

## Protect your promises<sup>SM</sup>



10-, 15-, 20- and 30-year  
level-premium term insurance

Pricing effective March 23, 2006

Policies issued by:

**American General Life Insurance Company**

*A member company of American International Group, Inc.*

**FOR AGENT USE ONLY —  
NOT FOR DISSEMINATION TO THE PUBLIC**

**Important:** Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your profit center for assistance.

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LTG *Ultra* Policy Form Number: LTG-2000AG

In order to market the products described in this brochure, a representative must be appointed with American General Life Insurance Company in accordance with the requirements of the state where the solicitation would occur. Company appointment is required from each company that a representative may elect to represent.

LTG *Ultra* is not available in all states.

## LTG Ultra Series Description

The LTG *Ultra* series features level-death-benefit term plans with fully guaranteed level premiums for the first 10, 15, 20 or 30 years, with coverage to expire at age 95. The table below shows the level-premium period and premium-guarantee period for each product. At the end of the level-premium period, the policy may be continued on an annual renewable term (ART) basis without evidence of insurability until the anniversary nearest the insured's 95th birthday.

LTG *Ultra* 10 has a 10-year level-premium guarantee  
 LTG *Ultra* 15 has a 15-year level-premium guarantee  
 LTG *Ultra* 20 has a 20-year level-premium guarantee  
 LTG *Ultra* 30 has a 30-year level-premium guarantee

Our Terminal Illness Endorsement is automatically included on all eligible policies at no additional premium charge.

## Issue Ages

Issue age is the age nearest to the insured's birthday.

Policy	Class	Issue Ages
LTG <i>Ultra</i> 10	All Classes	20–80
LTG <i>Ultra</i> 15	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Sp. NT	20–75
LTG <i>Ultra</i> 15	Pref. T, Std. T, Sp. T	20–70
LTG <i>Ultra</i> 20	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Sp. NT	20–65
LTG <i>Ultra</i> 20	Pref. T, Std. T, Sp. T	20–60
LTG <i>Ultra</i> 30	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Sp. NT	20–50
LTG <i>Ultra</i> 30	Pref. T, Std. T, Sp. T	20–45

## Policy Expiration Age

95 years old

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## Underwriting Classifications

Preferred Plus (Pref. Plus)  
Preferred Nontobacco (Pref. NT)  
Standard Plus (Std. Plus)  
Standard Nontobacco (Std. NT)  
Preferred Tobacco (Pref. T)  
Standard Tobacco (Std. T)  
Special Nontobacco (Sp. NT)  
Special Tobacco (Sp. T)

## Policy Minimum Face Amount

\$250,000

## Policy Fee

\$50 per year (noncommissionable)

## Substandard

Through Table H (applied to Special Nontobacco rates for nontobacco users and Special Tobacco rates for tobacco users)

## Premium Face Amount Bands

A lower cost band is available for all single policies issued with face amounts of \$1 million or more.

Band 1 — Policy amounts from \$250,000 to \$999,999

Band 2 — Policy amounts of \$1 million and higher

## Exchange Option (Conversion)

An LTG *Ultra* policy may be converted to a permanent life insurance plan of the company's choosing during the conversion period without evidence of insurability.

The conversion period for LTG *Ultra* extends to the earlier of the end of the level-premium period or the insured's attainment of age 75.

## Terminal Illness Endorsement<sup>1</sup>

The Terminal Illness Endorsement is an accelerated death benefit rider provided at no additional premium on all eligible LTG *Ultra* plans regardless of underwriting classification. The terminal illness benefit is a one-time acceleration of up to 50 percent of the death benefit proceeds payable under the base policy, not to exceed \$250,000. An insured may become eligible for this benefit if diagnosed by a qualified physician as having 12 months or fewer to live. The amount received under this endorsement is reduced by an actuarial discount and a one-time administrative fee. This fee may not exceed \$250. Payment of a benefit will reduce the amount of any death benefit that may be payable.

## Premium Calculations

**Annual:** Multiply the rate in the table by the number of thousands and add the \$50 policy fee.

**Semiannual:** Multiply the annual premium by 0.52.

**Quarterly:** Multiply the annual premium by 0.265.

**PAC:** Multiply the annual premium by 0.0875.

## Available Riders

- Accidental Death Benefit
- Waiver of Premium
- Child Rider
- Terminal Illness Endorsement

## Illustrations

A signed illustration is not required.

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<sup>1</sup> State variations may apply. Not available in all states.

## Select Height/Weight Chart

MALE									
		Pref. Plus		Pref. NT & Pref. T		Std. Plus		Std. NT	Std. T
Height Feet	Inches	Low	High	Low	High	Low	High	Greater Than	Greater Than
4	8	83	126	82	137	81	145	>145	>137
4	9	85	131	84	142	83	150	>150	>142
4	10	88	136	87	147	86	155	>155	>147
4	11	92	141	91	153	90	161	>161	>153
5	0	96	146	95	158	94	166	>166	>158
5	1	99	150	98	163	97	172	>172	>163
5	2	103	155	102	168	101	177	>177	>168
5	3	107	160	106	173	105	183	>183	>173
5	4	110	164	109	178	108	188	>188	>178
5	5	114	169	112	183	111	194	>194	>183
5	6	117	174	116	188	114	200	>200	>188
5	7	121	179	119	193	118	206	>206	>193
5	8	123	184	122	199	120	211	>211	>199
5	9	128	189	126	204	125	217	>217	>204
5	10	130	195	129	210	127	223	>223	>210
5	11	134	200	132	215	131	229	>229	>215
6	0	137	205	136	221	134	235	>235	>221
6	1	142	211	140	227	138	241	>241	>227
6	2	145	217	144	234	142	248	>248	>234
6	3	149	222	147	240	145	255	>255	>240
6	4	152	228	151	246	149	261	>261	>246
6	5	157	234	155	253	153	268	>268	>253
6	6	161	240	159	260	157	275	>275	>260
6	7	165	245	164	266	162	282	>282	>266

FEMALE									
		Pref. Plus		Pref. NT & Pref. T		Std. Plus		Std. NT	Std. T
Height Feet	Inches	Low	High	Low	High	Low	High	Greater Than	Greater Than
4	8	82	123	81	134	80	141	>141	>134
4	9	84	127	84	139	83	146	>146	>139
4	10	87	132	86	144	85	151	>151	>144
4	11	90	137	89	149	88	157	>157	>149
5	0	92	142	91	154	90	162	>162	>154
5	1	94	147	93	159	92	167	>167	>159
5	2	97	151	96	163	95	173	>173	>163
5	3	99	156	97	168	96	178	>178	>168
5	4	101	161	100	173	99	183	>183	>173
5	5	103	165	102	178	101	189	>189	>178
5	6	106	170	104	183	103	195	>195	>183
5	7	107	175	106	188	105	200	>200	>188
5	8	111	180	110	194	108	206	>206	>194
5	9	114	185	112	199	111	211	>211	>199
5	10	117	190	116	205	114	217	>217	>205
5	11	120	195	118	210	117	222	>222	>210
6	0	122	200	121	216	120	228	>228	>216
6	1	126	206	124	222	123	234	>234	>222
6	2	128	211	127	229	126	240	>240	>229
6	3	132	217	131	235	129	246	>246	>235
6	4	136	223	134	242	132	253	>253	>242
6	5	139	229	137	248	136	259	>259	>248
6	6	143	235	141	255	139	265	>265	>255
6	7	145	241	144	261	142	272	>272	>261

# Underwriting Class Requirements

<b>LTG Ultra</b>	<b>Preferred Plus</b>	<b>Preferred Nontobacco</b>	<b>Standard Plus</b>
<b>No Tobacco (years)</b>	5	3	2
<b>Aviation or Hazardous Avocation</b>	No	No	With Flat Extra
<b>Cholesterol</b>	If HDL ≤5.0, 205 If HDL ≤4.5, 240	If HDL ≤6.0, 235 If HDL ≤5.5, 260	If HDL ≤7.0, 250 If HDL ≤6.5, 280
<b>Blood Pressure</b>	0–60: 140/85 61+: 150/85 No blood pressure treatment	0–60: 145/88 61+: 155/88 or Pref. Plus BP reading with treatment	0–60: 150/92 61+: 160/92 or Pref. NT BP reading with treatment
<b>Build</b>	See select height/weight chart		
<b>MVR</b>	1 violation 3 years No DUI, Reckless, Revocation, Suspension/ 5 years	2 violations 3 years No DUI, Reckless, Revocation, Suspension/ 5 years	2 violations 3 years No DUI, Reckless, Revocation, Suspension/ 5 years
<b>Family History</b>	No cardiovascular disease prior to 60 (parents only)	No cardiovascular death prior to 60 (parents only)	One cardiovascular death prior to 60 (parents only)
<b>Personal History</b>	No cancer or ratable impairment	No cancer or ratable impairment	No cancer or ratable impairment

<b>LTG Ultra</b>	<b>Standard Nontobacco</b>	<b>Preferred Tobacco</b>	<b>Standard Tobacco</b>
<b>No Tobacco (years)</b>	1	—	—
<b>Aviation or Hazardous Avocation</b>	With Flat Extra	No	With Flat Extra
<b>Cholesterol</b>	If HDL >7.0, 250 If HDL >6.5, 280	If HDL ≤6.0, 235 If HDL ≤5.5, 260	If HDL >6.0, 235 If HDL >5.5, 260
<b>Blood Pressure</b>	0–60: >150/92 61+: >160/92 or Pref. NT BP reading with treatment	0–60: 145/88 61+: 155/88 or Pref. Plus BP reading with treatment	0–60: >145/88 61+: >155/88 or Pref. NT BP reading with treatment
<b>Build</b>	See select height/weight chart		
<b>MVR</b>	3 violations 3 years No DUI, Reckless, Revocation, Suspension/ 2 years	2 violations 3 years No DUI, Reckless, Revocation, Suspension/ 5 years	3 violations 3 years No DUI, Reckless, Revocation, Suspension/ 2 years
<b>Family History</b>	—	No cardiovascular death prior to 60 (parents only)	—
<b>Personal History</b>	—	No cancer or ratable impairment	—

# LTG Ultra 10 \$250,000 – \$999,999

(Rates do not include the policy fee of \$50 per annum.)

(All amounts in dollars)

MALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.30	0.42	0.60	0.77	1.11	1.60	0.56	1.48
21	0.30	0.42	0.60	0.77	1.11	1.60	0.56	1.48
22	0.30	0.42	0.60	0.77	1.11	1.60	0.56	1.48
23	0.30	0.42	0.60	0.77	1.11	1.60	0.56	1.48
24	0.30	0.42	0.60	0.77	1.11	1.60	0.56	1.48
25	0.30	0.42	0.60	0.77	1.11	1.60	0.56	1.48
26	0.30	0.42	0.60	0.77	1.12	1.61	0.56	1.49
27	0.30	0.42	0.60	0.77	1.12	1.62	0.56	1.50
28	0.30	0.42	0.60	0.77	1.13	1.63	0.56	1.51
29	0.30	0.42	0.60	0.77	1.13	1.64	0.56	1.51
30	0.30	0.42	0.60	0.77	1.14	1.65	0.56	1.52
31	0.30	0.43	0.60	0.77	1.17	1.70	0.56	1.57
32	0.31	0.43	0.61	0.78	1.21	1.75	0.57	1.62
33	0.31	0.44	0.61	0.78	1.24	1.80	0.57	1.66
34	0.32	0.44	0.62	0.79	1.28	1.85	0.58	1.71
35	0.32	0.45	0.62	0.79	1.32	1.90	0.58	1.76
36	0.34	0.48	0.66	0.84	1.42	2.04	0.62	1.89
37	0.36	0.51	0.70	0.90	1.52	2.19	0.65	2.02
38	0.39	0.54	0.74	0.96	1.63	2.35	0.69	2.17
39	0.41	0.57	0.79	1.03	1.74	2.52	0.74	2.33
40	0.44	0.61	0.84	1.10	1.87	2.70	0.78	2.49
41	0.48	0.66	0.91	1.20	2.05	3.04	0.85	2.79
42	0.52	0.72	0.99	1.31	2.24	3.41	0.92	3.12
43	0.57	0.79	1.07	1.43	2.46	3.84	1.00	3.50
44	0.62	0.85	1.16	1.57	2.69	4.31	1.08	3.91
45	0.68	0.93	1.26	1.71	2.95	4.85	1.18	4.38
46	0.75	1.01	1.37	1.85	3.23	5.24	1.28	4.74
47	0.83	1.10	1.49	2.01	3.54	5.67	1.39	5.14
48	0.91	1.20	1.63	2.17	3.87	6.13	1.52	5.57
49	1.01	1.31	1.77	2.35	4.24	6.62	1.66	6.03
50	1.11	1.43	1.93	2.55	4.64	7.16	1.81	6.53
51	1.22	1.56	2.10	2.76	5.13	7.74	1.97	7.09
52	1.35	1.70	2.29	2.99	5.66	8.36	2.14	7.69
53	1.48	1.85	2.49	3.24	6.26	9.04	2.33	8.35
54	1.63	2.02	2.71	3.51	6.91	9.77	2.54	9.06
55	1.80	2.20	2.95	3.80	7.64	10.56	2.76	9.83
56	1.99	2.43	3.24	4.13	8.10	11.31	3.04	10.51
57	2.20	2.68	3.56	4.49	8.58	12.12	3.34	11.24
58	2.43	2.95	3.91	4.89	9.10	12.98	3.67	12.01
59	2.68	3.26	4.29	5.31	9.64	13.90	4.03	12.84
60	2.96	3.59	4.71	5.78	10.22	14.89	4.43	13.72
61	3.28	3.99	5.20	6.32	11.34	16.58	4.90	15.27
62	3.63	4.43	5.74	6.90	12.59	18.47	5.41	17.00
63	4.02	4.92	6.33	7.54	13.97	20.56	5.98	18.91
64	4.46	5.46	6.99	8.24	15.50	22.90	6.61	21.05
65	4.94	6.07	7.71	9.00	17.20	25.50	7.30	23.43
66	5.59	6.85	8.73	10.16	18.97	28.33	8.26	25.99
67	6.32	7.73	9.89	11.48	20.92	31.47	9.35	28.83
68	7.15	8.72	11.20	12.97	23.07	34.97	10.58	32.00
69	8.09	9.84	12.69	14.64	25.44	38.85	11.98	35.50
70	9.15	11.10	14.37	16.54	28.05	43.16	13.55	39.38
71 <sup>2</sup>	10.39	12.76	16.64	19.22	32.54	48.71	15.67	44.67
72 <sup>2</sup>	11.81	14.67	19.26	22.32	37.75	54.97	18.11	50.67
73 <sup>2</sup>	13.41	16.86	22.30	25.93	43.79	62.03	20.94	57.47
74 <sup>2</sup>	15.24	19.38	25.82	30.13	50.79	70.00	24.21	65.20
75 <sup>2</sup>	17.31	22.28	29.90	35.00	58.92	79.00	28.00	73.98
76 <sup>2</sup>	19.93	25.04	33.41	40.15	66.49	89.96	31.32	84.09
77 <sup>2</sup>	22.95	28.15	37.33	46.06	75.02	102.43	35.04	95.58
78 <sup>2</sup>	26.42	31.64	41.70	52.84	84.66	116.64	39.19	108.65
79 <sup>2</sup>	30.42	35.56	46.59	60.61	95.53	132.81	43.83	123.49
80 <sup>2</sup>	35.02	39.97	52.06	69.53	107.80	151.23	49.04	140.37

