

LEVEL COVERAGE AND PREMIUMS FOR LIFE - FEMALE NONSMOKER

MONTHLY PREMIUMS

<u>AGE</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$15,000</u>	<u>\$20,000</u>	<u>\$25,000</u>	<u>\$30,000</u>	<u>\$35,000</u>
50	11.90	20.65	29.40	38.15	46.90	55.65	64.40
51	12.34	21.53	30.71	39.90	49.09	58.28	67.46
52	12.78	22.40	32.03	41.65	51.28	60.90	70.53
53	13.65	24.15	34.65	45.15	55.65	66.15	76.65
54	14.09	25.03	35.96	46.90	57.84	68.78	79.71
55	14.53	25.90	37.28	48.65	60.03	71.40	82.78
56	14.96	26.78	38.59	50.40	62.21	74.03	85.84
57	15.84	28.53	41.21	53.90	66.59	79.28	91.96
58	16.28	29.40	42.53	55.65	68.78	81.90	95.03
59	17.15	31.15	45.15	59.15	73.15	87.15	101.15
60	17.59	32.03	46.46	60.90	75.34	89.78	104.21
61	18.46	33.78	49.09	64.40	79.71	95.03	110.34
62	19.34	35.53	51.71	67.90	84.09	100.28	116.46
63	20.21	37.28	54.34	71.40	88.46	105.53	122.59
64	21.09	39.03	56.96	74.90	92.84	110.78	128.71
65	21.96	40.78	59.59	78.40	97.21	116.03	134.84
66	22.84	42.53	62.21	81.90	101.59	121.28	140.96
67	23.71	44.28	64.84	85.40	105.96	126.53	147.09
68	25.03	46.90	68.78	90.65	112.53	134.40	156.28
69	25.90	48.65	71.40	94.15	116.90	139.65	162.40
70	26.78	50.40	74.03	97.65	121.28	144.90	168.53
71	28.53	53.90	79.28	104.65	130.03	155.40	180.78
72	30.71	58.28	85.84	113.40	140.96	168.53	196.09
73	32.46	61.78	91.09	120.40	149.71	179.03	208.34
74	34.65	66.15	97.65	129.15	160.65	192.15	223.65
75	36.40	69.65	102.90	136.15	169.40	202.65	235.90
76	39.46	75.78	112.09	148.40	184.71	221.03	257.34
77	42.53	81.90	121.28	160.65	200.03	239.40	278.78
78	46.03	88.90	131.78	174.65	217.53	260.40	303.28
79	49.09	95.03	140.96	186.90	232.84	278.78	324.71
80	52.15	101.15	150.15	199.15	248.15	297.15	346.15
81	57.40	111.65	165.90	N/A	N/A	N/A	N/A
82	62.65	122.15	181.65	N/A	N/A	N/A	N/A
83	67.46	131.78	196.09	N/A	N/A	N/A	N/A
84	72.71	142.28	211.84	N/A	N/A	N/A	N/A
85	77.96	152.78	227.59	N/A	N/A	N/A	N/A

