

INDIANAPOLIS LIFE

An **AMERUS** Company

Term

10, 15, 20 & 30-YEAR LEVEL PREMIUM

PREMIUM RATES • PRODUCT SPECIFICATIONS • UNDERWRITING CRITERIA

Sunday	Monday	Tuesday
<small>S 4 5 6 7 11 12 13 14 18 19 20 21 25 26 27 28</small>	<small>S M T W T F S 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31</small>	<small>1</small>
6	7	8
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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	1	2	3	4	5
7	8	9	10	11	12
14	15	16	17	18	19
21	22	23	24	25	26

Term

10, 15, 20, 30-Year Level Premium Term Insurance Plans

Ages Issued, Nearest Birthday

10-Year	18-75 (18-70 Tobacco classes)
15-Year	18-70 (18-65 Tobacco classes)
20-Year	18-60 (18-55 Tobacco classes)
30-Year	18-50 (18-45 Tobacco classes)

Available issue ages may vary by state.

Face Amount - 10-Year Term

\$100,000 - \$1,000,000

Face Amount - 15, 20 & 30-Year Term

Band 1:	\$50,000 - \$99,999
Band 2:	\$100,000 - \$999,999
Band 3:	\$1,000,000 and up

Band 1 is not available on the 30-year Term.

Death Benefit

Level amount payable through age 95, provided the policy is in force when the insured dies.

Premiums

Payable to age 95. Guaranteed level rates for 10, 15, 20 and 30 years respectively. Afterward, premium increases annually through age 95 with guaranteed maximums. Actual rates could be lower.

Underwriting Classifications

Preferred Plus No Tobacco
Preferred No Tobacco
Standard No Tobacco
Preferred Tobacco
Standard Tobacco

No Tobacco excludes all tobacco or nicotine use.

Policy Fee

\$75 Annually (non-commissionable)

Factors for Premium Mode other than Annual

Semiannual	.5100
Quarterly	.2600
Monthly (P-A-C, List Bill)	.0875

Maximum Special Class—Table 8

Extra premium applies for life. Special Class rates are expressed as a percent of standard rates as follows:

Table 1	125%	Table 5	225%
Table 2	150%	Table 6	250%
Table 3	175%	Table 7	275%
Table 4	200%	Table 8	300%

Conversion Period

Can be converted while the term policy is in force to any permanent plan of insurance offered by the company without evidence of insurability, so long as the permanent plan's maximum issue age has not been exceeded.

Re-entry (requires full underwriting)

Term plans have a one-time-only re-entry option at the end of the initial level premium period. At that time, the insured can re-enter the given plan of insurance as long as the maximum issue age for that plan has not been exceeded.

Important Guidelines for Non-Illustrated Life Insurance

When explaining non-illustrated products:

- Discuss only guaranteed premiums.
- Explain the re-entry provision.
- Tell customers that after the initial level premium period, the premium will increase.
- Don't talk about or show any premiums or coverage period based on non-guaranteed rates.
- Don't offer or imply a price for re-entry.

Additional Benefits Available

- Waiver of Premium
- Waiver of Premium Plus
- Accidental Death Benefit
- Children's Insurance
- Additional Insured (Spouse) Rider
- Accelerated Benefits Rider

Rider Descriptions

Waiver of Premium (Form 11740L97)

Description:

Premiums due after disability begins will be waived provided the disability lasts at least six months and begins between ages 18 and 65. Disability is defined as the inability to perform one's own occupation for the first 24 months and any occupation thereafter for which one is suited. Benefits, including those premiums currently being waived, cease at age 65. If the policy is converted while on disability status, the permanent product's premium is not waived.

Issue Ages:

18-59 (age nearest birthday)

Premium:

Level for the same period as the underlying base plan. Premiums then renew to a yearly renewable term schedule. Premiums cease at age 65.

Benefit:

Premiums for the additional insured rider are also waived upon the base insured's disability. Benefits end if the base policy is converted, disability ends, the base insured is age 65 or the additional insured coverage is converted.

Maximum Face:

\$500,000 ages 18-19
\$5 million ages 20-59

Maximum Rating Class:

Substandard Table 6

Rider Descriptions

Waiver of Premium Plus (Form 11741L97)

Description:

Premiums due after disability begins will be waived, provided the disability lasts at least six months and begins between ages 18 and 65. While disabled, coverage may be converted to whole life, and premiums will continue to be waived. Upon age 65, the plan will be automatically endorsed as a fully paid-up whole life policy if insured is disabled for at least 5 years (regardless if converted or not). Disability is defined as the inability to perform one's own occupation for the first 24 months and any occupation thereafter for which one is suited.

Waiver Plus benefits are also extended to the additional insured rider if it's included on the policy. Premiums for the additional insured rider are waived if the base insured is disabled. If the additional insured rider is converted to a permanent life contract, premiums on the additional insured's policy continue to be waived as long as the base insured is disabled.

Issue Ages:

18-59 (age nearest birthday)

Premium:

Level for the same period as the underlying base plan. Premiums then renew to a yearly renewable term schedule.

Maximum Face:

\$500,000 ages 18-19

\$5 million ages 20-59

Maximum Rating Class:

Substandard Table 6

Benefit:

Waiver of Premium Plus provides superb waiver benefits in the event of disability.

Rider Descriptions

Accidental Death Benefit

(Form 11725C99)

Description:

ADB provides an additional death benefit payout should the insured die from an accident which is direct and independent of all other causes.

Issue Ages:

18-60 (age nearest birthday)

Premium:

Level for the same period as the underlying base plan. Premiums then renew to a yearly renewable term schedule. Both premium and benefits cease at age 70.

Benefit:

Provides additional death benefit coverage should the insured die from an accident.

Minimum Face:

\$1,000

Maximum Face:

Face amount or \$500,000 for most ages issued standard. (\$100,000 for ages 18-19).

Maximum Rating Class:

Substandard Table 6

Rider Descriptions

Children's Insurance (Form 11745L97)

Description:

Provides level term insurance for all children of the insured, including stepchildren. Conversion privilege is effective on the child's 25th birthday for up to five times the face amount of term insurance provided by the rider.

Issue Ages:

18-55 for primary insured (age nearest birthday) 15 days to 17 years for child

Premium:

Level premiums per unit of coverage payable to base insured's age 65.

Benefit:

Provides level death benefit on each child's life up to age 25.

Minimum Face:

\$2,000

Maximum Face:

\$20,000

Rider Descriptions

Additional Insured (Form 11751L97)

Description:

Provides level death benefit coverage on up to three other lives as long as the owner has an insurable interest on each life.

Issue Ages:

18-75 (age nearest birthday of each additional insured)

Reentry:

Same reentry point as base policy but is renewable until reentry. Reentry is allowed with evidence of insurability for each additional insured requesting reentry.

Minimum Face:

\$25,000

Maximum Face:

Face amount of base plan

Underwriting Class:

Non-Tobacco and Tobacco

Maximum Rating Class:

Substandard Table 8

Renewal:

Renewable to the additional insured's age 95 or the expiration date of the base policy, if earlier.

Conversion:

Each additional insured can convert to a permanent plan of insurance prior to the expiration date or within 60 days after the death of the base insured, provided a plan of insurance is available at the age nearest birthday of the additional insured. Conversion is subject to our rules effective at the time of conversion.