<sup>2</sup>Not available in the state of Washington.

(All amounts in dollars)

FEMALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.26	0.32	0.44	0.53	0.82	1.13	0.41	1.05
21	0.26	0.32	0.44	0.53	0.82	1.13	0.41	1.05
22	0.26	0.32	0.44	0.53	0.82	1.13	0.41	1.05
23	0.26	0.32	0.44	0.53	0.82	1.13	0.41	1.05
24	0.26	0.32	0.44	0.53	0.82	1.13	0.41	1.05
25	0.26	0.32	0.44	0.53	0.82	1.13	0.41	1.05
26	0.26	0.32	0.44	0.54	0.83	1.14	0.41	1.06
27	0.26	0.32	0.44	0.54	0.83	1.15	0.41	1.07
28	0.26	0.32	0.45	0.55	0.84	1.16	0.42	1.08
29	0.26	0.32	0.45	0.55	0.84	1.17	0.42	1.09
30	0.26	0.32	0.45	0.56	0.85	1.18	0.42	1.10
31	0.27	0.33	0.45	0.57	0.89	1.22	0.42	1.14
32	0.27	0.34	0.46	0.58	0.92	1.26	0.43	1.18
33	0.28	0.34	0.46	0.58	0.96	1.31	0.43	1.22
34	0.28	0.35	0.47	0.59	1.01	1.35	0.44	1.27
35	0.29	0.36	0.47	0.60	1.05	1.40	0.44	1.31
36	0.31	0.38	0.50	0.64	1.12	1.49	0.47	1.40
37	0.32	0.41	0.53	0.67	1.19	1.58	0.50	1.48
38	0.34	0.43	0.56	0.71	1.26	1.68	0.53	1.58
39	0.36	0.46	0.59	0.76	1.34	1.79	0.56	1.68
40	0.38	0.49	0.63	0.80	1.43	1.90	0.60	1.78
41	0.41	0.53	0.68	0.87	1.59	2.12	0.64	1.99
42	0.45	0.58	0.74	0.94	1.78	2.36	0.70	2.22
43	0.48	0.63	0.80	1.02	1.98	2.62	0.76	2.46
44	0.53	0.69	0.87	1.11	2.21	2.92	0.83	2.74
45	0.57	0.75	0.94	1.20	2.46	3.25	0.89	3.05
46	0.61	0.80	1.01	1.29	2.66	3.50	0.96	3.29
47	0.66	0.86	1.08	1.39	2.87	3.78	1.03	3.55
48	0.71	0.92	1.16	1.50	3.11	4.08	1.10	3.84
49	0.77	0.98	1.25	1.62	3.36	4.40	1.18	4.14
50	0.83	1.05	1.34	1.74	3.63	4.74	1.27	4.46
51	0.90	1.13	1.44	1.87	3.92	5.11	1.36	4.81
52	0.98	1.22	1.55	2.02	4.24	5.51	1.47	5.19
53	1.07	1.32	1.66	2.17	4.59	5.94	1.58	5.60
54	1.16	1.43	1.79	2.34	4.96	6.40	1.70	6.04
55	1.26	1.54	1.92	2.52	5.36	6.90	1.83	6.52
56	1.36	1.67	2.09	2.70	5.64	7.30	1.99	6.89
57	1.47	1.80	2.26	2.89	5.94	7.72	2.15	7.28
58	1.59	1.95	2.46	3.10	6.26	8.16	2.33	7.69
59	1.72	2.12	2.67	3.32	6.59	8.63	2.53	8.12
60	1.86	2.29	2.90	3.56	6.94	9.13	2.75	8.58
61	2.04	2.52	3.18	3.85	7.61	10.03	3.02	9.43
62	2.25	2.77	3.49	4.16	8.34	11.02	3.31	10.35
63	2.47	3.05	3.82	4.49	9.15	12.10	3.63	11.36
64	2.71	3.35	4.19	4.86	10.03	13.29	3.98	12.48
65	2.98	3.69	4.60	5.25	11.00	14.60	4.37	13.70
66	3.37	4.16	5.16	5.93	12.14	16.38	4.91	15.32
67	3.82	4.69	5.79	6.69	13.40	18.37	5.52	17.13
68	4.32	5.29	6.49	7.56	14.80	20.61	6.19	19.16
69	4.89	5.96	7.28	8.54	16.33	23.12	6.95	21.42
70	5.54	6.72	8.17	9.64	18.03	25.94	7.81	23.96
71 <sup>2</sup>	6.41	7.72	9.40	11.20	19.90	29.10	8.98	26.80
72 <sup>2</sup>	7.42	8.88	10.82	13.01	21.97	32.64	10.34	29.97
73 <sup>2</sup>	8.60	10.20	12.46	15.12	24.25	36.62	11.90	33.53
74 <sup>2</sup>	9.95	11.72	14.34	17.56	26.76	41.08	13.69	37.50
75 <sup>2</sup>	11.52	13.47	16.50	20.40	29.54	46.08	15.74	41.95
76 <sup>2</sup>	13.66	15.79	19.39	24.11	35.36	53.88	18.49	49.25
77 <sup>2</sup>	16.20	18.51	22.79	28.49	42.32	63.00	21.72	57.83
78 <sup>2</sup>	19.20	21.69	26.79	33.66	50.65	73.66	25.52	67.91
79 <sup>2</sup>	22.77	25.42	31.48	39.78	60.62	86.12	29.97	79.75
80 <sup>2</sup>	27.00	29.80	37.00	47.01	72.56	100.70	35.20	93.67

<sup>2</sup>Not available in the state of Washington.

# LTG Ultra 15 \$250,000 – \$999,999

(Rates do not include the policy fee of \$50 per annum.)

(All amounts in dollars)

MALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.33	0.45	0.63	0.79	1.28	1.66	0.59	1.57
21	0.33	0.45	0.63	0.79	1.28	1.66	0.59	1.57
22	0.33	0.45	0.63	0.79	1.28	1.66	0.59	1.57
23	0.33	0.45	0.63	0.79	1.28	1.66	0.59	1.57
24	0.33	0.45	0.63	0.79	1.28	1.66	0.59	1.57
25	0.33	0.45	0.63	0.79	1.28	1.66	0.59	1.57
26	0.33	0.45	0.63	0.79	1.29	1.68	0.59	1.58
27	0.34	0.45	0.63	0.80	1.30	1.70	0.59	1.60
28	0.34	0.46	0.64	0.80	1.31	1.71	0.60	1.61
29	0.35	0.46	0.64	0.81	1.32	1.73	0.60	1.63
30	0.35	0.46	0.64	0.81	1.33	1.75	0.60	1.65
31	0.37	0.48	0.66	0.83	1.39	1.83	0.62	1.72
32	0.38	0.50	0.69	0.85	1.45	1.90	0.64	1.79
33	0.40	0.52	0.71	0.87	1.51	1.99	0.66	1.87
34	0.42	0.55	0.73	0.90	1.57	2.07	0.69	1.95
35	0.44	0.57	0.76	0.92	1.64	2.16	0.71	2.03
36	0.46	0.60	0.81	0.99	1.75	2.33	0.76	2.19
37	0.48	0.64	0.85	1.06	1.87	2.51	0.80	2.35
38	0.50	0.67	0.91	1.14	1.99	2.70	0.85	2.52
39	0.53	0.71	0.96	1.23	2.13	2.91	0.90	2.72
40	0.55	0.75	1.02	1.32	2.27	3.14	0.95	2.92
41	0.61	0.82	1.12	1.46	2.54	3.55	1.05	3.30
42	0.68	0.90	1.23	1.62	2.84	4.01	1.15	3.72
43	0.75	0.99	1.35	1.80	3.17	4.54	1.26	4.20
44	0.84	1.09	1.48	1.99	3.54	5.13	1.38	4.73
45	0.93	1.19	1.62	2.21	3.96	5.80	1.51	5.34
46	1.02	1.31	1.77	2.39	4.35	6.31	1.66	5.82
47	1.12	1.43	1.93	2.59	4.79	6.86	1.81	6.34
48	1.22	1.57	2.11	2.81	5.27	7.46	1.98	6.91
49	1.34	1.72	2.31	3.04	5.79	8.12	2.16	7.54
50	1.47	1.89	2.52	3.29	6.37	8.83	2.36	8.22
51	1.61	2.07	2.76	3.60	7.00	9.60	2.59	8.95
52	1.76	2.27	3.02	3.93	7.70	10.45	2.83	9.76
53	1.93	2.49	3.30	4.29	8.47	11.36	3.10	10.64
54	2.12	2.74	3.61	4.69	9.31	12.36	3.39	11.60
55	2.32	3.00	3.95	5.13	10.24	13.44	3.71	12.64
56	2.55	3.27	4.32	5.60	10.92	14.26	4.06	13.43
57	2.80	3.57	4.73	6.11	11.65	15.14	4.44	14.27
58	3.07	3.90	5.17	6.67	12.43	16.07	4.85	15.16
59	3.38	4.26	5.66	7.28	13.26	17.05	5.31	16.10
60	3.71	4.65	6.19	7.95	14.14	18.10	5.81	17.11
61	4.19	5.24	6.95	8.86	15.74	19.96	6.52	18.91
62	4.73	5.92	7.81	9.88	17.52	22.01	7.34	20.89
63	5.34	6.67	8.77	11.01	19.50	24.26	8.25	23.07
64	6.02	7.53	9.85	12.27	21.71	26.75	9.27	25.49
65	6.80	8.49	11.06	13.68	24.17	29.50	10.42	28.17
66 <sup>2</sup>	7.93	9.85	12.74	15.74	28.03	35.12	12.02	33.35
67 <sup>2</sup>	9.24	11.44	14.68	18.11	32.50	41.80	13.87	39.48
68 <sup>2</sup>	10.77	13.27	16.91	20.83	37.68	49.76	16.00	46.74
69 <sup>2</sup>	12.55	15.41	19.49	23.97	43.70	59.23	18.47	55.35
70 <sup>2</sup>	14.63	17.88	22.45	27.58	50.67	70.50	21.31	65.54
71 <sup>2</sup>	17.30	20.77	25.86	31.73	—	—	24.59	—
72 <sup>2</sup>	20.45	24.13	29.79	36.51	—	—	28.38	—
73 <sup>2</sup>	24.18	28.04	34.32	42.00	—	—	32.75	—
74 <sup>2</sup>	28.59	32.57	39.54	48.32	—	—	37.80	—
75 <sup>2</sup>	33.80	37.84	45.55	55.59	—	—	43.62	—

<sup>2</sup>Not available in the state of Washington.

