



Symetra Mortgage Protector Term Life Insurance

Agent Guide

- Not a bank or credit union deposit or obligation
- Not FDIC or NCUA/NCUSIF insured
- Not insured by any federal government agency
- Not guaranteed by any bank or credit union

SYMETRA[®]
FINANCIAL

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PRODUCT DETAILS

Symetra Mortgage Protector is simplified issue term life insurance that provides level death benefit protection for 15, 20 or 30 years. Premiums are expected to remain level during the initial term period. Also available are a variety of optional riders to customize the policy to better meet your clients' insurance needs.

Riders included at no additional cost*

Safety Benefit

Transportation Benefit

Common Carrier Accidental Death Benefit

Accelerated Death Benefit for Terminal Illness

Riders available for an additional premium*

Return of Premium Rider

Additional Insured Term Rider

Disability Income Rider for Accidental Injury

Insured Children's Benefit Rider

Waiver of Premium Rider

Accidental Death Benefit

**Rider and Benefit availability may vary by state*

Premium Guarantee Options

- Full Premium Guarantee – Level premiums are guaranteed for the full initial term period.
- Partial Premium Guarantee – Level premiums are guaranteed for the period shown below based upon the initial term selected. After the guarantee period we may only increase the premium by class based on changes to future expectations of mortality, lapse or expenses.

Level Term	Premium Guarantee
15 year	5 years
20 year	5 years
30 year	15 years

Issue Ages (Age Last Birthday)

- Minimum Issue Age: 16
- Maximum Issue Age:
Without Return of Premium Rider

Initial Term	Full Premium Guarantee	Partial Premium Guarantee
15 years	Age 60	Age 60
20 years	Age 55	Age 55
30 years	Age 50	Age 60

Issue ages for the Return of Premium Rider vary; refer to the rate section of this guide for availability and details.

Face Amount Limits

\$75,000 to \$300,000

Policy Fee

- \$65 – fully commissionable

Modal Factors – to determine the modal premium, multiply the annual premium by the factor below.

- Annual: 1.00
- Semi-annual: 0.515
- Quarterly: 0.265
- EFT Monthly: 0.0875

Renewable to age 95

After the level initial term period, coverage may be continued at annually increasing premium rates to age 95. Annually increasing renewal premiums are set and guaranteed at the time of policy issue.

Conversion

Policyholders can convert their term policy to a Symetra Life permanent policy that is available for conversion through age 75 or prior to the end of the initial term period, whichever happens first. The conversion policy will be issued at the insured's attained age for the same face amount. No new evidence of insurability will be required as long as the conversion request is for an equivalent rate class.

BENEFITS AND RIDERS

RIDERS INCLUDED AT NO COST

(Automatically included in all states where available and subject to certain conditions and limitations.)

Safety Benefit

Provides the beneficiary an additional \$10,000 in death benefit if the insured dies in an automobile accident while wearing a seatbelt.

Transportation Benefit

Provides the beneficiary with an additional \$5,000 of death benefit to help cover the cost of transporting the insured if death occurs more than 100 miles from their principal residence.

Common Carrier Accidental Death

Provides the beneficiary with an additional death benefit equal to the policy's face amount or \$250,000, whichever is less in the event the insured dies within 90 days after injury on a common carrier traveling within the United States or Canada. A common carrier is an entity licensed to transport fare-paying passengers, such as an airplane, train or bus. This benefit is included for both the primary insured and any additional insured if covered under a term rider attached to the base policy.

Accelerated Benefits Option*

Provides a living benefit that allows access to a portion of the death benefit in advance if the insured is diagnosed as terminally ill and has less than 12 months to live.

- Minimum accelerated amount is \$25,000 or 50% of the death benefit whichever is larger.
- Maximum advanced amount is \$250,000 or 50% of the death benefit which ever is less.

** Terminal illness period and benefit percentage available for acceleration may vary by state.*

RIDERS INCLUDED FOR AN ADDITIONAL PREMIUM

(May not be available in all states. Subject to certain conditions and limitations.)

Additional Term Insurance Rider

A level term rider is available for one family member or business associate. The coverage is added to primary insured's policy and does not have an additional policy fee. The level period on the rider will be the same as the primary insured's base coverage level period.

Minimum Issue Size: \$25,000

Issue Age Limits: Same as for base coverage

Disability Income Rider for Accidental Injury

Provides benefits for disabilities that are caused by an accident.

Disability is defined as the inability to perform the material duties of the job for which the insured qualifies based on education, training and experience. **Accident** is defined as a bodily injury resulting from a sudden, unforeseen event that occurs in a definite time and place and is independent of all other causes. Rider is available at issue only.

- Issue ages: 16-55 (or the maximum issue age of the base policy if lower).
- Coverage Period: rider expires on the anniversary following insured's 65th birthday.
- For a list of the most common conditions or occupations typically resulting in a decline of the rider at time of issue, refer to the Underwriting Section in this guide.
- Benefits:
 - Minimum Monthly Benefit Amount: \$50.00
 - Maximum Benefit Limit is the lesser of:
 - \$3,000 monthly benefit, or
 - 1.5% of the face amount monthly
 - 90-day elimination period
 - 2-year (24 month) total benefit period per occurrence

Return of Premium Rider

Provides for a return of the total premiums paid by the client at the end of the initial term period. Rider is only available at policy issue.

- Issue Ages (Age Last Birthday):
 - Minimum issue age: 16
 - Maximum Issue Age varies; please refer to the rate section of this guide.
- If the policy is terminated prior to the end of the initial period, the Return of Premium benefit will be the total premiums paid, times the percentages shown in the table that follows.

NOTE: Total premiums paid will be reduced by the premium paid for any rider benefits exercised prior to policy termination and any reinstatement interest paid.

Percentage¹ of Premium Returned by Policy Year

End of Year	15 Year Term	20 Year Term	30 Year Term
1 – 5	0%	0%	0%
6	5%	3%	1%
7	10%	6%	2%
8	15%	9%	3%
9	20%	12%	4%
10	25%	15%	5%
11	40%	22%	7%
12	55%	29%	9%
13	70%	36%	11%
14	85%	43%	13%
15	100%	50%	15%
16		60%	17%
17		70%	19%
18		80%	21%
19		90%	23%
20		100%	25%
21			30%
22			35%
23			40%
24			45%
25			50%
26			60%
27			70%
28			80%
29			90%
30			100%

¹ Percentages shown are minimums and may vary based on age, rate class and state requirements.

Insured Children's Benefit Rider

This rider provides up to \$10,000 of term life insurance for each child in the family through age 25, at which point it is convertible to a permanent plan of insurance.

- Issue ages for child: 15 days through 17 years
- Issue age for the base insured: 18 years - Maximum issue age of the base policy
- Each unit provides \$1,000 of death benefit for each insured child
 - Minimum: 1 unit
 - Maximum: 10 units

Conversion for each insured child to a selected permanent plan is available without evidence of insurability. The face amount of the plan converted to may not be less than the minimum face amount for the permanent plan, and cannot exceed 5 times the amount of the rider. Conversions are available through the earlier of the termination of the base policy or when the insured child turns 25.