Rider Descriptions

Accelerated Benefits Rider (Form 11728G98)

Description:

Accelerates the time when benefits are paid if an insured becomes terminally ill. A portion of the policy proceeds normally paid at death are paid to the owner while the insured is living provided the insured has a life expectancy of 12 months or less.

Issue Ages:

Any age

Minimum Benefit:

\$500

Maximum Benefit for each Insured:

50 percent of face not exceeding \$250,000

ANNUAL GROSS PREMIUMS PER \$1,000*

10-Year Level Term

**Face Amounts \$100,000 - \$1,000,000
Premier Rates (No Tobacco)**

Issue at Age	MALE	FEMALE
	NO TOBACCO	NO TOBACCO
18 - 30	0.33	0.28
31	0.34	0.28
32	0.34	0.28
33	0.34	0.28
34	0.34	0.28
35	0.34	0.28
36	0.37	0.30
37	0.41	0.32
38	0.44	0.34
39	0.48	0.36
40	0.53	0.40
41	0.55	0.42
42	0.59	0.48
43	0.64	0.51
44	0.67	0.53
45	0.73	0.56
46	0.82	0.61
47	0.92	0.67
48	1.05	0.74
49	1.19	0.80
50	1.33	0.89
51	1.45	0.96
52	1.58	1.03
53	1.74	1.12
54	1.91	1.22
55	2.13	1.31
56	2.33	1.46
57	2.57	1.60
58	2.83	1.78
59	3.14	1.97
60	3.45	2.19
61	3.89	2.43
62	4.38	2.68
63	4.95	3.00
64	5.58	3.34
65	6.27	3.72
66	7.58	4.69
67	9.06	5.45
68	10.69	6.19
69	12.51	6.93
70	14.48	7.68
71	16.21	9.16
72	18.17	10.64
73	20.36	12.11
74	22.74	13.59
75	25.35	15.08

ANNUAL GROSS PREMIUMS PER \$1,000*

10-Year Level Term

Face Amounts \$100,000 - \$1,000,000

Preferred Rates

Age at Issue	MALE		FEMALE	
	NO TOBACCO	TOBACCO	NO TOBACCO	TOBACCO
18 - 26	0.43	1.03	0.33	0.83
27	0.43	1.04	0.33	0.84
28	0.44	1.04	0.33	0.84
29	0.44	1.04	0.33	0.85
30	0.44	1.05	0.33	0.85
31	0.44	1.05	0.34	0.85
32	0.44	1.06	0.34	0.86
33	0.45	1.06	0.34	0.86
34	0.45	1.07	0.34	0.86
35	0.45	1.07	0.34	0.87
36	0.48	1.18	0.36	0.96
37	0.53	1.32	0.38	1.03
38	0.57	1.46	0.41	1.12
39	0.61	1.62	0.44	1.22
40	0.67	1.79	0.48	1.32
41	0.73	1.94	0.51	1.43
42	0.77	2.10	0.56	1.57
43	0.82	2.30	0.61	1.72
44	0.88	2.50	0.65	1.86
45	0.94	2.71	0.70	2.03
46	1.03	3.00	0.76	2.22
47	1.14	3.33	0.82	2.43
48	1.27	3.71	0.88	2.66
49	1.40	4.13	0.96	2.91
50	1.55	4.59	1.04	3.21
51	1.66	4.99	1.12	3.45
52	1.80	5.42	1.20	3.68
53	1.98	5.93	1.31	3.97
54	2.16	6.48	1.42	4.29
55	2.37	7.07	1.54	4.59
56	2.64	7.79	1.72	4.94
57	2.94	8.40	1.92	5.29
58	3.26	8.97	2.14	5.64
59	3.64	9.54	2.40	5.99
60	4.04	10.10	2.66	6.33
61	4.57	11.31	2.96	6.98
62	5.17	12.53	3.30	7.63
63	5.85	13.75	3.68	8.29
64	6.59	14.96	4.11	8.93
65	7.39	16.17	4.57	9.57
66	8.72	19.19	5.62	11.11
67	10.22	22.22	6.48	12.66
68	11.87	25.24	7.33	14.20
69	13.72	28.27	8.19	15.74
70	15.71	31.30	9.05	17.28
71	17.53		10.66	
72	19.60		12.27	
73	21.87		13.87	
74	24.40		15.23	
75	27.12		16.30	

ANNUAL GROSS PREMIUMS PER \$1,000*

10-Year Level Term

Face Amounts \$100,000 - \$1,000,000

Standard Rates

Age at Issue	MALE		FEMALE	
	NO TOBACCO	TOBACCO	NO TOBACCO	TOBACCO
18 - 25	0.70	1.50	0.54	1.21
26	0.70	1.51	0.54	1.22
27	0.70	1.53	0.54	1.23
28	0.70	1.54	0.54	1.24
29	0.71	1.56	0.55	1.26
30	0.71	1.57	0.55	1.28
31	0.71	1.58	0.55	1.29
32	0.72	1.60	0.55	1.30
33	0.72	1.61	0.55	1.32
34	0.72	1.63	0.56	1.34
35	0.73	1.65	0.56	1.36
36	0.80	1.83	0.59	1.46
37	0.87	2.07	0.64	1.58
38	0.96	2.29	0.68	1.72
39	1.05	2.54	0.73	1.86
40	1.13	2.80	0.78	2.01
41	1.23	3.01	0.84	2.18
42	1.31	3.22	0.91	2.36
43	1.41	3.50	0.99	2.59
44	1.51	3.77	1.08	2.82
45	1.62	4.06	1.17	3.07
46	1.75	4.51	1.24	3.36
47	1.88	4.99	1.34	3.66
48	2.06	5.56	1.42	3.95
49	2.23	5.93	1.51	4.20
50	2.43	6.28	1.61	4.46
51	2.63	6.95	1.74	4.77
52	2.86	7.61	1.86	5.07
53	3.11	8.28	1.98	5.39
54	3.42	8.94	2.13	5.69
55	3.72	9.61	2.29	6.00
56	4.16	10.58	2.52	6.61
57	4.64	11.55	2.78	7.22
58	5.18	12.51	3.06	7.84
59	5.78	13.48	3.38	8.45
60	6.43	14.45	3.74	9.06
61	7.31	16.31	4.14	10.03
62	8.30	18.16	4.56	11.00
63	9.39	20.01	5.08	11.96
64	10.43	21.86	5.64	12.92
65	11.44	23.72	6.23	13.87
66	13.66	27.59	7.13	15.71
67	15.90	31.47	8.18	17.55
68	18.11	35.34	10.27	19.37
69	20.35	39.22	11.34	21.21
70	22.57	43.10	12.40	23.05
71	26.37		14.60	
72	29.32		16.81	
73	32.57		19.02	
74	36.17		21.24	
75	40.09		23.43	