(All amounts in dollars)

FEMALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.28	0.37	0.52	0.62	0.98	1.29	0.48	1.21
21	0.28	0.37	0.52	0.62	0.98	1.29	0.48	1.21
22	0.28	0.37	0.52	0.62	0.98	1.29	0.48	1.21
23	0.28	0.37	0.52	0.62	0.98	1.29	0.48	1.21
24	0.28	0.37	0.52	0.62	0.98	1.29	0.48	1.21
25	0.28	0.37	0.52	0.62	0.98	1.29	0.48	1.21
26	0.29	0.38	0.53	0.63	0.99	1.30	0.49	1.22
27	0.29	0.38	0.53	0.64	1.00	1.32	0.49	1.24
28	0.30	0.39	0.54	0.65	1.00	1.33	0.50	1.25
29	0.30	0.39	0.54	0.66	1.01	1.35	0.50	1.27
30	0.31	0.40	0.55	0.67	1.02	1.36	0.51	1.28
31	0.32	0.42	0.56	0.68	1.06	1.42	0.53	1.33
32	0.34	0.43	0.57	0.69	1.11	1.49	0.54	1.40
33	0.35	0.45	0.57	0.71	1.15	1.55	0.54	1.45
34	0.36	0.47	0.58	0.72	1.20	1.63	0.55	1.52
35	0.38	0.49	0.59	0.73	1.25	1.70	0.57	1.59
36	0.40	0.52	0.63	0.79	1.33	1.81	0.60	1.69
37	0.42	0.55	0.67	0.85	1.41	1.92	0.64	1.79
38	0.44	0.58	0.72	0.92	1.50	2.04	0.69	1.91
39	0.47	0.61	0.77	1.00	1.60	2.17	0.73	2.03
40	0.49	0.65	0.82	1.08	1.70	2.31	0.78	2.16
41	0.53	0.70	0.88	1.17	1.90	2.57	0.84	2.40
42	0.57	0.75	0.95	1.26	2.11	2.86	0.90	2.67
43	0.62	0.81	1.03	1.37	2.36	3.19	0.98	2.98
44	0.67	0.87	1.11	1.48	2.63	3.55	1.05	3.32
45	0.72	0.94	1.20	1.60	2.93	3.95	1.14	3.70
46	0.77	1.02	1.30	1.73	3.20	4.27	1.23	4.00
47	0.83	1.11	1.42	1.86	3.48	4.61	1.34	4.33
48	0.89	1.21	1.54	2.01	3.80	4.98	1.46	4.69
49	0.96	1.31	1.67	2.17	4.14	5.39	1.58	5.08
50	1.03	1.43	1.82	2.34	4.52	5.82	1.72	5.50
51	1.12	1.56	1.99	2.55	4.93	6.29	1.88	5.95
52	1.23	1.71	2.18	2.78	5.37	6.80	2.06	6.44
53	1.34	1.87	2.39	3.03	5.86	7.35	2.26	6.98
54	1.47	2.04	2.61	3.30	6.38	7.94	2.47	7.55
55	1.60	2.23	2.86	3.60	6.96	8.58	2.70	8.18
56	1.74	2.38	3.11	3.93	7.34	9.15	2.93	8.70
57	1.90	2.55	3.37	4.28	7.75	9.75	3.17	9.25
58	2.07	2.73	3.66	4.67	8.18	10.39	3.43	9.84
59	2.26	2.92	3.98	5.10	8.63	11.08	3.72	10.47
60	2.46	3.12	4.32	5.56	9.11	11.81	4.02	11.14
61	2.72	3.42	4.72	6.07	10.02	13.09	4.40	12.32
62	3.01	3.74	5.17	6.62	11.01	14.50	4.81	13.63
63	3.33	4.10	5.65	7.22	12.11	16.06	5.26	15.07
64	3.68	4.49	6.18	7.88	13.31	17.80	5.76	16.68
65	4.07	4.92	6.76	8.60	14.64	19.72	6.30	18.45
66 <sup>2</sup>	4.78	5.88	7.92	9.88	16.55	22.64	7.41	21.12
67 <sup>2</sup>	5.63	7.02	9.29	11.35	18.70	25.98	8.72	24.16
68 <sup>2</sup>	6.61	8.39	10.88	13.04	21.14	29.83	10.26	27.66
69 <sup>2</sup>	7.77	10.03	12.76	14.97	23.89	34.24	12.08	31.65
70 <sup>2</sup>	9.14	11.98	14.95	17.20	27.00	39.30	14.21	36.23
71 <sup>2</sup>	10.85	14.32	17.72	20.18	—	—	16.87	—
72 <sup>2</sup>	12.88	17.12	21.01	23.68	—	—	20.04	—
73 <sup>2</sup>	15.29	20.47	24.91	27.78	—	—	23.80	—
74 <sup>2</sup>	18.15	24.47	29.52	32.60	—	—	28.26	—
75 <sup>2</sup>	21.55	29.25	35.00	38.25	—	—	33.56	—

<sup>2</sup>Not available in the state of Washington.

# LTG Ultra 20 \$250,000 – \$999,999

(Rates do not include the policy fee of \$50 per annum.)

(All amounts in dollars)

MALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.43	0.60	0.74	0.94	1.62	2.00	0.71	1.91
21	0.43	0.60	0.74	0.94	1.62	2.00	0.71	1.91
22	0.43	0.60	0.74	0.94	1.62	2.00	0.71	1.91
23	0.43	0.60	0.74	0.94	1.62	2.00	0.71	1.91
24	0.43	0.60	0.74	0.94	1.62	2.00	0.71	1.91
25	0.43	0.60	0.74	0.94	1.62	2.00	0.71	1.91
26	0.43	0.60	0.74	0.94	1.64	2.03	0.71	1.93
27	0.44	0.60	0.75	0.95	1.66	2.06	0.71	1.96
28	0.44	0.61	0.75	0.95	1.67	2.09	0.72	1.99
29	0.45	0.61	0.76	0.96	1.69	2.12	0.72	2.01
30	0.45	0.61	0.76	0.96	1.71	2.15	0.72	2.04
31	0.47	0.63	0.79	0.99	1.81	2.28	0.75	2.16
32	0.50	0.66	0.82	1.02	1.92	2.42	0.78	2.30
33	0.52	0.68	0.86	1.06	2.03	2.56	0.82	2.43
34	0.55	0.70	0.89	1.09	2.14	2.72	0.84	2.58
35	0.58	0.73	0.93	1.13	2.27	2.88	0.88	2.73
36	0.61	0.78	0.99	1.20	2.42	3.09	0.94	2.92
37	0.65	0.82	1.06	1.28	2.57	3.32	1.00	3.13
38	0.68	0.88	1.14	1.37	2.74	3.56	1.08	3.36
39	0.72	0.93	1.22	1.46	2.92	3.82	1.15	3.60
40	0.76	0.99	1.30	1.55	3.11	4.10	1.22	3.85
41	0.84	1.09	1.44	1.72	3.47	4.61	1.35	4.33
42	0.94	1.20	1.60	1.90	3.87	5.19	1.50	4.86
43	1.04	1.33	1.78	2.11	4.32	5.84	1.67	5.46
44	1.15	1.46	1.97	2.34	4.81	6.58	1.84	6.14
45	1.28	1.61	2.19	2.59	5.37	7.40	2.05	6.89
46	1.40	1.77	2.36	2.81	5.86	8.03	2.21	7.49
47	1.52	1.96	2.55	3.04	6.39	8.71	2.40	8.13
48	1.66	2.16	2.75	3.30	6.97	9.44	2.60	8.82
49	1.81	2.38	2.97	3.57	7.61	10.24	2.82	9.58
50	1.98	2.62	3.20	3.87	8.30	11.11	3.06	10.41
51	2.16	2.89	3.49	4.34	9.06	12.05	3.34	11.30
52	2.35	3.18	3.81	4.86	9.88	13.07	3.65	12.27
53	2.57	3.50	4.16	5.45	10.78	14.18	4.00	13.33
54	2.80	3.86	4.54	6.11	11.76	15.38	4.37	14.48
55	3.05	4.25	4.96	6.85	12.83	16.68	4.78	15.72
56	3.41	4.62	5.49	7.62	14.00	17.76	5.27	16.82
57	3.80	5.02	6.08	8.47	15.27	18.90	5.82	17.99
58	4.24	5.46	6.74	9.42	16.67	20.12	6.42	19.26
59	4.74	5.94	7.46	10.47	18.18	21.42	7.08	20.61
60	5.29	6.46	8.26	11.64	19.84	22.80	7.81	22.06
61 <sup>2</sup>	6.01	7.36	9.52	13.38	—	—	8.98	—
62 <sup>2</sup>	6.84	8.39	10.96	15.38	—	—	10.32	—
63 <sup>2</sup>	7.77	9.56	12.63	17.67	—	—	11.86	—
64 <sup>2</sup>	8.83	10.90	14.55	20.32	—	—	13.64	—
65 <sup>2</sup>	10.04	12.42	16.76	23.35	—	—	15.68	—

<sup>2</sup>Not available in the state of Washington.

(All amounts in dollars)

FEMALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.36	0.48	0.62	0.70	1.23	1.46	0.59	1.40
21	0.36	0.48	0.62	0.70	1.23	1.46	0.59	1.40
22	0.36	0.48	0.62	0.70	1.23	1.46	0.59	1.40
23	0.36	0.48	0.62	0.70	1.23	1.46	0.59	1.40
24	0.36	0.48	0.62	0.70	1.23	1.46	0.59	1.40
25	0.36	0.48	0.62	0.70	1.23	1.46	0.59	1.40
26	0.36	0.48	0.62	0.70	1.24	1.48	0.59	1.42
27	0.37	0.48	0.62	0.71	1.26	1.50	0.59	1.44
28	0.37	0.49	0.63	0.71	1.27	1.53	0.60	1.47
29	0.38	0.49	0.63	0.72	1.29	1.55	0.60	1.49
30	0.38	0.49	0.63	0.72	1.30	1.57	0.60	1.50
31	0.40	0.51	0.65	0.75	1.38	1.67	0.62	1.60
32	0.42	0.53	0.68	0.79	1.46	1.77	0.64	1.69
33	0.44	0.55	0.71	0.82	1.55	1.87	0.67	1.79
34	0.46	0.58	0.73	0.86	1.65	1.99	0.69	1.91
35	0.48	0.60	0.76	0.90	1.75	2.11	0.72	2.02
36	0.51	0.63	0.81	0.96	1.85	2.25	0.77	2.15
37	0.54	0.67	0.85	1.03	1.95	2.40	0.81	2.29
38	0.57	0.71	0.91	1.11	2.05	2.56	0.86	2.43
39	0.60	0.75	0.96	1.19	2.16	2.74	0.91	2.60
40	0.64	0.79	1.02	1.27	2.28	2.92	0.96	2.76
41	0.70	0.86	1.10	1.37	2.51	3.26	1.04	3.07
42	0.77	0.94	1.19	1.48	2.77	3.65	1.13	3.43
43	0.84	1.03	1.29	1.60	3.05	4.08	1.23	3.82
44	0.92	1.13	1.39	1.72	3.37	4.56	1.33	4.26
45	1.01	1.23	1.50	1.86	3.71	5.10	1.43	4.75
46	1.08	1.34	1.63	2.03	4.03	5.51	1.56	5.14
47	1.16	1.46	1.78	2.21	4.37	5.95	1.70	5.56
48	1.24	1.60	1.93	2.40	4.74	6.43	1.85	6.01
49	1.33	1.74	2.10	2.62	5.14	6.94	2.01	6.49
50	1.43	1.90	2.29	2.85	5.58	7.50	2.19	7.02
51	1.56	2.07	2.49	3.10	6.05	8.10	2.39	7.59
52	1.71	2.27	2.71	3.38	6.57	8.75	2.60	8.21
53	1.86	2.47	2.95	3.68	7.12	9.45	2.83	8.87
54	2.03	2.70	3.22	4.00	7.73	10.20	3.09	9.58
55	2.22	2.95	3.50	4.36	8.38	11.02	3.36	10.36
56	2.44	3.20	3.90	4.92	9.07	11.51	3.73	10.90
57	2.67	3.46	4.35	5.56	9.83	12.03	4.13	11.48
58	2.93	3.75	4.85	6.28	10.64	12.57	4.58	12.09
59	3.22	4.07	5.40	7.09	11.52	13.13	5.07	12.73
60	3.53	4.41	6.02	8.00	12.48	13.72	5.62	13.41
61 <sup>2</sup>	3.96	4.93	6.85	9.16	—	—	6.37	—
62 <sup>2</sup>	4.45	5.50	7.80	10.49	—	—	7.23	—
63 <sup>2</sup>	5.00	6.15	8.88	12.01	—	—	8.20	—
64 <sup>2</sup>	5.61	6.87	10.10	13.75	—	—	9.29	—
65 <sup>2</sup>	6.30	7.67	11.50	15.75	—	—	10.54	—

<sup>2</sup>Not available in the state of Washington.

# LTG Ultra 30 \$250,000 – \$99,999

(Rates do not include the policy fee of \$50 per annum.)

