



Golden

G10, G15, G20, G25, G30

Golden

V20, V30



Rate Book
and
Product Guide

Graded
Premium/Term
Life Insurance
with Guaranteed
Level Premiums



WEST COAST LIFE
INSURANCE COMPANY

A Protective Company ▲

M-0001 (06/17/05)
Golden G Policy Forms # 001139200
or # 031139200
Golden V Policy Forms # 001137400
or # 031137400

For Agent Use Only.
Not For Consumer Use.

The **Golden G** Series are renewable and convertible Graded Premium/Term Life Insurance* policies (Policy Form #001139200 or #031139200) with initial level premiums guaranteed for either 10, 15, 20, 25 or 30 years. These policies are designed to provide individuals with life insurance protection for their families and businesses at a reasonable cost.

The **Golden V** Series are renewable and convertible Graded Premium/Term Life Insurance* policies (Policy Form #001137400 or #031137400) with initial level premiums for either 20 or 30 years. However, the initial level premiums are only guaranteed for the first 10 years making the **Golden V20 & V30** lower in cost than the **Golden G20 & G30** policies.

*In states where the new 2001 CSO actuarial tables have been approved, Golden G and V policies will be considered term life insurance. In states not yet approving the 2001 CSO tables, the policies will be considered graded premium life insurance. The initial term period premiums are the same whether the policy is term or graded premium life insurance.

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Underwriting classifications:

- ◆ Super Preferred NonTobacco use
- ◆ Preferred NonTobacco use
- ◆ Standard NonTobacco use
- ◆ Preferred Tobacco use
- ◆ Standard Tobacco use
- ◆ Substandard through Table H

Guaranteed level premiums:

10, 15, 20, 25 or 30 years

Three rate bands:

- ◆ \$100,000 – \$249,999
- ◆ \$250,000 – \$999,999
- ◆ \$1,000,000+

Renewability:

Policies are renewable to age 100.

Conversion option:

Included

Age last birthday:

Issue age is based on the insured’s age at last birthday.

Policy fee (non commissionable):

Golden G Series

- ◆ \$50 for face amounts \$250,000 and greater
- ◆ \$80 for face amounts \$249,999 and less

Golden V Series

- ◆ \$50 for all face amounts

Products not available in all states.

For agent use only. Not for consumer use.

Underwriting Guide

West Coast Life “Super Preferred” Risks

*** No exceptions may be made to these guidelines, therefore we cannot accept appeals.**

- ◆ Standard risk medically and no ratable occupational hazard.
- ◆ Not a private pilot or participant in aviation activities. Pilots and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusion is okay except in New Jersey and North Dakota.
- ◆ No current blood pressure reading (on exam) to exceed: 140/85
- ◆ No current or history of blood pressure treatment.
- ◆ No current cholesterol treatment.
- ◆ No history of alcohol or substance abuse within the last 20 years.
- ◆ Build does not exceed the following:

Height/Weight	Height/Weight	Height/Weight	Height/Weight	Height/Weight	Height/Weight
5-0	137	5-8	177	6-4	222
5-1	142	5-9	182	6-5	227
5-2	147	5-10	187	6-6	234
5-3	152	5-11	192	6-7	240
5-4	157	6-0	198	6-8	246
5-5	161	6-1	204	6-9	253
5-6	167	6-2	210		
5-7	171	6-3	216		

- ◆ Cholesterol must be 210 or less. If ratio is 3.5 or lower, then level may be 220.
- ◆ Cholesterol/HDL ratio must not exceed 5.0.
- ◆ No history of internal cancer, melanoma or heart disease within the last 20 years. No history of diabetes (except gestational).
- ◆ No hazardous sports or avocations, i.e., hang gliding, ballooning, motorized racing, parachuting or scuba diving within the last 3 years.
- ◆ No nicotine use of any kind for the last 5 years.
- ◆ Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
- ◆ No history of or death from cancer, heart disease or any cardiac related condition, of either natural parent or sibling prior to age 60, unless the insured has attained age 60 or older.
- ◆ No other adverse underwriting considerations per underwriting judgment.

Underwriting Guide

West Coast Life “Preferred” Risks

*** No exceptions may be made to these guidelines, therefore we cannot accept appeals.**

- ◆ Standard risk medically and no ratable occupational hazard.
- ◆ Not a private pilot or participant in aviation activities. Pilots and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusion is okay except in New Jersey and North Dakota.
- ◆ No current blood pressure reading (on exam) to exceed:
140/90 – Age 60 or younger
150/90 – Age 61 or older
- ◆ Treated blood pressure must have been controlled for one year with favorable APS reading throughout the year.
- ◆ No history of alcohol or substance abuse within the last 20 years.
- ◆ Build does not exceed the following:

Height/Weight	Height/Weight	Height/Weight	Height/Weight	Height/Weight	Height/Weight
5-0	156	5-8	195	6-4	245
5-1	160	5-9	200	6-5	252
5-2	165	5-10	205	6-6	259
5-3	170	5-11	211	6-7	267
5-4	175	6-0	217	6-8	275
5-5	178	6-1	224	6-9	283
5-6	185	6-2	233	6-10	291
5-7	190	6-3	238	6-11	300

- ◆ Cholesterol must be 230 or less, but if all other criteria are met, add +10 (240 total), including treated cholesterol.
- ◆ Cholesterol/HDL ratio must not exceed 6.0.
- ◆ No history of internal cancer, melanoma or heart disease within the last 20 years. No history of diabetes (except gestational).
- ◆ No hazardous sports or avocations, i.e., hang gliding, ballooning, motorized racing, parachuting or scuba diving within the last 3 years. Recreational scuba diving up to depths of 75 feet is acceptable.
- ◆ No nicotine use of any kind for the last year for Preferred Non-Tobacco. This includes occasional cigars, nicotine gum, etc.
- ◆ Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
- ◆ No history of or death from cancer, heart disease or any cardiac related condition, of either natural parent prior to age 60, unless the insured has attained age 60 or older.
- ◆ No other adverse underwriting considerations per underwriting judgment.

Conversion

The conversion option is included on all **Golden G** and **Golden V** policies. This option allows the policy owner to change his or her policy to any eligible permanent life insurance policy at any time during the initial premium period and no later than the policy anniversary following the Insured's 75th birthday. Evidence of insurability is not required if the specified amount of the new policy is not greater than the original policy. The new permanent life insurance policy will be issued at the Insured's attained age and in the same or closest risk classification as the original policy.

Re-Entry

A new **Golden G** policy may be purchased after the initial period expires subject to age limitations and satisfactory evidence of insurability at that time.

A new **Golden V** policy may be purchased after the initial period (20th policy year for V20 policies; 30th policy year for V30 Policies) expires subject to age limitations and satisfactory evidence of insurability at that time.

Renewability

The **Golden G** and **Golden V** policies are renewable to age 100. **Golden G** and **Golden V** policies can be kept in-force by payment of the required premiums until the policy anniversary following the insured's 100th birthday regardless of changes in health after policy issue.

Limitations

Issuance of a policy is subject to underwriting. Coverage is subject to a two-year suicide and contestable period. If the Insured dies by suicide or if a contest is initiated within two years of the policy date and it is successful, the company's liability will be limited to premiums paid. Policy benefits will be provided based on the Insured's correct age and sex according to the scale of premiums in effect on the policy date.

The total annual premium is the sum of the base premiums plus rider premiums plus policy fee.

The annual premium for the base policy is calculated by multiplying the premium rate (found in the rate tables) by the number of \$1,000 of face amount. Rider Premiums are calculated from the rider rate table by the number of \$1,000 of specified amount. If the applicant wishes to pay the premium on a payment mode other than annual, a modal factor shall be applied. Multiply the annual premium by the modal factor to arrive at the payment amount for the mode selected.

Base Premium Calculation Example:

Female, Super Preferred NonTobacco, age 35, \$250,000 specified amount, COM (check-o-matic) monthly premium for a **Golden G 20** policy.

\$.37	Rate per thousand from rate tables
x 250	Amount of insurance (in thousands)
\$ 92.50	Basic annual premium
+ 50.00	Annual policy fee
\$ 142.50	Total annual premium
x 0.0875	Modal Factor
\$ 12.47	COM monthly premium
	(if the 3rd digit is 0-4, round down; if the 3rd digit is 5-9, round up)

Modal Factors

Semi-Annual	0.52
Quarterly	0.265
COM	0.0875 (check-o-matic)

West Coast Life Illustration Software is available for calculating premiums including premium rates after initial term period.

Substandard Premiums

Substandard premiums can be calculated by using the applicable rates (Standard NonTobacco and Standard Tobacco classes) in this guide with an additional 25% per Table ranging from Table A at 25% to Table H at 200%.

Table Rating	Percentage Extra
A	25%
B	50%
C	75%
D	100%
E	125%
F	150%
G	175%
H	200%

Accidental Death Benefit Rider

The Accidental Death Benefit Rider (Form # 8301-7110 or #002198900) pays an additional death benefit if the Insured dies as a result of bodily injury due to an accident. This additional death benefit is double if the death of the Insured occurred while traveling as a fare-paying passenger on a licensed common passenger carrier.

Among other possible reasons for non-payment, the Accidental Death Benefit will not be payable if the Insured dies from: suicide, physical or mental disease, injuries sustained as the result of war whether declared or undeclared.

Issue Ages: 18 to 65 (if base plan is available)

Issue Limits: Face amount of base policy, not to exceed \$250,000.

Premiums: Premiums and coverage cease at age 70 (or policy expiry date if earlier). Rates are located at the back of this guide.

Waiver of Premium Rider

The Waiver of Premium Rider (Form #8301-8110 or #002198800) will waive an Insured's premiums in the event of "Total Disability". Premiums will be waived from the beginning of the disability and after a waiting period of six consecutive months of continued disability. Any premiums paid for coverage during the waiting period will be refunded. Premiums will continue to be waived for the duration of the total disability.

"Total Disability" is defined as a disability that:

- ◆ prevents the Insured from engaging in his or her regular occupation for remuneration or profit during the first 2 years of disability;
- ◆ after the first 2 years of disability, the disability prevents the Insured from engaging in any occupation for remuneration or profit for which he or she is reasonably suited by education, training or experience.

"Total Disability" also includes the total and permanent loss of sight of both eyes, or the loss of both hands, both feet, or one hand and one foot. In these cases, the benefit will apply immediately and even if the Insured is still able to work for remuneration or profit.

Issue Ages: 18 to 55 (not to exceed issue age of base plan)

Issue Limits: Issued up to \$2,000,000 and substandard through Table C.

Premiums: Premiums and coverage cease at age 60. Rates are located at the back of this guide.

Children's Insurance Benefits Rider

Coverage for each child under the Children's Insurance Benefits Rider (Form #892121800) is \$1,000 of level term insurance for each unit up to a **maximum of 20 units per household**. For example, 20 units will provide each Covered Child with \$20,000 of coverage. The premium is **\$6.00 for each unit** of Children's Rider, regardless of issue age or number of Covered Children. If Waiver of Premium is included, add **\$.24 per unit** of Children's Rider. If the base policy includes Waiver of Premium, it must be included in the Children's Rider. If it is not included in the base policy, it may not be included in the rider.

Term insurance on a Covered Child continues to the policy anniversary after the child's attained age 25 or the rider termination date (policy anniversary following the Insured's 65th birthday) whichever comes first. A Covered Child is any child, stepchild, or legally adopted child of the Insured who meets the following requirements:

- 1) The child must be at least 15 days old.
- 2) The child must be unmarried.
- 3) The child must be a member of the Insured's household.

Issue Ages:

(Age last birthday)	<i>Minimum</i>	<i>Maximum</i>
Primary Insured	18 years	64 years
Child	15 days	18 years

Issue Limits: 1 unit 20 units

Paid Up Benefits

If the Insured dies before the Covered Child(ren), insurance under this rider will continue until otherwise would have expired as provided in this rider without further premium payments being required.

Conversions

The child who is insured under the expiring term insurance may convert, without evidence of insurability, to a whole life policy within 90 days before or 31 days after the date the term insurance will expire. The new policy will be on a policy form we offer at the time of conversion at premium rates for the attained age and for the same mortality class we used for the child under this rider. The face amount of converted coverage must be at least \$1,000 but no more than five times the amount of the rider coverage.

Accelerated Death Benefit Rider

In the event of a terminal illness (death expected within 12 months diagnosed by an eligible physician), West Coast Life may authorize a loan up to the lesser of 75% of the specified amount of the policy or \$250,000 to help meet Insured's financial needs. The minimum loan amount is \$15,000. The total of all accelerated benefit payments made under all West Coast Life policies due to the terminal illness of the Insured is limited to \$250,000.

The Accelerated Death Benefit Rider (Form #962096200 or #002096200) is automatically included in the policy if approved by Insured's state. There is no charge for this feature until a claim for this benefit is applied for.

The Death Benefit and policy values, if any, will be reduced if Accelerated Death Benefit payment is made and may be taxable. Subject to limitations and state availability.

Golden G Series Product Overview

	G 10	G 15	G 20	G 25	G 30
Minimum Face Amount	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
ISSUE AGES (Age Last Birthday)					
Minimum	15 Standard NonTobacco	18 all other classes	15 Standard NonTobacco	18 all other classes	
Maximum					
•NonTobacco	80 (70 WA)	71 (65 WA)	65 (60 WA)	57 (55 WA)	50 (50 WA)
•Tobacco	79 (70 WA)	69 (65 WA)	63 (60 WA)	48 (*WA)	41 (**WA)
*Age 55 for Female, Age 53 for Male **Age 50 for Female, Age 48 for Male Preferred Tobacco, Age 46 for Male Standard Tobacco					
PREMIUMS & RATE BANDS					
Rate Guaranteed/ Level Premium Period	10 years	15 years	20 years	25 years	30 years
Number of Rate Bands	3	3	3	3	3
UNDERWRITING CLASSES					
Super Preferred NonTobacco	Yes	Yes	Yes	Yes	Yes
Preferred NonTobacco	Yes	Yes	Yes	Yes	Yes
Standard NonTobacco	Yes	Yes	Yes	Yes	Yes
Preferred Tobacco	Yes	Yes	Yes	Yes	Yes
Standard Tobacco	Yes	Yes	Yes	Yes	Yes
Substandard Ratings (Based on Standard classes)	Table A-H	Table A-H	Table A-H	Table A-H	Table A-H
OPTIONS					
Renewability:	Yes	Yes	Yes	Yes	Yes
Conversion:	10th year	15th year	20th year	25th year	30th year
(Last policy year to convert: earlier of initial term period or policy anniversary following 75th birthday)					
RIDERS (May vary by state)					
Accidental Death Benefit	Yes	Yes	Yes	Yes	Yes
Waiver of Premium	Yes	Yes	Yes	Yes	Yes
Children's Rider (Max \$20,000)	Yes	Yes	Yes	Yes	Yes
Accelerated Death Benefit (automatically included)	Yes	Yes	Yes	Yes	Yes
Family Rider	No	No	No	No	No
MISC.					
Policy Fee (Non Commissionable):					
•\$250,000 and greater	\$50	\$50	\$50	\$50	\$50
•\$249,999 and less	\$80	\$80	\$80	\$80	\$80
Policy Form #s	001139200 031139200	001139200 031139200	001139200 031139200	001139200 031139200	001139200 031139200

Golden V Series Product Overview

	V 20	V 30
Minimum Face Amount	\$100,000	\$100,000
ISSUE AGES (Age Last Birthday)		
Minimum	15 Standard NonTobacco 18 all other classes	
Maximum		
•NonTobacco	67 (60 WA)	55 (50 WA)
•Tobacco	67 (60 WA)	50 (50 WA)
PREMIUMS & RATE BANDS		
Rate Guaranteed Period	10 years	10 years
Level Premium Period (Non-Guaranteed)	20 years	30 years
Number of Rate Bands	3	3
UNDERWRITING CLASSES		
Super Preferred NonTobacco	Yes	Yes
Preferred NonTobacco	Yes	Yes
Standard NonTobacco	Yes	Yes
Preferred Tobacco	Yes	Yes
Standard Tobacco	Yes	Yes
Substandard Ratings (Based on Standard classes)	Table A-H	Table A-H
OPTIONS		
Renewability:	Yes	Yes
Conversion: (Last policy year to convert: earlier of initial term period or policy anniversary following 75th birthday)	20th year	30th year
RIDERS (May vary by state)		
Accidental Death Benefit	Yes	Yes
Waiver of Premium	Yes	Yes
Children's Rider (Max \$20,000)	Yes	Yes
Accelerated Death Benefit (automatically included)	Yes	Yes
Family Rider	No	No
MISC.		
Policy Fee: (Non Commissionable)	\$50	\$50
Policy Form #s	001137400 031137400	001137400 031137400