* ADD \$75 ANNUAL POLICY FEE

ANNUAL GROSS PREMIUMS PER \$1,000*

15-Year Level Term

Band 1 Face Amounts \$50,000 - \$99,999

Age at Issue	MALE		FEMALE	
	NO TOBACCO	TOBACCO	NO TOBACCO	TOBACCO
18-25	1.59	2.51	1.28	1.88
26	1.60	2.55	1.29	1.93
27	1.62	2.60	1.30	1.97
28	1.64	2.65	1.31	2.02
29	1.65	2.70	1.33	2.07
30	1.67	2.75	1.34	2.12
31	1.69	2.80	1.35	2.18
32	1.71	2.85	1.36	2.23
33	1.72	2.90	1.38	2.29
34	1.74	2.96	1.39	2.34
35	1.76	3.01	1.40	2.40
36	1.91	3.36	1.47	2.60
37	2.00	3.67	1.55	2.83
38	2.13	4.07	1.61	3.07
39	2.29	4.52	1.71	3.35
40	2.47	4.88	1.81	3.69
41	2.63	5.41	1.91	4.01
42	2.81	5.95	2.05	4.44
43	3.00	6.47	2.19	4.81
44	3.23	7.01	2.32	5.20
45	3.44	7.53	2.47	5.56
46	3.75	8.37	2.63	6.07
47	4.07	9.20	2.79	6.55
48	4.40	10.04	2.97	7.05
49	4.75	10.87	3.15	7.56
50	5.15	11.71	3.28	8.05
51	5.69	12.99	3.57	8.75
52	6.16	14.29	3.84	9.44
53	6.71	15.60	4.12	10.12
54	7.29	16.89	4.40	10.83
55	7.80	18.20	4.68	11.51
56	8.75	20.40	5.17	12.60
57	9.69	22.59	5.67	13.69
58	10.63	24.80	6.16	14.79
59	11.57	26.97	6.63	15.87
60	12.52	29.17	7.12	16.96
61	14.27	32.99	7.89	18.79
62	16.01	36.79	8.61	20.64
63	17.76	40.59	9.37	22.47
64	19.51	44.40	10.12	24.32
65	21.25	48.20	10.88	26.13
66	24.21		12.69	
67	27.16		14.52	
68	30.10		16.36	
69	33.06		18.19	
70	36.02		20.01	

* ADD \$75 ANNUAL POLICY FEE

ANNUAL GROSS PREMIUMS PER \$1,000*

15-Year Level Term

Band 2 Face Amounts \$100,000 - \$999,999

Age at Issue	MALE					FEMALE				
	NO TOBACCO			TOBACCO		NO TOBACCO			TOBACCO	
	Pref+	Pref	Std	Pref	Std	Pref+	Pref	Std	Pref	Std
18-25	0.57	0.72	1.19	1.55	1.88	0.41	0.53	0.96	1.25	1.41
26	0.58	0.73	1.20	1.57	1.91	0.42	0.54	0.97	1.27	1.44
27	0.59	0.75	1.21	1.59	1.95	0.43	0.56	0.98	1.30	1.48
28	0.59	0.76	1.23	1.62	1.99	0.45	0.57	0.99	1.33	1.52
29	0.60	0.77	1.24	1.64	2.02	0.46	0.59	1.00	1.35	1.55
30	0.61	0.79	1.25	1.66	2.06	0.47	0.60	1.00	1.38	1.59
31	0.62	0.80	1.27	1.68	2.10	0.49	0.62	1.01	1.41	1.63
32	0.62	0.82	1.28	1.71	2.14	0.50	0.64	1.02	1.43	1.67
33	0.63	0.83	1.29	1.73	2.18	0.52	0.65	1.03	1.46	1.71
34	0.64	0.84	1.31	1.76	2.22	0.53	0.67	1.04	1.49	1.76
35	0.65	0.86	1.32	1.78	2.26	0.55	0.69	1.05	1.52	1.80
36	0.72	0.93	1.43	1.96	2.52	0.60	0.74	1.10	1.63	1.95
37	0.79	1.01	1.50	2.13	2.75	0.62	0.78	1.16	1.74	2.12
38	0.85	1.08	1.60	2.33	3.05	0.69	0.84	1.21	1.86	2.30
39	0.92	1.15	1.72	2.58	3.39	0.73	0.88	1.28	1.99	2.51
40	1.03	1.26	1.85	2.84	3.66	0.80	0.94	1.36	2.17	2.77
41	1.14	1.37	1.97	3.10	4.06	0.83	1.01	1.43	2.34	3.01
42	1.26	1.51	2.11	3.41	4.46	0.89	1.06	1.54	2.56	3.33
43	1.37	1.64	2.25	3.68	4.85	0.95	1.13	1.64	2.79	3.61
44	1.49	1.77	2.42	3.96	5.26	1.01	1.22	1.74	3.03	3.90
45	1.60	1.89	2.58	4.24	5.65	1.08	1.28	1.85	3.20	4.17
46	1.77	2.10	2.81	4.67	6.28	1.15	1.36	1.97	3.47	4.55
47	1.94	2.27	3.05	5.09	6.90	1.23	1.47	2.09	3.72	4.91
48	2.09	2.47	3.30	5.53	7.53	1.33	1.57	2.23	3.99	5.29
49	2.28	2.65	3.56	5.96	8.15	1.43	1.70	2.36	4.25	5.67
50	2.46	2.87	3.86	6.39	8.78	1.54	1.85	2.46	4.50	6.04
51	2.66	3.07	4.27	7.06	9.74	1.66	1.97	2.68	4.86	6.56
52	2.89	3.29	4.62	7.73	10.72	1.76	2.07	2.88	5.21	7.08
53	3.12	3.53	5.03	8.40	11.70	1.91	2.22	3.09	5.57	7.59
54	3.38	3.79	5.47	9.07	12.67	2.05	2.39	3.30	5.92	8.12
55	3.65	4.06	5.85	9.73	13.65	2.21	2.58	3.51	6.28	8.63
56	4.01	4.61	6.56	10.79	15.30	2.59	2.90	3.88	6.89	9.45
57	4.42	5.17	7.27	11.84	16.94	2.84	3.21	4.25	7.51	10.27
58	4.87	5.73	7.97	12.90	18.60	3.09	3.50	4.62	8.13	11.09
59	5.37	6.29	8.68	13.95	20.23	3.33	3.80	4.97	8.74	11.90
60	5.91	6.83	9.39	15.02	21.88	3.58	4.11	5.34	9.36	12.72
61	6.60	7.63	10.70	16.86	24.74	3.97	4.61	5.92	10.22	14.09
62	7.29	8.42	12.01	18.70	27.59	4.35	5.09	6.46	11.08	15.48
63	7.99	9.23	13.32	20.55	30.44	4.73	5.59	7.03	11.94	16.85
64	8.69	10.02	14.63	22.39	33.30	5.13	6.09	7.59	12.80	18.24
65	9.38	10.81	15.94	24.23	36.15	5.52	6.57	8.16	13.66	19.60
66	11.25	12.62	18.16			6.30	7.63	9.51		
67	13.12	14.42	20.37			7.09	8.67	10.89		
68	15.00	16.23	22.58			7.88	9.72	12.27		
69	16.87	18.03	24.79			8.68	10.76	13.64		
70	18.74	19.85	27.02			9.46	11.80	15.01		

