

Term Life Insurance

WRL TermPlus



Western Reserve Life Assurance Co. of Ohio



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

Life Insurance issued by:
Western Reserve Life Assurance Co. of Ohio
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an **AEGON**® company

MS410005-11/09

Policy Form #TL05 0107
MS410005-11/09

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The Public.

Freedom

WRL makes it possible

WRL TermPlus

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WRL TermPlus

TL05 0107

Product Description

The WRL TermPlus offers your clients economical term life insurance coverage to help meet their personal or business goals. With term coverage to age 95, your clients will have the choice of initial guaranteed level periods of 10-, 15-, 20- or 30-years. Premiums are level for the initial term period selected (10-, 15-, 20- or 30 years) and then annually increasing. In addition to low cost protection, the policy has built in guaranteed renewability to age 95, regardless of health.

Features and Benefits

		Issue Ages (age last birthday)
Term 10:	All Classes:	18 to 80
Term 15:	All Non-Tobacco:	18 to 75
	Tobacco:	18 to 70
Term 20:	All Classes:	18 to 65
Term 30:	All Non-Tobacco:	18 to 50
	Tobacco:	18 to 45

Minimum Face Amount

Non-Tobacco/Tobacco:	\$25,000
Preferred Elite/Preferred Plus/ Preferred/Preferred Tobacco:	\$100,000

Face Amount Bands

- Band 1: \$25,000-\$99,999
- Band 2: \$100,000-\$249,999
- Band 3: \$250,000-\$499,999
- Band 4: \$500,000-\$999,999
- Band 5: \$1,000,000 and higher

Annual Policy Fee

- Band 1: \$60
\$85 for Puerto Rico
- Bands 2-5: \$30
\$55 for Puerto Rico

Minimum Modal Premium

\$10	Monthly	\$60	Semi-Annually
\$30	Quarterly	\$120	Annually

Modal Factors

Annual	1.0000	Quarterly	0.2600
Semi-Annual	0.5100	Monthly	0.0875

Underwriting Classes

Preferred Elite	Non-tobacco
Preferred Plus	Preferred Tobacco
Preferred	Tobacco

Preferred classes available on amounts of \$100,000 and over.

Terminal Illness Accelerated Benefit Provision

(Policy form #TL01 0305; may vary by jurisdiction)
This rider is automatically included on each policy issued at no charge. This rider allows the owner to access up to 100% of the policy's Death Benefit or \$500,000, whichever is less, prior to death of terminally insured. Eligibility for the Terminal Illness Accelerated Death Benefit Rider is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months, not more than 24 months in TX, GA, IL and MA, from the date of the physician's statement. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider. Benefits advanced under this rider may be subject to taxation.

Conversion Privilege

The policy can be converted to any life insurance policy (other than term insurance) being offered at the time by WRL. The conversion may take place during the initial level premium period or to age 70, whichever is earlier. It is subject to the issue age and size limitations of the new policy.

10-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$25,000 - \$99,999

Issue Age	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
18	1.16	2.50	0.92	1.49
19	1.16	2.50	0.92	1.49
20	1.16	2.50	0.92	1.49
21	1.16	2.50	0.92	1.52
22	1.16	2.50	0.92	1.53
23	1.16	2.50	0.92	1.54
24	1.16	2.50	0.92	1.54
25	1.16	2.52	0.92	1.56
26	1.16	2.54	0.93	1.59
27	1.16	2.57	0.93	1.61
28	1.16	2.60	0.94	1.64
29	1.16	2.65	0.95	1.65
30	1.16	2.70	0.97	1.71
31	1.16	2.75	0.99	1.76
32	1.16	2.86	1.02	1.83
33	1.19	3.03	1.05	1.92
34	1.22	3.20	1.10	2.02
35	1.29	3.38	1.16	2.23
36	1.37	3.57	1.22	2.49
37	1.48	3.86	1.28	2.78
38	1.60	4.17	1.35	3.13
39	1.73	4.53	1.44	3.55
40	1.89	4.98	1.55	3.96
41	2.06	5.47	1.67	4.36
42	2.21	5.96	1.81	4.73
43	2.36	6.43	1.95	5.09
44	2.52	6.87	2.10	5.44
45	2.72	7.52	2.33	6.08
46	2.95	8.27	2.58	6.77
47	3.20	9.08	2.84	7.50
48	3.46	9.97	3.08	8.20
49	3.74	10.91	3.31	8.89
50	4.03	11.86	3.54	9.61
51	4.36	12.81	3.77	10.34
52	4.75	13.76	4.00	11.08
53	5.18	14.82	4.23	11.86
54	5.72	16.00	4.51	13.04
55	6.39	17.20	4.89	14.27
56	7.17	18.57	5.32	15.50
57	8.02	19.98	5.81	16.73
58	8.93	21.44	6.36	18.18
59	9.92	22.96	6.95	19.74
60	10.91	24.87	7.55	21.41
61	11.90	27.04	8.15	23.08
62	12.89	29.40	8.75	25.20
63	13.88	32.51	9.39	27.55
64	15.04	35.77	10.08	29.99
65	16.76	39.63	11.02	32.44
66	18.76	44.00	12.11	34.89
67	21.25	48.96	13.45	37.34
68	23.79	54.13	15.02	39.79
69	26.81	60.17	16.87	43.19
70	29.88	66.31	18.75	46.70
71	32.95	72.45	20.91	51.45
72	36.02	78.66	23.38	56.33
73	39.44	86.18	26.22	61.41
74	43.89	94.79	29.47	67.21
75	48.88	104.86	33.03	75.05
76	54.25	116.42	37.28	84.37
77	62.23	129.97	42.67	95.97
78	70.49	145.52	48.90	108.78
79	80.67	163.21	56.32	123.51
80	93.85	181.28	65.00	138.96

15-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$25,000 - \$99,999

Issue Age	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
18	1.17	2.54	0.96	1.56
19	1.17	2.54	0.96	1.56
20	1.17	2.54	0.96	1.57
21	1.17	2.54	0.96	1.59
22	1.17	2.54	0.96	1.59
23	1.17	2.54	0.96	1.59
24	1.17	2.54	0.96	1.59
25	1.17	2.56	0.96	1.61
26	1.17	2.59	0.96	1.65
27	1.17	2.62	0.97	1.69
28	1.17	2.65	0.98	1.74
29	1.18	2.75	0.99	1.79
30	1.19	2.86	1.01	1.87
31	1.20	2.97	1.03	1.96
32	1.21	3.08	1.07	2.08
33	1.25	3.22	1.11	2.21
34	1.27	3.38	1.17	2.36
35	1.36	3.63	1.24	2.58
36	1.45	3.90	1.31	2.83
37	1.54	4.23	1.38	3.12
38	1.64	4.60	1.46	3.41
39	1.76	5.01	1.55	3.75
40	1.95	5.49	1.67	4.16
41	2.14	6.02	1.80	4.63
42	2.34	6.53	1.95	5.16
43	2.54	7.03	2.10	5.74
44	2.75	7.50	2.25	6.37
45	3.00	8.11	2.47	7.06
46	3.28	8.80	2.71	7.79
47	3.58	9.57	2.95	8.55
48	3.92	10.42	3.18	9.30
49	4.31	11.38	3.41	10.04
50	4.73	12.38	3.70	10.78
51	5.18	13.44	3.99	11.53
52	5.67	14.58	4.31	12.31
53	6.22	15.81	4.65	13.14
54	6.87	17.05	5.11	14.30
55	7.58	18.50	5.58	15.74
56	8.44	20.25	6.07	17.35
57	9.36	22.08	6.63	19.18
58	10.35	24.03	7.24	21.25
59	11.44	26.06	7.91	23.53
60	12.57	28.16	8.61	25.83
61	13.78	30.42	9.40	28.13
62	15.17	32.98	10.20	30.43
63	16.78	36.18	11.15	32.97
64	18.61	39.56	12.12	35.71
65	20.87	43.84	13.41	38.86
66	23.44	48.69	14.99	42.33
67	26.56	54.28	16.94	46.33
68	30.14	59.94	19.23	50.81
69	33.75	66.96	21.95	55.74
70	37.36	74.13	24.71	60.71
71	40.97		27.47	
72	44.58		30.38	
73	48.19		33.92	
74	51.86		38.04	
75	60.13		43.04	

20-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$25,000 - \$99,999

Issue Age	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
18	1.20	2.68	1.10	1.83
19	1.20	2.68	1.10	1.83
20	1.20	2.68	1.10	1.85
21	1.20	2.69	1.10	1.86
22	1.20	2.70	1.10	1.87
23	1.20	2.71	1.10	1.88
24	1.20	2.72	1.10	1.89
25	1.20	2.80	1.10	1.94
26	1.21	2.89	1.11	2.00
27	1.23	2.99	1.12	2.07
28	1.25	3.09	1.13	2.14
29	1.25	3.18	1.14	2.22
30	1.29	3.30	1.19	2.34
31	1.32	3.43	1.23	2.49
32	1.36	3.62	1.29	2.65
33	1.43	3.85	1.36	2.84
34	1.49	4.11	1.43	3.03
35	1.60	4.42	1.52	3.37
36	1.72	4.75	1.61	3.76
37	1.87	5.15	1.70	4.19
38	2.03	5.56	1.79	4.65
39	2.20	6.03	1.90	5.14
40	2.39	6.62	2.04	5.66
41	2.59	7.29	2.19	6.24
42	2.80	7.96	2.35	6.88
43	3.00	8.63	2.52	7.57
44	3.21	9.36	2.69	8.32
45	3.54	10.18	2.97	9.16
46	3.91	11.07	3.30	10.05
47	4.30	12.03	3.64	10.98
48	4.73	13.06	3.99	11.92
49	5.22	14.18	4.36	12.90
50	5.71	15.39	4.72	13.88
51	6.23	16.72	5.08	14.86
52	6.82	18.18	5.44	15.84
53	7.49	19.77	5.80	16.82
54	8.28	21.37	6.16	17.89
55	9.26	23.27	6.79	19.48
56	10.42	25.48	7.51	21.29
57	11.70	27.82	8.31	23.31
58	13.09	30.33	9.21	25.56
59	14.67	33.01	10.20	28.02
60	16.26	35.71	11.20	30.57
61	17.85	38.45	12.27	33.29
62	19.53	41.60	13.49	36.22
63	21.51	45.32	14.92	39.59
64	23.71	49.19	16.47	42.99
65	26.36	53.37	18.56	46.50

30-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$25,000 - \$99,999

Issue Age	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
18	1.35	3.09	1.13	1.99
19	1.35	3.09	1.13	1.99
20	1.35	3.11	1.13	2.02
21	1.35	3.15	1.14	2.04
22	1.35	3.19	1.14	2.06
23	1.35	3.25	1.14	2.09
24	1.37	3.31	1.14	2.11
25	1.40	3.38	1.18	2.21
26	1.44	3.45	1.21	2.33
27	1.49	3.54	1.25	2.45
28	1.54	3.64	1.30	2.58
29	1.58	3.73	1.34	2.72
30	1.66	3.89	1.41	2.91
31	1.74	4.08	1.48	3.13
32	1.83	4.29	1.56	3.36
33	1.94	4.55	1.64	3.61
34	2.06	4.83	1.72	3.87
35	2.24	5.30	1.84	4.33
36	2.43	5.85	1.97	4.86
37	2.63	6.46	2.11	5.45
38	2.87	7.11	2.26	6.08
39	3.12	7.82	2.42	6.77
40	3.41	8.54	2.59	7.46
41	3.72	9.32	2.77	8.15
42	4.04	10.10	2.96	8.84
43	4.40	10.91	3.16	9.57
44	4.79	11.84	3.38	10.42
45	5.28	12.78	3.82	11.49
46	5.84		4.31	
47	6.45		4.82	
48	7.14		5.37	
49	7.90		5.94	
50	8.67		6.49	

10-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$100,000 - \$249,999
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.70	0.75	0.91	1.01	1.45	1.91
19	0.70	0.75	0.91	1.01	1.45	1.91
20	0.70	0.75	0.91	1.01	1.45	1.91
21	0.70	0.75	0.91	1.01	1.46	1.92
22	0.70	0.75	0.91	1.01	1.47	1.93
23	0.70	0.75	0.91	1.01	1.48	1.94
24	0.70	0.75	0.91	1.01	1.49	1.96
25	0.70	0.75	0.91	1.01	1.50	1.98
26	0.70	0.76	0.91	1.01	1.51	2.00
27	0.70	0.77	0.91	1.01	1.53	2.02
28	0.70	0.78	0.91	1.01	1.55	2.05
29	0.70	0.79	0.91	1.01	1.57	2.09
30	0.70	0.80	0.92	1.02	1.58	2.13
31	0.70	0.81	0.93	1.03	1.59	2.17
32	0.70	0.82	0.94	1.04	1.60	2.21
33	0.71	0.84	0.96	1.08	1.62	2.25
34	0.72	0.86	0.99	1.12	1.68	2.34
35	0.74	0.89	1.02	1.17	1.77	2.43
36	0.77	0.92	1.07	1.22	1.86	2.54
37	0.80	0.95	1.13	1.29	1.95	2.71
38	0.83	0.99	1.21	1.37	2.07	2.90
39	0.87	1.03	1.28	1.44	2.21	3.09
40	0.91	1.08	1.38	1.54	2.38	3.34
41	0.97	1.15	1.51	1.65	2.55	3.60
42	1.03	1.22	1.62	1.77	2.76	3.93
43	1.08	1.30	1.72	1.89	2.99	4.30
44	1.13	1.39	1.82	2.02	3.26	4.74
45	1.20	1.49	1.91	2.14	3.54	5.19
46	1.27	1.59	2.01	2.26	3.79	5.64
47	1.35	1.69	2.12	2.40	4.04	6.09
48	1.43	1.79	2.23	2.54	4.27	6.54
49	1.51	1.90	2.33	2.66	4.50	7.06
50	1.61	2.03	2.50	2.89	4.85	7.59
51	1.74	2.23	2.70	3.16	5.30	8.15
52	1.90	2.46	2.94	3.47	5.81	8.80
53	2.08	2.68	3.21	3.84	6.41	9.53
54	2.29	2.92	3.54	4.27	7.05	10.29
55	2.52	3.18	3.89	4.70	7.70	11.05
56	2.75	3.46	4.24	5.12	8.35	11.81
57	2.99	3.76	4.59	5.53	9.00	12.58
58	3.25	4.07	4.95	5.93	9.65	13.39
59	3.52	4.38	5.33	6.31	10.30	14.23
60	3.85	4.76	5.82	6.87	11.21	15.51
61	4.26	5.21	6.39	7.51	12.36	16.99
62	4.74	5.73	7.10	8.29	13.69	18.70
63	5.30	6.34	7.88	9.17	15.31	20.75
64	5.94	7.03	8.75	10.16	17.07	23.00
65	6.61	7.75	9.68	11.19	18.84	25.27
66	7.29	8.50	10.69	12.35	20.67	27.70
67	7.99	9.39	11.93	13.79	22.73	30.49
68	8.72	10.37	13.25	15.26	24.93	33.36
69	9.58	11.43	14.70	16.91	27.39	36.71
70	10.69	12.77	16.65	19.20	30.03	40.33
71	11.92	14.26	18.91	21.56	33.25	46.08
72	13.20	15.95	21.54	24.42	37.47	52.99
73	14.77	17.89	24.48	27.90	42.10	60.57
74	16.73	20.24	27.77	31.75	47.12	65.54
75	19.15	23.09	31.60	36.39	52.53	72.10
76	22.05	26.32	35.91	41.62	56.27	76.50
77	25.84	30.66	41.87	49.17	67.96	91.30
78	30.49	35.77	48.66	57.33	83.52	110.16
79	35.96	41.86	56.88	67.64	100.69	126.90
80	41.84	48.70	66.18	78.69	111.84	140.95