Rate Tables

GOLDEN G 10
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$100,000-\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.64		
16			0.64		
17			0.64		
18	0.30	0.41	0.64	1.43	1.50
19	0.30	0.41	0.64	1.43	1.50
20	0.30	0.41	0.64	1.43	1.50
21	0.30	0.41	0.64	1.43	1.50
22	0.30	0.41	0.64	1.43	1.50
23	0.30	0.41	0.64	1.43	1.50
24	0.30	0.41	0.64	1.43	1.51
25	0.30	0.41	0.64	1.43	1.51
26	0.30	0.41	0.64	1.44	1.52
27	0.30	0.41	0.64	1.44	1.52
28	0.30	0.41	0.64	1.45	1.53
29	0.30	0.41	0.64	1.46	1.54
30	0.30	0.41	0.64	1.47	1.55
31	0.30	0.41	0.64	1.47	1.55
32	0.30	0.41	0.64	1.47	1.55
33	0.30	0.42	0.64	1.47	1.55
34	0.30	0.42	0.64	1.47	1.55
35	0.32	0.42	0.64	1.53	1.61
36	0.33	0.44	0.67	1.61	1.69
37	0.36	0.48	0.71	1.72	1.81
38	0.41	0.51	0.76	1.84	1.94
39	0.45	0.53	0.83	2.02	2.13
40	0.50	0.60	0.89	2.20	2.32
41	0.56	0.64	0.97	2.43	2.56
42	0.63	0.73	1.06	2.70	2.84
43	0.69	0.81	1.17	2.99	3.15
44	0.78	0.90	1.28	3.33	3.50
45	0.89	1.01	1.41	3.66	3.85
46	0.99	1.10	1.56	4.05	4.26
47	1.09	1.21	1.72	4.47	4.70
48	1.22	1.33	1.90	4.90	5.16
49	1.34	1.47	2.10	5.37	5.65
50	1.44	1.62	2.32	5.82	6.13
51	1.54	1.78	2.54	6.27	6.60
52	1.72	1.94	2.78	6.71	7.06
53	1.88	2.11	3.04	7.16	7.54
54	2.07	2.31	3.33	7.68	8.08
55	2.33	2.53	3.64	8.27	8.71
56	2.54	2.79	3.98	8.93	9.40
57	2.77	3.05	4.34	9.63	10.14
58	3.04	3.35	4.74	10.43	10.98
59	3.29	3.71	5.20	11.36	11.96
60	3.46	4.09	5.76	12.45	13.11
61	3.62	4.48	6.40	13.64	14.36
62	4.12	4.83	7.14	14.93	15.72
63	4.72	5.51	7.97	16.45	17.32
64	5.29	6.30	8.90	18.31	19.27
65	6.23	6.91	9.90	20.63	21.72
66	7.17	7.88	10.88	23.62	24.86
67	8.13	8.96	11.85	27.25	28.68
68	9.18	10.09	13.00	31.32	32.97
69	10.32	11.27	14.53	35.59	37.46
70	11.87	12.59	16.64	39.83	41.93
71	13.44*	14.72*	19.45*	44.13*	46.45*
72	15.05*	15.92*	22.97*	48.64*	51.20*
73	15.73*	18.01*	27.07*	53.33*	56.14*
74	17.94*	20.14*	31.56*	58.12*	61.18*
75	20.12*	22.30*	36.29*	62.92*	66.23*
76	23.40*	26.68*	41.17*	67.71*	71.27*
77	27.27*	31.14*	46.21*	72.45*	76.26*
78	30.47*	33.66*	51.32*	77.11*	81.17*
79	34.26*	38.04*	56.41*	81.66*	85.96*
80	38.38*	42.50*	61.40*		

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$80 Policy Fee

GOLDEN G 10
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$100,000-\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15					
16			0.55		
17			0.55		
18	0.24	0.36	0.55	1.18	1.24
19	0.24	0.36	0.55	1.18	1.24
20	0.24	0.36	0.55	1.18	1.24
21	0.24	0.36	0.55	1.18	1.24
22	0.24	0.36	0.55	1.18	1.24
23	0.24	0.36	0.55	1.18	1.24
24	0.24	0.36	0.55	1.18	1.24
25	0.24	0.36	0.55	1.18	1.24
26	0.24	0.36	0.55	1.18	1.24
27	0.24	0.36	0.55	1.18	1.24
28	0.24	0.36	0.55	1.19	1.25
29	0.24	0.36	0.55	1.19	1.25
30	0.24	0.36	0.55	1.21	1.27
31	0.24	0.36	0.55	1.21	1.27
32	0.24	0.36	0.55	1.21	1.27
33	0.24	0.36	0.55	1.21	1.27
34	0.24	0.36	0.55	1.21	1.27
35	0.25	0.36	0.55	1.24	1.30
36	0.29	0.38	0.58	1.31	1.38
37	0.32	0.42	0.61	1.43	1.50
38	0.34	0.44	0.67	1.56	1.64
39	0.38	0.45	0.72	1.72	1.81
40	0.43	0.50	0.78	1.86	1.96
41	0.47	0.56	0.84	2.02	2.13
42	0.52	0.61	0.91	2.19	2.30
43	0.57	0.67	0.99	2.38	2.50
44	0.61	0.74	1.06	2.57	2.70
45	0.67	0.82	1.16	2.77	2.92
46	0.74	0.89	1.24	2.99	3.15
47	0.78	0.94	1.35	3.23	3.40
48	0.84	1.01	1.44	3.49	3.67
49	0.91	1.09	1.56	3.74	3.94
50	1.00	1.19	1.68	4.01	4.22
51	1.08	1.28	1.80	4.28	4.51
52	1.17	1.38	1.95	4.57	4.81
53	1.29	1.48	2.10	4.86	5.12
54	1.41	1.62	2.26	5.16	5.43
55	1.53	1.73	2.44	5.47	5.76
56	1.62	1.88	2.63	5.75	6.05
57	1.80	2.03	2.82	6.01	6.33
58	1.93	2.28	3.05	6.29	6.62
59	2.08	2.42	3.30	6.65	7.00
60	2.32	2.65	3.63	7.13	7.51
61	2.57	2.92	4.03	7.74	8.15
62	2.81	3.24	4.50	8.47	8.92
63	3.04	3.57	5.03	9.31	9.80
64	3.22	3.91	5.62	10.25	10.79
65	3.48	4.14	6.23	11.28	11.87
66	3.71	4.46	6.82	12.32	12.97
67	4.15	4.84	7.39	13.41	14.12
68	4.61	5.29	8.05	14.66	15.43
69	5.14	5.87	8.91	16.22	17.07
70	6.13	6.50	10.09	18.15	19.10
71	7.45*	8.17*	11.60*	20.59*	21.67*
72	8.78*	9.79*	13.42*	23.55*	24.79*
73	10.14*	11.55*	15.55*	26.94*	28.36*
74	11.77*	13.39*	17.99*	30.56*	32.17*
75	13.05*	14.33*	20.73*	34.23*	36.03*
76	15.54*	18.03*	23.79*	37.88*	39.87*
77	18.04*	20.54*	27.18*	41.47*	43.65*
78	20.64*	23.23*	30.93*	44.94*	47.30*
79	23.36*	26.08*	35.05*	48.16*	50.69*
80	26.22*	29.08*	39.56*		

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$80 Policy Fee

GOLDEN G 10
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$250,000-\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.52		
16			0.52		
17			0.52		
18	0.26	0.34	0.52	1.20	1.26
19	0.26	0.34	0.52	1.20	1.26
20	0.26	0.34	0.52	1.20	1.26
21	0.26	0.34	0.52	1.20	1.26
22	0.26	0.34	0.52	1.20	1.26
23	0.26	0.34	0.52	1.20	1.26
24	0.26	0.34	0.52	1.21	1.27
25	0.26	0.34	0.52	1.21	1.27
26	0.26	0.34	0.52	1.22	1.28
27	0.26	0.34	0.52	1.22	1.28
28	0.26	0.34	0.52	1.23	1.29
29	0.26	0.34	0.52	1.24	1.30
30	0.26	0.34	0.52	1.24	1.31
31	0.26	0.34	0.52	1.24	1.31
32	0.26	0.34	0.52	1.24	1.31
33	0.26	0.34	0.52	1.24	1.31
34	0.26	0.34	0.52	1.24	1.31
35	0.26	0.34	0.52	1.29	1.36
36	0.27	0.36	0.54	1.36	1.43
37	0.29	0.38	0.58	1.45	1.53
38	0.31	0.41	0.62	1.57	1.65
39	0.34	0.45	0.68	1.72	1.81
40	0.38	0.49	0.74	1.88	1.98
41	0.44	0.54	0.80	2.08	2.19
42	0.50	0.60	0.88	2.31	2.43
43	0.56	0.66	0.97	2.57	2.70
44	0.63	0.74	1.07	2.85	3.00
45	0.69	0.82	1.18	3.14	3.31
46	0.74	0.91	1.30	3.48	3.66
47	0.79	1.01	1.45	3.85	4.05
48	0.86	1.12	1.61	4.23	4.45
49	0.95	1.23	1.78	4.63	4.87
50	1.07	1.36	1.97	5.03	5.29
51	1.21	1.49	2.16	5.42	5.70
52	1.38	1.62	2.37	5.80	6.10
53	1.55	1.77	2.59	6.19	6.52
54	1.74	1.94	2.83	6.64	6.99
55	1.93	2.14	3.11	7.15	7.53
56	2.12	2.37	3.40	7.72	8.13
57	2.34	2.63	3.71	8.34	8.78
58	2.58	2.93	4.05	9.03	9.51
59	2.87	3.25	4.46	9.84	10.36
60	3.13	3.62	4.94	10.79	11.36
61	3.33	4.01	5.50	11.83	12.45
62	3.84	4.31	6.15	12.95	13.63
63	4.43	4.92	6.88	14.27	15.02
64	4.96	5.49	7.69	15.88	16.72
65	5.56	6.12	8.57	17.91	18.85
66	6.22	6.81	9.42	20.50	21.58
67	6.97	7.56	10.27	23.66	24.90
68	7.83	8.42	11.27	27.20	28.63
69	8.81	9.45	12.59	30.90	32.53
70	9.88	10.70	14.43	34.60	36.42
71	11.01*	12.18*	16.88*	38.33*	40.35*
72	12.29*	13.87*	19.93*	42.26*	44.48*
73	13.89*	15.81*	23.50*	46.34*	48.78*
74	15.92*	18.04*	27.41*	50.50*	53.16*
75	18.30*	20.60*	31.52*	54.67*	57.55*
76	20.92*	23.52*	35.76*	58.83*	61.93*
77	23.89*	26.85*	40.14*	62.96*	66.27*
78	27.26*	30.61*	44.58*	67.01*	70.54*
79	31.07*	34.86*	49.02*	70.97*	74.71*
80	35.36*	39.64*	53.36*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN G 10
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$250,000-\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.44		
16			0.44		
17			0.44		
18	0.21	0.29	0.44	0.99	1.04
19	0.21	0.29	0.44	0.99	1.04
20	0.21	0.29	0.44	0.99	1.04
21	0.21	0.29	0.44	0.99	1.04
22	0.21	0.29	0.44	0.99	1.04
23	0.21	0.29	0.44	0.99	1.04
24	0.21	0.29	0.44	0.99	1.04
25	0.21	0.29	0.44	0.99	1.04
26	0.21	0.29	0.44	0.99	1.04
27	0.21	0.29	0.44	0.99	1.04
28	0.21	0.29	0.44	1.00	1.05
29	0.21	0.29	0.44	1.00	1.05
30	0.21	0.29	0.44	1.01	1.06
31	0.21	0.29	0.44	1.01	1.06
32	0.21	0.29	0.44	1.01	1.06
33	0.21	0.29	0.44	1.01	1.06
34	0.21	0.29	0.44	1.01	1.06
35	0.22	0.29	0.44	1.04	1.09
36	0.23	0.30	0.46	1.10	1.16
37	0.24	0.32	0.50	1.20	1.26
38	0.26	0.34	0.54	1.32	1.39
39	0.29	0.36	0.59	1.45	1.53
40	0.32	0.40	0.64	1.58	1.66
41	0.37	0.45	0.70	1.72	1.81
42	0.42	0.51	0.75	1.86	1.96
43	0.47	0.57	0.82	2.02	2.13
44	0.52	0.64	0.89	2.19	2.31
45	0.57	0.71	0.96	2.38	2.50
46	0.61	0.77	1.04	2.57	2.70
47	0.66	0.83	1.13	2.77	2.92
48	0.72	0.88	1.21	2.99	3.15
49	0.78	0.95	1.32	3.22	3.39
50	0.85	1.03	1.42	3.45	3.63
51	0.94	1.11	1.53	3.69	3.88
52	1.01	1.18	1.65	3.93	4.14
53	1.12	1.27	1.78	4.19	4.41
54	1.22	1.37	1.93	4.45	4.68
55	1.32	1.48	2.09	4.72	4.97
56	1.41	1.61	2.25	4.96	5.22
57	1.52	1.75	2.41	5.19	5.46
58	1.65	1.90	2.61	5.43	5.72
59	1.80	2.08	2.83	5.75	6.05
60	1.99	2.28	3.12	6.17	6.49
61	2.21	2.51	3.46	6.70	7.05
62	2.46	2.76	3.87	7.33	7.72
63	2.73	3.05	4.34	8.06	8.48
64	3.01	3.36	4.84	8.87	9.34
65	3.25	3.70	5.38	9.77	10.28
66	3.46	4.01	5.89	10.68	11.24
67	3.72	4.32	6.39	11.63	12.24
68	4.12	4.68	6.96	12.71	13.38
69	4.75	5.19	7.71	14.06	14.80
70	5.62	5.93	8.73	15.74	16.57
71	6.72*	6.93*	10.05*	17.86*	18.80*
72	8.03*	8.18*	11.63*	20.44*	21.52*
73	9.57*	9.65*	13.48*	23.39*	24.62*
74	10.45*	11.33*	15.60*	26.53*	27.93*
75	11.82*	13.19*	17.99*	29.73*	31.29*
76	13.53*	15.23*	20.64*	32.90*	34.63*
77	15.49*	17.45*	23.60*	36.02*	37.92*
78	17.68*	19.86*	26.86*	39.04*	41.09*
79	20.07*	22.46*	30.44*	41.84*	44.04*
80	22.65*	25.23*	34.36*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN G 10
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.52		
16			0.52		
17			0.52		
18	0.25	0.33	0.52	1.20	1.26
19	0.25	0.33	0.52	1.20	1.26
20	0.25	0.33	0.52	1.20	1.26
21	0.25	0.33	0.52	1.20	1.26
22	0.25	0.33	0.52	1.20	1.26
23	0.25	0.33	0.52	1.20	1.26
24	0.25	0.33	0.52	1.21	1.27
25	0.25	0.33	0.52	1.21	1.27
26	0.25	0.33	0.52	1.22	1.28
27	0.25	0.33	0.52	1.22	1.28
28	0.25	0.33	0.52	1.23	1.29
29	0.25	0.33	0.52	1.24	1.30
30	0.25	0.33	0.52	1.24	1.31
31	0.25	0.33	0.52	1.24	1.31
32	0.25	0.33	0.52	1.24	1.31
33	0.25	0.33	0.52	1.24	1.31
34	0.25	0.33	0.52	1.24	1.31
35	0.25	0.33	0.52	1.29	1.36
36	0.26	0.35	0.54	1.36	1.43
37	0.27	0.37	0.58	1.45	1.53
38	0.29	0.40	0.62	1.57	1.65
39	0.32	0.43	0.68	1.72	1.81
40	0.36	0.47	0.74	1.88	1.98
41	0.40	0.52	0.80	2.08	2.19
42	0.45	0.57	0.88	2.31	2.43
43	0.51	0.63	0.97	2.57	2.70
44	0.57	0.70	1.07	2.85	3.00
45	0.63	0.77	1.18	3.14	3.31
46	0.70	0.84	1.30	3.48	3.66
47	0.77	0.92	1.45	3.85	4.05
48	0.85	1.00	1.61	4.23	4.45
49	0.94	1.10	1.78	4.63	4.87
50	1.05	1.21	1.97	5.03	5.29
51	1.17	1.34	2.16	5.42	5.70
52	1.31	1.49	2.37	5.80	6.10
53	1.46	1.66	2.59	6.19	6.52
54	1.63	1.84	2.83	6.64	6.99
55	1.81	2.05	3.11	7.15	7.53
56	2.02	2.27	3.40	7.72	8.13
57	2.24	2.52	3.71	8.34	8.78
58	2.49	2.79	4.05	9.03	9.51
59	2.77	3.10	4.46	9.84	10.36
60	3.06	3.45	4.94	10.79	11.36
61	3.24	3.85	5.50	11.83	12.45
62	3.74	4.20	6.15	12.95	13.63
63	4.26	4.78	6.88	14.27	15.02
64	4.71	5.33	7.69	15.88	16.72
65	5.12	5.95	8.57	17.91	18.85
66	5.51	6.61	9.42	20.50	21.58
67	5.96	7.31	10.27	23.66	24.90
68	6.57	8.12	11.27	27.20	28.63
69	7.43	9.08	12.59	30.90	32.53
70	8.50	10.26	14.43	34.60	36.42
71	9.75*	11.66*	16.88*	38.33*	40.35*
72	11.24*	13.27*	19.93*	42.26*	44.48*
73	13.06*	15.11*	23.50*	46.34*	48.78*
74	15.29*	17.24*	27.41*	50.50*	53.16*
75	17.51*	19.71*	31.52*	54.67*	57.55*
76	20.04*	22.55*	35.76*	58.83*	61.93*
77	22.93*	25.80*	40.14*	62.96*	66.27*
78	26.22*	29.50*	44.58*	67.01*	70.54*
79	29.97*	33.70*	49.02*	70.97*	74.71*
80	34.22*	38.45*	53.36*		