* ADD \$75 ANNUAL POLICY FEE

ANNUAL GROSS PREMIUMS PER \$1,000*

15-Year Level Term

Band 3 Face Amounts \$1,000,000+

Age at Issue	MALE					FEMALE				
	NO TOBACCO			TOBACCO		NO TOBACCO			TOBACCO	
	Pref+	Pref	Std	Pref	Std	Pref+	Pref	Std	Pref	Std
18-25	0.41	0.53	0.79	1.28	1.79	0.30	0.38	0.64	0.96	1.34
26	0.42	0.54	0.80	1.29	1.82	0.31	0.40	0.65	0.97	1.37
27	0.43	0.56	0.81	1.31	1.86	0.33	0.41	0.67	0.99	1.41
28	0.44	0.57	0.83	1.32	1.89	0.34	0.43	0.68	1.01	1.44
29	0.45	0.59	0.84	1.33	1.92	0.35	0.44	0.69	1.02	1.48
30	0.46	0.60	0.85	1.35	1.96	0.37	0.46	0.71	1.04	1.51
31	0.47	0.62	0.87	1.36	1.99	0.38	0.48	0.72	1.05	1.55
32	0.48	0.63	0.88	1.38	2.03	0.40	0.50	0.74	1.07	1.59
33	0.50	0.65	0.89	1.39	2.06	0.41	0.52	0.75	1.09	1.63
34	0.51	0.66	0.91	1.41	2.10	0.43	0.54	0.76	1.10	1.67
35	0.52	0.68	0.92	1.42	2.14	0.45	0.56	0.78	1.12	1.71
36	0.57	0.74	1.01	1.61	2.39	0.49	0.60	0.83	1.25	1.86
37	0.64	0.81	1.08	1.79	2.61	0.51	0.64	0.89	1.37	2.01
38	0.69	0.87	1.17	2.00	2.89	0.57	0.70	0.94	1.51	2.18
39	0.75	0.95	1.29	2.26	3.22	0.60	0.74	1.00	1.67	2.38
40	0.84	1.03	1.40	2.54	3.48	0.66	0.79	1.08	1.87	2.63
41	0.94	1.14	1.51	2.82	3.86	0.69	0.86	1.15	2.06	2.86
42	1.03	1.26	1.64	3.14	4.24	0.74	0.91	1.24	2.30	3.16
43	1.14	1.39	1.77	3.43	4.61	0.78	0.98	1.34	2.57	3.43
44	1.23	1.49	1.93	3.73	5.00	0.84	1.06	1.43	2.84	3.70
45	1.33	1.61	2.07	4.03	5.37	0.90	1.12	1.54	3.04	3.96
46	1.50	1.81	2.30	4.44	5.97	0.97	1.20	1.66	3.29	4.32
47	1.66	1.97	2.55	4.84	6.55	1.04	1.30	1.81	3.53	4.67
48	1.82	2.16	2.82	5.26	7.15	1.14	1.39	1.97	3.79	5.03
49	1.99	2.32	3.09	5.67	7.74	1.23	1.52	2.10	4.04	5.39
50	2.17	2.53	3.40	6.07	8.34	1.34	1.66	2.21	4.28	5.74
51	2.36	2.72	3.82	6.70	9.26	1.45	1.78	2.45	4.62	6.23
52	2.58	2.93	4.20	7.34	10.18	1.56	1.87	2.67	4.95	6.72
53	2.81	3.16	4.63	7.98	11.11	1.69	2.01	2.91	5.29	7.21
54	3.06	3.40	5.08	8.62	12.04	1.84	2.18	3.14	5.63	7.71
55	3.33	3.66	5.48	9.25	12.97	1.99	2.34	3.38	5.97	8.20
56	3.66	4.16	6.11	10.25	14.53	2.33	2.64	3.70	6.54	8.98
57	4.02	4.67	6.73	11.25	16.09	2.55	2.91	4.01	7.13	9.76
58	4.43	5.19	7.35	12.26	17.67	2.79	3.18	4.33	7.72	10.53
59	4.89	5.69	7.99	13.26	19.22	3.01	3.45	4.64	8.30	11.30
60	5.38	6.19	8.61	14.26	20.79	3.23	3.73	4.96	8.89	12.08
61	6.00	6.91	9.77	16.02	23.50	3.59	4.18	5.45	9.71	13.39
62	6.62	7.64	10.93	17.77	26.21	3.94	4.61	5.92	10.52	14.70
63	7.26	8.36	12.10	19.52	28.92	4.30	5.07	6.41	11.34	16.01
64	7.89	9.09	13.27	21.27	31.63	4.65	5.52	6.89	12.16	17.33
65	8.51	9.81	14.42	23.02	34.34	5.01	5.96	7.38	12.98	18.62
66	10.21	11.45	16.43			5.72	6.90	8.61		
67	11.90	13.09	18.43			6.43	7.85	9.86		
68	13.62	14.73	20.43			7.15	8.80	11.09		
69	15.31	16.36	22.43			7.87	9.75	12.34		
70	17.01	18.01	24.44			8.58	10.68	13.58		

* ADD \$75 ANNUAL POLICY FEE

ANNUAL GROSS PREMIUMS PER \$1,000*

20-Year Level Term

Band 1 Face Amounts \$50,000 - \$99,999

Age at Issue	MALE		FEMALE	
	NO TOBACCO	TOBACCO	NO TOBACCO	TOBACCO
18-25	1.89	3.71	1.39	2.79
26	1.91	3.78	1.43	2.85
27	1.92	3.85	1.48	2.91
28	1.94	3.92	1.53	2.97
29	1.96	3.99	1.58	3.03
30	1.97	4.06	1.63	3.10
31	1.99	4.14	1.68	3.16
32	2.00	4.21	1.73	3.23
33	2.02	4.29	1.79	3.30
34	2.04	4.37	1.85	3.37
35	2.05	4.45	1.91	3.44
36	2.16	4.88	2.00	3.72
37	2.28	5.28	2.16	4.16
38	2.44	5.81	2.27	4.53
39	2.64	6.37	2.40	4.97
40	2.88	7.01	2.59	5.47
41	3.23	7.88	2.72	5.97
42	3.60	8.85	2.95	6.63
43	3.92	9.65	3.15	7.24
44	4.20	10.43	3.35	7.67
45	4.53	11.20	3.57	8.08
46	4.96	12.03	3.83	8.56
47	5.44	12.93	4.05	9.12
48	5.95	13.97	4.32	9.79
49	6.53	15.19	4.59	10.53
50	7.13	16.60	4.93	11.37
51	7.76	18.31	5.23	12.40
52	8.45	20.39	5.51	13.64
53	9.23	22.67	5.79	15.07
54	10.04	23.85	6.11	16.56
55	10.92	24.95	6.44	18.04
56	12.21		7.38	
57	13.62		8.41	
58	15.22		9.58	
59	16.97		10.83	
60	18.87		12.67	

