



UNITED *of* OMAHA LIFE INSURANCE COMPANY

Priority Reward 30SM
30-year Term Life Insurance



RATE INFORMATION

UNDERWRITTEN BY
UNITED *of* OMAHA LIFE INSURANCE COMPANY
HOME OFFICE: OMAHA, NE

- NOT A DEPOSIT
- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT GUARANTEED BY THE BANK
- MAY LOSE VALUE

The bank may not condition an extension of credit on your purchase of an insurance product or annuity through the bank or any of its affiliates. You are free to purchase the insurance or annuity from another source.

Policy Form 6548L-0799 or state equivalent.
In TX, 6567L-0799. May not be available in all states.
For producer use only. Not for use with the general public.

L6012_1202

PRIORITY REWARD 30

30-Year Term Life Insurance With Return-Of-Premium Feature

TARGET MARKETS

- Individuals between the ages of 30 and 55
- Individuals with significant, long-term debt, such as mortgages
- Heads of households who have heavy family commitments, such as education
- Individuals who may be shopping for a term or a universal life product

EXPERT MEDICAL UNDERWRITING

United of Omaha places great emphasis on underwriting. Experienced underwriters and medical directors provide progressive ways to handle clients in many risk classes.

QUALITY PERFORMANCE

To assure quality performance from quality professionals, United of Omaha requires all producers to carry Errors and Omissions insurance.

ISSUE AGES

Those eligible to apply for the policy are ages 18 through 55 (age last birthday); Tobacco, Nontobacco, Preferred Tobacco, Preferred Nontobacco and Preferred Plus Nontobacco.

FACE AMOUNTS

The minimum face amount on the policy is \$50,000.

Death Benefit Bands:

\$50,000 - \$99,999	\$500,000 - \$999,999*
\$100,000 - \$249,999	\$1,000,000 and above*
\$250,000 - \$499,999*	

* Preferred and Preferred Plus classes are available for face amounts of \$250,000 and above.

UNDERWRITING CLASSIFICATIONS

This policy has separate rates for Preferred Plus Nontobacco, Preferred Nontobacco and Preferred Tobacco users, Standard Nontobacco, Standard Tobacco users, plus the ability to insure applicants who may have a health impairment. This policy may be issued to an insured who is rated Table 16 (500%) with a face amount of \$50,000 or above. Each Table rating represents a 25% increase in the standard rates.

PREFERRED PLUS

Preferred Plus is an underwriting class for clients who are expected to have better than preferred mortality experience. The Preferred Plus class is available for face amounts of \$250,000 and above.

PREMIUMS

Premiums are level and guaranteed for the first 30 years. At the end of 30 years, but before age 56, the Policyowner may reapply for a new policy of the same type, with evidence of insurability, which may include a medical exam on the Insured. If the Policyowner elects not to reapply, this policy may be renewed annually in policy year 31 and thereafter, to age 95, without evidence of insurability. The premium rates charged, for policies renewing annually, will be based upon the client's attained age and cannot exceed the annual renewable guaranteed premium rates shown on page 15.

RETURN-OF-PREMIUM PROVISION

Up to 100% return-of-premium after 30 years. If, at any time after the 10th policy year, you decide not to keep the policy, all or part of the annual mode premiums will be returned. This does not include any portion of premium resulting from a substandard rating or riders. In most cases, no premium is returned prior to year 11. In Texas and New Jersey, less than 100% of premium will be returned upon surrender in year 30. Please see illustration for exact surrender value.

POLICY FEE AND MODAL FACTORS

The annual policy fee is \$60. Payment modes and modal factors are:

Annual	1.00
Semiannual	0.52
Quarterly	0.275
Monthly BSP	0.089

POLICY EXCLUSIONS

The policy’s face amount will not be paid if the Insured’s death results from suicide, while sane or insane, within two years from the date of issue (in Colorado or North Dakota, within one year). Instead, we will pay the sum of the premiums paid since issue. In Missouri, benefits are paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

CONVERSIONS

The policy is convertible before age 71 to any permanent life insurance product available at the time of conversion. Partial conversions are not available. No evidence of insurability is required for conversions.