10-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$100,000 - \$249,999
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.58	0.67	0.83	0.93	1.19	1.50
19	0.58	0.67	0.83	0.93	1.19	1.50
20	0.58	0.67	0.83	0.93	1.20	1.50
21	0.58	0.67	0.83	0.93	1.21	1.53
22	0.58	0.67	0.83	0.93	1.22	1.54
23	0.58	0.67	0.83	0.93	1.23	1.55
24	0.58	0.67	0.83	0.93	1.23	1.56
25	0.59	0.68	0.83	0.93	1.24	1.58
26	0.60	0.69	0.84	0.94	1.26	1.60
27	0.61	0.70	0.84	0.94	1.27	1.62
28	0.62	0.72	0.85	0.95	1.29	1.65
29	0.64	0.73	0.85	0.96	1.30	1.66
30	0.64	0.74	0.86	0.97	1.32	1.70
31	0.64	0.75	0.87	0.98	1.35	1.73
32	0.65	0.77	0.88	0.99	1.39	1.77
33	0.65	0.79	0.89	1.01	1.43	1.83
34	0.66	0.81	0.92	1.05	1.50	1.90
35	0.67	0.83	0.95	1.10	1.56	1.99
36	0.69	0.85	0.99	1.15	1.63	2.10
37	0.72	0.87	1.04	1.20	1.70	2.23
38	0.75	0.90	1.09	1.25	1.77	2.37
39	0.78	0.94	1.15	1.33	1.86	2.54
40	0.82	0.99	1.23	1.42	1.98	2.73
41	0.87	1.05	1.32	1.56	2.13	2.96
42	0.93	1.12	1.41	1.67	2.30	3.21
43	0.99	1.19	1.48	1.77	2.47	3.48
44	1.05	1.26	1.56	1.83	2.64	3.75
45	1.12	1.34	1.68	1.96	2.87	4.13
46	1.20	1.45	1.80	2.09	3.14	4.54
47	1.27	1.55	1.92	2.21	3.42	4.96
48	1.34	1.65	2.02	2.31	3.67	5.36
49	1.39	1.72	2.09	2.39	3.91	5.72
50	1.45	1.82	2.21	2.54	4.17	6.17
51	1.54	1.94	2.34	2.70	4.47	6.63
52	1.63	2.06	2.47	2.86	4.77	7.10
53	1.72	2.18	2.60	3.02	5.07	7.59
54	1.83	2.30	2.72	3.22	5.48	8.35
55	1.96	2.43	2.89	3.44	5.95	9.12
56	2.09	2.60	3.09	3.66	6.42	9.89
57	2.24	2.77	3.32	3.88	6.89	10.66
58	2.40	2.96	3.57	4.10	7.42	11.44
59	2.58	3.17	3.84	4.33	8.00	12.35
60	2.79	3.41	4.17	4.68	8.57	13.40
61	3.02	3.68	4.54	5.06	9.26	14.51
62	3.28	3.98	4.93	5.47	10.04	15.68
63	3.57	4.30	5.41	5.97	10.87	17.08
64	3.90	4.62	5.91	6.47	11.72	18.56
65	4.25	4.97	6.38	6.99	12.57	20.03
66	4.65	5.32	6.85	7.55	13.50	21.50
67	5.14	5.80	7.41	8.23	14.60	22.97
68	5.73	6.41	8.26	9.30	15.92	24.55
69	6.41	7.28	9.28	10.49	17.43	26.67
70	7.17	8.28	10.48	11.70	19.24	28.85
71	8.05	9.33	12.15	13.44	21.82	31.03
72	9.15	10.53	14.07	15.29	24.82	33.38
73	10.36	11.94	16.26	17.43	27.88	36.97
74	11.75	13.57	18.81	19.89	31.31	41.10
75	13.38	15.58	21.56	22.86	35.82	48.28
76	15.34	18.07	24.59	26.19	40.93	55.80
77	17.77	21.21	28.27	31.23	47.42	66.73
78	20.76	25.00	32.72	37.35	56.07	80.57
79	24.30	29.54	38.07	44.83	65.81	95.55
80	28.05	34.10	43.94	51.74	74.04	107.50

15-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$100,000 - \$249,999
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.78	0.86	0.94	1.08	1.53	2.18
19	0.78	0.86	0.94	1.08	1.53	2.18
20	0.78	0.86	0.94	1.08	1.53	2.19
21	0.78	0.86	0.94	1.08	1.54	2.20
22	0.78	0.86	0.94	1.08	1.55	2.21
23	0.78	0.86	0.94	1.08	1.56	2.22
24	0.78	0.86	0.94	1.08	1.57	2.24
25	0.78	0.87	0.95	1.08	1.58	2.25
26	0.78	0.88	0.96	1.08	1.59	2.26
27	0.78	0.89	0.97	1.08	1.60	2.27
28	0.79	0.90	0.98	1.10	1.61	2.28
29	0.80	0.92	0.99	1.11	1.62	2.30
30	0.81	0.94	1.01	1.13	1.64	2.32
31	0.82	0.95	1.02	1.15	1.66	2.35
32	0.83	0.96	1.03	1.17	1.70	2.40
33	0.84	0.98	1.05	1.21	1.74	2.47
34	0.85	1.00	1.08	1.24	1.80	2.53
35	0.86	1.03	1.12	1.31	1.88	2.69
36	0.88	1.07	1.17	1.38	1.99	2.87
37	0.91	1.11	1.23	1.46	2.11	3.09
38	0.94	1.15	1.30	1.55	2.25	3.33
39	0.97	1.19	1.37	1.65	2.40	3.61
40	1.02	1.25	1.47	1.79	2.64	3.97
41	1.10	1.32	1.60	1.96	2.95	4.38
42	1.19	1.40	1.72	2.12	3.28	4.78
43	1.28	1.49	1.83	2.27	3.59	5.18
44	1.35	1.61	1.93	2.41	3.92	5.57
45	1.43	1.73	2.04	2.55	4.26	5.96
46	1.53	1.85	2.16	2.69	4.62	6.36
47	1.64	1.96	2.29	2.85	5.03	6.82
48	1.76	2.06	2.42	3.01	5.47	7.31
49	1.89	2.17	2.56	3.18	5.97	7.87
50	2.03	2.35	2.77	3.47	6.54	8.64
51	2.19	2.60	3.02	3.79	7.15	9.50
52	2.36	2.86	3.28	4.14	7.81	10.43
53	2.54	3.12	3.57	4.53	8.53	11.46
54	2.75	3.43	3.92	4.99	9.28	12.50
55	3.00	3.77	4.28	5.46	10.03	13.55
56	3.31	4.11	4.68	5.98	10.83	14.60
57	3.66	4.49	5.12	6.56	11.70	15.65
58	4.03	4.89	5.58	7.16	12.61	16.77
59	4.44	5.32	6.08	7.81	13.54	17.95
60	4.90	5.87	6.75	8.77	14.72	19.55
61	5.44	6.52	7.56	9.89	16.13	21.33
62	6.03	7.27	8.48	11.26	17.72	23.34
63	6.73	8.15	9.55	12.74	19.63	25.86
64	7.53	9.15	10.79	14.29	21.78	28.54
65	8.47	10.38	12.19	15.96	24.52	32.39
66	9.57	11.84	13.78	17.82	27.86	36.83
67	10.86	13.59	15.68	20.08	31.69	41.96
68	12.31	15.48	17.69	22.39	35.78	47.25
69	13.94	17.73	20.13	25.22	40.57	53.86
70	16.10	20.69	23.17	28.57	47.25	62.81
71	18.67	24.28	26.96	32.27		
72	21.35	28.24	31.23	36.99		
73	24.56	32.32	35.59	41.82		
74	29.12	37.28	40.98	47.72		
75	33.77	43.23	47.52	55.33		

15-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$100,000 - \$249,999
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.71	0.81	0.90	1.00	1.29	1.74
19	0.71	0.81	0.90	1.00	1.29	1.74
20	0.71	0.81	0.90	1.00	1.30	1.75
21	0.71	0.81	0.90	1.00	1.31	1.76
22	0.71	0.81	0.90	1.00	1.32	1.78
23	0.71	0.81	0.90	1.00	1.33	1.79
24	0.71	0.81	0.90	1.00	1.34	1.80
25	0.72	0.81	0.90	1.00	1.35	1.83
26	0.73	0.82	0.91	1.02	1.37	1.85
27	0.74	0.83	0.91	1.03	1.39	1.88
28	0.75	0.84	0.92	1.04	1.41	1.91
29	0.76	0.85	0.93	1.06	1.42	1.94
30	0.76	0.86	0.94	1.08	1.45	1.98
31	0.76	0.87	0.95	1.09	1.48	2.03
32	0.76	0.88	0.97	1.12	1.52	2.09
33	0.77	0.89	0.99	1.15	1.57	2.15
34	0.77	0.91	1.02	1.19	1.62	2.22
35	0.79	0.94	1.06	1.25	1.70	2.36
36	0.83	0.98	1.10	1.31	1.80	2.52
37	0.86	1.02	1.14	1.37	1.91	2.70
38	0.89	1.06	1.18	1.43	2.02	2.87
39	0.93	1.10	1.23	1.50	2.12	3.05
40	0.97	1.17	1.30	1.59	2.27	3.31
41	1.04	1.24	1.38	1.72	2.45	3.61
42	1.11	1.31	1.47	1.83	2.64	3.95
43	1.18	1.38	1.56	1.94	2.85	4.30
44	1.26	1.45	1.64	2.06	3.07	4.69
45	1.34	1.53	1.76	2.23	3.33	5.12
46	1.42	1.63	1.89	2.40	3.62	5.57
47	1.51	1.73	2.01	2.56	3.93	6.03
48	1.58	1.82	2.12	2.71	4.23	6.47
49	1.64	1.90	2.22	2.84	4.52	6.88
50	1.72	2.00	2.36	3.03	4.82	7.35
51	1.83	2.12	2.51	3.22	5.13	7.82
52	1.94	2.24	2.66	3.41	5.45	8.31
53	2.05	2.37	2.84	3.65	5.79	8.82
54	2.18	2.54	3.04	3.88	6.22	9.54
55	2.35	2.74	3.30	4.23	6.77	10.38
56	2.53	2.96	3.61	4.62	7.39	11.32
57	2.73	3.20	3.96	5.05	8.09	12.37
58	2.95	3.47	4.34	5.53	8.88	13.55
59	3.18	3.75	4.76	6.05	9.75	14.85
60	3.46	4.10	5.27	6.69	10.65	16.15
61	3.80	4.51	5.85	7.39	11.55	17.50
62	4.16	4.94	6.44	8.13	12.45	18.96
63	4.56	5.42	7.03	8.93	13.35	20.60
64	5.01	5.95	7.69	9.82	14.33	22.40
65	5.50	6.52	8.44	10.82	15.77	24.83
66	6.07	7.19	9.33	12.01	17.60	27.57
67	6.76	8.00	10.40	13.39	19.69	30.72
68	7.59	8.97	11.68	14.90	22.06	34.26
69	8.58	10.11	13.19	16.43	24.70	38.18
70	9.78	11.53	14.76	17.98	27.86	43.09
71	11.32	13.20	16.66	19.98		
72	13.16	15.06	19.19	22.07		
73	15.23	17.14	21.96	24.44		
74	17.67	19.52	25.07	27.15		
75	20.00	22.09	28.37	30.72		

20-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$100,000 - \$249,999
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.82	1.01	1.08	1.30	1.84	2.39
19	0.82	1.01	1.08	1.30	1.84	2.39
20	0.82	1.01	1.08	1.30	1.85	2.40
21	0.82	1.01	1.08	1.30	1.86	2.41
22	0.82	1.01	1.08	1.30	1.87	2.42
23	0.82	1.01	1.08	1.30	1.88	2.43
24	0.82	1.01	1.08	1.30	1.90	2.44
25	0.82	1.01	1.08	1.31	1.92	2.45
26	0.82	1.01	1.08	1.32	1.94	2.47
27	0.83	1.01	1.09	1.34	1.96	2.51
28	0.84	1.02	1.10	1.34	1.99	2.55
29	0.84	1.02	1.10	1.35	2.01	2.58
30	0.85	1.02	1.11	1.38	2.04	2.65
31	0.85	1.02	1.11	1.41	2.09	2.72
32	0.86	1.03	1.13	1.44	2.16	2.82
33	0.87	1.05	1.16	1.47	2.24	2.96
34	0.89	1.07	1.18	1.52	2.35	3.11
35	0.91	1.10	1.23	1.60	2.49	3.32
36	0.95	1.15	1.30	1.68	2.66	3.56
37	0.99	1.20	1.37	1.76	2.86	3.85
38	1.04	1.25	1.45	1.85	3.08	4.14
39	1.09	1.30	1.53	1.94	3.31	4.45
40	1.16	1.38	1.65	2.11	3.63	4.93
41	1.24	1.50	1.81	2.30	4.02	5.46
42	1.34	1.62	1.97	2.49	4.43	6.00
43	1.44	1.73	2.13	2.68	4.84	6.54
44	1.53	1.85	2.29	2.87	5.30	7.17
45	1.65	1.98	2.47	3.08	5.79	7.80
46	1.80	2.13	2.66	3.28	6.30	8.43
47	1.96	2.30	2.86	3.47	6.85	9.06
48	2.13	2.47	3.07	3.67	7.43	9.69
49	2.31	2.64	3.30	3.89	8.08	10.36
50	2.52	2.88	3.63	4.30	8.79	11.16
51	2.75	3.17	4.02	4.78	9.59	12.05
52	3.01	3.50	4.47	5.32	10.47	13.03
53	3.29	3.88	4.98	5.93	11.43	14.08
54	3.62	4.33	5.58	6.67	12.43	15.13
55	4.00	4.80	6.22	7.42	13.43	16.40
56	4.40	5.27	6.86	8.17	14.48	17.90
57	4.85	5.77	7.50	8.92	15.60	19.49
58	5.34	6.33	8.16	9.67	16.79	21.17
59	5.87	6.94	8.92	10.54	18.04	22.98
60	6.52	7.74	9.92	11.85	19.60	25.16
61	7.34	8.74	11.11	13.35	21.47	27.58
62	8.27	9.87	12.45	15.08	23.56	30.33
63	9.33	11.18	13.99	17.06	25.99	33.55
64	10.54	12.65	15.72	19.30	28.66	36.97
65	11.94	14.32	17.51	21.56	31.10	40.11