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN G 10
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.44		
16			0.44		
17			0.44		
18	0.20	0.28	0.44	0.99	1.04
19	0.20	0.28	0.44	0.99	1.04
20	0.20	0.28	0.44	0.99	1.04
21	0.20	0.28	0.44	0.99	1.04
22	0.20	0.28	0.44	0.99	1.04
23	0.20	0.28	0.44	0.99	1.04
24	0.20	0.28	0.44	0.99	1.04
25	0.20	0.28	0.44	0.99	1.04
26	0.20	0.28	0.44	0.99	1.04
27	0.20	0.28	0.44	0.99	1.04
28	0.20	0.28	0.44	1.00	1.05
29	0.20	0.28	0.44	1.00	1.05
30	0.20	0.28	0.44	1.01	1.06
31	0.20	0.28	0.44	1.01	1.06
32	0.20	0.28	0.44	1.01	1.06
33	0.20	0.28	0.44	1.01	1.06
34	0.20	0.28	0.44	1.01	1.06
35	0.21	0.28	0.44	1.04	1.09
36	0.22	0.29	0.46	1.10	1.16
37	0.24	0.31	0.50	1.20	1.26
38	0.26	0.33	0.54	1.32	1.39
39	0.28	0.36	0.59	1.45	1.53
40	0.31	0.39	0.64	1.58	1.66
41	0.35	0.44	0.70	1.72	1.81
42	0.40	0.49	0.75	1.86	1.96
43	0.44	0.56	0.82	2.02	2.13
44	0.49	0.62	0.89	2.19	2.31
45	0.53	0.68	0.96	2.38	2.50
46	0.58	0.73	1.04	2.57	2.70
47	0.63	0.78	1.13	2.77	2.92
48	0.68	0.83	1.21	2.99	3.15
49	0.74	0.90	1.32	3.22	3.39
50	0.81	0.98	1.42	3.45	3.63
51	0.89	1.06	1.53	3.69	3.88
52	0.96	1.15	1.65	3.93	4.14
53	1.06	1.24	1.78	4.19	4.41
54	1.16	1.36	1.93	4.45	4.68
55	1.26	1.47	2.09	4.72	4.97
56	1.35	1.59	2.25	4.96	5.22
57	1.47	1.71	2.41	5.19	5.46
58	1.60	1.86	2.61	5.43	5.72
59	1.75	2.02	2.83	5.75	6.05
60	1.93	2.21	3.12	6.17	6.49
61	2.13	2.43	3.46	6.70	7.05
62	2.36	2.69	3.87	7.33	7.72
63	2.61	2.98	4.34	8.06	8.48
64	2.89	3.29	4.84	8.87	9.34
65	3.14	3.64	5.38	9.77	10.28
66	3.38	3.97	5.89	10.68	11.24
67	3.67	4.28	6.39	11.63	12.24
68	4.08	4.65	6.96	12.71	13.38
69	4.73	5.17	7.71	14.06	14.80
70	5.59	5.92	8.73	15.74	16.57
71	6.64*	6.93*	10.05*	17.86*	18.80*
72	7.91*	8.19*	11.63*	20.44*	21.52*
73	9.39*	9.68*	13.48*	23.39*	24.62*
74	10.37*	11.35*	15.60*	26.53*	27.93*
75	11.78*	13.18*	17.99*	29.73*	31.29*
76	13.47*	15.15*	20.64*	32.90*	34.63*
77	15.38*	17.28*	23.60*	36.02*	37.92*
78	17.47*	19.55*	26.86*	39.04*	41.09*
79	19.71*	21.95*	30.44*	41.84*	44.04*
80	22.09*	24.47*	34.36*		

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN G 15
15 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$100,000-\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.86		
16			0.86		
17			0.86		
18	0.38	0.53	0.86	1.66	1.75
19	0.38	0.53	0.86	1.66	1.75
20	0.38	0.53	0.86	1.66	1.75
21	0.38	0.53	0.86	1.66	1.75
22	0.38	0.53	0.86	1.66	1.75
23	0.38	0.53	0.86	1.66	1.75
24	0.38	0.53	0.86	1.66	1.75
25	0.38	0.53	0.86	1.66	1.75
26	0.38	0.53	0.86	1.72	1.81
27	0.38	0.53	0.86	1.76	1.85
28	0.38	0.53	0.86	1.81	1.91
29	0.38	0.53	0.86	1.88	1.98
30	0.38	0.53	0.86	1.92	2.02
31	0.38	0.53	0.86	1.97	2.07
32	0.38	0.53	0.86	1.98	2.08
33	0.38	0.53	0.86	2.01	2.12
34	0.38	0.53	0.86	2.04	2.15
35	0.39	0.53	0.88	2.13	2.24
36	0.41	0.55	0.92	2.25	2.37
37	0.46	0.60	0.97	2.41	2.54
38	0.49	0.65	1.05	2.60	2.74
39	0.58	0.71	1.14	2.83	2.98
40	0.65	0.79	1.25	3.08	3.24
41	0.76	0.86	1.39	3.37	3.55
42	0.86	0.99	1.55	3.71	3.91
43	1.02	1.10	1.73	4.08	4.29
44	1.12	1.22	1.92	4.49	4.73
45	1.22	1.34	2.12	4.93	5.19
46	1.31	1.50	2.32	5.41	5.69
47	1.44	1.61	2.52	5.92	6.23
48	1.56	1.77	2.74	6.48	6.82
49	1.73	1.93	2.98	7.08	7.45
50	1.84	2.09	3.26	7.68	8.08
51	2.02	2.26	3.56	8.28	8.72
52	2.23	2.48	3.90	8.89	9.36
53	2.40	2.75	4.28	9.55	10.05
54	2.58	3.04	4.71	10.28	10.82
55	2.83	3.31	5.18	11.13	11.72
56	3.08	3.52	5.68	12.09	12.73
57	3.35	3.83	6.23	13.13	13.82
58	3.67	4.13	6.84	14.33	15.08
59	4.06	4.49	7.56	15.70	16.53
60	4.40	4.88	8.43	17.32	18.23
61	4.74	5.36	9.42	19.17	20.18
62	5.56	5.90	10.53	21.25	22.37
63	6.35	6.81	11.79	23.61	24.85
64	7.11	7.74	13.31	26.34	27.73
65	8.69	8.81	15.18	29.50	31.05
66	9.73*	10.76*	17.44*	33.15*	34.89*
67	10.89*	12.05*	20.15*	37.35*	39.32*
68	12.48*	14.07*	23.35*	42.18*	44.40*
69	14.33*	16.18*	27.14*	47.69*	50.20*
70	16.36*	18.38*	31.57*		
71	18.81*	21.14*	36.31*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$80 Policy Fee**
22

GOLDEN G 15
15 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$100,000-\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.76		
16			0.76		
17			0.76		
18	0.33	0.45	0.76	1.33	1.40
19	0.33	0.45	0.76	1.33	1.40
20	0.33	0.45	0.76	1.33	1.40
21	0.33	0.45	0.76	1.33	1.40
22	0.33	0.45	0.76	1.33	1.40
23	0.33	0.45	0.76	1.33	1.40
24	0.33	0.45	0.76	1.33	1.40
25	0.33	0.45	0.76	1.33	1.40
26	0.33	0.45	0.76	1.37	1.44
27	0.33	0.45	0.76	1.39	1.46
28	0.33	0.45	0.76	1.44	1.52
29	0.33	0.45	0.76	1.47	1.55
30	0.34	0.45	0.76	1.51	1.59
31	0.34	0.45	0.76	1.54	1.62
32	0.34	0.45	0.76	1.58	1.66
33	0.34	0.45	0.76	1.60	1.68
34	0.34	0.45	0.76	1.65	1.74
35	0.35	0.45	0.77	1.72	1.81
36	0.36	0.48	0.81	1.83	1.93
37	0.40	0.50	0.87	1.98	2.08
38	0.44	0.52	0.94	2.17	2.28
39	0.48	0.54	1.02	2.35	2.47
40	0.53	0.58	1.10	2.54	2.67
41	0.59	0.62	1.19	2.74	2.88
42	0.65	0.67	1.29	2.94	3.09
43	0.71	0.74	1.39	3.17	3.34
44	0.77	0.81	1.50	3.41	3.59
45	0.83	0.89	1.61	3.67	3.86
46	0.91	0.99	1.73	3.98	4.19
47	0.97	1.10	1.85	4.31	4.54
48	1.05	1.19	1.97	4.67	4.92
49	1.14	1.25	2.10	5.04	5.31
50	1.21	1.35	2.26	5.42	5.70
51	1.29	1.45	2.40	5.78	6.08
52	1.36	1.54	2.54	6.13	6.45
53	1.47	1.64	2.70	6.50	6.84
54	1.55	1.74	2.92	6.91	7.27
55	1.75	1.91	3.23	7.37	7.76
56	1.93	2.27	3.67	7.91	8.33
57	2.13	2.47	4.22	8.51	8.96
58	2.36	2.67	4.84	9.18	9.66
59	2.59	2.91	5.52	9.90	10.42
60	2.88	3.17	6.20	10.69	11.25
61	3.20	3.47	6.89	11.52	12.13
62	3.57	3.83	7.60	12.45	13.11
63	4.02	4.23	8.38	13.46	14.17
64	4.36	4.73	9.22	14.55	15.32
65	4.93	5.18	10.16	15.78	16.61
66	5.57*	6.21*	11.20*	17.12*	18.02*
67	6.44*	7.31*	12.37*	18.62*	19.60*
68	7.46*	8.48*	13.67*	20.25*	21.32*
69	8.58*	9.70*	15.15*	22.08*	23.24*
70	9.48*	10.37*	16.79*		
71	10.90*	11.93*	19.31*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$80 Policy Fee**
23

GOLDEN G 15
15 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$250,000-\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.67		
16			0.67		
17			0.67		
18	0.31	0.44	0.67	1.41	1.48
19	0.31	0.44	0.67	1.41	1.48
20	0.31	0.44	0.67	1.41	1.48
21	0.31	0.44	0.67	1.41	1.48
22	0.31	0.44	0.67	1.41	1.48
23	0.31	0.44	0.67	1.41	1.48
24	0.31	0.44	0.67	1.41	1.48
25	0.31	0.44	0.67	1.41	1.48
26	0.31	0.44	0.67	1.45	1.53
27	0.31	0.44	0.67	1.49	1.57
28	0.31	0.44	0.67	1.54	1.62
29	0.31	0.44	0.67	1.60	1.68
30	0.31	0.44	0.67	1.63	1.72
31	0.31	0.44	0.67	1.67	1.76
32	0.31	0.44	0.67	1.68	1.77
33	0.31	0.44	0.67	1.71	1.80
34	0.31	0.44	0.68	1.74	1.83
35	0.31	0.44	0.69	1.81	1.91
36	0.33	0.44	0.72	1.92	2.02
37	0.35	0.47	0.77	2.06	2.17
38	0.38	0.50	0.84	2.22	2.34
39	0.43	0.55	0.91	2.42	2.55
40	0.50	0.61	1.00	2.64	2.78
41	0.59	0.68	1.11	2.90	3.05
42	0.69	0.75	1.25	3.19	3.36
43	0.80	0.85	1.40	3.51	3.69
44	0.91	0.95	1.57	3.87	4.07
45	1.01	1.06	1.73	4.25	4.47
46	1.11	1.19	1.89	4.66	4.91
47	1.23	1.33	2.05	5.11	5.38
48	1.35	1.48	2.23	5.60	5.89
49	1.52	1.65	2.41	6.12	6.44
50	1.59	1.83	2.64	6.64	6.99
51	1.74	1.98	2.89	7.16	7.54
52	1.91	2.19	3.16	7.70	8.10
53	2.07	2.43	3.46	8.27	8.70
54	2.26	2.72	3.80	8.90	9.37
55	2.48	2.99	4.18	9.64	10.15
56	2.73	3.20	4.59	10.48	11.03
57	3.01	3.49	5.03	11.38	11.98
58	3.34	3.76	5.53	12.42	13.07
59	3.74	4.11	6.13	13.61	14.33
60	4.08	4.56	6.88	15.02	15.81
61	4.42	5.04	7.76	16.63	17.51
62	5.24	5.58	8.64	18.44	19.41
63	5.97	6.49	9.91	20.49	21.57
64	6.79	7.40	11.29	22.87	24.07
65	7.74	8.48	12.98	25.61	26.96
66	8.78*	9.77*	15.00*	28.79*	30.30*
67	10.04*	11.28*	17.39*	32.44*	34.15*
68	11.55*	13.05*	20.23*	36.64*	38.57*
69	13.33*	15.11*	23.55*	41.43*	43.61*
70	15.42*	17.49*	27.41*		
71	17.73*	20.13*	31.52*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN G 15
15 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$250,000-\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.62		
16			0.62		
17			0.62		
18	0.27	0.37	0.62	1.12	1.18
19	0.27	0.37	0.62	1.12	1.18
20	0.27	0.37	0.62	1.12	1.18
21	0.27	0.37	0.62	1.12	1.18
22	0.27	0.37	0.62	1.12	1.18
23	0.27	0.37	0.62	1.12	1.18
24	0.27	0.37	0.62	1.12	1.18
25	0.27	0.37	0.62	1.12	1.18
26	0.27	0.37	0.62	1.15	1.21
27	0.27	0.37	0.62	1.17	1.23
28	0.28	0.38	0.62	1.22	1.28
29	0.28	0.38	0.62	1.24	1.31
30	0.28	0.38	0.62	1.27	1.34
31	0.28	0.38	0.62	1.30	1.37
32	0.28	0.38	0.62	1.33	1.40
33	0.28	0.39	0.62	1.35	1.42
34	0.28	0.39	0.62	1.40	1.47
35	0.28	0.39	0.63	1.45	1.53
36	0.30	0.40	0.67	1.56	1.64
37	0.32	0.43	0.72	1.68	1.77
38	0.36	0.46	0.78	1.84	1.94
39	0.39	0.50	0.85	2.00	2.11
40	0.43	0.54	0.92	2.17	2.28
41	0.47	0.59	1.00	2.34	2.46
42	0.53	0.65	1.08	2.52	2.65
43	0.58	0.72	1.17	2.72	2.86
44	0.63	0.79	1.27	2.93	3.08
45	0.68	0.87	1.36	3.15	3.32
46	0.74	0.95	1.46	3.42	3.60
47	0.79	1.01	1.57	3.71	3.91
48	0.85	1.08	1.68	4.03	4.24
49	0.92	1.14	1.79	4.35	4.58
50	0.99	1.23	1.92	4.67	4.92
51	1.06	1.32	2.05	4.99	5.25
52	1.13	1.43	2.17	5.29	5.57
53	1.23	1.54	2.31	5.61	5.91
54	1.36	1.67	2.50	5.97	6.28
55	1.50	1.84	2.77	6.37	6.71
56	1.65	2.01	3.15	6.84	7.20
57	1.83	2.16	3.63	7.36	7.75
58	2.05	2.36	4.17	7.94	8.36
59	2.28	2.60	4.75	8.57	9.02
60	2.57	2.86	5.35	9.25	9.74
61	2.89	3.16	5.95	9.98	10.51
62	3.26	3.52	6.58	10.79	11.36
63	3.71	3.92	7.25	11.67	12.28
64	4.06	4.43	7.98	12.62	13.28
65	4.61	4.92	8.80	13.68	14.40
66	5.20*	5.79*	9.70*	14.85*	15.63*
67	5.87*	6.53*	10.72*	16.15*	17.00*
68	6.64*	7.40*	11.85*	17.58*	18.50*
69	7.54*	8.43*	13.13*	19.16*	20.17*
70	8.60*	9.65*	14.56*		
71	9.89*	11.10*	16.74*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN G 15
15 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.67		
16			0.67		
17			0.67		
18	0.28	0.42	0.67	1.41	1.48
19	0.28	0.42	0.67	1.41	1.48
20	0.28	0.42	0.67	1.41	1.48
21	0.28	0.42	0.67	1.41	1.48
22	0.28	0.42	0.67	1.41	1.48
23	0.28	0.42	0.67	1.41	1.48
24	0.28	0.42	0.67	1.41	1.48
25	0.28	0.42	0.67	1.41	1.48
26	0.28	0.42	0.67	1.45	1.53
27	0.28	0.42	0.67	1.49	1.57
28	0.28	0.42	0.67	1.54	1.62
29	0.28	0.42	0.67	1.60	1.68
30	0.28	0.42	0.67	1.63	1.72
31	0.28	0.42	0.67	1.67	1.76
32	0.28	0.42	0.67	1.68	1.77
33	0.28	0.42	0.67	1.71	1.80
34	0.28	0.42	0.68	1.74	1.83
35	0.29	0.42	0.69	1.81	1.91
36	0.31	0.44	0.72	1.92	2.02
37	0.33	0.47	0.77	2.06	2.17
38	0.37	0.50	0.84	2.22	2.34
39	0.42	0.55	0.91	2.42	2.55
40	0.47	0.61	1.00	2.64	2.78
41	0.56	0.68	1.11	2.90	3.05
42	0.64	0.75	1.25	3.19	3.36
43	0.75	0.84	1.40	3.51	3.69
44	0.87	0.94	1.57	3.87	4.07
45	0.97	1.05	1.73	4.25	4.47
46	1.08	1.17	1.89	4.66	4.91
47	1.19	1.31	2.05	5.11	5.38
48	1.31	1.46	2.23	5.60	5.89
49	1.44	1.62	2.41	6.12	6.44
50	1.55	1.79	2.64	6.64	6.99
51	1.71	1.94	2.89	7.16	7.54
52	1.86	2.16	3.16	7.70	8.10
53	2.02	2.39	3.46	8.27	8.70
54	2.22	2.62	3.80	8.90	9.37
55	2.43	2.88	4.18	9.64	10.15
56	2.67	3.14	4.59	10.48	11.03
57	2.94	3.40	5.03	11.38	11.98
58	3.26	3.70	5.53	12.42	13.07
59	3.65	4.07	6.13	13.61	14.33
60	4.00	4.53	6.88	15.02	15.81
61	4.35	5.00	7.76	16.63	17.51
62	5.19	5.55	8.64	18.44	19.41
63	5.95	6.41	9.91	20.49	21.57
64	6.78	7.35	11.29	22.87	24.07
65	7.74	8.42	12.98	25.61	26.96
66	8.74*	9.70*	15.00*	28.79*	30.30*
67	9.98*	11.21*	17.39*	32.44*	34.15*
68	11.49*	12.99*	20.23*	36.64*	38.57*
69	13.27*	15.06*	23.55*	41.43*	43.61*-
70	15.38*	17.46*	27.41*		
71	17.69*	20.09*	31.52*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$50 Policy Fee**
26

