

# MORTGAGETERM *plus*

PRODUCT AND UNDERWRITING GUIDE



Mutual of Omaha



# SAFEGUARDING A FAMILY'S MOST IMPORTANT ASSET WITH MORTGAGE TERM PLUS

This guide describes the specifications and features of a term life insurance product designed to provide protection for mortgage holders. Mortgage Term Plus offers a variety of provisions and optional benefits that today's homeowners want.

More than just mortgage insurance, it gives clients and their families the peace of mind of knowing that money will be available to help pay off their mortgage if they die, or help make their mortgage payments if they suffer a disability.

Mortgage Term Plus is available to the borrower and co-borrower of a mortgage. In the case of two borrowers, each proposed Insured will be applying for a separate individual life policy, but use the same application. Each Insured will have their own policy, with their own riders, premium and policy fee, and be billed separately.

Mortgage Term Plus target markets are:

- Young families
- Dual-income families
- People with long-term debts such as a mortgage
- Families with limited resources and large insurance needs

## FEATURES

- **Can pay off mortgage if they die**  
In the event of death, provides cash that may be used to pay off the mortgage, enabling the surviving spouse and children to keep the family's home.
- **Provides income for mortgage payments if they become disabled**  
In the event of a covered disability, this rider provides cash that can be used to make mortgage payments for either 18 or 30 months, after a 90-day elimination period.
- **Waives premiums if they become unemployed**  
In the event of qualifying unemployment, provides for premiums to be waived for one six-month period.
- **Refunds all premium paid**  
At the end of the policy term, this rider provides for a refund of all premiums paid if the life insurance is no longer needed.

## PRODUCT SPECIFICATIONS

### Terms:

**Five-Year Guarantee (the premium is guaranteed for the first five policy years)**

- 30-year Level Term
- 30-year Level Term with Return of Premium
- 30-year Level Term with Installment Death Benefit
- 30-year Level Term with Return of Premium and Installment Death Benefit

**Full Guarantee (the premium is guaranteed for the entire term)**

- 15-year Level Term
- 15-year Level Term with Return of Premium
- 30-year Level Term
- 30-year Level Term with Return of Premium
- 30-year Level Term with Installment Death Benefit
- 30-year Level Term with Return of Premium and Installment Death Benefit

### Death Benefit Options:

- Level Death Benefit
- Installment Death Benefit

*Installment Death Benefit: If the Insured dies, the death benefit is paid out in the following manner: 25 percent at the time of death, with the remaining 75 percent paid out in monthly installments for the next 15 years.*

### Face Amounts:

- \$50,000 – \$200,000 (simplified underwriting)
- \$200,001 – \$500,000 (full underwriting)

### Underwriting Classes:

- Simplified Underwriting
  - Standard Tobacco
  - Standard Nontobacco
- Full Underwriting
  - Preferred Plus Nontobacco
  - Preferred Nontobacco
  - Standard Plus Nontobacco
  - Standard Plus Tobacco
  - Standard Nontobacco
  - Standard Tobacco

**Premium Modes:** Monthly, quarterly, semiannual, annual

**Renewal Period:** To age 95. If the policy is continued beyond the initial term period, premium rates will increase annually.

The 15-year Level Term ends at the end of the 15-year period.

**Issue Ages:** 18 to 50

(15-year Level Term and 15-year Level Term with Return of Premium are available up to age 55)

**Note:** The maximum male tobacco issue ages for IN, OR and PA are:

- Age 44 for level death benefit policies,
- Age 45 for installment death benefit policies.

**Mortgage Limits:** Mortgage Term Plus may be written up to face amounts equal to 140 percent of the current mortgage balance remaining on the property. The mortgage (original or refinanced) must have been established within the last five years.

**Grace Period:** 31 days

**Policy Fee:** \$60 per year, per policy

**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 of the date of issue (in CO and ND, within one year). Instead, we will pay the sum of premiums paid since issue. In MO, benefits will be paid for all causes of death unless evidence shows that suicide was intended at the time of purchase.

**Underwriting Guidelines**

Age	Face Amount	
	\$50,000 - \$200,000	\$200,001 - \$500,000
All Ages	Simplified Underwriting – Standard through Table 4	Full Underwriting – Guidelines below

**Preferred Plus, Preferred & Standard Plus Build Charts**

Preferred Plus & Preferred Build Chart Unisex Table								
Height	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"
Weight	121	126	131	136	141	146	152	157
Height	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"
Weight	162	167	172	177	181	187	191	197
Height	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"
Weight	202	208	213	219	224	230	237	243

Standard Plus Build Chart Unisex Table								
Height	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"
Weight	143	150	155	160	167	175	180	185
Height	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"
Weight	190	195	200	205	210	215	222	227
Height	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"
Weight	234	242	247	252	258	264	270	276

**Preferred Plus, Preferred & Standard Plus Underwriting Criteria**

	<b>Preferred Plus (nontobacco)</b>	<b>Preferred (nontobacco)</b>	<b>Standard Plus (tobacco &amp; nontobacco)</b>
<b>Nicotine</b>	No nicotine for the past 60 months.	No nicotine for the past 60 months.	No nicotine for the past 12 months. (nontobacco only)
<b>Family History</b>	No death of a parent or sibling prior to age 65 due to cancer, heart disease or diabetes.	No death of a parent or sibling prior to age 65 due to heart disease or diabetes.	No death of a parent or sibling prior to age 60 due to heart disease.
<b>Blood Pressure</b>	No history of treatment; no blood pressure reading in the past year > 135/80.	No treatment in the past year; no blood pressure reading in the past year > 140/90.	No blood pressure reading in the past year > 140/90, treated or not.
<b>Cholesterol</b>	Cholesterol level $\leq$ 220 and Cholesterol/HDL ratio $\leq$ 4.5	Cholesterol level $\leq$ 230 and Cholesterol/HDL ratio $\leq$ 5	Cholesterol level $\leq$ 260 and Cholesterol/HDL ratio $\leq$ 6.5
<b>Alcohol &amp; Drug Use</b>	No history of drug or alcohol abuse.	No history of drug or alcohol abuse.	No history of drug or alcohol abuse.
<b>Medical History</b>	No history of CAD, DM, cancer (except certain types of basal cell skin cancers) or cerebrovascular disease.	No history of CAD, DM, cancer (except certain types of basal cell skin cancers).	No history of CAD, DM, cancer (except certain types of basal cell skin cancers).
<b>Driving Record</b>	No convictions for DWI, DUI, or reckless driving within the last ten (10) years and no more than two (2) moving violations within the last five (5) years.	No convictions for DWI, DUI, or reckless driving within the last five (5) years and no more than two (2) moving violations within the last three (3) years.	No convictions for DWI, DUI, or reckless driving within the last five (5) years and no more than two (2) moving violations within the last three (3) years.
<b>Avocation</b>	No participation in any hazardous occupation, avocation or sport.	No hazardous activities within past two (2) years (no flat extra).	No hazardous sports (flat extra may be added for avocation).
<b>Aviation</b>	No flying as pilot or crewmember of a private aircraft.	No flying as pilot or crewmember of a private aircraft.	Not a private or student pilot unless aviation exclusion rider added.
<b>Criminal Record</b>	No felony convictions in the past ten years.	No felony convictions in the past ten years.	No felony convictions in the past ten years.
<b>Weight</b>	Weight does not exceed weight allowed for height listed in the Preferred Plus & Preferred Build Chart.	Weight does not exceed weight allowed for height listed in the Preferred Plus & Preferred Build Chart.	Weight does not exceed weight allowed for height listed in Standard Plus Build Chart.
<b>Blood Profile</b>	All parameters of blood profile/HOS within normal limits.	All parameters of blood profile/HOS within normal limits.	All parameters of blood profile/HOS within normal limits.
In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made by the United of Omaha Life Insurance Company home office underwriter.			

The above criteria must be met to qualify for the Preferred Plus (nontobacco), Preferred (nontobacco) or Standard Plus risk classifications. Preferred Plus & Preferred are underwriting classes for clients that are expected to have better than preferred mortality experience.

## Initial Underwriting Requirements

Age:	Face Amount	
	\$50,000 - \$200,000	\$200,001 - \$500,000
All Ages	Simplified Underwriting – Standard through Table 4	Paramed — long form exam (form MLU21721) Blood & urine collection Motor Vehicle Report (ordered by H.O.)

### Paramedical Vendors:

American Para Professional Systems (APPS)  
Hooper Holmes (Portamedic)

## Standard and Rated Weight Table (For Simplified Underwriting, the +100 column indicates maximum weight.)

Average Weight		Debits	Std	+25	+50	+75	+100	+125	+150	+200	+250	+300
Male	Female											
		<b>4 Feet</b>										
110	109	8"	179	189	200	211	220	229	238	247	256	265
114	114	9"	183	193	204	215	223	232	240	250	259	268
118	117	10"	187	197	208	219	226	235	243	254	263	272
123	120	11"	191	201	212	222	229	238	246	258	267	276
		<b>5 Feet</b>										
128	123	0"	195	205	216	227	232	240	248	262	272	282
133	126	1"	201	210	221	231	237	245	253	273	283	293
138	129	2"	205	214	225	235	243	252	261	278	288	298
143	132	3"	210	219	232	241	250	259	268	286	296	306
147	135	4"	216	225	237	247	255	264	273	293	303	313
152	138	5"	222	231	243	253	263	273	283	298	308	318
156	141	6"	228	237	250	260	270	280	290	306	316	326
161	144	7"	234	243	257	267	277	287	297	313	323	333
165	148	8"	240	250	262	274	284	295	306	320	330	340
170	152	9"	246	257	270	282	291	302	313	327	337	347
174	156	10"	252	264	278	289	300	311	322	335	345	355
179	160	11"	258	271	287	298	309	320	331	341	351	361
		<b>6 Feet</b>										
184	164	0"	267	279	292	305	316	328	340	353	363	373
189	168	1"	274	287	300	313	323	335	347	365	375	385
194	172	2"	281	295	308	321	332	344	356	373	383	393
199	177	3"	288	303	317	329	341	353	365	378	388	398
204	181	4"	297	311	325	338	351	364	377	384	394	404
209	186	5"	304	313	334	347	360	373	386	395	405	415
215	190	6"	311	326	345	358	371	384	397	407	417	427
221	194	7"	320	334	354	367	381	394	407	417	427	437
		8"	327	342	363	377	391	407	420	434	450	462
		9"	335	350	372	387	407	417	432	447	461	476
		10"	343	358	382	402	419	432	450	466	482	498

## Disability Income Rider Occupational Guidelines

This section is designed to assist producers in knowing which occupations are uninsurable under Mortgage Term Plus' Disability Income (DI) rider.

It is important that each application accurately describes the applicant's specific duties. Each applicant must have 12 months of earned income to be eligible for this rider.

If the applicant has more than one gainful occupation, whether full-time (30 or more hours per week), part-time or seasonal, all must be shown. Any decision on uninsurable occupations will be based on the one involving the greatest hazards. Income from the part-time or seasonal occupations will generally NOT be considered for determining monthly benefit amount eligibility/limits.

Uninsurable occupations and examples of some job duties are listed in alphabetical order. For occupations not listed, contact an underwriter for assistance. The uninsurable occupational list is a guide. Mutual of Omaha's underwriters utilizing all available sources of information will determine all final eligibility. Your assistance in providing precise details of any applicant's occupational duties will be beneficial toward determining any final eligibility status. Underwriting may require additional information regarding occupation and income.

