

Premiums – NON-SMOKER

Premiums	Life Pay			
	Full death benefit		Graded death benefit <sup>1</sup>	
	Female	Male	Female	Male
50	\$26	\$32	\$40	\$48
51	\$27	\$33	\$41	\$50
52	\$28	\$34	\$43	\$52
53	\$29	\$35	\$45	\$54
54	\$30	\$37	\$47	\$57
55	\$31	\$38	\$49	\$60
56	\$32	\$39	\$51	\$63
57	\$33	\$41	\$53	\$66
58	\$34	\$43	\$55	\$70
59	\$35	\$45	\$57	\$74
60	\$37	\$47	\$59	\$78
61	\$38	\$49	\$62	\$82
62	\$40	\$51	\$65	\$86
63	\$42	\$53	\$68	\$90
64	\$44	\$56	\$72	\$95
65	\$46	\$59	\$76	\$100
66	\$48	\$62	\$81	\$103
67	\$51	\$66	\$86	\$107
68	\$54	\$70	\$91	\$111
69	\$57	\$74	\$97	\$115
70	\$60	\$79	\$103	\$119
71	\$63	\$85	\$108	\$123
72	\$67	\$91	\$114	\$128
73	\$71	\$97	\$120	\$133
74	\$75	\$103	\$126	\$138
75	\$80	\$109	\$132	\$142
76	\$86	\$116		
77	\$93	\$124		
78	\$100	\$133		
79	\$109	\$144		
80	\$119	\$155		

Premiums – SMOKER

Premiums	Life Pay			
	Full death benefit		Graded death benefit <sup>1</sup>	
	Female	Male	Female	Male
50	\$32	\$44	\$50	\$58
51	\$33	\$45	\$52	\$62
52	\$35	\$47	\$54	\$66
53	\$36	\$48	\$56	\$70
54	\$38	\$50	\$59	\$74
55	\$40	\$52	\$62	\$78
56	\$42	\$55	\$65	\$82
57	\$44	\$58	\$68	\$87
58	\$46	\$61	\$71	\$92
59	\$48	\$64	\$74	\$97
60	\$50	\$67	\$77	\$102
61	\$52	\$71	\$81	\$106
62	\$55	\$75	\$85	\$110
63	\$58	\$79	\$90	\$115
64	\$61	\$83	\$95	\$120
65	\$64	\$88	\$100	\$125
66	\$67	\$94	\$105	\$129
67	\$70	\$100	\$111	\$134
68	\$73	\$106	\$117	\$139
69	\$76	\$112	\$123	\$144
70	\$80	\$118	\$129	\$149
71	\$86	\$125	\$134	\$154
72	\$92	\$133	\$139	\$159
73	\$98	\$141	\$144	\$164
74	\$104	\$150	\$149	\$169
75	\$110	\$160	\$154	\$175
76	\$118	\$170		
77	\$127	\$181		
78	\$136	\$193		
79	\$146	\$206		
80	\$156	\$220		

Premium mode factors: Semiannual 0.5150 • Quarterly 0.2600 • Monthly APA 0.0865

Annual policy fee ..... \$39.00

<sup>1</sup>Not available in MA, NC