20-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$100,000 - \$249,999
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.75	0.84	0.94	1.09	1.46	1.85
19	0.75	0.84	0.94	1.09	1.46	1.85
20	0.75	0.84	0.94	1.09	1.48	1.87
21	0.75	0.84	0.94	1.09	1.49	1.88
22	0.75	0.84	0.94	1.09	1.51	1.89
23	0.75	0.84	0.94	1.09	1.52	1.90
24	0.75	0.84	0.94	1.09	1.53	1.91
25	0.75	0.84	0.94	1.09	1.55	1.94
26	0.76	0.84	0.95	1.10	1.57	1.97
27	0.76	0.85	0.95	1.11	1.59	2.00
28	0.77	0.86	0.96	1.12	1.62	2.04
29	0.78	0.87	0.97	1.13	1.64	2.07
30	0.79	0.89	0.99	1.16	1.70	2.16
31	0.81	0.91	1.01	1.19	1.77	2.25
32	0.82	0.93	1.04	1.23	1.85	2.37
33	0.84	0.95	1.07	1.27	1.94	2.49
34	0.85	0.98	1.10	1.32	2.03	2.62
35	0.88	1.01	1.14	1.39	2.14	2.81
36	0.92	1.04	1.19	1.46	2.28	3.00
37	0.95	1.08	1.24	1.54	2.43	3.20
38	0.99	1.12	1.29	1.61	2.56	3.40
39	1.02	1.15	1.35	1.69	2.69	3.60
40	1.06	1.21	1.43	1.79	2.88	3.90
41	1.13	1.29	1.52	1.90	3.10	4.25
42	1.20	1.38	1.62	2.02	3.35	4.64
43	1.27	1.47	1.73	2.14	3.62	5.04
44	1.34	1.56	1.84	2.26	3.89	5.48
45	1.43	1.67	1.98	2.45	4.21	5.93
46	1.56	1.80	2.14	2.64	4.56	6.39
47	1.69	1.94	2.31	2.83	4.93	6.86
48	1.82	2.07	2.48	3.02	5.30	7.32
49	1.95	2.21	2.64	3.20	5.65	7.76
50	2.09	2.35	2.80	3.41	6.06	8.33
51	2.23	2.49	2.96	3.63	6.53	8.91
52	2.37	2.64	3.12	3.86	7.01	9.58
53	2.51	2.80	3.30	4.11	7.54	10.28
54	2.66	3.00	3.53	4.44	8.19	11.06
55	2.85	3.25	3.85	4.91	8.94	12.21
56	3.11	3.54	4.23	5.43	9.75	13.53
57	3.39	3.86	4.66	6.01	10.65	15.02
58	3.69	4.21	5.12	6.66	11.66	16.69
59	4.03	4.59	5.63	7.37	12.77	18.53
60	4.42	5.10	6.25	8.23	14.29	20.96
61	4.91	5.72	6.98	9.22	16.17	23.58
62	5.46	6.43	7.82	10.37	18.26	26.52
63	6.11	7.27	8.81	11.71	20.64	29.93
64	6.85	8.22	9.92	13.20	23.22	33.51
65	7.74	9.40	11.11	14.88	25.12	36.24

30-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$100,000 - \$249,999
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	1.05	1.23	1.43	1.55	2.45	3.22
19	1.05	1.23	1.43	1.55	2.45	3.22
20	1.05	1.23	1.43	1.55	2.47	3.24
21	1.05	1.23	1.43	1.55	2.49	3.26
22	1.05	1.23	1.43	1.55	2.51	3.30
23	1.05	1.23	1.43	1.55	2.55	3.36
24	1.05	1.23	1.43	1.57	2.59	3.41
25	1.06	1.24	1.45	1.60	2.64	3.48
26	1.06	1.25	1.47	1.64	2.69	3.55
27	1.07	1.26	1.49	1.68	2.75	3.63
28	1.09	1.27	1.51	1.72	2.82	3.72
29	1.09	1.27	1.52	1.76	2.88	3.81
30	1.11	1.29	1.55	1.83	2.98	3.96
31	1.15	1.32	1.59	1.90	3.10	4.12
32	1.18	1.36	1.62	1.98	3.23	4.32
33	1.22	1.40	1.67	2.07	3.40	4.56
34	1.26	1.45	1.72	2.18	3.57	4.81
35	1.33	1.52	1.82	2.34	3.84	5.19
36	1.41	1.62	1.95	2.51	4.17	5.61
37	1.49	1.72	2.08	2.70	4.55	6.08
38	1.58	1.83	2.22	2.90	4.96	6.57
39	1.68	1.95	2.37	3.12	5.39	7.09
40	1.80	2.11	2.60	3.42	5.95	7.84
41	1.96	2.32	2.89	3.76	6.63	8.64
42	2.13	2.54	3.20	4.13	7.34	9.49
43	2.31	2.76	3.54	4.52	8.07	10.36
44	2.50	3.02	3.92	4.92	8.81	11.22
45	2.72	3.29	4.31	5.33	9.52	11.99
46	2.97	3.56	4.70	5.74		
47	3.23	3.83	5.09	6.15		
48	3.52	4.12	5.49	6.56		
49	3.84	4.45	5.95	7.03		
50	4.28	4.97	6.56	7.74		

30-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$100,000 - \$249,999
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.98	1.04	1.28	1.32	1.72	2.14
19	0.98	1.04	1.28	1.32	1.72	2.14
20	0.98	1.04	1.28	1.32	1.74	2.17
21	0.98	1.04	1.29	1.33	1.76	2.20
22	0.98	1.04	1.29	1.33	1.78	2.22
23	0.98	1.04	1.29	1.33	1.80	2.24
24	0.98	1.04	1.29	1.34	1.82	2.27
25	0.98	1.05	1.30	1.37	1.85	2.34
26	0.99	1.06	1.31	1.41	1.91	2.41
27	0.99	1.07	1.33	1.45	1.96	2.48
28	0.99	1.08	1.35	1.50	2.01	2.55
29	0.99	1.09	1.36	1.54	2.06	2.61
30	1.00	1.11	1.39	1.60	2.16	2.77
31	1.01	1.15	1.43	1.66	2.28	2.94
32	1.03	1.18	1.47	1.73	2.40	3.12
33	1.05	1.21	1.51	1.80	2.52	3.31
34	1.08	1.24	1.55	1.87	2.64	3.50
35	1.11	1.30	1.61	1.97	2.80	3.77
36	1.16	1.34	1.68	2.08	2.98	4.06
37	1.20	1.41	1.76	2.19	3.17	4.36
38	1.25	1.49	1.83	2.31	3.37	4.68
39	1.29	1.56	1.91	2.44	3.55	5.00
40	1.35	1.64	2.03	2.61	3.89	5.50
41	1.46	1.76	2.16	2.78	4.36	6.08
42	1.57	1.88	2.29	2.97	4.88	6.70
43	1.70	2.00	2.44	3.16	5.46	7.39
44	1.83	2.13	2.60	3.37	6.11	8.16
45	2.00	2.33	2.86	3.69	6.95	9.28
46	2.25	2.60	3.19	4.05		
47	2.53	2.89	3.55	4.44		
48	2.84	3.20	3.94	4.83		
49	3.17	3.53	4.37	5.27		
50	3.54	3.99	4.92	5.71		

10-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$250,000 - \$499,999
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.40	0.48	0.68	0.77	1.21	1.63
19	0.40	0.48	0.68	0.77	1.21	1.63
20	0.40	0.48	0.68	0.77	1.21	1.64
21	0.40	0.48	0.68	0.77	1.21	1.65
22	0.40	0.48	0.68	0.77	1.22	1.66
23	0.40	0.48	0.68	0.77	1.23	1.67
24	0.40	0.48	0.68	0.77	1.24	1.68
25	0.40	0.48	0.68	0.77	1.25	1.69
26	0.40	0.48	0.68	0.77	1.26	1.70
27	0.40	0.48	0.68	0.77	1.27	1.72
28	0.40	0.48	0.68	0.78	1.29	1.74
29	0.40	0.48	0.68	0.79	1.31	1.77
30	0.40	0.48	0.68	0.80	1.33	1.80
31	0.40	0.48	0.68	0.81	1.35	1.83
32	0.40	0.48	0.68	0.82	1.37	1.86
33	0.40	0.50	0.70	0.83	1.39	1.91
34	0.41	0.52	0.72	0.86	1.43	1.98
35	0.42	0.53	0.75	0.90	1.50	2.07
36	0.44	0.55	0.78	0.94	1.57	2.19
37	0.46	0.57	0.83	1.00	1.67	2.36
38	0.48	0.61	0.88	1.06	1.79	2.54
39	0.51	0.64	0.94	1.12	1.92	2.74
40	0.54	0.68	1.01	1.20	2.08	3.02
41	0.59	0.74	1.09	1.28	2.27	3.31
42	0.64	0.81	1.18	1.39	2.47	3.63
43	0.69	0.88	1.27	1.52	2.69	3.97
44	0.74	0.97	1.37	1.68	2.94	4.37
45	0.80	1.06	1.47	1.83	3.20	4.79
46	0.86	1.15	1.58	1.97	3.46	5.21
47	0.92	1.24	1.70	2.11	3.72	5.63
48	0.98	1.34	1.82	2.25	3.98	6.07
49	1.05	1.45	1.94	2.41	4.24	6.56
50	1.14	1.57	2.09	2.61	4.57	7.06
51	1.26	1.73	2.28	2.86	4.98	7.60
52	1.40	1.90	2.50	3.14	5.44	8.22
53	1.56	2.08	2.75	3.47	5.98	8.92
54	1.75	2.31	3.05	3.86	6.55	9.64
55	1.96	2.55	3.37	4.26	7.14	10.37
56	2.17	2.79	3.69	4.64	7.75	11.12
57	2.38	3.06	4.01	5.02	8.40	11.92
58	2.60	3.34	4.34	5.40	9.08	12.74
59	2.84	3.63	4.68	5.79	9.81	13.60
60	3.13	3.99	5.12	6.29	10.71	14.81
61	3.50	4.40	5.65	6.88	11.80	16.21
62	3.93	4.89	6.28	7.57	13.05	17.83
63	4.44	5.47	7.00	8.37	14.58	19.77
64	5.02	6.12	7.81	9.26	16.24	21.89
65	5.63	6.81	8.66	10.23	17.92	24.09
66	6.25	7.51	9.59	11.32	19.73	26.54
67	6.89	8.36	10.72	12.68	21.78	29.31
68	7.57	9.30	11.92	14.06	23.96	32.17
69	8.38	10.31	13.27	15.64	26.41	35.52
70	9.43	11.62	15.16	17.93	29.02	39.28
71	10.62	13.10	17.37	20.29	32.13	44.79
72	11.88	14.80	19.93	23.22	35.56	51.39
73	13.43	16.76	22.76	26.73	39.28	58.63
74	15.34	19.15	26.10	30.64	43.56	63.97
75	17.67	21.95	29.93	35.02	49.63	70.65
76	20.40	25.08	34.20	39.89	55.31	75.22
77	23.97	29.28	40.10	46.95	66.43	90.05
78	28.35	34.26	46.84	54.53	81.24	108.96
79	33.50	40.18	55.05	64.11	99.13	125.86
80	38.98	46.75	64.05	74.59	110.11	139.79

10-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$250,000 - \$499,999
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.34	0.43	0.52	0.59	0.88	1.16
19	0.34	0.43	0.52	0.59	0.88	1.16
20	0.34	0.43	0.52	0.59	0.89	1.16
21	0.34	0.43	0.52	0.59	0.90	1.18
22	0.34	0.43	0.52	0.59	0.91	1.19
23	0.34	0.43	0.52	0.59	0.92	1.20
24	0.34	0.43	0.52	0.59	0.92	1.20
25	0.34	0.43	0.52	0.60	0.93	1.22
26	0.34	0.43	0.52	0.60	0.95	1.24
27	0.34	0.43	0.52	0.61	0.96	1.27
28	0.35	0.43	0.53	0.62	0.98	1.30
29	0.35	0.43	0.54	0.63	0.99	1.31
30	0.35	0.43	0.54	0.64	1.01	1.36
31	0.35	0.44	0.56	0.65	1.04	1.41
32	0.36	0.45	0.57	0.66	1.08	1.47
33	0.36	0.46	0.58	0.68	1.12	1.54
34	0.37	0.47	0.60	0.71	1.18	1.63
35	0.38	0.49	0.63	0.74	1.24	1.73
36	0.39	0.51	0.66	0.77	1.31	1.83
37	0.41	0.52	0.69	0.81	1.38	1.93
38	0.43	0.53	0.72	0.85	1.47	2.03
39	0.45	0.55	0.77	0.91	1.57	2.14
40	0.48	0.59	0.83	0.97	1.70	2.32
41	0.52	0.64	0.92	1.05	1.86	2.53
42	0.56	0.70	1.01	1.14	2.01	2.76
43	0.61	0.76	1.08	1.22	2.18	3.01
44	0.67	0.83	1.17	1.30	2.37	3.27
45	0.73	0.91	1.27	1.42	2.59	3.64
46	0.79	1.00	1.38	1.56	2.85	4.03
47	0.86	1.10	1.49	1.68	3.11	4.44
48	0.91	1.18	1.59	1.78	3.36	4.84
49	0.96	1.24	1.68	1.86	3.59	5.21
50	1.03	1.32	1.78	1.99	3.85	5.64
51	1.11	1.42	1.89	2.13	4.14	6.08
52	1.19	1.52	2.00	2.27	4.43	6.52
53	1.27	1.62	2.11	2.41	4.72	6.98
54	1.35	1.73	2.23	2.59	5.10	7.68
55	1.43	1.85	2.38	2.77	5.55	8.41
56	1.54	1.98	2.56	2.97	6.00	9.14
57	1.66	2.13	2.75	3.20	6.45	9.87
58	1.79	2.29	2.98	3.46	6.90	10.60
59	1.93	2.46	3.21	3.73	7.37	11.42
60	2.10	2.65	3.47	4.05	7.85	12.36
61	2.29	2.87	3.75	4.40	8.47	13.35
62	2.50	3.11	4.04	4.78	9.16	14.39
63	2.74	3.39	4.40	5.24	9.89	15.66
64	3.01	3.69	4.76	5.69	10.64	16.96
65	3.28	3.99	5.17	6.21	11.49	18.35
66	3.53	4.30	5.59	6.74	12.49	19.75
67	3.83	4.72	6.17	7.52	13.68	21.37
68	4.25	5.27	7.00	8.61	15.08	23.36
69	4.80	6.01	7.97	9.86	16.69	25.67
70	5.52	6.88	8.99	11.11	18.49	28.00
71	6.43	7.97	10.35	12.46	20.96	30.33
72	7.57	9.26	11.91	14.05	23.84	33.13
73	8.85	10.72	13.67	15.89	26.77	36.66
74	10.35	12.44	15.73	18.02	30.05	40.67
75	12.03	14.45	18.07	20.77	34.87	47.73
76	13.88	16.87	20.80	23.71	40.61	55.13
77	16.18	19.92	24.10	28.40	47.35	65.88
78	19.01	23.61	28.11	33.52	55.98	79.52
79	22.38	28.06	32.94	39.68	65.71	94.25
80	25.83	32.39	38.02	45.80	73.93	106.04