<b>Uninsurable occupations and examples of selected duties</b>
Acid Manufacturing — Acid handlers, skilled workers, other workers
Acrobat
Actor/Actress
Armed Forces Personnel
Asbestos Removal Workers
Astrologer
Athlete, Professional — Baseball, Basketball, Bowling, Golf, Jockey, Karate Instructor, Ski Instructor, Skier, Swimming, Tennis
Automobile Industry — Assembly Workers, Factory
Aviation Industry — Air Traffic Control Specialist
Aviation Industry/Aircraft Crew — Flight Attendants, Other Pilots or Officers (balloon, bush, test, crop dusting, firefighting, instructor, law enforcement, cable or pipeline patrol or helicopter)
Bailbondsman
Bill Collector — Repossessing
Blaster or Explosive Handler
Broker — Floor trader
Building and Construction/Bridge Construction — Painter, Structural Steel Workers
Building and Construction/Building Cleaners, Exterior — Sandblasters

Building and Construction/General Construction — Explosive Handler or Blaster, Painter (exterior-structural steel), Steeplejack, Structural Steel Workers (includes metal tank erection), Tower Erectors, Tunnel Workers (shaft or subway)
Busboy, Busgirl
Casino Workers (Dealers, Pit Boss, workers on floor)
Chemical Industry — Acid or Caustic Material Handlers, Machine Operators, Maintenance Worker, Other Workers, Still and Tank Cleaners
Circus or Carnival Workers — Acrobat, Aerialists, High Wire Performers, Wild Animal Handlers or Attendants
Crop Duster (flying)
Diver
Dockworker, Stevedore, Wharfworker (water transportation)
Drivers — Ash, Garbage, Trash, Emergency Vehicle (other than Fire), Racing (all types), Taxicab
Engineer — Mining (underground mine)
Entertainment Industry (Movies/Radio/Television) — Actor/Actress/Entertainer
Explosive Handler or Blaster
Fashion Model
Firefighter
Fishing Industry/Fisher — Deep Sea — Others NEC (including divers)
Gambler, Professional
Garbage Collector
Guard — Prison or Correctional Facility
Guide — Mountain Climbing or River
Health Care Services, Professional — Masseur or Masseuse
Horse Breaker
Jockey
Junk Dealer
Law Enforcement — Jailer, Matron, Parole, Probation, Police Officer — Narcotics, Vice or Undercover, Prison Guard
Longshore Worker
Lumber Industry/Logging — Raft or River Crew
Lumber Industry/Road Building — Workers and Crew Supervisor
Lumber Industry/Sawmills — Laborer, Logpile Worker, Other Workers, Pond Worker, Slip Worker
Lumber Industry/Woods Crew — Fallers (shear operator), Chopper, Bucker, Busheler, Choke Setter, Chainsaw Operator, Hooker, Rigger, etc.
Lumber Industry/ Yard, Lumber — All Workers (non-clerical)
Marine Industry/Seagoing Vessels — Cargo — Crew
Masseur or Masseuse
Metal Industry — Workers in furnace rooms or those working with or near hot metal or slag

Mining Industry — Underground Workers, Generally; Hard Rock Miners
Mining Industry/Open Pit and Strip Mines — Blaster or Explosive Handler
Mining Industry/Underground Mines — Blaster or Explosive Handler, Engineer
Musician — Night Club, Restaurants, Lounges, Taverns, etc.
Printing and Publishing Industry (Books, Newspapers, Periodicals) — Author/Novelist/Writer — All Others [not salaried]
Public Utilities/Electric — Cable Splicer, Power Line Installer/Repairer, Troubleshooter, Tower Erectors, Tree Trimmers, Tunnel Workers (shaft or subway)
Public Utilities/Telephone, Telegraph, Cable TV — Lineman
Quarries — Blaster
Radium Workers
Rendering Plant Workers
Restaurant/Tavern Industry — Bartender (not owner), Busboy, Busgirl
Rodeo Performer
Steeplejack
Stevedore, Dockworker, Wharfworker (water transportation)
Structural Steel Workers (includes metal tank erection)
Stuntlady, Stuntman
Tattoo Artist/Body Piercing
Taxicab Driver
Trash Collector
Tree Trimmer/Surgeon
Wharfworker, Dockworker, Stevedore (water transportation)
Zoo Attendant — Wild Animal Handlers

## Additional Product Features, Provisions and Riders

### Installment Death Benefit

If the Insured dies, the death benefit is paid out in the following manner:

- 25 percent at the time of death in a lump sum
- the remaining 75 percent is paid out in monthly installments for the next 15 years

Any additional benefits paid out under the Common Carrier Provision or the Stroke/Heart Attack/Cancer Provision will be paid out in a lump sum at the time of death.

### Return of Premium

The ROP feature allows the base insured to receive a refund, up to 100 percent of all premiums paid into the policy, upon surrender of the policy. For all products, the ROP amount will be reduced by any Disability Income benefits paid to the base insured. The ROP amount will return all premiums, paid and waived, including all policy fees and all rider premiums.

For the full guarantee products, the amount refunded is based upon the policy year in which surrender of the policy is requested, the client's age at issue, risk class and gender.

For the 5-year guarantee products, the amount refunded to the base insured depends on the policy year in which surrender of the policy is requested (please refer to the table below).

End of Year	30-Year Term Policy (5-year guarantee)
1-10	0%
11	3%
12	6%
13	9%
14	12%
15	16%
16	20%
17	25%
18	31%
19	37%
20	43%
21	49%
22	55%
23	60%
24	65%
25	70%
26	76%
27	82%
28	88%
29	92%
30	100%

The ROP amount in years 31+ will remain equal to the amount available upon surrender in year 30 (i.e., any premium paid in years 31+ do not accumulate towards the ROP amount.)

An alternate ROP schedule is available in CA.

### **Unemployment Provision**

This provision has a 6 month benefit period where we will waive the premiums for the base plan and all riders if the Insured becomes unemployed. The base plan must be in force for 24 months before unemployment begins. The elimination period is 4 straight weeks of unemployment where the Insured is receiving state or federal unemployment benefits. Proof of unemployment will be required at the time of claim. This will be a one time waiver.

### **Common Carrier Death Benefit Provision**

This provision provides for an additional death benefit equal to 100 percent of the original face amount. If the base insured dies in an accident while a passenger on a common carrier (e.g., airplane, train, bus, etc.), we will pay the beneficiary the additional amount.

### **Stroke/Heart Attack/Cancer Death Benefit Provision**

This provision provides for an additional death benefit equal to 10 percent of the original face amount. If the base insured dies independently of all other causes from a stroke, heart attack or from cancer, then the company will pay the additional 10 percent death benefit to the beneficiary.

### **Disability Income Rider**

The rider can only be added at issue, and is available for Insureds rated through Table 4. The premium is guaranteed only for the first year. The Insured can apply at issue for a maximum monthly benefit equal to the lesser of:

- 1.5 percent of the face amount at issue or
- \$3,000 per month or
- 60 percent of the Insured's monthly gross income

The monthly benefit amount being applied for will be reduced by the amount of any individually owned Disability Income insurance already in-force. The Insured will also apply for either an 18-month benefit or a 30-month benefit. The monthly benefit amount and the benefit period cannot be changed after issue. The elimination period is 90 days. Pre-existing conditions are excluded from coverage during the first two years of the policy.

The minimum monthly benefit amount that can be applied for is \$250.

The Insured can use the 18 or 30 months of benefit at various times if the disability did not last the entire benefit period (i.e., initial disability lasted 12 months and so insured has 6 months of an 18-month benefit left). Once the Insured uses up the entire 18 or 30 months of disability benefits, the rider terminates and the premium drops off.

If the Insured does not become disabled prior to the earlier of the end of the level period or age 60, the benefit is no longer available. However, if the Insured is in benefit he/she will continue to receive the remainder of the benefit as long as he/she is still disabled.

The rider premium stops on the anniversary date of the level period or the anniversary date following the Insured's 60th birthday.

The definition of disability will be "Any Occupation" for the entire 18 or 30 months. "Any Occupation" disability is defined as the Insured's inability to substantially perform in the usual and customary way the essential duties of any occupation for which the Insured may qualify by reason of education, training or experience.

The net monthly income disability benefit payable equals the monthly income benefit shown on the policy data pages, reduced by the amount of Social Insurance benefits received, if any, for the total disability being claimed. Social Insurance means disability or retirement benefits the Insured is receiving due to a current sickness or injury. Social Insurance benefits include: Social Security Disability or Retirement Benefits, Workers' Compensation Benefits, Government Retirement and/or Disability Fund Benefits, and Railroad Retirement Act Disability Income or Retirement Benefits.

Regardless of any reduction due to Social Insurance, benefits payable for Total Disability under this Rider will not be less than \$50 per month.

### **Waiver of Premium Due to Disability Rider**

If the Insured becomes totally disabled and is unable to work, we will waive the premium for the base policy and all riders through the level period. The elimination period is 90 days. This benefit will continue as long as the Insured is disabled. If the Insured does not become disabled prior to the earlier of the end of the level period or age 60, the benefit is no longer available.

The premium for this rider stops on the anniversary date of the level period or the anniversary date following the Insured's 60th birthday.

The definition of disability will be "Any Occupation." "Any Occupation" disability is defined as the insured's inability to substantially perform in the usual and customary way the essential duties of any occupation for which the Insured may qualify by reason of education, training or experience. The premium will be a percent of the total premium for the base policy and all other riders.

### **Accelerated Death Benefit Rider**

The rider can only be added at issue. An Accelerated Death Benefit Rider (no cost) will be available as an addition at issue, if the policy has a face amount of \$50,000-\$500,000 (this face amount relates to the rider and not the specific product).

The rider provides a lump-sum benefit if the Insured provides evidence that his/her life expectancy is 24 months or less. The lump-sum benefit is equal to 92 percent of the death benefit. Once the 92 percent benefit is paid out, the policy will be terminated.

In New Jersey, the life expectancy is 6 months or less and the pay out is 96 percent of the death benefit.

The ABR rider may not be available in all states. If the Insured has Cancer, the additional 10 percent death benefit identified in the Stroke/Heart Attack/Cancer provision would also be accelerated.

### **Accidental Death Benefit Rider**

The rider can only be added at issue. The issue age of the base insured must be 18-55.

The rider terminates and the premium stops at the earlier of the level period or the anniversary date of the policy following the Insured attaining age 65. The ADB amounts available are based on the issue age of the base insured and are as follows:

- Minimum ADB Amount: \$10,000
- Maximum ADB Amount: Issue Ages: 18 - 25 = \$100,000  
Issue Ages: 26 - 55 = \$250,000

**OR** 1 times the face amount, whichever is less.

Premiums will not vary by sex or smoker classification.

### **Children's Rider**

The rider can only be added at issue, and is available for the base policyowner only. The rider is not available on the 15-year term. The issue age of the base insured must be 18-50 (18-55 for the 15-year term with return of premium).

The rider terminates and the premium stops at the earlier of the anniversary date following the Insured's age 65 or the youngest child attains age 23. The Children's Rider covers all unmarried children (age 15 days through 23 years (i.e., cannot be added after 23 years of age)) who are members of the Insured's household and listed in the application. Children born or adopted after issue of this rider are included automatically when they attain the age of 15 days.

When the coverage on a child expires, the child may, without evidence of insurability, convert to any form of permanent insurance up to \$5,000 for every \$1,000 of term coverage.

The annual premium for the Children's Rider is \$10 for every \$1,000 of insurance. This rider is available in amounts of \$5,000 and \$10,000.