(All amounts in dollars)

MALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.73	0.94	1.30	1.54	2.52	3.07	1.21	2.93
21	0.73	0.94	1.30	1.54	2.52	3.07	1.21	2.93
22	0.73	0.94	1.30	1.54	2.52	3.07	1.21	2.93
23	0.73	0.94	1.30	1.54	2.52	3.07	1.21	2.93
24	0.73	0.94	1.30	1.54	2.52	3.07	1.21	2.93
25	0.73	0.94	1.30	1.54	2.52	3.07	1.21	2.93
26	0.74	0.95	1.32	1.55	2.55	3.11	1.23	2.97
27	0.76	0.96	1.33	1.57	2.58	3.16	1.24	3.02
28	0.77	0.97	1.35	1.58	2.61	3.20	1.26	3.05
29	0.79	0.98	1.36	1.60	2.64	3.24	1.27	3.09
30	0.80	0.99	1.38	1.61	2.67	3.29	1.28	3.14
31	0.82	1.00	1.41	1.65	2.83	3.48	1.31	3.32
32	0.85	1.01	1.44	1.69	3.00	3.68	1.33	3.51
33	0.87	1.03	1.47	1.74	3.17	3.89	1.36	3.71
34	0.89	1.04	1.51	1.78	3.36	4.11	1.39	3.92
35	0.92	1.05	1.54	1.83	3.56	4.35	1.42	4.15
36	0.98	1.14	1.66	1.97	3.81	4.63	1.53	4.43
37	1.04	1.23	1.78	2.13	4.09	4.92	1.64	4.71
38	1.11	1.33	1.91	2.29	4.38	5.24	1.77	5.03
39	1.18	1.43	2.06	2.47	4.69	5.57	1.90	5.35
40	1.26	1.55	2.21	2.66	5.03	5.93	2.05	5.71
41	1.38	1.73	2.44	2.92	5.65	6.61	2.26	6.37
42	1.51	1.93	2.68	3.21	6.35	7.37	2.49	7.12
43	1.66	2.15	2.96	3.53	7.13	8.21	2.76	7.94
44	1.82	2.39	3.26	3.88	8.00	9.15	3.04	8.86
45	1.99	2.67	3.59	4.26	8.99	10.20	3.36	9.90
46	2.23	2.92	3.97	4.83	—	—	3.71	—
47	2.49	3.19	4.39	5.48	—	—	4.09	—
48	2.79	3.49	4.86	6.22	—	—	4.52	—
49	3.13	3.81	5.38	7.05	—	—	4.99	—
50	3.50	4.17	5.95	8.00	—	—	5.51	—

(All amounts in dollars)

FEMALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.53	0.76	0.95	1.09	1.87	2.28	0.90	2.18
21	0.53	0.76	0.95	1.09	1.87	2.28	0.90	2.18
22	0.53	0.76	0.95	1.09	1.87	2.28	0.90	2.18
23	0.53	0.76	0.95	1.09	1.87	2.28	0.90	2.18
24	0.53	0.76	0.95	1.09	1.87	2.28	0.90	2.18
25	0.53	0.76	0.95	1.09	1.87	2.28	0.90	2.18
26	0.54	0.77	0.97	1.12	1.89	2.32	0.92	2.21
27	0.56	0.78	0.99	1.14	1.91	2.36	0.94	2.25
28	0.57	0.79	1.00	1.17	1.93	2.40	0.95	2.28
29	0.59	0.80	1.02	1.20	1.95	2.44	0.97	2.32
30	0.60	0.81	1.04	1.23	1.97	2.48	0.98	2.35
31	0.63	0.82	1.06	1.26	2.08	2.65	1.00	2.51
32	0.65	0.84	1.08	1.30	2.20	2.84	1.02	2.68
33	0.68	0.85	1.10	1.33	2.33	3.04	1.04	2.86
34	0.71	0.87	1.13	1.36	2.47	3.25	1.07	3.06
35	0.74	0.88	1.15	1.40	2.61	3.48	1.08	3.26
36	0.79	0.93	1.21	1.49	2.77	3.65	1.14	3.43
37	0.83	0.99	1.28	1.58	2.95	3.83	1.21	3.61
38	0.89	1.05	1.35	1.68	3.13	4.02	1.28	3.80
39	0.94	1.11	1.43	1.78	3.32	4.22	1.35	4.00
40	1.00	1.18	1.51	1.89	3.53	4.43	1.43	4.21
41	1.09	1.29	1.64	2.05	3.93	4.85	1.55	4.62
42	1.19	1.42	1.77	2.22	4.37	5.32	1.68	5.08
43	1.30	1.55	1.92	2.41	4.87	5.83	1.83	5.59
44	1.42	1.70	2.08	2.61	5.42	6.39	1.99	6.15
45	1.55	1.86	2.25	2.83	6.03	7.00	2.15	6.76
46	1.68	2.00	2.44	3.22	—	—	2.33	—
47	1.82	2.15	2.64	3.66	—	—	2.52	—
48	1.96	2.32	2.86	4.16	—	—	2.73	—
49	2.13	2.49	3.09	4.72	—	—	2.94	—
50	2.30	2.68	3.35	5.37	—	—	3.18	—

# LTG Ultra 10 \$1,000,000+

(Rates do not include the policy fee of \$50 per annum.)

(All amounts in dollars)

MALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.24	0.33	0.48	0.63	0.95	1.41	0.44	1.30
21	0.24	0.33	0.48	0.63	0.95	1.41	0.44	1.30
22	0.24	0.33	0.48	0.63	0.95	1.41	0.44	1.30
23	0.24	0.33	0.48	0.63	0.95	1.41	0.44	1.30
24	0.24	0.33	0.48	0.63	0.95	1.41	0.44	1.30
25	0.24	0.33	0.48	0.63	0.95	1.41	0.44	1.30
26	0.24	0.33	0.48	0.63	0.96	1.42	0.44	1.31
27	0.24	0.33	0.48	0.63	0.97	1.43	0.44	1.32
28	0.25	0.34	0.48	0.64	0.97	1.44	0.45	1.32
29	0.25	0.34	0.48	0.64	0.98	1.45	0.45	1.33
30	0.25	0.34	0.48	0.64	0.99	1.46	0.45	1.34
31	0.26	0.35	0.49	0.65	1.03	1.51	0.46	1.39
32	0.26	0.36	0.50	0.66	1.07	1.56	0.47	1.44
33	0.27	0.37	0.50	0.67	1.11	1.61	0.47	1.49
34	0.27	0.39	0.51	0.68	1.15	1.66	0.48	1.53
35	0.28	0.40	0.52	0.69	1.20	1.72	0.49	1.59
36	0.30	0.43	0.56	0.74	1.29	1.86	0.53	1.72
37	0.32	0.45	0.60	0.80	1.39	2.01	0.56	1.86
38	0.34	0.48	0.65	0.86	1.49	2.17	0.61	2.00
39	0.36	0.52	0.70	0.93	1.61	2.34	0.66	2.16
40	0.38	0.55	0.75	1.00	1.73	2.53	0.70	2.33
41	0.42	0.60	0.82	1.10	1.90	2.87	0.77	2.63
42	0.46	0.65	0.90	1.21	2.09	3.25	0.84	2.96
43	0.50	0.71	0.99	1.33	2.29	3.68	0.92	3.33
44	0.55	0.78	1.09	1.46	2.52	4.17	1.01	3.76
45	0.60	0.85	1.19	1.61	2.77	4.73	1.11	4.24
46	0.66	0.93	1.30	1.75	3.01	5.07	1.21	4.56
47	0.73	1.01	1.41	1.89	3.26	5.42	1.31	4.88
48	0.80	1.10	1.54	2.05	3.54	5.81	1.43	5.24
49	0.88	1.19	1.67	2.22	3.84	6.22	1.55	5.63
50	0.97	1.30	1.82	2.41	4.17	6.66	1.69	6.04
51	1.07	1.42	1.98	2.61	4.58	7.13	1.84	6.49
52	1.18	1.54	2.16	2.83	5.03	7.63	2.01	6.98
53	1.29	1.68	2.35	3.07	5.53	8.17	2.18	7.51
54	1.43	1.83	2.55	3.32	6.07	8.75	2.37	8.08
55	1.57	2.00	2.78	3.60	6.67	9.37	2.59	8.70
56	1.75	2.22	3.07	3.91	7.13	9.97	2.86	9.26
57	1.96	2.47	3.38	4.26	7.62	10.60	3.15	9.86
58	2.18	2.75	3.73	4.63	8.14	11.27	3.49	10.49
59	2.44	3.06	4.12	5.03	8.69	11.99	3.86	11.17
60	2.72	3.40	4.54	5.47	9.29	12.75	4.26	11.89
61	3.04	3.79	5.03	5.98	10.40	14.09	4.72	13.17
62	3.39	4.23	5.56	6.53	11.65	15.58	5.23	14.60
63	3.78	4.72	6.16	7.13	13.05	17.22	5.80	16.18
64	4.22	5.27	6.82	7.79	14.61	19.03	6.43	17.93
65	4.71	5.88	7.55	8.51	16.36	21.04	7.13	19.87
66	5.34	6.62	8.52	9.57	17.78	23.05	8.05	21.73
67	6.05	7.44	9.61	10.76	19.32	25.26	9.07	23.78
68	6.85	8.37	10.84	12.10	20.99	27.68	10.22	26.01
69	7.77	9.42	12.22	13.61	22.81	30.33	11.52	28.45
70	8.80	10.60	13.79	15.31	24.79	33.23	12.99	31.12
71 <sup>2</sup>	10.01	12.16	15.93	17.74	28.38	37.14	14.99	34.95
72 <sup>2</sup>	11.38	13.96	18.40	20.55	32.50	41.51	17.29	39.26
73 <sup>2</sup>	12.94	16.02	21.25	23.81	37.21	46.40	19.94	44.10
74 <sup>2</sup>	14.71	18.39	24.55	27.58	42.60	51.86	23.01	49.55
75 <sup>2</sup>	16.73	21.10	28.36	31.95	48.77	57.97	26.55	55.67
76 <sup>2</sup>	19.30	23.90	31.84	37.14	56.26	68.41	29.86	65.37
77 <sup>2</sup>	22.26	27.08	35.75	43.18	64.89	80.73	33.58	76.77
78 <sup>2</sup>	25.68	30.67	40.13	50.21	74.85	95.27	37.77	90.17
79 <sup>2</sup>	29.63	34.75	45.06	58.37	86.35	112.42	42.48	105.90
80 <sup>2</sup>	34.18	39.36	50.59	67.86	99.60	132.67	47.78	124.40

<sup>2</sup>Not available in the state of Washington.

(All amounts in dollars)

FEMALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.20	0.25	0.35	0.42	0.70	1.00	0.33	0.93
21	0.20	0.25	0.35	0.42	0.70	1.00	0.33	0.93
22	0.20	0.25	0.35	0.42	0.70	1.00	0.33	0.93
23	0.20	0.25	0.35	0.42	0.70	1.00	0.33	0.93
24	0.20	0.25	0.35	0.42	0.70	1.00	0.33	0.93
25	0.20	0.25	0.35	0.42	0.70	1.00	0.33	0.93
26	0.20	0.25	0.35	0.43	0.71	1.01	0.33	0.94
27	0.20	0.25	0.35	0.44	0.72	1.02	0.33	0.95
28	0.21	0.26	0.36	0.45	0.72	1.03	0.34	0.95
29	0.21	0.26	0.36	0.46	0.73	1.04	0.34	0.96
30	0.21	0.26	0.36	0.47	0.74	1.05	0.34	0.97
31	0.22	0.27	0.37	0.48	0.78	1.10	0.35	1.02
32	0.23	0.28	0.38	0.49	0.82	1.14	0.36	1.06
33	0.23	0.29	0.38	0.50	0.86	1.19	0.36	1.11
34	0.24	0.31	0.39	0.51	0.90	1.25	0.37	1.16
35	0.25	0.32	0.40	0.52	0.95	1.30	0.38	1.21
36	0.26	0.34	0.43	0.56	1.01	1.38	0.41	1.29
37	0.28	0.36	0.46	0.60	1.08	1.47	0.44	1.37
38	0.30	0.39	0.49	0.64	1.15	1.56	0.47	1.46
39	0.31	0.41	0.53	0.68	1.22	1.66	0.50	1.55
40	0.33	0.44	0.57	0.73	1.30	1.76	0.54	1.65
41	0.36	0.48	0.62	0.80	1.45	1.96	0.59	1.83
42	0.39	0.52	0.68	0.87	1.62	2.18	0.64	2.04
43	0.42	0.57	0.74	0.95	1.81	2.42	0.70	2.27
44	0.46	0.62	0.81	1.04	2.02	2.70	0.76	2.53
45	0.50	0.68	0.89	1.14	2.25	3.00	0.84	2.81
46	0.54	0.73	0.96	1.23	2.42	3.23	0.90	3.03
47	0.59	0.79	1.03	1.32	2.60	3.47	0.97	3.25
48	0.64	0.85	1.10	1.43	2.80	3.73	1.04	3.50
49	0.69	0.91	1.18	1.54	3.00	4.01	1.11	3.76
50	0.75	0.98	1.27	1.66	3.23	4.31	1.20	4.04
51	0.82	1.06	1.36	1.79	3.47	4.64	1.29	4.35
52	0.90	1.16	1.46	1.93	3.74	4.98	1.39	4.67
53	0.98	1.26	1.57	2.08	4.02	5.36	1.49	5.03
54	1.07	1.36	1.69	2.24	4.32	5.77	1.61	5.41
55	1.17	1.48	1.81	2.41	4.65	6.20	1.73	5.81
56	1.27	1.61	1.98	2.58	4.88	6.51	1.89	6.10
57	1.38	1.74	2.16	2.76	5.12	6.84	2.06	6.41
58	1.50	1.89	2.35	2.95	5.38	7.19	2.24	6.74
59	1.63	2.05	2.57	3.15	5.65	7.55	2.44	7.08
60	1.77	2.22	2.80	3.37	5.93	7.93	2.66	7.43
61	1.95	2.44	3.08	3.64	6.48	8.64	2.92	8.10
62	2.15	2.69	3.39	3.92	7.07	9.41	3.22	8.83
63	2.38	2.96	3.74	4.23	7.72	10.25	3.55	9.62
64	2.62	3.26	4.11	4.57	8.43	11.17	3.90	10.49
65	2.89	3.59	4.53	4.93	9.21	12.17	4.30	11.43
66	3.27	4.05	5.05	5.60	10.35	13.58	4.80	12.77
67	3.69	4.57	5.64	6.35	11.62	15.16	5.37	14.28
68	4.18	5.15	6.29	7.21	13.06	16.91	6.01	15.95
69	4.72	5.81	7.01	8.18	14.67	18.87	6.71	17.82
70	5.34	6.56	7.82	9.29	16.48	21.06	7.51	19.92
71 <sup>2</sup>	6.17	7.54	8.97	10.83	18.52	23.50	8.61	22.26
72 <sup>2</sup>	7.14	8.67	10.28	12.62	20.80	26.22	9.88	24.87
73 <sup>2</sup>	8.26	9.97	11.79	14.71	23.37	29.26	11.34	27.79
74 <sup>2</sup>	9.55	11.46	13.52	17.14	26.26	32.65	13.01	31.05
75 <sup>2</sup>	11.04	13.17	15.50	19.98	29.50	36.43	14.92	34.70
76 <sup>2</sup>	12.86	15.05	18.24	23.70	35.31	43.84	17.44	41.71
77 <sup>2</sup>	14.99	17.21	21.47	28.11	42.26	52.75	20.41	50.13
78 <sup>2</sup>	17.46	19.67	25.27	33.33	50.58	63.48	23.87	60.26
79 <sup>2</sup>	20.34	22.48	29.74	39.54	60.54	76.39	27.93	72.43
80 <sup>2</sup>	23.70	25.70	35.00	46.89	72.46	91.93	32.68	87.06