GOLDEN G 15
15 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.62		
16			0.62		
17			0.62		
18	0.25	0.35	0.62	1.12	1.18
19	0.25	0.35	0.62	1.12	1.18
20	0.25	0.35	0.62	1.12	1.18
21	0.25	0.35	0.62	1.12	1.18
22	0.25	0.35	0.62	1.12	1.18
23	0.25	0.35	0.62	1.12	1.18
24	0.25	0.35	0.62	1.12	1.18
25	0.25	0.35	0.62	1.12	1.18
26	0.25	0.35	0.62	1.15	1.21
27	0.25	0.35	0.62	1.17	1.23
28	0.26	0.35	0.62	1.22	1.28
29	0.26	0.36	0.62	1.24	1.31
30	0.26	0.36	0.62	1.27	1.34
31	0.26	0.36	0.62	1.30	1.37
32	0.26	0.36	0.62	1.33	1.40
33	0.26	0.36	0.62	1.35	1.42
34	0.26	0.36	0.62	1.40	1.47
35	0.27	0.36	0.63	1.45	1.53
36	0.28	0.38	0.67	1.56	1.64
37	0.31	0.40	0.72	1.68	1.77
38	0.33	0.43	0.78	1.84	1.94
39	0.37	0.47	0.85	2.00	2.11
40	0.41	0.51	0.92	2.17	2.28
41	0.45	0.56	1.00	2.34	2.46
42	0.51	0.62	1.08	2.52	2.65
43	0.55	0.69	1.17	2.72	2.86
44	0.63	0.76	1.27	2.93	3.08
45	0.67	0.84	1.36	3.15	3.32
46	0.71	0.93	1.46	3.42	3.60
47	0.78	1.00	1.57	3.71	3.91
48	0.84	1.07	1.68	4.03	4.24
49	0.91	1.14	1.79	4.35	4.58
50	0.97	1.23	1.92	4.67	4.92
51	1.03	1.31	2.05	4.99	5.25
52	1.09	1.41	2.17	5.29	5.57
53	1.17	1.51	2.31	5.61	5.91
54	1.29	1.64	2.50	5.97	6.28
55	1.44	1.80	2.77	6.37	6.71
56	1.62	1.97	3.15	6.84	7.20
57	1.79	2.13	3.63	7.36	7.75
58	2.01	2.33	4.17	7.94	8.36
59	2.24	2.56	4.75	8.57	9.02
60	2.53	2.82	5.35	9.25	9.74
61	2.85	3.13	5.95	9.98	10.51
62	3.23	3.48	6.58	10.79	11.36
63	3.68	3.88	7.25	11.67	12.28
64	4.05	4.39	7.98	12.62	13.28
65	4.60	4.88	8.80	13.68	14.40
66	5.19*	5.78*	9.70*	14.85*	15.63*
67	5.86*	6.52*	10.72*	16.15*	17.00*
68	6.62*	7.38*	11.85*	17.58*	18.50*
69	7.50*	8.38*	13.13*	19.16*	20.17*
70	8.53*	9.56*	14.56*		
71	9.81*	10.99*	16.74*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$50 Policy Fee**
27

GOLDEN G 20
20 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$100,000-\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.08		
16			1.08		
17			1.08		
18	0.59	0.76	1.08	2.06	2.17
19	0.59	0.76	1.08	2.06	2.17
20	0.59	0.76	1.08	2.06	2.17
21	0.59	0.76	1.08	2.06	2.17
22	0.59	0.76	1.08	2.06	2.17
23	0.59	0.76	1.08	2.06	2.17
24	0.59	0.76	1.08	2.06	2.17
25	0.59	0.76	1.08	2.06	2.17
26	0.59	0.76	1.08	2.06	2.17
27	0.59	0.76	1.08	2.09	2.20
28	0.59	0.76	1.08	2.11	2.22
29	0.59	0.76	1.08	2.14	2.25
30	0.59	0.76	1.08	2.20	2.32
31	0.59	0.76	1.09	2.31	2.43
32	0.59	0.76	1.10	2.42	2.55
33	0.59	0.76	1.11	2.57	2.71
34	0.59	0.76	1.12	2.74	2.88
35	0.64	0.76	1.14	2.91	3.06
36	0.70	0.79	1.19	3.07	3.23
37	0.75	0.84	1.27	3.23	3.40
38	0.79	0.90	1.37	3.43	3.61
39	0.82	0.97	1.48	3.67	3.86
40	0.91	1.08	1.63	4.00	4.21
41	1.02	1.19	1.78	4.45	4.68
42	1.14	1.32	1.98	5.00	5.26
43	1.28	1.44	2.20	5.61	5.90
44	1.39	1.55	2.42	6.26	6.59
45	1.51	1.69	2.66	6.92	7.28
46	1.66	1.82	2.88	7.57	7.97
47	1.82	2.00	3.11	8.26	8.69
48	1.99	2.19	3.33	8.98	9.45
49	2.19	2.39	3.63	9.75	10.26
50	2.31	2.62	3.99	10.55	11.11
51	2.54	2.82	4.44	11.42	12.02
52	2.78	3.06	4.97	12.36	13.01
53	3.02	3.24	5.58	13.33	14.03
54	3.31	3.51	6.22	14.35	15.11
55	3.69	3.82	6.93	15.41	16.22
56	4.06	4.15	7.64	16.44	17.30
57	4.48	4.54	8.36	17.42	18.34
58	4.72	4.96	9.13	18.49	19.46
59	5.12	5.52	10.12	19.71	20.75
60	5.67	6.22	11.39	21.24	22.36
61	6.38*	7.08*	13.01*	23.11*	24.33*
62	7.33*	8.27*	15.01*	25.41*	26.75*
63	8.47*	9.61*	17.49*	28.21*	29.69*
64	9.72*	10.97*	20.50*		
65	11.21*	12.69*	24.14*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$80 Policy Fee

GOLDEN G 20
20 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$100,000-\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.85		
16			0.85		
17			0.85		
18	0.44	0.60	0.85	1.43	1.51
19	0.44	0.60	0.85	1.43	1.51
20	0.44	0.60	0.85	1.43	1.51
21	0.44	0.60	0.85	1.43	1.51
22	0.44	0.60	0.85	1.43	1.51
23	0.44	0.60	0.85	1.43	1.51
24	0.44	0.60	0.85	1.43	1.51
25	0.44	0.60	0.85	1.43	1.51
26	0.44	0.60	0.85	1.47	1.55
27	0.44	0.60	0.85	1.53	1.61
28	0.44	0.60	0.85	1.60	1.68
29	0.44	0.60	0.85	1.67	1.76
30	0.44	0.60	0.85	1.74	1.83
31	0.44	0.62	0.87	1.81	1.90
32	0.44	0.64	0.90	1.86	1.96
33	0.44	0.67	0.93	1.92	2.02
34	0.44	0.68	0.98	2.01	2.12
35	0.46	0.68	1.03	2.13	2.24
36	0.52	0.70	1.08	2.30	2.42
37	0.56	0.77	1.15	2.50	2.63
38	0.61	0.82	1.22	2.74	2.88
39	0.66	0.85	1.31	2.97	3.13
40	0.74	0.93	1.39	3.21	3.38
41	0.80	0.98	1.49	3.45	3.63
42	0.87	1.04	1.58	3.70	3.89
43	0.94	1.13	1.70	3.93	4.14
44	1.02	1.22	1.82	4.22	4.44
45	1.08	1.31	1.96	4.52	4.76
46	1.20	1.40	2.12	4.86	5.12
47	1.31	1.52	2.30	5.23	5.51
48	1.41	1.64	2.50	5.63	5.93
49	1.54	1.75	2.71	6.07	6.39
50	1.69	1.88	2.93	6.53	6.87
51	1.85	2.00	3.17	6.99	7.36
52	2.02	2.14	3.41	7.50	7.89
53	2.21	2.30	3.68	8.03	8.45
54	2.40	2.47	4.01	8.60	9.05
55	2.62	2.69	4.41	9.21	9.69
56	2.84	2.93	4.87	9.84	10.36
57	3.06	3.27	5.39	10.52	11.07
58	3.29	3.52	5.99	11.24	11.83
59	3.59	3.89	6.71	12.05	12.68
60	3.96	4.33	7.61	12.95	13.63
61	4.44*	4.92*	8.69*	13.97*	14.71*
62	5.00*	5.55*	10.00*	15.13*	15.93*
63	5.67*	6.33*	11.55*	16.44*	17.30*
64	6.41*	7.14*	13.38*		
65	7.19*	7.97*	15.01*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$80 Policy Fee