**FIVE YEAR GUARANTEE RATES —**  
**(Simplified Underwriting – Face Amount \$50,000 - \$200,000)**

<b>30-year Level Term                      (5-year Guarantee)                      Simplified Underwriting                      Face Amount \$50,000 to \$200,000                      30-year level premium per \$1,000</b>				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	1.91	3.43	1.49	2.32
19	1.91	3.57	1.49	2.46
20	1.91	3.70	1.49	2.56
21	1.91	3.86	1.49	2.62
22	1.91	4.01	1.49	2.72
23	1.91	4.08	1.49	2.80
24	1.91	4.10	1.49	2.90
25	1.91	4.16	1.49	3.02
26	1.96	4.26	1.55	3.16
27	2.01	4.40	1.61	3.28
28	2.06	4.58	1.67	3.42
29	2.11	4.82	1.73	3.60
30	2.16	5.10	1.79	3.80
31	2.20	5.28	1.84	4.02
32	2.25	5.46	1.90	4.36
33	2.30	5.64	1.96	4.68
34	2.35	5.81	2.02	4.84
35	2.40	5.99	2.08	4.99
36	2.74	6.54	2.30	5.55
37	3.08	7.09	2.52	6.10
38	3.42	7.64	2.74	6.66
39	3.76	8.19	2.96	7.04
40	4.10	8.75	3.19	7.43
41	4.43	9.30	3.41	7.82
42	4.77	9.85	3.63	8.23
43	5.11	10.40	3.85	8.67
44	5.45	10.95	4.07	9.12
45	5.79	11.50	4.29	9.61
46	6.23	12.50	4.58	10.09
47	6.72	13.43	5.26	10.57
48	7.19	14.42	6.02	11.08
49	7.70	15.39	6.90	11.61
50	8.27	16.46	7.96	12.18

<b>30-year Level Term with Return of Premium                      (5-year Guarantee)                      Simplified Underwriting                      Face Amount \$50,000 to \$200,000                      30-year level premium per \$1,000</b>				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	2.39	4.29	1.86	2.90
19	2.39	4.46	1.86	3.08
20	2.39	4.63	1.86	3.20
21	2.39	4.83	1.86	3.28
22	2.39	5.01	1.86	3.40
23	2.39	5.10	1.86	3.50
24	2.39	5.13	1.86	3.63
25	2.39	5.20	1.86	3.78
26	2.45	5.33	1.94	3.95
27	2.51	5.50	2.01	4.10
28	2.58	5.73	2.09	4.28
29	2.64	6.03	2.16	4.50
30	2.70	6.38	2.24	4.75
31	2.75	6.60	2.30	5.03
32	2.81	6.83	2.38	5.45
33	2.88	7.05	2.45	5.85
34	2.94	7.26	2.53	6.05
35	3.00	7.49	2.60	6.24
36	3.43	8.18	2.88	6.94
37	3.85	8.86	3.15	7.63
38	4.28	9.55	3.43	8.33
39	4.70	10.24	3.70	8.80
40	5.13	10.94	3.99	9.29
41	5.54	11.63	4.26	9.78
42	5.96	12.31	4.54	10.29
43	6.39	13.00	4.81	10.84
44	6.81	13.69	5.09	11.40
45	7.24	14.38	5.36	12.01
46	7.79	15.63	5.73	12.61
47	8.40	16.79	6.58	13.21
48	8.99	18.03	7.53	13.85
49	9.63	19.24	8.63	14.51
50	10.34	20.58	9.95	15.23

**30-year Level Term with Installment  
Death Benefit  
(5-year Guarantee)  
Simplified Underwriting  
Face Amount \$50,000 to \$200,000  
30-year level premium per \$1,000**

Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	1.72	3.09	1.34	2.09
19	1.72	3.21	1.34	2.21
20	1.72	3.33	1.34	2.30
21	1.72	3.47	1.34	2.36
22	1.72	3.61	1.34	2.45
23	1.72	3.67	1.34	2.52
24	1.72	3.69	1.34	2.61
25	1.72	3.74	1.34	2.72
26	1.76	3.83	1.40	2.84
27	1.81	3.96	1.45	2.95
28	1.85	4.12	1.50	3.08
29	1.90	4.34	1.56	3.24
30	1.94	4.59	1.61	3.42
31	1.98	4.75	1.66	3.62
32	2.03	4.91	1.71	3.92
33	2.07	5.08	1.76	4.21
34	2.12	5.23	1.82	4.36
35	2.16	5.39	1.87	4.49
36	2.47	5.89	2.07	5.00
37	2.77	6.38	2.27	5.49
38	3.08	6.88	2.47	5.99
39	3.38	7.37	2.66	6.34
40	3.69	7.88	2.87	6.69
41	3.99	8.37	3.07	7.04
42	4.29	8.87	3.27	7.41
43	4.60	9.36	3.47	7.80
44	4.91	9.86	3.66	8.21
45	5.21	10.35	3.86	8.65
46	5.61	11.25	4.12	9.08
47	6.05	12.09	4.73	9.51
48	6.47	12.98	5.42	9.97
49	6.93	13.85	6.21	10.45
50	7.44	14.81	7.16	10.96

**30-year Level Term with Installment  
Death Benefit and Return of Premium  
(5-year Guarantee)  
Simplified Underwriting  
Face Amount \$50,000 to \$200,000  
30-year level premium per \$1,000**

Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	2.15	3.86	1.68	2.61
19	2.15	4.01	1.68	2.76
20	2.15	4.16	1.68	2.88
21	2.15	4.34	1.68	2.95
22	2.15	4.51	1.68	3.06
23	2.15	4.59	1.68	3.15
24	2.15	4.61	1.68	3.26
25	2.15	4.68	1.68	3.40
26	2.20	4.79	1.75	3.55
27	2.26	4.95	1.81	3.69
28	2.31	5.15	1.88	3.85
29	2.38	5.43	1.95	4.05
30	2.43	5.74	2.01	4.28
31	2.48	5.94	2.08	4.53
32	2.54	6.14	2.14	4.90
33	2.59	6.35	2.20	5.26
34	2.65	6.54	2.28	5.45
35	2.70	6.74	2.34	5.61
36	3.09	7.36	2.59	6.25
37	3.46	7.98	2.84	6.86
38	3.85	8.60	3.09	7.49
39	4.23	9.21	3.33	7.93
40	4.61	9.85	3.59	8.36
41	4.99	10.46	3.84	8.80
42	5.36	11.09	4.09	9.26
43	5.75	11.70	4.34	9.75
44	6.14	12.33	4.58	10.26
45	6.51	12.94	4.83	10.81
46	7.01	14.06	5.15	11.35
47	7.56	15.11	5.91	11.89
48	8.09	16.23	6.78	12.46
49	8.66	17.31	7.76	13.06
50	9.30	18.51	8.95	13.70

**FIVE YEAR GUARANTEE RATES —**  
**(Full Underwriting – Face Amount \$200,001 - \$500,000)**

<b>Mortgage Term 30                      (5-year Guarantee)                      Male                      Full Underwriting                      Policy Sizes \$200,001 to \$500,000                      30-year level premium per \$1,000</b>						
Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.21	1.23	1.51	2.94	1.86	3.36
19	1.21	1.23	1.51	2.94	1.86	3.50
20	1.21	1.23	1.51	2.94	1.86	3.63
21	1.21	1.23	1.51	2.94	1.86	3.78
22	1.21	1.23	1.51	2.94	1.86	3.82
23	1.21	1.23	1.51	2.94	1.86	3.82
24	1.21	1.23	1.51	2.94	1.86	3.82
25	1.21	1.23	1.51	2.94	1.86	3.82
26	1.23	1.25	1.54	3.15	1.89	4.08
27	1.24	1.27	1.56	3.37	1.92	4.31
28	1.26	1.29	1.60	3.62	1.95	4.49
29	1.27	1.30	1.62	3.90	1.97	4.72
30	1.29	1.32	1.67	4.05	2.00	5.00
31	1.31	1.34	1.72	4.11	2.03	5.13
32	1.33	1.36	1.78	4.16	2.06	5.20
33	1.35	1.38	1.85	4.24	2.08	5.27
34	1.43	1.46	1.95	4.68	2.11	5.34
35	1.54	1.57	2.07	5.19	2.14	5.41
36	1.64	1.67	2.19	5.68	2.31	5.92
37	1.76	1.80	2.33	6.24	2.51	6.47
38	1.92	1.96	2.51	6.83	2.76	7.10
39	2.09	2.13	2.74	7.48	3.03	7.77
40	2.28	2.33	2.99	8.16	3.34	8.46
41	2.50	2.55	3.27	8.88	3.68	9.11
42	2.75	2.81	3.58	9.46	4.06	9.65
43	3.03	3.09	3.93	9.99	4.47	10.19
44	3.33	3.40	4.32	10.52	4.91	10.73
45	3.67	3.74	4.78	11.04	5.40	11.27
46	4.04	4.12	5.30	12.01	5.93	12.25
47	4.45	4.54	5.88	12.90	6.49	13.16
48	4.88	4.98	6.50	13.85	7.05	14.13
49	5.36	5.47	7.20	14.78	7.55	15.08
50	5.87	5.99	7.94	15.74	8.10	16.06

<b>Mortgage Term 30                      (5-year Guarantee)                      Female                      Full Underwriting                      Policy Sizes \$200,001 to \$500,000                      30-year level premium per \$1,000</b>						
Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.01	1.03	1.35	2.22	1.46	2.27
19	1.01	1.03	1.35	2.36	1.46	2.41
20	1.01	1.03	1.35	2.46	1.46	2.51
21	1.01	1.03	1.35	2.51	1.46	2.57
22	1.01	1.03	1.35	2.51	1.46	2.67
23	1.01	1.03	1.35	2.51	1.46	2.74
24	1.01	1.03	1.35	2.51	1.46	2.84
25	1.01	1.03	1.35	2.51	1.46	2.96
26	1.08	1.10	1.37	2.67	1.49	3.10
27	1.13	1.16	1.40	2.84	1.51	3.21
28	1.18	1.21	1.44	3.02	1.54	3.35
29	1.21	1.24	1.47	3.21	1.57	3.53
30	1.23	1.26	1.52	3.42	1.62	3.72
31	1.25	1.28	1.59	3.65	1.64	3.94
32	1.27	1.30	1.65	3.88	1.68	4.27
33	1.29	1.32	1.72	4.13	1.76	4.50
34	1.31	1.34	1.81	4.41	1.85	4.72
35	1.35	1.38	1.93	4.70	1.99	4.89
36	1.39	1.42	2.05	4.99	2.10	5.24
37	1.46	1.49	2.18	5.30	2.22	5.56
38	1.57	1.61	2.32	5.62	2.38	5.92
39	1.68	1.72	2.48	5.98	2.53	6.34
40	1.82	1.87	2.67	6.34	2.72	6.81
41	1.97	2.01	2.88	6.73	2.94	7.33
42	2.13	2.17	3.11	7.15	3.17	7.92
43	2.30	2.36	3.36	7.58	3.43	8.50
44	2.51	2.56	3.63	8.05	3.70	8.94
45	2.80	2.86	3.95	8.52	4.03	9.42
46	3.13	3.20	4.28	9.69	4.38	9.89
47	3.52	3.59	4.63	10.15	4.75	10.36
48	3.95	4.03	5.02	10.64	5.16	10.86
49	4.44	4.53	5.43	11.15	5.61	11.38
50	4.99	5.09	5.88	11.70	6.08	11.94