PRICES SUBJECT TO UNDERWRITING

LEVEL COVERAGE AND PREMIUMS FOR LIFE - FEMALE SMOKER**MONTHLY PREMIUMS**

<u>AGE</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$15,000</u>	<u>\$20,000</u>	<u>\$25,000</u>	<u>\$30,000</u>	<u>\$35,000</u>
50	\$16.71	\$30.28	\$43.84	\$57.40	\$70.96	\$84.53	\$98.09
51	\$17.15	\$31.15	\$45.15	\$59.15	\$73.15	\$87.15	\$101.15
52	\$18.03	\$32.90	\$47.78	\$62.65	\$77.53	\$92.40	\$107.28
53	\$18.46	\$33.78	\$49.09	\$64.40	\$79.71	\$95.03	\$110.34
54	\$19.34	\$35.53	\$51.71	\$67.90	\$84.09	\$100.28	\$116.46
55	\$19.78	\$36.40	\$53.03	\$69.65	\$86.28	\$102.90	\$119.53
56	\$20.65	\$38.15	\$55.65	\$73.15	\$90.65	\$108.15	\$125.65
57	\$21.53	\$39.90	\$58.28	\$76.65	\$95.03	\$113.40	\$131.78
58	\$22.40	\$41.65	\$60.90	\$80.15	\$99.40	\$118.65	\$137.90
59	\$23.28	\$43.40	\$63.53	\$83.65	\$103.78	\$123.90	\$144.03
60	\$24.15	\$45.15	\$66.15	\$87.15	\$108.15	\$129.15	\$150.15
61	\$25.03	\$46.90	\$68.78	\$90.65	\$112.53	\$134.40	\$156.28
62	\$26.34	\$49.53	\$72.71	\$95.90	\$119.09	\$142.28	\$165.46
63	\$27.21	\$51.28	\$75.34	\$99.40	\$123.46	\$147.53	\$171.59
64	\$28.53	\$53.90	\$79.28	\$104.65	\$130.03	\$155.40	\$180.78
65	\$29.40	\$55.65	\$81.90	\$108.15	\$134.40	\$160.65	\$186.90
66	\$30.28	\$57.40	\$84.53	\$111.65	\$138.78	\$165.90	\$193.03
67	\$31.59	\$60.03	\$88.46	\$116.90	\$145.34	\$173.78	\$202.21
68	\$32.46	\$61.78	\$91.09	\$120.40	\$149.71	\$179.03	\$208.34
69	\$33.78	\$64.40	\$95.03	\$125.65	\$156.28	\$186.90	\$217.53
70	\$34.65	\$66.15	\$97.65	\$129.15	\$160.65	\$192.15	\$223.65
71	\$37.28	\$71.40	\$105.53	\$139.65	\$173.78	\$207.90	\$242.03
72	\$39.46	\$75.78	\$112.09	\$148.40	\$184.71	\$221.03	\$257.34
73	\$42.09	\$81.03	\$119.96	\$158.90	\$197.84	\$236.78	\$275.71
74	\$44.28	\$85.40	\$126.53	\$167.65	\$208.78	\$249.90	\$291.03
75	\$46.90	\$90.65	\$134.40	\$178.15	\$221.90	\$265.65	\$309.40
76	\$50.40	\$97.65	\$144.90	\$192.15	\$239.40	\$286.65	\$333.90
77	\$54.34	\$105.53	\$156.71	\$207.90	\$259.09	\$310.28	\$361.46
78	\$57.84	\$112.53	\$167.21	\$221.90	\$276.59	\$331.28	\$385.96
79	\$61.78	\$120.40	\$179.03	\$237.65	\$296.28	\$354.90	\$413.53
80	\$65.28	\$127.40	\$189.53	\$251.65	\$313.78	\$375.90	\$438.03
81	\$71.84	\$140.53	\$209.21	N/A	N/A	N/A	N/A
82	\$78.40	\$153.65	\$228.90	N/A	N/A	N/A	N/A
83	\$84.53	\$165.90	\$247.28	N/A	N/A	N/A	N/A
84	\$91.09	\$179.03	\$266.96	N/A	N/A	N/A	N/A
85	\$97.65	\$192.15	\$286.65	N/A	N/A	N/A	N/A