GOLDEN G 20
20 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$250,000-\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.86		
16			0.86		
17			0.86		
18	0.43	0.60	0.86	1.76	1.85
19	0.43	0.60	0.86	1.76	1.85
20	0.43	0.60	0.86	1.76	1.85
21	0.43	0.60	0.86	1.76	1.85
22	0.43	0.60	0.86	1.76	1.85
23	0.43	0.60	0.86	1.76	1.85
24	0.43	0.60	0.86	1.76	1.85
25	0.43	0.60	0.86	1.76	1.85
26	0.43	0.60	0.86	1.76	1.85
27	0.43	0.60	0.86	1.78	1.87
28	0.43	0.60	0.87	1.80	1.89
29	0.43	0.61	0.87	1.82	1.92
30	0.43	0.61	0.88	1.88	1.98
31	0.43	0.61	0.88	1.97	2.07
32	0.43	0.61	0.88	2.07	2.18
33	0.43	0.61	0.89	2.20	2.32
34	0.43	0.62	0.90	2.34	2.46
35	0.45	0.63	0.93	2.49	2.62
36	0.48	0.65	0.98	2.63	2.77
37	0.52	0.68	1.05	2.77	2.92
38	0.57	0.72	1.13	2.95	3.10
39	0.63	0.77	1.23	3.15	3.32
40	0.71	0.84	1.35	3.44	3.62
41	0.82	0.93	1.48	3.83	4.03
42	0.94	1.03	1.66	4.30	4.53
43	1.07	1.15	1.85	4.84	5.09
44	1.20	1.29	2.04	5.41	5.69
45	1.33	1.43	2.24	5.98	6.29
46	1.48	1.57	2.43	6.55	6.89
47	1.63	1.75	2.63	7.14	7.52
48	1.79	1.93	2.84	7.77	8.18
49	1.96	2.13	3.08	8.44	8.88
50	2.08	2.35	3.40	9.14	9.62
51	2.28	2.55	3.76	9.89	10.41
52	2.52	2.76	4.18	10.71	11.27
53	2.75	2.98	4.65	11.55	12.16
54	3.03	3.24	5.16	12.45	13.10
55	3.35	3.55	5.73	13.36	14.06
56	3.71	3.89	6.32	14.25	15.00
57	4.12	4.28	6.92	15.11	15.91
58	4.42	4.70	7.58	16.04	16.88
59	4.84	5.26	8.41	17.10	18.00
60	5.40	5.94	9.45	18.43	19.40
61	6.10*	6.79*	10.79*	20.06*	21.12*
62	6.97*	7.83*	12.43*	22.06*	23.22*
63	8.04*	9.10*	14.46*	24.49*	25.78*
64	9.33*	10.61*	16.91*		
65	10.88*	12.41*	19.85*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN G 20
20 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$250,000-\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.70		
16			0.70		
17			0.70		
18	0.35	0.48	0.70	1.21	1.27
19	0.35	0.48	0.70	1.21	1.27
20	0.35	0.48	0.70	1.21	1.27
21	0.35	0.48	0.70	1.21	1.27
22	0.35	0.48	0.70	1.21	1.27
23	0.35	0.48	0.70	1.21	1.27
24	0.35	0.48	0.70	1.21	1.27
25	0.36	0.48	0.70	1.21	1.27
26	0.36	0.48	0.70	1.24	1.31
27	0.36	0.48	0.70	1.29	1.36
28	0.36	0.48	0.70	1.35	1.42
29	0.36	0.48	0.70	1.42	1.49
30	0.37	0.48	0.70	1.47	1.55
31	0.37	0.49	0.71	1.53	1.61
32	0.37	0.51	0.74	1.58	1.66
33	0.37	0.52	0.77	1.63	1.72
34	0.37	0.55	0.80	1.71	1.80
35	0.37	0.55	0.85	1.81	1.91
36	0.38	0.56	0.89	1.96	2.06
37	0.41	0.59	0.94	2.14	2.25
38	0.45	0.62	1.00	2.34	2.46
39	0.50	0.65	1.06	2.55	2.68
40	0.56	0.70	1.14	2.76	2.90
41	0.63	0.76	1.22	2.96	3.12
42	0.71	0.83	1.31	3.17	3.34
43	0.80	0.92	1.41	3.38	3.56
44	0.88	1.01	1.53	3.63	3.82
45	0.94	1.10	1.66	3.90	4.10
46	1.03	1.17	1.80	4.19	4.41
47	1.11	1.28	1.96	4.51	4.75
48	1.19	1.38	2.14	4.86	5.12
49	1.30	1.49	2.33	5.24	5.52
50	1.44	1.62	2.54	5.63	5.93
51	1.59	1.74	2.74	6.04	6.36
52	1.76	1.88	2.95	6.48	6.82
53	1.95	2.04	3.18	6.94	7.31
54	2.15	2.21	3.46	7.44	7.83
55	2.36	2.43	3.82	7.97	8.39
56	2.58	2.67	4.22	8.52	8.97
57	2.80	3.01	4.67	9.11	9.59
58	3.03	3.26	5.19	9.74	10.25
59	3.33	3.63	5.82	10.44	10.99
60	3.70	4.07	6.60	11.22	11.81
61	4.18*	4.66*	7.54*	12.11*	12.75*
62	4.74*	5.29*	8.67*	13.12*	13.81*
63	5.41*	6.07*	10.03*	14.25*	15.00*
64	6.15*	6.88*	11.62*		
65	6.93*	7.70*	13.03*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN G 20
20 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.86		
16			0.86		
17			0.86		
18	0.41	0.56	0.86	1.76	1.85
19	0.41	0.56	0.86	1.76	1.85
20	0.41	0.56	0.86	1.76	1.85
21	0.41	0.56	0.86	1.76	1.85
22	0.41	0.56	0.86	1.76	1.85
23	0.41	0.56	0.86	1.76	1.85
24	0.41	0.56	0.86	1.76	1.85
25	0.41	0.56	0.86	1.76	1.85
26	0.41	0.56	0.86	1.76	1.85
27	0.41	0.56	0.86	1.78	1.87
28	0.41	0.56	0.87	1.80	1.89
29	0.41	0.56	0.87	1.82	1.92
30	0.41	0.56	0.88	1.88	1.98
31	0.41	0.56	0.88	1.97	2.07
32	0.41	0.56	0.88	2.07	2.18
33	0.41	0.56	0.89	2.20	2.32
34	0.41	0.57	0.90	2.34	2.46
35	0.43	0.59	0.93	2.49	2.62
36	0.45	0.62	0.98	2.63	2.77
37	0.49	0.66	1.05	2.77	2.92
38	0.54	0.71	1.13	2.95	3.10
39	0.60	0.77	1.23	3.15	3.32
40	0.69	0.84	1.35	3.44	3.62
41	0.80	0.93	1.48	3.83	4.03
42	0.92	1.03	1.66	4.30	4.53
43	1.06	1.15	1.85	4.84	5.09
44	1.19	1.29	2.04	5.41	5.69
45	1.33	1.43	2.24	5.98	6.29
46	1.47	1.57	2.43	6.55	6.89
47	1.62	1.75	2.63	7.14	7.52
48	1.78	1.93	2.84	7.77	8.18
49	1.95	2.13	3.08	8.44	8.88
50	2.00	2.35	3.40	9.14	9.62
51	2.22	2.55	3.76	9.89	10.41
52	2.46	2.76	4.18	10.71	11.27
53	2.69	2.98	4.65	11.55	12.16
54	2.97	3.24	5.16	12.45	13.10
55	3.30	3.55	5.73	13.36	14.06
56	3.66	3.82	6.32	14.25	15.00
57	4.09	4.18	6.92	15.11	15.91
58	4.35	4.60	7.58	16.04	16.88
59	4.76	5.16	8.41	17.10	18.00
60	5.30	5.83	9.45	18.43	19.40
61	5.98*	6.64*	10.79*	20.06*	21.12*
62	6.81*	7.62*	12.43*	22.06*	23.22*
63	7.82*	8.82*	14.46*	24.49*	25.78*
64	9.04*	10.25*	16.91*		
65	10.51*	11.96*	19.85*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN G 20
20 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.70		
16			0.70		
17			0.70		
18	0.33	0.45	0.70	1.21	1.27
19	0.33	0.45	0.70	1.21	1.27
20	0.33	0.45	0.70	1.21	1.27
21	0.33	0.45	0.70	1.21	1.27
22	0.33	0.45	0.70	1.21	1.27
23	0.33	0.45	0.70	1.21	1.27
24	0.33	0.45	0.70	1.21	1.27
25	0.33	0.45	0.70	1.21	1.27
26	0.33	0.45	0.70	1.24	1.31
27	0.33	0.45	0.70	1.29	1.36
28	0.33	0.45	0.70	1.35	1.42
29	0.33	0.45	0.70	1.42	1.49
30	0.33	0.46	0.70	1.47	1.55
31	0.33	0.47	0.71	1.53	1.61
32	0.33	0.48	0.74	1.58	1.66
33	0.34	0.50	0.77	1.63	1.72
34	0.34	0.51	0.80	1.71	1.80
35	0.35	0.51	0.85	1.81	1.91
36	0.38	0.53	0.89	1.96	2.06
37	0.41	0.56	0.94	2.14	2.25
38	0.45	0.60	1.00	2.34	2.46
39	0.50	0.62	1.06	2.55	2.68
40	0.54	0.68	1.14	2.76	2.90
41	0.60	0.76	1.22	2.96	3.12
42	0.68	0.83	1.31	3.17	3.34
43	0.76	0.90	1.41	3.38	3.56
44	0.84	0.98	1.53	3.63	3.82
45	0.90	1.06	1.66	3.90	4.10
46	0.99	1.15	1.80	4.19	4.41
47	1.07	1.25	1.96	4.51	4.75
48	1.15	1.35	2.14	4.86	5.12
49	1.26	1.47	2.33	5.24	5.52
50	1.39	1.60	2.54	5.63	5.93
51	1.54	1.69	2.74	6.04	6.36
52	1.70	1.84	2.95	6.48	6.82
53	1.89	2.00	3.18	6.94	7.31
54	2.08	2.18	3.46	7.44	7.83
55	2.30	2.41	3.82	7.97	8.39
56	2.53	2.63	4.22	8.52	8.97
57	2.77	2.96	4.67	9.11	9.59
58	3.00	3.23	5.19	9.74	10.25
59	3.31	3.61	5.82	10.44	10.99
60	3.67	4.03	6.60	11.22	11.81
61	4.15*	4.63*	7.54*	12.11*	12.75*
62	4.72*	5.28*	8.67*	13.12*	13.81*
63	5.38*	6.03*	10.03*	14.25*	15.00*
64	6.12*	6.86*	11.62*		
65	6.88*	7.64*	13.03*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN G 25
25 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$100,000-\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.54		
16			1.54		
17			1.54		
18	0.84	1.14	1.54	3.12	3.29
19	0.84	1.14	1.54	3.12	3.29
20	0.84	1.14	1.54	3.12	3.29
21	0.84	1.14	1.54	3.12	3.29
22	0.84	1.14	1.54	3.12	3.29
23	0.84	1.14	1.54	3.12	3.29
24	0.84	1.14	1.54	3.12	3.29
25	0.85	1.14	1.55	3.12	3.29
26	0.86	1.14	1.58	3.20	3.37
27	0.87	1.14	1.61	3.29	3.46
28	0.90	1.15	1.65	3.41	3.59
29	0.91	1.15	1.69	3.54	3.72
30	0.93	1.15	1.71	3.68	3.87
31	0.95	1.17	1.73	3.82	4.02
32	0.98	1.18	1.73	3.96	4.17
33	1.03	1.20	1.73	4.12	4.34
34	1.05	1.20	1.75	4.32	4.54
35	1.12	1.22	1.80	4.56	4.80
36	1.19	1.30	1.92	4.81	5.07
37	1.28	1.39	2.07	5.11	5.38
38	1.38	1.48	2.27	5.45	5.74
39	1.43	1.59	2.47	5.89	6.20
40	1.61	1.70	2.70	6.49	6.83
41	1.78	1.87	2.95	7.24	7.62
42	1.96	2.06	3.20	8.17	8.60
43	2.16	2.26	3.49	9.24	9.72
44	2.33	2.46	3.82	10.44	10.98
45	2.57	2.69	4.20	11.72	12.34
46	2.70	2.84	4.64	12.15	12.79
47	2.84	2.99	5.15	12.68	13.34
48	3.04	3.24	5.73	13.20	13.89
49	3.33	3.61	6.41	13.73WA	14.45WA
50	3.69	4.08	7.21	14.08WA	14.82WA
51	4.24	4.69	8.29	16.19WA	17.04WA
52	4.88	5.39	9.53	18.62WA	19.60WA
53	5.61	6.20	10.96	21.41WA	22.54WA
54	6.45	7.13	12.60		
55	7.42	8.20	14.49		
56	8.53*	9.43*	16.66*		
57	9.81*	10.84*	19.16*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$80 Policy Fee**

WA = Issue Age applicable in Washington only

GOLDEN G 25
25 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$100,000-\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.10		
16			1.10		
17			1.10		
18	0.56	0.82	1.10	2.18	2.29
19	0.56	0.82	1.10	2.18	2.29
20	0.56	0.82	1.10	2.18	2.29
21	0.56	0.82	1.10	2.18	2.29
22	0.56	0.82	1.10	2.18	2.29
23	0.56	0.82	1.10	2.18	2.29
24	0.56	0.82	1.10	2.18	2.29
25	0.57	0.82	1.10	2.18	2.29
26	0.60	0.82	1.12	2.25	2.38
27	0.62	0.83	1.14	2.35	2.47
28	0.65	0.85	1.17	2.45	2.58
29	0.66	0.85	1.19	2.57	2.71
30	0.67	0.86	1.22	2.68	2.82
31	0.69	0.87	1.23	2.78	2.93
32	0.70	0.88	1.25	2.89	3.05
33	0.71	0.89	1.26	3.01	3.16
34	0.71	0.90	1.28	3.14	3.31
35	0.75	0.91	1.35	3.32	3.49
36	0.80	0.95	1.44	3.54	3.72
37	0.86	1.01	1.56	3.80	4.00
38	0.93	1.09	1.70	4.08	4.30
39	1.00	1.16	1.86	4.41	4.64
40	1.08	1.25	2.01	4.76	5.02
41	1.16	1.34	2.16	5.15	5.42
42	1.26	1.45	2.29	5.56	5.85
43	1.35	1.59	2.44	6.01	6.32
44	1.45	1.72	2.62	6.53	6.88
45	1.63	1.87	2.83	7.16	7.54
46	1.80	2.00	3.09	7.90	8.31
47	1.96	2.14	3.39	8.56	9.01
48	2.11	2.29	3.76	8.93	9.40
49	2.27	2.45	4.19	9.30WA	9.79WA
50	2.44	2.62	4.70	9.55WA	10.06WA
51	2.81	3.01	5.41	10.98WA	11.57WA
52	3.23	3.46	6.22	12.63WA	13.31WA
53	3.71	3.98	7.15	14.52WA	15.31WA
54	4.27	4.58	8.22	16.70WA	17.61WA
55	4.91	5.27	9.45	19.21WA	20.25WA
56	5.65*	6.06*	10.87*		
57	6.50*	6.97*	12.50*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$80 Policy Fee**

WA = Issue Age applicable in Washington only

GOLDEN G 25
25 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$250,000-\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.32		
16			1.32		
17			1.32		
18	0.68	0.93	1.32	2.71	2.85
19	0.68	0.93	1.32	2.71	2.85
20	0.68	0.93	1.32	2.71	2.85
21	0.68	0.93	1.32	2.71	2.85
22	0.68	0.93	1.32	2.71	2.85
23	0.68	0.93	1.32	2.71	2.85
24	0.68	0.93	1.32	2.71	2.85
25	0.69	0.93	1.33	2.71	2.85
26	0.70	0.94	1.35	2.78	2.92
27	0.71	0.94	1.36	2.86	3.01
28	0.73	0.95	1.38	2.96	3.11
29	0.74	0.96	1.40	3.07	3.23
30	0.76	0.96	1.42	3.19	3.36
31	0.77	0.96	1.43	3.31	3.49
32	0.79	0.96	1.43	3.43	3.61
33	0.82	0.96	1.44	3.58	3.77
34	0.85	0.97	1.48	3.74	3.94
35	0.90	1.00	1.53	3.95	4.16
36	0.95	1.06	1.63	4.18	4.40
37	1.03	1.14	1.76	4.43	4.66
38	1.12	1.24	1.92	4.73	4.98
39	1.21	1.36	2.10	5.12	5.38
40	1.37	1.47	2.29	5.63	5.92
41	1.53	1.63	2.50	6.29	6.62
42	1.71	1.82	2.72	7.09	7.47
43	1.91	2.02	2.95	8.03	8.45
44	2.11	2.22	3.23	9.07	9.54
45	2.34	2.45	3.54	10.19	10.72
46	2.47	2.59	3.92	11.39	11.99
47	2.62	2.75	4.35	12.13	12.77
48	2.81	2.99	4.85	12.73	13.40
49	3.09	3.37	5.44	13.35WA	14.06WA
50	3.45	3.84	6.13	13.79WA	14.52WA
51	3.97	4.42	7.05	15.86WA	16.70WA
52	4.57	5.08	8.11	18.24WA	19.21WA
53	5.26	5.84	9.33	20.98WA	22.09WA
54	6.05	6.72	10.73		
55	6.96	7.73	12.34		
56	8.00*	8.89*	14.19*		
57	9.20*	10.22*	16.32*		

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$50 Policy Fee**

WA = Issue Age applicable in Washington only

GOLDEN G 25
25 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$250,000-\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.95		
16			0.95		
17			0.95		
18	0.47	0.68	0.95	1.89	1.98
19	0.47	0.68	0.95	1.89	1.98
20	0.47	0.68	0.95	1.89	1.98
21	0.47	0.68	0.95	1.89	1.98
22	0.47	0.68	0.95	1.89	1.98
23	0.47	0.68	0.95	1.89	1.98
24	0.47	0.68	0.95	1.89	1.98
25	0.49	0.68	0.95	1.89	1.98
26	0.51	0.68	0.96	1.95	2.05
27	0.53	0.68	0.99	2.03	2.14
28	0.55	0.68	1.01	2.12	2.23
29	0.56	0.68	1.03	2.23	2.34
30	0.57	0.68	1.04	2.32	2.44
31	0.57	0.69	1.06	2.41	2.53
32	0.59	0.71	1.07	2.50	2.63
33	0.60	0.74	1.08	2.60	2.74
34	0.60	0.75	1.10	2.72	2.86
35	0.63	0.76	1.15	2.87	3.02
36	0.66	0.79	1.23	3.06	3.22
37	0.71	0.84	1.33	3.29	3.46
38	0.76	0.89	1.46	3.54	3.73
39	0.82	0.94	1.59	3.82	4.02
40	0.90	1.01	1.72	4.13	4.35
41	1.01	1.11	1.85	4.47	4.70
42	1.12	1.24	1.97	4.82	5.08
43	1.23	1.36	2.10	5.21	5.49
44	1.34	1.49	2.26	5.67	5.97
45	1.49	1.64	2.44	6.22	6.54
46	1.62	1.76	2.67	6.86	7.22
47	1.75	1.90	2.94	7.61	8.01
48	1.88	2.05	3.26	8.49	8.94
49	2.04	2.20	3.64	8.97WA	9.45WA
50	2.20	2.38	4.08	9.28WA	9.77WA
51	2.53	2.74	4.69	10.67WA	11.24WA
52	2.91	3.15	5.39	12.27WA	12.93WA
53	3.35	3.62	6.20	14.11WA	14.87WA
54	3.85	4.16	7.13	16.23WA	17.10WA
55	4.43	4.78	8.20	18.66WA	19.67WA
56	5.09*	5.50*	9.43*		
57	5.85*	6.33*	10.84*		