15-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$250,000 - \$499,999
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.49	0.59	0.69	0.85	1.42	1.90
19	0.49	0.59	0.69	0.85	1.42	1.90
20	0.49	0.59	0.69	0.85	1.42	1.91
21	0.49	0.59	0.69	0.85	1.43	1.92
22	0.49	0.59	0.69	0.85	1.44	1.93
23	0.49	0.59	0.69	0.85	1.45	1.94
24	0.49	0.59	0.69	0.85	1.46	1.95
25	0.49	0.59	0.69	0.85	1.47	1.96
26	0.49	0.59	0.69	0.85	1.48	1.97
27	0.49	0.60	0.70	0.85	1.50	1.98
28	0.49	0.61	0.71	0.85	1.52	1.99
29	0.49	0.62	0.72	0.86	1.54	2.01
30	0.50	0.64	0.74	0.87	1.56	2.03
31	0.52	0.65	0.75	0.90	1.58	2.07
32	0.53	0.66	0.77	0.92	1.62	2.13
33	0.54	0.67	0.79	0.95	1.66	2.20
34	0.55	0.68	0.82	0.98	1.71	2.27
35	0.58	0.71	0.86	1.04	1.80	2.41
36	0.61	0.75	0.91	1.10	1.91	2.56
37	0.64	0.79	0.97	1.18	2.03	2.75
38	0.67	0.84	1.04	1.26	2.17	2.96
39	0.70	0.89	1.12	1.35	2.33	3.20
40	0.74	0.96	1.22	1.47	2.56	3.57
41	0.82	1.05	1.35	1.61	2.87	3.98
42	0.91	1.14	1.47	1.74	3.20	4.39
43	0.98	1.23	1.58	1.87	3.51	4.79
44	1.06	1.32	1.71	2.02	3.84	5.23
45	1.15	1.42	1.84	2.17	4.19	5.67
46	1.25	1.53	1.97	2.34	4.54	6.11
47	1.35	1.64	2.10	2.52	4.94	6.54
48	1.44	1.76	2.22	2.71	5.38	6.96
49	1.54	1.90	2.35	2.93	5.87	7.38
50	1.66	2.08	2.54	3.22	6.43	8.08
51	1.82	2.33	2.77	3.53	7.04	8.86
52	1.99	2.58	3.03	3.87	7.69	9.71
53	2.17	2.82	3.31	4.25	8.40	10.64
54	2.38	3.09	3.64	4.70	9.14	11.58
55	2.61	3.37	3.99	5.16	9.88	12.52
56	2.87	3.66	4.38	5.65	10.69	13.64
57	3.15	3.98	4.81	6.19	11.56	14.82
58	3.46	4.31	5.26	6.77	12.48	16.05
59	3.79	4.66	5.74	7.39	13.43	17.33
60	4.19	5.17	6.41	8.25	14.58	18.91
61	4.69	5.81	7.22	9.21	15.91	20.66
62	5.26	6.54	8.14	10.32	17.40	22.64
63	5.92	7.40	9.23	11.62	19.22	25.11
64	6.69	8.39	10.48	13.12	21.25	27.75
65	7.58	9.58	11.88	14.74	23.82	31.54
66	8.59	10.95	13.43	16.56	26.94	35.93
67	9.77	12.59	15.30	18.77	30.51	40.99
68	11.10	14.36	17.28	21.02	34.31	46.22
69	12.59	16.48	19.68	23.83	38.77	52.74
70	14.60	19.35	22.70	27.34	45.30	61.56
71	17.28	23.00	26.48	31.20		
72	20.46	27.11	30.72	36.05		
73	23.90	31.32	35.05	41.40		
74	27.74	35.97	40.42	47.61		
75	32.17	41.71	46.87	55.21		

15-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$250,000 - \$499,999
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.42	0.50	0.62	0.72	1.08	1.37
19	0.42	0.50	0.62	0.72	1.08	1.37
20	0.42	0.50	0.62	0.72	1.09	1.38
21	0.42	0.50	0.62	0.72	1.10	1.39
22	0.42	0.50	0.62	0.72	1.11	1.40
23	0.42	0.50	0.62	0.72	1.12	1.42
24	0.42	0.50	0.62	0.72	1.12	1.43
25	0.42	0.50	0.62	0.72	1.13	1.45
26	0.42	0.50	0.63	0.73	1.15	1.47
27	0.42	0.50	0.63	0.73	1.16	1.49
28	0.42	0.51	0.64	0.73	1.18	1.51
29	0.42	0.51	0.65	0.74	1.20	1.53
30	0.43	0.52	0.67	0.76	1.23	1.58
31	0.44	0.53	0.68	0.77	1.27	1.65
32	0.45	0.54	0.70	0.80	1.31	1.72
33	0.46	0.56	0.73	0.83	1.37	1.80
34	0.47	0.58	0.76	0.86	1.43	1.89
35	0.50	0.60	0.79	0.92	1.50	2.02
36	0.53	0.63	0.83	0.98	1.59	2.16
37	0.56	0.66	0.88	1.05	1.68	2.32
38	0.59	0.69	0.93	1.13	1.78	2.48
39	0.62	0.73	0.98	1.22	1.86	2.64
40	0.66	0.78	1.05	1.33	2.00	2.86
41	0.72	0.84	1.14	1.47	2.18	3.12
42	0.78	0.90	1.22	1.59	2.39	3.41
43	0.84	0.97	1.30	1.71	2.61	3.70
44	0.89	1.04	1.39	1.82	2.85	4.02
45	0.95	1.12	1.51	1.98	3.11	4.41
46	1.03	1.22	1.64	2.15	3.40	4.82
47	1.11	1.32	1.77	2.30	3.70	5.25
48	1.20	1.42	1.89	2.43	4.00	5.66
49	1.27	1.52	2.00	2.57	4.28	6.06
50	1.35	1.63	2.14	2.75	4.60	6.54
51	1.45	1.75	2.29	2.94	4.94	7.03
52	1.56	1.88	2.45	3.13	5.30	7.53
53	1.69	2.02	2.63	3.34	5.68	8.15
54	1.82	2.19	2.83	3.61	6.16	8.84
55	1.97	2.37	3.09	3.93	6.71	9.54
56	2.14	2.58	3.39	4.30	7.26	10.33
57	2.32	2.81	3.72	4.69	7.84	11.20
58	2.52	3.06	4.08	5.13	8.49	12.17
59	2.74	3.33	4.49	5.62	9.22	13.22
60	2.98	3.64	4.97	6.20	10.00	14.50
61	3.25	3.97	5.48	6.86	10.84	15.90
62	3.54	4.32	5.99	7.56	11.74	17.42
63	3.86	4.72	6.58	8.39	12.73	19.14
64	4.22	5.15	7.23	9.26	13.83	21.05
65	4.64	5.69	7.94	10.22	15.26	23.55
66	5.21	6.37	8.71	11.36	17.06	26.34
67	5.90	7.20	9.58	12.50	18.99	29.57
68	6.73	8.21	10.54	13.62	21.17	33.19
69	7.72	9.40	11.72	14.77	23.65	37.22
70	8.93	10.82	13.13	16.25	26.48	42.22
71	10.37	12.48	14.92	18.21		
72	12.05	14.33	17.29	20.84		
73	14.02	16.40	19.91	23.55		
74	16.26	18.80	22.86	26.64		
75	18.40	21.27	25.87	30.14		

20-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$250,000 - \$499,999
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.53	0.69	0.74	0.97	1.64	1.98
19	0.53	0.69	0.74	0.97	1.64	1.98
20	0.53	0.69	0.74	0.97	1.65	1.99
21	0.53	0.69	0.74	0.97	1.66	2.01
22	0.53	0.69	0.74	0.97	1.68	2.03
23	0.53	0.69	0.74	0.97	1.69	2.05
24	0.53	0.69	0.74	0.97	1.71	2.07
25	0.53	0.69	0.75	0.97	1.73	2.09
26	0.53	0.69	0.77	0.97	1.75	2.11
27	0.54	0.69	0.80	0.99	1.77	2.13
28	0.55	0.70	0.83	1.01	1.79	2.16
29	0.55	0.70	0.85	1.01	1.81	2.20
30	0.56	0.71	0.87	1.03	1.84	2.28
31	0.57	0.72	0.88	1.05	1.89	2.37
32	0.58	0.73	0.91	1.07	1.96	2.50
33	0.59	0.75	0.94	1.11	2.04	2.66
34	0.61	0.77	0.97	1.15	2.13	2.83
35	0.64	0.81	1.03	1.23	2.26	3.04
36	0.68	0.85	1.09	1.31	2.43	3.26
37	0.72	0.91	1.15	1.40	2.63	3.54
38	0.76	0.97	1.22	1.49	2.84	3.82
39	0.81	1.03	1.30	1.59	3.07	4.13
40	0.88	1.12	1.42	1.75	3.37	4.58
41	0.97	1.24	1.57	1.92	3.75	5.07
42	1.08	1.36	1.72	2.09	4.14	5.57
43	1.19	1.48	1.88	2.27	4.53	6.08
44	1.30	1.62	2.06	2.46	4.97	6.68
45	1.43	1.77	2.24	2.69	5.45	7.29
46	1.56	1.92	2.42	2.90	5.94	7.90
47	1.69	2.07	2.61	3.13	6.46	8.56
48	1.82	2.22	2.81	3.38	7.02	9.26
49	1.97	2.39	3.03	3.65	7.64	10.04
50	2.14	2.60	3.31	4.03	8.30	10.85
51	2.37	2.87	3.65	4.45	9.01	11.73
52	2.64	3.16	4.03	4.94	9.80	12.69
53	2.91	3.49	4.46	5.49	10.66	13.74
54	3.18	3.88	4.97	6.15	11.54	14.77
55	3.48	4.30	5.51	6.82	12.45	15.96
56	3.84	4.73	6.13	7.49	13.44	17.34
57	4.24	5.20	6.81	8.24	14.52	18.79
58	4.67	5.71	7.56	9.05	15.66	20.32
59	5.14	6.26	8.37	9.94	16.86	21.95
60	5.75	7.06	9.38	11.27	18.47	24.19
61	6.57	8.08	10.55	12.79	20.48	26.72
62	7.50	9.25	11.88	14.55	22.74	29.58
63	8.57	10.60	13.41	16.57	25.38	32.95
64	9.81	12.15	15.13	18.86	28.29	36.55
65	11.20	13.87	16.91	21.18	30.69	39.66

20-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$250,000 - \$499,999
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.47	0.54	0.66	0.79	1.22	1.48
19	0.47	0.54	0.66	0.79	1.22	1.48
20	0.47	0.54	0.66	0.79	1.23	1.50
21	0.47	0.54	0.66	0.79	1.24	1.52
22	0.47	0.54	0.66	0.79	1.25	1.53
23	0.47	0.54	0.66	0.79	1.26	1.54
24	0.47	0.54	0.66	0.79	1.27	1.55
25	0.47	0.54	0.66	0.79	1.29	1.57
26	0.48	0.55	0.67	0.80	1.31	1.60
27	0.48	0.55	0.67	0.80	1.34	1.63
28	0.49	0.56	0.68	0.82	1.36	1.66
29	0.50	0.57	0.69	0.83	1.39	1.70
30	0.51	0.59	0.71	0.86	1.44	1.79
31	0.52	0.61	0.73	0.89	1.51	1.88
32	0.54	0.63	0.76	0.93	1.58	1.99
33	0.56	0.65	0.78	0.97	1.67	2.11
34	0.58	0.67	0.81	1.01	1.76	2.25
35	0.61	0.71	0.85	1.08	1.88	2.41
36	0.64	0.74	0.90	1.15	2.02	2.59
37	0.67	0.78	0.96	1.22	2.16	2.77
38	0.70	0.82	1.02	1.29	2.31	2.94
39	0.74	0.86	1.08	1.36	2.46	3.11
40	0.78	0.92	1.16	1.47	2.63	3.41
41	0.84	0.99	1.28	1.61	2.85	3.77
42	0.90	1.08	1.38	1.73	3.08	4.16
43	0.98	1.17	1.48	1.85	3.33	4.58
44	1.05	1.26	1.59	1.98	3.60	5.05
45	1.13	1.37	1.72	2.15	3.90	5.52
46	1.24	1.49	1.87	2.34	4.24	5.98
47	1.35	1.61	2.02	2.53	4.60	6.43
48	1.46	1.72	2.17	2.71	4.96	6.87
49	1.57	1.84	2.32	2.89	5.31	7.30
50	1.70	1.97	2.48	3.10	5.72	7.85
51	1.83	2.13	2.65	3.32	6.17	8.41
52	1.97	2.30	2.84	3.57	6.65	9.07
53	2.13	2.49	3.03	3.83	7.16	9.76
54	2.31	2.70	3.28	4.17	7.80	10.51
55	2.51	2.95	3.62	4.58	8.50	11.66
56	2.76	3.24	4.00	5.05	9.21	12.97
57	3.03	3.56	4.42	5.56	9.99	14.45
58	3.33	3.92	4.89	6.14	10.87	16.12
59	3.66	4.31	5.41	6.76	11.83	17.96
60	4.04	4.80	6.05	7.63	13.23	20.44
61	4.49	5.39	6.82	8.66	14.99	23.13
62	5.02	6.08	7.71	9.84	16.95	26.15
63	5.61	6.88	8.75	11.24	19.19	29.66
64	6.30	7.79	9.89	12.82	21.62	33.36
65	7.09	8.83	11.09	14.41	23.39	36.08