Accidental Death Benefit

Provides an additional death benefit up to the lesser of three times the policy face amount or \$250,000, if death is accidental.

Waiver of Premium Rider

This rider waives all premiums while the base insured is totally disabled for longer than six months and is under care of a physician.

- Issue Ages: 16-55 (or the maximum issue age of the policy if lower).
- Elimination period: 6 months (after which time premiums paid during the elimination period will be refunded).
- Coverage Period: Disability must commence before policy anniversary following the insured's 60th birthday or the rider will expire.

NEW BUSINESS

Submitting the Application

1. Answer all questions on the application. Provide details to all “yes” answers including doctors’ names, date of last visit and results/treatment. Commonly missed questions that delay processing include:
 - Health details
 - Product choice
 - Date of trust when a beneficiary is owner or trust
 - Bank information for Electronic Funds Transfer (EFT)
 - Signature line including date, year and place signed
2. Complete and obtain signatures on the following:
 - Initial Premium Information/Receipt
 - HIPAA
 - All state required forms included in the application package
 - The replacement form, if required
3. Provide the applicant with the Notice of Insurance Information Practices, the Symetra Privacy Notice and any state required disclosures included in the application package.
4. Complete the Application/Fax cover sheet and fax the application, all other forms and a copy of the premium check, if collected, to Symetra’s New Business team.
 - Write the policy owner’s name in the memo section of the check and mail it to Symetra in the green postage paid envelope V-4913/LIC.

Applications can also be mailed using the Symetra oversized postage paid envelope V-4812/LA.

Cash With App (CWA)

- We do not accept COD applications except when:
 - Proposed insured has been rated or declined in the past
 - Proposed insured has significant medical problems
 - Either of the Temporary Life Insurance Agreement questions on the Part I Application are answered “yes”
 - The total amount applied for on all current applications to Symetra exceeds \$1,000,000

In the cases listed above, do not collect premium or EFT information. For COD applications, no Temporary Insurance coverage will be available.

- If EFT is selected, please provide bank information in the Payment Options section of the Part I Application. Remind your client to deduct the initial payment from the checking or savings account register immediately. The initial payment will be drafted as soon as the policy is put in force. EFT authorization is considered by the home office to be the same as CWA.

PLEASE NOTE:

- Do not send partial premiums. A full modal premium is required. Make check payable to Symetra Life.
- We cannot accept checks that are postdated.
- Agency checks must be written on the agency trust account.
- We cannot accept cash or money orders.

Policy Dating

Once approved, policies will be given a current effective date. If a specific EFT draft date is requested, the effective date of the policy will be 3 days after that date. If it is requested that we preserve a younger age, the policy will be effective the day prior to the insured's birthday.

Please note special requests such as date to save age or issue family member or partners together in the remarks section of the application.

Policy Delivery

The policy should be delivered promptly to the applicant. We provide instructions on all delivery requirements in the delivery letter sent with the policy. We will hold our file open for 35 days for delivery requirements. If delivery requirements have not been received after 35 days we will close the case and notify the applicant.

Under the following circumstances, call your underwriter and **do not deliver the policy**:

- If there has been a change in health
- If full payment of the first premium has not been made
- If all required papers have not been fully completed and signed by the applicant
- If the delivery deadline has passed

UNDERWRITING

Maximum Height/Weight for both Male and Female

Height	Weight (in lbs)
4' 8"	177
4' 9"	184
4' 10"	190
4' 11"	197
5' 0"	203
5' 1"	210
5' 2"	217
5' 3"	224
5' 4"	231
5' 5"	238
5' 6"	246
5' 7"	254
5' 8"	261
5' 9"	269
5' 10"	276
5' 11"	284
6' 0"	292
6' 1"	300
6' 2"	309
6' 3"	318
6' 4"	326
6' 5"	334
6' 6"	343
6' 7"	352

Underwriting Classes

- Standard Nicotine – A user of nicotine products.
- Standard Non-Nicotine – No use of nicotine in any form within the past 12 months.

Medical Impairment Guide

Please provide detailed information on the application if any medical impairments exist.

An extensive listing of medical impairments is provided in the guide below.

The following are a few common examples of medical impairments unlikely to qualify for this product::

- Type 1 or 2 diabetes
- Treatment for alcoholism within the past 10 years
- Treatment for drug abuse within the past 10 years
- Stroke or transient ischemic attack (TIA)
- Heart attack, bypass or cardiac stent

The following list of medical impairments can be used by producers to anticipate impairments that will not qualify for this product. **NOTE:** This list of medical impairments is not comprehensive and other situations or conditions may also result in a decline.

MEDICAL IMPAIRMENT GUIDE			
Impairment	Criteria	Life	DI Rider
Abscess	Present	Decline	Decline
Abscess	Removed, with full recovery and confirmed to be benign	Standard	Standard
Addison's Disease	Acute Single Episode	Standard	Standard
Addison's Disease	Others	Decline	Decline
AIDS		Decline	Decline
Alcoholism	Post Treatment, More than 10 years of abstinence	Standard	Decline
Alcoholism	Otherwise	Decline	Decline
Alzheimer's		Decline	Decline
Amputation	Resulting from trauma	Standard	Standard
Amputation	Resulting from disease	Decline	Decline
Anemia	Iron Deficiency on vitamins only	Standard	Standard
Anemia	Others	Decline	Decline
Aneurysm		Decline	Decline
Angina		Decline	Decline
Angioplasty		Decline	Decline
Ankylosis		Standard	Decline
Anxiety/Depression	Mild-Moderate (one medication only)	Standard	Decline
Anxiety/Depression	Severe	Decline	Decline
Anxiety/Depression	Bipolar Disorder, Schizophrenia, Major Depression, PTSD	Decline	Decline
Aortic Insufficiency		Decline	Decline
Aortic Stenosis		Decline	Decline
Appendectomy		Standard	Standard
Arteriosclerosis		Decline	Decline
Arthritis	Osteoarthritis	Standard	Standard
Arthritis	Rheumatoid - Mild	Standard	Decline