* ADD \$75 ANNUAL POLICY FEE

ANNUAL GROSS PREMIUMS PER \$1,000*

20-Year Level Term

Band 2 Face Amounts \$100,000 - \$999,999

Age at Issue	MALE					FEMALE				
	NO TOBACCO			TOBACCO		NO TOBACCO			TOBACCO	
	Pref+	Pref	Std	Pref	Std	Pref+	Pref	Std	Pref	Std
18-25	0.72	0.99	1.42	1.97	2.78	0.63	0.77	1.04	1.52	2.09
26	0.72	0.99	1.43	1.99	2.83	0.63	0.79	1.07	1.56	2.13
27	0.72	0.99	1.44	2.01	2.88	0.64	0.80	1.11	1.60	2.18
28	0.72	0.99	1.45	2.03	2.94	0.64	0.82	1.14	1.64	2.23
29	0.72	0.99	1.47	2.05	2.99	0.65	0.83	1.18	1.68	2.27
30	0.72	0.99	1.48	2.07	3.05	0.65	0.85	1.22	1.72	2.32
31	0.73	1.00	1.49	2.09	3.10	0.66	0.87	1.26	1.77	2.37
32	0.73	1.00	1.50	2.11	3.16	0.66	0.89	1.30	1.81	2.42
33	0.73	1.00	1.52	2.14	3.22	0.67	0.90	1.34	1.86	2.47
34	0.73	1.00	1.53	2.16	3.28	0.67	0.92	1.39	1.90	2.53
35	0.73	1.00	1.54	2.18	3.34	0.68	0.94	1.43	1.95	2.58
36	0.78	1.06	1.62	2.45	3.66	0.72	1.00	1.50	2.11	2.79
37	0.85	1.13	1.71	2.64	3.96	0.77	1.06	1.62	2.35	3.12
38	0.91	1.20	1.83	2.90	4.36	0.82	1.11	1.70	2.55	3.40
39	1.00	1.30	1.98	3.29	4.78	0.87	1.17	1.80	2.81	3.73
40	1.10	1.40	2.16	3.75	5.26	0.93	1.25	1.94	3.08	4.10
41	1.21	1.53	2.42	4.20	5.91	0.99	1.31	2.04	3.39	4.48
42	1.36	1.69	2.70	4.72	6.64	1.06	1.38	2.21	3.77	4.97
43	1.49	1.85	2.94	5.25	7.24	1.13	1.47	2.36	4.15	5.43
44	1.66	2.05	3.15	5.83	7.82	1.22	1.56	2.51	4.58	5.75
45	1.84	2.25	3.40	6.41	8.40	1.32	1.68	2.68	4.85	6.06
46	2.01	2.43	3.72	6.99	9.02	1.43	1.84	2.87	5.22	6.42
47	2.21	2.64	4.08	7.59	9.70	1.57	1.99	3.04	5.62	6.84
48	2.40	2.89	4.46	8.23	10.48	1.69	2.18	3.24	6.07	7.34
49	2.62	3.15	4.90	8.91	11.39	1.84	2.38	3.44	6.54	7.90
50	2.85	3.41	5.35	9.65	12.45	2.02	2.58	3.70	7.07	8.53
51	3.11	3.71	5.82	10.50	13.73	2.19	2.75	3.92	7.65	9.30
52	3.39	4.03	6.34	11.51	15.29	2.40	2.94	4.13	8.28	10.23
53	3.67	4.37	6.92	12.78	17.00	2.63	3.13	4.34	8.94	11.30
54	4.01	4.76	7.53	14.31	18.73	2.90	3.35	4.58	9.62	12.42
55	4.34	5.16	8.19	16.10	20.35	3.15	3.57	4.83	10.30	13.53
56	5.01	6.03	9.16			3.87	4.37	5.54		
57	5.74	6.98	10.22			4.65	5.24	6.31		
58	6.57	8.04	11.42			5.55	6.21	7.19		
59	7.49	9.22	12.73			6.20	6.86	8.12		
60	8.47	10.48	14.15			6.72	7.54	9.50		

* ADD \$75 ANNUAL POLICY FEE

ANNUAL GROSS PREMIUMS PER \$1,000*

20-Year Level Term

Band 3 Face Amounts \$1,000,000+

Age at Issue	MALE					FEMALE				
	NO TOBACCO			TOBACCO		NO TOBACCO			TOBACCO	
	Pref+	Pref	Std	Pref	Std	Pref+	Pref	Std	Pref	Std
18-25	0.50	0.70	1.09	1.87	2.64	0.40	0.55	0.93	1.44	1.99
26	0.51	0.72	1.11	1.89	2.69	0.42	0.57	0.95	1.46	2.03
27	0.53	0.73	1.13	1.91	2.74	0.43	0.59	0.97	1.47	2.07
28	0.55	0.75	1.14	1.93	2.79	0.45	0.61	0.99	1.49	2.12
29	0.56	0.77	1.16	1.95	2.84	0.47	0.63	1.01	1.50	2.16
30	0.58	0.79	1.18	1.97	2.89	0.49	0.65	1.03	1.52	2.21
31	0.60	0.81	1.20	1.99	2.95	0.51	0.67	1.06	1.53	2.25
32	0.61	0.83	1.22	2.01	3.00	0.53	0.69	1.08	1.55	2.30
33	0.63	0.85	1.24	2.03	3.06	0.55	0.71	1.10	1.57	2.35
34	0.65	0.87	1.26	2.05	3.11	0.57	0.74	1.13	1.58	2.40
35	0.67	0.89	1.28	2.07	3.17	0.59	0.76	1.15	1.60	2.45
36	0.72	0.95	1.33	2.32	3.48	0.63	0.82	1.23	1.76	2.65
37	0.78	1.01	1.40	2.50	3.77	0.67	0.87	1.34	2.01	2.97
38	0.84	1.07	1.49	2.73	4.14	0.72	0.93	1.42	2.22	3.23
39	0.92	1.16	1.61	3.10	4.54	0.78	0.99	1.52	2.49	3.54
40	1.01	1.24	1.74	3.51	5.00	0.84	1.06	1.66	2.78	3.89
41	1.11	1.37	1.93	3.94	5.62	0.89	1.12	1.75	3.09	4.26
42	1.23	1.51	2.14	4.40	6.31	0.96	1.19	1.91	3.49	4.72
43	1.35	1.65	2.32	4.91	6.87	1.02	1.28	2.06	3.88	5.16
44	1.50	1.82	2.49	5.44	7.43	1.12	1.37	2.20	4.33	5.46
45	1.66	2.00	2.68	5.97	7.98	1.21	1.48	2.37	4.61	5.76
46	1.83	2.18	2.95	6.51	8.57	1.30	1.64	2.55	4.96	6.10
47	2.00	2.39	3.27	7.08	9.21	1.42	1.78	2.72	5.34	6.50
48	2.18	2.64	3.60	7.67	9.96	1.51	1.96	2.91	5.77	6.97
49	2.38	2.89	3.98	8.31	10.82	1.63	2.15	3.12	6.21	7.50
50	2.59	3.16	4.37	9.00	11.83	1.77	2.34	3.36	6.71	8.11
51	2.82	3.46	4.78	9.80	13.04	1.90	2.50	3.57	7.27	8.83
52	3.08	3.78	5.25	10.76	14.52	2.07	2.68	3.79	7.86	9.71
53	3.33	4.12	5.74	11.94	16.15	2.26	2.86	4.00	8.49	10.74
54	3.64	4.50	6.28	13.37	17.79	2.46	3.06	4.22	9.14	11.80
55	3.94	4.91	6.86	15.06	19.33	2.66	3.28	4.47	9.79	12.85
56	4.55	5.72	7.68			3.27	4.01	5.12		
57	5.22	6.63	8.56			3.93	4.81	5.85		
58	5.97	7.64	9.57			4.68	5.70	6.64		
59	6.80	8.76	10.67			5.23	6.30	7.52		
60	7.70	9.96	11.86			5.67	6.93	8.80		