30-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$250,000 - \$499,999
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.79	0.95	1.20	1.41	2.25	2.92
19	0.79	0.95	1.20	1.41	2.25	2.92
20	0.79	0.95	1.20	1.41	2.27	2.94
21	0.79	0.95	1.20	1.41	2.29	2.96
22	0.79	0.95	1.20	1.41	2.31	2.98
23	0.79	0.95	1.20	1.41	2.34	3.03
24	0.79	0.95	1.20	1.43	2.38	3.10
25	0.80	0.97	1.21	1.46	2.43	3.16
26	0.82	0.98	1.23	1.49	2.48	3.22
27	0.83	1.00	1.26	1.52	2.54	3.31
28	0.84	1.02	1.28	1.56	2.61	3.39
29	0.86	1.03	1.30	1.59	2.68	3.48
30	0.88	1.05	1.33	1.63	2.78	3.60
31	0.91	1.08	1.36	1.67	2.90	3.74
32	0.94	1.10	1.39	1.72	3.03	3.92
33	0.97	1.13	1.44	1.78	3.20	4.11
34	1.01	1.17	1.48	1.84	3.38	4.33
35	1.06	1.23	1.57	1.97	3.63	4.68
36	1.13	1.32	1.69	2.11	3.94	5.06
37	1.21	1.41	1.82	2.26	4.27	5.47
38	1.30	1.51	1.96	2.43	4.63	5.91
39	1.39	1.62	2.11	2.60	5.01	6.39
40	1.50	1.77	2.31	2.85	5.57	7.01
41	1.64	1.96	2.54	3.14	6.26	7.69
42	1.79	2.15	2.78	3.43	6.99	8.38
43	1.96	2.37	3.04	3.74	7.76	9.13
44	2.14	2.60	3.31	4.11	8.51	9.96
45	2.33	2.85	3.60	4.52	9.26	10.80
46	2.54	3.10	3.91	4.98		
47	2.77	3.35	4.24	5.49		
48	3.03	3.63	4.60	6.05		
49	3.30	3.94	5.00	6.67		
50	3.66	4.38	5.58	7.33		

30-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$250,000 - \$499,999
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.65	0.74	0.90	1.16	1.52	1.94
19	0.65	0.74	0.90	1.16	1.52	1.94
20	0.65	0.74	0.90	1.16	1.54	1.97
21	0.65	0.74	0.91	1.16	1.56	2.00
22	0.65	0.74	0.91	1.16	1.58	2.02
23	0.65	0.74	0.91	1.16	1.60	2.05
24	0.65	0.74	0.91	1.16	1.62	2.07
25	0.66	0.76	0.92	1.18	1.65	2.14
26	0.67	0.78	0.95	1.21	1.71	2.21
27	0.67	0.80	0.97	1.23	1.76	2.28
28	0.68	0.82	1.00	1.26	1.81	2.35
29	0.69	0.84	1.02	1.29	1.86	2.42
30	0.71	0.86	1.05	1.33	1.95	2.57
31	0.74	0.89	1.08	1.37	2.07	2.73
32	0.77	0.92	1.11	1.41	2.19	2.91
33	0.80	0.95	1.14	1.44	2.32	3.10
34	0.83	0.98	1.17	1.47	2.44	3.29
35	0.86	1.04	1.24	1.56	2.60	3.54
36	0.91	1.08	1.33	1.66	2.78	3.81
37	0.97	1.17	1.42	1.76	2.97	4.10
38	1.02	1.28	1.52	1.86	3.17	4.40
39	1.08	1.37	1.63	1.98	3.35	4.70
40	1.15	1.49	1.78	2.15	3.65	5.20
41	1.26	1.66	1.98	2.34	4.03	5.79
42	1.37	1.81	2.16	2.52	4.47	6.42
43	1.49	1.95	2.30	2.72	4.95	7.13
44	1.62	2.06	2.43	2.95	5.47	7.92
45	1.78	2.19	2.63	3.23	6.09	9.06
46	1.96	2.36	2.87	3.53		
47	2.15	2.53	3.13	3.85		
48	2.36	2.70	3.40	4.20		
49	2.59	2.88	3.69	4.56		
50	2.84	3.14	4.06	4.96		

10-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$500,000 - \$999,999
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.35	0.42	0.58	0.67	1.14	1.55
19	0.35	0.42	0.58	0.67	1.14	1.55
20	0.35	0.42	0.58	0.67	1.14	1.56
21	0.35	0.42	0.58	0.67	1.14	1.57
22	0.35	0.42	0.58	0.67	1.15	1.58
23	0.35	0.42	0.58	0.67	1.16	1.59
24	0.35	0.42	0.58	0.67	1.17	1.60
25	0.35	0.42	0.58	0.67	1.18	1.61
26	0.35	0.42	0.58	0.67	1.19	1.62
27	0.35	0.42	0.58	0.68	1.20	1.64
28	0.35	0.42	0.58	0.69	1.22	1.66
29	0.35	0.42	0.58	0.70	1.24	1.69
30	0.35	0.42	0.58	0.71	1.26	1.72
31	0.35	0.42	0.58	0.72	1.28	1.75
32	0.35	0.43	0.58	0.73	1.30	1.78
33	0.35	0.44	0.59	0.74	1.32	1.84
34	0.36	0.45	0.61	0.75	1.35	1.92
35	0.37	0.47	0.64	0.78	1.41	2.01
36	0.38	0.49	0.67	0.82	1.48	2.13
37	0.40	0.51	0.71	0.87	1.58	2.30
38	0.42	0.54	0.77	0.93	1.70	2.48
39	0.44	0.57	0.82	0.99	1.82	2.68
40	0.47	0.61	0.88	1.06	1.99	2.96
41	0.50	0.65	0.96	1.14	2.20	3.25
42	0.54	0.72	1.05	1.26	2.41	3.55
43	0.59	0.79	1.14	1.40	2.62	3.88
44	0.64	0.88	1.25	1.56	2.83	4.27
45	0.70	0.98	1.36	1.71	3.06	4.67
46	0.76	1.07	1.46	1.85	3.31	5.07
47	0.82	1.16	1.56	1.98	3.57	5.47
48	0.89	1.25	1.67	2.11	3.83	5.89
49	0.96	1.36	1.79	2.25	4.09	6.33
50	1.06	1.48	1.94	2.44	4.42	6.82
51	1.17	1.62	2.11	2.67	4.86	7.38
52	1.31	1.78	2.32	2.93	5.34	8.01
53	1.47	1.96	2.56	3.23	5.85	8.73
54	1.67	2.18	2.84	3.61	6.42	9.48
55	1.88	2.42	3.14	3.99	7.02	10.23
56	2.09	2.66	3.44	4.37	7.63	10.99
57	2.30	2.90	3.76	4.75	8.29	11.80
58	2.51	3.14	4.10	5.13	8.99	12.65
59	2.73	3.41	4.46	5.51	9.73	13.53
60	3.00	3.75	4.89	6.01	10.64	14.75
61	3.33	4.15	5.41	6.59	11.73	16.15
62	3.71	4.62	6.02	7.28	12.98	17.77
63	4.16	5.18	6.73	8.08	14.51	19.71
64	4.67	5.81	7.54	8.97	16.17	21.83
65	5.22	6.48	8.36	9.90	17.83	23.98
66	5.79	7.21	9.26	10.96	19.54	26.36
67	6.46	8.08	10.35	12.27	21.47	29.06
68	7.21	9.03	11.52	13.61	23.53	31.85
69	8.03	10.10	12.82	15.14	25.84	35.09
70	9.06	11.40	14.65	17.41	28.66	38.98
71	10.24	12.81	16.79	19.76	32.03	44.27
72	11.57	14.42	19.29	22.67	35.51	50.62
73	13.21	16.27	22.07	26.16	39.22	57.58
74	15.08	18.53	25.35	30.05	43.50	63.19
75	17.33	21.22	28.98	34.33	49.56	69.45
76	20.04	24.27	32.94	39.08	55.23	73.52
77	23.58	28.35	38.41	45.97	66.33	87.55
78	27.92	33.18	44.65	53.36	81.11	105.41
79	33.05	38.94	52.21	62.69	98.80	121.19
80	38.45	45.31	60.74	72.93	109.74	134.61

10-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$500,000 - \$999,999
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.29	0.36	0.46	0.52	0.81	1.08
19	0.29	0.36	0.46	0.52	0.81	1.08
20	0.29	0.36	0.46	0.52	0.82	1.09
21	0.29	0.36	0.46	0.52	0.83	1.10
22	0.29	0.36	0.46	0.52	0.84	1.10
23	0.29	0.36	0.46	0.52	0.85	1.11
24	0.29	0.36	0.46	0.52	0.85	1.12
25	0.29	0.36	0.46	0.52	0.86	1.13
26	0.29	0.36	0.47	0.53	0.88	1.16
27	0.29	0.36	0.47	0.53	0.89	1.18
28	0.29	0.36	0.48	0.54	0.91	1.21
29	0.30	0.36	0.48	0.55	0.92	1.23
30	0.30	0.36	0.49	0.56	0.94	1.27
31	0.30	0.36	0.49	0.57	0.97	1.32
32	0.30	0.37	0.50	0.59	1.01	1.38
33	0.30	0.38	0.51	0.61	1.05	1.45
34	0.31	0.39	0.52	0.64	1.11	1.54
35	0.32	0.41	0.55	0.67	1.17	1.63
36	0.33	0.43	0.58	0.70	1.23	1.73
37	0.34	0.45	0.61	0.73	1.30	1.85
38	0.36	0.47	0.65	0.77	1.37	2.00
39	0.38	0.49	0.70	0.82	1.46	2.13
40	0.41	0.53	0.76	0.89	1.57	2.31
41	0.44	0.57	0.83	0.96	1.70	2.52
42	0.48	0.63	0.91	1.05	1.84	2.72
43	0.52	0.69	0.98	1.14	1.98	2.94
44	0.56	0.75	1.03	1.23	2.13	3.16
45	0.62	0.82	1.11	1.35	2.34	3.49
46	0.68	0.89	1.22	1.49	2.58	3.84
47	0.74	0.97	1.32	1.60	2.84	4.20
48	0.79	1.03	1.42	1.70	3.09	4.53
49	0.85	1.09	1.50	1.78	3.32	4.83
50	0.92	1.17	1.61	1.91	3.54	5.23
51	1.00	1.26	1.73	2.05	3.77	5.64
52	1.08	1.35	1.85	2.19	4.00	6.06
53	1.16	1.44	1.97	2.33	4.23	6.50
54	1.25	1.54	2.10	2.49	4.55	7.17
55	1.36	1.66	2.25	2.69	4.95	7.86
56	1.47	1.80	2.41	2.90	5.41	8.55
57	1.58	1.96	2.60	3.11	5.92	9.24
58	1.70	2.13	2.81	3.32	6.49	9.93
59	1.83	2.31	3.04	3.52	7.10	10.68
60	1.99	2.52	3.30	3.81	7.72	11.63
61	2.18	2.74	3.59	4.14	8.32	12.64
62	2.39	2.98	3.91	4.48	8.92	13.72
63	2.62	3.28	4.28	4.90	9.52	15.01
64	2.89	3.58	4.68	5.32	10.12	16.38
65	3.15	3.87	5.08	5.78	10.95	17.91
66	3.38	4.15	5.49	6.26	11.98	19.64
67	3.65	4.52	6.06	6.93	13.20	21.34
68	4.00	4.99	6.85	7.91	14.64	23.12
69	4.50	5.66	7.79	9.00	16.29	25.27
70	5.17	6.49	8.78	10.12	18.13	27.47
71	6.04	7.58	10.09	11.72	20.64	29.67
72	7.15	8.89	11.60	13.44	23.55	32.59
73	8.38	10.37	13.31	15.42	26.54	36.14
74	9.83	12.10	15.30	17.74	29.89	40.16
75	11.51	14.09	17.62	20.50	34.67	47.21
76	13.47	16.44	20.33	23.43	40.38	54.60
77	15.90	19.40	23.63	28.09	47.22	65.32
78	18.89	22.98	27.64	33.19	55.89	78.91
79	22.34	27.29	32.47	39.32	65.61	93.61
80	25.79	31.50	37.48	45.38	73.82	105.32