Impairment	Criteria	Life	DI Rider
Arthritis	Rheumatoid- Severe or w/ use of steroid	Decline	Decline
Asthma	Mild, Seasonal, Allergic, or Exercise Induced with no limitations or hospitalizations	Standard	Decline
Asthma	Moderate, no more than 1 episode per month. No hospitalizations	Standard	Decline
Asthma	Severe. Hospitalizations or prolonged steroid use.	Decline	Decline
Aviation	Commercial pilot for regularly scheduled airline	Standard	Standard
Aviation	Other pilots flying for pay	Decline	Decline
Aviation	Student Pilot	Decline	Decline
Aviation	Private Pilot with more than 100 solo hours	Standard	Standard
Bankruptcy		Decline	Decline
Blindness	Related to Diabetes	Decline	Decline
Blindness	Other causes	Standard	Decline
Blood Pressure	See Hypertension		
Bronchitis	Acute- Recovered	Standard	Standard
Bronchitis	Chronic	Decline	Decline
Buerger's Disease		Decline	Decline
By-Pass Sugery (CABG or Stent)	See Heart Disease		
Cancer	Basal Cell	Standard	Standard
Cancer	Others, within 10 years of treatment	Decline	Decline
Cancer	Others, more than 10 years since treatment; no recurrence	Standard	Standard
Cerebral Palsy		Decline	Decline
Chronic Obstructive Lung Disease		Decline	Decline
Cirrhosis of Liver		Decline	Decline
Colitis – Ulcerative	Last flare up within 4 years	Decline	Decline
Colitis – Ulcerative	Last flare up more than 4 years	Standard	Decline
Concussion – Cerebral	Full recovery with no residual effects	Standard	Standard
Congestive Heart Failure		Decline	Decline
Criminal History	Within 10 years	Decline	Decline
Crohns Disease	Last flare up within 2 years	Decline	Decline
Crohns Disease	Last flare up more than 2 years	Standard	Decline
CVA – Stroke		Decline	Decline
Cystic Fibrosis		Decline	Decline
Dementia		Decline	Decline
Depression/Anxiety	Mild-Moderate (one medication only)	Standard	Decline
Depression/Anxiety	Severe	Decline	Decline
Depression/Anxiety	Bipolar Disorder, Schizophrenia, Major Depression, PTSD	Decline	Decline

Impairment	Criteria	Life	DI Rider
Diabetes	Oral Medication or Diet Control with no complications (also see height/weight chart)	Individual Consideration	Individual Consideration
Diabetes	Insulin Dependent	Decline	Decline
Diverticulitis/ Diverticulosis	Acute, with full recovery	Standard	Standard
Down's Syndrome		Decline	Decline
Driving Record	DUI/DWI or 3 or more moving violations within 3 years	Decline	Decline
Driving Record	License currently suspended or revoked	Decline	Decline
Drug Use	Current, or within 10 years	Decline	Decline
Drug Use	Last use more than 10 years ago	Standard	Decline
Duodenitis		Standard	Standard
Edema	Refer to cause		
Emphysema		Decline	Decline
Epilepsy	Petit Mal	Standard	Decline
Epilepsy	Grand Mal	Decline	Decline
Fibrillation		Decline	Decline
Fibromyalgia		Standard	Decline
Gallbladder disorder		Standard	Standard
Gastric Bypass	Procedure in the last 12 months	Decline	Decline
Gastric Bypass	Procedure more than 12 months ago, no complications	Standard	Decline
Gastritis		Standard	Standard
Glomerulosclerosis	Acute – after one year	Standard	Standard
Gout		Standard	Standard
Heart Disease	Heart attack, Myocardial Infarction, Coronary Artery Disease (CAD), Angina Pectoris	Decline	Decline
Heart Murmur	Asymptomatic, functional	Standard	Standard
Heart Murmur	Others, or with current or past medication or surgery recommended	Decline	Decline
Hemophilia		Decline	Decline
Hepatitis	Hep A	Standard	Standard
Hepatitis	Hep B or C	Decline	Decline
Hepatomegaly		Decline	Decline
HIV		Decline	Decline
Hodgkin's Disease		Decline	Decline
Hypertension (High Blood Pressure)	Controlled	Standard	Standard
Hysterectomy	No cancer	Standard	Standard
Kidney Disease	Stones or Infection (resolved)	Standard	Standard
Kidney Disease	Polycystic Kidney Disease	Decline	Decline
Kidney Disease	Dialysis	Decline	Decline
Kidney Disease	Failure	Decline	Decline

Impairment	Criteria	Life	DI Rider
Kidney Disease	Nephrectomy or transplant	Decline	Decline
Leukemia		Decline	Decline
Liver Impairments		Decline	Decline
Lupus Erythematosus	Discoid	Standard	Standard
Lupus Erythematosus	Systemic	Decline	Decline
Marfan's Syndrome		Decline	Decline
Meniere's Disease		Standard	Decline
Military Personnel	Pay Grade E-5 or lower	Decline	Decline
Mitral Insufficiency		Decline	Decline
Multiple Sclerosis		Decline	Decline
Muscular Dystrophy		Decline	Decline
Narcolepsy	More than 2 years from diagnosis	Standard	Decline
Nervous Disorder	See anxiety/depression		
Pacemaker		Decline	Decline
Pancreatitis	Single Attack	Standard	Standard
Paralysis	Paraplegia and Quadriplegia	Decline	Decline
Parkinson's Disease		Decline	Decline
Peripheral Vascular Disease		Decline	Decline
Pregnancy	Current; no complications	Standard	Standard
Prostate Disorder	Infection, Benign Prostatic Hypertrophy. Confirmed, with stable PSA level	Standard	Standard
Prostate Disorder	Cancer	Decline	Decline
Pulmonary Disease	Asthma-- See Asthma		
Pulmonary Disease	Others	Decline	Decline
Quadriplegia		Decline	Decline
Rheumatic Fever	One attack-recovered	Standard	Standard
Sarcoidosis	Localized, non-pulmonary	Standard	Standard
Sarcoidosis	Pulmonary	Decline	Decline
Sleep Apnea	Currently using CPAP nightly or resolved by past surgical procedure (also see height/weight chart)	Standard	Decline
Sleep Apnea	Otherwise	Decline	Decline
Spina Bifida		Decline	Decline
Spina Bifida Occulta	Asymptomatic	Standard	Standard
Splenectomy		Standard	Standard
Stroke		Decline	Decline
Suicide Attempt		Decline	Decline
Thyroid Disorder		Standard	Standard
Transient Ischemic Attack (TIA)		Decline	Decline
Tuberculosis	Within 2 years of diagnosis	Decline	Decline
Tuberculosis	After 2 years of diagnosis	Standard	Standard

Impairment	Criteria	Life	DI Rider
Ulcer	Peptic, Duodenal, or Gastric	Standard	Standard
Ulcer	Others	Decline	Decline
Valve Replacement		Decline	Decline
Vascular Impairments		Decline	Decline

Disability Income Rider Occupational Guidelines

The Disability Income Rider (DI) is issued on an accept/reject basis and is not available for applicants in occupations listed below. We are unable to list every occupation — other occupations may also be declined for the DI Rider.

