	\$130	\$80	\$97	\$112	\$122
66	\$47	\$63	\$51	\$68	\$74	\$87	\$135	\$83	\$100	\$115	\$125
67	\$49	\$67	\$54	\$71	\$79	\$93	\$140	\$86	\$103	\$118	\$128
68	\$52	\$71	\$57	\$75	\$84	\$100	\$145	\$89	\$106	\$121	\$131
69	\$55	\$75	\$60	\$79	\$89	\$107	\$150	\$92	\$109	\$125	\$135
70	\$58	\$79	\$63	\$83	\$95	\$115	\$155	\$95	\$112	\$129	\$139
71			\$67	\$87	\$101	\$122	\$160	\$98	\$116	\$132	\$142
72			\$71	\$92	\$107	\$128	\$165	\$102	\$120	\$135	\$145
73			\$75	\$98	\$113	\$133	\$170	\$106	\$125	\$139	\$149
74			\$79	\$106	\$119	\$139	\$175	\$109	\$130	\$143	\$153
75			\$83	\$115	\$125	\$145	\$180	\$113	\$135	\$147	\$157
76			\$90	\$126	\$132	\$153	\$187	\$117	\$140		
77			\$98	\$138	\$141	\$164	\$197	\$122	\$145		
78			\$108	\$152	\$152	\$177	\$210	\$127	\$151		
79			\$119	\$167	\$165	\$192	\$226	\$132	\$158		
80			\$131	\$183	\$180	\$210	\$245	\$138	\$175		

Premium Mode Factors

Semiannual 0.5150

Quarterly 0.2600

Monthly EFT 0.0865

Annual Policy Fee \$39.00

¹ In Montana, use male rates for male and female.

² Not available in all states.

Premiums – SMOKER

Issue Age	Life Pay					Ten Pay			
	Preferred ¹ (Immediate DB)		Standard ² (Graded DB)		Basic ² (ROP DB)	Preferred ¹ (Immediate DB)		Standard ² (Graded DB)	
	Female	Male	Female	Male	DB	Female	Male	Female	Male
40	\$31	\$33	\$38	\$45	\$50	\$53	\$59	\$82	\$92
41	\$32	\$34	\$39	\$46	\$51	\$54	\$60	\$83	\$93
42	\$32	\$34	\$40	\$47	\$52	\$55	\$61	\$84	\$94
43	\$33	\$35	\$41	\$48	\$53	\$56	\$62	\$86	\$96
44	\$33	\$35	\$43	\$49	\$54	\$57	\$64	\$87	\$97
45	\$34	\$36	\$44	\$51	\$55	\$59	\$65	\$88	\$99
46	\$34	\$37	\$45	\$52	\$57	\$60	\$67	\$90	\$101
47	\$34	\$38	\$46	\$54	\$59	\$62	\$68	\$91	\$102
48	\$35	\$39	\$48	\$55	\$61	\$64	\$70	\$93	\$104
49	\$35	\$40	\$49	\$57	\$63	\$65	\$72	\$94	\$106
50	\$35	\$41	\$51	\$59	\$65	\$67	\$74	\$96	\$108
51	\$36	\$43	\$53	\$62	\$67	\$69	\$76	\$98	\$110
52	\$37	\$45	\$55	\$65	\$70	\$71	\$79	\$100	\$112
53	\$38	\$47	\$57	\$69	\$73	\$73	\$82	\$103	\$115
54	\$40	\$50	\$60	\$73	\$76	\$75	\$85	\$106	\$118
55	\$42	\$54	\$63	\$77	\$80	\$77	\$88	\$109	\$121
56	\$44	\$57	\$66	\$82	\$85	\$79	\$91	\$112	\$124
57	\$46	\$60	\$69	\$87	\$90	\$81	\$95	\$115	\$127
58	\$48	\$63	\$72	\$92	\$95	\$83	\$99	\$118	\$130
59	\$50	\$66	\$75	\$97	\$100	\$85	\$103	\$121	\$133
60	\$52	\$69	\$78	\$103	\$105	\$87	\$105	\$124	\$136
61	\$55	\$73	\$81	\$108	\$110	\$90	\$109	\$127	\$139
62	\$58	\$77	\$85	\$112	\$115	\$93	\$113	\$130	\$142
63	\$61	\$81	\$90	\$116	\$120	\$96	\$117	\$134	\$146
64	\$64	\$86	\$95	\$120	\$125	\$99	\$121	\$138	\$150
65	\$67	\$91	\$100	\$125	\$130	\$102	\$125	\$142	\$154
66	\$70	\$97	\$106	\$130	\$135	\$105	\$130	\$146	\$158
67	\$73	\$103	\$112	\$135	\$140	\$108	\$135	\$150	\$162
68	\$76	\$109	\$118	\$140	\$145	\$111	\$140	\$154	\$166
69	\$79	\$116	\$124	\$145	\$150	\$114	\$145	\$158	\$170
70	\$83	\$124	\$130	\$150	\$155	\$117	\$150	\$162	\$174
71	\$87	\$132	\$136	\$155	\$160	\$120	\$155	\$165	\$178
72	\$92	\$140	\$142	\$160	\$165	\$123	\$161	\$169	\$182
73	\$98	\$148	\$148	\$165	\$170	\$127	\$168	\$173	\$186
74	\$106	\$156	\$155	\$170	\$175	\$131	\$176	\$177	\$190
75	\$115	\$164	\$162	\$175	\$180	\$135	\$185	\$181	\$195
76	\$126	\$173	\$169	\$182	\$187	\$140	\$195		
77	\$138	\$184	\$177	\$192	\$197	\$145	\$206		
78	\$152	\$197	\$186	\$206	\$210	\$151	\$218		
79	\$167	\$212	\$195	\$222	\$226	\$158	\$231		
80	\$183	\$230	\$205	\$240	\$245	\$175	\$245		

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