<sup>2</sup>Not available in the state of Washington.

# LTG Ultra 15 \$1,000,000+

(Rates do not include the policy fee of \$50 per annum.)

(All amounts in dollars)

MALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.28	0.41	0.55	0.67	1.14	1.57	0.52	1.46
21	0.28	0.41	0.55	0.67	1.14	1.57	0.52	1.46
22	0.28	0.41	0.55	0.67	1.14	1.57	0.52	1.46
23	0.28	0.41	0.55	0.67	1.14	1.57	0.52	1.46
24	0.28	0.41	0.55	0.67	1.14	1.57	0.52	1.46
25	0.28	0.41	0.55	0.67	1.14	1.57	0.52	1.46
26	0.28	0.41	0.55	0.67	1.15	1.58	0.52	1.47
27	0.29	0.41	0.55	0.68	1.16	1.60	0.52	1.49
28	0.29	0.42	0.56	0.68	1.17	1.61	0.53	1.50
29	0.30	0.42	0.56	0.69	1.18	1.63	0.53	1.52
30	0.30	0.42	0.56	0.69	1.19	1.64	0.53	1.53
31	0.31	0.44	0.58	0.72	1.24	1.70	0.55	1.59
32	0.33	0.45	0.61	0.75	1.30	1.77	0.57	1.65
33	0.35	0.47	0.63	0.78	1.36	1.84	0.59	1.72
34	0.36	0.49	0.65	0.81	1.42	1.91	0.61	1.79
35	0.38	0.51	0.68	0.84	1.49	1.99	0.64	1.87
36	0.40	0.54	0.72	0.90	1.60	2.15	0.68	2.01
37	0.42	0.57	0.77	0.97	1.71	2.33	0.72	2.18
38	0.44	0.61	0.82	1.05	1.83	2.53	0.77	2.36
39	0.47	0.64	0.87	1.12	1.96	2.73	0.81	2.54
40	0.49	0.68	0.93	1.21	2.10	2.96	0.87	2.75
41	0.55	0.75	1.02	1.34	2.36	3.36	0.95	3.11
42	0.62	0.83	1.13	1.49	2.65	3.82	1.06	3.53
43	0.69	0.91	1.24	1.65	2.97	4.34	1.16	4.00
44	0.78	1.01	1.37	1.82	3.33	4.93	1.28	4.53
45	0.87	1.11	1.51	2.02	3.74	5.60	1.41	5.14
46	0.96	1.22	1.64	2.19	4.11	6.01	1.54	5.54
47	1.05	1.34	1.79	2.37	4.53	6.46	1.68	5.98
48	1.15	1.47	1.95	2.56	4.98	6.93	1.83	6.44
49	1.27	1.62	2.12	2.77	5.48	7.44	2.00	6.95
50	1.39	1.78	2.31	3.00	6.03	7.99	2.18	7.50
51	1.53	1.96	2.52	3.28	6.63	8.58	2.38	8.09
52	1.68	2.15	2.75	3.58	7.30	9.21	2.60	8.73
53	1.84	2.37	3.00	3.92	8.03	9.88	2.84	9.42
54	2.02	2.61	3.28	4.28	8.83	10.61	3.11	10.17
55	2.22	2.87	3.58	4.68	9.71	11.39	3.40	10.97
56	2.45	3.15	3.94	5.13	10.31	12.22	3.74	11.74
57	2.70	3.45	4.34	5.62	10.95	13.12	4.12	12.58
58	2.98	3.78	4.78	6.16	11.63	14.08	4.53	13.47
59	3.28	4.14	5.27	6.74	12.35	15.11	4.99	14.42
60	3.62	4.54	5.80	7.39	13.12	16.21	5.49	15.44
61	4.10	5.14	6.55	8.26	14.54	18.08	6.20	17.20
62	4.64	5.81	7.39	9.23	16.10	20.17	7.00	19.15
63	5.26	6.58	8.34	10.32	17.84	22.50	7.90	21.34
64	5.96	7.44	9.42	11.54	19.77	25.10	8.93	23.77
65	6.75	8.42	10.63	12.90	21.90	28.00	10.08	26.48
66 <sup>2</sup>	7.85	9.76	12.26	14.91	25.67	33.40	11.64	31.47
67 <sup>2</sup>	9.13	11.31	14.13	17.23	30.10	39.84	13.43	37.41
68 <sup>2</sup>	10.62	13.10	16.29	19.91	35.29	47.52	15.49	44.46
69 <sup>2</sup>	12.35	15.18	18.79	23.02	41.37	56.68	17.89	52.85
70 <sup>2</sup>	14.36	17.59	21.66	26.60	48.50	67.61	20.64	62.83
71 <sup>2</sup>	16.96	20.42	24.98	30.74	—	—	23.84	—
72 <sup>2</sup>	20.03	23.71	28.80	35.53	—	—	27.53	—
73 <sup>2</sup>	23.66	27.52	33.21	41.06	—	—	31.79	—
74 <sup>2</sup>	27.94	31.95	38.29	47.45	—	—	36.71	—
75 <sup>2</sup>	33.00	37.09	44.15	54.84	—	—	42.39	—

<sup>2</sup>Not available in the state of Washington.

(All amounts in dollars)

FEMALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.25	0.34	0.47	0.56	0.89	1.19	0.44	1.12
21	0.25	0.34	0.47	0.56	0.89	1.19	0.44	1.12
22	0.25	0.34	0.47	0.56	0.89	1.19	0.44	1.12
23	0.25	0.34	0.47	0.56	0.89	1.19	0.44	1.12
24	0.25	0.34	0.47	0.56	0.89	1.19	0.44	1.12
25	0.25	0.34	0.47	0.56	0.89	1.19	0.44	1.12
26	0.25	0.34	0.47	0.57	0.90	1.20	0.44	1.13
27	0.26	0.35	0.48	0.58	0.90	1.22	0.45	1.14
28	0.26	0.35	0.48	0.59	0.91	1.23	0.45	1.15
29	0.27	0.36	0.49	0.60	0.91	1.25	0.46	1.17
30	0.27	0.36	0.49	0.61	0.92	1.26	0.46	1.18
31	0.28	0.37	0.50	0.62	0.96	1.32	0.47	1.23
32	0.29	0.38	0.50	0.63	0.99	1.38	0.47	1.28
33	0.30	0.39	0.51	0.65	1.03	1.44	0.48	1.34
34	0.32	0.41	0.51	0.66	1.07	1.51	0.49	1.40
35	0.33	0.42	0.52	0.67	1.11	1.58	0.50	1.46
36	0.35	0.45	0.56	0.73	1.19	1.68	0.53	1.56
37	0.37	0.48	0.60	0.79	1.27	1.79	0.57	1.66
38	0.39	0.51	0.65	0.85	1.35	1.91	0.62	1.77
39	0.42	0.54	0.70	0.92	1.44	2.03	0.66	1.88
40	0.44	0.58	0.75	1.00	1.54	2.16	0.71	2.01
41	0.48	0.63	0.81	1.08	1.72	2.41	0.77	2.24
42	0.52	0.69	0.88	1.17	1.93	2.68	0.83	2.49
43	0.56	0.74	0.95	1.27	2.16	2.99	0.90	2.78
44	0.61	0.81	1.03	1.38	2.42	3.34	0.98	3.11
45	0.66	0.88	1.12	1.49	2.71	3.72	1.06	3.47
46	0.70	0.94	1.20	1.59	2.94	4.00	1.14	3.74
47	0.75	1.01	1.29	1.69	3.18	4.30	1.22	4.02
48	0.79	1.08	1.39	1.80	3.45	4.62	1.31	4.33
49	0.85	1.16	1.50	1.92	3.74	4.96	1.42	4.66
50	0.90	1.24	1.61	2.04	4.05	5.33	1.52	5.01
51	0.98	1.34	1.75	2.20	4.39	5.73	1.65	5.40
52	1.06	1.45	1.90	2.37	4.75	6.16	1.79	5.81
53	1.15	1.57	2.06	2.56	5.15	6.62	1.94	6.25
54	1.24	1.70	2.23	2.76	5.58	7.12	2.10	6.74
55	1.35	1.84	2.42	2.97	6.04	7.65	2.28	7.25
56	1.50	2.01	2.66	3.28	6.37	8.11	2.50	7.68
57	1.66	2.19	2.93	3.62	6.73	8.59	2.75	8.13
58	1.85	2.38	3.23	3.99	7.10	9.10	3.02	8.60
59	2.05	2.60	3.55	4.40	7.49	9.64	3.31	9.10
60	2.28	2.83	3.91	4.86	7.91	10.22	3.64	9.64
61	2.55	3.15	4.31	5.36	8.70	11.25	4.02	10.61
62	2.86	3.51	4.76	5.92	9.57	12.38	4.45	11.68
63	3.20	3.91	5.26	6.53	10.52	13.63	4.92	12.85
64	3.59	4.35	5.80	7.20	11.57	15.01	5.44	14.15
65	4.02	4.84	6.40	7.95	12.73	16.52	6.01	15.57
66 <sup>2</sup>	4.73	5.79	7.54	9.21	14.63	19.47	7.10	18.26
67 <sup>2</sup>	5.55	6.92	8.89	10.68	16.81	22.95	8.40	21.42
68 <sup>2</sup>	6.53	8.27	10.48	12.37	19.31	27.05	9.93	25.12
69 <sup>2</sup>	7.67	9.88	12.35	14.33	22.19	31.88	11.73	29.46
70 <sup>2</sup>	9.02	11.81	14.55	16.61	25.50	37.57	13.87	34.55
71 <sup>2</sup>	10.71	14.12	17.29	19.58	—	—	16.50	—
72 <sup>2</sup>	12.71	16.89	20.55	23.08	—	—	19.64	—
73 <sup>2</sup>	15.08	20.19	24.43	27.20	—	—	23.37	—
74 <sup>2</sup>	17.90	24.14	29.03	32.07	—	—	27.81	—
75 <sup>2</sup>	21.25	28.87	34.50	37.80	—	—	33.09	—

<sup>2</sup>Not available in the state of Washington.

# LTG Ultra 20 \$1,000,000+

(Rates do not include the policy fee of \$50 per annum.)