Profession	Comment
Acrobat	
Actor/Actress	
Armed Forces Personnel	
Athlete- Professional	
Automobile Industry	Factory or assembly work
Aviation/Aircraft Crew	Anyone flying for pay
Bail bondsman	
Bartender	
Bill Collector	Repossession
Blaster/Explosive hander	
Casino Workers	Dealers, Pit Bosses, Floor Workers
Chemical Industry	Materials Handlers, Machine Operator, Other Workers
Circus or Carnival workers	Performers, Animal Handlers/attendants
Construction or Building worker	
Diver	
Dockworker, Stevedore, Wharf worker	
Drivers	
Engineer	Mining only
Factory workers	
Fashion Model	
Firefighter	
Fisherman	
Gambler- Professional	
Garbage Collector	
Guard	Prison or Correctional facility
Guide	Mountain, River, or Adventure
Jockey	
Laborer	
Landscaping	

Profession	Comment
Law Enforcement	Police officer, probation officer, detective
Long shore Worker	
Lumber Industry	Laborer/Faller/Chainsaw--all non-clerical workers
Marine Industry- Seagoing vessels	Crew
Masseur/Masseuse	
Metal Industry	Working in furnace rooms or near hot metal.
Military personnel	
Mining Industry	Open Pit or Underground Mines
Missionaries	
Mover	Packer/Mover/Laborer
Musicians	Professional
Oil Industry	All non-clerical workers
Police Officer	See law enforcement
Public Utilities/Electric	Lineman, Tunnel Workers, Cable, Maintenance (non supervisor)
Quarries	Blaster
Radium Workers	
Ranch Hand	
Restaurant worker	
Rodeo Performer	
Roofer	
Structural Steel Worker	Includes metal tank erection
Stunt lady/Stunt man	
Taxicab Driver	
Tree Trimmer	
Truck Driver	
Window Washer	
Zoo Attendant	Wild animal handlers

RATES

Sample Monthly Premium Calculation

Insured: Age 35, Non-Nicotine

Base policy: \$150,000, 15 year term with Full Premium Guarantee

Additional Benefits: Waiver of Premium Benefit and Return of Premium Rider

NOTE: Rates are rounded to the nearest penny.

Coverage	Rate Per \$1,000		Units		Annual Premium
Base with Return of Premium	4.71	x	150	=	\$706.50
Waiver Benefit	0.25	x	150	=	\$37.50
Summary of Annual Coverage Charges					\$744.00
Add Policy Fee					\$65.00
Annual Premium					\$809.00
Times Monthly Modal Factor					x 0.0875
Total Monthly Policy Premium					\$70.79

Full Premium Guarantee

15-YEAR TERM, UNISEX, ANNUAL RATES PER \$1,000

Issue Age	Full Premium Guarantee \$75,000–\$300,000		Full Premium Guarantee with Return of Premium \$75,000–\$300,000	
	SNN	SN	SNN	SN
16	1.20	2.60	–	–
17	1.20	2.60	–	–
18	1.20	2.60	3.11	5.64
19	1.20	2.60	3.11	5.64
20	1.20	2.60	3.11	5.64
21	1.20	2.60	3.11	5.64
22	1.20	2.60	3.11	5.64
23	1.20	2.60	3.11	5.64
24	1.20	2.60	3.11	5.64
25	1.20	2.60	3.11	5.64
26	1.35	2.70	3.76	6.05
27	1.35	2.70	3.76	6.05
28	1.35	2.75	3.76	6.27
29	1.35	2.75	3.76	6.27
30	1.35	2.89	3.76	6.83
31	1.40	2.95	3.95	7.11
32	1.40	3.08	3.95	7.65
33	1.47	3.21	4.23	8.18
34	1.52	3.40	4.46	8.97
35	1.58	3.53	4.71	9.53
36	1.74	3.95	5.03	10.47
37	1.91	4.27	5.40	11.19
38	2.09	4.70	5.76	12.14
39	2.25	5.19	6.09	13.25
40	2.51	5.65	6.63	14.28
41	2.77	6.23	7.18	15.58
42	3.02	6.75	7.69	16.74
43	3.28	7.33	8.23	18.04
44	3.62	7.92	8.92	19.35
45	3.87	8.51	9.45	20.68
46	4.38	9.35	10.68	22.71
47	4.80	10.19	11.70	24.75
48	5.32	11.05	12.95	26.83
49	5.74	11.89	13.97	28.86
50	6.23	12.82	15.15	31.11
51	6.82	13.76	16.59	33.38
52	7.42	14.67	18.04	34.26
53	7.92	15.69	19.24	35.05
54	8.60	16.71	20.90	35.83
55	9.20	17.72	22.34	36.56
56	9.91	18.87	24.06	–
57	10.62	20.03	25.77	–
58	11.32	21.18	27.49	–
59	12.03	22.42	29.21	–
60	12.75	23.57	30.95	–

Underwriting Classes: SNN = Standard Non-Nicotine SN = Standard Nicotine

Full Premium Guarantee

20-YEAR TERM, UNISEX, ANNUAL RATES PER \$1,000

Issue Age	Full Premium Guarantee \$75,000–\$300,000		Full Premium Guarantee with Return of Premium \$75,000–\$300,000	
	SNN	SN	SNN	SN
16	1.24	2.68	–	–
17	1.24	2.68	–	–
18	1.24	2.68	2.59	4.71
19	1.24	2.68	2.59	4.71
20	1.24	2.68	2.59	4.71
21	1.24	2.68	2.59	4.71
22	1.24	2.68	2.59	4.71
23	1.24	2.68	2.59	4.71
24	1.24	2.68	2.59	4.71
25	1.24	2.68	2.59	4.71
26	1.44	2.93	2.92	5.26
27	1.44	2.96	2.92	5.31
28	1.46	3.03	2.97	5.47
29	1.46	3.10	2.97	5.64
30	1.55	3.17	3.12	5.78
31	1.55	3.30	3.12	6.07
32	1.61	3.52	3.22	6.55
33	1.70	3.66	3.37	6.86
34	1.84	3.87	3.60	7.31
35	1.91	4.08	3.73	7.77
36	2.09	4.51	4.05	8.57
37	2.25	4.95	4.35	9.44
38	2.51	5.47	4.84	10.43
39	2.77	5.99	5.30	11.52
40	3.07	6.65	5.85	12.74
41	3.32	7.18	6.30	13.52
42	3.68	7.87	6.96	14.79
43	4.02	8.49	7.59	15.93
44	4.37	9.20	8.23	17.25
45	4.72	9.98	8.87	18.70
46	5.25	10.85	9.91	20.33
47	5.85	11.82	11.11	22.14
48	6.39	12.87	12.17	24.11
49	7.00	13.83	13.36	25.90
50	7.62	14.89	14.60	26.83
51	8.32	16.03	15.60	27.44
52	9.01	17.07	16.89	28.03
53	9.71	18.30	18.21	28.56
54	10.41	19.44	19.51	29.17
55	11.19	20.65	20.97	29.75

Underwriting Classes: SNN = Standard Non-Nicotine SN = Standard Nicotine

Full Premium Guarantee

30-YEAR TERM, UNISEX, ANNUAL RATES PER \$1,000

Issue Age	Full Premium Guarantee \$75,000–\$300,000		Full Premium Guarantee with Return of Premium \$75,000–\$300,000	
	SNN	SN	SNN	SN
16	1.43	2.98	–	–
17	1.43	2.98	–	–
18	1.43	2.98	1.86	4.13
19	1.43	2.98	1.86	4.13
20	1.43	2.98	1.86	4.13
21	1.43	2.98	1.86	4.13
22	1.43	2.98	1.86	4.13
23	1.43	2.98	1.86	4.13
24	1.43	2.98	1.86	4.13
25	1.43	2.98	1.86	4.13
26	1.72	3.35	2.34	4.68
27	1.72	3.47	2.34	4.85
28	1.81	3.58	2.49	5.01
29	1.81	3.78	2.49	5.33
30	1.91	4.00	2.65	5.69
31	1.91	4.19	2.65	6.05
32	2.12	4.50	3.01	6.44
33	2.23	4.71	3.18	6.85
34	2.33	5.03	3.34	7.27
35	2.54	5.43	3.70	7.74
36	2.75	6.08	3.95	8.52
37	3.05	6.81	4.30	9.41
38	3.35	7.63	4.66	10.40
39	3.68	8.53	5.05	11.49
40	4.02	9.53	5.46	12.71
41	4.43	10.17	5.93	13.49
42	4.86	10.86	6.44	14.34
43	5.38	11.59	7.07	15.60
44	5.79	12.37	7.55	16.38
45	6.33	13.21	8.19	17.18
46	7.10	13.75	9.18	18.31
47	8.22	14.53	10.62	19.58
48	9.26	15.25	11.95	20.82
49	10.34	16.01	13.34	21.12
50	11.22	16.62	14.47	21.44