PRICES SUBJECT TO UNDERWRITING

LEVEL COVERAGE AND PREMIUMS FOR LIFE - MALE NONSMOKER**MONTHLY PREMIUMS**

AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
50	\$14.96	\$26.78	\$38.59	\$50.40	\$62.21	\$74.03	\$85.84
51	\$15.40	\$27.65	\$39.90	\$52.15	\$64.40	\$76.65	\$88.90
52	\$16.28	\$29.40	\$42.53	\$55.65	\$68.78	\$81.90	\$95.03
53	\$16.71	\$30.28	\$43.84	\$57.40	\$70.96	\$84.53	\$98.09
54	\$17.59	\$32.03	\$46.46	\$60.90	\$75.34	\$89.78	\$104.21
55	\$18.03	\$32.90	\$47.78	\$62.65	\$77.53	\$92.40	\$107.28
56	\$18.90	\$34.65	\$50.40	\$66.15	\$81.90	\$97.65	\$113.40
57	\$19.78	\$36.40	\$53.03	\$69.65	\$86.28	\$102.90	\$119.53
58	\$20.21	\$37.28	\$54.34	\$71.40	\$88.46	\$105.53	\$122.59
59	\$21.09	\$39.03	\$56.96	\$74.90	\$92.84	\$110.78	\$128.71
60	\$21.96	\$40.78	\$59.59	\$78.40	\$97.21	\$116.03	\$134.84
61	\$22.84	\$42.53	\$62.21	\$81.90	\$101.59	\$121.28	\$140.96
62	\$24.15	\$45.15	\$66.15	\$87.15	\$108.15	\$129.15	\$150.15
63	\$25.03	\$46.90	\$68.78	\$90.65	\$112.53	\$134.40	\$156.28
64	\$26.34	\$49.53	\$72.71	\$95.90	\$119.09	\$142.28	\$165.46
65	\$27.21	\$51.28	\$75.34	\$99.40	\$123.46	\$147.53	\$171.59
66	\$28.96	\$54.78	\$80.59	\$106.40	\$132.21	\$158.03	\$183.84
67	\$30.28	\$57.40	\$84.53	\$111.65	\$138.78	\$165.90	\$193.03
68	\$32.03	\$60.90	\$89.78	\$118.65	\$147.53	\$176.40	\$205.28
69	\$33.34	\$63.53	\$93.71	\$123.90	\$154.09	\$184.28	\$214.46
70	\$35.09	\$67.03	\$98.96	\$130.90	\$162.84	\$194.78	\$226.71
71	\$37.71	\$72.28	\$106.84	\$141.40	\$175.96	\$210.53	\$245.09
72	\$40.34	\$77.53	\$114.71	\$151.90	\$189.09	\$226.28	\$263.46
73	\$42.96	\$82.78	\$122.59	\$162.40	\$202.21	\$242.03	\$281.84
74	\$45.59	\$88.03	\$130.46	\$172.90	\$215.34	\$257.78	\$300.21
75	\$48.21	\$93.28	\$138.34	\$183.40	\$228.46	\$273.53	\$318.59
76	\$52.15	\$101.15	\$150.15	\$199.15	\$248.15	\$297.15	\$346.15
77	\$56.09	\$109.03	\$161.96	\$214.90	\$267.84	\$320.78	\$373.71
78	\$60.46	\$117.78	\$175.09	\$232.40	\$289.71	\$347.03	\$404.34
79	\$64.40	\$125.65	\$186.90	\$248.15	\$309.40	\$370.65	\$431.90
80	\$68.34	\$133.53	\$198.71	\$263.90	\$329.09	\$394.28	\$459.46
81	\$73.59	\$144.03	\$214.46	N/A	N/A	N/A	N/A
82	\$78.40	\$153.65	\$228.90	N/A	N/A	N/A	N/A
83	\$83.65	\$164.15	\$244.65	N/A	N/A	N/A	N/A
84	\$88.46	\$173.78	\$259.09	N/A	N/A	N/A	N/A
85	\$93.71	\$184.28	\$274.84	N/A	N/A	N/A	N/A