(All amounts in dollars)

MALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.41	0.55	0.69	0.86	1.51	1.92	0.66	1.82
21	0.41	0.55	0.69	0.86	1.51	1.92	0.66	1.82
22	0.41	0.55	0.69	0.86	1.51	1.92	0.66	1.82
23	0.41	0.55	0.69	0.86	1.51	1.92	0.66	1.82
24	0.41	0.55	0.69	0.86	1.51	1.92	0.66	1.82
25	0.41	0.55	0.69	0.86	1.51	1.92	0.66	1.82
26	0.41	0.55	0.69	0.86	1.53	1.95	0.66	1.85
27	0.41	0.55	0.69	0.87	1.54	1.97	0.66	1.86
28	0.42	0.56	0.70	0.87	1.56	2.00	0.67	1.89
29	0.42	0.56	0.70	0.88	1.57	2.02	0.67	1.91
30	0.42	0.56	0.70	0.88	1.59	2.05	0.67	1.94
31	0.43	0.58	0.72	0.91	1.68	2.17	0.69	2.05
32	0.45	0.59	0.75	0.93	1.77	2.29	0.71	2.16
33	0.46	0.61	0.77	0.96	1.87	2.42	0.73	2.28
34	0.48	0.62	0.79	0.99	1.98	2.56	0.75	2.42
35	0.49	0.64	0.82	1.02	2.09	2.70	0.78	2.55
36	0.52	0.68	0.88	1.09	2.23	2.90	0.83	2.73
37	0.56	0.73	0.95	1.17	2.39	3.12	0.90	2.94
38	0.59	0.77	1.02	1.25	2.55	3.36	0.96	3.16
39	0.63	0.83	1.10	1.34	2.72	3.61	1.03	3.39
40	0.67	0.88	1.18	1.43	2.91	3.88	1.11	3.64
41	0.76	0.97	1.32	1.59	3.26	4.38	1.23	4.10
42	0.85	1.07	1.47	1.76	3.65	4.94	1.37	4.62
43	0.96	1.18	1.64	1.96	4.09	5.57	1.53	5.20
44	1.08	1.30	1.83	2.18	4.59	6.28	1.70	5.86
45	1.22	1.44	2.04	2.42	5.14	7.08	1.89	6.60
46	1.33	1.58	2.20	2.61	5.58	7.58	2.05	7.08
47	1.46	1.72	2.38	2.81	6.05	8.12	2.22	7.60
48	1.60	1.89	2.57	3.02	6.57	8.69	2.40	8.16
49	1.75	2.07	2.78	3.26	7.13	9.31	2.60	8.77
50	1.91	2.26	3.00	3.51	7.74	9.97	2.82	9.41
51	2.09	2.48	3.28	3.91	8.40	10.68	3.08	10.11
52	2.29	2.71	3.58	4.36	9.12	11.44	3.36	10.86
53	2.50	2.97	3.91	4.86	9.89	12.25	3.68	11.66
54	2.73	3.25	4.27	5.42	10.74	13.12	4.02	12.53
55	2.99	3.56	4.66	6.04	11.65	14.05	4.39	13.45
56	3.34	3.94	5.17	6.81	12.95	15.47	4.86	14.84
57	3.74	4.35	5.73	7.68	14.40	17.03	5.39	16.37
58	4.18	4.82	6.35	8.66	16.01	18.75	5.97	18.07
59	4.67	5.33	7.04	9.77	17.80	20.64	6.61	19.93
60	5.22	5.89	7.80	11.02	19.79	22.72	7.32	21.99
61 <sup>2</sup>	5.94	6.81	8.99	12.79	—	—	8.45	—
62 <sup>2</sup>	6.76	7.88	10.36	14.84	—	—	9.74	—
63 <sup>2</sup>	7.69	9.11	11.94	17.23	—	—	11.23	—
64 <sup>2</sup>	8.75	10.53	13.76	19.99	—	—	12.95	—
65 <sup>2</sup>	9.95	12.18	15.86	23.20	—	—	14.94	—

<sup>2</sup>Not available in the state of Washington.

(All amounts in dollars)

FEMALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.33	0.45	0.57	0.65	1.16	1.36	0.54	1.31
21	0.33	0.45	0.57	0.65	1.16	1.36	0.54	1.31
22	0.33	0.45	0.57	0.65	1.16	1.36	0.54	1.31
23	0.33	0.45	0.57	0.65	1.16	1.36	0.54	1.31
24	0.33	0.45	0.57	0.65	1.16	1.36	0.54	1.31
25	0.33	0.45	0.57	0.65	1.16	1.36	0.54	1.31
26	0.33	0.45	0.57	0.65	1.17	1.38	0.54	1.33
27	0.33	0.45	0.57	0.66	1.18	1.40	0.54	1.35
28	0.34	0.46	0.58	0.66	1.20	1.42	0.55	1.37
29	0.34	0.46	0.58	0.67	1.21	1.45	0.55	1.39
30	0.34	0.46	0.58	0.67	1.22	1.47	0.55	1.41
31	0.35	0.47	0.60	0.70	1.28	1.56	0.57	1.49
32	0.37	0.49	0.61	0.73	1.35	1.66	0.58	1.58
33	0.39	0.50	0.63	0.76	1.42	1.76	0.60	1.68
34	0.40	0.52	0.65	0.79	1.50	1.87	0.62	1.78
35	0.42	0.53	0.67	0.82	1.58	1.99	0.64	1.89
36	0.44	0.56	0.72	0.88	1.67	2.12	0.68	2.01
37	0.47	0.59	0.76	0.95	1.77	2.27	0.72	2.15
38	0.50	0.63	0.82	1.01	1.87	2.42	0.77	2.28
39	0.53	0.66	0.87	1.09	1.98	2.59	0.82	2.44
40	0.56	0.70	0.93	1.17	2.10	2.76	0.87	2.60
41	0.62	0.76	1.01	1.26	2.33	3.09	0.95	2.90
42	0.68	0.84	1.10	1.36	2.58	3.45	1.04	3.23
43	0.74	0.91	1.19	1.47	2.86	3.86	1.12	3.61
44	0.82	1.00	1.30	1.59	3.17	4.32	1.23	4.03
45	0.90	1.09	1.41	1.72	3.52	4.83	1.33	4.50
46	0.97	1.18	1.52	1.86	3.81	5.19	1.44	4.85
47	1.05	1.28	1.64	2.02	4.13	5.58	1.55	5.22
48	1.13	1.38	1.78	2.18	4.47	5.99	1.68	5.61
49	1.22	1.50	1.92	2.36	4.84	6.44	1.82	6.04
50	1.31	1.62	2.07	2.56	5.24	6.92	1.96	6.50
51	1.44	1.75	2.23	2.77	5.67	7.44	2.11	7.00
52	1.58	1.90	2.41	3.00	6.14	7.99	2.28	7.53
53	1.73	2.06	2.60	3.25	6.65	8.59	2.47	8.11
54	1.90	2.23	2.81	3.52	7.20	9.23	2.67	8.72
55	2.08	2.41	3.03	3.81	7.79	9.92	2.88	9.39
56	2.30	2.67	3.42	4.37	8.54	10.55	3.23	10.05
57	2.53	2.96	3.87	5.00	9.36	11.21	3.64	10.75
58	2.80	3.28	4.37	5.73	10.26	11.92	4.10	11.51
59	3.09	3.64	4.94	6.57	11.24	12.68	4.62	12.32
60	3.41	4.03	5.58	7.53	12.32	13.48	5.19	13.19
61 <sup>2</sup>	3.85	4.58	6.41	8.69	—	—	5.95	—
62 <sup>2</sup>	4.34	5.20	7.35	10.04	—	—	6.81	—
63 <sup>2</sup>	4.90	5.91	8.44	11.59	—	—	7.81	—
64 <sup>2</sup>	5.52	6.71	9.69	13.38	—	—	8.95	—
65 <sup>2</sup>	6.23	7.62	11.13	15.45	—	—	10.25	—

<sup>2</sup>Not available in the state of Washington.

# LTG Ultra 30 \$1,000,000+

(Rates do not include the policy fee of \$50 per annum.)

(All amounts in dollars)

MALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.69	0.88	1.22	1.44	2.40	2.91	1.14	2.78
21	0.69	0.88	1.22	1.44	2.40	2.91	1.14	2.78
22	0.69	0.88	1.22	1.44	2.40	2.91	1.14	2.78
23	0.69	0.88	1.22	1.44	2.40	2.91	1.14	2.78
24	0.69	0.88	1.22	1.44	2.40	2.91	1.14	2.78
25	0.69	0.88	1.22	1.44	2.40	2.91	1.14	2.78
26	0.70	0.89	1.24	1.45	2.43	2.95	1.15	2.82
27	0.71	0.90	1.26	1.46	2.46	2.99	1.17	2.86
28	0.73	0.91	1.27	1.48	2.48	3.03	1.18	2.89
29	0.74	0.92	1.29	1.49	2.51	3.08	1.20	2.94
30	0.75	0.93	1.31	1.50	2.54	3.12	1.22	2.98
31	0.77	0.94	1.34	1.53	2.69	3.30	1.24	3.15
32	0.80	0.96	1.38	1.57	2.85	3.49	1.28	3.33
33	0.82	0.97	1.41	1.61	3.02	3.69	1.30	3.52
34	0.84	0.99	1.44	1.64	3.20	3.90	1.33	3.73
35	0.87	1.00	1.48	1.68	3.39	4.12	1.36	3.94
36	0.93	1.08	1.59	1.82	3.63	4.39	1.46	4.20
37	0.99	1.18	1.72	1.97	3.90	4.68	1.59	4.49
38	1.06	1.28	1.85	2.14	4.18	4.99	1.71	4.79
39	1.13	1.38	1.99	2.32	4.48	5.32	1.84	5.11
40	1.20	1.50	2.14	2.51	4.80	5.67	1.98	5.45
41	1.32	1.68	2.36	2.77	5.40	6.33	2.19	6.10
42	1.44	1.87	2.61	3.06	6.06	7.07	2.43	6.82
43	1.58	2.10	2.88	3.37	6.82	7.90	2.69	7.63
44	1.73	2.34	3.19	3.72	7.66	8.83	2.98	8.54
45	1.90	2.62	3.52	4.11	8.61	9.86	3.30	9.55
46	2.08	2.87	3.90	4.48	—	—	3.64	—
47	2.28	3.14	4.32	4.89	—	—	4.03	—
48	2.49	3.44	4.79	5.33	—	—	4.45	—
49	2.73	3.77	5.31	5.81	—	—	4.93	—
50	2.99	4.13	5.89	6.33	—	—	5.45	—

(All amounts in dollars)

FEMALE								
Issue Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
20	0.50	0.70	0.89	1.02	1.79	2.18	0.84	2.08
21	0.50	0.70	0.89	1.02	1.79	2.18	0.84	2.08
22	0.50	0.70	0.89	1.02	1.79	2.18	0.84	2.08
23	0.50	0.70	0.89	1.02	1.79	2.18	0.84	2.08
24	0.50	0.70	0.89	1.02	1.79	2.18	0.84	2.08
25	0.50	0.70	0.89	1.02	1.79	2.18	0.84	2.08
26	0.51	0.71	0.90	1.04	1.81	2.21	0.85	2.11
27	0.53	0.72	0.92	1.07	1.83	2.25	0.87	2.15
28	0.54	0.72	0.93	1.09	1.85	2.29	0.88	2.18
29	0.56	0.73	0.95	1.11	1.87	2.32	0.90	2.21
30	0.57	0.74	0.96	1.14	1.89	2.36	0.91	2.24
31	0.59	0.75	0.98	1.17	2.00	2.51	0.92	2.38
32	0.62	0.76	1.00	1.20	2.11	2.68	0.94	2.54
33	0.64	0.77	1.01	1.23	2.24	2.85	0.95	2.70
34	0.66	0.78	1.03	1.26	2.36	3.04	0.97	2.87
35	0.69	0.79	1.05	1.29	2.50	3.24	0.99	3.06
36	0.74	0.85	1.11	1.38	2.66	3.42	1.05	3.23
37	0.78	0.91	1.18	1.47	2.83	3.60	1.11	3.41
38	0.84	0.97	1.25	1.57	3.01	3.80	1.18	3.60
39	0.89	1.04	1.33	1.68	3.20	4.01	1.26	3.81
40	0.95	1.12	1.41	1.79	3.40	4.23	1.34	4.02
41	1.04	1.24	1.53	1.95	3.79	4.66	1.46	4.44
42	1.14	1.37	1.67	2.13	4.22	5.14	1.60	4.91
43	1.24	1.51	1.82	2.33	4.69	5.67	1.74	5.43
44	1.36	1.67	1.98	2.54	5.23	6.26	1.90	6.00
45	1.49	1.84	2.15	2.77	5.82	6.90	2.07	6.63
46	1.59	1.97	2.34	2.99	—	—	2.25	—
47	1.70	2.11	2.54	3.24	—	—	2.43	—
48	1.81	2.26	2.75	3.50	—	—	2.63	—
49	1.93	2.43	2.99	3.78	—	—	2.85	—
50	2.06	2.60	3.25	4.09	—	—	3.09	—

# Current ART Rates

(Rates do not include the policy fee of \$50 per annum.)

