



LifeTime Gold

A Universal Life Product

Rate Book and Product Guide

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M-0006 (01/04)
Policy Form #001119300
Not available in all states.
For Agent Use only.
Not for Consumer Use.

LifeTime Gold

is a universal life insurance policy with flexible premiums and an adjustable death benefit. LifeTime Gold 120 comes with a lapse protection rider on Death Benefit Option 1 policies. This valuable feature guarantees the policy will stay in force to maturity (age 120; age 100 in Florida) as long as terms of the rider are met.¹ LifeTime Gold 120 is designed primarily for individuals who are seeking long-term life insurance protection for their families or businesses at a competitive price.

This policy permits the policy owner to vary the amount and timing of the planned periodic premium subject to limitations. However, a minimum amount is required that guarantees that the policy will not lapse in the first ten years.

¹The Lifetime (Individual UL Lapse) Protector rider is available with Option 1 and will stay in force to maturity as long as required specified Lifetime Protector Premiums are paid, net of loans and withdrawals, and all other terms of the rider are met. Refer to your policy or consult with your West Coast Life representative for full explanation of the Lifetime Protector rider.

Policy Form #001119300
Lapse Protector Rider Form #022110500
Product may not be available in all states.

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Product Features

Underwriting Classifications Issue Ages

Super Preferred Nontobacco	18-85
Preferred Nontobacco	18-85
Standard Nontobacco	0-90
Preferred Tobacco	18-85
Standard Tobacco	18-90

Substandard Ratings

Substandard to table P.

Both table and permanent flat extra ratings last for 20 years and are commissionable. Temporary flat extras (ratings less than 20 years) are non-commissionable.

Face Amounts

\$25,000 - \$49,999	(Standard Nontobacco and Standard Tobacco)
\$50,000 - \$99,999	(All classes)
\$100,000 & higher	(All classes)

Death Benefit Options:

- Option 1-Level Specified Amount
- Option 2-Specified Amount plus Accumulated Fund Value

Lapse Protection

Assuming no changes in the first 10 policy years, the policy is guaranteed to not lapse if the accumulation (at 6% interest compounded annually) of the premium outlay paid to date, less withdrawals, loans and loan interest, is equal to or greater than the accumulation (at 6% interest compounded annually) of the Monthly Minimum Premiums.

Lifetime (Individual UL Lapse) Protector Rider

A Lifetime Protector Coverage Benefit will keep the policy in force to the Insured's age 120 (age 100 in Florida) by payment of the required specified Lifetime Protector Premiums according to the terms of the rider.

This rider is only available with Death Benefit Option 1. Issue ages: 20-85 (to age 90 for standard classes). Form #022110500.

Lifetime Protector Catch-up Provision

If the policy owner does not meet the conditions of the Lifetime Protector Coverage Benefit, the owner will have 36 months to "catch-up" to meet these conditions. Conditions for this benefit include the payment of missed premiums accumulated at 6.0% interest compounded annually.

Maturity

If the policy is still in force at age 100, the policy continues with no monthly deductions for cost of insurance and monthly expense charges. Future premium payments, at that time, are not allowed.

If the policy is still in force, it will mature on the policy anniversary date on or immediately following the Insured's 120th (100th in Florida) birthday.

Interest Rates

Interest is credited at a current portfolio rate. The minimum guaranteed interest rate is 4.0%.

Policy Charges

\$7.50 per month. Face amounts to \$99,999
\$5.00 per month. Face amounts \$100,000 and higher
2% Premium load in policy years 1-20. 0% thereafter
Cost of insurance; cost of riders

Loans

Standard - Up to cash surrender value less 3 monthly deductions: Annual interest charged on loan: 7.4% payable in advance, 8.0% in arrears. Annual interest rate credited on accumulated fund equal to loan and interest: 6.0% current (as of 01/2004); 4.0% guaranteed.

Preferred - Up to the accumulated fund, less premiums paid, less outstanding loans and loan interest. Annual interest rate charged on loan: 3.85% payable in advance, (equivalent to 4.0% in arrears). Annual interest rate credited on accumulated fund equal to preferred loan amount: 4.0% guaranteed.

Surrender Charges

The surrender charges are level in the first 5 years then decrease to 0 in the 20th year.

Rolling Target Premium

The full first year commission rate will apply to premiums paid up to the full target premium during the first 24 policy months.

Riders & Benefits

Child Rider (\$1,000 unit, maximum 20 units - Form #8706-3359)
Waiver of Premium Benefit/Waiver of Monthly Deduction (Form #882110100)

Accidental Death Benefit (Form #8404-7119)
Accelerated Death Benefit (Automatically Included - Form #962096200/#002096200)

Lifetime (Individual UL Lapse) Protector Rider (Automatically Included With Death Benefit Option 1 - Form #022110500)

Rider premiums are available on West Coast Life's Illustration Software. Riders may not be available in all states.

LifeTime Gold 120
 Monthly Minimum/10-Year Guarantee
 Rates Per \$1000 of Insurance
 Face Amounts \$25,000 - \$49,999

Male Rates

Issue Age	Standard Nontobacco	Standard Tobacco
0	0.37115	
1	0.37115	
2	0.37115	
3	0.37115	
4	0.37115	
5	0.37115	
6	0.37115	
7	0.37115	
8	0.37115	
9	0.37115	
10	0.37115	
11	0.37327	
12	0.37539	
13	0.37751	
14	0.37963	
15	0.37963	
16	0.38881	
17	0.39590	
18	0.39659	0.48608
19	0.40154	0.48608
20	0.40649	0.48608
21	0.41248	0.48779
22	0.41847	0.48950
23	0.42446	0.49122
24	0.43045	0.49293
25	0.43559	0.49293
26	0.43730	0.49721
27	0.43901	0.50320
28	0.44158	0.51090
29	0.44414	0.52117
30	0.44842	0.53400
31	0.45612	0.55026
32	0.46553	0.56909
33	0.47666	0.59134
34	0.48950	0.61616
35	0.50319	0.64354
36	0.51688	0.67435
37	0.53143	0.70773
38	0.54769	0.74452
39	0.56395	0.78474
40	0.58192	0.82839
41	0.60074	0.87546
42	0.62129	0.92680
43	0.64268	0.98243
44	0.66493	1.04148
45	0.68804	1.10566
46	0.71029	1.17070
47	0.73425	1.24087
48	0.75907	1.31789
49	0.78474	1.40261
50	0.81298	1.49589
51	0.84122	1.60628
52	0.87288	1.72523
53	0.90711	1.85446
54	0.94477	1.99138
55	0.98670	2.13600
56	1.03462	2.28919
57	1.08768	2.44922
58	1.14587	2.61523
59	1.21006	2.78553
60	1.28109	2.96096
61	1.33671	3.10046
62	1.40432	3.25193
63	1.49075	3.42479
64	1.60114	3.62846
65	1.74235	3.87150
66	1.94260	4.19584
67	2.17964	4.56895
68	2.45263	4.99170
69	2.76157	5.46494
70	3.10644	5.99039
71	3.48127	6.62622
72	3.89460	7.29971
73	4.34645	7.99888
74	4.83852	8.70745
75	5.37337	9.41346
76	5.99295	10.00565
77	6.64676	10.59100
78	7.32709	11.17977
79	8.02369	11.78223
80	8.72884	12.40865
81	9.34243	13.15317
82	9.90915	13.92080
83	10.55696	14.70126
84	11.31754	15.48428
85	12.06634	16.25961
86	12.94008	16.88603
87	13.87715	17.53642
88	14.88182	18.21162
89	15.96009	18.91335
90	17.11537	19.68268

**10 Year Guarantee
 Premium Calculation
 Example**

\$25,000 Face Amount
 Male Age 45
 Standard Tobacco

25 Units
 x 1.10566 Per Unit Monthly Minimum
 = 27.6415

x 11.6854 Monthly to Annual Conversion Factor
 = 323.0019

Round to nearest penny for premiums

\$27.64 = Monthly Minimum Premium
 \$323.00 = Annual Minimum Premium

Annual premium equals 11.6854 times monthly rate.

