



10 Year Term Life Rates

Male, Non-Tobacco

Issue Age	\$10,000 Monthly	\$20,000 Monthly	\$40,000 Monthly	\$60,000 Monthly	\$80,000 Monthly	\$100,000 Monthly
18					11.00	13.74
19					11.00	13.74
20					11.00	13.74
21					11.00	13.74
22					11.00	13.74
23					11.00	13.74
24					11.00	13.74
25					11.00	13.74
26					11.00	13.74
27					11.06	13.82
28				8.74	11.66	14.58
29				9.34	12.46	15.58
30				10.00	13.32	16.66
31				10.74	14.32	17.92
32				11.50	15.32	19.16
33				12.40	16.52	20.66
34			8.86	13.30	17.72	22.16
35			9.50	14.24	19.00	23.74
36			10.20	15.30	20.40	25.50
37			10.92	16.40	21.86	27.34
38			11.70	17.54	23.40	29.24
39			12.52	18.80	25.06	31.34
40			13.42	20.14	26.86	33.58
41			14.40	21.60	28.80	36.00
42			15.46	23.20	30.94	38.66
43			16.62	24.94	33.26	41.58
44		8.94	17.90	26.84	35.80	44.74
45		9.62	19.26	28.90	38.54	48.16
46		10.32	20.66	31.00	41.34	51.66
47		11.10	22.20	33.30	44.40	55.50
48		12.04	24.10	36.14	48.20	60.24
49		13.22	26.44	39.64	52.86	66.08
50		14.52	29.06	43.60	58.14	72.66
51		15.98	31.96	47.94	63.94	79.92
52	8.80	17.60	35.20	52.80	70.40	88.00
53	9.70	19.40	38.80	58.20	77.60	97.00
54	10.70	21.40	42.80	64.20	85.60	107.00
55	11.80	23.62	47.24	70.86	94.46	118.08
56	13.02	26.06	52.14	78.20	104.28	130.34
57	14.40	28.82	57.64	86.46	115.28	144.08
58	15.92	31.84	63.70	95.56	127.40	159.26
59	17.58	35.18	70.36	105.56	140.74	175.92
60	18.36	36.74	73.46	110.20	146.94	183.68
61	20.28	40.58	81.16	121.76	162.34	202.92
62	22.40	44.80	89.60	134.40	179.20	224.02
63	24.74	49.50	99.00	148.50	198.02	247.52
64	27.34	54.68	109.38	164.06	218.74	273.44

Confidential



**10 Year Term Life Rates
Female, Non-Tobacco**

Issue Age	\$10,000 Monthly	\$20,000 Monthly	\$40,000 Monthly	\$60,000 Monthly	\$80,000 Monthly	\$100,000 Monthly
18					11.00	13.74
19					11.00	13.74
20					11.00	13.74
21					11.00	13.74
22					11.00	13.74
23					11.00	13.74
24					11.00	13.74
25					11.00	13.74
26					11.00	13.74
27					11.00	13.74
28					11.00	13.74
29					11.00	13.74
30					11.06	13.82
31				8.74	11.66	14.58
32				9.34	12.46	15.58
33				10.00	13.32	16.66
34				10.74	14.32	17.92
35				11.50	15.32	19.16
36				12.40	16.52	20.66
37			8.86	13.30	17.72	22.16
38			9.50	14.24	19.00	23.74
39			10.20	15.30	20.40	25.50
40			10.92	16.40	21.86	27.34
41			11.70	17.54	23.40	29.24
42			12.52	18.80	25.06	31.34
43			13.42	20.14	26.86	33.58
44			14.40	21.60	28.80	36.00
45			15.46	23.20	30.94	38.66
46			16.62	24.94	33.26	41.58
47		8.94	17.90	26.84	35.80	44.74
48		9.62	19.26	28.90	38.54	48.16
49		10.32	20.66	31.00	41.34	51.66
50		11.10	22.20	33.30	44.40	55.50
51		12.04	24.10	36.14	48.20	60.24
52		13.22	26.44	39.64	52.86	66.08
53		14.52	29.06	43.60	58.14	72.66
54		15.98	31.96	47.94	63.94	79.92
55	8.80	17.60	35.20	52.80	70.40	88.00
56	9.70	19.40	38.80	58.20	77.60	97.00
57	10.70	21.40	42.80	64.20	85.60	107.00
58	11.80	23.62	47.24	70.86	94.46	118.08
59	13.02	26.06	52.14	78.20	104.28	130.34
60	13.62	27.24	54.50	81.76	109.00	136.26
61	15.04	30.10	60.20	90.30	120.40	150.50
62	16.62	33.26	66.54	99.80	133.08	166.34
63	18.36	36.74	73.46	110.20	146.94	183.68
64	20.28	40.58	81.16	121.76	162.34	202.92