* ADD \$75 ANNUAL POLICY FEE

ANNUAL GROSS PREMIUMS PER \$1,000*

30-Year Level Term

Band 2 Face Amounts \$100,000 - \$999,999

Age at Issue	MALE					FEMALE				
	NO TOBACCO			TOBACCO		NO TOBACCO			TOBACCO	
	Pref+	Pref	Std	Pref	Std	Pref+	Pref	Std	Pref	Std
18-25	1.39	1.52	1.82	3.02	4.47	0.88	1.35	1.59	2.47	3.41
26	1.42	1.56	1.86	3.08	4.55	0.92	1.37	1.63	2.55	3.52
27	1.45	1.60	1.90	3.13	4.64	0.95	1.39	1.67	2.63	3.64
28	1.47	1.65	1.94	3.19	4.73	0.99	1.42	1.71	2.72	3.77
29	1.50	1.69	1.98	3.25	4.82	1.03	1.44	1.75	2.81	3.89
30	1.53	1.73	2.02	3.31	4.91	1.08	1.46	1.79	2.90	4.02
31	1.56	1.78	2.06	3.37	5.00	1.12	1.48	1.83	3.00	4.16
32	1.59	1.83	2.10	3.43	5.10	1.17	1.51	1.87	3.10	4.30
33	1.63	1.88	2.15	3.49	5.19	1.22	1.53	1.92	3.20	4.45
34	1.66	1.93	2.19	3.55	5.29	1.27	1.56	1.96	3.30	4.60
35	1.69	1.98	2.24	3.62	5.39	1.32	1.58	2.01	3.41	4.75
36	1.73	2.01	2.32	3.78	5.61	1.37	1.61	2.07	3.55	4.94
37	1.80	2.06	2.44	4.02	5.97	1.43	1.66	2.16	3.71	5.19
38	1.89	2.14	2.61	4.35	6.46	1.51	1.72	2.27	3.91	5.48
39	2.00	2.24	2.84	4.77	7.08	1.61	1.80	2.40	4.16	5.84
40	2.14	2.36	3.10	5.28	7.82	1.72	1.91	2.55	4.44	6.25
41	2.31	2.51	3.42	5.88	8.70	1.86	2.02	2.74	4.75	6.71
42	2.48	2.68	3.78	6.57	9.39	2.00	2.16	2.94	5.11	7.23
43	2.70	2.87	4.19	7.35	9.88	2.16	2.31	3.17	5.50	7.80
44	2.93	3.08	4.64	8.22	10.40	2.34	2.49	3.43	5.93	8.43
45	3.19	3.32	5.15	9.18	10.95	2.54	2.68	3.70	6.39	9.11
46	3.57	3.72	5.74			2.80	3.00	4.07		
47	3.99	4.16	6.39			3.08	3.33	4.46		
48	4.46	4.66	7.12			3.39	3.72	4.90		
49	4.98	5.22	7.93			3.74	4.14	5.36		
50	5.57	5.84	8.83			4.12	4.63	5.90		

ANNUAL GROSS PREMIUMS PER \$1,000*

30-Year Level Term

Band 3 Face Amounts \$1,000,000+

Age at Issue	MALE					FEMALE				
	NO TOBACCO			TOBACCO		NO TOBACCO			TOBACCO	
	Pref+	Pref	Std	Pref	Std	Pref+	Pref	Std	Pref	Std
18-25	0.91	1.12	1.73	2.81	4.16	0.60	0.86	1.13	2.30	3.17
26	0.93	1.13	1.76	2.86	4.24	0.63	0.88	1.16	2.37	3.28
27	0.96	1.14	1.79	2.91	4.33	0.66	0.90	1.19	2.45	3.40
28	0.98	1.15	1.82	2.96	4.41	0.70	0.91	1.22	2.53	3.51
29	1.01	1.17	1.85	3.01	4.50	0.73	0.93	1.25	2.61	3.64
30	1.04	1.18	1.88	3.07	4.59	0.77	0.95	1.28	2.70	3.76
31	1.06	1.19	1.92	3.12	4.68	0.81	0.97	1.32	2.78	3.90
32	1.09	1.20	1.95	3.18	4.78	0.85	0.99	1.35	2.87	4.03
33	1.12	1.22	1.98	3.23	4.87	0.89	1.01	1.39	2.97	4.17
34	1.15	1.23	2.02	3.29	4.97	0.93	1.03	1.42	3.06	4.32
35	1.18	1.24	2.05	3.35	5.07	0.98	1.05	1.46	3.16	4.47
36	1.22	1.28	2.12	3.49	5.29	1.01	1.08	1.52	3.29	4.65
37	1.28	1.36	2.25	3.72	5.64	1.06	1.12	1.61	3.44	4.88
38	1.37	1.46	2.42	4.04	6.11	1.12	1.18	1.71	3.64	5.17
39	1.48	1.60	2.64	4.45	6.71	1.19	1.28	1.85	3.87	5.52
40	1.62	1.78	2.89	4.95	7.43	1.28	1.39	2.02	4.15	5.91
41	1.78	1.98	3.20	5.53	8.29	1.38	1.52	2.20	4.46	6.36
42	1.98	2.21	3.55	6.22	8.92	1.49	1.67	2.42	4.81	6.88
43	2.19	2.47	3.95	6.98	9.39	1.62	1.84	2.66	5.20	7.44
44	2.44	2.77	4.39	7.83	9.88	1.76	2.05	2.94	5.63	8.05
45	2.71	3.10	4.88	8.78	10.40	1.91	2.26	3.23	6.09	8.72
46	3.04	3.48	5.43			2.10	2.54	3.56		
47	3.41	3.89	6.04			2.32	2.83	3.92		
48	3.83	4.37	6.71			2.55	3.18	4.32		
49	4.29	4.89	7.46			2.81	3.54	4.75		
50	4.82	5.49	8.30			3.09	3.97	5.24		

Additional Insured Rider Rates

Issue Age	MALE		FEMALE	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
18	1.25	2.14	0.84	1.00
19	1.25	2.14	0.90	1.08
20	1.25	2.14	0.90	1.16
21	1.24	2.14	0.92	1.22
22	1.23	2.14	0.96	1.30
23	1.21	2.14	0.96	1.34
24	1.20	2.14	1.00	1.44
25	1.19	2.14	1.00	1.54
26	1.20	2.14	1.04	1.62
27	1.20	2.14	1.04	1.71
28	1.21	2.14	1.05	1.75
29	1.21	2.14	1.05	1.78
30	1.22	2.14	1.06	1.81
31	1.27	2.23	1.08	1.87
32	1.31	2.32	1.11	1.93
33	1.36	2.42	1.13	1.99
34	1.40	2.51	1.16	2.05
35	1.45	2.60	1.18	2.11
36	1.54	2.86	1.26	2.31
37	1.63	3.12	1.35	2.51
38	1.72	3.38	1.43	2.70
39	1.81	3.64	1.52	2.90
40	1.90	3.90	1.60	3.10
41	2.04	4.28	1.70	3.33
42	2.18	4.65	1.80	3.56
43	2.31	5.03	1.90	3.79
44	2.45	5.40	2.00	4.02
45	2.59	5.78	2.10	4.25
46	2.78	6.24	2.22	4.54
47	2.97	6.70	2.34	4.83
48	3.17	7.17	2.45	5.13
49	3.36	7.63	2.57	5.42
50	3.55	8.09	2.69	5.71
51	3.88	8.91	2.89	6.10
52	4.21	9.73	3.09	6.49
53	4.54	10.56	3.30	6.89
54	4.87	11.38	3.50	7.28
55	5.20	12.20	3.70	7.67
56	5.64	13.38	3.99	8.44
57	6.08	14.56	4.29	9.21
58	6.53	15.74	4.58	9.99
59	6.97	16.92	4.88	10.76
60	7.41	18.10	5.17	11.53
61	8.43	20.36	5.76	12.71
62	9.44	22.62	6.35	13.88
63	10.46	24.88	6.93	15.06
64	11.47	27.14	7.52	16.23
65	12.49	29.40	8.11	17.41
66	14.67	33.96	9.21	19.57
67	16.85	38.52	10.32	21.73
68	19.02	43.08	11.42	23.88
69	21.20	47.64	12.53	26.04
70	23.38	52.20	13.63	28.20
71	27.26	60.20	15.87	33.72
72	31.14	68.20	18.11	39.24
73	35.01	76.20	20.36	44.76
74	38.89	84.20	22.60	50.28
75	42.77	92.20	24.84	55.80