**Mortgage Term 30 with Return of Premium  
(5-year Guarantee)  
Male  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
30-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.51	1.54	1.89	3.68	2.33	4.20
19	1.51	1.54	1.89	3.68	2.33	4.38
20	1.51	1.54	1.89	3.68	2.33	4.54
21	1.51	1.54	1.89	3.68	2.33	4.73
22	1.51	1.54	1.89	3.68	2.33	4.78
23	1.51	1.54	1.89	3.68	2.33	4.78
24	1.51	1.54	1.89	3.68	2.33	4.78
25	1.51	1.54	1.89	3.68	2.33	4.78
26	1.54	1.56	1.93	3.94	2.36	5.10
27	1.55	1.59	1.95	4.21	2.40	5.39
28	1.58	1.61	2.00	4.53	2.44	5.61
29	1.59	1.63	2.03	4.88	2.46	5.90
30	1.61	1.65	2.09	5.06	2.50	6.25
31	1.64	1.68	2.15	5.14	2.54	6.41
32	1.66	1.70	2.23	5.20	2.58	6.50
33	1.69	1.73	2.31	5.30	2.60	6.59
34	1.79	1.83	2.44	5.85	2.64	6.68
35	1.93	1.96	2.59	6.49	2.68	6.76
36	2.05	2.09	2.74	7.10	2.89	7.40
37	2.20	2.25	2.91	7.80	3.14	8.09
38	2.40	2.45	3.14	8.54	3.45	8.88
39	2.61	2.66	3.43	9.35	3.79	9.71
40	2.85	2.91	3.74	10.20	4.18	10.58
41	3.13	3.19	4.09	11.10	4.60	11.39
42	3.44	3.51	4.48	11.83	5.08	12.06
43	3.79	3.86	4.91	12.49	5.59	12.74
44	4.16	4.25	5.40	13.15	6.14	13.41
45	4.59	4.68	5.98	13.80	6.75	14.09
46	5.05	5.15	6.63	15.01	7.41	15.31
47	5.56	5.68	7.35	16.13	8.11	16.45
48	6.10	6.23	8.13	17.31	8.81	17.66
49	6.70	6.84	9.00	18.48	9.44	18.85
50	7.34	7.49	9.93	19.68	10.13	20.08

**Mortgage Term 30 with Return of Premium  
(5-year Guarantee)  
Female  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
30-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.26	1.29	1.69	2.78	1.83	2.84
19	1.26	1.29	1.69	2.95	1.83	3.01
20	1.26	1.29	1.69	3.08	1.83	3.14
21	1.26	1.29	1.69	3.14	1.83	3.21
22	1.26	1.29	1.69	3.14	1.83	3.34
23	1.26	1.29	1.69	3.14	1.83	3.43
24	1.26	1.29	1.69	3.14	1.83	3.55
25	1.26	1.29	1.69	3.14	1.83	3.70
26	1.35	1.38	1.71	3.34	1.86	3.88
27	1.41	1.45	1.75	3.55	1.89	4.01
28	1.48	1.51	1.80	3.78	1.93	4.19
29	1.51	1.55	1.84	4.01	1.96	4.41
30	1.54	1.58	1.90	4.28	2.03	4.65
31	1.56	1.60	1.99	4.56	2.05	4.93
32	1.59	1.63	2.06	4.85	2.10	5.34
33	1.61	1.65	2.15	5.16	2.20	5.63
34	1.64	1.68	2.26	5.51	2.31	5.90
35	1.69	1.73	2.41	5.88	2.49	6.11
36	1.74	1.78	2.56	6.24	2.63	6.55
37	1.83	1.86	2.73	6.63	2.78	6.95
38	1.96	2.01	2.90	7.03	2.98	7.40
39	2.10	2.15	3.10	7.48	3.16	7.93
40	2.28	2.34	3.34	7.93	3.40	8.51
41	2.46	2.51	3.60	8.41	3.68	9.16
42	2.66	2.71	3.89	8.94	3.96	9.90
43	2.88	2.95	4.20	9.48	4.29	10.63
44	3.14	3.20	4.54	10.06	4.63	11.18
45	3.50	3.58	4.94	10.65	5.04	11.78
46	3.91	4.00	5.35	12.11	5.48	12.36
47	4.40	4.49	5.79	12.69	5.94	12.95
48	4.94	5.04	6.28	13.30	6.45	13.58
49	5.55	5.66	6.79	13.94	7.01	14.23
50	6.24	6.36	7.35	14.63	7.60	14.93

**Mortgage Term 30 with Installment Death Benefit  
(5-year Guarantee)  
Male  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
30-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.09	1.11	1.36	2.65	1.67	3.02
19	1.09	1.11	1.36	2.65	1.67	3.15
20	1.09	1.11	1.36	2.65	1.67	3.27
21	1.09	1.11	1.36	2.65	1.67	3.40
22	1.09	1.11	1.36	2.65	1.67	3.44
23	1.09	1.11	1.36	2.65	1.67	3.44
24	1.09	1.11	1.36	2.65	1.67	3.44
25	1.09	1.11	1.36	2.65	1.67	3.44
26	1.11	1.13	1.39	2.84	1.70	3.67
27	1.12	1.14	1.40	3.03	1.73	3.88
28	1.13	1.16	1.44	3.26	1.76	4.04
29	1.14	1.17	1.46	3.51	1.77	4.25
30	1.16	1.19	1.50	3.65	1.80	4.50
31	1.18	1.21	1.55	3.70	1.83	4.62
32	1.20	1.22	1.60	3.74	1.85	4.68
33	1.22	1.24	1.67	3.82	1.87	4.74
34	1.29	1.31	1.76	4.21	1.90	4.81
35	1.39	1.41	1.86	4.67	1.93	4.87
36	1.48	1.50	1.97	5.11	2.08	5.33
37	1.58	1.62	2.10	5.62	2.26	5.82
38	1.73	1.76	2.26	6.15	2.48	6.39
39	1.88	1.92	2.47	6.73	2.73	6.99
40	2.05	2.10	2.69	7.34	3.01	7.61
41	2.25	2.30	2.94	7.99	3.31	8.20
42	2.48	2.53	3.22	8.51	3.65	8.69
43	2.73	2.78	3.54	8.99	4.02	9.17
44	3.00	3.06	3.89	9.47	4.42	9.66
45	3.30	3.37	4.30	9.94	4.86	10.14
46	3.64	3.71	4.77	10.81	5.34	11.03
47	4.01	4.09	5.29	11.61	5.84	11.84
48	4.39	4.48	5.85	12.47	6.35	12.72
49	4.82	4.92	6.48	13.30	6.80	13.57
50	5.28	5.39	7.15	14.17	7.29	14.45

**Mortgage Term 30 with Installment Death Benefit  
(5-year Guarantee)  
Female  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
30-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	0.91	0.93	1.22	2.00	1.31	2.04
19	0.91	0.93	1.22	2.12	1.31	2.17
20	0.91	0.93	1.22	2.21	1.31	2.26
21	0.91	0.93	1.22	2.26	1.31	2.31
22	0.91	0.93	1.22	2.26	1.31	2.40
23	0.91	0.93	1.22	2.26	1.31	2.47
24	0.91	0.93	1.22	2.26	1.31	2.56
25	0.91	0.93	1.22	2.26	1.31	2.66
26	0.97	0.99	1.23	2.40	1.34	2.79
27	1.02	1.04	1.26	2.56	1.36	2.89
28	1.06	1.09	1.30	2.72	1.39	3.02
29	1.09	1.12	1.32	2.89	1.41	3.18
30	1.11	1.13	1.37	3.08	1.46	3.35
31	1.13	1.15	1.43	3.29	1.48	3.55
32	1.14	1.17	1.49	3.49	1.51	3.84
33	1.16	1.19	1.55	3.72	1.58	4.05
34	1.18	1.21	1.63	3.97	1.67	4.25
35	1.22	1.24	1.74	4.23	1.79	4.40
36	1.25	1.28	1.85	4.49	1.89	4.72
37	1.31	1.34	1.96	4.77	2.00	5.00
38	1.41	1.45	2.09	5.06	2.14	5.33
39	1.51	1.55	2.23	5.38	2.28	5.71
40	1.64	1.68	2.40	5.71	2.45	6.13
41	1.77	1.81	2.59	6.06	2.65	6.60
42	1.92	1.95	2.80	6.44	2.85	7.13
43	2.07	2.12	3.02	6.82	3.09	7.65
44	2.26	2.30	3.27	7.25	3.33	8.05
45	2.52	2.57	3.56	7.67	3.63	8.48
46	2.82	2.88	3.85	8.72	3.94	8.90
47	3.17	3.23	4.17	9.14	4.28	9.32
48	3.56	3.63	4.52	9.58	4.64	9.77
49	4.00	4.08	4.89	10.04	5.05	10.24
50	4.49	4.58	5.29	10.53	5.47	10.75

**Mortgage Term 30 with Installment Death Benefit  
and Return of Premium  
(5-year Guarantee)  
Male  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
30-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.36	1.39	1.70	3.31	2.09	3.78
19	1.36	1.39	1.70	3.31	2.09	3.94
20	1.36	1.39	1.70	3.31	2.09	4.09
21	1.36	1.39	1.70	3.31	2.09	4.25
22	1.36	1.39	1.70	3.31	2.09	4.30
23	1.36	1.39	1.70	3.31	2.09	4.30
24	1.36	1.39	1.70	3.31	2.09	4.30
25	1.36	1.39	1.70	3.31	2.09	4.30
26	1.39	1.41	1.74	3.55	2.13	4.59
27	1.40	1.43	1.75	3.79	2.16	4.85
28	1.41	1.45	1.80	4.08	2.20	5.05
29	1.43	1.46	1.83	4.39	2.21	5.31
30	1.45	1.49	1.88	4.56	2.25	5.63
31	1.48	1.51	1.94	4.63	2.29	5.78
32	1.50	1.53	2.00	4.68	2.31	5.85
33	1.53	1.55	2.09	4.78	2.34	5.93
34	1.61	1.64	2.20	5.26	2.38	6.01
35	1.74	1.76	2.33	5.84	2.41	6.09
36	1.85	1.88	2.46	6.39	2.60	6.66
37	1.98	2.03	2.63	7.03	2.83	7.28
38	2.16	2.20	2.83	7.69	3.10	7.99
39	2.35	2.40	3.09	8.41	3.41	8.74
40	2.56	2.63	3.36	9.18	3.76	9.51
41	2.81	2.88	3.68	9.99	4.14	10.25
42	3.10	3.16	4.03	10.64	4.56	10.86
43	3.41	3.48	4.43	11.24	5.03	11.46
44	3.75	3.83	4.86	11.84	5.53	12.08
45	4.13	4.21	5.38	12.43	6.08	12.68
46	4.55	4.64	5.96	13.51	6.68	13.79
47	5.01	5.11	6.61	14.51	7.30	14.80
48	5.49	5.60	7.31	15.59	7.94	15.90
49	6.03	6.15	8.10	16.63	8.50	16.96
50	6.60	6.74	8.94	17.71	9.11	18.06