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$50 Policy Fee**

WA = Issue Age applicable in Washington only

GOLDEN G 25
25 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.32		
16			1.32		
17			1.32		
18	0.66	0.89	1.32	2.71	2.85
19	0.66	0.89	1.32	2.71	2.85
20	0.66	0.89	1.32	2.71	2.85
21	0.66	0.89	1.32	2.71	2.85
22	0.66	0.89	1.32	2.71	2.85
23	0.66	0.89	1.32	2.71	2.85
24	0.66	0.89	1.32	2.71	2.85
25	0.67	0.89	1.33	2.71	2.85
26	0.68	0.90	1.35	2.78	2.92
27	0.69	0.91	1.36	2.86	3.01
28	0.70	0.92	1.38	2.96	3.11
29	0.72	0.94	1.40	3.07	3.23
30	0.72	0.95	1.42	3.19	3.36
31	0.73	0.95	1.43	3.31	3.49
32	0.75	0.95	1.43	3.43	3.61
33	0.77	0.95	1.44	3.58	3.77
34	0.80	0.95	1.48	3.74	3.94
35	0.86	0.98	1.53	3.95	4.16
36	0.92	1.03	1.63	4.18	4.40
37	1.00	1.11	1.76	4.43	4.66
38	1.08	1.21	1.92	4.73	4.98
39	1.18	1.31	2.10	5.12	5.38
40	1.33	1.43	2.29	5.63	5.92
41	1.48	1.59	2.50	6.29	6.62
42	1.66	1.78	2.72	7.09	7.47
43	1.85	1.98	2.95	8.03	8.45
44	2.02	2.19	3.23	9.07	9.54
45	2.27	2.42	3.54	10.19	10.72
46	2.42	2.55	3.92	11.39	11.99
47	2.56	2.69	4.35	12.13	12.77
48	2.75	2.93	4.85	12.73	13.40
49	3.02	3.29	5.44	13.35WA	14.06WA
50	3.38	3.81	6.13	13.79WA	14.52WA
51	3.89	4.38	7.05	15.86WA	16.70WA
52	4.47	5.04	8.11	18.24WA	19.21WA
53	5.14	5.80	9.33	20.98WA	22.09WA
54	5.91	6.67	10.73		
55	6.80	7.67	12.34		
56	7.82*	8.82*	14.19*		
57	8.99*	10.14*	16.32*		

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$50 Policy Fee**

WA = Issue Age applicable in Washington only

GOLDEN G 25
25 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.95		
16			0.95		
17			0.95		
18	0.46	0.66	0.95	1.89	1.98
19	0.46	0.66	0.95	1.89	1.98
20	0.46	0.66	0.95	1.89	1.98
21	0.46	0.66	0.95	1.89	1.98
22	0.46	0.66	0.95	1.89	1.98
23	0.46	0.66	0.95	1.89	1.98
24	0.46	0.66	0.95	1.89	1.98
25	0.47	0.66	0.95	1.89	1.98
26	0.48	0.66	0.96	1.95	2.05
27	0.51	0.66	0.99	2.03	2.14
28	0.53	0.66	1.01	2.12	2.23
29	0.53	0.66	1.03	2.23	2.34
30	0.54	0.66	1.04	2.32	2.44
31	0.54	0.67	1.06	2.41	2.53
32	0.57	0.69	1.07	2.50	2.63
33	0.58	0.70	1.08	2.60	2.74
34	0.58	0.71	1.10	2.72	2.86
35	0.60	0.71	1.15	2.87	3.02
36	0.63	0.74	1.23	3.06	3.22
37	0.69	0.79	1.33	3.29	3.46
38	0.73	0.85	1.46	3.54	3.73
39	0.78	0.91	1.59	3.82	4.02
40	0.86	0.97	1.72	4.13	4.35
41	0.98	1.08	1.85	4.47	4.70
42	1.08	1.20	1.97	4.82	5.08
43	1.17	1.33	2.10	5.21	5.49
44	1.29	1.46	2.26	5.67	5.97
45	1.43	1.61	2.44	6.22	6.54
46	1.57	1.73	2.67	6.86	7.22
47	1.71	1.87	2.94	7.61	8.01
48	1.83	1.99	3.26	8.49	8.94
49	1.97	2.13	3.64	8.97WA	9.45WA
50	2.13	2.31	4.08	9.28WA	9.77WA
51	2.45	2.66	4.69	10.67WA	11.24WA
52	2.82	3.06	5.39	12.27WA	12.93WA
53	3.24	3.52	6.20	14.11WA	14.87WA
54	3.73	4.05	7.13	16.23WA	17.10WA
55	4.29	4.66	8.20	18.66WA	19.67WA
56	4.93*	5.36*	9.43*		
57	5.67*	6.16*	10.84*		

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$50 Policy Fee**

WA = Issue Age applicable in Washington only

GOLDEN G 30
30 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$100,000-\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.66		
16			1.66		
17			1.66		
18	0.90	1.24	1.66	3.39	3.57
19	0.90	1.24	1.66	3.39	3.57
20	0.90	1.24	1.66	3.39	3.57
21	0.90	1.24	1.66	3.39	3.57
22	0.90	1.24	1.66	3.39	3.57
23	0.90	1.24	1.66	3.39	3.57
24	0.90	1.24	1.66	3.39	3.57
25	0.91	1.24	1.67	3.39	3.57
26	0.93	1.24	1.70	3.49	3.67
27	0.94	1.24	1.74	3.59	3.78
28	0.98	1.25	1.79	3.73	3.93
29	0.99	1.25	1.84	3.89	4.09
30	1.01	1.25	1.87	4.05	4.26
31	1.04	1.27	1.89	4.20	4.42
32	1.08	1.29	1.89	4.34	4.57
33	1.14	1.31	1.89	4.51	4.75
34	1.16	1.31	1.91	4.71	4.96
35	1.24	1.34	1.97	4.97	5.23
36	1.31	1.43	2.10	5.25	5.53
37	1.41	1.53	2.27	5.58	5.87
38	1.53	1.63	2.49	5.96	6.27
39	1.58	1.74	2.72	6.45	6.79
40	1.78	1.86	2.97	7.11	7.48
41	1.97	2.04	3.24	7.94	8.36
42	2.17	2.25	3.51	8.96WA	9.43WA
43	2.38	2.47	3.81	10.15WA	10.68WA
44	2.56	2.69	4.17	11.48WA	12.08WA
45	2.83	2.94	4.59	12.92WA	13.60WA
46	2.96	3.09	5.08	13.30WA	14.00WA
47	3.10	3.24	5.66	13.78WA	
48	3.30	3.50	6.33	14.25WA	
49	3.61	3.92	7.11		
50	4.03	4.45	8.01		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$80 Policy Fee**

WA = Issue Age applicable in Washington only

GOLDEN G 30
30 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$100,000-\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.20		
16			1.20		
17			1.20		
18	0.61	0.91	1.20	2.50	2.63
19	0.61	0.91	1.20	2.50	2.63
20	0.61	0.91	1.20	2.50	2.63
21	0.61	0.91	1.20	2.50	2.63
22	0.61	0.91	1.20	2.50	2.63
23	0.61	0.91	1.20	2.50	2.63
24	0.61	0.91	1.20	2.50	2.63
25	0.63	0.91	1.20	2.50	2.63
26	0.67	0.92	1.23	2.59	2.73
27	0.70	0.93	1.27	2.70	2.84
28	0.74	0.95	1.31	2.82	2.97
29	0.76	0.96	1.34	2.95	3.11
30	0.77	0.97	1.38	3.08	3.24
31	0.79	0.97	1.39	3.20	3.37
32	0.81	0.98	1.40	3.33	3.51
33	0.82	0.99	1.40	3.47	3.65
34	0.82	1.00	1.41	3.63	3.82
35	0.87	1.01	1.48	3.83	4.03
36	0.92	1.05	1.59	4.07	4.28
37	0.99	1.11	1.73	4.35	4.58
38	1.06	1.20	1.91	4.66	4.91
39	1.14	1.29	2.09	5.03	5.29
40	1.22	1.38	2.27	5.43	5.72
41	1.32	1.50	2.44	5.88	6.19
42	1.43	1.63	2.59	6.36WA	6.69WA
43	1.52	1.78	2.76	6.90WA	7.26WA
44	1.63	1.93	2.96	7.52WA	7.92WA
45	1.86	2.11	3.20	8.29WA	8.73WA
46	2.06	2.25	3.50	9.20WA	9.68WA
47	2.24	2.41	3.86	9.98WA	10.51WA
48	2.41	2.57	4.30	10.34WA	10.88WA
49	2.58	2.75	4.83	10.68WA	11.24WA
50	2.76	2.94	5.46	10.85WA	11.42WA

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$80 Policy Fee**

WA = Issue Age applicable in Washington only

GOLDEN G 30
30 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$250,000-\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.44		
16			1.44		
17			1.44		
18	0.73	1.00	1.44	2.95	3.10
19	0.73	1.00	1.44	2.95	3.10
20	0.73	1.00	1.44	2.95	3.10
21	0.73	1.00	1.44	2.95	3.10
22	0.73	1.00	1.44	2.95	3.10
23	0.73	1.00	1.44	2.95	3.10
24	0.73	1.00	1.44	2.95	3.10
25	0.74	1.00	1.45	2.95	3.10
26	0.75	1.00	1.47	3.03	3.19
27	0.77	1.01	1.49	3.13	3.29
28	0.79	1.02	1.51	3.25	3.42
29	0.81	1.02	1.53	3.38	3.56
30	0.83	1.03	1.55	3.52	3.70
31	0.85	1.03	1.57	3.65	3.84
32	0.87	1.03	1.57	3.77	3.97
33	0.90	1.03	1.58	3.92	4.13
34	0.94	1.03	1.62	4.09	4.31
35	0.99	1.07	1.68	4.32	4.55
36	1.05	1.13	1.79	4.57	4.81
37	1.13	1.22	1.94	4.85	5.10
38	1.22	1.33	2.12	5.18	5.45
39	1.34	1.46	2.32	5.61	5.90
40	1.48	1.61	2.53	6.18	6.50
41	1.66	1.78	2.75	6.91	7.27
42	1.86	1.97	2.98	7.79WA	8.20WA
43	2.08	2.19	3.23	8.83WA	9.29WA
44	2.32	2.43	3.53	9.98WA	10.50WA
45	2.57	2.69	3.87	11.24WA	11.83WA
46	2.72	2.85	4.29	12.60WA	13.26WA
47	2.86	3.00	4.78	13.38WA	
48	3.06	3.26	5.35	13.97WA	
49	3.37	3.68	6.03		
50	3.79	4.20	6.81		

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$50 Policy Fee**

WA = Issue Age applicable in Washington only

GOLDEN G 30
30 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$250,000-\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.05		
16			1.05		
17			1.05		
18	0.52	0.76	1.05	2.18	2.29
19	0.52	0.76	1.05	2.18	2.29
20	0.52	0.76	1.05	2.18	2.29
21	0.52	0.76	1.05	2.18	2.29
22	0.52	0.76	1.05	2.18	2.29
23	0.52	0.76	1.05	2.18	2.29
24	0.52	0.76	1.05	2.18	2.29
25	0.54	0.76	1.05	2.18	2.29
26	0.57	0.76	1.07	2.25	2.37
27	0.60	0.76	1.11	2.35	2.47
28	0.63	0.76	1.14	2.45	2.58
29	0.65	0.76	1.17	2.57	2.70
30	0.66	0.76	1.19	2.68	2.82
31	0.66	0.77	1.21	2.78	2.93
32	0.68	0.80	1.21	2.90	3.05
33	0.70	0.83	1.21	3.01	3.17
34	0.70	0.84	1.23	3.15	3.32
35	0.74	0.85	1.28	3.33	3.50
36	0.78	0.89	1.38	3.53	3.72
37	0.84	0.95	1.50	3.78	3.98
38	0.89	1.01	1.66	4.06	4.27
39	0.95	1.07	1.82	4.37	4.60
40	1.04	1.14	1.97	4.72	4.97
41	1.17	1.26	2.12	5.11	5.38
42	1.30	1.41	2.25	5.53WA	5.82WA
43	1.41	1.55	2.40	5.99WA	6.31WA
44	1.54	1.69	2.57	6.55WA	6.89WA
45	1.72	1.87	2.78	7.21WA	7.59WA
46	1.87	2.01	3.04	8.00WA	8.42WA
47	2.02	2.17	3.36	8.94WA	9.41WA
48	2.18	2.33	3.74	10.04WA	10.57WA
49	2.35	2.51	4.20	10.57WA	11.13WA
50	2.53	2.70	4.74	10.84WA	11.41WA

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$50 Policy Fee**

WA = Issue Age applicable in Washington only

GOLDEN G 30
30 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.44		
16			1.44		
17			1.44		
18	0.72	0.97	1.44	2.95	3.10
19	0.72	0.97	1.44	2.95	3.10
20	0.72	0.97	1.44	2.95	3.10
21	0.72	0.97	1.44	2.95	3.10
22	0.72	0.97	1.44	2.95	3.10
23	0.72	0.97	1.44	2.95	3.10
24	0.72	0.97	1.44	2.95	3.10
25	0.73	0.97	1.45	2.95	3.10
26	0.74	0.98	1.47	3.03	3.19
27	0.75	0.99	1.49	3.13	3.29
28	0.76	1.00	1.51	3.25	3.42
29	0.78	1.01	1.53	3.38	3.56
30	0.79	1.02	1.55	3.52	3.70
31	0.81	1.02	1.57	3.65	3.84
32	0.82	1.02	1.57	3.77	3.97
33	0.85	1.02	1.58	3.92	4.13
34	0.89	1.02	1.62	4.09	4.31
35	0.94	1.05	1.68	4.32	4.55
36	1.01	1.11	1.79	4.57	4.81
37	1.09	1.19	1.94	4.85	5.10
38	1.19	1.29	2.12	5.18	5.45
39	1.31	1.42	2.32	5.61	5.90
40	1.45	1.56	2.53	6.18	6.50
41	1.61	1.73	2.75	6.91	7.27
42	1.79	1.93	2.98	7.79WA	8.20WA
43	2.00	2.15	3.23	8.83WA	9.29WA
44	2.22	2.40	3.53	9.98WA	10.50WA
45	2.46	2.66	3.87	11.24WA	11.83WA
46	2.65	2.80	4.29	12.60WA	13.26WA
47	2.79	2.93	4.78	13.38WA	
48	2.99	3.18	5.35	13.97WA	
49	3.29	3.58	6.03		
50	3.73	4.16	6.81		

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$50 Policy Fee**

WA = Issue Age applicable in Washington only

GOLDEN G 30
30 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.05		
16			1.05		
17			1.05		
18	0.51	0.75	1.05	2.18	2.29
19	0.51	0.75	1.05	2.18	2.29
20	0.51	0.75	1.05	2.18	2.29
21	0.51	0.75	1.05	2.18	2.29
22	0.51	0.75	1.05	2.18	2.29
23	0.51	0.75	1.05	2.18	2.29
24	0.51	0.75	1.05	2.18	2.29
25	0.53	0.75	1.05	2.18	2.29
26	0.55	0.75	1.07	2.25	2.37
27	0.58	0.75	1.11	2.35	2.47
28	0.61	0.75	1.14	2.45	2.58
29	0.62	0.75	1.17	2.57	2.70
30	0.63	0.75	1.19	2.68	2.82
31	0.63	0.76	1.21	2.78	2.93
32	0.67	0.78	1.21	2.90	3.05
33	0.68	0.78	1.21	3.01	3.17
34	0.68	0.79	1.23	3.15	3.32
35	0.71	0.79	1.28	3.33	3.50
36	0.74	0.83	1.38	3.53	3.72
37	0.81	0.89	1.50	3.78	3.98
38	0.85	0.96	1.66	4.06	4.27
39	0.90	1.03	1.82	4.37	4.60
40	1.00	1.09	1.97	4.72	4.97
41	1.14	1.22	2.12	5.11	5.38
42	1.25	1.36	2.25	5.53WA	5.82WA
43	1.35	1.51	2.40	5.99WA	6.31WA
44	1.48	1.66	2.57	6.55WA	6.89WA
45	1.65	1.85	2.78	7.21WA	7.59WA
46	1.82	1.98	3.04	8.00WA	8.42WA
47	1.98	2.13	3.36	8.94WA	9.41WA
48	2.12	2.26	3.74	10.04WA	10.57WA
49	2.27	2.41	4.20	10.57WA	11.13WA
50	2.44	2.61	4.74	10.84WA	11.41WA