LifeTime Gold 120
 Monthly Minimum/10-Year Guarantee
 Rates Per \$1000 of Insurance
 Face Amounts \$25,000 - \$49,999

Female Rates

Issue Age	Standard Nontobacco	Standard Tobacco
0	0.33412	
1	0.33412	
2	0.33412	
3	0.33412	
4	0.33412	
5	0.33412	
6	0.33412	
7	0.33412	
8	0.33412	
9	0.33412	
10	0.33412	
11	0.33486	
12	0.33486	
13	0.33560	
14	0.33634	
15	0.33708	
16	0.33782	
17	0.33929	
18	0.34004	0.41077
19	0.34159	0.41077
20	0.34231	0.41077
21	0.35258	0.41591
22	0.36370	0.42104
23	0.37483	0.42618
24	0.38681	0.43131
25	0.39879	0.43816
26	0.40649	0.44415
27	0.41334	0.45014
28	0.42018	0.45699
29	0.42788	0.46554
30	0.43473	0.47581
31	0.44328	0.48865
32	0.45270	0.50320
33	0.46297	0.51946
34	0.47409	0.53743
35	0.48608	0.55797
36	0.49806	0.58107
37	0.51089	0.60675
38	0.52373	0.63327
39	0.53571	0.66151
40	0.54769	0.69147
41	0.55539	0.72142
42	0.56224	0.75137
43	0.56994	0.78389
44	0.57764	0.81726
45	0.58706	0.85235
46	0.60075	0.88744
47	0.61530	0.92509
48	0.63156	0.96531
49	0.64867	1.00810
50	0.66750	1.05431
51	0.68461	1.10395
52	0.70344	1.15786
53	0.72312	1.21691
54	0.74537	1.28195
55	0.76934	1.35212
56	0.79758	1.42743
57	0.82753	1.51129
58	0.86005	1.60286
59	0.89513	1.70298
60	0.93279	1.81423
61	0.96274	1.93404
62	0.99697	2.06583
63	1.03890	2.21217
64	1.09111	2.37476
65	1.15529	2.55362
66	1.23573	2.73504
67	1.33329	2.94043
68	1.44967	3.17662
69	1.58660	3.44875
70	1.74748	3.76196
71	1.93061	4.16931
72	2.14199	4.61859
73	2.38417	5.10295
74	2.66059	5.61727
75	2.97380	6.15469
76	3.33151	6.64163
77	3.73030	7.15765
78	4.17102	7.71305
79	4.65709	8.31893
80	5.18853	8.98558
81	5.67546	9.77973
82	6.23428	10.64320
83	6.89065	11.40483
84	7.66769	12.17673
85	8.59106	13.01111
86	9.76004	13.93192
87	11.08820	14.91776
88	12.59777	15.97292
89	14.31188	17.10339
90	16.25961	18.31345

Annual premium equals 11.6854 times monthly rate.

LifeTime Gold 120
Monthly Minimum/10-Year Guarantee
Rates Per \$1000 of Insurance
Face Amounts \$50,000 - \$99,999

Male Rates

Issue Age	Super Preferred Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
0			0.37115		
1			0.37115		
2			0.37115		
3			0.37115		
4			0.37115		
5			0.37115		
6			0.37115		
7			0.37115		
8			0.37115		
9			0.37115		
10			0.37115		
11			0.37327		
12			0.37539		
13			0.37751		
14			0.37963		
15			0.38175		
16			0.38881		
17			0.39590		
18	0.29268	0.29268	0.39659	0.33375	0.48608
19	0.29268	0.29268	0.40154	0.33375	0.48608
20	0.29268	0.29268	0.40649	0.33375	0.48608
21	0.29268	0.29268	0.41248	0.33461	0.48779
22	0.29268	0.29268	0.41847	0.33547	0.48950
23	0.29268	0.29268	0.42446	0.33632	0.49122
24	0.29268	0.29268	0.43045	0.33718	0.49293
25	0.29268	0.29268	0.43559	0.33889	0.49293
26	0.29268	0.29268	0.43730	0.34317	0.49721
27	0.29268	0.29268	0.43901	0.34830	0.50320
28	0.29268	0.29439	0.44158	0.35600	0.51090
29	0.29268	0.29610	0.44414	0.36627	0.52117
30	0.29268	0.29952	0.44842	0.37825	0.53400
31	0.29867	0.30551	0.45612	0.39451	0.55026
32	0.30637	0.31236	0.46553	0.41334	0.56909
33	0.31493	0.32092	0.47666	0.43559	0.59134
34	0.32520	0.33033	0.48950	0.46041	0.61616
35	0.33718	0.34231	0.50319	0.48779	0.64354
36	0.35173	0.35772	0.51888	0.51860	0.67435
37	0.36713	0.37398	0.53143	0.55283	0.70773
38	0.38168	0.39109	0.54769	0.58877	0.74452
39	0.39623	0.40821	0.56395	0.62728	0.78474
40	0.40906	0.42447	0.58192	0.66750	0.82839
41	0.41420	0.43645	0.60074	0.70858	0.87546
42	0.41848	0.44843	0.62129	0.75223	0.92680
43	0.42190	0.45955	0.64268	0.79758	0.98243
44	0.42532	0.47153	0.66493	0.84465	1.04148
45	0.42960	0.48437	0.68804	0.89343	1.10566
46	0.43816	0.49977	0.71029	0.94221	1.17070
47	0.44843	0.51689	0.73425	0.99270	1.24087
48	0.46041	0.53486	0.75907	1.04661	1.31789
49	0.47496	0.55454	0.78474	1.10480	1.40261
50	0.49122	0.57508	0.81298	1.16727	1.49589
51	0.51090	0.59305	0.84122	1.22974	1.60628
52	0.53315	0.61359	0.87288	1.29906	1.72523
53	0.55797	0.63670	0.90711	1.37694	1.85446
54	0.58533	0.66323	0.94477	1.46594	1.99138
55	0.61445	0.69489	0.98670	1.56777	2.13600
56	0.64525	0.73768	1.03462	1.69443	2.28919
57	0.67863	0.78560	1.08768	1.83563	2.44922
58	0.71543	0.83780	1.14587	1.99052	2.61523
59	0.75394	0.89257	1.21006	2.15740	2.78553
60	0.79587	0.94991	1.28109	2.33625	2.96906
61	0.82753	0.98157	1.33671	2.49628	3.10046
62	0.86519	1.02094	1.40432	2.67343	3.25193
63	0.91397	1.07399	1.49075	2.87710	3.42479
64	0.97558	1.14845	1.60114	3.11244	3.62846
65	1.05431	1.24943	1.74235	3.38714	3.87150
66	1.17326	1.41459	1.94260	3.73886	4.19584
67	1.31190	1.61142	2.17964	4.13594	4.56895
68	1.46765	1.83820	2.45263	4.57751	4.99170
69	1.63966	2.09322	2.76157	5.06359	5.46494
70	1.82622	2.37562	3.10644	5.59331	5.99039
71	1.96913	2.65289	3.48127	6.19663	6.62622
72	2.13857	2.96268	3.89460	6.83417	7.29971
73	2.34652	3.30926	4.34645	7.49911	7.99888
74	2.60497	3.70035	4.83852	8.18115	8.70745
75	2.92673	4.14193	5.37337	8.87262	9.41346
76	3.43249	4.69304	5.99295	9.51530	10.00565
77	4.00072	5.29379	6.64676	10.16311	10.59100
78	4.61688	5.93647	7.32709	10.82206	11.17977
79	5.23987	6.61253	8.02369	11.49383	11.78223
80	5.77644	7.27403	8.72884	12.18444	12.40865
81	6.27364	7.72759	9.34243	12.87676	13.15317
82	6.81363	8.20853	9.90915	13.60844	13.92080
83	7.39983	8.72028	10.55696	14.29134	14.70126
84	8.03738	9.26370	11.31754	14.98109	15.48428
85	8.72884	9.84134	12.06634	15.70336	16.25961
86			12.94008		16.88603
87			13.87715		17.53642
88			14.88182		18.21162
89			15.96009		18.91335
90			17.11537		19.68268

Annual premium equals 11.6854 times monthly rate.