POLICY RIDERS ADD FLEXIBILITY TO THE PRIORITY REWARD 30 PLAN

Accidental Death Benefit Rider – Preferred Plus, Preferred and standard risk clients from ages 18 to 55 may buy additional accidental death insurance. The minimum rider amount is \$10,000, and the maximum amount varies by issue age and cannot exceed the face amount.

<u>Insured’s Age</u>	<u>Maximum Amount</u>
Ages 18-25	\$100,000
Ages 26-55	\$250,000

Dependent Children’s Rider – Issue ages of the Insured are 18-55. The minimum issue face amount is \$1,000, and the maximum is \$10,000. The rider will automatically terminate on the policy anniversary following the insured’s 65th birthday or on the dependent child’s 23rd birthday, whichever is earlier. The policyowner may convert this rider to any available form of permanent insurance at any time before the insured’s age 65 or the child’s age 23, whichever is earlier, without evidence of insurability.

Waiver of Premium – This rider may be added to Preferred Plus, Preferred and Standard risks for issue ages 18-55. All policy fees, charges and costs of insurance are waived as long as the insured remains disabled.

Accelerated Benefit Rider* – This rider provides a full payout of 94% of the death benefit or \$500,000, whichever is less, for the primary insured, with evidence of a 12-month life expectancy or less. Available at no extra charge, this rider automatically attaches to all policies, in states where approved, with face amounts between \$50,000 and \$500,000. If this rider option is exercised, all other riders and the base policy will terminate.

*Subject to state approval; payout percentage and life expectancy requirement may vary by state.

MALE**Face Amount \$50,000-\$99,999
30-Year Level Premium Per \$1,000**

Issue Age (Last Birthday)	Preferred Plus	Preferred Nontobacco	Preferred Tobacco	Standard Nontobacco	Standard Tobacco
18	N/A	N/A	N/A	2.64	4.99
19	N/A	N/A	N/A	2.64	4.99
20	N/A	N/A	N/A	2.64	4.99
21	N/A	N/A	N/A	2.64	4.99
22	N/A	N/A	N/A	2.64	4.99
23	N/A	N/A	N/A	2.64	4.99
24	N/A	N/A	N/A	2.64	4.99
25	N/A	N/A	N/A	2.64	4.99
26	N/A	N/A	N/A	2.74	5.24
27	N/A	N/A	N/A	2.85	5.51
28	N/A	N/A	N/A	2.97	5.80
29	N/A	N/A	N/A	3.10	6.12
30	N/A	N/A	N/A	3.25	6.47
31	N/A	N/A	N/A	3.42	6.86
32	N/A	N/A	N/A	3.60	7.27
33	N/A	N/A	N/A	3.81	7.73
34	N/A	N/A	N/A	4.03	8.22
35	N/A	N/A	N/A	4.28	8.75
36	N/A	N/A	N/A	4.55	9.32
37	N/A	N/A	N/A	4.85	9.94
38	N/A	N/A	N/A	5.18	10.61
39	N/A	N/A	N/A	5.54	11.32
40	N/A	N/A	N/A	5.93	12.09
41	N/A	N/A	N/A	6.36	12.91
42	N/A	N/A	N/A	6.82	13.78
43	N/A	N/A	N/A	7.32	14.71
44	N/A	N/A	N/A	7.85	15.71
45	N/A	N/A	N/A	8.43	16.76
46	N/A	N/A	N/A	10.17	19.76
47	N/A	N/A	N/A	11.88	22.74
48	N/A	N/A	N/A	13.56	25.68
49	N/A	N/A	N/A	15.20	28.57
50	N/A	N/A	N/A	16.80	31.41
51	N/A	N/A	N/A	18.35	34.19
52	N/A	N/A	N/A	19.84	36.89
53	N/A	N/A	N/A	21.27	39.52
54	N/A	N/A	N/A	22.62	42.05
55	N/A	N/A	N/A	23.91	44.49