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA ****Add \$50 Policy Fee**

WA = Issue Age applicable in Washington only

GOLDEN V 20
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$100,000-\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.07		
16			1.07		
17			1.07		
18	0.67	0.84	1.07	1.94	2.16
19	0.67	0.84	1.07	1.94	2.16
20	0.67	0.84	1.07	1.94	2.16
21	0.67	0.84	1.07	1.94	2.16
22	0.67	0.84	1.07	1.94	2.16
23	0.67	0.84	1.07	1.94	2.16
24	0.67	0.84	1.07	1.94	2.16
25	0.67	0.84	1.07	1.94	2.16
26	0.67	0.84	1.07	1.94	2.16
27	0.67	0.84	1.07	1.97	2.19
28	0.67	0.84	1.07	1.99	2.21
29	0.67	0.84	1.07	2.02	2.24
30	0.67	0.84	1.07	2.08	2.31
31	0.67	0.84	1.07	2.18	2.42
32	0.67	0.84	1.09	2.29	2.54
33	0.67	0.84	1.10	2.43	2.70
34	0.67	0.84	1.11	2.58	2.87
35	0.67	0.84	1.13	2.74	3.05
36	0.70	0.89	1.18	2.90	3.22
37	0.76	1.05	1.26	3.05	3.39
38	0.83	1.15	1.36	3.24	3.60
39	0.92	1.27	1.47	3.46	3.85
40	1.01	1.39	1.62	3.78	4.20
41	1.13	1.55	1.77	4.20	4.67
42	1.27	1.73	1.97	4.72	5.25
43	1.42	1.90	2.19	5.30	5.89
44	1.58	2.08	2.41	5.92	6.58
45	1.74	2.26	2.65	6.54	7.27
46	1.91	2.44	2.87	7.16	7.96
47	2.09	2.62	3.10	7.81	8.68
48	2.29	2.84	3.32	8.50	9.44
49	2.51	3.12	3.62	9.22	10.25
50	2.73	3.44	3.98	9.99	11.10
51	2.95	3.81	4.43	10.81	12.01
52	3.18	4.23	4.96	11.70	13.00
53	3.42	4.72	5.57	12.62	14.02
54	3.73	5.26	6.21	13.59	15.10
55	4.11	5.86	6.92	14.59	16.21
56	4.57	5.99	7.63	15.56	17.29
57	5.10	6.52	8.35	16.50	18.33
58	5.72	7.26	9.12	17.50	19.45
59	6.43	8.12	10.11	18.67	20.74
60	7.28	9.11	11.38	20.11	22.35
61	8.27*	10.26*	13.00*	21.89*	24.32*
62	9.42*	11.59*	15.00*	24.07*	26.74*
63	10.75*	13.12*	17.48*	26.71*	29.68*
64	12.27*	14.88*	20.49*	29.89*	33.21*
65	14.02*	16.90*	24.13*	33.71*	37.46*
66	16.45*	19.78*	28.17*	43.75*	48.62*
67	22.58*	27.23*	34.10*	56.25*	62.51*

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN V 20
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$100,000-\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.84		
16			0.84		
17			0.84		
18	0.51	0.67	0.84	1.35	1.50
19	0.51	0.67	0.84	1.35	1.50
20	0.51	0.67	0.84	1.35	1.50
21	0.51	0.67	0.84	1.35	1.50
22	0.51	0.67	0.84	1.35	1.50
23	0.51	0.67	0.84	1.35	1.50
24	0.51	0.67	0.84	1.35	1.50
25	0.51	0.67	0.84	1.35	1.50
26	0.51	0.67	0.84	1.39	1.54
27	0.51	0.67	0.84	1.44	1.60
28	0.51	0.67	0.84	1.50	1.67
29	0.51	0.67	0.84	1.57	1.75
30	0.51	0.67	0.84	1.64	1.82
31	0.51	0.67	0.86	1.70	1.89
32	0.51	0.70	0.89	1.75	1.95
33	0.51	0.72	0.92	1.81	2.01
34	0.51	0.74	0.97	1.90	2.11
35	0.54	0.77	1.02	2.01	2.23
36	0.57	0.80	1.07	2.17	2.41
37	0.60	0.82	1.14	2.36	2.62
38	0.64	0.86	1.21	2.58	2.87
39	0.69	0.90	1.30	2.81	3.12
40	0.75	0.95	1.38	3.03	3.37
41	0.81	1.02	1.48	3.26	3.62
42	0.89	1.10	1.57	3.49	3.88
43	0.97	1.20	1.69	3.72	4.13
44	1.06	1.31	1.81	3.99	4.43
45	1.15	1.42	1.95	4.27	4.75
46	1.25	1.54	2.11	4.60	5.11
47	1.36	1.67	2.29	4.95	5.50
48	1.47	1.81	2.49	5.33	5.92
49	1.60	1.96	2.70	5.74	6.38
50	1.74	2.13	2.92	6.17	6.86
51	1.88	2.32	3.16	6.61	7.35
52	2.03	2.52	3.40	7.09	7.88
53	2.20	2.74	3.67	7.60	8.44
54	2.40	2.99	4.00	8.14	9.04
55	2.64	3.28	4.40	8.71	9.68
56	2.93	3.59	4.86	9.31	10.35
57	3.26	3.93	5.38	9.95	11.06
58	3.64	4.30	5.98	10.64	11.82
59	4.08	4.75	6.70	11.40	12.67
60	4.59	5.30	7.60	12.26	13.62
61	5.19*	5.97*	8.68*	13.23*	14.70*
62	5.88*	6.78*	9.99*	14.33*	15.92*
63	6.67*	7.74*	11.54*	15.56*	17.29*
64	7.58*	8.88*	13.37*	16.96*	18.85*
65	8.62*	10.23*	15.00*	18.56*	20.62*
66	9.71*	11.58*	17.15*	21.95*	24.39*
67	12.58*	14.70*	20.57*	27.75*	30.83*

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN V 20
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$250,000-\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.88		
16			0.88		
17			0.88		
18	0.45	0.63	0.88	1.66	1.84
19	0.45	0.63	0.88	1.66	1.84
20	0.45	0.63	0.88	1.66	1.84
21	0.45	0.63	0.88	1.66	1.84
22	0.45	0.63	0.88	1.66	1.84
23	0.45	0.63	0.88	1.66	1.84
24	0.45	0.63	0.88	1.66	1.84
25	0.45	0.63	0.88	1.66	1.84
26	0.45	0.63	0.88	1.66	1.84
27	0.45	0.63	0.88	1.66	1.86
28	0.45	0.63	0.88	1.69	1.88
29	0.45	0.63	0.88	1.72	1.91
30	0.45	0.63	0.88	1.77	1.97
31	0.45	0.63	0.88	1.85	2.06
32	0.45	0.63	0.88	1.95	2.17
33	0.45	0.63	0.90	2.08	2.31
34	0.45	0.63	0.91	2.20	2.45
35	0.45	0.65	0.93	2.35	2.61
36	0.48	0.67	0.98	2.48	2.76
37	0.51	0.71	1.04	2.62	2.91
38	0.55	0.75	1.13	2.78	3.09
39	0.60	0.81	1.22	2.98	3.31
40	0.67	0.88	1.34	3.25	3.61
41	0.76	0.97	1.48	3.62	4.02
42	0.86	1.08	1.65	4.07	4.52
43	0.99	1.20	1.84	4.57	5.08
44	1.12	1.34	2.03	5.11	5.68
45	1.25	1.48	2.24	5.65	6.28
46	1.39	1.64	2.43	6.19	6.88
47	1.54	1.81	2.62	6.76	7.51
48	1.69	1.99	2.83	7.35	8.17
49	1.86	2.19	3.07	7.98	8.87
50	2.04	2.39	3.39	8.65	9.61
51	2.22	2.59	3.77	9.36	10.40
52	2.41	2.80	4.22	10.13	11.26
53	2.62	3.02	4.74	10.93	12.15
54	2.87	3.28	5.30	11.78	13.09
55	3.16	3.60	5.91	12.64	14.05
56	3.50	3.96	6.53	13.49	14.99
57	3.88	4.36	7.17	14.31	15.90
58	4.31	4.81	7.87	15.18	16.87
59	4.83	5.38	8.74	16.19	17.99
60	5.44	6.08	9.85	17.45	19.39
61	6.17*	6.96*	11.26*	19.00*	21.11*
62	7.03*	8.02*	13.00*	20.89*	23.21*
63	8.03*	9.31*	15.16*	23.19*	25.77*
64	9.20*	10.84*	17.78*	25.96*	28.84*
65	10.55*	12.67*	20.94*	29.28*	32.53*
66	12.89*	15.69*	24.45*	38.00*	42.22*
67	17.69*	21.60*	29.60*	48.86*	54.28*

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN V 20
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$250,000-\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.68		
16			0.68		
17			0.68		
18	0.37	0.47	0.68	1.12	1.25
19	0.37	0.47	0.68	1.12	1.25
20	0.37	0.47	0.68	1.12	1.25
21	0.37	0.47	0.68	1.12	1.25
22	0.37	0.47	0.68	1.12	1.25
23	0.37	0.47	0.68	1.12	1.25
24	0.37	0.47	0.68	1.12	1.25
25	0.37	0.47	0.68	1.12	1.25
26	0.37	0.47	0.68	1.16	1.29
27	0.37	0.47	0.68	1.20	1.34
28	0.37	0.47	0.68	1.26	1.40
29	0.37	0.47	0.68	1.32	1.47
30	0.37	0.47	0.68	1.38	1.53
31	0.37	0.47	0.68	1.43	1.59
32	0.37	0.50	0.72	1.47	1.64
33	0.37	0.51	0.75	1.53	1.70
34	0.37	0.54	0.78	1.60	1.78
35	0.37	0.56	0.83	1.70	1.89
36	0.39	0.59	0.87	1.83	2.04
37	0.41	0.61	0.92	2.01	2.23
38	0.44	0.64	0.98	2.19	2.44
39	0.48	0.68	1.04	2.39	2.66
40	0.53	0.73	1.12	2.59	2.88
41	0.59	0.79	1.20	2.79	3.10
42	0.66	0.86	1.29	2.99	3.32
43	0.74	0.94	1.39	3.18	3.54
44	0.83	1.03	1.51	3.42	3.80
45	0.91	1.12	1.64	3.67	4.08
46	0.99	1.21	1.78	3.95	4.39
47	1.06	1.31	1.94	4.26	4.73
48	1.14	1.41	2.12	4.59	5.10
49	1.23	1.52	2.31	4.95	5.50
50	1.34	1.65	2.52	5.32	5.91
51	1.48	1.78	2.72	5.70	6.34
52	1.63	1.92	2.93	6.12	6.80
53	1.81	2.08	3.16	6.56	7.29
54	2.00	2.26	3.44	7.03	7.81
55	2.21	2.48	3.80	7.53	8.37
56	2.42	2.74	4.20	8.05	8.95
57	2.64	3.02	4.65	8.61	9.57
58	2.88	3.35	5.17	9.21	10.23
59	3.17	3.73	5.80	9.87	10.97
60	3.52	4.20	6.58	10.61	11.79
61	3.95*	4.75*	7.52*	11.46*	12.73*
62	4.47*	5.39*	8.65*	12.41*	13.79*
63	5.10*	6.14*	10.01*	13.48*	14.98*
64	5.85*	7.01*	11.60*	14.70*	16.34*
65	6.74*	8.02*	13.01*	16.09*	17.88*
66	7.84*	9.64*	14.88*	19.03*	21.15*
67	10.16*	12.24*	17.85*	24.06*	26.74*

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN V 20
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$1,000,000+					
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.88		
16			0.88		
17			0.88		
18	0.43	0.56	0.88	1.66	1.84
19	0.43	0.56	0.88	1.66	1.84
20	0.43	0.56	0.88	1.66	1.84
21	0.43	0.56	0.88	1.66	1.84
22	0.43	0.56	0.88	1.66	1.84
23	0.43	0.56	0.88	1.66	1.84
24	0.43	0.56	0.88	1.66	1.84
25	0.43	0.56	0.88	1.66	1.84
26	0.43	0.56	0.88	1.66	1.84
27	0.43	0.56	0.88	1.66	1.86
28	0.43	0.56	0.88	1.69	1.88
29	0.43	0.56	0.88	1.72	1.91
30	0.43	0.56	0.88	1.77	1.97
31	0.43	0.56	0.88	1.85	2.06
32	0.43	0.56	0.88	1.95	2.17
33	0.43	0.58	0.90	2.08	2.31
34	0.43	0.60	0.91	2.20	2.45
35	0.43	0.62	0.93	2.35	2.61
36	0.46	0.65	0.98	2.48	2.76
37	0.48	0.68	1.04	2.62	2.91
38	0.52	0.72	1.13	2.78	3.09
39	0.57	0.77	1.22	2.98	3.31
40	0.63	0.84	1.34	3.25	3.61
41	0.72	0.93	1.48	3.62	4.02
42	0.83	1.03	1.65	4.07	4.52
43	0.95	1.15	1.84	4.57	5.08
44	1.09	1.29	2.03	5.11	5.68
45	1.22	1.43	2.24	5.65	6.28
46	1.35	1.59	2.43	6.19	6.88
47	1.50	1.76	2.62	6.76	7.51
48	1.64	1.95	2.83	7.35	8.17
49	1.80	2.14	3.07	7.98	8.87
50	1.98	2.35	3.39	8.65	9.61
51	2.16	2.55	3.77	9.36	10.40
52	2.35	2.76	4.22	10.13	11.26
53	2.56	2.99	4.74	10.93	12.15
54	2.80	3.24	5.30	11.78	13.09
55	3.10	3.55	5.91	12.64	14.05
56	3.45	3.89	6.53	13.49	14.99
57	3.84	4.26	7.17	14.31	15.90
58	4.29	4.68	7.87	15.18	16.87
59	4.81	5.20	8.74	16.19	17.99
60	5.43	5.85	9.85	17.45	19.39
61	6.16*	6.66*	11.26*	19.00*	21.11*
62	7.00*	7.64*	13.00*	20.89*	23.21*
63	7.98*	8.84*	15.16*	23.19*	25.77*
64	9.11*	10.26*	17.78*	25.96*	28.84*
65	10.41*	11.96*	20.94*	29.28*	32.53*
66	12.39*	14.86*	24.47*	37.99*	42.21*
67	17.03*	19.64*	29.60*	48.86*	54.29*

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee
50

GOLDEN V 20
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$1,000,000+					
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			0.68		
16			0.68		
17			0.68		
18	0.33	0.44	0.68	1.12	1.25
19	0.33	0.44	0.68	1.12	1.25
20	0.33	0.44	0.68	1.12	1.25
21	0.33	0.44	0.68	1.12	1.25
22	0.33	0.44	0.68	1.12	1.25
23	0.33	0.44	0.68	1.12	1.25
24	0.33	0.44	0.68	1.12	1.25
25	0.33	0.44	0.68	1.12	1.25
26	0.33	0.44	0.68	1.16	1.29
27	0.33	0.44	0.68	1.20	1.34
28	0.33	0.44	0.68	1.26	1.40
29	0.33	0.44	0.68	1.32	1.47
30	0.33	0.44	0.68	1.38	1.53
31	0.33	0.46	0.68	1.43	1.59
32	0.33	0.47	0.72	1.47	1.64
33	0.33	0.49	0.75	1.53	1.70
34	0.33	0.51	0.78	1.60	1.78
35	0.35	0.53	0.83	1.70	1.89
36	0.37	0.56	0.87	1.83	2.04
37	0.39	0.58	0.92	2.01	2.23
38	0.43	0.62	0.98	2.19	2.44
39	0.46	0.65	1.04	2.39	2.66
40	0.51	0.70	1.12	2.59	2.88
41	0.57	0.75	1.20	2.79	3.10
42	0.63	0.82	1.29	2.99	3.32
43	0.71	0.89	1.39	3.18	3.54
44	0.79	0.97	1.51	3.42	3.80
45	0.87	1.05	1.64	3.67	4.08
46	0.95	1.14	1.78	3.95	4.39
47	1.02	1.24	1.94	4.26	4.73
48	1.10	1.34	2.12	4.59	5.10
49	1.19	1.46	2.31	4.95	5.50
50	1.30	1.59	2.52	5.32	5.91
51	1.43	1.73	2.72	5.70	6.34
52	1.58	1.88	2.93	6.12	6.80
53	1.75	2.04	3.16	6.56	7.29
54	1.94	2.23	3.44	7.03	7.81
55	2.14	2.46	3.80	7.53	8.37
56	2.36	2.72	4.20	8.05	8.95
57	2.59	3.00	4.65	8.61	9.57
58	2.85	3.32	5.17	9.21	10.23
59	3.15	3.71	5.80	9.87	10.97
60	3.51	4.16	6.58	10.61	11.79
61	3.94*	4.70*	7.52*	11.46*	12.73*
62	4.44*	5.34*	8.65*	12.41*	13.79*
63	5.04*	6.08*	10.01*	13.48*	14.98*
64	5.74*	6.95*	11.60*	14.70*	16.34*
65	6.55*	7.96*	13.01*	16.09*	17.88*
66	7.44*	9.58*	14.86*	19.03*	21.15*
67	9.63*	12.15*	17.85*	24.06*	26.74*