LifeTime Gold 120
Monthly Minimum/10-Year Guarantee
Rates Per \$1000 of Insurance
Face Amounts \$50,000 - \$99,999

Female Rates

Issue Age	Super Preferred Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
0			0.33412		
1			0.33412		
2			0.33412		
3			0.33412		
4			0.33412		
5			0.33412		
6			0.33412		
7			0.33412		
8			0.33412		
9			0.33412		
10			0.33412		
11			0.33486		
12			0.33486		
13			0.33560		
14			0.33634		
15			0.33708		
16			0.33782		
17			0.33929		
18	0.21052	0.24133	0.34004	0.25160	0.41077
19	0.21052	0.24133	0.34159	0.25160	0.41077
20	0.21052	0.24133	0.34231	0.25160	0.41077
21	0.21138	0.24304	0.35258	0.25759	0.41591
22	0.21224	0.24475	0.36370	0.26358	0.42104
23	0.21309	0.24647	0.37483	0.27043	0.42618
24	0.21395	0.24818	0.38681	0.27727	0.43131
25	0.21395	0.24989	0.39879	0.28412	0.43816
26	0.21737	0.25331	0.40649	0.29011	0.44415
27	0.22165	0.25759	0.41334	0.29696	0.45014
28	0.22678	0.26273	0.42018	0.30466	0.45699
29	0.23277	0.26872	0.42788	0.31322	0.46554
30	0.23962	0.27556	0.43473	0.32349	0.47581
31	0.24818	0.28326	0.44328	0.33632	0.48865
32	0.25759	0.29182	0.45270	0.35087	0.50320
33	0.26786	0.30124	0.46297	0.36713	0.51946
34	0.27899	0.31236	0.47409	0.38596	0.53743
35	0.29097	0.32349	0.48608	0.40564	0.55797
36	0.30551	0.33803	0.49806	0.42789	0.58107
37	0.32006	0.35258	0.51089	0.45185	0.60675
38	0.33461	0.36799	0.52373	0.47752	0.63327
39	0.34745	0.38253	0.53571	0.50405	0.66151
40	0.35943	0.39537	0.54769	0.53229	0.69147
41	0.36371	0.40222	0.55539	0.56053	0.72142
42	0.36713	0.40821	0.56224	0.58963	0.75137
43	0.36970	0.41334	0.56994	0.61958	0.78389
44	0.37226	0.41933	0.57764	0.64953	0.81726
45	0.37654	0.42618	0.58706	0.68120	0.85235
46	0.38510	0.43730	0.60075	0.71029	0.88744
47	0.39623	0.45014	0.61530	0.74024	0.92509
48	0.40821	0.46469	0.63156	0.77276	0.96531
49	0.42275	0.48009	0.64867	0.80871	1.00810
50	0.43816	0.49635	0.66750	0.84722	1.05431
51	0.45699	0.51261	0.68461	0.89086	1.10395
52	0.47667	0.52973	0.70344	0.93964	1.15786
53	0.49721	0.54855	0.72312	0.99441	1.21691
54	0.51860	0.56995	0.74537	1.05431	1.28195
55	0.54085	0.59220	0.76934	1.12106	1.35212
56	0.56139	0.61873	0.79758	1.19894	1.42743
57	0.58193	0.64697	0.82753	1.28280	1.51129
58	0.60332	0.67777	0.86005	1.37351	1.60286
59	0.62472	0.70944	0.89513	1.46936	1.70298
60	0.64697	0.74281	0.93279	1.57120	1.81423
61	0.65980	0.76677	0.96274	1.65848	1.93404
62	0.67606	0.79501	0.99697	1.75519	2.06583
63	0.69831	0.82839	1.03890	1.86644	2.21217
64	0.72826	0.87118	1.09111	1.99566	2.37476
65	0.77020	0.92424	1.15529	2.14798	2.55362
66	0.83010	0.99355	1.23573	2.32598	2.73504
67	0.90455	1.07827	1.33329	2.53650	2.94043
68	0.99612	1.17925	1.44967	2.78468	3.17662
69	1.10566	1.29821	1.58660	3.07564	3.44875
70	1.23402	1.43770	1.74748	3.41452	3.76196
71	1.37437	1.58746	1.93061	3.86380	4.11931
72	1.53868	1.76374	2.14199	4.35672	4.61859
73	1.73208	1.97084	2.38417	4.88473	5.10295
74	1.95629	2.21302	2.66059	5.43756	5.61727
75	2.21645	2.49543	2.97380	6.00750	6.15469
76	2.51939	2.82746	3.33151	6.49187	6.64163
77	2.86426	3.20743	3.73030	6.99677	7.15765
78	3.25364	3.63788	4.17102	7.49996	7.71305
79	3.69008	4.12224	4.65709	8.00572	8.31893
80	4.17616	4.66394	5.18853	8.55769	8.98558
81	4.65709	5.18339	5.67546	9.21064	9.77973
82	5.06957	5.70883	6.23428	9.91237	10.64320
83	5.51800	6.28648	6.89065	10.66801	11.40483
84	6.00664	6.92317	7.66769	11.48185	12.17673
85	6.53807	7.62490	8.59106	12.35730	13.01111
86			9.76004		13.93192
87			11.08820		14.91776
88			12.59777		15.97292
89			14.31188		17.10339
90			16.25961		18.31345

Annual premium equals 11.6

LifeTime Gold 120
Monthly Minimum/10-Year Guarantee
Rates Per \$1000 of Insurance
Face Amounts \$100,000 +
Male Rates

Issue Age	Super Preferred Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
0			0.17347		
1			0.17347		
2			0.17347		
3			0.17347		
4			0.17347		
5			0.17347		
6			0.17347		
7			0.17347		
8			0.17347		
9			0.17347		
10			0.17347		
11			0.17446		
12			0.17545		
13			0.17644		
14			0.17743		
15			0.17842		
16			0.18172		
17			0.18503		
18	0.19170	0.19170	0.18536	0.23705	0.23705
19	0.19084	0.19255	0.18767	0.23705	0.23705
20	0.17971	0.18999	0.18998	0.23705	0.23705
21	0.16688	0.18400	0.18998	0.23705	0.23705
22	0.15148	0.17030	0.18998	0.23705	0.23705
23	0.15148	0.16602	0.18998	0.23705	0.23705
24	0.14805	0.16517	0.18998	0.23705	0.23705
25	0.14805	0.16175	0.18998	0.23705	0.23705
26	0.14805	0.15832	0.18998	0.24475	0.24407
27	0.14891	0.15918	0.18998	0.25245	0.26060
28	0.15233	0.16260	0.18998	0.26016	0.27792
29	0.15747	0.16774	0.18998	0.26786	0.29603
30	0.16260	0.17287	0.18998	0.27556	0.31493
31	0.16945	0.17972	0.20453	0.29747	0.33500
32	0.17715	0.18827	0.21309	0.31938	0.35626
33	0.18571	0.19683	0.22336	0.34128	0.37830
34	0.19512	0.20710	0.23448	0.36319	0.40114
35	0.20710	0.21994	0.24646	0.38510	0.42515
36	0.21480	0.23192	0.25619	0.41762	0.44995
37	0.22336	0.24475	0.27470	0.45014	0.47593
38	0.22507	0.25331	0.29096	0.48266	0.50270
39	0.22593	0.26187	0.30722	0.51518	0.53026
40	0.23876	0.27214	0.32519	0.54770	0.56909
41	0.24390	0.28070	0.34316	0.59562	0.62557
42	0.24989	0.28925	0.36285	0.64354	0.68205
43	0.25759	0.30446	0.38338	0.69147	0.73853
44	0.27047	0.31966	0.40392	0.73939	0.79501
45	0.28335	0.33487	0.42617	0.78731	0.85149
46	0.30036	0.35409	0.44757	0.84037	0.92937
47	0.31811	0.37410	0.46982	0.89343	1.00724
48	0.33738	0.39566	0.49378	0.94648	1.08512
49	0.35783	0.41844	0.52031	0.99954	1.16299
50	0.37949	0.44247	0.55026	1.05260	1.24087
51	0.40256	0.47421	0.58363	1.13133	1.36667
52	0.43781	0.50822	0.62129	1.21006	1.49247
53	0.47073	0.54501	0.66237	1.28879	1.61826
54	0.50560	0.58515	0.70858	1.36752	1.74406
55	0.54379	0.62835	0.75907	1.44625	1.86986
56	0.58548	0.67653	0.81726	1.59002	2.02989
57	0.62988	0.72811	0.87973	1.73379	2.18992
58	0.67803	0.78366	0.94648	1.87756	2.34994
59	0.73009	0.84335	1.01836	2.02133	2.50997
60	0.78523	0.90733	1.09453	2.16510	2.67000
61	0.84739	0.97701	1.15700	2.36877	2.93614
62	0.91366	1.05206	1.22803	2.57244	3.12184
63	0.98474	1.13165	1.31104	2.77612	3.26561
64	1.06024	1.21753	1.41031	2.97979	3.42307
65	1.14032	1.30942	1.53011	3.15094	3.59765
66	1.22823	1.41289	1.68672	3.29043	3.78421
67	1.32194	1.52446	1.86900	3.45217	3.99473
68	1.42164	1.64325	2.07695	3.64301	4.23092
69	1.52816	1.77074	2.31058	3.87235	4.49878
70	1.64175	1.90663	2.57244	4.14534	4.80086
71	1.76544	2.04517	2.86683	4.51076	5.16200
72	1.89839	2.19600	3.18945	4.92409	5.56709
73	2.04229	2.37305	3.53860	5.38450	5.99552
74	2.19831	2.59298	3.91429	5.88854	6.46619
75	2.36905	2.83089	4.31650	6.43281	6.97024
76	2.60839	3.23053	4.76578	6.96938	7.46573
77	2.92246	3.67724	5.23474	7.55216	8.00315
78	3.27332	4.12738	5.71825	8.19056	8.59192
79	3.57455	4.44658	6.20946	8.89315	9.24230
80	3.84412	4.79230	6.70238	9.66933	9.96286
81	4.21552	5.14317	7.06437	10.54992	10.89137
82	4.62030	5.51971	7.44861	11.51095	11.87636
83	5.06444	5.92363	7.88077	12.55841	12.89643
84	5.55137	6.35665	8.38825	13.70257	13.92849
85	6.08452	6.82219	8.99499	14.95456	15.07164
86			9.89266		16.49152
87			10.87169		17.32076
88			11.95167		18.19193
89			13.13947		19.10675
90			14.44538		