PRICES SUBJECT TO UNDERWRITING

LEVEL COVERAGE AND PREMIUMS FOR LIFE - MALE SMOKER**MONTHLY PREMIUMS**

AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
50	\$19.34	\$35.53	\$51.71	\$67.90	\$84.09	\$100.28	\$116.46
51	\$20.21	\$37.28	\$54.34	\$71.40	\$88.46	\$105.53	\$122.59
52	\$21.09	\$39.03	\$56.96	\$74.90	\$92.84	\$110.78	\$128.71
53	\$21.96	\$40.78	\$59.59	\$78.40	\$97.21	\$116.03	\$134.84
54	\$22.84	\$42.53	\$62.21	\$81.90	\$101.59	\$121.28	\$140.96
55	\$23.71	\$44.28	\$64.84	\$85.40	\$105.96	\$126.53	\$147.09
56	\$25.03	\$46.90	\$68.78	\$90.65	\$112.53	\$134.40	\$156.28
57	\$25.90	\$48.65	\$71.40	\$94.15	\$116.90	\$139.65	\$162.40
58	\$27.21	\$51.28	\$75.34	\$99.40	\$123.46	\$147.53	\$171.59
59	\$28.09	\$53.03	\$77.96	\$102.90	\$127.84	\$152.78	\$177.71
60	\$29.40	\$55.65	\$81.90	\$108.15	\$134.40	\$160.65	\$186.90
61	\$31.15	\$59.15	\$87.15	\$115.15	\$143.15	\$171.15	\$199.15
62	\$32.90	\$62.65	\$92.40	\$122.15	\$151.90	\$181.65	\$211.40
63	\$34.65	\$66.15	\$97.65	\$129.15	\$160.65	\$192.15	\$223.65
64	\$36.40	\$69.65	\$102.90	\$136.15	\$169.40	\$202.65	\$235.90
65	\$38.15	\$73.15	\$108.15	\$143.15	\$178.15	\$213.15	\$248.15
66	\$40.34	\$77.53	\$114.71	\$151.90	\$189.09	\$226.28	\$263.46
67	\$42.53	\$81.90	\$121.28	\$160.65	\$200.03	\$239.40	\$278.78
68	\$44.71	\$86.28	\$127.84	\$169.40	\$210.96	\$252.53	\$294.09
69	\$46.90	\$90.65	\$134.40	\$178.15	\$221.90	\$265.65	\$309.40
70	\$49.09	\$95.03	\$140.96	\$186.90	\$232.84	\$278.78	\$324.71
71	\$53.46	\$103.78	\$154.09	\$204.40	\$254.71	\$305.03	\$355.34
72	\$57.84	\$112.53	\$167.21	\$221.90	\$276.59	\$331.28	\$385.96
73	\$62.21	\$121.28	\$180.34	\$239.40	\$298.46	\$357.53	\$416.59
74	\$66.59	\$130.03	\$193.46	\$256.90	\$320.34	\$383.78	\$447.21
75	\$70.96	\$138.78	\$206.59	\$274.40	\$342.21	\$410.03	\$477.84
76	\$75.78	\$148.40	\$221.03	\$293.65	\$366.28	\$438.90	\$511.53
77	\$80.59	\$158.03	\$235.46	\$312.90	\$390.34	\$467.78	\$545.21
78	\$85.40	\$167.65	\$249.90	\$332.15	\$414.40	\$496.65	\$578.90
79	\$90.21	\$177.28	\$264.34	\$351.40	\$438.46	\$525.53	\$612.59
80	\$95.03	\$186.90	\$278.78	\$370.65	\$462.53	\$554.40	\$646.28
81	\$101.15	\$199.15	\$297.15	N/A	N/A	N/A	N/A
82	\$107.28	\$211.40	\$315.53	N/A	N/A	N/A	N/A
83	\$113.84	\$224.53	\$335.21	N/A	N/A	N/A	N/A
84	\$119.96	\$236.78	\$353.59	N/A	N/A	N/A	N/A
85	\$126.09	\$249.03	\$371.96	N/A	N/A	N/A	N/A

PRICES SUBJECT TO UNDERWRITING