15-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$500,000 - \$999,999
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.41	0.54	0.61	0.74	1.32	1.80
19	0.41	0.54	0.61	0.74	1.32	1.80
20	0.41	0.54	0.61	0.74	1.32	1.81
21	0.41	0.54	0.61	0.74	1.33	1.82
22	0.41	0.54	0.61	0.74	1.34	1.83
23	0.41	0.54	0.61	0.74	1.35	1.84
24	0.41	0.54	0.61	0.74	1.36	1.85
25	0.41	0.54	0.61	0.74	1.37	1.86
26	0.41	0.54	0.61	0.74	1.38	1.87
27	0.41	0.54	0.61	0.74	1.39	1.88
28	0.42	0.55	0.62	0.75	1.41	1.90
29	0.43	0.55	0.63	0.75	1.43	1.91
30	0.44	0.57	0.65	0.78	1.45	1.92
31	0.44	0.58	0.66	0.80	1.48	1.95
32	0.45	0.59	0.68	0.83	1.53	2.00
33	0.46	0.60	0.70	0.86	1.60	2.06
34	0.48	0.62	0.72	0.90	1.66	2.12
35	0.50	0.64	0.76	0.96	1.74	2.26
36	0.53	0.67	0.81	1.02	1.85	2.42
37	0.56	0.71	0.86	1.09	1.97	2.62
38	0.59	0.75	0.92	1.18	2.11	2.84
39	0.62	0.80	0.99	1.26	2.26	3.09
40	0.67	0.86	1.08	1.39	2.50	3.46
41	0.75	0.93	1.20	1.54	2.82	3.88
42	0.83	1.01	1.31	1.69	3.15	4.31
43	0.91	1.10	1.41	1.84	3.48	4.74
44	0.99	1.20	1.53	1.99	3.83	5.18
45	1.07	1.31	1.65	2.14	4.18	5.62
46	1.16	1.42	1.78	2.29	4.53	6.06
47	1.25	1.53	1.92	2.44	4.91	6.49
48	1.34	1.64	2.07	2.59	5.34	6.91
49	1.44	1.76	2.23	2.78	5.82	7.34
50	1.57	1.93	2.45	3.06	6.37	8.01
51	1.73	2.13	2.68	3.38	6.98	8.76
52	1.90	2.33	2.94	3.74	7.63	9.56
53	2.08	2.56	3.23	4.13	8.34	10.45
54	2.30	2.83	3.56	4.60	9.08	11.34
55	2.54	3.13	3.91	5.08	9.82	12.25
56	2.78	3.43	4.30	5.56	10.62	13.35
57	3.03	3.74	4.73	6.04	11.49	14.50
58	3.30	4.07	5.18	6.53	12.40	15.71
59	3.58	4.44	5.67	7.09	13.35	16.96
60	3.95	4.94	6.34	7.95	14.50	18.59
61	4.44	5.54	7.12	8.94	15.83	20.38
62	4.98	6.24	8.03	10.09	17.33	22.43
63	5.62	7.06	9.09	11.43	19.15	24.97
64	6.36	8.00	10.32	12.98	21.19	27.69
65	7.22	9.15	11.71	14.57	23.75	31.49
66	8.23	10.51	13.29	16.33	26.85	35.87
67	9.42	12.12	15.18	18.47	30.40	40.92
68	10.75	13.87	17.18	20.65	34.18	46.14
69	12.25	15.98	19.63	23.37	38.62	52.66
70	14.29	18.81	22.66	26.89	45.11	61.47
71	16.96	22.38	26.41	30.78		
72	20.14	26.40	30.63	35.65		
73	23.56	30.52	34.94	41.00		
74	27.40	35.12	40.31	47.40		
75	31.77	40.72	46.74	54.96		

15-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$500,000 - \$999,999
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.35	0.44	0.52	0.67	1.02	1.31
19	0.35	0.44	0.52	0.67	1.02	1.31
20	0.35	0.44	0.52	0.67	1.03	1.32
21	0.35	0.44	0.52	0.67	1.04	1.33
22	0.35	0.44	0.52	0.67	1.05	1.35
23	0.35	0.44	0.52	0.67	1.06	1.36
24	0.35	0.44	0.52	0.67	1.06	1.37
25	0.35	0.44	0.52	0.67	1.07	1.39
26	0.35	0.44	0.53	0.67	1.09	1.41
27	0.35	0.44	0.53	0.67	1.10	1.43
28	0.35	0.44	0.54	0.68	1.12	1.45
29	0.35	0.45	0.55	0.69	1.14	1.47
30	0.36	0.46	0.56	0.71	1.17	1.52
31	0.36	0.47	0.58	0.72	1.21	1.57
32	0.37	0.48	0.60	0.75	1.25	1.64
33	0.39	0.50	0.62	0.78	1.31	1.71
34	0.40	0.52	0.65	0.82	1.37	1.80
35	0.43	0.54	0.68	0.87	1.45	1.92
36	0.46	0.57	0.72	0.92	1.54	2.07
37	0.49	0.59	0.76	0.98	1.65	2.22
38	0.52	0.62	0.80	1.04	1.75	2.38
39	0.54	0.65	0.85	1.11	1.85	2.55
40	0.57	0.69	0.92	1.21	1.99	2.77
41	0.61	0.75	1.00	1.34	2.17	3.02
42	0.66	0.81	1.09	1.45	2.36	3.29
43	0.72	0.87	1.18	1.56	2.56	3.58
44	0.77	0.94	1.28	1.68	2.77	3.88
45	0.84	1.02	1.41	1.84	3.02	4.26
46	0.92	1.11	1.54	2.01	3.30	4.65
47	1.00	1.20	1.67	2.16	3.58	5.04
48	1.07	1.30	1.77	2.29	3.86	5.43
49	1.15	1.38	1.87	2.41	4.14	5.80
50	1.23	1.48	1.99	2.58	4.45	6.26
51	1.32	1.60	2.12	2.76	4.79	6.74
52	1.42	1.72	2.26	2.94	5.16	7.25
53	1.53	1.86	2.40	3.14	5.54	7.85
54	1.64	2.00	2.59	3.39	6.03	8.53
55	1.77	2.17	2.83	3.69	6.58	9.24
56	1.91	2.36	3.10	4.03	7.13	10.03
57	2.07	2.57	3.41	4.40	7.68	10.92
58	2.25	2.80	3.74	4.80	8.29	11.90
59	2.43	3.05	4.11	5.25	8.98	12.99
60	2.66	3.35	4.55	5.81	9.77	14.29
61	2.93	3.68	5.02	6.43	10.63	15.71
62	3.21	4.05	5.50	7.11	11.56	17.27
63	3.53	4.47	5.99	7.89	12.59	19.10
64	3.89	4.92	6.55	8.72	13.74	20.99
65	4.32	5.46	7.21	9.64	15.19	23.49
66	4.87	6.14	8.02	10.75	16.97	26.28
67	5.54	6.97	9.00	11.87	18.90	29.50
68	6.35	7.97	10.18	12.99	21.06	33.13
69	7.32	9.15	11.56	14.41	23.52	37.16
70	8.51	10.57	13.00	15.90	26.33	42.16
71	9.94	12.21	14.73	17.79		
72	11.60	14.05	17.04	20.36		
73	13.57	16.11	19.59	23.00		
74	15.81	18.49	22.46	26.01		
75	17.89	20.92	25.42	29.43		

20-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$500,000 - \$999,999
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.47	0.65	0.73	0.88	1.59	1.94
19	0.47	0.65	0.73	0.88	1.59	1.94
20	0.47	0.65	0.73	0.88	1.60	1.96
21	0.47	0.65	0.73	0.88	1.61	1.97
22	0.47	0.65	0.73	0.88	1.63	1.99
23	0.47	0.65	0.73	0.88	1.64	2.01
24	0.47	0.65	0.73	0.88	1.65	2.03
25	0.47	0.65	0.74	0.88	1.67	2.05
26	0.47	0.65	0.75	0.88	1.69	2.07
27	0.48	0.66	0.77	0.90	1.71	2.09
28	0.49	0.66	0.79	0.92	1.73	2.12
29	0.49	0.66	0.80	0.92	1.75	2.16
30	0.50	0.66	0.81	0.93	1.78	2.24
31	0.51	0.67	0.82	0.95	1.83	2.32
32	0.52	0.67	0.84	0.96	1.89	2.44
33	0.53	0.68	0.87	0.99	1.97	2.59
34	0.55	0.69	0.90	1.02	2.06	2.75
35	0.58	0.72	0.95	1.09	2.20	2.94
36	0.62	0.77	1.01	1.16	2.37	3.16
37	0.66	0.82	1.07	1.25	2.57	3.42
38	0.70	0.87	1.15	1.34	2.79	3.68
39	0.75	0.92	1.23	1.43	3.02	3.97
40	0.82	1.00	1.35	1.59	3.33	4.43
41	0.90	1.11	1.50	1.76	3.71	4.94
42	0.98	1.22	1.65	1.94	4.10	5.46
43	1.07	1.33	1.81	2.13	4.49	6.00
44	1.16	1.45	1.98	2.33	4.93	6.64
45	1.28	1.60	2.16	2.56	5.41	7.28
46	1.41	1.76	2.35	2.77	5.89	7.89
47	1.54	1.91	2.54	2.97	6.37	8.55
48	1.67	2.06	2.75	3.17	6.89	9.24
49	1.80	2.22	2.98	3.41	7.46	9.92
50	1.97	2.40	3.23	3.79	8.12	10.72
51	2.18	2.64	3.52	4.20	8.86	11.62
52	2.42	2.91	3.85	4.69	9.67	12.60
53	2.65	3.18	4.21	5.23	10.56	13.67
54	2.88	3.44	4.64	5.89	11.48	14.73
55	3.17	3.77	5.12	6.56	12.41	15.89
56	3.52	4.19	5.69	7.25	13.41	17.23
57	3.92	4.66	6.31	8.03	14.48	18.63
58	4.36	5.17	6.99	8.87	15.61	20.12
59	4.84	5.73	7.73	9.81	16.80	21.70
60	5.45	6.50	8.74	11.13	18.42	23.91
61	6.21	7.48	9.95	12.65	20.42	26.41
62	7.08	8.60	11.34	14.40	22.68	29.25
63	8.09	9.90	12.94	16.41	25.30	32.59
64	9.25	11.40	14.76	18.70	28.21	36.17
65	10.58	13.13	16.66	21.02	30.61	39.24

20-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$500,000 - \$999,999
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.38	0.47	0.61	0.71	1.13	1.41
19	0.38	0.47	0.61	0.71	1.13	1.41
20	0.38	0.47	0.61	0.71	1.15	1.43
21	0.38	0.47	0.61	0.71	1.16	1.44
22	0.38	0.47	0.61	0.71	1.17	1.45
23	0.38	0.47	0.61	0.71	1.18	1.46
24	0.38	0.47	0.61	0.71	1.19	1.47
25	0.38	0.47	0.62	0.72	1.21	1.49
26	0.39	0.47	0.62	0.72	1.23	1.52
27	0.39	0.48	0.63	0.73	1.25	1.55
28	0.40	0.49	0.64	0.74	1.27	1.59
29	0.41	0.50	0.65	0.75	1.30	1.62
30	0.42	0.51	0.66	0.78	1.35	1.70
31	0.44	0.53	0.68	0.81	1.43	1.79
32	0.46	0.55	0.70	0.85	1.52	1.88
33	0.48	0.57	0.72	0.89	1.61	1.98
34	0.51	0.59	0.74	0.93	1.72	2.10
35	0.54	0.62	0.78	0.99	1.84	2.27
36	0.57	0.66	0.83	1.05	1.98	2.46
37	0.60	0.70	0.88	1.12	2.12	2.65
38	0.64	0.74	0.94	1.19	2.26	2.85
39	0.68	0.78	1.00	1.27	2.39	3.04
40	0.72	0.85	1.07	1.38	2.57	3.33
41	0.78	0.92	1.17	1.52	2.79	3.67
42	0.84	0.99	1.27	1.64	3.02	4.04
43	0.90	1.07	1.36	1.76	3.26	4.43
44	0.96	1.16	1.46	1.89	3.53	4.87
45	1.03	1.26	1.59	2.05	3.83	5.30
46	1.12	1.38	1.74	2.21	4.17	5.73
47	1.22	1.50	1.89	2.38	4.52	6.15
48	1.32	1.62	2.04	2.55	4.88	6.56
49	1.42	1.74	2.20	2.71	5.24	6.98
50	1.54	1.87	2.35	2.91	5.65	7.50
51	1.67	2.02	2.51	3.13	6.10	8.05
52	1.80	2.18	2.67	3.36	6.58	8.62
53	1.96	2.35	2.84	3.62	7.09	9.24
54	2.14	2.53	3.06	3.95	7.73	10.06
55	2.33	2.78	3.38	4.37	8.44	11.16
56	2.56	3.06	3.76	4.85	9.15	12.41
57	2.82	3.37	4.19	5.37	9.86	13.82
58	3.10	3.71	4.67	5.96	10.64	15.40
59	3.41	4.09	5.20	6.61	11.53	17.16
60	3.77	4.57	5.85	7.48	12.84	19.65
61	4.22	5.15	6.62	8.50	14.52	22.37
62	4.74	5.82	7.52	9.68	16.38	25.43
63	5.34	6.60	8.56	11.08	18.49	28.99
64	6.03	7.49	9.76	12.66	20.80	32.77
65	6.81	8.54	10.99	14.26	22.50	35.44

30-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$500,000 - \$999,999
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.67	0.88	1.08	1.33	2.18	2.85
19	0.67	0.88	1.08	1.33	2.18	2.85
20	0.67	0.88	1.08	1.33	2.20	2.87
21	0.67	0.88	1.08	1.33	2.22	2.89
22	0.67	0.88	1.08	1.33	2.24	2.91
23	0.67	0.88	1.08	1.33	2.27	2.97
24	0.67	0.88	1.08	1.36	2.31	3.03
25	0.68	0.89	1.10	1.39	2.36	3.10
26	0.69	0.91	1.12	1.42	2.41	3.16
27	0.70	0.93	1.15	1.45	2.48	3.24
28	0.72	0.95	1.18	1.48	2.54	3.33
29	0.74	0.97	1.21	1.52	2.61	3.41
30	0.76	0.98	1.24	1.55	2.72	3.54
31	0.78	1.00	1.27	1.59	2.84	3.68
32	0.80	1.02	1.31	1.63	2.98	3.86
33	0.83	1.04	1.36	1.68	3.15	4.05
34	0.86	1.06	1.41	1.73	3.34	4.26
35	0.90	1.11	1.51	1.85	3.59	4.62
36	0.96	1.20	1.63	1.99	3.89	5.00
37	1.04	1.29	1.76	2.15	4.22	5.41
38	1.12	1.39	1.90	2.32	4.57	5.85
39	1.20	1.50	2.06	2.51	4.95	6.33
40	1.31	1.64	2.24	2.75	5.50	6.94
41	1.44	1.81	2.47	3.03	6.19	7.63
42	1.59	1.99	2.70	3.32	6.92	8.32
43	1.75	2.18	2.94	3.63	7.68	9.06
44	1.92	2.40	3.21	3.99	8.46	9.90
45	2.11	2.63	3.50	4.36	9.20	10.74
46	2.31	2.87	3.80	4.75		
47	2.52	3.13	4.14	5.18		
48	2.75	3.40	4.50	5.66		
49	3.01	3.71	4.89	6.17		
50	3.34	4.13	5.41	6.78		

