

10-Year Plan Rates

Current premiums are guaranteed for one policy year.

20-Year Plan Rates

Current premiums are guaranteed for one policy year.

| \$10,000 BENEFIT AMOUNT | | | | |
|--------------------------------|-------------------|-------------|----------------|-------------|
| | NonTobacco | | Tobacco | |
| Age Band | Female | Male | Female | Male |
| 18 - 29 | \$5.25 | \$4.34 | \$7.07 | \$6.15 |
| 30 - 34 | \$6.17 | \$5.25 | \$8.38 | \$7.87 |
| 35 - 39 | \$7.98 | \$6.66 | \$11.11 | \$10.91 |
| 40 - 44 | \$11.00 | \$9.59 | \$15.66 | \$16.15 |
| 45 - 49 | \$14.75 | \$14.65 | \$22.01 | \$24.75 |
| 50 - 54 | \$18.58 | \$21.72 | \$29.80 | \$36.16 |
| 55 - 59 | \$22.82 | \$29.49 | \$40.69 | \$52.33 |
| 60 - 64 | \$29.99 | \$41.10 | \$59.08 | \$76.25 |
| 65 | \$37.87 | \$51.91 | \$79.08 | \$100.19 |
| \$15,000 BENEFIT AMOUNT | | | | |
| | NonTobacco | | Tobacco | |
| Age Band | Female | Male | Female | Male |
| 18 - 29 | \$7.87 | \$6.51 | \$10.59 | \$9.24 |
| 30 - 34 | \$9.24 | \$7.87 | \$12.58 | \$11.81 |
| 35 - 39 | \$11.96 | \$10.00 | \$16.68 | \$16.36 |
| 40 - 44 | \$16.51 | \$14.39 | \$23.49 | \$24.23 |
| 45 - 49 | \$22.12 | \$21.97 | \$33.02 | \$37.12 |
| 50 - 54 | \$27.87 | \$32.57 | \$44.70 | \$54.24 |
| 55 - 59 | \$34.23 | \$44.24 | \$61.05 | \$78.49 |
| 60 - 64 | \$45.00 | \$61.66 | \$88.63 | \$114.38 |
| 65 | \$56.81 | \$77.86 | \$118.62 | \$150.29 |
| \$20,000 BENEFIT AMOUNT | | | | |
| | NonTobacco | | Tobacco | |
| Age Band | Female | Male | Female | Male |
| 18 - 29 | \$10.50 | \$8.68 | \$14.13 | \$12.32 |
| 30 - 34 | \$12.33 | \$10.50 | \$16.77 | \$15.75 |
| 35 - 39 | \$15.95 | \$13.33 | \$22.23 | \$21.82 |
| 40 - 44 | \$22.02 | \$19.19 | \$31.32 | \$32.32 |
| 45 - 49 | \$29.50 | \$29.30 | \$44.03 | \$49.50 |
| 50 - 54 | \$37.16 | \$43.43 | \$59.60 | \$72.31 |
| 55 - 59 | \$45.65 | \$58.98 | \$81.40 | \$104.65 |
| 60 - 64 | \$60.00 | \$82.22 | \$118.17 | \$152.50 |
| 65 | \$75.75 | \$103.82 | \$158.17 | \$200.38 |

| \$10,000 BENEFIT AMOUNT | | | | |
|--------------------------------|-------------------|-------------|----------------|-------------|
| | NonTobacco | | Tobacco | |
| Age Band | Female | Male | Female | Male |
| 18 - 29 | \$5.55 | \$4.75 | \$7.47 | \$7.08 |
| 30 - 34 | \$7.38 | \$6.36 | \$10.51 | \$9.70 |
| 35 - 39 | \$9.80 | \$8.38 | \$14.14 | \$14.04 |
| 40 - 44 | \$13.33 | \$12.23 | \$19.80 | \$20.81 |
| 45 - 49 | \$17.88 | \$18.68 | \$27.78 | \$31.91 |
| 50 - 54 | \$22.22 | \$26.56 | \$36.97 | \$45.25 |
| 55 - 59 | \$25.96 | \$34.34 | \$47.47 | \$60.20 |
| 60 - 64 | \$32.33 | \$44.44 | \$63.53 | \$81.61 |
| 65 | \$39.59 | \$54.54 | \$82.62 | \$105.95 |
| \$15,000 BENEFIT AMOUNT | | | | |
| | NonTobacco | | Tobacco | |
| Age Band | Female | Male | Female | Male |
| 18 - 29 | \$8.33 | \$7.13 | \$11.20 | \$10.61 |
| 30 - 34 | \$11.06 | \$9.54 | \$15.76 | \$14.55 |
| 35 - 39 | \$14.70 | \$12.58 | \$21.21 | \$21.06 |
| 40 - 44 | \$20.00 | \$18.34 | \$29.70 | \$31.21 |
| 45 - 49 | \$26.81 | \$28.03 | \$41.66 | \$47.86 |
| 50 - 54 | \$33.33 | \$39.84 | \$55.45 | \$67.88 |
| 55 - 59 | \$38.94 | \$51.51 | \$71.20 | \$90.30 |
| 60 - 64 | \$48.49 | \$66.66 | \$95.29 | \$122.41 |
| 65 | \$59.39 | \$81.81 | \$123.93 | \$158.93 |
| \$20,000 BENEFIT AMOUNT | | | | |
| | NonTobacco | | Tobacco | |
| Age Band | Female | Male | Female | Male |
| 18 - 29 | \$11.10 | \$9.50 | \$14.93 | \$14.15 |
| 30 - 34 | \$14.75 | \$12.72 | \$21.02 | \$19.40 |
| 35 - 39 | \$19.60 | \$16.77 | \$28.28 | \$28.08 |
| 40 - 44 | \$26.67 | \$24.45 | \$39.60 | \$41.62 |
| 45 - 49 | \$35.75 | \$37.37 | \$55.55 | \$63.82 |
| 50 - 54 | \$44.43 | \$53.12 | \$73.43 | \$90.50 |
| 55 - 59 | \$51.92 | \$68.68 | \$94.93 | \$120.40 |
| 60 - 64 | \$64.65 | \$88.88 | \$127.05 | \$163.22 |
| 65 | \$79.18 | \$109.08 | \$165.23 | \$211.90 |

Other benefit amounts available upon request.