Accidental Death Benefit Rates

Age	10 Yr	15 Yr	20 Yr	30Yr
18	1.13	1.05	0.98	0.94
19	1.08	1.01	0.94	0.91
20	1.02	0.96	0.91	0.89
21	0.96	0.92	0.87	0.86
22	0.90	0.87	0.84	0.84
23	0.85	0.83	0.81	0.82
24	0.81	0.80	0.79	0.80
25	0.78	0.77	0.77	0.79
26	0.76	0.76	0.76	0.78
27	0.75	0.75	0.76	0.79
28	0.75	0.76	0.76	0.79
29	0.74	0.75	0.76	0.79
30	0.74	0.75	0.77	0.81
31	0.74	0.76	0.77	0.81
32	0.74	0.76	0.78	0.83
33	0.74	0.76	0.78	0.83
34	0.75	0.77	0.79	0.85
35	0.75	0.77	0.80	0.87
36	0.76	0.78	0.81	0.88
37	0.77	0.79	0.82	0.90
38	0.78	0.81	0.83	0.92
39	0.79	0.82	0.84	0.94
40	0.80	0.83	0.86	0.97
41	0.81	0.84	0.88	0.98
42	0.82	0.86	0.90	1.00
43	0.84	0.88	0.92	1.01
44	0.85	0.89	0.94	1.02
45	0.86	0.91	0.96	1.03
46	0.87	0.93	0.99	1.05
47	0.89	0.95	1.02	1.07
48	0.90	0.98	1.05	1.08
49	0.92	1.00	1.09	1.11
50	0.94	1.04	1.13	1.13
51	0.97	1.08	1.15	1.15
52	1.00	1.12	1.17	1.17
53	1.03	1.16	1.19	1.19
54	1.07	1.20	1.21	1.21
55	1.11	1.24	1.24	1.24
56	1.15	1.27	1.27	1.27
57	1.20	1.30	1.30	1.30
58	1.26	1.33	1.33	1.33
59	1.32	1.36	1.36	1.36
60	1.38	1.38	1.38	1.38

Waiver of Premium Rates

Issue Age	10 Yr	15 Yr	20 Yr	30 Yr.	Renewal Rates, All Products	
	WP	WP	WP	WP	Age	Attained Waiver
18	0.05	0.06	0.07	0.11	18	0.05
19	0.05	0.06	0.07	0.11	19	0.05
20	0.05	0.06	0.07	0.11	20	0.05
21	0.05	0.06	0.07	0.11	21	0.05
22	0.05	0.06	0.07	0.11	22	0.05
23	0.05	0.06	0.07	0.11	23	0.05
24	0.05	0.06	0.07	0.11	24	0.05
25	0.05	0.06	0.07	0.11	25	0.05
26	0.05	0.06	0.07	0.11	26	0.05
27	0.05	0.06	0.07	0.11	27	0.05
28	0.06	0.07	0.08	0.12	28	0.05
29	0.06	0.07	0.08	0.12	29	0.05
30	0.06	0.07	0.08	0.12	30	0.05
31	0.06	0.08	0.09	0.14	31	0.05
32	0.07	0.09	0.10	0.15	32	0.05
33	0.07	0.09	0.10	0.15	33	0.05
34	0.08	0.10	0.11	0.17	34	0.05
35	0.08	0.11	0.12	0.18	35	0.05
36	0.10	0.12	0.14	0.21	36	0.05
37	0.12	0.14	0.15	0.23	37	0.06
38	0.13	0.15	0.17	0.26	38	0.07
39	0.15	0.17	0.18	0.27	39	0.08
40	0.17	0.18	0.20	0.30	40	0.09
41	0.19	0.20	0.22	0.33	41	0.10
42	0.21	0.22	0.24	0.36	42	0.11
43	0.23	0.25	0.27	0.41	43	0.13
44	0.24	0.27	0.29	0.44	44	0.14
45	0.26	0.29	0.31	0.47	45	0.15
46	0.30	0.34	0.36	0.54	46	0.15
47	0.34	0.38	0.40	0.60	47	0.16
48	0.38	0.43	0.45	0.68	48	0.19
49	0.42	0.47	0.49	0.74	49	0.21
50	0.46	0.52	0.54	0.81	50	0.24
51	0.48	0.56	0.59	0.89	51	0.28
52	0.50	0.59	0.64	0.96	52	0.31
53	0.52	0.63	0.70	1.05	53	0.35
54	0.55	0.66	0.75	1.13	54	0.39
55	0.57	0.70	0.80	1.20	55	0.43
56	0.59	0.72	0.82	1.23	56	0.44
57	0.59	0.73	0.83	1.25	57	0.45
58	0.58	0.71	0.81	1.22	58	0.47
59	0.53	0.65	0.74	1.11	59	0.51
					60	0.55
					61	0.57
					62	0.58
					63	0.45
					64	0.40

Waiver of Premium Rates for Riders

Issue Age	AIR	CIR
	WP	WP
18	0.05	0.145
19	0.05	0.150
20	0.05	0.160
21	0.05	0.170
22	0.05	0.175
23	0.05	0.185
24	0.05	0.190
25	0.05	0.200
26	0.05	0.210
27	0.05	0.215
28	0.06	0.225
29	0.06	0.230
30	0.06	0.240
31	0.06	0.250
32	0.07	0.255
33	0.07	0.265
34	0.08	0.270
35	0.08	0.280
36	0.10	0.290
37	0.12	0.295
38	0.13	0.305
39	0.15	0.310
40	0.17	0.320
41	0.19	0.330
42	0.21	0.335
43	0.23	0.345
44	0.24	0.350
45	0.26	0.360
46	0.30	0.370
47	0.34	0.375
48	0.38	0.385
49	0.42	0.390
50	0.46	0.400
51	0.48	0.410
52	0.50	0.415
53	0.52	0.425
54	0.55	0.430
55	0.57	0.440
56	0.59	
57	0.59	
58	0.58	
59	0.53	