(All amounts in dollars)

MALE								
Attained Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
30	2.88	2.88	2.88	2.88	4.20	4.20	2.88	4.20
31	2.94	2.94	2.94	2.94	4.34	4.34	2.94	4.34
32	3.00	3.00	3.00	3.00	4.48	4.48	3.00	4.48
33	3.10	3.10	3.10	3.10	4.70	4.70	3.10	4.70
34	3.22	3.22	3.22	3.22	4.96	4.96	3.22	4.96
35	3.38	3.38	3.38	3.38	5.26	5.26	3.38	5.26
36	3.54	3.54	3.54	3.54	5.62	5.62	3.54	5.62
37	3.76	3.76	3.76	3.76	6.08	6.08	3.76	6.08
38	3.97	3.97	3.97	3.97	6.60	6.60	3.97	6.60
39	4.12	4.12	4.12	4.12	7.20	7.20	4.12	7.20
40	4.24	4.24	4.24	4.24	7.88	7.88	4.24	7.88
41	4.39	4.39	4.39	4.39	8.54	8.54	4.39	8.54
42	4.51	4.51	4.51	4.51	8.60	8.60	4.51	8.60
43	4.67	4.67	4.67	4.67	8.79	8.79	4.67	8.79
44	4.84	4.84	4.84	4.84	9.13	9.13	4.84	9.13
45	5.12	5.12	5.12	5.12	9.92	9.92	5.12	9.92
46	5.48	5.48	5.48	5.48	11.13	11.13	5.48	11.13
47	5.90	5.90	5.90	5.90	12.69	12.69	5.90	12.69
48	6.37	6.37	6.37	6.37	14.47	14.47	6.37	14.47
49	6.94	6.94	6.94	6.94	16.36	16.36	6.94	16.36
50	7.54	7.54	7.54	7.54	18.16	18.16	7.54	18.16
51	8.20	8.20	8.20	8.20	19.84	19.84	8.20	19.84
52	8.87	8.87	8.87	8.87	21.42	21.42	8.87	21.42
53	9.63	9.63	9.63	9.63	23.13	23.13	9.63	23.13
54	10.62	10.62	10.62	10.62	25.18	25.18	10.62	25.18
55	11.91	11.91	11.91	11.91	27.68	27.68	11.91	27.68
56	13.49	13.49	13.49	13.49	30.66	30.66	13.49	30.66
57	15.28	15.28	15.28	15.28	33.90	33.90	15.28	33.90
58	17.28	17.28	17.28	17.28	37.54	37.54	17.28	37.54
59	19.58	19.58	19.58	19.58	41.52	41.52	19.58	41.52
60	22.20	22.20	22.20	22.20	45.98	45.98	22.20	45.98
61	25.20	25.20	25.20	25.20	50.52	50.52	25.20	50.52
62	28.54	28.54	28.54	28.54	55.18	55.18	28.54	55.18
63	32.15	32.15	32.15	32.15	60.46	60.46	32.15	60.46
64	36.01	36.01	36.01	36.01	66.28	66.28	36.01	66.28
65	39.97	39.97	39.97	39.97	72.58	72.58	39.97	72.58
66	43.74	43.74	43.74	43.74	79.14	79.14	43.74	79.14
67	47.44	47.44	47.44	47.44	86.02	86.02	47.44	86.02
68	51.37	51.37	51.37	51.37	91.23	91.23	51.37	91.23
69	55.84	55.84	55.84	55.84	96.85	96.85	55.84	96.85

(All amounts in dollars)

MALE								
Attained Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
70	61.32	61.32	61.32	61.32	103.73	103.73	61.32	103.73
71	67.85	67.85	67.85	67.85	112.04	112.04	67.85	112.04
72	75.24	75.24	75.24	75.24	121.56	121.56	75.24	121.56
73	83.44	83.44	83.44	83.44	131.98	131.98	83.44	131.98
74	92.39	92.39	92.39	92.39	142.64	142.64	92.39	142.64
75	111.26	111.26	111.26	111.26	153.58	153.58	111.26	153.58
76	130.12	130.12	130.12	130.12	164.06	164.06	130.12	164.06
77	143.28	143.28	143.28	143.28	174.34	174.34	143.28	174.34
78	156.94	156.94	156.94	156.94	184.78	184.78	156.94	184.78
79	171.44	171.44	171.44	171.44	196.04	196.04	171.44	196.04
80	187.34	187.34	187.34	187.34	208.92	208.92	187.34	208.92
81	205.04	205.04	205.04	205.04	241.66	241.66	205.04	241.66
82	225.04	225.04	225.04	225.04	274.40	274.40	225.04	274.40
83	247.58	247.58	247.58	247.58	296.06	296.06	247.58	296.06
84	272.22	272.22	272.22	272.22	320.98	320.98	272.22	320.98
85	298.40	298.40	298.40	298.40	348.40	348.40	298.40	348.40
86	325.60	325.60	325.60	325.60	371.56	371.56	325.60	371.56
87	353.58	353.58	353.58	353.58	394.12	394.12	353.58	394.12
88	381.78	381.78	381.78	381.78	418.74	418.74	381.78	418.74
89	410.58	410.58	410.58	410.58	443.04	443.04	410.58	443.04
90	440.38	440.38	440.38	440.38	467.38	467.38	440.38	467.38
91	471.68	471.68	471.68	471.68	492.24	492.24	471.68	492.24
92	505.50	505.50	505.50	505.50	518.66	518.66	505.50	518.66
93	543.26	543.26	543.26	543.26	552.60	552.60	543.26	552.60
94	591.30	591.30	591.30	591.30	596.30	596.30	591.30	596.30

## Current ART Rates, continued

(Rates do not include the policy fee of \$50 per annum.)

(All amounts in dollars)

FEMALE								
Attained Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
30	2.48	2.48	2.48	2.48	3.10	3.10	2.48	3.10
31	2.54	2.54	2.54	2.54	3.22	3.22	2.54	3.22
32	2.62	2.62	2.62	2.62	3.36	3.36	2.62	3.36
33	2.70	2.70	2.70	2.70	3.50	3.50	2.70	3.50
34	2.84	2.84	2.84	2.84	3.72	3.72	2.84	3.72
35	2.94	2.94	2.94	2.94	3.88	3.88	2.94	3.88
36	3.12	3.12	3.12	3.12	4.18	4.18	3.12	4.18
37	3.29	3.29	3.29	3.29	4.56	4.56	3.29	4.56
38	3.37	3.37	3.37	3.37	4.98	4.98	3.37	4.98
39	3.47	3.47	3.47	3.47	5.46	5.46	3.47	5.46
40	3.56	3.56	3.56	3.56	6.00	6.00	3.56	6.00
41	3.65	3.65	3.65	3.65	6.66	6.66	3.65	6.66
42	3.74	3.74	3.74	3.74	7.15	7.15	3.74	7.15
43	3.85	3.85	3.85	3.85	7.37	7.37	3.85	7.37
44	4.01	4.01	4.01	4.01	7.69	7.69	4.01	7.69
45	4.26	4.26	4.26	4.26	8.17	8.17	4.26	8.17
46	4.63	4.63	4.63	4.63	8.86	8.86	4.63	8.86
47	5.09	5.09	5.09	5.09	9.74	9.74	5.09	9.74
48	5.64	5.64	5.64	5.64	10.68	10.68	5.64	10.68
49	6.19	6.19	6.19	6.19	11.63	11.63	6.19	11.63
50	6.76	6.76	6.76	6.76	12.58	12.58	6.76	12.58
51	7.27	7.27	7.27	7.27	13.31	13.31	7.27	13.31
52	7.74	7.74	7.74	7.74	13.91	13.91	7.74	13.91
53	8.30	8.30	8.30	8.30	14.62	14.62	8.30	14.62
54	8.97	8.97	8.97	8.97	15.52	15.52	8.97	15.52
55	9.83	9.83	9.83	9.83	16.79	16.79	9.83	16.79
56	10.90	10.90	10.90	10.90	18.48	18.48	10.90	18.48
57	12.13	12.13	12.13	12.13	20.49	20.49	12.13	20.49
58	13.47	13.47	13.47	13.47	22.50	22.50	13.47	22.50
59	14.88	14.88	14.88	14.88	23.70	23.70	14.88	23.70
60	16.38	16.38	16.38	16.38	25.02	25.02	16.38	25.02
61	17.98	17.98	17.98	17.98	26.72	26.72	17.98	26.72
62	19.71	19.71	19.71	19.71	28.78	28.78	19.71	28.78
63	21.57	21.57	21.57	21.57	31.56	31.56	21.57	31.56
64	23.61	23.61	23.61	23.61	34.66	34.66	23.61	34.66
65	25.66	25.66	25.66	25.66	38.14	38.14	25.66	38.14
66	27.55	27.55	27.55	27.55	41.34	41.34	27.55	41.34
67	29.23	29.23	29.23	29.23	43.29	43.29	29.23	43.29
68	30.99	30.99	30.99	30.99	44.99	44.99	30.99	44.99
69	33.18	33.18	33.18	33.18	47.48	47.48	33.18	47.48

(All amounts in dollars)

FEMALE								
Attained Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
70	36.19	36.19	36.19	36.19	50.77	50.77	36.19	50.77
71	40.02	40.02	40.02	40.02	55.23	55.23	40.02	55.23
72	44.54	44.54	44.54	44.54	60.51	60.51	44.54	60.51
73	49.72	49.72	49.72	49.72	66.76	66.76	49.72	66.76
74	55.62	55.62	55.62	55.62	74.05	74.05	55.62	74.05
75	67.36	67.36	67.36	67.36	82.44	82.44	67.36	82.44
76	79.10	79.10	79.10	79.10	91.70	91.70	79.10	91.70
77	91.45	91.45	91.45	91.45	101.74	101.74	91.45	101.74
78	104.36	104.36	104.36	104.36	112.65	112.65	104.36	112.65
79	113.15	113.15	113.15	113.15	124.72	124.72	113.15	124.72
80	128.15	128.15	128.15	128.15	138.26	138.26	128.15	138.26
81	138.89	138.89	138.89	138.89	153.27	153.27	138.89	153.27
82	155.22	155.22	155.22	155.22	169.70	169.70	155.22	169.70
83	168.20	168.20	168.20	168.20	187.20	187.20	168.20	187.20
84	183.40	183.40	183.40	183.40	207.83	207.83	183.40	207.83
85	211.77	211.77	211.77	211.77	228.73	228.73	211.77	228.73
86	233.08	233.08	233.08	233.08	253.01	253.01	233.08	253.01
87	256.98	256.98	256.98	256.98	277.08	277.08	256.98	277.08
88	283.22	283.22	283.22	283.22	304.74	304.74	283.22	304.74
89	311.98	311.98	311.98	311.98	341.46	341.46	311.98	341.46
90	350.37	350.37	350.37	350.37	378.18	378.18	350.37	378.18
91	371.14	371.14	371.14	371.14	394.58	394.58	371.14	394.58
92	401.89	401.89	401.89	401.89	430.71	430.71	401.89	430.71
93	432.59	432.59	432.59	432.59	461.43	461.43	432.59	461.43
94	465.10	465.10	465.10	465.10	501.82	501.82	465.10	501.82

# Guaranteed ART Rates

(Rates do not include the policy fee of \$50 per annum.)

(All amounts in dollars)

MALE								
Attained Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
30	2.88	2.88	2.88	2.88	4.20	4.20	2.88	4.20
31	2.94	2.94	2.94	2.94	4.34	4.34	2.94	4.34
32	3.00	3.00	3.00	3.00	4.48	4.48	3.00	4.48
33	3.10	3.10	3.10	3.10	4.70	4.70	3.10	4.70
34	3.22	3.22	3.22	3.22	4.96	4.96	3.22	4.96
35	3.38	3.38	3.38	3.38	5.26	5.26	3.38	5.26
36	3.54	3.54	3.54	3.54	5.62	5.62	3.54	5.62
37	3.76	3.76	3.76	3.76	6.08	6.08	3.76	6.08
38	4.00	4.00	4.00	4.00	6.60	6.60	4.00	6.60
39	4.28	4.28	4.28	4.28	7.20	7.20	4.28	7.20
40	4.58	4.58	4.58	4.58	7.88	7.88	4.58	7.88
41	4.94	4.94	4.94	4.94	8.68	8.68	4.94	8.68
42	5.30	5.30	5.30	5.30	8.90	8.90	5.30	8.90
43	5.72	5.72	5.72	5.72	9.44	9.44	5.72	9.44
44	6.14	6.14	6.14	6.14	9.82	9.82	6.14	9.82
45	6.64	6.64	6.64	6.64	10.54	10.54	6.64	10.54
46	7.12	7.12	7.12	7.12	11.76	11.76	7.12	11.76
47	7.66	7.66	7.66	7.66	13.38	13.38	7.66	13.38
48	8.27	8.27	8.27	8.27	14.76	14.76	8.27	14.76
49	9.01	9.01	9.01	9.01	16.70	16.70	9.01	16.70
50	9.80	9.80	9.80	9.80	18.42	18.42	9.80	18.42
51	10.65	10.65	10.65	10.65	20.18	20.18	10.65	20.18
52	11.53	11.53	11.53	11.53	21.84	21.84	11.53	21.84
53	12.52	12.52	12.52	12.52	23.98	23.98	12.52	23.98
54	13.82	13.82	13.82	13.82	25.90	25.90	13.82	25.90
55	15.49	15.49	15.49	15.49	28.38	28.38	15.49	28.38
56	17.26	17.26	17.26	17.26	31.38	31.38	17.26	31.38
57	18.98	18.98	18.98	18.98	34.48	34.48	18.98	34.48
58	20.84	20.84	20.84	20.84	37.98	37.98	20.84	37.98
59	22.94	22.94	22.94	22.94	41.90	41.90	22.94	41.90
60	25.28	25.28	25.28	25.28	46.08	46.08	25.28	46.08
61	27.88	27.88	27.88	27.88	50.52	50.52	27.88	50.52
62	30.84	30.84	30.84	30.84	55.18	55.18	30.84	55.18
63	34.22	34.22	34.22	34.22	60.46	60.46	34.22	60.46
64	38.04	38.04	38.04	38.04	66.28	66.28	38.04	66.28
65	42.26	42.26	42.26	42.26	72.58	72.58	42.26	72.58
66	46.80	46.80	46.80	46.80	79.14	79.14	46.80	79.14
67	51.72	51.72	51.72	51.72	86.02	86.02	51.72	86.02
68	57.00	57.00	57.00	57.00	91.80	91.80	57.00	91.80
69	62.76	62.76	62.76	62.76	97.84	97.84	62.76	97.84