Underwriting Classes: SNN = Standard Non-Nicotine SN = Standard Nicotine

Partial Premium Guarantee – Initial Premium is guaranteed for 5 years
 15-YEAR TERM, UNISEX, ANNUAL RATES PER \$1,000

Issue Age	Partial Premium Guarantee \$75,000–\$300,000		Partial Premium Guarantee with Return of Premium \$75,000–\$300,000	
	SNN	SN	SNN	SN
16	1.19	2.36	–	–
17	1.19	2.36	–	–
18	1.19	2.36	3.04	5.63
19	1.19	2.36	3.04	5.63
20	1.19	2.36	3.04	5.63
21	1.19	2.36	3.04	5.63
22	1.19	2.36	3.04	5.63
23	1.19	2.36	3.04	5.63
24	1.19	2.36	3.04	5.63
25	1.19	2.36	3.04	5.63
26	1.24	2.45	3.42	5.92
27	1.24	2.45	3.42	5.92
28	1.24	2.52	3.42	6.14
29	1.24	2.52	3.42	6.14
30	1.24	2.69	3.42	6.68
31	1.28	2.77	3.67	6.93
32	1.28	2.95	3.67	7.48
33	1.31	3.10	3.97	7.95
34	1.36	3.34	4.30	8.71
35	1.40	3.51	4.60	9.25
36	1.53	3.81	4.94	9.92
37	1.66	4.05	5.29	10.44
38	1.80	4.35	5.65	11.11
39	1.93	4.71	6.00	11.91
40	2.13	5.00	6.51	12.56
41	2.33	5.42	7.05	13.50
42	2.53	5.78	7.57	14.30
43	2.73	6.19	8.11	15.23
44	2.99	6.61	8.79	16.16
45	3.19	7.03	9.31	17.09
46	3.61	7.72	10.18	–
47	3.96	8.43	10.91	–
48	4.38	9.12	11.79	–
49	4.73	9.82	12.52	–
50	5.14	10.59	13.37	–
51	5.63	11.36	14.38	–
52	6.13	12.12	15.42	–
53	6.54	12.96	16.27	–
54	7.09	13.80	17.43	–
55	7.59	14.63	18.46	–
56	8.13	15.54	19.78	–
57	8.70	16.44	21.15	–
58	9.25	17.35	22.49	–
59	9.80	18.32	23.84	–
60	10.35	19.22	25.18	–

Underwriting Classes: SNN = Standard Non-Nicotine SN = Standard Nicotine

Partial Premium Guarantee – Initial Premium is guaranteed for 5 years

20-YEAR TERM, UNISEX, ANNUAL RATES PER \$1,000

Issue Age	Partial Premium Guarantee \$75,000–\$300,000		Partial Premium Guarantee with Return of Premium \$75,000–\$300,000	
	SNN	SN	SNN	SN
16	1.22	2.59	–	–
17	1.22	2.59	–	–
18	1.22	2.59	2.26	4.56
19	1.22	2.59	2.26	4.56
20	1.22	2.59	2.26	4.56
21	1.22	2.59	2.26	4.56
22	1.22	2.59	2.26	4.56
23	1.22	2.59	2.26	4.56
24	1.22	2.59	2.26	4.56
25	1.22	2.59	2.26	4.56
26	1.26	2.66	2.41	4.70
27	1.26	2.69	2.41	4.78
28	1.28	2.76	2.48	4.91
29	1.28	2.83	2.48	5.07
30	1.34	2.90	2.68	5.21
31	1.34	3.03	2.68	5.49
32	1.38	3.25	2.81	5.94
33	1.43	3.39	2.99	6.23
34	1.53	3.59	3.32	6.67
35	1.57	3.80	3.47	7.10
36	1.72	4.13	3.71	7.72
37	1.86	4.47	3.96	8.36
38	2.08	4.86	4.31	9.10
39	2.29	5.27	4.67	9.86
40	2.52	5.72	5.05	10.72
41	2.73	6.12	5.39	11.47
42	3.02	6.64	5.87	12.45
43	3.31	7.11	6.36	13.34
44	3.60	7.65	6.83	14.35
45	3.89	8.24	7.32	15.46
46	4.33	8.95	8.14	16.52
47	4.83	9.75	9.08	17.41
48	5.27	10.63	9.90	18.33
49	5.77	11.41	10.85	19.45
50	6.28	12.29	11.80	20.57
51	6.86	13.23	12.88	21.61
52	7.43	14.09	13.96	22.72
53	8.02	15.11	15.05	24.06
54	8.60	16.05	16.13	25.40
55	9.24	17.06	17.34	26.65

Underwriting Classes: SNN = Standard Non-Nicotine SN = Standard Nicotine

Partial Premium Guarantee – Initial Premium is guaranteed for 15 years
30-YEAR TERM, UNISEX, ANNUAL RATES PER \$1,000

Issue Age	Partial Premium Guarantee \$75,000–\$300,000		Partial Premium Guarantee with Return of Premium \$75,000–\$300,000	
	SNN	SN	SNN	SN
18	1.33	2.85	1.73	3.51
19	1.33	2.85	1.73	3.51
20	1.33	2.85	1.73	3.51
21	1.33	2.85	1.73	3.51
22	1.33	2.85	1.73	3.51
23	1.33	2.85	1.73	3.51
24	1.33	2.85	1.73	3.51
25	1.33	2.85	1.73	3.51
26	1.43	2.92	1.86	3.61
27	1.43	3.01	1.86	3.74
28	1.50	3.09	1.94	3.85
29	1.50	3.25	1.94	4.08
30	1.57	3.42	2.05	4.30
31	1.57	3.57	2.05	4.52
32	1.76	3.80	2.29	4.84
33	1.85	3.96	2.40	5.07
34	1.92	4.21	2.50	5.41
35	2.11	4.52	2.74	5.85
36	2.29	4.95	2.97	6.40
37	2.53	5.39	3.28	6.97
38	2.78	5.91	3.61	7.64
39	3.06	6.51	3.96	8.41
40	3.32	7.11	4.30	9.19
41	3.66	7.80	4.73	10.08
42	4.01	8.50	5.19	10.98
43	4.44	9.28	5.74	11.98
44	4.78	10.06	6.18	12.58
45	5.22	10.92	6.75	13.22
46	5.74	11.83	7.42	14.33
47	6.28	12.78	8.12	15.47
48	6.84	13.75	8.84	16.65
49	7.44	14.75	9.62	17.86
50	8.05	15.52	10.40	18.79
51	8.68	16.53	–	–
52	9.33	17.56	–	–
53	10.01	18.59	–	–
54	10.70	19.65	–	–
55	11.42	21.42	–	–
56	12.21	23.17	–	–
57	13.06	25.05	–	–
58	13.97	27.08	–	–
59	14.95	29.29	–	–
60	15.98	31.66	–	–