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee
51

GOLDEN V 30
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$100,000-\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.65		
16			1.65		
17			1.65		
18	0.90	1.27	1.65	3.20	3.56
19	0.90	1.27	1.65	3.20	3.56
20	0.90	1.27	1.65	3.20	3.56
21	0.90	1.27	1.65	3.20	3.56
22	0.90	1.27	1.65	3.20	3.56
23	0.90	1.27	1.65	3.20	3.56
24	0.90	1.27	1.65	3.20	3.56
25	0.90	1.27	1.65	3.20	3.56
26	0.90	1.27	1.69	3.29	3.66
27	0.93	1.29	1.73	3.39	3.77
28	0.94	1.30	1.78	3.53	3.92
29	0.98	1.31	1.83	3.67	4.08
30	1.00	1.32	1.86	3.82	4.25
31	1.04	1.34	1.88	3.97	4.41
32	1.06	1.35	1.88	4.10	4.56
33	1.11	1.36	1.88	4.27	4.74
34	1.15	1.38	1.90	4.45	4.95
35	1.21	1.43	1.96	4.70	5.22
36	1.28	1.50	2.09	4.97	5.52
37	1.36	1.60	2.26	5.27	5.86
38	1.45	1.72	2.48	5.63	6.26
39	1.57	1.85	2.71	6.10	6.78
40	1.72	2.01	2.96	6.72	7.47
41	1.90	2.20	3.23	7.51	8.35
42	2.13	2.43	3.50	8.48	9.42
43	2.38	2.67	3.80	9.60	10.67
44	2.68	2.96	4.16	10.86	12.07
45	2.99	3.27	4.58	12.23	13.59
46	3.34	3.61	5.07	14.62	16.25
47	3.69	3.99	5.65	16.38	18.20
48	4.10	4.41	6.32	18.59	20.66
49	4.57	4.85	7.10	21.37	23.75
50	4.95	5.35	8.00	24.83	27.59
51	5.76*	6.30*	9.07*		
52	6.80*	7.54*	10.39*		
53	8.16*	9.11*	11.99*		
54	9.94*	10.56*	13.86*		
55	12.43*	13.20*	17.33*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN V 30
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$100,000-\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.19		
16			1.19		
17			1.19		
18	0.61	0.91	1.19	2.36	2.62
19	0.61	0.91	1.19	2.36	2.62
20	0.61	0.91	1.19	2.36	2.62
21	0.61	0.91	1.19	2.36	2.62
22	0.61	0.91	1.19	2.36	2.62
23	0.61	0.91	1.19	2.36	2.62
24	0.61	0.91	1.19	2.36	2.62
25	0.61	0.91	1.19	2.36	2.62
26	0.63	0.91	1.22	2.45	2.72
27	0.67	0.93	1.26	2.55	2.83
28	0.70	0.94	1.30	2.66	2.96
29	0.74	0.96	1.33	2.79	3.10
30	0.77	0.97	1.37	2.91	3.23
31	0.80	0.98	1.38	3.02	3.36
32	0.81	0.98	1.39	3.15	3.50
33	0.82	0.99	1.39	3.28	3.64
34	0.84	1.00	1.40	3.43	3.81
35	0.88	1.04	1.47	3.62	4.02
36	0.92	1.08	1.58	3.84	4.27
37	0.97	1.15	1.72	4.11	4.57
38	1.03	1.23	1.90	4.41	4.90
39	1.11	1.32	2.08	4.75	5.28
40	1.20	1.44	2.26	5.14	5.71
41	1.31	1.57	2.43	5.56	6.18
42	1.46	1.72	2.58	6.01	6.68
43	1.63	1.89	2.75	6.52	7.25
44	1.81	2.08	2.95	7.12	7.91
45	1.98	2.29	3.19	7.85	8.72
46	2.14	2.52	3.49	10.20	11.33
47	2.28	2.76	3.85	11.49	12.77
48	2.41	3.04	4.29	13.17	14.63
49	2.50	3.33	4.82	15.30	17.00
50	2.55	3.64	5.45	18.00	20.00
51	2.86*	4.19*	5.82*		
52	3.23*	4.72*	6.52*		
53	3.81*	5.54*	7.64*		
54	4.66*	6.73*	9.25*		
55	5.83*	8.42*	11.57*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN V 30
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$250,000-\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.43		
16			1.43		
17			1.43		
18	0.76	1.08	1.43	2.78	3.09
19	0.76	1.08	1.43	2.78	3.09
20	0.76	1.08	1.43	2.78	3.09
21	0.76	1.08	1.43	2.78	3.09
22	0.76	1.08	1.43	2.78	3.09
23	0.76	1.08	1.43	2.78	3.09
24	0.76	1.08	1.43	2.78	3.09
25	0.76	1.08	1.43	2.78	3.09
26	0.76	1.08	1.47	2.86	3.18
27	0.79	1.10	1.51	2.95	3.28
28	0.80	1.11	1.55	3.07	3.41
29	0.83	1.12	1.58	3.19	3.55
30	0.85	1.13	1.62	3.32	3.69
31	0.88	1.14	1.63	3.45	3.83
32	0.90	1.15	1.63	3.56	3.96
33	0.94	1.16	1.63	3.71	4.12
34	0.98	1.18	1.65	3.87	4.30
35	1.03	1.22	1.70	4.09	4.54
36	1.09	1.28	1.81	4.32	4.80
37	1.15	1.36	1.97	4.58	5.09
38	1.23	1.45	2.15	4.90	5.44
39	1.33	1.57	2.36	5.30	5.89
40	1.46	1.71	2.57	5.84	6.49
41	1.62	1.88	2.80	6.53	7.26
42	1.81	2.08	3.05	7.37	8.19
43	2.03	2.31	3.31	8.35	9.28
44	2.28	2.56	3.62	9.44	10.49
45	2.55	2.84	3.98	10.64	11.82
46	2.84	3.14	4.41	12.71	14.12
47	3.15	3.46	4.92	14.25	15.83
48	3.47	3.81	5.49	16.16	17.96
49	3.82	4.17	6.17	18.59	20.66
50	4.18	4.56	6.96	21.59	23.99
51	4.84*	5.38*	7.93*		
52	5.68*	6.46*	9.12*		
53	6.78*	7.82*	10.57*		
54	8.21*	9.09*	12.28*		
55	10.27*	11.37*	15.35*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN V 30
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$250,000-\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.03		
16			1.03		
17			1.03		
18	0.52	0.77	1.03	2.04	2.27
19	0.52	0.77	1.03	2.04	2.27
20	0.52	0.77	1.03	2.04	2.27
21	0.52	0.77	1.03	2.04	2.27
22	0.52	0.77	1.03	2.04	2.27
23	0.52	0.77	1.03	2.04	2.27
24	0.52	0.77	1.03	2.04	2.27
25	0.52	0.77	1.03	2.04	2.27
26	0.54	0.77	1.05	2.11	2.35
27	0.57	0.79	1.09	2.20	2.45
28	0.60	0.80	1.12	2.30	2.56
29	0.63	0.81	1.15	2.41	2.68
30	0.66	0.82	1.17	2.52	2.80
31	0.68	0.83	1.19	2.62	2.91
32	0.69	0.83	1.19	2.73	3.03
33	0.70	0.84	1.19	2.83	3.15
34	0.71	0.85	1.21	2.97	3.30
35	0.74	0.88	1.26	3.13	3.48
36	0.78	0.92	1.36	3.33	3.70
37	0.82	0.98	1.48	3.56	3.96
38	0.88	1.04	1.64	3.82	4.25
39	0.94	1.13	1.80	4.12	4.58
40	1.02	1.22	1.95	4.45	4.95
41	1.12	1.33	2.10	4.82	5.36
42	1.24	1.46	2.23	5.22	5.80
43	1.37	1.60	2.38	5.66	6.29
44	1.51	1.77	2.55	6.18	6.87
45	1.65	1.95	2.76	6.81	7.57
46	1.79	2.15	3.02	8.86	9.85
47	1.91	2.37	3.34	9.97	11.08
48	2.03	2.61	3.72	11.43	12.70
49	2.14	2.87	4.18	13.29	14.77
50	2.22	3.16	4.72	15.64	17.38
51	2.49*	3.64*	5.08*		
52	2.82*	4.11*	5.72*		
53	3.34*	4.83*	6.74*		
54	4.10*	5.87*	8.21*		
55	5.13*	7.34*	10.27*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN V 30
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.43		
16			1.43		
17			1.43		
18	0.74	1.05	1.43	2.78	3.09
19	0.74	1.05	1.43	2.78	3.09
20	0.74	1.05	1.43	2.78	3.09
21	0.74	1.05	1.43	2.78	3.09
22	0.74	1.05	1.43	2.78	3.09
23	0.74	1.05	1.43	2.78	3.09
24	0.74	1.05	1.43	2.78	3.09
25	0.74	1.05	1.43	2.78	3.09
26	0.74	1.05	1.47	2.86	3.18
27	0.77	1.05	1.51	2.95	3.28
28	0.79	1.05	1.55	3.07	3.41
29	0.81	1.07	1.58	3.19	3.55
30	0.83	1.08	1.62	3.32	3.69
31	0.85	1.09	1.63	3.45	3.83
32	0.87	1.09	1.63	3.56	3.96
33	0.89	1.10	1.63	3.71	4.12
34	0.92	1.13	1.65	3.87	4.30
35	0.97	1.17	1.70	4.09	4.54
36	1.03	1.23	1.81	4.32	4.80
37	1.09	1.32	1.97	4.58	5.09
38	1.17	1.42	2.15	4.90	5.44
39	1.27	1.55	2.36	5.30	5.89
40	1.40	1.69	2.57	5.84	6.49
41	1.56	1.86	2.80	6.53	7.26
42	1.76	2.05	3.05	7.37	8.19
43	1.99	2.28	3.31	8.35	9.28
44	2.25	2.52	3.62	9.44	10.49
45	2.52	2.79	3.98	10.64	11.82
46	2.81	3.08	4.41	12.71	14.12
47	3.11	3.39	4.92	14.25	15.83
48	3.43	3.72	5.49	16.16	17.96
49	3.76	4.07	6.17	18.59	20.66
50	4.10	4.45	6.96	21.59	23.99
51	4.76*	5.26*	7.92*		
52	5.60*	6.33*	9.14*		
53	6.67*	7.67*	10.59*		
54	8.10*	8.93*	12.31*		
55	10.13*	11.17*	15.39*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN V 30
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Preferred Tobacco	Standard Tobacco
15			1.03		
16			1.03		
17			1.03		
18	0.51	0.75	1.03	2.04	2.27
19	0.51	0.75	1.03	2.04	2.27
20	0.51	0.75	1.03	2.04	2.27
21	0.51	0.75	1.03	2.04	2.27
22	0.51	0.75	1.03	2.04	2.27
23	0.51	0.75	1.03	2.04	2.27
24	0.51	0.75	1.03	2.04	2.27
25	0.51	0.75	1.03	2.04	2.27
26	0.53	0.75	1.05	2.11	2.35
27	0.55	0.75	1.09	2.20	2.45
28	0.58	0.75	1.12	2.30	2.56
29	0.61	0.75	1.15	2.41	2.68
30	0.63	0.75	1.17	2.52	2.80
31	0.65	0.75	1.19	2.62	2.91
32	0.67	0.77	1.19	2.73	3.03
33	0.68	0.77	1.19	2.83	3.15
34	0.70	0.79	1.21	2.97	3.30
35	0.73	0.82	1.26	3.13	3.48
36	0.76	0.87	1.36	3.33	3.70
37	0.80	0.93	1.48	3.56	3.96
38	0.85	1.00	1.64	3.82	4.25
39	0.91	1.09	1.80	4.12	4.58
40	0.98	1.19	1.95	4.45	4.95
41	1.07	1.31	2.10	4.82	5.36
42	1.19	1.44	2.23	5.22	5.80
43	1.33	1.59	2.38	5.66	6.29
44	1.47	1.76	2.55	6.18	6.87
45	1.61	1.93	2.76	6.81	7.57
46	1.74	2.10	3.02	7.56	8.38
47	1.87	2.28	3.34	8.43	9.34
48	1.99	2.46	3.72	9.48	10.48
49	2.09	2.64	4.18	10.74	11.82
50	2.16	2.81	4.72	12.24	13.48
51	2.42*	3.24*	5.10*		
52	2.76*	3.66*	5.75*		
53	3.27*	4.32*	6.81*		
54	4.02*	5.27*	8.35*		
55	5.03*	6.59*	10.44*		

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$50 Policy Fee

GOLDEN G and V SERIES

Accidental Death Benefit,

Waiver of Premium and Children's Rider

Annual Rider Rates per \$1,000. All Underwriting Classifications

Level Premium Period only.

Issue Age	ADB Rates	WP Rates
15		
16		
17		
18	0.80	0.07
19	0.80	0.07
20	0.80	0.07
21	0.80	0.08
22	0.80	0.08
23	0.80	0.08
24	0.80	0.08
25	0.80	0.08
26	0.78	0.08
27	0.76	0.08
28	0.75	0.08
29	0.75	0.09
30	0.75	0.09
31	0.76	0.09
32	0.77	0.10
33	0.78	0.11
34	0.80	0.12
35	0.82	0.13
36	0.84	0.15
37	0.86	0.17
38	0.88	0.18
39	0.89	0.20
40	0.91	0.23
41	0.92	0.26
42	0.94	0.28
43	0.95	0.32
44	0.96	0.35
45	0.97	0.39
46	0.98	0.44
47	1.00	0.48
48	1.01	0.53
49	1.02	0.59
50	1.04	0.66
51	1.06	0.73
52	1.08	0.82
53	1.10	0.93
54	1.12	1.03
55	1.15	1.16
56	1.17	
57	1.20	
58	1.23	
59	1.26	
60	1.29	
61	1.32	
62	1.35	
63	1.39	
64	1.43	
65	1.47	

ADB: Accidental Death Benefit issued to age 65 not to exceed issue age of base plan. Coverage and premiums cease at age 70. ADB cannot exceed face amount of the policy or \$250,000, whichever is less.

WP: Waiver of Premium Issue Ages 18-55 up to \$2,000,000 and not to exceed issue age of base plan. Coverage and premiums cease at age 60. Issuable substandard through Table C.

Children's Rider: Coverage for each child under the Children's Insurance Benefits Rider (Form #892121800) is \$1,000 of level term insurance for each unit up to a **maximum of 20 units per household**. For example, 20 units will provide each Covered Child with \$20,000 of coverage. The premium is **\$6.00 for each unit** of Children's Rider, regardless of issue age or number of Covered Children. This rider provides paid up Term insurance for insured children up to age 25 in the event of the Insured's death. Issuable for base Insureds substandard through table "C".

If the base policy includes Waiver of Premium, it must be included in the Children's Rider. Add **\$.24 per unit** for Waiver of Premium on the Children's Rider. If Waiver of Premium is not included in the base policy, it will not be included in the rider.

Term insurance on a Covered Child continues to the policy anniversary after the child's attained age 25 or the rider termination date (policy anniversary following the Insured's 65th birthday) whichever comes first.



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