**Mortgage Term 30 with Installment Death Benefit  
and Return of Premium  
(5-year Guarantee)  
Female  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
30-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.14	1.16	1.53	2.50	1.64	2.55
19	1.14	1.16	1.53	2.65	1.64	2.71
20	1.14	1.16	1.53	2.76	1.64	2.83
21	1.14	1.16	1.53	2.83	1.64	2.89
22	1.14	1.16	1.53	2.83	1.64	3.00
23	1.14	1.16	1.53	2.83	1.64	3.09
24	1.14	1.16	1.53	2.83	1.64	3.20
25	1.14	1.16	1.53	2.83	1.64	3.33
26	1.21	1.24	1.54	3.00	1.68	3.49
27	1.28	1.30	1.58	3.20	1.70	3.61
28	1.33	1.36	1.63	3.40	1.74	3.78
29	1.36	1.40	1.65	3.61	1.76	3.98
30	1.39	1.41	1.71	3.85	1.83	4.19
31	1.41	1.44	1.79	4.11	1.85	4.44
32	1.43	1.46	1.86	4.36	1.89	4.80
33	1.45	1.49	1.94	4.65	1.98	5.06
34	1.48	1.51	2.04	4.96	2.09	5.31
35	1.53	1.55	2.18	5.29	2.24	5.50
36	1.56	1.60	2.31	5.61	2.36	5.90
37	1.64	1.68	2.45	5.96	2.50	6.25
38	1.76	1.81	2.61	6.33	2.68	6.66
39	1.89	1.94	2.79	6.73	2.85	7.14
40	2.05	2.10	3.00	7.14	3.06	7.66
41	2.21	2.26	3.24	7.58	3.31	8.25
42	2.40	2.44	3.50	8.05	3.56	8.91
43	2.59	2.65	3.78	8.53	3.86	9.56
44	2.83	2.88	4.09	9.06	4.16	10.06
45	3.15	3.21	4.45	9.59	4.54	10.60
46	3.53	3.60	4.81	10.90	4.93	11.13
47	3.96	4.04	5.21	11.43	5.35	11.65
48	4.45	4.54	5.65	11.98	5.80	12.21
49	5.00	5.10	6.11	12.55	6.31	12.80
50	5.61	5.73	6.61	13.16	6.84	13.44

**FULL GUARANTEE RATES —**  
**(Simplified Underwriting – Face Amount \$50,000 - \$200,000)**

<b>15-year Level Term                      (Full Guarantee)                      Simplified Underwriting                      Face Amount \$50,000 to \$200,000                      15-year level premium per \$1,000</b>				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	1.30	2.66	1.23	2.16
19	1.30	2.66	1.23	2.16
20	1.30	2.66	1.23	2.16
21	1.30	2.66	1.23	2.16
22	1.30	2.66	1.23	2.16
23	1.30	2.66	1.23	2.16
24	1.30	2.66	1.23	2.16
25	1.30	2.66	1.23	2.16
26	1.40	2.79	1.33	2.29
27	1.49	2.92	1.43	2.42
28	1.59	3.06	1.53	2.55
29	1.68	3.19	1.63	2.68
30	1.78	3.32	1.74	2.82
31	1.87	3.45	1.79	2.95
32	1.97	3.58	1.85	3.08
33	2.06	3.72	1.91	3.21
34	2.16	3.85	1.97	3.34
35	2.25	3.98	2.03	3.47
36	2.43	4.47	2.25	3.81
37	2.60	4.97	2.51	4.14
38	2.78	5.46	2.65	4.48
39	2.95	5.95	2.78	4.82
40	3.13	6.45	2.92	5.16
41	3.31	6.94	3.05	5.49
42	3.48	7.43	3.19	5.83
43	3.66	7.92	3.32	6.17
44	3.83	8.42	3.46	6.50
45	4.01	8.91	3.59	6.84
46	4.32	9.93	3.78	7.45
47	4.63	10.95	3.96	8.05
48	4.94	11.97	4.15	8.66
49	5.25	12.99	4.33	9.26
50	5.57	14.02	4.52	9.87
51	5.88	15.04	4.71	10.47
52	6.19	16.06	4.89	11.08
53	6.50	17.08	5.08	11.68
54	6.81	18.10	5.26	12.29
55	7.12	19.12	5.45	12.89

<b>15-year Level Term with Return of Premium                      (Full Guarantee)                      Simplified Underwriting                      Policy Sizes \$50,000 to \$200,000                      15-year level premium per \$1,000</b>				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	3.25	6.55	3.01	5.29
19	3.25	6.65	3.01	5.29
20	3.25	6.55	3.01	5.29
21	3.25	6.55	3.01	5.29
22	3.25	6.55	3.01	5.29
23	3.25	6.55	3.01	5.29
24	3.25	6.55	3.01	5.29
25	3.25	6.55	3.01	5.29
26	3.50	6.99	3.27	5.62
27	3.73	7.33	3.52	5.95
28	3.98	7.70	3.77	6.29
29	4.20	8.04	4.03	6.62
30	4.45	8.38	4.31	6.98
31	4.68	8.73	4.44	7.32
32	4.93	9.08	4.60	7.65
33	5.15	9.45	4.76	7.99
34	5.40	9.80	4.92	8.33
35	5.63	10.15	5.08	8.68
36	6.10	11.40	5.64	9.53
37	6.55	12.67	6.30	10.35
38	7.03	13.92	6.66	11.20
39	7.49	15.17	7.01	12.05
40	7.98	16.45	7.37	12.90
41	8.47	17.70	7.72	13.73
42	8.94	18.95	8.09	14.58
43	9.44	20.20	8.43	15.43
44	9.92	21.47	8.81	16.25
45	10.43	22.72	9.15	17.10
46	11.40	25.32	9.83	18.70
47	12.41	27.92	10.49	20.29
48	13.44	30.52	11.21	21.91
49	14.49	33.12	11.91	23.52
50	15.60	35.75	12.66	25.17
51	17.05	38.50	13.42	26.91
52	18.57	41.27	14.18	28.70
53	20.15	44.07	14.99	30.48
54	21.79	46.88	15.78	32.32
55	23.50	49.71	16.62	34.16

**30-year Level Term  
(Full Guarantee)  
Simplified Underwriting  
Policy Sizes \$50,000 to \$200,000  
30-year level premium per \$1,000**

Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	2.20	3.91	1.71	2.70
19	2.20	4.07	1.71	2.85
20	2.20	4.22	1.71	2.94
21	2.20	4.40	1.71	3.01
22	2.20	4.57	1.71	3.13
23	2.20	4.65	1.71	3.22
24	2.20	4.67	1.71	3.34
25	2.20	4.70	1.71	3.47
26	2.26	4.73	1.79	3.65
27	2.33	4.86	1.87	3.80
28	2.40	5.07	1.95	3.98
29	2.47	5.34	2.02	4.19
30	2.54	5.66	2.10	4.47
31	2.60	5.87	2.17	4.74
32	2.67	6.08	2.25	5.17
33	2.74	6.29	2.33	5.57
34	2.81	6.50	2.41	5.78
35	2.93	6.71	2.58	5.99
36	3.36	7.38	2.86	6.66
37	3.81	8.05	3.13	7.32
38	4.25	8.74	3.41	7.93
39	4.89	9.43	3.69	8.38
40	5.35	10.06	3.99	8.84
41	5.80	10.70	4.27	9.38
42	6.27	11.33	4.55	9.88
43	6.75	11.96	4.84	10.40
44	7.22	12.26	5.12	10.76
45	7.82	13.57	5.41	11.05
46	8.16	16.25	5.81	11.50
47	8.60	17.46	6.71	11.94
48	8.99	18.75	7.73	12.19
49	9.47	20.01	8.91	12.83
50	9.68	21.40	10.35	13.15

**30-year Level Term with Return of Premium  
(Full Guarantee)  
Simplified Underwriting  
Policy Sizes \$50,000 to \$200,000  
30-year level premium per \$1,000**

Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	2.86	5.00	2.22	3.43
19	2.86	5.21	2.22	3.62
20	2.86	5.44	2.22	3.79
21	2.86	5.68	2.22	3.91
22	2.86	5.94	2.22	4.07
23	2.86	6.05	2.22	4.19
24	2.86	6.07	2.22	4.34
25	2.86	6.11	2.22	4.51
26	2.94	6.15	2.33	4.75
27	3.03	6.32	2.43	4.94
28	3.12	6.59	2.54	5.17
29	3.21	6.94	2.63	5.45
30	3.30	7.36	2.73	5.81
31	3.35	7.63	2.82	6.16
32	3.42	7.90	2.93	6.72
33	3.48	8.18	3.03	7.24
34	3.54	8.45	3.13	7.51
35	3.66	8.72	3.35	7.79
36	4.23	9.59	3.72	8.59
37	4.84	10.47	4.07	9.00
38	5.44	10.66	4.43	9.52
39	6.31	11.22	4.80	9.97
40	6.96	11.87	5.19	10.52
41	7.54	12.63	5.55	11.07
42	8.15	12.92	5.92	11.66
43	8.78	13.04	6.29	12.27
44	9.39	14.10	6.66	12.59
45	10.17	17.64	7.03	12.71
46	10.61	21.13	7.55	12.88
47	11.01	22.70	8.72	13.61
48	11.33	24.38	10.05	13.90
49	11.55	26.01	10.42	14.56
50	11.52	27.82	10.87	14.47

**30-year Level Term with  
Installment Death Benefit  
(Full Guarantee)  
Simplified Underwriting  
Policy Sizes \$50,000 to \$200,000  
30-year level premium per \$1,000**

Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	1.98	3.52	1.54	2.43
19	1.98	3.66	1.54	2.57
20	1.98	3.80	1.54	2.65
21	1.98	3.96	1.54	2.71
22	1.98	4.11	1.54	2.82
23	1.98	4.19	1.54	2.90
24	1.98	4.21	1.54	3.00
25	1.98	4.23	1.54	3.13
26	2.04	4.26	1.61	3.28
27	2.10	4.37	1.68	3.42
28	2.16	4.56	1.75	3.59
29	2.22	4.81	1.82	3.77
30	2.28	5.09	1.89	4.02
31	2.34	5.28	1.95	4.27
32	2.40	5.47	2.03	4.65
33	2.46	5.66	2.10	5.01
34	2.53	5.85	2.17	5.21
35	2.64	6.04	2.32	5.39
36	3.03	6.64	2.57	5.99
37	3.43	7.25	2.82	6.59
38	3.83	7.87	3.07	7.13
39	4.40	8.49	3.32	7.54
40	4.82	9.06	3.59	7.96
41	5.22	9.63	3.84	8.45
42	5.65	10.19	4.10	8.89
43	6.07	10.76	4.35	9.36
44	6.50	11.04	4.61	9.69
45	7.03	12.21	4.86	9.95
46	7.35	14.63	5.23	10.35
47	7.74	15.71	6.04	10.75
48	8.09	16.87	6.96	10.97
49	8.52	18.01	8.02	11.55
50	8.71	19.26	9.31	11.84

**30-year Level Term with Installment Death Benefit  
and Return of Premium  
(Full Guarantee)  
Simplified Underwriting  
Policy Sizes \$50,000 to \$200,000  
30-year level premium per \$1,000**

Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	2.55	3.87	1.93	2.70
19	2.57	4.03	1.97	2.85
20	2.57	4.18	2.00	2.97
21	2.57	4.36	2.00	3.06
22	2.57	4.52	2.00	3.21
23	2.57	4.69	2.00	3.36
24	2.57	4.88	2.00	3.51
25	2.57	4.99	2.00	3.69
26	2.65	5.28	2.09	3.87
27	2.73	5.51	2.18	4.07
28	2.81	5.79	2.28	4.31
29	2.89	6.11	2.37	4.49
30	2.96	6.41	2.46	4.74
31	3.02	6.71	2.54	4.95
32	3.07	7.00	2.64	5.30
33	3.12	7.36	2.73	5.66
34	3.19	7.61	2.82	5.94
35	3.30	7.85	3.02	6.14
36	3.82	8.63	3.34	6.59
37	4.36	9.21	3.67	7.12
38	4.90	9.60	3.99	7.56
39	5.68	10.19	4.32	7.95
40	6.27	10.87	4.67	8.40
41	6.79	11.56	4.99	8.87
42	7.35	12.23	5.33	9.33
43	7.89	12.37	5.66	9.83
44	8.45	12.48	5.99	10.27
45	9.14	13.43	6.32	10.65
46	9.19	18.29	6.80	11.18
47	9.29	19.64	7.85	11.72
48	9.71	21.09	9.05	12.18
49	10.05	22.51	9.94	12.82
50	10.10	24.08	10.71	13.02