Confidential



**10 Year Term Life Rates
Male, Tobacco**

Issue Age	\$10,000 Monthly	\$20,000 Monthly	\$40,000 Monthly	\$60,000 Monthly	\$80,000 Monthly	\$100,000 Monthly
18				11.54	15.40	19.24
19				11.54	15.40	19.24
20				11.54	15.40	19.24
21				11.54	15.40	19.24
22				11.54	15.40	19.24
23				11.54	15.40	19.24
24				11.54	15.40	19.24
25				11.54	15.40	19.24
26				12.04	16.06	20.08
27			8.36	12.54	16.72	20.92
28			8.76	13.14	17.52	21.92
29			9.26	13.90	18.52	23.16
30			9.86	14.80	19.72	24.66
31			10.60	15.90	21.20	26.50
32			11.42	17.14	22.86	28.58
33			12.40	18.60	24.80	31.00
34			13.50	20.24	27.00	33.74
35			14.72	22.10	29.46	36.84
36			16.12	24.20	32.26	40.34
37		8.82	17.62	26.44	35.26	44.08
38		9.64	19.30	28.94	38.60	48.24
39		10.54	21.10	31.64	42.20	52.74
40		11.52	23.04	34.54	46.06	57.58
41		12.56	25.14	37.70	50.26	62.84
42		13.70	27.40	41.10	54.80	68.50
43		14.94	29.90	44.84	59.80	74.76
44		16.30	32.60	48.90	65.20	81.50
45	8.90	17.80	35.60	53.40	71.20	89.00
46	9.72	19.42	38.86	58.30	77.74	97.16
47	10.62	21.24	42.50	63.76	85.00	106.26
48	11.60	23.22	46.44	69.66	92.86	116.08
49	12.68	25.36	50.74	76.10	101.46	126.84
50	13.84	27.70	55.40	83.10	110.80	138.50
51	15.12	30.24	60.46	90.70	120.94	151.18
52	16.48	32.96	65.94	98.90	131.88	164.84
53	17.96	35.94	71.86	107.80	143.74	179.68
54	19.58	39.16	78.34	117.50	156.68	195.84
55	21.34	42.66	85.34	128.00	170.68	213.34
56	23.24	46.50	93.00	139.50	186.00	232.52
57	25.32	50.64	101.26	151.90	202.54	253.18
58	27.56	55.14	110.28	165.40	220.54	275.68
59	30.00	60.00	120.00	180.00	240.02	300.02
60	30.84	61.70	123.40	185.10	246.82	308.52
61	33.52	67.06	134.10	201.16	268.22	335.28
62	36.40	72.80	145.60	218.42	291.22	364.02
63	39.48	78.98	157.98	236.96	315.96	394.94
64	42.84	85.66	171.34	257.02	342.68	428.36

Confidential



10 Year Term Life Rates
Female, Tobacco

Issue Age	\$10,000 Monthly	\$20,000 Monthly	\$40,000 Monthly	\$60,000 Monthly	\$80,000 Monthly	\$100,000 Monthly
18				11.54	15.40	19.24
19				11.54	15.40	19.24
20				11.54	15.40	19.24
21				11.54	15.40	19.24
22				11.54	15.40	19.24
23				11.54	15.40	19.24
24				11.54	15.40	19.24
25				11.54	15.40	19.24
26				11.54	15.40	19.24
27				11.54	15.40	19.24
28				11.54	15.40	19.24
29				12.04	16.06	20.08
30			8.36	12.54	16.72	20.92
31			8.76	13.14	17.52	21.92
32			9.26	13.90	18.52	23.16
33			9.86	14.80	19.72	24.66
34			10.60	15.90	21.20	26.50
35			11.42	17.14	22.86	28.58
36			12.40	18.60	24.80	31.00
37			13.50	20.24	27.00	33.74
38			14.72	22.10	29.46	36.84
39			16.12	24.20	32.26	40.34
40		8.82	17.62	26.44	35.26	44.08
41		9.64	19.30	28.94	38.60	48.24
42		10.54	21.10	31.64	42.20	52.74
43		11.52	23.04	34.54	46.06	57.58
44		12.56	25.14	37.70	50.26	62.84
45		13.70	27.40	41.10	54.80	68.50
46		14.94	29.90	44.84	59.80	74.76
47		16.30	32.60	48.90	65.20	81.50
48	8.90	17.80	35.60	53.40	71.20	89.00
49	9.72	19.42	38.86	58.30	77.74	97.16
50	10.62	21.24	42.50	63.76	85.00	106.26
51	11.60	23.22	46.44	69.66	92.86	116.08
52	12.68	25.36	50.74	76.10	101.46	126.84
53	13.84	27.70	55.40	83.10	110.80	138.50
54	15.12	30.24	60.46	90.70	120.94	151.18
55	16.48	32.96	65.94	98.90	131.88	164.84
56	17.96	35.94	71.86	107.80	143.74	179.68
57	19.58	39.16	78.34	117.50	156.68	195.84
58	21.34	42.66	85.34	128.00	170.68	213.34
59	23.24	46.50	93.00	139.50	186.00	232.52
60	23.94	47.86	95.74	143.60	191.48	239.34
61	26.06	52.12	104.24	156.36	208.48	260.60
62	28.36	56.74	113.48	170.20	226.94	283.68
63	30.84	61.70	123.40	185.10	246.82	308.52
64	33.52	67.06	134.10	201.16	268.22	335.28

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