FEMALE**Face Amount \$50,000-\$99,999
30-Year Level Premium Per \$1,000**

Issue Age (Last Birthday)	Preferred Plus	Preferred Nontobacco	Preferred Tobacco	Standard Nontobacco	Standard Tobacco
18	N/A	N/A	N/A	2.51	3.84
19	N/A	N/A	N/A	2.51	3.84
20	N/A	N/A	N/A	2.51	3.84
21	N/A	N/A	N/A	2.51	3.84
22	N/A	N/A	N/A	2.51	3.84
23	N/A	N/A	N/A	2.51	3.84
24	N/A	N/A	N/A	2.51	3.84
25	N/A	N/A	N/A	2.51	3.84
26	N/A	N/A	N/A	2.60	4.04
27	N/A	N/A	N/A	2.70	4.24
28	N/A	N/A	N/A	2.81	4.46
29	N/A	N/A	N/A	2.93	4.69
30	N/A	N/A	N/A	3.05	4.94
31	N/A	N/A	N/A	3.19	5.21
32	N/A	N/A	N/A	3.34	5.48
33	N/A	N/A	N/A	3.50	5.78
34	N/A	N/A	N/A	3.68	6.10
35	N/A	N/A	N/A	3.87	6.43
36	N/A	N/A	N/A	4.08	6.78
37	N/A	N/A	N/A	4.30	7.16
38	N/A	N/A	N/A	4.54	7.56
39	N/A	N/A	N/A	4.79	7.98
40	N/A	N/A	N/A	5.07	8.42
41	N/A	N/A	N/A	5.36	8.89
42	N/A	N/A	N/A	5.68	9.38
43	N/A	N/A	N/A	6.02	9.90
44	N/A	N/A	N/A	6.38	10.45
45	N/A	N/A	N/A	6.76	11.03
46	N/A	N/A	N/A	8.05	12.93
47	N/A	N/A	N/A	9.31	14.80
48	N/A	N/A	N/A	10.53	16.61
49	N/A	N/A	N/A	11.72	18.37
50	N/A	N/A	N/A	12.86	20.07
51	N/A	N/A	N/A	13.95	21.70
52	N/A	N/A	N/A	15.00	23.25
53	N/A	N/A	N/A	15.98	24.73
54	N/A	N/A	N/A	16.90	26.11
55	N/A	N/A	N/A	17.75	27.39

MALE**Face Amount \$100,000-\$249,999
30-Year Level Premium Per \$1,000****FEMALE****Face Amount \$100,000-\$249,999
30-Year Level Premium Per \$1,000**