(All amounts in dollars)

MALE								
Attained Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
70	69.26	69.26	69.26	69.26	105.46	105.46	69.26	105.46
71	77.82	77.82	77.82	77.82	114.18	114.18	77.82	114.18
72	85.12	85.12	85.12	85.12	123.86	123.86	85.12	123.86
73	94.88	94.88	94.88	94.88	134.66	134.66	94.88	134.66
74	105.84	105.84	105.84	105.84	146.32	146.32	105.84	146.32
75	117.60	117.60	117.60	117.60	158.04	158.04	117.60	158.04
76	130.12	130.12	130.12	130.12	169.20	169.20	130.12	169.20
77	143.28	143.28	143.28	143.28	181.04	181.04	143.28	181.04
78	156.94	156.94	156.94	156.94	191.82	191.82	156.94	191.82
79	171.44	171.44	171.44	171.44	205.98	205.98	171.44	205.98
80	187.34	187.34	187.34	187.34	216.18	216.18	187.34	216.18
81	205.04	205.04	205.04	205.04	247.12	247.12	205.04	247.12
82	225.04	225.04	225.04	225.04	276.60	276.60	225.04	276.60
83	247.58	247.58	247.58	247.58	298.56	298.56	247.58	298.56
84	272.22	272.22	272.22	272.22	322.48	322.48	272.22	322.48
85	298.40	298.40	298.40	298.40	348.40	348.40	298.40	348.40
86	325.60	325.60	325.60	325.60	371.56	371.56	325.60	371.56
87	353.58	353.58	353.58	353.58	394.12	394.12	353.58	394.12
88	381.78	381.78	381.78	381.78	418.74	418.74	381.78	418.74
89	410.58	410.58	410.58	410.58	443.04	443.04	410.58	443.04
90	440.38	440.38	440.38	440.38	467.38	467.38	440.38	467.38
91	471.68	471.68	471.68	471.68	492.24	492.24	471.68	492.24
92	505.50	505.50	505.50	505.50	518.66	518.66	505.50	518.66
93	543.26	543.26	543.26	543.26	552.60	552.60	543.26	552.60
94	591.30	591.30	591.30	591.30	596.30	596.30	591.30	596.30

# Guaranteed ART Rates, continued

(Rates do not include the policy fee of \$50 per annum.)

(All amounts in dollars)

FEMALE								
Attained Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
30	2.48	2.48	2.48	2.48	3.10	3.10	2.48	3.10
31	2.54	2.54	2.54	2.54	3.22	3.22	2.54	3.22
32	2.62	2.62	2.62	2.62	3.36	3.36	2.62	3.36
33	2.70	2.70	2.70	2.70	3.50	3.50	2.70	3.50
34	2.84	2.84	2.84	2.84	3.72	3.72	2.84	3.72
35	2.94	2.94	2.94	2.94	3.88	3.88	2.94	3.88
36	3.12	3.12	3.12	3.12	4.18	4.18	3.12	4.18
37	3.34	3.34	3.34	3.34	4.56	4.56	3.34	4.56
38	3.58	3.58	3.58	3.58	4.98	4.98	3.58	4.98
39	3.86	3.86	3.86	3.86	5.46	5.46	3.86	5.46
40	4.16	4.16	4.16	4.16	6.00	6.00	4.16	6.00
41	4.52	4.52	4.52	4.52	6.66	6.66	4.52	6.66
42	4.86	4.86	4.86	4.86	7.28	7.28	4.86	7.28
43	5.00	5.00	5.00	5.00	7.92	7.92	5.00	7.92
44	5.21	5.21	5.21	5.21	8.56	8.56	5.21	8.56
45	5.53	5.53	5.53	5.53	9.22	9.22	5.53	9.22
46	6.01	6.01	6.01	6.01	9.90	9.90	6.01	9.90
47	6.63	6.63	6.63	6.63	10.62	10.62	6.63	10.62
48	7.30	7.30	7.30	7.30	11.36	11.36	7.30	11.36
49	7.80	7.80	7.80	7.80	12.16	12.16	7.80	12.16
50	8.38	8.38	8.38	8.38	13.08	13.08	8.38	13.08
51	9.00	9.00	9.00	9.00	14.00	14.00	9.00	14.00
52	9.70	9.70	9.70	9.70	15.04	15.04	9.70	15.04
53	10.52	10.52	10.52	10.52	16.26	16.26	10.52	16.26
54	11.36	11.36	11.36	11.36	17.50	17.50	11.36	17.50
55	12.26	12.26	12.26	12.26	18.80	18.80	12.26	18.80
56	13.18	13.18	13.18	13.18	20.10	20.10	13.18	20.10
57	14.10	14.10	14.10	14.10	21.34	21.34	14.10	21.34
58	14.98	14.98	14.98	14.98	22.50	22.50	14.98	22.50
59	15.92	15.92	15.92	15.92	23.70	23.70	15.92	23.70
60	17.02	17.02	17.02	17.02	25.02	25.02	17.02	25.02
61	18.32	18.32	18.32	18.32	26.72	26.72	18.32	26.72
62	19.96	19.96	19.96	19.96	28.78	28.78	19.96	28.78
63	22.02	22.02	22.02	22.02	31.56	31.56	22.02	31.56
64	24.46	24.46	24.46	24.46	34.66	34.66	24.46	34.66
65	27.10	27.10	27.10	27.10	38.14	38.14	27.10	38.14
66	29.94	29.94	29.94	29.94	41.58	41.58	29.94	41.58
67	32.82	32.82	32.82	32.82	45.16	45.16	32.82	45.16
68	35.72	35.72	35.72	35.72	48.40	48.40	35.72	48.40
69	38.82	38.82	38.82	38.82	52.04	52.04	38.82	52.04

(All amounts in dollars)

FEMALE								
Attained Age	Pref. Plus	Pref. NT	Std. Plus	Std. NT	Pref. T	Std. T	Sp. NT	Sp. T
70	42.40	42.40	42.40	42.40	55.90	55.90	42.40	55.90
71	46.68	46.68	46.68	46.68	60.90	60.90	46.68	60.90
72	51.98	51.98	51.98	51.98	67.10	67.10	51.98	67.10
73	58.44	58.44	58.44	58.44	74.66	74.66	58.44	74.66
74	66.04	66.04	66.04	66.04	83.48	83.48	66.04	83.48
75	74.64	74.64	74.64	74.64	93.28	93.28	74.64	93.28
76	84.08	84.08	84.08	84.08	103.84	103.84	84.08	103.84
77	94.22	94.22	94.22	94.22	114.92	114.92	94.22	114.92
78	105.06	105.06	105.06	105.06	126.46	126.46	105.06	126.46
79	116.90	116.90	116.90	116.90	138.82	138.82	116.90	138.82
80	130.24	130.24	130.24	130.24	152.52	152.52	130.24	152.52
81	145.52	145.52	145.52	145.52	168.00	168.00	145.52	168.00
82	163.18	163.18	163.18	163.18	185.68	185.68	163.18	185.68
83	183.52	183.52	183.52	183.52	205.74	205.74	183.52	205.74
84	206.06	206.06	206.06	206.06	229.30	229.30	206.06	229.30
85	230.76	230.76	230.76	230.76	252.84	252.84	230.76	252.84
86	257.16	257.16	257.16	257.16	279.58	279.58	257.16	279.58
87	285.42	285.42	285.42	285.42	305.34	305.34	285.42	305.34
88	315.22	315.22	315.22	315.22	334.46	334.46	315.22	334.46
89	347.02	347.02	347.02	347.02	362.14	362.14	347.02	362.14
90	380.78	380.78	380.78	380.78	394.02	394.02	380.78	394.02
91	417.16	417.16	417.16	417.16	428.00	428.00	417.16	428.00
92	457.20	457.20	457.20	457.20	465.08	465.08	457.20	465.08
93	502.80	502.80	502.80	502.80	507.10	507.10	502.80	507.10
94	558.62	558.62	558.62	558.62	558.62	558.62	558.62	558.62

### Accidental Death Benefit

- Pays a death benefit in addition to the death benefit of the base policy if such death resulted from certain accidental injuries
- Available to standard rated individuals only
- The maximum benefit is the lesser of \$250,000 and the face amount of the base policy
- Pays double the accidental death benefit if death was the result of an injury sustained while a passenger in a public conveyance being operated for hire by a common carrier
- Coverage expires on the policy anniversary nearest the insured's 70th birthday
- This rider can be added after issue and can be dropped after issue

### Issue Age

Issue ages depend on the base policy to which the rider is attached:

Product	Underwriting Class	Issue Ages
LTG <i>Ultra</i> 10	All Classes	20–60
LTG <i>Ultra</i> 15	All Classes	20–60
LTG <i>Ultra</i> 20	All Classes	20–60
LTG <i>Ultra</i> 30	Nontobacco Classes	20–50
LTG <i>Ultra</i> 30	Tobacco Classes	20–45

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Rates Per Unit (\$1,000)	
Issue Age	
20	0.90
21	0.90
22	0.90
23	0.90
24	0.90
25	0.90
26	0.90
27	0.90
28	0.90
29	0.90
30	0.90
31	0.90
32	0.90
33	0.90
34	0.90
35	0.90
36	0.91
37	0.92
38	0.94
39	0.96
40	0.98
41	1.01
42	1.03
43	1.06
44	1.09
45	1.11
46	1.14
47	1.16
48	1.18
49	1.21
50	1.23
51	1.25
52	1.28
53	1.30
54	1.33
55	1.36
56	1.38
57	1.41
58	1.45
59	1.49
60	1.53

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### Waiver of Premium Rider

- Waives premiums for the base policy and any attached riders upon the total disability of the insured after a six-month waiting period
- Not available if the face amount of base policy exceeds \$5,000,000
- Available on policies through Table D
- Coverage expires following the insured's attainment of age 65, unless total disability, on that date, has existed continuously for more than five years
- This rider cannot be added after issue
- This rider can be dropped after issue

### Issue Age

Issue ages depend on the base policy to which the rider is attached:

Product	Underwriting Class	Issue Ages
LTG <i>Ultra</i> 10	All Classes	20–55
LTG <i>Ultra</i> 15	All Classes	20–55
LTG <i>Ultra</i> 20	All Classes	20–55
LTG <i>Ultra</i> 30	Nontobacco Classes	20–50
LTG <i>Ultra</i> 30	Tobacco Classes	20–45

### Premiums

Premium rates are per \$100 of waivable premium. The premium rate for this rider is level for the life of the rider.

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Premium Rates Per \$100 of Waivable Premium	
Age	
20	\$15.00
21	15.00
22	15.00
23	15.00
24	15.00
25	15.00
26	15.00
27	15.00
28	15.00
29	15.00
30	15.00
31	16.00
32	17.00
33	18.00
34	19.00
35	20.00
36	20.00
37	20.00
38	20.00
39	20.00
40	20.00
41	20.00
42	20.00
43	20.00
44	20.00
45	20.00
46	21.00
47	22.00
48	23.00
49	24.00
50	25.00
51	26.00
52	27.00
53	28.00
54	29.00
55	30.00

## Available Riders

### Child Rider

- Pays a death benefit to the insured parent upon the death of an insured child
- Available for: (a) parent's issue ages 20–55 on policies through Table H; and (b) children age 15 days or more but less than 19 years old and not substandard rated
- Minimum death benefit is 1/2 unit (\$500) and maximum death benefit is 10 units (\$10,000)
- Expires at the earlier of the policy anniversary nearest the child's age 25 or the parent's age 65
- This rider can be added after issue and can be dropped after issue

### Issue Age

Product	Underwriting Class	Issue Ages
LTG <i>Ultra</i> 10	All Classes	20–55
LTG <i>Ultra</i> 15	All Classes	20–55
LTG <i>Ultra</i> 20	All Classes	20–55
LTG <i>Ultra</i> 30	Nontobacco Classes	20–50
LTG <i>Ultra</i> 30	Tobacco Classes	20–45

### Premiums

Premiums are determined by the age of the insured parent. If the primary insured dies while this rider is in force, then the child insurance is automatically paid up until age 25 for each insured child.

Base Insured Age	Death Benefit Per Unit
20–50	\$5.00 per unit
51–55	\$7.50 per unit





Policies issued by:

**American General Life Insurance Company**

*A member company of American International Group, Inc.*

2727-A Allen Parkway, Houston, Texas 77019

Policy Form Number LTG-2000AG

Accidental Death Benefit Rider 79002

Child Rider 79410

Terminal Illness Endorsement 91401

Waiver of Premium Rider 79001

The underwriting risks, financial obligations and support functions associated with the policies issued by American General Life Insurance Company (American General Life) are its responsibility. American General Life is responsible for its own financial condition and contractual obligations.

American General Life does not solicit business in the state of New York. Policies and riders not available in all states.

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AGLC100317 REV0306

**Important:** Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your profit center for assistance.

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