30-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$500,000 - \$999,999
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.57	0.68	0.84	1.10	1.45	1.88
19	0.57	0.68	0.84	1.10	1.45	1.88
20	0.57	0.68	0.84	1.10	1.47	1.91
21	0.57	0.68	0.84	1.10	1.49	1.94
22	0.57	0.68	0.84	1.10	1.51	1.96
23	0.57	0.68	0.84	1.10	1.53	1.98
24	0.57	0.68	0.85	1.10	1.55	2.01
25	0.58	0.70	0.87	1.12	1.58	2.08
26	0.59	0.72	0.89	1.15	1.64	2.15
27	0.59	0.74	0.91	1.17	1.70	2.22
28	0.60	0.76	0.94	1.20	1.75	2.29
29	0.61	0.78	0.96	1.23	1.80	2.35
30	0.63	0.80	0.99	1.27	1.89	2.50
31	0.65	0.82	1.03	1.30	2.00	2.67
32	0.68	0.85	1.06	1.34	2.12	2.85
33	0.71	0.87	1.09	1.37	2.25	3.03
34	0.74	0.89	1.12	1.41	2.37	3.22
35	0.77	0.93	1.18	1.50	2.53	3.45
36	0.82	0.97	1.26	1.59	2.71	3.71
37	0.87	1.03	1.34	1.70	2.90	3.97
38	0.92	1.11	1.43	1.81	3.09	4.24
39	0.98	1.17	1.52	1.94	3.28	4.51
40	1.05	1.27	1.66	2.09	3.57	4.96
41	1.14	1.41	1.82	2.25	3.95	5.47
42	1.24	1.55	1.98	2.42	4.37	6.04
43	1.34	1.67	2.12	2.61	4.83	6.66
44	1.45	1.74	2.27	2.80	5.34	7.35
45	1.59	1.87	2.48	3.09	5.92	8.08
46	1.75	2.04	2.73	3.42		
47	1.92	2.23	2.99	3.77		
48	2.10	2.42	3.28	4.15		
49	2.30	2.63	3.58	4.54		
50	2.53	2.89	3.94	4.95		

10-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$1,000,000 and over
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.30	0.38	0.55	0.63	1.09	1.49
19	0.30	0.38	0.55	0.63	1.09	1.49
20	0.30	0.38	0.55	0.63	1.09	1.50
21	0.30	0.38	0.55	0.63	1.09	1.51
22	0.30	0.38	0.55	0.63	1.10	1.52
23	0.30	0.38	0.55	0.63	1.11	1.53
24	0.30	0.38	0.55	0.63	1.12	1.54
25	0.30	0.38	0.55	0.63	1.13	1.55
26	0.30	0.38	0.55	0.63	1.14	1.57
27	0.30	0.38	0.55	0.63	1.15	1.59
28	0.30	0.38	0.55	0.64	1.17	1.61
29	0.30	0.38	0.55	0.65	1.19	1.63
30	0.30	0.38	0.55	0.66	1.21	1.65
31	0.30	0.39	0.55	0.67	1.23	1.67
32	0.30	0.40	0.55	0.68	1.25	1.69
33	0.30	0.41	0.57	0.69	1.27	1.77
34	0.31	0.42	0.58	0.71	1.29	1.84
35	0.32	0.44	0.61	0.75	1.35	1.94
36	0.33	0.46	0.64	0.79	1.43	2.05
37	0.34	0.48	0.68	0.84	1.54	2.23
38	0.36	0.50	0.73	0.90	1.66	2.42
39	0.37	0.53	0.79	0.96	1.80	2.62
40	0.40	0.57	0.85	1.04	1.98	2.90
41	0.43	0.62	0.94	1.13	2.17	3.19
42	0.47	0.68	1.03	1.23	2.37	3.49
43	0.52	0.75	1.12	1.35	2.57	3.81
44	0.58	0.81	1.23	1.49	2.77	4.20
45	0.64	0.88	1.34	1.63	3.00	4.60
46	0.70	0.95	1.44	1.77	3.27	5.01
47	0.76	1.02	1.54	1.91	3.55	5.42
48	0.83	1.11	1.64	2.05	3.81	5.83
49	0.91	1.19	1.75	2.22	4.05	6.26
50	1.00	1.30	1.90	2.41	4.37	6.76
51	1.11	1.44	2.08	2.65	4.81	7.31
52	1.23	1.61	2.29	2.92	5.28	7.94
53	1.38	1.79	2.53	3.22	5.78	8.66
54	1.56	2.02	2.82	3.60	6.33	9.42
55	1.76	2.26	3.12	3.98	6.91	10.17
56	1.95	2.50	3.42	4.36	7.53	10.92
57	2.14	2.74	3.72	4.74	8.20	11.68
58	2.35	2.98	4.02	5.12	8.91	12.49
59	2.58	3.23	4.34	5.48	9.66	13.34
60	2.85	3.56	4.74	5.97	10.57	14.57
61	3.16	3.96	5.23	6.55	11.66	15.99
62	3.52	4.44	5.80	7.23	12.91	17.64
63	3.94	5.00	6.47	8.01	14.43	19.60
64	4.43	5.65	7.23	8.88	16.09	21.76
65	4.94	6.31	8.05	9.83	17.75	23.94
66	5.46	7.00	8.97	10.90	19.46	26.30
67	5.98	7.83	10.09	12.23	21.38	28.99
68	6.51	8.74	11.29	13.59	23.44	31.77
69	7.15	9.75	12.64	15.12	25.74	35.01
70	8.10	11.02	14.46	17.35	28.55	38.90
71	9.28	12.41	16.57	19.65	31.95	44.17
72	10.57	14.00	19.00	22.48	35.45	50.48
73	12.16	15.82	21.70	25.87	39.16	57.42
74	14.11	18.05	24.88	29.65	43.33	63.05
75	16.43	20.74	28.45	33.84	48.92	69.30
76	19.12	23.80	32.37	38.49	54.30	73.36
77	22.64	27.91	37.80	45.23	64.37	87.36
78	26.97	32.78	43.99	52.46	77.75	105.19
79	32.10	38.60	51.49	61.57	94.18	120.94
80	37.35	44.91	59.91	71.63	104.61	134.33

10-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$1,000,000 and over
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.24	0.31	0.41	0.46	0.76	1.02
19	0.24	0.31	0.41	0.46	0.76	1.02
20	0.24	0.31	0.41	0.46	0.77	1.03
21	0.24	0.31	0.41	0.46	0.78	1.04
22	0.24	0.31	0.41	0.46	0.79	1.04
23	0.24	0.31	0.41	0.46	0.80	1.05
24	0.24	0.31	0.41	0.46	0.80	1.06
25	0.24	0.31	0.41	0.46	0.81	1.08
26	0.24	0.31	0.42	0.47	0.83	1.10
27	0.24	0.31	0.42	0.47	0.84	1.12
28	0.25	0.31	0.43	0.48	0.86	1.15
29	0.25	0.31	0.43	0.49	0.87	1.17
30	0.25	0.32	0.44	0.51	0.89	1.21
31	0.25	0.32	0.45	0.53	0.92	1.26
32	0.26	0.33	0.46	0.55	0.96	1.32
33	0.26	0.34	0.47	0.57	1.00	1.39
34	0.27	0.36	0.48	0.59	1.05	1.48
35	0.28	0.38	0.51	0.62	1.11	1.57
36	0.30	0.40	0.54	0.65	1.18	1.66
37	0.31	0.42	0.57	0.69	1.25	1.76
38	0.32	0.44	0.60	0.73	1.33	1.88
39	0.34	0.46	0.63	0.79	1.43	2.03
40	0.37	0.49	0.69	0.86	1.55	2.20
41	0.40	0.53	0.77	0.93	1.68	2.40
42	0.44	0.58	0.84	1.02	1.82	2.63
43	0.48	0.63	0.90	1.11	1.95	2.87
44	0.52	0.69	0.97	1.20	2.09	3.12
45	0.57	0.76	1.06	1.32	2.29	3.46
46	0.63	0.83	1.15	1.46	2.51	3.83
47	0.69	0.90	1.25	1.57	2.73	4.19
48	0.74	0.98	1.33	1.67	2.95	4.52
49	0.80	1.03	1.40	1.75	3.14	4.82
50	0.86	1.10	1.50	1.88	3.36	5.22
51	0.93	1.19	1.61	2.02	3.60	5.63
52	1.00	1.28	1.72	2.16	3.84	6.04
53	1.08	1.37	1.83	2.30	4.09	6.46
54	1.16	1.46	1.96	2.46	4.43	7.10
55	1.26	1.58	2.11	2.66	4.83	7.76
56	1.37	1.71	2.27	2.87	5.23	8.42
57	1.50	1.86	2.45	3.08	5.63	9.08
58	1.63	2.02	2.65	3.29	6.06	9.77
59	1.78	2.20	2.87	3.49	6.54	10.56
60	1.94	2.40	3.13	3.76	7.04	11.50
61	2.12	2.62	3.42	4.05	7.66	12.49
62	2.30	2.86	3.74	4.35	8.35	13.55
63	2.52	3.14	4.12	4.74	9.10	14.82
64	2.77	3.44	4.52	5.10	9.89	16.15
65	3.01	3.74	4.91	5.57	10.75	17.65
66	3.24	4.04	5.28	6.06	11.73	19.33
67	3.53	4.44	5.81	6.77	12.88	20.95
68	3.92	4.95	6.57	7.76	14.24	22.47
69	4.43	5.64	7.44	8.89	15.81	24.28
70	5.11	6.48	8.43	10.02	17.58	26.12
71	5.96	7.57	9.78	11.62	20.02	28.01
72	7.03	8.88	11.32	13.36	22.85	31.21
73	8.22	10.35	13.09	15.36	25.75	34.96
74	9.62	12.07	15.15	17.71	29.01	39.19
75	11.23	14.03	17.49	20.45	33.71	46.19
76	13.12	16.34	20.21	23.34	39.36	53.52
77	15.48	19.25	23.53	27.96	46.51	64.15
78	18.38	22.77	27.55	33.02	55.65	77.61
79	21.86	27.00	32.42	39.09	65.52	92.20
80	25.23	31.16	37.42	45.12	73.72	103.73

15-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$1,000,000 and over
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.37	0.51	0.59	0.70	1.25	1.74
19	0.37	0.51	0.59	0.70	1.25	1.74
20	0.37	0.51	0.59	0.70	1.25	1.75
21	0.37	0.51	0.59	0.70	1.26	1.76
22	0.37	0.51	0.59	0.70	1.27	1.77
23	0.37	0.51	0.59	0.70	1.28	1.78
24	0.37	0.51	0.59	0.70	1.29	1.79
25	0.37	0.51	0.59	0.70	1.30	1.80
26	0.37	0.51	0.59	0.70	1.31	1.81
27	0.37	0.51	0.59	0.70	1.33	1.83
28	0.37	0.52	0.59	0.71	1.35	1.84
29	0.37	0.52	0.60	0.71	1.36	1.85
30	0.38	0.53	0.62	0.74	1.38	1.86
31	0.40	0.53	0.63	0.77	1.40	1.90
32	0.41	0.55	0.65	0.80	1.43	1.95
33	0.42	0.56	0.67	0.83	1.47	2.01
34	0.43	0.58	0.69	0.87	1.52	2.07
35	0.46	0.60	0.73	0.93	1.60	2.21
36	0.49	0.63	0.78	0.99	1.71	2.38
37	0.52	0.67	0.83	1.07	1.84	2.58
38	0.55	0.71	0.89	1.15	1.98	2.80
39	0.59	0.75	0.96	1.24	2.15	3.05
40	0.64	0.80	1.05	1.37	2.38	3.41
41	0.72	0.86	1.17	1.51	2.68	3.82
42	0.80	0.94	1.28	1.65	2.99	4.24
43	0.87	1.03	1.38	1.79	3.30	4.66
44	0.95	1.14	1.50	1.94	3.63	5.10
45	1.03	1.25	1.63	2.09	3.98	5.54
46	1.12	1.36	1.76	2.24	4.33	5.97
47	1.21	1.47	1.89	2.40	4.68	6.39
48	1.29	1.58	2.04	2.57	5.07	6.80
49	1.37	1.71	2.20	2.76	5.52	7.23
50	1.50	1.89	2.42	3.05	6.07	7.89
51	1.66	2.09	2.65	3.37	6.70	8.61
52	1.84	2.29	2.91	3.73	7.39	9.39
53	2.03	2.51	3.20	4.12	8.15	10.23
54	2.25	2.78	3.53	4.59	8.93	11.09
55	2.50	3.07	3.88	5.07	9.68	11.96
56	2.75	3.36	4.27	5.55	10.43	12.99
57	3.00	3.66	4.70	6.03	11.16	14.08
58	3.25	3.99	5.15	6.51	11.89	15.20
59	3.52	4.36	5.63	7.06	12.62	16.37
60	3.87	4.84	6.30	7.92	13.66	18.05
61	4.34	5.44	7.09	8.91	14.99	19.93
62	4.88	6.12	8.00	10.05	16.47	22.09
63	5.51	6.92	9.05	11.38	18.26	24.74
64	6.23	7.84	10.29	12.93	20.29	27.61
65	7.08	8.97	11.63	14.52	23.01	31.42
66	8.08	10.30	13.14	16.28	26.42	35.80
67	9.25	11.89	14.94	18.42	30.25	40.85
68	10.56	13.60	16.85	20.60	34.13	46.07
69	12.04	15.68	19.15	23.32	38.56	52.58
70	14.07	18.47	22.08	26.84	45.04	61.38
71	16.74	21.98	25.74	30.73		
72	19.90	25.91	29.87	35.60		
73	23.32	29.96	34.08	40.94		
74	27.17	34.51	39.31	47.33		
75	31.51	40.02	45.58	54.88		