Issue Age (Last Birthday)	Preferred Plus	Preferred Nontobacco	Preferred Tobacco	Standard Nontobacco	Standard Tobacco	Issue Age (Last Birthday)	Preferred Plus	Preferred Nontobacco	Preferred Tobacco	Standard Nontobacco	Standard Tobacco
18	N/A	N/A	N/A	2.01	3.86	18	N/A	N/A	N/A	1.79	2.86
19	N/A	N/A	N/A	2.01	3.86	19	N/A	N/A	N/A	1.79	2.86
20	N/A	N/A	N/A	2.01	3.86	20	N/A	N/A	N/A	1.79	2.86
21	N/A	N/A	N/A	2.01	3.86	21	N/A	N/A	N/A	1.79	2.86
22	N/A	N/A	N/A	2.01	3.86	22	N/A	N/A	N/A	1.79	2.86
23	N/A	N/A	N/A	2.01	3.86	23	N/A	N/A	N/A	1.79	2.86
24	N/A	N/A	N/A	2.01	3.86	24	N/A	N/A	N/A	1.79	2.86
25	N/A	N/A	N/A	2.01	3.86	25	N/A	N/A	N/A	1.79	2.86
26	N/A	N/A	N/A	2.11	4.06	26	N/A	N/A	N/A	1.88	3.01
27	N/A	N/A	N/A	2.21	4.27	27	N/A	N/A	N/A	1.97	3.18
28	N/A	N/A	N/A	2.32	4.51	28	N/A	N/A	N/A	2.07	3.36
29	N/A	N/A	N/A	2.44	4.77	29	N/A	N/A	N/A	2.17	3.55
30	N/A	N/A	N/A	2.58	5.06	30	N/A	N/A	N/A	2.29	3.75
31	N/A	N/A	N/A	2.73	5.38	31	N/A	N/A	N/A	2.41	3.96
32	N/A	N/A	N/A	2.89	5.72	32	N/A	N/A	N/A	2.54	4.19
33	N/A	N/A	N/A	3.07	6.11	33	N/A	N/A	N/A	2.68	4.44
34	N/A	N/A	N/A	3.26	6.51	34	N/A	N/A	N/A	2.83	4.71
35	N/A	N/A	N/A	3.47	6.96	35	N/A	N/A	N/A	2.99	4.98
36	N/A	N/A	N/A	3.71	7.44	36	N/A	N/A	N/A	3.16	5.28
37	N/A	N/A	N/A	3.94	7.97	37	N/A	N/A	N/A	3.34	5.59
38	N/A	N/A	N/A	4.21	8.53	38	N/A	N/A	N/A	3.54	5.93
39	N/A	N/A	N/A	4.51	9.14	39	N/A	N/A	N/A	3.74	6.28
40	N/A	N/A	N/A	4.80	9.79	40	N/A	N/A	N/A	3.96	6.66
41	N/A	N/A	N/A	5.13	10.49	41	N/A	N/A	N/A	4.20	7.06
42	N/A	N/A	N/A	5.48	11.24	42	N/A	N/A	N/A	4.45	7.48
43	N/A	N/A	N/A	5.86	12.04	43	N/A	N/A	N/A	4.71	7.93
44	N/A	N/A	N/A	6.26	12.89	44	N/A	N/A	N/A	4.99	8.40
45	N/A	N/A	N/A	6.69	13.80	45	N/A	N/A	N/A	5.28	8.89
46	N/A	N/A	N/A	8.13	16.34	46	N/A	N/A	N/A	6.33	10.46
47	N/A	N/A	N/A	9.54	18.85	47	N/A	N/A	N/A	7.36	12.01
48	N/A	N/A	N/A	10.94	21.34	48	N/A	N/A	N/A	8.36	13.52
49	N/A	N/A	N/A	12.31	23.80	49	N/A	N/A	N/A	9.34	14.99
50	N/A	N/A	N/A	13.64	26.21	50	N/A	N/A	N/A	10.28	16.41
51	N/A	N/A	N/A	14.94	28.57	51	N/A	N/A	N/A	11.19	17.78
52	N/A	N/A	N/A	16.19	30.88	52	N/A	N/A	N/A	12.06	19.09
53	N/A	N/A	N/A	17.4	33.12	53	N/A	N/A	N/A	12.88	20.34
54	N/A	N/A	N/A	18.55	35.28	54	N/A	N/A	N/A	13.66	21.52
55	N/A	N/A	N/A	19.65	37.37	55	N/A	N/A	N/A	14.39	22.62

MALE**Face Amount \$250,000-\$499,999
30-Year Level Premium Per \$1,000**

Issue Age (Last Birthday)	Preferred Plus	Preferred Nontobacco	Preferred Tobacco	Standard Nontobacco	Standard Tobacco
18	1.29	1.44	2.57	1.74	3.33
19	1.29	1.44	2.57	1.74	3.33
20	1.29	1.44	2.57	1.74	3.33
21	1.29	1.44	2.57	1.74	3.33
22	1.29	1.44	2.57	1.74	3.33
23	1.29	1.44	2.57	1.74	3.33
24	1.29	1.44	2.57	1.74	3.33
25	1.29	1.44	2.57	1.74	3.33
26	1.37	1.52	2.71	1.83	3.51
27	1.46	1.61	2.86	1.93	3.70
28	1.55	1.70	3.02	2.04	3.92
29	1.65	1.80	3.21	2.16	4.16
30	1.76	1.91	3.41	2.28	4.42
31	1.87	2.02	3.63	2.42	4.71
32	1.99	2.14	3.87	2.57	5.03
33	2.12	2.27	4.13	2.73	5.38
34	2.25	2.41	4.41	2.90	5.75
35	2.40	2.55	4.72	3.09	6.16
36	2.55	2.70	5.05	3.29	6.60
37	2.72	2.87	5.41	3.51	7.08
38	2.89	3.04	5.80	3.74	7.60
39	3.08	3.22	6.22	3.99	8.15
40	3.27	3.42	6.67	4.25	8.75
41	3.47	3.62	7.15	4.53	9.39
42	3.69	3.84	7.66	4.83	10.07
43	3.92	4.07	8.21	5.15	10.80
44	4.16	4.31	8.79	5.49	11.58
45	4.41	4.56	9.41	5.85	12.78
46	5.28	5.43	11.10	7.11	15.30
47	6.16	6.31	12.77	8.36	17.74
48	7.02	7.17	14.88	9.58	20.11
49	7.88	8.03	16.6	10.77	22.39
50	8.72	8.87	18.28	11.93	24.59
51	9.55	9.70	19.91	13.05	26.67
52	10.37	10.52	21.48	14.13	28.63
53	11.16	11.31	22.98	15.16	30.48
54	11.94	12.09	24.42	16.14	32.19
55	13.09	13.25	25.78	17.07	32.98