Annual premium equals 11.6854 times monthly rate.

LifeTime Gold 120
Monthly Minimum/10-Year Guarantee
Rates Per \$1000 of Insurance
Face Amounts \$100,000 +
Female Rates

Issue Age	Super Preferred Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
0			0.12273		
1			0.12273		
2			0.12273		
3			0.12273		
4			0.12273		
5			0.12273		
6			0.12273		
7			0.12273		
8			0.12273		
9			0.12273		
10			0.12273		
11			0.12532		
12			0.12792		
13			0.13051		
14			0.13310		
15			0.13569		
16			0.13829		
17			0.13915		
18	0.10805	0.13522	0.14088	0.14435	0.14435
19	0.10805	0.13864	0.14261	0.14781	0.14781
20	0.10805	0.13778	0.14291	0.15126	0.15126
21	0.10805	0.13841	0.14376	0.15766	0.15766
22	0.10805	0.13903	0.14520	0.16406	0.16406
23	0.10805	0.13965	0.14866	0.17045	0.17045
24	0.10805	0.14027	0.15298	0.17685	0.17685
25	0.10869	0.14089	0.15661	0.18324	0.18324
26	0.11211	0.14608	0.15920	0.19102	0.19102
27	0.11211	0.15127	0.16178	0.19880	0.19880
28	0.11323	0.15645	0.16773	0.20658	0.20658
29	0.11669	0.16164	0.17287	0.21436	0.21436
30	0.12015	0.16682	0.17886	0.22214	0.22214
31	0.12533	0.17633	0.18656	0.23908	0.23933
32	0.13138	0.18584	0.19519	0.25602	0.25652
33	0.13916	0.19535	0.20470	0.27296	0.27371
34	0.14780	0.20486	0.21480	0.28990	0.29090
35	0.15558	0.21436	0.22507	0.30684	0.30808
36	0.16423	0.22612	0.23456	0.33191	0.33377
37	0.17373	0.23787	0.24319	0.35698	0.35945
38	0.18238	0.24963	0.25502	0.38204	0.38513
39	0.19102	0.26138	0.26529	0.40711	0.41081
40	0.20226	0.27313	0.27470	0.43217	0.43649
41	0.21263	0.28264	0.28155	0.46294	0.47020
42	0.22387	0.29215	0.28839	0.49371	0.50391
43	0.23510	0.30166	0.29524	0.52448	0.53762
44	0.24634	0.31117	0.30380	0.55525	0.57133
45	0.25412	0.32067	0.31321	0.58602	0.60503
46	0.25739	0.33450	0.32690	0.61921	0.64566
47	0.27140	0.34833	0.34145	0.65240	0.68628
48	0.30380	0.36216	0.35942	0.68559	0.72691
49	0.31750	0.37599	0.37825	0.71878	0.76753
50	0.33119	0.38982	0.39964	0.75197	0.80815
51	0.33803	0.40918	0.42189	0.80729	0.86779
52	0.34496	0.42854	0.44586	0.86261	0.92743
53	0.36751	0.44790	0.47324	0.91792	0.98707
54	0.39269	0.46726	0.50405	0.97324	1.04671
55	0.41933	0.48662	0.53828	1.02855	1.10634
56	0.44654	0.51995	0.57936	1.11153	1.19883
57	0.47557	0.55328	0.62386	1.19451	1.29131
58	0.50647	0.58661	0.67092	1.27748	1.38380
59	0.54016	0.61994	0.72227	1.36046	1.47628
60	0.57583	0.65327	0.77533	1.44343	1.56876
61	0.61587	0.69404	0.82411	1.55580	1.71656
62	0.65915	0.73758	0.87631	1.66816	1.86436
63	0.70530	0.78397	0.93450	1.78052	2.01216
64	0.75440	0.83424	0.99954	1.89288	2.15996
65	0.80703	0.88850	1.07228	2.00524	2.30776
66	0.88456	0.97321	1.15957	2.25763	2.55064
67	0.96865	1.06634	1.25712	2.51001	2.79352
68	1.05857	1.16786	1.36495	2.63491	3.01487
69	1.15622	1.27822	1.48390	2.76841	3.16463
70	1.26026	1.39787	1.61312	2.93015	3.33750
71	1.33181	1.48581	1.72352	3.13725	3.54117
72	1.40876	1.57992	1.85274	3.38114	3.77565
73	1.49236	1.68204	2.00934	3.66355	4.04351
74	1.58388	1.79171	2.20104	3.98703	4.34902
75	1.93782	2.25763	2.43466	4.35415	4.69475
76	2.26779	2.56731	2.77783	4.74353	5.05588
77	2.43741	2.79783	3.16378	5.18681	5.47093
78	2.87795	3.26219	3.58738	5.69514	5.95016
79	3.08676	3.48811	4.04180	6.27535	6.50384
80	3.34092	3.75854	4.51846	6.93688	7.14310
81	3.69778	4.13507	4.90698	7.71048	7.97748
82	4.09400	4.54841	5.33144	8.56967	8.86834
83	4.53130	4.91982	5.81238	9.52556	9.87557
84	5.01566	5.50430	6.36778	10.58757	10.90848
85	5.55223	6.05542	7.01730	11.76768	11.97905
86			7.85938		12.90414
87			8.80244		13.90025
88			9.85846		14.97339
89			11.04113		16.12953
90			12.36586		17.37467

Annual premium equals 11.6854 times monthly rate.