Waiver of Premium Plus Rates

Issue Age	10 Yr	15 Yr	20 Yr	30 Yr.	Renewal Rates, All Products	
	WP+	WP+	WP+	WP+	Age	Attained Waiver Plus
18	0.10	0.12	0.14	0.22	18	0.10
19	0.10	0.12	0.14	0.22	19	0.10
20	0.10	0.12	0.14	0.22	20	0.10
21	0.10	0.12	0.14	0.22	21	0.10
22	0.10	0.12	0.14	0.22	22	0.10
23	0.10	0.12	0.14	0.22	23	0.10
24	0.10	0.12	0.14	0.22	24	0.10
25	0.10	0.12	0.14	0.22	25	0.10
26	0.11	0.13	0.15	0.23	26	0.10
27	0.11	0.13	0.15	0.23	27	0.10
28	0.12	0.14	0.16	0.24	28	0.10
29	0.12	0.14	0.16	0.24	29	0.10
30	0.13	0.15	0.17	0.26	30	0.11
31	0.15	0.17	0.20	0.30	31	0.11
32	0.17	0.19	0.23	0.35	32	0.12
33	0.19	0.22	0.25	0.38	33	0.12
34	0.21	0.24	0.28	0.42	34	0.14
35	0.23	0.26	0.31	0.47	35	0.15
36	0.26	0.31	0.37	0.53	36	0.15
37	0.30	0.36	0.43	0.59	37	0.16
38	0.33	0.42	0.49	0.64	38	0.19
39	0.37	0.47	0.55	0.69	39	0.22
40	0.40	0.52	0.61	0.73	40	0.24
41	0.49	0.61	0.69	0.79	41	0.24
42	0.58	0.71	0.77	0.85	42	0.26
43	0.66	0.80	0.85	0.91	43	0.31
44	0.75	0.90	0.93	0.96	44	0.33
45	0.84	0.99	1.01	1.01	45	0.39
46	1.02	1.14	1.16	1.16	46	0.43
47	1.21	1.30	1.31	1.31	47	0.50
48	1.39	1.45	1.46	1.46	48	0.57
49	1.58	1.61	1.61	1.61	49	0.66
50	1.76	1.76	1.76	1.76	50	0.79
51	1.89	1.89	1.89	1.89	51	0.97
52	2.02	2.02	2.02	2.02	52	1.17
53	2.16	2.16	2.16	2.16	53	1.45
54	2.29	2.29	2.29	2.29	54	1.79
55	2.42	2.42	2.42	2.42	55	2.14
56	2.49	2.49	2.49	2.49	56	2.32
57	2.51	2.51	2.51	2.51	57	2.78
58	2.44	2.44	2.44	2.44	58	3.32
59	2.25	2.25	2.25	2.25	59	3.98
					60	2.72
					61	1.88
					62	1.75
					63	1.43
					64	0.93

Waiver of Premium Plus Rates for Riders

Issue Age	AIR	CIR
	WP+	WP+
18	0.10	7.00
19	0.10	7.00
20	0.10	7.00
21	0.10	7.00
22	0.10	7.00
23	0.10	7.00
24	0.10	7.00
25	0.10	7.00
26	0.11	7.00
27	0.11	7.00
28	0.12	7.00
29	0.12	7.00
30	0.13	7.00
31	0.15	7.00
32	0.17	7.00
33	0.19	7.00
34	0.21	7.00
35	0.23	7.00
36	0.26	7.00
37	0.30	7.00
38	0.33	7.00
39	0.37	7.00
40	0.40	7.00
41	0.49	7.00
42	0.58	7.00
43	0.66	7.00
44	0.75	7.00
45	0.84	7.00
46	1.02	7.00
47	1.21	7.00
48	1.39	7.00
49	1.58	7.00
50	1.76	7.00
51	1.89	7.00
52	2.02	7.00
53	2.16	7.00
54	2.29	7.00
55	2.42	7.00
56	2.49	7.00
57	2.51	7.00
58	2.44	7.00
59	2.25	7.00

Term Underwriting Criteria

Preferred Plus No Tobacco

Preferred No Tobacco

Criteria	<i>Preferred Plus NT</i>	<i>Preferred NT</i>
Issue Age Basis	Age Nearest	Age Nearest
Tobacco Usage	None in past 48 months	None in past 12 months
Cholesterol	220	250 300 if HDL is 5.0 or less
Cholesterol Treatment	No treatment	With or without treatment
Cholesterol/HDL Ratio	5.0	6.5
Blood Pressure	Age 20-45 135/80 Age 46-60 140/85 Age 61 up 150/90 No Treatment	Age 20-45 135/84 Age 46-55 144/88 Age 56 up 150/90 With or without treatment
Build	See page 24	See page 24
Family History (Parents & Siblings)		
Coronary Artery Disease	No death of parent or sibling before age 65	No death of parent or sibling before age 60
Familial Cancer	No death of parent or sibling before age 65	No death of parent or sibling before age 60
Personal History	No coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile credit.	No history of coronary disease, diabetes or cancer, except certain types of skin cancer.
Alcohol/Substance Abuse	No history	No history
Aviation	Available if qualifies as a standard aviation risk or with an exclusion or flat extra rating.	Available if qualifies as a standard aviation risk or with an exclusion or flat extra rating.
Avocation	Individual Consideration	Available if qualifies as a standard avocation risk or with an available exclusion rider or flat extra rating.
Driving		
Moving violations	No more than 2 in past 3 years	No more than 2 in past 3 years
DUI/Reckless	None in past 5 years	None in past 5 years
US Residency	US resident for past 2 years	US resident for past 2 years
Citizenship	US citizen or have a permanent visa or green card	US citizen or have a permanent visa or green card
Travel (unsafe)	Individual consideration	Individual consideration
Military	No	Individual consideration

Term Underwriting Criteria

Preferred Tobacco

Criteria	<i>Preferred T</i>
Issue Age Basis	Age Nearest
Tobacco Usage	Available
Cholesterol	250
Cholesterol Treatment	With or without treatment
Cholesterol/HDL Ratio	6.5
Blood Pressure	Age 0-55 140/90 Age 56 up 150/90 With or without treatment
Build	See page 24
Family History (Parents & Siblings)	
<i>Coronary Artery Disease</i>	No death of parent or sibling before age 60
<i>Familial Cancer</i>	No death of parent or sibling before age 60
Personal History	No history of coronary disease, diabetes or cancer, except certain types of skin cancer
Alcohol/Substance Abuse	No history
Aviation	Available if qualifies as a standard aviation risk or with an exclusion or flat extra rating
Avocation	Available if qualifies as a standard avocation risk or with an available exclusion rider or flat extra rating
Driving	
<i>Moving violations</i>	No more than 2 in past 3 years
<i>DUI/Reckless</i>	None in past 5 years
US Residency	US resident for past 2 years
Citizenship	US citizen or have a permanent visa or green card
Travel (unsafe)	Individual consideration
Military	Individual consideration

Build Charts

Preferred Plus Build Chart

Height	Male	Female	Height	Male	Female
5'0"	144	135	6'0"	207	180
5'1"	148	138	6'1"	213	184
5'2"	153	140	6'2"	219	188
5'3"	158	143	6'3"	225	193
5'4"	163	145	6'4"	230	197
5'5"	168	148	6'5"	237	201
5'6"	174	150	6'6"	243	205
5'7"	179	155	6'7"	249	209
5'8"	185	160	6'8"	256	214
5'9"	190	165	6'9"	262	218
5'10"	196	170	6'10"	268	222
5'11"	201	175	6'11"	276	226

Preferred Build Chart (Unisex)

Height	Preferred	Height	Preferred
5'0"	158	6'0"	228
5'1"	163	6'1"	234
5'2"	168	6'2"	241
5'3"	174	6'3"	247
5'4"	179	6'4"	253
5'5"	185	6'5"	260
5'6"	191	6'6"	267
5'7"	197	6'7"	274
5'8"	203	6'8"	281
5'9"	209	6'9"	288
5'10"	215	6'10"	295
5'11"	221	6'11"	303

Indianapolis Life Insurance Company

is a subsidiary of AmerUs Group Co., an Iowa corporation located in Des Moines, Iowa. AmerUs Group is the publicly-owned holding company for its life insurance and annuity companies, which market and distribute a full range of individual life insurance and annuity products.

The wholly-owned subsidiaries of AmerUs Group include: AmerUs Life Insurance Company, American Investors Life Company, Inc., Banker's Life Insurance Company of New York, and Indianapolis Life Insurance Company.

As of September 30, 2005 AmerUs Group's total assets were \$24.5 billion and shareholders' equity totaled \$1.7 billion, including accumulated other comprehensive income.

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