FEMALE**Face Amount \$250,000-\$499,999
30-Year Level Premium Per \$1,000**

Issue Age (Last Birthday)	Preferred Plus	Preferred Nontobacco	Preferred Tobacco	Standard Nontobacco	Standard Tobacco
18	1.10	1.25	1.87	1.52	2.39
19	1.10	1.25	1.87	1.52	2.39
20	1.10	1.25	1.87	1.52	2.39
21	1.10	1.25	1.87	1.52	2.39
22	1.10	1.25	1.87	1.52	2.39
23	1.10	1.25	1.87	1.52	2.39
24	1.10	1.25	1.87	1.52	2.39
25	1.10	1.25	1.87	1.52	2.39
26	1.17	1.32	1.98	1.61	2.53
27	1.25	1.40	2.09	1.70	2.68
28	1.33	1.48	2.21	1.79	2.84
29	1.41	1.56	2.34	1.89	3.01
30	1.50	1.65	2.48	2.00	3.20
31	1.60	1.75	2.63	2.11	3.39
32	1.70	1.85	2.78	2.23	3.60
33	1.81	1.96	2.95	2.36	3.83
34	1.92	2.07	3.13	2.50	4.07
35	2.04	2.19	3.32	2.64	4.32
36	2.17	2.32	3.52	2.79	4.59
37	2.30	2.45	3.74	2.95	4.88
38	2.44	2.59	3.96	3.12	5.18
39	2.59	2.74	4.21	3.30	5.51
40	2.74	2.89	4.46	3.49	5.85
41	2.90	3.05	4.73	3.68	6.21
42	3.08	3.22	5.02	3.89	6.59
43	3.26	3.40	5.32	4.11	7.00
44	3.44	3.59	5.64	4.34	7.42
45	3.64	3.79	5.97	4.58	7.87
46	4.20	4.35	6.99	5.47	9.59
47	4.78	4.93	7.99	6.35	11.06
48	5.39	5.54	8.95	7.21	12.47
49	6.01	6.16	9.87	8.06	13.82
50	6.66	6.81	11.12	8.88	15.10
51	7.33	7.48	12.05	9.68	16.29
52	8.02	8.17	12.94	10.45	17.40
53	8.74	8.89	13.78	11.19	18.40
54	9.47	9.62	14.56	11.90	18.79
55	10.23	10.38	15.29	12.57	19.70