**FULL GUARANTEE RATES —**  
**(Full Underwriting – Face Amount \$200,001 - \$500,000)**

<b>Mortgage Term 15                      (Full Guarantee)                      Male                      Full Underwriting                      Policy Sizes \$200,001 to \$500,000                      15-year level premium per \$1,000</b>						
Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.17	1.19	1.21	2.42	1.27	2.61
19	1.17	1.19	1.21	2.42	1.27	2.61
20	1.17	1.19	1.21	2.42	1.27	2.61
21	1.17	1.19	1.21	2.42	1.27	2.61
22	1.17	1.19	1.21	2.42	1.27	2.61
23	1.17	1.19	1.21	2.42	1.27	2.61
24	1.17	1.19	1.21	2.42	1.27	2.61
25	1.17	1.19	1.21	2.42	1.27	2.61
26	1.19	1.21	1.23	2.46	1.32	2.73
27	1.21	1.23	1.25	2.50	1.34	2.86
28	1.22	1.24	1.27	2.55	1.36	3.00
29	1.23	1.26	1.29	2.59	1.38	3.10
30	1.25	1.28	1.31	2.63	1.40	3.15
31	1.27	1.30	1.33	2.67	1.43	3.19
32	1.29	1.32	1.35	2.71	1.45	3.24
33	1.33	1.36	1.39	2.91	1.47	3.29
34	1.40	1.43	1.46	3.17	1.49	3.56
35	1.44	1.47	1.50	3.50	1.53	3.88
36	1.45	1.48	1.51	3.82	1.60	4.17
37	1.47	1.50	1.53	4.20	1.71	4.55
38	1.47	1.50	1.53	4.62	1.82	4.97
39	1.48	1.51	1.62	5.11	1.93	5.46
40	1.55	1.58	1.75	5.61	2.10	5.98
41	1.62	1.65	1.89	6.20	2.27	6.59
42	1.77	1.81	2.03	6.82	2.45	7.28
43	1.95	1.99	2.20	7.46	2.66	7.76
44	2.14	2.18	2.38	8.09	2.90	8.25
45	2.37	2.42	2.58	8.56	3.15	8.73
46	2.62	2.67	2.83	9.54	3.43	9.73
47	2.91	2.97	3.09	10.52	3.75	10.73
48	3.19	3.25	3.39	11.50	4.07	11.73
49	3.50	3.57	3.72	12.48	4.44	12.73
50	3.81	3.89	4.07	13.47	4.83	13.74
51	4.16	4.24	4.45	14.45	5.24	14.74
52	4.53	4.62	4.87	15.43	5.68	15.74
53	4.93	5.03	5.31	16.41	6.16	16.74
54	5.35	5.46	5.78	17.39	6.66	17.74
55	5.80	5.92	6.29	18.37	6.98	18.74

<b>Mortgage Term 15                      (Full Guarantee)                      Female                      Full Underwriting                      Policy Sizes \$200,001 to \$500,000                      15-year level premium per \$1,000</b>						
Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.07	1.09	1.10	2.08	1.21	2.12
19	1.07	1.09	1.10	2.08	1.21	2.12
20	1.07	1.09	1.10	2.08	1.21	2.12
21	1.07	1.09	1.10	2.08	1.21	2.12
22	1.07	1.09	1.10	2.08	1.21	2.12
23	1.07	1.09	1.10	2.08	1.21	2.12
24	1.07	1.09	1.10	2.08	1.21	2.12
25	1.07	1.09	1.10	2.08	1.21	2.12
26	1.09	1.11	1.12	2.18	1.24	2.24
27	1.11	1.13	1.14	2.23	1.26	2.37
28	1.13	1.15	1.16	2.28	1.29	2.44
29	1.14	1.16	1.18	2.32	1.31	2.48
30	1.16	1.18	1.20	2.37	1.33	2.52
31	1.18	1.20	1.21	2.42	1.35	2.56
32	1.20	1.22	1.23	2.47	1.37	2.61
33	1.22	1.24	1.25	2.52	1.39	2.76
34	1.29	1.32	1.34	2.57	1.45	2.95
35	1.38	1.41	1.43	2.94	1.51	3.18
36	1.45	1.48	1.48	3.26	1.51	3.54
37	1.47	1.50	1.50	3.56	1.53	3.86
38	1.47	1.50	1.51	3.85	1.60	4.16
39	1.47	1.50	1.51	4.13	1.72	4.44
40	1.47	1.50	1.55	4.40	1.83	4.70
41	1.47	1.50	1.65	4.68	1.96	4.98
42	1.50	1.53	1.74	5.03	2.10	5.40
43	1.61	1.64	1.86	5.46	2.24	5.85
44	1.71	1.74	1.99	5.92	2.41	6.37
45	1.85	1.89	2.11	6.43	2.59	6.70
46	2.05	2.09	2.28	6.96	2.77	7.30
47	2.20	2.24	2.44	7.50	2.97	7.89
48	2.36	2.41	2.60	8.08	3.19	8.49
49	2.57	2.62	2.79	8.69	3.42	9.07
50	2.78	2.84	2.97	9.31	3.65	9.67
51	2.96	3.02	3.15	9.98	3.89	10.26
52	3.15	3.21	3.37	10.64	4.14	10.86
53	3.30	3.37	3.58	11.22	4.41	11.45
54	3.51	3.58	3.82	11.80	4.69	12.04
55	3.69	3.77	4.05	12.38	4.98	12.63

**15-year Level Term with Return of Premium  
(Full Guarantee)  
Male  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
15-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	3.16	3.16	3.27	6.05	3.43	6.53
19	3.16	3.16	3.27	6.05	3.43	6.53
20	3.16	3.16	3.27	6.05	3.43	6.53
21	3.16	3.16	3.27	6.05	3.43	6.53
22	3.16	3.16	3.27	6.05	3.43	6.53
23	3.16	3.16	3.27	6.05	3.43	6.53
24	3.16	3.16	3.27	6.05	3.43	6.53
25	3.16	3.16	3.27	6.05	3.43	6.53
26	3.19	3.19	3.30	6.15	3.54	6.83
27	3.22	3.22	3.33	6.25	3.56	7.15
28	3.22	3.22	3.35	6.38	3.59	7.50
29	3.22	3.22	3.38	6.48	3.62	7.75
30	3.25	3.25	3.41	6.58	3.64	7.88
31	3.28	3.28	3.43	6.68	3.69	7.98
32	3.30	3.30	3.46	6.78	3.71	8.10
33	3.38	3.38	3.53	7.28	3.73	8.23
34	3.53	3.53	3.68	7.93	3.75	8.90
35	3.60	3.60	3.75	8.75	3.83	9.70
36	3.64	3.64	3.79	9.55	4.02	10.43
37	3.70	3.70	3.86	10.50	4.31	11.38
38	3.72	3.72	3.87	11.55	4.60	12.43
39	3.76	3.76	4.11	12.78	4.90	13.65
40	3.95	3.95	4.46	14.03	5.36	14.95
41	4.15	4.15	4.84	15.50	5.81	16.48
42	4.55	4.55	5.22	17.05	6.30	18.20
43	5.03	5.03	5.68	18.65	6.86	19.40
44	5.54	5.54	6.16	20.23	7.51	20.63
45	6.16	6.16	6.71	21.40	8.19	21.83
46	6.81	6.81	7.36	23.85	8.92	24.33
47	7.57	7.57	8.03	26.30	9.75	26.83
48	8.29	8.29	8.81	28.75	10.58	29.33
49	9.10	9.10	9.67	31.20	11.54	31.83
50	9.91	9.91	10.58	33.68	12.56	34.35
51	10.82	10.82	11.57	36.13	13.62	36.85
52	11.78	11.78	12.66	38.58	14.77	39.35
53	12.82	12.82	13.81	41.03	16.02	41.85
54	13.91	13.91	15.03	43.48	17.32	44.35
55	15.08	15.08	16.35	45.93	18.15	46.85

**15-year Level Term with Return of Premium  
(Full Guarantee)  
Female  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
15-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	2.84	2.89	2.92	5.10	3.21	5.19
19	2.84	2.89	2.92	5.10	3.21	5.19
20	2.84	2.89	2.92	5.10	3.21	5.19
21	2.84	2.89	2.92	5.10	3.21	5.19
22	2.84	2.89	2.92	5.10	3.21	5.19
23	2.84	2.89	2.92	5.10	3.21	5.19
24	2.84	2.89	2.92	5.10	3.21	5.19
25	2.84	2.89	2.92	5.10	3.21	5.19
26	2.88	2.94	2.96	5.34	3.28	5.49
27	2.93	2.98	3.01	5.46	3.33	5.81
28	2.98	3.03	3.06	5.59	3.40	5.98
29	3.00	3.05	3.10	5.68	3.45	6.08
30	3.05	3.10	3.15	5.81	3.49	6.17
31	3.09	3.14	3.17	5.93	3.54	6.27
32	3.14	3.19	3.22	6.05	3.58	6.39
33	3.18	3.24	3.26	6.17	3.63	6.76
34	3.36	3.44	3.49	6.30	3.78	7.23
35	3.59	3.67	3.72	7.20	3.93	7.79
36	3.78	3.86	3.86	8.00	3.94	8.69
37	3.85	3.93	3.93	8.76	4.01	9.50
38	3.87	3.95	3.97	9.49	4.21	10.25
39	3.88	3.96	3.99	10.20	4.54	10.97
40	3.90	3.98	4.11	10.89	4.85	11.63
41	3.91	3.99	4.39	11.61	5.21	12.35
42	4.01	4.09	4.65	12.50	5.61	13.42
43	4.31	4.40	4.98	13.60	6.00	14.57
44	4.60	4.68	5.35	14.77	6.48	15.89
45	5.00	5.10	5.70	16.08	6.99	16.75
46	5.47	5.58	6.09	17.40	7.40	18.25
47	5.81	5.91	6.44	18.75	7.84	19.73
48	6.16	6.29	6.79	20.20	8.33	21.23
49	6.63	6.76	7.20	21.73	8.82	22.68
50	7.09	7.24	7.57	23.28	9.31	24.18
51	7.46	7.61	7.94	24.95	9.80	25.65
52	7.84	7.99	8.39	26.60	10.31	27.15
53	8.12	8.29	8.81	28.05	10.85	28.63
54	8.53	8.70	9.28	29.50	11.40	30.10
55	8.86	9.05	9.72	30.95	11.95	31.58