Underwriting Classes: SNN = Standard Non-Nicotine SN = Standard Nicotine

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RIDERS AND ADDITIONAL BENEFITS

Additional Term Rider with Full Premium Guarantee

15-YEAR TERM, UNISEX, ANNUAL RATES PER \$1,000

Issue Age	Full Premium Guarantee \$75,000–\$300,000		Full Premium Guarantee with Return of Premium \$75,000–\$300,000	
	SNN	SN	SNN	SN
16	1.42	2.82	–	–
17	1.42	2.82	–	–
18	1.42	2.82	3.33	5.86
19	1.42	2.82	3.33	5.86
20	1.42	2.82	3.33	5.86
21	1.42	2.82	3.33	5.86
22	1.42	2.82	3.33	5.86
23	1.42	2.82	3.33	5.86
24	1.42	2.82	3.33	5.86
25	1.42	2.82	3.33	5.86
26	1.57	2.92	3.98	6.27
27	1.57	2.92	3.98	6.27
28	1.57	2.97	3.98	6.49
29	1.57	2.97	3.98	6.49
30	1.57	3.11	3.98	7.05
31	1.62	3.17	4.17	7.33
32	1.62	3.30	4.17	7.87
33	1.69	3.43	4.45	8.40
34	1.74	3.62	4.68	9.19
35	1.80	3.75	4.93	9.75
36	1.96	4.17	5.25	10.69
37	2.13	4.49	5.62	11.41
38	2.31	4.92	5.98	12.36
39	2.47	5.41	6.31	13.47
40	2.73	5.87	6.85	14.50
41	2.99	6.45	7.40	15.80
42	3.24	6.97	7.91	16.96
43	3.50	7.55	8.45	18.26
44	3.84	8.14	9.14	19.57
45	4.09	8.73	9.67	20.90
46	4.60	9.57	10.90	22.93
47	5.02	10.41	11.92	24.97
48	5.54	11.27	13.17	27.05
49	5.96	12.11	14.19	29.08
50	6.45	13.04	15.37	31.33
51	7.04	13.98	16.81	33.60
52	7.64	14.89	18.26	34.48
53	8.14	15.91	19.46	35.27
54	8.82	16.93	21.12	36.05
55	9.42	17.94	22.56	36.78
56	10.13	19.09	24.28	N/A
57	10.84	20.25	25.99	N/A
58	11.54	21.40	27.71	N/A
59	12.25	22.64	29.43	N/A
60	12.97	23.79	31.17	N/A

Underwriting Classes: SNN = Standard Non-Nicotine SN = Standard Nicotine

Additional Term Rider with Full Premium Guarantee

20-YEAR TERM, UNISEX, ANNUAL RATES PER \$1,000

Issue Age	Full Premium Guarantee \$75,000–\$300,000		Full Premium Guarantee with Return of Premium \$75,000–\$300,000	
	SNN	SN	SNN	SN
16	1.46	2.90	–	–
17	1.46	2.90	–	–
18	1.46	2.90	2.81	4.93
19	1.46	2.90	2.81	4.93
20	1.46	2.90	2.81	4.93
21	1.46	2.90	2.81	4.93
22	1.46	2.90	2.81	4.93
23	1.46	2.90	2.81	4.93
24	1.46	2.90	2.81	4.93
25	1.46	2.90	2.81	4.93
26	1.66	3.15	3.14	5.48
27	1.66	3.18	3.14	5.53
28	1.68	3.25	3.19	5.69
29	1.68	3.32	3.19	5.86
30	1.77	3.39	3.34	6.00
31	1.77	3.52	3.34	6.29
32	1.83	3.74	3.44	6.77
33	1.92	3.88	3.59	7.08
34	2.06	4.09	3.82	7.53
35	2.13	4.30	3.95	7.99
36	2.31	4.73	4.27	8.79
37	2.47	5.17	4.57	9.66
38	2.73	5.69	5.06	10.65
39	2.99	6.21	5.52	11.74
40	3.29	6.87	6.07	12.96
41	3.54	7.40	6.52	13.74
42	3.90	8.09	7.18	15.01
43	4.24	8.71	7.81	16.15
44	4.59	9.42	8.45	17.47
45	4.94	10.20	9.09	18.92
46	5.47	11.07	10.13	20.55
47	6.07	12.04	11.33	22.36
48	6.61	13.09	12.39	24.33
49	7.22	14.05	13.58	26.12
50	7.84	15.11	14.82	27.05
51	8.54	16.25	15.82	27.66
52	9.23	17.29	17.11	28.25
53	9.93	18.52	18.43	28.78
54	10.63	19.66	19.73	29.39
55	11.41	20.87	21.19	29.97

Underwriting Classes: SNN = Standard Non-Nicotine SN = Standard Nicotine

Additional Term Rider with Full Premium Guarantee

30-YEAR TERM, UNISEX, ANNUAL RATES PER \$1,000

Issue Age	Full Premium Guarantee \$75,000–\$300,000		Full Premium Guarantee with Return of Premium \$75,000–\$300,000	
	SNN	SN	SNN	SN
16	1.65	3.20	–	–
17	1.65	3.20	–	–
18	1.65	3.20	2.08	4.35
19	1.65	3.20	2.08	4.35
20	1.65	3.20	2.08	4.35
21	1.65	3.20	2.08	4.35
22	1.65	3.20	2.08	4.35
23	1.65	3.20	2.08	4.35
24	1.65	3.20	2.08	4.35
25	1.65	3.20	2.08	4.35
26	1.94	3.57	2.56	4.90
27	1.94	3.69	2.56	5.07
28	2.03	3.80	2.71	5.23
29	2.03	4.00	2.71	5.55
30	2.13	4.22	2.87	5.91
31	2.13	4.41	2.87	6.27
32	2.34	4.72	3.23	6.66
33	2.45	4.93	3.40	7.07
34	2.55	5.25	3.56	7.49
35	2.76	5.65	3.92	7.96
36	2.97	6.30	4.17	8.74
37	3.27	7.03	4.52	9.63
38	3.57	7.85	4.88	10.62
39	3.90	8.75	5.27	11.71
40	4.24	9.75	5.68	12.93
41	4.65	10.39	6.15	13.71
42	5.08	11.08	6.66	14.56
43	5.60	11.81	7.29	15.82
44	6.01	12.59	7.77	16.60
45	6.55	13.43	8.41	17.40
46	7.32	13.97	9.40	18.53
47	8.44	14.75	10.84	19.80
48	9.48	15.47	12.17	21.04
49	10.56	16.23	13.56	21.34
50	11.44	16.84	14.69	21.66