MALE**Face Amount \$500,000-\$999,999
30-Year Level Premium Per \$1,000**

Issue Age (Last Birthday)	Preferred Plus	Preferred Nontobacco	Preferred Tobacco	Standard Nontobacco	Standard Tobacco
18	1.17	1.32	2.42	1.58	3.02
19	1.17	1.32	2.42	1.58	3.02
20	1.17	1.32	2.42	1.58	3.02
21	1.17	1.32	2.42	1.58	3.02
22	1.17	1.32	2.42	1.58	3.02
23	1.17	1.32	2.42	1.58	3.02
24	1.17	1.32	2.42	1.58	3.02
25	1.17	1.32	2.42	1.58	3.02
26	1.25	1.40	2.53	1.67	3.21
27	1.34	1.49	2.66	1.77	3.41
28	1.43	1.58	2.81	1.88	3.64
29	1.53	1.68	2.97	2.00	3.89
30	1.64	1.79	3.15	2.13	4.16
31	1.75	1.90	3.36	2.27	4.46
32	1.87	2.02	3.58	2.42	4.79
33	2.00	2.15	3.83	2.58	5.15
34	2.13	2.29	4.11	2.75	5.55
35	2.28	2.43	4.41	2.94	5.97
36	2.43	2.58	4.74	3.14	6.43
37	2.60	2.75	5.10	3.35	6.93
38	2.77	2.92	5.49	3.58	7.46
39	2.95	3.10	5.91	3.82	8.03
40	3.15	3.30	6.37	4.08	8.65
41	3.35	3.50	6.87	4.36	9.31
42	3.57	3.71	7.40	4.65	10.01
43	3.79	3.94	7.97	4.96	10.76
44	4.03	4.18	8.58	5.28	11.56
45	4.28	4.43	9.23	5.63	12.41
46	5.15	5.30	11.00	6.93	14.85
47	6.02	6.17	12.74	8.21	17.22
48	6.89	7.04	14.45	9.44	19.52
49	7.75	7.90	16.12	10.63	21.74
50	8.61	8.76	17.75	11.78	23.87
51	9.46	9.61	19.33	12.87	25.89
52	10.29	10.44	20.85	13.91	27.80
53	11.12	11.27	22.31	14.88	29.59
54	11.92	12.07	23.71	15.79	31.25
55	12.71	12.86	25.03	16.62	32.76

FEMALE**Face Amount \$500,000-\$999,999
30-Year Level Premium Per \$1,000**

Issue Age (Last Birthday)	Preferred Plus	Preferred Nontobacco	Preferred Tobacco	Standard Nontobacco	Standard Tobacco
18	1.01	1.16	1.79	1.39	2.17
19	1.01	1.16	1.79	1.39	2.17
20	1.01	1.16	1.79	1.39	2.17
21	1.01	1.16	1.79	1.39	2.17
22	1.01	1.16	1.79	1.39	2.17
23	1.01	1.16	1.79	1.39	2.17
24	1.01	1.16	1.79	1.39	2.17
25	1.01	1.16	1.79	1.39	2.17
26	1.08	1.23	1.88	1.47	2.31
27	1.15	1.30	1.98	1.56	2.46
28	1.22	1.37	2.08	1.66	2.62
29	1.30	1.45	2.20	1.76	2.80
30	1.39	1.54	2.32	1.86	2.99
31	1.48	1.63	2.46	1.98	3.19
32	1.58	1.73	2.60	2.10	3.40
33	1.68	1.83	2.76	2.22	3.63
34	1.79	1.94	2.93	2.36	3.88
35	1.91	2.06	3.11	2.50	4.14
36	2.03	2.18	3.30	2.65	4.42
37	2.17	2.32	3.51	2.81	4.72
38	2.31	2.45	3.74	2.98	5.03
39	2.45	2.60	3.98	3.16	5.37
40	2.61	2.76	4.23	3.34	5.72
41	2.77	2.92	4.50	3.54	6.10
42	2.95	3.09	4.79	3.75	6.49
43	3.13	3.28	5.10	3.97	6.91
44	3.32	3.47	5.42	4.20	7.35
45	3.52	3.67	5.77	4.44	7.82
46	4.08	4.23	6.83	5.34	9.31
47	4.66	4.81	7.87	6.23	10.74
48	5.27	5.42	8.88	7.09	12.11
49	5.90	6.05	9.86	7.94	13.42
50	6.55	6.70	10.80	8.75	14.66
51	7.23	7.38	11.70	9.53	15.82
52	7.93	8.08	12.56	10.28	16.89
53	8.66	8.81	13.38	11.00	17.86
54	9.42	9.57	14.14	11.67	18.74
55	10.20	10.35	14.84	12.30	19.51