**30-year Level Term  
(Full Guarantee)  
Male  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
30-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.36	1.38	1.69	3.23	2.08	3.70
19	1.36	1.38	1.69	3.23	2.08	3.85
20	1.36	1.38	1.69	3.23	2.08	3.99
21	1.36	1.38	1.69	3.23	2.08	4.16
22	1.36	1.38	1.69	3.23	2.08	4.20
23	1.36	1.38	1.69	3.23	2.08	4.20
24	1.36	1.38	1.69	3.23	2.08	4.20
25	1.36	1.38	1.69	3.23	2.08	4.20
26	1.39	1.41	1.74	3.43	2.14	4.45
27	1.41	1.45	1.78	3.61	2.19	4.61
28	1.45	1.48	1.84	3.87	2.24	4.80
29	1.47	1.51	1.88	4.17	2.29	5.05
30	1.51	1.54	1.95	4.33	2.34	5.35
31	1.55	1.58	2.03	4.44	2.40	5.54
32	1.58	1.62	2.12	4.53	2.45	5.67
33	1.62	1.66	2.22	4.66	2.50	5.80
34	1.73	1.77	2.36	5.15	2.55	5.87
35	1.88	1.92	2.53	5.97	2.61	6.22
36	2.02	2.05	2.69	6.59	2.84	6.87
37	2.18	2.23	2.89	7.18	3.11	7.44
38	2.38	2.43	3.11	7.85	3.42	8.17
39	2.61	2.66	3.43	8.60	3.79	8.94
40	2.87	2.94	3.77	9.14	4.21	9.48
41	3.18	3.24	4.15	9.86	4.67	10.11
42	3.52	3.60	4.58	10.50	5.20	10.71
43	3.88	3.96	5.03	11.09	5.72	11.31
44	4.30	4.39	5.57	11.57	6.33	11.80
45	4.59	4.68	5.98	12.14	6.75	12.40
46	4.89	4.99	6.41	14.41	7.18	14.70
47	5.21	5.31	6.88	15.48	7.59	15.79
48	5.51	5.63	7.35	16.62	7.97	16.96
49	6.16	6.29	8.28	17.74	8.68	18.10
50	6.66	6.80	9.01	18.89	9.19	19.27

**30-year Level Term  
(Full Guarantee)  
Female  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
30-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.11	1.13	1.49	2.44	1.61	2.50
19	1.11	1.13	1.49	2.60	1.61	2.65
20	1.11	1.13	1.49	2.71	1.61	2.76
21	1.11	1.13	1.49	2.76	1.61	2.83
22	1.11	1.13	1.49	2.76	1.61	2.94
23	1.11	1.13	1.49	2.76	1.61	3.01
24	1.11	1.13	1.49	2.76	1.61	3.12
25	1.11	1.13	1.49	2.76	1.61	3.26
26	1.22	1.24	1.55	2.96	1.68	3.44
27	1.29	1.32	1.60	3.15	1.72	3.56
28	1.36	1.39	1.66	3.38	1.77	3.75
29	1.40	1.44	1.71	3.60	1.82	3.95
30	1.44	1.47	1.78	3.86	1.90	4.20
31	1.48	1.51	1.88	4.12	1.94	4.45
32	1.51	1.55	1.96	4.42	2.00	4.87
33	1.55	1.58	2.06	4.71	2.11	5.13
34	1.59	1.62	2.19	5.07	2.24	5.43
35	1.65	1.68	2.35	5.41	2.43	5.62
36	1.70	1.73	2.50	5.74	2.56	6.03
37	1.78	1.82	2.66	6.10	2.71	6.39
38	1.93	1.98	2.85	6.46	2.93	6.81
39	2.07	2.12	3.05	6.88	3.11	7.29
40	2.24	2.30	3.28	7.29	3.35	7.83
41	2.42	2.47	3.54	7.74	3.62	8.43
42	2.62	2.67	3.83	8.22	3.90	9.11
43	2.85	2.93	4.17	8.72	4.25	9.78
44	3.11	3.17	4.50	9.18	4.59	10.19
45	3.47	3.55	4.90	9.54	5.00	10.55
46	3.91	4.00	5.35	10.95	5.48	11.18
47	4.44	4.52	5.83	11.27	5.99	11.50
48	5.06	5.16	6.43	11.70	6.60	11.95
49	5.73	5.84	7.00	12.15	7.24	12.40
50	6.49	6.62	7.64	12.52	7.90	12.78

**30-year Level Term with Return of Premium  
(Full Guarantee)  
Male  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
30-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.77	1.79	2.20	4.20	2.70	4.81
19	1.77	1.79	2.20	4.20	2.70	5.01
20	1.77	1.79	2.20	4.20	2.70	5.19
21	1.77	1.79	2.20	4.20	2.70	5.41
22	1.77	1.79	2.20	4.20	2.70	5.46
23	1.77	1.79	2.20	4.20	2.70	5.46
24	1.77	1.79	2.20	4.20	2.70	5.46
25	1.77	1.79	2.20	4.20	2.70	5.46
26	1.81	1.83	2.26	4.46	2.78	5.79
27	1.83	1.89	2.31	4.69	2.85	5.99
28	1.89	1.92	2.39	5.03	2.91	6.24
29	1.91	1.96	2.44	5.42	2.98	6.57
30	1.96	2.00	2.54	5.63	3.04	6.96
31	2.02	2.05	2.64	5.77	3.12	7.20
32	2.05	2.11	2.76	5.89	3.19	7.37
33	2.11	2.16	2.89	6.06	3.25	7.54
34	2.25	2.30	3.07	6.70	3.32	7.63
35	2.44	2.50	3.29	7.76	3.39	8.09
36	2.63	2.67	3.50	8.37	3.69	8.72
37	2.83	2.90	3.76	8.90	4.04	9.23
38	3.09	3.16	4.04	9.42	4.45	9.80
39	3.39	3.46	4.46	10.15	4.93	10.55
40	3.73	3.82	4.90	10.79	5.47	11.19
41	4.13	4.21	5.40	11.63	6.07	11.93
42	4.58	4.68	5.95	12.60	6.76	12.85
43	5.04	5.15	6.54	12.75	7.44	13.01
44	5.59	5.71	7.24	13.31	8.23	13.57
45	5.97	6.08	7.77	15.78	8.78	16.12
46	6.36	6.49	8.33	18.73	9.33	19.11
47	6.77	6.90	8.94	20.12	9.87	20.53
48	7.16	7.32	9.56	21.61	10.36	22.05
49	8.01	8.18	10.76	23.06	11.28	23.53
50	8.19	8.36	11.08	24.56	11.30	25.05

**30-year Level Term with Return of Premium  
(Full Guarantee)  
Female  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
30-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.44	1.47	1.94	3.17	2.09	3.25
19	1.44	1.47	1.94	3.38	2.09	3.45
20	1.44	1.47	1.94	3.52	2.09	3.59
21	1.44	1.47	1.94	3.59	2.09	3.68
22	1.44	1.47	1.94	3.59	2.09	3.82
23	1.44	1.47	1.94	3.59	2.09	3.91
24	1.44	1.47	1.94	3.59	2.09	4.06
25	1.44	1.47	1.94	3.59	2.09	4.24
26	1.59	1.61	2.02	3.85	2.18	4.47
27	1.68	1.72	2.08	4.10	2.24	4.63
28	1.77	1.81	2.16	4.39	2.30	4.88
29	1.82	1.87	2.22	4.68	2.37	5.14
30	1.87	1.91	2.31	5.02	2.47	5.46
31	1.92	1.96	2.44	5.36	2.52	5.79
32	1.96	2.02	2.55	5.75	2.60	6.33
33	2.02	2.05	2.68	6.12	2.74	6.67
34	2.07	2.11	2.85	6.59	2.91	7.06
35	2.15	2.18	3.06	7.03	3.16	7.31
36	2.21	2.25	3.25	7.46	3.33	7.84
37	2.31	2.37	3.46	7.93	3.52	8.31
38	2.51	2.57	3.71	8.40	3.81	8.85
39	2.69	2.76	3.97	8.94	4.04	9.48
40	2.91	2.99	4.26	9.33	4.36	10.02
41	3.15	3.21	4.60	9.75	4.71	10.62
42	3.41	3.47	4.98	10.03	5.07	11.11
43	3.71	3.81	5.42	10.46	5.53	11.74
44	4.04	4.12	5.85	10.92	5.97	12.13
45	4.51	4.62	6.37	11.26	6.50	12.45
46	5.08	5.20	6.96	12.59	7.12	12.86
47	5.77	5.88	7.58	13.30	7.79	13.57
48	6.58	6.71	8.36	13.46	8.58	13.74
49	7.45	7.59	9.10	13.85	9.41	14.14
50	8.44	8.61	9.93	13.90	10.27	14.19

**30-year Level Term with Installment Death Benefit  
(Full Guarantee)  
Male  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
30-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.22	1.24	1.52	2.91	1.87	3.33
19	1.22	1.24	1.52	2.91	1.87	3.47
20	1.22	1.24	1.52	2.91	1.87	3.59
21	1.22	1.24	1.52	2.91	1.87	3.74
22	1.22	1.24	1.52	2.91	1.87	3.78
23	1.22	1.24	1.52	2.91	1.87	3.78
24	1.22	1.24	1.52	2.91	1.87	3.78
25	1.22	1.24	1.52	2.91	1.87	3.78
26	1.25	1.27	1.57	3.09	1.93	4.01
27	1.27	1.31	1.60	3.25	1.97	4.15
28	1.31	1.33	1.66	3.48	2.02	4.32
29	1.32	1.36	1.69	3.75	2.06	4.55
30	1.36	1.39	1.76	3.90	2.11	4.82
31	1.40	1.42	1.83	4.00	2.16	4.99
32	1.42	1.46	1.91	4.08	2.21	5.10
33	1.46	1.49	2.00	4.19	2.25	5.22
34	1.56	1.59	2.12	4.64	2.30	5.28
35	1.69	1.73	2.28	5.37	2.35	5.60
36	1.82	1.85	2.42	5.93	2.56	6.18
37	1.96	2.01	2.60	6.46	2.80	6.70
38	2.14	2.19	2.80	7.07	3.08	7.35
39	2.35	2.39	3.09	7.74	3.41	8.05
40	2.58	2.65	3.39	8.23	3.79	8.53
41	2.86	2.92	3.74	8.87	4.20	9.10
42	3.17	3.24	4.12	9.45	4.68	9.64
43	3.49	3.56	4.53	9.98	5.15	10.18
44	3.87	3.95	5.01	10.41	5.70	10.62
45	4.13	4.21	5.38	10.93	6.08	11.16
46	4.40	4.49	5.77	12.97	6.46	13.23
47	4.69	4.78	6.19	13.93	6.83	14.21
48	4.96	5.07	6.62	14.96	7.17	15.26
49	5.54	5.66	7.45	15.97	7.81	16.29
50	5.99	6.12	8.11	17.00	8.27	17.34

**30-year Level Term with Installment Death Benefit  
(Full Guarantee)  
Female  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
30-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.00	1.02	1.34	2.20	1.45	2.25
19	1.00	1.02	1.34	2.34	1.45	2.39
20	1.00	1.02	1.34	2.44	1.45	2.48
21	1.00	1.02	1.34	2.48	1.45	2.55
22	1.00	1.02	1.34	2.48	1.45	2.65
23	1.00	1.02	1.34	2.48	1.45	2.71
24	1.00	1.02	1.34	2.48	1.45	2.81
25	1.00	1.02	1.34	2.48	1.45	2.93
26	1.10	1.12	1.40	2.66	1.51	3.10
27	1.16	1.19	1.44	2.84	1.55	3.20
28	1.22	1.25	1.49	3.04	1.59	3.38
29	1.26	1.30	1.54	3.24	1.64	3.56
30	1.30	1.32	1.60	3.47	1.71	3.78
31	1.33	1.36	1.69	3.71	1.75	4.01
32	1.36	1.40	1.76	3.98	1.80	4.38
33	1.40	1.42	1.85	4.24	1.90	4.62
34	1.43	1.46	1.97	4.56	2.02	4.89
35	1.49	1.51	2.12	4.87	2.19	5.06
36	1.53	1.56	2.25	5.17	2.30	5.43
37	1.60	1.64	2.39	5.49	2.44	5.75
38	1.74	1.78	2.57	5.81	2.64	6.13
39	1.86	1.91	2.75	6.19	2.80	6.56
40	2.02	2.07	2.95	6.56	3.02	7.05
41	2.18	2.22	3.19	6.97	3.26	7.59
42	2.36	2.40	3.45	7.40	3.51	8.20
43	2.57	2.64	3.75	7.85	3.83	8.80
44	2.80	2.85	4.05	8.26	4.13	9.17
45	3.12	3.20	4.41	8.59	4.50	9.50
46	3.52	3.60	4.82	9.86	4.93	10.06
47	4.00	4.07	5.25	10.14	5.39	10.35
48	4.55	4.64	5.79	10.53	5.94	10.76
49	5.16	5.26	6.30	10.94	6.52	11.16
50	5.84	5.96	6.88	11.27	7.11	11.50