Underwriting Classes: SNN = Standard Non-Nicotine SN = Standard Nicotine

Additional Term Rider with Partial Premium Guarantee – Initial Premium is guaranteed for 5 years
 15-YEAR TERM, UNISEX, ANNUAL RATES PER \$1,000

Issue Age	Partial Premium Guarantee \$75,000–\$300,000		Partial Premium Guarantee with Return of Premium \$75,000–\$300,000	
	SNN	SN	SNN	SN
16	1.41	2.58	–	–
17	1.41	2.58	–	–
18	1.41	2.58	3.26	5.85
19	1.41	2.58	3.26	5.85
20	1.41	2.58	3.26	5.85
21	1.41	2.58	3.26	5.85
22	1.41	2.58	3.26	5.85
23	1.41	2.58	3.26	5.85
24	1.41	2.58	3.26	5.85
25	1.41	2.58	3.26	5.85
26	1.46	2.67	3.64	6.14
27	1.46	2.67	3.64	6.14
28	1.46	2.74	3.64	6.36
29	1.46	2.74	3.64	6.36
30	1.46	2.91	3.64	6.90
31	1.50	2.99	3.89	7.15
32	1.50	3.17	3.89	7.70
33	1.53	3.32	4.19	8.17
34	1.58	3.56	4.52	8.93
35	1.62	3.73	4.82	9.47
36	1.75	4.03	5.16	10.14
37	1.88	4.27	5.51	10.66
38	2.02	4.57	5.87	11.33
39	2.15	4.93	6.22	12.13
40	2.35	5.22	6.73	12.78
41	2.55	5.64	7.27	13.72
42	2.75	6.00	7.79	14.52
43	2.95	6.41	8.33	15.45
44	3.21	6.83	9.01	16.38
45	3.41	7.25	9.53	17.31
46	3.83	7.94	10.40	N/A
47	4.18	8.65	11.13	N/A
48	4.60	9.34	12.01	N/A
49	4.95	10.04	12.74	N/A
50	5.36	10.81	13.59	N/A
51	5.85	11.58	14.60	N/A
52	6.35	12.34	15.64	N/A
53	6.76	13.18	16.49	N/A
54	7.31	14.02	17.65	N/A
55	7.81	14.85	18.68	N/A
56	8.35	15.76	20.00	N/A
57	8.92	16.66	21.37	N/A
58	9.47	17.57	22.71	N/A
59	10.02	18.54	24.06	N/A
60	10.57	19.44	25.40	N/A

Underwriting Classes: SNN = Standard Non-Nicotine SN = Standard Nicotine

Additional Term Rider with Partial Premium Guarantee – Initial Premium is guaranteed for 5 years
 20-YEAR TERM, UNISEX, ANNUAL RATES PER \$1,000

Issue Age	Partial Premium Guarantee \$75,000–\$300,000		Partial Premium Guarantee with Return of Premium \$75,000–\$300,000	
	SNN	SN	SNN	SN
16	1.44	2.81	–	–
17	1.44	2.81	–	–
18	1.44	2.81	2.48	4.78
19	1.44	2.81	2.48	4.78
20	1.44	2.81	2.48	4.78
21	1.44	2.81	2.48	4.78
22	1.44	2.81	2.48	4.78
23	1.44	2.81	2.48	4.78
24	1.44	2.81	2.48	4.78
25	1.44	2.81	2.48	4.78
26	1.48	2.88	2.63	4.92
27	1.48	2.91	2.63	5.00
28	1.50	2.98	2.70	5.13
29	1.50	3.05	2.70	5.29
30	1.56	3.12	2.90	5.43
31	1.56	3.25	2.90	5.71
32	1.60	3.47	3.03	6.16
33	1.65	3.61	3.21	6.45
34	1.75	3.81	3.54	6.89
35	1.79	4.02	3.69	7.32
36	1.94	4.35	3.93	7.94
37	2.08	4.69	4.18	8.58
38	2.30	5.08	4.53	9.32
39	2.51	5.49	4.89	10.08
40	2.74	5.94	5.27	10.94
41	2.95	6.34	5.61	11.69
42	3.24	6.86	6.09	12.67
43	3.53	7.33	6.58	13.56
44	3.82	7.87	7.05	14.57
45	4.11	8.46	7.54	15.68
46	4.55	9.17	8.36	16.74
47	5.05	9.97	9.30	17.63
48	5.49	10.85	10.12	18.55
49	5.99	11.63	11.07	19.67
50	6.50	12.51	12.02	20.79
51	7.08	13.45	13.10	21.83
52	7.65	14.31	14.18	22.94
53	8.24	15.33	15.27	24.28
54	8.82	16.27	16.35	25.62
55	9.46	17.28	17.56	26.87

Underwriting Classes: SNN = Standard Non-Nicotine SN = Standard Nicotine

Additional Term Rider with Partial Premium Guarantee – Initial Premium is guaranteed for 15 years
 30-YEAR TERM, UNISEX, ANNUAL RATES PER \$1,000

Issue Age	Partial Premium Guarantee \$75,000–\$300,000		Partial Premium Guarantee with Return of Premium \$75,000–\$300,000	
	SNN	SN	SNN	SN
16	1.55	3.07	–	–
17	1.55	3.07	–	–
18	1.55	3.07	1.95	3.73
19	1.55	3.07	1.95	3.73
20	1.55	3.07	1.95	3.73
21	1.55	3.07	1.95	3.73
22	1.55	3.07	1.95	3.73
23	1.55	3.07	1.95	3.73
24	1.55	3.07	1.95	3.73
25	1.55	3.07	1.95	3.73
26	1.65	3.14	2.08	3.83
27	1.65	3.23	2.08	3.96
28	1.72	3.31	2.16	4.07
29	1.72	3.47	2.16	4.30
30	1.79	3.64	2.27	4.52
31	1.79	3.79	2.27	4.74
32	1.98	4.02	2.51	5.06
33	2.07	4.18	2.62	5.29
34	2.14	4.43	2.72	5.63
35	2.33	4.74	2.96	6.07
36	2.51	5.17	3.19	6.62
37	2.75	5.61	3.50	7.19
38	3.00	6.13	3.83	7.86
39	3.28	6.73	4.18	8.63
40	3.54	7.33	4.52	9.41
41	3.88	8.02	4.95	10.30
42	4.23	8.72	5.41	11.20
43	4.66	9.50	5.96	12.20
44	5.00	10.28	6.40	12.80
45	5.44	11.14	6.97	13.44
46	5.96	12.05	7.64	14.55
47	6.50	13.00	8.34	15.69
48	7.06	13.97	9.06	16.87
49	7.66	14.97	9.84	18.08
50	8.27	15.74	10.62	19.01
51	8.90	16.75	–	–
52	9.55	17.78	–	–
53	10.23	18.81	–	–
54	10.92	19.87	–	–
55	11.64	21.64	–	–
56	12.43	23.39	–	–
57	13.28	25.27	–	–
58	14.19	27.3	–	–
59	15.17	29.51	–	–
60	16.2	31.88	–	–