MALE**Face Amount \$1,000,000 and Above
30-Year Level Premium Per \$1,000**

Issue Age (Last Birthday)	Preferred Plus	Preferred Nontobacco	Preferred Tobacco	Standard Nontobacco	Standard Tobacco
18	1.15	1.29	2.37	1.55	2.96
19	1.15	1.29	2.37	1.55	2.96
20	1.15	1.29	2.37	1.55	2.96
21	1.15	1.29	2.37	1.55	2.96
22	1.15	1.29	2.37	1.55	2.96
23	1.15	1.29	2.37	1.55	2.96
24	1.15	1.29	2.37	1.55	2.96
25	1.15	1.29	2.37	1.55	2.96
26	1.23	1.37	2.48	1.64	3.15
27	1.31	1.46	2.61	1.73	3.34
28	1.40	1.55	2.75	1.84	3.57
29	1.50	1.65	2.91	1.96	3.81
30	1.61	1.75	3.09	2.09	4.08
31	1.72	1.86	3.29	2.22	4.37
32	1.83	1.98	3.51	2.37	4.69
33	1.96	2.11	3.75	2.53	5.05
34	2.09	2.24	4.03	2.70	5.44
35	2.23	2.38	4.32	2.88	5.85
36	2.38	2.53	4.65	3.08	6.30
37	2.55	2.70	5.00	3.28	6.79
38	2.71	2.86	5.38	3.51	7.31
39	2.89	3.04	5.79	3.74	7.87
40	3.09	3.23	6.24	4.00	8.48
41	3.28	3.43	6.73	4.27	9.12
42	3.50	3.64	7.25	4.56	9.81
43	3.71	3.86	7.81	4.86	10.54
44	3.95	4.10	8.41	5.17	11.33
45	4.19	4.34	9.05	5.52	12.16
46	5.05	5.19	10.78	6.79	14.55
47	5.90	6.05	12.49	8.05	16.88
48	6.75	6.90	14.16	9.25	19.13
49	7.60	7.74	15.80	10.42	21.31
50	8.44	8.58	17.40	11.54	23.39
51	9.27	9.42	18.94	12.61	25.37
52	10.08	10.23	20.43	13.63	27.24
53	10.90	11.04	21.86	14.58	29.00
54	11.68	11.83	23.24	15.47	30.63
55	12.46	12.60	24.53	16.29	32.10

FEMALE**Face Amount \$1,000,000 and Above
30-Year Level Premium Per \$1,000**

Issue Age (Last Birthday)	Preferred Plus	Preferred Nontobacco	Preferred Tobacco	Standard Nontobacco	Standard Tobacco
18	0.99	1.14	1.75	1.36	2.13
19	0.99	1.14	1.75	1.36	2.13
20	0.99	1.14	1.75	1.36	2.13
21	0.99	1.14	1.75	1.36	2.13
22	0.99	1.14	1.75	1.36	2.13
23	0.99	1.14	1.75	1.36	2.13
24	0.99	1.14	1.75	1.36	2.13
25	0.99	1.14	1.75	1.36	2.13
26	1.06	1.21	1.84	1.44	2.26
27	1.13	1.27	1.94	1.53	2.41
28	1.20	1.34	2.04	1.63	2.57
29	1.27	1.42	2.16	1.72	2.74
30	1.36	1.51	2.27	1.82	2.93
31	1.45	1.60	2.41	1.94	3.13
32	1.55	1.70	2.55	2.06	3.33
33	1.65	1.79	2.70	2.18	3.56
34	1.75	1.90	2.87	2.31	3.80
35	1.87	2.02	3.05	2.45	4.06
36	1.99	2.14	3.23	2.60	4.33
37	2.13	2.27	3.44	2.75	4.63
38	2.26	2.40	3.67	2.92	4.93
39	2.40	2.55	3.90	3.10	5.26
40	2.56	2.70	4.15	3.27	5.61
41	2.71	2.86	4.41	3.47	5.98
42	2.89	3.03	4.69	3.68	6.36
43	3.07	3.21	5.00	3.89	6.77
44	3.25	3.40	5.31	4.12	7.20
45	3.45	3.60	5.65	4.35	7.66
46	4.00	4.15	6.69	5.23	9.12
47	4.57	4.71	7.71	6.11	10.53
48	5.16	5.31	8.70	6.95	11.87
49	5.78	5.93	9.66	7.78	13.15
50	6.42	6.57	10.58	8.58	14.37
51	7.09	7.23	11.47	9.34	15.50
52	7.77	7.92	12.31	10.07	16.55
53	8.49	8.63	13.11	10.78	17.50
54	9.23	9.38	13.86	11.44	18.37
55	10.00	10.14	14.54	12.05	19.12