**30-year Level Term with Installment Death Benefit  
and Return of Premium  
(Full Guarantee)  
Male  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
30-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.57	1.60	1.96	3.32	2.41	3.80
19	1.59	1.61	1.98	3.32	2.43	3.96
20	1.59	1.61	1.98	3.32	2.43	4.09
21	1.59	1.61	1.98	3.32	2.43	4.26
22	1.59	1.61	1.98	3.32	2.43	4.31
23	1.59	1.61	1.98	3.40	2.43	4.42
24	1.59	1.61	1.98	3.56	2.43	4.62
25	1.59	1.61	1.98	3.64	2.43	4.73
26	1.63	1.65	2.04	3.86	2.51	5.01
27	1.65	1.70	2.08	4.10	2.56	5.23
28	1.70	1.73	2.16	4.42	2.63	5.49
29	1.72	1.77	2.20	4.76	2.68	5.78
30	1.77	1.81	2.29	4.91	2.74	6.07
31	1.82	1.85	2.38	5.08	2.81	6.34
32	1.85	1.90	2.48	5.30	2.87	6.63
33	1.90	1.94	2.60	5.45	2.93	6.79
34	2.03	2.07	2.76	6.03	2.99	6.86
35	2.20	2.25	2.96	6.98	3.06	7.28
36	2.37	2.41	3.15	7.71	3.33	8.03
37	2.55	2.61	3.38	8.40	3.64	8.71
38	2.78	2.85	3.64	8.70	4.00	9.04
39	3.06	3.11	4.02	9.29	4.43	9.66
40	3.35	3.45	4.41	9.88	4.93	10.24
41	3.72	3.80	4.86	10.64	5.46	10.92
42	4.12	4.21	5.36	11.34	6.08	11.57
43	4.54	4.63	5.89	11.88	6.70	12.11
44	5.03	5.14	6.51	11.87	7.41	12.11
45	5.37	5.47	6.99	12.46	7.90	12.72
46	5.72	5.84	7.50	16.86	8.40	17.20
47	6.05	6.17	7.99	18.11	8.81	18.47
48	6.20	6.34	8.28	19.45	8.96	19.84
49	6.76	6.91	9.09	20.76	9.53	21.18
50	7.07	7.22	9.57	22.10	9.76	22.54

**30-year Level Term with Installment Death Benefit  
and Return of Premium  
(Full Guarantee)  
Female  
Full Underwriting  
Policy Sizes \$200,001 to \$500,000  
30-year level premium per \$1,000**

Issue Age	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Plus Nontobacco	Standard Plus Tobacco	Standard Nontobacco	Standard Tobacco
18	1.29	1.31	1.72	2.51	1.87	2.57
19	1.30	1.33	1.74	2.67	1.89	2.72
20	1.30	1.33	1.74	2.78	1.89	2.83
21	1.30	1.33	1.74	2.83	1.89	2.91
22	1.30	1.33	1.74	2.83	1.89	3.02
23	1.30	1.33	1.74	2.91	1.89	3.18
24	1.30	1.33	1.74	2.96	1.89	3.35
25	1.30	1.33	1.74	2.99	1.89	3.53
26	1.43	1.46	1.82	3.20	1.96	3.73
27	1.51	1.55	1.87	3.49	2.02	3.93
28	1.59	1.63	1.94	3.74	2.07	4.16
29	1.64	1.69	2.00	3.99	2.13	4.39
30	1.69	1.72	2.08	4.21	2.22	4.59
31	1.73	1.77	2.20	4.46	2.28	4.82
32	1.77	1.82	2.29	4.61	2.34	5.08
33	1.82	1.85	2.41	4.89	2.47	5.33
34	1.86	1.90	2.56	5.23	2.63	5.60
35	1.94	1.96	2.76	5.66	2.85	5.88
36	1.99	2.03	2.93	5.92	2.99	6.22
37	2.08	2.13	3.11	6.24	3.17	6.54
38	2.26	2.31	3.34	6.54	3.43	6.90
39	2.42	2.48	3.58	6.87	3.64	7.28
40	2.63	2.69	3.84	7.14	3.93	7.68
41	2.83	2.89	4.15	7.67	4.24	8.35
42	3.07	3.12	4.49	8.14	4.56	9.02
43	3.34	3.43	4.88	8.56	4.98	9.59
44	3.64	3.71	5.27	9.09	5.37	10.09
45	4.06	4.16	5.73	9.19	5.85	10.17
46	4.58	4.68	6.27	10.55	6.41	10.76
47	5.20	5.29	6.83	10.85	7.01	11.07
48	5.92	6.03	7.53	11.27	7.72	11.51
49	6.71	6.84	8.19	12.03	8.48	12.28
50	7.59	7.75	8.94	12.34	9.24	12.59

# RIDERS

18-month Disability Income Rider Per \$100 of Monthly Benefit				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	7.51	7.57	10.48	10.58
19	7.51	7.57	10.48	10.58
20	7.51	7.57	10.48	10.58
21	7.51	7.57	10.48	10.58
22	7.51	7.57	10.48	10.58
23	7.51	7.57	10.48	10.58
24	7.51	7.57	10.48	10.58
25	7.51	7.57	10.48	10.58
26	7.51	7.57	10.48	10.58
27	7.51	7.57	10.48	10.58
28	7.51	7.57	10.48	10.58
29	7.51	7.57	10.48	10.58
30	8.48	8.55	11.71	11.82
31	8.97	9.05	12.36	12.48
32	9.52	9.60	13.09	13.22
33	10.07	10.16	13.86	14.00
34	10.65	10.75	14.65	14.80
35	11.14	11.25	15.39	15.55
36	11.77	11.98	15.95	16.38
37	12.43	12.74	16.55	17.29
38	13.10	13.54	17.13	18.20
39	13.79	14.37	17.71	19.16
40	14.49	15.25	18.33	20.20
41	15.22	16.16	18.92	21.25
42	15.98	17.12	19.56	22.40
43	16.71	18.08	20.17	23.57
44	17.51	19.14	20.82	24.84
45	18.44	20.37	21.51	26.23
46	19.89	22.21	22.82	28.46
47	21.38	24.15	24.19	30.86
48	22.92	26.21	25.53	33.37
49	24.51	28.38	26.89	36.03
50	26.15	30.69	28.27	38.86
51	27.85	33.13	29.67	41.88
52	29.60	35.74	31.08	45.11
53	31.42	38.52	32.50	48.57
54	33.31	41.49	33.95	52.28
55	35.56	45.06	35.76	56.83

30-month Disability Income Rider Per \$100 of Monthly Benefit				
Issue Age	Male Nontobacco	Male Tobacco	Female Nontobacco	Female Tobacco
18	9.42	9.51	12.62	12.74
19	9.42	9.51	12.62	12.74
20	9.42	9.51	12.62	12.74
21	9.42	9.51	12.62	12.74
22	9.42	9.51	12.62	12.74
23	9.42	9.51	12.62	12.74
24	9.42	9.51	12.62	12.74
25	9.42	9.51	12.62	12.74
26	9.42	9.51	12.62	12.74
27	9.42	9.51	12.62	12.74
28	9.42	9.51	12.62	12.74
29	9.42	9.51	12.62	12.74
30	10.69	10.81	14.18	14.32
31	11.35	11.50	15.06	15.21
32	12.10	12.28	16.05	16.21
33	12.87	13.09	17.11	17.28
34	13.69	13.95	18.22	18.41
35	14.40	14.71	19.30	19.50
36	15.24	15.68	20.05	20.55
37	16.12	16.68	20.86	21.70
38	17.01	17.74	21.64	22.85
39	17.94	18.84	22.43	24.07
40	18.90	20.00	23.27	25.38
41	19.88	21.21	24.09	26.72
42	20.91	22.49	24.96	28.18
43	21.91	23.77	25.81	29.66
44	23.01	25.18	26.71	31.28
45	24.28	26.83	27.68	33.05
46	26.24	29.28	29.45	35.88
47	28.27	31.88	31.30	38.94
48	30.38	34.62	33.14	42.13
49	32.56	37.54	35.00	45.52
50	34.83	40.63	36.91	49.14
51	37.19	43.93	39.41	53.00
52	39.65	47.45	42.02	57.14
53	42.20	51.22	44.72	61.58
54	44.86	55.25	47.54	66.36
55	48.05	60.10	50.92	72.21

**Accidental Death Benefit Rider  
Current and Guaranteed Level for 15 Years  
Does Not Vary By Sex or Risk Class**

Issue Age	Rate per \$1,000
18	1.00
19	1.00
20	1.00
21	1.00
22	1.00
23	1.00
24	1.00
25	1.00
26	1.00
27	1.00
28	1.00
29	1.00
30	1.00
31	1.00
32	1.00
33	1.00
34	1.00
35	1.00
36	1.02
37	1.04
38	1.06
39	1.08
40	1.10
41	1.12
42	1.14
43	1.16
44	1.18
45	1.20
46	1.23
47	1.25
48	1.28
49	1.32
50	1.35
51	1.38
52	1.42
53	1.46
54	1.50
55	1.55



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on Animal Planet



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Policy forms:

**Five-year Guarantee**

- 30-year level term: 7213L-1203, or state equivalent. In OK, 7307L-1203. In OR, 7312L-1203. In TX, 7271L-1203.
- 30-year level term with installment death benefit: 7222L-1203, or state equivalent. In OK, 7309L-1203. In OR, 7314L-1203. In TX, 7273L-1203.
- 30-year level term with return of premium: 7214L-1203, or state equivalent. In OK, 7308L-1203. In OR, 7313L-1203. In TX, 7272L-1203.
- 30-year level term with installment death benefit and return of premium: 7223L-1203, or state equivalent. In OK, 7310L-1203. In OR, 7315L-1203. In TX, 7274L-1203.

**Full Guarantee**

- 15-year level term: 7212L-1203, or state equivalent. In OK, 7306L-1203. In OR, 7311L-1203. In TX, 7270L-1203.
- 15-year level term with return of premium: 7482L-0305, or state equivalent. In OK, 7572L-0305. In OR, 7577L-0305. In TX, 7602L-0305.
- 30-year level term: 7483L-0305, or state equivalent. In OK, 7573L-0305. In OR, 7578L-0305. In TX, 7603L-0305.
- 30-year level term with installment death benefit: 7484L-0305, or state equivalent. In OK, 7574L-0305. In OR, 7579L-0305. In TX, 7604L-0305.
- 30-year level term with return of premium: 7485L-0305, or state equivalent. In OK, 7575L-0305. In OR, 7580L-0305. In TX, 7605L-0305.
- 30-year level term with installment death benefit and return of premium: 7486L-0305, or state equivalent. In OK, 7576L-0305. In OR, 7581L-0305. In TX, 7606L-0305.

Base plan, riders and product features may not be available in all states.

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