LifeTime Gold 120
 Monthly Lifetime Protector/Lifetime Guarantee
 Rates Per \$1000 of Insurance
 Face Amounts \$25,000 - \$49,999

Male Rates

Issue Age	Standard Nontobacco	Standard Tobacco
20	0.44500	0.59904
21	0.46126	0.61530
22	0.47752	0.63156
23	0.49463	0.64867
24	0.51261	0.66664
25	0.53058	0.68461
26	0.55112	0.69488
27	0.57251	0.70686
28	0.59305	0.72227
29	0.61359	0.74281
30	0.63327	0.77019
31	0.64439	0.82239
32	0.65552	0.87973
33	0.66836	0.94049
34	0.68290	1.00467
35	0.70173	1.06971
36	0.73511	1.13133
37	0.77019	1.19380
38	0.80870	1.25712
39	0.85063	1.32131
40	0.89685	1.38635
41	0.95846	1.45481
42	1.02350	1.52412
43	1.09025	1.59344
44	1.15786	1.66361
45	1.22375	1.73208
46	1.27766	1.78428
47	1.32815	1.83905
48	1.37779	1.89895
49	1.42485	1.96912
50	1.47192	2.05213
51	1.51300	2.17109
52	1.55579	2.30459
53	1.60114	2.45178
54	1.65249	2.61095
55	1.71154	2.78125
56	1.78513	2.95668
57	1.86814	3.14153
58	1.96142	3.33493
59	2.06668	3.53604
60	2.18221	3.74399
61	2.31400	3.93568
62	2.45777	4.14021
63	2.61181	4.36100
64	2.77697	4.60575
65	2.95240	4.87788
66	3.11671	5.21249
67	3.29471	5.57790
68	3.49154	5.97412
69	3.71318	6.39687
70	3.96221	6.84615
71	4.25488	7.29800
72	4.58350	7.77723
73	4.94891	8.28726
74	5.35369	8.83153
75	5.80040	9.41346
76	6.29599	10.09208
77	6.84532	10.80151
78	7.47001	11.53148
79	8.08873	12.27001
80	8.72884	13.00768
81	9.32189	13.67946
82	9.94147	14.34183
83	10.59870	14.99906
84	11.30385	15.65372
85	12.06634	16.30753
86	12.94008	16.93310
87	13.87715	17.58177
88	14.88182	18.25611
89	15.96009	18.95613
90	17.11537	19.68268

Annual premium equals 11.6854 times monthly rate.

LifeTime Gold 120
 Monthly Lifetime Protector/Lifetime Guarantee
 Rates Per \$1000 of Insurance
 Face Amounts \$25,000 - \$49,999

Female Rates

Issue Age	Standard Nontobacco	Standard Tobacco
20	0.39365	0.53058
21	0.40050	0.53742
22	0.40735	0.54427
23	0.41419	0.55112
24	0.42104	0.55796
25	0.42788	0.56481
26	0.44671	0.56737
27	0.46811	0.57337
28	0.49121	0.58278
29	0.51517	0.59818
30	0.53913	0.62043
31	0.55967	0.67092
32	0.57936	0.72655
33	0.59989	0.78388
34	0.62043	0.84122
35	0.64183	0.89856
36	0.66750	0.94135
37	0.69403	0.98242
38	0.72056	1.02264
39	0.74537	1.06372
40	0.77019	1.10480
41	0.78560	1.15358
42	0.80014	1.20492
43	0.81555	1.25712
44	0.83352	1.31018
45	0.85577	1.36324
46	0.89171	1.41373
47	0.93108	1.46422
48	0.97301	1.51557
49	1.01922	1.56862
50	1.06971	1.62425
51	1.13389	1.68073
52	1.20236	1.74063
53	1.27338	1.80396
54	1.34698	1.87328
55	1.42058	1.94773
56	1.48647	2.03074
57	1.55236	2.12059
58	1.61911	2.21815
59	1.68586	2.32427
60	1.75433	2.43894
61	1.81166	2.56046
62	1.87499	2.69310
63	1.94687	2.83773
64	2.03074	2.99519
65	2.13086	3.16634
66	2.29346	3.32381
67	2.46804	3.50523
68	2.64860	3.71917
69	2.82660	3.97419
70	2.99519	4.27884
71	3.05509	4.72213
72	3.11414	5.21249
73	3.18859	5.73793
74	3.29471	6.28648
75	3.44789	6.84615
76	3.73372	7.32624
77	4.08031	7.81574
78	4.48765	8.32064
79	4.95405	8.85036
80	5.47692	9.41346
81	5.96899	10.02875
82	6.53636	10.69112
83	7.20044	11.40483
84	7.98176	12.17673
85	8.89999	13.01111
86	10.03988	13.93192
87	11.32610	14.91776
88	12.77663	15.97292
89	14.41371	17.10339
90	16.25961	18.31345

Annual premium equals 11.6854 times monthly rate.

LifeTime Gold 120
Monthly Lifetime Protector/Lifetime Guarantee
Rates Per \$1000 of Insurance
Face Amounts \$50,000 - \$99,999

Male Rates

Issue Age	Super Preferred Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
20	0.34231	0.41077	0.44500	0.47067	0.59904
21	0.35172	0.41590	0.46126	0.48180	0.61530
22	0.36199	0.42104	0.47752	0.49378	0.63156
23	0.37226	0.42617	0.49463	0.50576	0.64867
24	0.38253	0.43131	0.51261	0.51774	0.66664
25	0.39365	0.43644	0.53058	0.53058	0.68461
26	0.41162	0.45356	0.55112	0.56053	0.69488
27	0.43131	0.47238	0.57251	0.59390	0.70686
28	0.45270	0.49378	0.59305	0.62985	0.72227
29	0.47410	0.51603	0.61359	0.66750	0.74281
30	0.49635	0.53913	0.63327	0.70515	0.77019
31	0.51688	0.55796	0.64439	0.73425	0.82239
32	0.53742	0.57764	0.65552	0.76335	0.87973
33	0.55796	0.59818	0.66836	0.79415	0.94049
34	0.57850	0.61958	0.68290	0.82753	1.00467
35	0.59904	0.64183	0.70173	0.86433	1.06971
36	0.62043	0.66921	0.73511	0.90968	1.13133
37	0.64183	0.69745	0.77019	0.95846	1.19380
38	0.66237	0.72655	0.80870	1.01237	1.25712
39	0.68205	0.75650	0.85063	1.07057	1.32131
40	0.70173	0.78731	0.89685	1.13218	1.38635
41	0.71371	0.81384	0.95846	1.20578	1.45481
42	0.72655	0.84122	1.02350	1.28109	1.52412
43	0.74110	0.86946	1.09025	1.35639	1.59344
44	0.75907	0.90027	1.15786	1.43085	1.66361
45	0.78046	0.93279	1.22375	1.50187	1.73208
46	0.82068	0.97386	1.27766	1.54894	1.78428
47	0.86261	1.01580	1.32815	1.59344	1.83905
48	0.90711	1.05944	1.37779	1.63880	1.89895
49	0.95333	1.10480	1.42485	1.68672	1.96912
50	1.00125	1.15529	1.47192	1.74063	2.05213
51	1.04832	1.21947	1.51300	1.80910	2.17109
52	1.09710	1.28793	1.55579	1.88783	2.30459
53	1.14759	1.36067	1.60114	1.97768	2.45178
54	1.20150	1.43512	1.65249	2.07952	2.61095
55	1.25798	1.51129	1.71154	2.19419	2.78125
56	1.31703	1.57889	1.78513	2.33454	2.95668
57	1.38035	1.64821	1.86814	2.48772	3.14153
58	1.44796	1.72181	1.96142	2.65203	3.33493
59	1.52156	1.79883	2.06668	2.82746	3.53604
60	1.60029	1.88269	2.18221	3.01231	3.74399
61	1.68929	1.97939	2.31400	3.17405	3.93568
62	1.78428	2.08294	2.45777	3.35033	4.14021
63	1.88526	2.19419	2.61181	3.54631	4.36100
64	1.99223	2.31314	2.77697	3.76795	4.60575
65	2.10519	2.43894	2.95240	4.02211	4.87788
66	2.22329	2.55789	3.11671	4.33960	5.21249
67	2.34652	2.68711	3.29471	4.69560	5.57790
68	2.47574	2.83088	3.49154	5.08926	5.97412
69	2.60924	2.99177	3.71318	5.52056	6.39687
70	2.74702	3.17490	3.96221	5.99038	6.84615
71	2.84372	3.37258	4.25488	6.50812	7.29800
72	2.95583	3.60193	4.58350	7.06009	7.77723
73	3.09532	3.86807	4.94891	7.64544	8.28726
74	3.27246	4.17701	5.35369	8.25902	8.83153
75	3.50009	4.53557	5.80040	8.89999	9.41346
76	3.86037	5.02251	6.29599	9.57948	10.09208
77	4.27542	5.55223	6.84532	10.27693	10.80151
78	4.73754	6.11276	7.47001	10.98550	11.53148
79	5.23987	6.69040	8.08873	11.69836	12.27001
80	5.77644	7.27403	8.72884	12.40865	13.00768
81	6.27364	7.72759	9.32189	13.00683	13.67946
82	6.81363	8.20853	9.94147	13.63411	14.34183
83	7.39983	8.72028	10.59870	14.29134	14.99906
84	8.03738	9.26370	11.30385	14.98109	15.65372
85	8.72884	9.84134	12.06634	15.70336	16.30753
86			12.94008		16.93310
87			13.87715		17.58177
88			14.88182		18.25611
89			15.96009		18.95613
90			17.11537		19.68268

Annual premium equals 11.6854 times monthly rate.