Underwriting Classes: SNN = Standard Non-Nicotine SN = Standard Nicotine

Accidental Disability Income Rates

RATES ARE PER \$100 OF MONTHLY INCOME

Issue Age	Accidental Disability Income Rider	Accidental Disability Income with Return of Premium		
	Rate	15-Year	20-Year	30-Year
16	9.00	–	–	–
17	9.00	–	–	–
18	9.00	20.00	16.00	13.00
19	9.00	20.00	16.00	13.00
20	9.00	22.00	16.00	13.00
21	9.00	21.00	17.00	12.00
22	9.00	21.00	17.00	12.00
23	9.00	21.00	17.00	12.00
24	9.00	21.00	17.00	12.00
25	9.00	21.00	17.00	12.00
26	9.00	21.00	17.00	12.00
27	9.00	22.00	17.00	12.00
28	9.00	21.00	17.00	12.00
29	9.00	21.00	17.00	12.00
30	9.00	21.00	17.00	13.00
31	9.00	23.00	17.00	13.00
32	9.00	22.00	17.00	12.00
33	10.00	24.00	19.00	14.00
34	10.00	26.00	19.00	14.00
35	10.00	25.00	19.00	14.00
36	10.00	25.00	19.00	14.00
37	10.00	25.00	20.00	14.00
38	10.00	25.00	19.00	14.00
39	10.00	25.00	19.00	14.00
40	10.00	25.00	19.00	14.00
41	10.00	25.00	19.00	14.00
42	10.00	25.00	19.00	14.00
43	10.00	25.00	19.00	14.00
44	10.00	25.00	19.00	14.00
45	10.00	25.00	19.00	14.00
46	10.00	24.00	19.00	13.00
47	11.00	27.00	21.00	15.00
48	11.00	27.00	21.00	15.00
49	12.00	29.00	23.00	16.00
50	12.00	29.00	22.00	16.00
51	12.00	29.00	22.00	–
52	12.00	29.00	22.00	–
53	13.00	31.00	24.00	–
54	13.00	31.00	24.00	–
55	13.00	31.00	23.00	–

Insured Children's Benefit

ANNUAL PREMIUMS PER \$1,000 OF COVERAGE

Ages	Premium Per \$1,000
All Ages	\$4.20

- Minimum: 1 unit (\$1,000 for each child)
- Maximum: 10 units (\$10,000 for each child)
- Children Issue Ages: 15 days through age 17
- Premium is \$4.20 annually for each \$1,000 of coverage, regardless of the number of children

Waiver of Premium Benefit

ANNUAL RATES PER \$1,000

Calculate premium for the base and rider insured separately.

Issue Age	Waiver of Premium Benefit		Waiver of Premium with Return of Premium Rates		
	15-year	20- & 30-year	15-year	20-year	30-year
16	0.05	0.05	–	–	–
17	0.05	0.05	–	–	–
18	0.05	0.05	0.11	0.09	0.07
19	0.05	0.05	0.11	0.09	0.07
20	0.05	0.05	0.12	0.09	0.07
21	0.06	0.06	0.14	0.11	0.08
22	0.06	0.06	0.14	0.11	0.08
23	0.06	0.06	0.14	0.11	0.08
24	0.07	0.07	0.16	0.13	0.09
25	0.07	0.07	0.16	0.13	0.09
26	0.08	0.08	0.19	0.15	0.11
27	0.07	0.08	0.17	0.15	0.11
28	0.08	0.09	0.19	0.17	0.12
29	0.08	0.09	0.19	0.17	0.12
30	0.08	0.09	0.19	0.17	0.13
31	0.08	0.10	0.20	0.19	0.14
32	0.09	0.11	0.22	0.21	0.15
33	0.09	0.12	0.22	0.23	0.17
34	0.09	0.13	0.23	0.25	0.18
35	0.10	0.15	0.25	0.29	0.21
36	0.12	0.19	0.30	0.37	0.27
37	0.15	0.24	0.38	0.47	0.34
38	0.16	0.26	0.40	0.50	0.37
39	0.19	0.29	0.48	0.56	0.41
40	0.24	0.35	0.60	0.68	0.49
41	0.31	0.41	0.78	0.79	0.58
42	0.40	0.49	1.01	0.95	0.69
43	0.50	0.56	1.26	1.08	0.79
44	0.61	0.65	1.53	1.25	0.91
45	0.74	0.74	1.86	1.43	1.03
46	0.86	0.86	2.09	1.65	1.14
47	1.00	1.00	2.42	1.90	1.32
48	1.21	1.21	2.92	2.29	1.60
49	1.44	1.44	3.47	2.71	1.89
50	1.75	1.75	4.21	3.27	2.28
51	1.88	1.88	4.52	3.48	–
52	2.01	2.01	4.81	3.69	–
53	2.15	2.15	5.12	3.92	–
54	2.30	2.30	5.46	4.17	–
55	2.45	2.45	5.80	4.41	–

Accidental Death Benefit (ADB)

UNISEX, ANNUAL RATES PER \$1,000

Issue Age	Accidental Death Benefit (ADB)	ADB with 15-Year ROP rates	ADB with 20-Year ROP rates	ADB with 30-Year ROP rates
16	1.15	–	–	–
17	1.15	–	–	–
18	1.10	2.61	2.01	1.44
19	1.10	2.61	2.01	1.44
20	1.10	2.61	2.01	1.44
21	0.98	2.32	1.79	1.28
22	0.98	2.32	1.79	1.28
23	0.98	2.32	1.79	1.28
24	0.98	2.32	1.79	1.28
25	0.89	2.11	1.63	1.16
26	0.89	2.20	1.64	1.18
27	0.89	2.20	1.64	1.18
28	0.89	2.22	1.65	1.19
29	0.89	2.22	1.66	1.19
30	0.89	2.25	1.67	1.20
31	0.89	2.29	1.68	1.21
32	0.89	2.32	1.69	1.21
33	0.89	2.38	1.70	1.22
34	0.89	2.45	1.72	1.22
35	0.89	2.50	1.73	1.22
36	0.89	2.45	1.72	1.21
37	0.89	2.42	1.72	1.20
38	0.89	2.38	1.71	1.19
39	0.89	2.35	1.71	1.18
40	0.89	2.33	1.70	1.18
41	0.89	2.30	1.69	1.17
42	0.89	2.28	1.68	1.16
43	0.89	2.26	1.68	1.17
44	0.89	2.24	1.67	1.15
45	0.89	2.23	1.67	1.13
46	0.89	2.24	1.66	1.14
47	0.89	2.22	1.65	1.15
48	0.89	2.21	1.63	1.15
49	0.89	2.20	1.63	1.14
50	0.89	2.19	1.60	1.13
51	0.89	2.19	1.55	–
52	0.89	2.14	1.53	–
53	0.89	2.08	1.49	–
54	0.89	2.04	1.47	–
55	0.89	2.00	1.45	–

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