15-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$1,000,000 and over
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.30	0.39	0.49	0.64	0.96	1.25
19	0.30	0.39	0.49	0.64	0.96	1.25
20	0.30	0.39	0.49	0.64	0.97	1.26
21	0.30	0.39	0.49	0.64	0.98	1.27
22	0.30	0.39	0.49	0.64	0.99	1.29
23	0.30	0.39	0.49	0.64	1.00	1.30
24	0.30	0.39	0.49	0.64	1.00	1.31
25	0.30	0.39	0.49	0.64	1.01	1.33
26	0.30	0.39	0.50	0.65	1.03	1.35
27	0.30	0.39	0.50	0.66	1.04	1.37
28	0.30	0.40	0.51	0.67	1.06	1.39
29	0.30	0.40	0.52	0.68	1.08	1.41
30	0.31	0.41	0.53	0.70	1.10	1.46
31	0.33	0.42	0.55	0.71	1.13	1.51
32	0.34	0.44	0.57	0.74	1.17	1.58
33	0.36	0.46	0.59	0.77	1.21	1.65
34	0.38	0.48	0.62	0.81	1.26	1.74
35	0.41	0.51	0.65	0.86	1.33	1.86
36	0.43	0.54	0.69	0.91	1.42	2.00
37	0.45	0.57	0.73	0.96	1.52	2.15
38	0.48	0.60	0.77	1.01	1.62	2.30
39	0.51	0.63	0.82	1.08	1.73	2.46
40	0.54	0.67	0.89	1.17	1.88	2.67
41	0.58	0.73	0.98	1.29	2.06	2.92
42	0.63	0.79	1.06	1.39	2.24	3.18
43	0.68	0.85	1.13	1.49	2.43	3.46
44	0.73	0.91	1.21	1.58	2.65	3.75
45	0.80	0.99	1.31	1.74	2.90	4.14
46	0.88	1.08	1.42	1.92	3.19	4.54
47	0.96	1.17	1.54	2.08	3.48	4.95
48	1.03	1.27	1.65	2.23	3.78	5.36
49	1.11	1.36	1.75	2.36	4.07	5.76
50	1.19	1.46	1.87	2.54	4.38	6.21
51	1.28	1.58	2.00	2.72	4.70	6.66
52	1.39	1.70	2.13	2.91	5.03	7.13
53	1.51	1.84	2.27	3.09	5.37	7.71
54	1.63	1.99	2.46	3.36	5.81	8.34
55	1.76	2.16	2.69	3.65	6.30	9.06
56	1.90	2.35	2.93	3.98	6.78	9.85
57	2.06	2.56	3.19	4.33	7.24	10.74
58	2.24	2.79	3.49	4.72	7.73	11.75
59	2.42	3.04	3.82	5.15	8.29	12.84
60	2.64	3.33	4.23	5.68	9.05	14.16
61	2.91	3.66	4.69	6.27	9.96	15.60
62	3.19	4.02	5.15	6.90	10.95	17.17
63	3.51	4.42	5.66	7.63	12.09	19.03
64	3.86	4.86	6.22	8.41	13.32	20.93
65	4.28	5.41	6.84	9.30	14.79	23.36
66	4.83	6.09	7.57	10.41	16.52	26.07
67	5.50	6.92	8.45	11.51	18.50	29.19
68	6.31	7.93	9.51	12.89	20.74	32.71
69	7.27	9.12	10.75	14.38	23.23	36.61
70	8.46	10.53	12.16	15.88	25.96	41.47
71	9.89	12.17	13.91	17.68		
72	11.55	14.01	16.24	20.13		
73	13.52	16.06	18.81	22.65		
74	15.76	18.44	21.74	25.50		
75	17.84	20.87	24.60	28.85		

20-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$1,000,000 and over
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.43	0.61	0.72	0.81	1.43	1.86
19	0.43	0.61	0.72	0.81	1.43	1.86
20	0.43	0.61	0.72	0.81	1.44	1.87
21	0.43	0.61	0.72	0.81	1.45	1.89
22	0.43	0.61	0.72	0.81	1.47	1.91
23	0.43	0.61	0.72	0.81	1.48	1.93
24	0.43	0.61	0.72	0.81	1.49	1.95
25	0.43	0.61	0.72	0.82	1.50	1.97
26	0.43	0.61	0.73	0.82	1.52	1.99
27	0.44	0.61	0.74	0.83	1.55	2.01
28	0.45	0.62	0.74	0.85	1.57	2.04
29	0.45	0.62	0.74	0.85	1.59	2.08
30	0.46	0.62	0.76	0.87	1.62	2.15
31	0.47	0.63	0.77	0.90	1.67	2.22
32	0.49	0.63	0.78	0.93	1.74	2.32
33	0.51	0.65	0.81	0.97	1.83	2.46
34	0.53	0.66	0.83	1.01	1.93	2.60
35	0.56	0.69	0.88	1.08	2.06	2.81
36	0.60	0.73	0.94	1.15	2.23	3.04
37	0.64	0.77	1.00	1.23	2.41	3.32
38	0.68	0.82	1.08	1.32	2.61	3.61
39	0.71	0.88	1.17	1.41	2.83	3.92
40	0.77	0.96	1.29	1.56	3.14	4.36
41	0.85	1.05	1.44	1.73	3.53	4.85
42	0.93	1.15	1.59	1.90	3.94	5.34
43	1.02	1.26	1.75	2.09	4.36	5.83
44	1.11	1.38	1.94	2.29	4.83	6.42
45	1.23	1.51	2.13	2.52	5.34	7.02
46	1.36	1.66	2.32	2.73	5.85	7.62
47	1.49	1.81	2.51	2.93	6.35	8.22
48	1.62	1.95	2.70	3.12	6.87	8.80
49	1.75	2.10	2.89	3.35	7.45	9.39
50	1.91	2.29	3.15	3.72	8.08	10.21
51	2.12	2.53	3.44	4.14	8.77	11.12
52	2.36	2.80	3.77	4.62	9.52	12.13
53	2.60	3.07	4.14	5.16	10.35	13.24
54	2.85	3.34	4.58	5.82	11.20	14.35
55	3.13	3.68	5.06	6.49	12.11	15.50
56	3.48	4.09	5.60	7.16	13.14	16.81
57	3.86	4.55	6.20	7.83	14.27	18.20
58	4.28	5.05	6.85	8.59	15.45	19.66
59	4.75	5.60	7.57	9.44	16.70	21.20
60	5.32	6.35	8.54	10.68	18.34	23.15
61	6.08	7.30	9.72	12.09	20.34	25.33
62	6.95	8.39	11.07	13.73	22.60	27.80
63	7.95	9.66	12.63	15.60	25.22	30.70
64	9.09	11.12	14.41	17.73	28.12	33.78
65	10.36	12.77	16.25	19.88	30.51	36.65

20-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$1,000,000 and over
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.35	0.43	0.57	0.68	1.07	1.35
19	0.35	0.43	0.57	0.68	1.07	1.35
20	0.35	0.43	0.57	0.68	1.08	1.37
21	0.35	0.43	0.57	0.68	1.09	1.38
22	0.35	0.43	0.57	0.68	1.10	1.39
23	0.35	0.43	0.57	0.68	1.11	1.40
24	0.35	0.43	0.57	0.68	1.12	1.41
25	0.35	0.43	0.57	0.69	1.14	1.43
26	0.36	0.43	0.58	0.69	1.16	1.46
27	0.36	0.44	0.58	0.70	1.18	1.49
28	0.37	0.45	0.59	0.71	1.21	1.53
29	0.38	0.46	0.60	0.72	1.23	1.56
30	0.39	0.47	0.62	0.75	1.28	1.64
31	0.40	0.49	0.63	0.78	1.35	1.73
32	0.42	0.51	0.65	0.82	1.43	1.82
33	0.44	0.53	0.67	0.86	1.51	1.92
34	0.46	0.55	0.69	0.90	1.60	2.04
35	0.49	0.58	0.73	0.96	1.72	2.21
36	0.52	0.62	0.78	1.02	1.85	2.40
37	0.55	0.66	0.83	1.09	1.99	2.59
38	0.58	0.70	0.88	1.16	2.13	2.78
39	0.61	0.74	0.94	1.24	2.26	2.98
40	0.65	0.79	1.02	1.34	2.43	3.26
41	0.70	0.86	1.12	1.49	2.65	3.57
42	0.76	0.93	1.22	1.62	2.88	3.91
43	0.82	1.01	1.31	1.74	3.13	4.29
44	0.88	1.09	1.41	1.84	3.40	4.68
45	0.95	1.19	1.54	2.00	3.70	5.08
46	1.04	1.30	1.69	2.17	4.03	5.50
47	1.14	1.42	1.84	2.34	4.37	5.93
48	1.24	1.54	1.99	2.50	4.72	6.35
49	1.35	1.66	2.15	2.67	5.07	6.77
50	1.46	1.79	2.31	2.87	5.47	7.29
51	1.59	1.93	2.48	3.10	5.91	7.83
52	1.73	2.09	2.65	3.33	6.36	8.41
53	1.89	2.28	2.83	3.60	6.85	9.03
54	2.06	2.46	3.05	3.93	7.46	9.84
55	2.26	2.69	3.37	4.34	8.14	10.94
56	2.49	2.96	3.75	4.80	8.83	12.20
57	2.74	3.27	4.17	5.31	9.59	13.62
58	3.02	3.60	4.63	5.88	10.45	15.21
59	3.34	3.98	5.15	6.51	11.39	16.98
60	3.70	4.45	5.68	7.36	12.54	19.41
61	4.13	5.02	6.29	8.37	13.88	22.08
62	4.63	5.68	6.97	9.54	15.34	25.06
63	5.21	6.45	7.77	10.91	17.00	28.54
64	5.87	7.34	8.65	12.47	18.78	32.22
65	6.64	8.38	9.72	14.03	20.31	34.85

30-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$1,000,000 and over
Male Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.59	0.83	1.02	1.24	2.12	2.79
19	0.59	0.83	1.02	1.24	2.12	2.79
20	0.59	0.83	1.02	1.24	2.14	2.81
21	0.59	0.83	1.02	1.24	2.16	2.83
22	0.59	0.83	1.02	1.24	2.18	2.85
23	0.59	0.83	1.02	1.25	2.20	2.90
24	0.59	0.83	1.02	1.27	2.24	2.97
25	0.60	0.84	1.03	1.29	2.29	3.03
26	0.61	0.85	1.05	1.32	2.34	3.10
27	0.63	0.87	1.08	1.35	2.40	3.18
28	0.65	0.89	1.11	1.39	2.47	3.26
29	0.66	0.90	1.13	1.42	2.54	3.35
30	0.68	0.92	1.16	1.46	2.63	3.46
31	0.70	0.93	1.20	1.49	2.73	3.58
32	0.73	0.95	1.24	1.54	2.85	3.73
33	0.76	0.97	1.29	1.59	2.98	3.90
34	0.79	0.99	1.34	1.64	3.13	4.08
35	0.83	1.04	1.43	1.75	3.36	4.44
36	0.89	1.11	1.55	1.88	3.65	4.83
37	0.96	1.20	1.68	2.03	3.98	5.28
38	1.04	1.29	1.81	2.19	4.32	5.75
39	1.12	1.39	1.97	2.35	4.69	6.25
40	1.23	1.52	2.15	2.59	5.20	6.87
41	1.36	1.68	2.35	2.86	5.81	7.55
42	1.50	1.85	2.56	3.14	6.44	8.24
43	1.66	2.03	2.79	3.44	7.11	8.98
44	1.83	2.23	3.04	3.79	7.78	9.82
45	2.02	2.45	3.31	4.15	8.43	10.67
46	2.21	2.67	3.60	4.54		
47	2.40	2.89	3.93	4.96		
48	2.62	3.14	4.28	5.43		
49	2.85	3.42	4.66	5.93		
50	3.16	3.82	5.13	6.56		

30-Year Term Product Rates

Initial Level Premiums
Annual Premiums per \$1,000
\$1,000,000 and over
Female Rates

Issue Age	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
18	0.51	0.61	0.79	1.04	1.39	1.81
19	0.51	0.61	0.79	1.04	1.39	1.81
20	0.51	0.61	0.79	1.04	1.41	1.84
21	0.51	0.61	0.79	1.04	1.43	1.87
22	0.51	0.61	0.79	1.04	1.44	1.89
23	0.51	0.61	0.79	1.04	1.46	1.92
24	0.51	0.61	0.80	1.04	1.49	1.94
25	0.52	0.63	0.81	1.06	1.52	2.01
26	0.53	0.64	0.84	1.09	1.57	2.08
27	0.53	0.66	0.86	1.11	1.63	2.15
28	0.54	0.68	0.89	1.14	1.68	2.22
29	0.55	0.70	0.91	1.16	1.73	2.29
30	0.57	0.72	0.94	1.20	1.82	2.42
31	0.59	0.75	0.97	1.23	1.94	2.58
32	0.62	0.77	1.00	1.27	2.06	2.74
33	0.65	0.80	1.02	1.30	2.18	2.90
34	0.68	0.82	1.05	1.33	2.30	3.07
35	0.71	0.86	1.10	1.42	2.46	3.31
36	0.76	0.90	1.18	1.52	2.64	3.58
37	0.81	0.96	1.26	1.63	2.83	3.86
38	0.86	1.02	1.35	1.75	3.03	4.15
39	0.92	1.08	1.44	1.87	3.22	4.44
40	0.99	1.18	1.57	2.02	3.50	4.88
41	1.08	1.31	1.73	2.18	3.86	5.37
42	1.18	1.44	1.89	2.36	4.27	5.91
43	1.27	1.54	2.03	2.55	4.71	6.50
44	1.38	1.63	2.14	2.74	5.20	7.16
45	1.50	1.76	2.34	3.03	5.76	7.94
46	1.66	1.93	2.58	3.35		
47	1.82	2.12	2.85	3.70		
48	2.00	2.31	3.14	4.07		
49	2.18	2.53	3.44	4.46		
50	2.39	2.78	3.84	4.86		

Return of Premium Benefit

Return of Premium (ROP) is a benefit of the Intermediate Endowment Benefit Rider (Policy Number ICC09 RPR03 0709, RPR03 0709) which may be elected with the purchase of the WRL TermPlus 20- or 30-year level term life insurance policy. This rider guarantees the return of premium payments at the end of the life insurance policy's initial term period.*

20-Year ROP Factor:	3.16
30-Year ROP Factor:	1.97

Issues Ages:

20 year term:

All Non-Tobacco	18-55
Tobacco	18-45

30 year term:

All Non-Tobacco	18-50
Tobacco	18-45

Minimum Specified Amount and Banding:

- Band 1 = \$ 25,000 – 99,999
- Band 2 = \$100,000 – 249,999
- Band 3 = \$250,000 – 499,999
- Band 4 = \$500,000 – 999,999
- Band 5 = \$1,000,000 and higher

Annual Policy Fee:

- Band 1: \$60
\$85 for Puerto Rico
- Bands 2-5: \$30
\$55 for Puerto Rico

Return of premium benefit cannot be added when Waiver of Premium Rider is selected.

*Available only on 20 or 30 year term policies, the Return of Premium Benefit returns all premiums paid for the base policy and this rider, net of any loans, at the end of the initial term period. Substandard premiums and other rider premiums are not returned. Payment is made at the end of the term period chosen at issue, assuming all premiums have been paid and the contract is still in force. If the Return of Premium Benefit is terminated prior to the end of the term period, a portion of the premiums paid may be returned and the base policy can continue. If the insured dies while the policy is in force and a claim is payable, only the death benefit

TermPlus (Policy form #TL05 0709) is a level premium term insurance products issued by Western Reserve Life Assurance Co. of Ohio. Policy form and numbers may vary, and these products may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.