LifeTime Gold 120
Monthly Lifetime Protector/Lifetime Guarantee
Rates Per \$1000 of Insurance
Face Amounts \$50,000 - \$99,999

Female Rates

Issue Age	Super Preferred Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
20	0.28240	0.31663	0.39365	0.46212	0.53058
21	0.29524	0.32605	0.40050	0.47153	0.53742
22	0.30808	0.33632	0.40735	0.48180	0.54427
23	0.32177	0.34659	0.41419	0.49207	0.55112
24	0.33632	0.35686	0.42104	0.50234	0.55796
25	0.35087	0.36798	0.42788	0.51346	0.56481
26	0.36285	0.37911	0.44671	0.51860	0.56737
27	0.37483	0.39023	0.46811	0.52373	0.57337
28	0.38681	0.40221	0.49121	0.53058	0.58278
29	0.39879	0.41419	0.51517	0.53913	0.59818
30	0.41077	0.42788	0.53913	0.55112	0.62043
31	0.42275	0.44243	0.55967	0.57337	0.67092
32	0.43559	0.45784	0.57936	0.59733	0.72655
33	0.44842	0.47495	0.59989	0.62300	0.78388
34	0.46297	0.49378	0.62043	0.65210	0.84122
35	0.47923	0.51346	0.64183	0.68461	0.89856
36	0.50062	0.53913	0.66750	0.73254	0.94135
37	0.52202	0.56566	0.69403	0.78303	0.98242
38	0.54512	0.59219	0.72056	0.83437	1.02264
39	0.56823	0.61787	0.74537	0.88572	1.06372
40	0.59048	0.64183	0.77019	0.93450	1.10480
41	0.60760	0.65552	0.78560	0.96531	1.15358
42	0.62471	0.66750	0.80014	0.99355	1.20492
43	0.64097	0.68034	0.81555	1.02093	1.25712
44	0.65809	0.69403	0.83352	1.05088	1.31018
45	0.67606	0.71029	0.85577	1.08340	1.36324
46	0.69574	0.73511	0.89171	1.13047	1.41373
47	0.71713	0.76335	0.93108	1.18267	1.46422
48	0.74110	0.79586	0.97301	1.23915	1.51557
49	0.76677	0.83181	1.01922	1.29906	1.56862
50	0.79586	0.87117	1.06971	1.36238	1.62425
51	0.82830	0.91567	1.13389	1.42657	1.68073
52	0.86518	0.96188	1.20236	1.49332	1.74063
53	0.90455	1.01237	1.27338	1.56263	1.80396
54	0.94819	1.06458	1.34698	1.63537	1.87328
55	0.99611	1.12106	1.42058	1.71154	1.94773
56	1.05003	1.18182	1.48647	1.78685	2.03074
57	1.10736	1.24600	1.55236	1.86558	2.12059
58	1.16812	1.31361	1.61911	1.95030	2.21815
59	1.23231	1.38549	1.68586	2.04101	2.32427
60	1.29906	1.45994	1.75433	2.13942	2.43894
61	1.37094	1.54124	1.81166	2.24126	2.56046
62	1.44625	1.62596	1.87499	2.35336	2.69310
63	1.52412	1.71154	1.94687	2.48002	2.83773
64	1.60457	1.79883	2.03074	2.62122	2.99519
65	1.68758	1.88611	2.13086	2.78125	3.16634
66	1.76973	1.96228	2.29346	2.95326	3.32381
67	1.85445	2.04015	2.46804	3.15094	3.50523
68	1.94260	2.12059	2.64860	3.37686	3.71917
69	2.03502	2.20532	2.82660	3.63787	3.97419
70	2.13258	2.29688	2.99519	3.93654	4.27884
71	2.21131	2.37134	3.05509	4.32506	4.72213
72	2.30116	2.46205	3.11414	4.74866	5.21249
73	2.41156	2.57586	3.18859	5.20051	5.73793
74	2.54677	2.72220	3.29471	5.67375	6.28648
75	2.71450	2.90790	3.44789	6.16153	6.84615
76	2.95839	3.17490	3.73372	6.58771	7.32624
77	3.23823	3.48897	4.08031	7.03014	7.81574
78	3.55401	3.84925	4.48765	7.49996	8.32064
79	3.90145	4.25488	4.95405	8.00572	8.85036
80	4.27884	4.70673	5.47692	8.55769	9.41346
81	4.65709	5.18339	5.96899	9.21064	10.02875
82	5.06957	5.70883	6.53636	9.91237	10.69112
83	5.51800	6.28648	7.20044	10.66801	11.40483
84	6.00664	6.92317	7.98176	11.48185	12.16737
85	6.53807	7.62490	8.89999	12.35730	13.01111
86			10.03988		13.93192
87			11.32610		14.91776
88			12.77663		15.97292
89			14.41371		17.10339
90			16.25961		18.31345

Annual premium equals 11.6854 times monthly rate.

LifeTime Gold 120
Monthly Lifetime Protector/Lifetime Guarantee
Rates Per \$1000 of Insurance
Face Amounts \$100,000 +
Male Rates