MALE & FEMALE

**Annual Renewable
Guaranteed Premium Per \$1,000**

Attained Age (Last Birthday)	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
48	9.37	18.15	8.11	12.64
49	10.15	19.74	8.69	13.57
50	11.03	21.50	9.33	14.56
51	12.04	23.50	10.04	15.61
52	13.20	25.76	10.86	16.81
53	14.53	28.32	11.76	18.15
54	16.02	31.11	12.69	19.50
55	17.67	34.10	13.67	20.90
56	19.48	37.26	14.66	22.27
57	21.39	40.59	15.63	23.56
58	23.52	44.10	16.60	24.83
59	25.91	47.86	17.69	26.19
60	28.57	52.05	18.98	27.80
61	31.54	56.78	20.58	29.82
62	34.96	62.11	22.55	32.42
63	38.83	68.07	24.98	35.58
64	43.13	74.58	27.71	39.11
65	47.84	81.49	30.66	42.83
66	52.93	88.71	33.71	46.61
67	58.39	96.19	36.83	50.27
68	64.33	104.04	40.05	53.97
69	70.91	112.55	43.65	57.99
70	78.35	121.95	47.86	62.74
71	86.84	132.50	53.00	68.76
72	96.64	144.44	59.30	76.13
73	107.74	157.66	66.84	84.90
74	119.93	172.15	75.53	94.90
75	132.96	187.63	85.23	105.82
76	146.72	203.45	95.72	117.43
77	161.10	219.34	106.96	129.56
78	176.19	235.40	119.13	142.37
79	192.47	252.20	132.61	156.33
80	210.44	270.28	147.94	171.96
81	230.59	290.16	165.57	189.69
82	253.31	312.20	185.89	209.86
83	278.51	336.02	208.81	233.15
84	305.69	360.83	234.07	258.39
85	349.76	403.74	273.56	298.46
86	397.57	448.47	317.63	342.51
87	448.74	496.22	366.50	390.41
88	493.33	536.83	412.20	433.80
89	540.32	578.47	461.93	480.04
90	590.33	621.61	516.18	531.91
91	644.37	667.27	576.16	588.72
92	704.21	719.69	644.03	652.48
93	774.81	785.04	724.21	727.54
94	867.52	871.56	826.64	826.64

MALE & FEMALE NONTOBACCO & TOBACCO

**Current and Guaranteed
Rider Premium Per \$1,000**

Issue Age (Last Birthday)	Accidental Death Benefit	Waiver of Premium
18	1.00	0.12
19	1.00	0.12
20	1.00	0.12
21	1.00	0.12
22	1.00	0.12
23	1.00	0.12
24	1.00	0.12
25	1.00	0.12
26	1.00	0.12
27	1.00	0.12
28	1.00	0.13
29	1.00	0.13
30	1.00	0.13
31	1.00	0.13
32	1.00	0.13
33	1.00	0.13
34	1.00	0.14
35	1.00	0.14
36	1.02	0.14
37	1.04	0.15
38	1.06	0.18
39	1.08	0.20
40	1.10	0.22
41	1.12	0.24
42	1.14	0.26
43	1.16	0.27
44	1.18	0.31
45	1.20	0.34
46	1.23	0.38
47	1.25	0.44
48	1.28	0.53
49	1.32	0.64
50	1.35	0.78
51	1.38	0.91
52	1.42	1.11
53	1.46	1.41
54	1.50	1.76
55	1.55	2.21

Policy riders are available for Preferred Plus, preferred and standard risk clients at the time of application only.