Issue Age	Super Preferred Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
20	0.23106	0.27385	0.31663	0.44500	0.51346
21	0.23876	0.28497	0.33033	0.46126	0.52630
22	0.24732	0.29610	0.34487	0.47752	0.53999
23	0.25587	0.30808	0.36028	0.49463	0.55368
24	0.26443	0.32091	0.37654	0.51261	0.56737
25	0.27385	0.33375	0.39365	0.53058	0.58192
26	0.28339	0.34659	0.41077	0.55197	0.61102
27	0.30465	0.36113	0.42874	0.57422	0.64354
28	0.32177	0.37654	0.44842	0.59818	0.67862
29	0.33974	0.39280	0.46811	0.62386	0.71542
30	0.35942	0.41077	0.48950	0.65038	0.75308
31	0.37825	0.43131	0.51175	0.67606	0.78388
32	0.39793	0.45441	0.53571	0.70344	0.81469
33	0.41847	0.47837	0.56053	0.73339	0.84807
34	0.43987	0.50319	0.58791	0.76677	0.88401
35	0.46212	0.53058	0.61615	0.80442	0.92423
36	0.48608	0.56138	0.64696	0.85577	0.97814
37	0.51004	0.59305	0.67948	0.90883	1.03462
38	0.53486	0.62471	0.71457	0.96360	1.09282
39	0.55967	0.65552	0.74965	1.02008	1.15272
40	0.58535	0.68461	0.78731	1.07827	1.21519
41	0.60931	0.70344	0.82924	1.13475	1.28194
42	0.63327	0.72141	0.87203	1.19294	1.34955
43	0.65809	0.73853	0.91396	1.25113	1.41886
44	0.68376	0.75736	0.95418	1.30933	1.48818
45	0.71029	0.77875	0.99269	1.36923	1.55750
46	0.73853	0.81212	1.01409	1.42742	1.61997
47	0.76848	0.84636	1.03462	1.48561	1.68330
48	0.79929	0.88315	1.05687	1.54637	1.74748
49	0.83095	0.92166	1.08340	1.60970	1.81423
50	0.86433	0.96188	1.11592	1.67560	1.88440
51	0.89513	1.00467	1.17326	1.74748	1.96399
52	0.92765	1.05003	1.23744	1.82279	2.04700
53	0.96360	1.09881	1.30676	1.90066	2.13514
54	1.00211	1.15186	1.38121	1.98282	2.22757
55	1.04575	1.20835	1.45994	2.06754	2.32427
56	1.10052	1.27167	1.54038	2.15397	2.42183
57	1.15786	1.33842	1.62339	2.24383	2.52452
58	1.21947	1.40945	1.70983	2.33796	2.63230
59	1.28536	1.48476	1.79797	2.43637	2.74787
60	1.35383	1.56433	1.88783	2.53992	2.86854
61	1.42657	1.64479	1.96313	2.64347	2.99006
62	1.50273	1.73036	2.04358	2.75386	3.12184
63	1.58317	1.81936	2.13343	2.87453	3.26561
64	1.66704	1.91435	2.23527	3.00632	3.42307
65	1.75433	2.01448	2.35336	3.15094	3.59765
66	1.84418	2.12145	2.50056	3.29043	3.78421
67	1.93832	2.23527	2.66914	3.45217	3.99473
68	2.03673	2.35422	2.85998	3.64301	4.23092
69	2.14028	2.48002	3.07563	3.87235	4.49878
70	2.24896	2.61181	3.31525	4.14534	4.80086
71	2.36021	2.73418	3.60364	4.51076	5.16200
72	2.47831	2.86683	3.91429	4.92409	5.56079
73	2.60496	3.01402	4.24290	5.38450	5.99552
74	2.74103	3.18004	4.58606	5.88854	6.46619
75	2.88908	3.36831	4.93864	6.43281	6.97024
76	3.02429	3.60193	5.26811	6.96938	7.46573
77	3.18004	3.86123	5.60529	7.55216	8.00315
78	3.36317	4.14620	5.95529	8.19056	8.59192
79	3.58310	4.45684	6.29669	8.89315	9.24230
80	3.84582	4.79230	6.70238	9.69933	9.96286
81	4.21552	5.14317	7.03442	10.54992	10.89137
82	4.62030	5.51971	7.40839	11.51095	11.87636
83	5.06444	5.92363	7.84654	12.55841	12.89643
84	5.55137	6.35665	8.36771	13.70257	13.92849
85	6.08452	6.82219	8.99499	14.95456	14.95456
86			9.89266		15.70164
87			10.87169		16.49152
88			11.95167		17.32076
89			13.13947		18.19193
90			14.44538		19.10675

Annual premium equals 11.6854 times monthly rate.

LifeTime Gold 120
Monthly Lifetime Protector/Lifetime Guarantee
Rates Per \$1000 of Insurance
Face Amounts \$100,000 +
Female Rates

Issue Age	Super Preferred Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
20	0.19683	0.23962	0.26529	0.34231	0.41077
21	0.20453	0.24903	0.27898	0.35771	0.42960
22	0.21309	0.25930	0.29353	0.37397	0.44928
23	0.22164	0.26957	0.30893	0.39109	0.46982
24	0.23020	0.27984	0.32519	0.40906	0.49121
25	0.23962	0.29096	0.34231	0.42788	0.51346
26	0.25160	0.30380	0.35942	0.45013	0.53229
27	0.26443	0.31663	0.37654	0.47238	0.55197
28	0.27812	0.33033	0.39451	0.49378	0.57165
29	0.29267	0.34487	0.41162	0.51517	0.59305
30	0.30808	0.35942	0.42788	0.53400	0.61615
31	0.32605	0.37312	0.43987	0.53999	0.64439
32	0.34402	0.38766	0.45270	0.54598	0.67435
33	0.36285	0.40307	0.46554	0.55368	0.70601
34	0.38167	0.41933	0.48009	0.56481	0.73767
35	0.40050	0.43644	0.49635	0.58192	0.77019
36	0.41676	0.45698	0.52031	0.62129	0.80014
37	0.43216	0.47923	0.54769	0.66750	0.82924
38	0.44757	0.50148	0.57593	0.71713	0.85834
39	0.46297	0.52459	0.60588	0.76848	0.88914
40	0.47923	0.54769	0.63669	0.82154	0.92423
41	0.49720	0.56737	0.66579	0.86433	0.97643
42	0.51517	0.58791	0.69574	0.90540	1.03291
43	0.53400	0.60760	0.72569	0.94734	1.09196
44	0.55368	0.62813	0.75650	0.98841	1.15358
45	0.57337	0.65038	0.78731	1.03206	1.21519
46	0.59305	0.67691	0.81983	1.08169	1.27082
47	0.61273	0.70259	0.85320	1.13389	1.32644
48	0.63227	0.72911	0.88658	1.18695	1.38121
49	0.65466	0.75650	0.91995	1.24172	1.43512
50	0.67777	0.78560	0.95333	1.29735	1.48904
51	0.70720	0.81726	0.97900	1.35126	1.53696
52	0.74024	0.85149	1.00553	1.40688	1.58574
53	0.77533	0.88829	1.03548	1.46336	1.63709
54	0.81469	0.92851	1.07142	1.52241	1.69271
55	0.85577	0.97215	1.11336	1.58317	1.75261
56	0.90027	1.02264	1.16011	1.64907	1.82878
57	0.94734	1.07656	1.21599	1.71753	1.91008
58	0.99697	1.13389	1.28155	1.78856	1.99651
59	1.05088	1.19380	1.40774	1.86130	2.08722
60	1.10736	1.25627	1.49075	1.93746	2.18050
61	1.16641	1.31446	1.57119	2.01191	2.26864
62	1.22974	1.37608	1.65335	2.08893	2.36107
63	1.29649	1.44111	1.73807	2.17109	2.45691
64	1.36666	1.51129	1.82535	2.25752	2.55875
65	1.44111	1.58660	1.91521	2.34994	2.66658
66	1.51985	1.67217	2.00507	2.43124	2.77012
67	1.60371	1.76545	2.09834	2.52366	2.88480
68	1.69100	1.86558	2.19676	2.63491	3.01487
69	1.78428	1.97255	2.29945	2.76841	3.16463
70	1.88098	2.08636	2.40813	2.93015	3.33750
71	1.97597	2.20446	2.50484	3.13725	3.54117
72	2.07781	2.33026	2.61352	3.38114	3.77565
73	2.18820	2.46633	2.74017	3.66355	4.04351
74	2.30886	2.61181	2.88993	3.98703	4.34902
75	2.44065	2.76927	3.06879	4.35415	4.69475
76	2.56217	2.91047	3.30241	4.74353	5.05588
77	2.70594	3.07221	3.57112	5.18681	5.47093
78	2.87795	3.26219	3.87407	5.69514	5.95016
79	3.08676	3.48811	4.21381	6.27535	6.50384
80	3.34092	3.75854	4.58863	6.93688	7.14310
81	3.69778	4.13507	4.93693	7.71048	7.97748
82	4.09400	4.54841	5.33829	8.56967	8.89315
83	4.53130	5.00368	5.80810	9.52556	9.87557
84	5.01566	5.50430	6.36264	10.58757	10.90848
85	5.55223	6.05542	7.01730	11.76768	11.97905
86			7.85938		12.90414
87			8.80244		13.90025
88			9.85846		14.97339
89			11.04113		16.12953
90			12.36586		17.37467

Annual premium equals 11.6854 times monthly rate.

LifeTime Gold 120
Annual Target Rates Per \$1000 of Insurance
All Face Amounts
Male Rates

Issue Age	Super Preferred Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
0			2.07		
1			2.01		
2			2.05		
3			2.09		
4			2.13		
5			2.16		
6			2.21		
7			2.27		
8			2.32		
9			2.39		
10			2.47		
11			2.47		
12			2.48		
13			2.48		
14			2.49		
15			2.49		
16			2.49		
17			2.50		
18	1.94	2.23	2.50	3.36	3.53
19	2.05	2.35	2.70	3.57	3.81
20	2.77	3.29	3.80	5.34	6.16
21	2.87	3.42	3.96	5.54	6.32
22	2.97	3.55	4.14	5.73	6.48
23	3.07	3.70	4.32	5.94	6.64
24	3.17	3.85	4.52	6.15	6.81
25	3.29	4.01	4.72	6.37	6.98
26	3.46	4.16	4.93	6.62	7.33
27	3.66	4.33	5.14	6.89	7.72
28	3.86	4.52	5.38	7.18	8.14
29	4.08	4.71	5.62	7.49	8.59
30	4.31	4.93	5.87	7.80	9.04
31	4.54	5.18	6.14	8.11	9.41
32	4.78	5.45	6.43	8.44	9.78
33	5.02	5.74	6.73	8.80	10.18
34	5.28	6.04	7.05	9.20	10.61
35	5.55	6.37	7.39	9.66	11.10
36	5.83	6.74	7.76	10.27	11.74
37	6.12	7.12	8.15	10.91	12.42
38	6.42	7.50	8.57	11.57	13.12
39	6.72	7.87	9.00	12.25	13.84
40	7.02	8.22	9.45	12.94	14.59
41	7.31	8.44	9.95	13.62	15.39
42	7.60	8.66	10.46	14.32	16.20
43	7.90	8.86	10.97	15.02	17.03
44	8.21	9.09	11.45	15.72	17.86
45	8.52	9.35	11.91	16.44	18.69
46	8.86	9.75	12.17	17.13	19.44
47	9.22	10.16	12.42	17.83	20.20
48	9.59	10.60	12.68	18.56	20.97
49	9.97	11.06	13.00	19.32	21.78
50	10.37	11.55	13.39	20.11	22.62
51	10.74	12.06	14.08	20.97	23.57
52	11.13	12.61	14.85	21.88	24.57
53	11.56	13.19	15.68	22.81	25.63
54	12.03	13.83	16.57	23.80	26.74
55	12.55	14.51	17.52	24.82	27.90
56	13.21	15.27	18.48	25.85	29.07
57	13.90	16.07	19.48	26.93	30.30
58	14.64	16.92	20.52	28.06	31.60
59	15.43	17.82	21.58	29.24	32.98
60	16.25	18.78	22.65	30.48	34.43
61	17.12	19.74	23.56	31.73	35.89
62	18.04	20.77	24.52	33.05	37.47
63	19.00	21.84	25.60	34.50	39.19
64	20.01	22.98	26.82	36.08	41.08
65	21.06	24.18	28.24	37.82	43.18
66	22.14	25.46	30.01	39.49	45.42
67	23.26	26.83	32.03	41.43	47.94
68	24.45	28.26	34.32	43.72	50.78
69	25.69	29.77	36.91	46.47	53.99
70	26.99	31.35	39.78	49.75	57.62
71	28.33	32.82	43.24	54.13	61.95
72	29.74	34.41	46.97	59.09	66.73
73	31.26	36.17	50.91	64.62	71.95
74	32.90	38.17	55.03	70.67	77.60
75	34.67	40.42	59.26	77.20	83.65
76	36.30	43.23	63.22	83.64	89.59
77	38.17	46.34	67.26	90.00	90.00
78	40.36	49.76	71.46	90.00	90.00
79	43.00	53.49	75.56	90.00	90.00
80	46.15	57.51	80.43	90.00	90.00
81	50.59	61.72	84.41	90.00	90.00
82	55.45	66.24	88.90	90.00	90.00
83	60.78	71.09	90.00	90.00	90.00
84	66.62	76.28	90.00	90.00	90.00
85	73.02	81.87	90.00	90.00	90.00
86	0.00	0.00	90.00	0.00	90.00
87	0.00	0.00	90.00	0.00	90.00
88	0.00	0.00	90.00	0.00	90.00
89	0.00	0.00	90.00	0.00	90.00
90	0.00	0.00	90.00	0.00	90.00

LifeTime Gold 120
Annual Target Rates Per \$1000 of Insurance
All Face Amounts
Female Rates

Issue Age	Super Preferred Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
0			1.72		
1			1.68		
2			1.70		
3			1.72		
4			1.74		
5			1.77		
6			1.80		
7			1.82		
8			1.86		
9			1.90		
10			1.95		
11			1.96		
12			1.97		
13			1.98		
14			1.98		
15			1.99		
16			2.00		
17			2.01		
18	1.54	1.78	2.02	2.67	3.40
19	1.60	1.85	2.12	2.77	3.55
20	2.36	2.88	3.18	4.11	4.93
21	2.45	2.99	3.35	4.29	5.16
22	2.56	3.11	3.52	4.49	5.39
23	2.66	3.23	3.71	4.69	5.64
24	2.76	3.36	3.90	4.91	5.89
25	2.88	3.49	4.11	5.13	6.16
26	3.02	3.65	4.31	5.40	6.39
27	3.17	3.80	4.52	5.67	6.62
28	3.34	3.96	4.73	5.93	6.86
29	3.51	4.14	4.94	6.18	7.12
30	3.70	4.31	5.13	6.41	7.39
31	3.91	4.48	5.28	6.64	7.73
32	4.13	4.65	5.43	6.85	8.09
33	4.35	4.84	5.59	7.04	8.47
34	4.58	5.03	5.76	7.28	8.85
35	4.81	5.24	5.96	7.57	9.25
36	5.00	5.48	6.24	7.91	9.61
37	5.19	5.75	6.57	8.30	9.96
38	5.37	6.02	6.91	8.71	10.31
39	5.56	6.30	7.27	9.12	10.67
40	5.75	6.57	7.64	9.56	11.10
41	5.97	6.81	7.99	10.03	11.72
42	6.18	7.05	8.35	10.57	12.40
43	6.41	7.29	8.71	11.17	13.11
44	6.64	7.54	9.08	11.87	13.85
45	6.89	7.81	9.45	12.39	14.59
46	7.12	8.13	9.84	12.99	15.25
47	7.36	8.44	10.24	13.61	15.92
48	7.60	8.75	10.64	14.25	16.58
49	7.86	9.08	11.04	14.91	17.23
50	8.14	9.43	11.44	15.57	17.87
51	8.50	9.81	11.75	16.22	18.45
52	8.89	10.22	12.07	16.89	19.03
53	9.31	10.66	12.43	17.57	19.65
54	9.78	11.15	12.86	18.27	20.32
55	10.27	11.67	13.36	19.00	21.04
56	10.81	12.28	14.16	19.79	21.95
57	11.37	12.92	15.02	20.62	22.93
58	11.97	13.61	15.94	21.47	23.96
59	12.62	14.33	16.89	22.34	25.05
60	13.29	15.08	17.89	23.25	26.17
61	14.00	15.78	18.85	24.15	27.23
62	14.76	16.52	19.84	25.07	28.34
63	15.56	17.30	20.86	26.06	29.49
64	16.40	18.14	21.90	27.10	30.71
65	17.30	19.04	22.98	28.20	32.00
66	18.24	20.07	24.06	29.18	33.25
67	19.25	21.19	25.18	30.29	34.62
68	20.30	22.39	26.36	31.62	36.18
69	21.42	23.68	27.59	33.23	37.98
70	22.58	25.04	28.90	35.17	40.05
71	23.72	26.46	30.06	37.65	42.50
72	24.94	27.97	31.36	40.58	45.31
73	26.26	29.60	32.88	43.97	48.53
74	27.71	31.35	34.68	47.85	52.19
75	29.29	33.24	36.83	52.25	56.34
76	30.75	34.93	39.63	56.93	60.68
77	32.48	36.87	42.85	62.25	65.66
78	34.54	39.15	46.49	68.35	71.41
79	37.05	41.86	50.57	75.31	78.05
80	40.10	45.11	55.06	83.25	85.72
81	44.38	49.63	59.24	90.00	90.00
82	49.13	54.59	64.06	90.00	90.00
83	54.38	60.05	69.70	90.00	90.00
84	60.19	66.06	76.35	90.00	90.00
85	66.63	72.67	84.21	90.00	90.00
86	0.00	0.00	90.00	0.00	90.00
87	0.00	0.00	90.00	0.00	90.00
88	0.00	0.00	90.00	0.00	90.00
89	0.00	0.00	90.00	0.00	90.00
90	0.00	0.00	90.00	0.00	90.00